July 2025 Edition Vol 1- Issue 3





PRARAMBH 1

A Journey Through Insights, Impact & Innovation.



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MEET THE TEAM



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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.



Sometimes, a single classroom moment can spark a lasting curiosity. For me, that moment came during a B2B marketing session when the instructor mentioned a powerful concept—core competence—a strategic idea that has reshaped how many global businesses operate today. Even though we use the word "core competence" so often, little did I know the whole theory behind it until our class. And when core competence was mentioned, a name that immediately came with it was C.K. Prahalad, I noted it down casually at the time. But later, while reading more about him, I stumbled upon a quote that instantly connected with me:

"You have to go with your passion; if you don't do it, you will look back 30 years from now and you will never forgive yourself."

This one line was not just motivational it felt personal. It inspired me to learn more about his ideas and understand the profound impact he has had on the field of management. Born in Tamil Nadu educated at IIM Ahmedabad and in Harvard, he was a professor at The University of Michigan. But what made him stand out was the way he thought. In particular, I want to talk about 3 unique concepts that he pioneered and that shaped global industry and businesses.

Core Competence

One of the best-known contributions is the idea of core competence. Instead of focusing only on product market, Prahalad urged business to identify what their company does exceptionally better than anyone else and that's what truly drives long-term success.

Let's take an example to understand it better. In the case of Honda, their true strength was not just in making cars and bikes but in their engine technology. This single core competency helped Honda win in many industries not just cars and motorcycles but also power generators and lawnmowers.

Fortune at the bottom of the pyramid

In "The Fortune at the Bottom of the Pyramid," another of his groundbreaking works, Prahalad defied the traditional business notion that low-income populations cannot be profitable markets. He instead asserted that significant opportunities exist for businesses serving the world's poorest (those living on less than \$2 per day), as this demographic constitutes a vast and overlooked market.

This approach required an innovative business model of having low margin and high volume operations that demand extreme cost-efficiency, localized distribution networks, and an in-depth understanding of the socio-economic context of poor communities. For example, packaging of a single-use shampoo sachets. Prahalad also emphasized the importance of **co-creation**, where businesses engage with BoP communities to develop products and solutions together.

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.

A well-known example is Hindustan Unilever's Project Shakti (2001), which trains rural women to become direct-to-home sales agents of hygiene products, thereby improving public health, providing income opportunities, and expanding the company's rural reach of Unilever, these women also known as Shakti Ammas used to sell small soaps, shampoo sachets and detergents in their village. Over 1.6 lakh women entrepreneurs were enrolled across thousands of villages. This initiative improved health awareness and hygiene practices, contributing to public health outcomes. HUL also saw a significant increase in its rural market share.

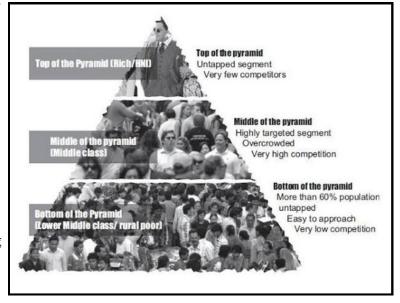


Co Creation

Prahalad also introduced the concept of co-creation where business involves customers in creating products and services. This helped business in creating unique and personalized experience for customers, leading to more satisfied customers and more successful business.

Some of the famous examples would be Nike ID, which is a platform where customer design their own sneakers.it is not just about customization but also about making customer feel like a creator. Currently luxury companies like Dior and YSL also provide customized options and host custom engraving workshops and it's a perfect example of how involving customers in product creation can create strong brand loyalty and better products.

What made CK Prahalad unique was that he saw an emerging market not as a challenge but as a landscape full of opportunities. Though he passed away in 2010, his work continues to inspire. For me, learning about Prahalad was more than an academic discovery. It was a reminder to not just follow an easy path, but to pursue a meaningful one.





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

Leadership in Emerging Technology Education



Dr. Venkatesh Sunkad, Director of JAGSoM, proudly represented the institute at the prestigious GMAC Conference, delivering a highly acclaimed session on the "Impact of Emerging Technology on Graduate Management Education." His presentation underscored the critical need to teach Blockchain, Cloud Computing, and Artificial Intelligence from a management perspective, ensuring graduates are equipped to lead in technologically driven business environments.

Ranked among the top three sessions, Dr. Venkatesh's insights highlighted JAGSoM's proactive and innovative curriculum approach, focusing on integrating advanced technologies beyond the traditional engineering scope. The conference also facilitated meaningful exchanges with

global peers, fostering collaborations aimed at enhancing faculty training and curriculum design. This participation reinforces JAGSoM's commitment to preparing future-ready managers who can adeptly navigate and leverage rapidly evolving technologies. Dr. Venkatesh also engaged in vibrant panel discussions on best practices for technology adoption in business education and shared success stories from JAGSoM's own tech integration initiatives. His contributions were well recognized, sparking further dialogue on bridging the gap between academia and industry. Through such international platforms, JAGSoM continues to strengthen its global footprint and drive educational excellence anchored in real-world relevance.

Showcasing Global Leadership through Intercultural Research



Dr. Shrabani B. Bhattacharjee, Assistant Professor at JAGSoM, proudly represented the institute at the prestigious SIETAR Switzerland Conference 2025, hosted by Lucerne University of Applied Sciences and Arts. Presenting her research poster, "Borderless Minds: Preparing Management Graduates for Trust-Driven Global Team Success," Dr. Bhattacharjee explored the critical role of trust, psychological safety, and intercultural competence in achieving effective global teamwork.

