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PRARAMBH 1

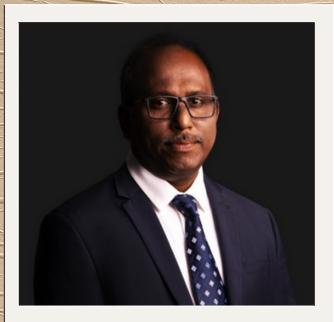
A Journey Through Insights, Impact & Innovation.



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THE BIG PICTURE_

This is a space where students and faculty gather to reflect, question, and share their perspectives on the world, giving voice to their ideas.

The Quiet Rebellion: Reclaiming Deep Thought in a World of Noise

We live in an era of unprecedented connection. With a universe of information in our pockets and a global network at our fingertips, we are, in theory, the most informed and engaged generation in human history. Yet, a quiet paradox seems to be unfolding in our lecture halls, libraries, and common rooms. We are more connected, but are we more reflective? We have more data, but do we possess more wisdom?

Look around during a break. The scene is familiar: heads bowed not in contemplation, but over the luminous glow of screens. Fingers aren't tracing lines in a book; they're scrolling through an infinite feed. This isn't a moral failing; it's the architecture of our modern world. We are participants in an "attention economy" where our focus is the ultimate commodity, constantly mined by notifications, breaking news alerts, and algorithmically perfected content designed to keep us engaged for just one more second.

The cost of this constant cognitive bombardment is subtle but profound. It manifests as a kind of intellectual fragmentation. We read an article in snippets, absorb a lecture while mentally drafting an email, and discuss a complex idea while half-listening for the ping of a new message. This multitasking is often lauded as a modern skill, but neuroscience suggests it's a myth. What we are actually doing is "task-switching" at a rapid pace, a process that is inefficient and depletes our mental energy. It prevents the very state of mind that is the cornerstone of genuine learning and discovery: deep thought.

Deep thought is the sustained, focused concentration required to grapple with a difficult problem, to truly understand a dense philosophical text, or to connect disparate ideas into a novel concept. It is the mental space where synthesis happens, where creativity is born, and where we move from simply knowing facts to understanding their meaning. This is the work that cannot be done in five-minute intervals between distractions. It requires a sanctuary, a quiet space not just in our physical environment, but within our own minds.

For us, as a community of students and faculty, this is not a trivial concern. It is the central challenge to our very purpose. A university is meant to be a haven for this kind of thinking. It is a place where we are given the rare gift of time and resources to ask fundamental questions: Why is the world the way it is? How can we make it better? What does it mean to live a good life?

Answering these questions is impossible if our cognitive tools are blunted by perpetual distraction. How can we find our own voice when it is drowned out by a cacophony of external ones?

This is where the idea of a quiet rebellion comes in. It isn't a Luddite call to abandon technology, but a conscious, intentional movement to reclaim our attention. It is a rebellion fought not in the streets, but in the small choices we make every day.

THE BIG PICTURE_

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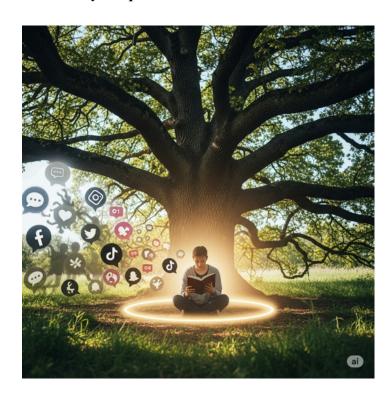
What does this rebellion look like?

- Embracing Monotasking: It means treating single-tasking not as a limitation, but as a superpower. Close the other tabs. Put the phone in another room for an hour. Dedicate a block of time to one book, one problem, one conversation. Experience the texture and depth of a single thing.
- Curating Your Information Diet: We are meticulous about the food we consume. We should be just as discerning about the information we feed our minds. Unfollow accounts that thrive on outrage. Mute notifications that are not urgent. Trade the ephemeral scroll for content that is challenging, enduring, and nourishing.
- Scheduling Stillness: In our hyper-productive culture, "doing nothing" is often seen as a waste of time. But boredom is not an enemy; it is the fertile ground for introspection and creativity. Schedule ten minutes a day to simply sit with your thoughts, to walk without a podcast, to allow your mind to wander where it will. This is where the unexpected connections are made.
- Prioritizing Presence: The most meaningful interactions we have are those where we offer each other the gift of our full attention. In a discussion, listen not with the intent to reply, but with the intent to understand. When with friends, be with them completely. True connection is an antidote to the shallow validation of a digital 'like'.

This is not easy. The pull of the digital world is strong and expertly designed. But the pursuit of knowledge has always been an act of deliberate effort. Building a sanctuary for deep thought is the modern intellectual's most essential task. It is the work that allows us to not just consume ideas, but to create them; not just to react to the world, but to thoughtfully respond to it.

So, the next time you feel the phantom buzz in your pocket or the urge to open a new tab, pause. Take a breath. Ask yourself what you are sacrificing for that momentary hit of stimulus. In that small moment of resistance, you are casting a vote for a deeper, more reflective way of being.

What will your quiet rebellion look like?





This article is written by Anushk Goel, 2nd Year PGDM (Marketing) student at Jagdish Sheth School of Management.

