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

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BUSIN

THE BUSINESS MAGAZINE

Inside this issue:

Career Opportunities: An Advanced
Analysis for PGDM

Empowering Women Through Awareness

Corporate Law Meets Marketing
CS Adv. Kunal Kamath Sarpal Speaks,
and More

ON THE COVER:

Mr. Aseem Srivastav
President, Greaves Cotton





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FROM THE PRESIDENT'S DESK

Dear Readers,

With great pride and joy, I extend my warmest greetings to all of you as we unveil this issue of BUSIN magazine. It is heartening to see our esteemed institute of higher learning, Dr. D. Y. Patil B-School, continue to grow and thrive. The BUSIN publishing team is exceptionally capturing and disseminating ideas across diverse domains, and I commend their efforts.

At Dr. D. Y. Patil B-School, we have always been at the forefront of fostering innovation, entrepreneurship, and academic excellence. Our commitment to providing a holistic education is reflected in the recognition we have received within the business community. This acknowledgement reaffirms our dedication to equipping our students with the skills and knowledge they need to excel in the corporate world.

I would like to take this opportunity to commend the hard work and dedication of our faculty, staff, and students. Their relentless pursuit of excellence has earned us accolades highlighting our institution's impact on society and the business landscape. Through their collaborative efforts, we continue to make a positive difference in the lives of our students and the communities we serve.

As we celebrate our achievements, I encourage all stakeholders—students, faculty, alumni, and friends—to draw inspiration from our journey and remain committed to advancing our mission. Together, we are shaping future leaders who will drive positive change in the business realm.

I invite you to explore the pages of this issue of BUSIN magazine, where you will witness the remarkable work being done at our institution and meet the bright minds contributing to its success. Let us continue to strive for excellence and embrace the opportunities that lie ahead.

Warm regards,

Dr. P. D. PATIL

President,

Dr. D. Y. Patil Unitech Society, Pune, India

FROM THE PRO-CHANCELLOR



Dear Readers,

I am pleased to announce the launch of BUSIN, an innovative business magazine developed by the Dr. D. Y. Patil B-School community. This publication is a testament to our commitment to excellence in business education and our desire to contribute meaningfully to the discourse surrounding the dynamic business landscape.

BUSIN aims to provide a comprehensive platform that informs, educates, and entertains its readers. We focus on exploring Pune's vibrant business ecosystem, showcasing the achievements of local entrepreneurs and corporate leaders, and providing in-depth coverage of significant trade fairs and exhibitions at national and international levels.

Through insightful articles, interviews, and expert analyses, BUSIN will serve as a valuable resource for students, professionals, and anyone interested in understanding the complexities of the business world. We are dedicated to fostering a deeper understanding of industry trends and challenges, empowering our readers with the knowledge they need to navigate their professional journeys successfully.

I extend my best wishes to the BUSIN team as they embark on this ambitious endeavour. Your creativity and dedication will be crucial in establishing BUSIN as a respected voice in business journalism. Let us strive for excellence and continue elevating business education and communication standards.

Sincerely,

Dr. BHAGYASHREE PATIL

Pro-Chancellor,

Dr. D. Y. Patil Vidyapeeth, Pune



FROM THE SECRETARY'S DESK

I am thrilled and honoured to express my utmost pride in the remarkable achievements of our esteemed magazine, BUSIN. It fills me with great joy to witness the continuous efforts made by the Research and Publication Cell of Dr. D. Y. Patil B-School in creating a platform that showcases innovative and trending ideas across diverse fields.

BUSIN has emerged as an indispensable resource for fostering intellectual growth and academic excellence in an era that thrives on knowledge and innovation. The magazine is a vital link between aspiring minds and the wealth of expertise accomplished professionals, academicians, and industry leaders offer.

Through BUSIN, we inspire our students, faculty, recruiters, and readers to think beyond boundaries, challenge conventions, and embrace the spirit of lifelong learning. The publication provides a fertile ground for novel ideas and cutting-edge research, propelling our institution to the forefront of academic excellence.

I extend my heartfelt gratitude to the entire team behind BUSIN for their dedication and passion in curating content that keeps us at the leading edge of contemporary developments. Together, we celebrate this exceptional endeavour that enhances the reputation of Dr. D. Y. Patil B-School.

Let us continue to support and nurture this outstanding initiative as we march towards a future filled with greater intellectual exploration, innovative breakthroughs, and a profound societal impact.

Warm regards,

Dr. SOMNATH PATIL

Secretary,

Dr. D. Y. Patil Unitech Society, Pune, India

FROM THE DIRECTOR'S DESK



I am delighted to present the latest edition of our Business Magazine, bringing you fresh insights, expert perspectives, and transformative ideas from industry leaders worldwide. This issue delves into the future of entrepreneurship, digital transformation, and sustainability, showcasing the dynamic forces reshaping global markets.

We feature exclusive conversations with visionary leaders who have disrupted industries, championed innovation, and set new benchmarks for success. As Thomas Edison once said, "There's a way to do it better—find it." Their stories highlight the power of perseverance, strategic thinking, and bold leadership in today's fast-evolving business landscape.

This edition also explores breakthrough technologies, sustainable business strategies, and economic forecasts to help you stay ahead in an increasingly competitive world. In the words of Warren Buffett, "The best investment you can make is in yourself."

We continue to spotlight emerging startups, showcasing how innovation and resilience turn challenges into opportunities. Our panel of experts shares actionable strategies to help you navigate market complexities and drive business growth. As Jeff Bezos once said, "In business, what's dangerous is not to evolve."

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

Happy Reading!

DR. JITENDRA SANDU

Editor-in-Chief, Director

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

PREFACE

We are thrilled to present the latest edition of BUSIN, the in-house magazine of Dr. D. Y. Patil B-School, a testament to the vibrant spirit of knowledge, innovation, and leadership that our institution embodies. This edition is a celebration of insightful perspectives, transformative ideas, and inspiring journeys, meticulously curated to inform, inspire, and ignite curiosity among our readers.

The magazine opens with the Editorial, setting the tone for a compelling read, followed by BIZ BUZZ, capturing the pulse of the business world. Our cover story, A Journey of Learning, Leadership, and Lifelong Growth, serves as a beacon of inspiration for aspiring leaders. Articles exploring cutting-edge topics like AI, Big Data, and the Future of Auditing, Data as the New Currency, and The Confluence of Big Data and Healthcare reflect the rapidly evolving business landscape.

Interviews with visionaries such as Yogesh Shinde of Bamboo India and Ketan Kapoor on social impact showcase transformative leadership and entrepreneurial resilience. Thought-provoking articles on Purpose-Driven Leadership, The Role of HR in Bridging Corporate and Humanity, and The Power of Manifestation inspire holistic development.

This edition also highlights international insights, academic adventures, and market trends, enriching the reader's global perspective. We extend our heartfelt gratitude to our contributors, editorial team, and readers for their unwavering support. We hope BUSIN continues to inspire, educate, and empower its readers, reflecting the values and vision of Dr. D. Y. Patil B-School.

Happy Reading!

EDITORIAL TEAM

Dr. Jitendra Sandu | Dr. Kiran Singh
Dr. Revati Rautrao | Dr. Tejashri Talla



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From Learning to Earning, Making Skills More Accessible to India's Youth

Mr. Ashish Goyal

Co-Founder & Whole-Time Director, Fibe (Formerly EarlySalary) | Chartered Accountant | Fintech Leader

Ashish Goyal is a Chartered Accountant and accomplished fintech entrepreneur who co-founded Fibe (formerly EarlySalary), a leading digital lending and financial services platform. He brings extensive experience in finance, investment management, entrepreneurship, and financial technology. A CA with an All India 37th rank, he was also recognised as Most Astute Bond Fund Manager by Asset Magazine, Singapore. Ashish combines strong financial expertise with an entrepreneurial vision focused on innovation, financial inclusion, and building scalable businesses.

India's demographic advantage is often discussed through the size of its young population. But numbers alone do not create economic value. The larger opportunity lies in ensuring that young Indians have the skills required to participate meaningfully in a rapidly changing economy.

This is where the opportunity is significant. India's education market is projected to grow from approximately ₹21.7 trillion in Fiscal 2026 to ₹41.7 trillion by Fiscal 2031, at a CAGR of 14%. The growing adoption of structured, outcome-oriented formats such as diploma and vocational programmes, alongside the rapid growth of online education to up-skill, re-skill. In the current era of AI adoption, Reskilling is compulsory.

For young professionals, this shift is particularly relevant as technology continues to reshape the nature of work. AI, automation and digitalization are creating demands for new and evolving capabilities, making continuous learning increasingly important. An educational degree provides a foundation, but professionals need opportunities to build relevant skills throughout their careers.

The changing economic landscape is also expanding the pool of potential learners. Just to add, India's middle-income segment grew from 161 million households in Fiscal 2020 to 173 million in Fiscal 2026 and is projected to reach 208 million by Fiscal 2031 as per various reports, with much of this expansion coming from Tier 2 and Tier 3 cities.

This points to a growing base of aspirational consumers beyond metropolitan India who may seek education, upskilling and career advancement opportunities.

Making continuous learning financially accessible

If skilling is becoming essential to career progression, access to it cannot depend entirely on an individual's ability to make a large upfront payment. This is where education financing can play a meaningful role.

Traditional education financing has often centered on larger-ticket programmes and conventional higher education. But the learning landscape has expanded considerably.

Today, professionals may invest in certifications, technology programmes, and executive education, specialized courses, online degrees or vocational programmes to strengthen their employability or transition into a new career.

The demand for flexible ways to fund education is also growing. According to the report, India's higher education checkout finance market, covering upskilling programmes, professional certifications, coaching services and higher education courses, is expected to grow from approximately ₹411.1 billion in Fiscal 2026 to between ₹1,052.8 billion and ₹1,164.5 billion by Fiscal 2031. The underlying need is equally important.

As careers evolve and technology reshapes the workplace, professionals are increasingly recognizing that learning cannot stop with a degree. Yet, affordability can often determine whether the intent to upskill becomes action.

For young professionals, skilling is no longer a one-time investment. The way they work is changing rapidly, and staying relevant means being willing to learn, adapt and build new capabilities throughout our careers. The cost of quality education should not prevent someone from pursuing an opportunity that could strengthen their career. The Financing can help make that investment more manageable and accessible. Financing can therefore help turn a significant upfront course fee into manageable instalments. Additionally, it also allows learners to take up better skilling courses, as the cost is spread across instalments.

