

Udghosh

... The Sound of Righteousness

APRIL-JUNE 2019 EDITION

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Industry Cafe**

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Indus Business Academy

Presents

International Marketing Conference

MARKCON 2020

9th-11th January, 2020

**Marketing Ecosystem and Innovations:
India and The Globe**

**CALL FOR
PAPERS**

About MARKCON 2020

Indus Business Academy, Bangalore (IBA), is known for its path breaking and indigenous research in Indian management. The need to explore the evolution of marketing ecosystem, its components and innovative practices is inevitable for marketers in India and globally. The ecosystem represents the co-existence of both living and non-living elements who interact and have interdependence upon each other. Similarly, contemporary marketing ecosystem is created for businesses to gain visibility, engage prospects, capture attention, and create customers by placing right ideas, messages or products at the right time.

IBA recognizes the immediacy of understanding the marketing ecosystem in Indian and Global context and thus the theme of the conference "Marketing Ecosystem and Innovations: India and the Globe" was conceived. The conference is aimed at both academia and the practitioners to bring about the alignment between theory and practice.





The conference will also host a Pre-conference Workshop on 'Research and Paper Development'.

Conference Highlights

- A Pre-conference Workshop on Research and Paper Development- Editors of journals and credible researchers will conduct a workshop
- Selected papers get a chance to be mentored by the Conference Advisory Committee
- Post Conference assistance to selected research papers on publishing in Indexed journals

- ★ Best Marketing Educator Award
- ★ Best Research paper Award
- ★ Best Doctoral Research paper Award
- ★ Best Poster Presentation Award

Conference Contact

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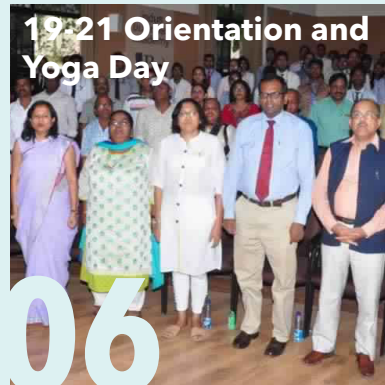
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CONTENT



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RESEARCH AND PUBLICATIONS



Prof. Ramana Acharyulu and Dr. Vaishali Agarwal



Presented a paper on "Lifestyle Brands and Emergence of Consumer Cultures in India", International Marketing Conference, TAPMI, Manipal, India on April 27, 2019.



Prof. Smita Gaikwad

Presented a paper on "Multi-Sensory Marketing - A Case Study on Barbeque Nation at Bangalore", International Marketing Conference, TAPMI, Manipal, India on 27th April 2019



Dr. Suranjan Bhattacharya

- Presented a paper on "Distinguishing Features of Working Capital Management in a Highly Globalized and Integrated World Economy, A Study on Toyota Motor Corporation" at AIB's UK& Ireland chapter jointly organized their 46th conference on the theme "Multinational Enterprises and their Non-Market Social and Political Strategies" at University of Sussex, London on 25-27th April'2019.
- Have been designated as the external examiner for PhD thesis of Jain University, Bangalore



Prof. Pratibha Raj

- Presented paper "A study on effective Implementation of Basel- III Norms in Indian Bank and Risk Management Practices- With Special Reference to Private Sector Banks" in AMSICON held at Alliance University, Bangalore on 11th - 13th April, 2019
- Presented a paper "A study on effective Implementation of Basel- III Norms in Indian Bank and Risk Management Practices- With Special Reference to Private Sector Banks" in Tenth International Conference on "Developing Organizations for The Future: Re-interpreting The Modern Business Landscape" organized by IBS, Bangalore on 27th and 28th June 2019

