

# ECONnect

October 2014 Issue

## New Beginnings...

*"Past success counts for nothing. All that matters is how well we'll perform on the next real-world mission." – Pete Blaber*



A NEWSLETTER BY SCHOOL OF ECONOMICS

# ECONnect

A Newsletter by the School of Economics

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Do you have what it takes?

# ***SCHOOL OF ECONOMICS COVER BOY & GIRL***



Come and join us in our search for SOE students to be the face of SOE brochures, website and newsletters!

Contact us at [soe@smu.edu.sg](mailto:soe@smu.edu.sg) with the header "SOE cover boy & girl" if you have somebody in mind by 9 November! We will be waiting for your nominations!

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# Commencement 2014

## Class of 2014

“Try always to do your best. Do well but don't forget to do good. Aim to make a difference.”  
- Dean, Professor Bryce Hool.

On 15th July 2014, 2,149 graduates celebrated their milestones and graduated at SMU Commencement 2014 at the Suntec Singapore Convention & Exhibition Centre. This was the first time that an entire SMU cohort had graduated at a single event, with an additional eight school ceremonies attended by some 7,000 people.

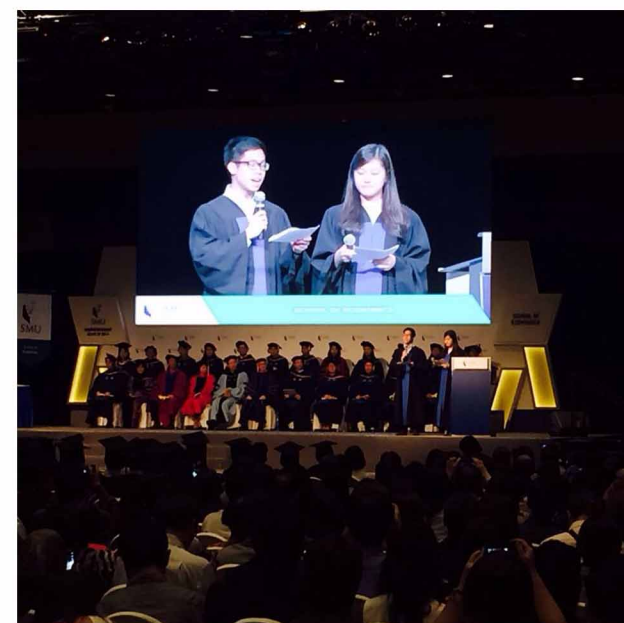
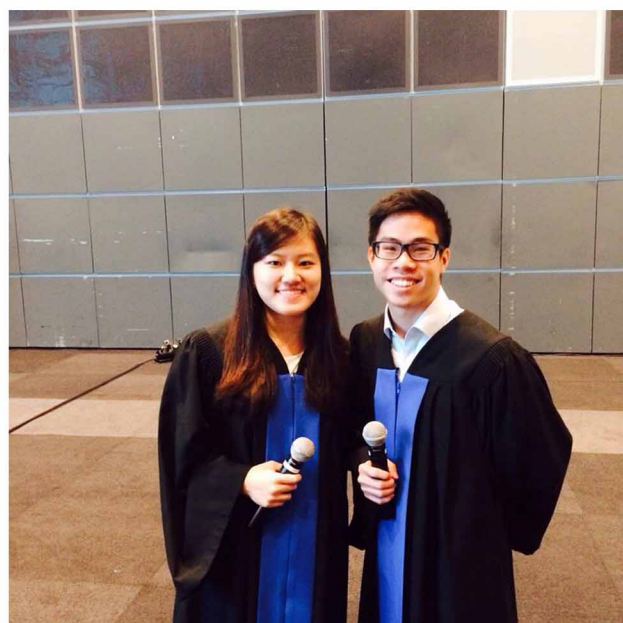
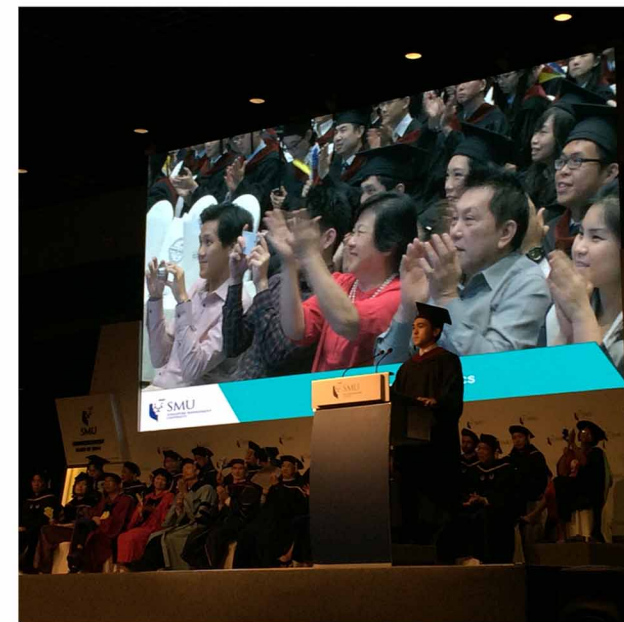
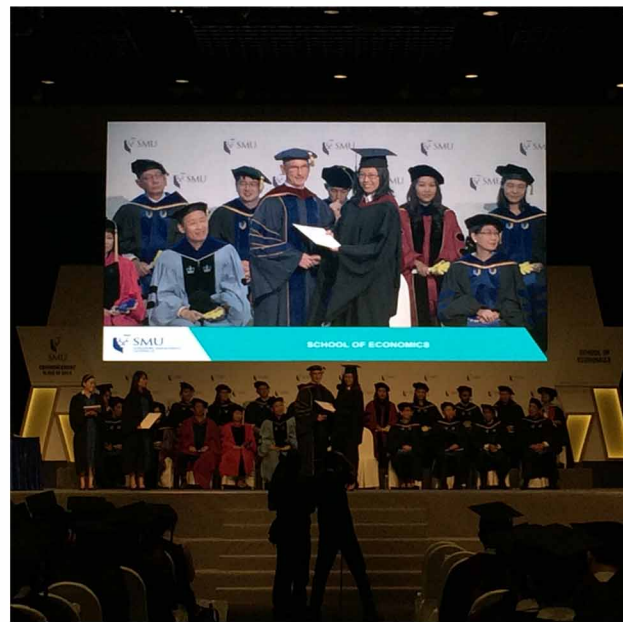
On this cheerful occasion, the School of Economics celebrated the graduation of 258 graduates – 2 graduates from the PhD in Economics; 23 graduates from the Master of Science in Applied Economics; 28 graduates from the Master of Science in Financial Economics and 205 graduates from the Bachelor of Science in Economics. We were honored to have President, Professor Arnoud De Meyer to confer these awards. The graduates shared their pride with their families, partners and peers, who had been giving their utmost and unconditional support.

