

Guest Lecture Report on Mr. Aditya Deshpande's session

On 28th August 2021, Mr. Aditya Deshpande, an alumnus of Batch 2002-04, working with HDFC Bank as the Senior Vice President and Regional Head: Private Banking Group, delivered a guest lecture on “Various aspects of Product Management, breaking into the Core Finance Industry and Preventing Losses on a Personal Level while Investing” for the senior IB Finance batch, 2020-22.

In the session, he shared, the key milestones of his illustrious career and talked about the inspiring life journey of Mr. Aditya Puri and Mr. Abhay Aima, who are the pioneers in finance sector. He also shared the idea of Bird's eye view of a Product Manager, how he is the enabler of the sales, the trouble-shooter, but not the owner of the end product. These were the major points with which students could understand the role of a Product Manager. The core finance functions, its job perspectives and ways to manage personal finance were also key learnings.

Students asked questions based on concept of product & finance management, to which he gave relevant answers with real-time examples. Mr. Aditya Deshpande was happy to conduct the session and is keen to nurture his association with the institute.

The screenshot shows a Zoom meeting interface. At the top, there is a recording notification: "Recording has started. This meeting is being recorded. By joining, you are giving consent for this meeting to be recorded. Privacy policy". The main content is a slide titled "How To Minimize loss while investing personal money". The slide features a pyramid diagram titled "Financial Risk Pyramid" with the subtitle "The risk level for specific investment tools may vary". The pyramid is divided into four horizontal layers, each representing a different level of risk and return. From bottom to top, the layers are: 1. Savings Tools (orange): Includes Checking Account, Savings Account, Money Market Deposit Account, Certificate of Deposit, and Savings Bonds. 2. Investment Tools (blue): Includes Mutual Funds and Index Funds. 3. Investment Tools (light blue): Includes Stocks and Real Estate. 4. Speculative Investment Tools (green): Includes Futures, Commercial Paper, Options, and Collectibles. To the left of the pyramid, an arrow points upwards with the text "Increasing potential for higher returns" and "Increasing risk". To the right, brackets group the layers into "Savings Tools", "Investment Tools", and "Speculative Investment Tools". The slide also includes a small copyright notice at the bottom: "© Family Economics & Financial Education - Updated April 2011 - Investing 101 - Introduction to Investing - Slide 18 funded by a grant from First Charge America, Inc. in the Becker School of Family and Consumer Sciences at the University of Arizona". The Zoom meeting controls at the bottom show a grid of participants: Kirna Jani, Aditya Deshpande (Guest), Rashmi Gupta, Kirna Jani, Ajay Tiwari, Aman Mittal, and SB.