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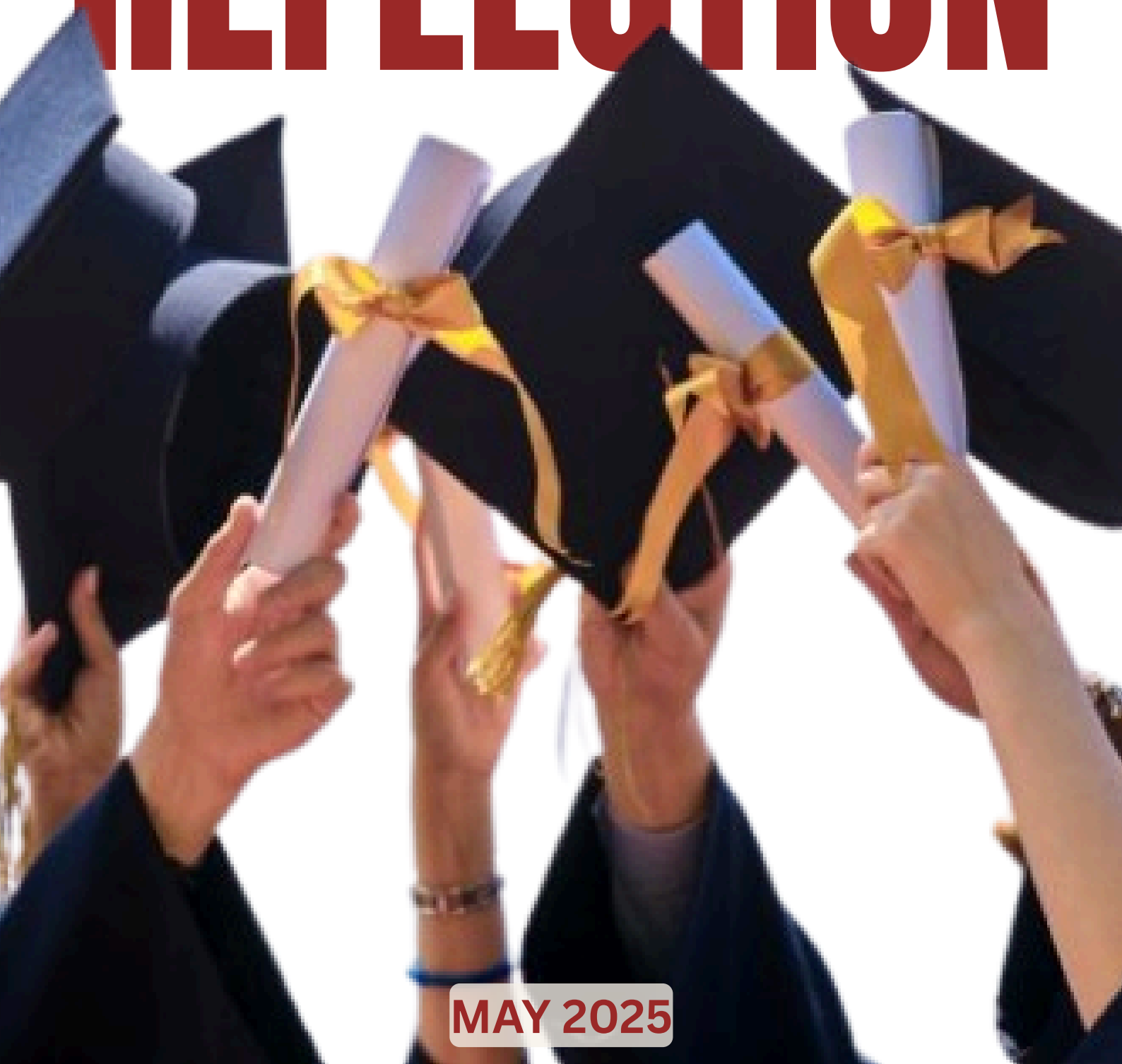


Dr. D. Y. PATIL VIDYAPEETH, PUNE
(Deemed to be University)

GLOBAL BUSINESS SCHOOL AND RESEARCH CENTRE
Presents

STUDENTS MAGAZINE

REFLECTION



MAY 2025

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ABOUT THE INSTITUTE AND MAGAZINE

Global Business School & Research Centre (GBSRC), situated at Tathawade, Pune, is the flagship institute of Dr. D Y Patil Vidyapeeth, Pune. It was established in 2006. In a span of 19 years, the Institute has carved a name for itself among the top business schools in the country.

The idea behind setting up this institute is to offer management education to aspiring leaders of tomorrow. From this institute, students can pursue their graduate, undergraduate, and Ph.D. programs in management. GBSRC offers 2 years full-time MBA program, which is approved by AICTE, Government of India, New Delhi. It also offers 4 years full-time BBA & BCOM program and a Ph.D. program in management.

The main mission of DPU is to groom students who can turn into intelligent leaders. After they pass out of the Institute, they in turn will be able to source information from diverse resources and administer it for the benefit of business and society at large.

'Student life is golden life,' as the proverb goes, and one realizes the meaning of this phrase in later life while recalling happy memories of college days. But one thing is certain: the exposures and experiences gained during a student's study can be channeled towards a successful future.

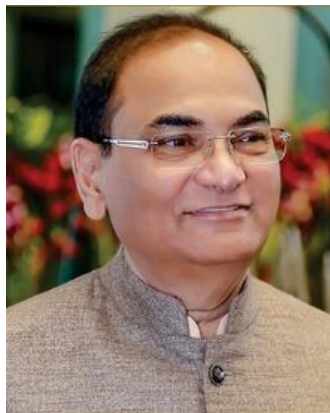
Many students have excellent writing talents but lack an appropriate platform on which to develop them. College publications, without a doubt, would be an excellent place for such students to begin their literary adventure and explore their unique ideas. Articles, Poetry, short narratives, paintings, and photography are all options for presenting innovative ideas. College Magazine is the most comprehensive handbook depicting college life.

We have ambitious and talented student writers. While providing our team with publishing and journalistic growth opportunities, we're able to provide our readers with genuine advice to help them make the most of their college experience. Our goal is to inspire and guide students to achieve balanced success in both their academic careers and social lives. Students from all walks of life find their voices heard in this environment that embrace and foster a wide range of ideas and opinions.

Vision: To be a globally recognized management institution that continually responds to changing business paradigms through research and academic excellence to nurture responsible business leaders.

Mission:

- 1) To become a globally recognized management institution through knowledge creation, dissemination, and application.
- 2) To enhance academic excellence in consulting, training, research, and teaching through a holistic approach.
- 3) To develop leaders, Entrepreneurs, and policymakers through transformative education.



Hon. Dr. P. D. Patil
Chancellor- Dr. D. Y. Patil Vidyapeeth, Pune

Message of the Chancellor

I am pleased to present the distinguished Dr. D. Y. Patil Vidyapeeth, Pune (Deemed to be University) Global Business School & Research Centre, Tathawade, Pune, an institution dedicated to fostering learning, innovation, and research with a futuristic outlook. Since its inception, our university has earned numerous accolades and awards for its contributions to education. We are committed to nurturing well-rounded individuals, fostering young minds full of innovation, and cultivating responsible citizenship.

In addition to our academic pursuits, our university offers a diverse range of social, cultural, and recreational activities. I encourage you to take some time away from your studies to partake in these enriching experiences. I am delighted to announce the launch of our college magazine, "Reflection 2025", which serves as a comprehensive record of our year-long activities. A quick review of its contents will reveal the remarkable progress GBSRC has made in both academics and extracurricular pursuits. With the guidance of Director Dr. Manish Sinha, I am confident that our college will continue to excel and achieve new heights of success, solidifying its position as a leading educational institution.

I extend my heartfelt blessings to the Director, faculty, and students of GBSRC, wishing them every success. As Albert Einstein famously said, "Imagination is more important than knowledge. For knowledge is limited, whereas imagination embraces the entire world, stimulating progress, giving birth to evolution."



Prof. (Dr.) N. J. Pawar
Vice Chancellor- Dr. D. Y. Patil Vidyapeeth, Pune

Message of the Vice Chancellor

It brings me immense pleasure to extend a warm welcome to each of you to our esteemed institution, Dr. D. Y. Patil Vidyapeeth, Pune. I recognize the thoughtful consideration you have all put into selecting this institution for your academic journey, filled with aspirations and hopes. I have full confidence that you will realize your ambitions by embracing knowledge, honing your skills, and embracing positive attitudes and values.

At our Vidyapeeth, we offer unparalleled learning opportunities through meticulously crafted professional courses across various subjects. Our approach integrates pedagogically sound methodologies with innovative teaching and learning techniques, complemented by cutting-edge library resources, all aimed at nurturing the holistic development of our students.

It fills me with immense joy to witness the release of GBSRC's college magazine, "Reflection 2025". True to its name, it serves as an inspiring platform for students eager to articulate their thoughts and showcase their talents. Beyond its informative content, the magazine holds significant educational value, enriched by a collection of literary articles that contribute to its exceptional quality.

I extend my heartfelt congratulations to Director, Coordinators, student members, and the editorial board for their remarkable achievement.



Dr. Mrs. Smita Jadhav
Pro-Vice Chancellor- Dr. D. Y. Patil Vidyapeeth, Pune

Message of the Pro-Vice Chancellor

A college magazine stands as a testament to an institution's progress and notable achievements. Its pages eloquently showcase the calibre of education and diverse extracurricular activities undertaken to nurture students' overall development. I am confident that the students of GBSRC will greatly benefit from the insightful content of the magazine, which promises to unfold new information on literary and scientific topics for its readers.

Fostering creativity and encouraging innovation are pivotal components of a thriving educational environment, and a college magazine serves as a prime platform for both. It channels the creative energies of the academic community, encapsulating their inspired ideas in a brilliant manner. Therefore, it is with great pleasure that I learn of the impending publication of GBSRC's annual college magazine, "Reflection 2025".

I extend my heartfelt congratulations to the editorial board for their dedication in ensuring the timely release of this magazine, recognizing the significant effort and time invested. May our students continue to reach new heights, propelled by the power of education, and bring honour to themselves and their professions as they soar into uncharted territories!



Dr. Manish Sinha
Director- Global Business School & Research Centre

Message of the Director

A college magazine serves as a mirror reflecting the activities, achievements, and innovative endeavours of its students. I am confident that within the pages of our college magazine, 'Reflection 2025,' you will find a true portrayal of our institution and its vibrant community. Beyond its role as a documentation of our college's journey and accomplishments, I hope our magazine fosters a sense of connection among those who have passed through our halls and those currently engaged in their studies.

In the years to come, flipping through the pages of this magazine will evoke cherished memories of your time spent here. As we bid farewell to individuals graduating from our BBA and MBA programs, I extend my heartfelt wishes for success in their future endeavours. As you venture into the competitive realm beyond our campus, I encourage you to apply the knowledge and skills acquired here with confidence, bringing honour to our institution and university.

Furthermore, I envision 'Reflection 2025' serving as a dynamic platform for discourse on innovation and research within the field of management. I urge students and faculty alike to infuse the magazine with their creative and scholarly contributions, striving to make it a benchmark publication for our college. My congratulations extend to all involved in bringing this student magazine to fruition, and my sincere gratitude to the editors and writers for their dedicated efforts in shaping 'Reflection 2025' into a success.

From the Editor's Desk

We are thrilled to unveil the second edition of Reflection, the annual magazine of the Global Business School and Research Centre. As we continue this journey of expression and exploration, we are immensely grateful for the enthusiastic participation of our faculty and students, whose diverse perspectives and contributions have enriched the content of this publication.

Reflection is driven by our collective desire to foster creativity and provide a platform for students to articulate their ideas, opinions, thoughts, and observations. Recognizing the importance of holistic education in shaping responsible members of society, our magazine endeavours to amplify the shared experiences of our students through artistic expression. With 'Reflection 2025,' we aim to offer readers not only an engaging reading experience but also a diverse array of creative and scientific perspectives.

With immense pride and gratitude, we celebrate the collaborative effort of our management, faculty, and students, which has brought 'Reflection 2025' to life. We are confident that the pages ahead, brimming with the dedication and contributions of our student community, will captivate and inspire our readers. We extend our heartfelt appreciation to the editorial team for their unwavering commitment to keeping 'Reflection 2025' fresh and invigorating. Here's to a job well done! Cheers!

