



SARVAJANIK EDUCATION SOCIETY  
SMT. SHARDARANI RAMESHCHANDER

*Luthra*  
INSTITUTE OF MANAGEMENT

# *Learnnovator*



## *Career Aspirations & Expectations*

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It's 2021 and Generation Z (Gen Z) is the fresh cohort of young professionals joining the workforce. Gen Z born between 1996 and 2010, will account for 75% of the global labor force by 2025 according to Deloitte. The important question to ponder is what does this new generation of young workers value? What are their motivations and career expectations? Do businesses know how to align their demands with these younger workers' expectations? Companies that want to recruit the best and brightest of the talent will need to understand them.

Gen Z is "Digital Savvy". They are the first generation to grow up in a world where digital technology permeates every aspect of life. They expect to get their questions answered on the Internet. They will continue to advance technology and be able to help their employers and coworkers navigate an increasingly tech-based world.

Also, what distinguishes Gen Z from previous generations isn't just their Digital-savvy; it's also their entrepreneurial mindset. "Soft skills" will also prove instrumental - emotional intelligence and ingenuity is hard to automate.

Jobs that require social skills — the ability to self-regulate, self-manage, make responsible decisions — has emerged. Gen Z also shows a tendency to be civic-minded and more politically active. They are more focused on justice and equality in the workplace.

They are high achievers and crave opportunity; many members of Gen Z have high expectations for upward mobility in their careers that their employers might not be able to fulfil. With such a focus on work/life balance and great work benefits, members of Gen Z might also be prone to leaving jobs frequently to find better benefits and work/life balance, thus becoming less trustworthy to employers.

To recruit Gen Z, companies need to understand what matters to them and demonstrate how the organization is a perfect fit for what they want and need. They need to identify best strategies while recruiting Gen Z. Gen Z's experience with diversity, desire to travel, and trend toward political activism will lead the world to a more connected, loving, and collaborative future.

**Dr. Jimmy M. Kapadia**

Prof. and Director

S. R. Luthra Institute of Management



## Generation Z: Career Aspirations & Expectations

**Mr. Chirag Desai** | Mgmt. Consultant & Corporate Trainer

Gen.Z grew up after Generation Y (Millennials), a time of job crisis. People born in Generation Z are from 1990 to 2010 have qualities like creativity, self-motivated nature, and self-reliance.

Gen.Z is a digital native conceived with first-generation technology. Although the generation started playing games on the tablet at the age of five, they learned when to turn it off/on and reset it.

### **Breed of Technology:**

Gen Z students deeply understand that tech transforms their work and life. Technology emphasizes hiring them and onboarding on daily experience. Many multinational companies offer them jobs; Every company wants them to join and climb a bright career ladder; This is also because these people to be the breed of technology, now the era of technology is fast coming on track.

### **Diverse and Inclusive:**

Gen. z people are of educated, academic and technical origin, so they are aware of career aspiration and career development; They have well-defined career expectations and career development plans; hence many students, especially women, are called on the platform of MNCs.

### **Independent & Entrepreneurial:**

This Generation has been raised by Gen X who were busy in their career, as a result, Gen Z kids had to be independent at early age.

As per survey, around 55% of Generation Z are interested in starting their own company. as they are witnessing start-up succeed via social media. They have many resources available to teach them new skills, Entrepreneurial training programs.

### **Flexibility:**

Gen.Z don't want to lock themselves into a 9-5 office environment. Remember, this is the first Generation born into the technologically connected world. Gen.Z is a perspective of career advancement and job confidence and credibility. They want a career path that is flexible enough to travel from one department to another, from company to company.

### **Generational Z Preferences @ Work**

Gen.Z is technology conversant, self-directed, qualified to be a part of the asset for the company, thereby separating priorities from work and workplace to generation, to Knowing that a good environment of communication channel has developed for better understanding of Gen.Z. Gen.Z organization drives productivity. They prefer quality because transparency, self-sufficiency, flexibility, and personal freedom are the most non-negotiable aspects of Gen.Z

*(Continue)*

There is the view that Gen.Z should have enough freedom to prove himself and be recognized immediately. They can't even live without a smartphone or an iPad. Gen.Z loves face-to-face communication and takes it seriously, even they do not hesitate to put forward their proposal or opinion in front of the manager.