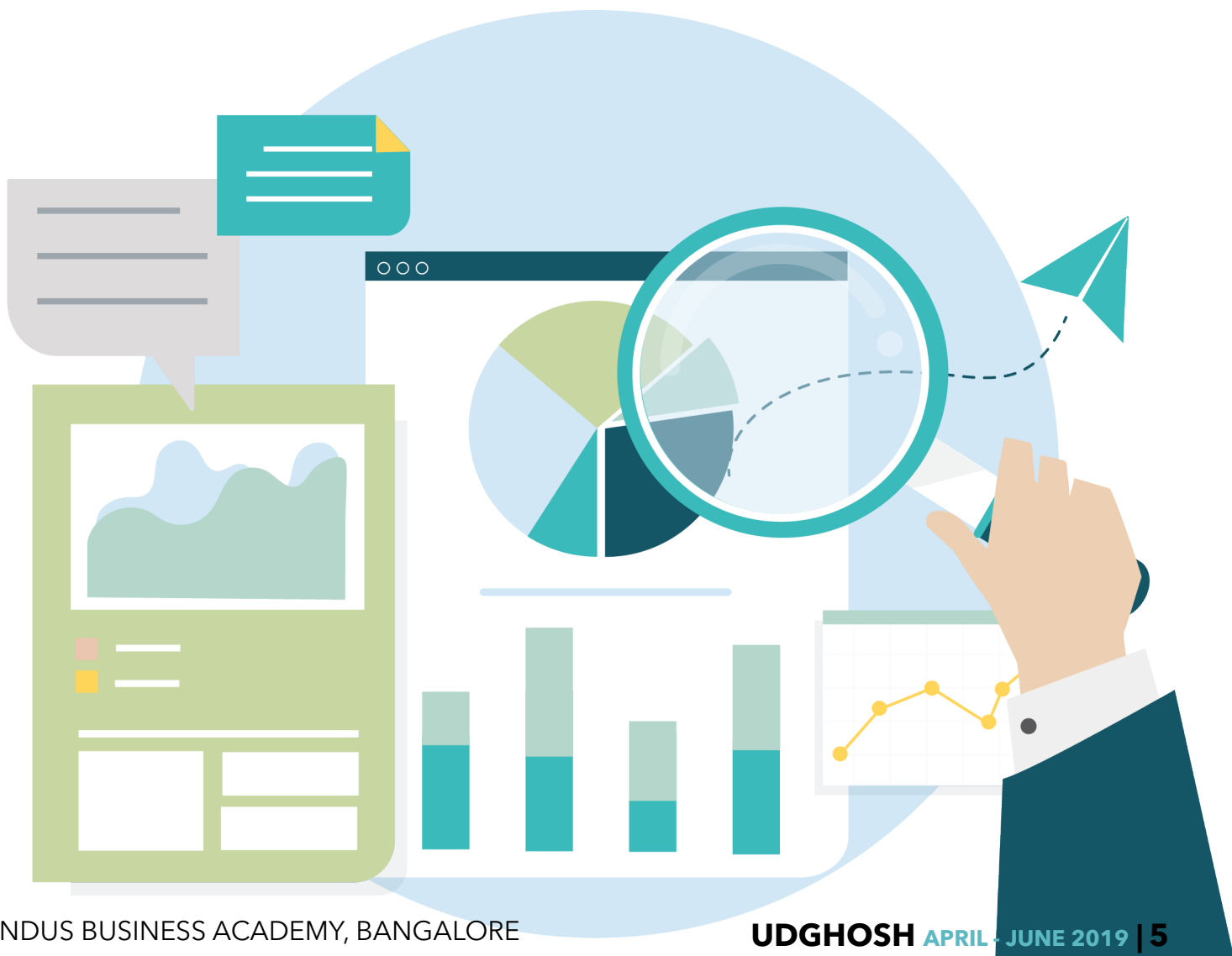


Dr. Nandeesh V Hiremath /

- Participated in "Technology in HR: Future of Work" as IBA delegate in the Panel discussion at NHRD lead by Ms. Michelle Nebbs, Head-HR, ANZ; Mr. Chaitanya Srinivas, Head-HR, IBM; Mr. Suraj Chettri, Regional Director-HR, Airbus; Mr. Augustus Azariah, HR Leader, IBM on 27th June 2019
- Contributed to the "Discussion on the Draft National Education Policy 2019" facilitated by Dr. M. K. Sridhar, President, Centre for Educational and Social Studies (CESS) & Member of the Committee for National Education Policy 2019 at NAAC Office, Bangalore on 5th June 2019
- Attended "HR Here & Now" Event at NHRD, facilitated by Mr. Harish Devarajan, Leadership Coach & ED-Totus HR School; Mr. Ganesh Chella, Founder, Coaching Federation of India Ltd (CFI); Mr. VJ Rao, Leadership Coach & ED-Totus HR School on 31st May 2019
- Joined "3rd HR Kannada Conference-2019" Core Committee Meeting, having been nominated as "Core Member" of Organizing Committee on 13th April, 2019

The great question that has never been answered, and which I have not yet been able to answer, despite my thirty years of research into the feminine soul, is 'What does a woman want?'

-Sigmund Freud



ORIENTATION WEEK

Orientation Ceremony 2019

It was 20th June, the sky was clear and it was a normal day for others but not for me. The reason was clear because that was my first day in my college and was my orientation day too. Guardian's, Teacher's(mentor's) and our seniors were present there. I was sitting on my chair and was watching them. Professor's introduced themselves and the way they are going to guide us in next 2 years. After sometimes my chance came. I went on the podium for my part and that was a sublime experience to speak in front of so talented persons who can really appreciate and amend where ever required. That made me

so blessed. At the same I also get to know why IBA is called 'Indiapura'. Students were from different states and that made me so proud and enthusiast that I am going to learn different cultures and tradition. The first day impression of all staffs, professor's and senior 's was enough to tell that it is going to be an fine experience in next 2 years. And the oriented program ended with the vote of thanks and we finally went to our hostel room.

Aditya Singh
(Batch 19-21)



International YOGA Day