This year, the DBS Bank School Valedictorian Award in Economics was awarded to Mark Chua Chia Weng. Mark was selected by the School based on his stellar academic performance, leadership qualities and active co-curricular record. The winners of the SMU CIRCLE award from the School of Economics were Kwok Wei Jie and Ng Li Tying.

“Finally, although the commencement is a departure of sorts from SOE, we want you to stay connected with us and return when you can. You are our ambassadors beyond SMU and we want your knowledge and experience as graduates to help inform and benefit future cohorts of SOE graduates. The value of the degree you receive today will depend not only on what you have put into it, but also what has been put into it by everyone graduating before you and those who will come after you.

Congratulations to all of you. We wish you good fortune in everything that lies ahead.”





# *Congratulations* TO CLASS OF 2014









SMU ECONOMICS FRESHMEN CAMP

# KAIROS

# KAIROS

## Oikos Camp 2014

One of the most significant parts of SMU freshmen's journey is their school camp. For undergraduates newly admitted into the School of Economics, it is no different. This year's camp was most aptly themed "Kairos", which means the opportune moment in the Greek language. There is indeed no better time for our incoming freshmen to forge new friendships as they undertake this four-year journey together at Oikos Camp 2014. Tiffany Choo, a double degree student whose passion for student life is seen through her active contribution in Oikos activities as well as her involvement in Samba Masala, led the camp as a chairperson. Under her leadership, the freshmen of 2014 participated in a whirlwind of fun throughout the 3 days 2 nights camp. Competing as 4 Clans from different eras with activities such as Amazing race, Food trail and Beach extravaganza, the freshmen were not only able to get to know the places around SMU better, but more importantly get to bond with their batch mates and seniors too. This facilitator-freshmen partnership is one of the most essential in helping our freshmen assimilate comfortably into the life of an SMU Economics undergraduate as seniors share valuable advice and insights with the freshmen.

One of the key highlights of the camp was the performance night, where freshmen from different walks of life come together for a performance to celebrate their spirit as a clan. It was truly a mesmerising evening with performances from SMU Voix very own star, Ang Cheng Wei, the camp facilitators and the freshmen themselves. The evening was kindly graced by our newly appointed Associate Dean, Professor Lee Gea Myung, who commented that the performances were truly heartfelt and thoroughly entertaining. Finally the camp ended on a high note at Siloso Beach Sentosa with Primos emerging as best clan.

The 11th Oikos Committee would like to offer their sincere thanks to the Organising Committee and all the dedicated facilitators who made this year's camp such a huge success.