Dr. Babasaheb Jadhav- Editor
Dr. Prashant Kalshetti- Co-Editor

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Mr. Sanket Andhale
MBA II

Strategic Business Plan for Environmental Resources Management Corporation (ERMC)

Environmental Resources Management Corporation (ERMC), founded in 2011 and headquartered in Nigdi Pradhikaran, Pune, Maharashtra, is a pioneering environmental consulting and engineering firm dedicated to empowering businesses to achieve regulatory compliance and adopt sustainable practices. With a mission to deliver innovative, actionable solutions that balance economic growth with environmental stewardship, ERMC aspires to become a globally recognized leader in sustainability consulting by 2027.

The company's strategic priorities include:

- **Geographic Expansion:** Establishing offices in Mumbai, Bengaluru, and Hyderabad to serve pan-Indian markets.
- **Service Diversification:** Introducing carbon footprint analysis, ESG (Environmental, Social, Governance) advisory, and circular economy solutions.
- **Strategic Collaborations:** Partnering with multinational corporations, government bodies, and NGOs to drive policy advocacy and large-scale sustainability projects.
- **Technology Integration:** Leveraging AI-driven tools and digital platforms to enhance service delivery and client engagement.

ERMC's vision is rooted in creating a future where businesses thrive without compromising planetary health. Over the next three years, the company aims to achieve a revenue target of INR 10 Crore by 2027 while maintaining a 25% annual growth rate.

Market and Competitive Analysis

Industry Overview: India's environmental consulting sector is projected to grow at a CAGR of 8.2% from 2025 to 2030, driven by stricter environmental regulations (e.g., Extended Producer Responsibility frameworks) and rising corporate ESG commitments. Key client industries include manufacturing (28%), pharmaceuticals (20%), energy (18%), and infrastructure (15%). ERMC also serves government agencies overseeing pollution control and NGOs focused on conservation.

Competitive Landscape: ERMC's primary competitors include established firms like ERM India and Tetra Tech, as well as niche regional consultancies. Differentiators include:

- **Regulatory Expertise:** Deep knowledge of India's evolving environmental laws, including the National Green Tribunal mandates.
- **Client-Centric Approach:** Long-standing relationships with regulatory authorities, enabling faster approvals for clients.
- **Technology Edge:** Proprietary AI tools for predictive risk assessment and compliance tracking.

SWOT Analysis

- **Strengths:** Strong Pune foothold, multidisciplinary team, government liaising capabilities.
- **Weaknesses:** Limited brand recognition outside Maharashtra, reliance on manual processes in rural projects.
- **Opportunities:** Rising demand for ESG reporting, expansion into Tier-2 cities.
- **Threats:** Regulatory volatility, economic slowdowns impacting client budgets.

Organization, Services, and Operations

Leadership and Team: Under the guidance of Founder and CEO Mr. Rajesh Jain, ERMC's 50-member

team includes environmental scientists, engineers, legal experts, and project managers. The company plans to hire 30 additional specialists by 2026, focusing on ESG consultants and data analysts. Continuous training programs on global sustainability standards ensure expertise remains cutting-edge.

Core Services:

- **Environmental Consultancy:** Conducting Environmental Impact Assessments (EIA) for infrastructure projects & Air/water quality monitoring and remediation strategies.
- **Regulatory Liaisoning:** Streamlining approvals from agencies like the Maharashtra Pollution Control Board (MPCB) & Legal support for compliance audits.
- **Waste Management Solutions:** Designing zero-waste systems for pharmaceutical and manufacturing clients & Plastic waste recycling partnerships under EPR guidelines.
- **Energy Efficiency Consulting:** Audits and retrofitting plans to reduce carbon emissions & Renewable energy integration advisory.

Operational Enhancements

- **Digital Transformation:** Implementing a cloud-based CRM (Salesforce) to centralize client interactions and project timelines.
- **AI Tools:** Developing an in-house platform, GreenTrack, for real-time compliance monitoring and predictive risk alerts.
- **Remote Sensing:** Using GIS mapping for large-scale environmental audits.

Marketing, Sales, and Financial Strategy

Brand Building

- **Digital Presence:** Redesigning ERMC's website with multilingual support (English, Hindi, Marathi) and publishing case studies showcasing ROI for clients.
- **Content Marketing:** Weekly blogs on LinkedIn about regulatory updates, coupled with YouTube webinars on sustainability trends.
- **Thought Leadership:** Authoring whitepapers on "Net-Zero Pathways for Indian SMEs" and sponsoring awards for green innovation.

Sales Channels

- **B2B Partnerships:** Collaborating with industry associations (CII, FICCI) to offer discounts.
- **Government Tenders:** Bidding for contracts related to Smart Cities Mission projects.
- **Referral Programs:** Incentivizing legal firms & architects with 10% commission for client referrals.

Financial Projections

Year	Revenue (INR Crore)	Profit Margin	Key Investments
2025	5.0	12%	Tech upgrades, Mumbai office launch
2026	7.0	15%	ESG division setup, Bengaluru expansion
2027	10.0	18%	AI platform scaling, policy advocacy wing

Revenue Streams: Consultancy fees (60%), service contracts (30%), subscriptions for GreenTrack (10%).

Risk Management and Future Growth:

- **Regulatory Risks:** A dedicated legal team to track policy changes and update clients biweekly.
- **Economic Risks:** Diversifying into high-growth sectors (e.g., electric vehicle manufacturing) to reduce dependency on traditional industries.
- **Operational Risks:** Automating 40% of compliance workflows by 2026 to minimize human error.

Growth Roadmap:

- **2025:** Launch carbon offset advisory services; secure 5+ corporate clients in Mumbai.
- **2026:** Establish an ESG training academy for professionals; partner with UN Global Compact India.
- **2027:** Expand to Southeast Asia (Singapore, Vietnam); achieve carbon-neutral operations.

Conclusion: ERMC's strategic plan balances ambition with pragmatism, positioning the company as a catalyst for sustainable industrial growth. By prioritizing innovation, collaboration, and ethical practices, ERMC will not only achieve financial targets but also redefine environmental stewardship in India 7 beyond.



Mr. Adityan Dravid
MBA I

Beyond the Bottom Line: The Magnetic Power of Leading with Heart

Imagine a workplace where employees don't just clock in and out but thrive with genuine joy and connection. This isn't a utopian fantasy, it's the reality of what happens when leaders choose to lead with their heart. Think of it as being the kind of friend who doesn't just ask, "How's it going?" but truly listens, cares, and shows up. Leading with heart means weaving humanity into the fabric of leadership, transforming routine tasks into meaningful collaboration.

The Anatomy of Heart-Centered Leadership

At its core, leading with heart rests on three pillars: empathy, authenticity, and emotional intelligence.

- **Empathy: Walking in Their Shoes:** Empathy isn't just nodding along when someone shares a struggle. It's actively imagining yourself in their position say, a team member juggling a tight deadline while caring for a sick child. A heart-led leader might respond by adjusting timelines or offering flexible hours, saying, "Let's find a way to make this work for you." This kind of understanding fosters loyalty because people feel seen, not just managed.
- **Authenticity: Ditch the Mask:** Authentic leaders don't hide behind corporate jargon or a polished façade. Imagine a manager who admits, "I don't have all the answers, but let's figure this out together." This vulnerability disarms pressure, inviting teams to collaborate openly. When leaders are unafraid to show their quirks, mistakes, or even bad days, it gives others permission to do the same, creating a culture where imperfection is part of the journey.
- **Emotional Intelligence: The Compass Beneath Chaos:** Emotional intelligence is the unsung hero of leadership. Picture a high-stakes project derailed by a client's last-minute changes. A heart-led leader doesn't erupt in frustration but pauses to acknowledge the team's stress: "This is tough. Let's take a breath and regroup." By naming emotions and modeling calm, they turn chaos into a problem-solving session, proving that feelings aren't obstacles to their data to guide decisions.

Servant Leadership: Elevating Others to Soar: Leading with heart flips the traditional hierarchy. Instead of commanding from above, servant leaders ask, "How can I support you?" This might look like weekly check-ins focused not just on deliverables but on an employee's growth: "What skills do you want to develop this quarter?" By prioritizing needs whether it's mentorship, resources, or simply listening to ear trust blossoms. Teams begin to share ideas freely, knowing their voices won't be dismissed. Safety in communication isn't just a buzzword here; it's the bedrock of innovation.

Emotions as Fuel, Not Friction: Heart-led leaders harness emotions to energize their teams. Celebrating wins loudly a surprise lunch after a milestone, a handwritten note applauding someone's creativity. Conversely, during setbacks, they focus on resilience. Imagine a sales team missing a target; instead of finger-pointing, the leader reflects, "What did we learn, and how can we grow?" This approach reframes failure as steppingstones, not stumbling blocks.

Shared Dreams, Stronger Teams: A unified vision is magnetic. Heart-centered leaders co-create goals that resonate personally. For example, a tech company might align its quarterly targets with a broader mission to "make technology accessible to everyone." When each team member sees how their role ties

into a larger purpose, monotony gives way to momentum. Mutual respect flourishes because everyone's contributions, whether coding, designing, or customer support, are valued as essential pieces of the puzzle.

The Ripple Effect of Compassion: When compassion drives leadership, workplaces evolve into ecosystems of support. Colleagues become collaborators who cheer each other's wins and lift each other up during slumps. Work-life balance stops being a perk and becomes a philosophy encouraging parents to attend school plays or allowing mental health days without stigma. Efficiency isn't discarded, but it's balanced with empathy, ensuring productivity doesn't come at the cost of burnout.

The Journey Over the Checklist: Leading with the heart isn't about ticking boxes; it's about nurturing a journey where growth and humanity matter as much as the outcomes. It's recognizing that a team's "bottom line" isn't just profit it's the pride in their work, the bonds they build, and the legacy they create together.

In the end, organizations that lead with heart don't just succeed, they resonate. They become places where people don't just work but belong. And that is the magnetic power of humanity-first leadership.



Mr. Aniket Nitin Sagar
MBA I

Agri Tourism: Where the City Meets Soil and Everyone Wins

Picture this: A family from Mumbai trades honking cars for clucking chickens. Kids who've never seen a carrot outside a supermarket now pluck them from the earth, dirt under their nails and grins on their faces. Meanwhile, a farmer in Maharashtra earns enough to fix his tractor and send his daughter to college. This isn't a feel-good movie plot it's agri-tourism, India's quiet revolution bridging cities and villages.

What Exactly Is Agri-Tourism: Think of it as a "farmcation." Farmers throw open their gates to city folks craving fresh air, open skies, and a taste of rural life. Visitors might milk cows, pick strawberries, sleep in cozy farm stays, or learn organic farming all while swapping traffic jams for tractor rides. For farmers? It's a side hustle that's way more rewarding than another crop cycle.

Why Agri-Tourism Is India's New Green Gold: India's villages are sitting on untapped potential. With over 50% of the population still dependent on farming and climate chaos making harvests unpredictable agri-tourism isn't just a trend. It's a lifeline.

For Farmers:

- **Cash Flow Beyond Crops:** Imagine a farmer in Punjab earning ₹5,000 a day from tractor rides and homemade makki ki roti workshops. That's real.
- **No More "All Eggs in One Basket":** When monsoons drown crops, agri-tourism keeps incomes afloat.

For City Slickers:

- A detox from screens and stress. (Yes, WiFi exists—but sunsets are free.)
- Kids are learning where food comes from. (Spoiler: Not Zomato.)

From Fields to Fortune: How Villages Are Winning

Agri-tourism isn't just about money it's reshaping rural India:

1. Jobs That Don't Require Moving to Mumbai

- Grandma's pickle recipe? Now a bestseller at the farm's souvenir shop.
 - Youngsters training as tour guides, chefs, or organic farming coach's skills that keep villages alive.
- 2. Women Take the Lead:** Meet Sunita from Nashik. She turned her spice garden into a cooking class hub. "City women pay to chop onions here," she laughs. "They say it's therapy!"
- 3. Farms Go Green (And Stay Green):** Tourists love organic. So, farmers ditch chemicals, revive heirloom crops, and even set up composting workshops. Healthy soil, happy customers.

But It's Not All Sunshine and Strawberries...

Agri-tourism has growing pains:

- **"Where's the AC?":** Many farms lack basics like clean toilets or paved roads.
- **Marketing? What's That?** A farmer in Odisha once told, "I grow rice, not Instagram reels." Without tech – savvy help, hidden gems stay hidden.
- **Paperwork Nightmares:** Licenses, taxes, permits enough to make a villager's head spin.