International Yoga day held in IBA campus was totally unique and what I have thought before joining the IBA campus is different. All we have gone to the auditorium as per the rule of the faculty and there we had a surprise the management has arranged Dr. Kshamashree Madle from S Vyasa university and she had made the day unique and gave full explanation about yoga origin. She shared her experience in yoga and finally, she takes us to the ground and we all had the yoga session. I felt the freshness of yoga within ten minutes itself and at the end of the day, I felt it was worthy enough to get some thought about yoga both in theoretical and as well as in practical. Finally, last but not least once again thanks for the opportunity to share my experience in yoga.

Jones Aro Vimal
(Batch 19-21)



CAMPUS to CORPORATE by Ms Puja Agarwal

The guest lecture was headed by Ms Puja Agarwal where she discussed the various aspects of making the transition from campus to corporate where she had explained that a person moving out from a campus and entering corporate needs to do a lot of planning. As per her, the objective of the planning must ensure that the person possesses the necessary skills to enable the person to cope up with the culture and climate. She had also highlighted that for a college student, one can start with the 20-20-20 Rule, which includes daily spending 20 minutes each for reading current affairs, yoga and learning something unique which one is not yet associated with. She had also shared few strategies that one needs to follow which includes: develop the right attitude, limit the expectations, i.e. try not to have over expectations and do not have a fixed mind-set or increase your comfort zones. It was a great learning experience for the entire batch where we learnt that one should not think, "I cannot do it," it is only in our mind and we should come over-come and try to succeed.

Pramanik Anand Nitai

(Batch 19-21)

Akshay Patra Foundation (ISCKON, Rajajinagar)

Prof. Narendra Babu and Prof. Nagendra Hegde along with students of 2019 - 21 batch went to visit the Akshay Patra Foundation (ISCKON, Rajajinagar). The students attended a workshop on "trAPPed" - Decoding Digital Distractions, which was taken by Shri Indraprati Das. It was to make them understand the extent to which today's generation is a victim of excessive social media usage. Students were given tips to come out of this and they were introduced to a "Yoga for Happiness" programme.

Students were later taken for a tour of the Akshay Patra Kitchen where they were exposed to automated kitchen facilities, processes and compliance.

