



DECISION MAKING



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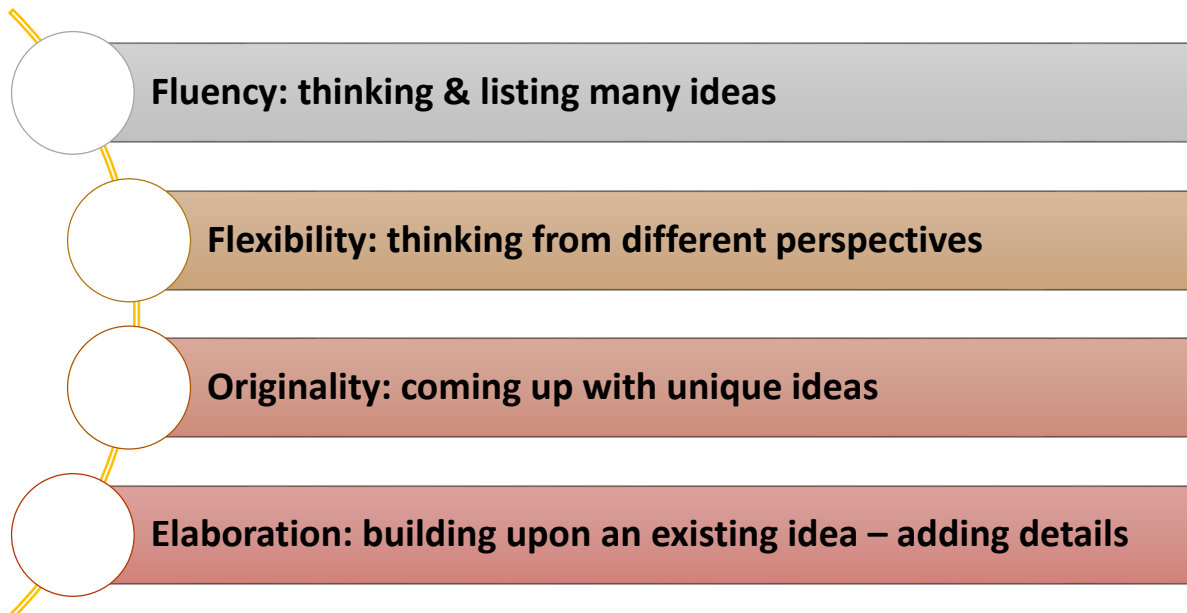
Divergent thinking

There are two types of thinking: convergent thinking and divergent thinking. Divergent and convergent thinking are the two major components of the creative process.

Convergent thinking is the ability to narrow all possible alternatives down to a single solution.

Divergent thinking involves a broad search for information and the generation of numerous unique alternative solutions to problems.

Guilford identified four characteristics of divergent thinking:



Prospect theory

A behavioural model called prospect theory explains how people choose between options that contain risk and uncertainty, such as the chance of experiencing gains or losses. It indicates that rather than thinking in terms of absolute results, people think in terms of projected utility compared to a benchmark (such as present wealth). People are loss-averse, according to the prospect theory, which was produced by framing risky options. Since people dislike losses more than similar benefits, they are more inclined to incur risks to prevent a loss.

This theory was developed by Daniel Kahneman and Amos Tversky in 1979.

There are two phases of prospect theory:

1. Editing phase: refers to how people taking decision characterize options for choice. (framing effects)

2. Evaluation phase: an individual examines all the edited prospects and chooses the one with the highest value.

Multivoting

This technique of decision making allows a team to quickly come to a consensus on the relative importance of issues, problems, or solutions by accounting for individual importance rankings in a team's final priorities. It is a way for a group to narrow down a list of choices down to a manageable few. It is a great way to achieve consensus on an opinion that is most favoured by the group. Generally, it follows the brainstorming technique.

Multivoting is a technique used to narrow down and prioritize a large list of ideas. Multivoting can be helpful in determining which ideas to pursue at the end of a brainstorming session.

Compensatory vs non-compensatory decision making

Alternatives that don't satisfy a specific criterion are eliminated when using a non-compensatory decision-making technique.

A compensating decision-making technique analyses the advantages and disadvantages of the choices under consideration and permits the advantages to outweigh the disadvantages.

Heuristics

Heuristics are mental shortcuts that enable people to solve issues and reach conclusions in a timely and effective manner. These "rule of thumb" techniques speed up decision-making and enable people to carry out their tasks without constantly pausing to consider their next course of action.

