



# IU Jaipur Reflections

A walk through the lanes of IUJ



October 2016, Monthly e-Newsletter  
Volume 6 Issue

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## Editorial Desk

Hello Everyone!

Delighted to share the sixth issue of "IUJ-Reflections"... With each new edition of "Reflections", we experience another level of enthusiasm to keep moving towards our larger objectives. The compilations in successive editions symbolize our growth, unfurl our imaginations, and extend verve to our thoughts and aspirations.

We believe this would gradually evolve as the "lingua franca" for all the associates of IUJ and the larger fraternity to interact and exchange thoughts, expressions and perspectives.

The cheering response and developmental feedback received from all corners have generated immense encouragement to continually improve and aspire for better, bigger and higher... the Alumni Section has particularly been appreciated. Looking forward to prolific contributions from more and more of our cherished alumni. The corporate inputs as always extend an edge to the overall appeal of the newsletter. Sincere thanks to all students, peers and associates for their valuable contributions.

John Locke aptly quoted~ "The improvement of understanding is for two ends: first, our own increase of knowledge; secondly, to enable us to deliver that knowledge to others."

Hope "Reflections" serves both the ends in its best capacity!

Cheerful reading!

## Editorial Board

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President- The ICFAI University, Jaipur

Chief Editor – IU Jaipur Reflections



The IUJ effort to continually enhance the campus with better facilities and ambience stays in action. For the same, the University took another notable step towards the realization of the larger mission to establish IUJ as a premier institution offering world class education and state of the art infrastructure, with the "BHODMI POOJAN" for the construction of Boys & Girls Hostels (Separate Blocks) for accommodating a cumulative number of 170 students along with Mess Facility (distinct block). Also, the Research and Development infrastructure is to be augmented with separate Lab Blocks equipped with world class facilities across different laboratories for Science and Engineering. The overall built-up area for the said blocks is approx. 12000 Sq. Meters. The Bhoomi Pujan event organized on October 7th, 2016 was graced by the presence of University authorities, faculty members, staff, dignitaries, and the Project Contractor. The President laid the foundation stone and congratulated the entire team and the ICFAI family for the project. This project is likely to be completed by July 2017.

After the semester break, MBA students have got refreshed to start their next innings. With the commencement of the new semester, MBA corridors have resumed its verve and vibrancy.

The students of The ICFAI University, Jaipur celebrated Navratri in a colourful "Dandiya Dhamaal Celebration" on October 7th, 2016 in the campus. The entire IUJ family including students, faculty and staff members participated in the festival in their traditional finery. The programme started with the aarti of Goddess Durga. Post this, with much uproar, the students danced to tunes of DANDIYA music with fusion of garba tunes. Along with the students, the teaching and non-teaching staff too joined in and danced in zeal, till the very last beat. Both, staff and students enjoyed this function to the fullest; success of an organisation depends upon such integration.

## Mr. Jagdish Patel

GM (Development) - ICFAI Foundation

Executive Editor – IU Jaipur Reflections



Festival of lights is round the corner and on the other side there is a high alert declared by the Government, keeping in view the threat of terrorist activities and infiltrations at international border. All our students must be vigil and alert in this situation, and if any unusual or uncommon activities are observed, they should immediately inform the concerned authorities. However our campus is brimming with multi-faceted activities where students' participation is noteworthy and encouraging.

It's ironical that in present times, life-values have taken a back-seat, nobility has disintegrated, honesty desiccated, and everything now spins around money. Society has become a spinning top and the nucleus of the screw around which it revolves is money. We are becoming not only money minded but money centric. It's the car that we drive, the bungalow that we own, the farm houses that we maintain, the foreign entourage that we undertake... all give us an edge in the eyes of the society. It's unfortunate that we have started caring more for "Price" rather than "Value", which has ensued in rat-race for money by whatever means, not even slightly bothered about ethical values and responsibilities towards family and society. Our parents, family and social relations have become unimportant to us, this has alienated us from all our near and dear ones, creating a vacuum in our support system causing grave social and psychological issues.

It's pertinent that "Character" should be given more importance than the "Personality". In fact "Personality" is groomed, "Character" is earned; "Personality" can be created, "Character" needs to be built, as it's rightly said that the day-bringer must walk in the darkest nights. We have to keep our identity, irrespective of the adversity, by internalizing the values of character in our life. We should be enlightening than be enticing. We have to move forward, to be a reformist or a change-master besides being an entrepreneur. Our innovative initiatives would certainly establish us as a leader.

My Dussehra and Deepawali greetings to all of you and your families! May we all and our country prosper and move towards a bright future.



Mentor's Blessings



# Seize that moment - just be there!

**Mr. Deepak Gupta**  
Senior QA Analyst  
Macmillan Learning  
Greater New York, USA



In western countries like United States, weekends generate a lot of enthusiasm in the people. People want to enjoy their weekends, especially long weekends and for this they start planning way early. In US, people actually plan outdoor activities which can range from as simple as cycling to as strenuous as mountaineering, being least bothered about public attention.

