Opportunities for MBA

Why is the MBA qualification so popular?

Effective management of resources is the key to the success of any company or venture.

As the economy becomes more complex and competitive, the demand for MBA graduates keeps growing because during the course they imbibe the capability and skills to maximise individual and organizational productivity.

The best brains from all over the world now consider an MBA qualification an asset while taking up coveted careers in sectors like manufacturing, business, education, healthcare and other service sectors.

What do they teach in MBA courses?

Most MBA programmes have a similar curriculum consisting of (a) Foundation Courses (b) Functional Courses (c) Courses on Environment Analysis and (d) Integrative Courses.

**Foundation Courses** include subjects like Economics, Quantitative Methods, Computers, Behavioural Sciences, etc.

**Functional Courses** include subjects on Finance, Marketing, Production and Human Resources Management. All MBA students should be familiar with all these functional areas. Depending on the student's interest and aptitude, he/she may choose one or two areas of specialisation in the second year.

**Courses on Environment Analysis** enable students to comprehend environmental factors in the overall system like political, economic, social and cultural systems, legal aspects, competition etc., within which all businesses must operate.

**Integrative Courses** include subjects on Business Policy, Strategic Management, etc., by which students get a total view of the entire organisation.

What do various Management Institutes offer?

Most Management Institutes extend programmes based on the subjects mentioned above with individual variations. The unique feature of the IIMs is the flexibility of options in the courses offered in the second year; in most other institutions, students must choose an area of specialisation and take all the courses offered in that area.

**Xavier Labour Relations Institute (XLRI), Jamshedpur,** conducts a two-year postgraduate programme in Personnel Management and Industrial Relations (PM & IR) as well as a two-year postgraduate programme in Business Management (BMD).

**Faculty of Management Studies (FMS), New Delhi,** offers a prestigious course highly-rated by the employment market, as are the courses offered by Jamnalal Bajaj Institute of Management Studies, Mumbai; Bharatidasan Institute of Management, Trichy etc.

**Specialised Institutes:** Some Institutes offer specialised courses. Students interested in pursuing such careers can join institutes like:

a. **Indian Institute of Foreign Trade (IIFT)** - Offers a Master's Programme in International Business.

b. **Institute of Rural Management (IRMA), Anand** - Offers Post Graduate programmes in Rural Management (PGDRM), and Development. Placement may be in National and International co-operatives, voluntary agencies etc., connected with rural development.

c. **Tata Institute of Social Sciences (TISS), Mumbai** - Conducts Diploma programmes in Personnel Management and Hospital Administration which is rated very highly by the industry.

d. **Post Graduate Programme in Agri-Business Management (PGP-ABM) IIM, Ahmedabad** - offers a programme for specialisation in Agri-Business Management for students interested in rural and agricultural management.

e. **Post Graduate Diploma in Computer-Aided Management (PGDCM) IIM, Calcutta** - offers a specialised course in Computer-Aided Management (PGDCM).
What are the conditions that make a candidate eligible for various management courses?

For Institutes other than the Indian Institutes of Management, the candidate must have:

i. At least a three-year bachelor's degree or equivalent in any discipline recognised by the Association of Indian Universities/AICTE as eligible for postgraduate studies.

ii. Secured a minimum of 50% aggregate in the qualifying degree and also in Standards X or XII.

?? SC/ST candidates, however, are eligible if they have a minimum of 45% in the qualifying degree and also in Standards X or XII.

?? For some correspondence courses, the prescribed minimum may be lower.

Students appearing for their degree examinations in a particular year can appear for these entrance tests during the same year beginning with the Common Admission Test (CAT) conducted by the IIMs.

These students, if selected, are given provisional admission to the programme upon submission of a certificate by June of that particular year from the Principal/Registrar of their College/Institute establishing that they have appeared for the examinations (including practicals) in all the subjects required for obtaining the Bachelor's Degree. However, the marksheet and a certificate of having passed the final year of graduation must be submitted by the second term's registration date in October of the same year. Non-fulfillment of these requirements consequently results in cancellation of the provisional admission.

Notifications of various MBA entrance exams are published in the media around August/September.

It had been reported in the Press (Times of India - 30/10/2003) that the ministry of HRD has devised a common entrance examination structure for admissions to MBA programmes of State run and Private colleges. It is likely that the new system will be in two phases - In the first phase (exam in 2004 for 2005 session), the institutes can choose any of the five national level tests such as CAT, ATMA, XMAT, MAT and JMET. In the second phase (exam in 2005 for 2006 and onwards) there will be only one common test to be designed by a national body.

Purpose and Scope of the Written Test

The purpose of the Written Test is to assess the candidate's aptitude for the Management Course. A good score in the written test is a prerequisite for the student to be called for the Group Discussion and Personal Interview conducted to assess the student's personality and demeanour. The final selection is made on the student's overall performance in the Written Test, Group Discussion and Interview.

The Written Test for admission to Management Courses generally has questions from all or a combination of the following areas:

?? **English** - Reading Comprehension, Verbal Ability, Vocabulary.

?? **Problem Solving / Quantitative Ability** - Problems involving Algebra, Geometry, Trigonometry etc.

?? **Data Interpretation** - Data Sufficiency (Mathematics and Logical), Logical Reasoning and Analytical Reasoning.

?? **General Knowledge and Business Awareness** are included in some examinations. Though the various examining bodies do not ordinarily deviate from a set pattern, occasionally they may introduce an element of surprise in each year's Test papers. It is also possible that some of the areas listed above do not appear at all.

**Note:** The Graduate Management Aptitude Test (GMAT) is for admission to MBA Programmes in the United States. GMAT is now administered as a **Computer-Adaptive Test (CAT)**, in which the computer screen displays one question at a time, chosen from a large pool of questions categorised by content and difficulty. The first question is always of a medium level of difficulty. The selection of each subsequent question is determined by the student's response to all previous questions. The GMAT includes Verbal, Quantitative and Analytical writing questions; Data Sufficiency and Problem-Solving questions are mixed in throughout the quantitative section to be completed in 75 minutes.

In addition, an Analytical Writing Test gauges the student's writing skills to write on two topics in an hour.

The duration of GMAT is approximately 4 hours and is conducted in India in **January, March, June and October** every year.

As is to be expected, these highly competitive Entrance Exams are not easy. They are exacting in nature and are designed with meticulous care, to assess the candidate's skills in communication, calculation, capacity for analysing
situations, drawing deductions and decision-making. The development of these skills will need all the resources and help that the aspiring candidate can muster.

Having decided to take the MBA Entrance Examination, it is important that the student is oriented to the expectations of the various Entrance Tests. Many Institutes follow the pattern of Objective-type questions, a detailed description of which is given in our study material. These MBA Entrance Exams differ markedly from qualifying examinations because in Entrance Tests, speed and accuracy play vital roles.

The Tests are usually in the form of objective-type questions, which have largely replaced the conventional essay-type of questions. The student, therefore, should be precise and quick in answering the maximum number of questions within the given time frame. **Speed and Accuracy** are the skills required to get to the top in these kinds of Tests. Academic brilliance alone is not sufficient; the student must know the format and type of questions asked and develop the specific skills required. Development of these skills will need all the help and resources that the student can command.

And it is here, that Brilliant Tutorials, with its vast experience and proven expertise in the field of distance education for competitive examinations, steps in with a helping hand.

**MBA:ENTRANCE**

Our course offers, in a single package, the entire range of all patterns of Test Papers covering all the major Institutes as well as the GMAT. Although GMAT is now a computer-interactive test, we provide 3 Test Papers on the GMAT pattern.

It's a proven training ground to perfect numerical, verbal, analytical and decision-making skills.

**MBA**

Ask any MBA aspirant why he wants to do MBA and the answers follow predictable lines. Everyone wants to work in a multinational company and earn a fat salary, or is preparing for it since friends are into it. Few actually know what to expect from the profession. Almost everybody talks of a cousin or friend who has made it big in some company or the other.

It is no wonder that the average student and even people in other professions and jobs have caught the MBA bug. When making money has become the central objective of life, who wants to be stuck in a career that offers less?

Lack of information and counselling results in young people applying in hordes whether they have the aptitude or not, and the mushrooming of sub-standard institutes catering to the demand, which provide MBA degrees that can only be described as worthless. Very often, a person finds that the MBA degree does not get the promised job in the multinational and frustrations arise. Moreover, if every MBA were to be taken by the multinationals, who would work for the Indian companies, some of which are as good as, or even better, than any multinational?

**The Management Education Scenario**

Management education in the country can roughly be divided into four groups. At the top are the reputed institutes and some university departments which have maintained the high quality of their education. The second rung institutes are those started by industrial houses, which offer some surety of a job after the course. The third rung are university departments which have not been able to impart quality education but can provide jobs in regional industrial groups. The fourth rung are those institutes which have neither the advantage of low fees of a university nor the backing of an industrial house. In recent times, a number of academics, retired people, politicians and others have started such institutes which remain essentially money making devices.