Digital finance can bring credit closer to enrolment, making education financing more seamless. By embedding financing within education platforms, purpose-driven lending can make shorter, career-focused programmes more accessible. This is particularly relevant for underserved segments such as upskilling courses, coaching, online university programmes and undergraduate education.

Of course, financing alone cannot solve India's skilling challenge. The quality and relevance of the programme remain fundamental. Learners need courses that are aligned with industry demand, provide practical exposure and offer credible pathways to better employment outcomes. Financing should therefore be viewed as an enabler of purposeful education, not an end.

Building a bridge between aspiration and opportunity

This is the gap Fibe has been working to address through its purpose-driven financing model where, Fibe has developed financing solutions across education and other essential categories. Its education financing has expanded from upskilling platforms to universities upskilling programs, reflecting the growing importance of continuous learning at different stages of a professional's career. For Fibe, the larger opportunity lies in making career-linked education more accessible to young and aspirational professionals. The focus is on making career-linked education more accessible, so that affordability does not become a barrier for professionals looking to build the skills they need for the future. Fibe's education financing addresses courses typically ranging from ₹50,000 to ₹10 lakh, helping learners manage upfront education costs through structured instalments. India's skilling journey ultimately requires a shift from education as a one-time milestone to learning as a continuous investment. Stronger industry alignment, practical learning, and accessible financing will be important to making that transition.





Career Opportunities Advanced Analysis: Post Graduate Diploma in Management (PGDM) Strategic Career Pathways, Industry Verticals, and Long-Term Executive Growth Prospects

Dr. Pinki Bera,

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

A PGDM or Post Graduate Diploma in Management is an industry-oriented professional course that aims to develop strategic intelligence, operational capabilities, and multi-disciplinary leadership. The program is based on dynamic academic systems that evolve instantly with rapid changes in macroeconomic conditions, technological advancements, and corporate governance policies, preparing the students to operate successfully in unpredictable business conditions and facilitate value creation in a manner that corresponds with market requirements.

Functional Specializations & Sectoral Ecosystems

Finance and Management Advisory: Graduates receive an opportunity to work in investment banking, financial analysis, portfolio management, and management advisory roles at Tier-1 banks, private equity companies, and fintech platforms. The career path in this field leads toward becoming a portfolio manager and CFO.

Marketing, Growth, and Revenue: Experts in this realm use CLV optimization and multi-touch attribution modeling techniques while working in various roles within companies in the FMCG, enterprise software, and e-commerce industries.

Business Analytics and Enterprise Intelligence: Graduates work with tough datasets to come out with strategic plans through predictive analysis and quant modeling while utilizing their expertise in global capability centers (GCCs) and tech advisory practices before moving to the position of the Vice President of Analytics or the Chief Data Officer (CDO).

Operations, Procurement and SCM: This area provides job candidates as network optimization heads and strategic sourcing analysts in advanced manufacturing sectors and logistics networks giving them a possibility to become Chief Operating Officers (COO) ensuring supply chain resilience and lean operations.

Human Capital and Strategy Consulting: This vertical provides professionals with competencies in workforce analysis, mergers and acquisitions, and enterprise restructuring for prominent consulting firms and corporate strategy firms allowing them to achieve the practice partner or Chief Strategy Officer (CSO) title.

Progression of Career Path and Evolution of Governance

The journey from basic implementation to executive governance occurs through a recognized path of development. The first stage (Years 0 to 2) is focused on carrying out functions, checking data integrity, and delivering on projects, while being in the capacity of a management trainee or associate. The second stage (Years 3 to 6) makes the practitioner responsible for operations management, governance of relationships with clients, and oversight of departmental profits and losses.

Finally, after over ten years of journey (Years 7 to 10+), the process leads to general management and C-level governance where the task of top management changes dramatically; they begin to work on digital transformation, risk management, capital allocation, and maximizing shareholder value.



MBA Students Meet Ulta Pulta: When the Spreadsheet Isn't the Whole Story

Mr. Aseem Srivastav

Business Leader | Author | Conscious Leadership Advocate | Sportsman | Rotarian

Aseem Srivastav is a seasoned business leader with over three decades of experience in India and global markets. He has held senior leadership roles across organizations including the Kirloskar Group, McNally Bharat, Vardhman Special Steels, and Kirloskar Ebara Pumps. A Fulbright Scholar, TEDx speaker, author of Ulta Pulta Thinking, and India's first Certified Conscious Business Coach, he advocates human-centric and purpose-driven leadership. A passionate sportsman and Rotarian, Aseem draws valuable lessons from business, sport, travel, and life to inspire leaders and young professionals to think differently and lead consciously.

An MBA classroom can make you believe that business is a beautiful place where every problem has a framework, every decision has a spreadsheet, and every professor has a favorite acronym.

Is the revenue up? Analyze it.

Is the revenue down? Analyze it harder.

A competitor launches a new product? Build a strategy deck. Someone says, "I have a gut feeling"? Immediately ask for the data.

And rightly so. Numbers, analysis, strategy and structured thinking are the backbone of good management. As an MBA student, you must learn to understand data, evaluate options and make logical decisions. These skills will help you in consulting, finance, marketing, operations and almost every other business function.

But then comes the great MBA graduation ceremony nobody puts in the brochure: you enter the corporate world and discover that people have not read your Excel model.

This is where Ulta Pulta Thinking becomes interesting.

The book's central idea is simple: sometimes the smartest answer is to turn conventional thinking upside down. "Ulta Pulta" literally means upside down, and this philosophy encourages you to question assumptions instead of automatically doing what everyone considers "normal."

Consider an MBA-style problem: "How do I improve team performance?"

The conventional answer might be: set tougher targets, introduce KPIs, benchmark productivity and create an incentive plan.

The Ulta Pulta answer might be: first ask the team what is stopping them from performing.

That sounds almost too simple, which is usually a sign that a consultant would like to charge you Rs. 25 lakhs for discovering it.

The book gives an example of a problem at a plant that remained unresolved for nearly a decade. Instead of adding another layer of management machinery, the issue was addressed by listening to stakeholders and engaging shop-floor employees. Once people felt heard and respected, trust and morale improved, and performance followed.

That is Ulta Pulta: listen before leading.

For MBA students, this principle can become a practical habit. During an internship, do not begin by proposing a solution after reading two reports. Spend your first week speaking to salespeople, operators, customers or support staff. Ask, "What makes this process difficult?" and "What would you change if you were responsible for it?" Record recurring themes before building your recommendation.

In a live project, interview at least three different stakeholder groups before finalizing your problem statement. If the marketing team blames pricing,

the sales team blames product quality and customers blame service, you have discovered something more valuable than a neat but incomplete hypothesis.

Another MBA reflex is to believe that transformation must begin at the top. The CEO announces a "Five-Year Transformation Vision," sends an inspirational email, and everyone is expected to transform by Monday morning.

The book turns this idea upside down too. Its bottom-up approach suggests that real change begins when people on the frontline feel heard, trusted and empowered.

You can practice this during group assignments. Instead of allowing the most confident student to dominate, ask the quietest member for an opinion. Rotate responsibilities: let one person lead research, another challenge assumptions and another present the final recommendation. In your first job, invite a colleague who uses a process every day to review your proposed improvement. Frontline knowledge often exposes flaws that a polished strategy deck misses.

For MBA students, M & A and transformation are special skills. Mergers and acquisitions are not merely about valuation, due diligence and financial models. They also involve integrating cultures, managing uncertainty, building trust and helping people work together. Similarly, transformation is not just about technology, restructuring or new processes. It requires changing mindsets, behaviour and energy across the organization.

If you work on an M&A case, add a "people integration" section to your analysis. Identify cultural differences, communication risks, key employees who may leave and actions that could build trust. If you join a transformation project, spend time understanding what employees fear losing, not just what management wants to gain. And then there is the biggest surprise for young MBAs: energy matters.

You may know finance, marketing, operations and strategy. But if you walk into a meeting with the energy of someone who has just discovered a surprise Monday morning exam, your knowledge will have limited impact. Your attitude influences motivation, collaboration, relationships and the way people respond to change.

Practice this deliberately. Arrive prepared, greet people, listen without checking your phone and disagree without making others feel foolish.

After every important meeting, ask yourself: "Did I make the discussion clearer and more positive, or merely prove that I was right?" In your first job, build relationships before you need favors. Having coffee with colleagues from other functions, understanding their pressures and giving credit publicly.

This is where corporate life differs from the MBA classroom. In college, you can win an argument with brilliant analysis. At work, you often need someone from another department to help you execute that analysis.

Your PowerPoint may be perfect, but if nobody trusts you, likes working with you or believes in your intent, the strategy can remain beautifully trapped on Slide 37.

The book's ABCDEF framework, Attitude, Bottom-Up Approach, Competence, Discipline, Empowerment, and Focus, Facts and Flow, captures this broader idea of management.

For MBA students, the lesson is clear: do not abandon numbers; expand beyond them. Learn analytics but also learn empathy. Master strategy but also master relationships. Build competence but watch your attitude. Understand facts but develop the wisdom to know which facts matter. Corporate life teaches a wonderful *Uta Pulta* lesson:

Your technical skills may get you the job. Your thinking may get you noticed. But your energy, attitude, relationships and ability to bring people along often determine how far you go.

Reference

These ideas, examples and frameworks are drawn from *Uta Pulta Thinking*, a book on challenging conventional management wisdom through attitude, bottom-up thinking, empowerment, relationships and people-centred transformation.





The Career I Never Saw Coming.... with **Mr. Shivam Zalke**

Like many fresh graduates, I accepted the first opportunity that came my way. My first job was as a Property Advisor. It didn't take long for me to realise that the role wasn't aligned with my interests or the kind of career I wanted to build. At the same time, I wasn't confident enough to leave without having another opportunity in hand. Looking back, one of the biggest turning points in my career was the guidance I received from my seniors and mentors. They encouraged me to explore different possibilities, build new skills, and make career decisions based on long-term learning rather than short-term comfort.

