

JANUARY 2025 | ISSUE 6

BUSIN

THE BUSINESS MAGAZINE

Sustainable Success:

The Rise of **YOGESH SHINDE'S** Bamboo India

Exclusive Insights from
Industry Titans on:

- Visionary Leadership
- The Entrepreneurial Mindset
- Turning Failures into Fuel
- AI, Tech Evolution & Data Science

Resilience Room: Health Heaven



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FROM THE PRESIDENT'S DESK

Dear Readers,

With great pride and joy, I extend my warmest greetings to all of you as we unveil this issue of BUSIN magazine. It is heartening to see our esteemed institute of higher learning, Dr. D. Y. Patil B-School, continue to grow and thrive. The BUSIN publishing team is exceptionally capturing and disseminating ideas across diverse domains, and I commend their efforts.

At Dr. D. Y. Patil B-School, we have always been at the forefront of fostering innovation, entrepreneurship, and academic excellence. Our commitment to providing a holistic education is reflected in the recognition we have received within the business community. This acknowledgement reaffirms our dedication to equipping our students with the skills and knowledge they need to excel in the corporate world.

I would like to take this opportunity to commend the hard work and dedication of our faculty, staff, and students. Their relentless pursuit of excellence has earned us accolades highlighting our institution's impact on society and the business landscape. Through their collaborative efforts, we continue to make a positive difference in the lives of our students and the communities we serve.

As we celebrate our achievements, I encourage all stakeholders—students, faculty, alumni, and friends—to draw inspiration from our journey and remain committed to advancing our mission. Together, we are shaping future leaders who will drive positive change in the business realm.

I invite you to explore the pages of this issue of BUSIN magazine, where you will witness the remarkable work being done at our institution and meet the bright minds contributing to its success. Let us continue to strive for excellence and embrace the opportunities that lie ahead.

Warm regards,

Dr. P. D. PATIL

President,

Dr. D. Y. Patil Unitech Society, Pune, India

FROM THE PRO-CHANCELLOR



Dear Readers,

I am pleased to announce the launch of BUSIN, an innovative business magazine developed by the Dr. D. Y. Patil B-School community. This publication is a testament to our commitment to excellence in business education and our desire to contribute meaningfully to the discourse surrounding the dynamic business landscape.

BUSIN aims to provide a comprehensive platform that informs, educates, and entertains its readers. We focus on exploring Pune's vibrant business ecosystem, showcasing the achievements of local entrepreneurs and corporate leaders, and providing in-depth coverage of significant trade fairs and exhibitions at national and international levels.

Through insightful articles, interviews, and expert analyses, BUSIN will serve as a valuable resource for students, professionals, and anyone interested in understanding the complexities of the business world. We are dedicated to fostering a deeper understanding of industry trends and challenges, empowering our readers with the knowledge they need to navigate their professional journeys successfully.

I extend my best wishes to the BUSIN team as they embark on this ambitious endeavour. Your creativity and dedication will be crucial in establishing BUSIN as a respected voice in business journalism. Let us strive for excellence and continue elevating business education and communication standards.

Sincerely,

Dr. BHAGYASHREE PATIL

Pro-Chancellor,

Dr. D. Y. Patil Vidyapeeth, Pune



FROM THE SECRETARY'S DESK

I am thrilled and honoured to express my utmost pride in the remarkable achievements of our esteemed magazine, BUSIN. It fills me with great joy to witness the continuous efforts made by the Research and Publication Cell of Dr. D. Y. Patil B-School in creating a platform that showcases innovative and trending ideas across diverse fields.

BUSIN has emerged as an indispensable resource for fostering intellectual growth and academic excellence in an era that thrives on knowledge and innovation. The magazine is a vital link between aspiring minds and the wealth of expertise accomplished professionals, academicians, and industry leaders offer.

Through BUSIN, we inspire our students, faculty, recruiters, and readers to think beyond boundaries, challenge conventions, and embrace the spirit of lifelong learning. The publication provides a fertile ground for novel ideas and cutting-edge research, propelling our institution to the forefront of academic excellence.

I extend my heartfelt gratitude to the entire team behind BUSIN for their dedication and passion in curating content that keeps us at the leading edge of contemporary developments. Together, we celebrate this exceptional endeavour that enhances the reputation of Dr. D. Y. Patil B-School.

Let us continue to support and nurture this outstanding initiative as we march towards a future filled with greater intellectual exploration, innovative breakthroughs, and a profound societal impact.

Warm regards,

Dr. SOMNATH PATIL

Secretary,

Dr. D. Y. Patil Unitech Society, Pune, India

FROM THE DIRECTOR'S DESK



I am delighted to present the latest edition of our Business Magazine, bringing you fresh insights, expert perspectives, and transformative ideas from industry leaders worldwide. This issue delves into the future of entrepreneurship, digital transformation, and sustainability, showcasing the dynamic forces reshaping global markets.

We feature exclusive conversations with visionary leaders who have disrupted industries, championed innovation, and set new benchmarks for success. As Thomas Edison once said, "There's a way to do it better—find it." Their stories highlight the power of perseverance, strategic thinking, and bold leadership in today's fast-evolving business landscape.

This edition also explores breakthrough technologies, sustainable business strategies, and economic forecasts to help you stay ahead in an increasingly competitive world. In the words of Warren Buffett, "The best investment you can make is in yourself."

We continue to spotlight emerging startups, showcasing how innovation and resilience turn challenges into opportunities. Our panel of experts shares actionable strategies to help you navigate market complexities and drive business growth. As Jeff Bezos once said, "In business, what's dangerous is not to evolve."

Thank you for being part of our journey. May this edition inspire and empower you toward greater success.

Happy Reading!

Dr. AMOL GAWANDE

Editor-in-Chief,

Dr. D. Y. Patil B-School, Pune

PREFACE

We are thrilled to present the latest edition of BUSIN, the in-house magazine of Dr. D. Y. Patil B-School, a testament to the vibrant spirit of knowledge, innovation, and leadership that our institution embodies. This edition is a celebration of insightful perspectives, transformative ideas, and inspiring journeys, meticulously curated to inform, inspire, and ignite curiosity among our readers.

The magazine opens with the Editorial, setting the tone for a compelling read, followed by BIZ BUZZ, capturing the pulse of the business world. Our cover story, A Journey of Learning, Leadership, and Lifelong Growth, serves as a beacon of inspiration for aspiring leaders. Articles exploring cutting-edge topics like AI, Big Data, and the Future of Auditing, Data as the New Currency, and The Confluence of Big Data and Healthcare reflect the rapidly evolving business landscape.

Interviews with visionaries such as Yogesh Shinde of Bamboo India and Ketan Kapoor on social impact showcase transformative leadership and entrepreneurial resilience. Thought-provoking articles on Purpose-Driven Leadership, The Role of HR in Bridging Corporate and Humanity, and The Power of Manifestation inspire holistic development.

This edition also highlights international insights, academic adventures, and market trends, enriching the reader's global perspective. We extend our heartfelt gratitude to our contributors, editorial team, and readers for their unwavering support. We hope BUSIN continues to inspire, educate, and empower its readers, reflecting the values and vision of Dr. D. Y. Patil B-School.

Happy Reading!

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Dr. Arpit Trivedi | Ms. Geetika Jha | Mr. Aditya Dey
Mr. Devanshu Solanki





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EDITORIAL:

Responsible Management Practices: The Road to Sustainable Growth

In today's interconnected and environmentally aware world, businesses are under increasing pressure to act responsibly. This is not just a passing trend; it has become essential for long-term survival and success. Responsible management, which includes environmental stewardship, social responsibility, and ethical governance, paves the way for sustainable growth that benefits both the organization and the broader community. By looking beyond immediate profit maximization, responsible management takes into account the effects of business decisions on all stakeholders, both now and in the future.

Principles of Responsible Management

Responsible management is anchored by underlying principles that govern ethical decision-making and sustainable operating practices. It is anchored on sustainability, wherein companies incorporate environmental concerns into their strategies through the minimization of waste, resource conservation, and reduction of carbon emissions to maintain long-term viability without compromising ecosystems. Also key is stakeholder engagement, where companies actively involve employees, customers, suppliers, communities, and investors in decision-making, creating transparency and trust. Maintaining ethical behaviour guarantees fairness, honesty, and integrity in every interaction, solidifying relationships and reputations. Companies also practice social responsibility by dealing with societal concerns, encouraging diversity and inclusion, and engaging in community activities. Additionally, accountability and transparency mandate that organizations accept responsibility for their actions and

provide open communication regarding their social and environmental footprint. In order to remain competitive, firms have to focus on innovation and responsiveness as well, creating products that are sustainable and reacting to changing social and environmental issues in a proactive manner. Yet while these ideals are widely accepted, their implementation is hindered by short-term fiscal pressures that frequently override long-term sustainability. Employee and manager lack of awareness and training also slows things down, requiring the implementation of robust educational programs. Moreover, complexity and information gaps complicate the measurement and reporting of environmental and social performance.

Thus, organizational resistance to change can hinder the shift towards responsible management since changing existing processes tends to meet resistance. Closing the gap between theory and practice demands commitment, strategic planning, and a cultural shift towards long-term sustainability.

The Path to Sustainable Growth

For all the difficulties, there are real benefits to responsible and ethical management that give businesses a chance for sustainable long-term growth while benefiting society and the environment. Where consumer awareness regarding corporate ethics has never been more critical, possibly one of the most important positives is increased reputation and brand equity. Businesses that actively incorporate social and environmental responsibility into their business models not only win the trust of consumers but also experience robust brand loyalty and enhanced market share. Today's

customers are willing to interact with companies that share their values, and companies that align their strategies with sustainability have the potential to develop deeper relationships and a competitive advantage in the market.

Beyond external branding, ethical business operations also favorably impact employee motivation and retention. Employees with a sense of mission and harmony in line with an organization's beliefs feel motivated, are satisfied, and have an improved productivity. A working climate emphasizing moral actions, societal impact, and the ability to regenerate reinforces feelings of belongingness and pride, encourages employees, discourages employee turnabout, and supports top-caliber worker selection. In the long term, this is a cause for a more stable, innovative, and committed work force, key to business prosperity.

Also, ethical management will result in cost savings and the efficiency of business operations. Initiating sustainable business practices like avoiding waste, preserving energy, refining supply chain business, and undertaking environmentally friendly technology can reduce cost of operation. Firms that focus on efficiency and sustainability tend to find that they can enhance their bottom line while lessening their environmental impact. These cost-saving strategies not only serve the firm economically but also play a role in global sustainability by saving resources and lowering pollution. From an economic standpoint, firms with high environmental, social, and governance (ESG) performance are increasingly popular among investors and financial institutions. Investors now realize the long-term value of sustainability and are inclined to finance enterprises that prove good ethical leadership, transparency, and adherence to corporate social responsibility. Businesses with well-developed ESG strategies are more likely to have easier access to capital, cheaper borrowing terms, and a stronger financial outlook, thus ensuring responsible management as not only the ethical option but also an informed financial choice.

In addition to financial incentives, risk mitigation

is another crucial advantage of responsible management. Organizations that proactively address environmental and social risks are better equipped to navigate regulatory changes, avoid legal penalties, and protect themselves from reputational harm. Neglecting these factors can lead to regulatory fines, public backlash, and operational disruptions, all of which can significantly impact a company's profitability and long-term success. Through incorporating ethical considerations in decision-making, companies can protect themselves against threats while strengthening public trust and business resilience.

Additionally, ethical management encourages innovation and new market prospects. Firms that adopt sustainability tend to foster innovation through creating green products, enhancing resource effectiveness, and creating new business models. As consumer interests turn towards environmentally friendly and morally responsible products, companies that place innovation in such domains at the top of their agendas can draw upon expanding markets, enhance their competitive edge, and become sector leaders. Not only do sustainable business models converge with future business trends, but they also result in long-term economic and ecological gains.

At its core, ethical management is more than traditional corporate social responsibility—it is a strategic imperative for companies that wish to achieve lasting success and sustainability. By integrating sustainability, ethical leadership, and stakeholder involvement into their fundamental operations, organisations can build resilient, robust, and profitable enterprises that help make the world more sustainable and equitable. Organizations that see the value of ethical business will not only ensure their future success but also help shape a better global economy, one that equates people, planet, and profit equally.

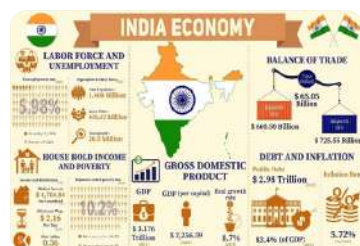
Geetika Jha

Asst. Professor,
Dr. D. Y. Patil B-School, Pune



BIZ BUZZ

Budget 2024: a look at india's gdp growth rate before sitharaman sets the ball rolling in lok sabha



The Union Budget 2024, presented by Finance Minister Nirmala Sitharaman in July, is set to emphasised India's

robust GDP growth trajectory. The GDP growth rate for Q4 FY24 reached 7.8%, exceeding expectations, and the Ministry of Statistics and Program Implementation (MOSPI) estimates a further rise to 8.2% for the full fiscal year. Despite global uncertainties, this growth underscores India's resilience and positions the nation for sustained economic momentum.

The 2024 Budget is expected to build on this foundation, focusing on stimulating key sectors, fostering infrastructure development, and promoting digital transformation to maintain the upward trend. It also marks Sitharaman's seventh budget, the first for the Modi 3.0 government, and will likely address global economic challenges while capitalising on the nation's domestic strengths.

In FY23, the economy experienced fluctuations, with GDP growth moderating to 4.4% in Q3 due to pandemic-related distortions. However, FY23 ended with a 7.2% growth rate, surpassing earlier projections of 7%, and the Q3 FY24 growth was revised upwards to 8.6%. With gradual recovery and firm performance in key sectors, the government aims to craft policies in Budget 2024 that will harness this momentum to drive further growth.

Services export growth: in july 2024, india's services exports grew by 8.4%, Reaching \$28.43 Billion, with a trade surplus increasing by 11.2%. This highlights india's strong export capabilities in the services sector

Services trade surplus jumps 11.2% to US\$ 13.88 billion in July 2024. India's services exports increased 8.4% to US\$ 28.43 billion in July 2024 over July 2023. Meanwhile, India's



services imports increased 5.9% to US\$ 14.55 billion in July 2024. India's services trade surplus jumped 11.2% to US\$ 13.88 billion in

July 2024 from US\$ 12.48 billion in July 2023. India's services trade surplus improved 14.3% to US\$ 54.40 billion in April-July 2024 over a year ago. The services exports moved up 9.9% to US\$ 117.35 billion. India's services imports increased 6.3% to US\$ 62.95 billion in April-July 2024.

Private equity surge: private equity investments soared to \$3.64 Billion in the april-june quarter of 2024, a 75% rise from earlier, with strong interest in internet-specific, financial services, and software sectors



The number of deals for the quarter under review increased 2.7 per cent sequentially to

299 from 291 in the Jan-March quarter this year. However, the number of deals declined 15.3 percent on a year-on-year basis, from 353, as recorded in April-June 2023.

Elaine Tan, Senior Manager at LSEG Deals Intelligence, said that private equity investments in India markedly improved in the second quarter of 2024. The total amount of equity invested amounted to \$3.6 billion, a 75 per cent sequential increase from the first quarter of

2024.

This pushed the total equity invested during the first half of 2024 to \$5.7 billion, down 3.6 per cent from a year ago. "Still, India remains a critical market for deploying private equity capital, accounting for at least 22 per cent of Asia Pacific's sum of equity invested during the first half of 2024 compared to 19 per cent market share from the first half of last year", Tan said.

Private equity and venture capital firms continue to focus on India given its strong economic growth, thriving domestic equity capital markets, and dynamic start-up ecosystem.

Tan said the expanding consumer market further provides ample growth opportunities across various sectors, including technology, healthcare, renewable energy, and infrastructure. **SECTOR-SPECIFIC PE FLOWS**

Internet-specific Financial Services and computer software companies attracted maximum PE interest, with \$2,143 million, \$931 million, and \$901 million invested in April-June 2024.

These sectors accounted for nearly 50 per cent market share of the total PE investments into India in Jan-June 2024.

The sum of equity invested in the Internet-specific sector decreased marginally in H1 this year in value terms, but the number of deals fell sharply to 170 from 214 in the same period last year.

Merger activity: m&a activity in india saw a 4.4% Increase in the first half of 2024, with major deals such as the merger between walt disney and reliance industries' media asset

In the first half of 2024, India's mergers and acquisitions (M&A) landscape exhibited a mixed performance. The total value of announced M&A deals involving India reached US\$ 446.9

million (Rs. 37.3 billion), showing a 4.4% YoY increase. However, deals declined significantly by 18.4%, particularly affecting the mid-market segment



with a 19% drop-in activity. Despite this decline in volume, the period saw notable transactions exceeding US\$1 billion each, including the high-profile mergers of Walt Disney with Reliance Industries' media assets and Data Infrastructure Trust with ATC India.

Domestic M&A transactions amounted to US\$ 206.1 billion (Rs. 17.2 billion), down 8.8% from the previous year, indicating subdued consolidation within India. In contrast, inbound M&A activity surged to US\$ 206.1 billion (Rs. 17.2 billion), marking a substantial 32.4% increase year-on-year, driven by heightened foreign investor interest, notably from the United States. Meanwhile, outbound M&A from India totaled US\$ 32.3 million (Rs. 2.7 billion), down 29.0% YoY, suggesting a cautious approach by Indian firms towards overseas acquisitions.

The Technology, Media & Entertainment, and Telecommunications (TMT) sector emerged as a key focus, accounting for US\$ 167.7 million (Rs. 14 billion) in M&A activity. This sector's robust performance, more than double compared to the previous year, underscores India's strong economic fundamentals and government initiatives promoting digitalization. Overall, while the M&A landscape in India saw a decline in deal volume, the substantial increase in deal value and notable transactions highlight ongoing investor confidence and strategic shifts in the market.

Renewable energy push: india continued its push for renewable energy, aiming for 500 gigawatts of capacity by 2030, with investments from global entities such as the world bank to drive the transition

India has unveiled its National Electricity Plan (Transmission) aiming to achieve 500 gigawatts (GW) of renewable energy capacity by 2030



and over 600 GW by 2032. The Central Electricity Authority (CEA) developed the plan as part of

a strategic roadmap to meet rising energy demands and transition to greener sources.

The National Electricity Plan seeks to support India's goal of net-zero emissions by 2070, with a focus on research, skill development, and modern transmission technologies, aiming to position India as a leader in clean energy by 2047.

The plan outlines the necessary transmission infrastructure, projecting the addition of over 1,91,000 circuit kilometers (ckm) of transmission lines and 1,270 GVA of transformation capacity in the next decade. It also includes provisions for integrating 47 GW of battery energy storage systems and 31 GW of pumped storage plants, crucial for managing renewable energy's intermittent nature.

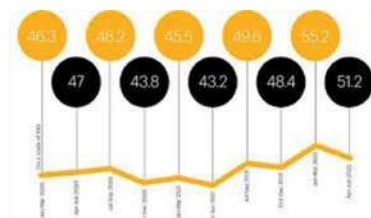
Power minister Manohar Lal emphasized the significance of renewable energy, stating, "This is not just about increasing capacity; it's about reimagining our entire energy landscape," and highlight the goal of 500 GW of non-fossil energy by 2030.

The plan also supports green hydrogen and ammonia manufacturing hubs in coastal regions including Mundra, Kandla, and Tuticorin. It aims to boost inter-regional transmission capacity from 119 GW to 143 GW by 2027, and to 168 GW by 2032, facilitate. With an investment requirement of over ₹9.15 lakh crore by 2032, the plan offers significant opportunities for investors. Subhrakant Panda of FICCI noted the economic potential, saying, "India's power sector presents vast opportunities in the transition to clean energy by 2070."

The plan incorporates advanced technologies

such as hybrid substations and dynamic line ratings and aims to upgrade the maximum operating voltage to 1,200 kV AC. It also includes cross-border interconnections with neighboring countries and highlights potential future links with the Middle East.

Business sentiment: business confidence in india surged due to strong domestic demand and a stable policy environment post-election, with expectations for increased sales and capacity utilization



Buoyed by policy continuity and strong domestic demand, especially in rural India, business

optimism has soared among India Inc and the industry remains bullish on business sentiments in FY25, a survey showed on Sunday.

The Confederation of Indian Industry (CII) Business Confidence Index rose to a two-quarter high of 68.2 in the second quarter of the current financial year (July-September period), as compared to 67.3 in the previous quarter and 67.1 in the corresponding quarter last year.

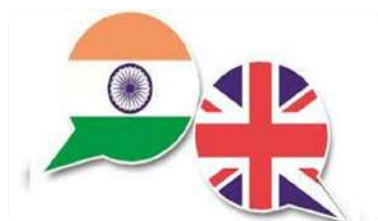
The survey respondents cited factors such as improvement in consumption, especially rural demand, steady progress in monsoon, continued emphasis on reforms and fresh sightings in private investment as the key reasons which will drive growth in the current financial year. More than half (59 per cent) of the respondents anticipate an improvement in private capex in the first half of FY25 as compared to the second half of FY24. This is encouraging as this is likely to provide support to public capex which has shown an uptick recently after a lull in the first quarter due to elections, the findings showed. "In tandem with the improvement seen in the business prospects, industry has responded

positively on the availability of employment opportunities across sectors. Almost half of the respondents anticipate an improvement in the hiring situation in their companies during the second quarter, the report mentioned. The upcoming festive season portends well for fortifying growth prospects further. That said, the uncertainty in the global scenario persists, necessitating a careful watch on the evolving economic conditions, according to the leading industry chamber. The survey highlighted that more than half of the respondents anticipate sales and count of new orders in their companies to increase in the July-September quarter.

Consequently, most of the respondents (46 per cent) feel that the capacity utilization levels in their company would range between 75-100 per cent during the quarter ending September 2024.

“This level is higher than the proportion witnessing such capacity utilization levels in the previous quarter. Moreover, capacity utilization between 75-80 per cent is a propitious sign as it helps to fuel fresh investments in the economy as per the RBI,” the survey report noted.

Free trade agreement talks: after delays due to elections, india and the uk resume talks on a free trade agreement (fta), with hopes to strengthen trade, especially in services and technology



A senior official said that India and the UK are expected to hold the next round of talks for a

proposed free trade agreement in October to resolve the pending issues and close the negotiations. Commerce Secretary Sunil Barthwal said the officials of the UK are briefing their new ministers about the proposed free trade agreement (FTA).

The two sides have already taken stock of the

progress of talks at secretary and minister levels.

“The briefings are going on in the UK...they are briefing their new ministers and based on that, the negotiations will start. We are hoping that in October, the negotiations should resume,” Barthwal told reporters here.

He also said India is progressing on all FTAs, but there are certain things which are not in control of anyone. The India-UK talks for the proposed FTA began in January 2022. The 14th round of talks stalled as the two nations stepped into their general election cycles.

Due to the elections in India and Britain, both the countries lost that period. There are pending issues in both the goods and services sectors. The Indian industry is demanding greater access for its skilled professionals from sectors like IT and healthcare in the UK market, besides market access for several goods at nil customs duty. A virtual meeting between Commerce and Industry Minister Piyush Goyal and Jonathan Reynolds, UK Secretary of State for Business and Trade, was held on 11 July to discuss the next steps on the pact. The Carbon Border Adjustment Mechanism (CBAM) or carbon tax (a kind of import duty) will be effective from 1 January 2026. It will initially be imposed on seven carbon-intensive sectors, including steel, cement, fertilizer, aluminium and hydrocarbon products. According to the think tank Global Trade Research Initiative (GTRI), the European Union’s Deforestation Regulation (EUDR) would hit India’s agricultural exports worth USD 1.3 billion to the EU starting December 2024.

Rupee’s performance: the indian rupee experienced volatility amid global economic concerns, affecting export prices but benefiting remittances and it services

In July 2024, India’s business landscape experienced significant developments across sectors, showcasing both resilience and



opportunities. India's GDP growth surged to 7.8% in the last quarter of FY24, with projections for FY24 as a whole at 8.2%.

This growth, bolstered by strong performances in the industrial and services sectors, laid the foundation for economic policies to maintain momentum amidst global uncertainties. The Indian rupee, however, faced volatility due to these global economic concerns, which impacted export competitiveness but provided benefits to remittances and IT services. A weak rupee often makes Indian IT services more attractive to foreign clients due to cost advantages.

Additionally, remittances from the Indian diaspora increased, further contributing to foreign exchange reserves and the nation's economic stability. India's services exports grew by 8.4% in July 2024, highlighting the country's strong standing in global services trade. Sectors such as IT and financial services continued to thrive, making up a significant portion of this growth.

Digitalization & infrastructure: the indian government reaffirmed its commitment to digitalization and infrastructure development, crucial pillars for continued economic growth

1. The Digital India program spearheaded by the Union government since 1 July 2015, has played a significant role in leveraging technology to empower citizens, drive economic growth, and enhance governance across the country.

India observes National Technology Day on 11 May every year to celebrate the achievements and advancements in technology that contribute to the progress and development of society. It's a day to recognize the contributions of scientists, engineers, and innovators who harness the power of technology to address challenges and



improve lives.

The Digital India program spearheaded by the Union government since 1 July 2015, has

significantly leveraged technology to empower citizens, drive economic growth, and enhance governance across the country. Initiatives aimed at digitizing government services, expanding internet connectivity, and promoting digital literacy, Digital India has transformed various sectors, including education, healthcare, agriculture, and e-commerce.

On National Technology Day, the government and various organisations highlight the achievements and impact of Digital India initiatives, showcase innovative technologies, and encourage further advancements in the digital realm to realise the vision of a digitally empowered nation.

The dividing line between the government and private sector has been blurred on the technology front as both are playing equally essential roles in making technology inevitable in some form or the other in citizens' day-to-day lives.

Climate Action: India reinforced its climate commitments, working toward a 45% reduction in carbon emissions intensity by 2030, positioning itself as a key player in global climate initiatives

In 2024, India intensified its climate action efforts, reinforcing its commitment to reducing carbon emissions intensity by 45% by 2030. This ambitious target, set against the backdrop of global climate concerns, positions India as a key player in international climate initiatives. The government focuses on transitioning toward sustainable development while maintaining economic growth, with particular emphasis on renewable energy, with a goal of achieving 500



gigawatts of renewable capacity by 2030.

India's efforts are already yielding

results. The country is now the world's fifth-largest solar market and has spearheaded global initiatives like the International Solar Alliance. These actions align with India's long-term commitment to achieving net-zero carbon emissions by 2070. India's climate policies aim to reduce greenhouse gas emissions, target air pollution reduction, and enhance the quality of life for its citizens. However, challenges remain, especially in reducing dependence on coal, which dominates India's energy mix. The government acknowledges that international support, including financial assistance and technology transfer, will be crucial for its energy transition. Recent investments from institutions like the World Bank underline global confidence in India's renewable energy strategy.

Rbi Maintains Repo Rate: The Reserve Bank Of India Held The Repo Rate Steady At 6.5%, Citing Inflation Concerns, Especially From Food Prices, While Revising Growth Projections Slightly

The Reserve Bank of India-led Monetary Policy Committee (MPC) on Wednesday retained repo rate, the key lending rate, at 6.5%, announced governor Shaktikanta Das.

The MPC also decided unanimously to change the 'withdrawal of accommodation' stance to 'neutral' to remain unambiguously focused on a durable alignment of inflation with the target, while supporting growth, said the governor.

Consequently, the rate-setting panel also kept the standing deposit facility (SDF) rate unchanged at 6.25% and the marginal standing facility (MSF) rate and the Bank Rate at 6.75%.

RBI POLICY SNAPSHOT		
REPO RATE	SDF	STANCE
6.5%	6.25%	Withdrawal of Accommodation
UNCHANGED	UNCHANGED	MAINTAINED

"These decisions are in consonance with the objective of achieving the medium-term target for consumer price

index (CPI) inflation of 4 per cent within a band of +/- 2 per cent, while supporting growth," said Das, while explaining the rationale behind the stance change.

Das further said, "The monetary policy action today reflects MPCs assessment that at the current juncture it would be appropriate to have greater flexibility and optionality to act in sync with the evolving conditions and the outlook."

RBI's GDP, Inflation target

The MPC retained its real Gross Domestic Product (GDP) forecast at 7.2 per cent for FY25. With this, the RBI has pegged the growth rate for Q2 at 7% (reduced from 7.2%), Q3 at 7.4% (up from 7.3%) and Q4 at 7.4%. For Q1 FY26, the growth rate was kept at 7.3%.

Meanwhile, the central bank left its inflation forecast for this fiscal year unchanged at 4.5%, even amid caution on food prices and intensifying geopolitical tensions that may disrupt energy supplies and take crude prices further higher.

"The MPC noted that the domestic growth outlook remains resilient and supported by domestic drivers – private consumption and investment. This provides headroom for monetary policy to focus on the goal of attaining a durable alignment of inflation with the target," said Das.

After a transient spike in the near term, headline inflation is expected to moderate, as predicted above. With better prospects for both kharif and rabi crops and ample buffer stocks of foodgrains, there is now greater confidence on the disinflation path later in the financial year," he added.