Which institutes should one, apply for? Obviously, the competition for the top institutes is great, since everybody wants to do the MBA from one. There is no surety of getting in. It is, therefore better to spread risks and apply for institutes which are lower down also. One should not apply to many of them, since each application costs about Rs 1000 and applying to all would mean spending a small fortune. Depending on one's ability and confidence, one should select one or two institutes from each group and apply accordingly. Of course, the prospects and jobs decrease as one goes down to the lower rung institutes.
Students also have a problem in assessing an institute. There are several yardsticks available and one should not go by the beautifully printed prospectus that they have. Some important considerations are: whether the institute has a permanent faculty and whether the faculty is professionally qualified. Many institutes depend on contractual, part time faculty members. The commitment of the part-time teacher is never total. Others depend on researcher-type teachers who have no idea how real businesses operate. What is required, instead, are people who have a practical orientation and experience.

One should also check which jobs the institute is able to get for its graduates. Usually, some students get good jobs using their own contacts, which the institute then prints in its prospectus. It is important to see how industry rates the institute.

Unfortunately, the student has no way of getting this information. There is no rating agency and each institute makes tall claims about its degree. The All India Council of Technical Education (AICTE) has given its approval to many institutes without going into their merits. This has caused great problems for students who have no yardstick to go by except the AICTE approval, which does not mean a thing. The situation is further complicated by the fact that some are worthless institutes; recently some of them have been sent notices by the MRTP? Such institutes not only have very high fee, but use the 'NRI Quota' to circumvent the law on donations and only take in students who can pay more. The degrees awarded by them are quite useless.

Training for the corporate world.

But these are not questions that bother the MBA aspirant. Clearing the entrance test and joining the course are the immediate hurdles and it is commonly believed that once a person gets in he will most certainly become an MBA. Contrasted with courses for Chartered Accountant or Company Secretary, where some people get caught in the trap of repeating groups of papers, the MBA is a safe option.

Not surprisingly, the sense of achievement in the MBA student is very high. The course becomes one huge ego trip. Many students do not spend as much time on their training as they should, thinking that the MBA stamp will take them through jobs. This is only partially true. No company takes a person for his label alone, but for what he can contribute. The MBA is chosen for his professionalism and his training, his skills and his ability to manage. The two years of training are therefore best spent in acquiring these skills.

How are these skills acquired? First, it requires gathering knowledge and insight. Many students are used to their undergraduate classes where notes are made and some questions are mugged up near the exams, which is enough to see them through. The management course is unlike any of those courses. Application of knowledge and not mere bookish knowledge is required. That is why the good institutes by emphasis on case discussions and group assignments.

The student must learn everything that may be required in business situations. A good personality should be developed. Unfortunately, many lower-rung institutes and university departments do not have facilities for personality development or teachers trained in group methods. The result is a stunted MBA which no good company would like to touch. It is thus important to do the course from a reputed institute.

The bad institutes do not insist on hard work simply because they are not committed. There is emphasis on partying and having a good time. Many institutes in Delhi and elsewhere are known for such activities. To hide their shortcomings, they have collaborations with fancy sounding foreign universities and introduce exotic courses like yoga, spiritualism and “Eastern Management”. One institute advertises a golf course and swimming pool on its campus. The corporate sector is usually not impressed by such gimmicks.

Many students come to grief when they find that their expensive diplomas are not good enough to get them jobs. In many institutes, the toppers get the good jobs but the average students have to accept lower offers. Youngsters who believe that merely the MBA label is a ticket to the good life face serious adjustment problems and frequent change of jobs. The MBA, in fact, should be treated only as a time to prepare for the corporate world.

Qualities to be acquired

A good institute, on the other hand, puts pressure on the students to be on their toes and updated in their subjects at all times. Graduates report that in certain semesters they get very little sleep, so hard is the pressure to perform. Tests are announced at the last moment when the students are preparing to sleep, so that a person must be updated in all subjects at all times. Case studies enhance the applicability of concepts and theory to real life situations. This results in a person acquiring professional competence. Ultimately, the MBA must be seen as preparation for entry into the corporate sector.
A competitive spirit must also be developed. A corporate career is not one for comfortable jobs and the sooner a person acquires the competitive spirit, the better off he will be.

Since any job in a company will require a person to make presentations and to convince others, a person must learn presentation skills and be a natural leader. Ability to take good decisions under pressure is also required. Many skills, such as quantitative analysis, are learnt from books but analysis of business situations is also required. This is done through case studies.

The summer training is another method of using the knowledge in real life situations. The training should be used as an opportunity to prove oneself and some meaningful work should be done. Professional competence is rewarded when the summer training results in an offer of a permanent job on completion of the degree. In this way, many students find jobs during their summer training, much before the actual completion of their course.

A student must keep a level head even though everybody he meets says that clearing the entrance test was a big achievement. The real achievement is to come after two years when jobs are required. The years in the institute should be utilised to learn the skills in the best possible way. If the student is not busy enough, the MBA degree will be worthless even though it may have a fancy name.

Managing Expectations

One of the myths that students have is that they will become senior managers the moment they complete the MBA. Certain companies have found that expectations and ambitions of MBAs are difficult to meet and they have taken policy decisions not to hire fresh MBAs. Though the MBA is a coveted degree, it becomes important to keep a level head and keep one's expectations low. According to the hype, an MBA is a senior manager, but fresh MBAs are usually taken at the level of management trainees. Initially, some low and tedious work may have to be done.

If a student is not reconciled to this, frustrations are bound to arise. Job hopping is common, which ultimately hurts the career of the youngster. Further, the company too has its expectations from the management graduate to whom it is paying a high salary. The second part of the article will describe what is expected of the MBA in a company.

Somewhere, the expectations have to be reconciled for the high growth career of management to be a success.

Opportunities in Management

Rapid expansion of Industries in India has opened new vistas for excellent opportunities of careers in management. New Economic Policy of liberalisation and decontrols has increased the demand for managerial personnel in the corporate sector. Advent of multinational companies, which has just begun, may further increase the quest of the industrial sector in all fields of management like Finance, Production, Marketing, Personnel and Administration. The careers in management offer one of the best remuneration package in the country, particularly in the private sector. Recent decision of the Government to raise the upper limit of monthly salary to the managers to Rs 50,000 has made careers in management even more attractive. In addition to best of the salaries offered by this career, it also offers outstanding developmental opportunities to enable the competent and dynamic managers to rise to the level of Chief-executive. Several Indian professionals today are working as Managing Directors in many multi-nationals.

Management professionals from India are also in good demand in international market. Private sector today offers rapid advancement to result-oriented professionals. Excellent perks are offered which may include free accommodation/attractive conveyance allowance, CPF, leave travel concession, medical allowance/reimbursement etc.

Those who prefer Public Sector Undertakings (PSU), may join these undertakings at several levels. The managerial hierarchy and pay-structure in most of the PSU's is pre-determined and also includes some perks, though not as attractive as offered by the private sector.

Areas in Management Services

Marketing, Finance, Production and Personnel are the four major areas in management with each having several sub-branches. Marketing Management includes sales, purchase, international marketing (exports-imports), advertising, marketing strategy, materials management, consumers' behaviour, market development and research. Financial Management includes all the aspects relating to finances, investments, financing decisions, portfolio management, project management, working capital management, international financial management, etc. Production Management takes care of Production methodology, costing, operations research and quality control etc. Personnel Management deals with the most complicated aspect i.e. management. It looks after the areas of Human Resource Development (HRD), recruitment, training, management-union relations, labour and personnel policies, organisation behaviour, management of change and general administration.
A degree of Master in Business Administration (MBA) is considered to be the gateway to careers in management. While choosing the area of specialisation in management, the candidates must gauge their aptitude for a particular aspect of management. Candidates with commerce background usually go in for Financial Management and the technical graduates with science or engineering degrees usually choose Production Management. Rest of the candidates choose Marketing Management or Personnel Management, depending upon their aptitudes and flairs.

MBA Degree

Master of Business Administration is normally considered to be the basic and ideal post-graduate qualification for taking up a good and rewarding career in management. As per one estimate, every year about 10,000 MBAs are churned out by Indian Institutes of Management (IIMs) and a host of other universities and recognised institutes/deemed universities. A candidate with a good MBA degree finds no problem in getting a good job and freshers are usually inducted as Management Trainees for one to two years, before getting absorbed in regular scales. After a few years of experience, MBAs may choose the job of their own liking at very attractive terms.

Several institutes/universities also offer post-graduate diplomas of one to two-year duration on Business Management, Marketing Management, HRD, Personnel Management and Labour Welfare, Basic Finance, Financial Management, Materials Management, Operations Management, etc. But as a matter of rule, MBA degree is considered to be ideal by the job-seekers as well as the employers. Diplomas also assist in finding good openings, provided these are supplemented with some relevant experience.