That advice led me into business consulting, where I spent nearly three years advising leading pharmaceutical and life sciences companies on strategic decisions. Working closely with industry leaders gave me a firsthand understanding of how businesses make strategic decisions, evaluate investments, identify expansion opportunities, and navigate long-term growth. It taught me that successful businesses are built not only through innovation, but also through the right ecosystem, policies, talent, and infrastructure.

Today, I work with the Department of Industries & Commerce, Government of Telangana, where I support the state's efforts to strengthen its life sciences ecosystem. My role involves working with global companies, investors, startups, research institutions, and industry associations to facilitate investments, shape strategic initiatives, and build partnerships that position Telangana as a preferred destination for life sciences. Having worked with both industry and government, I understand the priorities of each and enjoy bringing them together to create meaningful outcomes. One of the most fulfilling aspects of my current role has been contributing to initiatives that shape the future of the sector.

I have had the opportunity to support the development of Telangana's Next Generation Life Sciences Policy (2026-2030), a roadmap designed to strengthen the state's leadership in pharmaceuticals, biotechnology, medical devices, digital health, and emerging technologies. Being involved in a policy that will influence the future of one of India's most important industries has been both a responsibility and a valuable learning experience. Every experience builds on the previous one. My years in consulting helped me understand industry expectations, while my current role has shown me how thoughtful policy and effective execution can create an environment where businesses and innovation can thrive together. For students and young professionals, my advice is simple: build strong fundamentals and remain open to opportunities that broaden your perspective. Don't limit yourself to a single path. I chose not to study Biology after Class 10 because I never imagined a career in the life sciences sector.

Today, I work with global life sciences companies, help the Government of Telangana strengthen one of India's leading life sciences ecosystems, and have had the opportunity to contribute to the state's Next Generation Life Sciences Policy. My journey is proof that careers rarely follow the path we initially envision. The most rewarding opportunities often come from a willingness to learn, adapt, and approach challenges from different perspectives. If there is one lesson my journey has taught me, it is that your career is not defined by the subjects you study or the first job you take. It is shaped by the choices you make, the people who guide you, and your willingness to keep learning. Build strong fundamentals, stay curious, and don't be afraid to take an unexpected path. Sometimes, that path leads to opportunities you never imagined.



The Familiar Sound of Chaos: What Two Centuries of Disruption Teach Us About the Age of AI. A perspective for the modern business student with Mr. Sidharth Bajpai Visiting Faculty, Dr. D.Y. Patil B-School, Pune

Sidhartha Bajpai has worked for more than two decades in field of Sales and Marketing. He moved out of The Times of India as AGM and Head Branch of Result and Market department in 2016. He has vast experience in sales, product launches, Brand management, and people management. He has moved into teaching for last 9 years and he loves to share his experience and help young Executives to prepare for their corporate careers. He brings a deep understanding of business with 25 of corporate experience. He also runs a business consultancy 7 & 8 consultancy and is Director at Padole Analytics; He is involved in helping start-up companies. He is also keen interest in Gardening & Astronomy, and he conducts star gazing events in association with Schools.

Chaos. There is a particular sound that accompanies every great economic transformation. It is the sound of alarm, of think-pieces predicting collapse, of dinner-table conversations about children who will "never find real work," of headlines that treat the future tense as though it were already the past. This sound has been heard at least three times in my career: once as a young graduate watching the personal computer enter the office, and once watching the dot-com wave crest and break, and now, we are watching student's media debate whether artificial intelligence will write them out of their careers before they've even started them.

The question worth asking is not whether this anxiety is real. It is. The question worth asking is whether it is reliable, whether the doomsday forecasts of past transitions turned out to be accurate maps of what happened, or whether they were, in hindsight, a kind of collective stage fright before a performance that went rather better than anyone expected.

The Ledger, Honestly Read

Let us not overstate the case, because overstating it is exactly the mistake that makes these arguments easy to dismiss. The computer age and the internet age did have its own cost. Typists, switchboard operators, travel agents, classified-ad salespeople, and entire categories of middle-office clerical work were genuinely displaced.

But displacement is not the same as devastation, and a fair reading of the last four decades shows something more interesting than either extreme. The world's population crossed roughly 5.3 billion at the start of the 1990s, meaning that even as computing and the internet reorganized entire industries, the global economy was simultaneously absorbing billions of almost 3 billion new workers into it. What emerged instead was a labor market that reallocated far more than it eliminated. A software industry that did not exist in 1985 became one of the largest employers on the planet. A "coder" was not a job title your parents recognized, and today it is one of the most sought-after skills in the world. The tools changed the texture of work more than they changed its existence. The Excel spreadsheet did not eliminate the analyst; it eliminated the analyst's afternoon spent redrawing a chart by hand. What was destroyed was drudgery. What survived, and grew, was judgment.

Why Adaptation Wins More Often Than Doom Does?

Charles Darwin's most quoted line on this subject is: it is not the strongest or the most intelligent species that survives, but the one most responsive to change. Business history has been a fairly faithful illustration of that principle. The ones who treated it as a new set of instruments tended to come out ahead of the ones who didn't.

The Honest Case for Why AI Might Be Different, and Why It Probably Isn't Different Enough to Change the Lesson

AI is not simply automating repetitive clerical tasks the way earlier computing did. It is beginning to touch cognitive and creative work, drafting, analyzing, designing, even coding the very categories of "judgment" that survived the last two revolutions.

The spreadsheet could calculate; it could not decide what was worth calculating. AI can draft, summarize, and generate at extraordinary speed; it does not yet know which draft matters, which idea is worth pursuing, or which decision carries consequences for real people. That gap between production and judgment is where the next generation of value will concentrate.

What This Means for the Student Reading This in 2026

For the business student sitting with this uncertainty today, the practical takeaway is not "don't worry." It is more specific than that:

- Learn the tool, don't fear it. Fluency with AI systems, knowing what to ask, how to evaluate an output, where a model is likely to be wrong, is becoming as basic a workplace literacy as spreadsheet fluency was in 1995.
- Invest in the judgment the tool can't replicate. Domain expertise, ethical reasoning, client relationships, and the ability to ask the right question rather than just generate a fast answer, these remain scarce precisely because they are hard to automate.
- Expect reallocation, not replacement, of your own career. The jobs of 2035 will likely look as unfamiliar to us today as "growth hacker" or "data scientist" would have looked in 1995. Betting on a static job title is the riskier strategy, not the safer one.

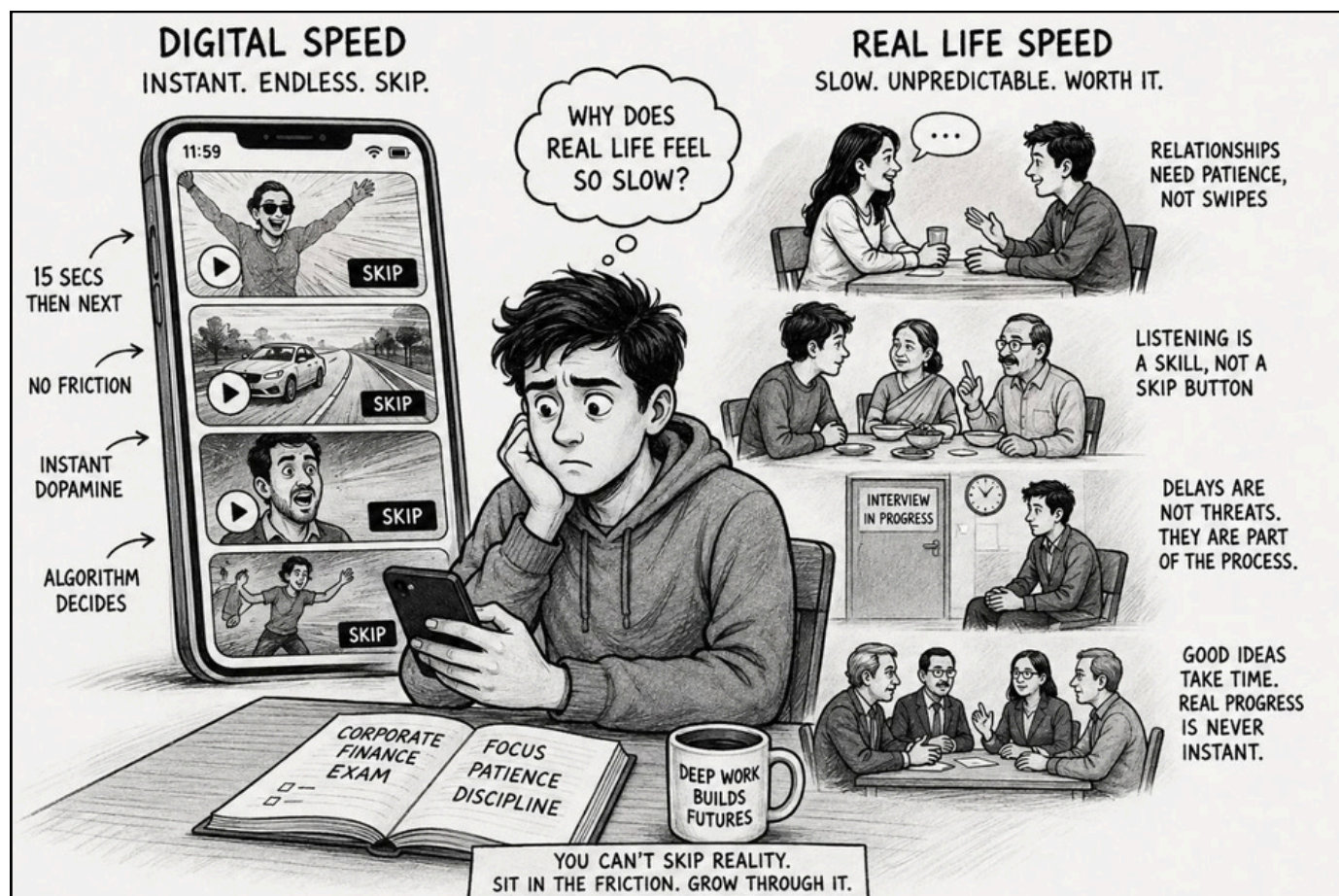
History does not repeat itself precisely, and a careful thinker should resist the temptation to treat the past as a guarantee about the future. The generation that mastered the computer, and the internet, did not do so by waiting for the chaos to resolve itself. They did so by picking up the new instrument while everyone else was still arguing about whether to touch it.





