

DYP DPU

Dr. D. Y. Patil B-School, Pune

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BUSIN

THE
BUSINESS
MAGAZINE



**Mr. TOM
BRICHIER**

"To achieve excellence in bigger things, you need to develop winning habit in smaller matters. Excellence no longer remains an exception then, but your prevailing attitude."



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Dr. D. Y. Patil B-School, Pune



From the **President's Desk**



Dear Readers,

It is a great pleasure for me to connect with you through this special edition of BUSIN magazine. Each issue shows the journey of our institution toward excellence and reminds us of our strong commitment to preparing the next generation of leaders.

At Dr. D. Y. Patil B-School, we believe true education goes beyond classrooms. Our aim is to encourage curiosity, build resilience, and help students think deeply and act with honesty. This magazine reflects that vision, it shares different perspectives, valuable insights, and inspiring personal stories that bring our community to life and reach the wider business world.

The achievements we celebrate are possible only because of the hard work and dedication of our faculty, staff, and students. Their passion has shaped this institution into one where academic strength is balanced with real-world understanding.

Looking ahead, we want to keep building an environment that combines knowledge with innovation, strong values, and social responsibility. I am confident our graduates will become leaders who bring meaningful change to both businesses and communities.

I warmly invite you to explore this edition and connect with the voices that represent our institution's spirit. May this magazine be a bridge between our past and our exciting future. Every page and story reflect the determination and achievements of the people who continue to move us forward.

Warm regards,

Dr. P. D. Patil

President

Dr. D. Y. Patil Unitech Society

From the **Pro-Chancellor**



Dear Readers,

It gives me great pleasure to share my thoughts in this edition of BUSIN, the official publication of Dr. D. Y. Patil B-School. The magazine has grown into a vibrant platform that not only documents the achievements of our institution but also inspires curiosity and dialogue among its readers. Education today is not limited to acquiring knowledge - it is about nurturing creativity, building global perspectives, and encouraging collaboration.

I am glad to see BUSIN embodying these very values by highlighting innovative ideas, advancements in AI, transformative technologies, and impactful stories from within and beyond our campus. The commitment of our faculty, staff, and students to make this initiative a success deserves the highest appreciation. Their collective contributions have made this magazine a window into the spirit of Dr. D. Y. Patil B-School - dynamic, progressive, and forward-looking. As we continue our journey, I believe BUSIN will play an even greater role in connecting academic insights with real-world technological applications, thereby preparing our students to thrive as leaders in a rapidly evolving, tech-driven business environment.

I extend my best wishes to the editorial team and all contributors for their dedication, and I warmly invite our readers to engage with the rich content of this edition.

Sincerely,

Dr. Bhagyashree Patil

Pro-Chancellor

Dr. D. Y. Patil Vidyapeeth, Pune

From the **Secretary's Desk**



It is a matter of immense pleasure to share my thoughts in this edition of BUSIN, the flagship magazine of Dr. D. Y. Patil B-School. In an era where Artificial Intelligence and emerging technologies are reshaping industries at an unprecedented pace, it is encouraging to see our publication embrace such themes and highlight their profound impact on education and business. BUSIN has evolved into a forward-looking platform that not only reflects academic excellence but also captures the pulse of innovation in the digital age.

By featuring ideas on AI, data-driven decision-making, entrepreneurship, and future-ready skills, the magazine empowers our students and readers to stay ahead of the curve and prepare for a rapidly transforming professional landscape. At Dr. D. Y. Patil B-School, we believe that technology is not just a tool but a powerful enabler of creativity, critical thinking, and problem-solving. The content of this magazine reinforces that belief by connecting cutting-edge research with practical applications, inspiring our community to imagine possibilities beyond conventional boundaries.

I extend my heartfelt appreciation to the editorial team, and all contributors for curating this remarkable edition. Their efforts reflect our shared vision of blending academic rigor with technological foresight. As we move forward, let us embrace innovation, harness the potential of AI responsibly, and continue to shape leaders who can transform challenges into opportunities in this dynamic world.

Warm regards,

Dr. Somnath Patil

Secretary

Dr. D. Y. Patil Unitech Society

From the Director's Desk

It gives me great joy to present this edition of BUSIN, a magazine that continues to grow as a space for knowledge, ideas, and forward-looking perspectives. In today's fast-changing world, Artificial Intelligence and digital technologies are no longer futuristic concepts—they are actively shaping how we learn, work, and lead.

This issue focuses on the meeting point of business and technology, exploring how AI, machine learning, data analytics, and automation are transforming industries worldwide. From reshaping customer experiences to driving innovation in finance, healthcare, and entrepreneurship, these advancements are setting new standards for success.

Along with insights on technology, we also share thought-provoking articles on ethics, sustainability, and human creativity, reminding us that while machines may improve efficiency, it is human vision and values that give true direction to progress.

What makes this edition truly special is its mix of expert views, student voices, and articles that show real-world applications of AI and digital transformation. Each contribution has been carefully chosen to inspire reflection, spark curiosity, and provide knowledge that is both practical and future oriented. As Steve Jobs believed, "Innovation is the ability to see change as an opportunity—not a threat."

I sincerely thank our editorial team, contributors, for their dedication to bringing this edition to life. I am equally grateful to our readers for being part of this journey and encourage you to explore these pages with an open and curious mind.

As we enter an age led by technology, let us remember that innovation achieves its greatest impact when guided by wisdom, responsibility, and a shared vision for a better future.

Thank you for being part of our journey. May this edition inspire and empower you toward greater success.

Happy Reading!

Preface

It gives us immense pride in presenting this edition of BUSIN - The Business Magazine, the flagship publication of Dr. D. Y. Patil B-School. More than just a magazine, BUSIN reflects the spirit of innovation, inquiry, and leadership that defines our institution.

This issue captures the pulse of the business and technology landscape, weaving together insights on Artificial Intelligence, Big Data, sustainability, entrepreneurship, and purpose-driven leadership. It also celebrates human stories of resilience, creativity, and vision, reminding us that while technology may drive progress, it is people who give it direction and meaning.

Within these pages, you will find thought-provoking articles, engaging interviews, national and global business updates, and reflective pieces from our faculty, students and industry leaders. Each contribution is curated to not only inform but also inspire and empower readers to think differently, act boldly, and lead responsibly.

We extend our heartfelt gratitude to our contributors, the editorial team, and the student steering committee for their unwavering dedication to bringing this edition to life. Most importantly, we thank our readers for their continued encouragement and engagement, your support fuels our pursuit of excellence.

May this edition of BUSIN spark new ideas, nurture curiosity, and strengthen our shared vision of building future-ready leaders.

Happy Reading!

Editorial Team

Dr. Arpit Trivedi | Dr. Kiran Singh



Table of Content

1	Editorial	14
2	BIZ BUZZ	17
3	Shaping the Future of Global Infrastructure: Mr. Tom at Forvis Mazars	20
4	"Millions, One Faith: My Kumbh Tale"	23
5	The Heart of Operations: Sachin Agarwal on People, Performance & Progress	25
6	"Beyond Buzzwords: Communication Moves That Make You Stand Out by Shraddha"	28
7	Design, Disruption & the Human Touch: A Conversation with Sachin Sonavane	30
8	Leading with Heart and Strategy: Rashmi Badgaiyan's HR Story	34
9	De dollarization among BRICS trade	36
10	Storytelling in marketing - Myth & Facts	37
11	Building People - Centric Workplaces with Empathy and Engagement	40
12	International News	42

13	Data Lakes: An option or need of the hour for Legacy Insurers	45
14	CELEBRITY VISIT	47
15	From code to collaboration	53
16	Indian Academic Research on Sustainable Development Goals (SDGs): Where do we Stand?	56
17	Creating Cravings Without Saying 'Chocolate': The Science of Emotional Advertising	58
18	Cognitive Thinking: A Requirement of the Hour in Today's Era	60
19	"Work Life: Expectation vs Reality"	62
20	A RIDE TO BEST MOMENTS	63
21	Raktdan 2.0: A Noble Step Towards Saving Lives (Rotract Club)	94
22	AI In Post Graduation: Shaping the Future of Human Resource, Finance Professionals	95

Editorial

BLINKIT'S EMOTIONAL MARKETING: CREATING FESTIVE CONNECTIONS BEYOND CONVENIENCE'



Dr. KIRAN SINGH

Asst. Professor

Dr. D. Y. Patil B-School, Pune

In India, festivities are very intimate. For the families, it's more than just a celebration; it's a chance to escape the routine, re-establish ties with extended families, the community we live in, and make treasured memories. Whether it's the communal feasts of Eid, the vibrant colours of Holi, the bond between siblings during Raksha Bandhan, or the divine diyas of Diwali, these celebrations touch the heart before they touch the wallet.

Festivals in India hold a special place in heart of Indians. They represent more than cultural traditions; they are emotional milestones where families come together, sentimental longing, and relationships are celebrated. Blinkit has tapped into this emotional depth to position itself not merely as a delivery platform but as a partner in its customers' lives. By combining cultural insight, empathetic messaging, and clever storytelling, Blinkit has increased its marketing, beyond transactions and into the

world of meaning.

Festivals as Emotional Anchors

Celebrations in India are very personal. For families, it's not just a celebration; it's a chance to get away from everyday life, reconnect with tradition, extended family, and the society we live in, and make memories that will last a lifetime. The divine diyas of Diwali, the bond between siblings on Raksha Bandhan, the bright colours of Holi, and the communal feasts of Eid all touch the heart before they reach the wallet.

Blinkit knows that people don't just buy things at the festival because they need them. When someone orders candy, decorations, or gifts, they are not just shopping; they are keeping their traditions alive and showing their love. Blinkit says it is the quiet helper of these emotional exchanges.

Storytelling That Resonates



Figure 1. Source <https://www.reddit.com>

Blinkit's marketing campaign works on real

storytelling. Its campaigns don't rely upon issuing discounts or sales promotion or blabbering about its fast delivery, but they focus on empathetic stories that create emotional bonding and memories.

For example, on Raksha Bandhan, it tells the deep bond between siblings. It creates reminder of last-minute requirements, such as forgetting to buy a rakhi or sweets, and positions itself as the friend that makes sure your best moments are not missed.

Diwali campaigns are designed around family. Blinkit emphasizes that the real happiness of the festival is in spending time with family and friends rather than busy shopping out for the occasion. By helping customers avoid environmental and time hassles, Blinkit reinforces the idea that it is enabling them to focus on what truly matters.

Also, during Holi, it brings back childhood memories and the nostalgia with its product. Its colorful creatives and playful messages invite people to embrace spontaneity and fun, while silently reminding them that everything they need for their celebrations is just a few taps away.

By catering its campaigns around human stories rather than features or prices, Blinkit manages to connect emotionally with its audience. These stories remain in people's minds long after the festival ends, creating lasting brand recall.

Personalization and Empathy

One of the most important things that has helped Blinkit succeed is its ability to tailor its marketing to different groups of people. Festivals mean different things to different people, and Blinkit knows these stories very well.

Blinkit is a way for young professionals who live far away from their families to stay in touch with them. Its messages often tell them that they can still send gifts and love to their families right away, making distance less of a problem. Blinkit

promises to take care of the demands so busy families can focus on being together during the holidays. And for people who wait until the last minute to buy things, Blinkit is a lifesaver that can always deliver the sweets and gifts they forgot to buy.

This caring attitude makes Blinkit seem more like a friend you can trust than a service provider with no face. Its campaigns talk directly to each user's unique situation, which makes them feel like they belong and are familiar.



Figure3. Source <https://www.instagram.com/letsblinkit/>

Speed Framed with Emotion

The best thing about Blinkit is that it promises to keep its fast delivery. But instead of just showing this as a feature, the brand also cleverly ties it to feelings.

Instead of just saying, "Get groceries in 10 minutes," Blinkit frames its speed to protect important moments:

- Because your daughter's smile can't wait.
- Because you can't miss mom's special mithai.
- Because some parties shouldn't be put off.

This framing turns Blinkit's operational strength into a personal benefit. It's not just about going fast; it's also about making sure that feelings are felt right away. Blinkit makes its service more meaningful by linking its value proposition to people's lives. Excelling Social Media

Interactions, Blinkit has also mastered the art of ruling social media during festivals.

Its presence is witty, relatable, and on time. Whether through clever tweets, trending memes, or heartfelt reels, Blinkit captures the cultural mood and inserts itself seamlessly into conversations.

By posting user-generated content sharing emotional festive moments. This brand turns customers into participants in its storytelling. In this way it not only strengthens its reach but also creates a sense of community.

Reason why Blinkit's Emotional Marketing Works

Blinkit's festive campaigns are succeeding because they are rooted in empathizing with human behaviour and cultural context. Instead of focusing on schemes like discounts and delivery times, the brand builds narratives around emotions and relationships.

