

Ref No: BJ/ED/SPJIMR/2022/CH1231  
October 07, 2022

To,  
The Chairperson  
The Placement Office  
SP Jain Institute of Management and Research  
Munshi Nagar  
Andheri (W)  
Mumbai 400 058

**Re: Audit of the Placement Report of the Post Graduate Programme in Management (PGPM) Programme, 2020-21**

Dear Sir,

CRISIL have audited the Placement Report prepared by SP Jain Institute of Management and Research (SPJIMR), Mumbai, for the final placements of students in the PGPM batch of 2020-21. CRISIL has validated the information provided in the report with the relevant documentation, and offers the following comments:


1. CRISIL have obtained all information and explanations as were necessary for conducting the audit. We believe the Placement Report complies with the requirements of Indian Placement Reporting Standards (IPRS) Version 2.2.
2. The validation of information presented in the report is based on communication received by SPJIMR from the recruiting companies. CRISIL has not independently sourced any information or documentation.
3. CRISIL have verified the information with respect to remuneration, job function and location presented in the report with communication received from recruiters.
  - a. The information has been categorized as best as possible under various salary heads according to IPRS Version 2.2; where a break-up was not available, the salary has been considered only as 'Maximum earning potential'.
  - b. Proof of acceptance of the offers is indicated by student signing the offer letter. The acceptance of offer for 24 students out of 123 could not be verified.
4. The number of students opting out of the placement process and students on sabbatical has been established through written communication from the students/recruiting companies.

Thank You,

Best Regards,



Ms. Binaifer F. Jehani  
Business Head- SME Solutions



Bhushan Parekh  
Director - SME Solutions

CRISIL Limited

Corporate Identity Number: L67120MH1987PLC042363





# FINAL PLACEMENT

2021

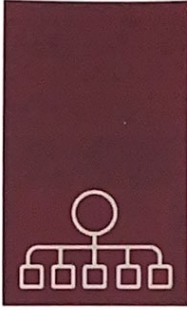
Post Graduate Programme in  
Management (PGPM)

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## Classification of the Entire Graduate Pool

The graduating class is categorized into three major groups:

- Graduates seeking placement through the institute
- Graduates not seeking placement through the institute
- Graduates who did not get placed

**Table 1: Classification of the Entire Graduate Pool**

| Categories   | Number      |
|--|-------------|
| <b>1. Sought placement through the institute</b>               | <b>123*</b> |
| <b>2. Did not seek placement through the institute</b>         |             |
| 2a. Sabbatical   | 2           |
| 2b. Continuing education                                       | -           |
| 2c. Postponing job search                                      | -           |
| 2d. Entrepreneurship (Starting a new business)                 | -           |
| 2e. Returning to/ joining family business                      | -           |
| 2f. Sought placement outside the campus placement process      | 4           |
| 2g. Did not seek placements for other reasons                  | -           |
| <b>Total who did not seek employment through the institute</b> | <b>6</b>    |
| <b>3. Number unplaced, if any</b>                              | <b>1</b>    |
| <b>Total Graduates</b>   | <b>130</b>  |

\* 123 offer letters were available for verification (122 offer letters and 1 email confirmation) of which 99 offers were signed and accepted.

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## Key Highlights

### PGPM Program (2021 batch)



**Batch size**  
(130 students)



**Highest Salary**  
(Rs 35.82 lakh)



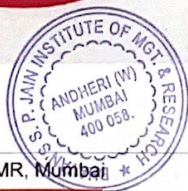
**Mean Salary**  
(Rs 23.61 lakh)



**Number of  
recruiters**  
(31)

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## Sectoral Highlights



Information  
Technology  
(71%)



Consulting  
(15%)



BFSI  
(5%)



E-commerce  
(3%),  
Healthcare  
(3%)



Others  
(3%)

- Highest offers were made in Information Technology (71%)
- Others include offers from Consumer goods (FMCG) (1%) and Logistics sector (2%)

## Sector-wise classification

The table below shows sector-wise break-up of the accepted offers.

**Table 2: Classification of Placements Based on Sector**

| Sector                      | Number of Offers accepted |
|-----------------------------|---------------------------|
| BFSI                        | 06                        |
| Consulting                  | 19                        |
| Consumer goods (FMCG)       | 01                        |
| Ecommerce                   | 03                        |
| Healthcare                  | 04                        |
| Information Technology (IT) | 87                        |
| Others                      | 03                        |
| <b>Grand Total</b>          | <b>123</b>                |

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## Functional Highlights



Consulting  
(33%)



General Management  
(29%)



Systems/IT  
(22%)



Others  
(16%)

- Highest offers received for Consulting (33%)
- Others include offers for Marketing/Sales (6%), Analytical (5%), Finance (3%), Operations/Supply Chain (2%).