India's economic landscape has been characterized by strong growth in recent

quarters. According to the State Bank of India (SBI), domestic conditions remain paramount in shaping the RBI's monetary policy decisions. With India's growth potentially higher than its long-term potential output, the report argues that maintaining the current interest rate levels is justified. "Domestic conditions are paramount, and with robust growth, higher than potential output, the case for a pause exists," The growth rate for the first quarter of FY2025 was 6.7%, slightly below the RBI's projection of 7%. While still indicative of strong growth, this dip has raised concerns. Moreover, key indicators such as vehicle sales, cement volumes and GST collections have dropped, signalling a cooling of economic activity

India Imposes Laptop Import Restrictions: The Government Introduced Restrictions On Laptop And It Hardware Imports To Boost Local Manufacturing, Raising Concerns Among Industry Players About Market Impact



According to news agency Reuters, India is planning to impose restrictions on the import of laptops, tablets, and personal computers

starting next year. This move is aimed at encouraging companies like Apple to increase their manufacturing efforts within India, as part of the government's broader push to promote local production.

The planned restrictions, if enforced, could impact on the country's IT hardware market, which is currently valued at between \$8 billion and \$10 billion. India's market for laptops and other devices relies heavily on imports, with around two-thirds of demand being met through foreign products, primarily from China.

advertisement

India had previously considered imposing similar restrictions on imports but withdrew the plan last year after facing opposition from companies and lobbying efforts from countries like the United States. Since then, the government has been monitoring imports through a temporary system that will expire at the end of this year. Companies will be required to seek new approvals for imports starting in 2024.

Vistara-Air India Merger Progress: Vistara, A Joint Venture Between Tata Group And Singapore Airlines, Announced It Would Begin Operating Under The "Ai 2" Code After Merging With Air India, Effective November 2024



As the merger nears take-off, AIR INDIA on Friday said VISTAR aircraft will have a new code 'AI2' and

will be identified by a special four-digit Air India code beginning with the digit "2".

The announcement comes as the airline announces a host of measures ahead of the merger date, including the transfer of Club Vistara to Air India's Flying Returns program. The existing Vistara code 'UK' will be changed to AI 2. For instance, Vistara's UK 955 will become AI 2955, helping customers identify them while booking after 12 November.

The routes and schedule operated by Vistara aircraft will continue to be the same, alongside the Vistara in-flight experience that includes the product and service such as menu and cutlery on the Vistara aircraft. It will also be serviced by the same crew, said the airline in an official statement.

Air India-Vistara merger nears take-off:

Vistara, a joint venture between Tata Group

and Singapore Airlines, is set to merge with Air India on 11 November as part of Tata's consolidating their airline business. Air India Express completed the merger of AIX Connect, formerly AirAsia India, with itself this month.

Da hike for government employees: the indian government approved a 3% hike in dearness allowance, providing financial relief to employees and pensioners starting from 1 July 2024



The central government announced a 3% hike in Dearness Allowance (DA) for central government employees and

a similar increase in Dearness Relief (DR) for pensioners. This increase is effective from 1 July 2024 and was confirmed during a Cabinet meeting chaired by Prime Minister Narendra Modi on Wednesday. The DA rate will now rise from 50% to 53% of the basic pay, providing a financial boost to government workers and retirees. This hike will benefit over one crore employees and pensioners across the country. The government's decision comes when the rising cost of living has been impacting households. Dearness Allowance is provided to government employees to offset inflation, ensuring their purchasing power remains stable despite price hikes. According to official estimates, the additional expenditure due to this hike will cost the central exchequer Rs 9,448 crore.

IMPACT ON PENSIONERS

In addition to the increase for employees, pensioners will also receive a 3% increase in their Dearness Relief (DR). This is intended to give them extra financial relief amid rising prices. Like the DA, DR is revised twice yearly, typically in January and July. This latest increase follows

a 4% hike announced in March 2024, which brought the DA to 50%.

One of the key questions for employees is how much extra they will receive each month. For example, if an employee earns Rs 30,000 per month, with a basic pay of Rs 18,000, they currently receive Rs 9,000 as DA (50% of the basic pay). With the new 3% rise, their DA will rise to Rs 9,540, meaning an additional Rs 540 monthly. Employees with higher basic pay will see a proportionately larger increase.

Hdfc bank's steady growth: hdfc bank posted a 5% increase in net profit for q2 fy25, driven by higher net interest income, though slightly below market expectation



HDFC Bank, India's largest private sector lender, posted a net profit of Rs 16,820 crore for the second quarter of

FY25, marking a 5% increase compared to last year. The bank's financial results have exceeded market expectations, highlighting the bank's strong performance despite facing economic challenges. HDFC Bank's net interest income (NII), a key measure of profitability, came in at Rs 30,114 crore, reflecting a 10% year-on-year increase, although slightly below the market expectation of ₹ 30,306 crore. Regarding asset quality, HDFC Bank reported a gross non-performing asset (GNPA) ratio of 1.36%, a slight upturn from the 1.33% recorded in the previous quarter. Net NPAs stood at 0.41%, compared to 0.39% in Q1 FY25. In absolute figures, gross NPAs increased to ₹ 34,250.6 crore from ₹ 33,025.7 crore quarter-on-quarter, while net NPAs rose to ₹ 10,308.5 crore from ₹ 9,508.4 crore. Provisions for the quarter totalled ₹ 2,700.5 crores, a decrease from Rs 2,903.8 crore year-on-year but marginally higher than

the ₹ 2,602.06 crores set aside in the previous quarter.

Hotstar-disney and reliance sports streaming deal: reliance's jio cinema and hotstar partnered to stream key sports events like icc tournaments and the premier league, strengthening their digital sports footprint

The newly merged Disney-Reliance joint venture in India will stream all live sporting events exclusively on Disney's Hotstar app, reported



news agency Reuters. This includes events like the Indian Premier League (IPL) cricket, as

well as other major sports events. The report mentioned quoting three sources that are familiar with the matter.

This marks the first significant integration of Disney and Reliance's businesses since their \$8.5 billion merger deal was announced earlier this year. The merger has created the largest entertainment company in India, combining 120 TV channels and two major streaming platforms.

While Reliance's Jio Cinema currently streams IPL cricket, Hotstar holds rights to other prestigious events like the International Cricket Council (ICC) tournaments, the English Premier League, and the Pro Kabaddi League. One of the sources revealed that the decision to move all live sports streams to Hotstar was due to the platform's superior back-end technology, which is better suited to handle the large-scale demands of live content. Hotstar is also known for serving targeted ads more effectively than other platforms, making it the preferred choice for Reliance and Disney to stream live sports. Hotstar's reputation for smooth streaming has grown, especially in India, where millions of

people tune in for live cricket matches. During the finals of the men's cricket World Cup last year, Hotstar set a record with 59 million concurrent viewers, showcasing its capability to manage large-scale live broadcasts without glitches.

Ashneer grover's legal withdrawal: bharat pe co-founder ashneer grover withdrew his legal plea against the company after settling with the board, concluding a long-standing dispute



As per the PTI report, Ashneer Grover, co-founder and former managing director of

BharatPe, has withdrawn his petition from the National Company Law Tribunal (NCLT), where he had accused the company's board of mismanagement and oppressive conduct.

Grover withdrew the plea after settling with Bharat Pe on 30 September 2024. During the hearing, the report added that his counsel submitted the settlement agreement and withdrawal request to the Delhi bench of the NCLT.

The NCLT's 14 October 2024, order confirmed the settlement, stating: "...during the pendency of the said petition, parties have arrived with settlement and also executed the settlement agreement dated 30 September 2024, a copy of which is placed on record. Liberty is granted to the applicant to withdraw the company petition... and the same is dismissed as withdrawn," as quoted by PTI.

Grover's original petition sought his reinstatement as managing director and demanded changes to the company's board, which manages Resilient Innovations Pvt. Ltd., the parent company of Bharat Pe. He also requested the NCLT to inspect Bharat Pe's

operations through an audit by the Ministry of Corporate Affairs and revoke the dismissal of his wife, Madhuri Jain, from the company.

Stock market volatility: indian stock markets experienced fluctuations in august, with the sensdex shedding over 500 points during volatile trading sessions driven by global cues and inflationary pressures



In August 2024, Indian stock markets experienced significant volatility, with the benchmark BSE Sensex falling over 500 points during several trading sessions. This turbulence was primarily driven by global cues, including concerns about rising inflation and the potential impact of tightening monetary policies in major economies like the U.S. and Europe. The fluctuation was further exacerbated by geopolitical tensions and uncertainties in global markets, especially surrounding the economic recovery post-pandemic and the Russia-Ukraine conflict.

Despite these challenges, some market analysts remained optimistic, citing India's strong economic fundamentals, including robust GDP growth projections for the coming year. They highlighted that while short-term volatility may persist, long-term prospects for Indian equities remain positive, driven by rising domestic consumption, reforms, and government initiatives to boost investment.

Sme index gains amid main market decline: while the leading indices struggled, the bse sme index recorded gains of 3%, reflecting investor confidence in small and mid-sized enterprises during the month.



In August 2024, while the major Indian stock indices like the BSE Sensex and NSE Nifty experienced significant declines, the BSE SME index stood out with gains of 3%. Despite broader market challenges, this performance highlighted growing investor confidence in small and medium-sized enterprises (SMEs).

The resilience of SMEs during this volatile period reflects their ability to navigate local market conditions and tap into new growth opportunities, particularly in manufacturing, pharmaceuticals, and renewable energy sectors. The government's supportive policies, including the new credit guarantee scheme and incentives aimed at MSMEs, played a pivotal role in boosting investor sentiment toward smaller enterprises.

Inflation worries: india experienced a surge in inflation, with wholesale prices increasing by 1.84% Due to high food prices, particularly vegetables, which saw a nearly 49% rise

India's wholesale inflation accelerated to 1.84 per cent in September annually, as against 1.31 per cent in August amid a surge in food prices. The WPI for



September 2023 was pegged at 0.26 per cent. The wholesale inflation, measured using the Wholesale Price Index, was expected to be at 1.92%, according to economists polled by Reuters.

Fuel and power deflated in September, with prices falling over 4 per cent compared to 0.67

per cent in the previous month. Food prices, a key indicator, went up to 9.47 per cent in September from 3.26 per cent in August, according to government data. Vegetable prices rose 48.7 per cent, compared to a 10 per cent drop in August. Cereal prices rose 8.1 per cent over last year from an 8.4 per cent increase a month ago. Additionally, the annual inflation rate for Primary Articles of WPI accelerated to 6.59 per cent against 2.42 per cent in August. The manufactured product inflation touched 1 per cent compared to 1.22 per cent in August. The WPI measures the price of a representative basket of wholesale goods. In India, the wholesale price index is divided into three groups: Primary Articles (22.6 per cent of total weight), Fuel and Power (13.2 per cent), and Manufactured Products (64.2 per cent).

Hdfc bank results: hdfc bank reported a 5% increase in net profit for the second quarter, reaching ₹16,820 crore. Despite profit growth, the bank continues to face operational challenges after its merger with hdfc ltd.



HDFC Bank, India's largest private sector lender, announced a net profit of ₹16,820 crore for the

second quarter of FY25, marking a 5% increase compared to last year. This figure surpassed the average estimated ₹16,570 crores anticipated by seven brokerages, underscoring the bank's strong performance despite economic headwinds. The bank's net interest income (NII), a key indicator of profitability, reached ₹30,114 crore, reflecting a 10% rise year-on-year, though slightly below market expectations of ₹30,306 crore. On the asset quality front, HDFC Bank reported a gross non-performing asset (GNPA) ratio of 1.36%, slightly higher than the previous quarter's 1.33%. Net NPA

stood at 0.41%, up from 0.39% QoQ. In absolute terms, gross NPAs rose to ₹34,250.6 crore from ₹33,025.7 crore QoQ, while net NPAs increased to ₹10,308.5 crore from ₹9,508.4 crore. The bank's provisions for the quarter amounted to ₹2,700.5 crore, down from ₹2,903.8 crore YoY but marginally higher than the ₹2,602.06 crore set aside in the previous quarter.

Automobile market: honda overtook hero motocorp in domestic motorcycle sales for september. This shake-up reflects shifting market dynamics as customers gravitate toward new product offerings

Honda Motorcycle and Scooter India have overtaken Hero MotoCorp in retail sales for September 2024, emerging as the country's largest two-wheeler manufacturer just before the festive season begins.

According to figures from the Federation of Automobile Dealers Associations (FADA), Honda Motorcycle and Scooter sold 62,537 more motorcycles and scooters in India than



Hero MotoCorp in September, claiming 27.73 per cent of the market. In contrast, Hero MotoCorp held a 22.54 per

cent market share. Despite the gains of Honda Motorcycle and Scooter, both companies experienced declines in their monthly retail sales. Honda Motorcycle and Scooter India's retail sales dropped by 4.53 per cent year-on-year to 333,927 units in September, while Hero MotoCorp's figures saw a sharper decline of 22.95 per cent, with sales total of 271,390 units.

TVS Motor, Bajaj Auto, and Suzuki Motorcycle India completed the top five, collectively accounting for 86.57 per cent of the market. However, it's important to note that Hero

MotoCorp still leads HMSI in wholesales. Hero's wholesales increased by 18.75 per cent year-on-year, reaching 637,050 units in September, compared to HMSI's 583,633 units, which marked an 11 per cent growth. For the first half of the 2025 financial year, Hero MotoCorp also leads in total retail and wholesale figures. Hero MotoCorp's retail sales amounted to 2,386,991 units, surpassing HMSI's 2,197,559 units by a margin of 189,432 units. Regarding wholesales, Hero MotoCorp dispatched 2,961,010 units, narrowly beating HMSI's 2,928,661 units.

Vedanta's restructuring issues: vedanta ltd is dealing with multiple senior-level exits amid efforts to restructure its business and reduce debt through demergers

Vedanta Group has seen several senior executives exit in recent months, adding to a top-level churn at the metals and mining conglomerate as it undergoes significant demerger and debt restructuring.

Most recently, Krishnamohan Narayan, who joined Hindustan Zinc as deputy chief officer in April 2023, left the Vedanta group company last month, said two people in the know. He joins half a dozen senior executives who have left various Vedanta group firms in the past year, even as the parent company undertakes a significant effort to reduce its debt.

Narayan, who joined Hindustan Zinc after a 28-year career at chemicals producer BASF, says on his LinkedIn page that he's on a career break. He could not be reached for comment. The C-suite exits may not have happened because of the restructuring, but if the senior executives were crucial to the exercise, then there could be an impact on it, said a partner at a top consulting firm.

"If posts like CFOs with strong balance sheets under them that will be part of the restructuring process leave, then in the initial day's slowdown will happen in work," this person said, adding



that large conglomerates with several business units could have a couple of hundred C-suite executives.

Debt and a demerger

Vedanta is amid a demerger that will see the group split into six separate listed companies—Vedanta Aluminum, Vedanta Oil and Gas, Vedanta Power, Vedanta Steel and Ferrous Materials, Vedanta Base Metals, and Vedanta Ltd.

Meanwhile, its London-based parent, Vedanta Resources, is focusing on paring its debt pile. As per its earnings presentation, the company had a net debt of about \$5.6 billion at the end of March, after deleveraging by \$1.6 billion through 2023-24.

Ratings firm S&P Global in July noted that debt reduction was gradually making the company's capital structure more sustainable and could further cut borrowings by \$1 billion over this financial year. The ratings agency upgraded Vedanta Resources' creditworthiness to B- from CCC+.

The bulk of the earnings at Vedanta Ltd and Hindustan Zinc are distributed as dividends to serve the capital needs of Vedanta Resources. In June, the company raised about \$500 million by selling a 2.6% stake in Vedanta Ltd.

S&P analysts estimate that with the present debt reduction efforts, the London-based metals and mining conglomerate could lower its interest expense to \$550-600 million by the end of this fiscal year from \$800-850 million in FY24.

Adani group developments: a fresh report from hindenburch research has again placed the adani group under scrutiny, targeting sebi chairperson madhabi puri buch and

raising concerns about regulatory transparency

In a report published on 10 August, US-based firm Hindenburg Research alleged that Madhabi Puri Buch, the chairperson of the Securities and Exchange Board of India (SEBI), and her husband previously held investments in offshore funds also used by the Adani Group. It says the Bermuda-based Global Opportunities Fund, which the Financial Times said was used by entities connected to Adani Group to trade in the shares of group companies, had sub-funds.

Citing whistleblower documents, Hindenburg alleged Buch and her husband, Dhaval Buch, invested in one of these sub-funds, IPE Plus Fund 1, in 2015 and exited in 2018. Hindenburg is trying to link this investment to what it argues is the slow pace of action against the Adani Group and the offshore funds it uses.

Hindenburg accused Madhabi Puri Buch of conflicts of interest that the US-based firm said prevented a thorough examination of allegations of manipulation and fraud at the Adani Group. "We find it unsurprising that SEBI was reluctant to follow a trail that may have led to its chairperson," the short seller said in its report. In January 2023, Hindenburg disclosed it held short positions in Adani companies through US-traded bonds and non-India-traded derivatives. It released a report that alleged Adani improperly used tax havens and flagged concerns about high debt levels at the company. Though the Adani Group called the report baseless and termed the allegations "unsubstantiated speculations", Hindenburg's report sparked a \$150 billion meltdown in shares of Adani's publicly listed companies last year.

The report also revealed that Buch owned a 100 per cent stake in a Singaporean consulting



firm called Agora Partners from 2013 to 2022, transferring it to her husband shortly after becoming SEBI chairperson. It noted that Buch currently owns 99 per cent of an Indian consulting business, Agora Advisory, which in 2022 reported revenue 4.4 times her disclosed SEBI salary.

Hindenburg also raised questions about the SEBI chairperson promoting real estate investment trusts (REITs) as a promising asset class without disclosing that Dhaval Buch is now an adviser to Blackstone Inc., which has sponsored two of the four listed REITs in India. SEBI chief denies allegations

Buch denied the allegations. In two separate statements issued, she said the investments were made in a personal capacity before she took over as chief of SEBI and that all necessary disclosures had been made.

Swiggy ipo success:



Swiggy debuted on the National Stock Exchange at an 8% premium over its issue price. This positive

reception made several employees "crorepatis" and rivalled Zomato's previous public success.

The year has seen India's biggest IPO in Hyundai Motors India, which launched a record-breaking IPO worth ₹ 28,756 crore. Swiggy's 11,327 crore listing added another highlight, becoming the second-biggest IPO of the year. Energy, a subsidiary of NTPC Ltd, will open soon, aiming to raise ₹ 10,000 crore through a fresh issue and is set to be the third-largest IPO of 2024.

Foxconn's expansion plans:



Foxconn announced significant investment plans in India, aiming to create tech hubs

that would include residential, recreational, and healthcare facilities, with four states competing to host these developments.

Pm jan dhan yojana KYC updates:



The government mandated Know Your Customer (KYC) updates for PM Jan Dhan Yojana accounts to improve financial inclusion and account security, impacting millions of account holders.

India's strategic investment in ai:



The Reserve Bank of India projected that generative AI technologies could add \$359 to \$438 billion to India's GDP

by 2030, boosting economic growth across sectors. India is at the forefront of the digital revolution, Reserve Bank. The India Stack is expanding financial inclusion, galvanising banking infrastructure and public finance management systems covering direct benefit transfers and tax collections. Vibrant e-markets are springing up and expanding their reach. It is estimated that the digital economy currently accounts for a tenth of India's GDP; going by growth rates observed over the past decade, it is poised to constitute a fifth of GDP by 2026.

Automobile sales slowdown:



Major car manufacturers like Hyundai reported a slowdown in urban car sales, attributed to market saturation and economic pressures

affecting consumer demand. Even in the ongoing festive season, concerns over sluggish

vehicle demand have perhaps deprived Indian auto majors of a fireworks-filled Diwali. In the run-up to Diwali, the automakers had a vast inventory problem.

Car sales in the local market declined for the third month in September despite automakers offering hefty discounts to boost demand. As per industry estimates, 3,55,000-3,60,000 cars, sedans and utility vehicles were sold in September, a decline of about 1-2.5% over 364,000 units sold in the year-ago period. PV sales dropped by 1.8% in August and by 2.5% in July.

Rbi's systemic banks announcement:

The Reserve Bank of India labelled major banks like HDFC, ICICI, and SBI as "systemically important," imposing additional capital



requirements to ensure stability in India's financial sector. In highly volatile times when even the US and Europe have seen

several banks cave under heaps of troubles, including loose regulatory compliance, the Reserve Bank of India (RBI) is wide awake and watching the sector closely. It might seem so, but hammering Paytm is no exception. It's part of the RBI's highly kinetic discipline witnessed in the recent past. The message from the RBI is that the disciplinary action against Paytm could be unprecedented for the financial services industry. Still, it is all in keeping with the RBI's regulatory processes.

Ntpc green energy ipo:



NTPC Green Energy's IPO aimed to raise Rs 10,000 crore, marking one of the year's most prominent public offerings as

India continues to focus on renewable energy growth. The initial public offering (IPO) of NTPC Green Energy, a subsidiary of NTPC Ltd, one of the biggest IPOs of 2024, will open for bidding on Tuesday. It aims to raise Rs 10,000 crore through an utterly fresh issue. This IPO will rank as the third largest of the year, after Hyundai Motors India's Rs 28,756 crore offering and Swiggy's Rs 11,327 crore listing

E-commerce and competition act violations:



Concerns were raised about quick-commerce platforms potentially violating India's Competition Act through exclusive deals, sparking calls for regulatory scrutiny. In a white paper, the trade body claimed that the country's top three quick commerce platforms – Zomato-owned Blinkit, Swiggy Instamart, and Zepto – have received FDI funds of more than ₹ 54,000 crore. "Of this, only ₹ 1,300 crore (or 2.5 per cent) has been used to create real assets. It is estimated that over 50 per cent of the FDI may have been spent covering operating losses incurred due to predatory pricing," the document stated.

Adani group expands in the U.S.:



Adani Group announced plans to invest heavily in energy and infrastructure projects in the U.S., aiming to create new jobs and strengthen its global footprint. In a post on social media platform X, Adani said the projects would create up to 15,000 jobs. "Congratulations to Donald Trump. As the partnership between India and the United States deepens, the Adani Group is committed to leveraging its global expertise and investing \$10 billion in US energy security and resilient

infrastructure projects, aiming to create up to 15,000 jobs," posted Adani.

Record upi transactions:



Unified Payments Interface (UPI) transactions in India reached an all-time high in October, processing over ₹23.5 trillion in value, reflecting the surge in digital transactions nationwide. There were 16.58 billion Unified Payments Interface (UPI) transactions worth ₹ 23.5 trillion in October, the highest numbers for the digital system since it became operational in April 2016. October witnessed a 10 per cent increase in volume and 14 per cent in value compared to September. There were 14.96 billion UPI transactions amounting to ₹ 20.61 trillion in August, according to data shared by the National Payments Corporation of India (NPCI).

PM Modi's foreign visits:

Prime Minister Modi embarked on a three-nation tour to Brazil, Nigeria, and Guyana for diplomatic discussions and the G20 Summit, focusing on global partnerships and economic cooperation. Prime Minister Narendra Modi is set to undertake a **crucial three-nation tour** from November 16-21, which will include attending the **G20 Summit in Brazil**, visiting Nigeria, and concluding with a state visit to Guyana. The trip holds significant diplomatic importance as it strengthens India's strategic partnerships, enhances multilateral engagements, and continues India's active role in global affairs.

Air india's major aircraft order:

Air India announced one of the most significant aircraft orders in aviation history, partnering with Airbus and Boeing



as part of its expansion strategy under Tata's ownership. Airbus SE received an order for an additional 85 planes from Air India Ltd., according to people familiar with the matter, as the carrier looks to accelerate its growth ambitions in one of the world's fastest-growing aviation markets.

India's leadership in AI R&D:



India continued investing in AI research and development, with private and public sectors collaborating to position India as a

leader in artificial intelligence technology.

India's AI market is growing at a CAGR of 25-35% and is projected to reach around \$17 billion by 2027, according to a new report by BCG and IT industry apex body Nass com.

As the investments in AI continue to increase, the demand for AI talent in India is also expected to grow at 15% CAGR by 2027, the report titled "AI-Powered Tech Services: A Roadmap for Future Ready Firms; AI & GenAI's Role in Turbocharging the Industry" launched on the sidelines of the Nass com Technology & Leadership Forum 2024 said. As per the report, AI and ML emerged as the top category of IT spending expected to be made by IT buyers in 2023. Globally, investments in AI have seen a 24% CAGR since 2019, with 2023 seeing close to \$83 billion invested. Most of this was made in horizontal AI applications in data analytics, GenAI, and ML algorithms and platforms.

News and image source: *The Hindu, Business News India, IBEF, Economic Times of India, India Today, Business Today*





A Journey of Learning, Leadership, and Lifelong Growth

Mr. Ravi Kodukula

Ravi Kodukula is a seasoned professional with a career spanning over 34 years, passionately dedicated to shaping the Learning, Talent, and Organizational Development landscape. Recently retired as the Executive Director and Head of Talent & Career Development at JP Morgan Chase's India Corporate Centers, he is now exploring new possibilities. With a mission to impact a million lives and their learning journeys in the next 25 years, Ravi has held senior leadership roles in world-class organisations across Banking, Financial Services, Insurance, Technology, and Enabled Services. He has extensive experience in virtual and brick-and-mortar Learning and Leadership Development Centers. A certified coach, Ravi deeply understands Learning, Leadership, and OD theories and practices. He has collaborated with esteemed business schools like IIMB, INSEAD, and LBS and served as a guest faculty. Known for his work in psychometric-based talent development, Ravi remains an ardent student of life, continually engaging in meaningful conversations with people of all ages. His philosophy is rooted in the belief that the magic lies in the work yet to be attempted, encouraging continuous personal and professional growth.

"Magic Lies In The Work That You Have Yet To Attempt. Go, Hug The Porcupine!"
- This is a unique and inspiring statement. Could you elaborate on what this means to you personally and how it has guided your talent and career development philosophy?

As a philosophy, this is very close to my heart. As a practice, I have lived it all through my life. In a career that spans 35-40 years – and maybe Resilience Room: Health Heaven you do – you do not just one job or one kind of work; you do several things – several different things. In my 35 years of working in life, I have attempted a variety of work – I am a Hotel School Graduate from the prestigious IHM Pusa in Delhi. My early life went into a couple of globally renowned hotels – doing all the sundry work that hotels entail – being a cook, a waiter, a receptionist, and a housekeeper in the rooms. I attempted them all. I enjoyed them all.

Then, I worked in Credit Card Operations – with a world-class Financial Services organisation

– American Express. In fact, in Amex, I played multiple roles for the next 13 years – in most product lines – Travelers Cheques, Credit Cards, and Travel Services. I am one of the first Call Center staff in this country – even before Call Centers were born. Then, finally, I found my calling in Training, Learning, and People Development.

Hugging a porcupine is never comfortable. It hurts. It pricks. It bleeds you. Attempting any new work in life is like hugging a porcupine. You never know whether you will succeed at this new work. I have done more than a dozen different kinds of work. I can't say I have been successful at them all. But at least I attempted to do new work at various stages of life!

I usually say I accidentally entered HR and, by passion, into People Development.

Was there a specific moment or mentor early in your career that sparked your passion for learning and organisational development? How did that influence your subsequent career choices?

Indeed – Yes. I was good at communication skills right from school – at least the written part until I was exposed during college. I was asked to speak on a subject for 2 minutes – and I recall, I was a complete disaster. I discovered I wasn't cut out for Public Speaking. However, this Personality Development professor at my Hotel School took special care of me to groom me and refine my communication skills. Languages have always been my forte. I speak six languages, including 4 Indian languages. So, that was an advantage too – at least to win friends.

Working in the hotels groomed me towards a customer-focused career, and my first three roles in Amex helped me hone my people-orientation skills further. Amex had world-class training programs at all levels – especially for beginners like me. I was always fascinated by the Trainers and the way they communicated their perspectives. That influenced me to become a 'Trainer' to start with. I had no clue at that time that People Development encompasses a myriad of philosophies and practices – in organisations and life, in general. It took me several years to orient myself to People and Organizational development. and. I am still learning!

How do you define success in leadership development, and are there any metrics or feedback mechanisms you find especially compelling?

Leadership Development is very individual-focused. Most organisations attempt to use the same brush to create more 'clones' of some successful leaders in either the same organisation or out there in the world. In this process, we often lose the charisma of that individual. Everybody is a born leader. How we focus on developing each of them to lead businesses in organisations depends on how each is wired to create unique situations or respond to them. And that should ideally differentiate the investments we should make to groom leaders. Management is Training, which is usually a one-way stream. It's short-

term/transactional. Leadership in Learning – it's multi-way – you learn from the universe. It's Lifelong. It's Transformational.

With the rapid rise of hybrid work and digital transformation, what do you think the future of leadership coaching looks like? What skills or mindsets will define great leaders in the coming decade?