For Gen Z, following dreams is no longer just foreboding. It is also a real possibility. Gen.Z is an aggressive breed, which has the power to harness potential practicality. Creativity makes them talented and extraordinary. Once put to work, they won't back down until the result. Ultimately, Gen.Z has different needs and motivational factors that make them exceptional, entering an organization, they have huge aspirations for the future. They want to take advantage of unique opportunities to become a talented employee.

## Bridging the Employer-Employee Gap for Generation Z

Traditionally, for about a decade or little more, employers enjoyed the power of Influence at the workplace. They could decide where people work, at what cost, and how much information is to be shared. But this dynamic is changing. With employees empowered with technology, employees now expect more transparency, flexibility, and objective assessments from the companies that hope to attract and retain them. Companies have hence started to embrace a more equal employer-employee relationship.

Based on our regular interactions with company leaders, speaking with experts, observing activity on the LinkedIn platform and analysing research reports by Gartner, pwc, Deloitte & the Global trends, here's sharing with you some helpful insights for the **Employers** - what they can do to attract and retain the right talent as well as for the **New talent pool**/Employees- as to what skills they need to excel at to get the dream job and a progressive career.

### Here's a quick snapshot:

- The Employers need to hire candidates who excel in Soft skills and digital skills. They further need to ensure work flexibility, anti-harassment policy, and Pay transparency in order to retain the right talent
- The new talent pool joining the workforce needs to possess the most desired characteristics like creativity, adaptability, accountability and collaboration skills. The young joiners need to focus on their ability to continuously adapt, engage with others in that process, and most importantly retain their core sense of identity and values.

### For Employers- How to attract & retain the right talent

1. **Companies have hence started to embrace a more equal employer-employee relationship.**

To hire the right people, employers can incorporate the below mentioned Assessment strategies:

- Ask project based questions as these showcase candidate's practical learning
- Use tech- based assessments like Koru- Cappfinity, Plum, Pymetrics to measure candidates' soft skills more systematically.
- Identify the skills the top performers of their company share
- Identify and define the skills needed for the given role and skills their business will need going forward.
- Ask behavioural and situational interview questions consistently
- Ask problem-solving questions to see soft skills in action.

### 2. Offer Work Flexibility

The industry with the most flexible working conditions is Tech, while the least flexible are manufacturing and healthcare. Working moms, people with disabilities, military spouses, people with health problems, caretakers, and people living in rural or economically disadvantaged areas cite flexible work arrangements as a very important factor when considering a job. In order to not miss out on the talent pool, companies can make use of platforms like Zoom, Slack, Microsoft Teams, GoToMeeting, Webex, and Skype wherever possible.

### 3. Anti Harassment Culture

Companies should not only have anti-harassment policies, but also create a culture of respect to ensure a safe workplace

### 4. Ensure Pay Transparency

Employers can create clear compensation criteria, train their managers to discuss it transparently and roll out as a policy. This will ensure retaining a good talent resource.

### For Employees- what should the New talent pool do to align to Industry expectations

Employers look for skills beyond the 'academic qualifications' of candidates. Many of them believe that academic qualifications and experience are something that can easily be found but the right combination of characteristics that help a company make money or save money, are hard to find.

### So, what are employers expecting from their employees?

- Their ability
- to take initiative & ownership
  - To collaborate with others
  - To think critically & creatively what A.I. can't
  - To cope up with changing dynamics and
  - Constantly improvise & learn



**Ms. Nisha Anand**  
Performance Coach &  
Founder  
BCM Training Academy

Organizations can no longer consider their workforces to be only the employees on their balance sheets, but must include freelancers, gig economy workers and crowds. Further, they must offer a safe & positive culture, wider opportunities to collaborate with each other, give challenging tasks to invoke learning spirit, recognition for the work done and a vision for progress to retain the good talent.