Every Step, A Lesson: How the Batch of 2025 Began Their Journey Outdoors



Before the first lecture or case study, the PGDM/MBA Batch of 2025 embarked on their "Prarambh" at JAGSoM in the most elemental of classrooms: the great outdoors. The Outbound Leadership Lab (OLL) at Vijaybhoomi University was more than an orientation activity; it was a powerful catalyst for personal and collective growth.

Amidst nature's calm and its challenges, students engaged in tasks that demanded more than intellect. They required trust, vulnerability, and the courage to lead and to follow. Moments of shared struggle quickly became moments of shared strength, as classmates learned to lift each other's spirits, navigate ambiguity together, and forge bonds that will undoubtedly define their academic journey.

As one student captured it, the experience was a reflection of "courage, connection, and the spirit of embarking on a new journey."

This transformation is rooted in a deep understanding of human dynamics. As our psychologist notes, "The OLL fosters an environment where students develop crucial self-awareness. Communication becomes a powerful tool for coordination, adaptability is practiced in real-time, and they experience the very essence of effective team dynamics."

The result? The Batch of 2025 returned to campus not just prepared for their curriculum, but primed for leadership, carrying with them lessons in teamwork and trust that can only be learned when every step becomes a lesson.

A Tapestry of Unity: The Spirit of Freedom Resonates at JAGSoM



On the historic occasion of India's 79th Independence Day, the JAGSoM campus was imbued with a deep sense of patriotic pride. The community of students, faculty, and staff came together to commemorate the nation's journey, honouring the immense sacrifices of the heroes who secured our freedom.

The day's proceedings began with the solemn unfurling of the national flag, a powerful symbol of our sovereignty and collective aspirations. This was followed by a series of cultural performances and heartfelt tributes that painted a vibrant picture of India's rich heritage.

The event served as more than a celebration; it was a poignant reminder of our shared roots and the values of unity and resilience that define us.

For a premier institution like JAGSoM, the day also served as a moment of reflection on our role in nation-building. The spirit of freedom celebrated is synonymous with the spirit of innovation and leadership we aim to cultivate. The ceremony concluded with a renewed sense of purpose: to continue building a legacy of progress and to nurture leaders who will contribute to a stronger, brighter India.

A Legacy of Influence: Dr. Rajendra K. Sinha's Contributions Recognised with Top Academic Honour



True influence in academia is measured by the success and integrity of the leaders one inspires. It is with great pride that we celebrate this very quality in Dr. Rajendra K. Sinha, Professor Emeritus & Chairperson of our Centre of Excellence in Banking, who has been honoured with the "Prof. Y. K. Bhushan Most Influential Professor" Award.

This prestigious accolade, presented at the World Education Congress 2025, celebrates a career defined by dedication and impact. It recognizes Dr. Sinha's relentless commitment to shaping minds and his remarkable ability to bridge the gap

between academic theory and industry practice, particularly within the complex world of banking. His work has not only enriched our curriculum but has also guided countless students on their path to becoming effective and ethical leaders.

This award is a fitting tribute to an inspiring educator and a respected leader in his field. On behalf of the students, faculty, and alumni who have benefited from his wisdom, we offer our heartfelt congratulations to Dr. Sinha on this momentous recognition.

A Masterclass in Modern Sales: Prof. Ashwin J. Baliga Delivers High-Impact Workshop at JAGSoM



It was a pleasure to welcome Professor Ashwin J. Baliga Assistant Prof. of Marketing & Sales at IESEG School of Management back to the JAGSoM campus for a masterclass on Sales Management. Over two intensive days, students were immersed in the world of B2B selling, gaining real-world perspectives on the core strategies and the seven-step selling process.

A standout feature of this year's workshop was Prof. Baliga's innovative use of an AI-powered sales agent. This advanced tool allowed for an unprecedented level of interactive learning, enabling students to apply theoretical knowledge in a simulated business environment.

The fusion of Prof. Baliga's expert instruction with this cutting-edge technology created a powerful and memorable educational experience.

The JAGSoM community, including students and faculty, extends its heartfelt thanks to Prof. Baliga for his engaging instruction and to Prof. Rajesh Kumar for organizing this forward-thinking session. Workshops like these are instrumental in equipping our students with skills that are not only relevant today but essential for the future.

Bespoke Curriculum vs Traditional Education: What Works Better Today?



More Than an MBA: Why JAGSoM's Bespoke Curriculum is a Game-Changer

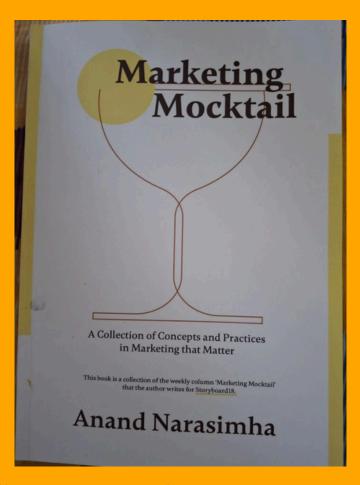
JAGSoM is redefining the postgraduate management experience with its Bespoke Curriculum—a learner-centric model that replaces rigidity with relevance. Here's a look at the key features that make it a strategic innovation in business education.

- 1. Radical Personalization: At its core, the curriculum empowers students to design their own learning journey. By choosing from a tiered system of electives, they can build a specialized skill set or create a unique hybrid pathway (e.g., Finance + Tech) that directly aligns with their career aspirations, fostering deep engagement and a sense of ownership.
- **2.** A Perfect Balance of Structure and Choice: Flexibility is built upon a strong foundation. A mandatory core curriculum provides the essential business knowledge every leader needs.