This strategy has several key benefits:

It creates a deeper connection with customers by speaking to their values rather than just their wallets.

It differentiates Blinkit from competitors who focus purely on speed and offers.

It fosters long-term loyalty by aligning the brand with positive memories and experiences, through personalizing gifts on frequent orders.

Lessons for Marketers

Blinkit's approach offers Hyper personalized and customer engagement through culturally relevant and meme-based content.

- First, prioritize human stories over sales techniques. Products and services are more memorable when connected to lived experiences.
- Second, cultural connection is important, especially in diverse markets like India. Understanding the emotional connection of

festivals and traditions can create powerful relations with the audiences.

- Third, mix functional benefits with emotional storytelling. Blinkit's framing of speed to preserve precious moments makes its benefit statement which echoes on a personal level.

Personalization and Empathy One of the most important things that has helped Blinkit succeed is its ability to tailor its marketing to different groups of people. Festivals mean different things to different people, and Blinkit knows these stories very well. Blinkit is a way for young professionals who live far away from their families to stay in touch with them. Its messages often tell them that they can still send gifts and love to their families right away, making distance less of a problem. Blinkit promises to take care of the demands so busy families can focus on being together during the holidays. And for people who wait until the last minute to buy things, Blinkit is a lifesaver that can always deliver the sweets and gifts they forgot to buy. This caring attitude makes Blinkit seem more like a friend you can trust than a service provider with no face. Its campaigns talk directly to each user's unique situation, which makes them feel like they belong and are familiar.





BIZ watch

National News

MAHA KUMBH 2025: TECH, CULTURE, AND MONEY POWER



Source by YOURSTORY

The Maha Kumbh Mela 2025 in Prayagraj pulled in over 660 million people, making it the biggest gathering ever. Called the Digital Maha Kumbh, this event used AI for managing crowds, drones for watching, and tech systems to keep things safe and sound.

With 118 diplomats from 77 countries, it also showed off India's cultural power and tech skills. The event made over ₹3 lakh crore and added over a million jobs. Being eco-friendly was key, with green toilets, plastic-free spots, and lots of solar lights.

This big deal shows how tradition, tech, and travel can mix to grow society and the economy - a good lesson for students learning about event planning, logistics, and policy.

STARTUP INDIA DAY 2025: POWERING THE NATION'S BUSINESS SPIRIT



Source by <https://www.startupindia.gov.in>

On January 16, India celebrated the 9th Startup India Day, marking over 159,000 startups that have added 1.66 million jobs. Udyam Motsav 2025, a week-long innovation fest, happened across 14 cities, giving student business owners workshops on how to pitch ideas, get funds, and create plans.

The event gave extra attention to businesses run by women and startups focused on being green and on teaching tech. Young owners got to share their ideas with investors, getting feedback and maybe getting funding.

How it Matter to us –

For DYPBS students, this makes it clear that starting a business is not just a future dream; it's a chance happening now. The vibe is good for ideas born in classrooms.

OPERATION SINDHOOR: SMART WARFARE AND CLEAR RULES



Source by HINDUSTAN TIMES

Started in May 2025 after a terrorist attack in Kashmir, Operation Sindhoor was India's smart way to strike back. The Indian Air Force used missiles, air defenses, drones, and smart moves to wipe out terrorist camps without crossing enemy lines, all in under 23 minutes and without anyone getting hurt.

The world was quiet about India's actions, showing they back India's right to defend itself. Prime Minister Modi said that this move was India's choice, showing how important it is to be independent.

Impact:

This mission shows how good moves, careful

plans, and strong leaders come together in tough times. It's a good example for future leaders to make smart choices and knowing global politics

Overall, Operation Sindhoor exemplifies the evolving nature of warfare in the 21st century — where intelligence, precision, and strict adherence to legal frameworks combine to achieve strategic objectives while minimizing human and infrastructural costs. This operation sets a benchmark for future missions, highlighting how technology and ethics can coexist on the modern battlefield

CONGO'S GREEN CORRIDOR: BIG TROPICAL RESERVE GETS THE GO-AHEAD



Source by WOOD CENTRAL

In January 2025, the Democratic Republic of Congo passed a law to make the world's biggest tropical forest reserve—a 540,000 square kilometer green zone in the Congo Basin. This reserve, about the size of France, will protect 15% of the basin and create green jobs for over 30 million people.

It wants to fight deforestation caused by people cutting down trees for charcoal because they're poor, or by burning down areas for farming. This idea takes after community programs from Virunga National Park, mixing protecting nature with growing the economy.

Impact:

The Green Corridor represents a visionary blueprint for climate stewardship, biodiversity protection, economic renewal, and peacebuilding in a region long plagued by

conflict. It offers a chance to harmonize Indigenous land rights, renewable development, and ecosystem resilience - transforming one of Earth's largest forests into a global model for sustainable development. But its ultimate legacy depends on meaningful community participation, transparent governance, and safeguarding against fossil fuel encroachment.

INDIA'S ₹10,000 CRORE BOOST FOR STARTUPS: FUND OF FUNDS 2.0



Indian Govt's ₹10,000 Cr Startup Fund Targets AI & Future Tech

Source by Business APAC

The 2025 Union Budget shared plans for a new ₹10,000 crore Fund of Funds (FoF) to aid India's booming startup world. Managed by SIDBI, this new fund builds on the success of the 2016 FoF, which helped bring in over ₹91,000 crore in venture money.

This new plan wants to make it easier for startups to find money through AIFs with SEBI, pushing innovation and economic freedom.

Its Impacts:

The Fund of Funds 2.0 represents a strategic leap in India's startup financing ecosystem. By channeling patient capital into emerging and deep-tech ventures, targeting inclusive participation, and strengthening domestic VC infrastructure, the program aims to empower a resilient, innovation-led economy. If effectively implemented, it could shape India into a global cradle for technology-driven startups and homegrown entrepreneurship at scale.

SHAPING THE FUTURE OF GLOBAL INFRASTRUCTURE: **Mr. TOM AT FORVIS MAZARS**



Mr. TOM AT FORVIS MAZARS

Partner

Forvis Mazars UK

Mr. Tom, Partner at Forvis Mazars UK, is a global expert in financial modelling and advisory with 20+ years' experience in energy, infrastructure, and project finance. A chartered accountant since 2003, he co-founded the firm's Infrastructure & Energy team in 2007 and leads its global financial modelling services, supporting critical investment decisions. In 2008, he set up the Financial Modelling Centre of Excellence in New Delhi, now a 60+ member hub. As UK Partner Sponsor for Innovation, he drives advancements in machine learning, the Microsoft Power Platform, and extended reality.

Question: - You have led operations across global giants such as Cognizant, FOSS, Accenture, and TV Electronics. How has your approach to operational excellence evolved across these organizations, and what core principles have remained constant in your leadership philosophy?

Answer: - In operations management, excellence rests on three key pillars: people management,

perception management, and program management. First, people management is crucial, whether it's motivating your team to execute effectively or building strong rapport with clients who receive the outcome. Without this trust and connection, no program can succeed. Second, perception management matters because clients must feel they are getting better value for what they pay. Beyond delivering a project, it's about assuring them of quality, support, and long-term reliability. Finally, program management provides the foundation. Following structured processes ensure execution is consistent, efficient, and high in quality. Together, these three pillars, people, perception, and program, form the core of operational excellence. Together, these three pillars, people, perception, and program, form the core of operational excellence.



Question: - In your current role as Senior Director – Operations for the IoT practice at Cognizant, what do you see as the biggest opportunities and challenges in scaling IoT-driven business models globally?

Answer: - See what happens is like first thing the challenges which we see is like a lack of skills which are available kind of a thing. And the second thing is why we are talking about the latest technology here. AI IOT and other things which are doing so people of I mean even in the customer environment. We see a challenge about people accept it. They always have that psychology about losing my job. I'm going to lose control of that system. Will the system be a trustworthy system? It is going to take independence of me or like it is going to contain my powers in the organization or my work. Because yesterday was doing it tomorrow. This system is going to do it. So that again is compared to the personal management saying that no we are implementing for your betterment. We are trying to do this thing. Even for getting and implementing that we always have a challenge of having a right skilled people internally to get that thing. Understanding the business knowledge domain and then implementation of that thing. So, while we are doing projects, these are cutting edge projects. These are like very nice skilled required. The good people are less available like in any other industry. They have got a lot of people. But having good people is always a challenge. And good people are so much in demand that there are so many projects which are happening. We keep on having that. And from the blind side also it is again the same thing. Having a good side of a team like who is receptive to changes helps and tells us the right solution is not creating hindrances kind of a thing. So, accept that. Two things I want to take, we take two hands to clap of things. So that is how it is, which has been a global challenge, just I can say but things are still working.

Question: -As sustainable business growth is often a balancing act between innovation and efficiency. So how do you strike that balance while ensuring a long-term impact and value creation?

Answer: - Operational efficiency has become a necessity because every contract now demands

more delivery at a lower cost. To achieve this, we often commit 20–30% efficiency gains upfront. This requires continuous adoption of new tools, AI-driven automation, and technologies. By reducing manual effort, we can lower costs and pass on those benefits to clients, making efficiency a constant focus in operations.

Question: - Sir, you have built and led collaborative teams across multiple geographies. What strategies have you found most effective in fostering alignment, trust, and high performance in such diverse and multicultural environments?

Answer: - When it comes to leading teams across geographies, I've realized that culture plays a much bigger role than processes or systems. You can have the best strategy, but unless you respect the local culture and adapt to your approach, alignment and trust will be hard to achieve. Let me share two examples.

The first is from Japan. I visited our office there to resolve an issue that had been pending for nearly 10 months. The challenge was around core drop during lunch hours, because the entire team would leave at the same time, take a short nap, and return, something deeply rooted in Japanese work culture. I initially suggested staggering the lunch timings to avoid client interaction gaps, but nothing moved. That's when I realized the issue wasn't about willingness, it was cultural. In Japan, employees respect everyone, but they only act when instructions come through their direct reporting line. So instead of directly asking the team, I worked through the hierarchy. Once their immediate managers cascaded the instructions, the change was implemented smoothly. This taught me that respecting cultural hierarchies is key to gaining alignment.

The second example comes from London. There, football is more than just a sport, it's part of daily life. I noticed how the weekend match results affected people's moods and energy levels. If my client's team had lost, I

knew it wasn't the right moment to push on tough topics. On the other hand, if their team had won, they would have come into meetings more enthusiastic and engaged. By being sensitive to these small but powerful cultural influences, I was able to build better rapport and trust. Both experiences reinforced an important lesson: people are always rooted in their culture. To foster collaboration in diverse, multicultural environments, leaders must first observe, listen, and understand the cultural context before driving change. When you adapt your leadership style to the environment, you not only solve problems faster but also build long-lasting trust and high-performing teams.

Question: -Sir, with your extensive experience of consulting, operations and strategic transformation, what single piece of advice would you offer to young professionals aspiring to build a career in business leadership in today's dynamic global economy?

Answer: - The first advice I give to young professionals is to stay updated with technology, especially AI, which is already shaping our lives and businesses. Learn how to use these tools effectively because they will be integral to future leadership.

At the same time, focus on becoming a holistic leader. Take care of your physical and mental health, build knowledge, and maintain a positive mindset despite the noise and distractions

around us. Leadership begins with knowing and managing yourself first. Finally, be aware of how fast the world is transforming. Don't resist change, embrace it, evolve with it, and you'll naturally grow into the kind of leader the future demands.

Question: - While studying your profile, we noticed the rich journey you've had, full of ups and downs, learnings, and risks. If you had to define one successful mantra, a guiding principle that has stayed with you through mistakes and achievements alike, what would that be? What lesson would you want young leaders like us to carry forward?

Answer: - I've always been an optimist, and my mantra is simple: focus on happiness and peace of mind. Challenges will always come, in work and in life, but it's important to move forward with a positive attitude and not get stuck blaming people or processes.

Success is often mistaken for money, but true success is when you feel content with your choices. For example, I once left a high-paying overseas role because I wasn't happy there and instead took a lower-paying role in Pune, where I felt more fulfilled. That decision, tailored to my own priorities, opened other opportunities and gave me balance.

So, my advice is: make choices that keep you happy, stay optimistic and success will naturally follow.