By 2028, the most high-value work will be cognitive in nature. Employees will have to apply creativity, critical thinking and constant digital upskilling to solve complex problems. They would need to be technologically savvy, agile, responsive, empathetic and show a positive learning attitude to be able to get their dream job and progress.



## Generation Z'ers Learning Preferences

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Generations are interconnected by common experience, life experiences and common values. Different generation cohort represents a different set of behavioural characteristic that is widely contributed and influenced by their surroundings of the era. Those who are born between the years 1995-2012 are termed as Gen Z. Earlier to them are the other generations such as the Traditionalists/Veterans (1900-1945), Baby Boomers (1946-1964), Generation X (1965-1980), and Generation Y (1981-1994). They all differ from each other exceedingly when think about the values, goals, and morals.

They are all associated with various attributes and qualities that roughly define them as a unified group (McCrindle, 2016). The bases of their association are based on the economic conditions, cultural norms and mores, technological advances, and world events, all aiding to mold the views and beliefs of each generation.

Generation	Born year range	Dominant behavioural characteristic
Traditionalists	1900 – 1945	Loyal and discipline
Baby Boomers	1946 – 1964	Responsible, strong work ethics
Generation X	1965 – 1980	Independent thinkers, efficient
Generation Y	1981 – 1994	More social, confident, less independent
Generation Z	1995 – 2012	Poor communication skills, extensively engaged to technology

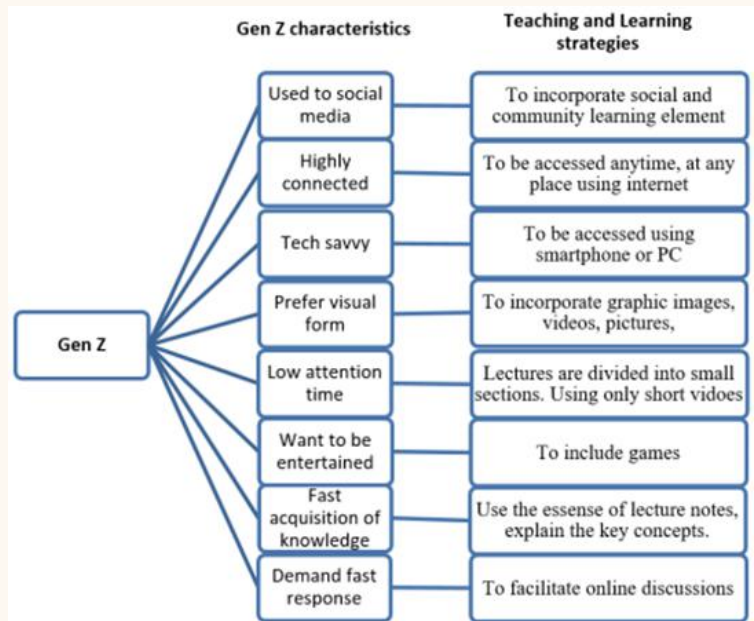
Source: MacKenzie, & McGuire, (2016), Glass, (2007) and Wiedmer, (2015).

### Characteristics of Gen Z

Generation Z born between 1995 – 2012, who is widely known as “Digital Natives”, “Me Generation” “i Generation and “Generation N” (Feiertag & Berge, 2008) whom predecessor mostly by Generation X. They were born into a challenging era, ranging from terrorism issue, world political instability up until environmental concerns. They are the first generation that is widely and directly exposed to the digital technologies such as social networking sites and overloading information on the internet (Turner, 2015). Seemiller and Grace (2016) state that Generation Z consider themselves loyal, thoughtful, compassionate, open-minded, and responsible. Generation Z pursues to make changes in our society. And according to Seemiller and Grace (2016), this is a challenge because they prefer to work alone and occasionally lack creativity.

In addition to Technology access and increased diversity, there are significant cultural shifts in social norms and world events that help to shape this generation’s values. These events have made Gen Zers more cautious and security prone. As Forbes predicts, Gen Zers will be careful with their money and debt.