It was an educational as well as spiritual visit for the students which left them enlightened as well as enthralled.



19-21 EXPERIENCE



Meghobroto Acharya

With teary eyes and a heavy heart, I left my loved ones to start a new journey. As I reached the campus, I was captivated by the greenery all around. When all the formalities were completed and when it was time for my parents to leave, I felt like I was a helpless kid once again attending school for the first time. As the days are passing by, I am getting accustomed to the rules and regulations of IBA, and I am becoming a better person than what I was before. I am also glad that I have made new friends who sooner have turned into a family.



Zeeshan Aktar

Accompanied by paranoia and uncertainty, I entered the gates of IBA. With strangers all around, I completed the admission process with a hope that soon they will turn into a family. Finally it was finally the time to bid goodbye to my parents. The caring hands were shaking and those loving eyes of my mother were teary after a long time. Saying them goodbye wasn't easy but hiding behind those subtle smiles, the heart was heavy and taking all those emotions with me I returned back to the hostel for the journey ahead.



Arpita Mallik

During my initial few days, I observed that IBA is really a divergent B-school as compared to others and has such a lush green campus. It is rightly called as 'INDIAPURA' with students coming from different parts of the country. The Orientation Programme was great where we get to know about our different faculties who are experts in their fields. Addition to this, 'Bangalore Darshan' was like cherry on the cake where we went for a small Bangalore tour covering the big industrial areas, malls, temples and so on. I am proud to be the student of this institute and look forward to explore and learn more in the upcoming days.



Shijoy Shibu

I feel lucky to be a part of the prestigious institution. To start off with, my journey has been a roller coaster ride since the day I have joined IBA but I have started to realise that I am supposed to be the best out of the lot. Somewhere down the line, we all miss our home but this is what makes us stronger and capable to achieve all that we want. First few sessions had made me understand that I might end up really bad if I don't pull up my socks and make it till the end. I hope that I get to learn a lot from the experienced faculties and excel in these 2 years of journey.





Sakshi Sahu

When I entered the campus, I was impressed by its greenery and infrastructure. The day of admission was tiring but the excitement of being a part of this journey had overwhelmed me. The hostel is great and I am lucky enough to find some great friends and roommate. Experiences of faculty members are commendable and the fact that I am going to learn from such people is very motivating. Every day is a learning experience in IBA. This college is definitely going to make me tough and mature enough to face the world and its challenges.



Sumeet Sagar

IBA has everything what a student looks for in a college right from the eco-friendly environment, to the placements and faculties. Till now, my journey in IBA has been really going amazing. Seniors and all other people here are always ready to help out in any circumstances. It is a pleasure to make new friends here from different states. Orientation day gave us an opportunity to know well about our faculties and fellow batch mates. I also had a nice experience during the Bangalore Darshan where we got to explore different places in Bangalore like Meenakshi temple, Phoenix mall, Cubbon park and so on.



Susmita Chopadekar

सर्वतीर्थमयी माता सर्वदेवमयः पतिः। मातरं पतिरं तस्मात् सर्वयत्नेन पूजयेत्। The meaning of this is "Mother is the highest pilgrimage and father is the highest god hence we have to worship them." And it was heart wrenching to leave them and come to IBA. The best part of being here is meeting new people from different states, culture and mind-set, indeed we can say that IBA is Indiapura. I had a very good experience during the Bangalore Darshan. I look forward to explore more here.



Gursewak Singh Bhatia

After hugging my mother and seeing my father cry for the first time, I left for Bangalore with a very heavy heart. But then meeting the faculties and seniors in IBA, "The first Impression lasts forever" was in a positive road map. With the time passing by, I have started making new friends who have helped me in ameliorating the situation of my mental trauma after I had left my parents. I am very passionate about being a public speaker and IBA gave me a chance to be the same on the very first day where I had to introduce myself in front of the audience during the orientation programme. Eventually, looking forward to my journey of "I am at the right place" to "I was at the right place."



