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PRARAMBH 1

A Journey Through Insights, Impact & Innovation.



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MEET THE TEAM



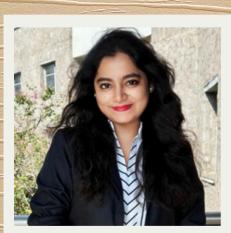
Dr. Sivagnanasundaram Marketing Area Chair



Prof. Zenia Nanra SIP Chair



Anushk Goel Designer & Editor



Poulami Sarkar Editor



Naitik Roy Editor

Introducing Batch 2025 -27



Tanmay Bhamkar **Editor**



Naitik Dave **Content Writer**



Jigyasa Jaggi **Content Writer**



Aryan Kaneriya **Content Writer**



Content Writer



Indranil Mujumdar **Content Writer**



Sameekar Shri Vivhavan S **Editor**

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 Power of Pause: Cultivating Balance in a World That Never Stops

Look around on any campus walkway, café, or airport terminal and the scene is strikingly familiar: heads tilted toward glowing screens, fingers scrolling through infinite feeds, ears tuned to an endless stream of updates. We are, by every measure, the most connected generation in history—armed with a universe of information in our pockets and a global network at our fingertips. Yet a quiet paradox lingers beneath this dazzling access. With all this connection, are we truly more reflective? With all this data, do we possess more wisdom?

Modern life is built on velocity. Markets shift overnight, technology rewrites entire industries in months, and news cycles collapse into seconds. Ambition and adaptability are celebrated as the ultimate virtues. But when motion becomes constant, it is easy to mistake activity for progress.

We rush from assignment to assignment, meeting to meeting, trend to trend—yet seldom ask if the pace itself is blunting the very qualities that make learning, leadership, and creativity possible.

The first casualty of nonstop movement is deep thought. Neuroscience shows that the brain needs sustained, focused attention to connect ideas, solve complex problems, and generate original insights. What we often call "multitasking" is really rapid task-switching, an energy-draining process that fragments attention and erodes understanding.

Reading a dense article while drafting an email and half-listening to a podcast may feel productive, but it denies the mental stillness where synthesis happens.

Reclaiming that stillness is not about retreating from the modern world. It is about engaging with it more deliberately. The starting point is intentional learning. Instead of chasing every trend or news flash, choose a few subjects and explore them deeply. Read a challenging book cover to cover. Debate a difficult case study until the arguments sharpen. Stay with one question long enough for it to unfold. Mastery is not built on endless input; it grows from depth.

Equally important is curating an information diet. We carefully select the food we eat, yet we allow our minds to snack on whatever the algorithm serves next. Consider unfollowing accounts that thrive on outrage, muting notifications that are not truly urgent, and trading the ephemeral scroll for content that is challenging and nourishing. By narrowing the flow, you create space for ideas to settle and connections to form.

A second pillar of balance is digital boundaries. The architecture of modern platforms is designed to hijack attention. Infinite scrolls, streaks, and push alerts create a constant low-grade pressure to check, respond, and refresh. Small acts of resistance—silencing notifications for an afternoon, keeping the phone out of reach during meals, scheduling dedicated "offline hours"—are more than lifestyle tweaks. They are conscious votes for presence over distraction.

But balance is not only an internal project. Community anchors give it structure and strength. Conversations with mentors, late-night debates with peers, collaborative projects with colleagues—all provide grounding that no feed can replicate. In these exchanges, ideas are tested, assumptions are challenged, and empathy is cultivated. They remind us that learning is a collective journey, not a solitary race.

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.

Just as nature moves through seasons, our own lives require rhythms of effort and rest. Periods of intense focus must be followed by moments of recovery if we are to sustain creativity and insight. A quiet walk, a pause between tasks, even a few minutes of mindful breathing can become the fertile ground where unexpected connections arise. Rest is not a reward for work; it is a prerequisite for meaningful work.

Educational institutions and workplaces alike have a unique responsibility to protect this mental space. A university, at its best, is not merely a conveyor belt of credentials but a sanctuary for reflection—a place where students and faculty can ask fundamental questions: Why is the world the way it is? What does a good life look like? How can knowledge serve society rather than merely fuel competition?

These questions cannot be answered in five-minute intervals between notifications. They demand a quiet rebellion against the culture of constant urgency.

What might such a rebellion look like in everyday life?

- Monotasking: Give one task your full attention—one book, one problem set, one conversation. Experience the richness of sustained focus.
- Scheduled Stillness: Reserve a daily pocket of time to sit with your thoughts, take a walk without headphones, or simply watch the world around you. Boredom is not an enemy; it is the soil of creativity.
- Presence in Relationships: In a dialogue, listen not to reply but to understand. Offer the rare gift of undivided attention. True connection is an antidote to the shallow validation of a digital "like."

These choices may feel small, even trivial, but they accumulate into something powerful: the ability to direct one's own attention. And attention, more than time or money, is the ultimate scarce resource. It is the foundation of learning, empathy, and leadership. The challenge is not easy. The pull of the digital world is strong and expertly engineered. But the pursuit of knowledge has always required deliberate effort.

By carving out spaces for deep thought and authentic connection, we reclaim the very essence of what education and personal growth are meant to be. The next time a notification buzzes or the urge to open a new tab arises, pause. Take a breath.

Ask yourself what you are trading for that instant of stimulation. In that small moment of awareness lies the possibility of a richer, more intentional way of living—a way that values reflection over reaction and depth over distraction.