MILLIONS, ONE FAITH: MY KUMBH TALE



Dr. KIRAN SINGH
Asst. Professor
Dr. D. Y. Patil B-School, Pune

Dr. Kiran Singh is presently working as an Assistant Professor at Dr. D.Y. Patil B-School, Pune. She has pursued her PHD in Marketing Management, MBA from Savitribai Phule Pune University, PGDBM from International School of Business and Media, Pune and. A Versatile Marketer with experience of 15 years in Wealth Management, Retail, Manpower Recruitment and Academia. Her loves for travel and exploring new places and getting to know new people is admirable. Also, National Spokesperson Human Right & Crime Control (Niti Aayog)

The Kumbh Mela had always been a distant spectacle to me, but I always wished to visit after hearing numerous stories from my grandpa, especially belief that Lord Shiva himself stays at Kumbh mela. Also, when I saw in news reports and documentaries, where millions of pilgrims gathered to take a dip in the sacred rivers, it made me even more tempted. But it wasn't until I experienced it by self that I truly understood its power, chaos, and spirituality.

I visited the Kumbh Mela in Prayagraj, during the news of commotion, mishaps and biggest

celebration of spirituality. City was transformed into a living, breathing city of tents. As I approached the site with the innocence of seeing it for the first time like a baby, I was immediately struck by the scale. Imagine a sea of humanity stretching out as far as the eye can see-sadhus in saffron robes, families with children, foreigners with cameras seizing their lifetime moment, and devotees deep in prayer. The energy was palpable.

My first day was overwhelming. The loudspeakers constantly blared announcements in multiple languages with everyday changing routes and information about the lost ones, witnessing so many things coming true, where in Bollywood movies people loosed their loved ones in this mela but unlike then today's Digital India, where missed one contacted each other through phone .I saw akharas (groups of sadhus) performing rituals, showing their talents sitting above fire doing meditation, debates on spiritual philosophy, and processions with decorated elephants, horses and snakes around their neck. The air was filled with the smell of incense, food, and earth. Despite the millions of crowds, there was an unspoken sense of order, cleanliness thanks to the government for providing clean road for few devotees to walk barefoot, clean water for drinking and many safe spaces as tents and dharmshalas to stay free of cost. Every day, voluntarily at many places free food was distributed to devotees, so it felt like staying under the sky and living without any worries. And when I saw foreigners enjoying the prasad it reminded me of our culture "अतिथि देवो भव"



the main bathing day. I joined the line of pilgrims heading towards the Sangam - the confluence of the Ganga, Yamuna, and the mythical Saraswati rivers. It looked like one single family as all looked same and had same feeling at that moment. The water was ice-cold, but as I took the dip, the rising sun felt brighter and divine, I felt a strange calmness wash over me as if it was not the first time and that water remembers everything. Around me, people were chanting, praying, crying. In that moment, surrounded by millions, I felt both insignificant and deeply connected to something greater than myself.

Living at the Mela for a few days taught me patience and humility, where I met sadhus and Gurus from different states and temples of India. Interacted with Naga's, who were the real protectors or knights of Hinduism. The Basic comforts were limited, but the spirit of sharing and devotion was everywhere. Strangers became friends. Meals were shared. Stories were exchanged. There was a sense of timelessness, as if I had stepped out of the modern world and into something eternal.

Maha Kumbh Mela 2025, which happened after 144 years i.e. after 12 Maha Kumbh cycles, happens during an astrological position of the Sun, Moon, and Jupiter, which is believed to signal an auspicious period for spiritual cleansing and self-enlightenment. Now let's throw some light on economic effect of Maha Kumbh 2025. The government spent Rs 7,500 crore for the 45-day mega religious event and UP CM Yogi projected a massive Rs 3 lakh crore economic boost to the state's economy through Maha Kumbh, and expecting 1% growth in Uttar Pradesh's GDP.

Leaving the Kumbh Mela was ambivalent. I returned home physically tired but spiritually cherished. The experience reminded me of the strength of faith, the beauty of unity in diversity, and the sheer resilience of human belief and no doubtedly the hard work of thousands of people and our government at their toes. It wasn't just a trip - it was a transformation.



THE HEART OF OPERATIONS: SACHIN AGARWAL ON PEOPLE, PERFORMANCE & PROGRESS



SACHIN AGARWAL

COO - IoT practice at Cognizant

HEC Paris

Pune, Maharashtra, India

Sachin Agarwal, Senior Director of Operations for the IoT Practice at Cognizant, has over 25 years of global experience in streamlining operations and leading cross-functional teams. Known for his calm leadership and strategic foresight, Sachin has played a crucial role in navigating complex business challenges while driving efficiency across markets. His unique position bridges sales, delivery, and market execution, giving him a 360-degree view of the business. Whether managing large-scale transitions or adapting to fast-paced change, Sachin always operates with a “Plan B and C” mindset, ensuring teams are prepared, not just optimistic. What sets him apart is his people-first approach. He believes in building trust, fostering transparency, and creating environments where teams thrive and not just perform. For young professionals and seasoned peers alike, Sachin is a reminder that in today’s tech-driven world, human connection and operational clarity still make all the difference.

Question: - Sir, my first question for you is like, with 25 years in global operations. What key lessons have shaped your leadership journey the most?

Answer: - An operations role is unique because it cuts across the entire business, unlike delivery,

sales, or market leadership which focuses on specific areas. In operations, you interact closely with all leaders, sales, delivery, and P&L, giving you a holistic view of both the market and the organization. This exposure is itself a powerful learning experience.

I often tell my team that joining operations is a steppingstone to becoming a P&L leader. You don’t need to start with deep expertise in delivery, sales, or coding. What matters is developing an understanding of how the market works, how delivery functions, and how different teams collaborate. The strength of this role lies in connecting the dots across functions and seeing the bigger picture. That perspective prepares you to lead at a higher level, where you are not expected to do everything yourself, but to understand how everything works together.

Question: - Sir, senior director of IoT operations at cognizant, what’s been your most exciting challenge so far?

Answer: - Challenges are always there, and I guess that this role is basically to bring in efficiency in operations. So, it’s always challenging. Over the last few years, the market has slowed down. So, obviously your growth has come down for all these things, whether it is us, whether it is the exchanges with the world, everybody is struggling. So, when your top-lights stop growing and you still need to deliver shareholder value, you inadvertently must start doing what you like. How do you improve margins? How do you cut costs? Because everything is open. That every day is the challenge to figure out how you cut costs by delivering value to the customer. You can undercut the quality of resources also, right? Or anyway, at the end of the day, whatever business you have, you must tell your customer, right? And they expect quality. So, that’s the challenge.

Question: - Okay, sir, my next question is like,

how do you build and sustain higher performing teams across global geographies?

Answer: - Building and sustaining a high-tech team begin with an open culture rooted in trust. Teams must see transparency in leadership, and in turn, they stand behind you even when workloads are intense, often stretching to 12–15 hours. That trust grows when you share the bigger picture, not just tasks. For example, if I ask someone to write a one-page note, I don't just give keywords; I share my expectations and context. With clarity, they feel more motivated and deliver better work.

Keeping the team updated is also vital, it becomes their steppingstone to learn what they otherwise wouldn't experience at senior levels. Their growth depends on how much I am willing to involve them, mentor them, and expose them to real decision-making. Over time, this approach has helped me retain people and build loyalty. Even when I've lost talent, it has usually been for upward opportunities, which is equally rewarding.

Question: - But over the years, have you seen this transition change, sir? What I mean is, I'm sure early on when you had just become a leader, people would be a little hesitant to reach out to you as a one-up. What is now when you recruit the fresh ones, say, 0 to 2 years of experience, do they randomly walk into you and, you know, have you seen that transition happen?

Answer: - The new crowd is more demanding. They are fearless. The fearlessness probably is the world. Pros and cons of it, right? I mean, it's not like they come with only the fearless approach. They come with a lot of aggressiveness, they're not thinking through their careers as they should have, as we used to do, right? In our times. There is no sense of, okay. I'm not generalizing it, but I mean, there is less sense of loyalty or belonging. No, okay. There are leadership thoughts, but I guess at some point level, you need to have that loyalty. But they are more fearless. And they are more well-versed, right? Then what we used to be. Yeah. There are more resources that are

available. So yeah, they are more intellectual compared to, I mean, the general mobilization, including in the media, right? Yeah. The general mobilization is, from an intellectual perspective, they have that, because they have seen a lot of things, right? And social media is growing so much. They listen to podcasts. So, they are more informed. In our case, all that we had was what I'm doing today. And what I've read in those leadership books, right? That is how we know it.

Question: - Sir, but how have you transitioned yourself in terms of flexibility as you were earlier and now?

Answer: - See, the transition happens, right? I mean, obviously, you've got a new force, a fresh blood who's coming on his own. So, it's a slow process. At times, you feel it, right? You feel the pinch of it. Where is the loyalty, at least come and tell me first what you bring to the table, and ask me what I will bring to the table. That means there are moments of frustration, right? Let's be honest about it. There are moments of those frustrations, but then you learn. Right? I mean, obviously we must adapt. In fact, the biggest challenge is that the operations are facing today, how do we live with freshness? Yeah, so that's something that's challenging. Yeah, there are leaders, especially mid-management leaders who are failing. Yeah. They don't have the patience to deal with them, right? Because they have caught so much and they have one back, their own job should be delivered. They don't have patience to do a 30-minute counselling for each one. I will not work on weekends. I will not work beyond five o'clock. Yeah, right? When will I get promoted? When will my next salary hike happen? Very open, though. And then I will ask those questions there with a clear agenda that, you know, this is what I want in the next two years. Yeah. Who I want to, you know, I'm willing to work so much, this guy would have worked for each level of that level of experience. It's an exciting challenge. It's exciting for the entire corporate world, I guess. It's an individual learning to be there.

Question: - Have you found a way to break through with these people?

Answer: - Aggressiveness will not work. They are like, I said, right? They are fearless. Going back to our times, when my manager shouts at me, since then he is firm, he or she is firm with me, then, you know, it's for the new furthest to step back. Yes. Now, you can't do that. Now, if you go to that firm, then the next day, you will find them, they're not turning to the office. In many cases, they don't have an option. That is the biggest fearlessness, right? So, they are not thinking through one, okay, what next? Yeah. I don't want to work with this guy. That is clear. Yeah. What will I do next? I don't know.

Question: - Sir, my next question for you, like having worked at Infosys Accenture and previous electronics, so how has each shaped your approach to operations?

Answer: - So, largely my operations started early in corporation, right? In the last 15 years since I've been in corporate, the operation started in India. In the universe, it was in the corner of a building, but once I've been in it, it's centralized, doing some concentrated work. So, what has happened here, right? So, obviously, it started small, when I started my super boss, she asked me to take over operations. I was fresh from MBA. So, I did my MBA after about seven years. Working for Cognizant, and for Infosys. You come from MBA; you must have a very good deal of numbers. I mean, you get this, earlier operations used to be different. It used to be a, I'm talking about, it was, they used to report numbers for people to consume. But obviously, I guess

I've been, and things started going, cost focused, the word shifted on, how do you cut costs? Just report that your boss is not here. So, she saw that spark somehow. This guy has done his MBA, so he should be able to add some value. So, that is where you started adding that. If you started building models, how do you cut costs, what could you do? And there, that is how, so yeah, I think it was more gradual learning.

Question: - Sir, what role do data and analytics play in driving operational excellence in today's landscape?

Answer: - You can't do operational excellence without that. Because your whole play is on data. What has happened over the years. How is your revenue pattern going, how is your cost pattern going? Now, which areas are your cost-growing, right? What's interesting? So, there's a lot of analysis that's moving. I guess, it's not reporting anymore. I'm just not picking up data from multiple systems and reporting it to my bosses. I'm giving them insights on where, what is happening, where we need to go from here to eventually, to the universal level. So, for that anyway, wherever its insights come into picture, there is data, there is data, there is an access line.

Question: - Sir, my last question, what advice would you give to young professionals, aspiring to build a career in global business applications?

Answer: - This one piece of advice. Yes, so I think more than advice, why would I like to say, especially the young leaders, the crowd, they're coming. There is more; everyone is looking forward to a successor. Yeah, the title at least. So, my advice is, like I said, right, I mean, this is your steppingstone to become a leader. You become a leader because of the overall holistic picture of the business, and this gives you; this whole gives you nothing else, right? Why did you have the willingness to learn? And so, don't go for titles. This is the role which will give you that thing. Keep your mind open, do question everything, right? Because we deal with data. There's only data. I have got almost 10 to 15 excel on my laptop at any given point of time. So, I'm only dealing with data, and making insights out of it. All that I tell anyone who comes in, when you're looking at data, question the data. Yes, there are templates. It will be your template. The more you question the data, the more the data we start talking to you. You should not talk to data. Sometimes, the data would start speaking to you.

