

THE GSIMR TIMES

June 2021

Volume 12

Editorial

Looking Back and Moving Forward

Celebrating 12th edition of "The GSIMR Times"!!!

"The GSIMR Times" has achieved a great milestone of publishing 12 editions and its first anniversary is worth celebration.

Over the past months "The GSIMR Times" has covered and explored every nook and corner of management education. Every edition reserves the space for students to show their talent in terms of literature, each and every edition covers the "word of alumni", faculty Quality Improvement Program (QIP) details, activities and events of previous months and other related updates.

Volume 1: "The GSIMR Times" came into existence and it covered the journey of GSIMR, how GSIMR is facilitating the students during lockdown and other related stuff.

Volume 2: It focused on Indore's fight against Covid, learning from Covid.

Volume 3: It was about placement updates and ingenious alumni of GSIMR.

Volume 4: It covered the practical aspect of management.

Volume 5: It was about corporate web connect and horizons of MBA, November 2020 edition was filled with festive vibes.

Volume 6: It covered the orientation of new batch of students, along with soft skill and corporate skills training.

Volume 7: It covered the untold saga of Mr. Govindram Seksaria with patriotic theme.

Volume 8: It focused on story of St. Valentine and International Women's Day.

Volume 9: It was on Holi theme and covered the report of Women's Day celebration as GSIMR.

Volume 10: It covered ICICI Bank placements and empathy amongst students.

Volume 11: It covered the IT and HR horizons of MBA.

Journey of "The GSIMR Times" reached this milestone with the collaboration of all the faculty members and proactive contribution of students. We are determined to mobilize further growth of publications in terms of knowledge and practical exposure. With the consolidated efforts of everyone "The GSIMR Times" will continue to explore new horizons and achieve new avenues.

EDITORIAL TEAM

Chief Editor:
Dr.Sangeeta Jain

Editor:
Dr.Neha Modi
Dr. Shameen Warsi

Student Editor:
Ms.Arпита Saxena
Ms. Rashi Sharma

Set of Financial Skills

Dr. Manmeet Singh

As someone who manages money, an organization's most important commodity, financial professionals bear a great deal of responsibility. So, being trustworthy and able to perform well under pressure are very important traits.



They should acquire, upgrade and sharpen these skills in their journey of learning.

Analytical Thinking: Finance professionals should have the analytical ability to interpret the annual reports and find out the hidden figures which a layperson cannot find. They should have an understanding of tools and techniques to analyse and interpret financial statements.

Written and Verbal Communication: A finance Professional must actually have integrity and good judgment. If he can't communicate well on all levels, other people won't be able to tell that he is a trustworthy person.

Techno-Savvy: In finance, there is an important role of quantitative data, a finance professional should be well versed with Advanced MS Excel and software like Statistical Package for Social Sciences (SPSS).

Certifications: Besides the postgraduate degree, a finance professional should possess certifications according to his career path for up-gradation of skills. These certifications may be in GST, financial planning, financial modelling, capital markets, banking or insurance etc.

A finance professional has to make an amalgamation of people psychology, use of technology and data to make better decisions.

Governance is another area which needs to be focused now because lot of frauds are taking place in companies. Sometimes the numbers which are being shown in financial statements are not true. Therefore, the measures have to be used to tackle this and now the focus has been shifted to the top management/Board of Governors who are responsible for this and therefore governance is another area which a fintech professional has to look into.

In short, if we conclude the above skills, two skills a fintech professional should have one is People skills and other is Number skills.



Events of Month

A college campus without events; it would be like taking away its main source of oxygen for creating opportunities to meet others and try new things. Gsimr Provides platform to all the students to showcase their talent in build various management skills.

Surtaal

Team Avengers of GSIMR
Mentor Dr.Neha Modi
Team leader Mitin Pathak, Priya Shrivastava.
Team Aashish Devkota, Akash Bairagi, Hemlata Bule



Winner and Runner up of Surtaal.



Rashi Sharma
Winner



Samarth Tiwari
Winner

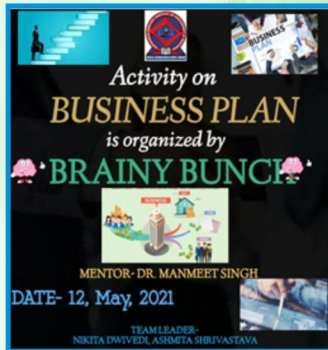


Chandrika Ratneria
Runner up



Akash Bhattacharya
Runner Up

Business plan



Business plan

Team Brainy Bunch
Mentor Dr. Manmeet Singh
Team leader Nikita Dwivedi, Ashmita Shrivastava
Team Nikita Dwivedi, Nidhi Pawar.

Winner and Runner up of Business Plan



Arpita Saxena
Winner



Abhay Mehta
Winner



Souvik Roy
Runner Up



Chandrika Ratneria
Runner up



Akash Bhattacharya
Runner Up



Himanshu Nigam
Runner Up


Secret Behind Colors




Secret Behind Colors Team

Team Agrima
Mentor Dr.Shweta Sharma
Team Leader Abhay Mehta, Arpita Saxena
Team Rashi Sharma, Hritik Dubey, Aman Devatwal, Sameer Vyaghrambare.


Winner and Runner up of Secret Behind Colors Team



Nikita Dwivedi
Winner



Aashish Devkota
Runner up



Mitin Pathak
Runner up

Academics

Webinar Series

Webinar series on " Synergising Business Excellence" to be organised from 24th May 2021 to 28th May 2021. Distinguish speaker would be sharing their views
The Aim of the series is to have wide spectrum of speakers not only from India as well as from other country too, to have knowledge and understanding of changing works environment and requirement of different domains.