Indeed – Yes. While I adopt Coaching as a viable Leader Development practice, I would like to mix that up with Mentoring. What do I mean by that? Now, imagine Arjuna. He had a Coach – Dronacharya. The coach could only do what he could because the coachee had to put in the effort. But Arjuna also had Krishna – the Mentor. Krishna was with him throughout his life. A mentoring journey is lifelong again. In Coaching, you 'ask' more and let the coachee figure it out. It's quite a Western philosophy of Coaching (based on Adult Learning philosophies).

In Mentoring, though, you 'tell' more than you ask. And that's OK. In India, we have the Guru Shishya Parampara. In Japan, we have the 'Sampan' and 'Kohai' practices. At times, it's essential to 'Tell.'

But more than this, Ask and Tell, and learning from all that is hybrid, I would encourage leaders to partner with other leaders and observe what they are doing. I am more in favour of learning by watching, doing, and attempting. and by failing!

Of course, there are a host of mindsets that are going to be important in the next decade. Maybe skills like Empathy, Compassion, and Vulnerability will be essential. Understand Technology and where it is going to take us. That's going to be necessary. Learn from the Gen Z – don't hide behind a wall because you are learning from somebody younger. Much younger. A continuous learning mindset has never betrayed anybody!

Your partnerships with prestigious institutions like IIMB, INSEAD, and LBS have undoubtedly shaped impactful programs. Can you share a memorable experience or

key insight from collaborating with these global institutions?



Well – this one is an interesting episode. Dr. Charles Handy at LBS taught me something worthwhile. Amongst other things, he talked about the ‘Sigmoid Curve.’ The ‘S’ shaped

curve is at the bedrock of everything. Everything that was. And everything we do. The brands that we use. Our governments that serve us. and even our careers. We all go through an ‘S’ shaped evolution. At the start, we take a bit of a dip, then zoom. Soar. We speak, and then the inevitable – the slump! We all go through this. Empires. brands. Political parties. and even our careers! We are all riding the Sigmoid Curve in a variety of ways. At the end of the curve, there is always a slump. Nokia, Kodak, Xerox, Lehmann Bros.

But there is hope only if you evolve another Sigmoid Curve – before you peak on your current curve.

Now, I asked Dr. Handy a stupid question. I asked him how I ever knew if I was just about peaking and at that point where I needed to evolve the next curve. His response was classic! He said – If you do not know where you are on that curve – just bloody reasonably believe that you are just about peaking!

That was almost 20 years ago. I have applied this in many stages of life since then – including my proverbial retirement from inside of Corporations 4 months ago!

Your coaching engagements likely span diverse contexts. Could you share how you align coaching success with tangible business outcomes and communicate this impact to stakeholders?

Yes, they do. More than the context, the Coachees and their matrices (and each matrix is different) are exciting for me to connect with. Every Coachee has a story – however accomplished they may be, they still believe they can learn – at least most of them. Coaching has a context, yes. But it also has a construct. As a Coach, I lead the leaders through a process that is usually flexible, tying back to the individual leader and the organisation’s goals. These are usually contracted right at the start, and the performance of the Coachee is generally measured through the appraisal conversations and 360° Feedback process. In most cases, this works. That said, most usually, it’s the individual brilliance of the Coachee and their adaptability and flexibility that work magic!

You describe yourself as an “ardent student of life” who learns through conversations. Can you share an instance where a conversation with a younger or older colleague impacted you?

Many times. A younger colleague – but my Boss. A few years ago, we had a deal – that I would attempt HR for HR, over and above my day job – as the Head of L&D. I was suddenly responsible for 800 people in HR and their direct lives and careers. I had not done that work before. Well – I tried hard. My Boss tried harder. At the end of one year, we had a performance appraisal discussion, and I had a realisation. and a learning – “Never Teach a Pig to Sing”! It has two disastrous consequences. One - it makes terrible music. and two – it ‘annoys the pig’!

(Well – for the record, I was the pig, not my Boss.)

If you had the opportunity to be Prime Minister of India for a day, what would be your top priority?

Undoubtedly – “Skill India”. In this country – and perhaps in many other countries too – we train/ educate 70% of employable people for 30% of the jobs (like Engineering, Management, and White-Collar jobs). and train 30% of the people for 70% of the jobs (like carpenters, plumbers,

electricians, mechanics, construction, infrastructure specialists). We need to tap better into our 'Demographic Dividend.' before it becomes a 'Demographic Deficit!'

Gen Z often brings fresh perspectives and a digital-first mindset to the workplace. What unique approaches have you taken when mentoring or being reverse mentored by Gen Z professionals?

Great Question. Of course, there are many daily learnings when I interact with Gen Z – two of them at home – my 23 and 21-year-olds – my children! One tells me constantly to move from Facebook to Instagram. and keeps telling me every day to stop preaching to her about how life was different in my younger days!

I have two mentors – one 5 years older than me. I 'use' him for conversations at a crossroads in life and gain from his perspectives. I have another mentor – about 30 years younger than me. I 'use' this person for all things around financial prudence, AI prompt engineering, and generally, how to manage and mentor Gen Z! I find that even Gen Z cherishes the process of mentoring – both older folks like me – and being mentored too!

Many professionals struggle with finding purpose after retirement. What inspired your transition to "rewiring" instead of simply retiring, and how has this phase enriched your life?

In an NDTV "Zakir – A Life in Music" conversation (aired on 26 January 2018), I heard the Ustad (Zakir Hussain) say – "The Best is Yet to Come – the search for the Best continues – and the prayer from within tells me – the Best may never be found!"

I will never forget these words of the Ustad. Now that he is no longer with us, I admire people like him. My best is yet to come to many areas and arenas. And I haven't found the Best in me yet! So, every day is a day of Wiring, Unwiring, Rewiring!

You've set a mission to touch a million lives through their learning journeys, and Advitam's mission likely reflects your core values. Can you share how you plan to achieve this ambitious goal in your "rewired" phase and your progress so far?

Well – I would admit – it is a slow start. All my life, I have been overawed by the number of organisational theories that have been propounded by "White Male" thinking. Very Western – though many of those philosophies have been borrowed from the East – not just Indian, but Chinese, Japanese and other Eastern philosophies.

My mission in life – over the next 25 years (by the time I am 80) – is to be able to bring Eastern philosophies and practices into organisations, both Indian and otherwise. I teach in Biz schools. I mentor Gen Zs and learn from them. I intend to write about my thoughts. But I must admit, it is going to be a long journey. I have a lot more to learn before I can make an impact.

'ad vitam' is 'for life' in Latin. Advaitam – is a 3-layered experience through learning. The 'Vedantic' advaitam lays its foundations in the three layers – Pratibhasika (experience at a cognitive level). Vyavahaarika (at a behavioural level). and Paramarthika (at a spiritual level). I shall attempt to touch lives through all these three levels as much as possible.

Honestly, it's a Mount Everest that I have set myself up for. I am at the foothills of the 1st level!

What advice would you give emerging leaders aspiring to leave a similar mark in their respective fields?

I will end with what we started. 'Go, Hug a Porcupine.' Till you bleed, you would not know what success would look like! Fail. And learn from your Failures. Be Humble and Vulnerable. Get Better every day at what you do Best! Keep Chiselling – the Sculpture is never too far away!



AI, Big Data, and the Future of Auditing

Mr. Abhijeet Singh

Abhijeet has over 18 years of experience in financial and technology consulting. He co-founded PI Grass Labs, a technology start-up providing machine-learning solutions to banks and insurance in India, South Africa and Southeast Asia. He manages clients in the financial services, education and public institutions sector. He is also associated with Dr. D.Y. Patil B School and regularly engages with young students to mentor them for their careers in technology and finance.

Technological advances are a game-changer for Auditing and Accounting. Big Data, Robotic Process Automation, Machine Learning, and Analytics enable professionals to assess the ever-increasing volumes of data while keeping the sanctity of their jobs.

This changes the nature of audit and accounting by allowing auditors and accountants to identify better financial reporting, report fraud, assess operational business risks, and tailor their approach to deliver a more relevant audit.

The technology innovations that include machine learning algorithms, cloud computing power, advanced analytics, visualisation tools, and the availability of big data from multiple sources deliver audit and business insights that impact how an audit is planned, executed, and delivered effectively and efficiently with scalability.

For example, instead of testing a sample of revenue transactions to assess the appropriateness of revenue recognition, an auditor can now analyse all revenue and contra-revenue transactions to identify inconsistencies across business anomalies with specific business units or customers.

Similarly, structured and unstructured data from ERP scanned or digital invoices, annual reports, or bank statements can, with the use of intelligent automation, be extracted as

output as CSV files with Financial Summary or analytics that can be used effectively to make business decisions on working capital and term loan facilities to deliver value to the business.

One of the most significant benefits of using technology and data analytics in the audit is the elimination of constraints that sampling places on an engagement. Data analytics allows practitioners to analyse an entire population of data for anomalies, trends, and areas of risk. Technologies transforming these fields include data analytics, which allows for analysing large data sets from multiple sources to present visually appealing analytics for meaningful business insights.

Cognitive Technology - also known as Artificial Intelligence, allows for the extraction of extensive data, both structured and unstructured, by scanning and scraping through data sources much faster and more precisely than any human. With intelligent automation and more advanced algorithms, machines can track and understand intricate patterns effectively to determine loopholes and possible frauds in the company's practices and point out where and how systems, operations, processes, and controls can be improved.

The question comes to your mind: Can technology replace you? Accounting and Auditing involve a lot of judgment as the transaction process in the real world is very complicated based on the

multiple parties involved. Machines scrape and scan a lot of data. However, we are still far from where machines can pass accounting entries or understand the intricacies of ledger accounting without human intervention.

The human qualities of evaluation, analysis, and judgment remain an irreplaceable part of the audit process. Technology can allow the people on an audit to focus on those higher-level skills rather than getting bogged down by mundane, rote processes.

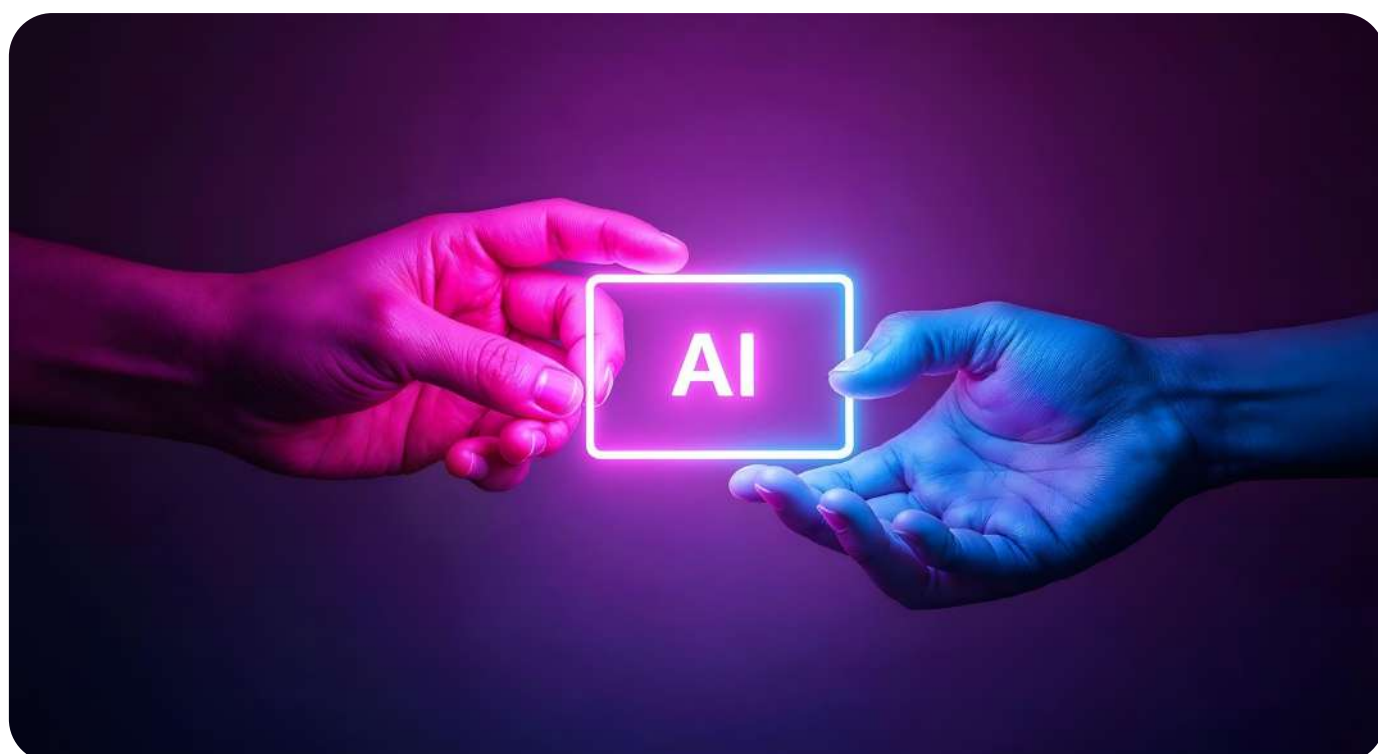
Your experience and ability to standardise and understand accounting entries will be required to train the machine to create a robust platform where you put your time and effort into solving and identifying critical issues and preventing internal and external fraud committed by the business and government departments.

How do you keep yourself abreast of technological changes that are creating a paradigm shift in how you do your job? Well, to address that, SAIGA has introduced numerous programs as a part of its continuing education program, including “Python for Accounting and Finance” and “Data Analytics using Power BI,” which will help you to be a part of the digital

journey that your organisation is undertaking or undergoing by adopting technological innovation at your workplace.

By undergoing these programs, it will help you to:

- Find automation opportunities by asking staff what frustrates them at work and enabling them to find solutions.
- Understand that technology constantly improves and that accepting change will help you and the team over time.
- Ensure that the integrity of the data can be maintained and protected with Cloud and cybersecurity solutions
- To start with a proof of concept with one or less complicated processes to test the waters at the beginning of a journey towards solving challenging issues.
- Be patient. Any new technology is like learning a new language. As you implement the technology solutions, getting acquainted and seeing the results, whether it's risk assessment, processes, or procedures, takes time.





Power of Manifestation

Ms. Drishti Geete

Student, Dr. D. Y. Patil B-School

Drishti Geete, an IP undergraduate from SGSITS Indore, is a data analyst with expertise in Python, SQL, Power BI, and SPSS. She has held key roles in Rotaract, including President and Joint Secretary, showcasing her leadership and organisational skills. Beyond her technical pursuits, she is a professional singer, content writer, and a state-level table tennis player.

“Every masterpiece was once a thought that transformed into an idea, an idea that was executed with a dedication which further transformed into a masterpiece.”

Humans are considered one of the most evolved creatures on this planet, yet sometimes, we fail to realise our true potential. We can create, transform and destroy. It is said that we should be careful with what we wish for because, on some pages of our life, God might have written “As You Wish,” but I believe that every wish can turn into reality when asked for correctly. This is what manifestation is; it can be understood as the alignment of thought, emotion, and action. Manifestation works when imagination meets effort; without effort, your thoughts are like a lost ship in the ocean called the universe. The universe can only create its magic when you make it believe that you have the power to turn your dreams into reality. Manifestation is not merely about wishful thinking. To envision without action is to dream; to act without intention is to wander. True manifestation lies at the intersection of imagination and effort. It requires faith not just in the universe but in oneself.

However, manifestation isn’t magic; it’s a partnership between your mind and your actions. It is not about controlling the universe but harmonising with it. It reminds us that while we cannot dictate every wave, we can choose how to set our sails. And in that choice lies the

profound ability to transform possibility into reality. At its core, manifestation leverages the principle that like attracts like. This means that the energy you put into the world—positive or negative—shapes the experiences you attract. When you focus on problems, you attract more problems; when you focus on possibilities, you attract more! Gratitude raises your vibration and attracts positive energy. Acknowledge the blessings in your life, big and small, and you’ll naturally draw more good things your way. Yet, thoughts alone are not enough; they must be accompanied by effort, intention, and persistence.

Critics may argue that manifestation oversimplifies life, ignoring systemic barriers or chance. And indeed, it cannot account for every variable. But its power lies less in guaranteeing outcomes and more in transforming perspectives. Fostering optimism, discipline, and purpose empowers individuals to engage in life meaningfully. The power of manifestation lies in its ability to bridge the gap between dreaming and doing. You can transform aspirations into reality by combining focused intention, unwavering belief, and purposeful action. Whether you’re seeking success, love, or personal fulfilment, manifestation is a tool to help you design a life you love. Spend time imagining your desired outcome as if it’s already happened.

Picture the details, how it looks, feels, and impacts your life. Visualisation enhances

motivation and builds confidence, making you more likely to take the steps needed. Manifestation offers a roadmap to achieving your goals, whether seeking personal fulfilment, professional success, or greater happiness. Embrace the process with an open heart, unwavering belief, and consistent effort, and watch as your dreams unfold before your eyes. Manifestation is not magic; it's a transformative practice that empowers you to shape your destiny and live a life of purpose and abundance. The power of manifestation lies in its ability to bridge the gap between your dreams and reality. By aligning your thoughts, emotions, and actions with your desires, you

can unlock a world of possibilities and create a life that reflects your highest aspirations.

Rhonda Byrne wrote in her famous book "The Secret," "You are the one who calls the law of attraction into action, and you do it through your thoughts." So, dare to dream boldly, visualise your desires vividly, and act with unwavering purpose. Manifestation is a tool, not a guarantee, but it can turn aspirations into achievements with clarity and dedication. The power of manifestation lies in your hands, ready to transform your thoughts into reality. Whether you seek love, success, or personal fulfilment, remember that every masterpiece begins with a single idea.





Transforming Lives with Bamboo India

Mr. Yogesh Shinde

Yogesh Shinde is a social entrepreneur who founded Bamboo India, a startup that uses bamboo products to reduce plastic waste. He has over 14 years of experience in IT, including telecom, credit card, finance, and accounting. The United Nations also recognises him for his sustainability efforts, and Bamboo India was featured in Shark Tank India Season 1. He has successfully managed projects in Telecom, Finance, and Software Automation domains across international markets.

What motivated you to transition from a successful corporate career in IT to becoming a social entrepreneur?

During my 10 years in Europe, I noticed people's misconceptions about India affected me deeply. I realised that I could help change these perceptions while creating something meaningful. I wanted to build a venture that would provide dignity and respect to farmers and artisans who work tirelessly but are often overlooked. My corporate job was fulfilling in terms of material gains, but it lacked purpose. I wanted to break away from the conventional cycle of earning and spending and do something that had a lasting social impact.

The idea of starting my venture stemmed from my desire to empower rural communities. I was inspired by the thought of creating sustainable livelihoods while promoting Indian craftsmanship on a global platform. My experiences abroad made me realise the importance of social entrepreneurship, not just as a business model but as a way to create positive change. I wanted to contribute to India's growth by turning local resources into globally recognised products. This purpose-driven vision inspired me to take the leap and establish Bamboo India.

How did your upbringing in Pune influence your values and approach to business?

I grew up in Pune in a family of teachers,

surrounded by educators who emphasised values like integrity, humility, and social responsibility. This environment significantly influenced my approach to life and business. My parents taught me the importance of education and continuous learning, making me adaptable and curious. Our middle-class background instilled in me the virtues of hard work, empathy, and respect for everyone, irrespective of their social or economic status.

Living in a close-knit community, I learned to connect with people from all walks of life. This ability to engage with diverse individuals has been a great asset in my entrepreneurial journey. It helped me build genuine relationships and understand customer needs deeply. Pune's vibrant cultural and educational environment also exposed me to different ideas and perspectives, shaping my innovative mindset. These early life experiences taught me the importance of ethical business practices and community engagement, which are core values of Bamboo India.

Can you tell us about your journey into the world of bamboo products? What inspired you to start making bamboo brushes?



My journey into the bamboo industry was entirely unexpected. After achieving my materialistic dreams, including a successful IT career and international exposure, I began questioning the absence of Indian products in global markets. While in Germany, I noticed that “Made in India” products were almost non-existent on store shelves. This realisation bothered me, especially since India is rich in resources and talent. I wanted to change this narrative by showcasing Indian craftsmanship to the world.

I started researching sustainable alternatives that could make a positive impact. Bamboo caught my attention because of its versatility and eco-friendliness. It is fast-growing, biodegradable, and can create many products. Moreover, it is traditionally associated with rural artisans, who often struggle to find a sustainable livelihood. I saw an opportunity to empower these artisans while promoting environmentally conscious products. My vision was to transform bamboo from a “poor man’s timber” to a “wise man’s timber.” This purpose of creating a positive social impact through sustainable products led to the birth of Bamboo India.

What challenges did you face when starting your business, and how did you overcome them?

Starting Bamboo India was no easy feat, especially since I had no background in business or agriculture. One of the biggest challenges was understanding bamboo as a raw material. I had to learn everything from its cultivation to its behaviour in different climates. Setting up a manufacturing unit was also challenging, as I had never been to a factory before. I had to navigate the complexities of sourcing raw materials, setting up machinery, and managing logistics, which were entirely new for me.

To overcome these challenges, we adopted a “baby step” approach. Instead of investing heavily in machinery, we outsourced tasks like laser engraving and bamboo cutting. This

helped us minimise costs while maintaining flexibility. Another significant challenge was competing with established brands with massive advertising budgets. Unlike them, we couldn’t afford celebrity endorsements or large-scale marketing campaigns. To counter this, we focused on grassroots marketing strategies, including participating in exhibitions, collaborating with influencers, and leveraging social media. We gradually built trust and credibility in the market by staying true to our vision and maintaining transparency.

What business strategy has you implemented that contributed to your success?

The most effective strategy has been staying connected with our customers. At Bamboo India, we prioritise customer feedback and actively engage with them through various channels, including social media, exhibitions, and educational workshops. This two-way communication helps us understand their needs, preferences, and concerns, allowing us to create products that genuinely resonate with them. We believe in selling products and educating consumers about sustainability and conscious living.

Another key strategy has been maintaining transparency and authenticity. We are open about our manufacturing processes, raw materials, and even the challenges we face. This honesty builds trust and fosters a loyal customer base. Additionally, we’ve adopted a community-driven approach by collaborating with rural artisans, empowering them economically, and preserving traditional craftsmanship. This creates a positive social impact and enhances our brand’s credibility. By balancing customer-centricity, transparency, and community involvement, we’ve grown organically while staying true to our mission.

Tell us about your meeting with Mr. Narendra Modi.

Meeting Prime Minister Narendra Modi was an unforgettable experience and a turning point for



Bamboo India. His “Vocal for Local” initiative deeply resonated with me as it aligned with our vision of promoting Indian craftsmanship. Knowing that the Prime Minister

appreciated our efforts was incredibly motivating. I still remember the night before the meeting—I was anxious and excited, contemplating how best to present Bamboo India’s story—standing just a few feet away from him when the moment finally arrived felt surreal.

During our conversation, I shared our journey of empowering rural artisans through sustainable bamboo products. His encouragement and acknowledgement reinforced my belief in our mission. It wasn’t just a personal achievement but a validation of the social impact we are creating. That meeting inspired me to push the boundaries further and dream bigger. It gave me a renewed sense of purpose and

motivation to continue working towards making Bamboo India a globally recognised brand for sustainability and social empowerment.

What advice would you give to aspiring students and professionals?

My advice is simple yet powerful: Think beyond personal gains. The current generation is highly talented and resourceful, but channelling this potential towards a more significant cause is essential. Before making any decision, consider its impact on society and the environment. Be conscious consumers—evaluate products’ necessity, sustainability, and origin before purchasing them. By making mindful choices, you contribute to a better future.

Additionally, don’t be afraid to pursue unconventional paths. Social entrepreneurship can be incredibly fulfilling as it allows you to create value while making a positive impact. Stay grounded, embrace failures as learning opportunities, and remain persistent. Most importantly, always give back to society. Success is not just about building a career; it’s about creating a legacy of positive change. If you dare to think differently and act responsibly, you can inspire and lead the way for others.



image source: Bamboo India



Crafting Success: Personal Branding and Strategic Placements with Dr. Shubhra Chakraborty

Dr. Shubhra Chakraborty is a stalwart professional and student growth advocate. As the founder of MISSION Helping Hands, an initiative that helped 9,384 students get internships and jobs when their offers were rescinded due to the COVID-19 pandemic, and a Business Competition Champion with over 22 triumphs throughout her MBA, Dr. Chakraborty has seen it all. Apart from acting as a strategic consultant for companies using specific branding and marketing programs, she has a highly diversified career, having established the POSHAN brand to help deal with chronic malnutrition of rural and tribal children.

In today's competitive job market, qualifications alone are insufficient to secure dream placements. Building a powerful personal brand has become essential to stand out and make a lasting impression. It's about crafting a narrative that reflects your skills, values, vision, and leadership potential. Recognising this need, Dr. D. Y. Patil B-School recently hosted an impactful career-building workshop featuring Dr. Shubhra Chakraborty, CEO and founder of POSHAN and a distinguished branding and marketing consultant.

Dr. Chakraborty's journey from a rural doctor to a successful entrepreneur is a testament to the power of strategic thinking and personal branding. Renowned for her leadership and recruitment trends expertise, she has empowered countless students and professionals to navigate their career paths confidently and purposefully. Her unique perspective on personal branding and real-world experiences made her the perfect mentor to guide students through today's job market complexities.

The workshop, "Developing Your Personal Brand and Conquering Placements," was designed to provide students with the strategic tools and insights needed to build influential personal brands and crack competitive placements. But this session was more than just a career-

building workshop—it was a transformative experience that inspired students to embrace their authentic selves while strategically positioning themselves for success.

Adding depth to this enriching experience, we had the privilege of interviewing Dr. Chakraborty after the workshop. The interview beautifully complemented her session, revealing the philosophies and experiences that shaped her journey from medicine to entrepreneurship. Her candid reflections offered a behind-the-scenes look at the strategic mindset that has guided her success, seamlessly connecting the principles shared in her workshop with her career's real-life challenges and triumphs.

This cohesive blend of a hands-on workshop and an insightful interview gave students a holistic understanding of personal branding, leadership, and strategic career growth. Dr. Chakraborty's wisdom and guidance empowered students to conquer placements and inspired them to build purposeful and impactful careers.

Crafting a Strategic Personal Brand

The workshop began with Dr. Chakraborty sharing her journey from her early days as a rural doctor to founding POSHAN, a venture rooted in purpose and vision. She emphasized that personal branding is about more than just visibility—it's about authenticity, strategic

thinking, and creating meaningful impact. “Your personal brand isn’t just about what you do but how you make others feel and the influence you create,” she explained.

Drawing from her own experiences of embracing change and taking bold career decisions, she encouraged students to look beyond conventional roles and strategically craft their personal brands. She highlighted the importance of leveraging one’s unique strengths, experiences, and passions to create a compelling narrative that resonates with recruiters. Her journey served as a powerful reminder that personal branding is not confined to online presence but is reflected in every professional interaction, project, and decision.

Dr. Chakraborty also emphasized that strategic personal branding involves aligning one’s values with career goals. “What you do today is as important as what you have done in the past,” she noted, urging students to strategically approach internships, projects, and post-graduate experiences. She explained how these experiences shape recruiters’ perceptions and significantly influence career trajectories.

Decoding the Recruiter’s Perspective

A pivotal segment of the workshop focused on understanding the recruiter’s mindset. Engaging students in an interactive discussion, Dr. Chakraborty asked them what they believed recruiters looked for in candidates. While responses included technical skills, leadership, and teamwork, she emphasized a less-discussed but highly valued trait: self-sufficiency. “In the corporate world, there is no spoon-feeding. Recruiters want self-driven individuals who can lead without constant supervision,” she explained.

She highlighted that adaptability, strategic thinking, and problem-solving abilities are crucial for thriving in dynamic work environments. She advised students to proactively develop these skills to effectively position themselves as valuable assets. By understanding the recruiter’s perspective, students can better

align their personal brands with industry expectations, enhancing their employability.

Turning Internships into Pre-Placement Offers (PPOs)

Dr Chakraborty provided actionable strategies to convert internships into Pre-Placement Offers (PPOs), stressing that excelling in internships goes beyond fulfilling tasks. Her top three recommendations were:

1. **Show Initiative and Autonomy:** Demonstrate independence in executing tasks and projects. This builds trust and shows leadership potential.
2. **Collaborate and Adapt:** Seamlessly integrate into teams, showing adaptability and strong interpersonal skills.
3. **Take Ownership and Lead:** Proactively lead pilot projects to showcase leadership abilities and strategic thinking.

She emphasised the importance of effective communication and managing expectations. “Ask the right questions early on to understand your manager’s expectations and align your work accordingly,” she advised. This strategic approach ensures impactful contributions, enhancing the chances of securing a PPO.

Networking and Strategic Execution

A crucial takeaway from the workshop was the power of networking and strategic execution. Dr. Chakraborty stressed that meaningful connections are vital for career growth. “No one succeeds alone. Networking isn’t just about meeting people but building genuine relationships,” she explained. She shared practical tips on expanding networks, maintaining professional connections, and leveraging mentorship.