BEYOND BUZZWORDS: COMMUNICATION MOVES THAT MAKE YOU STAND OUT BY SHRADDHA



SHRADDHA KULKARNI

(PhD)

Corporate Trainer/Consultant/
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Shraddha Kulkarni is a seasoned trainer, corporate consultant, and educator with a Doctorate in Management and an MBA. With over 17 years of experience, she is certified as an ACC, image consultant, and transformational coach. Dr. Kulkarni has led workshops on leadership development, personal effectiveness, corporate communication, professional grooming, etc. at universities globally and in corporate.

As a corporate consultant working across diverse industries and leadership teams, I have come to realize that the most powerful outcomes often stem not from complex strategies but from simple and effective communication. This article is a distilled reflection of that journey, capturing how the ability to truly listen, ask the right questions, and communicate with clarity has consistently driven trust, alignment, and transformation in my consulting engagements. It offers a practical lens on the human side of business strategy, where conversations become catalysts for change.

In the corporate world, effective communication is not a soft skill; it's a strategic advantage.

Whether leading teams, managing change, or driving client relationships, the ability to listen actively, ask purposefully, and speak with clarity determines not just outcomes, but influence and impact. As corporate consultants, these three communication pillars are essential for navigating complexity and delivering results.

1. Active Listening: The Foundation of Influence

In business conversations, listening often gets overshadowed by the need to respond quickly or prove a point. However, active listening is one of the most underutilized tools in a consultant's arsenal. It's about fully engaging with what's being said and not said across meetings, negotiations, and stakeholder conversations.

Great consultants read beyond words. They tune into tone, pace, and non-verbal cues. They paraphrase to confirm understanding, and mirror concerns to build trust. This attentiveness helps them to uncover deeper issues, align better with client agendas, and ultimately offer solutions that resonate. In boardrooms or team huddles, active listening signals respect, strengthens rapport, and drives smarter, more human-centered decisions.

2. Purposeful Questioning: Driving Clarity and Action

Consultants are expected to ask questions, but not just any questions. The best ones are those that challenge assumptions, uncover blind spots, and accelerate insight. Purposeful questioning helps shift conversations from transactional to transformational.

Instead of asking "What's the issue?", seasoned consultants dig deeper: "What's the impact if this remains unaddressed?" or "What's preventing progress?" These are the types of

inquiries that help clients reframe challenges and unlock strategic direction.

Timing and structure are significant. Leading with empathy, gaining permission to probe, and sequencing questions thoughtfully ensures engagement rather than resistance. The goal is not to interrogate but to explore collaboratively, with curiosity and respect.

3. Direct Communication: Clarity as a Leadership Tool

When it's time to speak, consultants must communicate with precision and integrity. This means translating complexity into clarity, aligning diverse teams around shared goals, and saying what needs to be said even when it's uncomfortable.

Direct communication in consulting is not about being blunt; it's about being clear, concise, and constructive. It involves articulating insights, framing feedback respectfully, and using metaphors or visuals to simplify complex concepts. It's also about confronting realities head-on and managing expectations transparently. Clients appreciate consultants who don't sugarcoat or sidestep tough truths.

Trust is built when communication is honest, agenda-free, and solutions-focused.

To conclude, I would say, "Communication is a Consultant's Currency". As corporate consultants, our credibility hinges not only on what we know but also on how we connect, challenge, and convey. Active listening earns trust. Strategic questioning deepens understanding. Clear communication drives action.

These aren't just communication techniques, but their leadership behaviors. When mastered, they elevate conversations into moments of influence and turn meetings into turning points. In a business landscape defined by rapid change and rising expectations, our ability to listen deeply, ask boldly, and speak wisely may be the most sustainable advantage we bring to the table.

Author's Note: This article is an original work of the author. It draws conceptual inspiration from the International Coaching Federation (ICF) competency framework, adapted through the lens of real-world consulting experiences. All interpretations and applications are the author's own.



DESIGN, DISRUPTION & THE HUMAN TOUCH: A CONVERSATION WITH SACHIN SONAVANE



SACHIN SONAVANE

Deputy Executive Vice President
-Head of Sales at Piramal Realty

Sachin Sonavane is Executive Vice President – Head of Sales at Piramal Realty, driving sales growth, client relationship management, and process excellence. With over two years of leadership, he has strengthened channel partner networks and aligned strategies with organizational goals. Previously Deputy EVP and Head of CRM, he led cross-functional campaigns and team empowerment. Passionate about trust, consistency, and high performance, Sachin focuses on building agile sales teams and enhancing operational excellence.

Q1. In your 17 years in the technical industry with a global focus on telecom, what has kept you most inspired in such an ever-evolving space?

Answer: - It's the change. Doing the same work again can make you lazy and complacent. I'm very happy and grateful to the organization, and I genuinely feel blessed that I was always pulled into different changes. Every 2- 3 year, I have changed my roles, and because of that, I've kept learning and evolving continuously.

Over time, I got so used to change that adapting to new things no longer felt difficult. That ability

to embrace and even enjoy change has been very important for me. It has shaped the way I learn and adapt. Change, for me, is not just a phase, it's a mindset. And once you adopt that mind-set, evolution becomes part of your professional rhythm. That's what has kept me inspired throughout these 17 years.

Q2. You've integrated Agile and Design Thinking in your approach. How do these two methodologies complement each other in driving innovation and user-centric design?

Answer: - Agile and Design Thinking are highly complementary approaches. Agile focuses on delivering value quickly through iterative development and fast feedback, while Design Thinking emphasizes deeply understanding the user's needs before jumping to solutions. Both methodologies prioritize early user engagement but approach it from different angles.

Earlier in my career, I learned this the hard way, we built an elaborate user interface only to find out the user simply needed a drop-down menu. That experience taught me the importance of involving users early and often.

Today, we co-create with users, combining Agile's speed with Design Thinking's empathy and problem framing. While Agile drives rapid execution, Design Thinking ensures we're solving the right problem. Together, they foster innovation that is both user-centric and sustainable.

Q3. Can you share an example of particularly a complex challenge you and your team have solved? And what were your learnings from that, sir?

Answer: - Planning is essential, but what truly matters is always having Plan B and Plan C. That's where contingency planning and real

experience, make the difference.

We once managed a large migration project, initially estimated to finish in 20-30 days. But in an enterprise setup, things don't always follow a neat waterfall model. Instead, it felt like peeling layers: first two, then three, four, five, and so on. Each new issue revealed another dependency, and we quickly realized the project wouldn't end as planned. That's when we had to activate not just Plan B, but also Plan C and Plan D.

The lesson was clear planning must be robust and adaptable. Today, I always prepare multiple backup plans. While Plan A drives execution, Plans B and C are tested, ready, and practical. This approach ensures resilience, continuity, and confidence, even when surprises arise.

Q4: Off the record, or rather, if we go beyond the theory, when you're running a project or implementing a process change today, do you still use multiple plans? Or do you feel confident that your primary plan is solid enough to rely on completely?

Answer: - See, with experience, I know that Plan A will generally work for me. Over time, you gain instinct, foresight, and the skill to know how to execute well. But that doesn't eliminate the fact that unforeseen variables can always come into play. And that's why I never work with just one plan.

Let me share a classic example. I once led a project where everything seemed under control. I had the best experts on the team, the solution was developed, rolled out, and looked perfect. But at the go-live stage, we discovered a hidden network layer issue we had no visibility into earlier. That single gap resulted in a 10% data leak.

The customer's response was immediate: "A 10% data leak? I cannot live with that. Roll everything back." Suddenly, we faced a scenario we had never planned for. A rollback had not even been considered, let alone tested. Yet, in that critical moment, the importance of

contingency planning became clear.

Fortunately, with foresight and flexibility, we executed the rollback successfully on the spot. It wasn't part of the original plan, but it saved the project and protected the client's trust.

That experience taught me a powerful lesson: no matter how strong Plan A looks, you must always prepare a Plan B and Plan C. They aren't just backups; they are prepared in action. True leadership lies in anticipating the unexpected and being ready to adapt when it matters most.

Q5. What's your philosophy on collaboration across functions like engineering, product, and business teams, especially in high-stakes and fast-paced environments?

Answer: - Collaboration is no longer optional - it's mission critical. In today's fast-paced, dynamic business environment, working in silos simply doesn't work. Success depends on cross-functional teams moving in sync, like parts of a well-oiled engine, all aligned toward a common goal.

Take a real-world example: if Lenovo launches a new laptop series today, competitors must respond immediately - often overnight. That kind of speed isn't possible in isolated setups. It requires marketing, IT, design, and testing teams to collaborate seamlessly.

As products grow more complex, no single team can own the full picture. Diverse perspectives, from engineering to business, are essential for building robust, market-ready solutions. True innovation happens when everyone moves forward, together.

Q6: Telecom is undergoing a massive transformation with 5G, AI systems, and edge computing. What are the trends that excite you the most, and how is Amdocs preparing for this?

Answer: - Today, in IT, the biggest cost is operational cost. If you look at any other

engineering branch, the operational cost is minimal. But IT, perhaps because it's a relatively younger branch, has an intensely high operational cost. With AI coming into the picture, our operational costs will reduce by 30 - 40%.

Telecom, which has been suffering and bleeding due to operational costs, will especially benefit. Let me give you an example, remember 2021? If you had to change the Wi-Fi password of your router, you had to call a technician. He would visit your home, ask if you remember the password, and help you reset it. Now, you don't need anyone. You can do it yourself through an app. That technician role? Gone. Eliminated.

This elimination of operational roles is saving companies huge costs. At the same time, consolidation is happening. Edge computing is rising. Data is increasing rapidly, and that's bringing in revenue opportunities for telecom companies.

Q7: How can someone realize that they are ready to lead? What does it take?

Answer: - This might sound philosophical, but I always say this to every new employee who joins Amdocs. I'm a part of the induction team, and I take the first session when we visit campuses. I tell them: You don't need a designation to be a leader.

Sign in at 9 a.m.? You're already a leader for yourself. Filling your time sheet for Friday at 5 p.m.? That's leadership. Submitting your code on time? Again, leadership. You don't have to be a manager to be a leader. You lead by example in the smallest of actions.

I also challenge young people more often. Today, someone from the labour ministry visited Amdocs. While talking to him, I said, the biggest challenge for people like me is unlearning before learning AI. For us, unlearning is tough. We ask, "How is it possible?" Then we read about it. But youngsters believe it can be done, because they've seen it in their college

labs. They don't have to unlearn anything. They are the true change-makers.

Our programming methods were based on old concepts. These kids are born into a reusable, AI-integrated world. We must catch up with their pace.

Q8: With Gen Z entering the workforce in a fast-moving world, how do you bridge the gap between generations?

Answer: - I recently spoke with a manager about this. I asked, "How do you manage the younger generation?" He replied, "You sit with them. You work with them. You can't command them."

The moment you try to give them orders, they ask, "Who are you?" Even if your chair is one inch higher, they see you differently. That's why we removed all physical hierarchies. Earlier, we had manager cubicles, director cabins. Now? Everyone sits on the same floor, sharing the same desk.

Gen Z is born with financial freedom. We were born in the struggle era; they are born into esteem. That's the core difference. We worked to support our parents. They already have their basic needs met. Their mindset and motivations are very different.

Q9: One sentence of advice you'd give to a student for motivation.

Answer: - Never say no to anything. I never said no to anything. You called me, I said yes. Then I figured out later: "How will I do it?" I go home and think, "How will I manage?" But I managed. That's how you grow.

Q10: Off the record, there's talk about how Amdocs has one of the best employee retention rates due to its work environment. Is that true?

Answer: - How did you know? That's a surprise.

But yes, I hear it too. Some of my friends bring apples in their bags every day, from the office. They get fruits, have a gym, and a reading corner. And they are allowed to play at work too. I've been in the corporate world for 22 years. I've also come to Amdocs for lectures in Bangalore before. My first question in any company is about culture. And culture is not

something you copy-paste. It must be grown from within.

There are two parts to it, creating culture, and maintaining it. Maintenance is the tough part. Ethically, people must invite those values into themselves. That's how culture thrives.



LEADING WITH HEART AND STRATEGY: **RASHMI BADGAIYAN'S HR STORY**



RASHMI BADGAIYAN

Senior Manager - HR
Business Partner at ADP

In the dynamic world of Human Resources, Rashmi Badgaiyan stands out as a leader who blends empathy, resilience, and vision. Currently Senior Manager – HR Business Partner at ADP, she has built her career fostering workplace cultures rooted in respect, safety, and inclusivity. An alumna of Pune University, Rashmi brings expertise in people management, compliance, policies, and engagement, while remaining deeply committed to the human side of HR. Honored as a BW 40 under 40 and 10% Club Winner, she champions diversity, inclusion, and women empowerment, inspiring many to break barriers and thrive in the corporate world.