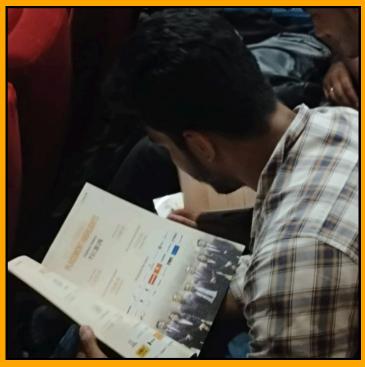


This article is written by Naitik Dave, 1st Year PGDM student at Jagdish Sheth School of Management



CAT Aspirants – Interactive Session | Race to 99 Percentile, Delhi | 24th August 2025





The Jagdish Sheth School of Management (JAGSoM) hosted an exclusive interactive session for CAT aspirants in Delhi on 24th August 2025, titled "Race to 99 Percentile." The initiative was designed to guide, inspire, and prepare future management professionals.

More than just a preparation workshop, the session provided aspirants with an opportunity to engage with experts, exchange ideas, and learn practical strategies to strengthen their CAT performance. Participants gained actionable insights into exam techniques, mentorship from seasoned professionals, and proven approaches to achieving the coveted 99 percentile.

The event also served as a gateway to understanding JAGSoM's distinctive academic philosophy. With admissions for the 2026–28 PGDM batch opening on 1st September 2025, aspirants were introduced to JAGSoM's unique blend of global exposure, AI-driven learning, and innovation-led curriculum. These elements, combined with strong industry integration, prepared students to thrive in a rapidly evolving business landscape.

By combining CAT-focused guidance with its transformative learning culture, the Jagdish Sheth School of Management (JAGSoM) positioned the session as a vital platform for aspirants preparing to build successful management careers. Standing at the forefront of management education, JAGSoM emphasized global perspectives, technology-driven learning, and experiential pedagogy. Its mission was to nurture leaders capable of navigating complexity, innovating with purpose, and creating meaningful impact in the business world.

The interactive session, "Race to 99 Percentile," was hosted in collaboration with Career Launcher, a leading name in test preparation. With Career Launcher's proven expertise and JAGSoM's forward-looking approach, aspirants gained actionable strategies, practical insights, and mentorship to enhance their CAT performance. As admissions for the 2026–28 PGDM cohort opened on 1st September 2025, the session offered aspirants a timely opportunity to gain clarity, confidence, and direction in their journey toward management excellence.

JAGSoM PGDM Students Gain Real-World Insights Through Harvard Business Simulation







"The best learning happens when students step into the realities of decision-making."

The PGDM/MBA students of Jagdish Sheth School of Management (JAGSoM) recently participated in the renowned Harvard Business Simulation as part of their Life Skills Capstone Project, reaffirming the institution's strong focus on experiential learning. The simulation offered students an opportunity to step into the shoes of corporate decision-makers and manage the complexities of a modern business environment. Teams were tasked with making strategic, time-sensitive decisions across critical functions such as Finance, Human Resources, Marketing and Business Analytics.

This initiative was designed not just to test academic knowledge, but to cultivate essential professional competencies.

Students refined their leadership, teamwork, and problem-solving abilities, while learning to collaborate effectively, resolve conflicts, and leverage diverse strengths toward common objectives.

Equally significant was the emphasis on datadriven decision-making—integrating financial insights, workforce dynamics, and analytical tools to drive sustainable results.

By simulating real-world business challenges, the exercise instilled agility, confidence, and strategic thinking in students. It reflects JAGSoM's commitment to shaping future-ready managers who can seamlessly translate classroom learning into impactful business outcomes.

Building Emotional Strength: JAGSoM's Resilience Seminar









"Resilience is not about avoiding challenges—it is about thriving through them."

The Jagdish Sheth School of Management (JAGSoM) recently hosted an engaging Resilience Seminar led by Priyanka S. An expert in Coaching, Leadership Development, and Resilience Training. The session was designed to equip students with practical skills to manage stress, embrace challenges, and cultivate the emotional strength vital for future business leaders.

A highlight of the seminar was resilience mapping, a framework that enables individuals to understand personal responses to stress and adopt strategies to enhance mental and emotional well-being. Through reflective exercises and interactive discussions, Priyanka guided students in developing greater self-awareness and self-regulation.

The seminar also introduced evidence-based practices such as meditation, journaling, open conversations, and a lively laughing exercise. Each activity offered a distinct approach to resilience—whether by fostering mindfulness, encouraging clarity, creating safe spaces for sharing, or reinforcing the role of joy in building inner strength. One of the key insights was the redefinition of stress: rather than a burden, it can be viewed as a positive force that drives adaptability, growth, and problem-solving.

By integrating such holistic initiatives, JAGSoM continues to prepare its graduates not just with managerial acumen, but with the resilience and emotional intelligence required to lead confidently in an evolving world.

Onam at JAGSoM: A Festival of Joy and Togetherness





"Celebrations at JAGSoM go beyond tradition—they create bonds, foster inclusivity, and celebrate unity in diversity."





The Jagdish Sheth School of Management (JAGSoM) recently celebrated Onam with great enthusiasm, turning the campus into a vibrant hub of colors, culture, and joy. Students, faculty, and staff came together to honor the harvest festival of Kerala, creating an atmosphere filled with warmth, inclusivity, and festive spirit.

The celebrations began with traditional decorations and floral arrangements, symbolizing prosperity and harmony. Students adorned the campus with beautiful rangolis and festive décor, setting the tone for a day that blended tradition with togetherness. The event was not only a visual delight but also a reminder of India's rich cultural heritage that JAGSoM proudly embraces.

Throughout the celebration, the campus resonated with laughter, cheerful conversations, and a sense of belonging.

The festival became a platform for students from diverse backgrounds to engage, connect, and experience the cultural essence of Onam, reinforcing the values of unity and inclusivity that JAGSoM fosters within its community.