SMU ECONOMICS FRESHMEN CAMP

# KAIROS



# STATISTICS IPAD GAME: CUSTOMER SERVICE INDEX (CSI): AGENT ON A MISSION

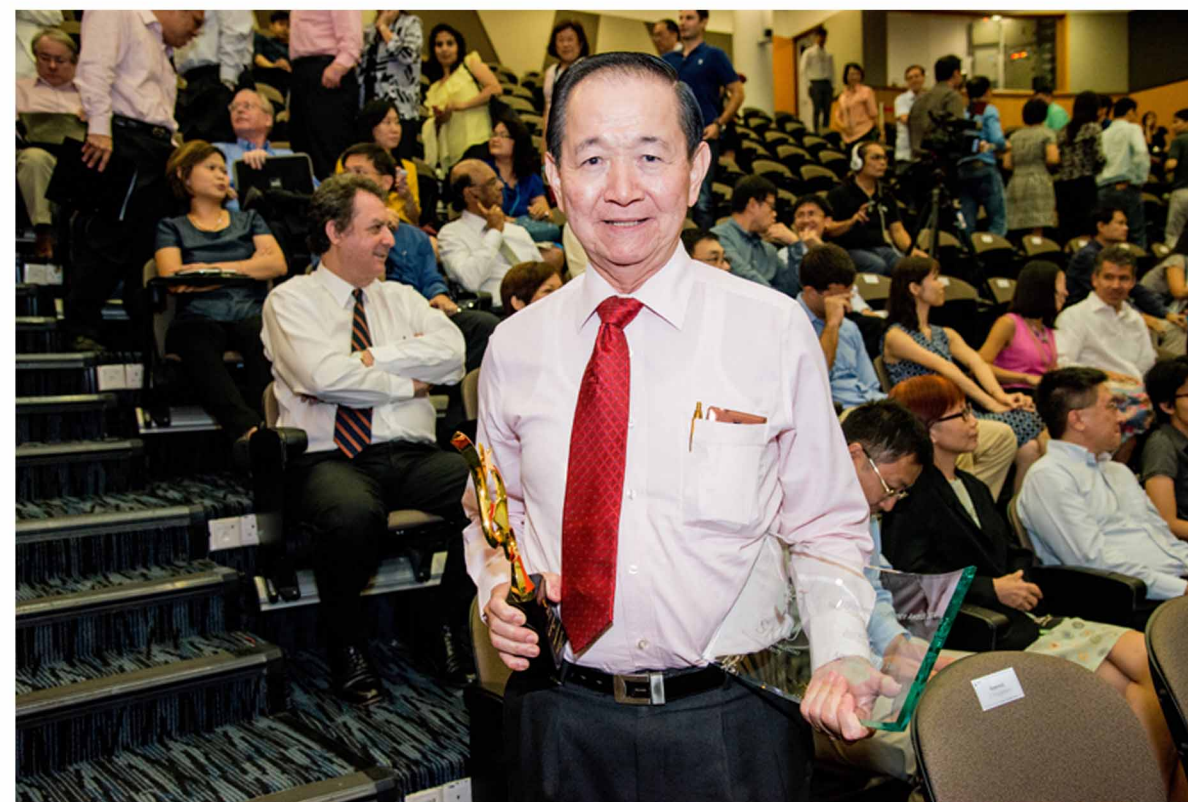
Center for Teaching Excellence and Rosie Ching, Senior Lecturer from the School of Economics, developed an iPad game designed to teach statistics. Students assume the role of a Customer Service Index (CSI) Agent and will "travel around the world" to solve burning statistical mysteries à la SPY CSI in different countries.

The CSI Agent (player) analyzes and tests the data against a benchmark revealed at the start of the game. The Agent will then be tested and scored through his progress in the game where he will be required to perform tests, in which calculations and analysis figure. Knowledge of basic statistics and external access to statistical tables are required.

Click [here](#) to download the app.



# DISTINGUISHED EDUCATOR



At the SMU Teaching and Research Excellence Awards 2014 ceremony, SOE Professor Augustine Tan received the Distinguished Educator award. This award honours a faculty member with a distinguished service record who goes above and beyond the call of duty to promote a first-rate learning experience for SMU students and colleagues. The recipient must have also demonstrated significant and lasting contributions throughout his career and show a passion for teaching that begins in the classroom and extends beyond.

Professor Tan also won the 2014 award for Teaching Excellence in the SMU Executive Development category.

These awards cap off a year of recognition earned by Professor Tan for his inspiring contributions and dedication to the education of SMU students. Earlier this year Professor Tan was voted Most Outstanding Faculty Member by the Executive Master of Business Administration (EMBA) Class of 2014.

Congratulations, Professor Tan!

# SCHOLARSHIPS, AWARDS & DEAN'S LIST PRESENTATION CEREMONY

## CONGRATULATIONS TO ALL AWARDS RECIPIENTS.

The annual Scholarships, Awards and Dean's List Presentation Ceremony was held on 24th September 2014. The School celebrated the commendable achievements of over 100 students in AY 2013-2014. Faculty and staff were present at the event to commemorate their accomplishments.

More than 100 students from both undergraduate and postgraduate courses were placed on the Dean's List in AY 2013-2014.



1. MAE and MSFE Students on the Dean's List. 2. Students (Admission Year: 2010-2011) on the Dean's List. 3. Students (Admission Year: 2011-2012) on the Dean's List. 4. Students (Admission Year: 2012-2013) on the Dean's List. 5. Students (Admission Year: 2013-2014) on the Dean's List.

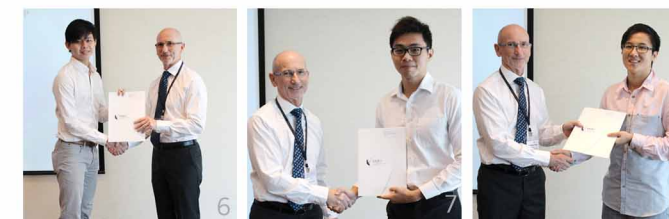
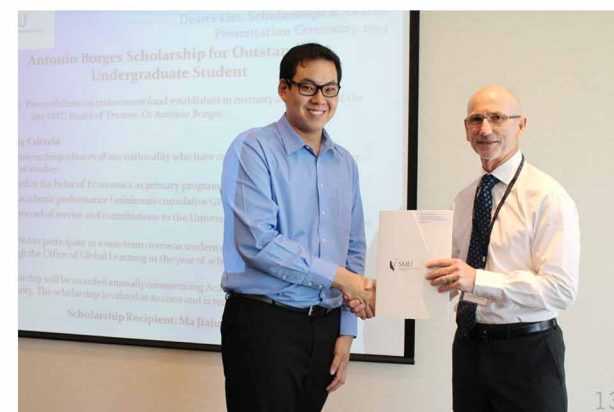
In addition, the Top Year Awards were also presented to the following students who topped their respective class:

- Top Final Year: Loo Jian-Liang, Sidney
- Top 3rd Year: Chan Zi Yin, Sharon and Ooi Chen Feng
- Top 2nd Year: Lee Yuelong
- Top 1st Year: Foong Zi Kai, Gerald

The SOE Scholarships, funded by SOE's faculty, staff, alumni, students and its fundraising activities, were awarded to SOE students with outstanding academic performance, good leadership skills, character records and who are actively involved in CCA and/or community service. This year, 10 scholarships were awarded to students entering into their second, third or fourth year of study. Each scholarship is valued at \$2,000 and is tenable for one year.

### Antonio Borges Scholarship

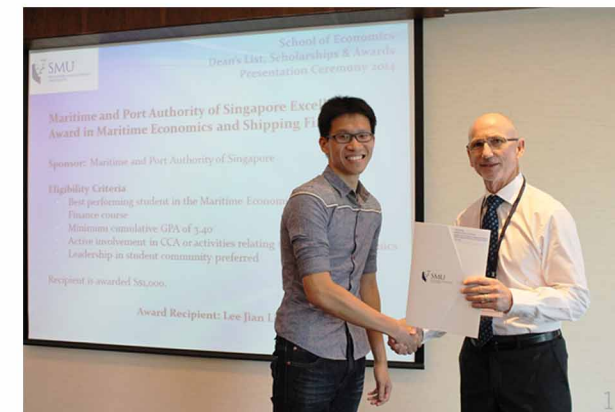
Antonio Borges Scholarship for Outstanding Undergraduate Student is established in memory and honour of the late SMU Board of Trustee, Dr Antonio Borges. It will be awarded to a SOE student with outstanding academic performance who is actively involved in CCA and/or community service and has accepted to participate in a one-term overseas student exchange programme facilitated through the Office of Global Learning in the year of scholarship award. The award will be given annually commencing Academic Year 2014-15 and in perpetuity. The scholarship is valued at \$10,000 and is tenable for one year. It is awarded to **Ma Jiajun, Jacob**.



### Maritime and Port Authority of Singapore Excellence Awards

Ang Yan Qi, Cheryl and Lee Jian Lin were awarded the Maritime and Port Authority of Singapore Excellence Award in Economic Aspects of Maritime Law and Maritime Economics and Shipping Finance respectively.

Maritime and Port Authority of Singapore Excellence Awards, sponsored by Maritime and Port Authority of Singapore, are given to the best performing student from each of the respective course; Economic Aspects of Maritime Law and Maritime Economics and Shipping Finance. Both awardees demonstrate good leadership and active involvement in CCA or activities related to Maritime Economics. Each award is valued at \$1,000.



6, 7, 8, 9, 10, 11, 12. Award recipients of SOE Scholarships. 13. Ma Jiajun, Jacob. 14. Lee Jian Lin.

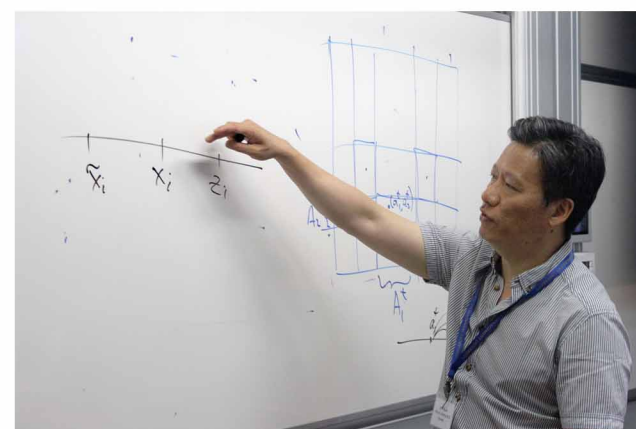
# SINGAPORE JOINT ECONOMIC THEORY WORKSHOP 2014

On 23rd August 2014, the School of Economics successfully hosted the first Singapore Joint Economic Theory Workshop (SJETW 2014). The workshop is the first of regular joint theory workshop series to be hosted by SMU and NUS, which is aimed primarily to enhance interactions among economic theorists affiliated at various academic institutions in Singapore.

Evolving from an initial plan of a small Singapore friends gathering, SJET2014 grew progressively to a large and exciting event, with nearly 40 participants and 7 research presentations of high quality. This one-day conference brought together theorists from partnering local universities, as well as visiting speakers from outside Singapore including Shanghai Jiao Tong University.



