



MBA
(FM)

ବାଣିଜ୍ୟ ଭବନ

MBA

FINANCIAL MANAGEMENT

FORMERLY MFC

2021-23



*" Leaders must be close enough to relate to others,
but far enough ahead to motivate them "*

-John C. Maxwell



MESSAGE

Vice Chancellor

Utkal University

I am delighted to know that the P.G Department of Commerce and the Students of MBA(FM), Utkal University is going to release an Information Booklet, detailing academic pursuits, courses, goals and vision. Sharing relevant information in a compact manner is of paramount importance to stay connected not only with the students on the campus but also those who aspire to be a part of the University

The booklet of information has its own significance in ensuring that each student, faculty member and other stakeholders has a means to sustain their campus ties and feel interconnected to the University community at large.

I congratulate the head of the department and the faculty members for their commitment and contributions, without which this event would not have been possible. The publication of the brochure is an additional feather in cap of the Department of MBA (FM), P.G. Department of Commerce.

My best wishes.


(Sabita Acharya)



MESSAGE

Head of the Department

The world is fast changing after COVID, bringing with it numerous challenges and opportunities in this globalisation and digital era. Phenomenal changes have occurred in the world of finance be it corporate finance, international finance, investment management, financial services or financial control, changes are taking place like never before.

To fill the ever-increasing need for dynamic finance professionals, the MBA (FM) programme, a two year full time master degree course was introduced in Utkal University in 1996.

The MBA (FM) programme has its focus area as confined to Corporate Finance, Investment Management, Financial Markets & Instruments & International Finance. Keeping in mind the changing financial environment, the students of the MBA (FM) programme are equipped with new tools & techniques needed for effective managerial decision making. The syllabus is meticulously designed & revised from time-to-time with a view to make the products market fit. The students of the MBA (FM) Programme are made to interact with the best faculty and executives from Financial Institutions & Industrial Houses.

The market has responded very positively to the MBA (FM) programme.

About 90% of the past batch students have entered into some of the reputed financial & commercial organization in the country, where they have proved their own worth. I wish all of the fortune to our MBA students.

I wish all of the fortune to the MBA students.


(Prof. Prabodha Kumar Hota)



MESSAGE

Seminar Advisor & Placement Coordinator

I am glad to present the students of 2021-23 batch of MBA (financial Management) formerly MFC programme of P.G. Department of Commerce of Utkal University - for possible recruitment in your esteemed organization. Our MBA (FM) students are trained and nurtured well, to the best of their and our capabilities, to contribute positively towards growth and profitability of the organization and the nation.

Our students are trained with curriculum developed with very comprehensive syllabus consisting of 32 papers, project work and internship for 2 months. Our students get practical knowledge during summer internship programme in different well known and established corporates and financial institutions.

It is our endeavor and zeal to skill the students according to the requirement and demand of the market so that the brand of MBA (FM) does not get diluted.

(Dr. Rabindra Kumar Swain)

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ODISHA

Odisha was known as a laggard state, but the past two decades have seen its accelerated transformation across all verticals. The recently concluded third edition of 'Make In Odisha Conclave' brought in investment proposals of Rs. 10.5 trillion, topping the previous sums by a big margin. This speaks volumes. It gives us all in Odisha a sense of prestige and pride, to host for the second time, the **Odisha Hockey Men's World Cup 2023**. Apart from our industrial capability, it is sports that has put us on the global map. To be entrusted to host significant sporting events provides a state with large intangible benefits. Odisha has previously hosted other large sporting events - the Asian Athletic Championship and the FIFA U-17 Women's World Cup. Odisha has already introduced shuttle flights between Bhubaneswar and Rourkela for passengers flying to attend the ongoing Odisha Hockey Men's World Cup. Businesses can take advantage of the booming market in the local economy, especially in the **steel, iron, and cement sectors**. Odisha also hosted the Dot Fest, which includes a flea market/night bazaar, photo exhibition - 'Sebbe o Ebbe' - to showcase the photographs of Bhubaneswar from the late 1860s to 2023, an international food festival comprising cuisines of the 16 participating nations in the world cup, trails around the capital city, and a storytelling festival - Bhu-festo.



