



# NEWS INSIGHT

## India-Africa Forum Summit: Africa invites India to do business



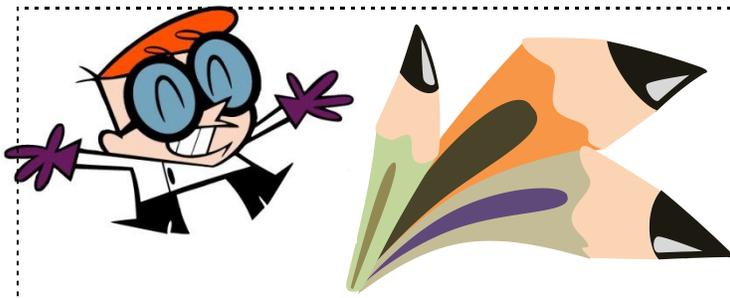
PM Narendra Modi on Thursday described India and Africa as bright spots of hope and economic opportunity and offered technology and credit to match rival China at a summit with more than 40 African leaders.

From seeking help in fighting terror group Al Shabab to inviting India to do business in diamonds, African leaders discussed a wide range of issues with Prime Minister Narendra Modi on the sidelines of the third India-Africa Forum Summit.

Mali President Ibrahim Boubacar Keita on Thursday invited Modi to visit his country and told him that he will personally take him to Timbuktu, which he said was a heritage site that faced the threat of being destroyed by extremist groups. Stating that his country was badly affected by terrorism, he sought India's cooperation in counter-terrorism.

Somalian President Hassan Sheikh Mohamoud, who did his Masters' in Education from Ujjain, told Modi that he was the "shining example" of a beneficiary of education cooperation. He invited Modi to visit Somalia and set up an educational institute, which has now become an university with 50,000 students.





## Microsoft CEO Satya Nadella to visit India for November meet



Microsoft CEO Satya Nadella is scheduled to make a short trip to India in the first week of November to speak at an event being organized by the American technology company in Mumbai for its customers, partners and developers. This will be Hyderabad-born Nadella's second official visit to the country after his first trip as Microsoft chief executive in September 2014.

Nadella, who will speak at the event titled 'Future Unleashed' and meet key Microsoft customers on the sidelines of the event, is likely to give Delhi and therefore the government amiss in his upcoming visit, executives familiar with the matter said. The Microsoft CEO, who recently met Prime Minister Narendra Modi during his visit to the Silicon Valley and offered his support to the Digital India initiative, is not likely to meet any of Microsoft's India centers either.

Some of India's best-known business leaders are expected to speak at the 'Future Unleashed' conclave, which is expected to be a showcase for Microsoft's cutting-edge technology and what it can offer in the context of Digital India. Chiefs of Mahindra group, Robert Bosch, Honeywell, Kotak Bajaj, Fortis, Sony Corporation and HDFC Bank, among other top customers of the company, are expected to attend the event.

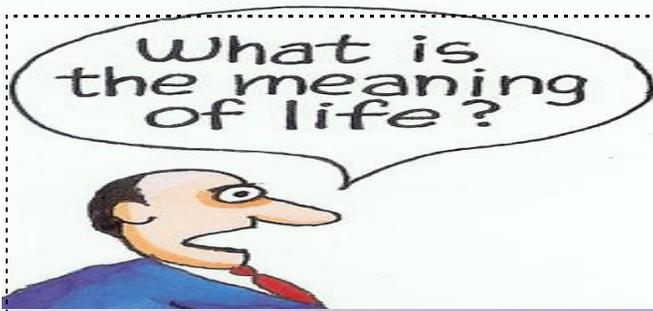
Worldwide semiconductor sales to decline 0.8% in 2015; first revenue decline since 2012



Global worldwide semiconductor revenue is forecast to total \$337.8 billion in 2015, a decline of 0.8% from 2014. This is first decline in revenue since 2012 when the market declined 2.6%. This forecast is down from the previous quarter's forecast of 2.2% growth.