Presenting Webinar Series 2021

SYNERGISING BUSINESS EXCELLENCE

E-Commerce : The Digital Era of Sales

24th
May 2021
4.30 PM

Ms. Sharman Dhillon
Sales Account Manager at Elite, Canada

Decoding Interview: Tips and Tricks

25th
May 2021
11.00 AM

Ms. Shivani Soni
Tax Consultant - II at Deloitte India

Skills and Beyond: Conquer Analytics (MBA Perspective)

26th
May 2021
12.00 PM

Mr. Anish N Sharma Analyst Marketing Messaging at Priceline, Mumbai, India

Everchanging Landscape of Technology in Business

27th
May 2021
12.00 PM

Mr. Deep Kamal Singh
Sr. Developer Adobe at Delhi, India

Understanding Digital Marketing and relevant career options

28th
May 2021
5.30 PM

Mrs. Garima Verma
Product Owner at Client Mobile Solutions, Sun Life, Canada

FREE REGISTRATION
e- Certificate will be provided to participants

For any query contact
Ms.Utkarsha Soni 81099 53393 | Dr.Dheeraj Tiwari 98260 93097

Google Meet
Link will be shared on webinar day [Register Here](#)





Cyclical Behaviour of Public and Private Sector Banks: A Comparative Study of Non-Performing Assets

Dr Manmeet Singh, Professor
Dr. Aniruddha Durafe, Assistant professor



Asset quality of banks is an important indicator of the financial health of banks. Non-performing assets is an indicator of poor asset quality of banks. High level of NPA indicates poor asset quality which in turn indicates fragility of financial health of banks.

Banks are said to behave in procyclical manner when their actions tend to reinforce the momentum of underlying economic cycles. There are banking indicators which move along with economic cycle (procyclical) and some indicators which move in opposite direction to economic cycle (countercyclical).

During economic boom, banks become excessively optimistic, expect lower NPA, do less loan loss provisioning and lend more and more, while in economic recession, banks become excessively pessimistic, lend less and do more loan loss provisioning and worry about increased level of NPA.

Thus, non-performing assets induce the procyclicality of bank credit if it shows negative relationship with gross domestic product because during economic downturn, non-performing assets increases, requires additional provisioning. This, in turn, correspondingly curtails bank's ability to extend loans and thus, bolster the procyclicality of bank lending. This paper examines the cyclical behavior of non-performing assets in both the public and private sector banks to understand whether non-performing assets induce procyclicality or not.

In public sector banks group, the Pearson correlation result confirmed the negative and significant correlation of GDP and non-performing assets. This supports the countercyclical behaviour of non-performing assets during different phases of the economic cycle. The findings indicate that when GDP increases, NPA decreases and when GDP decreases NPAs increase. The results implies that when GDP increases, increased economic activity leads to lower financial distress of borrowers and thus lower NPA for banks.

On the contrary decreased economic activity leads to high NPA. In addition, during economic recession, banks become excessively pessimistic, lend less and do more loan loss provisions and worry about increased level of NPA. This corroborates to the fact that countercyclical behaviour of NPA in public sector banks in India could induce procyclicality in the financial system by exacerbating the economic cycles.

Words of Alumni



Ankita Tomar
GSIMR batch 2010
Entrepreneur
Business Associates with Motilal Oswal Financial Services Ltd .

I remember when I was entering my first day of GSIMR i was extremely excited as i was entering my second home (my both elder brother are my Alumni) .

What i found in GSIMR is a time where i have learn a lot about myself and others. I have met people, create network, gained experience, grown my soft skills and took part in all events and activities held in and out of GSIMR.

Faculties at GSIMR are so dedicated and helpful.

So i ask everyone who are part of GSIMR family embrace every opportunity for growth that comes your way and when you find something you're passionate about, persist. Remember to take risk to grow yourself and most importantly remember to have fun.



A bird sitting on a tree is never afraid of the breaking of branch, because her trust is not on the branch but on her own wings.
#Alwaysbelieveinyourself

By Riya Kelkar



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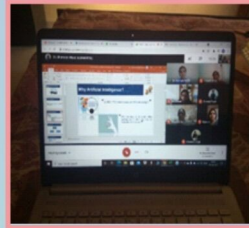
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Quality Improvement Program(QIP)

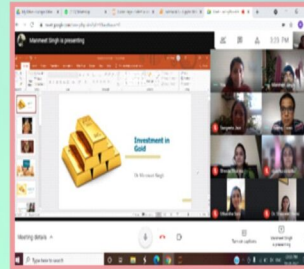
As a part of regular faculty development program, in the month of May three faculty members shared their views on different topics.

- On 30th April 2021 Dr.Shameen Warsi has shared her views on "Real success stories of Artificial Intelligence" wherein she discussed about how different organization exceled by using Artificial Intelligence, together with it she also shared and discussed various new trends in Business analytics.



- On 8th May 2021 Ms.Deepika Raikwar shared her views on "Plasma Donation". She discussed, When and why plasma is needed, together various technical aspects related to plasma donation and its benefits.

- On 15th May 2021 Ms.Utkarsha Soni shared her views on "Navigating work life balance in new normal" She discussed how one create balance between personal life and work .She has shared various techniques of works life balance.



- On 21stMay 2021 Dr.Manmeet Singh took a session on "Investment in Gold". He discussed various ways to invest in Gold and the companies in which gold Investment can be Done physically as well

as virtually



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