BHUBANESWAR

The word Bhubaneswar in its literal sense means the 'Gods World' which showcases the centuries old temple architecture. The temple city of Bhubaneswar located in eastern India is also known as **Mandiramalini, Ekamra Kshetra and Kalinga Nagari**. With **500 temples in its treasure**, the city is probably the only city in the world that presents a **veritable overview of the stages of development** of Hindu religious architecture. Today these temples are a gentle reminder of the glorious past and the rich heritage of India. It is an administrative, information technology, education and tourism city. The city is one of the fastest developing cities in India and has played its part in the development of Odisha, which is realizing the potential of its abundant natural resources and skilled manpower. As many big players have already set up their operations in Bhubaneswar, Bhubaneswar is becoming a favourite destination for many IT & ITES companies. Bhubaneswar's IT sector is finally beginning to change for the better. It is emerging as an IT hub, with organizations like **Infosys, TCS, Wipro, Mindfire solutions, CSM technologies, Mind tree Limited, Deloitte, Mahindra Satyam** and **many more** setting up offices here. Bhubaneswar has found a place in the Central Government's Smart City Project which promises huge potential for further growth.





Utkal University, established in the year of **1943**, is the **17th oldest university in India**. Its present campus at Vani Vihar , Bhubaneswar is located on a sprawling 400 acres in the heart of the city. The foundation stone of the campus was led by Dr. Rajendra Prasad, the first president of India in 1958 and the campus was inaugurated by Dr. S Radhakrishnan, the second president of India in 1963. It has the largest academic campus in Odisha thus the state's largest in this respect. There are in present **27 Post graduated departments** located in the university campus for studies & research in various disciplines of science, humanities, business administration, social science, law & commerce. There are at least 15 self- financing sponsored courses including the **MBA(Financial Management)** formerly known as **MFC** programme.

Utkal University is certified as **UGC category 1** and **NAAC A+** out of some of the best minds of eastern India & many of them holding key positions in well-established government and private organizations, playing important role in the development of the country. **The mission of the University is to " To provide the students with knowledge, skills, values and sensitivity necessary for successful citizenship "**.

LEGACY OF MBA(FM)



The year of **1996** witnessed the reckoning of a new dawn and a foray into an uncharted territory in the Indian educational scenario. The **MBA (FM) programme formerly MFC**, which is the **first of its kind in Eastern Odisha** provides the necessary infrastructure in tune with the requirement of the emerging liberalization and globalized finance sector of the country. It basically comprises of modules specialized in finance and covers varied realms like commercial banks, capital market, Merchant Banking, Insurance Management, Derivatives, Financial Engineering, Accounting, Tax Planning, Commodities Market, Corporate Governance etc.

MBA (FM) endeavours **to be an institute committed to innovation, knowledge sharing and entrepreneurial skills**. The focus is to develop self-reliant and market fit students adaptable to new ideas and changes. **To be a centre of excellence in Finance Education and Training.**

MBA(FM) CURRICULUM

CBCS (SIP & FINAL PROJECT INCLUDED)

MAKING FUTURE LEADERS



SEM - 1

1.1 Management Concepts and Organisational Behaviour (**MCOB**)

1.2 Economic Analysis for Decision Making (**EADM**)

1.3 Financial Accounting & Reporting (**FAR**)

1.4 Quantitative Techniques for Management (**QTM**)

1.5 Marketing Management (**MM**)

1.6 Financial Management (**FM**)

1.7 Business and Financial Environment (**BFE**)

1.8 Financial Markets and Instruments (**FMI**)



SEM - 2

- 2.1 Accounting for Managerial Decisions (**AMD**)
- 2.2 Investment Analysis and Equity Research (**IAER**)
- 2.3 Risk and Insurance Management (**RIM**)
- 2.4 Mutual Fund and Portfolio Management (**MFPM**)
- 2.5 Business Regulatory Framework (**BRF**)
- 2.6 Entrepreneurship and Project Management (**EPM**)
- 2.7 Research Methodology and Report Writing (**RMRW**)
- 2.8 Soft Skills (**SS**)