THE SKIP REFLEX: ARE WE LOSING THE ABILITY TO LIVE AT NORMAL SPEED?

with **Mr. Krishnan G, CFA (US)**
Asst Professor, Dr. D.Y. Patil B-School



Walk into any classroom, cafeteria, or faculty lounge today, and you will notice a quiet revolution. We are living through a massive psychological shift, one happening right in the palms of our hands. Scrolling through endless 15-second videos isn't just a harmless way to kill time between lectures, it is actively rewiring how our brains expect reality to operate.

We are training ourselves for instant gratification, and the friction it creates when we finally log off is starting to cost us.

Swiping Away Reality Online, we wield algorithmic god-mode: the power to bypass anything that doesn't hook our attention within two seconds. The danger is that this "skip reflex" is bleeding directly into real life.

For students, this is starkly visible in personal and romantic relationships. Modern dating has gamified human connection into a swipe, creating the illusion that a flawless, friction-free partner is always just one profile away. The moment a romantic interest shows a quirk, or a conversation hits a lull, the instinct is to mentally swipe away. We do this at home, too. How often do we tune out a parent at the dinner table the moment their advice feels repetitive? We are losing the emotional stamina to sit with the unedited, complex realities of the people who care about us most.

The Death of Deep Work What does patience even look like today? At its core, it is the ability to endure the slow, unscripted moments of life without frantically reaching for a distraction.

Consider the grit required to prepare for a demanding corporate finance exam or a gruelling placement interview. These milestones require intense focus. Yet, when students land an internship and face a genuinely mundane task like cleaning up a massive dataset or reading through pages of dry industry guidelines the urge to grab the phone becomes overwhelming. You cannot fast-forward the struggle of learning a complex financial model or mastering a new analytical skill. When we lose our tolerance for boredom, we lose the exact space where intellectual growth happens.

The Rise of "Static Anxiety" This shift has birthed something I call "static anxiety." It spikes precisely when the world refuses to be fast-forwarded.

We are used to instant food deliveries and rapid buffering, but the corporate hiring process is agonizingly slow. Waiting a week for an email from an HR recruiter after a campus placement drive, sitting in the silence of a waiting room before a final round, or navigating the slow onboarding of a new job these moments cause our nervous systems to misinterpret delay as a threat. When real life doesn't move at digital speed, our stress levels skyrocket unnecessarily.

The Faculty Paradox: We Are Not Immune It would be hypocritical to frame this purely as a student problem. As educators, we see this exact same impatience infecting our own peer groups.

In the staff room, the skip reflex is alive and well. We find ourselves mentally checking out during lengthy faculty council meetings or growing impatient while a colleague explains a long-term research proposal. We want the executive summary, not the dialogue. Academic research, syllabus design, and institutional planning are inherently slow, methodical processes. The friction of waiting for administrative approvals creates that same static anxiety among us. Consequently, we often rush to implement quick fixes in our curriculum rather than engaging in the deep, sometimes tedious pedagogical debates that actually improve our teaching.

Reclaiming Our Pacing The dopamine loops engineered into our devices are powerful, but human self-awareness is stronger. The most valuable things in life, building a resilient relationship, enduring the preparation for a career-defining role, or producing meaningful academic work take time. They have boring parts. They have frustrating plateaus. You cannot skip reality, and trying to do so only leaves you ill-equipped to handle it.

The next time you feel static anxiety creeping in because an exam syllabus is too long, a recruiter is taking too long to reply, or a faculty meeting is dragging on, take a breath. Challenge yourself to sit in the friction. Allow the world to move at its normal speed, and you might just find you are finally present enough to experience it.



Interview



Mr. Jeetendra Sharma

Senior Product Marketing Professional
Business & Marketing Leader

Jeetendra Sharma is an accomplished product marketing professional with over three decades of experience in product strategy, marketing, and business development. With extensive industry exposure, he brings valuable insights into market positioning, customer-centric innovation, brand building, and strategic marketing. His rich corporate experience makes him a valuable mentor and thought leader for management students and emerging business professionals.

Interview Questions for Mr. Jeetendra Sharma Sir

Q. You have worked across 16 countries. How has your international exposure shaped your perspective on marketing and business leadership?

Working across diverse markets taught me that while products can be standardised, customers never are. Every market has its own cultural nuances, buying behaviour, regulatory environment, and competitive dynamics. Success comes from balancing global best practices with local relevance.

From a leadership perspective, I learnt that trust, empathy, and respect transcend geography. Leading multicultural teams requires listening more than speaking, embracing diverse viewpoints, and creating an environment where people from different backgrounds can contribute their best. International exposure has made me a more adaptable marketer and a more inclusive leader.

Q. With over three decades of experience, what are the biggest transformations you have witnessed in marketing, from traditional practices to the AI-driven digital era?

Marketing has evolved from intuition-led decision-making to insight-driven decision-making powered by data. Earlier, marketers relied heavily on market research, experience, and consumer observations. Today, AI enables us to predict behaviour, personalise customer experiences, optimise pricing, and make faster decisions.

However, one thing has not changed: marketing is still about understanding people. Technology has transformed the tools, but not the purpose. Companies that combine AI with human creativity, ethical judgement, and customer empathy will build stronger and more sustainable brands.

Q. During your tenure at Kimberly-Clark Professional, what was the most challenging product or market launch, and what key lessons did it teach you?

One of the biggest challenges was introducing premium workplace cleaning & safety solutions in emerging Asian markets where customers were primarily focused on purchase price rather than total value. The challenge was not launching a product; it was changing customer thinking.

We shifted the conversation from cost to productivity, hygiene, safety, and long-term operational savings. The experience reinforced an important lesson: successful marketing is about changing perceptions, not merely selling products. When customers understand value, price becomes only one part of the decision.

Q. Many management students aspire to build global careers. What skills and mindset are essential to succeed in international markets today?

Technical competence may open the first door, but adaptability determines long-term success. Students should develop cross-cultural communication skills, curiosity, problem-solving ability, digital literacy, and the confidence to work with people from different backgrounds.

Equally important is having a learning mindset. Markets, technologies, and business models are changing rapidly. Professionals who continuously learn, unlearn, and relearn will remain relevant regardless of where they work in the world.

Q. You now advise mid-sized businesses. What are the three most common mistakes growing companies make in marketing and business strategy?

The first mistake is focusing too much on products instead of customer problems. Growth comes from solving meaningful customer needs.

The second is expanding without a clear strategic direction. Many companies chase every opportunity instead of building distinctive capabilities and competitive advantage.

The third is neglecting organisational capability. Sustainable growth requires the right leadership structure, performance systems, talent, and execution discipline. Strategy succeeds only when the organisation can deliver it.

Q. Artificial Intelligence is transforming marketing. Which marketing skills should students continue to develop that AI cannot easily replace?

AI will automate many tasks, but it cannot replace human judgement, creativity, empathy, ethical decision-making, and relationship building.

Students should strengthen strategic thinking, storytelling, negotiation, leadership, and critical thinking. AI can generate recommendations, but humans must ask the right questions, interpret context, and make responsible decisions. The future belongs to professionals who know how to collaborate with AI rather than compete against it.

Q. As a visiting faculty member, what qualities distinguish exceptional management students from average performers?

Exceptional students are not necessarily the ones with the highest grades. They ask thoughtful questions, connect classroom concepts with real business situations, seek feedback, and actively apply what they learn.

They also demonstrate curiosity, initiative, resilience, and professionalism. In today's business environment, the ability to learn continuously is often more valuable than simply possessing knowledge.

Q. What advice would you give to fresh MBA graduates who want to stand out during campus placements and in the first five years of their careers?

Focus on becoming employable rather than just getting employed. Build strong fundamentals, communicate clearly, understand business beyond textbooks, and develop digital and analytical skills.

During the first five years, prioritise learning over designation. Volunteer for challenging assignments, seek mentors, build credibility through execution, and cultivate a reputation for reliability and integrity. Careers are built on consistent performance, not quick promotions.

Q. You are actively involved with Rotary International and youth development. How does community service contribute to becoming a better business leader?

Community service develops qualities that business schools cannot teach completely, empathy, humility, collaboration, and servant leadership. Rotary has given me opportunities to work with diverse communities, lead volunteer teams, and manage projects driven by purpose rather than profit.

These experiences improve decision-making because leaders become more aware of the broader social impact of their actions. The best leaders create value not only for organisations but also for society.

Q. What leadership qualities will be most valuable in the next decade as businesses face rapid technological and economic changes?

The next generation of leaders must combine technological understanding with human-centred leadership. Adaptability, ethical decision-making, resilience, systems thinking, collaboration, and continuous learning will become increasingly important.

Leaders will also need the courage to make decisions amid uncertainty while maintaining transparency and trust. Technology will accelerate change, but people will continue to determine organisational success.

Q. If you were redesigning a management curriculum today, what subjects or practical experiences would you make mandatory for every MBA student?

I would place equal emphasis on business knowledge, technology, and practical application. Every MBA student should study AI and data-driven decision-making, financial literacy, design thinking, sustainability, leadership, negotiation, entrepreneurship, and business ethics. Beyond the classroom, every student should complete industry consulting projects, internships, simulations, cross-functional team assignments, and community service initiatives.

Ultimately, management education should prepare students not only to analyse business problems but also to lead people, drive innovation, and create responsible organisations.



Interview



CS. Adv. Kunal (Kamath) Sarpal,

Founding & Managing Partner, White Collar Legal LLP.

CS. Adv. Kunal (Kamath) Sarpal is a legal and corporate professional with expertise in corporate law, compliance, and white-collar legal matters. As the Founding & Managing Partner of White-Collar Legal LLP, he works at the intersection of law, business, governance, and regulatory compliance, bringing a practical perspective to complex corporate and legal challenges.

Interview Questions for CS. Adv. Kunal Sarpal Sir

Q. For student entrepreneurs looking to launch their own ventures, what are the top three non-negotiable legal steps they must take on Day 1 to protect their IP?

- Protect your brand with a trademark.
- Secure your innovation through patents or copyright wherever applicable.
- Ensure founders, employees, and freelancers assign all IP to the company through proper agreements.

Q. As an angel investor and legal expert, what is the very first compliance or legal red flag that makes you say "no" to a startup pitch, even if the business model looks highly profitable?