Q1. How did your journey start in the field of HR?

Answer: - My HR journey began when I decided to pursue an MBA with a specialization in Human Resources. Being the only sister among 11 brothers, I grew up in a very protected environment, but somewhere deep down, I knew how important it was to be strong and independent in this world.

What drew me to HR was the fact that it's not just about making rangolis on Diwali or

preparing salary slips, it's about understanding and managing different kinds of people, standing firm in difficult situations, and creating real impact.

I started off as an HR Executive and today I work as a Senior HR Business Partner. Along the way, I have made it a habit to upskill myself every couple of years by taking industry certifications because I believe learning never stops. One of my proudest moments was being among the top 10% in the Women Development Program, which really strengthened my belief in women empowerment and leadership.

Q2. You have led university programs. What are your views on women leadership in the industry?

Answer: - Women empowerment is very close to my heart, but I also strongly feel that leadership should never be just about gender. It should be about talent, merit, and capability.

Yes, we must encourage women to step up, but promotions and positions should come because someone has earned it, not just because they tick a diversity box. For me, the right person for the right job is what matters.

Coming from a male-dominated family, I was always treated equally though a little more protected than my brothers. That taught me that diversity isn't only about men and women. It's about respecting different perspectives, backgrounds and experiences. The beauty lies in working together despite those differences and learning from one another.

Q3. Corporate life is stressful. How do you manage stress and mental health?

Answer: - To me, mental wellness is all about staying connected with myself. I keep checking in with my values, my goals and my sense of purpose that helps me stay grounded, even

when work gets overwhelming.

Like many people, I tend to overthink sometimes wondering if I could have done something better. Earlier, those thoughts would drain me. Now, I acknowledge them, reflect, learn and then move forward with a clearer head. It's not that stress disappears, but I've learned to handle it better by being self-aware and intentionally working on myself every day.

Q4. What technology driven HR tools should MBA students focus on?

Answer: - HR has changed so much! It's no longer just about processes, it's about how we use technology and data to make better decisions and create great employee experience.

MBA students today should be familiar with things like Applicant Tracking Systems (ATS), performance management tools, employee engagement platforms and even AI-driven solutions. AI, for example, is being used to write job descriptions, generate insights, and personalize employee journeys.

But beyond just knowing the tools, what's more important is the mindset being open to change, learning continuously, and staying adaptable. If you can combine tech skills with emotional intelligence, data interpretation, and strategic thinking, you'll always stay ahead.

Q5. What mistakes should one avoid in an interview and how should they answer questions like "What are your weaknesses?"

Answer: - The biggest mistake is going into an interview underprepared or on the other extreme, sounding overly rehearsed. Interviews are about being real, not perfect.

When it comes to tough questions like "What are your weaknesses?", don't panic. It's not a trap. The idea isn't to expose a big flaw, but to show self-awareness. Share something genuine but manageable and talk about how

you're improving it.

For example, instead of saying "I'm bad at time management", you could say, "I used to take on too many tasks at once, but I've learned to prioritize and use planning tools to stay organized." That way, you're honest, but you're also showing growth and that's what interviewers really want to see.

Q6. What do recruiters look for in a fresher?

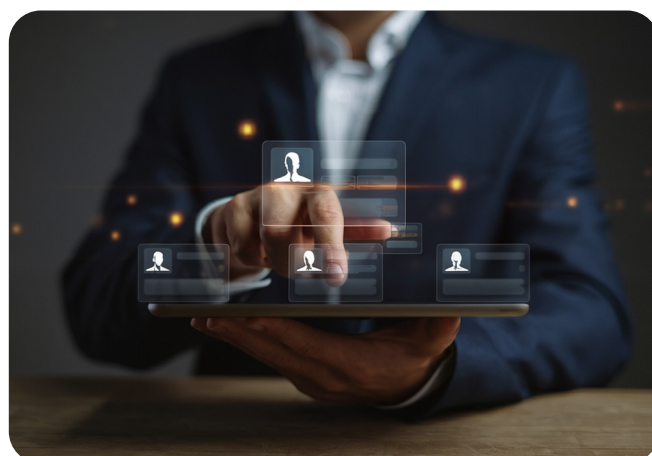
Answer: - When it comes to freshers, recruiters know you don't have years of experience. What they really look for is your mindset.

- Are you open to learning and trying new things?
- Do you show honesty and authenticity instead of pretending to know everything?
- Are you enthusiastic, dedicated, and willing to put in the effort?

Those qualities matter more than a perfect resume.

Another thing freshers often overlook is networking. Reach out, ask questions, find mentors, and make connections. It shows initiative and can open unexpected doors for you.

At the end of the day, recruiters aren't just looking at your marksheets. They're looking for adaptability, curiosity and passion the qualities that say, *"This person will grow and make an impact."*



DE DOLLARIZATION AMONG BRICS TRADE



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Professor, HOD Research Department
(Dr. D.Y. Patil B - School), Pune

Following the immense success of the Japanese Car makers during 1960s in USA market, USA's Industries and their supremacy all over the world declined in a sharp way. However, the country did not lose its foot hold owing to two reasons. Military trade through, which continued to sell its defunct yet modern to the rest of the world war materials. That meant monetization of war. The ever-increasing influence of CIA that continued the shadow war that made investing in Military arsenal mandatory. Finally, owing to the dollarization of international trade, that kept the inflated market value of dollar steady.

In recent times China and India have become the two emerging superpowers and Russia managed to get back some of its foot hold that it lost after dissolution of Soviet Russia. These countries are joined by Brazil and South Africa to create a steady economic force in form of BRICS. It took BRICK some time to understand the global turmoil orchestra as USA the composer, however, finally the response of BRICS came as a timely strike to USA dollar hegemony.

Very recently the BRICS countries have decided to trade in Indian Rupees. That means that by this time a total of 5 trillion USD worth of

trade would be converted to Rupees and that surely would be a blow to the dollar hegemony. The recently blooming togetherness among the BRICS countries is growing up as a big challenge to USA hegemony around the world. The most important aspect of this togetherness is that two Asian giant China and India are now coming close to each other in terms of trade cultural and diplomatic exchange.

Following the recent Trump Government's draconian verdict and threat to increased tariff on all the nation's purchasing oil from Russia is supposed to be retaliated through the boycott of USA made goods in one of the largest markets of the world India. If this happens then USA will lose the bilateral trade value of more than 130 billion USD. One might ask India enjoys a trade surplus with USA what will happen to that. But transaction through Rupees among the BRICS countries is supposed to offset that loss and strengthen Rupees in the International market. After being subject to the cruelty that the Indian diaspora in USA has suffered following the cruelty of the Trump government, the de dollarization of trade among BRICS countries seems to be a just reply.



STORYTELLING IN MARKETING - MYTH & FACTS



ASHISH SINGH

Senior Manager Marketing,
Tata Tele Business Services

Driving demand since 2006, this seasoned marketer is a LinkedIn Certified Marketing Insider with rich experience across partner marketing, BTL, and rural outreach. Notable achievements include leading retail digitization at Xiaomi (66%+), award-winning campaigns at Dish TV and Tata Tele (Top Gun), and Meta certification in Agri-marketing. I am a passionate community builder with deep rural market insight.

These days, storytelling is in trend. Every marketer is told to be a storyteller by his manager or departmental head. Students are told to become storytellers as storytelling gets the business and brings the company to new heights.

There is some misconception about storytelling and marketing, which float everywhere.

Few myths -

All Stories Are Fictional - This says that all stories are fictional and have no relation with reality. This myth is so potent that even some of the history books are referred to as epic. In truth, many stories are inspired by real-life

events, experiences, or historical milestones.

Storytelling Is Only Verbal - This again is a big myth, where we can see stories presented in visual forms too, in art, cinema, music or a series of marketing campaigns, which is a mix of all art forms.

Stories Have a Happy Ending - in reality, there is no ending, not even happiness. The audience should keep guessing and curious about the story's next phase.

Heroes, Heroines and Villains in a story - in modern storytelling in marketing, every character is necessary; here, the story and message are the hero and villain.

Storytelling has no rules - This is also one of the strong myths that it has no rules. It allows creative freedom, but the tales should drive the audience towards the company's objective and principles in modern marketing.

Storytellers are the most critical team members, and they are highly paid - In reality, the storyteller is as essential as others who create the number and execute the things for the team.

These are some myths and completely wrong narratives set by some storytellers to make themselves valuable and relevant. Marketing is a giant canvas, and storytelling is just one crucial colour.

Why storytelling is essential -

Emotional Connection - In an era where consumers are targeted with information, a well-crafted story can cut through the noise and connect personally. When people feel emotionally connected to a brand or product, they are more likely to become loyal customers.

Less Electronics - More Emotion.

Differentiation in a Crowded Market - today, all markets are super crowded with so much

information that it creates noise. It is impossible to inform the customer about our unique feature because of a lack of trust, time and temptation. Here, storytelling works; a genuine story of the customer can set the brand apart from its competition.

- **Humanizing the Brand** - It is said that the brand is alive. If it's alive and has a soul, it must look good, kicking, happy and sad like a human. Storytelling humanizes a brand by giving it a relatable and personable identity.
- **Enhancing Brand Recall & Loyalty** - Humans are wired to remember stories; this is the reason we still feel nostalgic when we see old advertisements like Maggi, Rasna, Santoor, and Lifebuoy and still watch ancient Ramayana and Mahabharat on T.V. because it brings us our old day, our childhood. A story identifying a customer's life moment is always registered in our minds.
- **Building brand loyalty** is the ultimate dream of a marketer; people who have been associated with a brand journey from the early days are likelier to remain loyal, like Apple customers who bought Apple 7 -8-9. Now, they are customers of the newly launched Apple 15, too. With each new launch, they feel they are part of the evolving Apple story.

How storytelling can be more effective -



(Eng) Storytelling in Marketing: A powerful tool to...

Marianna Rodrigues 1 year ago

Be Authentic - The content of your story should be authentic and genuine. Everyone loves to hear a real story, whether it's not so good or engaging, but genuineness pays its due, even in the long term.

Clear, Concise and No ambiguity: - when I was working with Dishtv, they launched a rural marketing program which was not clear and dicey, so funny even the company managers were not clear on the messaging and plan. The entire program failed even though it was based on a super promotion plan, so before launching a marketing plan, check on these three parameters.

Tailor the Story across Multiple Platforms - Thanks to the current digital world, everyone is a storyteller. It was never easy to reach a wider audience; sometimes, a good story takes years and generations to become famous.

Today, Marketing is everywhere, and every hand is distributing content, and every eye is looking for great content which takes him from his daily cores or helps him to move forward. A heartfelt Instagram post, an engaging LinkedIn post.

Storytelling can be tailored to effectively reach and engage audiences like you are reading my story here.

Data-Driven Marketing and Storytelling - storytelling is perceived as unrelated to data and its analysis. But a good story complements data, market insights and trends. When reports are made to cater to customer aspirations and tailor different customer sets, then it is set to bring the brand story to a broader customer base.

Be Consistent - the theme and tone of your story should be consistent, and if different, then it evolves and connects each story with others. It is like the episode of the same serial or series where stories would develop after each other. Consistency is essential for brand building and staying relevant.

Let's do some exercise. Just close your eyes, think about your products and solutions and try to remember any such story floating around you.

If yes, then good.

If no, then your company marketing department is just fooling around.

But storytelling is not marketing. It's part of an extensive marketing plan. Storytelling is not everything.

storytellers are not marketers Unless they are equipped with a vision of the company and an

execution plan to meet the target.

Talkative people with an art of storytelling are just storytellers who tantalize someone for some time but don't drive the company's overall objective. Even the executive in the team, who is good at storytelling but not in execution, doesn't carry any value.

Tell me whether your marketing team has any storytellers. Enlighten us with your marketing plan, which is based on storytelling. Which of your solutions is presented in a story among the audience.



BUILDING PEOPLE - CENTRIC WORKPLACES WITH EMPATHY AND ENGAGEMENT



DARSHIKA SINGH

Sr. HR Lead - Talent Engagement
Reliable Group (Full-Time)

Darshika Singh, an interdisciplinary artist from Lucknow and now based in Mumbai, blends art, fashion design, and philosophy in her practice. Trained at Central Saint Martins, her work explores selfhood through repetitive gestures, geometric forms, and symbolism, spanning video and painting with themes of rhythm and the absurd. She has exhibited at Method Kala Ghoda, India Art Fair x Method, and Art Mumbai x Method, with international screenings in Philadelphia, New York, London, and New Delhi. She is part of the 2024–25 Conditions Online Program.

Question: Miss Darshika, could you tell us a little about your professional journey?