"Once again the outlook for the major applications that drive the semiconductor market, including PCs, smartphones and tablets, has been revised downward," said Andrew Norwood, research vice president at Gartner, in a statement. This, combined with the continuing impact of the strong dollar on demand in key markets outside of the US, has resulted in a decline in our forecast and a negative growth rate for 2015. "Not only did the year start badly, but we are not seeing the typical ramp up in sales of semiconductors in many areas of the market in anticipation of the holiday season," Norwood added. As a result, sales are not going to recover enough in the second half to halt an annual decline in semiconductor revenue for 2015.

This will be the first time worldwide semiconductor sales have contracted since 2012. Global economic headwinds, such as the slowing Chinese economy and the strong dollar, are pushing up the cost of electronic equipment in regions including Western Europe and Japan. This is leading to a reduction in outright sales and also encouraging buyers to shift to lower-cost equipment in these markets.



Alibaba gets CCI nod for acquiring 4.14% stake in Snapdeal



Chinese e-commerce giant Alibaba has received anti-trust regulator CCI's approval for buying 4.14 per cent stake in Snapdeal.

A leading online marketplace, Snapdeal has been raising funds from various investors in recent times. Competition Commission of India (CCI) has approved the "acquisition of approximately 4.14 per cent equity share capital of Jasper Infotech by Alibaba group", the regulator said in a tweet.

Jasper Infotech owns Snapdeal.

Approval is required from CCI, which keeps a tab on unfair business practices, for acquisitions beyond a certain threshold. It was announced in August that Alibaba Group and Taiwan-based Foxconn Technology, among others, would invest USD 500 million (about Rs 3,269 crore) in Snapdeal.

Facebook CEO Mark Zuckerberg to hold town hall at IIT Delhi later this month



Facebook founder and chief executive Mark Zuckerberg will take questions from the Facebook community and a live audience at a town hall at IIT Delhi later this month. The town hall comes at a time when Facebook's 'Free Basics' initiative is witnessing scathing criticism from opposition leaders, government committees and netizens across the country, who argue that the initiative violates the principle of net neutrality. "More than 130 million people use Facebook in India.

Zuckerberg will also meet with developers, partners and others who are building new digital services and working on ways to connect more people to them, a Facebook spokesperson told ET. This follows a month after Zuckerberg hosted Prime Minister Narendra Modi in a similar town hall session at the company's headquarters during Modi's visit to Silicon Valley. During the town hall session, Modi had hailed social media as a force for democracy and good governance, reiterated his vision of India as a \$20-trillion economy and also said the 'Make in India' plan would be a success. The session will, however, be long remembered for Modi's emotional talk as he spoke about the hardships faced by his parents, especially his mother.

## Yahoo executive Jacqueline Reses to join Square Inc.: Report



Yahoo Inc's chief development officer, Jacqueline Reses, is leaving the company to join mobile payments company Square Inc, Bloomberg reported, citing people familiar with the matter.

Reses' role changed earlier this year when she shifted her focus to Yahoo's spinoff of its stake in Alibaba Group Holding Ltd, Bloomberg said.

Reuters could not immediately reach representatives at Yahoo and Square for comment outside regular U.S. business hours.

Twitter named Jack Dorsey, who also heads Square Inc, as its chief executive earlier this month, ending months of speculation about who would take the top job at the microblogging service.

Square Inc filed for its long-expected initial public offering last week in a test of Dorsey's ability to take the company public as he grapples with a turnaround at Twitter.



## Google escalates attack on Microsoft, reduces price of 'Google for Work'



Google is escalating an attack on Microsoft's lucrative Office software in an attempt to hit its longtime rival where it will hurt the most. The assault is targeting companies and government agencies paying for Microsoft's suite of word processing, email, calendar, spreadsheet and other Office programs. If they dump Microsoft, Google will give them free use of a package of its competing software that normally costs \$5 or \$10 per user each month.