Businesses frequently have to make seemingly unimportant decisions, such as what colour to paint the workplace or what shade of carpet to use. These choices provide a modest amount of risk and return. Under such decisions, making the occasional error is acceptable. Even though they appear unimportant, choices like these nonetheless need to be taken. Because they only have so much time to make decisions, decision-makers require quick and effective techniques for doing so.

For such choices, heuristics are the best quick decision-making tools. They are the product of the decision-limited maker's cognitive capacity and restricted rationality. Heuristics frequently result in acceptable decisions rather than the best ones. Heuristics frequently produce "rules of thumb" that are utilised to offer rapid solutions to issues.

While heuristics are helpful in many situations, they can also lead to cognitive biases.

Heuristics were first discussed in the 1950s by Nobel Prize-winning economist and cognitive scientist Herbert Simon. Although humans try to make rational decisions, he argued that human judgement is limited by cognitive factors.

Availability heuristic

Based on how simple it is to recall something, decisions are made using the availability heuristic. You may be able to recall several pertinent examples rapidly when you are trying to decide. You will probably assess these outcomes as being more often or common since they are easier for you to recall.

For instance, if you are considering flying and then suddenly consider a number of recent airline mishaps, you could feel that flying is too risky and opt to travel by vehicle. The availability heuristic makes you believe that airline crashes are more frequent than they actually are since it was so easy to recall those examples of aviation tragedies.

Conjunction fallacy: The bias from conjunction fallacy is a typical fallacy in reasoning where we think that the likelihood of two events occurring simultaneously is higher than the likelihood of one of those events occurring by itself.

Representativeness Heuristic

In order to decide, the representativeness heuristic compares the current circumstance to the most representative mental prototype. Aspects of the person may be compared to other mental examples you have in order to determine if the person is trustworthy. You could automatically conclude that an older woman who speaks softly and sounds like your grandmother is nice, gentle, and trustworthy.

Affect Heuristics

The affect heuristic entails decision-making that is influenced by the emotions that a person is feeling at the time. For instance, studies have shown that when people are feeling good about themselves, they are more likely to perceive decisions as having benefits and fewer dangers. On the other hand, negative emotions cause people to concentrate more on the potential drawbacks of a choice than on its potential advantages.

Recognition Heuristic

A psychological model of judgement and decision-making is the recognition heuristic.

It states that inferences are made about an object based on whether it is recognized or not.

The heuristic draws conclusions about a criterion that the decision-maker does not have immediate access to. Accessibility depends on the ability to access information that has been stored in memory, given that the information is pertinent to the object (or substitute item) in question.

Lexicographic Heuristic

According to the lexicographic decision rule, a decision alternative is better than another alternative if and only if it is better than the other alternative in the most important attribute on which the two alternatives differ.

Semi-lexicographic heuristic

If the performance of alternatives on an attribute is similar, move on to the next attribute. It is a compensatory heuristic.

Elimination by aspects (EBA) heuristic

According to the elimination by aspects approach, the decision-making process has an impact on the decisions made regarding purchases.

The elimination by aspects (EBA) concept is based on a heuristic, or mental shortcut, that customers employ when selecting a good or service to buy.

These choice heuristics are frequently applied in order to lessen information overload when making purchases. The decision that results from this is frequently subpar, though.

Even swap: It increases the value of an alternative in terms of one objective while decreasing its value by an equivalent amount in terms of another objective.

Vroom-Yetton Decision Model

Each manager must be able to make wise choices. You may provide consistency and structure to a decision-making process that could otherwise appear idiosyncratic and instinctive by using a systematic method, such as the Vroom-Yetton Decision Model. It can also assist you in figuring out the best way to come to a choice.

The Vroom-Yetton model is made to assist you in choosing the appropriate leadership style and decision-making strategy depending on your existing circumstances. Victor Vroom and Philip Yetton first introduced it in their 1973 book "Leadership and Decision Making."

No single method of decision-making works in every situation. Instead, Vroom-Yetton provides a variety of methods and guides you to the most appropriate one for your circumstance.

Autocratic (A1): Refers to using the information that one already has to make the decision, without requiring any further input from one's team.

Autocratic (A2): Refers to consulting one's team to obtain specific information that one needs, and then one makes the final decision.

Consultative (C1): You brief your team on the issue and solicit each team member's viewpoint separately, but you don't convene the group for a debate. The final decision rests with you.

Consultative (C2): You gather your team for a conversation about the problem and to receive their advice, but you still come to your own conclusion.

Collaborative (G2): You collaborate with your team to come at a decision. The majority of your job entails facilitation, which entails assisting team members in coming to a consensus conclusion.

