

Editorial Members.....



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Highlights: In the Current Issue

- Competitive Exam Calendar
- In Campus Placement Opportunity
- Off Campus Placement Opportunity
- Job Opportunities in Government/Public Sector
- Job Market News/ Updates
- Expert Opinion
- Industry Overview
- Campus Activities

Higher Studies: Competitive Exam Calendar

In Campus Placement.....

■ Mitra S.K.Pvt. (Vedanta)

<https://www.mitrask.com/>

Selection Process

- Telephonic Round
- Online test
- HR Round

Job Title- Assistant HR

Education Requirement - MBA

Location- Jharsuguda (odisha)

■ Nysaa Retail Private Limited (1- India mart)

WWW.1indiafamilymart.com

Selection Process

- Test
- Technical (Interview) Round
- HR Round

Job Title - Management Trainee

Education Requirement -

MBA/BBA/B.Com

Location- Jharkhand/Bihar

■ Max life Insurance Company Limited

WWW.maxlifeinsurance.com

Selection Process

- Test
- Technical (Interview) Round
- HR Round

Job Title - Relationship Manager

Education Requirement -

MBA/BCA/B.Com

Location- Khuti & Simdeg (Jharkhand)

- ✚ ATMA 2021 will be conducted by the Association of Indian Management School. This examination is conducted to offer admission in MBA, MCA, PGDM and other management programmes. AIMS Test for Management Admissions (ATMA) is a national level examination which is conducted multiple times in a year.

Starting date of application form(Tentative):2nd week of December 2020

Last date to submit application(Tentative): 2nd week of February 2021.

<https://www.atmaaims.com/?AspxAutoDetectCookieSupport=1>

- ✚ IIFT 2021 is an MBA entrance exam conducted by NTA for candidates seeking admission in 2-year full-time MBA in International Business program.

Starting date of application form: 6th November 2020

Last date to submit application: 20th December 2020

<https://iift.nta.nic.in/webinfo/public/home.aspx>



Off Campus Placement Opportunities

Accenture Solutions Pvt. Ltd

Job Profile: Associate Software Engineer

Eligibility: B.Tech

Job Location: Bangalore, Hyderabad, Chennai, Mumbai, Pune, Gurugram

Website: <https://www.accenture.com>

Tata Consultancy Services

Positions: Management Trainee

Job Location: Pan India

Qualification: B.Tech/MBA

Registration End Date: 13th December, 2020

Website : <https://nextstep.tcs.com/campus/#/>

Rupeek Fintech

Positions: Tech Support Engineer

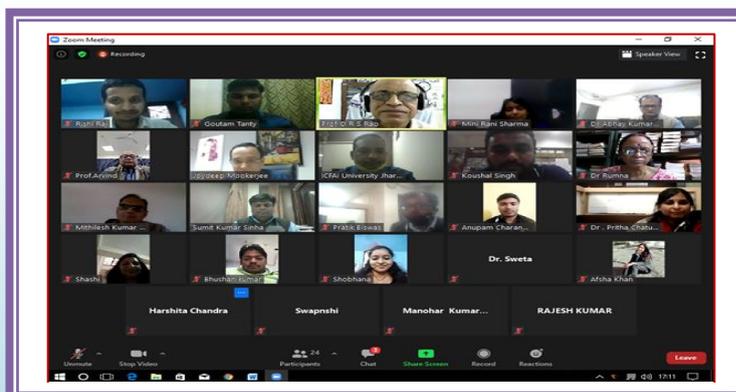
Job Location: Delhi NCR, Mumbai, Bengaluru

Qualification: B.Tech(CS/IT)/BCA/MCA

Website: <http://www.rupeek.com/>

Here are some Career Tips for Freshers:

1. Keep your resume short and crisp:
2. Curate your online presence
3. Research about the company
4. Study the past trends
5. Maintain a balanced attitude
6. Don't be afraid of rejections
7. Beware from Fake Interview call



"The ICFAI University, Jharkhand is committed to groom its students into Competent Professionals, with a deep sense of ethics and values, by imparting Knowledge and Skills, required by the Industry."