The conference gathered leading intercultural scholars and practitioners, featuring insightful sessions on inclusive leadership, intercultural communication, and diversity. Dr. Bhattacharjee's work aligns with the United Nations' Sustainable Development Goal 8, offering actionable frameworks for cultivating inclusive workplaces that foster innovation and productivity.

Her participation underscores JAGSoM's commitment to advancing global management education and preparing students to lead diverse teams in an interconnected world. The event also provided valuable opportunities for international collaboration and networking, enriching both academic and practical understanding of intercultural leadership.

International Yoga Day Celebration



"Yoga is the journey of the self, through the self, to the self." – Bhagavad Gita

JAGSoM observed International Yoga Day with a vibrant and peaceful celebration held under the banner of our unique Personality Enhancement Program (PEP). The event brought together students and faculty for a guided session of yoga, breathing exercises, and meditation aimed at promoting physical well-being and mental clarity.

Beyond being just a wellness activity, the session embodied JAGSoM's holistic approach to education — nurturing focus, resilience, and emotional balance alongside academic excellence.

As students participated in mindful movements and deep breathing, the experience served as a powerful reminder to prioritize inner well-being in our fast-paced academic lives.

The event truly showcased how JAGSoM encourages growth that transcends classrooms, helping students embrace habits that build stronger, more mindful leaders for tomorrow.

"You cannot always control what goes on outside, but you can always control what goes on inside."

- Wayne Dyer



Farewell to the Batch of 2023–2025

"What lies behind us and what lies before us are tiny matters compared to what lies within us." – Ralph Waldo Emerson

As we bid farewell to the dynamic batch of 2023–2025, JAGSoM celebrates their incredible journey of learning, growth, and lasting friendships. This farewell marks not only the end of an academic chapter but the beginning of exciting new ventures awaiting each graduate. From academic milestones to memorable campus moments, this batch has left a lasting imprint on the JAGSoM community through resilience, dedication, and spirit.

Faculty, staff, and peers came together to honor their contributions and achievements.

"Every ending is a new beginning." The values, knowledge, and relationships forged here will continue to guide these graduates as they step confidently into a future full of possibilities. The JAGSoM family wishes this remarkable batch continued success and happiness — reminding them that "Once a JAGSoMite, always a JAGSoMite."

Here's to new horizons and bold dreams ahead!



29th Convocation Ceremony

"Go confidently in the direction of your dreams.

Live the life you have imagined." – Henry David

Thoreau

The 29th Convocation of JAGSoM was a magnificent celebration of excellence, ambition, and achievement. The Class of 2023 - 25 gathered with faculty, families, and friends for an evening that radiated pride and accomplishment. Each graduate's walk across the stage reflected not just academic success, but personal growth, resilience, and transformation.

The ceremony was a moving tribute to the unwavering spirit of our students

and the vibrant support of the JAGSoM community. Emotional speeches, proud smiles, and moments of reflection made it an unforgettable milestone — honouring the past and embracing the promise of the future.

As our graduates step into the world with purpose and confidence, they carry with them the values and vision nurtured at JAGSoM.

"The future belongs to those who believe in the beauty of their dreams." – Eleanor Roosevelt



Annual Board of Studies 2025

The best way to predict the future is to create it." – Peter Drucker

On July 5th, JAGSoM hosted its Annual Board of Studies (BoS) in Bengaluru, marking a bold step toward reimagining education in the age of AI and rapid transformation. Bringing together a distinguished panel of industry leaders, CXOs, and academic experts, the meeting focused on realigning JAGSoM's curriculum with future-ready skills. Drawing insights from the World Economic Forum's Future of Jobs Report and our collaborative survey with NHRDN, the BoS charted a progressive academic blueprint.

From AI-augmented decision-making and cognitive agility to ethical leadership and sustainability, the redesigned curriculum stresses industry integration and human-centered learning.

The outcome? A future-focused pedagogy that prepares students not just for today's careers, but for tomorrow's ever-evolving challenges.

"This isn't just curriculum change—it's innovation that prepares leaders for a world yet to be imagined."



A New Beginning for the MBA & PGDM Batch of 2025–27

"Every new beginning comes from some other beginning's end." – Seneca

The orientation for JAGSoM's MBA and PGDM Batch of 2025–27 commenced with a day full of inspiration, tradition, and excitement. The day began with the Deeksharambh Ceremony, a deeply symbolic ritual that marked the official start of the students' academic journey. As students lit diyas from their mentors, it represented the passing of wisdom and the beginning of their transformative journey at JAGSoM.

The welcome continued with engaging guest lectures by thought leaders, providing valuable insights into the world they are about to step into. A guided campus tour gave students the opportunity to explore their new academic home and experience JAGSoM's vibrant learning environment.

To foster friendships and encourage team spirit, the day concluded with a lively treasure hunt. This interactive session blended fun with collaboration, helping students build connections and lasting memories.

Day 1 laid a strong foundation for an enriching year ahead at JAGSoM.



Learning from Leaders – Orientation 2025–27

The PGDM & MBA Orientation 2025–27 at JAGSoM was enriched by Corporate Talks from ten distinguished industry leaders, each offering powerful guidance and real-world wisdom to our new cohort. The Welcome Ceremony began with inspiring addresses by **Krishna Kumar G**, *Managing Director*, *Harman India (Chief Guest)*, and **Sangeet Kishore**, *Global Head - Apparel at Royal Enfield & alumnus (Guest of Honour)*.

