October 2025 Edition Vol 1- Issue 6







A Journey Through Insights, Impact & Innovation.



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THE BIG PICTURE.

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

The Rise of Quiet Innovation: Why the Future Belongs to the Listeners, Not the Loudest.

today's hyperconnected innovation often emerges not from chaos, but from contemplation. The most transformative leaders and organizations are not necessarily those who dominate conversations, but those who listen deeply, think critically, and act purposefully.

The concept of "quiet innovation" represents a shift Quiet innovation is not synonymous with passivity. over competition, and empathy over ego. Leaders like Satya Nadella, who reshaped Microsoft through promoted small yet powerful shifts that redefined organizational purpose.

Similarly, the Kaizen philosophy practiced by Toyota demonstrates how continuous, incremental improvements can lead to sustainable excellence a model admired across industries even today. Quiet innovators focus on building systems that last, not trends that fade. A compelling example is Patagonia, a company that turned sustainability into its competitive edge.

Its decision to discourage overconsumption through the "Don't Buy This Jacket" campaign was unconventional, yet it strengthened the brand's trust and loyalty. By prioritizing purpose over publicity, Patagonia redefined the relationship between profit and responsibility.

and competitive In academia and corporate life alike, quiet environment, visibility is often mistaken for value. innovators are often underestimated, the students The world celebrates those who speak the loudest, who prefer listening to speaking, or the employees move the fastest, and disrupt the most. Yet, beneath who think before reacting. Yet, these individuals this culture of noise lies a quieter truth real embody the analytical depth and reflective thinking that the future demands. As automation and artificial intelligence reshape industries, humancentered innovation rooted in emotional intelligence and ethical awareness will become the true differentiator.

from speed-driven change to mindful progress. It It is a strategic restraint — the wisdom to act only emphasizes observation over impulse, collaboration after understanding. It values thoughtfulness over theatrics, impact over impression.

a culture of empathy and inclusion, embody this As future leaders, our challenge is to balance philosophy. Instead of radical overhauls, he expression with introspection, ambition with awareness. In an age defined by noise, it is the listeners, the observers, and the silent thinkers who will build the most enduring legacies.

> Because sometimes, the most powerful revolutions begin not with a roar but with a moment of thoughtful silence.

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



JAGSoM SPOTLIGHT

Navratri Nights: Celebrating Culture, Unity, and Joy at JAGSoM





The spirit of festivity illuminated the JAGSoM hostel as students from JAGSoM, IFIM College, and the IFIM Law School came together to celebrate Navratri with unparalleled enthusiasm and togetherness. The evening was filled with color, rhythm, and laughter as students played Garba and Dandiya, turning the hostel courtyard into a vibrant arena of culture, music, and unity.

Dressed in traditional attire, students danced to the beats of Gujarati folk music, creating an atmosphere that radiated joy and inclusivity. The celebration beautifully reflected how JAGSoM embraces not only academic excellence but also holistic development, ensuring that every festival, culture, and tradition finds a space to shine on campus.

What made the evening truly special was the collaborative participation of students across all institutes — a living example of the spirit of community that defines the CDE (Centre for Developmental Education) family.

Beyond the rhythmic beats and dazzling lights, the event served as a reminder of the importance of emotional connection, cultural appreciation, and shared happiness.

Adding a modern touch, the organizing team also arranged fun contests and photo booths, allowing everyone to capture memories and celebrate their individuality within a collective spirit. The night ended with laughter, cheers, and the message that learning at JAGSoM extends beyond classrooms it thrives in diversity, unity, and celebration.

As the beats of Dandiya faded and smiles lingered, one thought remained clear — at JAGSoM, every celebration is more than just a festivity; it's a reflection of togetherness, inclusivity, and joy of being part of one vibrant community.