CONGRATULATIONS ADMISSION DEPARTMENT

A heartiest congratulations to the Admissions team for bagging full admissions once again. With more than 180+ admissions in Batch 19-21 we extend our wishes to them for a beautiful journey ahead.

INTERNSHIP DIARIES



Keerthi Kommineni
Marketing Intern

Magic Straw, it is actually a start up company located in Hyderabad. My role here includes marketing, business development and many more. As it a start-up, there used to be many works which has to be implemented by taking the first steps. It requires decision making! where peeping into all possible ways which can result in the best way, this is how I learnt in IBA. Most of them needs to be pitched colorfully for restaurant Menu, this recalls me the days of poster making and decorations for festivals in IBA.



William C Manukonda
SAP Functional Consultant
August 13, 2019, William C was senior to Keerthi but didn't manage directly

Its my pleasure to recommend keerthi ! She had been very proactive in getting her work done, she had been very passionate to take initiative on every vertical inside the business. Her work helped our brand a lot in terms of designing new marketing concepts and new customers acquiring programs. she is...

Himanshu Singh
Sales and Marketing Intern



It was a great experience working with Getmyuni. I had learnt many things during these 2 months. The things I have learnt in IBA had helped me to grow my career path. I had to manage my stress while working. It is also important being punctual and dedicated towards work to achieve my goals. I am able to link the theoretical concepts with the reality and its implications. Able to sense the corporate feel and how tough it will be! Thank you IBA for teaching me in all aspects.



Priyanka Dubey
Attended Krupajal Engineering College (KEC), Bhubaneswar
August 14, 2019, Priyanka managed Himanshu directly

He has brilliant skills to convince and mold customer. He is determined and know every aspect about an organisation requirement. He will be a good asset for any organisation.



Sree Ramya Achhula
Finance Intern



It's the first time when I entered the corporate doors. GT received very well and taught me many things. There were such things where I had to work for extra hours during busy season, which is not at all a uncommon thing as we were habituated to manage stress and work for more hours. As it is corporate we know that everything should be in a format and formal, I can relate one incident of IBA where I learnt them by making a mistake in writing and got scolding too. That is how I learnt most of them in IBA.



Prasanna M S
Senior Associate at Grant Thornton US Shared Center India Pvt Ltd.
August 10, 2019, Prasanna was senior to Sree but didn't manage directly

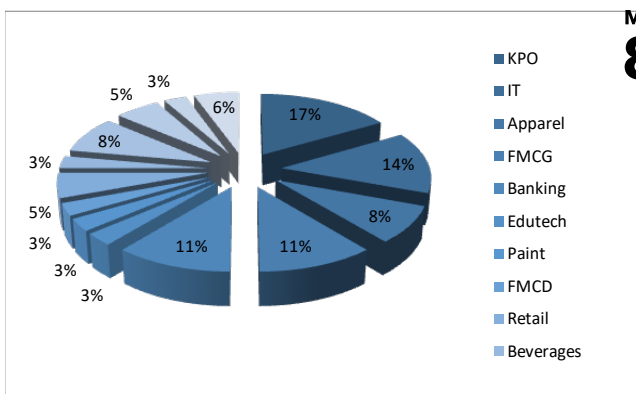
Ramya has an outstanding ability to connect with the people easily and has infectious energy. She is a quick learner and has a habit of sharing the knowledge to peers. I would Strongly recommend any organisation looking for people with positive attitude and Create a team environment.



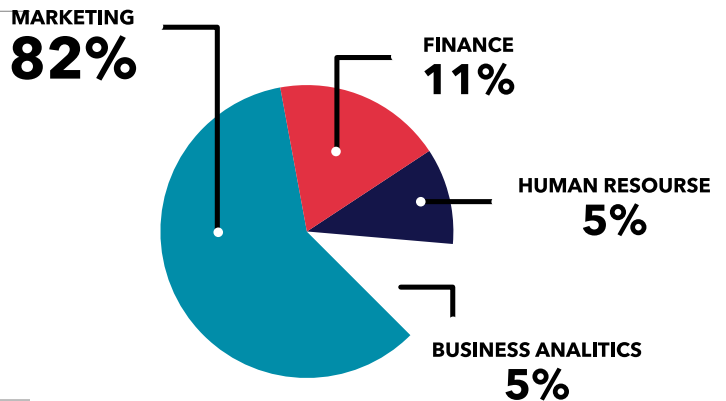
PLACEMENTS 2017-19

Congratulations

Batch 2017-2019 for outstanding performance during the placements. We wish you all the best for your career.



