

**Field:** Education, Data Analysis, Banking

**Name:** School of Inspired Leadership

**Location:** Gurgaon, near New Delhi

**Position:** Directed Credit Program: A study of lending in Indian Banking

**Brief Description of the Organization:**

SOIL is a Business Leadership School providing one year management programs mainly for people with at least two years of work experience. It is supported by an industry consortium of 32 reputed companies. The school is mainly renowned for its innovative cutting edge curriculum, unique admission procedure and thrust on building character and enthusiasm among its students, apart from competence. The core value system is built on five pillars of ethics, sustainability, mindfulness, compassion and diversity. It has been founded by Mr. Anil Sachdev who is very well known personality in HR and leadership consulting. We are in the sixth year of running, with students and alumni spread all across the country.

[www.soilindia.net](http://www.soilindia.net)

**Internship Position:** Main responsibility is analysis of data by applying relevant statistical techniques to arrive at meaningful conclusions. While most of data collection and literature review is in place, some more work on this front may also be required depending on need of analysis. So data is collated bank wise and region (state)wise to understand the trends in lending by banks under the Directed Credit Program of the Central Bank i.e. Reserve Bank of India. The main objective is to see if lending by banks under this program (to agriculture, small scale sector, weaker sections etc.) is in alignment with the national objectives of equitable, balanced and inclusive growth.

**Qualifications:**

Basic understanding of data analysis techniques, logical and structured thinking, interest in making a social contribution through research work. Ability to keep deadlines and work pro-actively with sincerity and dedication. Open to both undergraduates and graduate students.

**Other Information:**

This is the topic of Neetika Batra, Chair, Business Leadership Program and faculty Finance, SOIL, doctoral work and he have been working on it for the last about 3 years. Main reason for having chosen this topic was to be able to make a meaningful contribution to solving one of the critical issues of developing countries i.e. of balanced and equitable growth. While the growth in most of such countries, including India has been fast, majority of the population are still dependent for employment on sectors like agriculture, SME etc. and are left behind in participating in growth process. While RBI mandates that 40% (a substantial chunk) of bank funds should be lent to these areas, the question is whether these funds are actually going to the needy areas or to just the richer sections, thus not satisfying the guidelines in spirit and not in alignment with national objectives. One can also learn from experiences of such programs in other countries.

**Contact:** [namrata.singh@soilindia.net](mailto:namrata.singh@soilindia.net) for more information

**To apply:**

Send Resume/CV and Cover Letter to [neetika.batra@soilindia.net](mailto:neetika.batra@soilindia.net) (Name: Neetika Batra). Skype interviews will be conducted with qualified applicants.

**Budgeting for this internship:**

Daily Transportation, Rs.5000/month (if place of stay is within 2-3 kms from SOIL)  
Accomodation, Rs.10,000 a month on twin sharing basis (based on average for our students)  
Food, Rs.10,000 a month (based on average for our students)  
Program fee: None

**Assistance**

Assistance in finding housing