The Future: Seeds of Change: States like Kerala and Maharashtra are stepping up, offering grants and training. Apps like "FarmStay India" connect tourists to rural experiences. But real change needs us:

- **Travel Differently:** Skip Goa's beaches for a weekend on a Karnataka coffee plantation.

- **Spread the Word:** That viral Instagram of you milking a cow? Tag the farm!
- **Demand Policy Support:** Why not do tax breaks for agri-tourism startups?

Last Word: Go Get Your Hands Dirty: Agri-tourism isn't charity, it's a win-win. Farmers thrive. Kids learn. Cities breathe. And you? You get the best mango you'll ever taste, straight from the tree. So next time you plan a getaway, ask yourself: Beach resort... or beetroot field?



Ms. Bhakti Kumbhar
MBA II

Harvesting the Future: Role of AI in Modern Agriculture

India, as an agrarian economy, faces the dual challenge of feeding a growing population while dealing with climate change, depleting resources, and fragmented landholdings. Artificial intelligence (AI) has the potential to transform Indian agriculture by boosting productivity, enhancing sustainability, and empowering farmers.

The following are some of the points which further elaborate how Artificial Intelligence (AI) can play a crucial role in modern agriculture:

Precision Farming and Data-Driven Decisions: AI-powered precision agriculture tools can analyse data from various sources, including satellites, drones, and soil sensors, to provide farmers with real-time, actionable insights. This detailed data can help optimize irrigation, fertilization, and pest control, minimizing resource waste and maximizing yields. For instance, AI can identify specific areas within a field that requires nutrient inputs, allowing farmers to target their interventions accurately and reduce fertilizer runoff and environmental impact. In India, where many farmers are smallholders struggling with resource optimization, these tools can be especially beneficial.

Combating Pests and Diseases: Crop loss due to pests and diseases is a major concern in India. AI-powered image recognition systems can analyse images of crops to detect early signs of infestation or disease, enabling timely interventions. This capability can help prevent widespread outbreaks and reduce the need for excessive pesticide use. Additionally, AI can predict pest and disease outbreaks based on weather patterns and historical data, allowing farmers to take preventive measures. This proactive approach can significantly minimize crop losses and ensure food security.

Automation and Labor Optimization: India's agricultural sector faces labour shortages and rising labour costs. AI-powered robots and drones can automate various agricultural tasks, including planting, weeding, and harvesting. This automation can lower labour costs, improve efficiency, and attract younger generations to agriculture. While large-scale automation might not be immediately feasible in all contexts in India, targeted automation for specific tasks, such as fruit harvesting or precision spraying, can be highly effective.

Empowering Smallholder Farmers: A significant portion of Indian agriculture consists of smallholder farmers who have limited access to information and resources. AI-powered mobile applications can address this gap by providing personalized advice on crop management, market prices, and weather forecasts. These apps can also connect farmers directly with buyers, eliminating intermediaries and ensuring that farmers receive better prices for their produce. Furthermore, AI can facilitate access to credit by analysing farmers' historical data and predicting their repayment capacity, enabling them to invest in better inputs and technologies.

Challenges and Way Forward: While the potential of AI in Indian agriculture is immense, several challenges need to be addressed. The digital divide, limited internet connectivity in rural areas, and the high cost of AI technologies are significant hurdles. Data privacy and security are also critical considerations. To overcome these challenges, a multi-faceted approach is required. Government initiatives such as digital literacy programs, investment in rural infrastructure, and subsidies for AI

technologies can play a vital role. Additionally, public-private partnerships can accelerate the development and deployment of AI solutions tailored to the Indian context. It is crucial to focus on creating affordable and user-friendly AI tools for smallholder farmers to maximize the impact of this technology.



Ms. Mansi Goel
MBA II

Innovative Business Models in the Digital Age: Leveraging Technology to Disrupt Traditional Industries

The digital age has assisted in a wave of innovation, enabling companies to develop business models that challenge and often surpass traditional industry practices. By using advanced technologies, these enterprises are not only enhancing operational efficiency but also redefining value creation and delivery. This article explores how contemporary businesses leverage technology to disrupt established industries, examining key models and their transformative impacts.

Platform-Based Models: Platforms facilitate interactions between multiple user groups, creating ecosystems that benefit all participants. Companies like Uber and Airbnb exemplify this approach by connecting service providers directly with consumers, effectively bypassing traditional intermediaries. This model not only streamlines service delivery but also scales efficiently, leveraging network effects to enhance value as more users engage with the platform.

Subscription Services: It has gained pull across various industries, offering consumers continuous access to products or services for a recurring fee. This approach ensures a steady revenue stream and fosters long-term customer relationships. Streaming services like Netflix and Spotify have disrupted traditional media consumption by providing vast libraries of content on-demand, rendering conventional pay-per-product models less appealing.

Sharing Economy: It leverages technology to enable the shared use of resources, reducing the need for ownership and promoting sustainability. Companies such as Zipcar and WeWork have capitalized on this model by offering shared access to cars and workspaces, respectively. This approach disrupts traditional markets by providing flexible, cost-effective alternatives to ownership.

Direct-to-Consumer (DTC) Models: Advancements in e-commerce and digital marketing have empowered brands to sell directly to consumers, bypassing traditional retail channels. This model allows for greater control over branding, customer experience, and data collection, enabling personalized marketing strategies and product development.

Freemium Models: It offers basic services for free while charging for premium features. This approach attracts a broad user base, with some converting to paying customers for enhanced functionalities. Software companies like LinkedIn and Dropbox have successfully implemented freemium models, disrupting traditional software sales by lowering the barrier to entry and demonstrating value before monetization.

The digital age continues to foster innovative business models that challenge traditional industry structures. By embracing technology, companies can create value in novel ways, enhance customer experiences, and achieve sustainable growth. As these models evolve, businesses must remain graceful, continuously adapting to technological advancements and shifting consumer preferences to maintain a competitive edge.



Ms. Aditi Rajendra Katare
MBA I

Telemedicine and Virtual Care: Reshaping the Future of Healthcare Delivery

The COVID-19 pandemic did more than just challenge the resilience of global health systems. It catalyzed a digital revolution that reimagined how care is delivered. One of the most transformative shifts during this time was the accelerated adoption of telemedicine and virtual care. What once existed on the periphery of healthcare now finds itself at the very core, rewriting the script for how doctors and patients connect.

The Rise of Telemedicine: A Silent Revolution: Before the pandemic, telemedicine was somewhat of a niche service used occasionally to connect remote patients with urban specialists or to provide late-night advice for minor ailments. Fast forward to 2020, and this supplemental tool became a frontline necessity. With hospitals overwhelmed, mobility restricted, and social distancing norms in place, the healthcare community had to pivot fast. Governments, hospitals, and healthcare organizations acted swiftly. Policies were amended, platforms were scaled, and suddenly, virtual consultations were not just an option, they were often the only option. What followed was a digital wave: remote diagnostics, app-based consultations, e-prescriptions, and follow-ups all from the comfort and safety of home.

Virtual Care: Benefits That Go Beyond Convenience: One of the most impactful advantages of virtual care lies in its ability to bridge the accessibility gap. For patients in the rural hinterlands or remote geographies, the struggle to access healthcare, especially specialized care, has always been real. Telemedicine now provides a lifeline, enabling access to physicians and specialists without requiring long-distance travel. But the benefits don't stop there. For those with mobility challenges, chronic illnesses, or immuno-compromised conditions, virtual consultations reduce both risk and inconvenience. No more waiting rooms, no more long queues, just timely medical advice at your fingertips.

Healthcare professionals, too, are finding value in this transition. Virtual care fosters flexibility in practice, streamlines workflows, and enhances patient engagement. With digital records and online monitoring, continuity of care is easier to maintain, ensuring no patient feels left behind.

Beyond Consultations: A New Era of Digital Healthcare: Telemedicine today is far more than just talking to a doctor via video. It now spans across diverse healthcare functions remote diagnostics, mental health support, rehabilitation, post-operative care, and even chronic disease management. The integration of wearable technology has been a game-changer. Devices that monitor heart rate, blood sugar, oxygen saturation, and more can now send real-time data directly to physicians. This constant stream of information enables more accurate diagnoses, timely interventions, and personalized care strategies.

A standout success story in this evolution has been the rise of digital mental health support. Teletherapy, virtual counseling sessions, and anonymous support groups helped countless individuals cope with anxiety, depression, and emotional distress during lockdowns. The privacy and accessibility of these platforms have helped chip away at the stigma surrounding mental health making it okay to not be okay.

Challenges Along the Way: Bridging the Digital Divide: Yet, for all its promise, virtual care isn't without its limitations. Not every household has reliable internet access, nor does every patient possess the digital literacy needed to navigate telehealth platforms. These technological gaps risk leaving behind vulnerable populations ironically, the very groups who may benefit the most.

Moreover, data privacy and security remain major concerns. The sensitive nature of medical records necessitates robust protection. Reimbursement policies, legal licensing across regions, and the ethical implications of virtual diagnostics are still evolving and require consistent policy updates. It's also crucial to strike a balance. Telemedicine can enhance but not replace the need for physical examinations, surgical procedures, or critical in-hospital care. A hybrid model, which blends virtual and in-person consultations, seems to be the most sustainable way forward.

Looking Ahead: What the Future Holds: As we step into the next phase of digital healthcare, the trajectory is clear telemedicine is here to stay. With ongoing investments in tech infrastructure, training programs, and policy frameworks, the virtual care ecosystem is only going to grow stronger. Exciting developments lie ahead. Artificial intelligence, machine learning, and predictive analytics are being integrated into telehealth platforms, enabling doctors to spot patterns, predict outcomes, and offer more proactive care. The dream of personalized medicine, long envisioned by futurists, may very well be realized through these digital channels.

Conclusion: More Than a Trend, it's a Transformation: Telemedicine has done more than filled a temporary void during a global crisis. It has reshaped how we perceive healthcare altogether. It has turned challenges into opportunities, barriers into bridges, and limitations into innovations.

As we continue to embrace this evolution, the goal remains steadfast: accessible, affordable, and efficient care for all. With collaboration, innovation, and compassion leading the way, virtual care isn't just part of the future, it is the future.



Ms. Aakansha Shinde
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Recent Trends and Advancements in Mental Health Care: A New Era of Hope

Over the past decade, and especially in the wake of the COVID-19 pandemic, the global conversation around mental health has changed dramatically. What was once a topic shrouded in stigma and silence is now at the forefront of healthcare discourse. There's growing recognition that mental health is not a side note to physical health, it's a vital component of our overall well-being.

While traditional approaches like psychotherapy and medication remain central to treatment, recent years have witnessed a wave of innovation and transformation in the way mental health is understood and addressed. From AI-powered mental wellness apps to precision psychiatry, the world of mental health care is evolving fast. Here's a look at the most exciting recent trends and advancements.

1. Digital Health Solutions: Therapy in Your Pocket: The digital age has ushered in a new era for mental health care. Mobile apps, online therapy platforms, and AI-driven wellness tools are now making mental health support more accessible than ever. Platforms like BetterHelp and Talkspace offer virtual therapy sessions, while Headspace and Calm guide users through meditation and mindfulness exercises all just a click away.

Many of these platforms allow users to track their mood, sleep patterns, and stress levels daily. Smart algorithms offer personalized insights and mental health tips, helping individuals take control of their well-being in real time. Even virtual reality (VR) is finding its place in therapy. VR-based treatments help individuals confront fears, manage anxiety, and recover from trauma in safe, controlled environments.

These digital tools aren't just convenient, they're also opening doors for people who may have previously faced barriers to mental health care due to cost, location, or stigma.

2. Telehealth and Remote Care: Breaking Barriers, Building Connections: If there's one positive legacy of the pandemic, it's the rapid expansion of telehealth. With in-person visits limited, mental health professionals turned to video calls, phone sessions, and even text-based therapy to stay connected with patients. And surprisingly, many found that virtual care not only worked it thrived.

Remote therapy has become a lifeline for individuals in rural or underserved areas, where mental health resources are scarce. It eliminates the need for travel and reduces time constraints, allowing people to fit therapy into their daily lives with ease.

Telehealth also offers a layer of anonymity and comfort people can open from their own living rooms, without the pressure of sitting in a clinic. As governments and health systems continue to invest in telehealth infrastructure, it's likely to remain a cornerstone of mental health care well into the future.