## Function-wise classification

The table below shows function-wise break-up of the accepted offers.

**Table 3: Classification of Placements Based on Function**

| Function                | Number of Offers accepted |
|-------------------------|---------------------------|
| Analytical              | 05                        |
| Consulting              | 41                        |
| Finance                 | 04                        |
| General Management      | 36                        |
| Marketing/Sales         | 08                        |
| Operations/Supply Chain | 02                        |
| Systems / IT            | 27                        |
| <b>Grand Total</b>      | <b>123</b>                |

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## Location Highlights



- Highest offers received for Bangalore (43%) location
- Others include offers for Noida (3%), New Delhi (2%), Chennai (2%), Hyderabad (1%), Kolkata (1%)
- 18% of letters with location details not available

## Location-wise classification

The table below shows location-wise break-up of the accepted offers.

**Table 4: Classification of Placements Based on Location**

| Location           | Number of Offers accepted |
|--------------------|---------------------------|
| Bangalore          | 53                        |
| Chennai            | 02                        |
| Data not available | 22                        |
| Delhi              | 03                        |
| Gurgaon            | 12                        |
| Hyderabad          | 02                        |
| Kolkata            | 01                        |
| Mumbai             | 13                        |
| Noida              | 04                        |
| Pune               | 11                        |
| <b>Grand Total</b> | <b>123</b>                |

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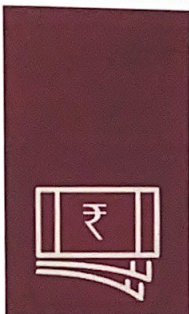


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## Salary details

### Salary Heads – Domestic (INR)

**Table 5: Classification of Salary Components in INR**

| Salary Head (INR)  | Min     | Max     | Median  | Mean    | Data |
|--|---------|---------|---------|---------|------|
| Total Fixed Salary   | 1042380 | 2600000 | 1750000 | 1802444 | 123  |
| One time Cash Payments   | 18024   | 350000  | 150000  | 193843  | 79   |
| Total Guaranteed Cash Payments   | 1163772 | 2750000 | 1880700 | 1930068 | 123  |
| Performance linked compensation (max)  | 16800   | 832000  | 432000  | 370944  | 113  |
| Other payments   | 17500   | 713763  | 93700   | 123291  | 85   |
| Maximum Earning Potential (including non-cash, long term, and performance linked components) | 1400000 | 3582000 | 2225700 | 2360988 | 123  |

### Sector-wise classification of salary

Note: The mean and the median figures for one-time cash payments in the following sections are calculated only from those offers which contain such payments.

**Table 6: Sector-wise Classification of Fixed Yearly Cash Component in INR**

| Fixed Yearly Cash Component (INR) |         |         |         |         |      |
|-----------------------------------|---------|---------|---------|---------|------|
| Sectors                           | Min     | Max     | Median  | Mean    | Data |
| BFSI                              | 1928000 | 2410000 | 2176744 | 2143915 | 06   |
| Consulting                        | 1042380 | 2003039 | 1586976 | 1504412 | 19   |
| Consumer goods (FMCG)             | 1323552 | 1323552 | -       | -       | 01   |
| Ecommerce                         | 1978400 | 1978400 | 1978400 | 1978400 | 03   |
| Healthcare                        | 1351445 | 2478396 | 1408923 | 1661922 | 04   |
| Information Technology (IT)       | 1168363 | 2600000 | 1750000 | 1848637 | 87   |
| Other                             | 1515974 | 2021000 | 1978416 | 1838463 | 03   |

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**Table 7: Sector-wise Classification of Onetime Cash Payments in INR**

| One time Cash Payments (INR) |        |        |        |        |      |
|------------------------------|--------|--------|--------|--------|------|
| Sectors                      | Min    | Max    | Median | Mean   | Data |
| BFSI                         | 75000  | 150000 | 112500 | 112500 | 02   |
| Consulting                   | 18024  | 152004 | 121392 | 107438 | 09   |
| Ecommerce                    | 100000 | 100000 | 100000 | 100000 | 03   |
| Healthcare                   | 100000 | 200000 | 100000 | 133333 | 03   |
| Information Technology (IT)  | 50000  | 350000 | 200000 | 216478 | 62   |

