

PG Id: vivek_jain_ms

Date: 2nd Nov.

Mode: Delhi F2F

Interviewed on 2nd Nov, Delhi in the afternoon slot. There were 2 professors Young professor (P1) and Elder professor (P2).

P2->I want to know some details. He asked things like experience and all and was noting down. Asked if I wanted family or single accommodation.

Ans-> I said single.

P2 looks at me.

I said I will need single as I am not married, but I said that's subjective.(Actually I wanted to mean that my marital status may change. Subjective was wrong choice of word).

P2-> I am not interested in how you define single, whether you are married or not, or what do you mean by single. We have limited accommodation.

Ans-> I had written in my application I need family accommodation but there I said I will need single.

P1->What do you do? Tell us about yourself and we want to understand your profile.

Ans-> I said I will start with my education. I did my 10th from India and my 12th from abroad, since both my parents are in transferrable jobs, so throughout my education I kept on moving from one place to another.

P2-> What do your parents do?

Ans-> My mother works in MEA, she gets transferred outside India to Indian embassies abroad.

P2->While Inspecting my documents, from my offer letter, what is garden leave?

Ans->If a company is not interested in your services, it will ask you to leave. It will send you on garden leave for a period of 3 months and then your employment is terminated. Basically it is saying you can leave.

P2->So the period is 3 months?

Ans-> Generally its equal to notice period which is 3 months but it may vary from company to company.

P2-> Its better to read the offer letter properly.

Ans-> Actually I never faced this situation so don't know.

P1-> So we were discussing your profile.

Ans-> So post doing my engineering, I got several offers from both from public sector and private sector, from public sector namely Indian Oil , but I decided to join private sector, as I was interested in the banking domain. Since then I have stayed and continued in the banking domain such as working for blah blah blah...

P1->What do you do?

Ans->I am into financial reporting where we report the data as per Basel III norms in which banks have to fulfill certain capital requirements.

P1-> What financial data do you report?

Ans->Answered

P1-> Where do you come into the picture?

P1-> I work on data modelling, designing, development, I am from database side.

P2-> What is your strong area?

Ans-> Finance.

P2-> Finance is a big term. Which area?

Ans-> Stocks, derivatives, bonds etc...

P2-> What is free floating stock?

Ans-> Don't know.

P2-> These are basics.What is sensex?

Ans-> In BSE, it is the indicator of top 30 stocks by market cap.

P2-> What is market cap?

Ans-> Number of outstanding shares in mkt multiplied by market price.

P2-> You are wrong. It is number of shares that are there in the market does not include owners capital.

Ans-> That's why I said number of outstanding shares in market which does not include owner's equity.

P2-> How is sensex calculated?

Ans-> There are number of factors like liquidity,volatility, market price etc...I don't know the formula.

P2 not convinced.

P2-> What does sensex signify?

Ans-> The financial health of the economy.

P2-> So if sensex is doing well and other stocks not doing well, does it mean economy is doing well.

Ans-> I started giving crap answers. To which he started asking counter questions etc..In the end he said you are contradicting your point.

P1-> Before 2008 some crisis happened. What is that?

Ans-> Explained in detail.

P2-> You said something margin. Indian banks keep margin, what does that mean?

Ans-> Indian banks give loan on 80:20 basis. You pay 20 pc home money from you pocket, rest 80 pc bank will fund.

P2-> What is foreclosure?

Ans-> If a person decides to do away with its loan and cant fulfil its obligations, he may close the loan, bank can seize the asset and sell it to get its money.

P1-> So is it possible in India?

Ans-> Yes, that's why there are bad debts, NPAs, restructure debt.

P1-> I am not asking from bank perspective, I am asking from your perspective.

Ans-> Yes its possible. If u have taken 50 lakh, you cant repay it, bank will first restructure it, ask you to give say 35 lakhs, and in case you cant pay that also, it will go to civil court.

Some counter questions on that.

P1-> What is sovereign debt crisis?

Ans-> I said are you referring to Greece defaulting on its bond payments.

P1-> I don't know.

Ans-> Explained him what Greece did and how it defaulted.