BOOK SHELF_

Book Review – Rich Dad Poor Dad by Robert T. Kiyosaki

Rich Dad Poor Dad by Robert T. Kiyosaki is one of the most influential books on personal finance, offering a unique perspective on money, investment, and financial independence. Through storytelling and practical examples, Kiyosaki contrasts the financial philosophies of two father figures his biological father ("Poor Dad") and the father of his best friend ("Rich Dad"). The book's central message is that financial education, not academic success alone, determines one's ability to achieve financial freedom.

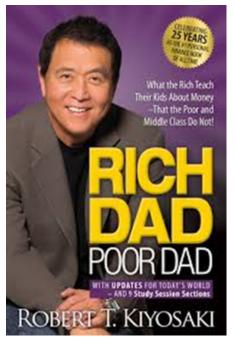
Kiyosaki's "Poor Dad" represents the conventional mindset valuing stable jobs, good grades, and working for money. In contrast, "Rich Dad" teaches him that the real path to wealth lies in making money work for you. This distinction forms the foundation of the book's philosophy: financial literacy, investing in assets, and developing an entrepreneurial mindset are key to escaping the rat race.

One of the most powerful lessons from the book is the difference between assets and liabilities. Kiyosaki explains that the rich buy assets that generate income, while the poor and middle class often acquire liabilities they mistake for assets such as expensive houses, cars, or gadgets. This simple yet profound idea encourages readers to rethink how they spend and invest their money.

The book also highlights the importance of financial independence and continuous learning. Kiyosaki stresses that the modern education system teaches students to be good employees but not good investors. By understanding money, taxes, and investments, individuals can create passive income streams that provide long-term financial security.

While Rich Dad Poor Dad is not a detailed investment manual, it serves as a powerful motivational guide. Some critics argue that the concepts are too simplified or anecdotal, but its appeal lies in its accessibility and ability to inspire a shift in mindset. It makes readers question traditional beliefs about money and work a valuable starting point for anyone wanting to improve their financial awareness.

Overall, Rich Dad Poor Dad is a must-read for students, professionals, and anyone seeking financial independence. It doesn't just teach how to earn more but how to think differently about money. Kiyosaki's conversational tone, real-life examples, and emphasis on mindset make it a timeless classic that continues to influence generations toward smarter financial living.





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

FROM FINANCE LAB

FROM TAXES TO TAKE-HOME: HOW CHANGE IN GST RATES IS RESHAPING HOUSEHOLD BUDGETS Key features that make GST tra

The Goods and Services Tax (GST), introduced on 1st July 2017, marked a historic shift in India's indirect taxation system. By replacing multiple taxes like VAT, excise duty, and service tax, GST established a unified and transparent tax framework.

Its primary goals was to simplify tax administration, eliminate the cascading effect of taxes, improve compliance, and create a single national market. Over time, rate rationalizations particularly reductions on essential goods have made GST not just a fiscal reform, but also a social one, influencing how much households can actually spend or save.

Understanding Disposable Income

Disposable income refers to the money households have left after paying direct taxes. It determines how much people can spend, save, or invest and serves as a crucial indicator of economic welfare. Higher disposable income boosts consumer demand and supports economic growth. On the other hand, higher indirect taxes can reduce purchasing power by making goods more expensive. Thus, GST rate adjustments directly affect household spending patterns and the overall quality of life.

GST Reforms and their Economic Transformation in India's GST operates through a multi-slab structure 0%, 5%, 12%, 18%, and 28% to balance affordability with fiscal needs. Over the years, the GST Council has reduced rates on hundreds of items to make essential goods more accessible and boost demand.



Key features that make GST transformative include:

- Input Tax Credit (ITC): Businesses can claim credits for taxes paid on inputs, which lowers costs and eventually prices for consumers.
- Removal of Cascading Taxes: GST is charged only on value addition, ensuring fair pricing and preventing double taxation.
- Ease of Compliance: Online filing and standardized rates have made tax payment simpler and more transparent.