Over the week, students gained sectoral insights and leadership advice from:

• Ajay Mahajan, MD & Partner, Silicon Road Ventures | BFSI

- **Dr. Praveen Kamath**, GM & Global Head, Strategic Hiring, WIPRO | IT & ITES
- Radhika Nair, Head People & Culture, Volvo Group India | Automotive
- Sunil Attavar, MD, Group Pharma | Healthcare
- Amit Sachdev, Chief People Officer, Tata Insights & Quants | B-School Readiness
- Balachandar N, Industry Expert | Leadership Expectations
- Ravi Garikipati, Advisor, Opptra & Ex-CTO, Flipkart | Tech & Platforms
- **Dr. Pratima Sheorey**, Founder & Director, eVyass Learning | Corporate Readiness

These sessions laid a strong foundation for future-focused learning at JAGSoM.

FEATURE STORIES

Up-close with industry CXOs, this section brings you sharp insights, career-defining lessons, and real-world wisdom to shape your corporate journey.



Ms. Aparajita Mukherjee HRBP at Redbus

LinkedIn: https://www.linkedin.com/in/-aparajitamukherjee/

Poulami: Let's begin with your journey at JAGSoM. How did the place, the people, and the learning shape your path in HR?

Aparajita: I was part of the COVID batch—2020—so there was a lot of uncertainty. But oddly, when I joined JAGSoM, things started falling into place. Despite the first semester being online, we built connections that deepened once we got on campus. The transition felt organic.

What stood out most for me was the faculty. I genuinely believe we had the best set. They weren't just academic experts—they brought in real-world business knowledge, which made our learning practical and relevant. For me, that balance was key. The curriculum was holistic. From mental wellness to PEP sessions and of course, academics—it was intense but meaningful. Even small things like being pushed to draft perfect emails by Binita Ma'am make so much sense now. I see the value in all of it, especially when I apply HR frameworks at work. As for placements, I didn't sit for the campus drives. I got an opportunity through Bala Sir's referral—he was the then CHRO of Ola—and that's how me and two friends landed internships at Ola Electric. We started early, even before others got placed. It was a proud moment, and since then, the journey's only grown.

Poulami: What was the biggest shift you felt moving from campus to corporate life?

Aparajita: The biggest change? Structure. In college, you pick your courses, make your timetable, follow a defined path. But in the corporate world, you're entering an already existing culture. There are no "classes"—you just adapt.

Also, the accountability is different. In college, missing an assignment might get you a nudge. In corporate, it affects trust. It's no longer about your individual rank; it's about shared goals. You're building credibility every single day—and no one's going to remind you. You're expected to own it.

Poulami: What were some unexpected challenges you faced as a fresher?

Aparajita: Oh, the first shock? Thinking I'd have tons of work from day one. I was full of energy and ready to prove myself. But the truth is—corporate eases you in. You start with small tasks, and only when they see you're ready, they trust you with more. That early lull feels unsettling, but it's part of the process. No one tells you that the first month is more about learning than doing. Productivity takes time—and that's okay.

FEATURE STORIES

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Poulami: How do you balance dreaming big with being realistic when starting a career?

Aparajita: For me, dreaming big is about three things: financial growth, role elevation, and—most importantly—credibility. Being known in your field, being trusted, being invited to discussions... that's the real goal. Once credibility is built, growth follows. And to balance it all, you must love what you do. I didn't always know HR was my calling—I have other passions too. I'm a certified scuba diver and a trained dancer. I had to pause dance when I moved cities, but now I've found my rhythm again.

I've earned that trust at work, so I take short breaks to dive and spend weekends dancing. It's not about balancing—it's about integrating what you love into your routine. That's the trick.

Poulami: With placements coming up, what HR roles are trending? What should students prepare for?

Aparajita: Most freshers start in Talent Acquisition or L&D. HRBP roles are rare at entry-level—me and a few others were just lucky. But that doesn't mean other roles are less important. Each function—TA, ops, engagement—teaches you something critical. What's trending now is strategic and tech-savvy HR. Even in TA, companies want people who bring in innovation, use GenAI, and move beyond Excel. Analytics and tech are the new must-haves. HR can be taught—but what you bring to the table sets you apart.

Poulami: So what makes a candidate stand out in interviews?

Aparajita: It's not just about theory. It's about knowing your work, your projects, and the business you interned with. Show depth. Know why a project was done, what the outcome was, and what it could've led to.

Also—research. Study the company, the role, the trends. Show that you're curious, that you've connected your past experiences to what the company needs. Don't just say, "I'm good at stakeholder management"—show when and how you've done it.

And be honest about your areas of improvement—but also show that you're working on them. Effort stands out more than perfection.

Poulami: What helped you build those values and that irreplaceable "X-factor"?

Aparajita: Surprisingly, things people ignore—like communication skills. Drafting a mail, preparing an elevator pitch, face pitches—all those small exercises we used to do with Raj Sir and Binita Ma'am—they shaped me.

Also, adaptability. Every company has its own pace. Startups need agility; MNCs demand polish and structure. You can't have one default behavior. You have to read the room and adjust.

And yes—respect time. Closure matters. If you start taking due diligence seriously in college—submitting assignments on time, following up, networking—it becomes second nature. That builds trust. Also remember—being a topper doesn't guarantee success. The best-fit candidate may not always have the highest GPA. It's about how well you connect your real-world experiences to the company's expectations.