The Seven New Management & Planning Tools

The term "new management planning tools" refers to an approach or methods for obtaining intended results that have not previously been employed.

The Union of Japanese Scientists and Engineers (JUSE) recognised the need for instruments in 1976 to foster innovation, share knowledge, and successfully plan large-scale projects. These seven new quality control tools, often known as the seven management and planning tools or just the seven management tools, were developed by a team of researchers and include:

Affinity diagram: Groups several concepts into their obvious connections.

Interrelationship diagram: Illustrates cause-and-effect connections and aids in understanding the logical connections between various elements of a complex scenario.

Tree diagram: Allows for the gradual transition of thinking from generalisations to specifics by breaking down broad categories into ever-finer degrees of detail.

Matrix diagram: Illustrates the connection between two, three, or four groupings of data and provides details about that connection, such as its strength, the roles that different players have performed, or measurements.

Prioritization matrices: The project can be prioritised according to importance using a prioritising matrix, which is an L-shaped matrix. It is employed to evaluate different options.

Arrow diagram: The ideal schedule for the entire project is shown using an arrow diagram, along with any potential scheduling or resource issues and their solutions. It is also called Activity Network Diagram.

Process Decision Program Chart: Systematically pinpoints potential flaws in an evolving plan.

Garbage Can Model

Since it was first introduced, the garbage can model of decision-making has grown in popularity in the business world. The decision-making model acknowledges that troubles arise in every organisation, however many of these issues are brought on by an abundance of pointless solutions (organisational garbage) that were developed to address ambiguous problems.

This theory was developed by Cohen, March and Olsen.

They have compared an organization to a garbage can. According to them, an organisation is a collection of:

- Choices looking for problems.
- Issues and feelings looking for decision situations in which they might be aired.
- Solutions looking for issues to which they might be the answer.
- Decision makers looking for work.

According to the Garbage Can Model of Organizational Choice, organisations with organised anarchy exhibit problematic preferences, ambiguous technology, and fluid participation.

Mind Mapping

A mind map is a visual representation of ideas and concepts. It is a visual thinking tool that aids in information structuring, enhancing your capacity for analysis, comprehension, synthesising, memory, and idea generation. Its simplicity is what gives it power, just like with every great idea.

It activates your brain in a much, much richer level and supports all of its cognitive functions because it is an activity that combines analytical thinking with creative expression.

Simple Multi-Attribute Rating Technique

A method called Simple Multi-Attribute Rating Technique (SMART) is used to carry out Multi-Criteria Decision Analysis (MCDA), which bases evaluation and selection of the best project alternative, among a number of other alternatives, on a list of pertinent criteria.

MCDA is a relatively new approach to evaluating options or initiatives that comes from the field of operations research.

MCDA is distinct from conventional evaluation techniques like cost-benefit analysis (CBA) in a number of respects. In contrast to a standard CBA, which evaluates costs and benefits on a financial basis, MCDA permits the evaluation of alternatives on both a monetary and non-monetary basis.

The ultimate goal of SMART is often to help the decision maker while trying to choose the best option among several alternatives. It is regarded as one of the key approaches for MCDA. Since SMART is based on a linear additive model, a performance score for any individual alternative can be derived by summing its relative performance on each recognised evaluation criterion times the relative weight of that particular criterion.

The method thus consists of three independent components:

- a set of alternatives,
- a set of criteria on which the alternatives are to be judged, and
- the weights given to each of these criteria (criteria weights).

Fishbowl Technique

A technique for managing talks in medium- to large-sized groups is called "fishbowl." A circle with an inner and outer section separates the students. Students converse in the fishbowl or inner circle while those in the outside circle observe and take notes.

This fun, student-centered approach improves group discussion abilities while helping students understand complex texts and ideas. Students practise responding to various points of view in the "fishbowl." Students in the outer circle make observations about what makes for productive small-group discussions.

According to research, using fishbowls is an excellent approach to engage students of all levels in a variety of contexts.

Consensus Mapping

A decision that is in the best interest of the group as a whole is developed and supported by consensus by all group members. The opinions of all participants are carefully examined when reaching a consensus, and a sincere effort is made to allay any valid worries.

The process, which is frequently referred to as "consensus building," is a journey that gets participants ready to make a choice. Discussion is required to pinpoint problems, define uncertainties, create standards for making decisions, and handle all topics.

The objective is to foster understanding of the problems before sharing everyone's viewpoints. It is crucial to have a qualified facilitator to organise the procedure and steer conversations toward a resolution.