This is complemented by a rich ecosystem of practical programs—including PEP, SIP, and IIP—that ensures every student's personalized path is grounded in real-world application.

3. Cutting-Edge, Industry-Ready Content: The curriculum is designed to meet the demands of today's employers. With a focus on crossfunctional fluency and data-driven decision-making, it features contemporary electives in high-demand areas like Generative AI, Financial Risk Management, and Marketing Analytics.

The Result: The Bespoke Curriculum is a forward-thinking model that places JAGSoM alongside the world's top B-Schools. It cultivates agile, self-aware, and highly skilled leaders, setting a new standard for what management education in India can and should be.



Sip, Savour, Succeed: Professor Anand Narasimha Serves Up Branding Wisdom in New Book, "Marketing Mocktail"

For anyone thirsty for branding knowledge, Professor Anand Narasimha is serving the perfect drink. His new book, "Marketing Mocktail," captures the essence of his renowned teaching style—a potent mix of insightful frameworks, sharp wit, and masterful storytelling, designed to be sipped, savored, and soaked in.

A collection of his best articles from Storyboard 18, the book has been described by lucky early readers as a masterclass in branding. It demystifies complex topics with clever, catchy titles like "Friends, Family, and Flings" and "Branding with the Enemy," making sophisticated marketing strategy both engaging and memorable.

For his students, the book is the ideal companion to his lectures. As one student shared, "His way of making concepts feel intuitive has truly shaped my understanding of brand management. This book feels like the perfect memento of everything we've learned."

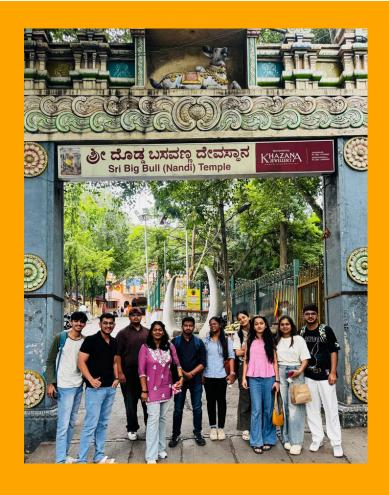
"Marketing Mocktail" is more than a book; it's an experience. It's a collection of wisdom that promises to be an essential resource for both aspiring and seasoned marketers. Keep an eye out for its upcoming debut on Amazon!

THE COMPETITIVE ARENA

Exploring Brand Bangalore: A Journey of Culture, Innovation, and Inspiration

As part of an immersive learning initiative, we participated the Brand Bangalore activity—a unique experience where students ventured into the heart of Bangalore to explore the city's rich cultural heritage and dynamic business ecosystem. The activity aimed to give students a deeper understanding of how Bangalore has evolved into India's "Silicon Valley," blending tradition with modernity. Throughout the day, students explored iconic landmarks, local markets, tech hubs, and cultural hotspots, interacting with entrepreneurs, artisans, and residents. This journey highlighted how Bangalore's identity is shaped by its thriving start-up ecosystem, world-class educational institutions, and deep-rooted cultural diversity. From witnessing the city's vibrant food culture and street art to visiting co-working spaces and innovation hubs, the experience offered students a 360° perspective on how a city builds its brand identity.





More importantly, it emphasized the role of culture, community, and innovation in driving economic growth and global recognition.

This activity wasn't just about sightseeing—it was about connecting classroom learning with real-world observations. Students returned with valuable insights into branding, city economics, and how businesses align with cultural narratives to create lasting impact.

Initiatives like Brand Bangalore underline how experiential learning can broaden students' perspectives, preparing them to think beyond textbooks and contribute meaningfully to the business world.

JAGSOM UNPLUGGED

Behind-the-scenes peek into the moments, stories, and experiences that shape us beyond academics.

Behind the Scenes: Where Ideas Come Alive

The morning sun streams through the glass windows of JAGSoM's corridors as Priya hurries to her Strategic Management class, clutching her laptop and a steaming cup of coffee. She's still processing yesterday's heated debate about sustainable business models—a discussion that stretched well beyond class hours and continued in the cafeteria until late evening.

Inside the classroom, Professor Sharma doesn't begin with slides or textbooks. Instead, he poses a simple question: "If you were running Zomato during the pandemic lockdown, what would you do?" Hands shoot up immediately. Arjun argues for aggressive expansion into grocery delivery, while Meera advocates for supporting local restaurants through reduced commission rates. The room buzzes with energy as classmates build on each other's ideas, challenge assumptions, and share personal experiences.

This isn't just academic theory unfolding—it's raw, unfiltered thinking in action. When Rohit mentions his father's struggling restaurant, the case study suddenly becomes personal. The class collectively brainstorms solutions, drawing from marketing concepts, financial models, and human empathy. Professor Sharma steps back, letting the students lead the conversation, occasionally guiding them toward deeper insights.

This book was reviewed by Jigyasa Jaggi, 1st Year PGDM student at Jagdish Sheth School of Management.

By lunch break, what started as a theoretical discussion has evolved into a potential startup idea. Three students are already sketching a business plan on napkins, while others research market gaps on their phones. The boundaries between classroom learning and real-world application have completely dissolved.

These unscripted moments—the passionate debates, the collaborative problem-solving, the spark of recognition when theory meets reality—are where true learning happens at JAGSoM. It's in these behind-the-scenes conversations that tomorrow's business leaders discover not just what to think, but how to think.