A founder who treats compliance as an afterthought. Great businesses can recover from bad strategy, but poor governance destroys trust and trust is what investors invest in.

How critical is a foundational understanding of corporate law for students specializing in Management, Marketing, or Finance?

Every business decision has a legal consequence. You don't need to become a lawyer, but understanding the basics helps you identify risks before they become expensive mistakes.

Q. AI is automating compliance tasks. What uniquely human skills should business students develop to remain irreplaceable?

Judgment, ethics, negotiation, communication, and relationship-building. AI can process information, but it cannot replace trust, conviction, or leadership.

Q. What is one corporate law or business myth you love to debunk?

That legal compliance slows business down. In reality, good legal structuring accelerates growth by reducing uncertainty and building investor confidence.

Q. If you could mandate one book for every MBA/PGDM student to read, what would it be?

The Psychology of Money by Morgan Housel. Business success is as much about decision-making and behaviour as it is about finance.

Q. What is the core impact or philosophy you hope to leave behind as your professional legacy?

To build businesses that are legally strong, ethically grounded, and globally scalable—and to make law accessible rather than intimidating.

Q. What should a young graduate look for in a mentor, and how can they be a good mentee?

Choose a mentor who challenges your thinking, not just validates it. As a mentee, show up prepared, act on feedback, and value their time.

Q. Looking back at your own journey, how has your definition of success evolved?

Earlier, success meant winning cases and closing deals. Today, it means creating impact, building institutions, mentoring entrepreneurs, and having the freedom to choose meaningful work.

Q. What is the most valuable life lesson you learned outside the classroom that no textbook could ever teach?

Your reputation compounds faster than your revenue. Skills may get you opportunities, but integrity determines how long those opportunities stay with you.



Interview



Mrs. Mukta Nadkar

Mukta Nadkar has worked for over 32 years as a teacher, hotelier and entrepreneur. She has been a Toastmaster for over 20 years and has served as a District Director in Toastmasters International! She has helped hundreds of members to build their confidence, communication and leadership skills over the years. Her personal achievement has been to earn the coveted Distinguished Toastmaster title 6 times. She is active in several social service projects with the Rotary Club of Pune Central. She loves reading, music, movies, travelling and spending time with friends and family.

Interview Questions for Mrs. Mukta Nadkar Ma'am

Q. As you have helped hundreds of people develop confidence and communication skills. What is the biggest communication mistake you see young professionals and students making today?

Young professionals and students do not value 'good communication' seriously. They can converse perfectly with peers and friends. However, when it comes to facing an audience, doing a presentation, they are fearful. So 'practising speaking' to gain confidence and clarity is essential.

Q. Many students understand English but hesitate to speak because of fear of making mistakes. What practical advice would you give them to overcome this fear?

Fear of making mistakes is certainly an inhibiting factor to speaking. But shying away from it is not a solution. Students need to speak, find out where they can improve, whether in grammar, articulation, pronunciation and work on it, slowly and consistently. Reading out loud is also a great way to improve language skills. Try it!

Q. Having served as a District Director in Toastmasters International, what leadership lessons from that experience remain with you?

When I led a voluntary organisation with over four thousand members, I had to first and foremost own responsibility. I had to accept that there would be differences of opinions and that I couldn't please everybody.

But at the end of the day, I had to do what was best for the majority with integrity and purpose. This was my biggest challenge and learning. I also learned to respect others' opinions and be a team player and knew that if we worked as a unit, success would be achieved.

Q. Today's students are growing up with AI tools such as ChatGPT. How do you think AI will change communication, public speaking and leadership skills?

AI might assist in providing ideas and content for speaking and writing. But can it help in delivering those ideas? Can it help in who you are as a leader and how you deal with people and situations? I doubt it. So, although you can get help from ChatGPT, it won't help you communicate, speak or lead, when you need to be authentic, when you need to speak from your own experiences and tell your own story.

Q. If you were given the opportunity to design a one-year "Life Skills" programme for management students, what five skills would you include?

A one-year 'Life Skills' program would serve as a great foundation and springboard for real life. So here are my top 5 skills to include:

Effective communication, this is going to be the driver for success in every aspect of life

Responsible leadership, this will help understand how to lead with strong values, empathy and shared goals

Financial literacy, this is important not only for your personal wellbeing but for the organisation you will be a part of.

Managing health, it may not seem important at this stage but taking care of physical and mental health is what will hold you in good stead to live a happy and productive life.

Grooming, this is critical because it creates the kind of impression you wish to make.

Q.You have witnessed several generations of students and professionals. What major difference do you see between today's young generation and the generation you started teaching?

This is very hard to define, and I can't speak for all. Today's generation is extremely tech savvy, fiercely independent and ambitious. The generation I taught four decades ago was simpler, with fewer expectations, had less distractions and had a more respectful attitude.

Q.What is one leadership lesson you learned from your mentors that you still practise today?

To be Disciplined... it has been the hall mark of how I live my life everyday, in every way.

Q.Among confidence, communication, technical knowledge and networking, which one do you think gives young professionals the greatest advantage and why?

Every one of these is essential and honestly speaking, at some point they need to be amalgamated for success. But the most important is 'confidence'. It is the bedrock, the foundation, the stepping stone for everything you wish to do well. So, build it!

Q.Finally, if you could give one piece of advice to every young management student beginning their career today, what would it be?

I would say, be true to yourself and do not be afraid to take chances because if you don't, you won't really find your life's calling.

Q. Any tips for management students, to develop their English communication?

Here are three tips:

- 1.Keep speaking in English to gain confidence and improve. Do not resort to your regional language. Remember, if you must learn to swim, you must jump in the water first.
- 2.Read and listen to news in English
3. Do not hesitate to get help, join a class, learn online or join a supportive group like Toastmasters.





BIZ BUZZ

NATIONAL NEWS

1. Economic Growth Trajectory and Fiscal Dynamics

India's macroeconomic landscape continues to exhibit strong resilience, outpacing most major global economies with an annual GDP growth rate consistently hovering between 6.5% and 7.0%. This growth is anchored primarily by robust domestic consumption and aggressive capital expenditure by the central government, which has prioritized heavy infrastructure development over short-term revenue expenditure. The manufacturing sector has received a sustained boost through Production Linked Incentive (PLI) schemes across key industries, while the services sector, comprising IT, financial services, consulting, and digital platforms, remains the backbone of urban economic activity.

However, sustaining this momentum involves managing distinct macroeconomic pressures. The Reserve Bank of India (RBI) operates within a delicate balancing act, moderating monetary policy to curb headline inflation driven by volatile food and fuel prices while ensuring credit availability remains supportive of corporate borrowing. Uneven rural consumption patterns, linked directly to agricultural productivity and unpredictable monsoon cycles, present an ongoing challenge. Private sector capital expenditure has shown signs of revival in sectors like energy, real estate, and automotive manufacturing, though global geopolitical uncertainties and softer merchandise export demand in Western markets act as moderate constraints.

To bolster long-term fiscal consolidation, the government is narrowing the fiscal deficit target toward sustainable benchmarks without starving capital asset creation. Direct tax collections and Goods and Services Tax (GST) revenues have recorded consistent monthly gains due to digitized tax administration and wider formalization of the economy. On the external front, high foreign exchange reserves and sustained foreign direct investment in technology, green energy, and defence provide an essential buffer against external currency volatility and global supply chain disruptions.



2. Expansion of Digital Public Infrastructure and the Global Reach of UPI

India's Digital Public Infrastructure (DPI), widely recognized as the "India Stack," has transformed from a domestic payment's modernization project into a global model for financial inclusion and digital governance. Built on the foundational layers of Aadhaar for digital identity, Unified Payments Interface (UPI) for real-time payments, and Digi Locker for document verification, the ecosystem processes tens of billions of financial transactions every month. This infrastructure has largely eliminated transaction friction for micro-merchants, street vendors, and major commercial enterprises alike, reducing the economy's reliance on physical cash.

Beyond domestic consumer payments, DPI has expanded horizontally into broader commercial and public domains. The Open Network for Digital Commerce (ONDC) is designed to unbundle e-commerce, enabling small retailers to compete with large proprietary platforms by separating discovery, logistics, and payment layers.

Simultaneously, the Account Aggregator framework is democratizing credit access by allowing individuals and micro, small, and medium enterprises (MSMEs) to securely share their financial data with lenders, replacing collateral-heavy lending with cash-flow-based underwriting. On the international stage, India has actively pursued bilateral integrations to take UPI global. Real-time payment linkages established with countries like Singapore (Pay Now), the United Arab Emirates, France, Sri Lanka, Mauritius, and Nepal allow tourists, business travellers, and the Indian diaspora to transact directly without converting physical currency or paying high foreign exchange markup fees. These cross-border linkages serve not only as economic tools to reduce remittance overhead costs but also as instruments of digital diplomacy, offering developing nations an interoperable, non-monopolistic alternative to private financial payment gateways.



Photosource:
<https://www.npci.org.in/product/upi/about-upi/>

3. Infrastructure Overhaul and Multi-Modal Logistics Networks

India is undergoing one of the largest infrastructure modernization drives in its modern history, guided by the PM Gati Shakti National Master Plan and the National Logistics Policy. Historically, logistics costs in India hovered around 13% to 14% of GDP, placing domestic manufacturers at a competitive disadvantage against counterparts in East Asia.

The ongoing infrastructure strategy focuses on integrating road, rail, air, and port networks to compress transit times and drive total logistics costs down to single-digit figures. The rail network is undergoing a technological shift with the deployment of semi-high-speed Vande Bharat Express passenger trains and the commissioning of Dedicated Freight Corridors (DFCs). These freight corridors separate cargo transit from passenger routes, significantly increasing average freight train speeds and doubling freight capacity along key economic arteries connecting the industrial north to western and eastern sea outlets. Simultaneously, highway development under the Bharatmala Pariyojana has delivered access-controlled expressways linking major economic hubs, cutting travel times between industrial corridors in half. Maritime and aviation assets are expanding in tandem. The Sagarmala project emphasizes port modernization, automated cargo handling, and greenfield deep-sea port development to handle growing container shipping volumes and reduce turnaround times. In civil aviation, the UDAN (Ude Desh ka Aam Nagrik) regional connectivity scheme, along with major international airport hub expansions in metropolitan regions, has dramatically increased passenger traffic and regional economic integration. Together, these multi-modal networks form the foundation required to support large-scale manufacturing clusters and draw international supply chains into the Indian mainland.