-Dr. ORS Rao
Vice Chancellor
ICFAI University Ranchi



Job Opportunities in Government/Public Sector

- ❖ Indian Oil Corporation Ltd has announced an online notification for recruitment to the post of Technical and Non-Technical Apprentices/ Trade Apprentices. There are 926 vacancies are to be filled for these posts.

Eligibility: For Accountant, Graduate in any discipline with minimum 50% marks in aggregate for General and OBC & 45% in case of SC/ST/PwBD candidates for reserved positions from a recognized Institute/University.

Application last date: 12th December 2020

<https://iocl.com/PeopleCareers/Apprenticeships.aspx>

- ❖ Airports Authority of India invites online application form from the eligible candidates for filling up 368 vacancies for the post of Junior Executive/Manager.

Important Dates:

➤ Opening date for submitting online application: 15 December 2020

➤ Last date for payment of application fee: 14 January 2021

Eligibility- B.E/B.Tech/B.Sc/MBA

<https://www.aai.aero/>

- ❖ Canara Bank has published Canara Bank SO Notification for recruitment of 220 SO Posts in various disciplines in Scale I & Scale II and Special recruitment drive.

➤ Opening date for submitting online application: 25 November 2020

➤ Last date for payment of application fee: 15 December 2020

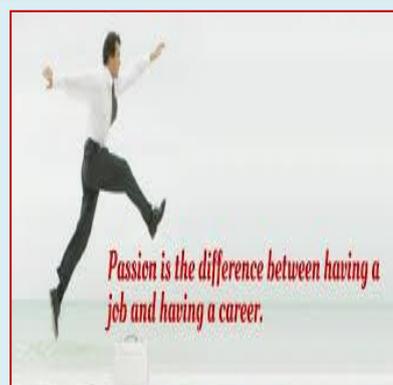
Eligibility – B.Tech, MCA

www.canarabank.com

Soft Skills to put on your resume



- Patience
- Motivation
- Flexibility
- Drive
- Active Listening



“

*Clarity is the key to effective leadership.
What are your goals?*



'Job Market News/ Updates'

Is the banking sector ready for digital onslaught?

Technology integration will bring about a paradigm shift in banking services, but banks must gear up to face challenges



Soumya Kanti Ghosh

Besides the challenges of slow economic and credit growth and asset quality, another major challenge that banks faced in the past decade was in the form of rapid technological shifts, which has created a host of fintech firms. However, every challenge can be seen as an opportunity, and Indian banks have started embracing digital to provide better services to customers to rationalise costs and to compete with the more nimble-footed fintech players. In April 2020, the month of complete lockdown, digital payments were 98 per cent of the total transaction value of payments, and the pandemic will further accelerate the development and incorporation of technology in everyday banking business.

Business continuity

The pandemic has highlighted the importance of maintaining business continuity at a time of complete absence of physical interaction, with digital the only way forward in this situation. Thus, technology integration of banking services will be the future paradigm in banking. Deepening of digital pay-

ments by making it affordable to consumers has already commenced with the RBI waiving off charges on NEFT and RTGS. Mobile-based banking now ensures 24x7 services.

In particular, the trend for mobile banking is encouraging. From a meagre ₹76 crore in April 2011, mobile banking payments increased to ₹7,04-lakh crore in September 2020. Mobile banking transactions picked up pace in the last couple of years and crossed ₹5-lakh crore in July 2019. In 2020, mobile banking transactions stayed above ₹5-lakh crore for the first three months of the year.

However, the Covid-induced panic and lockdown saw mobile banking transactions dipping to ₹3.64-lakh crore in April 2020. But it was only a minor blip and the social-distancing norms and restricted movement have given an even bigger push to mobile banking than demonetisation, and transactions were at an all-time high of ₹7-lakh crore in September 2020.

If we look at m-wallet data, there has been a jump in the post-demonetisation period. However, its popularity has declined, and compared to mobile payments – which grew 6x between October 2016 and

September 2020 – it has grown 4x. The m-wallet has been overshadowed by UPI, which grew by a stupendous 6,774x between October 2016 and September 2020. The latest available data for UPI show that transactions in November 2020 were at ₹3.91-lakh crore.

The rapid rise of UPI has been due to features like round-the-clock availability, single application for accessing different bank accounts, and use of Virtual ID, which is more secure and requires no credential sharing. If we look at the traditionally present payment modes of cards, the pre-demonetisation data is not comparable as the RBI started publishing the payment system data in new format from November 2019.