SEM - 3

- 3.1 Strategic Management (SM)
- 3.2 Merchant Banking and Financial Services (MBFS)
- 3.3 Financial Derivatives and Risk Management (FDRM)
- 3.4 International Finance Management (IFM)
- 3.5 Tax Planning and Management (TPM)
- 3.6 International Accounting and Corporate Reporting (IACR)
- 3.7 Corporate Restructuring and Financial Reengineering (CRFR)
- SIP



SEM - 4

4.1 Corporate Governance and Business Ethics (CGB)

4.2 Commodity Markets and Futures (CMF)

4.3 Marketing of Financial Services (MFS)

4.4 Accounting Standards and I.F.R.S. (AS)

4.5 Retail Management (RM)

4.6 Wealth Management (WM)

4.7 Macro Economic and Policy (ME&P)

Final Project

The background features a large, solid blue shape that resembles a stylized 'P' or a speech bubble. A white circular outline is partially visible, overlapping the blue shape. The word 'PEDAGOGY' is centered within the blue area in a white, bold, sans-serif font.

PEDAGOGY

RE-IMAGINING THE WAY OF TEACHING



"Enter every activity without giving mental recognition to the possibility of defeat. Concentrate on your strengths, instead of your weaknesses... on your powers, instead of your problems."

– Paul J. Meyer

SEMINARS



Seminars are held twice a week where two or more students present a particular topic. There is a **dedicated seminar committee of students** who organize seminars after the classroom session gets over. Various **finance related topics and issues** are discussed and debated by the students during the seminar. All faculty members join the students in the discussion and give their expert opinion regarding the topic. Such interactive learning process makes the students conceptually sound.



PRESENTATIONS



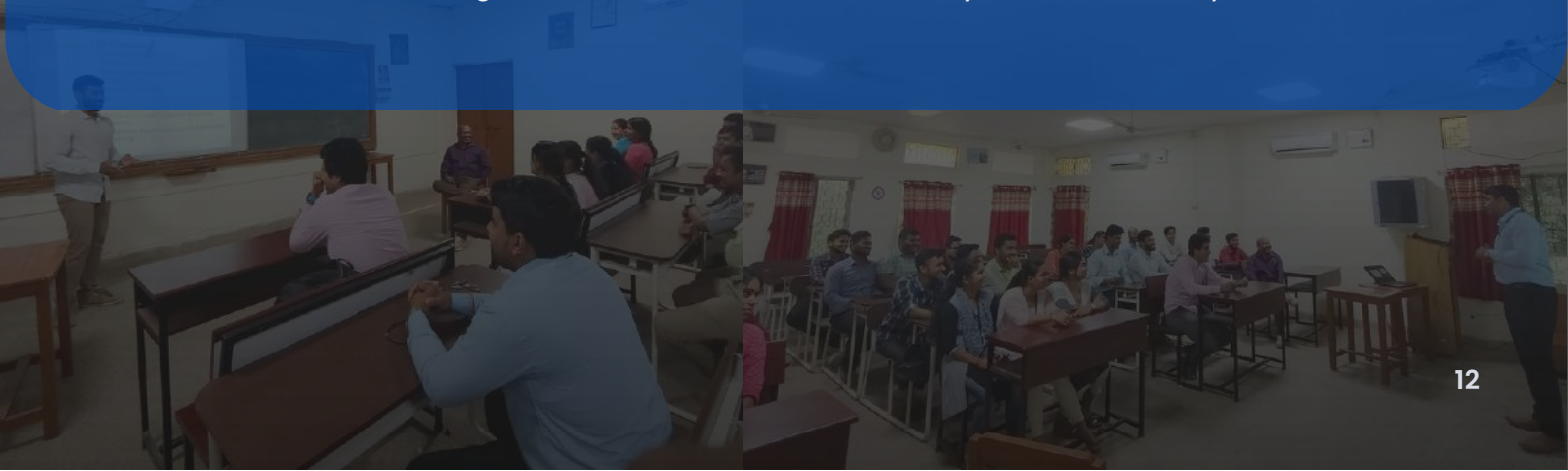
Presentations on cases or on reports made by the students are designed to **improve expression of ideas and communication skills**. This makes the learning experience more **interactive and provides an opportunity** for the students to delve into the intricacies of a topic, while ingraining aspects of time management and crisis control.