Like most (not all) of the Indians in US, I'm also quite reserved for outdoor activities. I mostly spend my time either being online on social networking channels like Facebook, Twitter or enhancing my culinary skills. And if nothing works out, doing just nothing fits perfectly. On one such Sunday evening, one of my friends called me and asked me to meet him at Lincoln Park\*, to which I agreed. It took around 15 mins stroll to reach there in golden hours. It was dusk, the sun had just set in and the west side of the sky was marvelously golden saffron in color. It portrayed like a naive painter has sprinkled light but bright orange color at the corners of the blue canvas. I couldn't move my gaze from the sky as the warmth and glimpse of the whole view was amazingly soothing.

When I reached the park, I met my friend and we started talking while watching people involved in various activities at the park. Lincoln Park is a magnificent park with area more than 250 acres and one can easily find place for almost all kinds of sports and/or activities. There is a basketball court, volleyball court, rugby field, and soccer practice field with 5 pairs of goal posts in parallel, small swimming pool, lawn tennis court, badminton court, baseball court, separate tracks for cycling and skateboarding. As it was already dusk, most of the public was leaving. We settled down on one of the soccer fields where quite a few were still practicing. The view was mesmerizing which gave me an instant connect, which I probably had lost. I felt that every single thing around me was trying to connect and communicate with me. I noticed that the pleasure and joy they were having was unique. That moment forced me to ask this question - What are they so happy about? And there my sentient heart answered - *The Moment!*





They were not bothered about number of likes on their recently shared photo or check-in on Facebook. They were not tweeting about the cool soccer trick they had just learned. They were not worried about the exams they might have next day. They were not wasting their time discussing who is gonna be the next President of US. They were not freaking out on that uncompleted assignment at work. They were there in that very moment and were doing just what they were there for, with full passion and nonchalant focus. This was a wakeup call for me and a question - Have I enjoyed every moment of my life by simply just being there in that very moment? Or may be the same question applies to you and all of us - have you ever imagined how much feather of joy you can bring in for yourself and for everyone else just by being there at any moment? You may be out on a trail, for a movie, for a picnic with family, for Ganpati visarjan, for your parent's marriage anniversary, for picking up flowers for your crush, listening to your favorite rapper, flying a kite, analyzing your square drive, comprehending that text for a novel, making rings from smoke, sipping the last drop of bottoms-up, selecting the final item from your wish list of online shopping, trying to solve complex Algorithm or introspecting your own life, just be there. Not because

you have to share that on social media and tempt about each like or comment on it but because that's pretty much all what matters the most. Capture that moment in your heart before you capture it in your phone. Facebook and Twitter posts can wait but the moments can't. Seize that moment - just be there!

"There are only two days in your life in which nothing can be done. One is yesterday and the other is tomorrow. Today is the right day to love, to believe, to explore, to learn and most importantly, to live." ~Dalai Lama

\* Lincoln Park is an urban public park in Jersey City, New Jersey, US. Around 110 years old and one of the biggest in New Jersey, US.

Corporate Speak



# Project Management for Language Solutions – A Distinct Career

**Ms. Hasti Bhagde**  
**Assistant Project Manager**  
**Crimson Interactive, Mumbai**  
**Alumnus- IBS Business School**  
**(Batch 2012-2014)**



Working with a Language Solutions Company can bring along a lot of hidden challenges. It ideally succours to Translation, Transcription and Editing services for academic or non-academic purposes which can include research papers, review articles, websites, books, novels, thesis, etc.

**Translation**, as the word itself suggests, is the process of translating words or text from one language into another.

**Transcription** is a process of making a written, printed, or typed copy of words that have been spoken in a language which is different from its source language.

**Editing**, in simpler terms, is to revise, assemble, or prepare a document for publication or release.

In India, professional editing industry is yet to evolve massively. People are yet to accept the need for professional help for good writing. A scientific paper is not designed to be read; it is designed to be published. The paper is or should be, highly stylized with distinctive and clearly evident component parts. The whole process—right from the client's manuscript to the revised, well formatted, and stylised manuscript is taken care by the Project Management team.

Hence, you can say that Project management is the process of directing and controlling a project from start to finish. It brings about beneficial change or added value to any business; in this case any kind of document that comes across the table for enhancement.

Project Management being an important

part of the whole cycle, requires attention to detail and utmost care as it serves as the only “Point of Contact” between the end client and the freelancers (editors, translators, and transcribers). This calls for owning up to a lot of responsibilities.

Each day, each client, makes the day challenging and not monotonous. This subjects one to limitless exposure to variety of work cultures across the globe. By the very nature of the work itself, successful project managers possess a unique set of personality attributes that enable them to succeed. A person with patience, clear communication skills, attentiveness, and most importantly time management skills, is ideal for project management.

At my organization, I majorly cater to Japanese and Korean clients including the Corporate Clients (B2B), Universities and Individuals, for translation, transcriptions and/or editing, which allows me to get a lot knowledge about cross cultural work ethics. Hence, a person like me, who is a “peoples’ person,” deems fit for this role. In the midst of all the hustle and bustle of meeting the client deadlines, attending the client queries...I know my ground, where I am at my best and giving people the means of voicing their knowledge to the world without the barrier of language. The idea here is simple: if you show the spark at the right place it helps you realize, develop, and utilize your leadership acumen.