3. Personalized and Precision Treatments: Tailored to You: Gone are the days of one-size-fits-all therapy. Thanks to breakthroughs in neuroscience, genetics, and data analytics, mental health care is becoming more individualized than ever before.

Enter precision psychiatry a field that uses genetic testing and biological markers to match patients with the medications most likely to be effective for them. This approach reduces the painful trial-and-error process often associated with psychiatric medication and offers faster, more reliable relief.

Therapists are also shifting toward more personalized methods, adapting treatment plans based on a patient's unique emotional, social, and environmental background. Cognitive behavioral therapy (CBT),

dialectical behavior therapy (DBT), and other modalities are now often customized to fit the individual, leading to better engagement and outcomes.

This transformation reflects a broader shift in medicine from treating diseases to treating people.

4. Prevention and Early Intervention: Catching Problems Before They Escalate: Mental health care is no longer just about treating crises it's about preventing them.

Research shows that early detection of mental health concerns leads to better long-term outcomes. Recognizing this, schools, workplaces, and healthcare providers are increasingly integrating mental health screenings into routine checkups and educational settings.

Initiatives like school counseling programs, mental health clubs on campuses, and stress management workshops aim to reach individuals before their symptoms become severe. Social-emotional learning (SEL) is also gaining traction in educational institutions, helping young people build resilience and cope with stress from an early age.

By focusing on prevention, we reduce the long-term burden of mental illness on individuals, families, and society at large.

5. Reducing Stigma and Raising Awareness: A Culture Shift: Perhaps one of the most powerful changes in recent years is the shift in public attitudes toward mental health. Thanks to advocacy campaigns, social media movements, and high-profile endorsements from celebrities and athletes, mental health conversations are now mainstream.

We've seen sports stars speak out about performance anxiety, actors share stories of depression, and influencers open about their therapy journeys. These candid conversations help normalize mental health struggles and encourage others to seek help without shame.

The result? More students, professionals, and families are realizing that mental health care is not a weakness, it's a strength.

Conclusion: A Brighter, Healthier Future for All: We are living in a time of incredible innovation in mental health care. Technology is making support more accessible, science is making treatment more personalized, and society is becoming more empathetic and informed. While challenges remain such as ensuring equity in access and maintaining ethical standards, there's no denying that the future of mental health care is promising.

As students, professionals, and members of our communities, it's crucial that we stay informed, advocate for ourselves and others, and continue to break down the walls of stigma. Mental health is health and it's time we treat it with the urgency, respect, and compassion it deserves.



Ms. Shiwangi Tiwari
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Telemedicine: Bridging The Gap Between Patient and Providers

Regular hospital visits can be expensive, particularly in rural areas, due to travel costs. In the era of the Covid-19 Pandemic, where physical interaction becomes risky, people prefer telemedicine. Fortunately, medical visits can be reduced when telemedicine services are used through video conferencing or other virtual technologies. Thus, telemedicine saves both the patient's and the health care provider time and the cost of the treatment. Furthermore, due to its fast and advantageous characteristics, it can streamline the workflow of hospitals and clinics. This disruptive technology would make it easier to monitor discharged patients and manage their recovery. As a result, it is sufficient to state that telemedicine can create a win-win situation. This paper aims to explore the significant capabilities, features with treatment workflow, and barriers to the adoption of telemedicine in Healthcare. The paper identifies seventeen significant applications of telemedicine in Healthcare. Telemedicine is described as a medical practitioner to diagnose and treat patients in a remote area. Using health apps for scheduled follow-up visits makes doctors and patients more effective and improves the probability of follow-up, reducing missing appointments and optimizing patient outcomes. Patients should have an accurate medical history and show the doctor any prominent rashes, bruises, or other signs that need attention through the excellent quality audio-video system. Further, practitioners need file management and a payment gateway system. Telemedicine technologies allow both patients and doctors to review the treatment process. However, this technology supplements physical consultation and is in no way a substitute for physical consultation. Today this technology is a safe choice for patients who cannot go to the doctor or sit at home, especially during a pandemic.

What Is Telemedicine: Telemedicine is a health-related service with the help of telecommunicating and electronic information technologies. It refers to the whole collection of deliverables designed to enable patients and their physicians or healthcare providers. It has a wide range of uses, including online patient consultations, remote control, telehealth nursing, and remote physical and psychiatry rehabilitation. It allows better health care choices, increases emergency service quality and performance, reduces time in making a diagnosis, and saves costs for both doctors and patients by optimizing clinical procedures and reducing travel expenses to hospitals.

Telemedicine has increased access to high-quality healthcare facilities. Patients will now get more customized clinical services. Telemedicine also enables private healthcare specialists to practice and will enhance the patient's experience. Patients will no longer have to stand in long queues, and physicians will be able to access patient information more conveniently and efficiently with electronic files and eliminating overall wait times. Furthermore, remote appointments allow doctors to devote less time to each patient, allowing them to treat a more significant number of patients.

Why Healthcare System Needs Telemedicine: Rising healthcare costs and a need for better treatment are motivating more hospitals to investigate the benefits of telemedicine. They want improved contact between physicians and far-off patients and better usage of healthcare facilities. Here telemedicine also promotes better connectivity, which has resulted in fewer hospital re-admissions and patients entirely adhering to their prescription care plans. Telemedicine's increased contact advantage extends to doctor-to-

doctor communication as well. Doctors may use telemedicine to build support networks to exchange their skills and provide better healthcare services.

Pros of Telemedicine: Telemedicine has already been incorporated into healthcare by various health systems and groups. Electronic medical records further facilitate secure, smooth transfers of patients' protected health information. Telemedicine also allows coordination between primary care physicians and specialists, improving health outcomes by ensuring a smooth transfer of care that reduces the wait for feedback, unnecessary patient travel time, and unnecessary in-person examinations for referrals. The remote administration of healthcare is especially effective for follow-up care of patients that have already been examined in-person, patients with conditions that follow clear clinical illness scripts and do not require laboratory diagnostics or physical examinations, and patients who may have communicable diseases that would put providers and other patients at risk if seen in-person.

As a component of the "Digital India" program, the Indian government launched its telemedicine platform, eSanjeevani, on August 9, 2020. With the advent of the COVID-19 pandemic, healthcare providers have leveraged video conferencing technology to diagnose and treat patients residing in remote locations, utilizing the eSanjeevani service. At present, the platform offers two distinct telemedicine services: eSanjeevani, which facilitates communication between doctors, and eSanjeevani OPD, which enables patients to connect with doctors remotely.

An in-person medical examination is a necessary cornerstone of healthcare, and telemedicine can improve its delivery. Telemedicine can be used to train patients and allows patients with less life-threatening conditions to wait in the comfort of their homes rather than in a crowded emergency department waiting room.

Cons Of Telemedicine: While telemedicine offers many benefits to the healthcare field, it cannot deliver the same level of care as many in-person healthcare encounters and does not facilitate thorough physical examinations and may lead to missed diagnoses. Remote visits will also likely not provide the same social and emotional connections between patients and providers that in-person visits offer.

The adoption of telemedicine depends on physicians' acceptance of new systems and remote modes of healthcare delivery. Providers and ancillary staff will have to receive training prior to engaging in telemedicine. New equipment may need to be purchased, installed, and maintained. Telemedicine programs require full-time staff to manage and troubleshoot equipment and systems. All these processes may be expensive and time-consuming.

The COVID-19 pandemic led to a substantial increase in Internet usage, resulting in a surge in data consumption within households, placing additional pressure on limited resources such as insufficient optical fiber infrastructure, which is fundamental to providing Internet services. Telemedicine provides a great deal among healthcare professionals. Healthcare organisations incorporate telemedicine in medical offices and skilled nursing hospitals to deliver more effective services. Technologies combined with telemedicine software, such as electronic medical records, AI diagnosis, and medical streaming applications, can help physicians diagnose and manage patients more effectively. This enables physicians to track patients in real-time and modify care plans. Using telemedicine, doctors can treat more patients without adding more employees or expanding their office rooms. However, several physicians and patients, mostly older adults, are having difficulty adjusting to telemedicine.



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Blockchain, AI, and IoT: Shaping the Future of Electronic Health Records (EHRs)

In today's tech-driven world, healthcare is undergoing a digital revolution. At the center of this transformation are three groundbreaking technologies Blockchain, Artificial Intelligence (AI), and the Internet of Things (IoT). Together, they're rewriting how Electronic Health Records (EHRs) are created, stored, and shared.

But how exactly are these innovations making an impact? Let's break it down in a way that's easy to understand and deeply relevant for future healthcare professionals like us.

1) Stronger Data Security with Blockchain: With rising concerns about patient data breaches and medical fraud, security is now non-negotiable in healthcare. This is where Blockchain enters the scene.

Unlike traditional databases that store all patient information in a central system (which can be hacked), Blockchain uses a decentralized ledger. Think of it as a digital vault that records every data transaction across multiple nodes, making it nearly impossible to tamper with.

Patients are given private keys, allowing them to control who accesses their data. It's a huge leap toward data ownership and trust.

Real-world impact: Pilot programs in countries like the U.S., Germany, and South Korea are already showcasing how Blockchain can prevent medical identity theft and fake records. Imagine walking into any hospital with confidence, knowing your health history is both accurate and secure.

2) Smarter Data Analysis with AI: AI is the brain behind the operation. It rapidly scans through EHRs, lab reports, imaging results, and real-time data to identify patterns that might go unnoticed.

For example, AI can detect early signs of cardiovascular disease by analyzing changes in a patient's vitals over time. It can also flag potentially risky drug interactions or spot signs of mental health struggles using voice or facial pattern analysis.

Real-world impact: Hospitals are integrating AI dashboards that alert doctors to the moment a patient's vital signs like oxygen levels or blood sugar drop to dangerous levels. That means faster interventions, better outcomes, and even saved lives.

3) Real-Time Health Monitoring with IoT: Wearables are not just cool gadgets anymore they're vital tools in modern medicine. From fitness trackers and glucose monitors to smart ECG devices, IoT creates a direct line of communication between patients and healthcare providers.

The best part? The data collected by these devices is now being secured via Blockchain, preventing misuse and ensuring integrity.

Real-world impact: Clinics in India and Europe are actively using Blockchain-powered IoT systems to monitor elderly patients and individuals with chronic illnesses like diabetes and hypertension. The result: fewer hospital visits and better home-based care.

4) Seamless Data Sharing Between Hospitals: We've all faced it by going to a new doctor and having to explain our entire medical history from scratch. That's because most hospitals operate on siloed systems. Blockchain is changing that.

Using a shared, encrypted network, EHRs can now travel with patients from city to city or even across

borders. No more duplicate tests. No more missing files.

Real-world impact: The European Union is spearheading cross-border health data sharing using blockchain, making it easier for EU citizens to access healthcare anywhere in the region without worrying about documentation.

5) Legal Compliance and Patient Empowerment: Healthcare regulations are strict and rightly so. Recent updates (like the 2025 HIPAA revisions) demand even greater accountability. Blockchain helps hospitals log every access, change, and consent automatically and immutably.

Pair this with AI tools that check for compliance in real-time, and hospitals can reduce paperwork while ensuring they stay on the right side of the law.

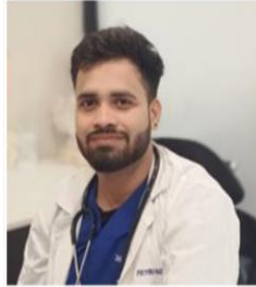
Real-world impact: Smart contracts (automated agreements written in code) are being adopted in U.S. clinics to record patient consent, track access logs, and enforce compliance protocols—without the administrative burden.

Summary: Why It Matters

Technology	What It Does	Why It's Important
Blockchain	Secures data and verifies access	Reduces hacks and fraud
AI	Analyzes & interprets health data	Help with early detection and precision care
IoT	Tracks health in real-time	Improves home-based and remote care
All Combined	Builds smarter EHRs	Creates a connected, modern healthcare system

Final Thought: This tech trifecta Blockchain, AI, and IoT isn't just about flashy innovations. It's about building a future where healthcare is smarter, safer, and more patient centered.

As future hospital administrators and healthcare managers, understanding these technologies isn't just optional, it's essential. The decisions we make will shape how care is delivered for generations to come.