Answer: - Certainly! My journey began after completing my MBA. Around 13 years ago, I started my career with Hindustan Unilever, which was a great learning experience in understanding large-scale organizational structures. Later, I moved to Estée Lauder, a luxury cosmetic brand, which added a completely new dimension to my understanding of employee engagement in the beauty industry. Following that, I joined Mastercard,

where I explored HR from a more corporate and global perspective. Currently, I am part of a startup under the Reliable Group. It's been an exciting phase for me because startups offer dynamic challenges and immense learning opportunities. Transitioning from established corporates to a startup has helped me broaden my perspective and become more adaptable as an HR leader.

Question: - In your experience, what are the key skills one needs to make it into a big organization?

Answer: - It's more than just technical skills. To truly make a mark in a big organization, you need, Strong communication skills, to express ideas effectively and understand others.

Empathy, the ability to genuinely understand and connect with people. Building relationships, because organizations thrive when employees feel heard and valued. Big organizations often look for individuals who can balance professionalism with people-centric thinking.

Question: - What's your advice for candidates on presenting themselves effectively in interviews?

Answer: - Design your words carefully. An interview is not just about answering questions, it's about telling your story in a way that represents who you are. Speak about your journey confidently. Show that you're working on your weaknesses. Build a narrative that makes the interviewer think, this person is self-aware, improving, and committed.

Interviews are less about perfection and more about showing your potential and your willingness to grow.

Question: - How do you personally approach employee engagement?

Answer: - Many people think engagement is all about organizing fun activities, like Friday events or office parties. While these are good, real engagement goes much deeper. It's about creating a meaningful connection with employees. Understanding cultural diversity within the workplace and respecting it. Handling sensitive situations such as sexual harassment grievances or LGBTQ+ concerns with utmost care, empathy, and transparency.

Engagement is not about silencing or avoiding problems, it's about actively addressing them in a way that makes employees feel safe and valued.

Question: - How do you personally answer the classic interview question: & What are your weaknesses?

Answer: - First, don't call them weaknesses. Instead, see them as area of improvement. For example, I used to tend to delay things. But I acknowledged it and worked on preparing myself better and managing my time effectively.

In interviews, frame your answer in a way that shows you are self-aware and actively working on your growth.

Question: - Let's talk about mental well-being. How can employees take care of their mental health in today's fast-paced work environment?

Answer: - Mental well-being often takes a backseat when we are constantly running after deadlines and achievements. But it's essential. Here's my advice, love yourself first, prioritize your own well-being. Stop thinking of self-care as selfish - caring for your mental health allows you to perform better in every area of life. Do what brings you joy, whether it's a hobby, time with family, or simply taking breaks.

Think of your peace, if you are at peace internally, you are more productive and resilient at work. When employees prioritize themselves, they show up better for their work and their teams.

Question: - From an HR perspective, how important are workplace policies?

Answer: - Workplace policies are the backbone of any organization. They must be clear and transparent, what I call "crystal policies". When employees know what is expected and what safeguards are in place, it creates a sense of security and fairness in the workplace.



International News

DUBAI'S EDUCATION VISION 2033: CHANGES COMING TO GLOBAL LEARNING



Source by LinkedIn

Dubai wants to be a top education spot and is making big changes under its Vision 2033 plan. Sheikh Hamdan bin Mohammed Al Maktoum is leading this effort, which includes more scholarships, training 90% of grads for jobs, and a goal to fill 50% of student spots with international students by 2033.

Currently, 42,026 students attend 41 private schools in Dubai, the most ever. This year, the number of international students went up by 29%, with 42% coming from India. The “City of Students” project, part of the E33 plan, aims to attract top students with advanced programs focused on future jobs.

Impact:

If you're in a global business school, knowing about Dubai's growing education setup gives you chances for global teamwork, student swaps, and chances to move skilled people around the world. Dubai's Education Vision 2033 (E33) is an ambitious long-term strategy designed to position Dubai among the top 10 global student cities by the year 2033. Spearheaded by the Knowledge and Human Development Authority (KHDA), the plan focuses on modernizing education to meet the evolving needs of students, the workforce, and society. Central to E33 is a shift from traditional one-size-fits-all teaching to a more personalized,

learner-centric model. Each student will have a “learner passport”, as digital record that tracks academic, vocational, and life-skills development. Programs like Intern DXB will pair students with real-world employers, offering hands-on experience while still in school or university.

DUBAI'S EDUCATION VISION 2033: CHANGES COMING TO GLOBAL LEARNING



Source by TIMES OF INDIA

India-US Space Startups Take Off with Smart Teamwork

Seven Indian startups, such as KaleidEO and EthereumX, were picked for the very first India - US partnership in space and defense. These startups will work with American groups like the Defense Innovation Unit and NASA to create technologies for military and non-military uses, like satellite images, radar, and AI in space.

This program lets Indian companies tap into the world's biggest defense tech market, which could mean making between \$500 million and \$1 billion each year.

Why it Matters:

The space industry is growing fast, and this team-up shows how startups can drive new ideas. Future leaders in tech, defense and policy should see how partnerships between public and private groups are changing things.

NISAR SATELLITE LAUNCH: INDIA-US SCIENCE CONNECT HITS NEW HEIGHTS



Source by INDIAN EXPRESS

On July 30, 2025, India and the US launched the NISAR satellite, a top-notch system for watching Earth. This project, a team effort by NASA and ISRO, uses radar to check Earth every 12 days, watching changes in land, ice, water, and plants very closely.

The satellite mixes NASA's L-band and ISRO's S-band radar tech. It will help with disaster response, coastal problems, crop checks, and forest maps. NISAR's info will be open to the public, helping researchers and governments get ready for climate and sustainability issues.

Impact:

For management students, the NISAR mission shows the ropes of global science teams, tech-based policy, and why data matters for farming, shipping, and the environment.

INDIA - UK CETA DEAL: A \$23 BILLION TRADE CONNECTION



source by THE ECONOMICS TIMES

India and the UK reached a trade deal called the Comprehensive Economic and Trade Agreement (CETA) on July 24, 2025. This deal axes taxes on 99% of what India ships to the UK and lowers taxes on things brought in from Britain. By 2030, trade should double, helping small businesses, IT, clothes, and food industries.

Another plus is that it helps Indian workers in the UK by making sure they don't pay into social security twice, making it easier to work in both places.

Impacts:

This deal isn't just about trading stuff; it lets Indian companies grow on the world stage. Students in management can learn useful things about trade rules, working with other countries, and growing in new markets.

BRICS 2025: COUNTRIES JOIN FORCES FOR SMART AI AND GOOD MANAGEMENT



Source by WALL STREET JOURNAL

The 17th BRICS Leaders' Summit in Rio de Janeiro (July 2025) worked on building stronger ties between growing countries. The summit covered important topics like health, AI management, trade, and climate worries, stressing the need for everyone to be included and for fair progress.

A key point was the deal to ask the United Nations to create global AI rules. Leaders from Brazil, Russia, India, China, and South Africa worry that AI that's not controlled could make

the rich-poor gap even bigger. India will head BRICS in 2026 and will be a main player in shaping future AI rules and global teamwork.

If you want to be the leader of the future, knowing how countries agree on tech helps you stay in the loop with new rules that will shape innovation, trade, and strategies around the globe.

Bottom Line

The BRICS 2025 AI governance plan is not just symbolic. It solidifies BRICS as the first Global South bloc to present a coherent, principled, and publicly financed alternative to Western-dominated AI norms - grounded in development, sovereignty, and ethics. Its real test now lies in implementation, from funding AI.



DATA LAKES: AN OPTION OR NEED OF THE HOUR FOR LEGACY INSURERS



PAWAN GANGWANI

AVP - Wealth Management Solutions,
Life & Annuities, J.P. Morgan

Pawan Gangwani is AVP - Wealth Management Solutions, Life & Annuities at J.P. Morgan. With prior experience at HDFC Life, Infosys, and Cognizant in insurance presales, he brings deep expertise in financial services and retirement planning. An IIM Indore alumnus, he holds certifications from LOMA, ASPAA, and is an AWS Cloud Practitioner.

The Disruption

The Insurance industry is getting disrupted faster than ever before. While the Insure-tech startups, which have their core offerings powered by Advanced Analytics, AI-ML and new gen Digital technologies, are being able to provide very high level of customizations to the customers and a completely new experience throughout their customers' usage journey of insurance products. The existing players who are using Legacy systems as their core infrastructure are restricted to offering tailor-made insurance products. With the increased acceptance of these new gen tailor-made products, the existing players are very much vulnerable to losing their market dominance.

The Problem

The legacy systems provide limited capabilities to derive Business Insights from the existing data, to support faster speed to market for the new products, to provide high level of customized products based on individual's need. The restriction comes from:

- Data lying in multiple systems ex. Sales data, claims data and policy administration data are sometimes located in different systems making it difficult to run predictive analytics or to get a single view of data
- Limited capabilities of Legacy systems to couple with modern Analytics, AI-ML and Digital Technologies.
- Inability of legacy systems to handle large amounts of data getting generated from multiple data sources like social media, Tele calling, IOT devices.
- Inability of Insurers to outright decommission the legacy system completely due to long term nature of liabilities and regulatory requirements.
- Lower level of personalized products due to inflexible legacy systems and high time to market.

Although the Legacy systems restrict data usage, the same dataset is an invaluable strategic asset for the legacy insurers. At present this strategic asset lies unutilized with many Insurers.

If the insurers could apply various modern data techniques to the large amount of data lying in the system, the same data can be used for better customer segmentation, further understanding buying behavior, enabling effective product placement, satisfying customers' needs before they ask for it and generating various other actionable insights for decision making.

The Solution

Data Lake is a cloud-based data repository solution to store structured and unstructured data empowered with Big Data Analytics and coupled with Secure and Scalable architecture. Data lake can provide your organization with:

- Secure and flexible data governance framework
- Scalable architecture to empower your organization to respond quickly to the emerging business challenges
- Capability to handle data from multiple resources – websites, tele calling, IOTs etc.
- Remove data silos of legacy systems by providing a consolidated view of all the data at same time
- Better Business insights from the single view of data to enable better speed to market, deeper customer insights, Personalized product offerings and hence a flexible business model for insurers.



Celebrities Visit DYPBS













FROM CODE TO COLLABORATION



SATISH RANADE
GM at Wipro Technologies, Pune

Mr. Satish, a distinguished technology leader whose nearly three decades of experience in the IT industry has left an indelible mark on innovation, service excellence, and mentorship. Currently working as General Manager at Wipro Technologies, Mr. Satish leads cutting-edge automation initiatives for BFSI clients—leveraging Wipro's AI platforms and advanced tools to elevate service delivery and drive operational efficiency.

His role also extends to nurturing local talent and strengthening industry-academia partnerships through active engagement with educational institutions.

Earlier, Mr. Satish held key leadership positions at KPIT Cummins Infosystems and Manhattan Computers, where he played a pivotal role in shaping IT strategy and delivery.

His exceptional technical acumen, strategic foresight, and unwavering dedication to collaboration make him not only a leader in the tech ecosystem but also a role model for aspiring professionals. Please join us in warmly welcoming and felicitating Mr. Satish—an inspiring force for innovation and leadership.

Question: - It's a very interesting question sir because also these reach a lot of organizations and a lot of sales teams in multiple organizations irrespective of the line of business they are in. So, for benefit of them, you know in this constant changing trend of the markets, consumer behaviour is changing, what are the critical traits that a sales organization needs to adapt to, to you know still stay in the game kind?

Answer: - So, I think one needs to listen. One needs to be humble. I think a lot of the time brands make that mistake that we have the best product. We are the best in the industry. So, we will stick to our gun and let the customer make the change. But I think customers are now very smart. Even if he's got the money, he knows how much to spend, what to spend. There is always a comparative done. From the industry that I am retail, real estate, I think knowing what a competition is coming up with, what kind of typology, for example, if it's a two bed, if I have a 750 carpet of two bed, if a competition is getting, let's say a 725, is he coming with a balcony? I might not have a balcony or is a customer asking for a certain amenity? So those kinds of things. So, one is to understand what's, one is to update in terms of what's happening in the market. What is the taste of the customer? Indeed.

Question: - So, we were going through your profiles, and you've worked with one of the biggest names that there are in the real estate market. You must have led several people towards their goal. How do you align your organizational goals to the personal value goals of your employees?

Answer: - In sales, clarity and team spirit are critical. Luckily, we hire MBAs who come with aspiration and adaptability, and that filtration is important. Every person has their own aspirations, and my approach is to stay

connected, from the most junior to the senior-most team member. With about 185 - 200 people, churn is natural, but the human angle matters most.