The price for the "Google for Work" software will be waived for the duration of the defecting customers' existing contracts with Microsoft or any other supplier. The offer is open for the next six months in the US and will eventually be extended to other countries.

Google is limiting the free usage to 3,000 people per defecting customer. Even with that restriction, Google will be foregoing \$180,000 to \$360,000 in annual revenue if a company with 3,000 people signs up for the offer. As an additional incentive, Google will pay up to \$75,000 to each company switching to its software to cover the costs of making the change.



China's central bank cuts rates for 6th time since November



China's central bank cut interest rates for the sixth time since November on Friday in another attempt to jumpstart a slowing economy. China's central bank cut interest rates for the sixth time since November on Friday in another attempt to jumpstart a slowing economy.

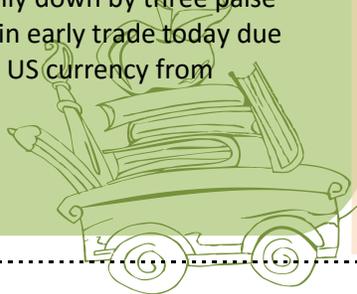
The People's Bank of China (PBOC) said on its website that it was lowering the one-year benchmark bank lending rate by 25 basis points to 4.35 percent, effective from Oct. 24.

The one-year benchmark deposit rate was also lowered by 25 basis points to 1.50 percent.

China has pursued its most aggressive policy easing cycle this year since the 2008/09 global financial crisis, as policymakers seek to invigorate an economy beset by weak demand and excessive industrial capacity.

**Indian rupee down 3 paise to 64.99 against US dollar in early trade**

The Indian rupee was marginally down by three paise at 64.99 against the US dollar in early trade today due to month-end demand for the US currency from importers.



## FINANCE UPDATES



The Indian rupee was marginally down by three paise at 64.99 against the US dollar in early trade today due to month-end demand for the US currency from importers.

Besides, a lower opening in domestic equity markets kept pressure on the rupee, forex dealers said.

However, dollar was weak against other currencies overseas which capped the losses, they added.

The rupee had ended lower by 13 paise at 64.96 against the US dollar at Interbank Foreign Exchange market yesterday.

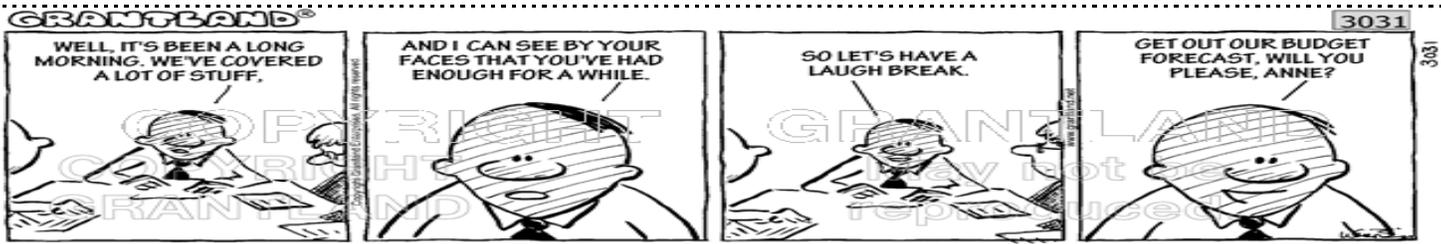
Meanwhile, the benchmark BSE Sensex fell by 106.83 points, or 0.39 per cent, at 27,255.13 in early trade today.

**IDBI Bank staff mulls strike against move to dilute govt. stake**



Staff and officers of IDBI Bank are contemplating one-day nationwide strike to oppose the government's proposed move to dilute its stake in the lender.

Staff and officers of IDBI Bank are contemplating one-day nationwide strike to oppose the government's proposed move to dilute its stake in the lender.