CLASS ROOM INTERACTIONS



Class room Interactions are one of the **most important medium** of sharing knowledge and experiences and we keep utmost care to do the same with our students at the classes. It let's us to **understand the learning curve and growth** of a individual student and guide them much more closely and accurately.





UTKAL UNIVERSITY
NAC ACCREDITED A+

NATIONAL SEMINAR

RUSA SPONSORED NATIONAL SEMINAR

ON

"THE FUTURE OF ACCOUNTING IN INCREASINGLY COMPLEX BUSINESS ENVIRONMENT"

26th March, 2023

Organised by

POST GRADUATE DEPARTMENT OF COMMERCE, UTKAL UNIVERSITY
&
INDIAN ACCOUNTING ASSOCIATION, BHUBANESWAR BRANCH

Venue: Prof. S

POST GRADUA

INDIAN ACC



MBA (Financial Management), P.G Dept. of Commerce, Utkal University organises a **National Seminar** on a particular theme. Academicians, Research Scholars, Eminent Personalities from industry and students participated in this event. **Memorial Lecture, Panel Discussion and Technical Sessions** are conducted. The mega event is **concluded with an engaging Cultural Function** arranged by MBA(FM) for the participants and guests of the seminar. This year the national seminar was organised on the topic "**The Future of Accounting in Increasingly Complex Business Environment**" with the help of our seminar coordinator Dr. Rabindra Kumar Swain and support from our Head of the Department - Dr. Prabodha Kumar Hota.



CASE STUDY METHOD




Case related discussion and analysis in the classroom makes the course **motivating and allows students to participate and apply the theoretical concepts** learned in the class in evolving solutions to real life situations. This kind of pedagogy nurtures and hones students' **problem-solving and decision-making skills**. This also ensures exciting and interesting classroom experience for the students and faculty members alike..





TEAM WORK



Group work forms a major component of most courses .It **enhances the team-working abilities and people-management skills** of the students while making them flexible and adaptable to various situations. A great amount of learning at the institute is gained through **group activities** that range from preparing for group presentations of cases, reports, reviews, mini projects to working for various interest clubs and societies.

SUMMER INTERNSHIP



As a part of the course curriculum, the students undergo the **Summer Internship of six to eight weeks duration in reputed industrial, financial or service sector enterprises**. It plays an instrumental role in rendering pragmatic exposure to the corporate world. During the SIP, students **gain practical experience** and address the operational and functional problems pertaining to the organization.



FACULTY STAFF

SUPPORTING THE JOURNEY THROUGH OUT

OUR FACULTY



Dr. Rabindra Kumar Swain

M.Com, M.Phil, Ph.D, MBA, ICWAI, UGC, JRF

Dr. R.K. Swain is currently the Seminar Advisor & Placement Coordinator of MBA(FM), Formerly MFC. He is the OSD (Finance) of Utkal University. He is also the executive member of All India Accounting Association. He is also the General Secretary IAA, Bhubaneswar Branch. He has 29 years of experience in P.G. teaching. He is a visiting faculty at DDCE, PM&IR, Tourism & Heritage Management (Utkal University). He has published 8 books & 56 articles. He has also attended & presented papers at 36 international seminars & 59 national seminars. He got the best research paper award in an international seminar held in Bangkok, Thailand in September 2019. He got the **Manubhai M Shah Memorial Research Award from Annual Conference of the Indian Commerce Association** in Bhubaneswar, Odisha on 24th December, 2019. He got the **ISER Excellent Paper Award from International Society for Engineers & Researchers and South Asian Research Center** in Bangkok, Thailand on 22nd August 2019. He got the **Best Research Paper Award from All India Accounting Association** on 5th & 6th January 2019 in Jaipur. He also received the **Best Research Paper Award from Odisha Commerce Association in All Odisha Commerce Conference** held at Ravenshaw University on 4th and 5th February, 2018.