The real estate industry is time-consuming and energy-intensive, we often work weekends, sometimes continuously for weeks, because of the business flow and targets. But beyond targets, it's passion that drives results, and passion grows only when you truly understand people, not dictate. That's why I engage closely with my team, visit sites even on weekends, and ensure I see how they work and connect with customers. For me, the human touch is at the core of leadership.

Question: - Is it stressful being a leader like that?

Answer: - Not really, not really. I think for me personally, I enjoy what I do, and I don't think I would have survived otherwise. There's no point in doing something which you're not enjoying with. So, I think that's very important. I can relate to you like being a show manager for Reliance Retail. I was there for three years. Yeah. So, the thing which you are saying was totally safe. I think people have different aspirations from what we had at point of time. People have more choices, and I think people must be given the right flavour, what to do, how to function. I think anybody wants to grow in life.

Question: - Consumer behaviour has evolved over the past decade, keeping in mind say COVID, keeping in mind the AI that's coming into play. So how have you adapted your sales approach to stay ahead of all these changes then? Sure, for sure. I've lasted 13 years and I'll come to my real estate experience.

Answer: - Earlier, owning a house was about basic security, shelter, stability for the family, even social acceptance. Today, the customers' expectations have evolved. Location and lifestyle matter - where you stay, the project you

choose, the amenities it offers. A home is now also an address and a statement, something people take pride in when friends, colleagues, and relatives appreciate it.

The pandemic further changed perceptions, with people realizing the importance of their homes. Customers today are more aware, aspirational, and demanding, because they have the means and exposure. They travel, compare with global benchmarks, and see the world-class offerings in places like Dubai, where lifestyle often surpasses affordability in Mumbai. This evolution is shaping how real estate is perceived and purchased.

Question: - During the challenging times, it could be economic crisis or crisis with policy shifts. Now with the Trump government coming in play, there are certain changes in our tariffs as well. So, keeping in mind that, what is your go-to strategy to keep your team motivated and keep them up with this evolving agile world that we are in?

Answer: - Yeah, in our industry, makaan is a critical part of life, people may rent or buy, but everyone needs a house. That's why industry is always alive, with limited space and high demand. Customers today also aspire to better homes, though at times they look for more value, which brings their own challenges. So, that's the time when we come with certain offers. So, we say we'll have to probably take some hit on our profits and look at the margins but give more value to the customer. It could be as much as a payment plan; you make it easier for a customer to invest. For example, if you must, on a normal parlance, customers had to pay 70% upfront, you would say you pay 20% now, 30% later, you'll see a lot of these offers, 20, 30, yeah, flexi offers, which probably in the long run might have a bit of a,

So, how do you make them buy now and invest what it is?

With the team, we focus on people who are constantly thinking and evolving. During COVID,

many expected sales to fall, but we saw record demand as people realized the value of owning a safe and better home. Post-COVID, this only grew stronger, with buyers investing their savings and taking advantage of attractive offers from developers.



Source-https://www.pngkit.com/view/u2q8y3r5r5q8q8r5_online-code-collaboration-platforms-like-helix-teamhub-collaboration/

Question: - This is again from, it's a kind of selfish motive to say, in word for a better word. From the sales standpoint, it could be specifically to real estate, what is usually the hiring pattern and if you want to hire folks in your team, what are the kind of skill sets that you will look at from fresh kids like you will be addressing now?

Answer: - So, at a basic level, if you look at it from a profile perspective, somebody who is well, can communicate well, speak well, grooms well, very well.

Who is willing to work very, very hard? Like I said, it's a very, very demanding industry. So, it can't be a nine to five, nine to six jobs. But most importantly, how well a person can present himself and present the product is very important because a customer who comes with a 10-crore budget doesn't want to interact with somebody who is not There, as a person. So, a lot of the time we have this thing about grooming people well, what they wear, matching clothes, shoes polished. Because customers notice that. Customer comes with a high budget but also a high ego. And you might relate to some

of your Reliance experience. So, you must come to his mindset. So, a lot of the time we teach people like, understanding luxury, luxury as a subject. Also understand luxury products and luxury lifestyle because we also ask our sales team to be up the game. So, they also do a lot of research. For example, we have a line of customers. On Saturday and Sunday, So and so, Mr. Ambani is coming. So, his, what is the thing that he likes? What does he wear? Is he wearing a Rolex watch? What is he wearing, what kind of thing? Where has he travelled? If as a salesperson, I know if I can converse with him or put in a small bit of...

Question: -If you must give us one life lesson that we can, you know, talk to people about what you've learned so far that you would like to.

Answer: - Leave a legacy for... That's too strong a statement to make. But I think for me hard work, there is no replacement for hard work for sure. And staying connected to what's happening on ground and what's happening outside is very critical. And one must always think forward. One must be receptive. You can't say that I have worked for 25 years and now I know everything. I think.

One needs to be receptive, that humbleness must be there and open to ideas. And very interestingly, whenever we get management trainees into our company, I tell them, Boske, you come up with ideas, you talk, you just speak out because a lot of us come with a certain baggage. A lot of the time they will just come up with a brilliant idea which is so obvious, but we have not thought about it because we have closed our minds. So, I think being receptive, being humble and working hard. For me it's always work. That's how it is.

INDIAN ACADEMIC RESEARCH ON SUSTAINABLE DEVELOPMENT GOALS (SDGs): **WHERE DO WE STAND?**



SHEETAL SHARMA

FPM Scholar,
Dr. D.Y. Patil B-school, Pune

Sheetal Sharma is working in General Management and has worked as Education IT Manager at Imperial UK. One of Her research papers has been accepted in IEEE Scopus conference on Impact of AI in computer science.



DIKSHA YADAV

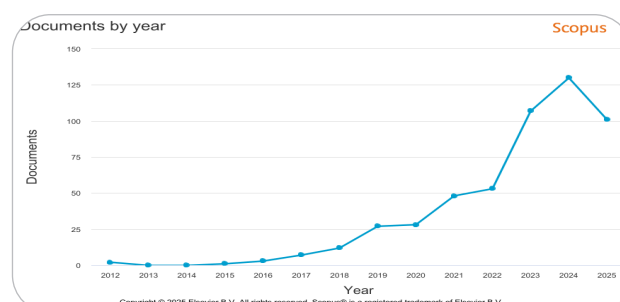
FPM Scholar,
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working in Marketing Management. One of her research papers has been accepted in IEEE Scopus conference on Impact of AI in computer science.

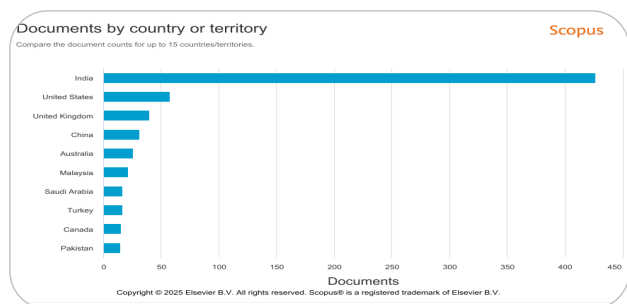
Our common future the report published in 1987 defined sustainable development as “development that meets the needs of the present without compromising the ability of future generations to meet their own needs”. This is one of the most pressing ethical concerns of this time how to establish social justice across the globe; when the world is facing scarcity of basic resources like safe drinking water, food, health and wellbeing. In the Paris declaration and the 2030 Agenda for sustainable development; 17 SDGs set by UN addressed a broad range of social, economic, and environmental challenges termed as 17 goals which the whole world needs to achieve and for that a specific sustainable development goal-17 fixed for international collaboration and strategies to meet the agenda 2030. However, the current UNSDG report 2024 is quite worrying as it clearly mentions that only 17% SDGs are aligned, and 50% SDGs are not having the right pathways to achieve Agenda-2030. Besides, a sigh of relief, from India as our SDG score has fairly improved from the year 2018 (57) to the year 2024 (71).

The research impacts developments and helps

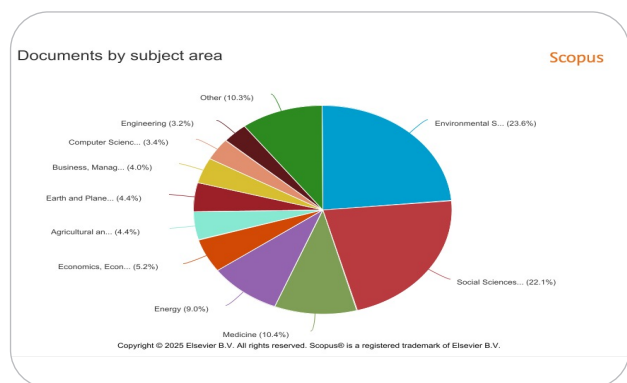
in finding relevant solutions and alternatives for the global issues. The purpose of this short article is to play a torch bearer role in presenting the SDGs oriented academic & research development from the front of Indian academic research published in Scopus database in the time frame: 2015-25, and two keywords; SDG & India used to generate the data. The data is not very promising as only 519 documents are found in this search in the database. It shows that we require more research emphasis on SDGs. The research trend was, though, very less productive as in the five years from 2015-19 only 50 research were published but it's good to see that the research trend is taking a positive high trend and improving from year 2022-25 as resulted in 236 research, more than 500% growth in this area of research.



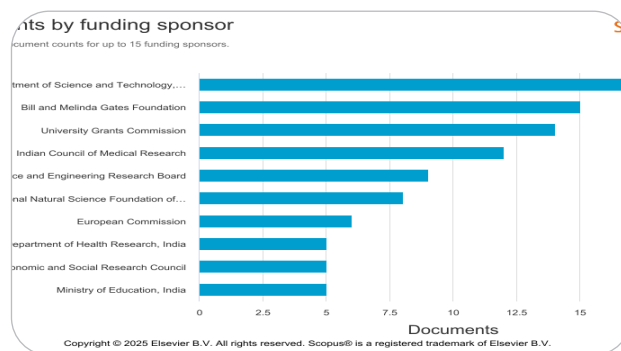
Nevertheless, the report from India in this regard is quite impressive in comparison with other developed countries as 426 research published from India in the last decade in comparison to other countries such as USA (57), UK (39), and China (31).



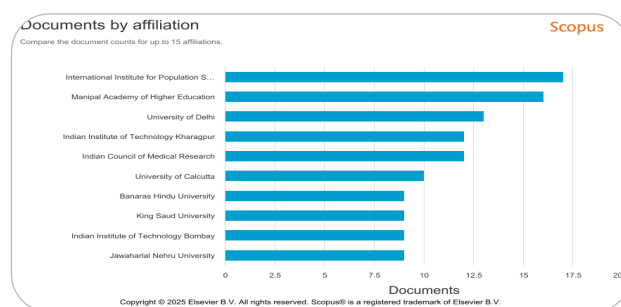
Now, analyzing the subject areas in SDGs academic research we see most of the research conducted in environmental science (23.6%) after that Social Science (22.1%), Medicine (10.4%) and Energy (9%) made progress. There is much scope for research in fields like Business Management & Economics, Engineering & Agriculture.



Finally, the funding, which is the most needed factors in research developments, we see department of Science & Technology (DST), Ministry of Education, India has funded most research (18) and after that we see the Bill and Milinda Gates Foundation, University Grants Commission (UGC), and Indian Council of Medical Research.



Indian academic institutions who contributed the most in developing the SDGs oriented research are Indian Institute of Population Sciences (17), Manipal Academy of Higher Education (16), University of Delhi (13) and Indian Institute of Technology, Kanpur (12).



Last but not the least, there is a lot of scope in this area of research, and the Indian research community must pay an attention to it as the current UNSDG report suggests half of the goals are not well directed with the right pathways so researchers must look at this problem and develop research solutions to make a valuable contribution to Our common Future.

World Commission on Environment and Development. (1987). Our common future. Oxford University Press.

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CREATING CRAVINGS WITHOUT SAYING 'CHOCOLATE': THE SCIENCE OF EMOTIONAL ADVERTISING



SANDEEP VIJAY

Senior Area Sales Manager,
Mondelez India Foods Pvt. Ltd.

Sandeep Vijay is a key force behind the success of iconic brands like Cadbury, Oreo, and Bournvita. As Senior Area Sales Manager at Mondelez India, he brings deep expertise in sales strategy and market execution. His dynamic leadership and unwavering commitment have significantly contributed to brand growth and visibility across markets. With a career rooted in excellence and innovation in the FMCG sector, Sandeep stands as a role model for aspiring management professionals.

I've spent close to a decade walking through markets, building distributor relationships, meeting retailers, and understanding what truly drives consumer choice.

And if there's one truth I've learned repeatedly, it's that people don't just buy chocolate.

They buy a feeling.