Speakers of the Singapore Joint Economic Theory Workshop: 1. Anna Bogomolnaia 2. Fei Shi 3. Jingyi Xue 4. Peng Wang 5. Rene Saran 6. John Quah 7. Simon Grant



# OIKOS HIGHLIGHTS

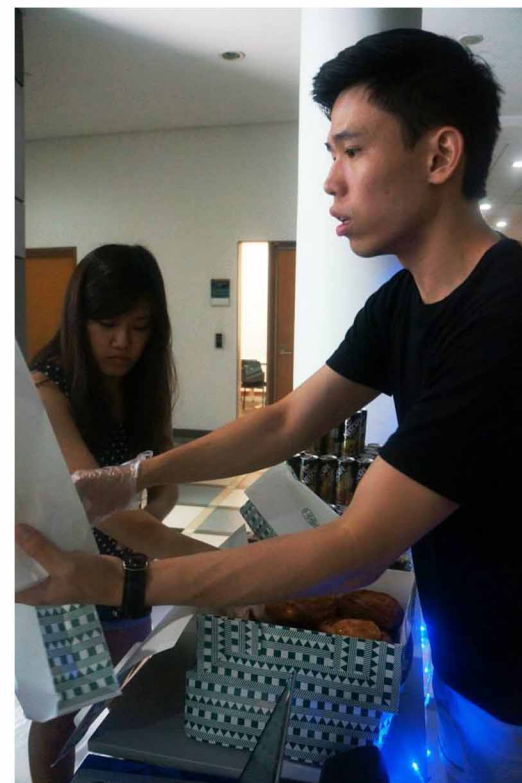
## TEAM OIKOS

This semester also marked the start of Team Oikos, Oikos' very own recreational sports club! Team Oikos is a subsidiary club formed under Oikos, with the purpose of bonding the SOE community through various sporting events. We witnessed Team Oikos' inaugural bi-monthly run in week 2, where students gathered for a 5km run through Singapore's scenic CBD area, and a recreational frisbee session in Week 4 at Campus Green for some good workout. If you are looking for more, students can expect an exciting line-up of activities to be organised throughout the semester, including a night bike session!



## OIKOS HITS

We kickstart the semester this year with Part 1 of Oikos HITS (Hang In There Students), Oikos' first welfare drive of the semester. For two consecutive mornings in Week 1, students were given a choice of freshly baked pastries from Tiong Bahru Bakery or mouth watering chicken rolls from Smoothie King, topped up with a much needed can of Nescafe coffee to boost their mornings. The back-to-school welfare was an effort to revitalise and recharge the students returning from their summer break, as well as a welcome welfare for economics freshmen. Despite the early morning blues, the response was overwhelming positive, and it was rewarding to see so many students enjoying the breakfast treats.





# OIKOS HIGHLIGHTS

## OIKOS CARE

As we grow as a community, we want to create opportunities for students to give back to the society as well. To promote social responsibility within the Oikos community, Oikos Care was organised as a local community service project that took place on the first four Saturdays of the semester. Oikos led a group of up to 30 students to engage the elderlies at Sunlove Home, which is situated within the premise of the Institute of Mental Health. The patients housed in Sunlove Home were mainly suffering from dementia and therefore had to live in a strictly controlled environment. The presence of our students brought life to the place and many of the elderlies were more than excited to interact with the participants. Equipped with a range of activities such as colouring, origami, and reading sessions, our participants accompanied the elderlies through the morning, and even had the opportunity to feed them lunch. To end Oikos Care on a high, we concluded with a sing-a-long session, together with a fashion show where the elderlies dressed up and paraded around the common area. Not only did our beneficiaries thoroughly enjoyed themselves, both the participants and the management committee had an eye-opening experience that definitely touched the hearts of many and reminded us of the importance of giving back.



With so many activities in-line, how can university life be boring for anyone? Fret not if you have missed out on our past events. Oikos has an entire list of activities coming up sooner than you think! Prepare to be pampered with Oikos HITS part 2 and let your hair down in our annual Oikos Day, both coming up in Week 6, as well as our career events such as the Oikos Career Insights and Oikos Connections. To make sure that you will never miss out on our activities, keep a look out for Oikos' emailers to stay informed about all the exciting activities Oikos has prepared for you!

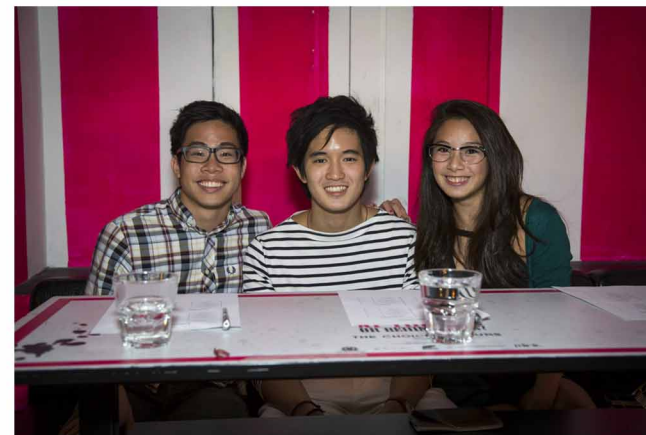
ARTICLE CONTRIBUTED BY CHUA QI NENG, VICE-PRESIDENT OF OIKOS.

# OIKOS BASH 2014

As part of the Oikos freshmen experience, Oikos Bash serves to bring together the freshmen and facilitators of Oikos camp for one last celebration in the second week of school. This year's Oikos Bash was held at Butter Factory and saw through the coronation of Mr and Ms Oikos 2014. With 4 beautiful couples presented this year, it was a tough competition for the crown. The contestants showcased their impressive talents ranging from acoustic performances, hypnotic dance moves and got the audience grooving along with them. Chairperson Yu Xuan whose mission was to raise the profile of Bash this year led the bash. He stated in his interview that he wanted to see more events that foster closer and stronger bonds amongst the Oikos community. All in all, Ken Koh and Terri Tan emerged as this year's Mr and Ms Oikos following their predecessors Marc and Kimberly into their year of stardom. For the rest of the students, it was an evening of great fun and incredible company.