Dr. Prabodha Kumar Hota

M.Com, M.Phil, Ph.D, JRF

Dr. P.K. Hota is currently the Head of P.G. Department of Commerce and the coordinator of MBA(FM) formerly MFC. He is also the dean of faculty Business and President of All Odisha Commerce Association(OCA) and he is the former Comptroller of Finance, Utkal University. He has 28 years of experience in P.G. teaching. He has published 4 books and 55 Research papers (including 5 in international journals). He has also chaired sessions in many international seminars.

OUR FACULTY



Dr. Maheswar Sahoo

M.Com, M.Phil, L.L.B, FDP, Ph.D



Dr. Anil Kumar Swain

M.Com, Ph.D, FDMA

Mrs. Kalpana Mohanty.

M.P.M.I.R, M.Phil, CEP



Dr. Prasana Das

M.Com, Ph.D, FDMA



Mr. Sangram Keshari Mohanty.

Vice President - Newaetate (Affiliate of Meesho), Ex- Vice Principal & OIC , Startups & IPFC Cell,



Dr. Himanshu Mishra

M.Phil (Management), MBA (IIFT, Delhi), L.L.B, Ph.D



Dr. Sambhit Mishra

M.Com, Ph.D



Dr. DP Mishra

M.Com, MBA, Ph.D



OFFICE STAFF



Prasanta Kumar
Mohanty



Manmohat Kumar
Swain



Akshay Kumar
Sahoo



Ram Raj



Dilip Kumar
Pradhan



Kailash Raj



Manjusa
Mishra



Basudeva
Mahakhuda



FACILITIES FOR STUDENTS

STIMULATING IDEAS AND CREATIVITY

CENTER OF INCUBATION



Centre of Innovation and Incubation at Utkal University **fosters innovation, research, and entrepreneurial activities** in technology-based areas. It provides a platform for start-ups by budding entrepreneurs and intrapreneurs to convert their **innovative ideas into commercially viable products**. It also provides services related to patenting and commercialization.

PARIJA LIBRARY



The central library of Utkal University, named after its first Vice Chancellor, Professor Pranakrushna Parija, is **one of the finest libraries in the state of Odisha**. Set up in 1946 in Cuttack, it was shifted to the campus of Utkal University in Bhubaneswar in 1962. The building of the library, an impressive edifice, is spread over 28,000 square foot and comprises large reading rooms, periodical, reference, manuscript, documentation and text-book and administrative sections. The holdings of the library **consist of more than two Lakhs of books and 5800 rare manuscripts**. To serve the information needs of its large number of users in a globalised world the library, as part of INFLIBNET e-ShodhSindhu Consortium and OSHEC Consortium provides them access to wide variety of e-resources. The faculty, students, research scholars and employees of the University find **Parija Library a vibrant and welcoming learning space**.

DEPARTMENT LIBRARY



The Dept Library has a well-equipped facility for reading, to **meet the informational needs and intellectual pursuit of the students**. In consultation with the head of the department, it has been designed and co-ordinated as there are rules, regulations and functioning of the department library. It collectively supports the teaching and research programmes of the Department. All students, faculty members and employees of the Institute are entitled to make use of the library facilities on taking library membership. It consists of Books covering all fields of knowledge, e.g. Finance, Economics , Marketing ,Engineering, Pharmacy, Architecture, Hotel Management, Law, etc. Apart from that it consists of Journals, magazines, newspapers , Theases and dissertations , all of which are **easily accessible to students and makes there studying process convenient**.

GANDHI PARK



Mahatma Gandhi Memorial Park is a **Landmark & Historical Place**, located at Utkal University. Most of the functions organised by students take place in this park. It **creates a good social environment** for the students of the university to spend time, as It is a peaceful and clean place to sit and study.

The background features a large, solid blue circle on the left side, partially overlapping a diagonal line that divides the page from the top right to the bottom left. The circle has a subtle white outline. The text 'PLACEMENT' is centered within the blue circle in a white, spaced-out, sans-serif font.