Boolean Logic

In order to assess whether a condition is satisfied or not, boolean logic uses the "AND," "OR," and "NOT" operators. It gives us the capacity to tie together multiple conditions in order to evaluate a composite condition.

Decision trees are popular representations of Boolean functions.

In mathematics, a Boolean function is a function whose arguments and result assume values from a two-element set (usually {true, false}, {0,1} or {-1,1}).

Fault Tree Analysis

In 1962, H. Waston and A. Mearns at Bell Laboratories created the top-down methodology known as fault tree analysis for the air force. Boeing later adopted this idea, and it is now widely employed in the

software, automotive, chemical, nuclear, and aerospace industries, particularly when it comes to dependability and safety-related situations.

A graphical technique to investigate the root causes of system level failures is fault tree analysis (FTA). It essentially employs a top-down technique to discover the component level failures (basic event) that lead to the system level failure (top event), combining them using boolean logic. "Events" and "logic gates" are the two components of a fault tree analysis.

It is easier than Failure Mode & Effects Analysis (FMEA).

Failure Mode & Effects Analysis

- It was first used by the US military in 1940s.
- It can be described as a step-by-step approach for finding out all possible failures in a design, a manufacturing or assembly process, or a product or service.
- It is a process analysis tool.
- Failure modes: They are the ways or modes in which something can fail. Failures refer to any errors or defects and can be actual or potential.
- Effects analysis: It refers to studying/analysing the consequences of the failures mentioned above.
- Failures are ranked by the severity of their effects, frequency with which they occur, and ease with which they can be discovered. The FMEA's goal is to take steps to eliminate or reduce failures, starting with the ones that are most urgent.

Eight Disciplines of Problem Solving (8D)

The Eight Disciplines of Problem Solving (8D) is a systematic, all-encompassing, and tried-and-true technique created to pinpoint the source of a problem, create a workable solution, and carry out corrective and preventive measures to stop it from happening again. The 8D process is a great place to start when trying to enhance quality and dependability if your product is flawed or does not satisfy your customers' needs.

D0 (Planning and preparing for the 8D)

D1: Team establishment

D2: Problem description

D3: Problem containment plan

D4: Root cause analysis

D5: Permanent Corrective Action

D6: Implement & validate permanent corrective action

D7: Prevent recurrence of problem

D8: Verification & Team Celebration

Fishbone diagram

A visual aid for classifying a problem's possible origins is a fishbone diagram. This technique is used to determine the underlying causes of issues. A fishbone diagram combines the technique of brainstorming with a form of mind map template, and is frequently used for root cause analysis.

In product development and troubleshooting procedures, a fishbone diagram is helpful because it may be used to centre a discussion on a specific issue. The facilitator works with the group to rank potential causes in order of priority and create a hierarchy once the group has brainstormed every potential source of the issue. The term is derived from the way the diagram is drawn, which resembles a fish skeleton. The conventional way to draw a fishbone diagram is from right to left, with each big "bone" of the fish branching out to include smaller, more detailed bones.

The fishbone diagram is thought to have been in use since the 1920s, but it gained popularity thanks to a Japanese engineering professor named Kaoru Ishikawa, who is best known for establishing the quality control procedures for the Kawasaki shipyards.

It is also called Ishikawa Diagram or cause-and-effects analysis.

Five Whys Analysis

The 5 Whys method was created in the 1930s by Sakichi Toyoda, a Japanese manufacturer, inventor, and the founder of Toyota Industries. It gained popularity in the 1970s, and Toyota continues to use it to address issues today.

It is a basic root cause analysis technique used in the Analyze phase of the Six Sigma DMAIC (Define, Measure, Analyze, Improve, Control).

You can cut through the layers of symptoms that can lead to the main cause of an issue by continually asking "Why" (five times is a decent rule of thumb).



Step Ladder Technique

The Stepladder Technique is a decision-making technique that makes it easier for a group to make decisions that are effective.

The objective is to ensure that all members' ideas and views are made available to the group so that they can be taken into account when the group reaches a decision.

In 1992, Steven Rogelberg, Janet Barnes-Farrell, and Charles Lowe created the methodology.

Step 1: Present the task or problem to all members

Step 2: Create a core group of two members

Step 3: A third member is added to the core group. The newly added third member gives his ideas to the first two members before hearing the ideas that have already been discussed

Step 4: The process is repeated by adding a fourth member and so on.

