June 2025 Edition





PRARAMBH 1

A Journey Through Insights, Impact & Innovation.



DIRECTOR'S NOTE



Dr. Venkatesh Sunkad

Dear JAGSoM Family,

As we reflect on another dynamic and fulfilling month at JAGSoM, I am pleased to share with you the continued progress, accomplishments, and purposeful engagement that define our journey toward academic and societal

impact. "PRARAMBH" is a window into the vibrancy of our community and the values that keep us moving forward: excellence, innovation, and responsibility.

Our students continue to shine across various platforms—be it case competitions, academic publications, or impactful internships. Most notably this month, several Social Impact programs were successfully conducted. These initiatives demonstrated our students' deep sense of social responsibility and their ability to apply management principles to real-world community challenges. Whether addressing sustainability, education, or financial inclusion, your efforts exemplify the kind of leadership we strive to nurture at JAGSoM—purpose-driven and people-centric.

Our faculty members have once again made significant contributions—through high-impact research, thought leadership, and active engagement with industry. The insights they bring into the classroom are not only academically rigorous but also deeply aligned with emerging trends in the global business ecosystem.

One of the most strategic initiatives undertaken this month is our collaboration with NHRDN to launch the Future Skills Survey 2030. As we continue to anticipate and align with the future of work, this initiative aims to identify the skill sets that will define workplace success in the coming decade.

We've conducted roundtable discussions with leading CXOs in Delhi, Mumbai, and Bangalore, delving into the evolving competencies required across industries. These interactions have been rich and revealing—offering perspectives that are invaluable as we prepare our students for tomorrow's workplace.

This initiative will continue over the coming months, and the findings will culminate in a comprehensive report.

The outcomes will serve two critical purposes:

- 1. Curriculum Enhancement ensuring our pedagogy evolves in tandem with the demands of a changing world.
- 2. Industry Reflection providing organizations with a mirror to assess and refine the skill sets they seek and nurture in their employees.

As we prepare for the next phase of our journey, let us carry forward the momentum of this month's accomplishments. Let us stay rooted in our mission to nurture future-ready leaders who not only excel in business but also contribute meaningfully to society.

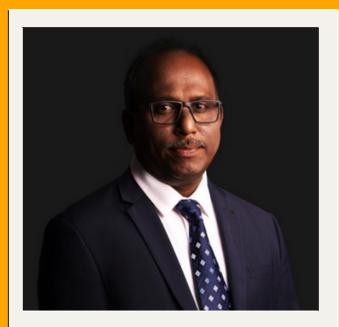
Thank you all—students, faculty, and staff—for your relentless commitment, innovation, and passion. Together, we are not just responding to change; we are helping shape it.

Dr. Venkatesh Sunkad, Director, JAGSoM

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MEET THE TEAM



Dr. Sivagnanasundaram Marketing Area Chair



Prof. Zenia Nanra SIP Chair



Anushk Goel Designer & Editor



Poulami Sarkar Editor



Naitik Roy Editor

THE BIG PICTURE

A space where ideas find their voice, students and faculty come together to reflect, question, and share their take on the world we're part of.

ESG: Driving Responsible Growth

ESG—Environmental, Social, and Governance—is no longer just a buzzword; it's a strategic lens through which businesses are being evaluated and transformed. The environmental aspect pushes companies to reduce their carbon footprint, manage waste responsibly, and adopt clean energy. The social dimension focuses on fair labor practices, diversity, inclusion, and community engagement. Governance ensures transparency, ethical leadership, and accountability. Together, these pillars guide companies toward long-term sustainability while addressing stakeholder expectations.

In today's business landscape, ESG has become a key differentiator. Investors are channeling funds into ESG-compliant businesses, consumers are favoring value-driven brands, and regulators are introducing stricter disclosure norms. Strong ESG practices not only help manage risks but also drive innovation, brand loyalty, and financial performance. As the global economy shifts toward sustainability, ESG is shaping the future—where doing good aligns with doing well.

ESG is evolving rapidly, driven by technology, regulatory reforms, and stakeholder expectations. Key trends include the rise of ESG data analytics and AI for better tracking and reporting, along with increased focus on climate risk, supply chain transparency, and social equity. As ESG becomes central to business strategy, regulators push for mandatory disclosures and investors seek standardized metrics. The future of ESG lies in real-time reporting, measurable impact, and collaboration—shaping how companies grow responsibly and create long-term value.



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

ESG Roles Across Domains: A Collective Responsibility

Environmental, Social, and Governance (ESG) is now embedded across various business domains, reshaping traditional roles and creating new responsibilities. In finance, ESG analysts assess non-financial risks, integrate ESG factors into investment decisions, and support green financing initiatives. Marketing teams craft narratives around sustainability and brand purpose, while ensuring transparency and ethical messaging. In operations, ESG roles involve supply chain audits, resource efficiency, waste reduction, and compliance with environmental regulations.

Meanwhile, human resources plays a key role in the "Social" pillar by promoting diversity, equity, inclusion (DEI), and employee well-being. Legal and compliance teams oversee governance structures, regulatory compliance, and ethical standards. Even IT departments contribute by enabling ESG data tracking, cybersecurity, and digital sustainability. Across all domains, ESG isn't a standalone task—it's a shared responsibility, turning every function into a driver of sustainable and ethical growth.