Although the date for the strike has not been announced by the United Forum of IDBI Officers and Employees, its leaders said the 'nationwide' strike is likely to take place during the winter session of Parliament, which traditionally begins in November.

The forum has chalked out various programmes of agitation after finance minister Arun Jaitley, in an interview with a news channel in September, said the government was considering whether to give more operational freedom to state-run banks and that IDBI Bank was a possible test case to follow the "Axis Bank model".

At the end of September quarter, the government held 76.50% stake in IDBI Bank.

"The officers and employees have held meetings and expressed their total opposition to the arbitrary and subjective move of the government of India," forum's general secretary RS Athalye said in a statement.

According to Athalye, senior leaders of the All India Bank Officers Association (AIBOA) and All India Bank Employees Association (AIBEA) have held joint meetings under the forum's banner to chalk out further course of actions to oppose the government's move.

Officers and employees of IDBI Banks will soon write letters to the finance minister, urging him not to act on his statement.

When contacted, RK Bansal, executive director, IDBI Bank, told FE that the bank management has not yet received any communication from the government regarding the proposed dilution in stake.

### ICICI Bank launches 'mVisa' mobile payment service

Private sector lender ICICI Bank on Thursday announced the launch of a service enabling customers to make electronic payments from their smartphones at physical stores

Private sector lender ICICI Bank on Thursday announced the launch of a service enabling customers to make electronic payments from their smartphones at physical stores. It can also be used for e-commerce & other deliveries at home, radio taxis and utility billers among others, the bank said in a statement.

Based on 'mVisa', a new mobile payment solution from Visa, this service will enable users of 'Pockets' to make cashless payments from their smartphones using their debit card by simply scanning a 'mVisa' Quick Response (QR) code at a merchant location without swiping the card.

To use this facility, a customer is simply required to click on the 'mVisa' icon on the home screen of the 'Pockets' app. The app automatically activates the camera in the phone, allowing customers to scan the QR code and enter their debit card PIN.

Rajiv Sabharwal, executive director, ICICI Bank, said: "While there are 570 m debit cards in the country, there are only 1.1 million point-of-sale machines available for card payments. This restricts cashless payments to be made only at a certain category of merchants." To start with, this facility has been introduced in Bengaluru with 1,500 merchants.

### RBI has done a fair job in cutting rates, will push demand: Arun Jaitley

Finance Minister Arun Jaitley today said RBI has done a fair job by reducing interest rates over a period of time and hoped that the banks will pass on the benefit to borrowers to help boost demand and growth.



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“The banks are now in the process of passing over (rate cut benefits). Only a part of it has been passed over. So, as interest rates go down, the possibility of people going in for housing will increase. As far as auto sales are concerned, they are on the rise,” he said.

The minister hoped that in the ensuing festive season, auto companies will roll out more models and the overall demand will pick up.

RBI has lowered interest rates by a total of 1.25 per cent since January, but banks are yet to pass on the entire rate cut benefit to borrowers.

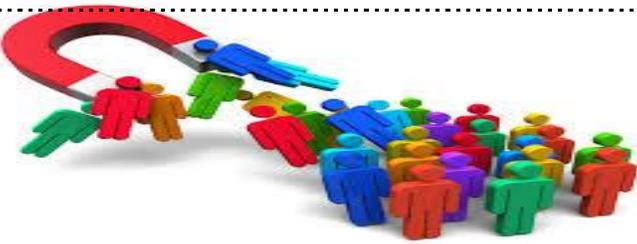
“I must say to the credit of RBI that RBI has done a fair job. Over the last 12-13 months, 125 basis points have been cut... Everybody has to concede that RBI has done well. Now, what they do in future will depend on how the inflation targets are met and I think we must trust their judgement,” Jaitley told CNBC TV18.