Poulami: And finally, is there a JAGSoM memory that still stays with you?

Aparajita: So many! But one that really makes me proud—I was part of the Director's Top 10 list. I secured 8th position in the batch. That gave me a huge boost of confidence. It told me I was capable—and I took that belief with me into the corporate world.

THE COMPETITIVE ARENA

Joy Jog – A Vibrant Welcome for the New Batch



The Joy Jog was a spirited and energizing event organized as a part of the orientation program to welcome the newly admitted students to the institute. It was jointly coordinated by the PEP & Sports Committee and Admissions Committee, showcasing excellent collaboration and planning.

The event commenced early in the morning with enthusiastic participation from the new batch. A warm-up session was conducted to energize the students and set a lively tone for the day. This was followed by the 3km run, which covered a designated route nearby hostel area.

Students were grouped into teams, and the Joy Jog was not just about completing the run, but also about teamwork, enthusiasm, and punctuality. Winners were evaluated based on:

- Completion time
- Team coordination
- Possession of activity tokens issued during the jog.



This event was covered by Abhyuday Tripathi, 2nd Year PGDM (Finance) student at Jagdish Sheth School of Management.



Volunteers ensured smooth planning and coordination throughout the event, and also managed the route, safety, and activity flow.

Volunteers played a crucial role in participant engagement, communication, and encouraging active involvement from the new students.

The event created a cheerful and welcoming environment, broke the ice among peers, and set a positive and energetic tone for the students' upcoming journey. It was widely appreciated for its fun-filled yet meaningful approach to onboarding.



JAGSOM UNPLUGGED

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

Building Connections Beyond Classrooms

Day 5 of the PGDM and MBA Orientation at JAGSoM offered a vibrant behind-the-scenes look into what truly makes the campus community unique: its spirit of connection, camaraderie, and genuine support.

A Warm, Whimsical Welcome

The morning began with an unconventional and spirited introduction of faculty and staff by the seniors. Instead of the usual formal self-introductions, each faculty member was presented through quirky anecdotes, memorable nicknames, and signature catchphrases—eliciting laughter and instantly putting everyone at ease. These personal stories and inside jokes broke down any lingering barriers, making mentors more approachable to the new students. It was clear that at JAGSoM, relationships go far beyond titles, emphasizing openness and mutual respect from day one.

Interactive Peer-to-Peer Sessions

By midday, the energy shifted as seniors from each specialization organized interactive sessions and themed activities tailored for the newcomers.

Designed not just to showcase the range of academic disciplines, these sessions included:

- **Team-building games:** Encouraging students from different backgrounds to collaborate, communicate, and solve challenges together.
- Role-playing exercises: Offering glimpses into real-world business scenarios, helping students explore their interests in a supportive setting.
- Themed icebreakers and quizzes: Sparking laughter and quick thinking, while subtly introducing new students to campus culture and values.

Each activity was crafted to foster peer learning, reveal hidden talents, and let personalities shine through. The atmosphere buzzed with enthusiasm as students bonded over shared successes, friendly competition, and lots of smiles.

More Than an Icebreaker: Building a Community

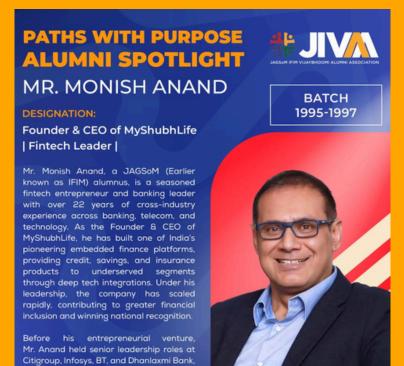
As the day unfolded, it became apparent that these interactions were about much more than simply making introductions—they marked the start of meaningful peer networks, mutual mentorship, and a support system that would endure long past orientation. Stories from seniors about their own first days, learning curves, and friendships reassured the new batch that every journey at JAGSoM is met with openness and encouragement.

The message was self-evident: every student is valued, every voice matters, and together, they form the heart of JAGSoM's collaborative culture.

Day 5 was not just another step in orientation—it was a celebration of belonging, shared experience, and the promise of lifelong connections. For the new batch, it was the perfect affirmation that here, learning happens everywhere, friendships run deep, and, as always, "Welcome to the family — we've got your back!"



ALMUNI DIARIES



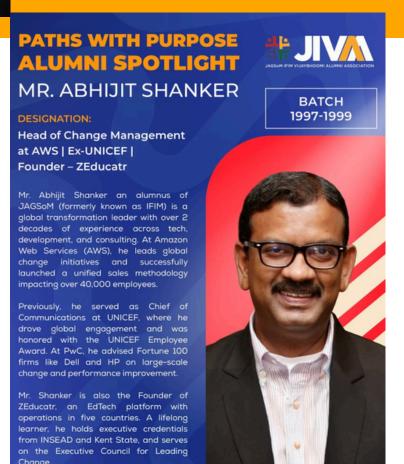
Mr. Monish Anand
PGDM Batch 1995–1997 | Founder & CEO,
MyShubhLife

A fintech visionary and seasoned leader, Mr. Monish Anand is driving financial inclusion through MyShubhLife. With 22+ years across Citigroup, Infosys, and more—his journey blends innovation, leadership, and impact.

Mr. Abhijit Shanker PGDM Batch 1997–1999 | Head of Change Management, AWS

where he launched new consumer finance verticals, led large-scale retail operations, and managed multimillion-dollar P&Ls across geographies. He also founded Xceed Support Services, growing it into a 650-employee BPO serving top BFSI and telecom clients. A published thought leader Mr. Anand continues to drive innovation at the intersection of finance and technology.