(a) Admission: One of the toughest steps in this direction is to get admission for MBA degree. All graduates with minimum 50 per cent marks are eligible for admission. The admission is through an entrance test, which offers very tough competition. Some universities keep some seats reserved for “internal” students who graduate from the same university, apart from the prescribed reservations for scheduled caste/scheduled tribe candidates.

The most prestigious degree of MBA is the one awarded by four Institutes of Management (IIMs) located at Ahmedabad, Calcutta, Bangalore and Lucknow. In addition, some universities of repute also carry out MBA programme. Some of these are Delhi University, Bombay University, Madras University, Calcutta University, Punjab University, Aligarh Muslim University, Banaras Hindu University, Allahabad University, Baroda University, Mysore University, Cochin University, Patna University, Ranchi University, Ranchi University, Magadh University, Jodhpur University, Jamnmu University, Bhopal University etc. In addition to the above, there are several other universities and institutes like Indian Institute of Foreign Trade, Tata Institute of Social Sciences, Indian Institute of Rural Management and Institute of Management which also conduct MBA programmes.

(b) CAT By IIMs: For admission to MBA programme, IIMs hold a Common Admission Test (CAT) every year, generally in the month of December. The test is conducted on all-India basis at several centres, covering almost the entire country. A notification regarding CAT usually appears in the month of September in several national newspapers as well as in the "Employment News". The dates of commencement of academic session are different for all the four Institutes. CAT is of 2-hour duration. It is objective type (multiple choice) and includes questions on English language, analytical ability, reading comprehension, data interpretation and reasoning ability. This year CAT is to be held on December 12.

In addition to the written test, the candidates may also be tested in the following: (i) group discussion; (ii) leadership tests; (iii) case study; and (iv) personal interview.

The thrust of the CAT is to choose the candidates with high intelligence quotient, leadership qualities, clear understanding and good expression. The number of seats vary from 100 to 180 and the IIMs have reservation for SC/ST candidates @ 15 per cent and 7.5 per cent respectively.

(c) Entrance test by Universities: The selection of candidates for MBA programme is made through entrance test by the universities, depending upon the number of seats and quantum of competition. The entrance test is for two to three hour duration. Some of the universities have more than one papers. The paper usually is objective type (multiple choice) in nature and covers areas like reasoning, reading comprehension, quantitative aptitude, data interpretation, general awareness, business communication skills etc. The exact layout of the question paper varies in different universities.

Part-time/Correspondence Course

Several universities like University of Delhi, Madras, Calcutta, Bombay, Gujarat, Osmania and Punjab hold part-time course for MBA. Part-time programmes are designed to last for 5 to 7 semesters and the classes are held in the evening. Apart from requirement of a good bachelor’s degree, part-time programmes also require some experience at supervisory level. While part-time courses are available only to the candidates belonging to a particular city/town where
Some tips to prepare on some important aspects which are common to most of the entrance examinations, are given long way in guiding the candidates to prepare properly for the test. Advances on all the above aspects. If one can get hold of previous year's papers or at least the pattern, this would go a long-run preparations are required to get admitted to the programme. Although the syllabi and contents/papers in the admission/entrance test differ from university to university (and between the Institutes as well), there are certain common aspects that appear in most of the entrance tests/CATs in one form or the other. These aspects include tests on quantitative aptitude, reasoning, intelligence, comprehension, case analysis, relationships, word power, synonyms, antonyms, general knowledge/awareness, etc. It is therefore, essential that the candidates start preparing well in advance on all the above aspects. If one can get hold of previous year's papers or at least the pattern, this would go a long way in guiding the candidates to prepare properly for the test.

The candidates seeking admission in this programme offered by IGNOU must have completed 25 years of age and must have at least three years' experience in the supervisory capacity. There is, however, no upper age limit. The admission is made entirely on the basis of marks obtained in the entrance test which is for two-hour duration and has about 100 objective type questions on comprehension, reasoning, English language, general awareness, data interpretation, quantitative aptitude etc.

How to Prepare?

Preparations for MBA entrance examination need in-depth knowledge, analytical mind, sharp memory and above all, systematic planning and preparations. Needless to say that the candidates cannot and should not attempt the preparations overnight. Since the competition is taken by the best available talent from all disciplines, meticulous and long-run preparations are required to get admitted to the programme. Although the syllabi and contents/papers in the admission/entrance test differ from university to university (and between the Institutes as well), there are certain common aspects that appear in most of the entrance tests/CATs in one form or the other. These aspects include tests on quantitative aptitude, reasoning, intelligence, comprehension, case analysis, relationships, word power, synonyms, antonyms, general knowledge/awareness, etc. It is therefore, essential that the candidates start preparing well in advance on all the above aspects. If one can get hold of previous year's papers or at least the pattern, this would go a long way in guiding the candidates to prepare properly for the test.

Some tips to prepare on some important aspects which are common to most of the entrance examinations, are given below:

(a) Quantitative Aptitude: A candidate seeking admission to MBA programme is expected to have aptitude for basic and elementary accounting as well as the knack of solving the simple arithmetic problems. This is one of the areas in the admission test which, if properly prepared and practised, is likely to put the candidate ahead of others, as one can hope to score even 100% marks in this part. There may be several types of questions that may form part of quantitative aptitude test. The first category could be simple arithmetic problems including profit and loss, percentages, ratio, averages, partnership, etc. Such problems involve simple calculations and with a little practice and basic aptitude, can be solved correctly. The second category of questions could involve multiplication or divisions in 5 to 6 figures or decimals. It may be quite time-consuming if the candidates start actually attempting the entire calculations. Since the candidates are required to work against time it is not advisable to waste time on such calculations. With a little practice, the candidates can easily eliminate most of the choices straightaway to arrive at the correct answer even without any calculations. This can be achieved if the candidates look at all the choices carefully before actually attempting the calculations. Another category of questions may be directed at testing only the intelligence of the candidate and not his/her ability to calculate. There may be some other questions aimed at testing the common sense of the candidates. The entire area of quantitative aptitude, therefore, needs constant practice to calculate quickly with accuracy. More practice is also essential for the candidates to gain confidence in this part of the test. Even if a candidate does not have the basic aptitude for figure-work, he/she can make up for this deficiency by regular practice and a lot of hard work. It is strongly recommended that the candidates practise and attempt all the questions on quantitative in the Intelligence Tests appearing in all the issues of “The Competition Master”. In addition to providing adequate practice to the candidates, these tests also give methods to solve some typical problem, which without hints to solve, may appear to be difficult for the candidates lacking flair for figure work.

(b) Logical Reasoning: Questions on logical reasoning may be of several types and in several forms. These could include a statement on which the candidates are asked to draw correct interference out of the given choices. There could be questions on series of words and figures, arrangement of alphabets, brain teasers or even such questions as only call for drawing logical inferences. Just like quantitative
aptitude test, this portion of admission test also needs special and detailed preparations and practice. Most of the questions under this category in fact test the common sense and sense of proportion and reasoning among the candidates and therefore, must be attempted with a cool head. In case of statements, the given statement as well as choices given must be read at least twice before choosing the right answer. In case there are more than three questions on arrangements of alphabets, it is advisable to write down all the alphabets on the rough work sheet. This will facilitate easy and quick attempt of questions on alphabets. Similarly, there could be certain questions on distances travelled in different directions. In such questions it is proper to draw a rough diagram giving distances travelled in various directions to get the correct answer. Constant practice in the questions on reasoning would make the candidates confident to tackle this particular aspect of the test. "The Competition Master" provides rich material every month on the tests of reasoning. This can further be supplemented by a standard book like "Test of Reasoning" by Khanna Brothers (Publishers), Chandigarh. To do well in this part of the test, the candidates must therefore, practise hard.

(c) Comprehension Test: Comprehension test is aimed at gauging the understanding of English language by the candidates. Usually, a paragraph is given in which the candidates are required to go through carefully and then answer the question by choosing the correct answer. To attempt this part speedily and correctly, the candidates must practise reading with a quick speed and understanding the entire passage. Answer to most of the questions are easily located within the passage itself. But there are certain questions, answers to which are not directly available in the given passage. Such questions can only be answered by those candidates who can understand the passage fully. Although effective handling of this part depends on the basic understanding of English language by the candidates. Regular practice would help the candidates to attempt the comprehension test in more effective and appropriate manner. Tests of English language given in every issue of this magazine invariably contain small comprehension passages. Practice of such passages may be of great help to the candidates for preparing this test.