P1-> Why bonds are required?

Ans-> To bridge fiscal deficit, fund infrastructure projects, growing the economy.

P2-> What is fiscal deficit?

Ans-> Expenses - Revenue.

P2-> What are the other ways to reduce fiscal deficit?

Ans-> Disinvestment, which govt is doing in ONGC, NHPC, CIL etc...

P1 and P2-> Do you think it's a good way. Don't you think it is wrong...its like breaking your fixed deposit. Will you do it if you go for higher studies, breaking your fixed deposit.

Ans-> About to say, breaking a FD is better than taking a loan...that's the difference between Bond and disinvestment...but they did not let me speak.

P2-> Don't you think govt can mint more money to bridge the gap?

Ans-> That's not the ideal way to do it.

P1-> Why? Which currency does Greece have?

Ans-> I said Euro.

P1-> Who mints it?

Ans-> Not Greece.

P1-> That's why they couldn't do it, but India can do it.

Ans-> It will devalue India rupee. Rupee will get weaker.

P2-> Good. Exports will increase.

Ans-> Imports will decrease leading to -ve current account deficit.

P2-> In the history of India since 1991 only twice current account deficit has been +VE, otherwise it has been -ve all through.

Ans-> That's why the economy was not doing well. Also, minting more money will increase inflation.

P2-> What is interest rate? What is repo rate and reverse repo rate.

Ans-> Explained.

P2-> Why it is called repurchase rate?

Ans-> Gave some weird explanation.

P1-> What do you do apart from work.

Ans-> Too much into reading(weird way of saying it).I said I read economic times, Dan Brown, Agatha Christie.

P2-> What is real rate of interest and nominal rate of interest?

Ans-> Don't know.

P2-> What is call rate of interest and marginal rate of interest?

Ans-> Don't know.Are you referring to derivatives.

P2-> No.These are basics, I will suggest you come out of this Economic Times and Financial Times and study beyond that. You don't know anything.

Some more questions. To some question I said that govt has no business to remain in business.

P2-> Why? Which university have you studied from?

Ans-> Answered.

P2-> Is it private?

Ans-> It is state funded.

P2-> So is govt not giving grant for it.

Ans-> That's a different thing.

P2-> How does govt generate money to pay interest on bonds.

Ans-> I gave example, it asks private companies to build roads and collects revenue.

OK. Any questions for us?

I asked, what is the scope with regards to consultancy, which companies come and what profile they offer.

They said they don't know.

I told I know the name of companies that come like capgemini consulting, Accenture business consulting and Cognizant business consulting. I want to know the roles offered.

They didn't know. In the end P1 professor answered, what he will do by knowing, as if he will reach there(IIM Cal). That was the end.

PG Id: **ziak1986**

Date: 2nd Nov.

Mode: Delhi F2F

IIM C Interview questions: (15 to 20 mins) Tell us something about yourself... Why do you want to do an MBA? How much of school Math do you remember? What is the specialty of a tetrahedron? (bouncer) If you had to explain quadratic equations to a 6 year old how would you start? (tried my best) What is the cube root of 1? How will you cope with the rigour of the program? Have you been to Calcutta before? Do you have any questions for us?

IIM C was interested in checking out how much I knew about Calculus and Trigonometry. Never understood IIM Cs logic behind doing this. It was one of the most freakish interviews I have been for...

PG Id: raghavsatvik

Date: 2nd Nov.

Mode: Skype.

Two Profs P1 P2 both young (about 40) When the interview started, P2 had gone for a break.