From JAGSoM (Previously IFIM) to global transformation leadership — Mr. Abhijit Shanker's journey spans Amazon Web Services, UNICEF, PwC, and the founding of EdTech platform ZEducatr. With 20+ years across tech, development, and consulting, he continues to lead impactful change on a global scale.



BOOK SHELF

Book Review – Think Straight by Darius Foroux

Roman Emperor and Stoic Philosopher, Marcus Aurelius said it best: "The universe is change; our life is what our thoughts make it." The core idea of the book is "You are not your thoughts". Your thoughts doesn't shape you but your action does. What stood out to me the most was a chapter on "Take your time to think", your first reaction to any situation is the best, but rather than later you will realize that it's not true. What makes this book stand out is it's simplicity. Chapters are short, no heavy psychology is used but rather how our mind works and how we can control them is what makes it engaging.

In a world where technology has taken over everything, Foroux says we think too much—and that's often why we end up with bad ideas.

Sometimes, the best thing you can do is stop thinking so hard and just let your mind wander. A great example is Simone Biles, the legendary gymnast. At the Tokyo Olympics, she made the bold decision to step away from competition to protect her mental health. She wasn't overthinking; she listened to herself. And when she came back, she performed with more clarity and strength. It just shows—some of our best ideas and breakthroughs come when we don't try so hard to force them.

One of the experience of fororux where he panicked because he's landlady cancelled the lease last minute, that's when he said to himself "Think Straight". Our mind has 1000 of useless thoughts coming and going, but only one straight thought has useful purpose.

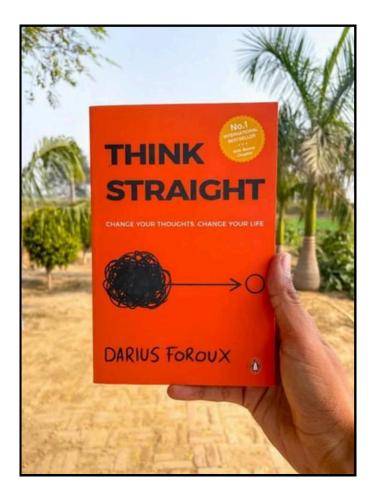


This book was reviewed by Sanjana Kapadia, 2nd Year PGDM (Marketing) student at Jagdish Sheth School of Management.

We are human beings and we are allowed to mistakes but we also need to control our thoughts, you can't just act on every thoughts that comes to your mind.

We often rush into decisions without giving ourselves enough time to think them through. But to make truly good choices, it's important to understand yourself first. As humans, we sometimes agree to things just to fit in or please others, without considering if it actually matters to us. Taking time alone to reflect can lead to more thoughtful and meaningful decisions.

In a world of constant distraction and information overflow, Darius Foroux's Think Straight is a refreshing reminder that clarity is a choice and when we live our lives everyday with an idea in mind—to make a change, we have given ourselves as chance to make life meaningful.



STARTUP STORIES

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

Chaos'box: Wear Your Design. Wear Your Story.

The Birth

Like many good ideas, Chaos'box started with a simple struggle. As founders, we couldn't find clothes that truly fit us — so we asked around, and it turned out we weren't the only ones. What we discovered sparked something bigger. Being tall, short, lean, or broad — the options were always limited. When they did find the right size, the designs were boring. And when they found a style they liked, the size was wrong.

Talking to friends and classmates, they realised they weren't alone — so many people were stuck choosing between fit and style. No one wants to compromise on either. That's when the idea for Chaos'box was born: why settle for standard when you can customize?

The Core Idea

Chaos'box is about you. Not generic trends, not mass-produced graphics — but your thoughts, your sketches, your secret messages hidden in a sleeve or inside a pocket. Every product is customizable — you can pick a base, choose an artist's design, or send us your own idea. We send you a mockup, you tweak it until you love it, and only then do we print it and pack it in your own Chaos'box.

The Vision

We're building a culture where anyone can turn an idea into streetwear. A student's doodle, an artist's limited drop, a hidden joke among friends — Chaos'box makes it wearable.

Tomorrow, Chaos'box will be an open platform where anyone can design, customize, and share their creations — solo or in collab. No more "close enough" — if you can think it, you can wear it. Because your clothes should tell your story.



This story id given by Pavitra V, 2nd Year PGDM (Marketing) student at Jagdish Sheth School of Management.

Founders' Talk: What's Next

"We're not designers for you — we're designers with you. Our goal is simple: if you have an idea, we'll help you wear it."

— Team Chaos'box

Going forward, we're planning artist collabs, oncampus pop-ups, and even a "design-your-own" night where students can come, create, and deliver product. From the assignments to the street — Chaos'box is proving that real innovation doesn't stop at an idea. It lives in what we wear.

So, the next time you think this should be on a T-shirt — put it in the box. That's Chaos'box.



FROM FINANCE LAB

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

Central Bank Digital Currencies (CBDCs): A Financial Revolution in the Making

Witnessing rapid digital disruption, I believe Central Bank Digital Currencies (CBDCs) are not just a policy experiment but a pivotal transformation in the way we perceive, store, and transfer value. In a world where speed, transparency, and security define trust, CBDCs offer a bridge between traditional finance and the digital future.

What Exactly Are CBDCs?