Presenting Mr and Ms Oikos 2014, Ken Koh and Terri Tan.



# MTI ECONOMIC DIALOGUE 2014

The annual MTI Dialogue 2014 is hosted by National University of Singapore with Ministry of Trade and Industry (MTI), supported by Nanyang Technological University and Singapore Management University (SMU) this year. Mr S Iswaran, Minister, Prime Minister's Office and Second Minister for Home Affairs and Trade & Industry, graced the event. The MTI Book Prize and Best Thesis Award were also given out to the top third-year Economics student and winning Economic thesis respectively from each of the three local universities.



The MTI Book Prize is awarded to third year students with the highest cumulative grade point average (CGPA) in their respective universities at the end of three years of study. An internship with MTI is also offered to the award recipient.

The winning recipient from SMU is **Mr Tan Jun Wei**.



The MTI Best Thesis Award is granted to economics students with the best economics thesis in their respective universities.

The award goes to **Ms Teo Li Ting Amanda**, who wrote a thesis on "Does the minimum wage improve the welfare of low-income families? A study of Indonesia".

# OCBC SUMMER INTERNSHIP

## CHANNEL MANAGEMENT & DATA ANALYTICS DEPARTMENT, EMERGING BUSINESS, GLOBAL COMMERCIAL BANKING



Perry (second person from the first row) with his colleagues.

When I received a call at 9am in the morning from HR sometime in mid-May, relaying the good news that I was offered an internship position at OCBC: Channel Management & Data Analytics Department, I was overwhelmed with excitement. At that time, I had no internship offer yet and had just returned from my OCSP in Philippines. I have little knowledge of the business of SME Banking, and did not know what made OCBC a market leader for our small-medium enterprises. Yet, it was the beginning of my enriching 3-month stint, which empowered

me with a strong understanding of the business, as well as soft skills and technical knowledge beyond what I could have ever expected.

### Steep Learning Curve

On my first day at work, my colleagues introduced me around to the employees at OCBC who were very friendly and helpful. They embrace the culture of family and it stood out clearly to me.

My first task was to read up on the product library on the intra-net website, which I did for a few days. Thereafter, I sat down with my manager and he explained why they needed an intern – I was tagged to an ad-hoc ‘SME Life Cycle Connectors’ project that seeks to strengthen the linkages between each product type, and aims to identify the financial needs of SME at different growth stages. I know I had a lot to read up on in order to contribute to the project. A few weeks into the role, I was reading up heavily into the SME Banking business, understanding the different products and services that OCBC offers – Unsecured Loans, Commercial & Property Loans, Equipment & Machineries Loan, Cash Management, Trade Financing (such as Bankers’ Guarantee and Letter of Credit) etc. I also understood what makes OCBC the Best SME Bank for ASEAN.

### Being Proactive and Showing Interest in What You Do

However, it wasn’t enough to identify processes that can be improved. I began to set up appointments with the salespeople at the front office, as well as managers and team leaders to understand about the structure and processes between each departments. This impressed my manager, and he was glad that I was genuinely interested to find out more. Subsequently, I began creating presentation decks to talk into the findings to him on a regular basis.

### Being Resourceful & Understanding the Underlying Objectives

Yet, despite my proactive-ness, the findings and recommendations I made were insufficient and insignificant. More often than not, I was assigned other ad-hoc projects with a broad direction, and I had to think long and hard about what kind of data perspectives and methodology I should use to find meaningful insights within the large tranches of data. I regularly consulted the two professors within my department to determine if I was on the right track. This provided me with yet another learning

experience – the importance of garnering feedback and tapping on others’ expertise. For example, when I realized there could be a new way of shaping the incentive scheme for salespeople, I spoke with 3-5 people, including those on the management level, and gathered their views on the proposed structure. It was very exciting and I even remembered losing sleep over it! Finally, I got to present it to the Head of Emerging Markets. He was impressed and told me to present it to the other business heads. This is certainly one of the most satisfying achievements that I take pride in!

### Be Ambitious but Realistic

However, it’s not always all rosy and smooth-sailing. At times, despite being very passionate about your ideas or proposals and successfully obtaining the support from your manager; you may still end up with unexpected resistance from senior management. Indeed it was depressing and difficult to comprehend their refusals given the complexity of the business. Through this, it taught me to be realistic and not hold high expectations as there exists a certain level of risks that management must bear in order to effect changes to organizational structures.

### Conclusion

Looking back, if there can be some key takeaways in my internship, it would be that the amount of responsibilities given to you is dependent on the level of initiative you demonstrate. I believe it was my genuine interest I displayed that allowed me to partake in more projects and work, and ultimately developed myself further on a personal and professional platform. I would also advise students to be ever hungry about learning. Strive to align your interests with that of your organization, because your behaviour and actions expose your true intentions. Little actions like finishing up your work past office hours and not leaving it to the next day helps.