These reforms have helped formalize the economy and make the tax system more efficient, benefitting both producers and consumers.

Impact of GST Rate Reduction on Households:

Lower GST rates have had a direct impact on household budgets by reducing prices on essential and everyday goods. For instance:

- The rate on home appliances such as washing machines and refrigerators was reduced from 28% to 18%.
- The restaurant industry saw a cut from 18% to 5%, making eating out more affordable.
- Staple food items like cereals and pulses remain tax-free, shielding lower-income households from inflation.

These reductions have helped stabilize the cost of living and allowed families to allocate more income to savings or other consumption. Moreover, the benefits of input tax credits passed on by businesses have further enhanced real disposable income by reducing overall product prices.

FROM FINANCE LAB

From Taxes to Take-Home: How Change in GST rates Is Reshaping Household Budgets

Evidence from Data and Studies:

Data from the Central Board of Indirect Taxes and Customs (CBIC) show that since 2017, over 400 goods and services have experienced rate reductions. The National Institute of Public Finance and Policy (NIPFP) found that these cuts have lowered the effective tax burden on households by 2–3%.

A CRISIL (2023) study indicated that middle- and lower-income households witnessed a 1.5–2% increase in disposable income due to GST rate reductions on essential goods.

Similarly, National Statistical Office (NSO) data revealed a rise in household spending on non-essential items after GST implementation, reflecting higher purchasing confidence and affordability.

Challenges and Regional Variations:

Despite its success, GST still faces challenges. Small traders initially struggled with compliance costs and digital filing systems. High tax slabs on luxury and sin goods (28%) maintain price pressure in those categories.

Regional variations persist as some states, due to logistical inefficiencies or uneven implementation, have not seen full benefits passed on to consumers. Moreover, essential sectors like petroleum and electricity remain outside the GST framework, limiting the scope of price reduction.

Conclusion

The reduction in GST rates has eased the financial burden on households by lowering the prices of essential goods and improving purchasing power. It has contributed to higher disposable income, supported consumption-led growth, and enhanced economic inclusivity. To sustain these benefits, policymakers must focus on simplifying compliance, expanding GST coverage, and ensuring that tax reductions are effectively passed on to consumers. Overall, rate rationalization under GST marks a positive step toward strengthening household welfare and promoting balanced economic growth.

As Amartya Sen once said, "Economic growth must translate into better living standards for all." The reduction of GST rates exemplifies this principle turning fiscal reform into a tool for inclusive prosperity and empowering Indian households with greater financial freedom.





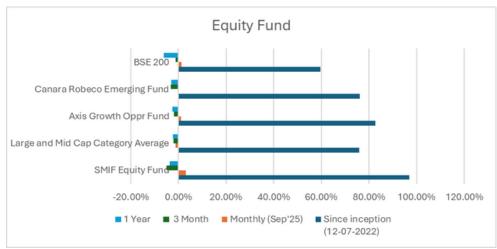
This article is written by Sri Vysnu O.K, 2nd Year PGDM student at Jagdish Sheth School of Management

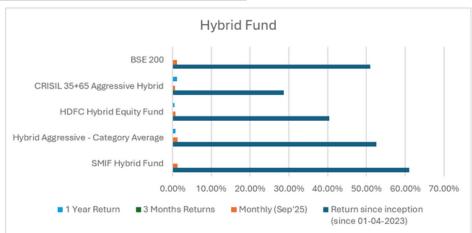
This article is written by Nihal Poojary, 2nd Year PGDM student at Jagdish Sheth School of Management.



FROM FINANCE LAB

PERFORMANCE OF OUR EXISTING FUNDS





Top 3 Company Returns (Yearly)	
Company	% Gain
Bharat Electronics Ltd.	41.69%
Eicher Motors Ltd.	39.38%
Bharat Dynamics Ltd.	28.72%

Bottom 3 Company Returns (Yearly)	
Company	% Gain
IndusInd Bank Ltd.	-49.19%
Vedant Fashions Ltd	-48.89%
ABB India Ltd.	-35.65%

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.