### **Pradhan Mantri MUDRA Yojana targets 5.75 crore people: All you need to know in 10 quick points**

MUDRA will be the key to success for small entrepreneurs. Pradhan Mantri MUDRA Yojana (Micro Units Development and Refinance Agency) will provide support to the small entrepreneurs of India who are the biggest cogs in the wheels of business and help the economy grow



1. There are a number of facilities provided for the large industries in India, but according to the government there is a need to focus on the 5.75 crore self-employed people who use funds of Rs 11 lakh crore, with an average per unit debt of Rs 17,000 to employ 12 crore Indians. These facts, actually led to the vision for MUDRA Bank.
2. In his Budget Speech for Financial Year (FY) 2015-16, the Union Finance Minister Arun Jaitley had proposed the creation of a Micro Units Development Refinance Agency (MUDRA) Bank, with a corpus of Rs 20,000 crore, and credit guarantee corpus of Rs 3,000 crore.
3. MUDRA, to be set up through a statutory enactment, would be responsible for developing and refinancing through a Pradhan Mantri MUDRA Yojana.
4. MUDRA would also partner with State/Regional level coordinators to provide finance to Last Mile Financiers of small/micro business enterprises.
5. Further, the approach goes beyond credit only approach and offers a credit – plus solution for these enterprises spread across the country.
6. MUDRA will lay down policy guidelines for micro enterprise financing business
7. MUDRA will register MFI entities
8. MUDRA will provide accreditation /rating of MFI entities
9. MUDRA will lay down responsible financing practices to ward off over indebtedness and ensure proper client protection principles and methods of recovery
10. MUDRA will formulate and run a Credit Guarantee scheme for providing guarantees to the loans/portfolios which are being extended to micro enterprises



## 2016 Annual Conference: Inspired Marketing



It's a wild marketing world with an ever changing global marketplace. It's hard to get by without a trusted go-to guide and a meeting of the minds. The AMA has you covered - over 30,000 members count on us every day.

As a go to resource we have the knowledge, training and tools at our fingertips and we want to bring it to you at AMA's 2016 Annual Conference: Inspired Marketing. Join us along with more than 450 other marketers for a true meeting of the marketing minds.

We will keep you on a strategic marketing course with a cadre of Marketing experts and world class thought leaders lighting the way with best and next practices. This is your chance to come together to an important marketing destination that is rich in content, insights and innovation. Maybe you are looking to learn about current and future industry trends or insights, innovations and analytics? Whether B2B or a B2C the marketing information you seek can be found at this conference along with the opportunity for you to interact with the best marketing minds in the industry. This is the right destination and your trip will be memorable and well worth the travels.

## Chat Gets Some Brains and Some Manners



Surely everyone's had the experience of walking into a store, needing help selecting an item, and finding no one willing or able to help you. Niney-nine percent of the time, you just walk out. Product developers at Moxie Software found that the very same scenario plays out in the digital marketplace, and this week the chat software developer introduces a new product for a new strategic market—e-commerce operators.

Moxie's solution alerts website shoppers to the option of chatting with a representative, but instead of interrupting the shopping visit with timed pop-ups of a chat box, it uses behavioral cues to sense when a visitor needs help. It also provides host e-com sites with a call-bell button that users can press at any time to summon an associate.

"For instance, someone could be shopping for a tablet as a gift, but knows nothing about them. He'll aimlessly scan several options and check out lower-priced items," Strauss says. "The Moxie system will recognize that as a cue to intervene and ask, 'Would you like to view all the tablets on sale?'"

Strauss relates that marketers at American Eagle, one of the testers of the new service, were shocked to find that 50% of the chats started by Moxie involved sale items.



The platform lets marketers configure engagement rules for the chats based on real-time customer behavior without any assistance from the IT department. Chat, meanwhile, is not the only engagement option. E-coms can also react to cues with factual snippets and emails. The system uses responsive design and operates in the same manner on phones and tablets

### Finally, How to Bring Online and Offline Together



The days of individual marketing channels and disconnected customer experiences are fading away. “If you're looking at just that single channel or that single conversion method, sometimes you're missing the big picture,” said Sean Shoffstall, Teradata's VP of innovation and strategy, at the company's 2015 PARTNERS Conference and Expo in Anaheim. “A lot of marketers are so in the weeds that they can't see how all of the data is working together.”

