

ALUMNI - LETTER

Issue 3

In Search of Excellence

A News letter of Department of Management Studies JNNCE, Shivamogga-577201

Volume-2

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December-2022

Messege from Editorial Team :

The Editorial team is delighted to present its unique creation in the form of Alumni Newsletter. There is now a sizable diaspora of JNNCE MBA graduates spread across the country. People who have in one way or another made us proud of their accomplishments. This newsletter is designed to celebrate the success stories of our alumni and also to provide Relationship of alumni directly to Students through interaction. December 2022, Volume.02, Issue 3 newsletter updated not only on the educational background of the alumni, it also covered interview process, best practices of the company and suggestions to their juniors. We would be looking forward to hear more about other alumni in terms of their achievements and their professional growth so as to provide a whole lot of motivation for the current students. We hope that the newsletter will offer some interesting readings to all stake holders of the department.

Editorial Team

ALUMNI PROFILE : Mr. Vijay K,



He is Mr. Vijay K, an MBA graduate (finance) from the JNNCE Shivamogga [1998–2000] batch. He is currently employed as a Regional Head and Vice President at IndusInd Bank Limited, Bangalore, India, where he is in charge of corporate and institutional clients in the states of Karnataka, Telangana, and Andhra Pradesh. He has been awarded many times for achieving the company's targets. He takes care of building the relationship managers' team, guiding and driving the business in three states, and developing strong working relationships with key decision-makers at institutional clients.



1. What factors influenced your decision to pursue an MBA program, and how did you approach it?

Following the completion of B.Com, many different platforms are available, including CA, CS, ICWA, and M.Com. The reason I chose an MBA was to gain valuable skills. The MBA programme is a professional course that comes with lots of challenges, an expansion of the network, entrepreneurial skills, and global exposure. According to me, the best MBA programme is one that aligns with our goals, offers positive student outcomes, and targets the skills we want to develop as per the industry requirements.

2. Please share special moments or memories of your campus life at JNNCE-MBA?

College life is one of the most remarkable and lovable times of an individual's life. Unlike school life, college life has a different experience, and a person needs to have this experience in his or her life. College life exposes us to completely new experiences that we always hope to have after we finish school. Lucky are those who get the chance to enjoy their college life, as many people don't get this chance due to their circumstances or financial issues. For every person, college life has a different meaning. While some people spend their college life partying with friends, others become more cautious about their careers and study hard. In any case, everyone enjoys their college experience and wishes to relive it once it is over. There are a lot of memorable things that we miss now. We miss the canteen-time, the discussion hall, rooms and almost everything at the college. Most importantly, we miss our friends, who are well settled in their professional and personal fronts in such a short span of time.

3. What made you choose finance specialisation in MBA?

Finance has always piqued my interest, and it has been my favourite subject; thus, I chose finance as my specialization.

4. How has MBA supported your career?

MBA has been my dream since my childhood. It was a great privilege to know about the vast and deep wisdom in MBA, and I was always exposed to gain knowledge. Even the faculty were very supportive and I took advantage of every opportunity.

5. What are the important questions you encountered during your interviews?

There are numerous questions I encountered during the interview. I divide interviews into two sections: one for those with prior experience and one for those with no experience. When you have experience, interviews will be more conversational than formal. The hierarchical person engages you in a formal conversation to know about your work experience, current role, accomplishments, and how you will benefit the current organization. Most of the time, the fresher does not know about the job role. So many steps need to be followed to assess the candidate in the interview, and to do so, a variety of questions need to be asked, ranging from general employment queries to complex mathematical problems. Generally, the first round of interviews will be aptitude, followed by the HR round, and finally the technical round of interviews will be conducted by the manager or team lead. Practicing for this type of job interview can help you crack the interview. If you have good critical thinking skills, it will improve your ability to respond clearly and concisely under pressure. Reviewing common finance interview questions with a friend or family member is a good way to increase your chances of making a good impression.

