

Requisition Form

Request for Y/N	Flex & Banner Y	Photo (Still/video) Y	Vehicle Y	Other
Name of the faculty FCAM	Event title Guest talk: "GST: syca"		Event date & time 2/9/2022	
Name of the Department FCAM	Name of the coordinator Dr. Gurjan Tripathi		Venue details	
Name of the coordinator	Contact no. of the coordinator 9899776163		No. of guests 1	
E-mail ID of the coordinator gurjan-fcam@sgtuniversity.org		Requirement Details		

Printing & Promotion (Tick against the requirement)

Design type	<input checked="" type="checkbox"/> Flex	<input type="checkbox"/> Banner
Whether design proposal attached	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Size Required		
Estimated Cost		
Quantity Required		

Photo / Video (Tick against the requirement)

Photography	<input checked="" type="checkbox"/> Still	<input checked="" type="checkbox"/> Video
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Vehicle Detail

Type of Vehicle	Car		
Estimated Cost	55km x 2 x 15 = 1650/-		
No of passengers	1		
Whether any luggage (Y/N)			
Details of journey	Pick-up point: C-2/2712 Vasant Vihar	Drop point: Same	
Time	From:	To:	
Purpose of duty	Office <input type="checkbox"/>	regular Trip <input checked="" type="checkbox"/>	Other <input type="checkbox"/>

Accommodation / Meal

Type of accommodation			Meal (Y/N)	
Estimated Cost			Estimated Cost	
Duration	From	To		

Other

please check the items required wrt the above event along with quantity

Item	Y/N	Qty	Description (If any)	Estimated Cost
Memento	Y	1		
Sapling	Y	1		
Bouquet				
Decoration				
projector				
Speaker				
Screen				
Mike				
high Tea	Y	2		40
Lunch	Y	4 x 300	Special lunch in Ambrosia	1200
Honorarium	Y	1	4500/- Transport	4500
Total				Cost: 1360

Assigning Details

	Designing	Photo/Video	Vehicle	Others
Name of the assignment:				
Assigned to:				
Department:				
Contact number:				

Date of submission: 25/8/22
 Signature of Dean: [Signature]
 Signature of Coordinator: [Signature]
 Assential guidelines, Gurugram

- This requisition shall be raised seven days prior to the event.
 - In case the event is rescheduled, postponed or cancelled, kindly inform the...
- Received 29/8/2022 (Mr. Haish, FCAM)
- Please mention budget or estimated cost. 29/8/22 (mess)

Roll No.:

INTERNAL EXAMINATION (PRACTICAL) MAY-2022

Program:	BBA(A)/BBA(HA)	Year/Semester:	6th semester
Subject	Financial Institutions and Markets	Duration:	01:00 Hour
Course/Subject Code:	06170608/ 06050608	Maximum Marks:	10
		Batch:	2019

SECTION-A

(Very Short Answer Type Questions)

Note: All Questions are compulsory: -

[2X2=4]

S. No.	Question	Marks Allotted
1	What are Non- Banking Financial Institutions?	2
2	Mention any five commercial banks in India. Write the role played by them in the financial system.	2

SECTION- B

(Descriptive Answer Type Questions)

Note: All Questions are compulsory: -

[6*1=6]

S. No.	Question	Marks Allotted
1	Explain the 2008 housing crisis in U.S. OR Explain the various instruments of money market.	6



Deepak Nighoskar

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Gurgaon, India

Functional Expertise - 25 years of experience in Strategy, Economic/Financial Analysis, Data Analytics, Risk Management, Performance Budgeting and Account Management

Driving analytical capabilities, development, design and implementation of new products and managing delivery resources and alliances have been key facets of the various roles undertaken

Business Domain - Financial Services (Banking, Insurance), Pharma and Healthcare, Agribusiness, Food Services

Experience Summary

Avizare Solutions (since Feb 2011)

- Development, design and implementation of new products
- Driving analytical capabilities to support client needs and objectives
- Managing delivery resources and alliances

Genpact (earlier GE Capital International Services) (July 2004 - Jan 2011)