**Mr. Priyavart
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Revolutionizing Modern Medicine: How Emerging Technologies Are Reshaping Healthcare Delivery

The use of cutting-edge technology in healthcare is opening exciting opportunities for both patients and medical professionals. With the integration of Artificial Intelligence (AI), Machine Learning (ML), Generative AI, and the Internet of Medical Things (IoMT), healthcare is becoming more sustainable, responsive, and personalized. These digital innovations are not just futuristic concepts, they are reshaping how we diagnose, treat, and manage diseases today.

Let's explore some of the latest technological trends that are making headlines in healthcare.

1. Artificial Intelligence in Healthcare: Artificial Intelligence is making waves across industries, and healthcare is no exception. AI is being used to examine patient information, assist in drug development, and significantly improve diagnostic accuracy.

One of the most transformative elements of AI in healthcare is machine learning (ML), which was used during the COVID-19 pandemic to analyze CT scans and assess lung damage. But its potential goes far beyond pandemic response. For instance, AI has elevated cancer diagnostics by shifting from traditional biopsies to advanced digital scanning methods. Using Whole Slide Imaging (WSI), pathologists can now analyze much larger and more detailed tissue sections, enabling faster and more accurate diagnoses.

As Eric Topol highlights in his book *Deep Medicine*, the true promise of AI lies in creating comprehensive medical profiles, reducing misdiagnoses, and streamlining decision-making processes for physicians.

One notable example is Microsoft's Project Inner Eye, a radiation AI that assists clinicians in planning radiotherapy sessions 13 times faster, increasing both accuracy and efficiency.

2. Generative AI in Healthcare: Generative AI is more than just a buzzword; it's becoming a powerful force in medicine. This advanced form of AI uses algorithms and machine learning to create new content, including medical data simulations, diagnostic images, and treatment models.

Generative AI supports:

- a. Personalized therapy tailored to genetic and behavioral data
- b. Faster drug discovery by simulating compound effectiveness
- c. Enhanced medical imaging by refining diagnostic clarity
- d. Artificial datasets for medical training and research

By accelerating processes and reducing manual workloads, generative AI helps overcome long-standing challenges in patient care, diagnosis, and treatment personalization.

3. Cost Savings Through AI-Driven Diagnosis: AI tools offer unmatched precision and speed in interpreting diagnostic images like mammograms. Early detection of diseases such as breast cancer leads to timely intervention, reducing the burden of late-stage treatment. For example, in a UK study, AI reduced false positives by 5.7% and false negatives by 9.4% when used to analyze mammograms.

Beyond imaging, AI also supports the interpretation of blood tests, scans, and other clinical reports minimizing human error and maximizing diagnostic efficiency.

4. Efficient and Economical Clinical Trials: AI is revolutionizing clinical trials by modeling thousands of drug and treatment combinations quickly. This predictive capability saves valuable time and funding in drug development.

By monitoring biomarkers and leveraging big data, AI systems identify the most promising treatment protocols and narrow down potential side effects making trials more targeted and successful.

5. Empowering Patients Through Smart Devices: Wearables like smartwatches and fitness bands are not just for tracking steps, they are now integral to personal health monitoring. These devices collect real-time health data (heart rate, oxygen levels, glucose levels) and transmit them to AI systems that can generate tailored recommendations.

AI-powered mobile apps also support people with chronic conditions by offering medication reminders, health tracking, and symptom analysis resulting in better disease management and healthier lifestyles.

6. Reducing the Workload of Medical Practitioners: Medical professionals face increasing pressure from administrative and clinical responsibilities. AI solutions can automate repetitive tasks such as documentation, billing, and appointment scheduling.

Moreover, AI can prioritize patient cases based on urgency, perform initial assessments, and even interpret lab results giving doctors more time to focus on patient interaction and treatment planning.

7. Improving Diagnostic Accuracy: Despite advancements in medicine, timely and accurate diagnosis remains a global challenge. Machine learning, particularly when combined with deep learning (like Convolutional Neural Networks), can uncover patterns in large datasets that might be missed by human observers.

These technologies are now being used to detect diseases like Alzheimer's, diabetes, and various cancers with impressive accuracy, offering new hope in early disease detection and intervention.

8. AI in Genomic Medicine: The intersection of AI and genetics is opening revolutionary doors. AI systems are now being used to analyze genome data, identify at-risk individuals, and predict the likelihood of developing certain conditions.

By mapping genetic variations, AI tools help researchers and doctors understand how genes influence disease, enabling personalized medicine. For example, AI can predict phenotypes (physical characteristics influenced by genes and the environment), enhancing early disease detection and prevention.

The convergence of AI, ML, Generative AI, and IoMT is transforming the future of healthcare. These innovations not only make healthcare more accessible and efficient but also help save lives through timely interventions and personalized care. As these technologies continue to evolve, they have the potential to bring about a smarter, more connected, and patient-centered medical ecosystem.



Mr. Dhiraj Pandit
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Genomics And Personalized Medicine: A Leap Forward in Healthcare Management

The year 2025 marks a transformative era in healthcare, where **genomics** and **personalized medicine** are no longer just buzzwords but active, integral components of modern medical practice. With rapid advancements in gene sequencing, AI-powered diagnostics, and big data integration, hospitals and healthcare managers are facing new responsibilities and opportunities to deliver more precise, patient-centered care. From oncology to rare diseases, the shift from a “one-size-fits-all” model to personalized treatment pathways is revolutionizing healthcare delivery, cost structures, and patient outcomes.

What Is Genomics and Personalized Medicine: **Genomics** is the study of an individual's complete set of DNAs, including all their genes and their interactions with environmental factors. **Personalized medicine**, also known as precision medicine, uses genetic and molecular profiling to tailor prevention, diagnosis, and treatment strategies to individual patients.

These approaches enable clinicians to move beyond symptom-based treatment toward root-cause analysis, leading to earlier detection, targeted therapies, and better patient outcomes.

Impact On Healthcare Management: From a healthcare management perspective, the integration of genomics and personalized medicine is reshaping decision-making, hospital operations, and the overall patient care journey.

1. Clinical Pathway Optimization

- **Statistic:** According to a 2023 report by McKinsey, precision medicine approaches have improved treatment response rates in cancer care by up to **60%**, compared to traditional methods.
- By leveraging genetic data, hospitals are designing disease-specific pathways that reduce trial-and-error treatments and improve care efficiency.

2. Resource Allocation and Planning

- Genomics supports **predictive modelling**, helping healthcare systems allocate resources based on population health trends.
- For instance, by identifying individuals at risk for Type 2 diabetes or hereditary cancers, hospitals can plan interventions and reduce acute care admissions.

3. Data Management and Infrastructure

- The global genomic data volume is expected to surpass **40 exabytes** by 2025 (Nature Reviews Genetics, 2022), demanding significant investment in **IT infrastructure**, cybersecurity, and skilled workforce.
- Hospitals are increasingly integrating **bioinformatics teams** and upgrading their Electronic Medical Records (EMRs) to accommodate genetic data, improving diagnosis accuracy and continuity of care.

4. Cost Efficiency and Financial Management

- **Statistic:** A study by the Journal of Personalized Medicine (2022) estimates that implementing personalized medicine can reduce healthcare costs by up to **13–18%** over five years due to reduced hospitalizations, adverse drug reactions, and misdiagnoses.
- For healthcare administrators, this signifies a strategic shift from reactive to preventive care models, enhancing both patient outcomes and economic sustainability.

Ethical, Legal, and Social Implications

Genomic medicine brings new ethical responsibilities. Healthcare managers must ensure:

- Transparent patient consent processes.
- Protection of genetic data under laws like **India's Digital Personal Data Protection Act (2023)**.
- Equitable access to genomic testing, avoiding socio-economic disparities.

A strong governance framework is essential to uphold privacy, build patient trust, and meet legal obligations.

Challenges and The Road Ahead: While the future is promising, several challenges must be addressed:

- **Workforce Readiness:** Only 32% of healthcare professionals in Asia-Pacific currently feel confident in interpreting genomic data (Global Genomics Report, 2024).
- **Infrastructure Investment:** Establishing genetic testing labs and high-capacity data servers remains expensive for smaller hospitals.
- **Cross-sector Collaboration:** Partnerships with biotech firms and research centers are crucial for access to expertise and technology.

Healthcare leaders must act as **change agents**, championing training programs, tech adoption, and stakeholder alignment.

Conclusion: In 2025, genomics and personalized medicine stand as key pillars of modern healthcare. For hospital and healthcare managers, the challenge is not only to understand these innovations but to **strategically implement** them across systems. With thoughtful investment in infrastructure, policy development, and education, the healthcare industry can unlock the full potential of personalized medicine. This shift promises improved patient satisfaction, reduced costs, and a more proactive, data-driven approach to health management making genomics not just a scientific milestone, but a **strategic management priority**.



Mr. Adityan Dravid
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A Symphony of Silent Feelings

Things feel strange, not sure what's on the go,
I don't know if I'm dropping down below.
But wow, it's pretty, makes me want to smile,
It's you and this new feeling for a while.
Before you came, the world was plain and gray,
Just waiting for the colors of this day.
A quiet hope, a sense of something nearby,
A silent promise, banishing all fear.
Maybe I'm just floating, light and free,
Or maybe falling, just can't quite see.
No ground beneath, just this soft, airy ride,
With this new feeling tucked away inside.
It's so lovely, like a bright, new day,
All the old worries just have gone away.
The air feels good, the light is soft and low,
Just this amazing feeling starts to grow.
It's you, I think, that makes things feel so new,
This lovely feeling that I have for you.
It's soft and quiet, then it gets so strong,
Like a sweet song that just plays on and on.
So let me drift, don't need to understand,
Just hold your hand here in this lovely land
Don't know what's next, but I don't really mind,
With you and this good feeling, I'm so kind.



Ms. Samruddhi Pawar
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Women In Leadership: Breaking Barriers and Redefining Success

Introduction: Leadership was always considered as a field of Males domain and most of the fields were dominated by men. However, women are always proving that they are enough capable for the leadership and many ladies are leading companies, organizations, and industries. By overcoming differences in opinions and biases, social and family barriers, women continue to redefine the leadership through their perseverance, passion, dedication, innovation, and empathy.

Progress and Challenges for Women in Leadership: We are in the culture where the women are facing numerous challenges and barriers to lead any organization. Still, she has shown significant strides in leadership roles, by overcoming the major obstacles. According to the 2024 KPMG Women's Leadership Summit Report, many senior female executives remain optimistic about gender representation in the C-suite. However, the report also describes lot of significant barriers, one of the most pressing being the **motherhood penalty** where working mothers must give up her responsibilities due to care taking of Child.

A book, Lady, You're Not a Man! The Adventures of a Woman at Work by Apurva Purohit, also sheds light on the struggles women faced in her professional path and growth. The book shows us how women are treated differently than men at workplaces and societal perceptions and it also offers insightful strategies to navigate these biases. Women need to learn the practical guidance on balancing personal and professional ambitions. In male-dominated environments, author shares real-life examples and strategies that encourage women to embrace their individuality and backed themselves and stand confidently.

I believe men should read this book to understand in better way and acknowledge the challenges their female colleagues face. By doing so, they can contribute to fostering a more inclusive, supportive, and empowering workplace for everyone.

The Debate on Menstrual Leave in India: A Workplace Barrier: Nowadays, debate and discussions are started about women's workplace rights in India has sparked discussions about whether policies designed to support women might inadvertently create new challenges.

Union Minister Smriti Irani recently opposed such policies to the mandatory paid menstrual leave, she argued that menstruation should not be considered a **"handicap."** She also worried about the similar policies could lead to workplace discrimination, as woman must disclose their menstrual cycles to employers which will create unnecessary challenges for her like body shaming rather than offering true empowerment.

Irani mentioned that existing labor laws already allowing the medical leave for severe menstrual pain, making additional leave policies redundant. The debate continues, with some advocating for menstrual leave as a step toward gender-inclusive workplaces, while others, including Irani, argue that it may lead to unintended biases. She also stressed that severe menstrual pain should be recognized as a medical issue, and it requires professional care instead of it is being addressed through mandatory leave provisions.

Workplace Inclusivity and Global Perspectives on Menstrual Leave: The discussions on the Menstrual leave in India is creating the concerns regarding workplace inclusivity. Different countries have their different thoughts about the same. For instance, **Spain** introduced the paid menstrual leave first time in world history, as they are thinking period pain as a genuine workplace issue. **Japan** and **South**

Korea have similar policies from the decades, but their adoption and effectiveness is different in its applications.