**Table 8: Sector-wise Classification of Total Guaranteed Cash Payments in INR**

| Total Guaranteed Cash Payments (INR) |         |         |         |         |      |
|--------------------------------------|---------|---------|---------|---------|------|
| Sectors                              | Min     | Max     | Median  | Mean    | Data |
| BFSI                                 | 1928000 | 2410000 | 2214244 | 2181415 | 06   |
| Consulting                           | 1163772 | 2003039 | 1598000 | 1555304 | 19   |
| Consumer goods (FMCG)                | 1323552 | 1323552 | -       | -       | 01   |
| Ecommerce                            | 2078400 | 2078400 | 2078400 | 2078400 | 03   |
| Healthcare                           | 1451445 | 2478396 | 1558923 | 1761922 | 04   |
| Information Technology (IT)          | 1218363 | 2750000 | 1900000 | 2007325 | 87   |
| Other                                | 1515974 | 2021000 | 1978416 | 1838463 | 03   |

**Table 9: Sector-wise Classification of Performance Linked Compensation in INR**

| Performance Linked Compensation (INR) |        |        |        |        |      |
|---------------------------------------|--------|--------|--------|--------|------|
| Sectors                               | Min    | Max    | Median | Mean   | Data |
| BFSI                                  | 306000 | 306000 | 306000 | 306000 | 02   |
| Consulting                            | 80000  | 480800 | 270638 | 300929 | 17   |
| Consumer goods (FMCG)                 | 56640  | 56640  | -      | -      | 01   |
| Ecommerce                             | 300000 | 300000 | 300000 | 300000 | 03   |
| Healthcare                            | 16800  | 220800 | 220800 | 152800 | 03   |
| Information Technology (IT)           | 84999  | 832000 | 432000 | 401950 | 84   |
| Other                                 | 180000 | 630000 | 200000 | 336667 | 03   |




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**Table 10: Sector-wise Classification of Other Payments in INR**

| Other Payments (INR)        |        |        |        |        |      |
|-----------------------------|--------|--------|--------|--------|------|
| Sectors                     | Min    | Max    | Median | Mean   | Data |
| BFSI                        | 17500  | 107712 | 77400  | 73669  | 06   |
| Consulting                  | 64800  | 305340 | 114114 | 137215 | 18   |
| Consumer goods (FMCG)       | 313092 | 313092 | -      | -      | 01   |
| Ecommerce                   | 713763 | 713763 | 713763 | 713763 | 03   |
| Healthcare                  | 21600  | 127755 | 122278 | 98478  | 04   |
| Information Technology (IT) | 21600  | 231692 | 89496  | 89298  | 50   |
| Other                       | 21600  | 129000 | 104026 | 84875  | 03   |

**Table 11: Sector-wise Classification of Maximum Earning Potential Cash Component in INR**

| Maximum Earning Potential (INR) |         |         |         |         |      |
|---------------------------------|---------|---------|---------|---------|------|
| Sectors                         | Min     | Max     | Median  | Mean    | Data |
| BFSI                            | 2000000 | 2717500 | 2400000 | 2357083 | 06   |
| Consulting                      | 1497160 | 2391140 | 2100000 | 1986490 | 19   |
| Consumer goods (FMCG)           | 1693284 | 1693284 | -       | -       | 01   |
| Ecommerce                       | 3092163 | 3092163 | 3092163 | 3092163 | 03   |
| Healthcare                      | 1800000 | 2499996 | 1800000 | 1974999 | 04   |
| Information Technology (IT)     | 1400000 | 3582000 | 2225700 | 2446735 | 87   |
| Other                           | 1800000 | 2780000 | 2200016 | 2260005 | 03   |

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Final Placement Report, PGPM 2021

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## Function-wise classification of salary

Note: The mean and the median figures for one-time cash payments in the following sections are calculated only from those offers which contain such payments.