Industrial Internship Viva Voce



Bridging Academia and Industry with Impact

At JAGSoM, we believe that leadership is not merely about assessment but about mentorship, inspiration, and industry-academia synergy. On 26th April 2025, the campus buzzed with insight, experience, and collaboration during the final evaluation (Viva Voce) of the 3-month Industry Internship Program (IIP). The event brought together a distinguished panel of industry leaders who spent an entire day engaging with our student interns—evaluating their projects, offering feedback, and more importantly, mentoring the future torchbearers of industry.

Their active participation not only elevated the credibility of the internship experience but also reinforced JAGSoM's mission of experiential learning and industry-relevant education.

"Great leadership is not just about evaluating talent it's about nurturing and guiding the next generation toward success."

Why This Matters:

In today's fast-changing business world, it's crucial to ensure students are not only academically sound but also industry-ready. Events like these help bridge the gap between theory and practice, embedding real-world learning into the curriculum. At JAGSoM, we remain committed to producing global-ready professionals through structured mentorship, industry collaborations, and immersive experiences.



Celebrating Visionary Leadership in Education

We are proud to share that Mr. Sanjay Padode, President of Vijaybhoomi University and Chairman of CDE, has been honoured with the prestigious Lifetime Achievement Award in Education at the People Excellence & Leadership Conference & Awards 2025, organized by International Business Conferences (IBC) at The Den Hotel, Bengaluru. This recognition is a testament to Mr. Padode's unwavering commitment to transforming education through innovation, institution-building, and a student-first vision. His leadership has been instrumental in establishing learning environments

that are not only academically rigorous but also future-focused—empowering learners to thrive in a rapidly evolving world.

At JAGSoM, we take immense pride in being part of Mr. Padode's transformative journey. His dedication continues to inspire academic excellence and redefine the landscape of management education.

We extend our heartfelt congratulations to Mr. Padode on this well-deserved honour and remain committed to advancing his legacy of impactful, purpose-driven education.



We are proud to announce that Professor Rajendra K Sinha has been conferred the prestigious title of Professor Emeritus — the first-ever at Jagdish Sheth School of Management (JAGSoM). This milestone honours his decades-long contribution to academia, industry engagement, and student mentorship. Prof. Sinha's legacy is defined by his pioneering work in MSME financing, deep industry collaborations, and impactful academic leadership. His initiatives have shaped both thought and practice in the finance domain. With over 60 research publications, a widely adopted MSME textbook for IIBF, and 21+ industry projects with top banks and rating agencies, his influence has been far-reaching.

He has also played a key role in developing innovative courses such as MSME Financing, spearheaded the iSEI-Banking Index, and forged partnerships with institutions like SIDBI and IIBF. Many of his students now hold leadership roles in top financial institutions.

Prof. Sinha is a regular speaker at national forums and media platforms, making complex financial topics accessible and actionable.

This recognition celebrates a true academic leader, institution builder, and MSME Finance Guru whose contributions have significantly

shaped JAGSoM's legacy.



JAGSoM is proud to unveil three innovative spaces on campus that have been thoughtfully designed to enrich the student experience, support academic excellence, and foster a vibrant learning environment.

- 1. **E-Classroom:** A cutting-edge digital learning hub, the E-Classroom is equipped with the latest audiovisual technology, offering a professional setup for online classes, webinars, and content creation. This facility enhances virtual engagement and is ideal for students and faculty alike to explore hybrid learning formats.
- 2. **The Library Knowledge Resource Centre:** Our upgraded library offers a quiet, climate-controlled space perfect for focused study. With a curated selection of books, journals, and digital databases, it serves as a vital hub for research, reading, and academic exploration.
- 3. **Aspretto Café:** More than just a café, Aspretto is a lively and inviting space for relaxation, informal meetings, and peer collaboration. With its cozy ambiance and selection of snacks and beverages, it encourages students to unwind and recharge.

These additions reflect JAGSoM's continued commitment to holistic education—blending intellectual growth, digital innovation, and student well-being.



Marketing Board of Studies – Bridging the Gap Between Academia and Industry

At JAGSoM, we recognize that marketing education must evolve alongside the marketplace. In our recent Marketing Board of Studies (BOS) meeting, industry leaders and academic experts came together to review and refine the curriculum to better reflect emerging trends, technological advancements, and practical relevance.

Key discussions focused on digital and performance marketing, AI and data analytics, and enhancing industry exposure through live projects and realworld internships. The forum emphasized the need for marketing professionals who are strategic, digitally fluent, and ethically grounded. We thank the participating corporate leaders- Mr. Ashok Vidyasagar, B2C Marketer and Mr.Santosh Rao, MD at Temenos for their invaluable insights. We also extend our gratitude to our academic mentors Dr.Sivagnanasundaram, Prof. Edwin Moses, Prof. Rakesh Mediratta, Prof. Anand Narasimha, Prof. Rajesh Kumar, Prof. Ambika Prasad Nanda—for their continued dedication to academic excellence and industry alignment. Their contributions play a vital role in shaping a transformative learning experience that empowers JAGSoM students to not just adapt to change—but lead it.