Impact of Gold Prices During Diwali Season and Its Implications on the Capital Markets.

Diwali, often referred to as the "Festival of Prosperity," holds deep economic and emotional significance in India. Traditionally, it marks a period of heightened consumer spending, particularly in gold a symbol of wealth and auspiciousness.

Every year, demand for gold surges during this season due to festive purchases and investment motives, influencing both its prices and related sectors of the capital market.

Rising gold prices during Diwali typically reflect strong consumer sentiment and liquidity in the economy. However, from an investment standpoint, they also signal a shift in investor preference toward safer assets, especially when equity markets are volatile.

Historically, gold and equities share an inverse relationship when gold demand and prices rise, stock market investments tend to moderate as retail investors move towards stability.

During my tenure as an Analyst at Northern Trust, I closely observed how seasonal trends and investor behaviour could influence market movements. Around the festive season, portfolio managers often recalibrated asset allocations to account for the short-term liquidity movement towards commodities like gold.

Moreover, my exposure to trade processing and market analysis enhanced my understanding of how festive consumer confidence can indirectly boost sectors such as jewellery, retail, and banking, thereby reflecting in stock valuations. In essence, Diwali serves as a microeconomic indicator of India's financial pulse, balancing cultural values with capital market dynamics.

A rise in gold prices during this season not only highlights consumer optimism but also provides valuable insights into investment sentiment, inflation expectations, and liquidity flow. As India continues to blend its traditions with modern financial practices, the Diwali season remains a fascinating reflection of how emotion, culture, and markets coexist harmoniously.



This article is written by Ishan Dubey, 1st Year PGDM 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 Psychology Behind Consumer Choices: How Emotions and Perception Drive Modern Marketing"

Have you ever wondered why you pick one brand over Marketing today is not just about selling products; another, even when both offer the same product? The it's about understanding people. By combining answer lies not just in price or quality, but in psychology with creativity, brands can connect psychology. Every purchase we make whether it's a with consumers on a deeper, emotional level. The cup of coffee, a smartphone, or a pair of shoes is most memorable campaigns are those that deeply influenced by how we think, feel, and perceive resonate with our values, identity, and aspirations. brands.

Marketers today study consumer psychology to understand what motivates people to buy. Emotions play a major role in shaping our choices. For instance, advertisements that make us feel happy, nostalgic, or inspired are more likely to grab our attention.

A brand that connects emotionally creates loyalty that goes beyond logic think of how people line up for the latest iPhone even when older models work just fine.

Another key factor is social influence. Humans are naturally drawn to follow trends or recommendations. Seeing others use a product especially celebrities or influencers creates a sense of trust and belonging. This is why "word-of-mouth" and "social proof" have become powerful tools in marketing.

The concept of colour psychology also affects buying behaviour. For example, red evokes excitement and urgency (used by Coca-Cola and Netflix), while blue builds trust and calmness (seen in brands like Facebook and PayPal). Even store background music, and scent marketing are designed to trigger positive emotions and encourage purchases.

As technology and data continue to evolve, the future of marketing lies in empathy where authentic storytelling and human connection drive trust and loyalty.

In the end, buying decisions are a blend of logic and emotion. Consumers may believe they're making rational choices, but psychological factors subtly shape every step of the journey from awareness to loyalty. Understanding fascinating mix helps marketers connect better with audiences and helps consumers become more aware of what drives their own decisions. Ultimately, successful marketing is not persuasion, but participation in the consumer's personal story.