17% of the jobs were in KPO Services Industry



82% of the placements were in the field of Marketing

CONGRATULATIONS PLACEMENTS DEPARTMENT

Indus Business Academy has yet again shown results in MBA/PGDM job placements. Finding just the right words to acknowledge the success of our previous batch. Congratulating our senior batch 2017-19 has done good placements this academic year. All the placed students are provided multiple offers from different companies through campus drives. In terms of roles and job profiles being offered to graduates are concerned 2017 saw niche domains rise in the number of hires.

INDUSTRY CAFE

WITH VIHANG NAIK

**Fund Manager
L&T Mutual Funds**



Q Can you narrate us the journey of Vihang ?

I'm a BMS graduate from Mumbai. In 2006, I started working in SBICAP Securities as Research Analyst then moved to MotilalOswaland then MF Global. I was a part of brokerage, also called the sell side of the business. Later I joined L&T Mutual Fund in the year 2012 as an analyst. I was promoted as a fund manager subsequently.

Q Is your job a job or your passion?

From the time of graduation, markets had always been my area of interest; I started investing in the markets to get better understanding of it. I cleared CFA in 2008 and got lucky to get a job in the area where I was passionate about. Well, not many people actually get to do what they are passionate about!

Q What advice would you give to your younger self?

One advice would be to start investing very early yourself, because the power of compounding works very well with time. The power of compounding works very well with longer period of time. So, even if you have an SIP of Rs1000, it is advisable to start investing now.

Q What are your hobbies apart from the markets?

I do meditation and spend good quality of time with my family, which gives me pleasure and peace.



Q Skills/Qualities that one would look in freshers.

One thing I keep harping on is one needs to be honest with one's passions and interests. If you are not fit for a particular job, it is better you don't get in there. Take what really interests you rather than what pays you more.

Q With the Financial meltdown upfront, what do you think will be the impact on

investments, markets and the volatility?

Worrying about the next downturn is exactly why most of us don't end up with wealth creation. Because we worry too much about global slow down and we pull out our money at a wrong time.

Q What is your view towards the finance industry as a whole? Is it a good industry to work in?

The finance industry looks very glamorous from the outside be it banking, private equity, fund management, etc.. It's important to look at where your skill sets lie . Everybody has got their own talents and interests. It is important to identify the things that you are equipped with.

Q What do you think are the skills/qualities a finance personnel should have?

Are you able to sit in one place, read for 5 hours, able to analyse numbers without a calculator, having good thought process, can do logical puzzles, these are the few things that you need be good at. If you are equipped with it, life is going to be easier, if not life would be tough.

Q Do you foresee any Entrepreneurial plans in near future?

Nothing as of now, I like working for the company I am in and I love the job that I do. I take the day as it comes.

Q What advice do you have for our students?

Make good friends at college, they will possibly go a long way in life. The connections that you make early in life make a great difference later.

Apart from focusing on grades, focus on developing abilities, the ability to think, converse, make relationships, convince people. Those are the things which if you possibly build early in life, will help you. Just like the way compounding works in wealth creation, it works even better with knowledge. Knowledge compounds much faster than money, so build upon your knowledge, wealth creation will happen eventually.

“The power of compounding works very well with longer period of time. So, even if you have an SIP of Rs 1000, it is advisable to start investing now.”