HR Board of Studies – Bridging the Gap Between Academia and Industry

"Curriculum alignment isn't just about teaching theory; it's about preparing the next generation to meet real-world challenges and expectations." At Jagdish Sheth School of Management (JAGSoM), we are committed to aligning academic excellence with the realities of the modern workplace through ongoing collaboration with industry leaders. We extend our heartfelt gratitude to the distinguished corporate leaders who participated in the recent Human Resource Board of Studies session. Their insights and expertise are instrumental in ensuring our HR curriculum remains future-ready, relevant, and responsive to the evolving dynamics of the talent landscape.

A special thanks to Mr. Amit Sachdev and Mr. Santosh Panpaliya for their thoughtful contributions, and to our academic leadership—including Mr. James Poovathingal, Dr. Shaji Kurian, Mr. Sarthak Daing, and Dr. Shrabani B. Bhattacharjee—for their steadfast commitment to shaping impactful HR education.

We look forward to strengthening these partnerships further as we strive to enrich the learning journey and prepare our students to thrive in today's dynamic and people-centric business environments.

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.



Dr. Vikram Venkateshwaran

Linked In: https://www.linkedin.com/in/drvikramvenkateswaran

From Medicine to Leadership: A Journey Through Healthcare Transformation

In the rapidly evolving landscape of Indian healthcare, few leaders bring together clinical depth, business acumen, and digital foresight like Dr. Vikram Venkateswaran. With over 25 years of experience spanning hospitals, pharma, biotech, and healthtech, Dr. Vikram has helped build bridges between frontline care and national-scale platforms. He's known for transforming cutting-edge technologies—like AI scanners that detect leukemia —into impactful solutions, especially in underserved areas.

I had the privilege of sitting down with him for a candid conversation about his journey, India's healthcare readiness, and advice for aspiring professionals looking to enter this space.

Naitik: Your journey spans medicine, entrepreneurship, and digital transformation. What pivotal moments helped you discover your true calling?

Dr. Vikram: That's a thoughtful question. My earliest influence was my grandmother. She worked for the Ministry of Health, and I often visited her office—it gave me my first exposure to healthcare as a system.

Three decisions truly shaped my path.

First, studying BDS at Manipal. The sheer scale of the teaching hospital, the early emphasis on patient-centric care—it opened my eyes to healthcare as more than just clinics and prescriptions.

Second, transitioning to an MBA after six years of dental practice. Running my clinic made me realize how much I lacked in management skills. At business school, I could finally connect the dots—what I had done right or wrong—and gain a structured understanding of operations, finance, and leadership. Third, observing healthcare systems abroad. I initially thought all answers would be found outside India—electronic medical records, integrated care, advanced protocols. But I quickly realized that what works elsewhere doesn't always work here. That insight made me passionate about designing India-specific, scalable models.

Naitik: With AI becoming central to diagnostics, is India's healthcare system ready for this transformation?

Dr. Vikram: Technically, yes. We're mentally prepared—doctors, patients, and even policymakers are aware of AI's possibilities. The technology is accessible and cost-effective.

But two challenges remain.

First, human capital transformation. Our healthcare workforce isn't trained to use AI meaningfully.

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.

Medical and nursing colleges don't teach AI literacy, even though school kids are now exposed to neural networks. There's a big gap between awareness and application.

Second, process standardization. AI needs clean, structured workflows to deliver results.

Most Indian hospitals function with fragmented or department-specific processes, which limit AI's impact. So, the roadblock isn't tech—it's people and systems readiness.

Naitik: What kind of post-discharge services could improve patient outcomes and satisfaction?

Dr. Vikram: Take physiotherapy again. Some chains are doing fantastic work, but we need consistency and standardized protocols.

Naitik: Your career beautifully merges medicine, business, and technology. What advice would you give to students who want to explore this intersection?

Dr. Vikram: First, don't chase money—chase impact. Choose an industry where you can learn, grow, and contribute. Healthcare is a great space if you're committed to long-term value.

Three filters I recommend:

- Balance sheets—Does the company have financial strength and margin to invest in innovation?
- Leadership—Are they focused on solving realworld problems or just cutting costs?
- Your strengths—Like Sania Mirza owned her forehand, you need to over-pivot on your core strength.

Naitik: How can someone from a non-medical background enter healthcare?

Dr. Vikram: Certifications help, but experience matters more.

You're doing the right thing—talking to clinicians, working on live innovation labs. Engage in short-term projects with hospitals, clinics, or diagnostic centers. Nothing teaches you faster than real-world interaction.

Honestly, I wish I had done more live projects during my MBA. It would've sped up my journey toward building something of my own.

Naitik: If you could give just one piece of advice to a 23-year-old starting their career?

Dr. Vikram: Simple. First, survive. Get financially independent. Spend less than you earn, invest early, and gain stability.

Then, find the right mentors—those who challenge your thinking, not those who impose theirs. Avoid people who dismiss your education.

Finally, choose the right work environment—one that supports curiosity, experimentation, and growth.

Closing Thoughts:

Dr. Vikram's story is not just about career transformation—it's about staying rooted in purpose, adapting continuously, and using every opportunity to drive systemic change. His words are a reminder that healthcare transformation isn't just about technology or medicine—it's about people, empathy, and intelligent systems working together.