Alumni Speak



# NPA and Performance of Public Sector Banks in India?

**Dr. Avinash Gupta**

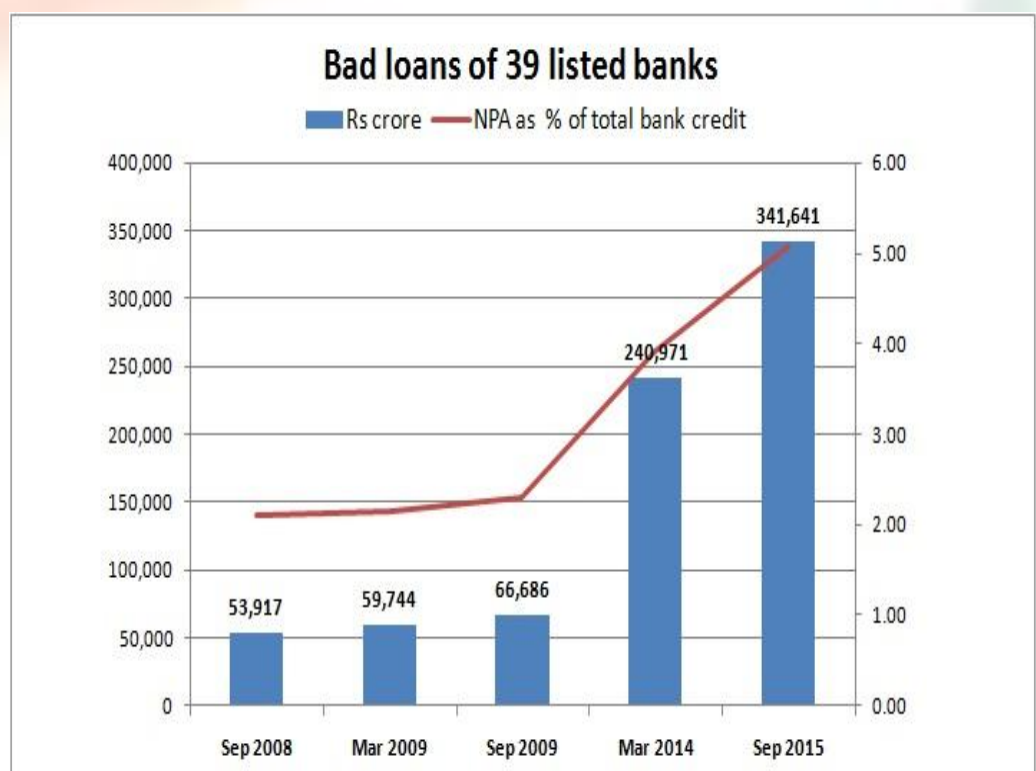
Assistant Professor  
ICFAI Business School



In the beginning, when the financial reforms were undertaken by the Government of India based on the Narasimham Committee, Reserve Bank of India introduced some valid norms to address the credit monitoring policy, which were being trailed by the banks and other NBFCs. To boost the recovery of loans and advances by the banks and the other financial institutions, Government of India in the year 1993, circulated the recovery of debts due to banks and other financial institutions act and the securitization and reform of financial assets and enforcement of security interest act in the year 2002. But figures show that NPA level is ever increasing day by day, and the said act, which was introduced by the Government of India, is not serving the purpose, it was actually framed to serve. The motive

behind it can be the bank's approach and attitude towards financing and recovery of loans especially from the small and medium enterprises and also the lack of knowledge about the law and its practice in banking and also defilements of the RBI circulars, which are essential to be followed by all banks and financial institutions. In the financial year 2013, the non-performing assets had gone up to Rs. 95,825 crores, according to the CRISIL report, the gross NPA increased from 3.3% on 03.2013, to 4% by 03.2014 and increased up to Rs. 3,41,641 crore in September, 2015.

An important question is to be answered by the banks and other financial institutions about the recovery of the dues, and banks' approach towards concentrating on the competence and justice, along with developing the understanding approach