By celebrating festivals like Onam, JAGSoM continues to nurture a holistic campus life where academic rigor is complemented by cultural vibrancy, ensuring that students graduate not only as skilled professionals but also as socially rooted and culturally aware individuals.

Learning Beyond Classrooms: JAGSoM's Industrial Visit to IKEA









"Real learning happens when knowledge meets experience."

As part of its distinctive curriculum that integrates academic rigor with industry exposure, the Batch of 2025 at Jagdish Sheth School of Management (JAGSoM) undertook an industrial visit to IKEA. The experience was designed to give students a deeper understanding of how management concepts are applied in real-world retail environments. The visit offered a close look at IKEA's globally renowned retail model, highlighting operations management, customer-centric engagement, and sustainable business practices. Students observed how the brand seamlessly combines functionality, design, and affordability to deliver value while maintaining its commitment to sustainability.

By connecting classroom concepts with industry practices, the visit reinforced critical aspects of retail strategy, supply chain management, and experiential marketing. More importantly, it provided students with opportunities to analyze processes, question practices, and understand the operational challenges behind one of the world's leading retailers.

For the Batch of 2025, the experience went beyond observation. It enhanced problem-solving abilities, critical thinking, and adaptability—skills essential for navigating today's dynamic business landscape. Through such initiatives, JAGSoM continues to emphasize experiential learning, ensuring that its students graduate as industry-ready professionals equipped with both knowledge and practical insights.

Ganesh Chaturthi at JAGSoM: A Celebration of Unity and Tradition





"Faith, culture, and community come together to inspire wisdom and new beginnings."

The Jagdish Sheth School of Management (JAGSoM) recently celebrated Ganesh Chaturthi with devotion and enthusiasm, bringing the campus community together in a spirit of harmony and joy. The festival, which marks the arrival of Lord Ganesha—the symbol of wisdom, prosperity, and fresh beginnings—was observed with traditional rituals and vibrant participation by students, faculty, and staff.

The celebrations commenced with a soulful aarti, filling the atmosphere with devotional chants and the fragrance of incense. The beautifully adorned idol of Lord Ganesha served as a beacon of positivity, inspiring students to embrace knowledge and overcome challenges with determination.

Throughout the day, the campus resonated with traditional music, dhol beats, and the cheerful energy of the community, turning the celebration into a memorable cultural experience

Throughout the day, the campus resonated with traditional music, dhol beats, and the cheerful energy of the community, turning the celebration into a memorable cultural experience

The event was more than a religious observance; it became a collective platform for cultural expression, inclusivity, and togetherness, uniting students from diverse backgrounds.

The festivities concluded with the Visarjan ceremony, where the idol was immersed amidst chants and prayers. While bidding farewell to Lord Ganesha was emotional, the spirit of his blessings—wisdom, prosperity, and happiness—remained with the JAGSoM community.

By honoring such traditions, JAGSoM continues to foster cultural vibrancy alongside academic excellence, creating a campus life enriched with shared values and unity.

Global Insights for Future Leaders: Executive Learning at JAGSoM

The Jagdish Sheth School of Management (JAGSoM), Bengaluru, inaugurated EMBA consortium International Week 2025 with great enthusiasm and cultural vibrancy. The event brought together distinguished guests, esteemed faculty members, and global industry leaders to celebrate collaboration, innovation, and leadership. This year's theme, "India @ 2030: Business, Technology and Beyond," reflects a collective vision for shaping the future of business and management in a rapidly transforming world. The opening ceremony was graced and inaugurated by Mr. David Simmons, Executive Director, EMBA Consortium for Global Business, alongside eminent dignitaries including Prof. Edwin Moses, CEO of the Centre for Developmental Education; Mr. Vikram Kumar Limsay; Prof. Rakesh Mediratta, Director, JAGSoM; Prof. Shaji Kurian, Program Director – EMBA and Area Chair, Human Resources; and Prof. Tuhin Chattopadhyay, Associate Dean, JAGSoM-X and Area Chair, Digital Business and Analytics.

ceremonial lamp, symbolizing knowledge and enlightenment, followed by a soulful invocation song performed by student Sakchi Suryavanshi. EMBA International Week 2025 marks a week of cross-cultural exchange, leadership dialogue, and collaborative learning—reflecting JAGSoM's commitment to preparing global leaders equipped to shape the future of business by 2030. The program featured sector-focused sessions on automotive, retail, financial services, and technology, offering insights into global trends and region-specific opportunities. Delegates explored

how digital and economic shifts influence strategic

decision-making across industries.

The ceremony commenced with the lighting of the

Networking lunches, team-building events, and peer discussions fostered international collaboration and business partnerships. Practical workshops and simulations enabled participants to solve real-world challenges while receiving mentorship from faculty coaches and directors. Through this immersive schedule, delegates gained not only advanced theoretical knowledge but also practical, strategic insights essential for leadership in today's global business environment.





THE COMPETITIVE ARENA

Pookalam 2025: A Celebration of Colors, Creativity, and Culture

Onam at JAGSoM is never complete without the vibrant Pookalam competition, where tradition meets creativity in a riot of colors and patterns. This year's event brought students together in teams, each determined to craft the most stunning floral masterpiece within a limited time, while celebrating the spirit of Kerala's most beloved festival.

The rules of the competition added an exciting edge to the celebration. Teams were challenged to complete their intricate designs within just two hours, testing not only their artistic skills but also their ability to plan, coordinate, and execute under pressure. The use of only natural flowers—with no powders, plastics, or artificial décor—ensured that each Pookalam remained authentic and eco-friendly, staying true to the festival's traditional roots.