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

THE COMPETITIVE ARENA

NEXT GEN MINDS

There are two kinds of people – winners and potential winners.

And the event "Next Gen Minds" organized by **JAGSoM** in collaboration with apna (principal sponsor) was more than just another competition. It was a nationwide scouting initiative for young talent and critical thinkers.

In the age of AI advancement threatening the traditional job market, the theme of the event was a dystopian future of total domination by automation. Over 120+ participants split into teams representing colleges from various parts of the country decided to dissect this problem on campus. Each team underwent a single round, with 10 minutes on the clock to present their ideas to the esteemed Alumni who formed the judging panel for the event.

The winning team hailed from the Alliance University. Their product idea, HuMind, combining two innovative programs as a part of their business model, aimed at identifying social friction points in society which will be fed into the AI systems. They bagged a cash prize of Rs. **1,00,000**

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The 1st Runner-up from Jyothi Institute of Technology, presented a solution where your everyday activities like going to the gym can be gamified to make sure AI takes a backseat, took home Rs. **50,000.**



The 2nd Runner-up from Amrita Vishwa Vidyapeetham campus from Chennai, focused on connecting players of a specific job sector to the leading professionals of the same sector to foster a sense of belonging and a communal environment, was rewarded Rs. 25000.



THE COMPETITIVE ARENA

NEXT GEN MINDS

The highlight of this event was the way in which this problem statement was approached by various teams. The limitless enthusiasm and creativity the participants exercised showed how good demographic dividend is in India, giving me immense hope for the future.

While not all could win the brass ring, the volume of registrations also indicated the next gen mindset and that is"You miss 100% of the shots you do not take"

The event was very well received by the winners and potential winners alike. As the next generation comes through, JAGSoM will continue it's commitment to foster and encourage ideas and perspectives in the best manner possible.

I am happy to have coordinated this event along with the Admissions committee and for leading the outreach program, assembling a wonderful team of 13 volunteers who later formed the core team for this event.







JAGSOM UNPLUGGED

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

Unlocking the Power of Insight: A Fireside Session with Nirupama Kaushik

"A moment's insight is sometimes worth a life's experience." These words by Oliver Wendell Holmes Sr. perfectly captured the essence of a deeply enriching fireside guest lecture by Ms. Nirupama Kaushik, hosted by Brandscapes Worldwide.

The session revolved around the foundational element of consumer behaviour—insight. As Ms. Kaushik explained, an insight bridges what we know with what we can do for the consumer. It is not just an observation; it's a human truth that resonates, evokes emotion, and inspires action.

She highlighted four key characteristics of an effective insight:

- It provokes emotion by tapping into a human truth
- It is non-linear, cutting across cultures and timelines
- It possesses cross-cultural relevance, building deep connections
- And it imprints the psyche, unlocking behavioural change

An especially striking takeaway was a beautiful metaphor comparing insight to a rangoli. "If the pattern of the dots is wrong, it won't fly, no matter the colour." In essence, getting the core proposition right is vital before layering on marketing strategies.

The session further emphasized the importance of observation and sensory cues in decoding consumer motivations. With real-world examples like Nike and Axis Bank, it was a masterclass in how emotion, purpose, and strategy come together.

Special thanks to **Prof. Anand Narasimha** for facilitating the session, and heartfelt gratitude to Ms. Nirupama Kaushik, Shashwat Satpathy, and Brandscapes Worldwide for an insightful and thought-provoking experience.

It was a warm, fuzzy "Aha!" moment for all.



Difference between insights and powerful insights

Powerful Insights drive behaviour change



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

ALMUNI DIARIES



We are proud to celebrate the remarkable achievement of Ms. Rekha Mallan, a distinguished alumna of JAGSoM (formerly IFIM), who was recently honoured at the prestigious 5th Realty+ Women Icon Awards 2025 as a Women Achiever in Brand Marketing & Management.

With over two decades of experience, Ms. Mallan has carved a niche for herself in the world of strategic brand leadership, having shaped powerful narratives for some of the country's most dynamic real estate and consumer brands. Her journey reflects the core values of innovation, integrity, and impact that JAGSoM stands for.

In her own words, "What I learned at JAGSoM went far beyond textbooks. It taught me how to think critically, adapt quickly, and stay customer-obsessed—qualities that shaped my career path." From classrooms in Electronics City to boardrooms that shape brand destinies, her inspiring journey reminds us of the limitless potential our alumni hold. The JAGSoM community stands tall with pride, applauding Ms. Rekha Mallan's continued pursuit of excellence.

BOOK SHELF

Book Review Summary: The Psychology of Marketing by Harinder Singh Pelia

Ever wondered why you get suggestions from Instagram to buy things that you searched on Amazon? Why are discounts centred during festive seasons? Why a BOGO (Buy One, Get One) offer when they can give only one for half the price? Why would prices seem a bit high even after that much-awaited offer price? Why are Zepto and Blinkit prices way cheaper than regular market prices? Why do taxi prices spike when it rains? Why are food courts located on the top floors of malls?