She also highlighted that execution is the bridge between ideas and success. “Ideas are plenty, but only those who can execute them effectively achieve long-term success,” she noted. To guide students, she introduced a “SIP Checklist” detailing essential steps

for successful internships, including project management, networking, and personal branding.

Exclusive Interview with Dr. Shubhra Chakraborty

Following the workshop, we sat with Dr. Shubhra Chakraborty for an insightful interview that beautifully complemented her session. This candid conversation offered a deeper look into her strategic mindset, leadership philosophies, and the experiences that shaped her journey from medicine to entrepreneurship. Her reflections seamlessly connected the principles shared in the workshop with her career challenges and triumphs, providing students with valuable lessons on resilience, strategic thinking, and leadership.

As the “India’s Most Inspiring Woman Manager” award winner, what leadership lessons would you share?



The key to effective leadership is clarity—vision, purpose, and execution. Senior leaders stand out because they maintain a bird’s eye view while navigating complex challenges. They don’t get bogged down by minor issues but remain focused on long-term goals. I learned this hard, as more minor setbacks initially distracted me. However, keeping the end goal in mind helped me overcome obstacles. Leadership is about maintaining strategic clarity and inspiring others to achieve a shared vision.

What inspired your shift from medicine to an MBA, and how did your medical

background influence your career?

Despite coming from a family of doctors, I always knew I wanted to enter the business world. Pursuing an MBA allowed me to merge my medical knowledge with entrepreneurial skills, creating POSHAN. An MBA expands your thinking and opens doors to endless opportunities. I believe that irrespective of one’s undergraduate background—law, engineering, or medicine—an MBA equips you with strategic and leadership skills crucial for career growth.

How do you customise your mentoring approach for students from varied academic and professional backgrounds?



Every student is unique, and their background shapes their thinking. For instance, engineers are analytical, while B. Com or BBA students are more aligned with business concepts. I focus on identifying each student’s strengths

and guiding them towards career paths that align with their skill set. The goal is to help them capitalise on their strengths rather than conform to popular career trends. I believe in personalised mentorship to ensure that each student can thrive in a career suited to their abilities.

What motivated you to focus on helping students secure job placements?

It all started during the COVID-19 lockdown when students were losing job offers, leading to anxiety and uncertainty. I realised that a job is more than just employment—it’s about dignity, financial security, and fulfilling family expectations. This prompted me to help students with interview preparation and placement strategies. It became my way of contributing to society by empowering the next generation to overcome career challenges.

What do you find most fulfilling about delivering keynote speeches on interview preparation?

The most rewarding part is the impact on students' lives. It's heartening when students come back and say they succeeded using my advice. MBA life is filled with uncertainties, and students often feel overwhelmed. Through my speeches, I try to reassure them that their struggles are everyday and temporary. Guiding them to navigate this phase and build successful careers strategically gives me immense satisfaction.

How do you see recruitment and interview preparation evolving in management universities?



Recruitment is becoming increasingly niche-focused. Companies now prioritise relevant experience and specialised skills. Internships

and industry projects have become crucial as they provide practical exposure. I advise students to gain hands-on experience to enhance their employability. The shift towards niche-based hiring underscores the need for targeted skill development and strategic career planning.

Dr. Shubhra Chakraborty's workshop and candid interview left an indelible mark on everyone at **Dr. D. Y. Patil B-School**. Her dynamic approach to personal branding and strategic career growth educated and truly inspired students to dream big and pursue their goals with purpose and passion. Her journey from medicine to entrepreneurship showcased the power of bold decisions and strategic thinking, proving that no career path is too unconventional if driven by vision and resilience.

This wasn't just another career-building session but a masterclass in leadership, innovation, and authenticity. Dr Chakraborty's insights challenged students to think beyond the ordinary, embrace their unique strengths, and create impactful personal brands that resonate far beyond the interview room.

As the students continue their journeys, they carry the invaluable lessons of courage, adaptability, and strategic foresight. With role models like Dr Chakraborty lighting the way, the future looks bright for the next generation of leaders and changemakers.





Data as the New Currency: Shaping the Future of Financial Strategies

Mr. Smarjeet Das

Smarjeet Das is an accomplished professional with a diverse learning and organisational development background. He has extensive experience in talent management and has held significant leadership roles across various sectors, including banking and financial services. Known for his innovative approaches to learning, Smarjeet emphasises the importance of continuous personal and professional growth. His philosophy centres on impactful coaching and mentoring, aiming to foster leadership qualities in individuals by encouraging them to embrace challenges and learn from failures. Smarjeet is dedicated to shaping the future of talent development through his work with prestigious institutions and his commitment to lifelong learning.

In today's data-driven world, information has become one of the most valuable assets in finance. Traditionally, financial decisions relied heavily on intuition, experience, and manual analysis. However, as the volume of data continues to grow exponentially, data analytics is rapidly transforming how financial decisions are made. The role of data analytics in finance is not just a passing trend; it is the future of how financial professionals will operate, from investment strategies and risk management to customer insights and regulatory compliance.

The Data Explosion: A Paradigm Shift in Financial Decision-Making

We live in the Big Data age, where vast amounts of information are generated every second. The rise of digital platforms, social media, IoT (Internet of Things), and transactions has created an ocean of data, much of which is untapped. According to a 2023 report by IDC, the global data generated is expected to reach 175 zettabytes by 2025. For financial professionals, this data presents both a challenge and an opportunity.

In the past, financial analysts and investors used spreadsheets and financial models to predict market movements and make investment decisions. These methods, while

valuable, were often limited by the constraints of available data and the time required to process it. Today, advanced data analytics tools are changing the game. With machine learning algorithms, artificial intelligence (AI), and big data platforms, finance professionals can analyse massive datasets in real time, uncover patterns, and make more informed, data-driven decisions.

How Data Analytics Transforms Financial Decision-Making

1. Improved Risk Management

In finance, risk is an inevitable factor. However, what has changed is the ability to measure and mitigate it. Data analytics enables financial professionals to assess risk with greater precision. Financial institutions can identify potential risks by analysing historical data and using predictive modelling techniques before they manifest. For example, credit scoring models incorporating non-traditional data (such as social media activity, payment history, and even smartphone usage patterns) are becoming increasingly accurate at predicting a borrower's creditworthiness.

In portfolio management, data analytics helps investors assess market volatility and adjust their investment strategies in real-time.

Investors can anticipate market shifts and make more informed decisions by analysing vast amounts of market data, including price movements, social sentiment, and geopolitical factors. Financial institutions also use machine learning to detect fraud, identify money laundering activities, and prevent cyber threats by analysing transaction patterns and flagging suspicious behaviour.

2. Enhancing Investment Strategies

Investment management has traditionally been driven by human intuition and experience, but data analytics makes these decisions more empirical. Investment professionals can develop more sophisticated, evidence-based strategies by leveraging data from various sources—such as financial statements, earnings calls, economic indicators, and market trends.

For instance, hedge funds and asset managers increasingly use AI and machine learning models to predict stock price movements, identify arbitrage opportunities, and optimise asset allocation. These technologies can process vast datasets at incredible speeds, uncovering patterns that would take human analysts years to recognise. With the help of predictive analytics, financial professionals can also tailor their investment strategies based on an individual's risk tolerance, preferences, and long-term financial goals.

Additionally, data analytics tools allow for better portfolio diversification by providing insights into asset correlations, which help investors balance their portfolios and reduce risk exposure. Powered by data, quantitative trading algorithms can execute high-frequency trades in milliseconds, exploiting market inefficiencies and enhancing returns.

3. Improving Customer Insights and Personalization

Customer experience is becoming a key differentiator in retail banking and wealth management. Financial institutions use data analytics to understand their customers better and offer personalised services. By analysing

transaction data, demographic information, and behavioural patterns, banks can create targeted offerings for individual customers, such as customised loan products, investment advice, and credit card recommendations.

Robo-advisors, which use algorithms to provide automated financial advice, are a prime example of how data analytics revolutionises wealth management. These platforms collect and analyse a client's financial data to create personalised portfolios, making wealth management more accessible and affordable. With advancements in natural language processing (NLP) and machine learning, robot advisors can learn from market behaviour and adjust investment strategies accordingly, helping clients achieve optimal returns.

Moreover, financial institutions can predict customer needs before they arise. For example, banks can use predictive analytics to identify when a customer is likely to need a loan or when they might be looking to make a significant financial decision, such as buying a home or investing for retirement. Banks can offer timely solutions by anticipating these needs, improving customer satisfaction and loyalty.

4. Streamlining Compliance and Regulation

The financial services industry is one of the most heavily regulated sectors in the world. Navigating the complex compliance requirements can be time-consuming and costly for financial institutions. However, data analytics is helping streamline compliance processes and reduce the burden of regulatory reporting.

Reg Tech, or regulatory technology, is a burgeoning field that uses big data, machine learning, and AI to automate compliance tasks. Financial institutions can leverage Reg Tech tools to monitor transactions for signs of money laundering, fraud, and insider trading, ensuring they meet regulatory requirements without manual intervention. Data analytics also helps firms stay ahead of changing regulations by quickly analysing legal documents and updating

internal processes to remain compliant.

5. Real-Time Decision-Making and Market Prediction

Making real-time decisions is critical in today's fast-paced financial markets. With the help of data analytics tools, financial professionals can instantly monitor market conditions and adjust their strategies. This ability to react in real-time is essential in high-frequency trading, where milliseconds can mean the difference between profit and loss.

Data analytics also empowers financial professionals to make market predictions with greater accuracy. By analysing historical market trends, economic indicators, and social media sentiment, predictive models can forecast future price movements, giving investors a competitive edge. For example, sentiment analysis tools can analyse news stories, social media posts, and earnings reports to gauge market sentiment and predict stock price movements.

The Future of Data Analytics in Finance

As data analytics continues to evolve, the future of finance will increasingly rely on advanced technologies like artificial intelligence, machine learning, and blockchain. These tools will enhance decision-making and enable financial professionals to create more sophisticated models, reduce costs, and improve the accuracy of predictions.

In the next decade, we can expect to see even greater automation in the finance sector, with AI algorithms making real-time investment decisions, risk assessments, and customer recommendations. Furthermore, as blockchain technology matures, it will offer secure and transparent data storage solutions, further enhancing the reliability and accessibility of financial data.

For finance students and professionals, the rise of data analytics presents a tremendous opportunity. By developing data analysis, machine learning, and AI skills, they can position themselves as leaders in the industry. Finance professionals who embrace data analytics will be better equipped to make informed decisions and be at the forefront of the evolving landscape of finance.

Wrap-up

The power of data analytics in finance is undeniable. By harnessing vast amounts of data, financial professionals can make smarter, faster, and more informed decisions. Data analytics transforms every aspect of the finance industry, from risk management and investment strategies to customer personalisation and regulatory compliance. As the future of finance becomes increasingly data-driven, those who can navigate and leverage these tools will thrive in the next generation of financial decision-making.



Read the best from Domestic Sphere

Renewable energy sector sees 23.7% Surge in job demand, with key roles in solar, wind, and storage technologies



The renewable energy sector has witnessed a remarkable 23.7 per cent surge in job opportunities during FY24, signalling robust

growth in India's green energy transition. The industry is experiencing strong demand for specialised roles, including solar PV technicians, wind turbine installers, roofers, and storage operators. This uptick in employment opportunities comes alongside an encouraging trend in workforce stability, with attrition rates notably declining to 33.5% in FY24. The growing job market reflects the sector's expansion and increasing adoption of renewable energy solutions nationwide. As India continues to push toward its clean energy goals, the demand for skilled professionals in these specialised roles is expected to maintain its upward trajectory, offering promising career prospects for those looking to enter the sustainable energy sector.

Ubs forecasts populist tilt in first post-election budget, with fiscal deficit targeted at 5.1% Of gdp for fy25



According to UBS, the incoming government is expected to maintain fiscal discipline while incorporating populist measures in

its first post-election budget. The analysis



suggests a balanced approach, combining medium-term fiscal consolidation with targeted support

for lower-income segments of society. The unexpected windfall from RBI's higher dividend transfer has created additional budgetary space for populist spending initiatives. The government is projected to set a fiscal deficit target of 5.1% of GDP for FY25, with plans to further reduce it to below 4.5% by FY26. This strategic approach indicates a commitment to fiscal responsibility while addressing social welfare needs. The forecast reflects a pragmatic balance between maintaining economic stability and meeting widespread expectations post-election.

SEBI bars PFS acting chairman mishra from director post for 6 months, imposes rs 25 lakh fine on former ceo pawan singh



The Securities and Exchange Board of India (Sebi) has taken stringent action against PTC India Financial Services (PFS) officials,

barring acting chairman Rajib Kumar Mishra from holding director positions for six months. In a more severe ruling, the regulator has prohibited former Managing Director and CEO Pawan Singh from serving as a director or key managerial personnel in any listed company or Sebi-registered intermediary for two years. Additionally, Singh faces a monetary penalty of Rs 25 lakh. These regulatory actions underscore Sebi's commitment to maintaining corporate governance standards and ensuring accountability in financial institutions. The

fines imposed on top executives send a strong message about the consequences of non-compliance with regulatory requirements in India's financial sector.

Empathetic power of fear: finding comfort in shared anxiety, says poet afaaq kashmiri



Fear, often viewed as a weakness, can surprisingly serve as a robust connector among

people, offering solace in shared human experience. The profound wisdom in Urdu poet Afaaq Kashmiri's words, *"Ek akela tu hi khaufzada nahi / Aur bhi log hain tujh se zyada khaayaf"* (you're not the only fearful person/ Others are even more fearful than you are), highlights the universal nature of fear and its potential to foster empathy. This perspective transforms fear from an isolating emotion into a bridge of understanding between individuals. Recognising that others share similar anxieties can provide the strength to persevere through challenging times. By acknowledging our collective vulnerabilities, we find comfort in our shared human experience and the courage to move forward.

Mid-sized cities to drive ev demand, with lucknow, thiruvananthapuram, and gurugram leading sales growth: report



A new report reveals that mid-sized cities are becoming major hubs for electric vehicle adoption

in India, with Lucknow, Thiruvananthapuram, and Gurugram showing remarkable growth in electric car sales. Bengaluru and Jaipur have emerged as frontrunners in overall EV

adoption, while tier 2 cities are witnessing substantial growth, particularly in the electric two-wheeler segment. The analysis indicates that affluent urban centres are driving the initial wave of EV adoption, with private consumers fueling demand in tier 2 cities. However, the report emphasises that financial incentives will be crucial for expanding EV penetration in tier 3 cities. This shifting landscape suggests democratising EV adoption beyond metropolitan areas, marking a significant transformation in India's automotive market.

Budget 2024: infra and energy sectors seek capex boost, bold reforms, and tax incentives for solar in pre-budget talks

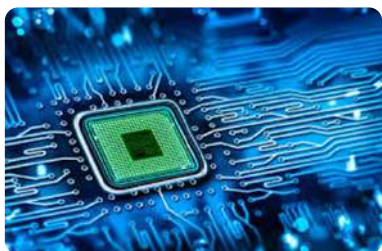
Finance Minister Nirmala Sitharaman's pre-budget consultations with infrastructure and energy sector representatives highlighted key priorities for Budget 2024, with capital



expenditure support emerging as a central theme. Industry leaders emphasised the need for bold reforms to

accelerate infrastructure development and advocated for enhanced support for India's energy transition initiatives. The discussions focused on increasing tax incentives for the solar sector and implementing supportive policies to achieve India's ambitious net-zero emissions target by 2070. The stakeholders stressed the importance of sustained government investment in infrastructure projects to maintain growth momentum. The meeting underscored the sector's expectations for comprehensive policy measures to facilitate immediate development needs and long-term sustainability goals in the upcoming budget.

Ai as foundational as fire discovery, says micron cbo sumit sadana; plans india unit by 2025



Micron's Global Chief Business Officer, Sumit Sadana, has emphasised the revolutionary impact of

artificial intelligence, comparing it to humanity's discovery of fire in terms of its foundational significance. In an interview with ET, Sadana revealed that Micron is on track to launch its India operations by 2025, marking a significant milestone in its expansion plans. The executive discussed the current pricing dynamics of AI products and their potential cost trajectory in the coming years.

Additionally, Sadana expressed interest in engaging with India's vibrant startup ecosystem, suggesting potential investment opportunities. The semiconductor giant's commitment to the Indian market aligns with the country's growing importance in the global technology landscape and its push towards becoming a semiconductor manufacturing hub.

Supreme court's landmark ruling empowers states tax mineral rights, redefines royalty as contractual consideration

In a significant verdict, the Supreme Court



has redefined taxation rules for mining operations, upholding states' authority to impose taxes on mineral

rights under the Mines and Minerals Act 1957. The landmark judgment passed with an 8:1 majority established that royalty payments should be considered contractual consideration rather than tax. This ruling effectively expands the state's taxation powers, allowing it to implement additional levies on mining activities beyond the existing royalty structure. The decision marks a crucial shift in mining sector

regulations, though questions remain about its retrospective application. Mining operators may face increased financial obligations as states gain broader taxation rights. The industry now awaits clarity on the retrospective implications, which could significantly impact mining companies' financial planning and operations.

Isro satellite images reveal massive landslide in wayanad, kerala: 86,000 sq m of land slips, debris travels 8 km

ISRO's National Remote Sensing Centre (NRSC) has revealed the devastating scale of recent landslides in Wayanad, Kerala, through satellite imagery. The data shows a massive displacement of 86,000 square meters of land, with debris flowing an alarming eight kilometres along the Iruvanjippuzha River. The landslide, which originated near Chooralmala, an area previously flagged as high-risk, has significantly impacted surrounding communities.

The satellite analysis provides crucial insights into the disaster's extent, showing how the debris flow affected multiple towns along the river's path. This geological event underscores the region's vulnerability to natural disasters and highlights the importance of early warning systems and disaster preparedness in high-risk zones like Wayanad.

World bank report: india's economic growth held back by cultural deficits, path to success lies in overcoming legacy

A recent World Bank report has highlighted the substantial economic gap between developing nations and the United States, revealing that India could take approximately 75 years to reach just one-quarter of US per capita income at current growth rates. China might achieve this milestone in merely 10 years, while Indonesia faces a 70-year timeline. The analysis suggests that despite its impressive talent pool



and noteworthy economic accomplishments, India's path to economic prosperity is significantly hampered by

cultural deficit legacies. This stark assessment emphasises the need for India to address its deep-rooted cultural challenges alongside economic reforms. The report underscores that overcoming these cultural barriers is crucial for accelerating India's journey toward becoming a developed economy.

Krutrim set to revolutionize ai with first chip launch in 2026: bhavish aggarwal unveils bodhi, sarv, and ojas



Krutrim, led by Bhavish Aggarwal, has announced ambitious plans to enter India's semiconductor industry with its first AI

chip slated for launch in 2026. The Bengaluru-based AI company is developing four distinctive chips: Bodhi 1, Bodhi 2, Sarv 1, and Ojas. Notably, Sarv 1, the company's cloud-native CPU, is scheduled for release in 2026, marking a significant milestone in India's technological advancement. The development of Ojas, an Edge AI chip, carries particular significance as it is designed to power the next generation of Ola Electric vehicles, integrating Aggarwal's automotive and AI ventures. This strategic move positions Krutrim as a potential key player in India's emerging semiconductor ecosystem, bridging the gap between AI technology and automotive innovation.

Supreme court upholds aptel order: karnataka solar tariff restored to ₹8.40/Unit

Supreme court upholds aptel order: karnataka solar tariff restored to ₹8.40/Unit



In a significant victory for solar power developers in Karnataka, the Supreme Court has upheld the Appellate Tribunal

for Electricity's (APTEL) decision to restore the tariff of ₹8.40 per unit. This landmark ruling provides crucial financial certainty to solar power producers in the state and reinforces the sanctity of power purchase agreements. The apex court also granted relief by extending the scheduled commissioning date under a force majeure clause, acknowledging the unforeseen challenges faced by developers. This decision is expected to boost investor confidence in India's renewable energy sector and set a precedent for similar cases nationwide. The verdict underscores the judiciary's role in maintaining stability in renewable energy pricing and protecting developer interests.

Survey reveals rising uncertainty among indians despite robust economic growth



A recent survey by Aditya Birla Sun Life Insurance unveiled a paradoxical sentiment among salaried Indians, who express significant

anxiety despite the country's robust economic growth. The findings reveal that job security concerns and the rapid advancement of artificial intelligence technology are causing widespread apprehension among the middle class. This uncertainty persists even as India remains one of the world's fastest-growing economies. The study emphasises that the traditionally stable middle-class segment feels increasingly

vulnerable and underscores the need for better financial preparedness to navigate potential disruptions. This disconnect between national economic progress and individual financial security highlights a growing need for comprehensive risk management strategies among salaried professionals in India's evolving job market.

Morth plans pollution-based vehicle scrappage policy to replace age-centric approach



The Ministry of Road Transport & Highways (MoRTH) is crafting a revolutionary approach to vehicle scrapping,

shifting focus from age-based criteria to actual pollution levels and vehicle fitness. The Secretary of MoRTH announced this strategic pivot, which aims to target only poorly maintained vehicles rather than implementing blanket age-based scrapping. The ministry is actively engaging with industry stakeholders to enhance the reliability of pollution certification processes. This new direction comes in response to the limited success of the 2021 Vehicle Scrapping Policy, which has resulted in only 120,000 vehicles being scrapped thus far. The proposed policy revision represents a more nuanced approach to vehicle retirement, prioritising environmental impact and car condition over arbitrary age limits.

Fabtech technologies files ipo papers with sebi; fresh issue of 1.20 Crore shares includes employee reservation



Fabtech Technologies, a leading biotech solutions provider, has submitted its draft red herring prospectus

(DRHP) with market regulator SEBI for an initial

public offering (IPO). The company plans to float a fresh issue of up to 1.20 crore equity shares with a face value of Rs 10 each.

The IPO includes a dedicated portion reserved for eligible employees, who will be offered shares at a discounted price. The employee reservation portion promotes staff participation in the company's growth story.

The proceeds from the IPO are expected to fuel the company's expansion plans and strengthen its market position in the biotech solutions sector. The company's move to go public comes amid growing investor interest in biotechnology.

Labour ministry directs epfo to boost enrollment in employment linked incentive schemes



The Ministry of Labour and Employment has directed the Employees' Provident Fund Organization (EPFO) to actively collaborate with

employers and workers' associations to boost enrollment in the Employment Linked Incentive (ELI) schemes.

The initiative, unveiled in the Union Budget 2024-25, is backed by a substantial central outlay of Rs 2 lakh crore. The ambitious program targets to create employment and skilling opportunities for 41 million youth over the next five years.

EPFO's stakeholder engagement is expected to streamline implementation and ensure maximum scheme participation. This strategic move aligns with the government's mission to enhance employability and skill development among India's young workforce while promoting formal sector employment.

Centre accelerates unified pension scheme rollout, targets april 2025 implementa



The Central Government is fast-tracking the implementation of the Unified Pension Scheme (UPS), with plans to notify it by 15 October and roll it out nationwide by 1 April 2025. Cabinet Secretary TV Somanathan is leading regular review meetings to ensure the timely execution of the ambitious program.

The scheme promises government employees a substantial retirement benefit, guaranteeing a monthly pension equivalent to 50% of their last drawn salary for life. The initiative's scope could expand significantly to benefit approximately 90 lakh pensioners if state governments opt to participate in the program.

This comprehensive pension reform represents a significant step toward standardising retirement benefits across government services, potentially creating one of India's most prominent social security networks for public sector employees.

Centre forms panel to tackle air pollution in indo-gangetic plain with unified management plan



The Central Government has established a high-level coordination committee to tackle air pollution across the Indo-Gangetic Plain, encompassing eight states and union territories. The initiative marks a significant step toward implementing a comprehensive airshed management approach to combat deteriorating air quality in the region.

The newly formed committee will develop and oversee an integrated airshed management plan, bringing together officials from multiple

organisations and regulatory bodies. Its primary objective is to synchronise various state-level action plans into a cohesive strategy for pollution control.

This collaborative approach recognises that air pollution transcends state boundaries and requires coordinated efforts. The committee will focus on identifying pollution sources, implementing control measures, and monitoring air quality improvements across the Indo-Gangetic Plain region.

Rule of law and freedom crucial for achieving 'viksit bharat,' highlights democracy-capitalism dynamics



Experts emphasise that the path to becoming a developed nation (Viksit) critically depends on balancing democratic values and economic growth.

While China's financial reforms under Deng Xiaoping demonstrated remarkable growth, doubts persist about its ability to achieve advanced economic living standards without democratic institutions.

The symbiotic relationship between capitalism and democracy remains crucial for sustainable development. Nations with strong institutional frameworks serving their citizens must remain vigilant against potential attempts by leaders to undermine the rule of law for personal power consolidation.

Recent global trends highlight that countries maintaining robust democratic institutions, protecting individual freedoms, and ensuring legal transparency are better positioned to achieve long-term prosperity and social development than those prioritising growth at democracy's expense.

Luxury goods and services likely to shift to 28% gst slab in rate rationalization move



The Goods and Services Tax (GST) Council's Group of Ministers (GoM) is evaluating a significant tax restructuring proposal that could

shift 58 goods and 24 services to the highest % tax bracket of 28%. The items under consideration for the tax hike include luxury handbags, designer sunglasses, and cosmetic procedures, currently taxed at 18% or 12%.

This rate rationalisation exercise aims to redefine luxury items and their taxation structure, potentially leading to a substantial increase in GST collections. The move would be implemented in phases to ensure a smooth transition and market stability.

The proposed changes reflect the government's efforts to streamline the GST structure while ensuring luxury and discretionary items bear a higher tax burden than essential goods and services.

Uber india president prabhjeet singh emphasizes team effort for ev adoption in shared mobility



Uber India is witnessing significant expansion in its two- and three-wheeler segments. Prabhjeet Singh, President of Uber India and South Asia,

emphasises that electric vehicle adoption in shared mobility requires collaborative effort across the industry.

"EV adoption in shared mobility is a team sport," Singh stated, highlighting the need for partnership between ride-hailing platforms, vehicle manufacturers, charging infrastructure

providers, and policymakers. The company's growth in smaller vehicle segments has attracted new drivers and passengers to its platform.

Singh emphasised that deeper penetration of shared mobility services is crucial for sustainable urban transportation. The company's focus on electrification aligns with India's green mobility goals, addressing last-mile connectivity challenges and creating new employment opportunities in the gig economy.

Skill india and guvi launch free ai training program in 9 indian languages



A groundbreaking free online AI training program has been launched through a collaboration between Skill India and GUVI,

an IIT Madras-incubated startup. The initiative marks a significant step in democratising access to artificial intelligence education across India.

The program, accredited by the National Council for Vocational Education and Training (NCVET) and IIT Madras, has been specially curated in nine Indian languages, making advanced tech education accessible to a broader audience. GUVI's expertise in providing vernacular language tech learning platforms ensures that language barriers no longer limit access to frontier skills.

This initiative aims to empower Indian youth with cutting-edge AI knowledge, supporting the nation's digital transformation while addressing the growing demand for AI professionals across various sectors. The program's multilingual approach aligns with India's inclusive education goals.

Empowering rural india: 4,740 digital india common service centers to drive growth and digital access



The government has announced an ambitious initiative to establish 4,740 Digital India

Common Service Centers (DICSCs) across rural India, marking a significant push toward digital inclusion and economic empowerment. Pilibhit and Gorakhpur are leading this transformation, with nearly 2,000 centres planned for the initial rollout.

These centres will serve as digital hubs with high-speed internet connectivity, bringing essential e-governance services directly to village doorsteps. The DICSCs will offer comprehensive services, including financial transactions, educational resources, and telemedicine facilities.

The project aims to bridge the urban-rural digital divide by creating a robust infrastructure for digital service delivery. This initiative is expected to boost rural entrepreneurship, enhance digital literacy, and facilitate easier access to government services, contributing significantly to inclusive growth across India's heartland.

Google and Nvidia to Boost AI Investments and Engagement in India



Tech giants Google and Nvidia have announced plans to significantly expand their

artificial intelligence operations in India, signaling a significant boost for the country's growing AI ecosystem. Top executives announced both companies on Monday.

The companies aim to leverage India's vast talent pool and growing digital infrastructure to develop and implement AI solutions tailored for the Indian market. This strategic move is expected to accelerate AI adoption across various sectors in India.

Enhanced engagement will include investments in research and development, talent development, and infrastructure expansion. The initiative aligns with India's digital transformation goals and is expected to create new opportunities in the tech sector.

The companies' commitment underscores India's emerging position as a global AI innovation hub.

News and image sources: *Economics Times, PIB, The Hindu, Times of India*





Unlocking Business Potential Through Purpose-Driven Leadership Coaching

Capt. Asha Shinde Alagappa

Capt. **Asha Shinde Alagappa** is a transformative purpose coach, best-selling author, and strategic advisor who serves as an Executive Committee member at the **MSME Business Forum** and **NAAM Foundation**. A seasoned veteran and India's first female Army Ammunition and Explosive Expert, she is also the founder of **Gyan Darshani**, guiding students to join the defense as officers. A **POSH Certified Internal Committee Expert** and motivational speaker, she empowers businesses, careers, and lives with purpose. Currently, she shares her wealth of knowledge as a **Professor of Practice** at **Dr. D. Y. Patil B-School**, Tathawade, Pune.