- Operations Lead for Analytics Group - responsibilities includes service delivery, client management, resource management, business development activities. The teams were directly involved in
 - Profitability Analysis (includes Transfer Pricing, Cost Allocation, Economic Profit, Restatement)
 - Credit Risk Analytics
 - Card Services Analytics
 - Work Force Analytics/ Reporting

- Led Insurance Analytics Group - responsibilities involved setting up new processes, transition, client management and business development
 - Joined Analytics Centre of Excellence (CoE) in July 2004 as part of Risk Analytics Team (Insurance), led Property & Casualty and Life & Health Risk Analytics

Bank of Baroda (July 1996 - July 2004)

- Analysis: Macro-economic/ Financial - Forecasting of macro-economic trends, Banking Industry Trends, Competitor Analysis, Profitability Analysis, Industry Reports
- Strategy Formulation - Strategic Plan for the Bank
- Performance Budgeting - Annual Plans and Performance Evaluation
- Risk Management - Asset Liability Management, Risk Management Techniques for Corporate Treasury, involved in setting up integrated treasury
- Designing and managing Incentive Scheme (reward and recognition) at the Bank level

Detailed Profile

AVIZARE SOLUTIONS

Major projects (consulting/ advisory)

- Data driven analytics to improve asset quality and strengthen existing risk-analytics framework, as part of **World Bank's MSME Growth Innovation and Inclusive Finance Project** at SIDBI
 - Designed risk analytics framework for better monitoring of performing/ stressed assets
 - Created an analytical framework for direct lending portfolio review with a view; this involved periodic review mechanism, insights into gaps in performance and identifying initiatives for improvement
- Developed prosperity index for India (district-wise) based on consumer durables ownership - used for micro-segmentation of Indian market
- Benchmarking tool for a global pharmaceutical major
- Market Assessment of Food Market of India and identify opportunities for technological interventions
- Evaluation of Indian fruits and vegetables market for assessment of potential opportunities

Some of the learning from these projects are captured in thought notes/ articles published subsequently (Please refer to the section "Thought Notes" on Avizare.com).

GENPACT

Banking and Financial Services - Besides providing the leadership as operations lead, act as a subject matter expert in the following set of activities

- Profitability Analysis - Top down approach
 - Identifying profit numbers top down, from Corporation to a Responsibility Centre level
 - Includes applying Transfer Pricing, Cost Allocation, Economic Profit, Risk adjusted Return on Capital (RAROC) and Restatement Methodologies
- Work Force Analytics - designing reports useful for strategic decision making including workforce planning, cost planning, benchmarking and performance management
- Cards analytics - Risk Scorecards, Credit and Debit Card analysis, Campaign tracking and Reporting, Predictive Modelling
- Credit Risk Analytics - Statistical Risk models for wholesale portfolio

Insurance Analytics

Risk Management / Portfolio Review - Analytical solutions

- Identify the risk drivers of reinsurance portfolio and do a tactical as well as periodic analysis (for identifying strategic inputs) - This includes review of high value transactions
- Deep-dive for the segments of the portfolio which are not in line with the portfolio strategy
- Led the initiative to provide *early indicators of Risk Drivers*
- Set up the US/ European Reinsurance Life and Health businesses
- Rate Comparison Analytics to
 - Understand the drivers of pricing power
 - Understand the objectives that drive the need for comparisons
 - Design analysis frameworks which best align to the objectives

Transition

- Involves identifying opportunities for providing analytical solutions
 - Setting up SOW (Scope of work)
 - Decide on the Pricing
 - Hiring
 - Transition/ set up the process - follow the Tollgate rigour
- Led a complex multi location transition of Life & Health Risk Analytics Process from US & Europe (UK, Munich, Copenhagen)

- Worked simultaneously with teams across Risk, Actuarial, Finance and Sales functions and built on relationships across several locations and time zones
- As the initiative was very successful, this led to an Actuarial team being set up too for Life & Health business