It's because you are under the constant surveillance of marketing. Not even a minute of our lives is spared from its eyes.

The Psychology of Marketing by Harinder Singh Pelia delves into the subtle tactics marketers employ to influence our purchasing decisions. But don't expect a boring textbook—this book is packed with sharp insights, humour, and real-world examples that make complex psychology feel refreshingly simple. Harinder brings his marketing expertise to life, making this a must-read for anyone curious about why we buy what we buy.

From why ₹990 feels so much cheaper than ₹1,000 to why swiping a credit card feels less painful than handing over cash, consumers fall victim to their cognitive biases through the "charm pricing" strategy. Pelia explains that these small pricing tweaks exploit psychological processes that increase purchasing behaviour. Limited-time offers and freebies create urgency and trigger reciprocity. He explores how brands build loyalty, why impulse shopping is irresistible, and how AI and neuromarketing shape modern advertising.

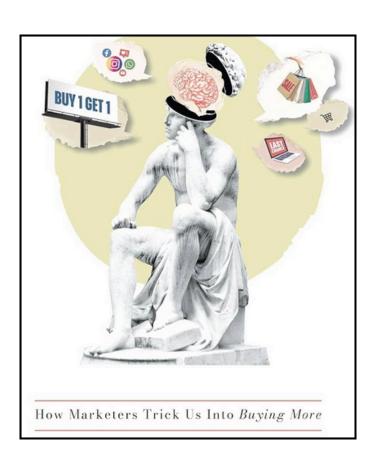


This article is written by Vanshita Bali, 2nd Year PGDM (Marketing) student at Jagdish Sheth School of Management.

One of the most compelling ideas is the concept of attention as currency. Social media uses endless scrolling and perfectly timed notifications—like Swiggy's meal-time alerts—to keep us hooked. The chapter on cognitive biases ties it all together.

This book is full of "aha" moments. Ever wondered why grocery stores put essentials at the back or why cancelling subscriptions is a hassle? The answers are here. You'll start noticing these marketing tricks everywhere—at the mall, on your favorite apps, even in menus. Once you see them, you can't unsee them.

Harinder's writing feels like chatting with a marketing genius friend—fun, relatable, and packed with insights. The Psychology of Marketing doesn't just explain marketing psychology—it shows how it shapes our choices every day. A must-read for every curious consumer.



STARTUP STORIES

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

Skyroot Aerospace: Igniting India's Private Space Revolution

A Dream Born from ISRO

A Dream Born from ISRO Founded in 2018 by former ISRO scientists Pawan Kumar Chandana and Naga Bharath Daka, Skyroot Aerospace aimed to democratize space access. Inspired by ISRO, they sought to build cost-effective, private launch vehicles for businesses, research, and nations. Skyroot capitalized on India's space sector liberalization, pioneering private innovation.

The Launch That Changed Everything

Skyroot made headlines in November 2022 with the successful launch of Vikram-S, India's first privately built rocket to reach space. This milestone wasn't just about a rocket launch — it was a historic moment that marked the beginning of a new era for Indian aerospace. The rocket, named in honor of Dr. Vikram Sarabhai, reached an altitude of nearly 90 kilometers and demonstrated the potential of private companies to contribute meaningfully to national space goals. This achievement proved that world-class innovation could come from Indian soil — and from Indian startups.

Innovation at the Core

What sets Skyroot apart is its use of cutting-edge technology to reduce costs and increase flexibility. The company developed engines like Agnilet, which was one of the world's first fully 3D-printed, single-piece rocket engines. Their upcoming launch vehicles — Vikram I, II, and III — are designed to carry different satellite sizes, offering tailor-made solutions to clients. This modular approach allows for quick turnaround and affordable launches, especially for startups and research organizations. By embracing advanced materials and automation, Skyroot is not only keeping pace with global leaders but also setting a benchmark for future space-tech ventures in India.



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

Challenges Along the Way

Despite its success, Skyroot's journey wasn't smooth. In the early years, the company faced significant funding issues, regulatory roadblocks, and public skepticism. Convincing investors to fund rocket science in a country where private space ventures were almost unheard of required strong belief and persistence. Moreover, the lack of clear policies around private space launches made early operations uncertain. However, the introduction of IN-SPACe by the Government of India — a regulatory body that supports private participation in space — came as a major boost. With a supportive ecosystem and strong technical leadership, Skyroot navigated these challenges and earned the trust of investors and partners alike.

Inspiring a Generation

Skyroot Aerospace is more than just a startup; it is a symbol of India's growing confidence in science and entrepreneurship. Its journey shows that with the right mix of vision, innovation, and execution, Indian startups can compete on a global stage. Skyroot is a reminder that age, background, or location need not limit ambition. What began as a dream by two engineers is now a part of India's national pride. As the company prepares for more ambitious missions, it continues to inspire a new generation to reach for the stars—literally.



FROM FINANCE LAB

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

The **Student Managed Investment Fund (SMIF)** started in the year 2021-23 and is aimed at providing students with a hands-on learning experience in the field of Portfolio Management. The PGDM 2021-23 batch created and setup the SMIF under the mentorship and guidance of Prof. Jitender Kumar. Our batch, PGDM 2024-26, is the 4th cohort managing the fund.