In today's fast-paced and competitive business environment, **Micro, Small, and Medium Enterprises** (MSMEs) often face a unique set of challenging resources, fluctuating cash flow, and tough competition from large corporations and nimble startups. Yet, despite these hurdles, many MSMEs have the potential to thrive and innovate. So, what's the key to sustained growth and success for these businesses? **Purpose-driven leadership**.

Purpose coaching is not just a buzzword; it's a powerful tool that can guide MSME leaders to unlock their true business potential. This article will explore why purpose coaching is crucial for MSMEs and how it can transform organisational culture and business outcomes.

What is Purpose Coaching?

Purpose coaching aligns a company's values and mission with everyday operations, decisions, and goals. It helps leaders and teams focus on why they do what they do, beyond just making profits. Purpose coaching encourages businesses to define their "why" the deeper reason behind their products, services, and overall existence—and to integrate that into their strategies.

For MSMEs, this means moving beyond the transactional aspects of business (e.g., sales and operations) and looking at their work's

broader, long-term impact. Purpose-driven leadership doesn't just benefit the bottom line; it builds more muscular, resilient businesses that can adapt to change, attract loyal customers, and create positive workplace cultures.

Why Purpose Matters for MSMEs

Small businesses and startups are likelier to stand out in a crowded marketplace with a strong, meaningful purpose. Here's why purpose-driven businesses often outperform others:

- 1. Stronger Brand Identity:** Consumers today want more than just products—they want to buy into a cause. Whether it's sustainability, social impact, or community empowerment, having a clear purpose helps your business resonate with your target audience on a deeper level. This creates stronger brand loyalty and a more compelling value proposition.
- 2. Increased Customer Loyalty:** Purpose-driven businesses tend to have customers who are loyal to the product and its mission. People are more likely to support companies that share their values, leading to higher customer retention and advocacy.
- 3. Improved Employee Engagement:** When your team understands and aligns

with the company's purpose, they are more motivated and committed. Purpose-driven companies see higher employee satisfaction and retention rates. Employees feel part of something bigger, leading to greater productivity and innovation.

- 4. Sustainable Growth:** Companies focusing on purpose rather than profits tend to be more resilient in an uncertain economy. They attract the right partners, investors, and talent who align with the company's vision. This can lead to more sustainable growth over time.

Real-World Examples of Purpose-Driven MSMEs

Several successful MSMEs have already embraced purpose coaching and aligned their business strategies with a clear sense of purpose. Here are some inspiring examples:

- **Patagonia:** Though it's grown significantly, Patagonia's roots are in the MSME sector. The company's commitment to environmental sustainability has been at the core of its business model since day one. Their purpose-driven approach has earned them a loyal customer base that shares their ecological values, which has, in turn, fueled their growth and success.
- **TOMS Shoes:** Another example is TOMS Shoes, a company that started small but quickly grew because of its mission to give back. TOMS donates a pair to a child in need for every pair of shoes sold. This simple yet powerful purpose has boosted their brand and driven meaningful social change.
- **The Body Shop:** The Body Shop has long been committed to ethical sourcing, fair trade, and environmental sustainability. Their purpose of using business as a force for good has resonated with customers and employees alike, helping them expand globally while maintaining a strong sense of mission.

These businesses demonstrate that having

a clear, strong purpose is a way to attract customers and a competitive advantage. Purpose-driven MSMEs build stronger brands, attract loyal customers, and create work environments where employees thrive.

Actionable Tips for MSMEs

So, how can MSMEs embrace purpose coaching to drive their business forward? Here are a few actionable steps:

- 1. Define Your Core Purpose:** What is your business truly about? What values do you want to promote through your work? Take the time to articulate your business's purpose and ensure it's aligned with the passions and values of your team.
- 2. Align Business Goals with Purpose:** Every decision you make—from product development to marketing to hiring—should reflect the core purpose of your business. Purpose-driven decisions help guide growth meaningfully rather than chasing short-term profits.
- 3. Involve Your Team in the Process:** Purpose-driven businesses don't just have a mission statement on a wall—they live it every day. Get your employees involved in defining and living the purpose. Employees who feel connected to the company's mission become more invested in its success.
- 4. Measure Impact Beyond Profits:** While profits are essential, measuring your impact regarding social responsibility, environmental sustainability, or community involvement can help you assess long-term success. Purpose-driven businesses often find that their impact is a significant source of their growth.
- 5. Tell Your Purpose Story:** Share your purpose with your customers and potential clients. Use your marketing and communication channels to showcase how your business is making a positive impact. A compelling story is often as important as the product or service itself.

Conclusion

In a crowded, competitive market, purpose-driven leadership is more than just a nice-to-have; it's a business imperative. MSMEs that focus on aligning their business strategies with a clear, meaningful purpose will not only be able to weather the storm of uncertainty but will also build strong, resilient companies that make a lasting impact.

By embracing purpose coaching, MSME leaders can redefine what success looks like for their businesses, create deeper connections with customers, and foster motivated teams

invested in the company's mission.

If you're an MSME leader looking to unlock your business's full potential, now is the time to explore the power of purpose-driven leadership. Take the first step towards aligning your business with its true purpose—and watch as your company survives and thrives.

Call to Action:

Are you ready to take your MSME to the next level with purpose-driven leadership?

Let's connect and discuss how purpose coaching can help you achieve lasting success.



MARKET INSIGHTS

A detailed look at the market's one-year performance and sectoral trends

The Indian stock market has seen a notable performance over the past year, with key indices like Nifty 50 and Sensex posting strong returns. This growth has been supported by robust economic conditions, rising corporate earnings, increased foreign investments and retailers' active participation in the market. However, the standout factor in the market's performance has been uneven sectoral growth, shaped by underlying economic trends and sector rotations. The Nifty 50 index has delivered a return of around 15% in the past 12 months, with the Sensex trailing close behind. Despite global macroeconomic concerns like inflation and geopolitical tensions, India's stock market has largely remained resilient. Corporate earnings growth and favourable economic policies have underpinned this positive performance. However, not all sectors have grown uniformly, with specific sectors outperforming others, mainly due to the shifting dynamics within the economy and changing investor preferences.

SENSEX ONE-YEAR CHART



NIFTY ONE-YEAR CHART



Source: <https://www.tradingview.com/>

1. Information Technology (IT)

The IT sector, which saw immense growth during the pandemic, continues to show strength, albeit at a moderate pace. Digital transformation trends, cloud adoption, and emerging technologies like artificial intelligence have fueled the sector's growth. Companies like TCS, Infosys, and HCL Technologies have led this space, posting returns of around 10%. Despite the global economic slowdown and currency volatility, the IT sector remains a long-term growth prospect, though its short-term performance has been more tempered.

2. Banking and Financial Services (BFSI)

The BFSI sector has emerged as one of the top performers over the last year. The industry has benefited from a strong revival in credit demand, improved asset quality, and rising interest rates. Both public and private sector banks have seen significant growth, with stocks like SBI, HDFC Bank, and ICICI Bank delivering returns between 12% and 18%. Non-banking financial companies (NBFCs) have also contributed to the sector's gains, with robust retail lending driving the segment.

3. Consumer Goods and FMCG

Despite the headwinds from rising raw material costs and inflationary pressures, the FMCG sector has steadily performed. Companies

like Hindustan Unilever, Nestle, and ITC have maintained growth, supported by strong consumer demand and pricing power. The industry has delivered moderate returns, averaging around 8-10%. While not a top performer, its defensive nature makes it a staple for long-term investors.

4. Automobiles

The automobile sector has seen a resurgence, particularly in the electric vehicle (EV) segment. The normalisation of supply chains, rising consumer demand for personal mobility, and government incentives for EVs have driven growth. Major players like Tata Motors, Maruti Suzuki, and Mahindra & Mahindra have posted impressive returns of around 20%. This sector is expected to continue upward as EV adoption increases and the economy recovers.

5. Pharmaceuticals and Healthcare

The healthcare and pharmaceutical sectors have experienced moderate growth over the past year. While the post-pandemic demand has stabilised, companies in this sector continue to benefit from strong global demand for generics and domestic healthcare needs. Leading pharma companies like Sun Pharma and Cipla have posted 7-9% returns. Innovation in speciality drugs and vaccines remains a key focus, which could drive future growth.

The past year has seen an apparent rotation in market leadership, with cyclical sectors like BFSI, automobiles, and capital goods gaining traction. In contrast, defensive sectors like IT and pharmaceuticals have taken a back seat. This shift reflects growing investor confidence in industries tied to economic recovery, as rising consumer demand and government policies favour growth-driven industries.

On the other hand, sectors like healthcare, which were at the forefront during the pandemic, have seen relatively muted growth as investor focus shifts toward cyclical industries. This pattern of sector rotation highlights the importance of timing and aligning investment strategies with broader economic trends.

The Indian market has delivered strong returns over the past year, driven by economic recovery and investor confidence in key growth sectors. The financial, automobile and IT sectors have emerged as top performers, while defensive sectors like FMCG and healthcare have posted moderate gains. The ongoing sector rotation underscores the need for a diversified investment approach as the market adapts to evolving economic conditions. Investors should remain mindful of these dynamics and position their portfolios accordingly to capture future growth opportunities.



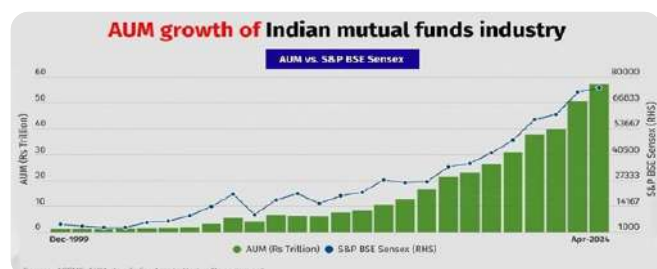
Source: <https://intradayscreener.com/sector-performance>

Thirteen types of sectors in the stock market are PSU Bank, Pharma sector stocks in India, Media & Entertainment, Construction, Metals, Automobile, Consumption, Consumer Goods, Bank Nifty, Nifty Financial Services, PVT Bank, IT, energy sector stocks in India. A sector Performance NSE consists of multiple stocks with similar industries, and we can also compare the performance of the sectors across markets.

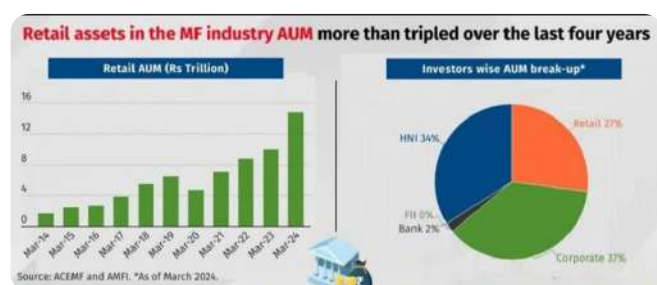
Sector Performance helps to get a bird 's-eye overview of which stock market sectors are doing well in markets and which sectors are not performing intraday. Usually, when we buy sector movers and from industries that are doing well, it's highly likely that stock will outperform and give good returns compared to stock whose other sector peers are not performing.

Retail investors drive mf growth; here's how they played the game

Retail investors now form a significant chunk of mutual funds investors, which has translated to a monthly SIP Contribution of around Rs. 20,000 crores. Small investors have been the



driving force behind the growth of the mutual fund industry in India. In just over a decade, the industry's total assets under management (AUMs) have increased by more than five times, reaching a staggering Rs 57 trillion in April. Retail investors now account for 27 per cent of the AUM pie, benefiting significantly from the record-breaking performance of the equity market. According to the Association of Mutual Funds of India (AMFI), there were 17.8 crore mutual fund accounts as of March 2024, of which 91.4 per cent belonged to retail investors, defined as those investing less than Rs 2 lakhs. Retail assets in the MF industry AUM have tripled over the past four years, highlighting the increasing popularity and accessibility of mutual funds among small investors. The data



Source: <https://www.amfiindia.com/>

shows that retail investors, primarily through SIPs, have driven the substantial growth of India's mutual fund industry. Retailers have been crucial in attracting and educating small investors, contributing significantly to the industry's AUM growth.

India's ipo boom: tech giants and start-ups gear up for a profitable future in booming capital markets

The Indian IPO market has seen strong demand for differentiated tech companies in recent years. Recently, the Indian IPO market has experienced significant growth, driven by various Government of India (GOI) initiatives such as Make in India and Digital India, along with favourable regulations implemented by SEBI. High foreign investment inflows and growing Private Equity (PE) and Venture Capital (VC) exits through IPOs, rather than the traditional mode of exits by selling stakes to other PE funds or trade sales, have also contributed to this growth. As a result, many tech-led, Indian-founded, but overseas-based startups are reverse-flipping to take advantage of the growing interest of both Indian and global investors in the Indian capital markets.

The Indian stock market has been on fire recently, with September emerging as one of the busiest



Source: <https://www.businesstoday.in/opinion/columns/story/indias-ipo-boom-tech-giants-and-start-ups-gear-up-for-a-profitable-future-in-booming-capital-markets-451019-2024-10-22>

months for initial public offerings (IPOs) in the past 14 years. According to the data released by the Reserve Bank of India (RBI) on 20 September, IPO activity in the country has reached an all-time high, highlighting a significant resurgence of interest in public listings. This surge is not limited to large companies; it encompasses both the mainboard and the small and medium enterprise (SME) segments, showing a diverse appetite for investment opportunities across different market sectors.

The SME segment has significantly fueled the surge in IPOs. The massive oversubscriptions of SME IPOs have attracted considerable attention, making them a focal point of the ongoing IPO frenzy. SMEs are increasingly capitalising on investor enthusiasm, with many small businesses using public listings to secure capital for expansion and growth. The excitement seen in the SME space speaks volumes about the expanding scope of opportunities available to retail and institutional investors alike

Stock name	Offer price	Cmp	Gains(%)
Jyoti CNC Automation	331	1156	349 %
Bharti Hexacom	755	1398	185%
Premier Energies	450	1100	245%
Bajaj Housing Finance	70	150	214%
Exicom Tele	140	311	222%
Platinum Indistires	162	380	235%
Unicommerce solutions	102	213	209%

Source: <https://www.moneycontrol.com/>

Fed eases monetary policy

On 18 September, the US Fed delivered what the markets worldwide longed for-- a significant rate cut after over four years. While underscoring the world's largest economy in good shape and inflation on the downtrend, the US central bank cut benchmark rates by 50 bps, boosting markets worldwide. Stocks rose to record highs but met with profit booking due to elevated valuations. Nevertheless, the Fed's move is expected to augur well for emerging markets like India as it has indicated rate cuts will continue till 2026.



Source: <https://www.moneycontrol.com/>



A cut in interest rate typically incentivises economic activity, promotes growth, and increases job creation

by making it cheaper for people to borrow money. India's central bank, the RBI, is already under growing pressure to cut interest rates.

Source: <https://www.moneycontrol.com>

Fii exodus: india's market under pressure

FII sell nearly \$10 Billion in secondary markets.



Source: <https://www.moneycontrol.com>

Foreign institutional investors (FIIs) have net sold the most shares by value in four-and-a-half years this month amid a rally in Chinese

stocks, escalating tensions in the Middle East and relatively costlier valuations of domestic equities.

FII sales in the month through 11 October stand at ₹58,711 crore, according to NSDL data as of Friday. This is the second-biggest outflow since the record ₹61,973 crore net sale of March 2020 at the onset of the pandemic.

To be sure, their behaviour will be closely followed over the remaining part of the month. The trend shows that they have invested in IPOs, rights and preferential issues over the past four fiscal years and booked profits in the secondary market.

Source: https://www.livemint.com/economist?gad_source=1&gclid=Cj0KC-Qjwmt24BhDPArlsAJFYKk3UxdB2Nz3u-WU-joFersctJI3pEEFIBU23hHxRX6ilEdnXo-v3doGg4aAocuEALw_wcB

The coming booster for indian pharma stocks: us bio secure act

The US Bio Secure Act aims to prohibit US drugmakers from engaging in business with five Chinese companies after eight years.



Source: <https://www.cnbctv18.com/market/us-biosecure-act-passed-house-senate-voting-laurus-labs-piramal-pharma-neuland-syngene-share-price-impact-19473678.htm>

The U.S. House of Representatives passed the BioSecure Act by a vote of 306 to 281. On Monday, 9 September, this legislation was

introduced to prevent drug companies from doing business with specific Chinese biotechs within the next eight years.

The act has specifically named five Chinese companies, BGI Genomics, MGI Tech, Complete Genomics, WuXi AppTec and Wuxi Biologics, to whom the act will prohibit the US government from contracting with or providing grants.

These latest developments spotlight Indian Pharma companies like Laurus Labs, Neuland Laboratories, Syngeneic and Piramal Pharma. Laurus Labs believes this potential shift towards Indian Pharma companies will unfold over the long term, and companies will begin by handing over small projects.

While Indian companies are preparing to seize these opportunities by investing in technology and expanding capacity, there are challenges to overcome. Experts highlight that Indian companies lag behind their global peers regarding experience, trust, technology, and large-molecule capacity. At the same time, Indian companies must enhance their capabilities while competing with US and European firms for the same business.



Source: <https://www.moneycontrol.com/>

Key takeaways

Over the past year, the stock market has exhibited growth and challenges across sectors. While IT, banking, and pharmaceuticals have been strong performers, other sectors have shown volatility. Retail investors have become a driving force in mutual fund growth, with increasing participation through Systematic Investment Plans (SIPs) contributing to the market's steady capital inflow. India's IPO boom has further fueled optimism, with tech giants

and startups raising significant funds, signalling confidence in India's future as a global tech and innovation hub. On the international front, the Federal Reserve's easing of monetary policy has injected liquidity into emerging markets like India, providing an additional boost to capital markets. However, foreign investors have shown a cautious approach due to macroeconomic concerns and valuation pressures. Despite this, India's pharmaceutical sector stands to benefit significantly from the U.S. Bio Secure Act, positioning it for strong growth, particularly in biotechnology and generic drugs.

Conclusion:

India's stock market is at a pivotal juncture, balancing optimism with caution. While retail investors and domestic growth stories, like the booming IPO market, are driving market momentum, the hesitancy of foreign investors highlights existing challenges. The Federal Reserve's policies have created favourable conditions for capital inflow, but macroeconomic concerns continue to cast a shadow. Amidst this, the Indian pharmaceutical sector presents a significant opportunity, particularly considering global biosecurity initiatives. For investors, navigating this evolving landscape requires a strategic focus on industries and trends positioned for long-term growth.



Contributed by:

Mr. Pratik Vani

(Student & Member of BUSIN
steering committee)



Bulletin from Business School

Isb secures 40th spot on financial times' executive mba ranking 2024, only indian b-school to feature in the list



Financial Times (FT) Executive MBA (EMBA) Ranking 2024 has ranked the Indian School of

Business (ISB) at 40th globally. Parameters in which ISB excelled include 8th place for 'Alumni Network,' 17th place for 'Salary Today,' and 19th place for 'Percentage of Salary Increase.' Commenting on this ranking, Professor Deepa Mani stated that it indicates ISB's global reputation for excellence in education and delivery of world-class programs. The PGPMAX program, aimed at experienced professionals, is uniquely designed to equip participants with the requisite skills and knowledge to lead and scale businesses. FT EMBA Ranking 2024 methodology: Six criteria are most important based on alum responses, such as salary, career progress and quality of the alum network.

Breaking the glass ceiling: an indian first-generation student's path to london business school



Pursuing an MBA at London Business School, leading clubs, advocating for inclusivity, and

sharing her story — She might have dismissed it as an impossible dream. But here she was, a first-generation, intermediate-income girl from the heartlands of India, breaking the glass ceiling and defining belonging every step of the way.

Mumbai's top b-schools grapple with fewer job offers & stagnant salaries amid global slowdowns



But this year is not so that top B-schools in Mumbai face problems placing their students

as the global market slumps. B Schools were extended to the 2023-24 placement season, when recruiters offered jobs to saw fewer MBA grads. And it is not only MR. Even IIMs and other B-schools are facing over-demand as such objects become scarce. Meanwhile, the colleges are looking for opportunities — including using their alum networks — to place their students.

Iim sambalpur becomes the first b-school to introduce ai-enabled teaching in classrooms - details here

To ensure the learning experience becomes transformative among students, the Indian Institute of Management (IIM), Sambalpur,



has decided to implement that kind of study through AI-enabled teaching. This was announced during

a Foundation Day program marking its 10th year here on Monday (23 September). The prime imo of this whole initiative is changing the teaching method to read technical.

York University lauds Ratan Tata's role in strengthening India-Canada relations through education



Tata was instrumental in further boosting India-Canada ties via its business operations and contribution to higher education. He was closely associated with York University,

giving lectures and masterclasses for business students. Tata has been a strong supporter of York University's Hyderabad Campus. His imprint on the university will be felt and celebrated for years.

The corporate demand for tomorrow's talent: why b-schools must transform in the age of ai



The Indian economy is maturing, and with that, the expectations of corporations from industry-ready graduates are steeply rising. AI has once again taken these expectations to another level. To be relevant, Indian B-schools must adapt and offer education that provides results and fit for the future job market. There will need to be a shift from just providing qualifications and more about the ability for the roles most applicable to the industry.

B-schools must equip students with high-impact skills for job market relevance & leadership roles: imt ghaziabad director vishal talwar



IMT Ghaziabad is now a place of international repute. It has recently secured a rank in the top 100 in FT

master's in management Ranking globally and among the one-of-a-kind QS World Rankings. The institution attributes this achievement to

continuous improvement efforts, especially regarding employability. This shows that IMT Ghaziabad is committed to providing quality education and ensuring successful careers in the long run.

At business schools, more women are getting mbas



A look at the latest MBA enrollment trends for women is noticeably more optimistic, according to a report

published by the Forte Foundation. After hitting a near-low point in 2020, women entering MBA programs in the US and abroad hit an all-time this fall (2023), up 13% of the total over that same year. That growth rate is higher than the overall enrollment growth rate of 3%. The increase is slow but seems to be heading in the right direction.

No more outdated b-schools: redefining modern leadership



The top-down, authoritarian business leadership style predominated during the 20th century,

which resulted from the world wars and the Great Depression. Unlike their predecessors in the 20th century, leaders today are expected to empathise and lead with a vision towards a common purpose instead of commanding people through rules.

Anna Sebastian Perayil's tragic case illuminated many Indian corporations' harsh work environments. To add to the recent controversy, this incident has highlighted the work overload of an Indian employee, which makes them the most overworked employees in the world.

Top business schools change with the times to train future leaders



India's top business schools are changing the curriculum to prepare students for the future. They are adding new subjects such as blockchain, data science, and artificial intelligence into MBA programs. These schools are also pushing for experiential learning, which fosters out-of-classroom experiences such as outdoor activities and global exposure to nurture critical skills like thinking critically and solving complex problems. We want to develop a future generation of leaders who can guide the business world through its complexities and uncertainties.

News and image sources: India Tv News, Hindustan Times, Business Today, The Hindu, Business World



Academic Adventures: A Look into the Student Exchange Program in Nepal



The student exchange program at Boston International College (BIC), Nepal, was scheduled between 24 September - October. There were 19 students along with the faculty. They provided an enriching experience characterised by warm hospitality and cultural immersion. Participants engaged in meaningful exchanges, fostering connections with local students and faculty and enhancing academic collaboration and personal growth.

The program emphasised extensive cultural interactions, allowing students to explore various aspects of Nepali culture, thus creating lasting bonds. Nepal's stunning natural beauty and clean environment profoundly impacted the participants, making the experience not only academically rewarding but also personally fulfilling.

Under the Boston International College Fiesta 5.0 event, Various courses were conducted, including

1. Idea brainstorming and sustainable business model canvas
2. Sustainable manufacturing practices for Economic Development
3. Conducting a project work on sustainable tourism practices
4. Constraints to Sustainable Development in South Asia
5. Community project

The exchange program was an excellent opportunity for cultural immersion, networking, and academic collaboration. The participants express gratitude for the experience and look forward to future partnerships with BIC, highlighting its role in nurturing global perspectives and fostering international relationships.



Pivotal Role Of HR In Bridging The Corporate World With Humanity

Mr. Sahil Nayar

An astute professional in the Human Capital domain, **Sahil Nayar** is highly passionate about creating possibilities by working his way through relationships and human psychology.

Mr. Sahil Nayar is a senior associate director at KPMG in India. He addresses their Human Capital challenges and provides end-to-end employee lifecycle solutions. Employer Branding, Culture and Capability are his forte.

An avid reader, teaching is his passion. On weekends, you would find him at a B-School sharing his perspectives with budding talent, unwinding over some contemporary thought leadership or finding humans within human beings.

Could you elaborate on the valuable insights you've gained throughout your journey, particularly how your academic qualifications have shaped your perspective as an HR professional?

My academic background has shaped my understanding of human resource management throughout my journey. I believe that a solid theoretical foundation enables you to build frameworks and approaches to handle complex issues in the workplace. My education taught me how to analyse problems and think critically, but the practical experiences I've had along the way indeed provided clarity. My academic qualifications helped me develop a structured approach to HR, while my real-world experience has taught me the importance of empathy, flexibility, and the need to balance organisational goals with the well-being of employees.

We are often taught to keep our personal and professional lives separate, but from the perspective of an experienced HR manager, how feasible is it to find that demarcation line?

In today's world, the lines between personal and professional are becoming increasingly

blurred. While it's essential to maintain professionalism, I've found that personal experiences often provide valuable lessons that can enhance your approach to work. For instance, empathy, patience, and adaptability can be nurtured in personal life but applied effectively in the professional sphere. As HR professionals, it's our job to support employees in bringing their whole selves to work, which means understanding their challenges and joys to a certain extent. It's about balance—knowing when to lean on personal insights and when to step back to maintain professional objectivity.

Is human resource management the iron of the bridge that connects the corporate world to humanity today?

I firmly believe HR is pivotal in bridging the corporate world with humanity. Human Resource Management is about more than policies, recruitment, or performance management—at its core, it's about understanding people and creating a work environment where they can thrive. As companies become more results-driven, HR's role is to ensure employees don't lose their passion and drive amidst the daily grind. We are here to foster a culture of well-being, inclusivity, and development, ensuring that the human element is never lost, even in

the most corporate settings.

What role do you think authenticity plays in making a good leader?

Authenticity is essential in leadership. A good leader leads by example and creates an environment where people feel safe to be themselves. Authenticity fosters trust; a leader cannot build strong, motivated teams without trust. When leaders are genuine, employees are more likely to connect with them on a human level, enhancing engagement and productivity. It's about being true to your values, being transparent in your decisions, and showing vulnerability when necessary. Authentic leadership breeds respect and inspires others to bring their best selves to the workplace.

What is the biggest challenge you face as an HR professional?

One of the biggest challenges is balancing advocating for employees and ensuring the organisation meets its objectives. Sometimes, the business's short-term goals can conflict with long-term employee well-being, and finding a middle ground that satisfies both can be difficult. Additionally, keeping up with the ever-evolving workforce dynamics, especially with the rise of remote work and changing employee expectations, adds another layer of complexity. However, these challenges also present opportunities to innovate and rethink traditional HR practices.

What is one HR myth you would like to burst?

A common myth is that HR's primary role is to enforce rules and policies. While compliance and policy enforcement are essential, HR's primary focus is supporting and developing employees. Our role is to create an environment where people feel valued, heard, and empowered to grow. We are there to protect the company from liability and foster a healthy, positive workplace culture.

What sources of motivation would you recommend for students to engage more

in the classroom and gain insights that will benefit us in our future careers?

Motivation often comes from aligning what you are learning with your future goals. You become more engaged when you see how the classroom knowledge will impact your career. I encourage students to find areas that genuinely spark their interest and pursue those with enthusiasm. Building connections between theoretical concepts and real-world applications can make learning more meaningful. Surround yourself with people who challenge and inspire you, and remember that your academic journey is a stepping stone toward personal and professional growth.

You've emphasised the importance of celebrating success and achievements. How would you suggest that students and professionals cultivate this habit in today's fast-paced world, where we often rush to the next task before completing the first?

Building a culture of reflection and acknowledgement is essential in a fast-paced world. Celebrating success doesn't need to be elaborate; it can be as simple as taking a moment to acknowledge progress, both individually and as a team. Creating rituals, such as weekly team shout-outs or personal journaling about accomplishments, can help you pause and reflect. It's also important to recognise that success comes in many forms, from meeting primary goals to overcoming everyday challenges. Developing the habit of celebration keeps you motivated and helps prevent burnout.

Apart from your professional responsibilities, it's important to have personal interests and hobbies that bring balance to our lives. Could you share your interests and hobbies outside of work and how they contribute to your well-being and influence your approach as an HR professional?

Outside of work, I am passionate about teaching. These activities help me unwind and gain fresh

perspectives, which I bring into my professional life. For instance, travelling exposes me to diverse cultures and ways of thinking, which enhances my ability to work with people from varied backgrounds. My hobbies also teach me patience, creativity, and the importance of recharging, all of which contribute to my effectiveness as an HR professional.