At JAGSoM, every class becomes a story worth telling, every collaboration a lesson in growth, and every challenge a chance to evolve. More than a place of study, it is a launchpad that prepares students to become future-ready leaders, equipped with perspective, resilience, and purpose to thrive in a constantly changing world.





ALMUNI DIARIES

JIVAA (JAGSoM IFIM Vijaybhoomi Alumni Association) is the official network empowering graduates with lifelong learning, professional growth, and enduring connections.

JIVAA brings together a dynamic community of alumni committed to continuous development, meaningful networking, and collective inspiration. Through the association, graduates gain exclusive access to professional workshops, industry talks, and social events—fostering collaboration long after commencement.

The much-anticipated Vijaybhoomi Alumni Meet 2025 unfolded from August 14th to 17th in a joyous four-day reunion. Day 0 began under a starlit sky with a soulful Musical Night, where familiar faces swayed to live melodies and old friendships were rekindled over warm cups of coffee. On Day 1, our campus transformed into a hub of intellectual exchange: round-table conversations on Gen AI breakthroughs ignited animated debates, while wellness experts guided mindfulness exercises that left participants energized and centered.





August 15th marked the heart of the celebration. Alumni gathered in the main auditorium for immersive panel discussions on emerging technologies and holistic well-being. Certificates of Participation were awarded, symbolizing each member's dedication to lifelong learning. Lively networking breaks offered moments to swap career milestones, laugh at shared memories, and forge new collaborations.

Day 2 showcased career-pivot success stories as alumni panels explored entrepreneurship and social impact. By sunset, rooftop dinners buzzed with laughter, clinking glasses, and tender nostalgia. The grand finale on Day 3 brought heartfelt toasts and a Farewell Gala—complete with impromptu speeches, group selfies, and promises to continue this journey together.

From insightful sessions to unforgettable evenings, the Vijaybhoomi Alumni Meet 2025 embodied the spirit of JIVAA: empowering lives through connection, curiosity, and community.

BOOK SHELF

Book Review – Think Straight by Darius Foroux

Playing to Win: How Strategy Really Works by A.G. Lafley and Roger L. Martin is a book that explains strategy in a clear and practical way. Many people think of strategy as a complicated plan filled with big words, but this book makes it simple. The main idea is that strategy is not about doing everything, but about making tough choices that give a company a real chance to win.

A.G. Lafley, who was the CEO of Procter & Gamble, shares how he turned around the company by focusing on the right products and markets. Roger L. Martin, a well-known strategy advisor, provides the framework that guided those choices. Together, they present a five-step model for building a strategy:

Winning Aspiration – Define what winning means for your company.

Where to Play – Decide the markets, categories, or customer segments you will focus on.

How to Win – Identify the unique advantage you will use to stand out from competitors.

Core Capabilities – Build the skills and strengths that are necessary to support the strategy.

Management Systems – Put in place the tools and processes to measure progress and stay on track.

The book explains each of these steps with stories from P&G's brands like Olay, Tide, and Pampers. For example, instead of trying to sell beauty products to everyone, P&G focused Olay on women looking for affordable yet premium skincare. This clear decision helped Olay become a leading brand. The examples show how choosing "where not to play" is as important as choosing where to compete.



This book was reviewed by Naitik Roy, 2nd Year PGDM (Marketing) student at Jagdish Sheth School of Management.

One of the strengths of the book is its simplicity. The language is easy to understand, and the ideas can be applied not only to big companies but also to small businesses, startups, and even personal career planning. The authors make it clear that strategy is not about being the biggest or spending the most money. It is about clarity, focus, and discipline.

Another strong point is how the book encourages leaders to make choices with courage. Many companies fail because they try to please everyone or avoid risks. Lafley and Martin argue that real strategy means saying no to some opportunities so that resources and attention can be used where they matter most.

The book is also realistic. It does not promise overnight success, but rather shows that consistent choices, supported by the right capabilities and systems, create long-term winning results.

Overall, Playing to Win is a highly practical and inspiring guide for anyone interested in business, leadership, or decision-making. It shows that winning is not based on luck, but on smart choices and the discipline to stick with them. Whether you are a student, a manager, or an entrepreneur, this book provides a framework you can use to shape your own strategy and increase your chances of success.



STARTUP STORIES

This section decodes the real startup journey, the rise and fall of startups, to uncover lessons every future founder needs to know.

Hostel Mate: A Student Startup That Made Hostel Life Easier

Starting life in a hostel is exciting, but for many students, it often comes with the stress of arranging daily essentials immediately after arrival. From buckets and mugs to bedsheets and toiletries, the process of sourcing everything can be tiring and overwhelming, especially for those new to the city. Recognizing this common challenge, four PGDM students from JAGSoM – Adarsh G, Ashwin Bhaskar, Nandan Bhat, and Thribhuvan Gowda – decided to step in with a simple yet impactful solution.

They came together to create Hostel Mate, a studentled initiative aimed at providing hostel essentials in a convenient, budget-friendly manner. Instead of students running around unfamiliar local markets, Hostel Mate brought everything to them in the form of curated kits that made settling into hostel life effortless.