6. Share information about your current job, such as roles and responsibilities.

I am presently working for IndusInd Bank Limited, Bangalore, India. The job primarily involves originating and managing business from corporate and institutional clients in the states of Karnataka, Telangana, and Andhra Pradesh. Build the relationship managers' team, guide, and drive the business in three states. Develop strong working relationships with key decision-makers at institutional clients. Representing the respective state lead bank committee and presenting the bank's key deliverables Create and

manage an asset book worth over 1000 crore and a liability book worth over 1200 crore..

7. Is an MBA in finance required or useful to manage wholesale banking? If yes, what are the growth opportunities one can get in a finance job?

MBA is almost always required to get a job as a fresher. It holds a lot of value to get the job, and after certain years, the MBA degree certificate will not hold much value since your work experience will say more about you. Usually, the major private banks like HDFC, ICICI, Axis, and SC hire MBA graduates for different roles. It's important for you to know which role you want to take on. If you specialise in MBA finance, these are the fields you can work in: Corporate Finance, Risk Management, Treasury, Loans, and Equity. Moreover, each role provides you with multiple opportunities.

8. According to you, what are the major things that should be considered for relationship management, credit assessment, liability, trade finance, FX, and capital markets?

Relationship management involves strategies to build client support for a business and its offerings and increase brand loyalty. Most often, relationship building occurs at the customer level, but it is valuable between businesses as well. A credit assessment, also known as a credit check, is used to assess the solvency of companies and individuals. Usually, consumers are subject to checks when applying for a loan or paying for purchases in instalments. Forex trading is the process of speculating on currency prices to potentially make a profit. Currencies are traded in pairs, so by exchanging one currency for another, a trader is speculating on whether one currency will rise or fall in value against the other.

10. How will your company handle credit facility documentation?

The company may sanction credit based on collateral that may be sold or substituted without

altering the terms of the original contract. The facility may apply to different projects or departments in the business and be distributed at the company's discretion. The period for repaying the loan is flexible and, like other loans, it depends on the credit situation of the business and how well the applicant has paid off debts in the past.

11. When working at IndusInd Bank Limited, how do you manage a \$1 billion book of assets or liability?

When customers deposit money into an account, the deposit is viewed as a liability; the bank owes this money to its customers and is obligated to return the funds when the customers want to withdraw their money. The primary responsibility is to assess the customer's ability to repay the loan. Today's technology simplifies and keeps everything at our fingertips. Our bank has new technology that allows us to assess the client's history before making the loan. This is one of the major works in asset and liability management. I used to have a client search and schedule the meeting with the prospective clients. Based on the project requirements, its pros and cons, further processing was done.

12. What are the recent changes in the non-performing assets (NPA) management by the banking sector?

Non-performing assets is not a new concept, but there have been some changes and reforms implemented since last year. A loan that has been due for more than 90 days is considered a non-performing asset (NPA). NPA is classified into different categories based on the due date. The new NPA law and the Insolvency and Bankruptcy Act have resulted in numerous changes that allow for quick and easy NPA decisions.

13. What are the basic regulatory things that are considered in the banking sector?

For business development and relationship management, one of the basic requirements is KYC. KYC means "know your customer" or "know your client." The banks must consider not only the interests of the customer but also the development of the bank in the process. The banks are totally dependent on interest revenue. The basic regulatory function is assessing the client's credibility to repay the loan and the interest. And

in last few years, a new trend has emerged that is changing and moving us toward greater digitalization, such as E-checks (electronic payment services) and electronic fund transfers (EFT). As a result, new requirements for these services are emerging. Hence the role of Information technology in the banking sector has been pivotal.

14. What are the trends that you have observed in the finance field over these years?

I link this to the banking sector. The banking and financial services industry has been focusing on innovations driven by technology. Key trends driving these innovations include ongoing digital transformation, collaboration with FinTech, and the increasing role of artificial intelligence and robotics. FinTech has been one of the major trends in the banking sector over the past few years. Phone-pay, Google Pay, PAYTM, and PolicyBazaar are some examples.

Thank You



Class of 1998-2000

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