However, if we compare the November 2019 data and September 2020 data, card payments have not recovered, while mobile payments have crossed their previous level. This shows that going forward, too, banks have to focus on providing safe, secure, and easy-to-use digital applications.

The RBI has been providing regulatory guidelines for building a more efficient and robust payment

and settlement system. A major mode of digital payments, the Real Time Gross Settlement System (RTGS), introduced in March 2004, grew from just 4.60 lakh transactions worth ₹40.6-lakh crore in FY05 to 134 lakh transactions worth ₹322.8-lakh crore in FY09, excluding the interbank clearing data. The pace has grown rapidly and, in FY20, the RTGS system handled 1,507 lakh transactions worth ₹1,311.6-lakh crore.

With RTGS going to be available round-the-clock, these numbers are going to see further increase.

Interestingly, the RBI policy on December 4 also saw the central bank taking a slew of measures to push digital transactions with better security management and controls. This includes limits on contactless transactions increasing to ₹5,000 from ₹2,000, which will enhance customer convenience.

The RBI will also bring detailed guidelines on digital payments security controls to bring controls in the internet channels. With the number of digital transactions going from 463 transactions per second in FY18 to 1,089 transactions per second in FY20, the digital landscape has truly started evolving.

Banks are already moving rapidly towards digital transactions despite the infrastructural challenges, and a few bumps in the road are expected if the rise is so exponential. Banks have ensured that the wheels

of retail lending continue unabated even during the pandemic.

The two directions

Broadly speaking, the contours of banking in the coming decade will move in two directions. One, services will be more integrated with technology. Second, their reach and span will increase many fold. Banks will nevertheless retain their basic brick-and-mortar features, but traditional banking will be cater more to specialised services rather than general services.

But banks will have to come to terms with the fact that the era of high credit growth is over. They will have to devise methods to ensure that the lending process is fine-tuned and made robust, in line with the complexity that has emerged since 2008.

Thus, deployment of big data analytics and AI will increase significantly. Digital and mobile banking, along with analytics, will allow banks to perform cross-selling and upselling at substantially reduced costs. The Report of Artificial Intelligence Task Force has identified fintech and retail and customer relationship as important areas. At the same time, laws on privacy, ownership of digital data and its storage, and cyber security will also get priority and attain the desired clarity.

The writer is Group Chief Economic Advisor, State Bank of India



ISTOCK.COM

Press Clippings : Career Preparation Plans discussed with the Final Year students at ICFAI University

इक्वाइवि. छात्रों को मिले करियर टिप्स



रांची। इक्वाइवि वित्त में गुरुवार को फेडरल इंडिया के वित्तीयों के साथ ऑनलाइन इंटरएक्टिव बैठक हुई. करियर में संबंधित टिप्स देते रहे. कुलपति प्रो. ओआरएस राव ने कहा कि छात्र महत्वपूर्ण है कि आप सभी को पहले ही करियर पर विचार लेना चाहिए, जो आपको मेकरी, उद्यमिता और उच्च अध्ययन के विकल्प के रूप में करना चाहते हैं. उसके बाद अपनी ताकत और कमजोरियों का आकलन करें तथा पूरे करियर के लिए खुद को तैयार करें. कुलपति ने कहा कि वर्तमान में अधिकता भातें अंतर्भाव हो रही हैं. इसलिए छात्रों के लिए महत्वपूर्ण है कि आप सभी प्रक्रिया को डिजिटल रूप से कैसे जान सकें. पूर्व छात्र जे. बेजोस जहाँ पर कार्यरत हैं. उनसे संपर्क कर मार्गदर्शन ले सकते हैं. रजिस्ट्रार प्रो. अरविंद कुमार ने कहा कि विश्वी भातें प्रक्रिया के विभिन्न चरणों को तैयारी में छात्रों को मदद करने की योजना तैयार कर रहा है. ऑनलाइन सेमिनार शुरू किया है और विश्वी वित्तीय परीक्षा आयोजित करने की योजना बना रहा है.