**Table 12: Function-wise Classification of Fixed Yearly Cash Component in INR**

| Fixed Yearly Cash Component (INR) |         |         |         |         |      |
|-----------------------------------|---------|---------|---------|---------|------|
| Functions                         | Min     | Max     | Median  | Mean    | Data |
| Analytical                        | 1600000 | 1800000 | 1800000 | 1760000 | 05   |
| Consulting                        | 1042380 | 2300000 | 1600000 | 1712078 | 41   |
| Finance                           | 1928000 | 2410000 | 2072600 | 2120800 | 04   |
| General Management                | 1168363 | 2600000 | 1649987 | 1734432 | 36   |
| Marketing/Sales                   | 1418400 | 2021000 | 1502400 | 1609929 | 08   |
| Operations/Supply Chain           | 1515974 | 1600000 | 1557987 | 1557987 | 02   |
| Systems / IT                      | 1570800 | 2478396 | 2300000 | 2066193 | 27   |

**Table 13: Function-wise Classification of Onetime Cash Payments in INR**

| One time Cash Payments (INR) |        |        |        |        |      |
|------------------------------|--------|--------|--------|--------|------|
| Functions                    | Min    | Max    | Median | Mean   | Data |
| Analytical                   | 100000 | 200000 | 100000 | 120000 | 05   |
| Consulting                   | 18024  | 300000 | 160000 | 186963 | 29   |
| General Management           | 50000  | 300000 | 100000 | 138426 | 18   |
| Marketing/Sales              | 100000 | 200000 | 150000 | 150000 | 02   |
| Operations/Supply Chain      | 200000 | 200000 | 200000 | 200000 | 01   |
| Systems / IT                 | 100000 | 350000 | 350000 | 262500 | 24   |

**Table 14: Function-wise Classification of Total Guaranteed Cash Payments in INR**

| Total Guaranteed Cash Payments (INR) |         |         |         |         |      |
|--------------------------------------|---------|---------|---------|---------|------|
| Functions                            | Min     | Max     | Median  | Mean    | Data |
| Analytical                           | 1700000 | 2000000 | 1900000 | 1880000 | 05   |
| Consulting                           | 1163772 | 2600000 | 1713600 | 1846759 | 41   |
| Finance                              | 1928000 | 2410000 | 2072600 | 2120800 | 04   |
| General Management                   | 1218363 | 2750000 | 1750000 | 1811538 | 36   |
| Marketing/Sales                      | 1438196 | 2021000 | 1559414 | 1647429 | 08   |

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| Total Guaranteed Cash Payments (INR) |         |         |         |         |      |
|--------------------------------------|---------|---------|---------|---------|------|
| Functions                            | Min     | Max     | Median  | Mean    | Data |
| Operations/Supply Chain              | 1515974 | 1800000 | 1657987 | 1657987 | 02   |
| Systems / IT                         | 1570800 | 2650000 | 2650000 | 2299527 | 27   |

**Table 15: Function-wise Classification of Performance Linked Compensation in INR**

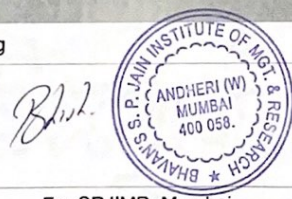
| Performance Linked Compensation (INR) |        |        |        |        |      |
|---------------------------------------|--------|--------|--------|--------|------|
| Functions                             | Min    | Max    | Median | Mean   | Data |
| Analytical                            | 432000 | 486000 | 486000 | 475200 | 05   |
| Consulting                            | 80000  | 621000 | 389338 | 366032 | 36   |
| General Management                    | 56640  | 832000 | 260400 | 276269 | 36   |
| Marketing/Sales                       | 16800  | 630000 | 235000 | 265225 | 08   |
| Operations/Supply Chain               | 180000 | 432000 | 306000 | 306000 | 02   |
| Systems / IT                          | 100000 | 621000 | 621000 | 526308 | 26   |

**Table 16: Function-wise Classification of Other Payments in INR**

| Other Payments (INR)    |        |        |        |        |      |
|-------------------------|--------|--------|--------|--------|------|
| Functions               | Min    | Max    | Median | Mean   | Data |
| Analytical              | 93803  | 93803  | -      | -      | 01   |
| Consulting              | 21600  | 305340 | 107400 | 121538 | 31   |
| Finance                 | 72000  | 90000  | 77400  | 79200  | 04   |
| General Management      | 17500  | 713763 | 69300  | 143104 | 35   |
| Marketing/Sales         | 21600  | 231692 | 91800  | 103913 | 08   |
| Operations/Supply Chain | 104026 | 104026 | -      | -      | 01   |
| Systems / IT            | 21600  | 93700  | 93700  | 71495  | 05   |

**Table 17: Function-wise Classification of Maximum Earning Potential Cash Component in INR**

| Maximum Earning Potential (INR) |         |         |         |         |      |
|---------------------------------|---------|---------|---------|---------|------|
| Functions                       | Min     | Max     | Median  | Mean    | Data |
| Analytical                      | 2225803 | 2486000 | 2386000 | 2373961 | 05   |
| Consulting                      | 1497160 | 3221000 | 2204865 | 2274849 | 41   |