As the clock ticked, the campus buzzed with energy. Teams brainstormed designs, sorted flowers by color and texture, and worked in perfect harmony to bring their vision to life. Bright marigolds, delicate chrysanthemums, and fragrant jasmines came together to form mesmerizing patterns that told stories of culture, unity, and celebration.

Beyond the art, the competition also emphasized responsibility. Every team was required to clean their area post-competition, reinforcing the importance of sustainability and respect for shared spaces. It was a subtle yet powerful reminder that creativity shines brightest when paired with care for the environment.

The Pookalam competition was more than a contest; it was an experience of collaboration, time management, and cultural appreciation. As students admired each other's creations, it was clear that the event wasn't just about winning but about coming together as a community, cherishing tradition, and creating memories as colorful and lasting as the flowers themselves.







ALMUNI DIARIES

Alumni Spotlight: Atul Dixit - Leading with Vision Across Asia

"Strong foundations and a forward-looking mindset can shape leaders who inspire change."

The journey of Mr. Atul Dixit, a distinguished alumnus of IFIM (now Jagdish Sheth School of Management – JAGSoM), is an inspiring testament to the power of strong academic foundations, adaptability, and visionary thinking. A proud member of the 1995–97 PGDM batch, Mr. Dixit has risen from the classrooms of IFIM to become a respected CEO and Board Leader, shaping the future of financial services across Asia.

Starting his career with a determination to make an impact in the world of finance, Mr. Dixit's aspirations soon evolved into a remarkable trajectory of growth and achievement. Today, he is recognized for redefining strategic direction in complex, rapidly evolving markets, where his ability to balance innovation with operational excellence has set him apart as a transformational leader. With expertise spanning diverse markets and cultures, Mr. Dixit has consistently demonstrated an ability to build highperforming teams, drive cross-border expansions, and introduce innovative financial solutions. His leadership reflects not only strategic foresight but also a deep commitment to ethics, sustainability, and customer-centric growth—values that remain integral to his success.

Mr. Dixit attributes much of his professional journey to the holistic education and experiential learning at IFIM. The institution's rigorous curriculum, practical exposure, and culture of curiosity instilled in him the adaptability and problem-solving mindset required to navigate a globalized business environment.



His story stands as a powerful reflection of JAGSoM's mission to nurture industry-ready leaders capable of excelling on the world stage.

Beyond corporate achievements, Mr. Dixit is admired for his mentorship, guiding young professionals with insights on leadership, resilience, and strategic thinking. His journey is not just a personal milestone but also an embodiment of the spirit of JAGSoM alumni: inspiring innovation, driving change, and leading with purpose across global frontiers.

BOOK SHELF_

Book Review – Shoe Dog: Lessons in Retail Management from Nike's Early Struggles

"In retail, success is not just about the product—it is about making the product available, reliable, and unforgettable."

Introduction

Phil Knight's Shoe Dog is more than a founder's memoir. It is a raw, detailed account of how a start-up called Blue Ribbon Sports transformed into the global brand we know today as Nike. Unlike glossy success stories, Knight's narrative emphasizes the obstacles, uncertainties, and fragile decisions that shaped the company's growth. For students and practitioners of retail management, the book provides practical lessons on supply chains, inventory planning, financing, and brand-building. This review highlights its core themes, strengths, limitations, and managerial implications.

Summary

The book begins with Knight's 1962 journey to Japan, where he struck a deal with Onitsuka, the maker of Tiger running shoes. What followed was the creation of Blue Ribbon Sports and eventually Nike. Knight chronicles the firm's grassroots strategies, from selling to athletes and specialty shops to overcoming supplier disputes and financial struggles.

The story captures both the emotional cost of entrepreneurship—sleepless nights, risky loans, and constant firefighting—and the tactical realities of retail operations. Readers encounter "pair counts," dock strikes, inventory shortages, and product quality failures. Woven through these accounts is the evolution of Nike's brand identity, shaped by culture, innovation, and athlete endorsements.

Key Retail Management Themes

1. Supply Chain Fragility and Reliance on Suppliers

Knight's dependence on Onitsuka in the early years highlights the risks of relying on a single supplier. Dock strikes and delayed shipments crippled sales and cash flow. In one dramatic case, the company chartered a Boeing 707 to fly in 110,000 pairs to meet demand. The lesson is clear: retail success depends on availability, and managers must plan for contingencies through diversified sourcing and redundancy.

2. Inventory Management and Cash Flow

The book demonstrates the dangers of aggressive ordering without sufficient working capital. Knight frequently ordered large shipments to secure lower costs per unit, but this left the company over-leveraged. Missed sales cycles led to liquidity traps where the firm could not convert stock to cash quickly enough to finance the next order. For managers, this underscores the importance of aligning inventory policies with financing strategies and maintaining liquidity buffers.

3. Quality Assurance as Brand Defense

Recurring product defects—such as soles disintegrating during use—reminded Knight that a brand is only as strong as its quality. Nike had to invest heavily in redesigns and fixes, which were costly but essential to protecting brand equity. Retail managers must recognize that product quality is inseparable from merchandising strategy, as shelf reputation can make or break consumer trust.



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

BOOK SHELF

- 4. Grassroots Marketing and Channel Strategy
 Instead of relying solely on mass advertising, Knight
 leveraged coaches, athletes, and localized retail
 partners. Stores like Johnson's Santa Monica outlet
 became cultural hubs, creating authentic brand pull at
 the community level. This approach foreshadowed
 today's influencer marketing and experiential retail.
 For managers, the takeaway is that customer
 engagement at the ground level builds more sustainable
 loyalty than short-term promotions.
- 5. Trade-Offs Between Finance and Growth Knight's heavy reliance on short-term debt and creative financing nearly collapsed the company multiple times. While expansion fueled Nike's rise, it also brought stress and fragility. The lesson for retail professionals is to design resilient financing models that can withstand seasonality, supply disruptions, and rapid growth cycles.