IN A CONVERSATION WITH PIUESH DAGA **QA**

It is always a delight to get to connect with the alumnus of the IBA family, people who leave their footsteps behind, which can be followed by the offspring or the current generation of IBA. When you come across some of these super seniors who share their success stories and how they chased their dreams and made it huge in their lives, it gives you a great deal of hope and faith for the times to come. This time, we bring to you a pass out of batch 2006- 2008, a passionate finance guy who has a story similar like many of us, coming from a small town and dreaming to make it big in life. Right from starting his career in sales to now successfully running his own firm with an unbelievable milestone of meeting the breakeven in mere 6 month of his startup, let's know what Mr. Piuesh Daga, Co- founder of save-desk.co has to share about his journey.



Q It has been 10 years since you left IBA, what was it back then that encouraged you to join IBA? Did you visit IBA after leaving, the faculty members?

A I visited IBA few months back for our reunion. This was the only time after leaving IBA. Except Manish sir and Chitra mam, I am not in touch with any of the faculty members. Chitra mam use to teach us Managerial effectiveness and communication. Also, Ramesh sir had taught us for a few months and Ramamurthy sir was there at our time. There were more of visiting faculties at our time. There are a lot of things that I miss. But yes, whatever you learn in IBA it will help you in making a lot of improvements. At that point of time I was well off academically. I had few options. I had LIM Mumbai, Christ and IBA. At that time, I wanted to get into a good MBA institute; also there were other reasons for me to choose IBA. I had friends and people with me. It looks like a good decision to me. If you had asked me when I was a study I would have given you a different answer. But now, after coming to corporate I don't feel it was a bad decision at all, joining IBA.

Q What are your take-away from IBA that helps you even now?

A One thing that I always admire are my seniors. I come from a city which did not have exposure in terms of communication. I was academically very strong. I scored 95%-96% in 12th. My writing skills were very good too and I was grammatically well versed. I just did not know how to speak well or communicate with my peers. That's where my seniors helped me a lot and I owe that to IBA. The confidence that IBA gave me in terms of communication skills, it was all because of my seniors and my batch-mates. That is my biggest take-away.

Q How does the glorious transition from a student to a co-founder at Savedesk.co.co make you feel?

A I have an experience in ICICI bank and Standard Chartered, so I can say it makes you feel good that whatever you have learnt during your corporate days; you are using that and have started something in the same line. I never got deviated from what I was doing.

Q Can you tell me something about Savedesk.co and what is it all about?

A Savedesk.co is basically a financial services company. The main focus is on activities which are pertaining to treasury and liquidity management. We specialize on handling transaction which are specific to banking industry. These are the core jobs of Savedesk.co. The name is savedesk because we save money of the cli-

ents or in a very crude way whatever banker was charging the customer in a wrong way, we get that back from the bank and give it back to the customer. That is how we save money of our clients. Hence, we call ourselves as savedesk.

Q Can you share some specific experience or some special moments spent in IBA that you still cherish and share with your family?

A I made good friends in IBA. I still continue to be friends with them. I remember the OBSM trip of Singapore- Malaysia. I still cherish those moments.

Q How is being a co-founder different from being an employee? How do you find the role and do you enjoy it?

A When I was working as an employee, my work was very specific to a subject. Throughout my career, I have been a sales guy, specializing in treasury and banking transactions. During your employment, you never get an opportunity to look into what are the other things going around, on the tech side, HR side, the learning and development side, you don't know as you don't have the time. On the other side, you also have employees and as a co-founder you have to have many hats. You have to do the Finance, HR, sales, operations, marketing job, so there are multiple roles. So there is learning difference and there are different things that you do as an employee and as an employer. And yes definitely, I am enjoying my current role.

Q According to you, what are the major milestones that you have achieved in your career?

A My first major milestone was to be part of a team which had guys only from IIMs and being the topper of that team when I was a banker. As a co-founder, my major milestone that I would say was to achieve breakeven in my 6th month. So far these were the milestones. There are a lot more yet to be achieved.

Q What made you think of savedesk while you were working in a big firm like Standard charter? Were you scared before taking this step?