Source: Indian Express



Professor's Eye

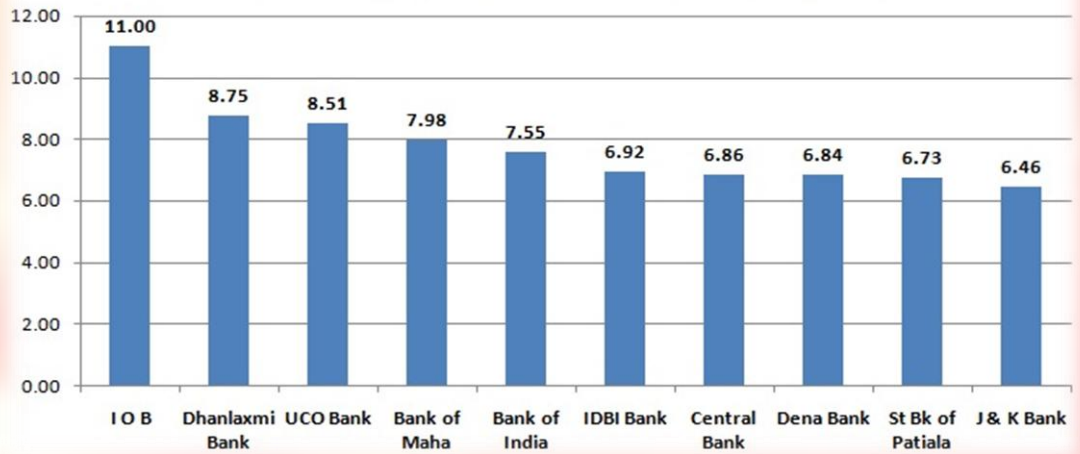




Professor's Eye



### Bank with high gross NPAs in % as on Sep 2015



Source: Indian Express

when dealing with truthful difficulties in managing the fraud. A strong banking and financial sector is vital for a developing economy and the disappointment of which may have hostile effect on all the sectors.

**Non-Performing Asset:** Non-performing assets are the subject of main concerns to the banking sector and the other non-banking financial institutions. A loan or lease that does not meet the specified principal amount and the interest amount payments is labeled as non-performing asset. NPA can be classified into commercial loans which are overdue for more than 90 days, and consumer loans which are overdue for more than 180 days. A rise in NPA is due to the overdue of the



commercial loans, there are a lot of pending cases which are being handled by the Indian banks and other financial institutions.

**Classification of Assets:** Non-performing assets are further classified into three categories based on the span for which the asset has remained non-performing and the recovery of the dues:

### Types of loans and its characters

Nature of Facility	Parameters
<b>Term Loan</b>	Interest and/or instalment of principal main overdue beyond 90 days
<b>Overdraft/Cash Credit</b>	Remains out of order as indicated above
<b>Bill Purchased/discounted</b>	Remains overdue beyond 90 days
<b>Crop Loans (short duration crops)</b>	Instalment of principal or interest thereon remains overdue for 2 crop seasons
<b>Crop Loans (Long duration crops)</b>	Instalment of principal or interest thereon remains overdue for 1 crop season
<b>Securitization transactions</b>	Amount of liquidity facility remains outstanding beyond 90 days
<b>Derivative transactions</b>	Overdue receivables representing positive mark-to-market value of a derivative contract which remains unpaid beyond 90 days from specified due date for payment
<b>Securitization transaction</b>	Liquidity facility remains outstanding for more than 90 days,

**Classification of Assets:** Non-performing assets are further classified into three categories based on the span for which the asset has remained non-performing and the recovery of the dues:

### Categories and Parameters of NPA

S.No.	Category	Parameters	Provision Requirements
1	Substandard Asset	Remained NPA for a period not less than or equal to one year. *In such cases, the current net worth of the borrower or guarantor or market value of the security charged is not enough to ensure recovery of the bank's dues; *Likely to sustain some losses if deficiencies are not corrected	*15% of the sum of the net investment in the lease and the unrealized portion of finance income net of finance charge component. *Additional 10% for unsecured lease exposure i.e. total 25%.
2	Doubtful Asset	Remained in substandard category beyond 1 year; Recovery - highly questionable and improbable.	*100% of the finance not secured by the realizable value of the leased asset. *Additional provision on the unrealized portion of finance income net of finance charge component of the secured portion as under:-Period for which the advance remained in doubtful category and the provision (%) Up to one year is 25% provision, One to three years 40% provision, More than three years 100%
3	Loss Asset	*Asset considered uncollectible and of little value but not written off wholly by the bank. *Continuance as bankable assets although it may have some salvage or recovery value.	To be written off or 100% of the sum of the net investment in the lease and the unrealized portion of finance income net of finance charge component.

**Reasons / Causes of NPA:** After thorough studies, many reasons were identifies for NPA. Few are market failure, willful defaults, poor follow-up and supervision, diversion of funds, carelessness in credit management and monitoring, recession in the market, and natural calamities and other uncertainties, diversion of funds for expansion, diversification, modernization or for taking up new projects,business failure due to product failure etc.

**Conclusion:** NPA or Non-Performing Assets are the forms of assets which are an issue of major concerns to the banking sector and the other non-banking financial institutions. A loan or lease that does not meet the stated principal amount and the interest amount payments is termed as non-performing assets. This article points at various types of NPA and their causes as well as the larger impact on the banking sector and the economy as a whole.



Professor's Eye  
Prof





# Smoking is Injurious to Wealth



## Prof. Rana Mukherji

Assistant Professor  
IcfaiTech

Smoking is injurious to health; it is a universally known fact. World over, tobacco is accountable for the death of 1 in 10 adults (approximately 5 million deaths every year). A recent research study in India estimated that smoking causes about 5% of all deaths in women and 20% of all deaths in men aged between 30 to 69 years. Distinct to other addictions smoking practically influences each and every organ of the human body leading to ill-health. Despite knowing this, numbers of people continue to smoke. This article shows a different view where how smoking also burns a hole in our pocket along with our life.

