

Hello everyone, (Associated Media: <https://photos.app.goo.gl/PWiMeVcnLY1d8D9x6>)

Though adjusting to working life will make up a lot of this commentary, I'd like to start with my recent trip to Manchester. I know I've just moved away - it felt reminiscent of when I first came back to the UK in September 2021 and was in London loads for the first two months. There was a good reason – It was Hibah's birthday and a costume party was on the cards.

The party itself was fantastic, with all of us putting in strong effort for our costumes and Hibah hosting well, as always. I saw most people I'd want to in one place, including several after the entire summer, which really reinforced the dissonance I currently face about where I live. I'd forgotten my facewash in London, but saying this to Elsa and Hibah, I said I'd left it in Manchester, wanting to refer to "I've left it at home" much to their confusion. It's especially odd given I've lived in London previously. The conscious really had to battle the subconscious on that trip. We made a TikTok of all our outfits, and it features a very cute group dance at the end: <https://vm.tiktok.com/ZMFLgfVV3/> . Trust Indian Dance Society to break into a choreography at an event.

I remember before starting my masters, my father specifically pointed out how much he'd enjoyed his time doing his, and that he expected I'd look back on it as the time of my life. I can already confirm that is the case. The combination of a compact city, great societies, getting lucky meeting the right people, and being older and wiser did the trick.

Work has been alright. My first rotation is in the Segments team, which normally looks at value proposition, client engagement and experience etc. At the moment, however, things are slightly different and I'm supporting client due diligence compliance. Although the work is intense because mistakes would be disastrous, it is not mentally challenging and therefore not rewarding. I have taken initiatives to improve some processes and fix some problems across teams, which my boss appreciated, but I have asked to be given some more thinking or coding (I could automate several parts of processes, but given it's a bank, there are many approvals to obtain from legal and compliance, along with additional reporting and maintenance obligations for any RPA) to do as and when possible.

Currently, work is cyclical with Mondays and Tuesdays being very intense with several processes and deadlines, but Wednesday being a mini break with WFH, a simpler deadline on Thursday, and WFH again on Friday. Hours are reasonable with me getting back before 6 thus far. I suspect as I'm given more challenging work, I'll be happier, but the hours will begin to stretch. I already know the next rotations I'm keen to do (in operations or decision management) are the most intense in the group. They are quite strict about limiting where pictures can be taken, but there are a handful in the shared album.

The organisation structure means as a management analyst, I will always report to the head of the decision management team, because he runs the MA scheme, regardless of who my line manager on a given rotation is. It so happens that Segments sits right across DM and this has been great to integrate with everyone given I'll remain in touch with all of them for the next two years. They're all a very friendly group, with 3 other MAs between my year and the previous one, along with about 15 others. It's very heavily female and quite Indian (origin). Our first social is coming up on October 6th, and I'm quite excited. I've been careful to follow your collective advice not to overshare, and it seems to have been alright so far. One of the MAs from the cycle before mine turns out to be very close friends with Fiya from Imperial, and in the same circle as Shikha from Manchester which obviously facilitated a common base much more quickly. I love how close the Indian Kenyan community is. Another team member started his career with Citi in Dubai and then moved over here, so

he's quite the candidate for a mentor given he understands a lot of the concerns and challenges I see well.

Citi recently announced ([Bloomberg](#)) they are looking to close the consumer business in the UK (which is the group I'm currently in). Although I cannot disclose details beyond what is already public in that article, I can say that I along with the other MAs are almost certainly going to be retained and will transition to private banking and wealth management (PBWM) in a year's time. For us, it's a time of opportunity given we will have access and exposure to a wider range of rotations, and hopefully a pay raise given PBWM has higher margins. The working environment has been understandably rocky, as people try and understand if they will be retained or not. It has gradually been recovering, though, with some people even celebrating potential redundancy because of a generous severance package.

Initially, I faced a lot of fatigue after the workday. Now, with the steady stream of faces becoming more recognisable and names sticking to memory, the mental burden has somewhat eased. Food prep has fallen into place, driven by both economics and quality (oh curry mile, you're missed). I've booked onto a dance class next Tuesday so here's to hoping the enrichment phase begins in earnest now that survival is in control. Next order of business will be finding a squash court and partner (@Luxmie?). Living alone has also been quite a change, with some positives, some negatives. It won't be the case for long though with me tipped to host for a lot of October, including my father visiting next week. Also, my agent/landlord seems quite reasonable with covering expenses for required changes, and the place itself is very amenable.

London is a lot bigger than I remember. A lot has to do with the fact that the parts of the city that matter to me have expanded. Earlier, home, uni, and friends all largely fit within a 30-minute cycling radius from Earl's Court. Hardly the case now. Perhaps my next bike will be electrically assisted, because I would do a lot to avoid taking the tube.

Coming back to the weekend trip to Manchester, it got me thinking about time. How indulgent is it to be able to watch a movie with others? It's not the kind of event that leads to instant bonding, although the ensuing discussion and shared emotion is not worthless. But to chose to spend time like that, you really must feel certain that you'll have plenty of time in the future to spend on more direct forms of connecting. On the flip side, meeting up for dinner/coffee (or my masala chai in a thermos, recently) is a good start but activities and events are obviously that much more memorable.

With limited holidays and free time in general, I've realised I'll need to spend even more effort in planning to maximise my happiness. Ask me about a happy place and it's in a car on a rather empty, slightly twisting road with tall conifers and crisp cool air topped off with golden hour peeking through surrounding mountains. Until we can make that happen, there's ice skating at Somerset house where a few of you have expressed interest and the evening of Saturday, 19th November is looking likely. There's also New Covent Garden Market near Battersea that deals in wholesale plants and flowers. Although only open to the public 4-9AM, which will extremely strain my sleep schedule, it looks like quite an exciting experience. I also desperately want to grow some Jasmine shrubs to have them bloom this spring and summer. It is the intoxication I would give up all else for.

I would like to end with some gratitude. A few of you very actively followed up throughout the moving process, and the cards and messages, and calls will be cherished for a while to come. Being there really does matter, and this was a very candid reminder. I hope

to be able to reciprocate in the future, and there is some regret when I realise that I may not have taken opportunities to so in the past.

Although there is little more to say about the current economic policies and resulting currency depreciation in the UK, I would like to draw your attention to a [Bloomberg article](#) discussing combining agriculture and photovoltaics, as I'd referred to in my last email, and the amount of solar capacity in the pipeline in the US. Perhaps renewable energy infrastructure investment would offer solutions to both the energy and economic crisis in a more sensible manner here, but on the contrary, heat pump installation incentives are being withdrawn with no replacement. Once I get paid, I will be buying some USD.

Settling in,

Gautam Agarwal

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