Shoffstall says that the key to creating seamless omnichannel experiences—journeys that are uninterrupted and relevant—is data. In fact, he says that marketers should use all available data as they make decisions on how and when to interact with customers.

But although data is imperative in the creation of omnichannel experiences, many marketers are drowning in the technology used to collect, organize, and then act on that customer data.

Shoffstall insists that content—rooted in customer data—is one of the most effective ways to create an omnichannel experience and an enjoyable customer journey. Shoffstall said that between choosing the right tools and collecting the right data, good content often goes overlooked.

“The biggest challenge marketers have today still is content,” Shoffstall said. “You'd be amazed how much content that you already have, but it's about learning how to use it. Often your customers are making content for you, and you don't even know it. User-generated content is there.” And data, analytics, and insights are what enable marketers to bridge the consumers' offline and online experiences.

### Secrets for Crafting Subject Lines That Drive Opens

Creating an email is like conducting a mad science experiment: You put in a little of this and add a little of that to produce something unique.

The process can be as maddening. Evolving from concept to creation can involve multiple minds to make the visual presentation come together.





. Plus, there are so many best practices to be mindful of and complications to take into account in terms of making the email render correctly across all platforms and devices. While these intricacies can be mind-numbingly boring to some, for us email marketers, the struggle is real.



However, the struggle is pointless unless we convince recipients to open that beautiful work of art—making the subject line and teaser text the most important components of your email creative. In fact, an Email Acid infographic shows that 33% of emails are read solely as a result of engagement with the subject line.

So how do you get your recipients to open your emails? Create compelling subject lines that inspire interest. Here are my seven tips on how to do just that.

1. **Omit the company name.**
2. **Write with mobile in mind (i.e. be concise).**
3. **Don't over-personalize.**
4. **Identify if urgency will work for your brand.**
5. **Don't be afraid to be edgy.**
6. **Run A/B tests.**
7. **Leave a little mystery.**

## U.S. Marketers Think Again About Emerging Markets

Here are some things that everybody knows about emerging markets: The BRICS (Brazil, Russia, India, China and South Africa) are the markets of the future; China is the biggest draw for American marketers; and U.S. firms are charging into emerging markets.

Or, at least, that's what everybody thinks that he knows about emerging markets. A recent study by the New York AMA came to different conclusions

The NYAMA's Emerging Markets Attractiveness Survey discovered that marketers are now targeting the ICBM countries (India, China, Brazil and Mexico); Colombia has displaced China as the most attractive new destination for big firms; and most U.S. companies aren't going into any emerging markets this year.

How American marketers see emerging markets matters for your bottom line. Your competitors are shifting their aim or, in some cases, holding back altogether. Companies that don't keep up with the changes or that ignore neglected openings risk shrinking returns or missing profitable opportunities.





## Human Resource Development Key to Engagement with Africa: India



Development of human resources is primary to India's engagement with Africa, a senior official said on Monday.

Answering a query about India having less presence than China in the retail sector in African countries, the India-Africa Forum Summit's chief coordinator Syed Akbaruddin said that human resource was the most important element of India's engagement.

"Primary to (our) engagement is human resource. Any other resource is peripheral," he said.

Akbaruddin said India was also laying thrust on boosting skills and people-to-people contacts

Answering another query, he said that issue of terrorism was expected to come up during meetings at the summit.

"Cooperation in terror is primary goal of Indian foreign policy. There is resonance to this in several parts (of the world)," he said.

Officials from 54 African countries and India met on

## NEWAGE JOBSEEKERS

### ARE CHANGING JOB HUNT RULES



Today's job seeker has come a long way from being on the other side of the table to turning the tables on the employer to land a job he or she wants. With generations changing at the workplace, the recruitment game is changing too!