Business Development

- Besides direct interaction with potential clients, created a repository of all the activities being undertaken in the CoE for providing analytical solutions in the Insurance/ Reinsurance domain. This facilitated the Business Development activity

CoE Initiative

- Set up & rolled out the **Career Path** for Insurance Risk Analytics - This was a business requirement. Initiated the Career Path for the entire Risk Team. This was meant to provide transparency and give visibility to India team on their growth path
- It provided a distinct demarcation between the technical and leadership growth path and helped India team upgrade their skill sets for the next level of work. This also led to greater commitment from the business and also increased engagement
- Career Path initiative was later rolled out to other teams in Analytics

BANK OF BARODA

Strategy Formulation

- **Peer group analysis** of all the banks and major financial institutions to establish the benchmarks of financial and operational efficiency
- Strategic Plan of the Bank - This involved **quantitative projections** and detailed **strategies (including Merger & Acquisition) under alternative scenarios** and action points to achieve those targets. Annual Plans for intervening years fit in with long-term growth projections
- Conducted a detailed exercise regarding doubling the Bank's balance sheet size in -2- years inorganically. This involved identifying a suitable candidate for acquisition and projecting the balance sheet, profit & loss account and capital requirements of the merged entity

Analysis - Macro-economic/ Financial

- Forecasting of major economic and banking industry parameters based on trend analysis and cause-effect models

- Evaluating the macro-economic environment and analysing its impact on the current performance/ strategic positioning of the Bank/ Industry
- Analysing the trends in the Banking Industry and formulating the Business Development and Profit Strategy based on competitor analysis
- Profit Planning and analysis of profitability - Preparation of the Bank's profit plans, analysis of profitability, including that of other banks and banking system
- Initiated the system of **monthly profit estimates** of the Bank
- Analysis of the major policy initiatives in the form of Union Budget, Monetary Policy etc., their impact on various sectors of the economy - financial sector in general and the **Bank** in particular
- **Strength-Weakness-Opportunity-Threat (SWOT)** analysis of the **Bank**, its ability to perform under various scenarios, identifying gaps in **Bank's** strategies and suggesting remedial measures
- Sector studies (viz Textile, Broadcasting, Banking etc)

Risk Management

- Evolved an overall **risk index for individuals** as part of mechanical scoring system for retail loans. This entailed using **discriminant analysis** for identifying good and bad accounts
- Initiated the **techniques of duration gap analysis, VaR (value at risk), EaR (earnings at risk), dynamic liquidity statement** as part of Asset Liability Management in the Bank
- Worked as part of the team for creation of base information system for risk measurement (interest rate, liquidity risk) and monitoring

Performance Budgeting and Evaluation

- Job role included budgeting and monitoring the performance of various units of the **Bank** and providing quantitative and qualitative feedback to the top management
- First phase included analysis of performance of operating units of the **Bank** and budgeting for the next financial based on past performance and future expectations. This results into crystallization of the Annual Plan
- The second phase involved monitoring of business/ financial performance of various business units, cost/ yield trend, identification of revenue leakage and performing control function necessary for the same; devising strategies wherever adverse deviation is detected
- Reorganised/ streamlined the data collection system resulting in time and cost savings

Other responsibilities

Quarterly Newsletter on macro-economic trends

OTHER EXPERIENCE

- Two years research experience at the **Indian Institute of Technology, Delhi** (India) in the area related to **India's External Debt**. Stay at IIT helped in enhancing analytical/ presentation skills

QUALIFICATIONS

- **Diploma in Business Finance** of 'Institute of Chartered Financial Analyst of India'
- **Post Graduation** from Lucknow University (India) in 1992 (66%), with specialization in Econometrics
- **Graduation** from Lucknow University (India) in 1990 in Economics, Statistics and Mathematics (74%)

THOUGHT LEADERSHIP

1. **Reviving Agriculture - Can 'Direct Farm Program' be the answer**, The Global Analyst

Article analyzed India's agriculture food supply chain and emerging direct farm programs. It also identified measures to ameliorate the current state of agri-food availability in India