Take the example of **Mr. Vijay Dinanath Chauhan\***, a 30 year old successful software engineer who smokes at least one pack or 10 sticks in a day on an average. As a smoker, he has to bear higher premium for life insurance policies, approximately Rs 3,000-5,000 which is

Injurious  
to your  
**WEALTH**



than a non-smoker every year for Sum Assured of Rs 1 crore. Let's assume that the premium difference of Rs 4,000 per year. If he than a non-smoker every year for Sum Assured of Rs 1 crore. Let's assume that the premium difference of Rs 4,000 per year. If he was a non-smoker, he could have spent the money in equities or

mutual funds with a return of 12% per annum, which is approximately Rs 1,175,461.

Cigarettes do not come free of cost. As one smokes, he has to pay the cost of cigarette. The cost of cigarette has been assumed at Rs 10 per stick and assumed to grow at 20% per annum as we know government significantly increases the excise duty on tobacco products. So, if he smokes 10 cigarettes a day, then he will end up expending Rs 36,500 in the first year, Rs 43,800 in the second year and Rs 72,20,196 in 30th year. Overall he will burn around Rs 4,31,38,677 in a span of 30 years. If he had instead invested in equity mutual funds, the yearly expense on cigarettes over the 30-years time, which earned a 12 percent post-tax return, it would have built up a solid sum of Rs 9,46,33,729.

Therefore, he might be compromising on a corpus that will be approximately Rs 9.58 crores by the time he retires, a really significant one. Moreover, his work efficiency will decline over the years as smoking will increase his health complications. He has to spend on his health more than a non-smoker. Overall, a lose-lose situation for Mr. Chauhan.

Mr. Vijay Dinnath Chauhan can be anyone - you, me or any person around us. We always spend a lot of time on reviewing our financial plans and think .we are falling short on retirement corpus. Hope you get an idea "where to cut corners". Health really equals wealth in this case.

*\*Mr. Vijay Dinanaath Chauhan is a hypothetical character*



Professors Eye





## Jagdish Prasad Saini

B.Tech. (Computer Science)  
Batch 2015-19

Space science is the branch of science that deals with the study of Universe. In simple terms, it pertains to the study of universe, excluding earth. Initially, the only science that dealt with space was Astronomy. Now there are various fields like Astrophysics, Galactic Science, Stellar Science, Space Colonization and Space Defence.

Other important areas are GIS, Satellite Meteorology & Global Climate, Atmospheric Sciences and Satellite Communication. Astronauts, rocket scientists, meteorologists are all considered to be space scientists. The job of a space scientist is quite challenging and exploratory in nature.

Many people have the dream to become a space scientist; here are some of the details about how to become a space scientist:

### **Educational requirements to become a space scientist:**

To become a space scientist, candidates should first take up science group with mathematics, chemistry and physics as core subjects at the higher secondary level. After completion of higher secondary in science stream, they have to take up aeronautical engineering course and after completion of this course, they have to pursue their PG degree in Aeronautical Engineering or Space Science, even Astrophysics degree enables a candidate to pursue career as a space scientist.

### **Prepare for exams**

Students who want to become Space Scientist must develop an aptitude towards Physics and Mathematics subjects.

He/ She must have a positive approach towards continuous learning and should

expand his knowledge into branches like Optics, Magnetism and Electronics. Most of the reputed colleges offering engineering courses conduct entrance exams like IIST, JEE (main + advance) and BITSAT. The choice of aerospace or aeronautic engineering depends upon the rank secured by the candidate. A student can also take up M.Sc. program from IISER (Indian Institutes of Science Education and Research). This is a 5 year course which helps to build a career as a Space Scientist.

Best institutes for Aeronautical and Aerospace Engineering in India: In India, some of the best institutions are offering courses in Aeronautical and Aerospace Engineering and here are the names of some of those prominent institutions:

- Indian Institute of Space Science & Technology, Thiruvananthapuram
- School of Aviation Science and Technology, New Delhi
- Park College of Engineering and Technology, Tamil Nadu
- Nehru College of Aeronautics & Applied Science, Tamil Nadu
- Hindustan Electronics Academy, Bangalore
- Bangalore Institute of Aeronautical Engineering and Information Technology
- Hindustan College of Engineering, Tamil Nadu
- Indian Institute of Aeronautical Engineering, Dehradun
- Academy of Aerospace & Aviation, Indore
- Madras Institute of Technology, Chennai
- Manipal University, Manipal
- Institute of Aeronautical Engineering, Hyderabad



Student's Corner





### Some Famous Indian Space Scientists

These institutions offer admission to the students to space science and related courses on the basis of performance of candidates in entrance examination and marks secured in 10+2 level.

IIST (Indian Institute of Space Science and Technology), situated in Thiruvananthapuram, Kerala is managed by ISRO. It offers under graduate and post graduate engineering courses and doctoral course in space science and aerospace engineering. It conducts an entrance exam to select students. Other institutes that offer post graduate and doctoral courses in space science and related courses like Astrophysics and Astronomy are IISC and IIAP, both situated in Bangalore.

Recruitment as a Scientist

Space scientists are usually hired by-

1. VSSC (Vikram Sarabhai Space Centre)
2. ISRO (Indian Space Research Organization)
3. DRDO (Defence Research and Development Organization)
4. Meteorology and atmospheric science departments of colleges/universities recruit space scientists.