### Gen Zers Learning Expectations and Values



Students are never a homogenous group, regardless of whether they fall into the same generation category. The educator’s goal is to figure out what students need from them in terms of learning experiences and support so that they can succeed in college and beyond. It is tough task to teach the present Gen Z (born between 1997-2010). Their constant presence on social media (Instagram/WhatsApp/Facebook/Twitter and others) by way of their smartphones keep them inhabited. They stay online almost for 12-15 hours a day. For them downloading of lectures from google search later when they want is easier than to sit and listen at a long-stipulated time in a controlled environment.

Looking at their profile, the need is to alter approaches of teaching to align to the beliefs and learning styles of these Generation Z. Teaching practices, course matter, and goals needs revamping to make it pertinent and connecting to this new generation of learners. Educators should approach teaching Generation Z in the same way they approach teaching overall, by using teaching best practices, meeting students where they are, helping students progress to where they need to be, and adapting to changes in technology to provide students with the most enriching learning experience possible.



## Robinhood Investors: A Gleam or Gloom?

Dr. Pooja Patel

Assistant Professor | S. R. Luthra Institute of Management

Pandemic has introduced a new terminology and set of participants in the Indian Stock Market – ‘Robinhood Investors’. Unlike regular investors, Robinhood investors are millennials and amateur investors of market indulging into trading through a commission free online trading platform or app. The term ‘Robinhood’ comes from the US and was founded by Vladimir Tenev and Baiju Bhatt, in the year 2013 in the form of high frequency trading platform app offering online and free trading in stocks.

The one and half year of pandemic has been a boon for the investors in India as the markets have witnessed huge expansion with shrinking economy. The markets have shown more than 100% of upsurge since March 2020 and Robinhood investors were handsomely rewarded by this steep rally in the market. India has witnessed its own set of Robinhood investors where 26 lakhs new demat accounts registered where majority of the investors are millennials aged 24 to 39. This was complete contradict to the economic lull wherein Robinhood investors reaped premium profits by buying in dips and selling at high.

India's Robinhood platform is Zerodha handling 5 to 7 million orders per day versus US based Robinhood platform reporting 4.3 million orders. A platform named Stockal that helps Indian investors to invest in US stocks reported a boom of 50% in millennial investors with the increase in transitions to 300%.

This unusual behaviour of market is a result of Robinhood investors being the market participants, as experts believe that when the well informed and knowledgeable investors was sitting on the fence and waiting for the right time in the market, these amateur Robinhood investors have set the market in motion. This is further invigorated by ease of opening accounts, unified technological platforms and cheap internet facilities. However, it would be dangerous for these investors to survive in the markets as they are impatient in their behaviour with higher expectations. Experts suggest them to be more patients, learn the learning of the market and then get into the game.

This is merely a fizzle in the market where these youngsters are utilizing their extra time and money to invest in market as they are not left with much options to dispose on their recreation activities in the pandemic period. Soon, things will get back to normalcy in the stock market as situation get normal. This depicts the market inefficiency propelled by the investment behavior of Robinhood investors. It is to be inveterate - how long this inefficiency will survive in the market!!

Its been 75 years since India became independent and this long journey of India after independence has been a roller coaster ride. However, India has propelled in the technologically upgraded world and is now giving cut throat competition to all the technologically developed nations of the world.

Youth of today's India is constantly striving to create new and innovative creations with the help of science and technology. Not only the millennials and Gen zers but people of all aged are into the process of learn and unlearn on a continuous basis. This creation led by innovation is reflected in the form of art piece depicting the growth and development of New India. It inculcates the contemporary techniques in its best form for the creation of this art piece without compromising the culture and values of India.

In ancient India, any new beginning is devoted to the almighty and fire is one of the most important elements for the same. The fire is lightened in the form of 'Havan'. The Old Testament in India has invented fire as one of the important elements and which is later involved in science and technology in the form of energy. The fire depicts energy in today's technologically challenged era. This energy is constantly progressing and reaching new heights in the field of science and technology.

The present art piece contemplates 75 steps portraying the 75 years of independent India. It considers the kinetic energy and is constantly rotating by giving all possible energy depicting the culture and strength of India. The energy is incorporated in the form of flame and is constantly reaching new heights.