Women in Leadership: Malavika Hegde's Story of Resilience: **Malavika Hegde** is an inspiring example of women's leadership, who showcased the remarkable resilience and determination by facing loads of adversity. After the tragic death of her husband and **founder of Café Coffee Day (CCD), V.G. Siddhartha** in 2019, Company was under the pile of debt of huge amount and then she took on the challenge of saving the company from a staggering **₹7,000 crore debt**. She started working as CEO in December 2020, she was committed towards saving her husband's legacy and survived the company away from collapse.

By having proper and strategic financial planning and different cost-cutting measures, she successfully managed to repay the debts and improved the overall operational efficiency of the company. Under the leadership of her, CCD's debt was reduced significantly **to ₹1,731 crores by March 2021**. She was focused on improving employee morale, reinforcing the importance of teamwork and resilience with her example in front of them. She not only saved CCD from financial collapse but also set it on the path to recovery.

The Strength of Women in Leadership: Malavika Hegde's journey demonstrates the **spirit, strategic thinking, and leadership skills** that women bring to management roles. People in management are often familiar with their ability to handle crunches, nurture teamwork, and drive long-term success. Malavika Hegde's ability to handle financial challenges while maintaining employee trust validates how women leaders can turn obstructions into opportunities. Her story works as an inspiration for many ambitious women businesspersons and specialists, showcasing how determination and smart decision-making can overcome the threatening challenges.

Women: The Future of Corporate Leadership: The women in leadership positions are increasing, despite old obstacles in the corporate world. A 2024 McKinsey & Company report indicates that companies with greater gender diversity in executive roles are **25% more likely to outclass their competitors financially**.

Women leaders such as **Indra Nooyi (former CEO of PepsiCo), Leena Nair (CEO of Chanel), and Malavika Hegde (CEO of Café Coffee Day)** presented their abilities and epitomize the elasticity, emotional intelligence, and strategic vision that contribute to business success. As offices continue to grow, organizations distinguish that **diverse leadership promotes revolution and enhances decision-making**.

With increasing symbol, **mentorship programs, comprehensive policies, and the disassembling of social biases**, the future of corporate leadership is set to eyewitness more women at the wheel, motivating transformation and redefining success.



Ms. Vaishnavi Suryawanshi
BBA II

Transformations In Human Resource Practices

The Evolving Role of HR: Shaping a People-Centred Future: Major shifts are taking place in the workplace, and HR has begun to step up to support organizations in adapting. HR is now more than just about recruitment and monitoring workers. Nowadays, HR is all about helping personnel to feel valued and helping companies adjust to the always shifting needs of their workforce. The following major trends will have implications for HR in the future.

1. AI and Automation: Making Recruitment Smarter, Not Replacing People: Automation and artificial intelligence are changing the hiring process, but not in the way you may expect. These technologies enable HR staff to operate more efficiently, despite the appearance that machines are taking over. Through speedy resume sorting, data analysis, and preliminary screening, these solutions assist HR teams in operating more efficiently. This frees up HR professionals to concentrate on what matters connecting with candidates and fostering deeper relationships, rather than replacing the human touch. AI improves the employment process by making it quicker, more equitable, and inclusive.

2. Remote and Hybrid Work: Flexibility Is Here to Stay: Working remotely and in a hybrid, environment is becoming more and more common; it's not simply a passing fad. HR is addressing the growing demand for flexibility from workers by providing work-from-home opportunities, flexible scheduling, and improved virtual collaboration capabilities. HR's current responsibilities include maintaining team engagement and connectivity, regardless of geographical location, and fostering an atmosphere where workers feel encouraged and productive.

3. Prioritizing Mental Health and Well-Being: Taking Care of the Whole Person: Nowadays, mental health is a major concern at work. Businesses are coming to understand that taking care of workers' mental health is equally as crucial as their physical health. To help employees manage stress and prevent burnout, HR departments are setting the standard by providing flexible scheduling, stress-relieving courses, and mindfulness programs. When a workplace promotes mental health, its employees feel genuinely cared for and are happier, more engaged, and more productive.

4. Diversity, Equity, and Inclusion (DEI): Building a Workplace for Everyone: Diversity, Equity, and Inclusion (DEI) are not just fads; they are core principles that HR works hard to incorporate into the entire employee experience. With a workforce that is more diverse than ever, HR is committed to creating spaces where everyone is accepted. Breaking down barriers, facing prejudices, and promoting inclusivity are all part of this. Through employee resource groups (ERGs), HR also fosters a sense of community by making sure that a range of viewpoints are not only heard but also honored.

5. Employee Experience: Creating a Meaningful Journey: These days, workers seek rewarding work experience more than a paycheck. HR is increasingly concentrating on creating a meaningful and captivating employee journey from the beginning to the last day. Rethinking onboarding, giving ongoing feedback, and creating growth opportunities are all part of this. Employee retention and success are higher when they feel appreciated and supported by the organization.

6. Learning and Development: Supporting Growth and Adaptability: Learning never stops in the ever-evolving world of today. With anything from online courses to mentorship programs, HR is concentrating on establishing chances for ongoing learning and growth. HR involves making sure workers have the tools they need to advance, whether it means enhancing technical proficiency or cultivating

leadership skills. Helping staff members feel as though they are investing in their own growth and prepared to take on new challenges is the aim.

7. Data-Driven Decisions: Using Insights to Improve the Workplace: To make better judgments, HR is using data more and more. HR can recognize patterns, detect possible problems, and take preventative measures by examining employee performance, satisfaction, and turnover rates. HR can develop individualized experiences and deal with issues like burnout or disengagement early on thanks to this data-driven approach, which guarantees that decisions are founded on facts rather than conjecture.

8. Agile HR: Adapting to Change Quickly: HR, like other corporate divisions, is becoming more flexible. Agile HR emphasizes adaptability and responsiveness to shifting demands. HR is encouraging frequent check-ins and continuous feedback in place of strict procedures to keep workers interested and developing. This method assists HR in swiftly adjusting to novel situations and establishing a more vibrant, encouraging workplace.

Conclusion: A People-Centered Future: HR is at the center of a promising future for the workplace. By adopting trends like DEI, remote work, AI, and mental health support, HR is assisting in the creation of workplaces that are not just productive but also satisfying for all parties. Building workplaces where workers feel appreciated, supported, and free to develop both personally and professionally is a straightforward aim.

As companies continue to change, human resources will continue to play a major role in building a more flexible, inclusive, and human-centered future. It's about prioritizing people and assisting them in thriving, not just about procedures or policies. With compassion, creativity, and dedication to lifelong learning, HR is spearheading the movement to create a more positive work environment for everyone.



Ms. Ishita Pawar
BBA I

New World of Management

Every problem opens a gateway to new solutions and required changes. In today's fast paced world management is no longer an old fashion lazy boss and clerk job, management has always been the backbone of any community or organization even since the oldest civilizations. Today's management is now taking a new edge of technology and integration. We were working as a team rather than with every voice being heard rather than showers of commands now people take their own accountability and lead with responsibilities.

Smooth management has always been about harmonious network of communication , it's always been like this even since the beginning of time , there's a story in Babylon where they decided to build towers (tower of babel) with could touch the heavens and reach the gods , while everything worked perfectly gods being threaded by this act merged people with different languages , the work with was perfectly being conducted was not replaced with confusion and chaos and at the end towers were never made and it was left as it was . This story is a strong example that without communication no management can move forward.

Today have solution to these problems with digital transformation with AI driven words which can almost remove all language barriers not only cultural barriers, but even geographical barriers have a solution with remote and hybrid models with make operations efficient streamlined from the most tropical regions, to the coldest, to the host, nations, urban or rural any place even from space! These virtual collaborations tools have truly contributed to degree of sustainability , as we move forward in this fast paced world now the of the main problems arises is the Sustainability & ESG (Environmental, Social, and Governance) now public , investors and organizations are more concern about these ethical issues , people aren't blindfolded any more has given push to investors being more inclined towards organization's with ESG commitments best example would be Tata's with deeply ethical commitment , late Ratan Tata was truly a visionary and prominent examples of Ethical and responsible leader leaving the foundation of ethical organization and never dying legacy , now more companies like Body Shop and Starbucks are setting high bars for ESG

Rapid pace world changes demand for more agile and adaptive to the dynamic nature of this world. Organizations are moving away from traditional hierarchical structures towards more decentralized decision-making. Leaders are now expected to be resilient, proactive, and open to innovation to navigate uncertainties effectively.

Workplaces are becoming more diverse, and companies are realizing that inclusivity isn't just about ticking boxes it's about fostering a culture where everyone feels valued and heard. Organizations are making conscious efforts to eliminate biases in hiring, create equal opportunities, and build environments where people from different backgrounds can thrive. When employees feel a sense of belonging, they bring their best ideas to the table, leading to greater innovation, collaboration, and overall business success.

The world of management is evolving faster than ever, driven by technology, a growing focus on sustainability, and a shift toward people-centered leadership. The future of management isn't just about increasing efficiency it's about building workplaces where creativity thrives, communication flows

effortlessly, and every individual feels valued and empowered. The best organizations will be the ones that embrace change with open arms, cultivate inclusivity, and stay true to ethical values while using technology to enhance human potential. In this new era, management isn't just about achieving business goals it's about bringing people together, tackling real-world challenges, and creating a legacy that leaves a meaningful impact on society.



Ms. Poonam Kumari
BBA III

The Digital Transformation of Healthcare Advertising: Opportunities, Challenges and Ethical Considerations

The rapid digitalization has reshaped healthcare information and advertising practices and consumer behaviour and industry strategies. This article examines the connection of digital healthcare searches, the role of social media in patient engagement, and the evolving landscape of digital advertising regulations. It also explores the impact of misrepresentation, the need for regulatory agreement, and the role of key opinion leaders (KOLs) in influencing consumer insights. The article places interest in case studies, including medicinal outreach and brand activations at large-scale events like the Maha Kumbh, to illuminate the challenges and opportunities of digital commitment.

Introduction: The digital revolution has fundamentally reformed how consumers access healthcare information and related with advertising. With over 825 million internet users in India and a 60% penetration rate, search engines and social media platforms have become central sources of health-related inquiries. This change reproduces a broader trend where patients proactively seek medical understanding, self-diagnoses, and discover treatment options before consulting healthcare professionals. Simultaneously, regulatory inspection and ethical worries shape how brands and advertisers influence digital platforms to engage consumers.

Digital Health Information-Seeking Behavior: The mounting reliance on digital platforms for health information offers both openings and hazards. Studies indicate that 83% of younger audiences turn to Google and YouTube for symptom searches and medical information. Google further discloses a rising interest in long-lasting and severe conditions, with keywords such as 'diabetes indicators' and 'heart attack signals' observing exponential development. However, this increased user-friendliness also contributes to misrepresentation and self-diagnosis, with nearly 35% of users self-diagnosing and 20% self-medicating without expert guidance.

Furthermore, misrepresentation blowouts speedily due to algorithm driven content references, leading to the propagation of unconfirmed medical claims. Addressing these challenges requires collaborative efforts between healthcare providers, tech companies, and policymakers to ensure the legitimacy and accurateness of health-related content. Governments and regulatory agencies must work with digital platforms to flag and remove false content while promoting fact-based medical supervision.

Pharma and Healthcare Engagement: Bridging the Patient Engagement Gap: Despite the outpouring in digital health ingesting, medicinal and healthcare brands exhibit unwillingness in accepting social media strategies due to regulatory encounters. This uncertainty results in an engagement gap that misrepresentation exploiters voluntarily fill. Pharmaceutical and healthcare brands can moderate this by:

- 1. Educational Websites:** Curating well-structured patient education portals with verified information and interactive resources.
- 2. Social Media Communities:** Leveraging platforms like Facebook, Instagram, and YouTube to disseminate reliable medicinal content through various formats, including reels, carousels, and interpreter videos.
- 3. Influencer Partnerships:** Collaborating with trustworthy health influences counter misrepresentation and endorses specialized medical advice.

4. **AI-Driven Health Tools:** Implementing chatbots and AI-powered computer-generated assistants for modified health leadership and real-time answers.
5. **Health PR Campaigns:** Accompanying consciousness programs through media collaborations, ensuring precise broadcasting of health-related content.

Increasing these strategies requires talking about privacy concerns and user trust. Data protection measures, such as obedience with GDPR and HIPAA, are essential to safeguarding patient data security while allowing custom-made digital health services.