(d) General Awareness: As the name suggests, the test of general awareness aims to judge the general knowledge of the candidates. Basic facts about all aspects of general knowledge like Science, Geography, History, Economics, Polity, etc are essentially required to be known. A good knowledge of all branches of general knowledge is essential which can only be achieved by reading good books. "The Competition Master", duly supplemented by a standard book like "General Knowledge Refresher" by O.P. Khanna provides adequate material on general awareness. This part can also be strengthened by regular reading of good newspapers.

In addition to the above four aspects, which usually form part of all admission tests/entrance tests, there are other aspects like word-power, word relationships, case analysis, etc which also need careful preparations and practice. A serious candidate has to devote a lot of time on all the aspects of the admission test and it is advisable that the preparations are started at least an year in advance. As stated earlier, this magazine takes care of most of the aspects of admission/entrance test.

**Group Discussion and Interview**

Some of the universities/institutes have group discussions and interview also as parts of admission test to MBA programme. These tests are held to judge the suitability of a candidate for the esteemed programme. The group discussions are held under the supervision of the experts, who look for the qualities like ability to express, reasoning, power to argue, initiative and leadership qualities among the candidates. Interview, on the other hand, is held to evaluate other traits of personality of the candidates like knowledge, suitability, judgement, sense of proportion, manners, expression, intelligence, etc. It also looks for the variety of interests and accomplishments of the candidates in extra-curricular activities including sports. Final selection of the candidates is made after taking into account their performance in all the tests.

**MBA and Afterwards**

Successful candidates join the MBA programme and are then required to qualify all the prescribed papers. MBA-degree syllabus usually has one project work and some on-the-job training. Successful completion of all these leads a candidate to acquire the MBA degree.

First few years of managerial service are quite hard. At the beginning of their career, the managerial professionals have to establish themselves. This not only provides them with required skills and knowledge, but also gives them much-needed self-confidence and self-satisfaction. All the candidates, aspiring to take on management services as their career, must remember that this field is full of competition and those who are willing to put in a lot of hard work, capable of working for longer hours and dedicated to work, are likely to rise up in the managerial hierarchy. Easy going persons, who are incapable of giving desired results, are likely to get lost in the middle echelons of management. A truly challenging and competitive career, management must be chosen after detailed self-analysis and introspection by the candidates. Of course, for the right candidates with rich appetite for success, sky is the limit.
How to Choose Management Institutes

Students desirous of doing their MBA are faced with a dilemma about which institutes they should apply to. There are so many institutes (more than 500, according to latest estimates) that one is really at a loss to know which ones are good and which ones are not. Each claims to be better than all the others. In the absence of transparency and information, the student really has no idea about the quality of the education that one may receive and subsequently, jobs. This feature answers the common questions that students have about institutes and what should be the best strategy to select and apply to them.

Around this time of the year, newspapers are full of advertisements of management institutes inviting students to apply to them and seek admission. Each claims to be better than the other. Names of foreign affiliations are thrown about as well as all those wonderful jobs that graduates of the institute were able to get. If one is "foremost in management education", another is a "centre for excellence" and still another is a "pioneer of management education in the country". Exotic teaching methods, such as yoga and meditation, have been introduced to give the courses a local touch. There is, however, no way of knowing whether the claims are true or not.

Unlike the West, there is no rating of institutes or a criteria against which a student may assess himself before applying. Nor is information easy to get from these institutes. Though the concept of the MBA degree is borrowed from Western universities, our institutes do not share information.

For a student, this poses a daunting task. Applying to all the institutes is not feasible because each requires you to buy a prospectus at a hefty price. The only way out is to depend on market reputation and hearsay and make an assessment whether an application should be made or not. A broad indicator is whether the institute has government approval or not, but since a number of questionable institutes boast of approval by the All India Council of Technical Education (AICTE), the tag has become quite meaningless.

The scene has been made more confusing by unscrupulous activities by some institutes. Many demand donations from students and it is easy to get in if you can pay for your seat. Others have a system of "non-resident quota" in which one must pay double the fees and secure a seat. An institute in Ghaziabad is notorious for leaking its entrance test year after year, putting many students at a disadvantage.

In the absence of a rating system, a rough way to assess the institutes is to classify them in a broad category. One method could be as follows: a) the top 10 institutes which have a very good reputation, b) universities offering MBA programmes, c) institutes set up by industry or having industrial backing, d) institutes without any industrial backing and set up by academics or unknown people, and e) foreign degrees offered through correspondence.

One should, of course, try for the best institutes and prepare well for admission. If one is not able to match the high scores required, it would be better to look for institutes lower down in the list. On no account should one pay capitation fee, because one would be stuck with a worthless degree even after paying heavily for it.

Comparing Institutes

The situation of admissions in management education is quite dismal, indeed. The system is exploitative and there are many operators who have opened institutes to cash in on the demand for a management degree. Lacking facilities and staff, they operate like small shops. Unfortunately, even reputed universities and institutes are not able to provide good management education. For example, the good teachers are perpetually on leave as they manage to get assignments from abroad. Only those with parochial outlooks and limited teaching skills are left. Visiting faculty often fills in the gaps. It is difficult to find teachers who are trained in the case discussion method, so essential in management classes.

That is why there are only a few institutes which have a good name. Industry too does not recognise many institutes and this is the reason that there is a glut of MBAs. The smaller institutes prefer to take only those candidates who can get jobs through their parents’ contacts, which is later used to sell the institute. But if one is to make a career, the ideal thing is to get into a reputed institute.

Of late, many foreign universities have started advertising their management programmes in India. It is possible to get a foreign degree without leaving the country. The value of such degrees is doubtful and it is unlikely that they will have the same acceptability as a full-fledged degree.

Ultimately, it may be said admission to MBA courses is like a roulette wheel. There is a long way to go before some order can be restored and the activities of money-making institutes can curtailed. For that, the government would have to play an active part and not sit back after granting approval. In fact, it may be advisable to review the approval after some time and cancel it for those institutes which are not able to maintain standards. An authentic rating of the institutes would also help the students.
The system has to move from being exploitative and become more professional. It is an irony that those who are to teach management to others actually need a watchdog to ensure that they are managing themselves properly.

**Practice Tests**

The right way to make a choice is to assess oneself first. If one is targetting the best institutes, does one have the calibre? One should appear in a number of practice tests and get an honest score. The tests should have 180-0 questions and must be done in two hours. In calculating scores, the average of three or five tests should be taken. Once you have your score, you can use the following table as a guide:

**Category If your score is You can apply to**

1. Above 100 The top institutes/CAT and allied institutes
2. Between 70-100 Universities/industry backed institutes
3. Between 50-70 Most MAT institutes/Institutes without industrial backing
4. Below 50 Foreign university for correspondence degree

This is a rough method and there could be exceptions, but it gives an indication as to which institute one has the chance of getting to.

**Attempting Management Tests**

Attempt all sections within the given time. Work by an alarm clock or ask someone to remind you to switch sections. Develop skill in all sections. Do not concentrate in one section at the expense of the other. A certain minimum marks have to be obtained in all sections. Attempt different forms of testing so that you are not taken unawares by any surprise element in the paper. Remember that speed is not hurry. Speed means spotting shorter methods as opposed to the 'correct' way of solving problems. Rushing through the paper is unlikely to do you any good. Keep your cool. If you panic, close your eyes and meditate. Return to the paper after blanking your mind of negative thoughts. Compare your scores with others and you will have a good idea where you are heading. Make a note of the mistakes you are likely to make. Keep these points in front of you while attempting mock tests so that you learn to avoid them. Keep a small diary in which you write all the formulae, tables and the things you forget often. Carry it around and check it whenever you are in doubt. Constant reference will help you memorise what you find difficult. Identify weak areas and seek professional help to get over them. If you are consistently lagging behind, perhaps you need to consider whether you have aptitude. Maybe your talent lies in some other field and you should look at alternate careers.

**What to expect at the GD**

The GD is an indicator of the confidence of a person as well as his ability to work in a group. Students are seated in a semicircle. A topic is given and after about a minute or so, the group is asked to proceed. Most discussions last for 10-12 minutes and the group size maybe anything up to 15 people. Some institutes are known to have about students in a group, which makes the task of contributing meaningfully all the more difficult. Almost all students will be anxious to make a mark and sometimes there may be pandemonium. Often, aggressive and loud-mouthed individuals may corner the discussion. One should have a strategy for dealing with such situations too. There are no fixed rules for a GD. There is usually a scramble to be the first one to speak. The first speaker should mention the topic and make a preface by stating the issues. He should not commit himself but only speak the introduction. Later, one may make some interjections and make one's stand clear. The group should move towards a consensus but so great is the tension to make one's point that this may not happen at all. The idea is to exhibit some leadership qualities in steering the group while making one's contribution. If the group is too noisy, the facilitator may allot one minute to each candidate to sum up the discussion. This is an opportunity to put on one's best effort. Without criticising the group, one can sum up and give one's own views.