In February 2021, you published an article titled “Life Lessons – Paradoxically Millennial,” discussing your new course on managing millennials and a multi-generational workforce. With Gen Z now entering the market, do you believe there’s a need to revise or develop a new curriculum, and how would it differ from the previous one you curated?

There’s always room for revisiting and updating the curriculum to address the unique characteristics and expectations of newer generations like Gen Z. While millennials value flexibility and purpose-driven work, Gen Z emphasises mental health, diversity, and work-life balance. The revised curriculum would focus on how companies can create environments that support holistic well-being and inclusivity

and leverage technology in ways that resonate with this digital-native generation. Additionally, leadership styles must adapt to these evolving expectations to manage a truly multi-generational workforce.

As a leader in the field of human resource management, what advice would you give to aspiring students who are considering pursuing a career in this domain? What skills and qualities are essential for success in the rapidly changing world?

To succeed in HR, it’s essential to cultivate empathy, strong communication skills, and adaptability. The HR landscape constantly evolves, so being flexible and open to change is crucial. Additionally, aspiring HR professionals should focus on developing a deep understanding of both people and business. HR is where these two intersect, and navigating both is key. Finally, always maintain a passion for learning—whether about new technology, workforce trends, or ways to enhance company culture. Being proactive and forward-thinking will help you stay relevant in this rapidly changing world.





Market Research Industry

Ms. Ankita Mall

Ankita Mall, an esteemed alumnus of Dr. D. Y. Patil B-School, is currently serving as a Senior Research Associate at GVR for 17. With approximately two years of experience, she has honed her skills in data analysis, market estimation, report writing, consulting, and managing client projects. Her proficiency in interpreting complex data and delivering strategic insights makes her a valuable asset in the market research industry. In this article, she delves into the evolving landscape of market research, exploring key trends, challenges, and opportunities that shape the industry, providing valuable perspectives for businesses and professionals alike.

Overview

The market research industry stands at the crossroads of consumer behaviour, data analytics, and business strategy. Over the years, it has transformed from traditional surveying and focus groups to the sophisticated, data-driven field we know today, fueled by technological advances such as artificial intelligence, machine learning, and big data. For professionals in this space, the experience of working in market research is rich, diverse, and rewarding. The journey into the industry is filled with continuous learning, personal growth, and a sense of contributing to the success of businesses across the globe.

This article explores the multifaceted journey of working in market research, highlighting the learnings, personal growth, benefits, and overall experience professionals encounter in this dynamic field.

A Journey into the World of Market Research

Market research is the backbone of almost every successful business. It drives decision-making processes by providing insights into consumer behaviour, market trends, competition, and the efficacy of marketing strategies. However, the journey into market research varies from individual to individual. Some enter through

formal education in business, statistics, or psychology. In contrast, others stumble upon the profession through a passion for data or a desire to understand what drives human behaviour.

For many, the journey begins in university or postgraduate programs focusing on quantitative and qualitative research methods. From there, it expands to practical experience in the field—working for market research agencies, consultancies, or in-house teams of large corporations. Early on, professionals start as research assistants, survey designers, or junior analysts before gradually progressing to more senior roles such as research manager, consultant, or strategist.

For those without formal training, entry into market research might be through internships or entry-level roles where on-the-job learning and mentorship play pivotal roles in shaping one's understanding of the industry. Regardless of the entry point, the journey is marked by continuous adaptation to new tools, methodologies, and shifting market conditions.

Key Learnings in the Market Research Industry

Working in market research provides professionals with valuable insights into consumer behaviour and business strategies,

market dynamics, and emerging trends. Some of the key learnings in the industry are:

- 1. The Power of Data:** Data is the foundation of every decision in market research. Gathering, analysing, and interpreting data fosters a deep understanding of the patterns and behaviours that drive consumer choices. Learning to extract actionable insights from raw data and presenting these findings to clients or stakeholders is a crucial skill that is honed over time.
- 2. Research Methodologies:** The market research industry employs a wide array of research methodologies, both quantitative and qualitative. Professionals become well-versed in designing surveys, running focus groups, conducting in-depth interviews, and performing statistical analyses. They also learn how to choose the proper methodology for different research objectives, understanding the strengths and limitations of each.
- 3. Consumer Behavior:** An essential lesson in market research is interpreting consumer behaviour. Understanding the “why” behind consumer decisions—what motivates them, what challenges they face, and what influences their preferences—is a key takeaway. This is especially relevant as companies strive to craft products and marketing campaigns that resonate with their target audiences.
- 4. Data Interpretation and Presentation:** Converting raw data into insightful, easy-to-understand conclusions is crucial to the market researcher’s job. This involves analysing statistical outputs and presenting findings in ways that non-experts can digest and act upon. Strong storytelling and visualisation skills are necessary to communicate research implications clearly and effectively.
- 5. Ethical Considerations:** Market research professionals must be vigilant about ethical standards, particularly data privacy and

confidentiality. As the industry collects sensitive information, adhering to ethical guidelines is essential to maintaining trust with respondents and clients.

Personal Growth in Market Research

Market research is not just a career for those who love data—it’s also a journey of personal growth. The fast-paced, ever-changing nature of the field encourages the constant development of technical and soft skills. Here are some aspects of personal growth that professionals often experience:

- 1. Problem-Solving Skills:** Every research project presents unique challenges. Whether determining how to reach a hard-to-reach audience or deciding how to interpret conflicting data best, market researchers are constantly faced with complex problems. Over time, they develop strong analytical thinking and creative problem-solving skills, which can be applied in many other areas of their professional and personal lives.
- 2. Communication and Collaboration:** Market researchers often work in cross-functional teams, collaborating with marketing departments, product developers, executives, and other stakeholders. This experience sharpens interpersonal skills and teaches professionals how to communicate complex data-driven insights in an actionable way for non-research colleagues. The ability to work with diverse teams fosters emotional intelligence and adaptability.
- 3. Adaptability to Change:** The world of market research is constantly evolving. With new technologies and methodologies, professionals in this field must stay current on the latest trends and tools. This requires a mindset of continuous learning and adaptability. Over time, market researchers become skilled at navigating change and leveraging it to improve their work processes.
- 4. Critical Thinking:** Market research forces individuals to challenge assumptions, think critically about data, and question the status

quo. Researchers often have to sift through vast amounts of information and decide what is relevant and reliable. The constant need to evaluate and reassess data encourages critical thinking, a skill that extends far beyond the workplace.

5. Confidence in Decision-Making: As market researchers gain experience, they develop a strong confidence in their ability to make data-driven decisions. With exposure to various industries and research methodologies, professionals learn how to balance different perspectives and make well-informed decisions that can influence business strategies.

The Benefits of Working in Market Research

The market research industry offers several tangible and intangible benefits to those who pursue a career in this field. Some of the notable benefits include:

1. Diverse Career Opportunities: The market research field is broad, offering various career paths. From traditional survey research to advanced data analytics, there are roles for individuals with diverse skill sets, from statisticians and data scientists to behavioural psychologists and creative strategists. This diversity ensures that professionals can grow in different directions based on their interests and expertise.

2. Impact on Business Success: One of the most rewarding aspects of working in market research is the ability to impact the success of businesses directly. The insights derived from market research help companies make informed decisions about product development, pricing strategies, marketing campaigns, and customer engagement. Knowing that your work helps shape business outcomes is a powerful motivator.

3. Global Exposure: Market research is a global industry, with professionals often working with clients across different regions, industries, and sectors. This exposure

provides a unique opportunity to understand how various markets operate and work with diverse clients, expanding professional networks and cross-cultural competence.

4. Flexibility and Remote Work: As data collection tools and technologies evolve, many market research professionals can now work remotely or enjoy flexible schedules. This flexibility appeals to those seeking a better work-life balance and can be especially beneficial for individuals who value autonomy and the ability to work from anywhere.

5. Job Security: Market research is integral to business strategy across all sectors—consumer goods, healthcare, technology, or finance. This universality provides a high level of job security for those in the industry. Additionally, the increasing importance of data-driven decision-making and the growing reliance on digital tools ensures that market research will continue to be vital for years.

Conclusion: The Full Experience of Working in Market Research

The experience of working in market research is both intellectually stimulating and professionally rewarding. It is a field that promotes continuous learning, personal growth, and the development of a wide range of transferable skills. Whether you're working with big data or conducting in-depth qualitative research, the insights you gather can significantly impact shaping business strategies and consumer experiences.

Market research professionals learn to navigate the complexities of human behaviour, adapt to technological advances, and stay ahead of industry trends. They develop strong problem-solving abilities, communication skills, and confidence in decision-making. The work can be challenging but incredibly fulfilling, especially for those who enjoy discovering insights that can transform how businesses operate.

The benefits of working in market research are numerous, from diverse career opportunities

and global exposure to job security and a tangible impact on business success. In a world where data is increasingly becoming the key to success, professionals in market research are at the heart of driving innovation and growth across industries.

Eventually, the market research industry offers an exciting and enriching career path for those curious, analytical, and passionate about understanding what drives human decision-making.





Empowering Change: A Journey of Resilience, Innovation, and Social Impact

Mr. Ketan Kapoor

Ketan Kapoor B is a DEI expert, activist, and strategist specializing in disability inclusion. He champions employment, accessibility, and policy advocacy for Persons with Disabilities (PwD).

Currently a consultant with Siemens India and Associate Director Consultant at Rangam Consultant Inc., he has facilitated 5,000+ job placements and guided companies on inclusive branding. A TEDx speaker, he has trained 1,000+ employees on overcoming challenges.

He is a member of the Skill Council for PwD (NSDC) and has been honored by the Former CM of Maharashtra. His awards include the NCPEDP National Award for Universal Design and Top Global Diversity & Inclusion Leader. A dynamic communicator and advocate, Ketan is committed to policy reform, skill development, and sustainable inclusion, making him a sought-after keynote speaker and consultant.

Could you tell us about your early life and influences?

I grew up in a middle-class family, and my father worked as a government servant. This upbringing instilled honesty, resilience, and an understanding that not every situation will be favourable. Being differently abled added complexity to my journey, demanding that I navigate challenges uniquely and often begin from scratch. Despite these obstacles, I developed a mindset centred on empathy, distinct from sympathy. I needed to practice treating others with understanding and reflecting on my desired treatment. This perspective taught me compassion for diverse groups and allowed me to maintain composure during difficult situations. Over time, I learned that patience and adaptability are essential when dealing with societal expectations and biases.

What are the key milestones in your career as a serial entrepreneur?

Milestones are often seen as just successes, but for me, even setbacks were transformative. Early in my career, I faced scepticism and doubt,

especially as a differently-abled entrepreneur. These challenges drove me to prove myself beyond societal labels, creating moments where even small victories became significant milestones. One turning point was changing people's narrative about me, shifting from underestimation to respect. This change wasn't easy, as whispers and doubts followed me in business corridors. However, these doubts fueled my ambition, pushing me to exceed expectations. My first significant realisation came as a student when I adapted to my learning needs. Later, job hunting reinforced that overqualification and niche expertise didn't always translate to opportunity. This propelled me into entrepreneurship. Social biases, too, shaped my resolve; they taught me the importance of breaking free from stereotypes and creating my path.

Could you share a memorable experience from your TEDx talk?

My TEDx experience was unexpected and evolved into a cherished memory. When I first received the invitation, TEDx wasn't widely recognised in India. I had been actively speaking on diversity and inclusion, and a generous

Toastmaster recommended me for the talk. Though I've grown since then and see areas where I could have improved my presentation, I'm grateful for the opportunity. The experience taught me that growth is a continuous process and that sometimes, impactful opportunities come naturally when you least expect them. Reflecting on my TEDx talk now, I sometimes cringe at my delivery, but it reminds me how far I've come. The journey reinforced that even if we don't initially grasp the value of an event, we come to appreciate it deeply as we evolve.

What impact do you strive for in your advisory roles?

Advisory roles are two-way streets, not just about giving advice but also about learning and adapting. As an advisor to organisations like PMI Pune, I approach my role by first being a listener. It's essential to understand the pain points within an organisation without bias. This comprehensive understanding allows me to offer guidance that tackles obstacles head-on. I firmly believe that external advisors can provide valuable perspectives that internal teams might overlook. Effective advising means understanding the broader structure before diving into specifics. Often, true innovation comes from seeing things from the outside. I aim to identify issues, absorb insights from the organisation, and help leaders develop strategies that genuinely address challenges. Importantly, I stress that even younger generations, who might be perceived as impatient, should strive to fully understand situations ("complete their download") before offering their solutions or opinions ("upload").

Can you discuss initiatives that have empowered specially-abled people?

My involvement with the Skill Council for Persons with Disability has been significant. It began when an advocate from Delhi, inspired by my work on social media, invited me to join as an industrial partner for Maharashtra. Although he didn't initially know I was differently abled, meeting me reinforced his confidence in my

suitability for the role. This initiative underscored a vital principle: representation matters. For practical solutions and advocacy, those directly impacted must be part of the conversation. When the right voices are present in decision-making, the outcomes are more genuine and effective. My role involves promoting inclusivity and ensuring that specially abled individuals have a platform to voice their challenges and contribute to crafting solutions. The goal is to foster an environment where decisions are inclusive, grounded in authentic experiences, and aimed at tangible, sustainable change.

How can technology and innovation be leveraged to empower specially abled people further and improve their quality of life?

When considering technology's impact on especially abled individuals, it's essential to recognise that technology aims to improve human life, fostering growth and efficiency. People with disabilities are part of that, and the same technological benefits apply to them. Assistive technologies are already playing a transformative role, and I've worked extensively on integrating these into hiring and workplace accommodation. Major companies like Microsoft and W3 have emphasised the importance of making their tools accessible, such as designing websites that visually impaired users can read. Additionally, innovations like VR and wearable devices empower those with visual impairments by recognising objects in their surroundings.

From my own experience as someone with a locomotive disability, even a basic or motorised wheelchair is a significant extension of independence. The development of advanced tools has amplified productivity and safety; for example, there was a surge in personal safety devices for women after a tragic incident in Delhi, showing how startups can rapidly adapt technology to address specific societal issues. When intentionally developed with diverse groups in mind, technology magnifies empowerment and security, showcasing its capacity to transform lives for all truly.

Could you share a time when you faced a significant setback or failure, and how did you handle it?

To me, setbacks and milestones are two sides of the same coin—both change how we think. Setbacks are particularly impactful when they shake your rational thinking. I've learned that enduring challenges builds resilience, making one more equipped to stay composed when faced with future difficulties. Each experience has been a space for growth, whether labelled a setback or a success. If I allowed myself to view every obstacle as merely a "setback," I'd remain preoccupied with negativity. Instead, I reframe these moments as learning opportunities.

One key insight I've gained is that young people often map out their goals meticulously, believing that deviations from their plans signify failure. However, setbacks are a natural part of life, and accepting this helps maintain clarity and prevent clouded judgment. The real setback would be if I lost the ability to reason and see past challenges as opportunities. Continuous learning keeps me grounded, turning each unexpected hurdle into a lesson that strengthens my mindset and approach.

What keeps you positive? Any mentor who has significantly influenced you?

I don't view motivation in grandiose terms. Staying driven is akin to basic needs, like hunger—it's just natural. This hunger pushes me forward, day after day, which genuinely fuels progress. Historically, hunger has catalysed human advancement from the Stone Age to today. While I don't attribute my outlook to one singular mentor, I believe in surrounding myself with positive, inspiring people and finding motivation organically in daily life. This mindset ensures that my efforts remain genuine and connected to others. Keeping things simple helps me resonate with people and align my work with collective goals.

Do you enjoy reading? What kind of material do you read?

I'll be honest: reading has never been my strong

suit, and I wasn't a standout student. However, I've always valued clear thinking and simplicity over complexity. I've learned that convoluted solutions can create distance between people, so I prioritise straightforward approaches. My focus is on staying grounded and relatable. While heavy reading isn't part of my routine, I'm dedicated to continuous learning through observation, interactions, and experiences. This perspective ensures that any advice or insights I share remain accessible and resonate with those I engage with.

What motivates you to work tirelessly in your roles, and what recognition has been most meaningful to you?

Recognition doesn't drive me, but I'm grateful for moments affirming my efforts. One particularly memorable experience was facilitation at an architectural college in Pune, where I was honoured by a highly accomplished and inspirational individual. This person, with a disability much more profound than mine, had achieved international recognition advising organisations like the UN. To have someone of his stature praise my clarity of purpose was profoundly humbling.

Receiving a standing ovation from the audience that day was overwhelming. It was a moment of great humility and introspection. I told my mother afterwards how embarrassed I felt because it was such a profound acknowledgement that I didn't anticipate. Moments like these teach me that recognition is less about the accolade itself and more about how others see the genuine intentions behind one's work. They remind me that while personal accomplishments are meaningful, they always do even more excellent work, inspiring me to stay grounded and strive for societal betterment.

What advice would you offer aspiring entrepreneurs, especially those aiming for social impact?

Entrepreneurship begins with ownership. True entrepreneurs must believe in their mission and take full responsibility for success and

failure. This ownership extends to building and passing on that belief to others, ensuring a shared vision. I see the importance of concepts like ESG (Environmental, Social, and Governance), encompassing social impact, corporate responsibility, and sustainability. Future generations must manage resources wisely, understanding that today's actions shape tomorrow's environment and society.

I've founded communities that support entrepreneurs and HR professionals, helping over 24,000 startups. One of my key initiatives,

Gifted Souls, empowers differently-abled individuals to find their place in mainstream opportunities. I firmly believe that creating these platforms fosters self-sustaining support systems where people uplift one another. We often say we live in a global village; like any village, we must care for ourselves. The new generation is already showing signs of this, as they are inclined towards fitness, awareness, and sustainability. With the proper guidance from mentors and experiences, they can be more impactful than ever in fostering empathy, compassion, and meaningful social change.



Global Insight

Ukraine's counteroffensive is now underway. Here's what's happened so far

Ukraine's counteroffensive has yet to gain the anticipated momentum, yielding modest gains in Zaporizhzhya, where Russian defences are formidable.



This region is crucial for disrupting Russia's land bridge to Crimea. Ukrainian forces also target Bakhmut and other eastern areas to exploit perceived vulnerabilities. Instead of a concentrated assault, they draw Russian units in multiple directions to identify weaknesses and capitalise on the divisions between battalions. On Thursday, an adviser to the head of Ukrainian President Volodymyr Zelensky's office, Mykhailo Podolyak, said the first goal was to wipe out as many Russian draftee units as possible and "increase the psychological pressure on the Russian army."

"At the same time," he said, Ukrainian units are "testing to see which areas are the weakest."

G7 summit 2024: what are the key issues, and who is attending?



Leaders of the G7, consisting of Canada, France, Germany, Italy, Japan, the UK, and the US, are convening in

Fasano, Italy, from 13 June to 15 amid European political disarray and an upcoming UK election. Notably, China and Russia are excluded from this group, although both are G20 members. The summit marks the first international forum hosted by Italian Prime Minister Giorgia Meloni

since her 2022 inauguration. Key discussions will cover Africa, climate change, and Ukraine, with President Zelenskiy participating. A significant focus will be utilising profits from frozen Russian assets to support Ukraine alongside a new US security agreement.

Netanyahu says 'victory' over hamas is in sight. The data tells a different story



Despite Israel's extensive military operations in Gaza, analyses by various institutions indicate that nearly half of

Hamas' military battalions have regained some fighting capabilities. Israeli officials assert that most Hamas units have been dismantled, with Prime Minister Netanyahu claiming that "victory is in sight." However, experts suggest that remnants of Hamas are actively reorganising and preparing for continued conflict. The Israeli Defense Forces maintain that their operations have significantly degraded Hamas' military structure. Still, assessments using U.S. military definitions contradict these claims, suggesting that Hamas remains operational in key areas.

Nearly 2 million people are stranded as a second wave of devastating floods hits bangladesh in less than a month.



Extensive flooding in northeast Bangladesh has stranded approximately 1.8 million people after weeks of heavy rain, severely impacting homes and farmland. Sylhet city and the nearby town of Sunamganj are

submerged, with 964,000 affected in Sylhet and 792,000 in Suna, according to state media. As reported by UNICEF, authorities have established over 6,000 shelters for the displaced, including 772,000 children in urgent need of assistance. More than 800 schools have also flooded, with 500 repurposed as shelters. Fish farmers face significant losses, with local media estimating economic damages exceeding \$11.4 million.

Bangladesh has erupted over jobs reserved for the children of 'freedom fighters.' Here's what you need to know



know Protests across Bangladesh erupted into deadly violence this week as clashes between students, pro-government supporters, and armed police intensified over civil service job quotas deemed discriminatory. Reports indicate dozens killed and hundreds injured, with riot police using tear gas and rubber bullets against demonstrators armed with sticks. Tensions escalated when student protesters allegedly set fire to the headquarters of state broadcaster BTV, prompting calls for a nationwide shutdown. In response, a curfew was imposed, and mobile services were cut. On Sunday, the Supreme Court rolled back most controversial quotas, hoping to restore order amid the unrest.

Radical political change in argentina and an uncertain future



Javier Milei's victory signals an apparent demand for change among Argentines, as he emerges as the candidate most likely to deliver it. His rapid rise from relative obscurity, fueled by a brash style and radical

campaign proposals, captured public attention in a nation facing an economic crisis, with inflation surpassing 140% and nearly 40% living in poverty. As he takes office, the challenge will be navigating this tumultuous landscape, balancing his bold promises with the harsh realities, and striving to improve conditions for millions without exacerbating the situation. How he approaches this daunting task will shape Argentina's future.

Significant changes for apple, google and other tech giants: europe's sweeping law goes into effect today



On Thursday, Europeans using major tech platforms like Apple and Google faced a new reality as landmark EU regulations imposed strict competition rules. These regulations mandate sweeping changes to widely used products, including Apple's App Store and Google's search features, marking a significant step in efforts to regulate tech giants accused of harming competition. While these obligations apply only within the EU, users in other markets may envy the new features. Notably, Apple plans to allow EU users to download apps from third-party stores, while Google will adjust search results to favour independent comparison sites, shifting user traffic accordingly.

'The ocean is overflowing': un chief issues global sos as new reports warn pacific sea-level rise outstrips global average.

UN Secretary-General Antonio Guterres has warned that a "worldwide catastrophe" is threatening Pacific Islands and urged immediate global action against the impacts of rising sea levels. Speaking from Tonga, he called for a "massively increased finance and support"



for vulnerable nations facing the human-caused climate crisis. A report highlighted that marine heat

waves have doubled in frequency and intensity, with oceans absorbing 90% of global heating. Guterres emphasised that this crisis is entirely human-made, warning that rising seas will soon reach an unimaginable scale, leaving no safe retreat for affected communities.

As europe heats up, silencing climate activists is emerging as a troubling trend



As the climate crisis intensifies, some European governments are attempting to silence

groups that are raising alarm about the urgent need for action. Scientists have linked extreme weather events—such as heatwaves, flooding, and wildfires—to the failure of significant emitter states to address climate issues, threatening the rights of affected communities. Many governments are breaking electoral promises and ignoring court rulings on climate action. No major emitter has sufficiently decarbonised to meet the 2015 Paris Agreement goals. Climate activists are employing protests and civil disobedience to draw attention to the need to phase out fossil fuels and protect vital carbon sinks.

Maldives completes u-turn from ‘india out’ to ‘closest ally’

The visit of Indian External Affairs Minister S. Jaishankar to Malé marked the renewal of traditionally close ties that soured in the early days of President Muizzu’s administration.

During Indian External Affairs Minister Dr. S. Jaishankar’s visit to the Maldives from 9 August



to 11, President Dr. Mohamed Muizzu praised the “close and historic ties” with India, significantly shifting

from his previous “India Out” campaign. Muizzu emphasised India as a vital ally, committing to strengthening relations for mutual benefit. Following their meeting, the opposition Maldivian Democratic Party (MDP) welcomed this policy change but condemned Muizzu’s earlier anti-India rhetoric, which they argued harmed the Maldives’ foreign and economic standing. The MDP has called for a public apology for the damaging comments made by Muizzu’s administration.

The central bank says russia’s ‘overheating’ economy will slow sharply next year



Russia’s economy is projected to slow sharply next year, with the central bank indicating that interest rates

will remain well above prewar levels until 2027. Although the rapid growth of 3.5 to 4 per cent is anticipated for this year, driven by strong domestic demand, production is hampered by acute labour shortages and the impact of Western sanctions. The central bank forecasts only 0.5 to 1.5 percent growth in 2025 and 1 to 2 percent in 2026. The long-term expansion will be constrained by restrictions on technological imports and skilled labour outflow, with manufacturing, trade, and agriculture facing significant labour shortages.

South sudan peace talks face collapse over a new security law as the country gears up for the first election



JUBA, South Sudan (AP) — Peace talks in South Sudan, nearly reaching completion, have encountered

a significant obstacle as opposition groups demand the repeal of a newly passed bill allowing detention without an arrest warrant before signing the proposed agreement. Since May, Kenya has hosted high-level negotiations between government representatives and rebel factions not involved in the 2018 peace deal, which ended a five-year civil war that left around 400,000 dead and millions displaced. Pagan Amum Okiech, representing the South Sudan Opposition Movement Alliance, stated that signing any agreement would be “meaningless” if the controversial National Security Act was enacted.

Greece’s fires in maps and satellite images show the extent of damage



As wildfires rage, thousands have been forced to evacuate their homes and holidays on Greek islands, including Rhodes and Corfu.

Fires have been burning on Rhodes since last week, with temperatures soaring to 45°C, prompting a state of emergency. Approximately 16,000 people have been transported overland, and another 3,000 evacuated by sea, with many tourists seeking refuge in temporary shelters before being flown home. Greek Prime Minister Kyriakos Mitsotakis declared that the country is “at war” with the wildfires, warning of “three difficult days ahead” before temperatures are expected to drop.

Greek tanker in red sea with 150,000 tons of crude has been on fire for days after houthi strike



Fears of an environmental catastrophe in the Red Sea are growing. A Greek-flagged crude oil tanker has been on fire since 23

August after being attacked by Houthi fighters from Yemen. The tanker carries 150,000 tons of crude oil — more than 1 million barrels of oil. The Houthi movement has vowed to continue targeting ships as long as Israel continues to attack Gaza.

Under president milei, the worst economic crisis in decades puts argentine ingenuity to the test



Argentina (AP) — Amid ongoing anti-government protests in downtown Buenos Aires, reactions to

President Javier Milei’s harsh austerity measures vary widely. For street vendor Alejandra, the protests revealed a lack of basic facilities, as public plazas offered no privacy and cafes required expensive purchases for restroom access. In response, she started a small business providing makeshift toilets, charging patrons what they could afford. “I haven’t had a job for a year; this is now my sole income,” she said, adding that she empties her bucket into the trash every four or five customers, fearing reprisals from neighbours.

India gives portable hospitals to ukraine; the health ministry asks medical colleges to use ‘indian dress’ at convocations



After Prime Minister Narendra Modi's meeting with Ukrainian President Volodymyr Zelenskyy, External Affairs Minister S.

Jaishankar described the visit as "landmark." He highlighted that this was their fourth meeting and emphasised discussions on the Inter-Governmental Commission (IGC) to boost declining trade. A significant highlight of Modi's visit was the presentation of 10 Bharat Health Initiative for Sahyog Hita and Maitri (BHISHM) cubes, containing 22 tonnes of medical support equipment and 10 generator sets. Developed under Project Aarogya Maitri, these critical trauma care cubes aim to enhance medical support in Ukraine amidst ongoing challenges.

"Time is running out": u.N. Warns millions of people at risk of famine



The U.N. warns of a worsening humanitarian crisis in Sudan, with 3.6 million malnourished children facing

famine amid ongoing conflict. Fighting between the Sudanese army and the Rapid Support Forces remains severe in Khartoum and El Fasher, Darfur. Over 15,550 people have been killed and nearly 9 million displaced since the conflict erupted in April 2023. Many displaced families are trapped under bombardments, cut off from essential aid, and struggling to survive. The situation continues to deteriorate rapidly, with Jens Laerke emphasising that time is running out to deliver critical assistance to millions at risk.

Modi holds onto power, but his bjp loses support as india tallies election ballots



As votes are counted in India's election, early results indicate Prime Minister Narendra Modi is

on track to secure a third term. However, his Hindu nationalist BJP party seems to have lost substantial support compared to the 2019 elections. Meanwhile, the opposition Indian National Congress is expected to double its parliamentary seats, signalling a potential shift in the political landscape. The results highlight growing challenges for the BJP despite Modi's continued popularity. Further updates from Delhi will follow as the final tallies come in, offering a clearer picture of the evolving electoral dynamics.

Biden to sign order that could shut down u.S.-Mexico border



President Biden is expected to sign an executive order temporarily shutting down the U.S.-Mexico border and

restricting asylum protections. The measure would limit asylum requests at the southern border to 2,500 per day, with the border closing if claims exceed that number. Described as the most restrictive border policy from a Democratic president, the order is likely to face legal challenges. Mexico's cooperation will be crucial, as migrants denied entry to the U.S. would have to remain on the Mexican side. The policy reflects heightened efforts to manage migration but raises concerns about humanitarian impacts and legal ramifications.