2. **The Leaders and the Contenders**, PHD Chamber Journal

Article identified and classified the emerging pockets of wealth and income across districts of India

3. **India - AGRINATION : The Emerging HotSpots**, PHD Chamber

Article identifies several oases of growth that have accelerated the agricultural growth in pockets

4. **Supply Chain Innovation - A Recipe for Success**, The Global Analyst

Article postulates that supply chain companies that can integrate the three components of 'Sourcing, Inventory Management and Transportation', will be the game changers for the food services industry

5. **Data Granularity and Business Decisions**, ICMR

This case study equips the learners to appreciate the criticality of data granularity while analyzing business situations

6. **Bullock Cart onto FAST TRACK**, PHD Chambers Journal

Article provides an insight into a pattern on how Indians have developed an affinity for wheels and how they are communicating

Trainings

- GE Leadership Training (New Managers Development Course)
 - Communication for Business Impact - Workshop (Jeff Black)
 - Transition Toolkit Training - Process Transition Training
 - Risk Management Workshop by Dun & Bradstreet
 - 'Application of Econometric methods in Banking and Financial Institutions' at National Institute of Bank Management Pune (India)
 - Programme on 'Information Dissemination' at Banker's Training College Mumbai (India)
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Deepak Nighoskar

Deepak Nighoskar
Gurgaon, India
January 22, 2023

2



SGT UNIVERSITY

SHREE GURU GOBIND SINGH TRICENTENARY UNIVERSITY
(UGC Approved University) GURGAON, Delhi-NCR

Event/Activities under Academic Association
Pre-Event / Completion Report (Tick the
appropriate one)

#	Scope	Description
1	Faculty	Faculty of Commerce and Management
2	Name of Academic Association	Finance Association
3	Title of the Event/Activity	Expert Talk on Union Budget 2023
4	Objective of the event	Discussion on the Union Budget 2023: highlights and implications
5	Date – Time/Duration	2 ^h March 2023, 11 am to 1:00pm
6	Place/Venue	A-Block, Room No 318
7	Name of Faculty Coordinator	Dr Gunjan Tripathi Dr Rakhi Singh
8	Name of Students' Organizer(s) ¹	Deepanshu, Sachin Yadav, Ashish, Sheetal
9	Brief Report of the event ² (Should not exceed 500 words)	<p>Finance Association of Faculty of Commerce and Management has organised a guest talk on "Union Budget 2023".</p> <p>The in-charge faculty of this workshop was DrGunjan Tripathi and Dr Rakhi</p> <p>The lecture was delivered by Mr Deepak Nighoskar, Managing Partner Avizare Solutions. Prof (Dr.) A S Suresh, Dean, Faculty of Commerce and Management welcomed the guest and participants. The eminent speaker deliberated on the major highlights of Union Budget 2023. The session was very informative and discussed about how budget is prepared and what are the capital and revenue components of budget. He highlighted what are current drivers of Indian economy and what are the macroeconomic factors the finance ministry has to consider while preparing the budget for the country. Both the students and teachers enthusiastically interacted and shared their opinions. The session gave the students a deep understanding of how the Union Budget is prepared, and the impact it has on Indian economy.</p>
10	Role of participating students	The students actively participated in the discussion and developed an understanding of the highlights of Budget 2023 and its implications.
11	Expected outcome as understood by the students (Bullet points – max of 3-5 points)	<ul style="list-style-type: none">• Understanding the highlights of Budget 2023• Understanding the making of Budget• Identifying the impact of Budget on the Indian Economy
12	Suggestions/Remarks	N/A