PSYCHOLOGICAL PURCHASING TRIGGERS **Buying Rationale Buying Psychology** Hopes & Tears Emotions & The Ego Continues & Experts



This article is written by Amita Chand, 1st Year PGDM 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 Business Analytics in Management Education"

In today's digital-first economy, data has become the new currency of decision-making. Recognizing this shift, business schools across the globe are reimagining their curricula to integrate business analytics as a core element of management education. The modern manager is no longer expected to rely solely on intuition; instead, they must combine analytical reasoning with strategic thinking to make evidence-based decisions.

Leading institutions such as Harvard, INSEAD, and ISB have already embedded data-driven strategy modules within their MBA programs. These modules equip students with the tools to interpret large datasets, extract meaningful insights, and translate them into actionable business strategies.

Courses now emphasize hands-on learning using software like Power BI, Tableau, Python, and R, ensuring students can move beyond theoretical understanding to practical application.

Another hallmark of this transformation is **case-based learning**. Instead of solving static business problems, students now engage with real-world data sets from industries such as finance, marketing, and supply chain. This approach mirrors the challenges faced by managers in the corporate world, where every strategic decision must be supported by evidence and analytics.

Moreover, schools are fostering cross-disciplinary collaboration, encouraging students from finance, marketing, and operations backgrounds to solve analytical problems together. The goal is not just to produce data analysts, but data-literate leaders who can ask the right questions, interpret patterns, and guide teams toward insight-driven growth.

As the business environment grows increasingly data-intensive, this shift in management education ensures that tomorrow's leaders can transform information into innovation. In essence, business schools are no longer just teaching management they are teaching management through analytics.







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

JAGSOM UNPLUGGED

The most valuable lessons aren't found in books — they're found in the moments that shape who we are.

The Hidden Lessons Professors Teach Beyond the syllabus — where JAGSoM's PEP truly transforms us.

Classrooms are often seen as spaces for academic learning, a place where theories, frameworks, and models are discussed. But at JAGSoM, the classroom is so much more. It is a space of transformation, where lessons extend far beyond PowerPoint slides or case studies. It's where our professors quietly shape our personalities, outlook, and approach to life lessons that don't come from the syllabus, but from experience, empathy, and intent.

Every student who walks into JAGSoM soon realizes that learning here isn't limited to "what" we study, but "how" we grow. The Personality Enhancement Program (PEP) lies at the heart of this philosophy. Through PEP, learning becomes personal focused on communication, confidence, and self-awareness.

It's a unique initiative that ensures management education doesn't just produce competent professionals, but emotionally intelligent and grounded individuals.

PEP classes often blur the line between teaching and mentoring. Professors become facilitators who encourage us to reflect, express, and evolve. A simple discussion on communication might turn into a lesson about the importance of listening; a session on presentation skills might lead to a deeper reflection on authenticity and self-belief.

What makes these lessons "hidden" is that they emerge naturally in moments when professors share their real-life experiences, guide us through our mistakes, or simply ask us to think differently. These moments remind us that education is not about memorizing content, but about internalizing values.

Many students recall instances when a professor paused during a lecture to share a story about failure, perseverance, or ethical choices. Those few minutes often become the most powerful part of the session offering lessons in humility, resilience, and leadership. The way a professor handles class discussions, manages differing opinions, or encourages the quietest student to speak up, each interaction becomes a subtle learning in empathy and inclusion.

PEP sessions especially bring out this experiential learning. From group activities to mock interviews, every exercise is designed to make us more self-aware. The emphasis is not on perfection, but on progress. Professors help us identify our strengths and blind spots, urging us to grow both personally and professionally. In these sessions, we learn that leadership begins with self leadership, understanding our emotions, communicating effectively, and respecting others' perspectives.



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



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Over time, these lessons begin to shape who we are not just as students, but as individuals preparing to enter the corporate world. We start noticing the little changes: the confidence to speak up in meetings, the patience to listen before reacting, the ability to handle criticism gracefully, and the empathy to work with diverse people. These are the invisible takeaways that define a true JAGSoM graduate.