These institutions recruit scientists at different grades. Fresh and bright engineers with a solid academic milieu and high score in entrance exams are taken in at a trainee or entry level grade. Experienced graduates, post graduates and doctorates are hired at higher scientist



**Dr. A.P.J. Abdul Kalam**  
**Honorable ex- President of India**

grade levels. Space scientists have become popular ever since India launched its own space excavation programs and initiatives like Chandrayan, Agni and so on. A space scientist even became the President of India, which has inspired many bright young Indians to pursue a career as a space scientist.

#### **Nature of Work for Space Scientists:**

Space Scientists are responsible for examining atmospheric phenomena and interpreting meteorological data. These data are gathered by radar, satellites and air/surface stations for preparing forecasts and reports. These professionals are also responsible for collecting and analyzing of historical climate information pertaining to temperature and precipitation with a view to make prediction about future climate trends and weather. They are also expected to apply meteorological knowledge to problems in different fields like water management, pollution control, agriculture and also issues pertaining to global warming. Space Scientist positions can offer rewarding career for candidates with an interest towards exploring space!!!

Students' Corner



## Shashank Mishra

ICFAI Business School

MBA (Batch 2016-18)



What comes to your mind when you hear the word 'eavesdropping'? Yes, it's a word always associated with something shady. It is something people don't appreciate, and it is always discouraged. But when you are travelling alone (in a train) and don't have anyone to talk to and you are not much of a book reader, there is only much you can do to occupy the leisure time you get during the journey. You can either sleep all the way to your destination or indulge in the stories everyone has to tell. But mind you, they are not talking to you. You are just another eavesdropper into their conversations.

I have two such stories to share. The first story involves a family from Jaipur who live in Chennai; the second involves the first family and another family from Jaipur, who were travelling to Tirupati.

It had been a long day already. We were done with the exams, semester was done with, the bags were packed and we were all ready to leave. One by one everyone started leaving for their homes. Some left by air, some left by road and the others left by train. I was travelling by a train, from Jaipur to Nagpur. It is a twenty hour long journey. I reached the Jaipur railway station and settled on my allotted seat. This is where I met the first family, the family from Jaipur who lived in Chennai.

The family consisted of a father, a mother and their child. Since I don't easily start a conversation with strangers, I kept quiet and was fiddling with my smart phone; yes smart phones are making us anti-social these days, quite ironical as they are meant to be a platform for making us remain socially connected at the tip of our

fingers. Anyway coming back to the story, this family came in after I settled in my seat. The family caught my attention because as soon as they arrived, the father started having an argument with someone regarding the seats, as to which seat belongs to whom. There were curse words thrown at the other couple and it went on for quite a while. Eventually the TTE had to intervene to solve the matter.

Being a bystander, I could see that the matter didn't have to escalate to that level. The poor couple, they were senior citizens, had by mistake entered and settled in the wrong coach. This made me realize that people nowadays are in such a hurry that they don't even stop and try to analyze what could be the reason, even the TTE just asked both the parties for their tickets and resolved the matter in a few minutes. This incident left me pondering regarding the world we are living in right now. Nobody has time to be human, even in a simple task like travelling one has become just another machine which does what it has been programmed to do.

The other family was travelling to Tirupati. Now this was a family with a lot of elderly people, there were 4 kids travelling with them. The family seemed to be a very conservative one. I came to know from their conversations that they were visiting an Ashram, for a 9 days preaching ceremony. They elders and kids were equally excited for the trip. There was this festive feeling amongst them, from the looks of it, the kids were excited to meet their friends there, apparently they had been visiting the Ashram for 6 years now and they had made good friends over





there, who met once every year for 9 days. The father from the first family started a conversation with the second family. It was going all well when the eldest of the four kids joined the conversation, she must have been 14 years old. She started explaining, how every year they visited the Ashram, and how their family has been associated with the institution for 6 years now. Suddenly some questions were hurled at her by the father, from the first family, like- "What did you learn at the Ashram?", "What is god according to you?", and "What values did you instill from these 6 years of preaching?" The girl was stumped, she was embarrassed that she couldn't answer the questions and the other family seemed pleased that they made that happen.

I thought, "For god's sake, that girl is just 14 years old. Maybe she doesn't even know what exactly preaching is. Why bully her, when you know she cannot answer your questions?" This thing made me realize, bullies are everywhere. That poor girl was just having a healthy conversation which the first family started, but maybe it just wasn't her day.

I wanted to jump in the conversation and defend that kid, but such is the reputation of people who listen to others' conversation that I had to pretend I didn't hear anything. Eavesdropping can be fun but it also makes you helpless in some situations. But I was fascinated by the fact that, in every direction I looked, I found there was a story to be told, people who wanted to be heard, but such has been the change in lifestyle of people, that they rarely care about anything other than their own lives. You know, it's not bad to keep your phones aside for a while and enjoy your surroundings. Though no such thing happened with me, but you just might come across a story which might change your life, in ways you could never imagine. For once, look up, listen and live the traditional way, you might just add spice to your life. It definitely spiced up my little journey.