## Behaviours & Outlooks of Gen Z

Dr. Parinaz Bharucha

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Born after 1995, Generation Z (Gen Z) share a number of characteristics with Millennial, their formative years have been shaped by a drastically different world, resulting in key differences in their behaviours, attitudes, tendencies and outlook. They are widely known as widely known as "Digital Natives", "Me Generation" and "Generation N" (Feiertag & Berge, 2008). They are born in a challenging era - ranging from Great Recession, Terrorism Concern, Political Instability and Environmental Apprehensions.

Different generation cohort characterizes a different set of behavioural characteristic that is predominantly influenced by their surroundings of the era. Gen Z's behaviour and attitude development is significantly shaped and influenced by diverse environment. They have grown up along with a very high sophisticated media and technological environment that made them an internet savvy and much more expert compared to their predecessor.

**Several researches conducted on understanding behaviours and attitudes of Gen Z describe the following traits:**

- **Career Aspirations and Career Development** – Deloitte's report on Welcome Gen Z describes them as the one who prefer to work in industries they relate with their personal lives. They desire diverse and entrepreneurial opportunities with stable employment and will remain loyal to a company if they can offer this.
- **Working Styles** - Gen Z are more individualistic, self-absorbed and less team oriented (Turner, 2015). They prefer individual tasks over team-based activities. However they value face to face connection. They prefer independence but not isolation.
- **Core Values** - Gen Z no longer forms opinions of a company solely based on the quality of their products/services but now on their ethics, practices and social impact. They will prioritize financial security over "personal fulfilment".
- **Character & Image** - Gen Z's attachment to social media will pose implications to how they interact and how they want to be perceived. They are more likely to spend on cosmetics and toiletries and attach great importance to the judgment of others regarding their appearance.
- **Diversity** - Diversity matters to them through many dimensions, not just isolated to race and gender but also related to identity and orientation. For them all the people are equal irrespective of the race,

religion, caste they may be from. But it doesn't mean they won't judge. Gen Z is more likely to judge someone for what they are, rather than for who they are.

- **Entrepreneurial Outlook** – Gen Z desire to be overnight millionaires and they know there is money to be made from good ideas. They aren't afraid to chase those ideas and believe that they have what it takes to success. They are also profoundly cognizant that things they don't know is a simple click away. Merriman (2015) specified that their reliance on the internet has made them obtaining any information hassle free and in no time.
- **Generation Z enjoys other people** - Gen Z likes face-to-face interaction, but it doesn't always have to take place in the same physical location. Regularly utilizing apps such as FaceTime or Skype, members of Gen Z will often have "face-to-face" conversations with thousands of miles separating the participants, utilizing technology of which they are so adept. Their obsession to the digital world, with lack of physical interaction leads to poor face-to-face interaction and less likely to use brain logic when it comes to thinking.
- **Multi-Taskers** - Although they are lack of physical social interaction, they are highly multi-tasking with reliance on social media (Cowan, 2014). The skill comes from their routine multiple activities performed at one time. For instance, while reading a textbook, they might do it while listening to the Ipod and at the same time updating their social media status. Research by Jaleniauskiene & Juceviciene, (2015) indicated that due to intensively expose to the internet; they prefer watching video instead of reading hardcopy media; books and manuals.
- **Competitive** – They are very focused and competitive in most areas of life. Not only do they want to get into the best schools and get the highest paying jobs, they want to win every debate and every event. Competition constantly drives them. Patience is a lost art with Gen Z, knowing they have to act quickly to get what they want fearing someone else may beat them to the punch. This 'Google' generation who take for granted that the information is always available for them; instant, immediate and free. Such upbringing has made them to be impatient, rebellious and expecting instant result (Turner, 2015).
- **Flexible** - With limitless information at their fingertips, Gen Z has a lot of knowledge and exposure to many different topics. With this breadth of knowledge, they constantly seek new ideas and experiences. They will change direction on a dime without a second thought.
- **Independence** - A key differentiator between Gen Z and their Millennial counterparts is Gen Z's preference to work independently. Millennial are all about collaboration, but the competitive nature of Gen Z makes them control their own destiny and not rely on others for their own success.
- **Overprotected** - Research by Cowan (2014) stated that in Denmark, Gen Z is nicknamed as 'the curling generation'

due to their parents diligently sweeping away the obstacle that lies in their path. They are constantly being spoon-fed by their parents. In this case, it is most likely they would demand the same atmosphere to be created at universities (Jaleniauskiene & Juceviciene, 2015).