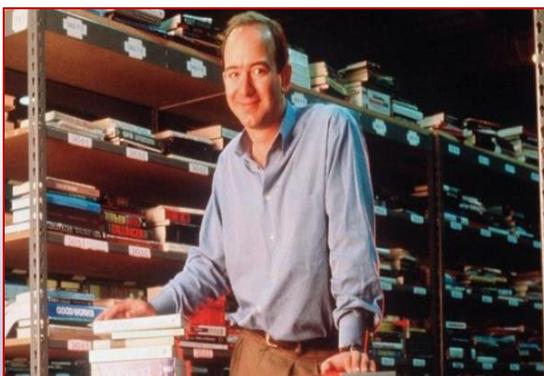
इक्वाइवि वित्त : विशेषज्ञों ने कॉर्पोरेट गवर्नेंस पर सखे विचार

रांची | इक्वाइवि यूनिवर्सिटी में गुरुवार को कॉर्पोरेट गवर्नेंस विषय पर वेबिनार हुआ. प्रो. ओआरएस राव ने कहा कि गुड गवर्नेंस शॉर्ट टर्म सस्टेनस व अर्गिनाइजेशन के लॉग टर्म ग्रोथ के लिए महत्वपूर्ण है. कोलकाता से आए वित्तीय मामलों के जानकार जाँवदी मुखर्जी ने कहा कि अच्छा कारपोरेट प्रशासन कंपनियों को निवेशकों और समुदाय के साथ विश्वास बढ़ाने में मदद करता है. रजिस्ट्रार प्रो. अरविंद कुमार समेत अन्य ने विचार रखे।



"The best preparation for tomorrow is doing your best today."

- H. Jackson Brown, Jr.



Humble beginning

"Life is too short to hang out with people who are not resourceful."

Jeff Bezos founded Amazon in 1994 out of his garage in Seattle. His net worth is 131 Billion.....

Do what is **RIGHT**,
Not what is **EASY**.

Expert Opinion



Customer Centricity
Author: Joydeep Mookerjee
Chief Finance Officer, Vision Rx
Lab, Kolkata,



No business can succeed unless there is a sincere effort to acquire or retain customers.

COVID-19 has brought-up tremendous challenges before all industries. In order to survive in this extremely challenging environment, all corporate are falling-back on customer-centricity as their **CORE VALUE**. A customer-centric way of undertaking business offers brilliant customer-service both before and after-sales, to relentlessly improve customer loyalty, and to continuously push for revenue enhancement. A consumer-oriented corporate is much more than a decent customer service provider. A corporate which ignores its customers would be sure to fail miserably. Corporate who disregard their customers create the wrong products, and they end up investing in the wrong resources and finally mislay on the consumer goodwill.

LISTENING POSTS

Many blue-chip organizations have created **LISTENING POSTS**, which focuses on capturing feedback from consumers. Digital World has resulted in endless online meetings, where feedback can be collected. Reputed companies are doing customer communications using the following platforms:-

1. WhatsApp Chats 2. Outbound Emails 3. Bulk SMS 4. Phone calls from Outbound Call Centers

5. Digital feedbacks 6. FB Messenger 7. Message boards

Corporate take priceless and valuable customer feedbacks from the above mentioned Listening Posts.

LEADERSHIP, CORE VALUE AND CUSTOMER-CENTRICITY

An entire organization needs to believe in the core value of customer-centricity. The website, the internal blogs, the posters, must literally scream of customer-centricity as a core value of a corporate. Demonstration of customer-centricity must flow down from the top of the organisation. The leadership and the entire Management Team must believe and must demonstrate customer-centricity in their daily routine activities. A typical customer-centric corporate will indeed have customer-centricity as its core value, and always considers **CUSTOMER IS THE KING** and all efforts are to create a positive experience and relationship over a long time horizon.

MARKETING & CUSTOMER-CENTRICITY

A Marketing Department that focuses on consumers makes them a part of the message of the critical product brands. Marketing teams often provide consumers with useful, meaningful information even after the deals have got frozen, using inbound marketing and consumer advocacy.