How is one rated in a GD? Firstly, a candidate is evaluated on how he speaks. Fluency plays a role here. But this is not enough: what matters is also whether any meaningful contribution was made by the person. Thirdly, a candidate will score if he shows leadership qualities, that is, of guiding the group towards a consensus. It is clear that one should have read a lot if he is to exhibit any depth of knowledge. If you have kept up with the newspapers and magazines, it will certainly be of help. Look at the last 12 issues of the Competition Master and you will find all the likely current topics discussed. Read carefully the debates and argumentative questions and chances are that you will get one of these topics for discussion. Read also items of economic importance and learn the figures of growth rates, GDP, deficits and so on.
How to contribute in a GD

There are always two ways to look at any topic: for or against. Take the example of economic liberalisation. It can be argued that it was a very good thing since a number of foreign companies came into the country, bringing technology and efficiency. Employment and growth rate improved. The people could buy all the world class products which earlier had to be smuggled.

On the other hand, it can also be argued that all kinds of non-essential goods came into the country, like hamburgers, fried chicken and sodawater. The infrastructure remained poor. There was no fresh growth as the MNCs simply bought the Indian companies. The technology they imported was outdated and most of the goods were so expensive that most people could not buy them. Liberalisation was trumpeted to be a good thing since politicians were using it to rake in personal wealth.

Whatever personal views one may have, it is important to know both sides of the argument. If the discussion is heading towards a particular direction, a candidate can take a totally opposite view and consequently will become the centre of the discussion. Of course one must be able to defend one's viewpoints and therefore the need to have read widely. In the case of liberalisation, many people will defend it, since that is the viewpoint most often published in newspapers. If a student can bring in an opposing viewpoint and mention some convincing reasons, there is no reason why he will not be selected.

The trouble is that most students have not faced anything like the GD before. How is one to speak in a group of 15 strangers in a language we do not usually speak? One way is to read about a topic and then debate with parents, uncles or elder cousins. Tell them to ask you questions and try to trap you. The more you do this, the more clear will your own thoughts become. Of course practice in a larger group can be obtained only by joining a professional institute.

Another way to practice is to tape your speech. Try to speak about a topic for one full minute into the tape recorder. When you listen to the tape, you will be able to spot your mistakes, the points on which you falter and the words which you cannot easily speak. You will also be able to know whether you make any sense or not. Ask your friends to listen to the tape critically. Often, people can discover their weaknesses and speech impairments by this method.

You can also use mirror therapy. Stand before a mirror and speak extempore on any topic. Practice sounding assertive and firm. If you think your voice is soft or shrill, especially for girls, speak loudly in front of the mirror as if you are speaking to a stranger. Have a conversation with yourself. The mirror will tell you whether you have a habit of looking away while speaking. It will tell you about your body language also. These will be invaluable insights for participating in groups. You must look at all the members when addressing them. Looking away will cause you to lose your chance and the other person will carry on without letting you complete.

The mirror will also stop you from fidgeting, as many people are prone to do when they are speaking or are nervous. The therapy will be greatly enhanced if you can get your family members or friends to practice with you.

Interjections

Take care also that you do not stray from the topic. One way to avoid this is to write it down and keep it in front of you. By periodically looking at it, you can arrange your thoughts mentally. Remember that the interjections should always be in the form of a paragraph, not a question. Do not get into cross talk with any person in the group. Do not start quarrelling if someone is against your stand. Instead, address the group.

In any GD, a common situation is that everybody wants to speak all at once and some individuals will dominate on account of their loudness. After all, everybody wants to make a mark in the limited time and it is survival of the fittest. Making an interjection at this stage is rather difficult.

Start off with meta-language: "I agree with you, but..." or "We have heard many viewpoints and I would like to say...." Do not lose your cool if nobody listens. It might pay to raise your voice for the opening sentence and then go ahead to make your point. Never criticise. If you do not agree with a particular viewpoint, start with: "You may be right, but I feel...." or even "I agree with you on certain points but there is a contrary opinion that...." Be polite but firm.

A common situation is that whatever points you have thought of have already been said by someone else. Do not become nervous should this happen. Instead, quickly assess the situation and the direction of the discussion. Take a few deep breaths and think whether anything has been missed out or whether you can turn the discussion around. Usually, there is always some uncovered ground and a person can steer the discussion in a new direction. "We have been discussing the positive side of the matter", you can say. But there is a more serious dimension that we have ignored.... Chances are that you will become the centre of discussion after this. Even if you have not spoken during the first half of the session, you will have turned it around to your advantage.
Assume a leadership role if you do not have much to say. Give a chance to others who have not spoken. Guide the discussion by restoring order. Keep an eye on the time and after 10 minutes or so, begin summing up. This will show your leadership qualities. However, if you do not contribute in any other way, this strategy will not be sufficient to see you through.

Interjections should be made without being rude. Do not cut into mid-sentence. On the other hand, if someone cuts into your speech, politely ask to be heard: "I would like to complete what I was saying...." rather than rudely asking a person to shut up. Sometimes all these rules do not work, especially if the group is a rowdy one. Since it is survival of the fittest, do not be cowed down and make a bold effort to make yourself heard.

Management Schools

If you are an MBA aspirant, look at the following 15 options. There could be other options as well, but beware of smaller institutes claiming AICTE approval as also those offering foreign degrees in India.

- Indian Institutes of Management, Ahmedabad, Bangalore, Calcutta, Lucknow, Indore and Calicut.
- Xavier Labour Relations Institute, Jamshedpur.
- Faculty of Management Studies, Delhi.
- Jamnalal Bajaj Institute of Management Studies, Mumbai.
- Management Development Institute, Gurgaon.
- S.P. Jain Institute of Management & Research, Mumbai.
- Narsee Monjee Institute of Management Studies, Mumbai.
- Institute of Management Technology, Ghaziabad.
- University of Punjab, UBS, Chandigarh.
- Xavier Institute of Management, Bhubaneswar.
- Bharatidasan Institute of Management, Tiruchirapalli.
- Pai Management Institute, Manipal.
- Symbiosis Institute of Business Management, Pune.
- Sydenham Institute of Management & Research, Mumbai.
- International Management Institute, New Delhi.

Mock Group Discussion

The group discussion tests two things: a) the confidence to speak in a group, and b) the ability to make a meaningful contribution. The first is built up over time and the second comes about if you have read something about the topic. Most topics are taken from the current political or economic scene so if one has just kept abreast of current affairs, one will be able to make a mark.

We give below a group discussion on a common topic and give some typical responses of students. We then analyse the discussion so that readers can develop their own strategy for themselves.

Instructor: Good morning. You can choose any topic you like or take a slip from that box. You are given one minute to think after which please start the discussion. The observers will not interfere in your discussion. If no conclusion is reached, we may ask each of you to speak for a minute on the topic at the end of the discussion.

Mr A: This is a very good opportunity. We can take an easy topic and discuss it. What about the nuclear blasts at Pokharan? Or we can discuss the bus diplomacy. We can speak on these topics.

Mr B: What is there to speak on them? Let us not waste time but take up an interesting topic.

Mr C: No, no. We should take a slip from the box and take up that topic. Otherwise we will discuss only which topic to choose.

Mr D: What if the topic we get is a difficult one? I think we should choose a topic among ourselves and take up an easy thing, about which we know something. Then all can speak.

Mr E: Friends, let me put the whole thing in perspective. We are given two options. The danger with the first one is that we can never arrive at a topic which will be acceptable to all. The second option is to take a slip out of the box. We may get an easy or difficult topic, but it will be applicable to all. We should choose an option that does not waste time.

Mr F: Yes, yes. I agree.

Mr E: If everyone is in agreement, let us take a slip out of the box. The topic on the slip is "Multinationals: Bane or Boon". I suggest we think about it and start the discussion.
Mr A: This is a good topic. I am against multinationals. We have Coke and Pepsi. Do we need them? We can manufacture our own soft drinks. Multinationals destroy the local industry and sell non-essential products.

Mr B: I agree with you. What is the fun of having Coke and Pepsi? We have our own Campa Cola.

Mr C: I think water is good enough.

Mr D: We are not here to discuss soft drinks. The topic given to us is a much larger one. First, let us define multinational companies. They are merely large companies which operate in a number of countries. There could be some Indian multinationals also. So there is nothing wrong with them. The point is whether they have a good or bad impact on the host countries. We have to discuss their business practices and find out whether they are desirable or not.

Mr E: That is a very good introduction to the topic. Multinational companies do serve an important function that they bring new products and technologies in countries which do not have them. And it is not just Coke and Pepsi. They set up power plants and build roads and bridges, which really helps in the development of host countries.

Mr F: But are they all that good? We have seen that they destroy local industry. In India they just took over existing companies. They came in areas of low technology. Moreover, we have to see why they come at all. They come for earning profits and often remit more money abroad than they bring in.

Mr A: I agree with you. I am against multinationals. We can produce everything ourselves. We should be swadeshi in our approach. Why do we need multinational companies?