Doctor Engagement and the Omni-Channel Approach: Beyond patient engagement, digital alteration has inclined healthcare specialists. Doctors and KOLs are progressively using platforms like LinkedIn and X for peer engagement, case study discussions, and research updates. However, the content gap continues, demanding:

- **Expert-Driven Content:** Brief, research-backed articles on drug developments and clinical trials.
- **Webinars and Podcasts:** Interactive sessions featuring medical specialists discussing emerging trends in healthcare.
- **Targeted Social Media Strategies:** Exclusive doctor-only communities for knowledge-sharing and collaboration.

Moreover, the application of telemedicine has further transformed doctor-patient interfaces. Virtual consultations, AI-driven diagnostics, and e-prescriptions are becoming more predominant, proposing greater convenience to healthcare services. However, digital knowledge among doctors and patients remains a critical factor for successful application.

Regulatory Shifts and Advertising Ethics: Digital advertising practices are evolving in response to regulatory inspection. Recent amendments to the Finance Bill 2025 propose the removal of the Equalization Levy on online advertisements, reflecting an accommodative attitude toward international trade negotiations. This decision brings into line with global efforts to regulate digital taxation, safeguarding a fair advertising ecosystem.

Ethical concerns immediate targeted advertising in healthcare also demand consideration. Digital platforms use consumer data to personalize ads, but this raises concerns about privacy, data security, and misleading promotions. Striking a balance between informative advertising and ethical accountability is critical to preserving consumer trust and regulatory agreement.

Case Study: The Mahakumbh 2025 Digital Phenomenon: Mahakumbh 2025 demonstrates how large-scale cultural events impact brand activations. Digital intensification of minor on-ground activations led to widespread social media engagement, creating the illusion of pervasive brand presence. While this strategy boosted visibility, it also underscored the ethical considerations adjacent digital genuineness in advertising.

A closer look at this case study reveals key insights into the influence of digital descriptions. Brand leveraged influences marketing, real-time meeting, and immersive digital involvements to create an impactful presence. However, the ethical predicament of over-exaggerating reach and engagement remains a challenge. Transparent reporting of digital campaigns is necessary to maintain trustworthiness and genuineness in brand communications.

Conclusion: The connection between digital healthcare engagement and advertising presents unmatched openings for patient education, doctoral engagement, and brand outreach. However, regulatory compliance, ethical considerations, and misrepresentation supervision remain serious challenges. Speaking of these issues requires a multi-stakeholder approach, involving policymakers, healthcare providers, advertisers, and digital platforms.

Future research should explore AI-driven health interferences, data privacy progressions, and the role of block chain in safeguarding digital health records. As the digital landscape continues to evolve, a balanced approach emphasizing transparency, reliability, and engagement will define the future of healthcare and advertising in the digital phase.



Ms. Snehal Soni
BBA II

Reshaping the Business Landscapes

Recent trends in business management are transforming the way companies operate, making them more efficient, sustainable, and customer centric.

Here are some key trends shaping the business landscape: Digital Transformation and Generative AI: Generative AI is revolutionizing business productivity, with applications in content creation, customer service, and data analysis. This technology is expected to hold 30% of the AI market by 2025, valued at approximately \$60 billion.

1. **Sustainability and ESG:** Companies are prioritizing environmental, social, and corporate governance (ESG) practices, driven by consumer demand and regulatory pressures. Sustainability is no longer an option but a necessity for businesses to thrive.
2. **Remote and Hybrid Work:** The pandemic has accelerated the shift to remote and hybrid work models, with over 80% of employers believing that remote work will become the norm. Businesses must adapt to this new reality by adopting flexible work arrangements and optimizing workspaces.
3. **E-commerce and Digital Sales Channels:** E-commerce continues to disrupt traditional business models, with digital sales channels becoming increasingly important for businesses to remain competitive. Companies that embrace e-commerce can enjoy a competitive advantage and improved customer engagement.
4. **Cybersecurity:** As businesses move online, cybersecurity risks are escalating, with ransomware attacks, phishing scams, and supply chain attacks becoming more prevalent. Companies must prioritize cybersecurity to protect themselves and their customers.
5. **Artificial Intelligence and Automation:** AI is transforming customer service, with 65% of tasks potentially automated in an AI-powered customer care ecosystem. Businesses that adopt AI solutions can improve customer satisfaction, reduce costs, and enhance operational efficiency.
6. **Social Commerce and Community Building:** social media is evolving into a key sales channel, with social commerce expected to grow three times faster than traditional e-commerce. Businesses must focus on building online communities and leveraging social media platforms to drive sales and engagement.
7. **Immersive Technologies and Innovation:** Immersive technologies like augmented reality (AR) and virtual reality (VR) are being explored for their potential to enhance customer experience and improve operational efficiency. Businesses must stay ahead of the curve by embracing innovation and experimenting with new technologies.

These trends are reshaping the business landscape, and companies that adapt and evolve will be better positioned to succeed in the years to come.



Mr. Soham Nare
BBA II

Investing With Purpose: The Rise of ESG Strategies

Investing in India is rapidly evolving as more individuals and companies start to prioritize Environmental, Social, and Governance (ESG) factors. These factors not only boost their growth but also create a promising path for the future. ESG investing means choosing businesses that care about the environment, treat people fairly, and operate ethically. In 2023, ESG funds in India saw investments surpassing ₹14,500 crore, which is really a huge number which signifies growth. The Securities and Exchange Board of India (SEBI) has put in place new rules for the top 1,000 companies, requiring them to report on their ESG efforts and progress. As India aims for net-zero emissions by 2070, ESG investing is becoming increasingly important for long-term financial planning. The environmental aspect focuses on how companies affect nature, urging them to reduce pollution and embrace clean energy. Many businesses, such as Tata Power, are committing substantial funds to renewable energy to decrease their reliance on fossil fuels. The social aspect considers how companies treat their employees and contribute to their communities. Nowadays, businesses are expected to provide fair wages and safe working conditions while promoting diversity and inclusivity. For instance, Infosys runs programs that offer education and digital training to people in rural areas, helping to uplift those communities and create a more skilled workforce. This responsible behaviour not only strengthens a company's reputation but also fosters customer loyalty.

Good governance looks at how well companies are run and their transparency in operations. Strong governance is crucial for building trust with investors and customers. Past scandals, like the Satyam Computers fraud, revealed the serious consequences of poor governance, which can damage investor confidence. Today, companies are required to adhere to strict financial and ethical standards to prevent such issues and to maintain their integrity. Many ESG-focused funds in India have performed well, such as the ICICI Prudential ESG Fund, which has the fund size of 1,354 Cr. and NAV of 21.61 rupees, grown by 15% annually since its launch in 2020. The performance of the Nifty ESG index has also outpaced the Nifty 50 index which is a remarkable achievement, demonstrating that companies prioritizing sustainability can generate strong financial returns. Despite these positive trends, some challenges remain. One significant issue is greenwashing, where companies falsely present themselves as environmentally friendly to attract investors without making real progress. Additionally, the lack of a standard ESG rating system complicates the comparison of different companies. Various rating agencies use different criteria to measure ESG performance, which creates confusion for investors.

Moreover, smaller businesses often struggle to implement ESG guidelines due to the high costs involved. Unlike larger corporations, small and medium enterprises may lack the financial resources and expertise to adopt these practices effectively. However, as awareness of ESG factors grows and regulatory support improves, more businesses are expected to embrace these important practices.

Looking ahead, the future of ESG investing in India appears promising. The Reserve Bank of India is promoting sustainable finance through green loans, while the government encourages initiatives like electric vehicle production and renewable energy projects. International investors are also showing increased interest, with firms like BlackRock and Vanguard investing more in Indian ESG funds. As more companies adopt ESG principles and regulations become stricter, ESG investing is set to become a vital part of the investment landscape in India.



Mr. Abhinav Pidurkar
BBA I

Journey with SankalpTaru

SankalpTaru is a social enterprise that focuses on empowering farmers and addressing environmental challenges through technology. The story of its founder, Apurva Bhandari is a remarkable one, showing how a rural youth faced immense challenges to build a successful and impactful business.

Manoj Kumar hails from a small, rural village in Haryana. Born and raised in a farming family, Manoj had a deep understanding of the struggles farmers faced, particularly around unpredictable climate conditions, low crop yields, and lack of access to markets where they could sell their produce at fair prices. Despite these challenges, Manoj always had an interest in technology and innovation, and this is what would set him apart from the rest of his community.

The Beginning of SankalpTaru: In 2011, Manoj set out to change the situation with a simple yet powerful idea: leverage technology to improve rural livelihoods and connect farmers to better markets. He founded **SankalpTaru**, a platform with the goal of promoting sustainable farming and creating a bridge between rural farmers and digital markets.

However, the journey wasn't easy, and the initial days were filled with immense challenges.

1. **Lack of Resources:** Manoj had no financial backing to launch his idea. With no outside investors and limited access to funds, he had to work with minimal resources.
2. **Resistance from Farmers:** Initially, farmers were sceptical about using technology. They were not accustomed to smartphones or computers.
3. **Connectivity Issues:** Since most of the farmers were in remote villages, access to internet connectivity was poor, making it difficult to run a digital platform effectively.
4. **Logistical Challenges:** Another major obstacle was logistics. Farmers faced difficulties in reaching **markets** where they could sell their produce at reasonable prices.

Here's how SankalpTaru started addressing some key issues:

1. **Connecting Farmers to Markets:** SankalpTaru helped farmers understand the power of digital platforms by offering an online platform where they could connect with buyers directly, thus eliminating the middlemen.
2. **Training and Education:** The company started training rural farmers on digital literacy and new agricultural techniques.
3. **Sustainable Practices:** SankalpTaru also introduced agroforestry practices, where farmers planted trees alongside their crops.
4. **Tree Plantation Campaigns:** SankalpTaru's tree-planting campaigns also garnered widespread attention from corporates, schools, and environmentalists.

Key Lessons from SankalpTaru's Journey:

1. **Tech in Rural Areas:** The story of SankalpTaru proves that technology can be an incredible tool for empowering rural communities, but it must be tailored to local needs. The challenge was not just about digital adoption but also about making technology accessible in remote areas.
2. **Grassroots Connection:** Building trust and relationships with rural communities is essential. SankalpTaru's success came from educating farmers and slowly introducing them to the farmers.

3. **Sustainability Matters:** The incorporation of environmental **consciousness** alongside economic empowerment played a huge role in making the business model sustainable.
4. **Patience and Perseverance:** The story of SankalpTaru is a testament to the fact that success doesn't come overnight. It takes years of perseverance, especially when dealing with a community that is initially resistant to change

Apurva Bhandari's journey with SankalpTaru reflects the power of visionary thinking and resilience. His focus on using technology to empower rural farmers and address environmental issues has not only transformed the lives of thousands of farmers but has also contributed positively to the environment.



Mr. Selva Pillai
BBA I

Ahead of the Curve: Careers in Management

Over the years, BBA and MBA have become very popular choices for individuals wanting to pursue a career in the business field. However, competition is tough and if you wish to stay relevant and outshine the crowd, getting enrolled in a few courses along with your degree is a good idea! They help you learn new skills, add knowledge, and make you a better candidate for the job market. These new skills learned can truly hone your skills of business administration. When it comes to future proofing your career, choosing industry-relevant programs to hone your skills, enhance your expertise, and align your career trajectory with industry demands is essential. By exploring top programs, you'll better understand how each field can shape your career and set you up for success in a rapidly changing job market. This article can help you get an idea of how you can expand your skill set and make sure that your future is secured. Here are some ideas that may spark your interests:

Embrace the Power of Data: Data is the new currency, and management students who can analyze and interpret it effectively are in high demand. Courses like Data Analysis with Python provide the tools to manipulate and glean insights from data, while SQL for Data Analysis unlocks the ability to query and retrieve information from databases. Learning Business Intelligence and Data Visualization empowers you to present data insights clearly using tools like Tableau or Power BI. These skills are crucial for making data-driven decisions, optimizing business processes, and identifying emerging trends.

Master the Digital Marketing Landscape: The digital world is where businesses thrive, and companies only look for individuals who properly understand the world of online marketing. SEO (Search Engine Optimization) teaches you how to improve website visibility and attract organic traffic, while SEM (Search Engine Marketing) equips you with the knowledge to leverage paid advertising platforms like Google Ads. Social Media Marketing teaches you how to use platforms like Facebook, Instagram, and Twitter for branding, customer engagement, and lead generation. By mastering these skills, you can drive online success for any organization.