Ultimately, the hidden lessons professors teach become our guiding compass. They remind us that education is not confined to books or exams, but is an ongoing process of becoming better versions of ourselves. The PEP at JAGSoM gives us the tools to translate these lessons into lifelong habits to be thoughtful professionals, responsible leaders, and compassionate human beings.

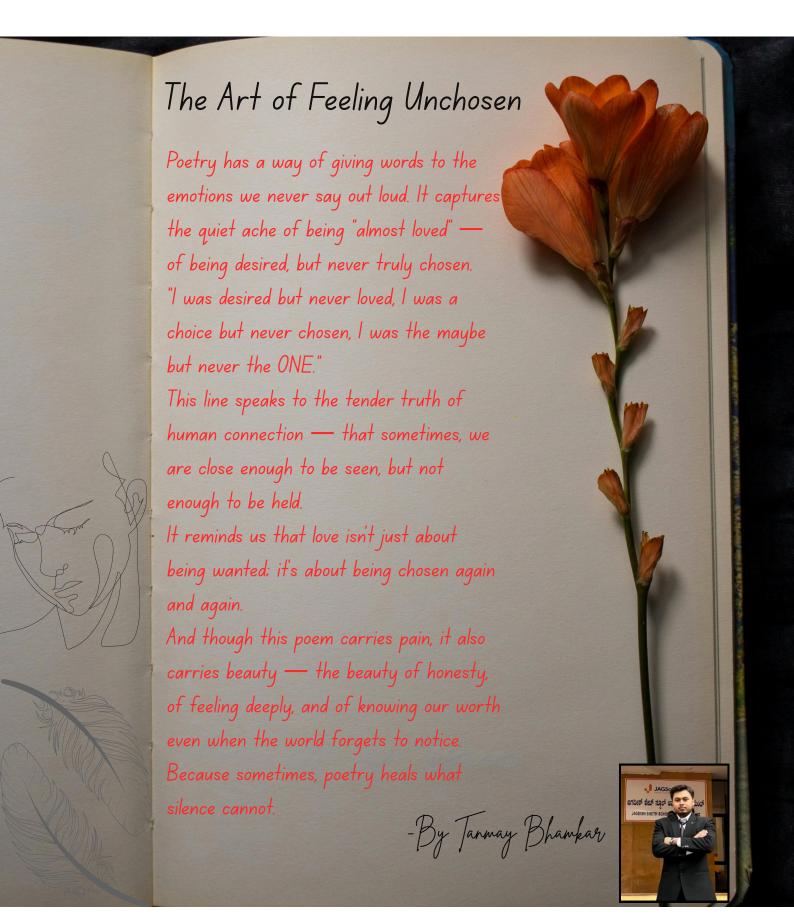
So, while grades and placements may mark milestones in our academic journey, it is these unseen lessons taught in passing conversations, subtle feedback, and shared experiences that truly stay with us.

At JAGSoM, education is not about memorizing theories; it's about internalizing values. Through programs like PEP and the everyday guidance of our professors, we learn to lead with empathy, act with integrity, and communicate with confidence. They are the essence of JAGSoM's spirit: to learn, unlearn, and grow — not just as managers, but as mindful individuals.



STUDENT'S CORNER

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



PODCAST

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

"How to Invest in Indian Real Estate?
Think School Speaker-Ajitesh
Korupolu
The founder and CEO of ASBL.



What this really means is, if you're considering putting money into Indian real estate, the video walks you through the full spectrum: market dynamics, legal checks, developer scrutiny, regional opportunities, risk traps and negotiation tactics.

1. Market & Macro context

The hosts lay out how urbanisation, demographics and migration are driving real-estate demand in India. They highlight rising tier-2/tier-3 cities, satellite town growth, and infrastructure projects (like metros, expressways) as key tailwinds. There's emphasised potential but also a reminder: the getting in price and timing matter a lot.