A I was scared and I felt butterflies in my stomach because I was going out from a stable job. But what made me move out of Standard Charter was as a person you need to learn a lot of things. Standard chartered was not giving me a lot of learning opportunities then what ICICI gave me. Plus there was always a product gap in the market which I wanted to address. So the combination of nerves to learn things and the motivation to do something on your own made me quit the job.

Q You were a core finance guy but taking up a job as a relationship manager, which is a sales job, what was going through your mind? Didn't you have any confusion?

A Sometimes you do not know what is happening in the corporate side. Sales and marketing are very vast in nature. You can choose to sell biscuit, you can choose to sell a current account or you can choose to sell a treasury product. The beauty of placement was that till the time we joined, we were not sure what profile we will get. We were asked that what your top preferences are. I clearly remember my first preference was credit. Second preference was branch banking, third was operations and last was sales. But when you are in job, you realise that job profile does not matter at all. Everything boils down to sales only.

Q What advice would you give to the students who are thinking of banking sector?

A My only advice would to know first what are you supposed to do. Before you join a bank, know what a bank is and then join the bank.

Article by: Zeeshan Aktar

"My first major milestone was to be part of a team which had guys only from IIMs and being the topper of that team when I was a banker."



STUDENTS' ACHIEVEMENTS

BEST PERFORMER

Ankit Kumar Patne was the best performing Intern during his internship at GetMyUni. He was responsible for generating the highest number of leads during his internship in the company.



PRE PLACEMENT OFFER

Probal Ghosh received a PPO (Pre Placement Offer) for his performance at Capital Quotient during his internship. His speed and creativity was the plus point which was appreciated by everyone in his organization.

KNOW YOUR FACULTY: PROF SMITA GUPTA

What are your educational qualifications?

I have completed masters in Psychology (gold medallist) and a doctorate in entrepreneurship from IIT, Bombay, which is a public engineering institution located in Powai, Mumbai.

What is your work experience?

I started my work career with HLS Asia Limited, an oil lodging company as an in charge of learning and developing employees for 1.5 years. Then I switched to Erehwon Innovation Consultancies, where I used to work with Zee Entertainment which specialised in innovation. I used to deal with the company's senior managers.

How did you start with Academia?

I switched to Academia in June 2015. I joined Xavier's, Bangalore as an HR faculty for core and elective subjects. I worked there for two years. Then I switched to Wellgnar, Bangalore as a visiting faculty for one year, in 2019. I came to IBA as a visiting faculty for teaching HR analytics in 2018. This was my first experience of designing a course by myself. Now I am teaching Business Research Tools and Organisational Behaviour- Managing people at work to the batch 18-20 & 19-20 respectively.

So how did you switched from HR to Analytics?

While pursuing my PhD, I have done an advanced course on statistics for one year. I have also done a course on multivariate data analysis in Indian Statistical Institute, Bangalore in July 2018. I have also done a certificate programme on competency mapping, assessment development from the institute of human resource development from, Bangalore in July 2018.

What do you perceive in the working hour?

I like reading books on philosophies and business. I like listening to music. To release my stress, I usually go for a walk. I also like meeting new people thus like to attend business events for networking. I am also a member of professional bodies like NHRD, National Academy of Psychology and IIT Bombay Alumni Association, Bangalore Chapter.



Any unforgettable memory during your professional life?

I have consistently received love and affection from my students. There were two such incidences in Xavier's and Welingar where I was teaching Organisational Behaviour part-1. During that time, I had to leave the course and some other faculty had to come to teach OB part -2. When my students came to know about this, they all came to me hugged me tightly and started crying requesting me not to leave. This was the most touching moment. This is the beauty of this profession, the students become your family.

Any advice to HR students.

The student must be good in their domain knowledge before any interview or placement process. They should brush up their concepts and analytical skills. They should be well aware of HR trends and should read magazines like People Matter, where there are articles related to business and people. Before going for any company, they should know the core value of the company and should clearly know whether they are job fit or good organisational fit for that company. Students should do mock interviews and have concrete examples of whatever written in their resume.



INDUS BUSINESS ACADEMY

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