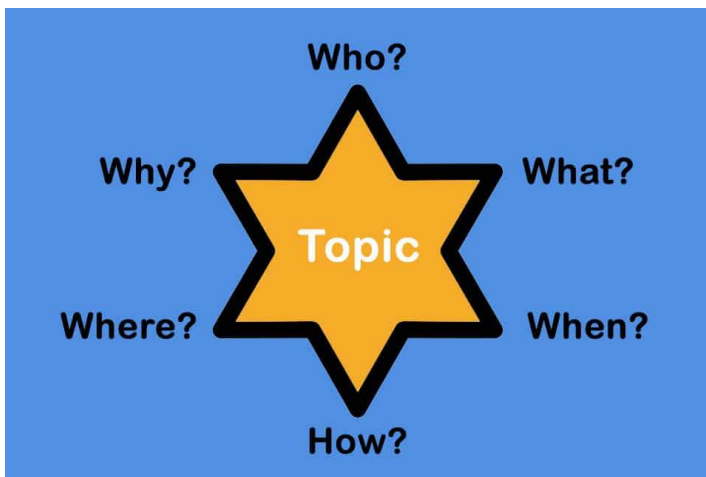
Step 5: The final decision is reached only after all the members have been brought in and they have presented their ideas.

Star Bursting

Another kind of brainstorming is called starbursting, in which questions are generated methodically. It's brainstorming, except instead of concentrating on coming up with solutions and ideas, it concentrates on coming up with questions.

Starbursting uses a six-pointed star as its "star," with the issue you wish to talk about at its core. Each of the star's arms stands for one of the following broad inquiries:

1. Who?
2. What?
3. Where?
4. Why?
5. When?
6. How?



Scenario Planning

In scenario planning, you make predictions about the future and how your company's environment will evolve over time in response to it.

It is a way to assert control over an uncertain world.

Scenario planning can give leaders a competitive advantage by allowing them to respond swiftly and decisively. Because a situation has been carefully considered and possible outcomes have been recorded, nobody has to rush when a crisis arises.

Black swan theory: A black swan is an unforeseen occurrence that goes beyond what is often anticipated of a situation and could have very negative effects.

Sensitivity Analysis

Sensitivity analysis is a tool used in financial modelling to examine how various independent variable values affect a certain dependent variable in a given set of circumstances.

This model is also referred to as “what-if” or simulation analysis. It is a way to predict the outcome of a decision given a certain range of variables.

Monte Carlo Simulation, also known as the Monte Carlo Method or a multiple probability simulation, is a mathematical technique, which is used to estimate the possible outcomes of an uncertain event.

Game theory

Game theory is the theory of independent and interdependent decision making. It is concerned with decision-making in organisations where no single decision-maker has complete control over the results and where the outcome depends on the actions of two or more independent participants, one of whom may be nature itself.

In game theory, any interaction where the result depends on the actions of two or more persons is referred to as a "game." The "players" are the decision-makers in the "game," and their "strategy" is the range of potential actions they might take while playing the "game." Another crucial phrase is "payout," which describes the result that each "participant" has received.

Six Thinking Hats Model

Six hats thinking is a concept that aids both people and teams in viewing issues and circumstances from several angles. The six hats basically tell you "how to think" rather than "what to think," thus they may be used anywhere.

The model is given by Edward De Bono. In 1986, he wrote a book titled "Six Thinking Hats".

Blue Hat (process, control)

- Also called the conductor's hat, you focus on controlling your thinking and managing decision making process.

Green Hat (creativity)

- It represents creative thinking and symbolises exploring a range of ideas and possible ways forward.

Red Hat (emotions)

- Also called Hat for the Heart, it represents feelings and instincts.

Yellow Hat (positivity)

- Also called "Optimist's Hat", it symbolises looking at issues in the most positive light possible.

Black Hat (negativity, caution)

- Also called "the Judge's Hat", it is concerned with employing critical judgement and explain why you have concerns.

White Hat (data, rationality)

- also called "the factual hat", it symbolises information gathering.

Biases / traps in decision making

Loss aversion trap

Loss aversion is a behavioural finance characteristic where investors put more effort into trying to prevent a loss than towards obtaining gains. One is more likely to develop a loss aversion as they suffer losses more frequently.

Investors experience the pain of a loss more than twice as strongly as they experience the delight of generating a profit, according to research on loss aversion.

Cognitive psychology, decision theory, and behavioural economics all frequently discuss loss aversion.

Loss aversion has a big effect on our actions and makes us make unwise choices.

System 1 & System 2 Thinking

These two types of thinking are described in the book “Thinking fast and slow” written by Daniel Kahneman.