- ❖ India's biggest watchmaker, Titan has announced its foray into the women's ethnic wear segment on a pilot basis.
- ❖ Russia's state-owned oil giant Rosneft and a consortium of Trafigura and United Capital Partners acquired India's second largest private oil firm Essar Oil in an all-cash deal valued at nearly \$13 billion. The deal, expected to close in 2017, is the biggest foreign acquisition in India and the single largest foreign investment in India's refining sector.
- ❖ Shopping store for kids and baby products, FirstCry acquired rival BabyOye from owner Mahindra Retail for Rs. 362.1 crore. FirstCry will now operate all BabyOye stores under its own franchise.
- ❖ The Indian Railway Catering and Tourism Corporation (IRCTC) will manage and operate 'The Rails', a newly-constructed restaurant at the National Rail Museum in New Delhi.



- ❖ Tech giant Samsung Electronics has started mass production of semiconductors using 10 nanometer technology under its system chips business, this makes it the first company in the industry to do so.
- ❖ United Kingdom is aiming to get autonomous vehicles on road by the year 2020, as the driverless cars were subjected to testing for the first time on streets. Using RADAR and camera technology to guide a computer placed inside, the car travelled through various locations in England maneuvering its way through corners and crowded places.
- ❖ Social media giant Facebook's upcoming version of Messenger would come with data saver mode that would allow users to save on data.



Childhood means simplicity. Look at the world with the child's eye - it is very beautiful.

-- Kailash Satyarthi (Nobel Laureate 2014)





## Savi Shaji

(M.B.A. Batch 2016-18)

He is a popular performer who features as a key drummer and band member at various shows and events across the country.



In the month of September 2016, the solar plant at IUJ generated approx. 5894 units of electricity, which brings the aggregate output at 32872.8 units till September 30, 2016. Moving towards contributing for a better world... a better planet!

Talent of the Month  
Solar Report





**Prof. Shubhlaxmi Agrawal** presented paper titled "Improved Invisible Watermarking Technique Using IWT-DCT" at "5th International Reliability Infocom Technologies and Optimization (ICRITO 2016) IEEE Conference" at Amity University, Noida, organized by Amity Institute of Information Technology (AIIT), in association with Computer Society of India (CSI), sponsored by IEEE, on September 7th-9th, 2016.



**Prof. Rana Mukherji , Prof. R. Chaurasia and Prof. Pramod K. Arya** presented papers at "National Seminar on Science and Technology - The Indian Perspective" organized by Indian Science Congress(JC) on September 16th & 17th, 2016

**Dr. Ashish Johri** conducted "Faculty Knowledge Sharing Program" on "Interpersonal Communication Excellence" for 42 faculty members from 9 institutions at Udaipur on September 24th, 2016



**Dr. Archana Rathore** conducted "Student Knowledge Sharing Program" on "GD-PI Skills and Resume Writing" for 125 students at Udaipur on September 24th, 2016

**Prof. Pramod K. Arya** presented paper titled "Mechanical Properties of PVC/TiO<sub>2</sub> Nanocomposite" at "1st International Conference on Emerging Trends in Mechanical Engineering (ICETME 2016) at IFHE, Hyderabad on September 23rd & 24th, 2016



**Dr. Shweta Jain** conducted "Counseling Sessions" for 65 students segregated across 6 batches on October 7th & 14th, 2016



Crown  
the  
Jewels  
in





Events @ IUJipur



Wall of Fame



A Seminar conducted on “Careers in Engineering” by ENGINEERS ACADEMY on September 23rd, 2016



“Dandiya Dhamaal Celebration” by the students of IUJ on October 7th, 2016 at the campus

“Bhoomi Poojan” for the construction of Boys & Girls Hostels, Mess Block, and Labs Block on October 7th, 2016 at IUJ



.Mr. Ravindra Singh Charan, student of MBA Year II secured certification from VSkills (Government of India and Government of NCT Delhi Co. Initiative) titled “Certified Marketing Manager”

Six students from MBA Year II: Mr. Ravindra Singh Charan, Mr. Sharath Nair, Mr. Sam Mathew, Mr. Kalpesh Patil, Ms. Isha Sethi and Ms. Stuti Johri secured “Excel Prokit Certificate” for “Essential Excel Training for Business” from Wisdom Hall India





**Mr Manish Saxena**  
Manager – Corporate Relations



### Tips To Attempt A Successful Group Discussion (GD)

Essentially during a group discussion, the panel test your knowledge and content regarding the relevant topics, the ability to present and exchange views and opinions in logical manner, the acumen to accept and analyze the viewpoints of other group members and most importantly how well one places and conducts himself/herself in a group situation.

Following are some tips and suggestions that will help you prepare and participate well in any Group Discussion:

- ❖ Respect and acknowledge the presence and participation of all members.
- ❖ Train yourself to be a good listener. Develop the patience to listen attentively.
- ❖ Try to bring in relevant and context-specific points with substance.
- ❖ Support your points with evidences like facts & figures, real life examples, analogies etc.
- ❖ Acknowledge that everyone has something valuable to say, and extend their points with your deliberations on the same.
- ❖ When speaking in a GD, ensure that your language and approach is simple, straight and convenient for all to comprehend.
- ❖ Develop the approach to structure and present your submissions in a logical fashion.
- ❖ Preparing well articulated notes and writings on contemporary topics helps significantly.
- ❖ Enhance your content base by reading and exploring more and more particularly about recent themes of macro importance.
- ❖ Seek and avail opportunities to discuss and participate in deliberations in informal groups as and when possible.
- ❖ Learn to be open-minded, flexible and receptive to the ideas, opinions and contentions extended by other participants.
- ❖ Prepare yourself for analytical and creative thinking.