The idea was rooted in practicality and empathy. The team conducted informal discussions with their peers, understood the immediate needs of newcomers, and designed hostel kits that catered to different requirements. By procuring items in bulk and carefully packaging them, they not only made essentials easily available but also ensured affordability without compromising on quality. Execution was another critical part of the journey. The team set up a stall during hostel onboarding days and promoted their idea through WhatsApp groups, posters, and word of mouth. What stood out was not just the affordability of the products but also the sense of convenience and relief it offered to new students and their parents. The stall quickly became a trusted stop for hostel newcomers, reflecting the real need the initiative had successfully addressed.

This story is given by Adarsh G, 2nd Year PGDM (Marketing) student at Jagdish Sheth School of Management.

Behind this success was also the mentorship and encouragement the students received from their faculty. Professor Rajesh Kumar, Marketing Professor at JAGSoM, played an important role in guiding the team to apply marketing concepts effectively. From positioning the kits to creating awareness, his insights helped the students refine their approach and think strategically about execution.

Each member of the team brought unique strengths – Adarsh led marketing and outreach, Ashwin managed vendors and inventory, Nandan handled financial planning, and Thribhuvan focused on promotions and on-ground execution. Together, they combined classroom learning with real-world application, turning a small idea into a functional business solution.

What began as a simple attempt to make hostel life easier became much more – a live example of entrepreneurship, teamwork, and problem-solving. For the four students, Hostel Mate was not just about selling essentials; it was about understanding customer needs, applying marketing principles, and delivering real value to their peers.

The team also extends their heartfelt gratitude to Pradeep Sir and Yogesh Sir for supporting them at every stage and providing the opportunity to transform this idea into reality. Their encouragement played a vital role in shaping Hostel Mate into a meaningful initiative.



FROM FINANCE LAB

SMIF at JAGSoM is a student-run fund where students manage real investments, gaining hands-on experience in capital markets.

Beyond the 60/40 Rule: Reimagining Portfolio Diversification in India

The 60/40 portfolio, which consists of 40% bonds and 60% stocks, was considered the ideal investment portfolio in contemporary finance. The reasoning was straightforward: bonds would reduce volatility and produce steady income, while stocks would offer long-term growth. In developed markets with steady international capital flows, controlled inflation, and predictable bond behaviour, this combination performed well.

India, however, has always been unique. Our markets are younger, more volatile, and as much impacted by cultural as by financial preferences. In 2025, the 60/40 split seems increasingly out of date, both internationally and especially in India. Bond markets have been shook by the combined effects of inflation and rising interest rates, domestic investors are now controlling equity flows instead of foreign ones, and gold, which was once thought of as more than just an asset in India, is now once again seen as an essential hedge. Although the old model doesn't entirely fail, it no longer adequately represents the complexity of modern Indian portfolios.

The Situation in India in 2025

With record inflows of ₹42,700 crore in July and SIPs becoming ingrained in the culture, equities are the main focus of India's 2025 investment narrative. Despite FIIs withdrawing ₹1.2 lakh crore, markets have remained resilient due to this consistent domestic participation. Once a key component of the 60/40 model, debt has become less relevant as a result of tax reforms and interest rate increases, which have pushed investors toward short-term and target maturity funds. However, gold has regained its prominence; in Q2, global demand reached 1,249 tonnes, and Indian ETFs brought in over ₹8,000 crore. A new "Tricolour Portfolio" consisting of hybrids for balance, debt for stability, and stocks for growth is being shaped by alternatives like multi-asset funds, REITs, and InvITs.

From Here, Where Do We Go?

The Indian portfolio now resembles a multi-legged table, which is less elegant but far more stable than the 60/40 rule, which was a simple two-legged stool. A contemporary allocation in this area might be between 55 and 65 percent stocks, 15 to 20 percent fixed income, 10 to 15 percent gold, and an additional 5 to 10 percent in alternatives such as foreign exchange-traded funds (ETFs), REITs, or InvITs.

The model will continue to develop in the future. It is anticipated that by 2030, portfolios will typically consist of five or six asset classes rather than just two. India's inclusion in international bond indices may make offshore investments more commonplace, with 10–15% of portfolios allocated to foreign debt or stocks. Rigid formulas will be replaced by AI-driven advisors that provide dynamic rebalancing based on interest rate cycles, inflation, and even geopolitical shocks. Thematic investing will gain popularity, whether it is in EVs, renewable energy, or artificial intelligence in general. Gold will continue to be a reliable asset throughout it all, a distinctively Indian anchor that neither innovation nor volatility are able to shake.

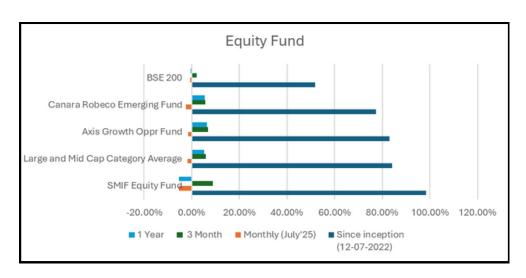
Conclusion

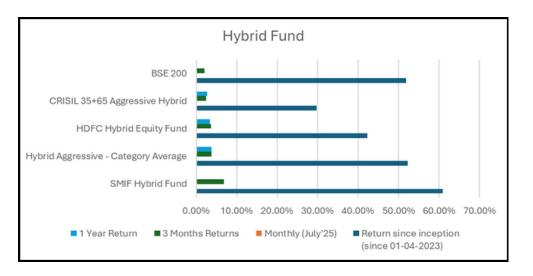
In the future, the model will continue to evolve. By 2030, portfolios are expected to have five or six asset classes instead of just two. With 10–15% of portfolios devoted to foreign debt or stocks, India's inclusion in international bond indices may encourage offshore investments. AI-driven advisors that offer dynamic rebalancing based on inflation, interest rate cycles, and even geopolitical shocks are likely to replace rigid formulas. Whether it is in renewable energy, electric vehicles, or artificial intelligence in general, thematic investing will become increasingly popular. Throughout it all, gold will remain a dependable asset, a distinctly Indian anchor that neither innovation nor volatility are able to override.