4. Space Sector Expansion and the Gaganyaan Human Spaceflight Program



The Indian Space Research Organisation (ISRO) is navigating a transformative era marked by the maturation of its human spaceflight programme and the rapid commercialization of the domestic aerospace sector. Following high-profile lunar and solar observation successes, ISRO's primary engineering focus canters on the Gaganyaan mission. Gaganyaan aims to demonstrate indigenous human spaceflight capability by launching a crew into a 400-kilometer low-Earth orbit for multi-day missions and safely recovering them in Indian territorial waters. The program involves rigorous qualification phases, including uncrewed test vehicle abort missions, crew escape system trials, and validation of environmental control systems.

In parallel with public exploration programs, India has enacted comprehensive space sector reforms that dismantled state monopolies and opened satellite building, rocket launching, and ground station operations to private enterprise. The Indian National Space Promotion and Authorization Centre (IN-SPACe) acts as a single-window autonomous body to facilitate and regulate private space activity, while NewSpace India Limited (NSIL) focuses on commercializing space assets developed by ISRO. This regulatory evolution has triggered a boom in private space-tech startups across the country. Indian private aerospace companies are developing dedicated small-satellite launch vehicles, low-Earth orbit imaging constellations, and propulsion systems using eco-friendly propellants.

By fostering a domestic commercial space ecosystem, India is positioning itself as a cost-effective, dependable hub for global satellite launches and geospatial data analytics, expanding its share of the multi-billion-dollar global commercial space economy while maintaining ISRO's core focus on deep-space scientific research.

Photo source: www.livemint.com/mint-lounge/business-of-life/

5. Clean Energy Transition and the National Green Hydrogen Mission



India's energy strategy balances rising domestic power demand driven by rapid industrialization with aggressive decarbonization commitments to achieve net-zero carbon emissions by 2070. The country has set a target of achieving 500 gigawatts (GW) of non-fossil fuel energy capacity by 2030, necessitating an unprecedented deployment of utility-scale solar parks, onshore wind installations, and hybrid renewable energy plants across western and southern states.

A central pillar of this clean transition is the National Green Hydrogen Mission, which provides financial incentives under the Strategic Interventions for Green Hydrogen Transition (SIGHT) program. The initiative aims to position India as a global manufacturing and export hub for green hydrogen and its derivatives, particularly green ammonia and green methanol. By substituting fossil fuel feedstocks in hard-to-abate sectors such as steel production, heavy chemical refining, and fertilizer manufacturing, the policy directly addresses industrial greenhouse gas emissions while curbing reliance on imported natural gas and crude oil.

Overcoming the intermittency of renewable energy requires substantial upgrades to the national transmission grid and the deployment of energy storage systems. India is scaling up both Battery Energy Storage Systems (BESS) and pumped hydro storage projects to stabilize grid frequency during peak demand windows. Furthermore, the domestic manufacturing of photovoltaic modules and advanced chemistry cell (ACC) batteries is supported by financial subsidies, aiming to insulate the renewable sector from global component supply shocks and secure end-to-end clean technology supply chains.

Photo source: <https://www.tv13gujarati.com/news/>

6. Semiconductor Manufacturing Push and High-Tech Industrialization



The India Semiconductor Mission (ISM) represents an ambitious, capital-intensive state initiative to establish a sovereign electronic manufacturing and chip fabrication ecosystem. Recognizing the geopolitical and economic vulnerabilities of relying on concentrated semiconductor supply chains in East Asia, the central government established a multi-billion-dollar incentive program offering up to 50% fiscal support for capital expenditure on chip fabrication, packaging facilities, and silicon photonics design. Major industrial projects are actively progressing in dedicated semiconductor hubs, particularly in Gujarat and Assam. These developments encompass commercial semiconductor fabrication units (fabs) producing mature logic nodes for consumer electronics, industrial automation, and automotive sectors, alongside Outsourced Semiconductor Assembly and Test (OSAT) and Assembly, Testing, Marking, and Packaging (ATMP) units.

Global technology partners and established domestic industrial conglomerates are collaborating to construct these facilities, build cleanroom infrastructure, and secure industrial-grade chemical and power supplies.

Beyond physical silicon manufacturing, India is leveraging its established global footprint in chip design. A substantial percentage of the world's chip design engineers are based in Indian R&D canners across Bengaluru, Hyderabad, and Noida. The Design Linked Incentive (DLI) scheme supports domestic startups developing indigenous intellectual property (IP), fabless chip architectures, and specialized system-on-chips (SoCs) for telecom, smart metering, and artificial intelligence applications. This dual focus on design capabilities and physical fabrication is intended to move India up the high-technology value chain.

Photo source: <https://images.openai.com/>

7. National Education Policy (NEP) and Structural Higher Education Reforms



The phased implementation of the National Education Policy (NEP) is overhauling India's educational framework from primary schooling to tertiary research institutions. Replacing the legacy rigid academic model, the NEP introduces a 5+3+3+4 pedagogical structure designed to prioritize foundational literacy, numeracy, experiential learning, and critical thinking over rote memorization. At the primary level, significant emphasis is placed on mother-tongue and regional-language instruction to enhance comprehension and cognitive development in early childhood.

In higher education, the policy introduces multi-disciplinary undergraduate degrees featuring multiple entry and exit options, supported by an Academic Bank of Credits (ABC) that stores digitally earned credits across different universities. This structure allows students to pause and resume their studies or transition across technical, liberal arts, and vocational disciplines. Vocational training is being integrated directly into secondary and higher education curricula to bridge the persistent gap between theoretical qualifications and industrial employability.

Concurrently, India is internationalizing its tertiary education sector. Foreign universities are establishing independent branch campuses in designated financial districts like GIFT City and across major metropolitan centers under streamlined University Grants Commission (UGC) regulations. To support domestic academic inquiry, the National Research Foundation (NRF) operates as an apex body to disburse competitive, peer-reviewed grants, encouraging public-private academic collaboration and elevating domestic research output to international peer-reviewed benchmarks.

Photo source: <https://www.education.gov.in/nep-initiatives>

8. Agricultural Modernization and Climate Resilience in the Primary Sector



Agriculture employs nearly half of India's total workforce and remains an essential driver of rural economic stability and domestic food security. The agricultural sector faces growing challenges from climate volatility, manifested in erratic rainfall patterns, extreme heatwaves during harvest cycles, and groundwater depletion. In response, modern agrarian policy emphasizes climate-resilient farming techniques, precision agriculture, and diversified crop choices.

A key strategic initiative is the global and domestic promotion of millets—rebranded as "Shree Anna." Millets require significantly less water, tolerate poor soil conditions, and resist climatic extremes compared to water-intensive staples like rice and sugarcane, while offering superior nutritional value. The government is incentivizing millet cultivation through assured procurement, integration into public food distribution systems, and support for food-processing startups developing value-added agri-products for urban and international markets.

Technological adoption is modernizing on-field farming operations. The deployment of agricultural drones for precision pesticide spraying and soil health monitoring is supported via dedicated subsidies, while digital platforms like the electronic National Agriculture Market (e-NAM) link physical wholesale mandis to enable transparent price discovery. Financial security mechanisms, such as direct-benefit cash transfers under PM-KISAN and subsidized crop insurance through the Pradhan Mantri Fasal Bima Yojana (PMFBY), provide farmers with immediate liquidity buffers to navigate unexpected seasonal crop losses.

Photo source: ICAR, as identified by Krishi Jagran's image attribution.

9. Strategic Diplomacy, Global South Leadership, and Multi-Alignment

India's foreign policy is guided by strategic autonomy and active multi-alignment, positioning the nation as a key geopolitical bridge in an increasingly fragmented global order. Rather than joining formal military alliances, New Delhi

engages with competing geopolitical blocs based on national interests, economic partnerships, and security considerations. This approach allows India to maintain deep defense and technology cooperation with Western nations while sustaining diplomatic ties with Eurasian partners and participating actively in non-Western multilateral platforms. India continues to project itself as a leading voice for the Global South, advocating for developing nations on issues regarding climate finance, sovereign debt distress, energy security, and the democratization of international financial institutions. This diplomatic positioning was highlighted during its leadership in multilateral forums, where it successfully championed the permanent inclusion of the African Union into the G20. Simultaneously, India engages deeply in plurilateral mechanisms like the Quad (alongside the United States, Japan, and Australia) to maintain a free, open, and rules-based Indo-Pacific maritime domain. On the commercial front, foreign policy is heavily aligned with economic diplomacy. India is actively negotiating and finalizing comprehensive free trade agreements (FTAs) with major trade partners, including the United Kingdom, the European Union, Australia, and Middle Eastern economies. These trade frameworks prioritize supply chain diversification, lowering tariff barriers for labor-intensive exports, and securing long-term critical mineral access essential for domestic energy and industrial security.



Photo source: ICAR, as identified by Krishi Jagran's image attribution.

10. Healthcare Infrastructure Upgrades and Public Health Coverage Expansion

India's healthcare policy focuses on expanding access, upgrading medical infrastructure, and mitigating out-of-pocket medical expenditures

that historically drove low-income families into poverty. The flagship Ayushman Bharat initiative operates across two integrated pillars: the operationalization of Ayushman Arogya Mandirs (formerly Health and Wellness Centres) for comprehensive primary care, and the Pradhan Mantri Jan Arogya Yojana (PM-JAY), which provides cashless secondary and tertiary health insurance coverage of up to 5 lakh rupees annually per family to economically vulnerable citizens. To address the uneven distribution of specialized clinical facilities between metropolitan centers and tier-2/tier-3 regions, the government has accelerated the establishment of new All India Institutes of Medical Sciences (AIIMS) and converted district hospitals into accredited medical colleges. This expansion increases the availability of specialized critical care beds, reduces patient transit burdens to state capitals, and expands the national pipeline of qualified doctors, surgeons, and nursing professionals.