Central Bank Digital Currencies (CBDCs) represent a transformative evolution in the global monetary landscape. Unlike cryptocurrencies, which operate in decentralized ecosystems, CBDCs are state-issued digital forms of fiat currency—offering the trust and stability of central banks combined with the efficiency of digital technology. Designed to complement existing payment systems, CBDCs aim to streamline transactions, improve financial inclusion, and strengthen monetary policy transmission. Whether used for retail payments [for public transactions (like digital cash)] or wholesale interbank transfers, CBDCs promise faster, safer, and more transparent financial flows. As countries like India, China, and Sweden experiment with their digital currencies, CBDCs are no longer a futuristic concept they are a real-time shift towards smarter, more inclusive economies.

Why CBDCs Matter?

We must view CBDCs as more than just digital coins. They redefine financial infrastructure and offer career opportunities across Fintech, Banking, Cybersecurity, Compliance, and Analytics.

Imagine designing smart contracts for programmable CBDCs, or advising governments on financial inclusion via digital wallets. This is the frontier of modern finance.

Key Benefits of CBDCs

- Faster, cost-efficient, and transparent transactions.
- Increased financial inclusion through mobile-based access.
- Efficient and direct transfer of government benefits (e.g., subsidies, pensions).
- Reduced dependence on cash and cash logistics.
- Improved monetary policy implementation through traceable flows.

Challenges and Risks

- Cybersecurity threats due to increased digital exposure.
- Privacy concerns if data is not handled with care.
- Disruption to banking sector if people shift funds from banks to CBDC wallets.
- Operational complexity in ensuring scalability and interoperability.
- Need for global standards in cross-border CBDC transactions.

Balancing Promise with Prudence

CBDCs are a leap toward financial modernization, but they must be implemented with caution. Innovation without privacy safeguards or legal clarity could undermine public trust. While the idea of a programmable rupee or dollar is powerful, it must coexist with freedom, transparency, and systemic stability.

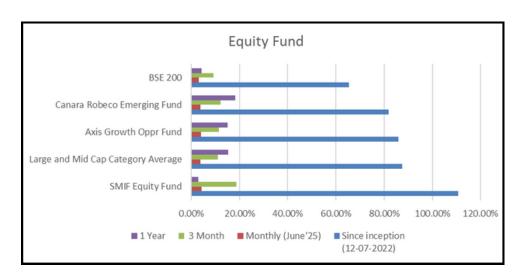
As aspiring leaders in finance, we should advocate for technology that empowers—not just governs. CBDCs must be voluntary, inclusive, and secure to truly serve their purpose.

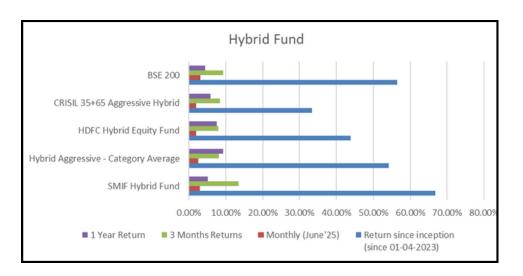
CBDCs are not just about digitizing money—they're about transforming financial ecosystems. Their success lies in finding the right balance between control and convenience, innovation and integrity.

FROM FINANCE LAB

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

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Top 3 in Returns (Yearly)	
Company	% Gain
Solar Industries India Ltd.	75.61%
Persistent Systems Ltd.	42.44%
CRISIL Limited	42.24%

Bottom 3 in Return (Yearly)	
Company	% Gain
IndusInd Bank L	-40.45%
Varun Beverages Limited	-29.80%
ABB India Limited	-28.39%



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

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



THE BUSINESS LENS

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.

The Rise of Robo-Advisors: A Growing Threat to Human-Centric Financial Consulting

In recent years, the financial consulting industry has witnessed a disruptive trend: the rapid rise of roboadvisory platforms. Touted as cost-effective, efficient, and algorithmically advanced, these AI-powered tools are being positioned as the future of wealth management. However, beneath the surface of convenience and automation lies a deeper concern—the slow erosion of personalized, human-driven financial guidance.

The Allure of Automation

Robo-advisors have gained popularity by offering investment advice and portfolio management at a fraction of the cost charged by traditional advisors. Platforms like Betterment, Wealthfront, and even legacy institutions now promise "intelligent" investment decisions, backed by sophisticated algorithms. For tech-savvy, younger investors or those with smaller portfolios, this seems like an attractive proposition. But what's the cost of this convenience?

The Disappearing Human Touch

One of the most significant drawbacks of roboadvisory is the loss of human empathy and judgment. Financial consulting is not just about crunching numbers or asset allocation — it's about understanding the unique emotional, psychological, and situational factors behind a client's decisions. No AI, regardless of how advanced, can truly grasp the fear behind a retiree's hesitation to shift funds, or the dreams tied to a parent's college savings plan.

Robo-advisors treat clients as data points, not people. Their suggestions, while seemingly optimal on paper, lack the nuance required for holistic financial planning.



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

Algorithmic Bias and Risk

Robo-advisors are not immune to bias. Their models are trained on historical data, often reflecting the same systemic inequalities found in broader financial systems. An algorithm may unknowingly favor investment strategies that disadvantage certain demographics or fail to adapt to black swan events that defy past trends. Moreover, during market volatility or economic crises, many users find themselves frustrated with robo-advisors' lack of flexibility or human explanation. When fear sets in, a chatbot can't calm nerves — but a seasoned financial advisor can.