2. Region selection & city zones

They compare different cities and zones. For example, if you look at a city like Hyderabad, strong IT/job growth + affordable land make it interesting. On the flip-side, some older markets are saturated or overpriced. What to look for: good connectivity, upcoming infrastructure, relatively affordable pricing today, and areas where supply isn't exploding wildly.

3. Developer & project due-diligence

This part is about protective work you must do before signing. They recommend checking:

Whether the developer has completed earlier projects on time (track record).

Whether the project is registered under Real Estate (Regulation and Development) Act, 2016 (RERA) and all permissions/licences are in place.

Construction quality, brand of materials, transparency of cost escalation clauses.

Skipping this due-diligence injects risk of delays, cost overruns, or legal issues.

4. Legal & regulatory issues

They discuss land-title clarity, approvals like environment, layout, zoning changes, slum redevelopment risks, etc. There's a strong warning: even a seemingly "cheap" property can become a nightmare if title is murky or the developer cuts corners on permissions.



This podcast was summarised by Naitik Dave, 1st Year PGDM 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.

"How to Invest in Indian Real Estate?
Think School Speaker-Ajitesh
Korupolu
The founder and CEO of ASBL.



5. Pricing & negotiation strategy

Here's where execution matters. The presenters say: Don't fixate only on "5 % annual appreciation" instead focus on what you're paying today and what you realistically can rent or resale for in the short to medium term. Negotiate aggressively, ask for freebies/amenities, take into account GST/closing costs, and consider the break-even" time horizon.

6. Exit strategy and rental yield

They emphasise you should treat real estate like any investment with an exit in mind. If you're buying expecting to "park money forever" you may end up trapped. They suggest estimating rental yield, realistic resale value in 3-5 years, supply pipeline in that micro-market, and possible cyclical downturns.

7. Risks & what to avoid

Several red flags: overly high promised yields, "luxury" launches at peak pricing with weak connectivity, speculative "plot" schemes without infrastructure promises, boilerplate small print in builder agreements. Also the risk of supply glut hitting resale value, so do check upcoming supply nearby.

8. Checklist/Tools

Finally the video gives a checklist: region + connectivity, developer history, legal title, cost structure, likely future supply, rental market, resale prospects, tax implications, and your own hold-period comfort. Use this to pick properties with margin for upside, minimal hidden risk.

If you want to invest in Indian real estate, it isn't enough to pick a "hot city"; you must combine macro tailwinds with careful micro checks and execution discipline. Poor diligence or paying top price kills returns. Buy well, check thoroughly, and have a clear exit horizon



This podcast was summarised by Naitik Dave, 1st Year PGDM student at Jagdish Sheth School of Management.



AW THE SE

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

STATES WHOM ARE INTERNS HAVELING &

Silver's Price Surge: What's Driving It and What Lies Ahead

In recent months, silver prices have skyrocketed to record highs, crossing \$53 per ounce globally and touching ₹1.7 lakh per kg in India. This dramatic rise has drawn global attention — but what's behind the rally?

One major reason is strong industrial demand. Silver is essential in making solar panels, electric vehicles, and electronics, all of which are booming as the world shifts toward green energy. This rising demand has outpaced supply, leading to a market shortage. Reports show that global silver inventories are at multi-year lows, adding to price pressure.

Another key factor is investor demand. With economic uncertainties, inflation concerns, and fluctuating interest rates,





Investors are turning to silver as a safe-haven asset — much like gold, but at a more affordable price. The rally in gold prices has also pulled silver upward, as both metals often move in tandem.

In India, the festive season and increasing jewellery demand have further lifted prices. Analysts believe that if supply remains tight and industrial use keeps expanding, silver could even touch \$60 per ounce in the near term.

However, experts also warn of high volatility. Any slowdown in global growth or a rebound in the U.S. dollar could trigger a correction. For now, silver's shine reflects not just its beauty, but its growing importance in a rapidly changing world economy.







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

Stay connected for the latest insights and updates.





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