While there is nothing new when nearly

55 per cent of India Inc employees say in our survey that they are open to new opportunities and 41 per cent say they are actively seeking employment, what's new is the way they are approaching the job hunt.

Times have changed and the rules have changed too.

With over 60 per cent aiming for better work-life balance and better money in the new job, here's how they are going about exploring the options.

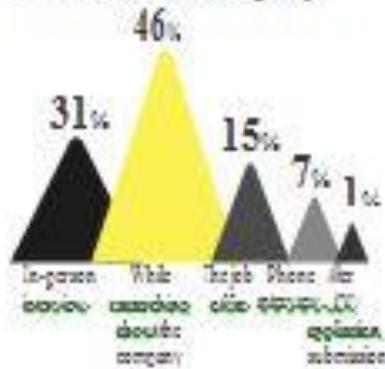
Research is the first and most important aspect of a job search process today.

Its significance is evident from the fact that nearly 46 per cent job seekers decide at this stage (while researching about a company) whether they want to work for a particular organisation or not. And nearly 31 per cent job seekers decide this at the face-to-face interview stage



Nearly 38 per cent respondents said they researched about a company extensively before applying for a job there. For this they use multiple tools and mediums such as internet search, news bytes, social forums, peer feedback and company rating platforms, finds the TimesJobs.com study.

**At which point in the job search process did you decide to work for the company?**



About 36 per cent job seekers start by looking for careers pages in company websites to find suitable jobs and apply while 16 per cent look at professional networking sites.

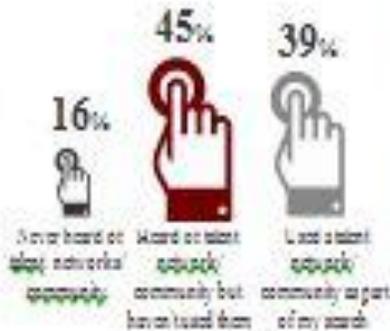
Talent communities are also catching up with the new-age job seeker as 39 per cent claim to have used a talent network/community as part of their job search.

However, nearly 45 per cent of India's job workforce has heard of a talent network/community but haven't used it, finds the TimesJobs.com study.

**Which of the following best describes the approach you take when searching and applying for jobs?**

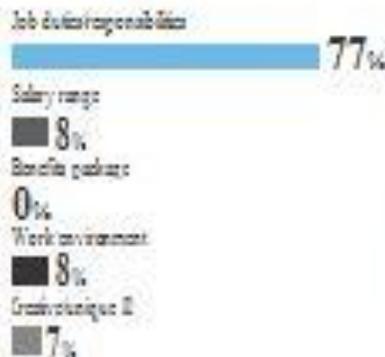


**To what extent have you used a talent network or talent community as a part of your job search?**



**What will make them grab the offer?**

**Which of the following elements of a job posting is most likely to positively impact your decision to apply for the position?**



Once a job seeker is through with the preliminary research, it's time for a comprehensive understanding about the organisation, and the job role on offer.

Interestingly, what makes an important impression on the candidate is the job description provided by the company. Nearly 77 per cent of the job seekers say they are most likely to apply for the job if the duties/responsibilities are clearly defined.

**What puts them off?**

It's also the other way round as a bad job posting is the biggest turn-off for the job seeker. Nearly 39 per cent job seekers say that a bad job description gives them a negative perception about the company, thus stopping them from proceeding further with their job application in that organisation, highlighted the TimesJobs.com study.