Strengths of the Book

- Operational Detail: Unlike many memoirs, Shoe Dog vividly captures warehouse frustrations, supplier negotiations, and logistics headaches. This makes it valuable for students who wish to understand the gritty, non-linear realities of retail.
- Humanized Decision-Making: Knight's candor about optimism, loyalty, and stubbornness reveals the emotional drivers behind seemingly irrational choices. Readers see how human judgment interacts with business frameworks.
- Brand-Building Narrative: The book illustrates how grassroots endorsements and storytelling created a global identity—an enduring lesson for marketing and retail professionals alike.

Limitations and Critique

Lack of Prescriptive Tools: The memoir does not provide frameworks or metrics such as inventory models, GMROI, or dashboards. Readers must extract managerial lessons themselves.

- **Historical Context:** Covering Nike's formative years, the book does not address e-commerce, omnichannel fulfillment, or modern analytics. Students must pair the memoir with contemporary case studies to gain a complete view of today's retail landscape.
- Focused Case: Learning from Failure, Perhaps the most striking lessons come from Nike's nearbankruptcy episodes. Over-reliance on Onitsuka, combined with aggressive ordering, led to liquidity crises where inventory sat unsold while debts mounted. Knight's quick fixes—such as restructuring financing or chartering planes—show what happens when long-term systems are absent. The practical takeaway for retail managers is clear: diversify suppliers, align order cadence with working capital, monitor sell-through rates, and stress-test financing against disruptions.

Conclusion and Recommendation

Shoe Dog is a must-read for students of retail management and aspiring entrepreneurs. It bridges the gap between textbook theory and the lived experiences of building a global brand. While it lacks formal models and modern digital insights, its raw portrayal of supply chains, financing struggles, and brand-building makes it a powerful complement to structured coursework.

For institutions, the book works best as a narrative case study. Faculty can pair it with contemporary analytics or omnichannel logistics cases to balance historical lessons with modern relevance. For practitioners, it is a reminder that resilience, adaptability, and customer focus are as critical as strategy.

Ultimately, Knight's story underscores a simple truth: retail success is built on the ability to deliver the right product, in the right quality, at the right time—no matter the obstacles. That timeless lesson makes Shoe Dog an essential read for anyone preparing to lead in the world of retail.

FROM FINANCE LAB

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.

Decoding the Rise of Private Credit in India: Financing Beyond the Banks

India's financial landscape is undergoing a rapid transformation. With banks tightening lending norms and capital markets showing volatility, private credit is emerging as a powerful alternative source of capital. What was once a niche financing option is now stepping into the mainstream, offering companies a crucial lifeline for growth, acquisitions, and refinancing.

What Exactly Is Private Credit?

Private credit refers to non-bank lending where capital is raised from institutional investors and lent directly to businesses—without issuing public debt or equity. Unlike private equity, which takes ownership stakes, private credit focuses on structured loans, either secured or unsecured, tailored to a borrower's needs.

The capital typically comes from institutional investors such as pension funds, sovereign wealth funds, family offices, and private credit funds. In return for taking on higher risk and lower liquidity, these lenders earn returns that generally exceed traditional bank loans or bonds.

Benefits and Challenges

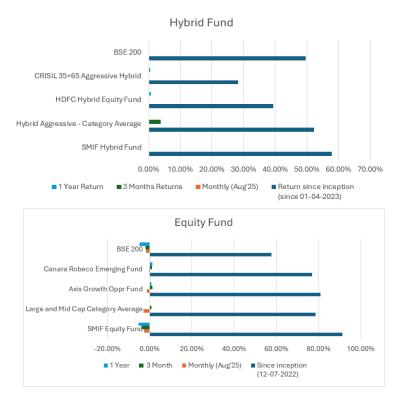
For investors, private credit delivers higher, predictable returns and diversification, given its low correlation with traditional asset classes. For businesses, it provides flexible, tailored financing aligned with growth cycles or industry needs.

However, the model is not without risks. Illiquidity, borrower defaults, and exposure to economic downturns mean that both lenders and borrowers must exercise caution. Rigorous due diligence and robust structuring are vital to sustaining the sector's promise.

Why Private Credit Matters in India?

The rise of private credit is not just a passing trend but a reflection of structural shifts in how businesses access capital and how investors pursue yield. Several factors are driving its momentum in India:

- Banking Constraints: Regulatory capital requirements and cautious lending practices limit banks' appetite for mid-market or leveraged borrowers.
- Investor Appetite for Yield: Amid global rate fluctuations and market uncertainty, private credit offers stable, above-market returns.
- MSME Financing Gap: Many MSMEs, despite strong fundamentals, struggle to obtain affordable credit. Private lenders are filling this void.
- Flexible Structures: Private credit can be customized—through covenant-linked loans or revenue-linked repayments—options that banks rarely extend.



FROM FINANCE LAB

SMIFatJAGSoMisastudent-runfundwherestudentsmanagereal investments, gaining hands-on experience in capital markets.

India's Emerging Private Credit Market

The opportunity in India has attracted both global giants and domestic leaders. Firms like Blackstone and KKR have launched India-focused private credit platforms, while players such as Edelweiss and Kotak are expanding their presence.

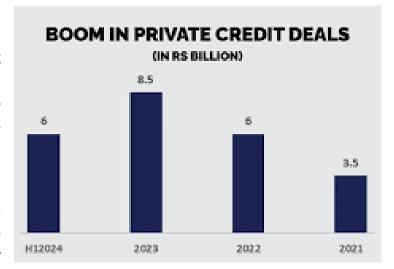
Sectors such as renewable energy, infrastructure, technology, and manufacturing—where growth potential is high but traditional lending cautious—are drawing significant capital. Industry estimates suggest India's private credit market could exceed USD 60–70 billion by 2030, fueled by mid-sized businesses seeking growth capital and institutional investors in search of steady returns.