Digital health innovation forms the second major vector of healthcare reform via the Ayushman Bharat Digital Mission (ABDM). ABDM creates a standardized digital health identity (ABHA account) for citizens, linking clinical records, laboratory diagnostics, and prescriptions into a secure, interoperable repository. This digital network simplifies telemedicine consultations in remote rural communities and improves longitudinal patient care. In tandem, domestic pharmaceutical policies support bulk drug parks and production incentives to ensure the country maintains its position as the primary global supplier of cost-effective generic medications and life-saving vaccines.



Photo source: <https://www.facebook.com/ayushmanbharatHWC/>

INTERNATIONAL NEWS

1. Global Trade Realignment and Expanding Tariff Policies

The international trading landscape is undergoing a structural shift away from multilateral free-trade frameworks toward localized protectionism, strategic industrial policy, and targeted tariff barriers. Major economic powers, most visibly the United States, the European Union, and China are increasingly utilizing tariff regimes not merely as revenue tools, but as primary instruments of national security, industrial reshoring, and geopolitical leverage. Cross-border duties on strategic sectors such as electric vehicles, solar equipment, steel, aluminum, and advanced manufactured goods have triggered retaliatory countermeasures, disrupting long-standing supply chains across the Pacific and Atlantic corridors.

This escalation has fundamentally altered multinational corporate planning. Rather than optimizing supply networks solely for low-cost efficiency, global enterprises are forced to prioritize resilience, redundancy, and regional proximity. Companies are accelerating "nearshoring" and "friendshoring" initiatives relocating manufacturing hubs to intermediate jurisdictions like Mexico, Vietnam, India, and Eastern Europe to circumvent tariff exposures. However, this re-routing introduces logistical friction, duplicate infrastructure costs, and higher end-consumer prices, contributing to stubborn cost-push inflation in import-reliant economies.

Concurrently, traditional dispute-settlement mechanisms under the World Trade Organization (WTO) remain largely marginalized. Nations are bypassing multilateral oversight in favor of bilateral, ad-hoc trade negotiations and regional compacts. Smaller emerging economies are caught in the crossfire, frequently pressured to choose alignment between competing trade spheres to maintain preferential access to core consumer markets. As protective legislation expands to include green subsidies and carbon border adjustment mechanisms, international trade is increasingly defined by strategic fragmentation rather than open globalization.



Photo source:
<https://www.fibre2fashion.com/news/textile-news>

2. Technological Sovereignty and AI Semiconductor Export Controls

The global competition over high-performance computing hardware has transformed the semiconductor supply chain into a critical frontier of modern statecraft. Advanced microchips and high-bandwidth memory modules are indispensable for training state-of-the-art artificial intelligence models, powering autonomous military systems, and maintaining digital economic competitiveness. Consequently, leading technological powers have enacted sweeping export controls, restricting the transfer of cutting-edge extreme ultraviolet (EUV) photolithography equipment, advanced semiconductor designs, and specialized processing units to strategic competitors.

These export controls have instituted a multi-layered enforcement environment worldwide. Regulatory agencies and intelligence bodies are actively monitoring third-party intermediaries, shell companies, and transnational trade routes in Southeast Asia, the Middle East, and Central Europe to intercept diversion networks attempting to circumvent hardware restrictions. The scope of regulatory scrutiny has expanded beyond finished silicon chips to encompass electronic design automation (EDA) software, fabrication chemicals, and specialized wafer packaging techniques, effectively attempting to constrain competitors' foundational technological capabilities.

In response, nations facing restricted access have launched massive state-subsidized programs to achieve domestic technological self-reliance. While building an end-to-end sovereign semiconductor ecosystem requires decades of technical accumulation, substantial investments are yielding domestic breakthroughs in legacy-node fabrication, advanced packaging workarounds, and native AI software architectures. This dynamic has effectively bifurcated the global technological landscape into distinct hardware and software ecosystems, challenging the historic model of open, borderless technological collaboration.



Photo source: <https://www.ebc.com/forex/ai-chips-news-today-export-rules-and-2026-supply>

3. Transnational Hydrological Crises and Extreme Climate Pressures

Escalating climate disruptions have placed severe strain on cross-border river basins, elevating hydrological management into an urgent international security issue. In high-risk geographies like the Hindu Kush Himalayas, the Mekong River Basin, and Central Asia's Aral Sea watershed, erratic monsoon cycles, severe droughts, and accelerating glacial retreats are disrupting agricultural yields, hydroelectric output, and freshwater availability. Because major river systems traverse multiple sovereign territories, unilateral dam construction, water diversion projects, and uncoordinated reservoir discharges frequently ignite acute diplomatic friction between upstream and downstream nations.

The vulnerability of downstream populations was underscored by recent widespread flooding and

sudden flash inundations triggered by upstream glacial lake outburst floods (GLOFs). Downstream communities often face sudden water surges without sufficient advance warning due to inconsistent or restricted cross-border hydrological data sharing. Upstream nations frequently treat real-time river discharge rates and reservoir capacities as classified strategic data rather than public safety information, severely limiting downstream flood management, civil evacuation planning, and emergency response capabilities.

In response to these mounting vulnerabilities, international climate agencies, regional bodies, and humanitarian organizations are advocating for formal, binding transnational water treaties. These frameworks prioritize automated early warning telemetry, shared satellite monitoring, and pre-negotiated protocol triggers for emergency water releases during seasonal extremes. Securing transparent data-sharing mechanisms has become essential not only for disaster mitigation, but for preventing transboundary resource competition from degenerating into localized regional conflict.

4. European Energy Security and Grid Modernization

European governments are navigating a complex energy transition aimed at balancing rapid decarbonization, system reliability, and long-term geopolitical independence. Having drastically restructured their hydrocarbon import dependencies following the disruption of Eastern European pipeline flows, European economies have diversified their portfolios through expanded liquefied natural gas (LNG) maritime imports, long-term supply agreements with North American and Middle Eastern producers, and massive domestic investments in onshore and offshore wind and solar infrastructure.

However, the rapid integration of intermittent renewable energy has exposed acute structural limitations within Europe's legacy electrical grids. Massive seasonal and diurnal generation swings have led to frequent transmission bottlenecks, grid congestion, and occasional negative pricing episodes, emphasizing the need for flexible backup capacity.

To address these vulnerabilities, substantial capital expenditures are being directed toward high-voltage direct current (HVDC) cross-border interconnectors, utility-scale battery energy storage systems (BESS), and modernized grid management software capable of dynamically balancing regional supply and demand. Simultaneously, high baseline energy costs continue to exert downward pressure on Europe's energy-intensive industrial sectors, including chemicals, metallurgy, and heavy manufacturing. Policymakers are balancing rigorous emissions reduction targets with targeted industrial energy subsidies, nuclear plant lifetime extensions, and green hydrogen infrastructure development. Maintaining grid resilience and affordable power has become an existential requirement for preserving European industrial competitiveness amid an increasingly contested global market.



Photo source:
https://energy.ec.europa.eu/topics/infrastructure/european-grids_en?

5. Indo-Pacific Strategic and Maritime Rebalancing

The Indo-Pacific region remains the primary arena for global strategic competition, as major maritime powers and regional littoral states expand naval postures, joint patrol doctrines, and multilateral defense arrangements. Encompassing vital maritime choke points such as the Strait of Malacca, the Taiwan Strait, and the South China Sea, the region accommodates over a third of total global maritime trade and critical submarine communications cables. Strategic friction over freedom of navigation, disputed

exclusive economic zones (EEZs), and island chain defense has driven naval procurement and regional defense coordination to historic highs.

Security architectures such as the Quad (Australia, India, Japan, United States) and the AUKUS defense partnership are deepening interoperability through synchronized naval exercises, maritime domain awareness sharing, and joint defense technology development. Simultaneously, Southeast Asian nations are modernizing coastal defense systems, acquiring advanced submarine capabilities, and reinforcing maritime policing fleets to deter intrusions into sovereign fisheries and offshore oil exploration zones. Diplomatic efforts continue to center on establishing formal naval codes of conduct to prevent tactical miscalculations from escalating into direct confrontation.

Beyond purely military posturing, strategic competition in the Indo-Pacific extends across critical infrastructure, port logistics, and undersea fiber-optic cable networks. Regional powers are heavily investing in dual-use port developments, alternative trans-isthmian transit corridors, and sovereign maritime surveillance systems across the Indian Ocean and South Pacific island nations. The intersection of economic interdependence and strategic rivalry makes the Indo-Pacific the key geographic axis shaping twenty-first-century security dynamics.



Photo source: <https://clickmandu.com/>

6. Central Bank Divergence and Global Inflation Dynamics

Global macroeconomic stability is navigating a challenging transition as major central banks adopt divergent monetary policy stances in response to uneven domestic economic conditions. Following years of synchronized interest rate hikes to combat post-pandemic inflation, monetary authorities are adjusting their trajectories based on localized economic indicators. While some central banks are initiating rate-cutting cycles to support weakening labour markets and sluggish growth, others remain constrained by persistent service-sector inflation, high-wage pressures, and supply chain volatility. This divergence in interest rate differentials has generated volatility across foreign exchange markets and capital flows. A strong or volatile reserve currency increases debt-servicing costs for developing nations holding dollar-denominated sovereign obligations, while exerting downward pressure on emerging market currencies. Emerging market central banks are frequently forced to maintain elevated policy rates to protect currency stability and prevent capital flight, even when their domestic economies demand expansionary monetary easing. Furthermore, persistent fiscal deficits and structural deglobalization pressures complicate the long-term inflation outlook. Supply chain duplication, labour market shifts, and ongoing green transition investments create sustained cost floors across industrial sectors. Central banks must carefully calibrate monetary policy to anchor inflation expectations without precipitating severe liquidity crunches or triggering recessions in debt-burdened financial sectors.



Photo source: [https://www.myfxbook.com/analysis/central-bank-marathon-analyzing-monetary-policy-amid-energy-sector-dynamics-/](https://www.myfxbook.com/analysis/central-bank-marathon-analyzing-monetary-policy-amid-energy-sector-dynamics/)

7. Latin American Resource Nationalism and Green Energy Transition

The accelerating global transition to electric mobility and clean energy has placed Latin America at the center of the world's mineral supply chains. The region, home to the "Lithium Triangle" across Chile, Argentina, and Bolivia, alongside substantial copper reserves in Peru and Chile, and nickel deposits in Brazil holds a dominant share of the raw materials required for lithium-ion battery manufacturing, power transmission grids, and renewable hardware. Recognizing their strategic leverage, Latin American governments are rewriting mining codes and asserting national oversight over extractive sectors. This policy shift, commonly termed "resource nationalism," focuses on securing domestic economic value rather than simply exporting raw, unrefined ores. Governments are establishing state-owned mining enterprises, mandating public-private joint ventures where the state holds majority stakes, and enacting regulations that require foreign concession holders to invest in local processing, chemical refining, and battery cell manufacturing plants. These initiatives aim to convert resource wealth into lasting industrial capacity and high-skilled employment.