Us sending warships and fighter squadron to middle east as region braces for iranian retaliation.



The United States is enhancing its military presence in the Middle East in

response to potential Iranian retaliation for the assassination of Hamas leader Ismail Haniyeh. Defense Secretary Lloyd Austin ordered the USS Abraham Lincoln strike group to replace the USS Theodore Roosevelt in the Gulf of Oman. Additional destroyers and cruisers equipped for ballistic missile defence will also be deployed alongside a fighter squadron. The USS Wasp amphibious assault ship is already in the region and is prepared for possible evacuations from Lebanon. Iran has vowed to retaliate against Israel for the killing, but Israel has not commented on the incident.

The price women pay for climate change



Global warming disproportionately affects girls and women, particularly in developing countries where they dominate

agricultural work. As climate change leads to droughts, floods, and food insecurity, women's livelihoods suffer, often pushing girls out of school. This cycle of poverty and limited access to resources exacerbates health risks, including maternal mortality linked to environmental factors. Additionally, climate-induced instability increases gender-based violence as women migrate to unsafe areas. To combat these inequities, sustainable climate solutions must incorporate female perspectives and address gender inequality, ensuring that women can thrive in a changing world.

Femicide and reproductive violence harm african women, girls



International African Women's Day on 31 July highlights the ongoing struggle for gender equality in Africa. Despite the ratification of

the Maputo Protocol by 44 countries, many still fail to address patriarchal systems that perpetuate discrimination. Femicide remains alarmingly high, with over 20,000 women killed in 2022 alone. Additionally, mistreatment during pregnancy and childbirth persists, and fewer than half of the countries have integrated the right to safe abortion care into their laws. Urgent action is needed to uphold the rights of women and girls, ensuring their safety, health, and empowerment to achieve sustainable development goals.

Nuclear coercion: dangerous and illegal



Three organisations—Western States Legal Foundation, Peace Depot, and Basel Peace Office—express concern over escalating

nuclear threats, particularly from Russia since its 2022 invasion of Ukraine. These threats undermine global security and violate international law principles regarding nuclear weapons. The International Court of Justice and various international bodies have deemed nuclear threats contrary to humanitarian law. Despite affirmations from central nuclear states that nuclear war must never be fought, threats persist. The authors call for Russia and other nuclear states to cease these threats and provide assurances against nuclear weapon use, emphasising the urgent need for nuclear disarmament.

Sudan: 'dire consequences for survivors' lacking medical and trauma services

Independent UN experts have highlighted the dire lack of care for survivors of sexual and gender-based violence in Sudan, exacerbated by stigma and administrative barriers. Survivors face severe obstacles in accessing medical services, including emergency contraception and safe abortions, leading to repeated cycles of violence. Amidst the ongoing conflict since April 2023, which has displaced 10.2 million people and left 26 million facing acute hunger, armed groups, particularly the Rapid Support Forces, have committed widespread abuses. The experts condemn attacks on women human rights defenders and call for an end to violence, better humanitarian access, and investigations into human rights violations

Georgia's dangerous anti-lgbtqi+ law



Georgia's ruling party passed a discriminatory law targeting LGBTQI+ people, censoring LGBTQI+ content, banning Pride

events, restricting education on LGBTQI+ issues, and denying rights like adoption and gender affirmation surgery. The law also labels civil society groups receiving international funding as "foreign agents," stifling dissent. Despite President Zourabichvili's veto, parliament overruled it, reflecting rising authoritarianism. Critics warn this threatens Georgia's EU aspirations, as the law undermines democratic values and human rights. The crackdown on freedoms risks isolating Georgia from the West and deepening societal divides, highlighting the growing repression of LGBTQI+ and civil society rights.

How the geneva consensus declaration threatens international cooperation and development



Despite the adoption of the Pact of the Future, which aims to advance Agenda 2030, reproductive justice is severely under-prioritised. The Pact includes over 56

action points, but only one addresses sexual and reproductive health, with the annexes remaining silent on the issue. Meanwhile, over 30 countries that adopted the Pact are signatories to the Geneva Consensus Declaration, a regressive anti-abortion stance. This declaration contradicts international legal frameworks like CEDAW and the Maputo Protocol, which affirm the right to abortion. The GCD undermines global progress by allowing countries to bypass international obligations under the guise of national sovereignty.

Lead for learning: decisive leadership urgently needed to improve education globally



Global education is facing a crisis, with millions of children still out of school and learning levels falling. Since 2015,

progress in reducing the number of out-of-school children has been a mere 1%, leaving 251 million children behind. Although 110 million more children are enrolled, the pace of progress is insufficient. A new UNESCO GEM report highlights the critical role of leadership in driving educational change, particularly in Africa, where many children lack basic literacy skills. Leadership accounts for up to 27% of student outcomes, yet many school leaders lack training and resources. Without investment in strong leadership, educational inequality will deepen.

Un experts call for action as the marshall islands face a dual displacement crisis



UN Special Rapporteur Paula Gaviria Betancur urged the international community to fulfil its “urgent moral

obligation” to support the Marshall Islands in addressing displacement caused by historical nuclear testing and the growing threat of climate change. The Pacific nation faces generational displacement due to rising sea levels and global heating. As a small island developing state (SIDS), the Marshall Islands has been a key advocate in international climate action, pushing for the 1.5°C temperature goal in the Paris Agreement and submitting one of the first Nationally Determined Contributions (NDCs). The nation’s unique challenges demand urgent global attention and support.

Over 1,400 antiquities valued at \$10 million will be returned to india from the us



At least 1,440 antiquities valued at \$10 million will be returned to India, announced Manhattan District Attorney Alvin L.

Bragg, Jr. The items were recovered through investigations into criminal trafficking networks, including those linked to alleged trafficker Subhash Kapoor and convicted trafficker Nancy Wiener. The return was marked by a ceremony with Manish Kulhary from the Indian Consulate and Homeland Security’s Alexandra de Armas. The returned items were a sandstone sculpture of a Celestial Dancer and a Tanesar Mother Goddess. Under Bragg’s leadership, the Antiquities Trafficking Unit recovered over 2,100 stolen antiquities worth nearly \$230 million.

U.S. Elections 2024 results highlights: donald trump returns to power; kamala harris concedes defeat



Donald Trump won a second term as U.S. President on 6 November 2024, defeating Vice President Kamala

Harris. In his victory speech in West Palm Beach, Florida, Trump declared that America was entering a “golden age” and spoke of healing the nation. Harris conceded the election at Howard University, urging supporters to continue fighting for their vision in the voting booth, courts, and public discourse. Trump, 78, becomes the oldest president to enter office and only the second to win a non-consecutive second term. President Joe Biden spoke with both Trump and Harris following the results.

News and image sources: CNN World, BBC News, The Diplomat, Human Rights Watch, Financial Times





Role Of AI In Education

Dr. Raja Roy Choudhury

Raja Roy is a seasoned professional with a strong technology and project management background. He has extensive experience leading teams and delivering complex projects across various sectors, including IT and telecommunications. Raja is known for his strategic thinking and ability to drive organisational innovation. He is passionate about leveraging technology to improve business processes and enhance customer experiences. He has demonstrated a commitment to continuous learning and development throughout his career, often sharing insights and mentoring others. . Currently, he works as a **Professor of Practice** at **Dr. D. Y. Patil B-School**, Tathawade, Pune.

Roles of AI in Education

Global adoption of technology in education is transforming how we teach and learn. Artificial intelligence is one of the disruptive techniques used to customise the experience of different learning groups, teachers, and tutors.

This is how Artificial Intelligence tools may be applied to improve study processes:

1. Personalize Education

Artificial intelligence helps determine what a student does and does not know, building a personalised study schedule for each learner that considers the knowledge gaps and increases their efficiency according to the student's specific needs.

To do it, many companies train their AIs, armed by the Knowledge Space Theory, to define and represent the knowledge gaps, taking into account the complexity of scientific concepts relations between each other (one can stimulate the learning of another or become a basis for filling in the gap).

2. Produce Smart Content

➤ Digital lessons

Digital learning interfaces with customisation options, digital textbooks, study guides, bite-sized lessons, and much more can be generated

with the help of AI.

➤ Information visualisation

New ways of perceiving information, such as visualisation, simulation, and web-based study environments, can be powered by AI.

➤ Learning content updates

Besides, AI helps generate and update the content of the lessons, keeping the information up to date and customising it for different learning curves.

3. Contribute To Task Automation

Administrative tasks simplification: grading, assessing, and replying to students is a time-consuming activity that could be optimised by the teacher using AI. Entrusting a set of routine tasks to AI helps teachers make room for something more critical: concentrating on grading the assignments impossible to delegate to Artificial Intelligence, self-education, and upgrading the quality of the lessons.

4. Do Tutoring

Continuously evolving personal study programs consider students' gaps to fill during individual lessons. Personal tutoring and support for the students outside of the classroom help learners keep up with the course and keep their parents from struggling to explain algebra

to their kids. AI tutors are great time-savers for teachers, as they do not need extra time explaining challenging topics to students. With AI-powered chatbots or AI virtual personal assistants, students can avoid embarrassment by asking for additional help in front of their friends.

5. Ensure Access to Education for Students with Special Needs

Adopting innovative AI technologies opens up new ways of interacting with students with learning disabilities. AI grants access to education for students with special needs: deaf and hard of hearing, visually impaired, people with ASD...

Artificial Intelligence tools can be successfully trained to help any group of students with special needs.

6. Artificial intelligence can automate basic activities in education, like grading.

In college, grading homework and tests for extensive lecture courses can be tedious, even when TAs split it between them. Even in lower grades, teachers often find that grading takes up a significant amount of time, time that could be used to interact with students, prepare for class, or work on professional development. While AI may never be able to replace human grading, it's getting close. It's now possible for teachers to automate grading for nearly all kinds of multiple-choice and fill-in-the-blank testing, and automated grading of student writing may not be far behind. Today, essay-grading software is still in its infancy and not entirely up to par. Yet, it can (and will) improve over the coming years, allowing teachers to focus more on in-class activities and student interaction than grading.

7. Educational software can be adapted to student needs.

From kindergarten to graduate school, one of the key ways artificial intelligence will impact education is by applying greater levels of individualised learning. Some of this is already

happening through growing numbers of adaptive learning programs, games, and software. These systems respond to the student's needs, emphasising specific topics, repeating things that students haven't mastered, and generally helping students work at their own pace, whatever that may be.

This kind of custom-tailored education could be a machine-assisted solution to helping students at different levels work together in one classroom, with teachers facilitating the learning and offering help and support when needed. Adaptive learning has already significantly impacted education across the nation (primarily through programs like Khan Academy). As AI advances in the coming decades, adaptive programs like these will likely only improve and expand.

8. It can point out places where courses need to improve.

Teachers may be unaware of gaps in their lectures and educational materials that can confuse students about certain concepts. Artificial intelligence offers a way to solve that problem. Coursera, a massive open online course provider, is already implementing this. When many students are found to submit the wrong answer to a homework assignment, the system alerts the teacher. It gives future students a customised message with hints about the correct answer.

This type of system helps to fill in the gaps in explanation that can occur in courses and helps to ensure that all students are building the same conceptual foundation. Rather than waiting to hear back from the professor, students get immediate feedback that helps them understand a concept and remember how to do it correctly the next time.

9. Students could get additional support from AI tutors.

While there are things that human tutors can offer that machines can't, at least not yet, the future could see more students being tutored by tutors that only exist in zeros and ones.

Some tutoring programs based on artificial intelligence already exist and can help students through basic mathematics, writing, and other subjects.

These programs can teach students fundamentals, but they aren't ideal for helping students learn high-order thinking and creativity, something that real-world teachers are still required to facilitate. Yet that shouldn't rule out the possibility of AI tutors being able to do these things in the future. With the rapid pace of technological advancement that has marked the past few decades, advanced tutoring systems may not be a pipe dream.

10. AI-driven programs can give students and educators helpful feedback.

AI can not only help teachers and students craft courses customised to their needs, but it can also provide feedback about the success of the course as a whole. Some schools, especially those with online offerings, are using AI systems to monitor student progress and to alert professors when there might be an issue with student performance.

These AI systems allow students to get the support they need and for professors to find areas to improve instruction for students who struggle with the subject matter. However, AI programs at these schools aren't just offering advice on individual courses. Some are working to develop systems to help students choose majors based on areas where they succeed and struggle. While students don't have to take the advice, it could mark a brave new world of college major selection for future students.

11. It is altering how we find and interact with information.

We rarely even notice the AI systems that affect the information we see and find daily. Google adapts results to users based on location, Amazon makes recommendations based on previous purchases, Siri adapts to your needs and commands, and nearly all web ads are geared toward your interests and shopping preferences.

These intelligent systems play a significant role in how we interact with information in our personal and professional lives and could change how we find and use information in schools and academia. Over the past few decades, AI-based systems have radically changed how we interact with information. With newer, more integrated technology, students in the future may have vastly different experiences doing research and looking up facts than today's students.

12. It could change the role of teachers.

There will always be a role for teachers in education, but what that role is and what it entails may change due to new technology in the form of intelligent computing systems. As we've already discussed, AI can take over tasks like grading, help students improve learning, and even be a substitute for real-world tutoring. Yet AI could be adapted to many other aspects of teaching as well. AI systems could be programmed to provide expertise, serve as a place for students to ask questions and find information, or even take teachers' place for fundamental course materials. In most cases, however, AI will shift the role of the teacher to that of facilitator.

Teachers will supplement AI lessons, assist struggling students, and provide human interaction and hands-on experiences. In many ways, technology is already driving some of these changes in the classroom, especially in schools that are online or embrace the flipped classroom model.

13. AI can make trial-and-error learning less intimidating.

Trial and error is critical to learning, but failing or not knowing the answer is paralyzing for many students. Some don't like being put on the spot in front of their peers or authority figures like teachers. An intelligent computer system designed to help students learn is a much less daunting way to deal with trial and error. Artificial intelligence could offer students a way to experiment and learn in a relatively

judgment-free environment, primarily when AI tutors can provide improvement solutions. AI is the perfect format for supporting this kind of learning, as AI systems often learn by a trial-and-error method.

14. AI-powered data can change how schools find, teach, and support students.

Brilliant data gathering, powered by intelligent computer systems, is changing how colleges interact with prospective and current students. From recruiting to helping students choose the best courses, intelligent computer systems are helping make every part of the college experience more closely tailored to student needs and goals.

Data mining systems are integral in today's higher-ed landscape, but artificial intelligence could further alter higher education. Initiatives are already underway at some schools to offer students AI-guided training that can ease the transition between college and high school. Who knows, but the college selection process may end up like Amazon or Netflix, with a system that recommends the best schools and programs for student interests.

15. AI may change where students learn, who teaches them, and how they acquire basic skills.

While significant changes may still be a few decades in the future, the reality is that artificial intelligence has the potential to radically change just about everything we take for granted about education.

Using AI systems, software, and support, students can learn from anywhere in the world at any time, and with these kinds of programs replacing certain types of classroom instruction, AI may replace teachers in some instances (for better or worse). Educational programs powered by AI are already helping students learn basic skills. Still, as these programs grow and developers learn more, they will likely offer students a much wider range of services.

Application of AI in Education

Artificial intelligence can be used in the education sector in several ways to enhance efficiency.

Robot Teachers: Humanoid robot teachers can assist human teachers in delivering lectures to their students and make teaching more interesting using AI capabilities.

Personalised Education: AI can help create personalised teaching patterns for individuals based on their potential in different areas of learning. It can analyse the knowledge gap and preferences of individual students.

Tutoring: Artificial Intelligence can be essential in tutoring students by solving their doubts outside the classroom. This can be done with the help of chatbots and other AI-enabled tools. In addition, AI will help solve problems promptly.

Automated Grading System: AI-powered grading software uses machine learning techniques by replicating a human teacher's grading pattern in education. It will help remove the biases in the evaluation and human error. The most popular automated grading system in the education sector is optical marking recognition (OMR) criteria for assessing the objective types of questions.

Natural Language Processing: Natural Language Processing assists students in making necessary corrections to their documents and reports. An example is AI-enabled software, like Grammarly, that provides suggestions for errors in the document. Moreover, various NLP software tools help translate from one language to another, such as Google Translate, Microsoft Translate, etc.

Virtual Reality: People can explore and engage with a three-dimensional computer-generated environment known as virtual reality. By incorporating experiential learning into their lessons, VR educators are redefining what it means to be a student.

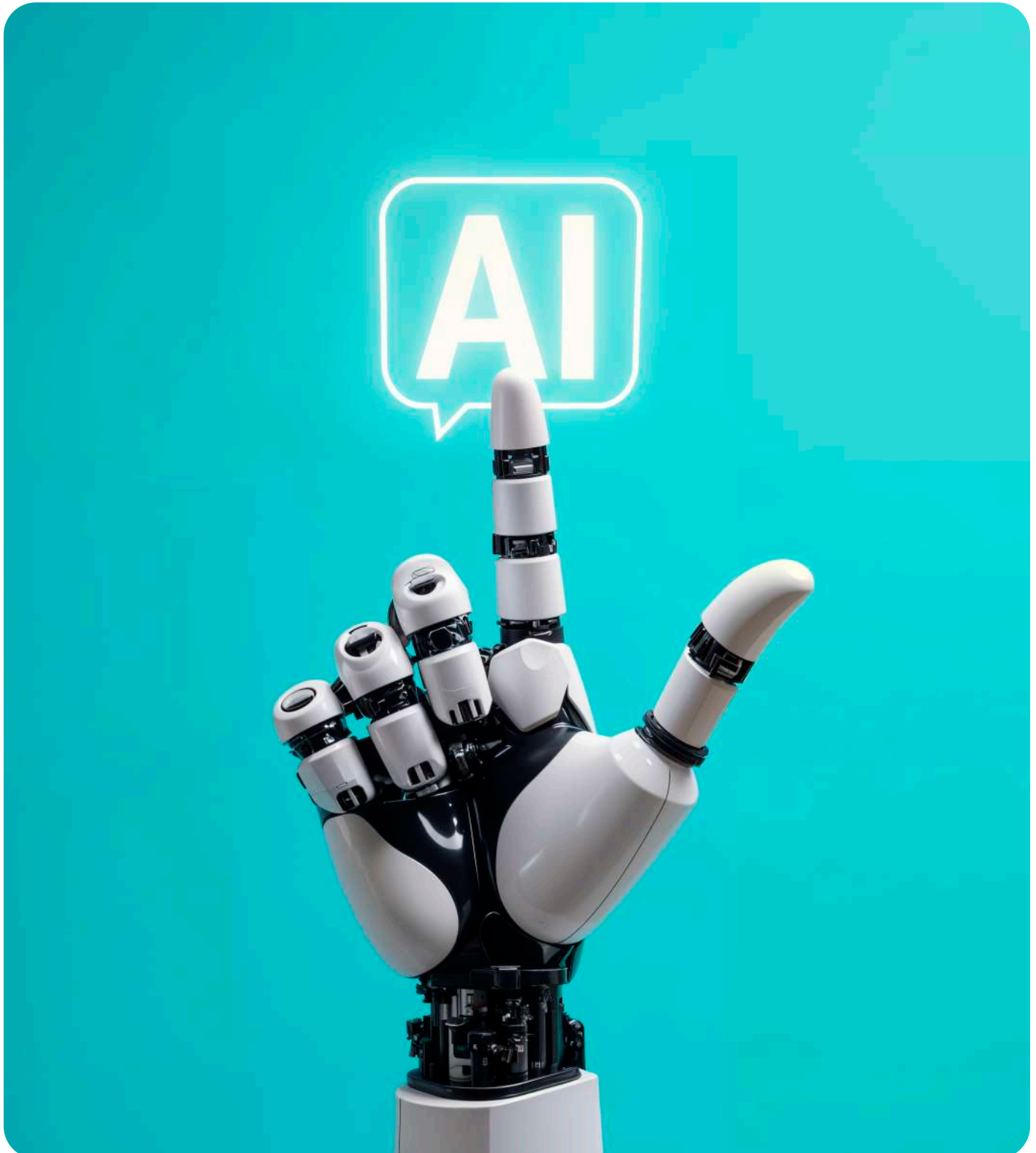
Administrative Tasks: AI can help the administration organise tasks such as

rescheduling curriculum, rescheduling classes, making attendance, grading papers, sharing reports of the students automatically to their parents, etc. It will help reduce manual work and paper use and can benefit the environment.

Creation of Smart Content: AI-based software tools will help create innovative content. It can

also help in keeping the information up to date.

Multilingual Teaching: As India has various regional languages, NLP tools with AI capabilities will help break down the language barrier for communication. That way, access to quality education and knowledge sharing on a broader level can be possible.





“Leading with Stories” Mrs. Trupti Rajkumar Vettukad

Mrs. Trupti Rajkumar Vettukad is a distinguished Soft Skills Trainer with expertise in communication, interpersonal skills, and professional development. With a Master’s degree in English and certifications as an ISO-certified Phonics Trainer and Master Trainer, she has been instrumental in shaping learners’ language proficiency and confidence. Passionate about empowering individuals, she specialises in spoken English, personality development, workplace etiquette, and structured phonics training for young learners. Her engaging, interactive training methods, including role-plays and real-world applications, create impactful learning experiences.

Beyond training, she has a strong background in academic administration, faculty coordination, and strategic documentation, including drafting Board of Management (BOM) reports. Her structured yet innovative approach to education and skill development continues to have a significant academic and professional impact.

In the ever-evolving business world, conveying ideas compellingly is one of the most vital leadership skills. While facts and figures are essential for logical decision-making, stories create emotional connections that resonate deeply and linger long after a presentation or meeting has ended. Storytelling in business leadership isn’t just about entertainment; it’s about weaving purpose into action, fostering trust, and inspiring teams toward a common goal.

The Art of Storytelling in Business Leadership

Storytelling is an ancient art that dates back to the earliest civilisations, where knowledge, culture, and traditions were passed down through captivating tales. In modern business, leaders who harness the power of storytelling can transform the workplace by aligning their teams’ efforts with the company’s broader vision. Unlike data-heavy presentations, stories humanise leaders, making them relatable and more approachable.

Why Storytelling Works: The Science Behind It

The human brain is wired to respond to stories. Neuroscience reveals that when we hear a story, multiple areas of our brain are engaged, including those responsible for sensory, emotional, and language processing. This complex activation explains why a well-told tale can evoke strong feelings and inspire action. Stories activate the parts of the brain that process experience, making listeners feel as if they are part of the narrative. This emotional connection fosters empathy and, importantly, creates memorable takeaways.

Elements of Effective Business Storytelling

- 1. Authenticity:** Genuine stories are powerful. Whether it’s sharing a personal challenge, a company’s origin story, or a customer’s success, authenticity ensures that the story resonates. Leaders who speak from the heart are likelier to inspire trust and loyalty.
- 2. Relatability:** A story is only compelling if relevant to the audience. Leaders must understand their teams’ experiences and perspectives to tailor stories that reflect shared challenges or aspirations.

3. Purpose: Every story must serve a purpose. Whether the goal is to motivate, teach, or call the team to action, the message must be clear and aligned with the intended outcome.

4. Structure: The classic story arc – with a beginning, middle, and end – is essential. This structure provides context, builds suspense, and culminates in a meaningful conclusion, emphasising the core message.

How to Incorporate Storytelling into Leadership

1. Illustrating Vision and Values: Leaders can use stories to illustrate the company's mission and core values. For example, recounting a moment when the company's values were tested but upheld demonstrates the significance of those principles more effectively than a slide deck ever could. A story about how teamwork helped secure a major client or how perseverance turned a setback into an opportunity brings abstract concepts to life.

2. Strengthening Team Cohesion: Stories can bridge gaps between team members, fostering a sense of shared identity. A leader who shares anecdotes about their journey—complete with struggles and triumphs—reminds teams that even in high-stakes roles, leaders face challenges just like everyone else. This kind of transparency can break down barriers, encouraging open communication and a stronger colleague bond.

3. Driving Change: Introducing new initiatives or changes can be met with resistance. However, a well-crafted story that outlines the necessity of change, framed around past successes or lessons learned, can help gain buy-in. For instance, sharing a story about a company that stagnated because it failed to adapt can motivate teams to embrace innovation.

4. Motivating Through Challenges: During difficult periods, stories of resilience can reignite the team's spirit. Leaders might share

a story about a previous crisis the company overcame, emphasising the qualities—such as perseverance and creativity—that led to success. This not only provides hope but also reminds the team that they have the capabilities to tackle current obstacles.

Real-World Examples of Storytelling in Leadership

Howard Schultz – The Starbucks Story: Howard Schultz, former CEO of Starbucks, is a well-known advocate for using storytelling to inspire and drive his company forward. Schultz's story about his trip to Italy, where he experienced the communal coffee culture that inspired Starbucks' signature café experience, has become legendary. It's not just a tale of inspiration but communicates the company's commitment to creating a "third place" between work and home. This narrative has shaped the identity of Starbucks, influencing everything from store layouts to customer service strategies.

Indra Nooyi – Leadership with Empathy: As the former CEO of PepsiCo, Indra Nooyi often spoke about her journey from a modest upbringing in India to becoming a global business leader. Her storytelling frequently emphasised the importance of empathy in leadership. One particular story she shared was about writing letters to the parents of her senior executives, thanking them for their children's contributions to PepsiCo. This story showcased Nooyi's gratitude and reinforced her belief in leading with a human touch, setting a precedent for a culture of appreciation within the company.

Practical Tips for Leaders to Enhance Storytelling Skills

1. Start with Personal Reflection: Take the time to identify key moments in your career or personal life that have shaped who you are as a leader. The more personal and relatable, the more impactful the story will be.

2. Practice Brevity: A good story doesn't need to be extended to be powerful. Leaders should practice telling their stories concisely

and impactfully to hold the listener's attention from beginning to end.

3. Use Visuals and Details: Adding sensory details can make a story more vivid. Describing a scene or including dialogue helps paint a picture in the audience's mind, making the story more engaging.

4. Adapt to Your Audience: Tailor your story based on who is listening. A tale told to senior executives may be more strategic and high-level, while a story shared with a project team can be more personal and motivational.

Storytelling as a Leadership Legacy

The impact of storytelling in leadership is lasting.

A powerful story is not just a communication tool; it becomes part of a leader's legacy. It can define a company's culture, rally teams during growth or hardship, and foster a sense of unity and shared purpose. Leaders who master the art of storytelling are more memorable and effective at inspiring action and building trust.

As the business landscape becomes more complex, the leaders who will stand out can blend strategy with story, logic with emotion, and vision with authenticity. By making storytelling an integral part of leadership, they can inspire teams to do their work and believe in what they are doing, feel connected to it, and strive for excellence together.





The Confluence of Big Data and Healthcare: Transforming Patient Treatment

Mr. Yash Barapatre

Yash Barapatre is currently a student of Dr. D. Y. Patil B-School. A Mechanical Engineer and now a student of Business Analyst, he has a strong passion for data-driven decision-making and problem-solving. With a foundation in engineering principles and an analytical mindset, he has transitioned into analytics, where he explores data to drive business efficiency and innovation. His journey has been shaped by hands-on experience in data visualisation, statistical modelling, and research-driven insights.

Driven by curiosity and a commitment to continuous learning, Yash has worked on projects spanning market research, AI in recruitment, and healthcare analytics. He has also undertaken a deep learning project on breast cancer detection, leveraging advanced machine learning techniques to contribute to medical diagnostics. His background in mechanical engineering provides him with a structured problem-solving approach, while his expertise in analytics allows him to extract meaningful insights from complex datasets. He aims to bridge the gap between technical analytics and real-world business applications through his writing, making data more accessible and actionable.

Information Technology has advanced patient care services to a level of sophistication and efficiency that some would deem impossible a few years ago. Perhaps one of the most significant and transformative developments within the sector recently is the Application of Big Data Analytics in Healthcare. With big data, healthcare providers can analyse and process vast volumes of data to help them identify patterns, predict health trends, and make better decisions. This Article examines the fusion of big data with healthcare And how Convergence Is Transforming the Industry, Creating New Paradigms of Healthcare-Word Metrics.

A Healthcare Perspective on Big Data

Big data encompasses high volumes of structured and unstructured data created daily from multiple sources. In health care, this data includes, among other things, electronic health records (EHRs), genetic information, medical imagery, and patient demographic information on wearable devices. Due to the size of such datasets, traditional data-processing

techniques are inadequate, so to reveal insight, advanced technologies like machine learning (ML), artificial intelligence (AI) and natural language processing (NLP) are used. These insights enhance decision-making and enable healthcare providers to deliver more accurate and better patient care.

How Big Data is Changing Patient Care

Precision medicine has been one of the most promising big-data-driven advances in health care, leading to tailored treatment plans. It harnesses the power of big data to develop individualised treatment plans using a combination of genetic, clinical and lifestyle information. For instance, through analysis of genetic information, healthcare providers can estimate a patient's response to a specific drug or therapy and provide a more efficient and safer treatment strategy. It provides an alternative to the one-size-fits-all model of care with a more customised treatment solution that enhances both the speed and effectiveness of patient care.