FROM FINANCE LAB

SMIF at JAGSoM is a student-run fund where students manage real investments, gaining hands-on experience in capital markets.

P E R F O R M A N





F U N D

X

G

O U P

Top 3 in Returns (Yearly)	
Company	% Gain
Solar Industries India Ltd.	31.87%
HDFC Bank Ltd.	25.22%
Sumitomo Chemical India Ltd.	25.05%

Bottom 3 in Return (Yearly)	
Company	% Gain
IndusInd Bank Ltd.	-44.05%
Vedant Fashions Ltd.	-34.87%
Indian Railways Finance	-33.73%
Corporation Ltd.	



This article is written by Sivaraman S, 2nd Year PGDM (Finance) student at Jagdish Sheth School of Management

This article is written by Varsha Saji, 2nd Year PGDM (Finance) student at Jagdish Sheth School of Management



The Business Lens offers sharp, real-world insights across, Finance, HR, Marketing and Analytics—giving readers a 360° view of today's business challenges and innovations.

FinTech: Shaping the Future of Finance

In today's digital-first era, finance is rapidly evolving beyond banks, cash, and traditional systems. FinTech — short for Financial Technology — is at the heart of this transformation. From mobile wallets to blockchain-based platforms, FinTech companies are redefining how people save, invest, borrow, and transact. Welcome to the disruptive world of FinTech.

What is FinTech?

FinTech refers to the integration of technology into financial services to improve their efficiency, accessibility, and user experience. It blends finance with innovation — using mobile apps, big data, AI, and blockchain to deliver smarter, faster, and safer financial solutions.

What Do FinTechs Do?

FinTech firms operate across a wide range of services, transforming the way financial activities are conducted. They enable digital payments through mobile wallets, UPI platforms, and contactless options, making money transfers instant and seamless. Many also focus on lending platforms, offering peer-to-peer loans and digital NBFC services that provide quick credit with minimal paperwork. In the investment space, WealthTech solutions like robo-advisors use algorithms to deliver personalized financial planning and portfolio management. InsurTech innovations leverage AI and analytics to offer customized insurance products and faster claims processing. Additionally, FinTech companies play a leading role in blockchain and cryptocurrency solutions,



This article is written by Aryan Kaneriya, 1st Year PGDM student at Jagdish Sheth School of Management

facilitating secure decentralized finance and efficient cross-border transactions. Together, these innovations are reshaping the financial landscape and making services more accessible, efficient, and customer-centric than ever before.

Global & Indian Growth Story

Globally, FinTech emerged in the early 2010s, revolutionizing banking with mobile-first solutions. India has become one of the fastest-growing FinTech hubs, powered by UPI, Aadhaar, and smartphone penetration. Government initiatives like Digital India and the rise of neobanks have accelerated financial inclusion even in remote regions.

Why This Field Matters

FinTech is not just about convenience; it's about empowerment. It brings banking to the unbanked, reduces operational costs, and fosters transparency. As AI, blockchain, and cybersecurity evolve, FinTech will continue to shape the global economy. Whether you dream of building an app that makes investments easy, or designing algorithms for fraud detection — the opportunities in FinTech are boundless. It's finance, reimagined.



The Business Lens offers sharp, real-world insights across, Finance, HR, Marketing and Analytics—giving readers a 360° view of today's business challenges and innovations.

Marketing 5.0: Where Technology Meets Humanity

Marketing has always been dynamic, evolving with the needs, preferences, and behaviors of society. It began as a product-centric approach, later shifted to consumer orientation, and eventually embraced digital transformation. Today, marketing stands at a new frontier—Marketing 5.0—a model that unites advanced technologies with the human need for trust, connection, and purpose.

In this age, technology plays a pivotal role in creating meaningful customer experiences. Artificial Intelligence enables predictive analytics, helping companies anticipate what consumers want even before they articulate it. Augmented and Virtual Reality create immersive environments where customers can visualize products in real-world settings, enhancing confidence in their decisions. Voice search has revolutionized consumer behavior, as winning a single spoken query on platforms like Alexa or Google Assistant can dramatically influence a brand's visibility and relevance.

Yet, marketing is not only about technology. The modern consumer expects brands to stand for something larger than profits. Authenticity, sustainability, and inclusivity are nonnegotiable. Companies such as Patagonia emphasize environmental stewardship, while Nike campaigns around empowerment and equality. These examples demonstrate that when brands align their business goals with social values, they build emotional loyalty that goes far beyond transactional relationships.

This article is written by Naitik Dave, 1st Year PGDM student at Jagdish Sheth School of Management

For aspiring marketers, the implications are clear. Technical expertise in digital tools like analytics, SEO, and AI must be combined with soft skills such as storytelling, empathy, and cultural awareness. Marketing is no longer about persuading people to purchase; it is about understanding their lives, addressing their problems, and becoming a meaningful part of their journey.