PLACEMENT

MARKET READY LEADERS



*"Far and away the best prize that life offers is the
chance to work hard at work worth doing."*

—Theodore Roosevelt



BATCH PROFILE

2021-23 & 2022-24

2021-23



Adarsha Ranjan Jena
B.Com
Interned at OMC Ltd.



Monali Sindur
BBA
Interned at SAIL



Ria Pandey
B.Com
Interned at MCL



Ayush Mohapatra
B.Com
Interned at OMC Ltd.



Kishore Kumar Majhi
B.Com
Interned at OHPC



Priyanka Majhi
B.Sc
Interned at SAIL



Dalbir Singh
B.Com
Interned at OPTCL



Muskaan Bhoot
B.Com
Interned at SBI



Rudra Narayan Nayak
B.Com
Interned at OMC Ltd.



Deepsi Naik
B.Com
Interned at SAIL



Parbati Hansdah
BBA
Interned at SAIL



Sai Ranjan Sethi
B.Sc
Interned at NALCO



Javeria Fatima
B.Com
Interned at Accenture



Pratikshya Mukherjee
B.Com
Interned at Axis Bank



Samarpita Dhar
B.Com
Interned at MCL



Dibya Ranjan Mallick
B.Sc
Interned at SBI (LHO)



Prateek Pattnaik
B.Com
Interned at Credenc Web



Satyameba Jayate
B.Com
Interned at GRIDCO



Shrikant Das
BA
Interned at OCM



Mahesh Kishan
B.Com
Interned at OCM



Subham Rout
B.Com
Interned at GRIDCO



Sayema Firdaous
B.com
Interned at IDCO



Nausaba Parvin
B.Com
Interned at OHPC



Jyoti Prabha Pujari
B.Com
Interned at Shriram Life Insurance



Sonia Sharma
B.Com
Interned at MCL



Subhra Sahoo
B.Com
Interned at Indian Overseas Bank



Mangala Kumar Rowl
B.Com
Interned at Sharekhan



Soumyaranjan Ray
BBA
Interned at OCM



Y.Kodanda Rao
B.Com
Interned at IDCO



Chaturbhuja Ganthia
B.Sc
Interned at OHPC

2022-24



Rupam Pattnaik
B.Sc



Neha Sonali Ekka
B.Com



Ankita Sahoo
B.Sc



Rajkumar Rath
B.Com



Rosalin Swain
B.Com



Pinaki Prashad Bisoi
B.Tech



Hrudananda Hantal
B.Sc



Sushree Khirabdhi Dehury
B.Com



Shrusthy Padhi
B.Com



Rashmita Munda
B.Sc



Ankita Polei
BBA



Khusbu Mohanty
B.Com



Ashish Dung Dung
Hotel Management



Sayed Faisal Imam
BBA



Dibya Ranjan Behera
B.Sc



Debapada Nanda
B.Com



Shrabani Sai Pritika
B.Com



Nikita Swain
B.Com



Koustuv Das
B.Com



Anchal Sahoo
B.Sc



Monalisa Lakra
B.Sc



Snigdha Pramita Larka
B.Sc



Anup Mohanty
B.Sc



Bhagyashree Murmu
B.Com



Ashirbad Sahoo
B.Sc



Surajkumar Sethi
B.Com



Ashutosh Samal
B.Com



Bismay Kumar Khatua
B.Sc



Debasmita Panigrahy
B.Com



Smita Kujur
B.Sc



Saumyaranjan Sahoo
B.Sc



Bhawani Sharma
BA

SIP REPORT

We would like to extend our heartfelt gratitude to our recruiters and alumni, who have, at all times displayed their trust & support for the institute by helping them out with summer internship this year.

SIP REPORT (2021-23)

INDIAN OVERSEAS BANK

2.6%

SHRIRAM LIFE

2.6%

CREDENC WEB TECH.