- **Lack of Communication Skills** - Most of their communication takes place individually, online and 'shorthand'. They are a generation that has the ability to form huge communities and a constant communication loop with people they have never met, and never will meet on the net; paradoxically this generation is collaborative, chatty and sociable on the net, yet in 'the real world' they tend to be less well able to develop personal relationships (Riva, et al., 2012).
- **Instant Gratification** - Prelude Consulting Limited (2016) in their research article explained that with extensively exposed to the internet had made them impatient and require instant gratification, introvert and disengaged with the society.

In order to attract the Gen Z, organizations need to work on their online presence as most of them are following online portals and professional networking sites like LinkedIn and TechGig for jobs. They make their hobbies their jobs. They expect to be online and can be motivated for long term through engagement at work.



## Perspective of Gen Z

Ms. Priyanka Khemchandani

1st Year Student | S. R. Luthra Institute of Management

Generations are really about cultural and behavioral change. By studying generations, one can get a grip on changing mindsets and expectations of individuals. Looking at the numbers, the present generation i.e., Gen Z is defined as those born between 1995 and 2012. 1995 happens to be the year of Internet commercialization, so technology is especially appealing to this digitally intertwined generation; one of the reasons they are often referred to as iGens. Gen Zers are now beginning to chart their own course with different sets of expectations, aspirations and career outlooks.

Growing up and battling down Global Recession and Covid 19, Gen Zers are more captivated towards secured careers. Employment is an important part of life, but it is not the whole life. A career that allows them with continuous advancement and growth is prioritized. Gen Zers live and breathe digital technology. Thus, organizations integrated with digital presence catch their interest. Despite having a strong desire for advanced technology, they wish for human interactions at the workplace. Seven in ten Gen Zers feel that a weekly in-person check is optimal. Gen Zers are also looking for flexibility at the workplace. The majority see flexible working hours as a prime concern. The concept of a conventional workplace is no longer a constraint because of remote working facilities.

Over and above unique job aspirations, the trend for self-employment has been a major breakthrough for Gen Zers. Entrepreneurship previously was about profit and success. However, for Gen Z, it's more about freedom, experiences and quality. iGens are manifesting that it's possible to build a startup while expanding professional and personal development. Social media led startups have drifted Gen Zers' consciousness. Letting them follow their passion, global reach and influencing people, social media startups have encouraged Gen Zers during the Covid pandemic.

It's 2021 and Generation Z is the new generation of young professionals now joining the workforce. Members of Generation Z were born between 1997 and 2012, which means the oldest of them are now 24 years old and started their career journey to be part of workforce.

Generation Z were the first generation to grow up in a world where digital technology permeates every aspect of our lives. Major part of the member of this generation has a digital footprint, meaning they have some sort of online presence.

Hence this generation can be called as **"Digital Natives"**.

Generation Z is the most diverse and inclusive generation in the history. Growing up around technology made them truly global citizens. Hence, they are looking for diversity in all aspects of their lives, even in the workplace. They also realized that diversity is good for business/corporate world. Gen Zers feel it is most important to work with people with diverse education and skill levels.

The characteristic which most of them having different from other generation that is their attitude about failure. Most of other generations view failure as something to avoid or are risk averse but the members of Generation Z are energized by failure. They see failure as something to embrace on their way to more innovation and learning within a project. In fact, failure helps them learn and grow.