# PUSAN NATIONAL UNIVERSITY

대박(Dae-bak)! These two words in Korean means “awesome” and it summarize my exchange experience in Pusan National University.

My exchange story started a little different from others. I have been following the Korean culture since I was 15 and finally 7 years later, the time came for me to apply for an experience that existed miles away from Singapore. However, all my foreign exchange choices were fully subscribed and I got rejected. But I guess good things come to those who wait. During the second round of application, I was given another opportunity to apply for Pusan National University. Thankfully, I got it this time round!

Many people might know Busan for their fresh seafood and beaches. However, for me, I would remember it for its friendly and helpful citizens, laidback lifestyle and the Busan “dialect”.

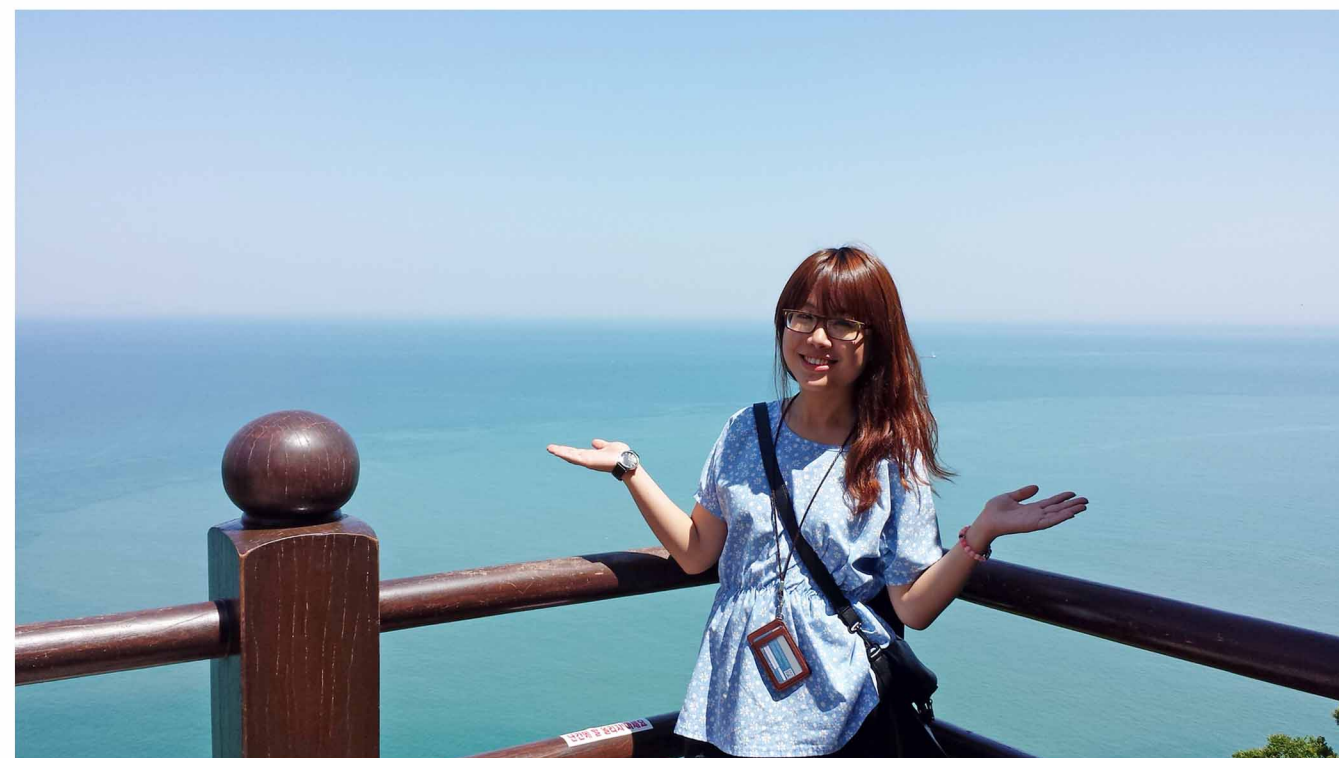
Since majority of the Koreans who reside in Busan were so friendly, it was not difficult to make friends in school. All my classmates made the effort to assist me in my schoolwork and I had a great time interacting with them in class and during project meetings.

Other than assisting me in schoolwork, they also took time to bring me out for some Busan delicacies. Korea has a strong drinking culture so whenever we hangout, it

was the norm to pair our food with Korean alcohol. Soju can go as low as SGD\$1.50 per bottle! I also made full use of my weekends and travelled to as many cities as I could. Yeosu, Tongyeong, Suncheon, Jeju and many more... It was the first time I travelled alone so it was pretty exciting! I love how each city has their own unique beauty which differs from Busan.

However, life is like a sine curve, full of ups and downs. I encountered a lot of frustrating moments which made me miss home. I remember the first night when we checked into the dormitory, the heater wasn't working at all! It was a terribly rough night since it was still winter then. Language barrier was also something I had to overcome. In Singapore, most of us speak English or Singlish so it wasn't hard to communicate. But back in Korea, people normally communicated in Korean so there were often many miscommunications with the locals. But all these challenges shaped me to become a stronger person and appreciate what I have back home.

This exchange experience is definitely the highlight of my SMU life! I would encourage all SMU students to take up this once-in-a-lifetime chance to live abroad and don't be afraid of what is going to happen next. Embrace the changes and you will be able to see things from a different perspective!