Mr E: We may not need multinational companies but then it also means that our companies should not do business abroad. Can we live in an isolated world? The fact is that we are moving towards becoming a global village. The world is interconnected. Then we have also seen that foreign companies bring in business practices that we are impressed with. Look at foreign banks. They are so efficient and friendly that the nationalised banks look pathetic in comparison. I think we can learn a lot from multinationals if we keep our eyes and minds open.

Mr B: Take a look at McDonald's. They are providing quality meals at affordable prices. One does not have to wait at their restaurants.

Mr C: How do you account for the fact that they take out more than they put in and thus lead to impoverishing the country?

Mr D: The fact is that every poor country needs foreign investment. Poor countries often lack resources of their own. That is why they have to invite foreign companies in. There is nothing wrong in this, because then products like cars, air conditioners and so on, can be made in poor countries. Often multinationals source products from different countries which helps boost their export earnings.

Mr E: We have been talking about Coke and Pepsi. It is well known that Pepsi is in the foods business also and has helped farmers in Punjab by setting up modern farms to grow potatoes and tomatoes. Modern practices have helped the people in that area.

Mr A: I still feel that multinationals are harmful for the country.

Mr D: Well, there could be negative things associated with such companies. They may not be very good in their practices. But can we do without them? I think the best way is to invite them but also impose some controls so that they follow the laws of the country and do not indulge in unfair practices.

Mr E: I think laws are applicable to everyone. Very often officials in poor countries take bribes. The fault lies not with the company which gives a bribe but the person who actually demands one. Why blame the companies for our own ills?

Mr A: What about the money they take out?

Mr D: We have had a good discussion and I think it is time to sum up. Multinationals may have good points and some bad ones too, but competition is never harmful for anyone. We cannot live in a protected economy any longer. We have been protected for many years and the results are there for everyone to see. Rather than be close about multinationals, let us invite them in selected areas so that we get foreign investment in areas which we are lacking. Laws can be strictly enforced that companies operate within limits and do not start meddling in political affairs.
Analysis:

This short discussion gives some typical responses of students. The topic is a general one, but responses vary from the commonplace to the more informed. Usually, the discussion gets stuck on Coke and Pepsi but the idea is to go beyond these.

Though Mr A started the discussion, he could not make any good points. Later, he could not give any points about why multinationals are bad. It is also a bad strategy to say at the outset whether you are for or against the topic. Remember, it is not a debate but a discussion. The first step should always be to introduce the topic without taking sides. See the way in which the discussion is proceeding and give arguments for or against. The observer is not interested in your beliefs but in what you are saying.

The participation of Mr B and C is below average. A candidate must make 3-4 interventions. Their arguments are also not well thought out and add nothing to the argument. It is important to say relevant things which make an impact rather than speak for the sake of speaking.

The arguments of Mr D and E are better. They seem to be aware of the role of multinational companies. Mr E’s approach is better as he intervenes a number of times. He has also taken initiative in the beginning and brought order to the group. If selection has to be made from the above six candidates, the obvious choice would be Mr E and thereafter, Mr D.

Why group discussions?

Most jobs and management schools do not want bookworms, but people who are outgoing and smart as well. Group discussions help check whether a person can articulate his thoughts and hold his ground.

What is observed?

*Leadership skills * Confidence * Consideration for others * Manners * Aggressive behaviour * Substantial viewpoints vs frivolous viewpoints

Some common topics for Group Discussions

- Reservation for women is desirable
- The impact of India’s nuclear tests
- Advancement in science would lead to destruction
- Who is responsible for ills of our country: politicians or bureaucrats?
- Should there be a Presidential form of government?
- Management is an art or science?
- Are small States preferable to large States?
- Is our culture under threat from cable television?
- Environment vs development: which is preferable?
- The role of multinationals in the economy

How to prepare?

*Form an informal group and discuss serious issues * Discuss current affairs with parents or elders * Watch news and current affairs programmes * Read some good magazines. Read all the discussions featured in The Competition Master in the past months * Always think of points in favour and against the topic

Some important tips

*Always be polite * Never criticise * Give others a chance to speak * Make sure you intervene 4-5 times in the discussion * Be coherent, make your point and let others discuss * Do not be aggressive or loud * Play the leader

How to Discuss a Case Study

How to Discuss a Case Study?

Quite often, for group discussions, a caselet is given on which the candidates have to form their opinions and discuss it out. Different people may have different solutions and viewpoints. This requires a different approach, since a group
discussion is on a particular topic while a case is situational. Based on this, a student can learn the methodology to tackle case studies.

CASE: You are the manager of a nationalised bank in a busy area. The branch has done very good business in the past but is now facing competition from private banks. One day, an influential customer comes to get a demand draft made but finds that the cashier is not on his seat. He waits for 10 minutes after which he approaches you. You find the cashier and direct him to attend to the customer. The cashier tells the customer that he would have to wait another 10 minutes as he is doing an important piece of work. At this, the customer loses his patience and there is an altercation between the customer and the cashier. Angry, the customer walks into your office and threatens to take his business elsewhere. You pacify him.

Considering the fact that bank unions are very strong and would immediately call for strike if you took any action against the cashier, what would you do in the given situation?

Candidate I: This is a common situation faced by bank customers. Nationalised banks have traditionally given poor service and employees have behaved irresponsibly towards their customers. That is the reason that they are losing customers after private banks have come in. I feel that the cashier should not go unpunished. As bank manager, I would like to be strong and suspend the cashier, since he has led to an important customer withdrawing his business. It is true that I would have to face the wrath of the unions but in the long term interest of the bank, it is better to face the unions once than to live in fear of them. My action would also send a message to other employees and set an example. It is true that I would have to face the wrath of the unions but in the long term interest of the bank, it is better to face the unions once than to live in fear of them. My action would also send a message to other employees and set an example.

This is the only way that our branch can face up to the competition. We have to provide good service. By going on union once than to live in fear of them. My action would also send a message to other employees and set an example.

Candidate II: I would like to motivate the cashier and explain to him how his action has affected the bank and one of our best customers. If he really withdraws business from the bank, would it be beneficial to us? I think the problem lies in motivation. If bank employees feel responsible for their job and realise the importance of the work they are doing, they will want to contribute to the branch. The solution thus lies in motivation and guidance. I would try to find out what work the cashier was doing at the time the customer came. Maybe he was doing something which was not part of his duties, or maybe he needs some assistance, which I will provide to him. I am sure he will appreciate my concern and improve in the future.

Candidate III: Before knowing the facts of the case, how can I take action? I would constitute an enquiry committee to find out the facts. If the cashier was found to be doing something which he shouldn't have been doing, I would recommend his immediate transfer or sacking. I would not take an arbitrary decision like throwing him out or even try to motivate him, since bank employees do not respond to such things. When I have the enquiry committee report with me, I can decide about suitable action to be taken. Maybe the cashier needs assistance or maybe he was at fault. In this way, I would avoid a strike but send a message to other employees too that I was serious about my job. An arbitrary decision would hurt my credibility and also expose me to risk of union activity. Under the circumstances, an enquiry would buy me time as also serve the purpose. It would also be safe, as my subsequent action would not be criticised, since I was going by the committee recommendations.

Candidate IV: I find that there is nothing much I can do in this situation. Bank managers have few powers over their employees and can neither motivate them nor throw them out. We also have to realise that managers are not responsible for the business of their banks. They have only temporary tenure and promotions are based on length of service. I would thus try to ensure that everything is peaceful during my tenure and no major disruptions take place. My transfer may be due in a few years anyway, so why should I rock the boat? By appointing committees or taking action, I would be unnecessarily spoiling my relations with colleagues and it would also spoil my reputation in the bank. So I would do nothing. I would try to pacify the customer, but if he wants to take the business elsewhere, let him. I would also pacify the cashier but would not take action against him. Wisdom lies in maintaining the status quo, not in rocking the boat. The case says that the bank is nationalised, so that is important. We are not in the private sector where we are responsible. We have to fulfill social responsibility. Employees are important. Moreover, you cannot change the system. So my advice is: do nothing. Just sit tight and wait for your transfer. Maybe it will be to a better place.

Analysis:

We now have different viewpoints, each quite different from the others. The first is to take drastic action, the second to motivate the errant employee, the third to appoint a committee and the fourth, to do nothing. Each has its advantages, as explained. Clearly, there is no one answer or the best solution. But when one makes any recommendation, one must see what impact it will make on the selection panel.
The first response would show that the manager is tough and ruthless, brave and daring. However, it would also show that he does not care about human relations. The second shows that the manager is too concerned with human qualities. He wants to motivate the employee, but that is a long process. The message he would send that he is too soft and does not care about the efficiency in the bank. The third response is to buy time by appointing an enquiry committee. This would make practical sense, though it would show that the manager is indecisive. The last response is perhaps the most practical: given such situations a real bank manager will probably ignore the whole episode. Each response, thus, has its positive points but would send a negative signal too. What would be the best response in this case?