Balancing Promise with Prudence

Private credit is redefining India's financing ecosystem by blending global capital with local opportunity. For investors, it represents diversification and superior yields; for businesses, it opens doors to essential capital otherwise hard to secure.

Yet, success hinges on discipline—careful risk assessment, transparent borrower evaluation, and supportive regulatory frameworks will determine whether private credit becomes a sustainable pillar of India's growth story.





This article is written by Shubham Goel, 2nd Year PGDM student at Jagdish Sheth School of Management

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



THE BUSINESS LENS

This section decodes the craze of stock markets, why gen-z, showing interest on investing early

The Stock Market Craze: Why Gen Z is Investing Early

Walk into any college canteen today, and you'll find conversations not just about movies or cricket, but about stocks, mutual funds, and even crypto. Gen Z, the generation born after the mid-1990s, is rewriting the rules of investing. Unlike earlier generations who typically entered the stock market only after securing stable jobs, Gen Z is starting early — sometimes even before graduating.

• Why the Craze?

The buzz around the stock market has been fueled by easy access to trading platforms like Zerodha, Groww, and Upstox. With just a smartphone, anyone can open a Demat account in minutes and begin trading. Social media, too, has made finance more relatable. Short videos on YouTube and Instagram break down concepts like SIPs, IPOs, and options trading in simple language, pulling more young investors into the game.

• The Appeal of Early Investing

For Gen Z, the stock market is not just about money— it's about freedom and independence. By starting early, they understand the power of compounding: how small investments today can grow into significant wealth tomorrow. Many students view investing as a way to gain financial security, reduce dependence on family, and even fund their dreams, whether that's traveling the world or starting a business.



Risks and Realities

Of course, the craze comes with its share of risks. In the excitement of quick profits, some Gen Z investors get carried away by trends, following "hot tips" from social media without proper research. This can lead to losses and disillusionment. The stock market rewards patience and knowledge, not shortcuts. That's why financial literacy is crucial—knowing how to analyze companies, diversify portfolios, and avoid impulsive trading.

• A Shift in Mindset

Earlier, saving money meant a fixed deposit in the bank. Today, Gen Z sees stocks as a tool for wealth creation, not just preservation. This shift shows a broader change in mindset: they are willing to take calculated risks, experiment, and learn. Interestingly, many young investors are also exploring socially responsible investing, putting money into companies that align with values like sustainability and clean energy.

The Road Ahead

The participation of Gen Z in financial markets is reshaping India's investment culture. With proper awareness and discipline, this early start could empower them to achieve financial freedom much earlier than previous generations. The stock market craze is not just a passing trend — it is a sign of a generation that is curious, ambitious, and unafraid to take charge of its financial future.

• Final Thought:

For Gen Z, investing early is more than just chasing profits — it's about building confidence, learning from mistakes, and preparing for a future where financial independence is the real flex.

This article is written by Preet Raval, !st 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.

Remote Work 2.0: The Evolution of hybrid work

Remote Work 2.0 has started looking very different in Bengaluru. Big tech firms are no longer treating remote or hybrid arrangements as a temporary fix—they're integrating them into their long-term strategy, but with clearer expectations and more structure. Take Infosys. While earlier during the pandemic they embraced mostly virtual hiring, they've since moved toward hybrid models. They require many employees to work from the office at least 10 days each month. Bengaluru leads the pack in actual in-office attendance among its centres.

Then there's Meesho, based in Bengaluru, which has adopted a "boundary-less workplace" model. What this means in practice is employees have more flexibility around where they work from; the headquarter is still in Bengaluru, but there are satellite offices in other regions. Meesho also organizes quarterly summits and virtual bootcamps to keep remote or hybrid teams aligned. These changes reflect what many professionals in Bangalore are saying: hybrid is the new norm. People want flexibility, but they also want human connection—occasional inoffice days for collaboration, mentoring, and culture building.

That said, it's not all smooth sailing. One of the biggest complaints among workers is blurred boundaries. When your home is part of your workplace, switching off becomes harder. Another major issue in Bangalore is commuting: even for hybrid days, traffic, distance, and time lost matter.



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

REMOTE WORK 2.0 THE EVOLUTION OF HYBRID WORK

That means flexibility must come with empathy and smart scheduling. Also, tech infrastructure varies. Not everyone has ideal bandwidth, dedicated quiet space, or backup power at home. Companies that do this well offer support—equipment stipends, internet reimbursements, even access to shared or satellite workspaces. BuzzWorks, for example, is one managed office provider in Bangalore offering flexible space, ondemand desks, private booths and support services targeting hybrid teams so employees can drop in when needed without committing full-time to a full office lease.

For HR in Bangalore, what all this means is policy design can't be generic. Remote Work 2.0 in Bengaluru needs policies that recognize traffic, real estate costs, power/internet instability, and employees' home environments. It means defining how many days in office, how many remote, what roles must be onsite, and what outcomes matter. It means building trust—managers evaluating outputs, not monitoring presence.

Remote Work 2.0 in Bengaluru isn't about returning to pre-COVID office culture. It's about mixing the best parts of remote flexibility with physical collaboration, in a way that aligns with local realities. Firms that strike that balance will retain talent; those that don't risk losing people who value flexibility as much as opportunity.