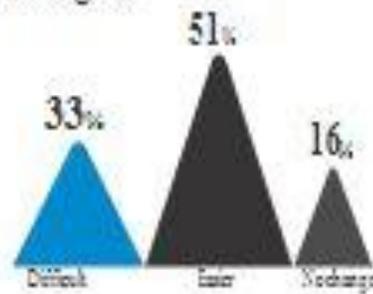
**What gives you a negative perception about a company?**



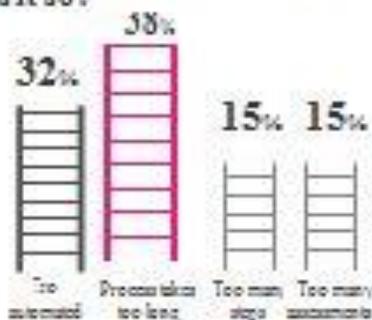
Besides, anything which is time-consuming results in the job seekers losing interest in the vacancy. The average job seeker lives in a fast-paced world and is restless. Thus, automated apps, multiple rounds of interviews and lengthy applications processes put them off.

However, the good news is that nearly 51 per cent of the job seekers say the job application process has become easier. Yet, for nearly 33 per cent job seekers, the process has become more difficult - due to the length of the application process.

**How has the difficulty level of the application process changed?**



## If the process is difficult, why is it so?



Nearly 38 per cent employers feel the job application process takes too long to complete. For nearly 32 per cent job seekers, the process has become too *quasi-robotic*, with no human contact, finds the TimesJobs.com study.

## 11. HOW THEY WANT TO BE REACHED?

How do you want to be contacted after submitting a resume/application for a job?



Once new-age job seekers have assessed the company *through various* mediums and weighed the positives and the negatives about the *organization* and the job role, they submit their applications. Now, they anticipate a response – acceptance or rejection, whichever.

But wait! They have their preferences here too. And it's personal e-mail. For about 54 per cent job seekers, a *personal email* is the best form of communication that a recruiter/ employer should adopt. Nearly 38 per cent are also happy with phone calls.



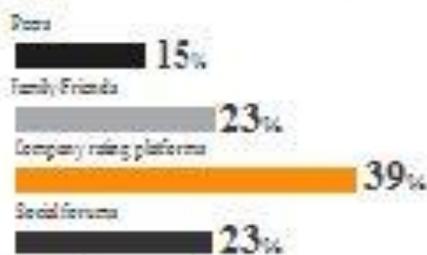
## ABOUT 39 PER CENT JOB SEEKERS SAY THE VIEWPOINTS, REVIEWS AND FEEDBACK SHARED ON COMPANY RATING PLATFORMS MATTER THE MOST

With just 8 per cent respondents nodding in *favor* of automated email replies, the findings points towards the fact that today's job seekers, the so-called 'digital natives', seek a personal *touch*, when it comes to job offers.

## 12. WHO TAKES THE FINAL CALL?

It's no more family or friends who make the difference. What the job seeker *learns* and *comprehends* about the company through his or her own

## Whose viewpoint/feedback/ input would matter to you most while taking up a job?



*research*, matters a lot.

About 39 per cent job seekers say the viewpoints, reviews and feedback shared on company rating platforms matter the most while taking up a job. Social forums and family/friends stand at the second position with 23 per cent votes. Opinions of peers matter to 15 per cent job seekers.

Today's job seeker approaches a company very differently compared to earlier generations. They have more tools to thoroughly research – not only the company but also the people who work there. They have the power of the internet at their disposal to learn about the backgrounds of the company, the team and the boss they might be working with.

More than the *organization*, it's the job seekers who want to know if their values, backgrounds and skills match with that of the company they are interested to be part of.

Technology will continue to significantly impact the way job-seekers access and *assess* information about a company and job offers. *Organizations* that want to attract top talent need to ensure that they reach out to them in the way they want to be reached.



NATIONAL HUMAN RESOURCE SEMINAR

HR SEMINAR PERSONNE VISTA 2015 was organised on 17th October 2015 on Technology .Facilitates HR.The seminar was a great hit among the students as it ventured into the latest concepts and changes in HR.



# Self defense

A police training for Self Defence for MERI girls was organised in the college premises which was a 1 week seminar and there was a valedictory session at the end of it on 16th October 2015.



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