A Threat to the Profession

The rise of robo-advisory also threatens thousands of jobs in the financial sector. Talented advisors who have spent years building trust and expertise now face an impersonal machine-based alternative that clients are being pushed toward, not always by choice, but by marketing or cost pressure. This AI-first shift is reshaping the landscape not with better advice, but with cheaper labor masquerading as "intelligent systems." It raises the question: are we valuing affordability over reliability? Speed over wisdom?

Ethics in the Shadows

Robo-advisors operate behind layers of code and corporate opacity. Who is accountable when an algorithm makes a poor recommendation? Who explains the risk if a client loses their retirement fund following an automated rebalancing rule? In the traditional model, there's a face, a name, and a duty. With AI, the lines blur — and responsibility becomes diffused or, worse, denied.

The Way Forward

The financial industry must resist the temptation to blindly hand over control to algorithms. Instead, a hybrid model that leverages the efficiency of automation with the insight of human advisors may offer a more balanced future.

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"From KPI to DIY: Crafting Culture Through Employee Passions"

What If Your Office Felt More Like Hogwarts? Why HR Should Rethink Engagement Through Informal Communities

Imagine walking into your office on a Monday morning. The aroma of coffee is strong, the fluorescent lights a little too bright, and the inbox already mildly terrifying. But then you overhear this:

"Hey, the photography club is hosting a rooftop sunset shoot tonight, you in?"

"Don't forget, our shopping swap meet is tomorrow. I'm bringing my vintage collection!"

"The book club's reading Leaders Eat Last this month, we'll need snacks, obviously."

No, it's not a college campus. It's the workplace, reimagined. And as an HR student, it made me think: What if employee engagement isn't about another survey, but about creating spaces where people can just be themselves?

Let's face it, employees are more than job descriptions. The quiet data analyst? Jazz violinist. The stern procurement manager? A closet fashionista. The serious IT guy? A weekend stand-up comic.

As future HR professionals, it's time to see employees

As future HR professionals, it's time to see employees as people, not just resources.

Picture this: an office functioning like Hogwarts, where people self-sort into passion-driven "houses." A culture that builds itself through:

- **1. Gigs & Talent Shows:** Your CFO moonlighting as a slam poet.
- **2. Shopping & Style Circles:** Finance teams' bond over vintage finds.



This article is written by Shruti Buchasia, 2nd Year PGDM (HR) student at Jagdish Sheth School of Management

- **3. Bookworms Anonymous:** Cross-functional literary debates over coffee.
- **4. Fitness Freaks United:** Morning rooftop yoga, weekend treks, fewer sick days.
- **5. Do-Gooders Club:** Employees united for causes beyond the workplace.

These aren't just fun clubs, they're strategic tools. Here's how informal communities help:

- **1. Silo-Busting Superpowers:** Natural connections, no awkward icebreakers.
- **2. Collaboration on Steroids:** People who vibe, work better.
- **3. Innovation Brewing:** Great ideas start over Chai, not just charts.
- **4. Retention Rocket Fuel:** Connected employees stay and thrive.

Companies like Google and Microsoft already do this through ERGs and hobby groups. Not for fun, for impact.

Where to begin? No need for big budgets. Just space for people to connect. HR's job? Enable, don't orchestrate.

Sometimes the most strategic thing HR can do is hand over the mic and let employees sing.

Bottom Line:

If culture eats strategy for breakfast, informal communities are the surprise dessert HR never saw coming.



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The Story of How Data Became the CEO's Best Friend

Back in 2005, a young software engineer named Meera walked into her company's boardroom holding a stack of compact discs. Each CD contained a copy of a data visualization tool the company had just launched. It was cutting-edge for its time — helping businesses track sales, employee performance, and customer feedback. They called it "Business Lens 1.0."

The goal was simple: sell software and improve efficiency.

Fast forward to 2025, Meera doesn't carry discs anymore — she carries dashboards. Real-time dashboards filled with live data flowing in from across the globe. She no longer sells software. She sells decisions. This is the story of how data transformed from a by-product of operations into the backbone of strategy. And how businesses that once guessed now simply know—because the data tells them so.

The Rise of the Silent Partner

Once considered a technical resource, data was something you handed over to the IT department to "take care of." Today, it sits at the head of the table. It's a silent partner in every major decision — from marketing campaigns to hiring sprees to product launches.

Walk into any successful organization today, and you will see teams huddled around screens, not whiteboards. They're not just planning — they're interpreting. Which region is showing signs of growth? What customer segment is slowing down? Which feature is making users stay an extra five seconds?

This isn't magic. It's analytics. Your Phone Knows More Than You Think

Imagine your phone as a data mine — always digging.

Every time you scroll through a shopping app, pause on a video, or search for a coffee shop nearby, you're feeding data points into a massive system. These systems — powered by artificial intelligence and machine learning — aren't just recording your actions. They're understanding you. Predicting what you might want next. Showing you offers you didn't even realize you needed. That's why your feed feels so... personal. Because it is.

For companies, this means targeted marketing with pinpoint precision. Why waste a billboard when an Instagram ad can speak directly to your preferences?

Decisions No Longer Begin with "I Think"

Once upon a time, decision-making was about instinct. CEOs trusted their gut, and experience ruled over evidence. But the tide has turned. Now, data-backed decisions are not just preferred — they are expected.

A retail chain can now decide where to open its next store by analyzing foot traffic data, purchasing trends, competitor locations, and even local weather patterns. A food delivery app can redesign its menu interface after studying where users drop off mid-order.