1. 291 steps to reach Hyangiram Hermitage in Yeosu. Tough but worth every step! 2. Our second day in Busan. Time to hit the supermarket! 3. My classmates! I miss them! 4. Exploring a hidden hideout in Busan. 5. Bringing my friends from Sogang and Ewha Womans University around Busan.

# IT'S NOT JUST A COLOUR. IT'S A LIFESTYLE.

Many of you may have seen him in SMU and some of us may have known about his story. Here's the story of the **Orange Man**, who is none other than **Damon Goh**.



I am Damon, the orange man, at Oikos Care 2014.

I am a Year 3 student, currently pursuing a degree in Economics, with second major in Organisation Behavior and Human Resource. I am also a partner and Project Executive in Positive Intentions Pte Ltd.

Positive Intentions (PI) is a Social Enterprise that specialises in life coaching, people development, corporate and community training and consultancy services. I first got to know PI when I participated in starring SMU'13 as part of the executive committee. From then on, I was drawn to the company's unique way of engagement with the community. PI amplified my passion for giving and community engagement as all the projects and events organised by PI had the intentions to serve the community. From Service Learning camps and programmes conducted with schools to corporate training and development, PI never fail to incorporate the social factor into the programmes and focused on imparting values for learning to the people we impact.

One thing that PI and I advocate strongly in is the Power of Positivity. We believe that we should always stay positive and spread the positivity to the people around us. With that in mind, I made a lifestyle change to always showcase my positivity. I also put in an effort to incorporate the colour orange into my outfits or belongings everyday so as to keep everyone around me energised.

To me, orange is a positive colour and it helps in uplifting and rejuvenating my spirit. It is an understatement to say that orange is my favorite color because the passion and love for the colour has taken my life to a whole new level. It had become my identity. Thus, I am proud to be in orange every day and progressively impacting others to see issues in a good light.

During the start of this semester, I was given an opportunity to organise Oikos Care 2014, a local community service project for Oikos members. Oikos members of the event devoted four Saturdays to visit the residents from Sunlove Home @ Institute of Mental Health. I am exceptionally proud of these participants who had committed their time and served the residents in the home. I am honored to be able to lead and organise Oikos Care and I look forward to creating more opportunities for others to giveback to the community.

All in all, the life of the orange man is about spreading the positivity to the people around him and allowing them to mature and thrive in their life. As I move forward in this journey of impacting others, I would like each and every one of us to stay strong and live positively. There will be many incidents in life that will challenge us and even put us down. However, when we stay positive and strong, we will be able to undertake these challenges and reap the endless successes thereafter!

Once again, I am **Damon the Orange Man**, and I come with Positive Intentions! Oosh!



1. Damon and his Orange PI team at Yellow Ribbon Prison Run 2014. 2. PI Youth Transformation Program led by Damon. 3. Elderly Engagement and Volunteering Session with PI

ARTICLE CONTRIBUTED BY DAMON GOH JIAN LIANG.

# FAREWELL & GOOD LUCK

At the end of August, we bid farewell to Ms Cheryl Lee, former Assistant Dean (Administration), who was with us for more than 8 years. It was our privilege to have Cheryl, who was so passionate and dedicated in the team. Thank you for going above and beyond the call of duty. Till we meet again!



Faculty members and newly appointed Assistant Dean (Administration) Ms Linda Liu (first row, extreme right) bidding farewell to Ms Cheryl Lee.



Professor Bryce Hool with Cheryl.



Professor Phang Sock Yong (left) and Professor Tse Yiu Kuen (right) with Cheryl.



Assistant Professor Jing Li with Cheryl.



Professor Jun Yu with Cheryl.

# NEWS

## JULY '14

30 Jul 2014  
**SMU to train more maritime talents by introducing Maritime Economics Concentration**

29 Jul 2014  
**Singapore's competitiveness at risk**  
 - Professor Augustine Tan

23 Jul 2014  
**Is 'generous' use of CPF funds a threat to retirement adequacy?**  
 - Professor Augustine Tan

20 Jul 2014  
**Capable till success at ivory tower**  
 - Suhaimi Sudar

16 Jul 2014  
**SMU holds biggest graduation in 11 years**

2 Jul 2014  
**Studying the flow of jobs and money**  
 - Associate Professor Nicolas Jacquet

2 Jul 2014  
**Why CPF-style systems generally work better**  
 - Professor Hoon Hian Teck

## AUGUST '14

31 Aug 2014  
**The tale of three business heroes**  
 - Adjunct Faculty Larry Haverkamp

20 AUG 2014  
**Dream to tackle maritime industry comes true**  
 - Suhaimi Sudar

17 Aug 2014  
**Economic restructuring: An impossible balancing act?**  
 - Professor Augustine Tan

11 Aug 2014  
**Restructuring for better times**  
 - Professor Augustine Tan

8 Aug 2014  
**Singapore Public Sector Outcomes Review: 60% of households received more subsidies than the payment of taxes**  
 - Professor Augustine Tan

7 Aug 2014  
**Investigating the economics of childcare**  
 - Assistant Professor Christine Ho

7 Aug 2014  
**Resource allocation: Is there a fair way to slice up the pie?**  
 - Professor Shurojit Chatterji

2 Aug 2014  
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**Arpita Chatterjee,**  
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