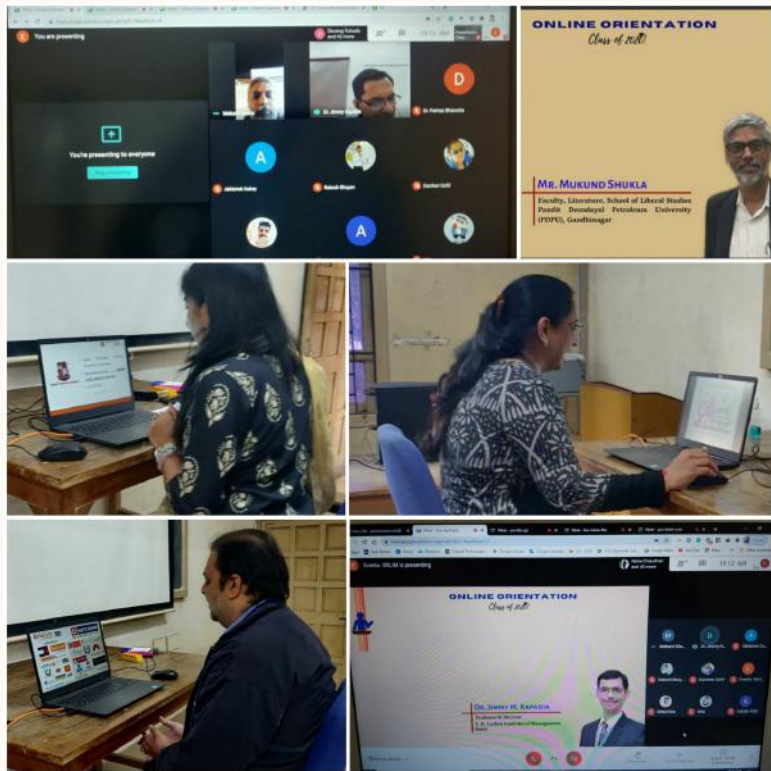
The will power to learn and grow is one of the strongest characteristics of Generation Z career expectations. They always seek positions where they will have the opportunity to learn multiple skills and aspects of not just their own job, but other jobs as well.

Generation Z would be interested in a places/positions where they could have multiple roles within one place of employment. They seek opportunities where they can broaden their skill sets and be more entrepreneurial.

Having an inclusive mindset that is willing to learn new things and the constant search for challenges makes Gen Z's even more unique and impressive. It is for this reason that they have higher expectations as compared to the former generations, especially when it comes to their career.



## Online Orientation Batch 2020 - 22



## Republic Day Celebration 2021



## Faculty Achievements



# GUEST LECTURES

## FUTURE OF BANKING IN INDIA

Mr. Rutwik Bhatt  
Manager | Axis Bank Ltd. | Surat

## BANKING SCENARIO IN INDIA

Mr. Harish Mistry  
Executive Trainer | The Surat District Co-Op. Bank Ltd. | Surat

## INTERNATIONAL FINANCIAL REPORTING STANDARD (IFRS)

Ms. Ruchi Desai  
Assistant Professor | SASCMA English Medium Commerce College | Surat

## MEASUREMENT & MANAGEMENT OF EXPOSURES IN INTERNATIONAL FINANCE

Dr. Munira Habibullah  
Professor | G.H. Bhakta Management Academy, Department of Business and Industrial Management | Surat

## PERCEPTION

Dr. Margie Parikh  
Professor | B. K. School of Management | Gujarat University | Ahmedabad

## MONETARY POLICY

Dr. Jayesh Desai  
Principal | B.R.C.M. College of Business Administration | Surat