P1: So Raghavendra tell me something about yourself

Me: Answered..about myself...hobbies (gardening and following military documentries)...social work etc

P1: Lets keep this interview very short. I am going to ask you specific questions, answer specifically. Since you said you follow military documentries, tell me the model number of the Sukhoi aircraft India has

me: answered

P1: From whom we bought these aircraft

me: answered

p1: In republic day parade, which aircraft are used to display indian tricolour using colored smoke?

me: answered

P2 is done with break and arrives and takes his seat.

p1: What is the scottish referrundum?

me: answered

p1: Tell me about the specific steps as mentioned in Indian constitution to carve out a state in India (gave eg of Telangana)

me: tried to answer...he cut me off

p1: Tell me the exact name of the Telangana bill which carved out the new state?

me: I am sorry, I dont remember exact name. (Thankfully he smiled and took it sportingly...didnt seemed irritated)

p1: i am done...over to you P2

p2: Tell me what is GDP me: answered p2: Tell me what is inflation. For example, how would you define 5% inflation me: answered

p2: What do you want to do after PGPEX?

me: answered

p2: So you want to stay in IT industry me: answered

p1: What is your current salary? me: answered

p1: so you know indian salary compared to dollar salary and that you may not earn as well as you are right now

me: answered

p2: Accomodation - single or family? me: answered

p1 and p2: Thats is from our end...good luck and was nice talking to you

PG Id: saisunilnori

Date:

Mode: Skype.

Skype and my interview was also on the similar lines: About my profile, why mba, why iimc, why not foreign colleges, why kolkata, couple of questions on current affairs, then finally started grilling me on some concepts of mathematics and statistics.

It was a panel of 2 professors (not sure about their names though).. age should be around 45... I asked them couple of questions: one on the revised curriculum for 2015-16 and what's the thought process behind this change. Second question was on my industry and its representation in the class and the affect it could have on my placements

PG Id: somsri

Date: 01 Nov,

Mode: F2F , Delhi

Had my interview today @ Delhi. Questions were regarding my work profile. Technicals regarding banking industry (my present industry), AML, Participatory notes, Basel norms, Repo and Reverse repo rates (which should be lower and why?), how I justify being on class (since I have a higher workex than usual), Sub-prime crises, placement. Further asked about type of accommodation. Interview lasted around 20 minutes. Good luck to everyone who is on for tomorrow!

PG Id: kiki25

Date: 01 Nov.

Mode: ??

Had my interview today. Only one question about what I do and rest all were questions on why MBA, about business plan, nitty gritty of business plan for my enterprise, was screwed left right center .. Though answered each questions but their grilling and smiles make me feel that it would be difficult for me (my interview lasted between 15-20 minutes only).. I told them that it was a short interview but they just smiled and said that they don't think so. Not sure what to make up of this. Anyone with same experience and with such short interview?

PG Id: rajdip_hyd

Date: 01 Nov, 9am

Mode F2F, Bangalore.

Debrief :- There were three professors in the panel.

Explain about your profile :- Answered

Some detailed questions on the profile part.

You are having an IT background...Why MBA now at this point in your career? Answered

Some cross questions and grilling on the why MBA part and also why IIMC...

Detailed questions on waste management(I had that mentioned in my profile)...

Interview lasted for around 25-30 mins...Overall the experience was ok.

PG Id: Sumit_11

Date: 1 Nov. 2:30 pm

Mode: F2F, Mumbai

Interview experience:

Panel 2 (3 prof or 2 prof+1alum), total time 20-25 mins

My profile -automotive r&d, 6 years of experience

P1-person on the far right, P2- middle person, P3-person on the far left.

P3 asked for my documents

P1- tell us a bit about your background.

Answered

P1- how would you describe your profile to a 5 year old child

Answered, not very convincing though (i feel)

P1- how would you describe your profile to a 10 year old child

Answered, again i am not sure how convincing it was. They did not cross question me enough.

P3- questions related to my SOP

Answered, i could not clearly understand what he was trying to ask.

P3- more question about SOP, i had written about regulations for vehicle

Answered and suggested few changes in regulations for improved safety.

P3- asked about competition for the project, i am working on, in the market

Answered

P3- how well this product would do in market

Answered that i think this product has limited market in India as i have been to customer feedback visits.

P1- tell us about kota, you have done schooling there.

I said i did coaching for IIT there and my 12th as well. I said the environment is conducive for studies.

P1- tell us about kota and your perspective

I said it has been more than 12 years, so i don't remember much.

P1- ok, you said you love biking. Which places you have been to?

Answered that all places around pune and even went to rajasthan by bike

P1- tell us how different it is to go on bike from other conveyances

Answered that bike gives a sense of freedom and when you are riding alone you have the liberty to halt anywhere and change your plans.