THE BUSINESS LENS

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Sustainability in Retail: A Strategic Priority for Future Managers

Sustainability has emerged as a vital strategic priority in retail, transforming how businesses operate and compete. Changing consumer preferences, especially among millennials and Gen Z, favor brands that demonstrate ethical sourcing, environmental responsibility, and transparency. Retail giants like IKEA and H&M have led global initiatives in renewable energy use, circular economy practices, and eco-friendly product lines. Indian retailers are increasingly adopting sustainable measures such as biodegradable packaging, local sourcing, and water conservation to meet these expectations and build lasting brand value.

For MBA students and future managers, this trend underscores the importance of integrating the Triple Bottom Line framework—profit, people, and planet—into business strategy. Sustainable retail requires reimagining supply chains to reduce carbon footprints, ensure fair labor standards, and implement green logistics such as electric delivery vehicles and optimized distribution networks. While these innovations may entail upfront costs, they create resilience against regulatory risks and shifting market demands, ultimately offering competitive advantages.

Technology is a key enabler of sustainable retail transformation. Advanced data analytics help track environmental impact and resource use, while blockchain technology provides supply chain transparency and authenticity for ethically sourced products. Technology is a key enabler of sustainable retail transformation.

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

Advanced data analytics help track environmental impact and resource use, while blockchain technology provides supply chain transparency and authenticity for ethically sourced products.

Digital platforms for resale, rental, and recycling support circular economy models by extending the lifecycle of products, creating new avenues for value creation. Future business leaders must harness these technologies to innovate sustainability solutions and drive transformative change.

Despite challenges such as investment costs and the risk of greenwashing, increasing investor focus on ESG (Environmental, Social, Governance) and tightening regulations are accelerating the shift. MBA programs now emphasize sustainability and social impact, equipping students with analytical tools and leadership skills needed to build responsible, profitable businesses.

In summary, sustainability is no longer an option but a strategic imperative. MBA students should embrace this opportunity to lead businesses that thrive by balancing profitability with social and environmental stewardship, ensuring long-term success in a rapidly evolving retail landscape.



JAGSOM UNPLUGGED

Classrooms aren't just places to study—they are where collaboration fuels growth, and curiosity lights the path to discovery.

Where Curiosity Meets Collaboration: Inside JAGSoM Classrooms

At JAGSoM, classrooms are more than just four walls and a whiteboard—they are vibrant spaces where ideas take shape, perspectives collide, and innovation comes alive. Each session is a journey of exploration, driven by curiosity and the spirit of collaboration.

The day often begins with a thought-provoking question rather than a lecture. Professors challenge students to think critically and connect theory with real-world scenarios.

A marketing class might turn into a live brainstorming session on how to launch a sustainable product, while a finance lecture could evolve into a simulation where students manage virtual portfolios and make split-second decisions under market pressure.

Collaboration is at the heart of every learning experience here. Group projects, case studies, and role-plays encourage students to step into the shoes of decision-makers.

It's common to see classmates huddled together, debating strategies, crunching numbers, or pitching ideas with boundless energy. The atmosphere is dynamic—sometimes intense, often fun, and always engaging.

What truly makes these classrooms special is the diversity of voices and experiences. A student with a tech background might team up with someone passionate about social impact, leading to fresh solutions and unexpected insights. Faculty members act as mentors and facilitators, ensuring every discussion goes beyond surface-level answers to uncover deeper understanding.

In this ecosystem, curiosity isn't just encouraged—it's celebrated. Students leave each class not just with knowledge, but with new questions and a drive to explore further. At JAGSoM, learning doesn't end when the bell rings; it spills into corridors, coffee breaks, and late-night brainstorming sessions, shaping future leaders ready to make a difference.

Here, classrooms aren't just places to study—they are where collaboration fuels growth, and curiosity lights the path to discovery.



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



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Learning Beyond Boundaries: How Cross-Disciplinary Projects Are Shaping Tomorrow's Leaders

Sunlight pours through the windows of JAGSoM's buzzing co-working spaces, illuminating a scene vibrant with ideas and energy. In one corner, Meera, a student immersed in Business Analytics, is deep in discussion with Raj, a whiz in Digital Marketing. They're not just working on an academic project—they're creating a fusion of data insights and creative storytelling, crafting solutions that could genuinely transform a local startup's trajectory. "It's incredible how our skills complement each other," Meera notes. "With Raj's marketing creativity and my data analysis, we're uncovering insights that neither of us could alone."

Inside the innovation lab, the atmosphere is different from a typical classroom. Faculty mentors, like the thoughtful Professor Iyer, do not hand down answers. Instead, they ignite questions: "How can technology-driven marketing drive sustainable social impact?" Professor Iyer explains, "Our role is to challenge assumptions and inspire inquiry. The students' discoveries emerge from their passion and perseverance."

This question becomes a compass, guiding students into deep research—understanding community needs, dissecting previous campaigns, and digging into customer feedback. Slowly but surely, ideas turn into sketches, dashboards, and prototypes—all reflecting a blending of expertise that crosses traditional divides.

But it's not just smooth sailing. When a campaign idea stumbles or data reveals unexpected twists, the team doesn't give up. Raj recalls a moment when their social campaign failed a key test. "At first, it was discouraging, but the team pulled together to analyze what went wrong.

That setback taught us more than any success could." These hurdles become opportunities for growth, teaching resilience and adaptability. Setbacks are reframed as vital learning moments, pushing each student to think differently, respond creatively, and persist with resolve.



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This kind of collaboration is powerful. It's far from routine group work. Frequent peer reviews spark rich conversations, where differing perspectives fuel deeper insights. Each team member brings their unique voice, and empathy becomes as important as analytics or design skills. "Understanding the community's perspective changed how we shaped our strategy," Meera reflects. "It's a leadership lesson I'll carry forward—true impact starts with listening."