Currently, we manage two funds:

- An Equity Fund, launched on July 12, 2022.
- A Hybrid Fund, with a 60:40 equity-to-debt asset mix, launched on April 1, 2023.

To assess the performance of these funds since their inception, please refer to the charts at the end of this article.

ETFs or Exchange Traded Funds are an asset class which combine the features of a mutual fund and individual stock. Just like mutual funds, ETFs represent a basket of securities like stocks, commodities, or indices and taking from the benefits of individual stocks, they are traded on stock exchanges like NSE and BSE. They are an ideal investment idea for investors who are risk averse, people who are looking for passive returns or simply don't have the time to research and build a portfolio.

Why should investors consider ETFs?

ETFs allow investors to invest in a basket of securities like mutual funds but the advantage they provide is no commission fees or exit load charges, you can buy and sell as and when you want throughout the trading days. Since they are passively managed, ETFs aim to replicate the performance of an asset class or index ensuring investors don't underperform the benchmark without having to be actively involved in the process.

The advantages ETFs enjoy for being traded on a stock exchange is an investor just has to pay brokerage trade in them, they enjoy liquidity which is having enough buyers and sellers for a smooth transaction, the option to enter and exit as they wish and the ability to support diversification in their portfolios and in turn manage risks.

In India, reputable brokerage houses like Nippon India and SBI Securities offer ETF products, making them trustworthy and a credible option for investors.

Lets understand ETFs with an example, In March 2020, the Indian stock market hit a major low due to the COVID-19 crisis. Suppose an investor bought a Nifty 50 ETF (e.g., SBI Nifty ETF) at around ₹79 per unit. By the end of 2023, the same ETF traded at over ₹225, delivering a CAGR of over 40% annually over three years, without paying high management fees and being actively involved in the process.

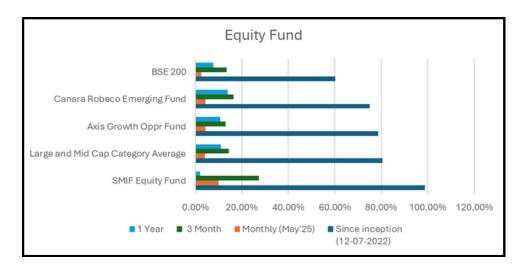
With this in mind, the SMIF team is proud to announce the launch of a new fund named, 'Fund of Funds for ETFs'. This fund is dedicated to tracking, analysing, and investing in a range of ETFs, with the goal to generate maximum returns for our shareholders and gain valuable and handson knowledge of ETFs and fund management.

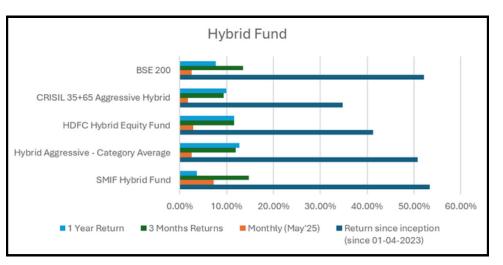


FROM FINANCE LAB

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.	71.86%
Persistent Systems Ltd.	65.31%
Bajaj Finserv Ltd.	31.98%

Bottom 3 in Return (Yearly)	
Company	% Gain
IndusInd Bank Ltd.	-44.12%
ABB India Ltd.	-28.22%
Adani Enterprises Lrd.	-26.13%



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

SMIF Head

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.

From Monday Blues to Monday Bloom

She walked into the office on Monday morning and immediately sensed it.

The "Monday blues" were in full swing. Slouched shoulders, zombie-like stares, and a team silently mourning the weekend. If energy levels were Wi-Fi, Mondays would be on one bar.

Mondays have a PR problem. They're the uninvited guest of the workweek, bringing overflowing inboxes and endless meetings. But what if, as a manager, you could turn Monday into something your team actually enjoys? With the right tweaks, it's possible to turn Monday from "meh" to motivating.

The "Monday Blues" Are Real

Let's break it down. It starts with Weekend Whiplash. The harsh switch from rest to rush. Then comes the Same Old Routine, where the monotony of meetings and tasks kills excitement. Add Overload Mode, with inboxes and deadlines crashing in, and top it off with Negative Vibes. When everyone expects Monday to suck, it usually does. But here's the thing: this dread is reversible, and as a leader, you can lead the change.

Start with a Win, not a To-Do List

Ditch the Monday pressure-cooker vibe. At Google, "Shoutout Sessions" spotlight wins to kick off the week with energy. Try a quick "Win of the Week" round—it's a simple way to boost morale and teamwork.

Kill the "Useless Monday Meeting"

Nothing kills Monday faster than a pointless meeting. If it's not essential, cancel it. Could the same message be an email? If you must meet, keep it short, 20 minutes max with a tight agenda. Make it interactive with a poll or icebreaker. One startup swapped its Monday meeting for a 10-minute huddle, and the result was more energy, better focus, and happier people.



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

Turn 'Monday Meh' into 'Monday Magic'

Add a twist to the routine. Try Surprise Coffee Mondays, upbeat Music or Casual Dress Codes, or fun Mini Challenges like "Most Creative Idea of the Week." At LinkedIn, employees get dedicated time for career development on Mondays, a simple perk that makes a big difference. These small touches break monotony, lift spirits, and turn Mondays into something worth showing up for.