Thinking in System 1 happens almost instantly, automatically, intuitively, and with minimal effort. Our experiences and instinct are what propel it.

System 2 thinking is slower and requires more effort. It is conscious and logical.

Conservatism bias

The conservatism bias might lead investors to hold fast to a perspective or a forecast and act too rigidly in the face of new facts. For illustration, let's say an investor buys a security because they are aware that the business would soon be making an announcement about a new product. The business then admits that there were issues in getting the product to market. The investor can refuse to act on the bad announcement since they are still holding onto the initial, upbeat impression of some impending, good development by the company.

Decoy effect

The *decoy effect* describes how, when we are choosing between two alternatives, the addition of a third, less attractive option (the decoy) can influence our perception of the original two choices. Decoys are “asymmetrically dominated”: they are completely inferior to one option (the target) but only partially inferior to the other (the competitor). For this reason, the decoy effect is sometimes called the “asymmetric dominance effect.”

Compromise effect

According to the concept of the compromise effect, a product will be more likely to be selected from a collection of available options when its characteristics are not too extreme (the best with the highest price or the worst with the lowest price).

Overchoice bias

The phrase "choice overload," which is often referred to as "overchoice," "choice paralysis," or "the paradox of choice," explains how people become overwhelmed when given a great number of options to choose from. While people frequently believe that having more alternatives is a good thing, research has shown that in many instances, having more options makes it more difficult for us to make a decision.

Regret avoidance

The inclination to act emotionally rather than logically in order to prevent feeling regret is known as regret avoidance. In the hopes that the failing security will somehow turn around and rise, investors can cling to it or even invest additional money in it.

Endowment effect

According to the endowment effect, people value their possessions more highly than they would if they did not belong to them.

Say you spent Rs 1000 on a concert ticket a few months ago. Your decision to resell your ticket comes after you just learned that you won't be able to attend the performance after all. Because selling the ticket at market value would feel like you were losing money, you set the price at Rs 1500.

Confirmation bias

A cognitive bias known as a "confirmation bias" prefers information that supports your pre-existing views or biases.

Imagine, for instance, that someone holds the opinion that left-handed people are more creative than right-handed ones. This individual gives more weight to "proof" that confirms what they already believe if they come across someone who is both left-handed and creative. Even more, this person might ignore examples that contradict their beliefs in favour of looking for evidence that strengthens them.

Mental Accounting

It is a concept in behavioural economics developed by economist Richard H. Thaler.

It argues that because people categorise funds differently, they are more likely to make illogical decisions about their spending and investing.

An important term underlying the theory is fungibility, the fact that all money is interchangeable and has no labels. The concept suggests that people do not treat money as fungible – i.e., mutually interchangeable – and instead, link their spending to particular budgets.

For instance, if someone receives Rs 20,000 end-of-year bonus for exceptional performance, they might believe that the money can be spent on expensive expenses like meals, opulent vacations, and other things that they could never justify with ordinary income.

Individual vs group decision making

An individual often makes decisions quickly, however a group is often dominated by different individuals, which makes decision-making more time-consuming. Additionally, recruiting group members takes a lot of time. People cannot avoid their obligations. They are responsible for their actions and output.

Advantages of group decision making:

- Decisions are made with more thorough information and understanding.
- Decision making is improved by taking into account various viewpoints.
- Groups are effective because they consistently surpass an individual.
- Since the choice has the backing of a number of people, it leads to a larger acceptance of a solution.
- Groups also make the task more enjoyable for members.
- A diverse group is more beneficial as group members may have different ideas based on their background and experiences.

Social loafing: the tendency for individuals to expend less effort when working collectively than when working individually

Individual decision making

Advantages	Disadvantages
Best individual in a group usually outperforms the group	Identification of the best individual can be challenging.
It is generally faster than group decision making	Under this, fewer ideas are generated as compared to group decision making.
Accountability is easier to determine.	There is a possibility that the individual may put off making decisions if left alone to do it

Group decision making

Advantages	Disadvantages
There is a greater commitment to ideas.	Groupthink can take place.
There is diversity of ideas.	It takes longer to arrive at a decision.
Group interaction can be fun and serves as a team bonding exercise.	There is a possibility of social loafing.

Therefore, the particulars of the situation will determine whether an individual or a group decision is best.

Individual decision-making could be favoured, for instance, if a decision must be taken swiftly due to an emergency. If a person has all the information necessary to make a decision and if implementation issues are not anticipated, individual decision-making may be suitable.

However, group decision-making may be more efficient if one person does not have the knowledge and abilities necessary to make the decision, if doing so will be challenging without the participation of those who will be impacted by it, and if there is no time urgency.