Ultimately, Marketing 5.0 is about balance. It integrates data with intuition, efficiency with empathy, and innovation with authenticity. The future of marketing lies not in selling more products but in designing experiences and connections that endure. Marketers who can master this blend will shape the brands of tomorrow.



The Business Lens offers sharp, real-world insights across, Finance, HR, Marketing and Analytics—giving readers a 360° view of today's business challenges and innovations.

Business Analytics: Relevance Today and Tomorrow

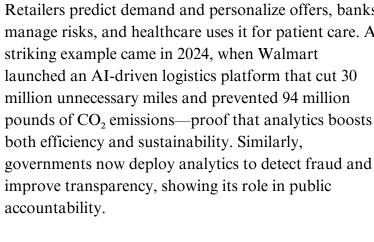
In today's world, where data flows faster than ever, business analytics has become a vital force in shaping decisions and strategies. What once relied on intuition is now backed by evidence, thanks to analytics transforming raw numbers into meaningful insights. From classrooms to corporate boardrooms, its impact is both immediate and lasting.

In education, students are being trained early to think analytically. Business schools integrate statistics, visualization, and machine learning through hands-on projects with real organizations. These experiences not only sharpen technical skills but also nurture the art of data storytelling, where insights are communicated in ways managers can act upon. Graduates leave equipped with strategic thinking, ready to apply analytics across diverse business functions.

In industries, the adoption of analytics is remarkable. Retailers predict demand and personalize offers, banks manage risks, and healthcare uses it for patient care. A

Looking to the future, analytics is evolving with AIdriven automation and user-friendly tools that democratize data use. No longer restricted to data scientists, these tools empower managers and employees alike. Yet, with this power comes responsibility. Ethical considerations such as bias, privacy, and fairness are now integral to how analytics is applied. Tomorrow's leaders will be judged not just on profit but on how responsibly they use data to impact society.

In essence, business analytics is more than a technical field; it is a bridge between numbers and decisions, between technology and humanity. Its relevance today is undeniable, and its importance in shaping tomorrow is only beginning to unfold.





This article is written by Indranil Majumder, 1st Year PGDM student at Jagdish Sheth School of Management



The Business Lens offers sharp, real-world insights across, Finance, HR, Marketing and Analytics—giving readers a 360° view of today's business challenges and innovations.

From "Workplace Stress" to "Strategic Resilience"

In today's competitive landscape, stress at work has become more than just a personal challenge—it's a business issue. According to the World Health Organization, workplace stress costs the global economy nearly \$1 trillion annually in lost productivity. For organizations striving to stay ahead, the ability to transform stress into resilience isn't optional; it's a strategic necessity.

Why Stress is a Business Problem

Stress impacts more than employee well-being. It directly influences decision-making quality, customer experience, and long-term business performance.

High-pressure cultures often see:

Increased attrition and absenteeism

Declining innovation and problem-solving ability

Hidden costs from errors and rework

Forward-looking companies understand that

managing stress is not just HR's job—it's a leadership
and strategy mandate.

Building Resilience into the Culture

- 1. Design for Flexibility, Not Rigidity Rigid structures amplify stress, while flexible policies drive adaptability. Hybrid work models, adjustable schedules, and autonomy over tasks empower employees to perform at their best.
- 2. Invest in Data-Driven Wellbeing Companies like Deloitte and PwC are using HR precision.

Wor

This article is written by Anwesha Ghosh, 1st Year PGDM student at Jagdish Sheth School of Management

Analytics to track burnout indicators—overtime hours, absenteeism spikes, or declining engagement scores. This allows leaders to intervene early with

3. Leadership by Example

Stress trickles down from the top. When leaders normalize taking breaks, setting boundaries, and focusing on outcomes over "always-on" presence, it creates a healthier work rhythm across the organization.

From Burnout to Breakthrough Organizations that proactively manage workplace stress are not just preventing burnout—they're unlocking growth. Studies show resilient employees are 3x more engaged, 31% more productive, and 6x more likely to innovate. Resilience isn't about removing challenges; it's about equipping people and systems to handle them smarter.

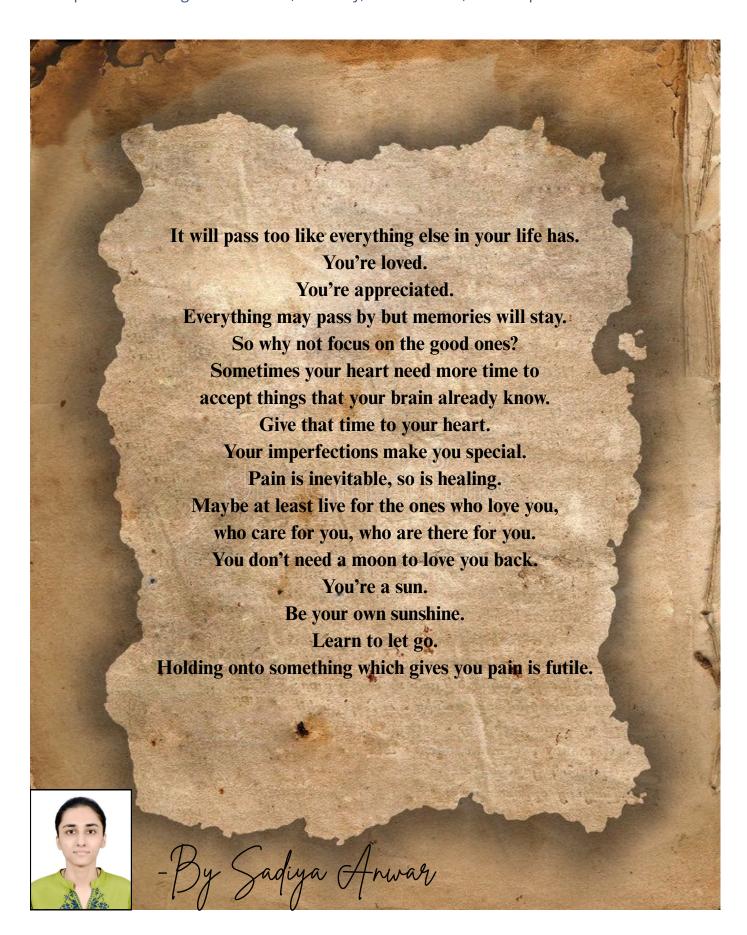
Final Thought: Stress as Strategy
In the business world, stress will never disappear.
Deadlines, targets, and disruptions are constants.
The winning organizations are those that flip stress from a liability into a strategic advantage—by embedding resilience into people, processes, and culture.