SALES & CUSTOMER-CENTRICITY

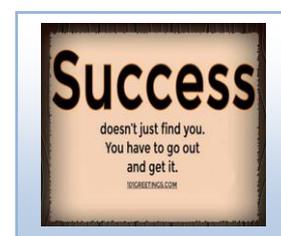
Selling goods and services have also got changed. Customer-centric selling is the need of the hour and definitely the future. Customer-focused sales representatives often share relevant content and insights on social media in place of only responding to incoming inquiries from the market. In order to expand the customer-base, instead of the old methods of cold-calling random customers, the sales representatives regularly interact with customers through digital means. As a result of a significant digital disruption, corporates now interact almost daily and consistently with their customers to build brilliant customer-centric segments.

IDEAL METHODS FOR IMPROVING CUSTOMER-CENTRICITY

In terms of consumer focus, the best four practices are:

- Product brands committed to customer focus always strive for the "**Customer Comes First**" endeavours. Customer-centric corporate recognize what their consumers aspire, and they use customer-data to collect and exchange customer feedback around the company.
- Many corporate create product brands devoted to consumer focus on the interests and needs of consumers and build goods and services around the same.
- Several corporate create product brands which are committed to consumer aspirations, and they focus on developing long term partnerships to optimize the experience of these products and services.
- Reputed corporate create brands which aim to appraise, formulate and implement customer-centric strategies that focus on the development and retention of lucrative and loyal customers.

No company can survive unless customer-centricity gets embedded in its core values.



Industry Overview

Opportunity in Digital Health Industry

The COVID-19 pandemic has brought to the forefront the critical need for cutting-edge technological tools and innovation in the areas of public health, medicine and wellness. It has reopened the realm of 'digital health' in the policy and public discourse, with consumers increasingly looking at the wide canvas of wearable gadgets, mobile health apps and Artificial Intelligence (AI), as well as robotic carriers, sensors and to electronic records. As the health responses to the pandemic are strengthened, there is a tangible shift in the erstwhile focus of apps and hardware from lifestyle enhancement to medical and emergency care. This may be possible with new innovations in hardware and software such as sensors and other potentially life-saving functionalities.

It can safely be said that in the run-up to the future, holistic technology and data-driven overhaul of present-day digital tools is in the offering, allowing patients to have greater control over their health and medical outcomes.

Experts suggest that the digital health market across the world is likely to witness a massive spike both from the demand and supply sides. Already, digital healthcare companies are assessing capacities and avenues, pursuing evidence-based innovating and developing new technologies across the board, including diagnostic and telemedicine tools, cellphone apps for on fitness, well-being, medical and healthcare, and data-driven software. This impending revolution in the healthcare domain directly corresponds with and builds on the rise in ownership of smartphones and tablets, a sustained push by governments towards digital economies, and the rise in lifestyle-related health concerns.

In India, the government, under the leadership of Prime Minister Narendra Modi, has been actively promoting digitization of the economy to unleash and harness the nation's collective entrepreneurial spirit. The PM has highlighted the potential of telemedicine in the country. He said, "We are already seeing several consultations without actually going to the clinic or hospital. Again, this is a positive sign. Can we think of business models to help further telemedicine across the world?"

India's medical industry has been backing and accepting digital technologies developed by both public and private players. Supported by the government-led social welfare initiatives such as Aadhaar and Digital India, such technologies and tools have attracted funding support as well as helped foster an ecosystem of digital health start-ups.

However, faced with increasing demand, stakeholders in this space have been grappling with issues such as inadequate digital infrastructure, limited human resources and prospects to scale-up their initiatives and products. All this, while ensuring affordability of their products for the customer, addressing the cost burden on consumers, increasing accessibility to their products and providing quality service.

Digital healthcare technologies in India

Telemedicine

Medical alert systems, mobile monitoring

Telehealth

Remote diagnosis of vital health signs, healthcare education services, blood pressure or ECG, remote patient-doctor consultations

Video Consultation

Telemedicine that uses technology to provide real-time audio and visual assessment remotely