Any questions for us? No questions

Accommodation -single or double? Answered

Not sure what to think of it, they didn't cross question me much. At one point of time when p3 was finished with questions there were no questions and i looked at p1 he smiled in childish way and realised it's his turn to ask questions.

PG Id: shiven23

Date: 02 Nov, 10 am

Mode F2F , Mumbai

My IV debrief (10AM slot at Mumbai) Panel had 3 people. The following were some of the questions that I remember

1. Why change in job after 8 years?
2. What are the major issues related to Healthcare in US and what do you know about reforms like Obama care (I work on health care domain)
3. If you were in the health ministry what are some of the things you saw in US healthcare which you would like to introduce in India
4. What are your hobbies?
5. What areas would you focus if you were asked to do process re-engineering of a public hospital in Mumbai?
6. For services such as Live Health Online (patient does not visit a doctor in person but does a video conference) what do you think are the major obstacles in India?

Duration - approx 25 mins. Not much grilling. The panel was allowing me to feel very comfortable while putting across my ideas. Overall a wonderful experience.

PG ID: wayoflife.

Date: 01 Nov. 8 pm IST

Skype.

Interview mode : Skype

Time scheduled : 8 pm IST

Actual start time : 8:40 pm IST (Due to some technical error). Called office as there was no communication of delay till 8:10 pm.

Duration : 35-40 mins

Panel : Two professors

Essay : Was not asked

Initial questions: (Indicated that these were just for general database)

1. How many months of experience till March 31st 2015.
2. Are you single or married?
3. Will you need family accommodation?

Interview Questions:

Q1: Tell us about your profile in the present company. Answered.

Q2: Tell us what initiatives have you taken in the present role. Answered.

Q3: Tell us whether four points can be equidistant from each other and what is it.

Got stumped. Asked what about 3? Answered Equilateral triangle. Immediately realized for 4 it will be tetrahedron but I had passed the question.

Q4: So you are coming to Kolkata. Tell us a bit more about city. Answered. Though not too much in detail. (They probably were not happy/satisfied)

Q5: What have you heard about the region in news? Answered, Burdwan blast case, Saradha scam.

Q6: Are you interested in news in general or just for this interview. Answered, I like to keep in touch.

Q7: Why and how come you developed the habit of reading? Answered, I developed the liking over the years but no particular reasons.

Q8: So what's happening in Hong Kong? Answered, student protests, democratic rule demand.

Q9: What will you gain out of PGPEX course? Answered. (However, couldn't make out from the expressions whether it was to the panel's satisfaction)

Q10: What do you wish to do immediately post PGPEX program?

Q11: You are in a very niche area. Don't you think it will be difficult for you to find a job or companies may not offer you the salary you expect? Answered to satisfaction.

All the hell broke loose now when the first prof indicated the other to go ahead with his questions. (Couldn't answer most of the questions, if not none.)

Q12: Do you recollect Math? Yes.

Q13: What in particular? Answered. General Math nothing particular.

Q14-Q_n: The questions went on from what are real numbers, rational numbers, cube root of 1 (got it terribly wrong under pressure. Recovered and answered 1. Omega and omega². What is omega. What is derivative of |x|, is the function defined at d/dx (|x|) at x=0. Further grilling at every possible thing I said spiraling interview down to doom. Do you know complex numbers? What is it? Answered. Why is there a need for complex numbers? Couldn't answer.

Till Q_n Interview literally slipped out of my hands and felt like was already shown the door.

Q_{n+1}: Do you have any questions for us? Asked related to my profile. The prof who grilled started laughing and waved off the answer. The other prof. got serious and answered in detail. The interview ended with the 'you will come to know all other activities such as the entrepreneurial cell etc. once you join'.

Overall: Felt it was NOT good at all. Totally dejected and lost hope.

Post that I talked with a current student. He boosted my morale indicating this alone may not be criterion of rejection. If I had given other answers convincingly, they may consider. Kind words soothed me and lifted my spirits. However, I still feel it will be difficult to make it.