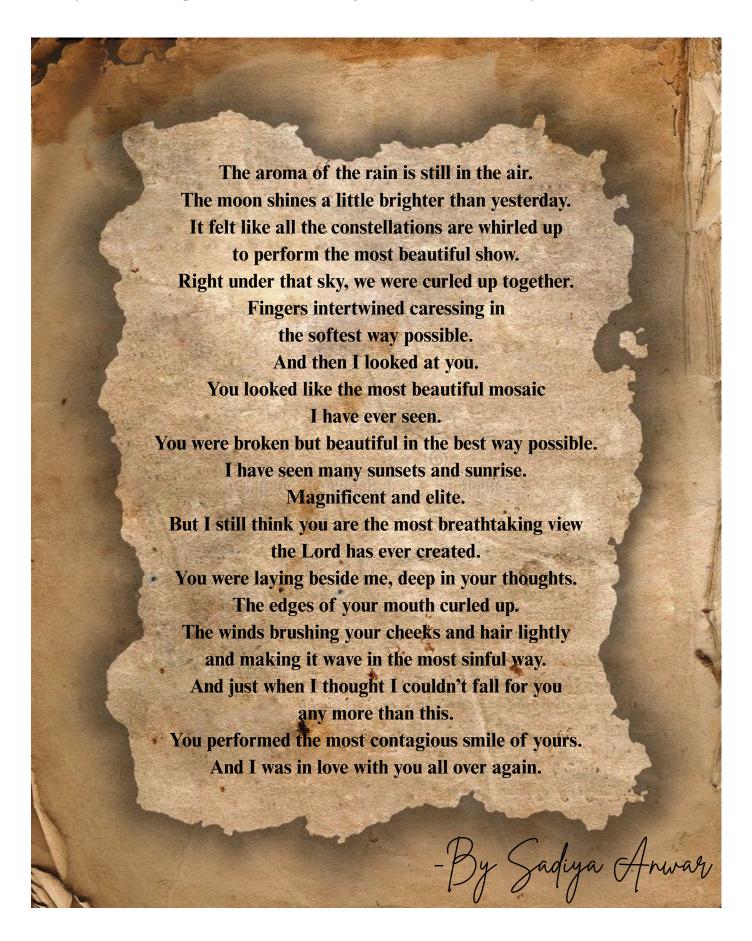
Even HR departments are using analytics to reduce attrition and improve employee engagement by studying patterns in feedback, email sentiment, and productivity.



This article is written by Ashutosh Sharan, 2nd Year PGDM (BA) student at Jagdish Sheth School of Management

STUDENT'S CORNER

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



STUDENT'S CORNER.

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

Why So Many of Us Feel Like Frauds Even When We Achieve Success?

Did you ever ace an exam, win a contest, or get compliments for some effort you put in, but still feel like you didn't actually deserve it? Like perhaps you merely got lucky, and someone will eventually figure out that you are not as good as you think you are? You aren't alone.

That feeling has a name. It's called Impostor Syndrome, and it quietly creeps into the minds of many people - students, fresh graduates, professionals, even leaders. It is the uncomfortable belief that your achievements are not truly yours. That somehow you have been pretending all along. I have felt it too.

I have done well in tests. I have stood on podiums and received awards. But instead of pride, I have usually felt like a fraud. The doubts race through the head. What if I just happened to be lucky? What if people realize I am not as good as they believe?

Psychologists report that Impostor Syndrome is highly prevalent among high achievers. It is usually accompanied by self-doubt and perfectionism. Ironically, such feelings manifest not because we lack confidence or are weak but because we care. We desire to do well. We desire to meet our own expectations and other people's expectations of us.

It didn't take me long to realize I was not alone. The more I spoke up, the more I could see that this is actually really common. Friends. Classmates. Seniors I admire. Almost everyone has felt this way at some point in their lives. It happens whenever we enter into something new or larger than what we are accustomed to.

The most difficult aspect is that the self-doubts feel so genuine.

They lead us to wonder whether we are capable, whether we are worthy, and even if we belong in the room. But here's something that I've come to realize over time. Feeling like a fake doesn't mean that you are not good enough. It means that you are developing. It means that you are learning and challenging yourself. And that is worth being proud of.

If you ever felt this way, please remember, you did not arrive here by chance. You had to work hard. You had to show up. You had to keep showing up even when you doubted yourself. That is worth more than you know.

So credit yourself. Allow yourself to be proud of all that you've accomplished. And the next time that little voice inside your head tells you that you don't belong, remind yourself of this simple fact. You do.





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

EPICENTER

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

Indian Astronaut Shubhanshu Shukla's Historic Space Mission

On June 25, 2025, Group Captain Shubhanshu Shukla of the Indian Air Force became the second Indian ever to go to outer space. He served as mission pilot for the Axiom Mission 4, which launched from the Kennedy Space Center in the United States. This achievement marks a significant milestone for India in the global space arena and is a testament to the country's growing capabilities and aspirations in science and technology





On July 1, 2025, India celebrated 10 years of the Digital India initiative, marking a decade of groundbreaking progress in digital infrastructure and inclusion. With 4.74 lakh 5G towers, global leadership in UPI transactions, and over 2.18 lakh villages connected via BharatNet, India has emerged as a global digital powerhouse. Platforms like DigiLocker and UMANG have simplified access to government services, empowering millions. This milestone reflects India's vision of inclusive, tech-driven growth for all.







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.

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