When companies redesign how they respond to pressure, they don't just survive storms—they navigate them faster, smarter, and stronger.



STUDENT'S CORNER

A vibrant space showcasing student voices, creativity, achievements, and campus life in motion.



PODCAST

In this section, handpicked episodes that spark ideas, stir questions, and give you a front-row seat to the real business world.



AI in Business: Why Future Marketers Must Become AI Generalists

Introduction

In this compelling episode of the Indian Business Podcast, Vaibhav Sisinty—founder of GrowthSchool—connects with host Think School to delve into the real-world implications of AI for businesses and professionals alike YouTube+8Top AI Tools List - OpenTools+8Medium+8.

- 1. Why "AI Agents" Are More Than Just Virtual Assistants
 Sisinty moves beyond the familiar image of AI as simply
 answering prompts. He introduces the concept of AI agents—
 automated systems capable of completing complex, multi-step
 tasks on your behalf, without requiring continuous human
 oversight Top AI Tools List OpenTools.
 - Example achieved: using ChatGPT Operator to sort through 5,000 startup ideas and shortlist promising ones within hours—a task that would have taken days manually <u>Top AI Tools List - OpenTools+1</u>.

2. Locating the Opportunity in Economic Downturns

As recession looms, businesses are under pressure to cut costs and become more efficient. Teams are discovering that AI agents offer exactly that: speed, scalability, and cost savings. This explains why many companies are increasing automation and replacing traditional roles with AI-driven systems <u>Top AI Tools List - OpenTools</u>.

3. Becoming an AI Generalist: A Competitive Edge

Sisinty coins the term "AI Generalist"—professionals who master leveraging AI tools to solve real-world problems. Level 0: Identify repetitive work tasks that could be automated.



This podcast was summarised by Piyush Kumar, 2nd Year PGDM (Marketing) student at Jagdish Sheth School of Management

- Pick a set of AI tools and use them deeply rather than jumping between the newest options.
- Level 1 and beyond: Understand different AI models, prompt engineering, context windows, and when to use specialized platforms (like RAG-based tools for handling lengthy documents) <u>YouTube+8Top AI Tools List -</u> <u>OpenTools+8Medium+8.</u>
- **4. Real-World Example: Automating Business Management**Sisinty speaks about ODO, an AI-integrated all-in-one business management platform. It centralizes functions like sales, accounting, inventory, HR, and project management—automating routine tasks and streamlining operations, with the first application free for life <u>Top AI Tools List OpenTools</u>.

5. Strategic Thinking in a Shifting Global Landscape

On a broader scale, Sisinty also reflects on geopolitics. Trade restrictions and limited access to critical hardware like GPUs underscore the strategic importance of AI dominance. He emphasizes that India must sharpen its competitive edge in AI to maintain economic resilience <u>Top AI Tools List - OpenTools</u>.

Conclusion & Student Call-to-Action

Sisinty's insights highlight a powerful message: AI isn't here to replace us—it's here to make those who leverage it smarter, faster, and more relevant. As tomorrow's marketers and business leaders:

- Start identifying tasks in your day-to-day that AI could do better.
- Select a handful of tools that align with your work style, and go deep.
- Commit to becoming an AI generalist. Your ability to strategically incorporate AI will define your professional edge.



Want to watch the full podcast? Scan the QR Code to watch the full podcast.

EPICENTER

HAN BANGER REPARTMENT

Your one-stop spotlight for seismic shifts and standout stories shaping India and the world.

US Imposes Record 50% Tariffs on India While Extending China Trade Truce

The US escalated trade tensions with India in August 2025, imposing a punitive 50% tariff on \$48.2 billion worth of Indian exports - higher than China's 30% rate. Meanwhile, the US-China trade truce was extended 90 days until November, preventing economic catastrophe between the world's largest economies.





India's PMI Surges to Record Highs, Signaling Unprecedented Business Activity

India's private sector activity hit historic peaks in August 2025, with the Composite PMI jumping to 65.2 from 61.1. Manufacturing PMI climbed to 59.8 (highest since January 2008) and Services PMI soared to 65.6. Strong domestic and export orders fueled 15 months of job growth, underscoring India's economic resilience and investment appeal.







As we conclude the third edition of PRARAMBH, we thank our readers and contributors for continuing this journey with us. Your support inspires us to raise the bar with every issue.

Stay connected for the latest insights and updates.





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