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| Maximum Earning Potential (INR) |         |         |         |         |      |
|---------------------------------|---------|---------|---------|---------|------|
| Functions                       | Min     | Max     | Median  | Mean    | Data |
| Finance                         | 2000000 | 2500000 | 2150000 | 2200000 | 04   |
| General Management              | 1400000 | 3582000 | 2100000 | 2226936 | 36   |
| Marketing/Sales                 | 1799996 | 2780000 | 1827546 | 2016567 | 08   |
| Operations/Supply Chain         | 1800000 | 2232000 | 2016000 | 2016000 | 02   |
| Systems / IT                    | 1735800 | 3271000 | 3271000 | 2819581 | 27   |

## Location-wise classification of salary

Note: The mean and the median figures for one-time cash payments in the following sections are calculated only from those offers which contain such payments.

**Table 18: Location-wise Classification of Fixed Yearly Cash Component in INR**

| Fixed Yearly Cash Component (INR) |         |         |         |         |      |
|-----------------------------------|---------|---------|---------|---------|------|
| Location                          | Min     | Max     | Median  | Mean    | Data |
| Bangalore                         | 1248372 | 2300000 | 1978400 | 1918133 | 53   |
| Chennai                           | 1168363 | 1341454 | 1254909 | 1254909 | 02   |
| Data not available                | 1293300 | 2244000 | 1600000 | 1595980 | 22   |
| Delhi                             | 1438196 | 2478396 | 1438196 | 1810855 | 03   |
| Gurgaon                           | 1042380 | 2300000 | 1600000 | 1642838 | 12   |
| Hyderabad                         | 1600000 | 1978400 | 1789200 | 1789200 | 02   |
| Kolkata                           | 1978400 | 1978400 | -       | -       | 01   |
| Mumbai                            | 1555456 | 2300000 | 1750000 | 1869248 | 13   |
| Noida                             | 1699974 | 1841639 | 1775000 | 1772903 | 04   |
| Pune                              | 1185504 | 2600000 | 1928000 | 1847536 | 11   |

**Table 18: Location-wise Classification of Onetime Cash Payments in INR**

| Onetime Cash Payments (INR) |        |        |        |        |      |
|-----------------------------|--------|--------|--------|--------|------|
| Location                    | Min    | Max    | Median | Mean   | Data |
| Bangalore                   | 18024  | 350000 | 200000 | 224441 | 41   |
| Chennai                     | 50000  | 75000  | 62500  | 62500  | 02   |
| Data not available          | 100000 | 300000 | 300000 | 243750 | 08   |

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|           |        |        |        |        |    |
|-----------|--------|--------|--------|--------|----|
| Gurgaon   | 75000  | 300000 | 121392 | 141011 | 11 |
| Hyderabad | 100000 | 100000 | 100000 | 100000 | 02 |
| Kolkata   | 100000 | 100000 | -      | -      | 01 |
| Mumbai    | 100000 | 300000 | 230000 | 210000 | 06 |
| Noida     | 100000 | 160000 | 100000 | 115000 | 04 |
| Pune      | 18024  | 152004 | 147684 | 116349 | 04 |

**Table 19: Location-wise Classification of Total Guaranteed Cash Payments in INR**

| Total Guaranteed Cash Payments (INR) |         |         |         |         |      |
|--------------------------------------|---------|---------|---------|---------|------|
| Location                             | Min     | Max     | Median  | Mean    | Data |
| Bangalore                            | 1323552 | 2650000 | 2021000 | 2093495 | 53   |
| Chennai                              | 1218363 | 1416454 | 1317409 | 1317409 | 02   |
| Data not available                   | 1438196 | 2394000 | 1600000 | 1698253 | 22   |
| Delhi                                | 1438196 | 2478396 | 1438196 | 1810855 | 03   |
| Gurgaon                              | 1163772 | 2600000 | 1799987 | 1772098 | 12   |
| Hyderabad                            | 1700000 | 2078400 | 1889200 | 1889200 | 02   |
| Kolkata                              | 2078400 | 2078400 | -       | -       | 01   |
| Mumbai                               | 1555456 | 2600000 | 1910000 | 1966171 | 13   |
| Noida                                | 1799974 | 1933721 | 1905000 | 1885924 | 04   |
| Pune                                 | 1337508 | 2750000 | 1928000 | 1889844 | 11   |