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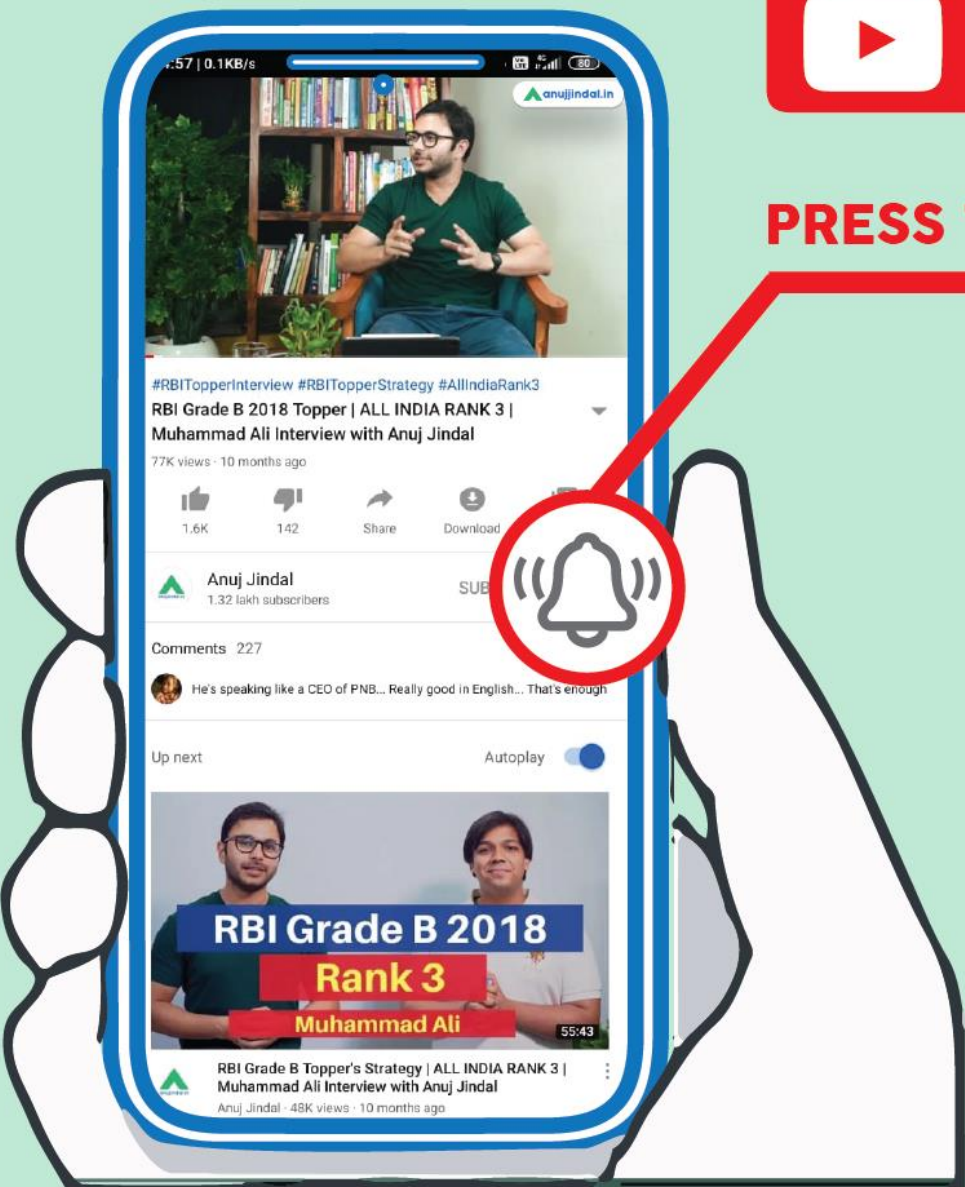