2.6%

NALCO

5.3%

SHAREKHAN

5.3%

OCM

7.9%

OHPC

7.9%

SBI

5.3%

OMC

10.5%

IDCO

5.3%

GRIDCO

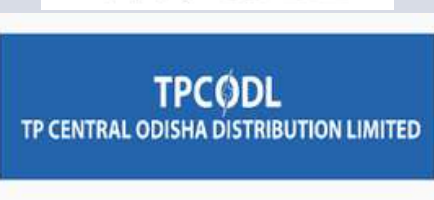
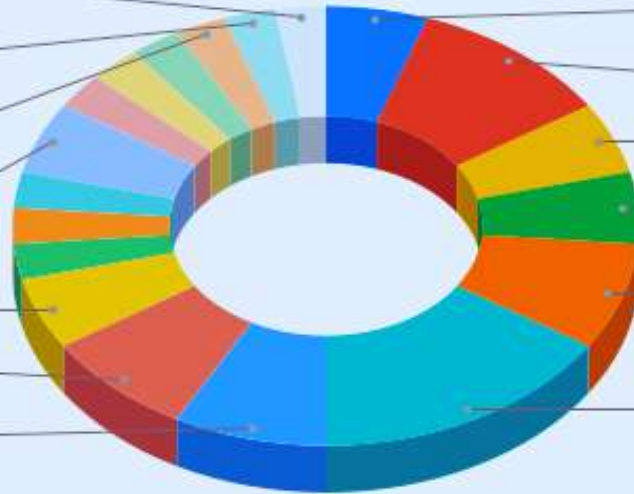
5.3%