**Table 20: Location-wise Classification of Performance Linked Compensation in INR**

| Performance Linked Compensation (INR) |        |        |        |        |      |
|---------------------------------------|--------|--------|--------|--------|------|
| Location                              | Min    | Max    | Median | Mean   | Data |
| Bangalore                             | 56640  | 630000 | 483400 | 422054 | 52   |
| Chennai                               | 122728 | 140910 | 131819 | 131819 | 02   |
| Data not available                    | 16800  | 472500 | 369000 | 310264 | 22   |
| Delhi                                 | 180000 | 270000 | 225000 | 225000 | 02   |
| Gurgaon                               | 84999  | 621000 | 393000 | 353257 | 12   |
| Hyderabad                             | 300000 | 432000 | 366000 | 366000 | 02   |

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|         |        |        |        |        |    |
|---------|--------|--------|--------|--------|----|
| Kolkata | 300000 | 300000 | -      | -      | 01 |
| Mumbai  | 155545 | 621000 | 318273 | 366002 | 10 |
| Noida   | 84999  | 486000 | 92082  | 221027 | 03 |
| Pune    | 165000 | 832000 | 400675 | 405172 | 07 |

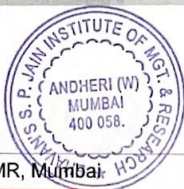
**Table 21: Location-wise Classification of Other Payments in INR**

| Other Payments (INR) |        |        |        |        |      |
|----------------------|--------|--------|--------|--------|------|
| Location             | Min    | Max    | Median | Mean   | Data |
| Bangalore            | 21600  | 713763 | 118977 | 149118 | 27   |
| Chennai              | 58909  | 67636  | 63273  | 63273  | 02   |
| Data not available   | 17500  | 116800 | 68000  | 68688  | 22   |
| Delhi                | 21600  | 104026 | 104026 | 72475  | 03   |
| Gurgaon              | 93700  | 121860 | 107400 | 106764 | 07   |
| Hyderabad            | 93700  | 713763 | 403732 | 403732 | 02   |
| Kolkata              | 713763 | 713763 | -      | -      | 01   |
| Mumbai               | 21600  | 125107 | 86400  | 84016  | 09   |
| Noida                | 100027 | 125107 | 108362 | 111165 | 03   |
| Pune                 | 72000  | 305340 | 90000  | 137799 | 09   |

**Table 22: Location-wise Classification of Maximum Earning Potential in INR**

| Maximum Earning Potential (INR) |         |         |         |         |      |
|---------------------------------|---------|---------|---------|---------|------|
| Location                        | Min     | Max     | Median  | Mean    | Data |
| Bangalore                       | 1693284 | 3271000 | 2391140 | 2583551 | 53   |
| chennai                         | 1400000 | 1625000 | 1512500 | 1512500 | 02   |
| Data not available              | 1799996 | 2717500 | 2100000 | 2077204 | 22   |

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|           |         |         |         |         |    |
|-----------|---------|---------|---------|---------|----|
| Delhi     | 1799996 | 2499996 | 1799996 | 2033331 | 03 |
| Gurgaon   | 1497160 | 3221000 | 2228850 | 2187634 | 12 |
| Hyderabad | 2225700 | 3092163 | 2658932 | 2658932 | 02 |
| Kolkata   | 3092163 | 3092163 | -       | -       | 01 |
| Mumbai    | 1789433 | 3221000 | 2204865 | 2352557 | 13 |
| Noida     | 1985000 | 2386000 | 2084636 | 2135068 | 04 |
| Pune      | 1735800 | 3582000 | 2270067 | 2260425 | 11 |

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## Other details

**Table 23: Details regarding Pre- Season Placement Offers**

| Sr. No. | Parameters                                 | Number |
|---------|--|--------|
| 1       | Total Pre-Season Placement offers offered  | -      |
| 2       | Total Pre-Season Placement offers accepted | -      |

*Bhish*

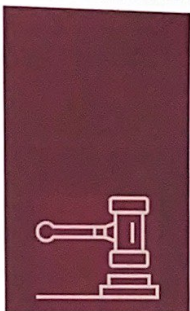


For SPJIMR, Mumbai

*Barash*

For CRISIL Limited, Mumbai





## Compliance Statement

This placement report has been prepared as per the Indian Placement Reporting Standards, Version 2.2.

*B. J. S.*



For SPJIMR, Mumbai

*B. J. S.*

For CRISIL Limited, Mumbai

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