Best response:

It must be understood that any case is a situation and a candidate is not required to show his business acumen or insight. What is required is that the candidate shows some leadership skills and is able to articulate his ideas. We give below a method which would be the best response in doing any case discussion.

The idea is that the candidate must keep the initiative and is able to interject at several points in the discussion. Do not give your viewpoint, no matter how wise you think it is. When you advise a particular piece of action, you immediately paint yourself in a corner from where you have to defend your thoughts without the possibility of shifting your stand later on. There is no point getting into an argument. The best way would be to assume a leadership position and, without committing any course of action, to guide the group. Help it arrive at a consensus. Agree or disagree to others’ viewpoints. After sufficient arguments have been made, take your stand and agree with the group. Your role should be of a facilitator.

Here are the steps you can follow to achieve the above:

Describe the problem.
Ask for different viewpoints.
Identify possible solutions.
Discuss pros and cons of each alternative.
Select the best alternative and agree with it.
Conclude.

By following this strategy, you can make a contribution to any case, even if you do not know anything about it. Start by paraphrasing the case and put in your words, explaining it to others. Stick to the facts mentioned in the case. Having made your introduction, ask for the opinion of others. Do not criticise anybody but help analyse the alternatives. Bring in advantages and disadvantages of each alternative. Having thrashed out all suggestions, help the group select the best one. Agree with the group consensus and conclude, bringing in all the points that were brought up in the case.

You can show your leadership abilities through this strategy. The selection committee would no doubt be impressed by your contribution as also the fact that you are able to guide the group. This would thus be the winning strategy to succeed in any case discussion.

How to Plan Your Career?

Choosing a career is a difficult matter, in the best of times. Add to this opinions of friends and parents, and the young person is caught up in a confusing situation where making a decision is almost impossible. We give here a model which can help young people to choose a career, gain competencies required for it, make decisions, set goals and take action. The decision for each individual is different, since everyone is a distinct individual. This model is helpful not only for freshers but also throughout one's life.

Self Assessment

This step involves gathering information about yourself to make a decision about a career. By developing an understanding of self (values, interests, aptitudes, abilities, personal traits, and desired life style) you should become aware of the inter-relationship between self and occupational choice.

One can start by (a) Learning interests, abilities, skills, and work values, (b) Listing accomplishments, (c) Understanding physical and psychological needs, (d) Assessing aspirations and motivation level, and (e) Deciphering personal traits and characteristics.

As you begin to develop a better understanding of yourself, you will gain self-awareness, improve self-confidence, understand the importance of time management and also develop personal as well as professional management skills.
Some ways in which self-assessment can be done are described here. For example, one can take exploratory classes or attend workshops for study skills, or join activity clubs or professional clubs. One must be careful that one should allow regular time for leisure, hobbies and friends and not get involved in work all the time.

One should identify one's personality style and see what one is best suited to. Also identify work values and gain a positive attitude. For instance, one should develop interpersonal skills in expressing feelings and ideas and interact with people. Self-defeating behaviour should be got over with.

**Academic and Career Options**

After you have completed your self-assessment, you must identify academic and career options available. This step allows you to investigate the world of work, narrow a general occupational direction into a specific one through an informed decision-making process. You will begin to identify potential careers, gather information about those careers, and match the career information with the results from your self-assessment.

Once this is done, one should learn about academic and career entrance requirements. Explore how and where you can get the education and training required. Identify institutes where you want to apply. Also assess job market trends and have a second plan ready, consisting of academic and career alternatives.

**Competency Areas**

It is important to improve competency all the times. One must gain research and investigative skills, practice decision-making, develop problem-solving skills and take up critical thinking exercises.

One must also increase understanding of how abilities, interests, and values match career/academic requirements.

To gain competency, one should interact with professionals, meet academic advisors and career counsellors, discuss with professors, or attend courses and workshops in areas where one can learn skills. Skills that can be thus acquired are: communications, computer knowledge, foreign languages and international studies. A youngster must make it a point to attend job and career fairs, participate in the Study Abroad programme, or take up a part-time job. Students abroad are known to start small businesses in order to enhance their skills.

The next step helps you to evaluate occupational choices and gain practical experience through internships, co-operative education, summer jobs, volunteer work and campus activities. You will begin to make more specific decisions about occupational choices. Here too, increase your competency levels by learning communication and interpersonal skills. Confidence-building is very important at this stage. Time management techniques should also be picked up.

At this stage too, one should participate in the Alumni programmes of your college, work part-time or during summer to acquire new skills and practice public-speaking in classes or in organisations, tutor students in various subjects, or join a professional organisation.

**Ideal Life Style Inventory**

Mark each item that best describes how important these things are to you. This inventory is designed to help you identify values. It is not scored.

<table>
<thead>
<tr>
<th>Item</th>
<th>Very Important</th>
<th>Moderately Important</th>
<th>Not Important</th>
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<tbody>
<tr>
<td>Live in a House</td>
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<tr>
<td>Live in a Rural Area</td>
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<td></td>
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<tr>
<td>Entertain at Home</td>
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<tr>
<td>Spend Money</td>
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<tr>
<td>Frequent Travel</td>
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<td></td>
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<tr>
<td>Have Many Possessions</td>
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<td></td>
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<tr>
<td>Have Lots of Money</td>
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<td></td>
<td></td>
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<tr>
<td>Live Close to Recreation</td>
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<td></td>
<td></td>
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<tr>
<td>Live Near Cultural Centres</td>
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<td></td>
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<tr>
<td>Access to Movies, Restaurants</td>
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<td></td>
<td></td>
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<tr>
<td>Time Alone</td>
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<td></td>
<td></td>
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<tr>
<td>Active Member in Community</td>
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<td></td>
<td></td>
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<tr>
<td>Access to Education</td>
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<td></td>
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<tr>
<td>Live Near Place of Work</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Work Only for Money</td>
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</tbody>
</table>
Once you have answered the questions above, you will be in a good position to select the job you want. Of course, it is not always possible to get a job that perfectly matches what you have in mind.

Allow yourself to dream, fantasies, and have fun. Project yourself into the future, five to seven years from now. Imagine in a two-day time span what you would ideally be doing. Talk about where you would be living and who else might be there. Use as much detail as possible in your fantasy; the weather, lifestyle, co-workers, leisure activities, responsibilities, etc.

Meet professionals

Now start finding out about your occupational prospects. Find out about the major duties and responsibilities involved, products made or services provided by this occupation, specialisation within the occupation and the tools used in the occupation. Find out also about the education, training or experience needed for the occupation. Match personal qualifications, skills, and abilities required for the occupation and fill in the gaps where you do not have such skills, such as typing or computer knowledge.

Assess whether you like the working conditions: some jobs may require odd hours of duty or frequent travel. Are you up to facing these? Find out about future prospects and outlook for the occupation. The normal methods of entry into the occupation will be found in newspapers and magazines. Observe the people in the occupation and see the personality characteristics of typical people working in it. Sales jobs, for example, require extroverts and you should be able to match your personality with what you observe.

Make an informational interview questionnaire and talk to people in the occupation. The following questions could act as a guide:

a) How did you get into this occupation/organisation?
b) How did you become interested in this occupation/organisation?
c) What entry-level jobs might qualify a person for this field?
d) What is the progression of jobs from the beginning to the top?
e) What responsibilities and duties do you have in your work?
f) Who are your customers? Who are your competitors?
g) What essential abilities are needed to do your job well?
h) What preparation, education, training, or background is required entrance into this field of work?
i) What is the guiding philosophy of the organisation?
j) What personal traits, values, and interests are necessary or to succeed and advance in this occupation/organisation?
k) What are the major frustrations, annoyances, or sources of in the occupation/organisation?
l) How much time do you spend at work?

Meeting professionals helps a lot and clarifies many doubts in one’s mind. However, it is necessary to know someone for honest answers. If you do not know a person, chances are that you will not be able to get honest answers.

Matching skills with requirements

The basic idea of the above model is to match one’s skills with what is required for the job. Once an assessment is made, one will be better able to know one’s personality and choose a career accordingly. Very often, this is not done. Thus, people find themselves in jobs in which they have no interest in. A person who has been involved in books all his life, is suddenly asked to deal with customers or a person who has been an extrovert may find himself in a banking job where all he has to do is keep ledgers. It is to avoid this kind of a thing that building inventory helps.

At the same time, the model helps you assess the skills needed to work in certain careers. If you want to do management, for example, it is advisable to take up jobs so that one acquires confidence and also knowledge about the industry. This will also help in selecting the kind of industry that you want to work in.

The model is not perfect, but gives invaluable pointers about one’s personality and indicates how to choose a career.