MCL

7.9%

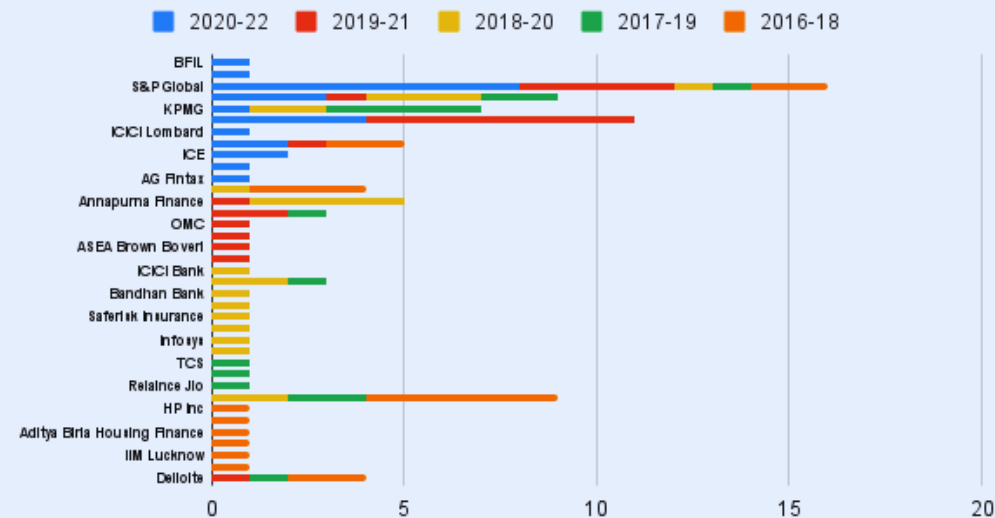
SAIL

15.8%

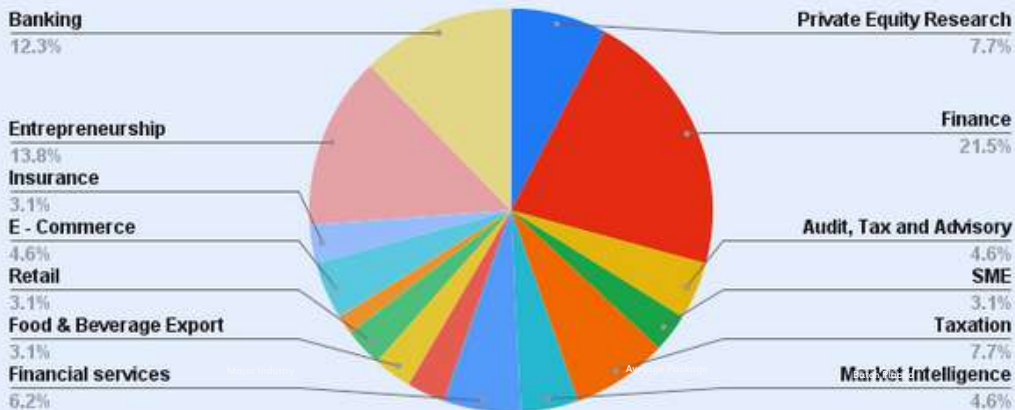


PLACEMENT REPORT

Last 5 Years Placement



Industry



Finance
Major Industry

13.5LPA
Highest Package

7.5LPA
Average Package

95%
Of Batches Placed

S&P
GLOBAL
Top Recruiter



LUMINARIES

MBA (FM) formerly known as MFC has produced an illustrious array of alumni who are in high corporate positions or are successful entrepreneurs. These highly successful and competitive individuals, have in many ways, contributed to the further growth of our institution. Below are the few of the prestigious dignitaries and institutions where our alumni are in leadership positions.



DISTINGUISHED ALUMNI

Prasana Mohapatra

SEBI - GENERAL MANAGER
(1996-98)

Priyam Kumar Singh Samanta

JP MORGAN - ASST. MANAGER
(2006-08)

Subrat Mohanty

AXIS BANK - ASST. VICE PRESIDENT
(2000-02)

G.Jagan Mohan

RBI - GENERAL MANAGER
(1996-98)

Akhandal Soren

RBI - ASST. MANAGER
(2006-08)

Debrata Das

RBI - MANAGER
(2000-02)

Ansuman Dev Pradhan

SEBI - DY. GENERAL MANAGER
(1998-00)

Subrat Kumar Mayitri

UBI - SENIOR MANAGER
(2006-08)

Dipti Ranjan Routray

L&T - UNIT HEAD
(2002-04)

Sanjay Das

NSE - SENIOR MANAGER
(1999-01)

Bharatendu Sahoo

RBS - EXECUTIVE OFFICER
(2007-09)

Arbinda Sahoo

TATA MUTUAL FUND - STATE HEAD
(2004-06)

Bijay Tripathi

STANDARD CHARTERED -- ZONAL HEAD
(2001-03)

Sanjay Mishra

CONSULTANT - SAP GLOBAL DELIVERY
(1997-99)

Sanjay Kumar Nayak

HCL TECHNOLOGIES -BUSINESS ANALYST
(2005-07)

Sangram Keshari Pradhan

YES BANK - ASST. VICE PRESIDENT
(1999-01)

Susanta Kumar Das

SEBI - DY. GENERAL MANAGER
(1999-01)

Manish Kumar Singh

HDFC - BRANCH MANAGER
(2005-07)

Sushanta Panigrahi

AXIS BANK - VICE PRESIDENT
(1997-99)

Sunil Kumar Patel

MAGMA FINANCE - STATE HEAD
(1998-00)

Samit Kumar Panda

BAJAJ ALLIANZ - ZONAL HEAD
(2001-03)

Sambhit Pattnaik

IBM - BS & CF MANAGER
(2001-93)

Manish Kumar Singhi

HDFC - BRANCH MANAGER
(2005-07)

Sidharta Mishra

ICICI BANK -DGM & ZONAL HEAD
(1996-98)

Sarika Sahoo


GANDHI SECURITY - HEAD
(1996-98)

Anshuman Bhujabal

BANDHAN BANK - CLUSTER HEAD
(2001-03)

Abhishek Mishra

Reliance LI - REGIONAL HEAD
(2002-94)



STUDENT ACTIVITIES

CELEBRATING THE TIMES



Novato Fiesta
(Freshers)



Republic Day



Independence Day



Rukshat
(Farewell)



Ganesh Puja



Saraswati Puja



UPL
(Utkal Premiere League)



Annual Picnic



Industry Visit

MBA (FINANCIAL MANAGEMENT)
SINCE 1996



Prof. Prabodha Kumar Hota
Head & Coordinator - MBA
(Financial Management)
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