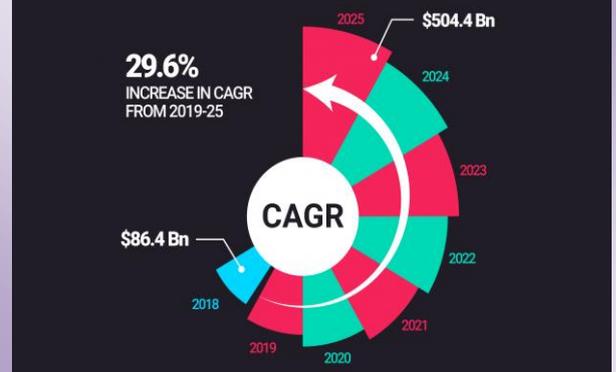
m-health

The practice of medicine and welfare supported by mobile smart devices

Wearable Sensors

Health monitors and pedometers help people track their body functions

Digital health market



Major trends in digital health post COVID-19

Smartphones

Since the number of smartphone users in India is expected to soar to 442 Mn within the next two years, effective use of digital technology can be further utilized to support health care, address health needs and enable access to m-health services.

Big data

Big data will prove to be a game changer as it will ensure lower rate of medication errors and more accurate staffing thereby facilitating preventive care.

Virtual reality

This is already contributing to digital healthcare in a big way by treating everything from anxiety to post-traumatic stress disorder and even stroke. Going ahead, it will play a major role in complicated surgeries.

Wearables

Wearable technology devices with heart rate sensors, exercise trackers and seat meters can provide up-to-date monitoring of high-risk patients to determine the likelihood of a health emergency.

Artificial Intelligence

The power of AI can be best observed in areas like precision medicine, medical imaging, drug discovery and genomics. The use of chatbots and virtual health assistants will see an increase in the times to come.

Blockchain

The use of blockchains in creating Electronic Health Record (EHR) has already been in place. EHR is a digital version of a medical chart that includes everything about a patient's medical history.

Campus Activities

Webinar on Digital Transformation of Business by ICAI University Jharkhand



- ✦ Webinar on Digital Transformation of Business by ICAI University Jharkhand
- ✦ An interactive corporate lecture on "Opportunity and challenges in Digital Banking."
- ✦ Corporate Talk on "Building career in the development sector"

An interactive Corporate Talk on "Building career in the development sector" by Bishnu C parida, COO, Jharkhand Livelihood Promotion Society. During the lecture, Mr.Bishnu C parida explained the developments that have been taking place in development sector and how they have been benefiting the customers and a society at-large. He also advised the students on the area of studies, which will help the students for better understanding and interest. He elaborates various types of development sectors with suitable examples like NGO, Social sector, Civil Society Organizations e.t.c. also discussed about the skills required for making a career because of the development sector in India has a great scope for the passing out young students of the University.

An interactive Corporate Lecture on Opportunities in Digital banking by Ms. Suchitra Maurya, GM, Reserve Bank of India.



About i-Nowkri

"A Step towards Career Design and Job Placement Support"

Amid an increasingly demanding economic and business climate, job placement support has become an important duty for universities. ICAI University, Jharkhand makes efforts toward career design and job placement support from the early stages of students' education, based on a clear understanding of the types of job candidates who are sought by employers, and who are in step with times. The university provides students with the information needed in the search for employment, internship opportunities including company profiles, job listings all of which can be used for researching prospective employers, ready to move ahead professionally.....

About ICAI University Jharkhand

ICAI University, Jharkhand is part of the ICAI Group, known for its quality of education and ethics. The University was established as per the Jharkhand Government Act and the University is empowered to award degrees, as per Sec 22 of UGC Act, 1956. The University is committed to develop a new cadre of professionals, with a high level of competence and deep sense of ethics and commitment to the code of professional conduct. The ICAI University, Jharkhand has undertaken the challenge of moulding students with different backgrounds by providing them Quality Higher Education, which includes not only sound knowledge of the subject but also hands-on professional skills and soft skills, so as to make them not merely employable but successful in their careers. At the same time, Job Market, particularly for fresh graduates has been undergoing a paradigm shift, in terms of the profiles of the Recruiting Companies as well as the Roles. It is in this context that the University felt the need to communicate to the students on a continuous basis, the changing trends in the Job Market and prepare the students accordingly. i-Nowkri News Letter is intended to fulfill the need by way of sharing the Job Market trends, Information on Campus Placements as well as Off-Campus placement opportunities (both in Private and Government Sectors) and advice to the students on how to prepare themselves to face the entire selection process. Besides, it serves as a communication channel for experience sharing by the students that successfully cracked the placement interviews.