### Placement Activites



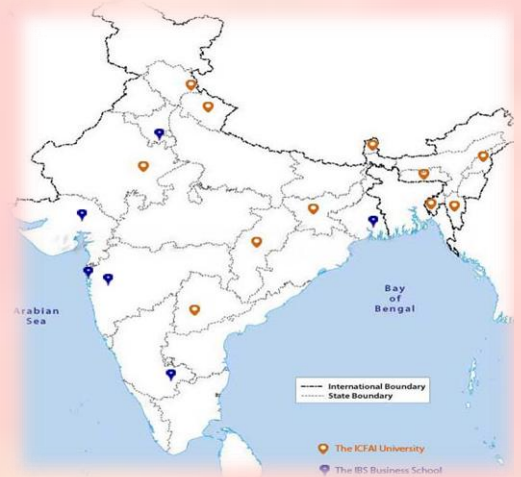
GD Session for the preparation of “The Indian Navy” Drive on 18th Oct 2016.



**Mr. Anuj Chand & Mr. Divam Jain**  
selected in “**Jaro Education**” at the package of Rs. 6.60L.



**ICFAI** was established in 1984 as a not-for-profit society with the broad objective of empowering citizens through world class quality education. The Institute announced its arrival into the Indian education fora by launching a high end, innovative professional program in financial analysis in 1985. The Program was first of- its-kind in India, aimed at equipping students and working professionals with cutting-edge knowledge in contemporary areas of finance. Since its establishment, ICFAI Group has made a significant mark in the Indian educational field with a pan-India network and presence. Innovation has been the mainstay of ICFAI Group with innovation prevalent in its programs and even its culture. Subsequently, there was a big leap when ICFAI Group started its chain of business schools (IBS) across India in 1995 to offer management program. Since its inception, IBS has been consistently ranked among the top ranked B-Schools of India providing excellent academic delivery and infrastructure to its students and transforming them into leaders for the future. Another example that is a testimony to the culture of innovation is the introduction of Case Study methodology at IBS. The Case Research Center at IBS, has become a center of excellence and has won several accolades across the world. ICFAI Group has 3 Strategic Institutional Units, the ICFAI Universities, the ICFAI Business Schools and the Flexible Learning Programs (Distance Mode). In all the programs offered across these units, the emphasis is on adherence to academic rigor and differentiated curriculum that bridges the industry - academia gap. ICFAI Group focuses on learning rather than instruction. In addition, the institute is engaged in important areas of research covering environmental sustainability, agricultural economics, health policy, financial economics, banking, intellectual property rights etc. There have been path-breaking research and good quality publications in



these areas. The ICFAI Group's culture of teaching and learning supports and fosters intellectual and personality development among its graduating students. They carry an attitude of ownership of their work. ICFAI Group strives to make the students - DOERS. The programs are designed such that the students & professionals graduating from the institution have the ability to take risks, make decisions and own the work. ICFAI Group system, strongly believes in developing an 'entrepreneurial mindset' among its graduating students. Flexible and tech enabled learning also plays an important role in ICFAI's teaching methodology. The delivery takes place with the use of hi-tech learning management system at campus programs and content delivery for distance learning through online medium. ICFAI Group practices the value of academic integrity at all levels. As a policy, admissions are purely based on merit and there is nothing like capitation fee et al. The fee payable is published in the application material and that remains unchanged. At ICFAI, students inculcate research and analytical orientation due to its institutional strength and support for the research and development activities. Holistically, the student undergoes a transformative change. The alumni of ICFAI Group are working in renowned companies world-wide. Collectively, ICFAI Group alumni contribute significantly to the growth story of India.





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2 Years

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3 Years

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Ph.D Program

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For Prospectus & Application, Please contact:  
City Office, The ICFAI University, Jaipur, Ashok Marg,  
C-Scheme, Jaipur, E-Mail: admissions@iujaipur.edu.in  
Ph: 961077752, 9982586292, 9828128333

Features @ IU Jaipur

- Merit Scholarships
- Transport Facility

HIGHLIGHTS

- A state-of-the-art Center for Employability for innovative learning and development
- Well equipped computing and library facilities
- IT training and Soft-Skills Development
- Language labs
- Unique Summer Internship of 8 weeks duration
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- Application Orientation
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- Industrial tours
- Highly qualified and dedicated faculty from ICFAI Business School (IBS).
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ELIGIBILITY

For details, please refer the website

ADMISSION PROCESS  
Through application and interview

Toll-free  
1800-270-4020  
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Campus: The ICFAI University, Jaipur, Agra Road, Jamdoli, Near Cambay Golf Resort, Jaipur.

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We'd love to have your feedback to make our "IUJaipur - Reflections" more informative and vibrant

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