Proactive healthcare prevents diseases before they develop. Big data allows for predictive analytics, which is instrumental in spotting and reaching vulnerable population groups who might be on their way to a bigger health problem. Based on the data available in EHRs, patient history, and other health indicators, predictive models predict the chances of diseases like diabetes, hypertension, and cancer. With this information, they can be proactive by suggesting lifestyle changes, early screenings or even medications to reduce risks. This proposed system may lead to a reduced burden of chronic diseases and improved cost savings for healthcare in the long run.

All thanks to big data, the diagnostics in healthcare have seen a sea change, helping to improve it further and making them even better. With the help of AI and ML algorithms for patient data analysis, which includes medical imaging, lab results, and genetic information, healthcare professionals can diagnose conditions more properly and earlier. AI-powered tools are hierarchically used to detect small trends in medical images that human eyes may miss, like early-stage cancer. Early detection is crucial for enhancing patient outcomes, and big data provides clinicians with the resources to accomplish this more efficiently.

Streamlining the Operations of the Hospital while Cutting Costs With the help of big data, there is also an improvement in the rest of the activities that are done within the orders of the hospitals. For example, through analytics, hospitals can optimise processes, eliminate redundancies and improve the use of their resources. For example, understaffing and overuse of beds can easily be avoided when a predictive model that estimates the rate of patient intake is created. Understanding patients' flow can also help make waiting for patients to be assisted more efficient and timelier. Furthermore, analytical tools may be applied to predict the wear and tear of medical devices so that maintenance can be scheduled in advance; hence, downtime and

unavailability of resources can be prevented. All these developments reduce expenses while increasing the quality of services delivered to the patients.

Improving Patient Tracking Systems Using Wearables Thanks to wearable technology, many patients' health-related metrics have been gathered in real-time—devices monitoring the heartbeat, blood pressure, glucose, etc. Helping doctors and other healthcare professionals track a patient's status continuously collects and captures data that may be used for analysis. Such information may prove valuable in controlling chronic illness and predicting its worsening so that appropriate measures can be taken quickly. Furthermore, telehealth has revolutionised care by enabling remote observations of patients, especially vulnerable populations needing medical attention and living in less-served regions. This sort of monitoring in the real world can decrease readmission rates, cut down the cost of the service, and enhance the quality of care given to patients.

Improving Clinical Trials and Drug Development through Big Data That being said, big data is precise and targeted information, allowing for better and quicker insights into clinical trials and drug development. For instance, pharmaceutical companies can use big data to comprehend the history of given clinical trials, study patient characteristics, and check actual results to improve the future structure of the trials. Additionally, RWEs, which are a type of big data, also help in enacting how the drugs will be used when they are already commercialised. This amount of credible information ensures that participants for the trial are more accurately targeted and minimises the time lag for other processes like the development of the new treatment. Big data also provides help in the area of post-marketing research, allowing for more side-line drugs to be continuously tested on other underrepresented nations for efficacy and safety.

Public Health and Epidemiology: Big data is

becoming popular in the area of public health surveillance, which seeks to assess the well-being of the community, monitor the spread of diseases, and guide public health actions. Social media, patients, and ecological circumstances can be analysed to find patterns that help address public health problems. A good example is during the COVID-19 pandemic, where big data was used to analyse virus spread,

Hot regions and the public health response during the outbreak period. It is expected that in the next few years, big data will play a pivotal role in the management of health challenges around the world and in formulating health policies and decisions.

Challenges in Big Data Healthcare Integration

Even though there are several possible advantages of big data in health care, it is clear that various limitations stand in the way of fully harnessing these technologies.

Data Privacy and Security It is evident that healthcare has sensitive information, so safeguarding the patient's details is of utmost importance. Specific legal protective measures from healthcare organisations, such as HIPAA in the US, secure patients' information. However, this is a negative aspect of the trend of implementing big data technologies in healthcare systems, as there is a risk of increased data and information leakage and an upsurge in cyberattacks. Hence, the existence of a security layer that would guarantee no unauthorised access to the patient's information is not in doubt.

Data Duplication For similar reasons, healthcare data is, at most times, siloed. Healthcare entities need interoperable systems that will allow data to be shared and integrated across care settings to unleash the full potential of big data. A significant barrier to realising this goal remains the lack of standardisation in data formats and definitions across healthcare providers.

Data Quality and Accuracy There is nothing

new to report here, as big data analytics cannot give accurate results if the quality of the data being fed into it to input is not good enough. Healthcare analytics is complicated because healthcare data is often incomplete, inconsistent or dirty, resulting in incorrect analyses and ultimately impacting patient care. Basic protocols for validating and cleaning these data need to be established to have any confidence in insights derived from big data.

Ethics and bias issues Algorithmic bias is just one of the ethical questions surrounding big data in healthcare. If a machine learning model is trained on data that reflects our biases, it can yield biased results against demographic groups.

The Future of Big Data in Healthcare

The prospects for improving the quality of healthcare services are feasible, largely thanks to the ongoing technological advancements in big data. The future advances our expectations regarding accurate diagnosis, effective treatment, and the systems of care services focusing on prevention, owing to the further expansion of AI, machine learning and other similar analytics tools into operational processes. Additionally, the integration of genomics and big data will usher in the next generation of medicine, which will be able to offer customised therapies based on the specific genetic profile of the patient.

Blockchain technology can also tackle data security and privacy issues. Blockchain technology allows patients' health information to be securely stored and shared with relevant health professionals whenever needed.

Also, real-time health data collection and availability, supported by professional artificial intelligence development, would foster setting up and expanding remote patient monitoring and telemedicine services. These changes will broaden the demographic of healthcare and specifically target the native populations in rural or poorer service regions, enhancing health status as well as reducing costs.



Digital Marketing: The Career of the Future

Mr. Abhijeet Surve Patil

Abhijeet Surve Patil is an experienced digital marketing expert with over five years of experience in the field. As the founder of a successful digital marketing agency, he specializes in helping businesses expand their reach and connect with potential customers through strategic marketing initiatives. He is proficient in industry-leading tools such as Google Ads, Meta Ads, SEO tools, and email marketing platforms. Additionally, his expertise in Excel allows him to analyse data effectively, optimize campaigns, and drive impactful marketing strategies.”

“परिवर्तनमेव स्थिरमस्ति”: (Parivartanamev sthiramasti)—The only constant is change. This ancient Sanskrit wisdom perfectly captures the transformation in marketing today. Digital marketing has revolutionised how businesses connect with customers, with 99% of products or services now having or capable of having digital touchpoints. Social media, e-commerce, and apps have redefined customer engagement. Businesses are adopting personalised, tech-driven approaches to create seamless experiences.

This shift presents an incredible opportunity for aspiring marketers to lead in a dynamic, high-demand field.

Why Digital Marketing is the Future

The numbers don't lie:

Digital ad spending is projected to exceed \$800 billion by 2026. Over 63% of global ad budgets are already digital. The industry is growing at 10% annually, creating demand for SEO experts, social media managers, and data-driven marketers. This is more than just a trend—it's a fundamental change. Digital marketing blends creativity, analytics, and technology, making it a must-learn skill for future-ready careers.

Trends in Digital Marketing & How to select one.

The canvas of digital marketing is vast and ever-

evolving, offering opportunities across various domains such as content creation, social media management, data analytics, search engine optimisation (SEO), email marketing, influencer marketing, and AI-driven advertising. Digital marketing is unique because students can choose their area of expertise based on their personality traits and skills. For instance, individuals with strong analytical skills can excel in data-driven roles like SEO or performance marketing. At the same time, those with a flair for creativity might thrive in content creation or social media campaigns. Similarly, those comfortable with technology can explore marketing automation, AI tools, WhatsApp API, & Chatbots.

Trends like video marketing, voice search optimisation, and AI-powered chatbots dominate digital marketing. The future promises even more innovation, with advancements in augmented reality (AR), virtual reality (VR), and AI transforming customer experiences. As the field grows, digital marketing offers an exciting career path for students to explore, innovate, and succeed.

Think Beyond the Syllabus

B-school coursework builds the foundation, but students must go further to succeed.

Tips for growth: Certifications: Platforms like Google Digital Garage, Coursera, and HubSpot



Innovating Healthcare Accessibility in India

Mr. Jignesh Patel

Jignesh Patel is the Founder and CEO of Jivika Healthcare, a pioneering social impact-driven enterprise dedicated to providing accessible and affordable healthcare solutions across India. Under his leadership, Jivika Healthcare launched Vaccine On Wheels, India's first doctor-based mobile vaccination clinic, and has expanded initiatives like Healthcare On Wheels in collaboration with Siemens Healthineers and the Government of Assam. With a mission to serve 25 million individuals by 2025, Mr. Patel's work has been recognised by leading organisations, including the Bill & Melinda Gates Foundation, for transforming healthcare accessibility in underserved communities.

Could you walk us through your early educational and professional background?

I am an IT engineer by qualification, and I completed my engineering degree in 2007 at Birman University, Ahmedabad, Gujarat. During campus placements, I was offered a role at Hewlett-Packard as a software engineer. However, I was inclined towards entrepreneurship and decided to start my own business instead of joining as an employee.

Between 2007 and 2010, I embarked on my first entrepreneurial journey. While there was significant learning, the business did not progress as envisioned. After three years, I decided to shut down the company and pursue an MBA at IBS Hyderabad, which I completed between 2010 and 2012.

During my MBA, I developed a keen interest in the healthcare sector through extensive market research on primary healthcare. This exposure shaped my aspiration to work within the healthcare ecosystem. After graduation, I joined Maruti Suzuki through campus placements and worked there for six years in sales and marketing. By 2018, I felt ready to restart my entrepreneurial journey, this time focusing on healthcare.

I joined IIT Hyderabad's Center for Healthcare Entrepreneurship, a one-year residential

research fellowship program, to gain deeper insights into the healthcare ecosystem. Here, I explored the challenges in the healthcare sector, developed a solution, and founded **Jivika Healthcare** in 2019, with IIT Hyderabad as an incubation partner holding 5% equity.

What inspired you to start Vaccine On Wheels, and what is its primary objective?

The Indian healthcare ecosystem faces significant disparities. While approximately 2.5 crore children are born in India annually, about 85% receive essential vaccinations through government services, while the remaining 15%—primarily upper-middle-class families—rely on private providers. This disparity leaves a large segment of the population unprotected against preventable diseases like typhoid and hepatitis A.

We identified this gap and India's lack of organised vaccination service providers. In developed countries, vaccination services cater to all age groups, significantly reducing hospitalisation costs and improving lifespans. Recognising this unmet need, we launched **Vaccine On Wheels** in 2019, India's first doctor-based mobile vaccination clinic. Our mission was to provide accessible, affordable, quality vaccination services across communities.

Could you elaborate on other initiatives by Jivika Healthcare

VaccineOnWheels is just one of our models. We also operate a **chain of family vaccination clinics**, targeting individuals of all age groups across economic strata. These clinics function within a 2-kilometre radius of communities and are often run by family doctors or general practitioners under a franchise model.

Our value chain includes vaccine procurement, cold chain maintenance, demand generation, appointment booking, and administering vaccinations. This end-to-end service model ensures accessibility and quality.

Additionally, we have conducted large-scale vaccination drives in collaboration with corporates under CSR initiatives. For instance, we recently partnered with DY Patil University to vaccinate adolescent girls against cervical cancer and provided free cervical cancer screenings for their mothers. These partnerships are critical for creating long-term community impact.

How did Jivika Healthcare scale its operations during the COVID-19 pandemic?

Before the pandemic, we operated with a limited staff and a single mobile vaccination unit in Pune. However, the government of India and international organisations like USAID identified us as a key player during the pandemic. Through their acceleration program, we scaled our operations significantly.

From 2021 to 2022, we expanded to over 40 districts across six states, reaching 10,000+ villages. We deployed over 200 mobile vaccination clinics and vaccinated over 2.5 million people. Our workforce grew from 15 to over 1,000 workers, including 200 doctors and 400 healthcare assistants.

The challenges were immense, mainly operating in regions with language barriers and rugged terrains, but our dynamic team ensured the successful execution of our initiative.

What new healthcare trends or technologies

excite you, and how do you plan to integrate them into Jivika Healthcare?

We are exploring innovative technologies to enhance our services. For instance, we've partnered with startups offering state-of-the-art devices like thermal breast screening tools and HPV DNA testing kits. These technologies enable self-sampling and early detection of diseases, minimising the need for specialised medical intervention.

We are also piloting our **Chemo At Home** service, which brings chemotherapy to cancer patients in the comfort of their homes. Additionally, our digital platforms streamline patient journeys and manage operational workflows effectively.

Can you share insights into Jivika Healthcare's collaboration with DPU?

We are conducting free vaccination drives for underprivileged children in collaboration with DY Patil University (DPU) and Tata AutoComp. While Tata AutoComp provides funding under its CSR initiatives, DPU facilitates access to schools and communities.

Our program aims to vaccinate children against diseases like cervical cancer and provide free screenings for their mothers. These strategic partnerships are crucial for delivering impactful healthcare services to underserved populations.



Report on Cervical Cancer Vaccination Drive & Free Medical Health Check-up Camp

Organised by:

Dr. D. Y. Patil B-School in Collaboration with Jivika
Healthcare & DY Patil Hospital Pimpri

Venue: Pawna Vidhya Mandir School

Introduction

In its continued efforts to promote public health and community welfare, Dr. D. Y. Patil B-School, in collaboration with Jivika Healthcare, successfully organised a **Cervical Cancer Vaccination Drive and a Free Medical Health Check-Up Camp** at the Pawna Vidhya Mandir School. The event was aimed at raising awareness about cervical cancer prevention and providing essential healthcare services to the local community, including students, teachers, and residents of the surrounding areas. These initiatives highlighted the institute's commitment to creating a healthier and more informed society by addressing critical healthcare challenges at the grassroots level.

Cervical Cancer Vaccination Drive



Cervical cancer remains one of the leading causes of cancer-related deaths among women in India. The primary objective of the vaccination drive was

to address this pressing issue by providing access to Human Papillomavirus (HPV) vaccines globally recognized for their role in preventing cervical cancer. The drive focused on adolescent girls aged 9–14 years, as this is the recommended age group for HPV

vaccination. Women from the local community and Pawna Vidhya Mandir School staff were also encouraged to participate.

The event began with an awareness session led by medical experts, who educated participants and their families about cervical cancer, its causes, and the critical role of HPV vaccination in prevention. A Q&A session was held to address any doubts or concerns. The event saw a significant turnout, with many girls and women taking advantage of this free vaccination opportunity. The collaboration between Dr. D. Y. Patil B-School and Jivika Healthcare ensured the provision of WHO-approved vaccines, reinforcing the credibility and safety of the initiative.

Free Medical Health Check-Up Camp



In addition to the vaccination drive, a comprehensive free medical health check-up camp was conducted to promote overall health and well-being. The camp catered

to students, teachers, and residents of the local community, ensuring they had access to essential healthcare services, often limited in semi-urban and rural areas. A team of qualified doctors, nurses, and volunteers from Dr. D. Y. Patil Hospital and Dr. D. Y. Patil B-School facilitated the camp.

The services offered included general health assessments, such as measuring height, weight, and Body Mass Index (BMI). Specialised check-ups for eye and dental health were also conducted. Additionally, counselling sessions were provided to spread awareness about the importance of nutrition, mental health, and physical fitness. These consultations allowed individuals to identify potential health issues early and take preventive steps. Referral support was available for those needing further treatment or specialised care.

The camp witnessed an enthusiastic response from students and the local community, with many individuals availing themselves of the free medical services. This initiative addressed immediate healthcare needs and emphasised the importance of regular health check-ups in maintaining long-term well-being.

Community Engagement and Impact

The joint efforts of Dr. D. Y. Patil B-School and Jivika Healthcare created a lasting impact on the Pawna community. By combining educational sessions with direct healthcare services, the initiative raised awareness about preventable diseases and the significance of early intervention. The cervical cancer vaccination drive, in particular, empowered young girls and women with a crucial health shield. In contrast, the medical health check-up camp addressed various health concerns and encouraged

proactive health management among the attendees.



The event's success demonstrated the potential of public-private partnerships in addressing pressing healthcare

challenges. It also underscored the role of educational institutions like Dr. D. Y. Patil B-School in bridging healthcare gaps and fostering a culture of health and awareness.

Conclusion

The Cervical Cancer Vaccination Drive and Free Medical Health Check-Up Camp organised by Dr. D. Y. Patil B-School in collaboration with Jivika Healthcare exemplify preventive healthcare and community welfare. By providing life-saving vaccines and essential medical services, the event significantly improved the health awareness and well-being of the local population. The community's overwhelming participation and positive feedback further affirm the need for such initiatives.

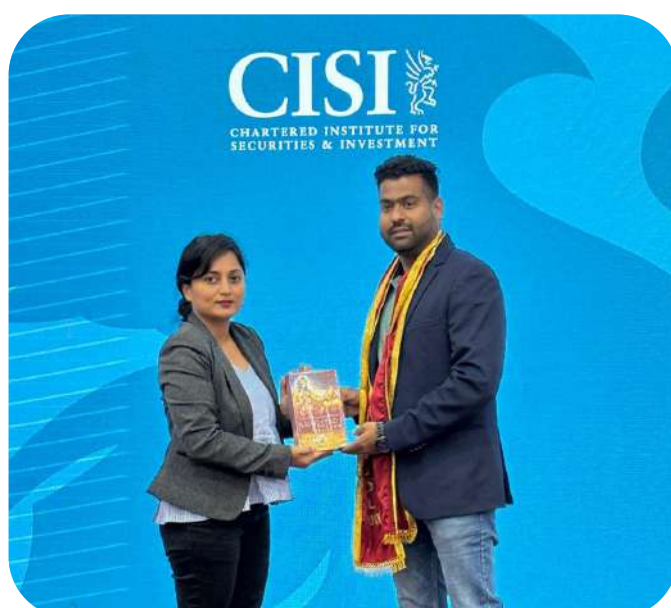
Dr. D. Y. Patil B-School remains committed to continuing such efforts to expand its outreach and create a healthier society. Through sustained collaboration with healthcare partners, the institution plans to address broader health challenges and make a meaningful difference in the lives of many.



A RIDE TO **BEST** MOMENTS















Resilience Room

HEALTH HEAVEN



In today's busy world, taking care of our health is more important than ever. Many people are so focused on their jobs, studies, or other responsibilities that they forget to look after themselves. This can lead to stress, anxiety, and even health problems. To combat this, we need to adopt a holistic approach to health that includes caring for our minds, bodies, and emotions. Practising self-care and mindfulness can improve our well-being and create a happier life for ourselves and those around us.

Why is Mental and Physical Health Important?

Taking care of both our mental and physical health is crucial. A healthy mind and body are essential for performing well in all areas of life. When we feel good mentally and physically, we can do better at work or school, enjoy our hobbies, and have stronger relationships with others. Here are some reasons why focusing on self-care is beneficial:

- **Better Brain Function:** Regular exercise, eating healthy foods, and getting enough sleep can help improve our memory and concentration. When our brains are well-fed and rested, we think more transparent and make better decisions.
- **Lower Stress Levels:** Meditation and deep breathing can help calm our minds. When we manage stress effectively, we feel more relaxed and at peace.
- **Stronger Immune System:** A healthy lifestyle helps our bodies fight off sickness. Eating nutritious foods and staying active can boost our immunity.
- **Improved Relationships:** When we feel good about ourselves, we connect better with others. Healthy relationships are built on good communication and emotional support.
- **Higher Productivity:** A healthy mind and body lead to better performance at work or school. We get more done when we feel energised and focused.
- **Enhanced Quality of Life:** Taking care of

our mental and physical health allows us to enjoy life more fully. We can engage in activities that bring us joy.

Breaking the Stigma Around Mental Health

Even though more people are talking about mental health today, it's still a sensitive topic for many. Some individuals may feel embarrassed about their struggles with mental health issues. It's essential to normalise these conversations so that people feel comfortable seeking help when they need it. By openly discussing mental health, we can reduce the stigma associated with it and encourage others to seek help when needed.

Self-Care and Mindfulness: The Cornerstones of Well-being

Self-care and mindfulness are key components of good health. Practising self-care helps us manage stress, improve our mood, and boost our energy levels. Mindfulness activities like meditation or yoga allow us to focus on the present moment, which can reduce anxiety. Here are some practical self-care tips:

1. **Get Enough Sleep:** Aim for 7-8 hours of sound sleep each night to recharge your body.
2. **Eat Healthy Foods:** Fill your plate with fruits, vegetables, whole grains, and lean proteins to nourish your body.
3. **Stay Hydrated:** Drink plenty of water throughout the day to keep your body functioning well.
4. **Exercise Regularly:** Find physical activities you enjoy, like walking or dancing; this keeps your body fit.
5. **Practice Mindfulness:** Include meditation or deep breathing exercises in your routine to relax your mind.
6. **Spend Time in Nature:** Outdoors can help lift your spirits; walk in the park or sit outside.
7. **Limit Screen Time:** Reduce time spent on phones or computers to reduce eye strain and mental fatigue.

- 8. Set Boundaries:** Learn to say no when you need to take care of yourself; prioritise your own needs.
- 9. Seek Support from Friends and Family:** Connecting with loved ones can provide comfort during tough times.
- 10. Get Professional Help if Needed:** Don't hesitate to contact a therapist if you're struggling; seeking help is a sign of strength.

The Role of Institutions

Schools, workplaces, and healthcare providers are vital in supporting mental and physical health. They can create environments that encourage people to prioritise their well-being by implementing various strategies:

- **Mental Health Awareness Programs:** Organize workshops to educate people about mental health issues.
- **Employee Assistance Programs (EAPs):** Offer confidential counselling services for employees who need support.
- **Flexible Work Arrangements:** Allow flexible schedules to help reduce stress for employees trying to balance work-life demands.
- **Wellness Programs:** Provide classes in yoga or fitness activities that promote physical health.
- **Mental Health First Aid Training:** Teach staff how to recognise signs of mental distress so they can assist others effectively.

The Power of Community

Community plays an essential role in supporting mental and physical health. By connecting with others through community groups or volunteer work, we can build strong social networks that help reduce feelings of loneliness. Participating in social activities can also enhance our well-being by providing opportunities for friendship and support.

Creating Your Personal Health Haven

You can create your own personal "Health

Haven" by incorporating these principles into your daily life:

- 1. Set Realistic Goals:** Start small with achievable goals for your health journey.
- 2. Find a Workout Buddy:** Exercising with a friend can keep you motivated.
- 3. Make Healthy Food Choices:** Cook more at home using fresh ingredients instead of processed foods.
- 4. Prioritize Sleep:** Aim for 7-9 hours of quality sleep each night for better overall health.
- 5. Practice Mindfulness Daily:** Include mindfulness practices like meditation or deep breathing in your routine.
- 6. Connect with Nature Regularly:** Spend time outdoors whenever possible; even short walks can be beneficial.

Love Yourself, Love Your Life

Self-love: The Foundation of Happiness

In our fast-paced world, it's easy to get caught up in the hustle and bustle, neglecting our needs and well-being. But remember, self-love is not selfish; it's essential. It's the foundation upon which we build strong relationships, achieve our goals, and experience true happiness.

What is Self-Love?

Self-love is the act of accepting and appreciating yourself, flaws and all. It's about recognising your worth, setting boundaries, and practising self-compassion. It's about nurturing your mind, body, and soul.

Why is Self-Love Important?

Self-love has a profound impact on our overall well-being. When we love ourselves, we:

- **Boost our self-esteem:** We feel more confident and capable.
- **Improve our relationships:** We attract healthier and more fulfilling relationships.
- **Reduce stress and anxiety:** We learn to handle challenges more resiliently.

- **Increase our creativity and productivity:** We tap into our full potential.
- **Enhance our overall happiness:** We experience more joy and contentment.

How to Practice Self-Love

- **Positive Self-Talk:** Replace negative self-talk with positive affirmations.
- **Self-Care:** Prioritize activities that nourish your body and soul, such as yoga, meditation, or spending time in nature.
- **Set Boundaries:** Learn to say no and prioritise your needs.
- **Practice Gratitude:** Focus on the positive aspects of your life.
- **Forgive Yourself:** Let go of past mistakes and embrace self-compassion.

The Pillars of The Health Haven

The Health Haven is built on four fundamental pillars:

1. Nourish Your Body:

Balanced Diet: The cornerstone of good health lies in a balanced diet. The Health Haven emphasises the importance of consuming various nutrient-rich foods, including fruits, vegetables, whole grains, lean proteins, and healthy fats.

Hydration: Adequate hydration is crucial for maintaining bodily functions. The Health Haven promotes drinking plenty of water throughout the day.

Mindful Eating: Mindful eating involves attention to your body's hunger and fullness cues. It helps you Savor your food, avoid overeating, and make healthier choices.

2. Move Your Body:

Regular Exercise: Regular physical activity is essential for maintaining a healthy weight, reducing the risk of chronic diseases, and boosting mood. The Health Haven encourages a variety of exercises, such as cardio, strength training, and yoga.

Active Lifestyle: Incorporating physical activity into your daily routine, such as walking, cycling, or gardening, can significantly improve your overall health.

3. Calm Your Mind:

Stress Management: Chronic stress can have detrimental effects on both physical and mental health. The Health Haven emphasises the importance of stress management techniques, such as meditation, deep breathing, and yoga.

Mindfulness: Mindfulness involves paying attention to the present moment without judgment. It can help reduce anxiety, improve focus, and enhance overall well-being.

Sleep Hygiene: Adequate sleep is essential for optimal cognitive function, emotional regulation, and physical health. The Health Haven promotes good sleep hygiene practices, such as establishing a regular sleep schedule, creating a relaxing bedtime routine, and optimising your sleep environment.

4. Connect with Nature:

Spend Time Outdoors: Spending time in nature has numerous benefits, including reduced stress, improved mood, and increased creativity. The Health Haven encourages spending time outdoors, whether walking in the park, hiking in the woods, or simply sitting in your backyard.

Gardening: Gardening is a great way to connect with nature, exercise, and grow healthy food.

Self-Evaluation Questions

To assess personal growth and well-being, consider the following questions segmented by key areas: Seeking Help

1. I am aware of the counselling services available to me.
2. How do I feel about discussing my struggles with other
3. I regretted not asking for help when I needed it
4. I feel okay to avail myself of support when facing challenges.

Building a Support System

1. I often engage with my friends or family for emotional support.
2. I actively participate in group activities that foster connections.
3. I try maintaining relationships with friends and family, even when busy.
4. Have toxic relationships in my life that I need to reevaluate or distance myself from?

Prioritising Self-Love

1. I do celebrate my achievements, both big and small.
2. I can recognise and challenge negative self-talk.
3. I often engage in activities that bring me joy and fulfilment.
4. I set healthy boundaries to protect my emotional well-being.

Building a Path to Success

1. I measure progress toward success regularly.
2. I am open to adjusting my plans based on new insights or experiences.
3. I stay motivated when faced with obstacles or setbacks.
4. I am open to feedback from others.

Personal Growth

1. I reflect on my experiences to facilitate learning.
2. I am taking time for self-reflection to evaluate my growth journey.
3. I often leave my comfort zone to embrace new experiences.
4. I do take time for self-reflection.



ACKNOWLEDGING STRUGGLES

	Particulars	1	2	3	4	5
SEEKING HELP						
1	I feel okay with availing myself of a support system.					
2	I am aware of the counselling services that are available to me.					
3	How do I feel about discussing my struggles with others?					
4	I regretted not asking for help when I needed it.					
BUILDING A SUPPORT SYSTEM						
5	I often engage my friends and family for emotional support.					
6	I actively participate in group activities that foster connections.					
7	I try to maintain relationships with friends and family when busy.					
8	Have toxic relationships in life that I need to reevaluate or distance myself from?					
PRIORITISING SELF-LOVE						
9	I do celebrate my achievements, both big and small.					
10	I often engage in activities that bring me joy and fulfilment.					
11	I handle setbacks or failures. I treat myself with kindness during these times.					
12	I set healthy boundaries to protect my emotional well-being.					
BUILDING A PATH FOR SUCCESS						
13	I measure progress towards success regularly.					
14	I am open to adjusting my plans based on new insights or Experience					
15	I stay motivated when faced with obstacles or setbacks.					
16	I am open to feedback from others.					
PERSONAL GROWTH						
17	I reflect on my experience to facilitate learning.					
18	I am taking time for self-reflection to evaluate my growth journey.					
19	I often step out of my comfort zone to embrace my experience.					
20	I do understand my needs and desires.					

Scoring

To interpret your results, add the scores for each section and reflect on the areas where you might want to seek improvement or additional support. Higher scores indicate a more substantial alignment with acknowledging your feelings and seeking support when needed.

- Seeking help: _ /20
- Building a support system: _ /20
- Prioritizing Self-love: _ /20
- Building a path for success: _ /20
- Personal Growth: _ /20

Reflection

Consider the following questions based on your scores:

1. In which areas did you score the lowest? What steps can you take to improve in these areas?
2. What are your strengths that contributed to this high score? How can you leverage these strengths to achieve and maintain that accuracy?
3. How will you prioritise self-love and a path to success?





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