At JAGSoM, education extends far beyond textbooks. It stretches into hands-on experience, teamwork, and real-time problem solving. Every cross-disciplinary project is a voyage—a journey of learning that hones technical skills, nurtures leadership, and deepens empathy. It shapes tomorrow's leaders to thrive in a world where business, technology, and social good are inseparable.

What emerges are professionals who don't simply chase success, but those who lead with purpose—understanding that innovation flourishes where diverse ideas meet and that true progress is measured by positive change.

Here, learning is limitless, continuous, and transformative. It is a shared journey towards a future where bold ideas, compassion, and collaboration create a better world for all.

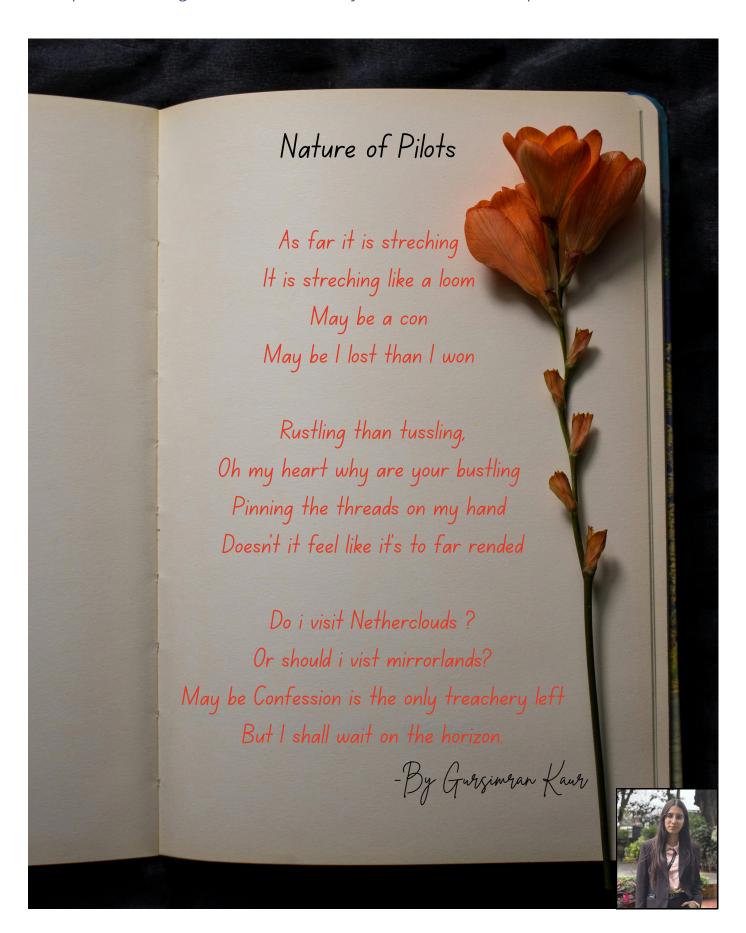


This book was reviewed by Jigyasa Jaggi, 1st Year PGDM student at Jagdish Sheth School of Management.



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PODCAST

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



"God Complex:
Elon Musk vs Sam Altman
and the AI Battle"

The video God Complex: Elon Musk vs Sam Altman and the AI Battle examines the increasingly public rivalry between two of the most powerful figures in modern technology and artificial intelligence. It traces how Elon Musk—founder of Tesla, SpaceX, and now xAI—and Sam Altman, CEO of OpenAI, moved from being early collaborators to fierce competitors shaping the future of AI.

The story begins with the origins of OpenAI in 2015, when Musk and Altman joined forces to create an open, non-profit research lab dedicated to building safe artificial intelligence for the benefit of humanity. Their shared vision was to counterbalance the dominance of tech giants like Google by keeping AI research transparent and free from corporate control. Over time, however, differences emerged.

Musk grew frustrated with the pace of progress and OpenAI's growing ties to Microsoft, which he viewed as a shift from altruistic mission to commercial enterprise. He left the board in 2018, warning that profit motives would eventually overshadow safety concerns.

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

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US Hikes H-1B Visa Fees, Sparking Concerns in India

The United States announced in September 2025 a significant one-time hike in H-1B visa application fees, directly affecting Indian IT firms and professionals. India expressed concern that the move could disrupt \$150+ billion worth of services exports and reduce remittance inflows, as Indian workers form the largest group of H-1B visa holders. With companies already navigating global competition, the higher costs threaten to squeeze margins and impact hiring plans.

At a diplomatic level, New Delhi has flagged the issue in trade talks, calling the fee hike a barrier to skilled labor mobility. The development could test India-US economic ties, even as both nations aim to deepen cooperation in technology and innovation.





India's IT Sector Faces a Crossroads Amid Policy Shifts

While the fee hike raises short-term challenges, it also highlights a long-term opportunity for India. The country's booming digital economy and startup ecosystem may absorb much of the skilled workforce that would otherwise look abroad. With initiatives like Digital India, AI Mission 2030, and record FDI inflows into technology, India could channel this talent into domestic growth.

For young professionals, the move is a reminder of shifting global opportunities. While the U.S. remains attractive, Canada, the UK, and Europe are expanding skilled visa programs, offering alternatives. Meanwhile, India's tech sector itself is emerging as a global hub, signaling that the 'American Dream' is no longer the only destination for success.







As we conclude the fifth 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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Team PRARAMBH



Bangalore Campus

KIADB Industrial Area 8 P & 9 P, Infosys Drive, Electronics City Phase 1, Electronic City, Bengaluru, Karnataka 560100.

Mumbai Campus

Vijaybhoomi University, Greater Mumbai Jamrung, Tehsil – Karjat, District – Raigad, Maharashtra, 410201