Give Your Team a "Soft Start"

Don't expect 9 AM hustle from a team just stepping out of the weekend. Ease them in. Try No-Meeting Mornings to give space for planning. Encourage a Monday "Reset Ritual". A few minutes to reflect on the past week and set goals for the new one.

Stop the 'Just Another Day' Mindset

Work becomes meaningful when people feel connected to it. Share a customer success story or highlight a team win to show impact. Help your team link daily tasks to bigger goals. Let them lead projects that excite them. One company introduced "Impact Mondays" emails, sharing real customer feedback—and saw a real morale boost.

Final Thought: Flip the Script on Mondays

Mondays don't have to be the soggy fries of the calendar. With just a few smart changes, they can be the launchpad for the week ahead. Flip the narrative, fuel your team, and watch Monday blues turn into Monday bloom.



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.

In a world increasingly driven by data, finance is no longer just about gut instincts, suits, and stock tickers on a screen. Behind the scenes, algorithms are predicting prices, mathematical models are shaping strategies, and programming languages like Python and R are speaking fluently to the language of money. Welcome to the fascinating world of Quantitative Finance.

What is Quantitative Finance?

Quantitative finance, often referred to as "quant finance", is a discipline where mathematics, statistics, and computer science converge to solve complex financial problems. If traditional finance is the art of investing, quant finance is the science behind it.

What Do Quants Actually Do?

Quants work in hedge funds, investment banks, asset management firms, and even fintech startups. Here are some key areas:

- Algorithmic Trading: Building models to execute trades at high speeds based on market signals.
- Risk Management: Using probability theory and simulations to estimate and mitigate financial risk.
- Derivatives Pricing: Applying advanced math (like stochastic calculus) to value complex financial instruments.
- Portfolio Optimization: Designing portfolios that maximize returns for a given level of risk using linear algebra and optimization techniques.

Global Origins and Evolution of Quant Finance

Quantitative finance began in the West with the application of mathematical models to pricing and risk management, notably the Black-Scholes model in the 1970s. Wall Street firms and hedge funds rapidly adopted algorithmic strategies to gain an edge in trading. Over time, the use of statistics, machine learning, and high-frequency trading reshaped global markets. This global trend laid the foundation for its adoption in emerging markets like India.

Introduction of Quant Finance in India

Quant finance in India took off in the early 2000s with the introduction of derivatives and the rise of electronic trading on platforms like the NSE. SEBI's approval of Direct Market Access (DMA) and co-location services further accelerated the growth of algorithmic and high-frequency trading. Financial institutions began hiring engineers and math graduates to build data-driven strategies.

Why This Field Matters

Quant finance doesn't just power Wall Street. It shapes policies, improves financial access, and manages systemic risks. It offers tools to understand uncertainty and make data-driven decisions — skills increasingly relevant across industries.

If you're someone who enjoys solving puzzles, analysing data, or building systems, this field might excite you. Quantitative finance is rigorous, dynamic, and highly impactful — a domain where curiosity truly meets capital. So, whether you're a math lover, a coder, or someone intrigued by the markets, don't hesitate to dive in. The world of quants is waiting — and it's more exciting than ever.





This article is written by Kajal Chaudhary, 2nd Year PGDM (QF) 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 Emotional Voyage of Paper Boat

Somewhere between hopscotch and homework, we grew up.

Gone are the days when we raced raindrops on window panes, folded boats from torn notebook pages, and watched them sail (or sink) through muddy childhood puddles.

But one brand... found that boat again...

And in a tetra pack, brought us back the tastes of Aam Panna, Jaljeera, and summers that never ended and memories we thought we lost under the bed with old comic books.

That's Paper Boat- Hector Beverages. They bring your good ol' days in a pouch, and believe me, it sells. Amid the chaotic carbonated beverages where the red cans shout here and green bottles bubble there, they sell you a summer afternoon in your nani's house. A game of marbles. A mango-stained T-shirt.

They sell nostalgia.

Because, rational minds compare. Emotional hearts connect. They interact with their consumer like a childhood friend who remembers everything. That's customer intimacy.



Their product is their hero. But emotion is their superpower.

In marketing terms, they crack the Innocent Archetype. Pure, happy, warm fuzzies. No preservatives, no loud slogans, no fake grins. Just liquid memories in soft pouches.

"The mind tends to be more emotional than rational". This is one of the 7 principles of Marketing, and in this case, we can see how a pro marketer uses multiple tools to evoke emotions. One of the strongest tools is packaging. And Paper Boat's packaging deserves a chunk to write about. Quite flexible, eco-conscious, minimalistic, modern and designed with clean lines, playful doodles. Light enough to fit into our bags.

And bold enough to put one quirky line at the bottom of the pouch. No glass bottles. No plastic monsters.

A one-liner at the bottom. Yes, they even branded the butt of the pouch.

Now that's 360-degree storytelling. Or in Paper Boat's case—360-degree sipping.

You drink a Paper Boat for sure. What else? You smile at it. You Instagram it. You read it. You feel it.