As a Sales Manager at Cadbury, I've seen countless product launches, promotional drives, and festive rollouts. But what consistently surprises me is how emotional triggers outperform even the most aggressive sales

strategies. Often, a small, thoughtfully timed gesture connects deeper than a thousand hoardings.

Ask any average Cadbury consumer why they chose our product, and rarely will they say, "because it's tasty" (even though it absolutely is).

More often, you'll hear:

"It felt right for the moment."

Or "We always buy it for Diwali."

Or my favourite: "Dairy Milk toh ghar mein rakha hi hota hai."

That kind of emotional brand anchoring doesn't happen through conventional selling. It happens through consistent storytelling, backed by cultural intelligence. One campaign that stood out for many of us on the ground was the Diwali Not Just a Cadbury Ad, where AI was used to promote local kirana shops.

I remember one of our retailers in a small town who was featured without knowing. The number of customers who came and said, "We saw you in Cadbury's ad!" was unbelievable. That one story deepened his loyalty to the brand more than any trade scheme could.

That's emotional advertising at work - not just for consumers, but for our trade partners too. I've worked across various regions - West UP, Bihar, parts of Maharashtra - and the one thing I've consistently heard at retail counters is:

"Bhaiya, woh Celebration wala pack dena."

They don't always name the brand. They just trust it'll be Cadbury. Why? Because we've built an emotion-first relationship with Indian festivals. Be it Rakhi, Diwali, Bhai Dooj, or even the new-age Friendship Day gifting trend, Cadbury has become a silent participant in emotional moments.

The slogan “Kuch Meetha Ho Jaaye” isn’t just a line anymore - it’s a cultural ritual.

Over the years, I’ve realized that purchase decisions are more heart-led than logic-led -especially in our category. A beautiful window display or an emotional ad seen the night before can drive more walk-ins than a discount tag.

In fact, during Raksha Bandhan last year, we saw Celebration packs selling faster in Tier-3 cities than urban metros - because the emotional value outweighed the economic one.

Also, most impulse purchases don’t happen after thinking. They happen after feeling.

Emotional Marketing: The Salesman’s Secret Weapon

For those of us in sales, it’s easy to get caught up in numbers - primary, secondary, coverage, drop size. But what I’ve come to understand is

that numbers follow when emotions lead.

When the advertising is heartfelt, the shelf gets empty faster.

When the story is strong, the push becomes a pull.

When consumers relate, they don’t need reminders - they remember.

In today’s competitive FMCG market, emotional branding is not just a luxury - it’s a necessity. Cadbury continues to succeed because we don’t just push chocolate, we position joy, belonging, nostalgia, and relationships.

So yes, we’re in the chocolate business.

But more importantly, we’re in the business of moments.

And that’s something you can’t price in a trade scheme, but it pays back every single time.



COGNITIVE THINKING: A REQUIREMENT OF THE HOUR IN TODAY'S ERA



MS. ISHITA SIL

Asst. Professor
Dr. D. Y. Patil B-School, Pune

Ms. Ishita Sil is a results-driven academic leader and HR professional with extensive experience in academic administration, faculty management, and student engagement. Alongside her role as an Assistant Professor and Academic Coordinator, she has taken on additional responsibilities in human resources, with a strong background in HR mentoring, counselling, and psychometric assessments. She has guided both faculty and students in professional development, grievance handling, and performance enhancement. Her expertise extends to curriculum design, training & development, and HR practices.

We exist in an era where the world accelerates faster than we can capture. Technology is dictating our work, relationships, and even how we perceive ourselves. Social media bombards us with information every moment, AI is revolutionizing businesses, and decision-making has become more multifaceted than ever. In this fast-paced world, our way of thinking is subject to constant pressure.

And this is where thinking comes into the picture. Unlike reaction or impulsive thinking,

thinking is conscious reasoning, reflection, and assessment of information prior to a decision. It's not merely about consuming what you hear or see, sits about deep, critical thinking to interpret reality.

The Problem

Despite being more "connected" than ever, our ability to think clearly is being compromised. Some of the key challenges include:

Information Overload: With constant exposure to news, trends, and opinions, people struggle to separate facts from noise.

Emotional Decisions: In a climate of uncertainty, from job insecurity to global crises, emotions often overshadow rational thought, leading to hasty and sometimes harmful choices.

Decline in Attention Span: The digital era encourages rapid scrolling rather than profound thought, with little room for ordered thinking.

Polarization of Opinion: Rather than examining several viewpoints, most are isolated within echo chambers, reaffirming biases rather than countering them.

Pressure in the Workplace: Workers are asked to make swift, powerful decisions without always having the time or means to consider things thoroughly.

These aspects tell us that even though the requirement for cognitive thinking has been growing, our true practice of it is diminishing.

The Solution

Building robust cognitive thinking is no longer a choice, it is imperative for survival and development in today's situation. A few practical steps include:

Mindful Consumption of Information: Challenge

the source, verify facts, and refrain from acting on impulse.

Structured Reflection: Sitting back, jotting down ideas, or considering options prior to acting.

Embracing Multiple Perspectives: Listening intently to counterarguments prior to making a final opinion or choice.

Workplace Training: Companies can invest in mental skill development workshops that enhance problem-solving, decision-making,

and flexibility.

Balancing Emotion with Logic: Identifying our own emotional triggers and balancing them with rational consideration.

Cognitive thinking gives us the power to pause in an accelerated world. It allows people to make wise choices, companies to innovate ethically, and communities to build bridges rather than divide them.



WORK LIFE: EXPECTATION VS REALITY



VAIBHAV J. PANCHAL

DYPBS Alumni
Employee, Federal Bank Ltd.

Vaibhav J. Panchal Currently working at Federal Bank Ltd. as an Officer. Is upbeat and adaptive with strong interpersonal skills, likes to travel, explore and learn new things. He is an alumnus from Dr. D. Y. Patil B School. Pune Batch 2023-2025.



When we imagine our future work life, many of us picture something ideal: a dream job, a cool office, friendly colleagues, and a perfect balance between work and personal time. But once we step into the real world, things often look a little different.

Expectation: 9 to 5 and Free Evenings

We think we'll clock in at 9, finish by 5, and have our evenings free for hobbies, friends, or just relaxing.

Reality: Deadlines, unexpected tasks, and late meetings often stretch the workday. Many people end up working beyond hours or

checking emails even at night.

Expectation: Doing What You Love Every Day

We expect to be passionate about every task, feeling excited and motivated all the time.

Reality:

While passion is important, not every task is exciting. Work often includes repetitive, challenging, or even boring tasks. But these are part of the bigger picture and growth.

Expectation: A Friendly, Supportive Team

We hope to work with a team that feels like family, where everyone gets along.

Reality:

Workplaces have all kinds of personalities. Misunderstandings, different working styles, or office politics can make things tricky. Learning how to communicate and adapt is key.

Expectation: Rapid Growth and Promotions

We believe hard work will quickly lead to promotions and pay raises.

Reality:

Growth takes time. It often depends on opportunity, company structure, and timing, not just effort. Patience and consistency matter just as much as talent.

So, the mismatch between expectation and reality doesn't mean work life is doomed. By adjusting your mindset, setting realistic goals, and proactively managing challenges, you can create fulfilling work experience. Communicate openly with your manager, prioritize self-care, and remember that growth happens through persistence.

In the end, it's not about finding the perfect job, it's about making the best of the opportunities we have and continuing to learn and adapt.

World Commission on Environment and Development. (1987). Our common future. Oxford University Press.

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United Nations Department of Economic and Social Affairs. (2024, June). The Sustainable Development Goals Report 2024. United Nations. <https://unstats.un.org/sdgs/report/2024/>

A Ride To Best Moments



DYP DPU

Dr. D. Y. Patil B-School, Pune





























































RAKTDAN 2.0: A NOBLE STEP TOWARDS SAVING LIVES (ROTRACT CLUB)

On 4th October 2024, the Rotaract Club of DYPBS successfully organized its annual Blood Donation Camp, Raktdan 2.0, bringing together students, faculty, and volunteers for a noble cause. The event was a testament to the spirit of compassion and social responsibility that our college community upholds.

The camp witnessed an overwhelming response, with 160 donors stepping forward within just a few hours to contribute towards

saving lives. Each donation carried the potential to bring hope and healing to patients in need, making the initiative truly impactful.

To recognize this invaluable act of kindness, every donor was presented with a certificate of appreciation, symbolizing gratitude for their selfless contribution. More than just a camp, Raktdan 2.0 became a reminder that small actions, when taken collectively, can create a significant difference in society.



The event not only spread awareness about the importance of voluntary blood donation but also inspired many first-time donors to take this meaningful step. It stood as a powerful example of how youth can lead with empathy and action. Through Raktdan 2.0, the Rotaract Club of DYPBS once again showcased its commitment to community service and humanitarian values, setting a benchmark for future initiatives.



AI IN POST GRADUATION: SHAPING THE FUTURE OF HUMAN RESOURCE, FINANCE PROFESSIONALS



Students Steering Committee - Busin

When we began our one-month induction program at Dr. D. Y. Patil B-School, we anticipated valuable lessons on management, leadership, and corporate culture. What we did not expect was the remarkable emphasis placed on one theme that consistently echoed across every guest lecture and interaction, Artificial Intelligence (AI).

At first, many of us associated AI primarily with technology, coding, or data science. However, as the sessions unfolded, it became clear that AI is not confined to technical fields; it is redefining every function of business, including Human Resources.

We listened to industry leaders explain how recruitment is undergoing a massive transformation. Instead of manually screening countless resumes, AI-powered systems now filter applications, match skills with job

descriptions, and even detect candidate potential with greater precision. Similarly, chatbots are increasingly handling routine employee queries, allowing HR professionals to dedicate more time to strategic decision-making and employee engagement.

Another aspect that intrigued us was the use of AI in predictive analytics. We learned how AI tools can forecast attrition trends, analyze employee satisfaction, and even recommend interventions to improve workplace culture. In training and development, AI creates personalized learning pathways, ensuring employees gain skills most relevant to their roles and career aspirations.

What excites us the most is that at our B-School, AI is not only discussed but also integrated into our curriculum. This ensures that we, as future HR professionals, are not only aware

of technological advancements but are also equipped to leverage them responsibly. We are being prepared to bridge the gap between technology and people, to use AI as a partner in enhancing human potential, not replacing it.

Our induction period was not just an introduction to business studies; it was a powerful message about the future. The HR of tomorrow will be a blend of human empathy and artificial intelligence. And as students, we are proud to be stepping into this evolving landscape with the right knowledge, perspective, and readiness to shape the workplaces of the future.

As Satya Nadella, CEO of Microsoft, once said: “AI is not about man versus machine, it is about man with machine.” This belief perfectly reflects our vision, where future HR leaders harness AI not to replace the human touch, but to amplify it.

The Co-Pilot in the C-Suite: How AI is Boosting, Not Replacing, Human Skills in Finance

The growth of artificial intelligence in finance has led to a common story about machines taking over jobs. However, this belief misses the real potential of AI. Companies like SAP have pointed out that AI isn't here to take the place of human decision-making; instead, it enhances it. Its purpose is to help financial workers be more strategic, creative, and effective, not to replace them.

At its heart, AI is great at handling repetitive, data-heavy tasks that often take up the time of finance experts. AI can quickly and accurately take care of things like entering data, checking for rules, spotting fraud, and predicting market trends, which surpasses what humans can do. This automation isn't the final goal; it's a way to help. By taking away boring tasks, it lets professionals focus on what they're best at: solving complex problems, planning strategies, and building relationships with clients. For example, some insurance companies use generative AI to reduce the time needed for risk modeling by an impressive 90%. This isn't just a small change; it's a big shift that leads to

smarter and more flexible financial strategies.

However, using AI wisely comes with serious responsibilities. SAP highlights the important ethical issues we need to think about, such as fairness, openness, privacy protection, and reducing bias in decisions made by algorithms. The answer isn't to stop moving forward but to steer it carefully with good rules. This means creating diverse groups of ethics experts, including tech specialists, ethicists, and seasoned professionals, to supervise how AI is created and used, making sure it follows standards of honesty and accountability.

Looking to the future, the use of AI in finance will continue to grow. Tools like SAP S/4HANA and the AI assistant Joule are already bringing real-time information and predictions directly into what financial workers do. Partnerships, like the one between SAP and Nvidia, are speeding up this change and strengthening the technology that will support the future of finance.

In the end, successfully using AI in finance will be about working together instead of competing. It's about building a relationship where technology does the tough calculations, giving humans the chance to concentrate on important areas like strategy and ethics in managing money. When we achieve this properly, AI turns into more than just a tool for improving processes; it evolves into a helpful partner in moving forward.





THE COMPLETE NEXUS OF LEADERSHIP