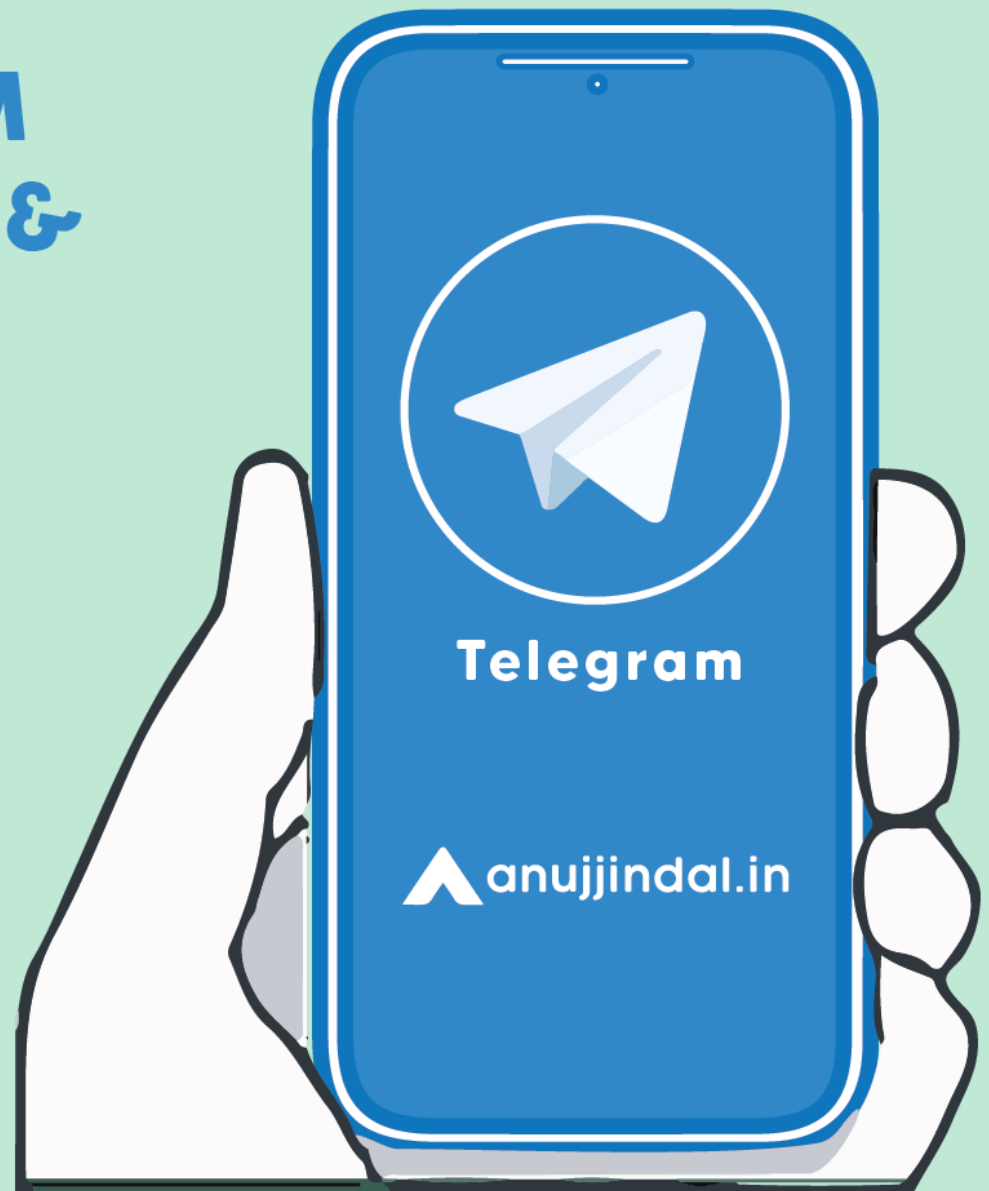
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Ali

RBI



All India Rank 06

Aditya Sood

RBI



All India Rank 10

Sameer

RBI



All India Rank 11

Abhishek

RBI



Cleared RBI Grade B

Sanskar Vijay



Cleared RBI Grade B

Sanjay Meena



Cleared RBI Grade B

Yash Gupta



Cleared RBI Grade B

Ila Sahu



Cleared RBI Grade B

Argha Banerjee



Cleared RBI Grade B

Suchana Ghosh



Cleared NABARD

Vinay Verma



Cleared NABARD

Lal Chand Kumar



Cleared NABARD

Krishna Kumar Singh



Cleared NABARD

Anshu Goel



Cleared NABARD

Jatin Kumar



Cleared NABARD

Atul Yadav



Cleared SEBI

Abhishek Kumar



Cleared SEBI

Vishwanidh Singh



Cleared SEBI

Gopika Jayan



Cleared SEBI

Vasant Kesari



Cleared SEBI

Swetha Bodagala



NET with 98 Percentile

Anushka Keshri



JRF with 96.92 Percentile

Vaishali Jadon



NET with 89.27 Percentile

Srishti Gupta



JRF with 72 Percentage

Abhishek Mohanty



NET with 68 Percentage

Dinesh Mohan



JRF with 64.66 Percentage

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