## IMPLEMENTATION OF TRAINING

Ms. Dhara Upadhyay  
HR | ISP | Surat

## ORGANIZATIONAL CULTURE

Ms. Dhara Upadhyay  
HR | ISP | Surat

## CHANGE MANAGEMENT & LEADERSHIP

Mr. Vikas Dua  
Chief HR Mentor | Attayn | New Delhi

## SERVICE QUALITY MANAGEMENT PRACTICES

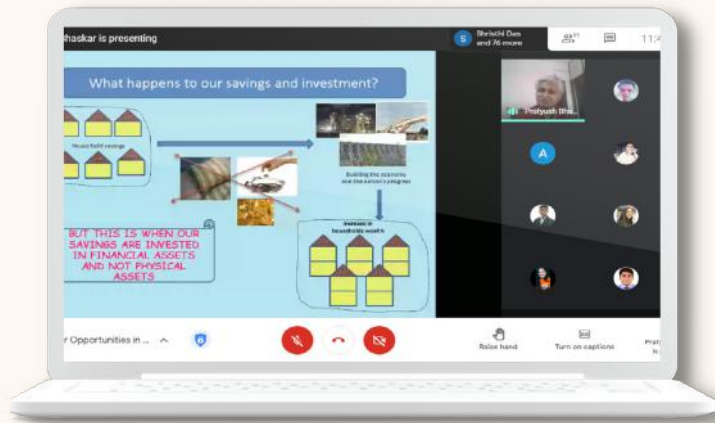
Dr. Pankajray Patel  
Professor & Director | Graduate School of Management Studies | Gujarat Technological University | Ahmedabad

## BUDGET INSIGHTS FOR FY 2021-22

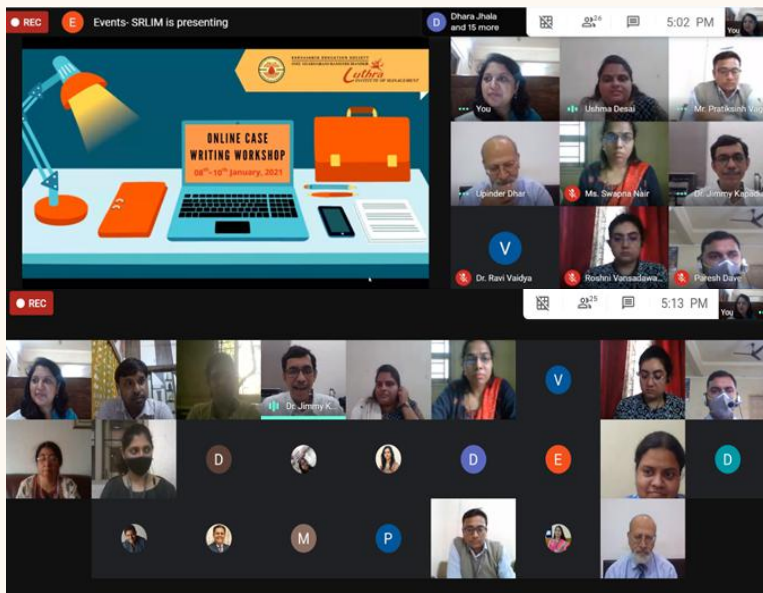
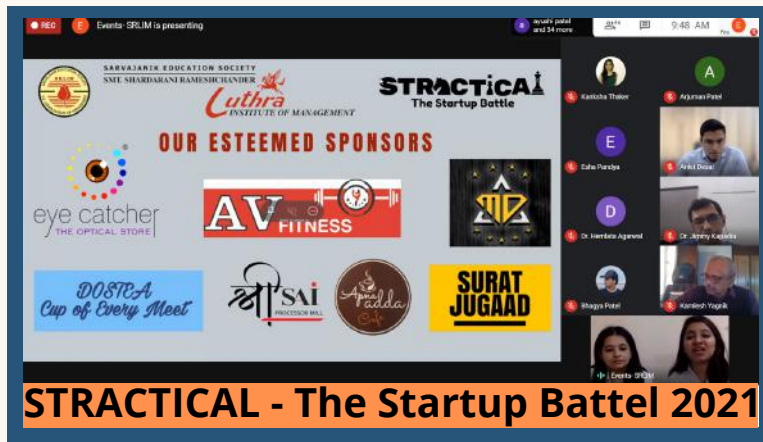
Mr. Sambhav Jain  
Research Analyst | Jainam Share Consultants Pvt. Ltd. | Surat

## BUDGET INSIGHTS FOR FY 2021-22

CA Kenish Mehta  
Owner | Kenish Mehta & Co. | Surat



## WEBINAR ON CAREER OPPORTUNITIES IN FINANCIAL MARKET



## NEXT ISSUE Hybrid Work Culture: The Present & Future

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