Brands may sell products. But the ones we love sell our stories, our pasts, our puddle-fleet dreams. And Paper Boat sails right through the heart.

So here's to the brand that reminded us of our lunchbox lives, our muddy monsoons, and the boats we set sail with dreams. And for that, Paper Boat, I'll buy you again. And again. And again.



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

PODCAST

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



Vijay Mallya: Rise & Downfall Of Kingfisher Airlines, Loans & RCB

Breaking a nine-year silence : Mallya used this as his first prolonged public platform in nine years to share his side of the story with clarity and accountability, thanking viewers for tuning in. The podcast garnered over 20 million views in just four days, showing the public's strong interest in his narrative.

"I wanted to settle my debts": He emphasized that attempts were made to repay banks between 2012–2015, but offers for partial settlement were allegedly rejected; he insisted, "It was always my intention to settle".

Fugitive vs. Thief: Mallya accepts being called a fugitive for staying abroad post-March 2016, stating his departure was a planned visit—not a run away.

However, he strongly objects to being labeled a "chor" ("thief"), asking rhetorically "where is the 'chori'?".

Conditions for return to India: He expressed willingness to return if granted a fair trial and dignified treatment, citing concerns raised by the UK High Court about Indian detention standards.

He also alluded to distrust in agencies like the CBI and ED based on historical cases.

Critique of India's business environment: Mallya criticized bureaucratic rigidity and political influence in India, calling the notion of "ease of doing business" a myth rooted in systemic issues. He shared anecdotes about needing favour with as many as 29 chief ministers during his business peak.



This podcast was summarised by Anushk Goel, 2nd Year PGDM (Marketing) student at Jagdish Sheth School of Management Emotional reflections & regrets: He described the collapse of Kingfisher as a painful regret and admitted losing much of his business empire caused personal hardship. At one point, he referred to it as his "loneliest day".

Public and media reactions: Netizens offered mixed views—some skeptical, others empathetic. Comedian Shubham Gaur's witty take ("paise to hume usse ulta lautane hai...") quickly went viral.

From Reddit, a former paralegal commented: "The entire case against Mallya was as much political as financial... Mallya offered to pay back every penny... BJP government focused on politicizing the case."

Symbolism and branding: His extravagance showed through a luxury INR 40-lakh timepiece worn during the interview—an accessory that drew separate attention.

Final Take: Raj Shamani's conversation with Vijay Mallya offers a multidimensional look: it's part confession, part legal self-defense, and part cultural critique. It enables listeners to understand not just Mallya's personal journey—from flamboyant tycoon to embattled businessman—but also the broader systemic and emotional contexts that shaped his decisions.



Want to watch the full 4 hour podcast?
Scan the QR Code to watch the full podcast.

STUDENT'S CORNER_

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

JAGSoM @ VU

Social Immersion Program: Learning Beyond the Classroom

Education goes beyond traditional classrooms and into the heart of communities. The Social Immersion Program (SIP) offers students a unique opportunity to apply academic concepts in real-world settings, encouraging them to create meaningful impact through direct engagement with society.

SIP is not just an academic requirement—it's a transformational experience. With its focus on social issues, community development, and sustainable business practices, the program nurtures responsible leaders who think critically and act ethically.





Through fieldwork, research, and on-ground projects, students contribute to the well-being of communities and support sustainable development goals.

These immersive experiences help students build crucial skills such as problem-solving, collaboration, communication, and ethical decision-making, while developing a deep sense of social awareness.

The program is typically undertaken during the Colors Term in the first academic year, laying a strong foundation before students move into core coursework. Early completion also enhances academic progression and provides valuable exposure to how business and society can grow together.

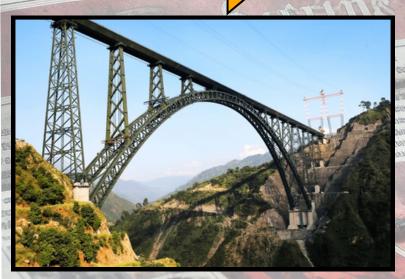
Whether collaborating with NGOs, aiding small enterprises, or exploring social innovation, SIP at JAGSoM, Vijaybhoomi reflects our commitment to shaping future leaders who are inspired to act and empowered to drive positive change.

EPICENTER

HAN BANGET SEEDHEN WAS

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

Towering 359 metres above the riverbed, the Chenab Bridge in Jammu & Kashmir is now the tallest railway arch in the world. By strengthening rail connectivity in a geopolitically sensitive region, India is not only enabling local economic development and tourism but also improving national logistics and security. This bridge stands as a testament to how infrastructure drives inclusion, accessibility, and long-term economic confidence, a powerful model for emerging economies.





India has officially overtaken Japan to become the world's 4th largest economy. But this isn't just a matter of GDP. It reflects a broader shift in how India is positioned in global strategy conversations, from a low-cost outsourcing hub to a center of consumption, innovation, and digital transformation.

With a booming middle class, a thriving startup ecosystem, and large-scale digital public infrastructure (like UPI and ONDC), India is emerging as a critical growth market for global businesses. For future managers, this milestone reinforces one thing: understanding India is no longer optional but essential.







As we conclude the second 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.

Missed the first edition? Scan to catch up.



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