However, the strategy introduces complex trade-offs. International mining consortiums face heightened regulatory uncertainty, shifting tax structures, and extended permitting timelines, which can slow down direct foreign investment into capital-intensive extraction projects. Simultaneously, local governments must navigate environmental and social governance (ESG) challenges, particularly regarding the high-water consumption of lithium extraction in arid Andean basins and the land rights of indigenous populations. The future pace of the global energy transition remains closely tethered to the policy balance struck across Latin America's mining sectors.



Photo source: <https://www.tradingview.com/news/invezz>

8. Middle East Diplomatic Manoeuvres and Reconstruction Frameworks

Diplomatic engagements across the Middle East are focused on conflict containment, the restoration of maritime commerce, and the establishment of durable frameworks for regional stabilization and post-conflict reconstruction. Multiple overlapping security challenges ranging from persistent threats to international commercial shipping in the Red Sea and Gulf of Aden to protracted regional hostilities have forced regional actors and global powers to pursue pragmatic, de-escalatory diplomatic channels to prevent wider regional conflicts from derailing global trade.

Securing vital maritime transit lanes through the Bab el-Mandeb strait remains a top priority for international coalitions and regional coastal states. Commercial vessels rerouted around Africa's Cape of Good Hope face significant transit delays, increased bunker fuel expenditures, and elevated insurance premiums, impacting global supply chains. Parallel diplomatic tracks are focused on establishing multilateral maritime security patrols and negotiating verified de-escalation arrangements with regional non-state actors.

Concurrently, regional powers are advancing economic integration and infrastructure initiatives designed to anchor long-term stability. Cross-border railway networks, energy grids, and economic corridors connecting the Gulf states to the Mediterranean and South Asia remain core strategic priorities. The long-term viability of these capital-intensive projects depends heavily on establishing credible political and humanitarian frameworks capable of providing stability in post-conflict zones and facilitating international reconstruction funding.



9. The Sahel's Shifting Security Architecture and Regional Coalitions

West Africa's Sahel region is undergoing a comprehensive realignment of its regional security architecture and international alliances. Following successive political transitions and administrative restructuring in nations such as Mali, Burkina Faso, and Niger, existing multilateral defense partnerships and long-standing Western counterterrorism operations have been largely dismantled. In their place, transitional governments have established new regional coalitions, such as the Alliance of Sahel States (AES), prioritizing sovereign defense autonomy and local military integration. These political realignments have led to the withdrawal of international peacekeeping missions and Western military personnel, creating a transformed security landscape. To address ongoing security threats from insurgent groups and regional armed movements, Sahelian administrations have turned to alternative international security providers, bilateral defense procurement agreements, and localized counter-insurgency operations. This transition has reshaped military command structures and altered cross-border counterterrorism coordination across the Lake Chad Basin and the wider Sahara. Simultaneously, the geopolitical pivot in the Sahel carries profound economic implications. Regional governments are re-evaluating foreign mining concessions for gold, uranium, and lithium, seeking greater state equity and local economic returns. With the reconfiguration of regional trade compacts and shifting diplomatic ties with the Economic Community of West African States (ECOWAS), the Sahel is carving out a new, sovereign political trajectory that is fundamentally reshaping West African governance and security dynamics.



Photo source: <https://samvadaworld.com/world/the-sahel-alliance-a-new-power-bloc-challenging-western-influence-in-africa/>

10. Global Governance and Multilateral AI Safety Protocols

The rapid deployment of advanced generative artificial intelligence and autonomous decision-making systems has elevated technological governance to the forefront of multilateral diplomacy. International institutions, including the United Nations, the G7, and regional regulatory bodies, are working to establish actionable frameworks to mitigate the catastrophic risks, economic disruption, and democratic vulnerabilities associated with frontier AI models. The conversation has advanced beyond broad ethical statements to legally enforceable safety standards and risk-classification systems.

Primary regulatory priorities include establishing mandatory red-teaming protocols, verifiable auditing standards for foundation models exceeding critical computational thresholds, and cryptographic provenance standards for digital content. With the proliferation of hyper-realistic generative media, governments are coordinating watermarking and deepfake detection standards to protect information integrity and prevent automated electoral interference. Furthermore, international defense forums are actively negotiating baseline restrictions on fully autonomous lethal weapons systems (LAWS) lacking human oversight.

Nevertheless, establishing a cohesive global regulatory architecture remains complicated by competing national interests and economic rivalries. While regions like the European Union enforce comprehensive risk-based compliance rules, other jurisdictions prioritize light-touch regulatory environments to accelerate domestic innovation and capture market share. Bridging these distinct regulatory philosophies is essential to prevent regulatory arbitrage and ensure that the rapid advancement of artificial intelligence remains safe, transparent, and universally beneficial.

For a comprehensive macroeconomic perspective on how these geopolitical trends and strategic trade shifts are shaping the international landscape, see this [Global Geopolitical Outlook Analysis](#). This discussion provides valuable context on the macroeconomic risks, policy alignments, and strategic realignments currently influencing global international affairs.

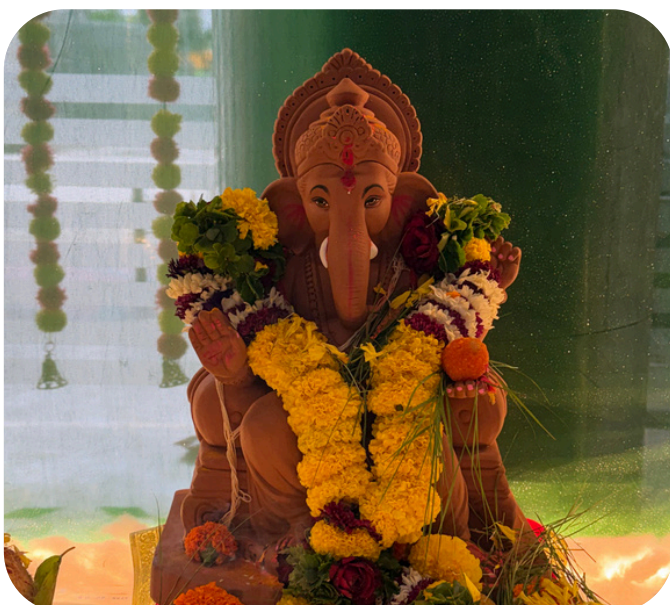


Photo source: <https://www.devdiscourse.com/article/technology/>

A RIDE TO BEST MOMENTS







ACKNOWLEDGING STRUGGLES

	Particulars	1	2	3	4	5
SEEKING HELP						
1	I feel okay with availing myself of a support system.					
2	I am aware of the counselling services that are available to me.					
3	How do I feel about discussing my struggles with others?					
4	I regretted not asking for help when I needed it.					
BUILDING A SUPPORT SYSTEM						
5	I often engage my friends and family for emotional support.					
6	I actively participate in group activities that foster connections.					
7	I try to maintain relationships with friends and family when busy.					
8	Have toxic relationships in life that I need to reevaluate or distance myself from?					
PRIORITISING SELF-LOVE						
9	I do celebrate my achievements, both big and small.					
10	I often engage in activities that bring me joy and fulfilment.					
11	I handle setbacks or failures. I treat myself with kindness during these times.					
12	I set healthy boundaries to protect my emotional well-being.					
BUILDING A PATH FOR SUCCESS						
13	I measure progress towards success regularly.					
14	I am open to adjusting my plans based on new insights or Experience					
15	I stay motivated when faced with obstacles or setbacks.					
16	I am open to feedback from others.					
PERSONAL GROWTH						
17	I reflect on my experience to facilitate learning.					
18	I am taking time for self-reflection to evaluate my growth journey.					
19	I often step out of my comfort zone to embrace my experience.					
20	I do understand my needs and desires.					

Scoring

To interpret your results, add the scores for each section and reflect on the areas where you might want to seek improvement or additional support. Higher scores indicate a more substantial alignment with acknowledging your feelings and seeking support when needed.

Seeking help: _ /20

Building a support system: _ /20

Prioritizing Self-love: _ /20

Building a path for success: _ /20

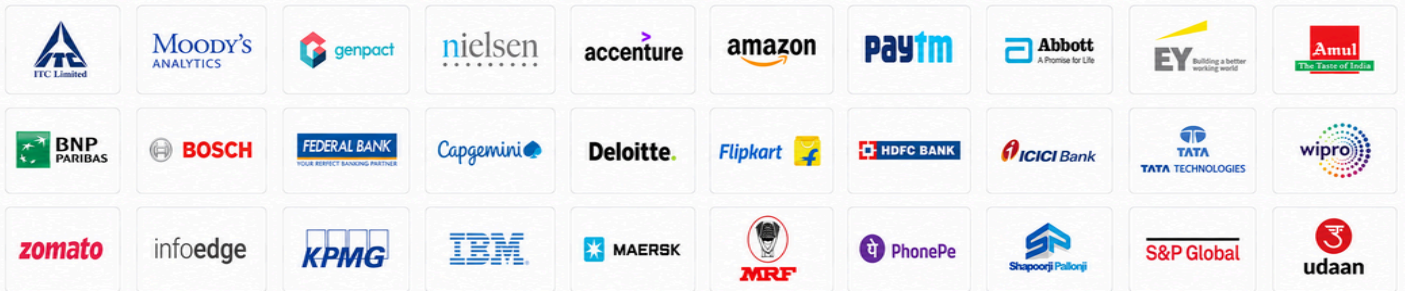
Personal Growth: _ /20

Reflection

Consider the following questions based on your scores:

1. In which areas did you score the lowest? What steps can you take to improve in these areas?
2. What are your strengths that contributed to this high score? How can you leverage these strengths to achieve and maintain that accuracy?
3. How will you prioritise self-love and a path to success?





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