Defence Forces

Armed Forces offer excellent career opportunities to the enthusiastic and adventurous young candidates who wish to excel in the uniformed forces. The career provides very good openings for physical fitness, adventure and sporting opportunities on the one hand and good prospects of growth in service, new challenges, attractive salary and perks and the satisfaction of defending the borders of the country on the other. Every selected candidate has to undergo
rigorous pre-commissioning training before induction into the service as an officer in the rank of Second Lieutenant (Army) or Acting Sub-Lieutenant (Navy) or Pilot Officer (Air Force), as the case may be. Facilities like free medical aid, concessional residential accommodation, free rations, free/concessional travel by rail, group insurance, Defense Service Officers Provident Fund (DSOP), etc, are also available. The defense officers also get adequate opportunities to undergo specialist training courses like Driving and Maintenance Course, Course on Marine Diving, Parachute Jumping and Sky Diving Course, Mountaineering Course, etc, in addition to routine professional courses. In addition, sufficient opportunities are also available to pursue the interests in activities like sports both indoors and well as outdoors.

Time-bound promotions and increments are available up to a particular limit and the officers with the outstanding performance during the entire service career may hope to rise to the highest rank in the respective service. It also enables a service officer to get an opportunity to carry out several acts of gallantry and get rewarded with a decoration from the President of India. Moreover, the service offers a very good social and regimented life along with the pleasure of directly defending one's motherland.

Choosing and Managing your Career

A common question in the minds of young people is: which career to choose? Parents obviously want their children to become successful doctors, engineers or bureaucrats. Many students do follow their parents' wishes and are able to build a secure career for themselves. Since not everybody has the aptitude and can clear the extremely difficult competitive examinations of these professions, it results very often in heartbreaks and frustrations. Nor is it necessary that everybody is cut out for every profession. In the long run, it would be better if youngsters choose a career that one has interest in. The key to success would lie in doing things well and not in following what others are doing.

Tejinder is a doctor who has joined MBA coaching classes. "I did MBBS because my parents wanted me to but I find there is no money in it. An MBA will give me the qualifications to work in a multinational and live a decent life", he says. Thousands of students, including engineers from the premier institutes like the IITs, want to get into management for this reason. One often wonders why some of the brightest people in the country are opting for becoming salesmen for foreign companies, sacrificing their talent and years of their hard work and training in a different profession.

Likewise, there is a craze for civil services. After many attempts and wasted years some people end up as teachers or clerks. The process wastes precious years of a person; if only the aptitude was measured earlier, a person could be advised to do something else.

Failure apart, even those who may pass due to sheer grit and determination may not have an inherent interest and spend their life doing their jobs without adding any value to it. This is evident from millions of mediocre IAS officers, engineers and doctors. Even mediocre MBAs cannot rise above middle management because they did not have the interest in the career and can never be as good as one who was always interested in it.

Going by the quality of work done in the country, it does appear that there is an army of mediocre people who are content in passing their time in offices. We seem to encourage mediocrity. Everybody does diplomas in computers and management since they have heard that such diplomas fetch high salaries. Their contribution to the job, sadly, is abysmal.

The diplomas, however, build up expectations and everybody thinks he is fit to work in a multinational company. Not everyone can find such a job, which leaves a trail of frustration behind. Ironically, though there is huge unemployment in the country, it is difficult to find a good typist or a good computer operator.

Multinationals, or for that matter any employer, require people who can "add value". They do not want pen pushers. A diploma or a degree does not add value. It is added by an understanding of the situation and taking intelligent decisions. Highly paid jobs require this more than anything else. A person who does not have talent for this is bound to be left behind.

Choosing and managing a career requires more serious thinking than many of us are willing to admit. First is the question of aptitude. It is necessary not to be overwhelmed by stories of high salaries that others are getting, since each profession offers the possibility to earn more than others. The most highly paid professionals in the country, for instance, are not MBAs. A good doctor or a fashion designer would be able to earn more money. Some famous designers and cardiologists earn more than most MBAs.

The aptitude question is also important to find out whether we can be successful in certain professions. Students preparing for civil services or as a Chartered Accountant would do well to find out whether they are cut out for them rather than spend years trying to pass tests that they cannot. It is not a matter of intelligence it is a matter of aptitude.
Secondly, a commitment is called for. Most young people say that they can work hard but when it comes to doing it, they are happier spending time with friends and outings. It is important, therefore, to be honest with yourself, assess the kind of time you can put in and the resources you have at your disposal. Do not be misled by the glamorous professions but choose something which is more down to earth. If you do choose to work in a multinational, look at the effort put in by those executives and try to emulate them. Merely saying that you can work hard will get you nowhere.

Multiple Opportunities

Of late the situation has changed drastically. The lure of Government jobs is no longer strong enough to prevent the job-seekers from taking up jobs in the private sector as well as self-employment. Government jobs and UPSC competitions are still attractive, but to lesser number of candidates every year. Self-employment opportunities have grown so important that people who taste early success in this field never try for any job or competition. The self-employment opportunities range from computer training centres, stenography classes, schools providing high tech services like micro-filming, off-set printing, professional photography, graphic arts, fabrication, civil works etc to setting up of small-scale manufacturing units, export business etc. There is hardly any field in the Indian economy today where business does not flourish, be it a small enterprise such as a STD, PCO or a large business of clearing agency for exports or dealership in automobiles, gas or petrol/diesel. The aspect of self-employment although needs a lot of personal attention and hard work, but at the same time is highly rewarding, as compared to a fixed salary job. Growth of business and income levels is not related to the age or experience of a person, but on his/her hard work, imagination and business sense. Only the selection of work/job must be appropriate and commensurate with the aptitude and academic/professional qualification of the person concerned.

Analyse Inner Strength and Set Goals

Every human being has certain inherent strengths and weaknesses, which must be recognised by making honest introspection. An objective self-assessment of own strengths and weaknesses would reveal to an individual his/her own inner potential. The assessment of inner potential can also be obtained by talking to some successful persons on various subjects, observing own reactions in the times of distress and comparing own achievements with the achievements of the group as a whole on several issues of importance. This self-analysis also bring out the aptitude of a candidate.

A detailed self-analysis provides one with a deep and fruitful insight into hidden potentials and strengths and weaknesses which would assist a candidate to choose a career. For instance the strength could lie in educational and professional qualifications, experience, moral strength, ability to convince people, business acumen and aptitude, capacity and quest for producing results etc. Similarly, the weaknesses could be in terms of qualifications, lack of experience, lack of self-confidence, lack of confidence in dealing with people etc. An objective analysis will ensure selection of a proper direction to one's career. After choosing one of the three paths, the candidates can set goals to be achieved by them in a given time frame.

General Awareness

An essential pre-requisite for excelling in any of the career paths is through preparation at the pre-entry stage. Professionally and technically one has to be absolutely sure of oneself. In addition, general awareness of the environmental variables is a must. This awareness includes knowledge about day to day science, about the socio-political system, economic planning, budgeting process, economic geography, current happenings in the country as well as in the world etc. Such an awareness cannot be acquired overnight and needs constant input over years. Regular reading of standard newspapers and competition magazines right from the student days is required. A sharp mind with a detailed knowledge of the environment around is bound to succeed in any sphere ranging from self-employment to the Government service. In case of competitions and interviews for the Government jobs, such awareness goes a long way in helping a candidate to succeed by having edge over others. Same is true for getting selected for a private job. In case of self-employment, a person fully conversant with surroundings and environmentpolitical, social and economic, is bound to succeed and put his/her competitors in shade.

A candidate who is technically and professionally fully equipped to take on the challenges of life and is confident of handling the situation on the basis of his/her knowledge, is bound to stand ahead above others in every walk of life.

How to make career decisions through Self Assessment?

Choosing a career is one of the most important decisions that you will make in your lifetime. By aligning your career choice with your interests, natural abilities and highest values, you'll be on the road to get what you most want, and enjoy it to the boot.
Self-assessment is the first step of the career planning process. It is the process of gathering information about yourself, in order to make an informed career decision. A self-assessment should include a look at the following: values, interests, personality and skills.

Values: the things that are important to you, like achievement, status, and autonomy.

Interests: what you enjoy doing, i.e. playing golf, taking long walks, hanging out with friends.

Personality: a person's individual traits, motivational drives, needs, and attitudes.

Skills: the activities you are good at, such as writing, computer programming, teaching.

The most common refrain among students is this one: "I don't know what I want to do. Is there a test or something that can tell me what career is right for me?" The answer is no. You can't take a test that will, as if by magic, tell you what to do with the rest of your life. You can, however, use a combination of self-assessment tools that will aid you in your decision.

Self-Assessment is an opportunity to ask the question, "who am I?" and begin creating a professional identity. It is a self-evaluation, defining, and clarification process. Self-assessment is a process that will occur periodically throughout your life.