*1 List of Students Participated

Name of Participating Student	Registration #	Department	UG/PG	Semester
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S.NO	NAMES	COURSE	SEMESTER
1	Tanisha pathak	mba ha	2
2	simran	MBA G	2
3	Nikhil dhankhar	MBA G	2
4	Sanjay rathi	MBA G	2
5	Aashtha	MBA G	2
6	Prachi	mba ha	2
7	Nidhi thakur	MBA G	2
8	Anuj goyal	MBA G	2
9	Prashant tayal	MBA G	2
10	Tinu verma	MBA G	2
11	Neha	MBA G	2
12	Sanjeev	MBA G	2
13	Punit	MBA G	2
14	Divesh	MBA G	2
15	rishab garg	BCOM HONS.	4
16	Manish kumar gupta	BCOM HONS.	4
17	Vijay	BCOM HONS.	4
18	Anish	BCOM HONS.	4
19	Nitesh	BCOM HONS.	4
20	Annu	BCOM HONS.	4
21	Tannu	BCOM HONS.	4
22	vabtosh	BCOM HONS.	4
23	Digvijay	MBA G	2
24	Aditya	MBA G	2
25	Deepesh	MBA G	2
26	deepak	MBA G	2
27	suryansh	MBA G	2
28	abhishek	MBA G	2
29	nitin	MBA G	2
30	rishav	MBA G	2
31	gaurav	MBA G	2
32	narendar	MBA G	2
33	daxat kumar	MBA G	2
34	ravinder	MBA G	2
35	rohit lamba	MBA G	2
36	shiva	MBA G	2
		BBA	
37	harshit mehta	ANALYTICS	4
		BBA	
38	varjot singh bhatia	ANALYTICS	4
		BBA	
39	yash jhangu	ANALYTICS	4
		BBA	
40	gouransh panchal	ANALYTICS	4

		BBA	
41	nikhil bhardwaj	ANALYTICS	4
		BBA	
42	karan sharma	ANALYTICS	4
		BBA	
43	sneh anjana	ANALYTICS	4
		BBA	
44	sahil	ANALYTICS	4
45	muskan bhardwaj	MBA HA	2
46	meenu raghav	MBA G	2
47	ashish kumar	MBA G	2
48	sheetal chauhan	MBA G	2
49	deepanshu	MBA G	2
50	tripti gahlot	MBA G	2
51	seema rana	MBA G	2
		BBA	
52	sahil gupta	ANALYTICS	6
	prabhdeep singh	BBA	
53	dhajal	ANALYTICS	6
		BBA	
54	sahil dhaiya	ANALYTICS	6
		BBA	
55	jatin	ANALYTICS	6
56	puspender	IMBA	4
57	tiya	IMBA	4
58	ritika	IMBA	4
59	lalit	IMBA	4
60	sachin	IMBA	4
61	ruchi	IMBA	4
62	shruti	MBA HA	2
63	shakshi	BBA HA	4
64	awnish	BBA HA	4
65	deepika	MBA G	2
66	sheetal chauhan	mba ha	2
67	siya Thakran	BBA-HA	4
68	Bhanu	BBA-HA	4
69	Yamini	MBA -G	4
70	Bhanita koch	MBA -HA	4
71	Ritika	MBA-G	4
72	Bhavya Jain	MBA-G	2
73	Mohit Kumar	MBA-HA	2
74	Parveen Kataria	MBA-G	4
75	Babita	MBA-G	4
76	Ajay Dhankar	MBA-G	4
77	Rahul dhama	MBA-G	4
78	Saumya Singh	Bcom Hons	4
79	Kusumlata	Bcom Hons	4
80	Khushi	Bcom pass	4
81	Kareena	Bcom Hons	4
82	Simran	Bcom pass	4
83	Daksh	BCom hons	4
84	Leeza	Bcom Hons	4

85	Baby	Bcom Hons	4
86	Teena	Bcom Hons	4
87	Harsh	Bcom Hons	4
88	Vaishnavi	Bcom pass	4
89	Himanshu saini	BBA - G	4
90	Lakshay	Bcom Hons	4
91	Nidhi	BBA- G	4
92	Tushar Phalswal	Bcom pass	4
93	Tanish	Bcom hons	4
94	Kasak	BBA -A	4
95	Upender Thakur	BBA - A	4
96	puneet	BBA-A	4
97	vasu	BBA-A	4
98	Ritik	MBA -G	2

*2 Add photographs with captions (Total 7 photographs including 2 geo tagged)



Students attending the organized session



Students listening to the speaker with undivided attention