Lead with Confidence, Project Management and Beyond: Effective project management is one of the foundations of successful organizations. Courses like Project Management Fundamentals provide a solid foundation in planning, execution, and monitoring projects. Agile Project Management teaches you to navigate complex projects in fast-paced environments, while Risk Management in Projects equips you with the ability to identify, assess, and mitigate potential challenges. Additionally, developing skills in Financial Modelling and Financial Analysis will allow you to interpret financial statements, evaluate investment opportunities, and make informed financial decisions.

Gain Real World Experience: Internships, part-time jobs, or live projects are goldmines. They not only boost your resume but also help you apply theoretical knowledge. For instance, working on a supply chain project could reveal if operations is your calling. Don't shy away from start-ups, they often offer broader exposure than rigid corporate roles.

Network Intentionally: Connect with professors, alumni, and industry professionals. Attend seminars, webinars, or business conclaves to meet people who can offer mentorship or referrals. Remember, LinkedIn is your friend, share insights, comment on posts, and build a presence that reflects your ambitions.

Embrace a Growth Mindset: Remember, the best additional courses for you will depend on your specific career goals and interests. Research the industry you want to work in and identify the skills that are most in demand. Don't be afraid to explore your passions and pursue courses that will help you stand out from the competition. By investing in your development, you'll be well-positioned to secure a fulfilling career and make a meaningful impact in the ever-changing world of management.



Ms. Shreya Kumar
BBA I

Business Stories

The business world is filled with inspiring stories of companies that started small and became global giants. They turned obstacles into opportunities, demonstrating resilience, creativity, and determination. In this article, we explore the remarkable journey of Canva, Hyundai and Jockey, showcasing their innovative ideas, how they overcame challenges, and ultimately transformed their dreams into globally recognized brands.

Canva: Revolutionizing Design: Founded in 2012 by Melanie Perkins, Cliff Obrecht, and Cameron Adams, Canva aimed to simplify graphic design. Melanie Perkins first came up with the idea while teaching students how to use complex software. She noticed that many people struggled with traditional tools like Adobe Photoshop and InDesign. This inspired her to create a platform that would make graphic design accessible to everyone, regardless of their technical skills. Despite initial investor skepticism, the platform's user-friendly interface and freemium model led to rapid growth. Today, valued at over \$25 billion, Canva continues to make professional design accessible worldwide.

Hyundai: From Local to Global: The idea was driven by Chung Ju-Yung's vision to transform South Korea into an industrial powerhouse. Born into a poor farming family, Chung believed that economic growth and self-reliance could be achieved through innovation and manufacturing. When he founded Hyundai Motor Company in 1967, his goal was to create an affordable, high-quality automobile brand that could compete globally. At the time, south Korea relied on foreign cars, and Chung saw an opportunity to build a domestic automotive industry. He aimed to make Hyundai a symbol of national pride, producing vehicles that were not only accessible but also reliable and efficient. Hyundai's first model was P only (1975). Now it is a global auto giant with a strong presence in electric and hydrogen-powered cars.

Jockey: A Legacy of Comfort: The idea behind jockey was born out of a need for comfortable, durable, and innovative underwear. Founded in 1876 by Samuel T. Cooper in St. Joseph, Michigan, the company originally produced wool socks for lumberjacks. However, Cooper soon realized that there was a growing demand for better-quality undergarments. Jockey's breakthrough came in 1934 when it introduced the world's first men's brief, inspired by a swimsuit design. This innovation revolutionized men's underwear by providing better support, comfort, and fitness, replacing the traditional long underwear that was common at the time. Over the years, it expanded into women's lingerie, activewear, and loungewear, maintain its focus on comfort, innovation, and quality.

Today, Jockey is a global leader in the underwear industry, known for its commitment to style, functionality, and superior fabric technology. The success of Canva, Hyundai, and Jockey reflects the power of innovation, adaptability, and long-term vision. Each of these companies identified a unique problem and created groundbreaking solutions that transformed their industries. Canva revolutionized the design space by making it accessible to non-designers, Hyundai reshaped the global automotive market through innovation and persistence, and Jockey redefined comfort and style in undergarments.

Their journeys offer valuable lessons for businesses and entrepreneurs alike. Success is not just about having a great idea; it requires resilience, the ability to adapt to changing market demands, and a commitment to continuous improvement. These companies prove that with a clear vision, dedication, and willingness to take risks, even small startups can grow into globally recognized brands.



Ms. Anuli Rokade
BBA III

AI is a Game Changer in Business Strategy

Introduction: AI is no longer just a concept in science fiction it has become an integral part of modern business strategies. From automating operations to improving customer interactions, AI is transforming the way business's function. Companies across various industries, including retail, healthcare, finance, and manufacturing, are leveraging AI to make data-driven decisions and enhance customer experiences. The global AI market is projected to reach \$1.8 trillion by 2030, highlighting its growing importance. Businesses that adopt AI successfully gain a competitive edge by optimizing processes, reducing costs, and delivering personalized services. This article explores how AI is revolutionizing decision-making, enhancing customer experiences, and driving growth across industries.

AI in Decision-Making: One of AI's most significant contributions to business strategy is its ability to process vast amounts of data and generate insights for better decision-making. Traditional decision-making relies on human intuition and past experiences, whereas AI-driven decisions are based on real-time data analysis, machine learning, and predictive modelling.

1. Predictive Analytics for Strategic Planning: Predictive analytics enables businesses to forecast market trends, customer preferences, and potential risks. AI algorithms analyze historical data, identify patterns, and predict future outcomes with high accuracy. For example, Retail giants like Amazon use AI to predict product demand and adjust inventory levels accordingly. Financial institutions leverage AI for stock market predictions and risk assessment. Healthcare organizations use AI to predict disease outbreaks and patient treatment outcomes.

2. AI in Risk Management: AI-driven risk management tools help businesses identify potential threats and mitigate them before they escalate. AI can detect fraudulent transactions in real-time, assess creditworthiness for loans based on a customer's financial history and analyze market risks and suggest investment strategies in the finance sector.

3. Automation of Routine Decisions: Businesses use AI-powered chatbots, virtual assistants, and robotic process automation (RPA) to handle routine decisions, freeing up employees for complex tasks. Examples include HR departments using AI for resume screening and initial candidate selection. Customer support AI bots resolving basic queries without human intervention. Manufacturing plants using AI-driven automation for quality control and operational efficiency. By automating decision-making processes, businesses can reduce errors, increase efficiency, and save costs.

AI in Enhancing Customer Experience: Customer experience is a key differentiator in today's business landscape. AI plays a crucial role in personalizing interactions, improving response times, and enhancing overall satisfaction.

1. Personalized Marketing & Customer Engagement: AI-powered recommendation engines analyze customer behaviour and suggest relevant products or services. Companies like Netflix, Amazon, and Spotify use AI to provide highly personalized experiences: E-commerce platforms suggest products based on browsing and purchase history. Streaming services recommend movies and show tailored to individual preferences. Banks & fintech companies use AI to offer customized financial products based on spending habits.

2. AI-Powered Chatbots & Virtual Assistants: AI chatbots have revolutionized customer service by providing **instant, 24/7 support**. These bots can handle a wide range of tasks: Answering FAQs, assisting

in online purchases, Resolving complaints, Scheduling appointments, etc. Examples: Banking: HDFC Bank's EVA chatbot helps customers with banking queries. Retail: Sephora's AI chatbot assists shoppers in selecting beauty products. Healthcare: AI-powered chatbots help patients book doctor consultations and get health advice.

3. Sentiment Analysis for Customer Feedback: AI can analyze customer reviews, social media comments, and survey responses to gauge public sentiment. Businesses use sentiment analysis to identify areas of improvement in products/services and monitor brand reputation and understand customer emotions and expectations. For instance, Zomato and Swiggy use AI to analyze customer reviews and suggest restaurant improvements.

AI Adoption in Different Industries

1. Retail & E-Commerce

AI-driven recommendation engines increase sales. Automated inventory management prevents stock shortages. AI-powered pricing strategies adjust prices based on demand and competitor pricing.

2. Healthcare

AI assists in diagnosing diseases with high accuracy. AI-powered robots perform surgeries with precision. AI predicts patient health risks and recommends preventive care.

3. Banking & Finance

AI detects fraud by analyzing transaction patterns. Robo-advisors provide automated investment advice. AI automates loan approvals and credit risk assessments.

4. Manufacturing & Supply Chain

AI-powered robots optimize production lines, reducing errors. Predictive maintenance helps prevent machine breakdowns. AI-driven logistics improve supply chain efficiency.

Challenges of AI in Business: Despite its benefits, AI adoption comes with challenges that businesses must address:

1. High Implementation Costs: Developing and integrating AI systems requires significant investment in technology, infrastructure, and skilled professionals. Small businesses may struggle to afford AI solutions.

2. Data Privacy & Security Risks: AI relies on massive amounts of customer data, raising concerns about data breaches and misuse. Companies must implement strong cybersecurity measures and comply with regulations like GDPR and India's Data Protection Bill.

3. Lack of Skilled Professionals: There is a shortage of AI professionals skilled in machine learning, data science, and AI programming. Companies must invest in AI training and talent development to fully utilize AI's potential.

4. Ethical & Bias Concerns: AI systems can be biased if trained on incomplete or skewed data. For instance, AI-based hiring tools have faced criticism for gender and racial bias. Businesses need to ensure fairness and transparency in AI algorithms.

Future of AI in Business

AI will continue to reshape the business world in the coming years. Key trends include Generative AI (like ChatGPT) revolutionizing content creation and customer interactions. AI-powered automation replacing repetitive jobs, allowing employees to focus on creative tasks. AI-driven sustainability solutions helping businesses reduce their environmental footprint. Hyper-personalization in marketing, offering real-time customized experiences for users. Businesses that embrace AI will gain a competitive edge, while those that resist may fall behind in the fast-evolving digital economy.

Conclusion: AI is a game-changer in business strategy, providing companies with efficiency, accuracy, and enhanced customer engagement. From decision-making to personalized marketing, AI is revolutionizing industries and setting new standards for growth. However, businesses must address challenges like data privacy, implementation costs, and ethical concerns to maximize AI's benefits responsibly. As AI technology evolves, companies that adopt AI-driven solutions proactively will thrive in the digital era, leading the way in innovation and customer satisfaction.



Akshat Rajput
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Stress Management: Your Secret Weapon for a Happier, Healthier Life

We've all been there: racing hearts, sweaty palms, a to-do list longer than a CVS receipt. Maybe it's 8 a.m., you're already late for work, your kid forgot their lunchbox, and your coffee's gone cold. Stress doesn't knock politely it barges in, unpacks its bags, and camps out in your brain. But here's the thing: stress isn't the villain. It's how we handle it that makes all the difference.

The Hidden Enemy (And Why It's Not Going Away): Stress is like that annoying friend who overstays their welcome. A little bit can keep you sharp thinking of the adrenaline rush before a presentation or the focus you need to meet a deadline. But when does stress become your default setting? That's when trouble starts. Modern life is basically a stress buffet: work deadlines, family drama, financial worries, and the 47 unread texts on your phone. Even "good" stress like planning a wedding or starting a new job can leave you feeling like a wrung-out dishcloth.

So why does stress hit some people harder? Blame biology. When your brain senses a threat (real or imaginary), it flips the "fight-or-flight" switch. Your heart races, muscles tense, and your body pumps out cortisol like it's going out of style. Great for escaping saber-toothed tigers. Not so great for surviving back-to-back Zoom meetings.

Your Body on Stress: A Crash Course: Ever notice how stress feels? It's not just in your head. Your body keeps score:

- **Physically:** Headaches, stomachaches, clenched jaws, and that weird eye twitch you get during tax season.
- **Emotionally:** One minute you're crying over a dog food commercial, the next you're snapping at your partner for loading the dishwasher "wrong."
- **Behaviorally:** Scrolling TikTok at 2 a.m., stress-eating a family-sized bag of chips, or ghosting your friends because "I'm fine, really."

Left unchecked, chronic stress can lead to burnout, insomnia, or even long-term health issues like heart disease. But here's the good news: **you're not powerless.**

Stress Busting Hacks That Don't Require a Yoga Mat (Unless You Want One): Managing stress isn't about achieving Zen-master status. It's about small, doable tweaks that add up. Here's your toolkit:

1. Move Your Body Yes, Really

You don't need a Peloton. Dance in your kitchen to '90s hip-hop. Pace while you take a call. Stretch like a cat waking up from a nap. Movement releases endorphins and nature's mood boosters.

2. Breathe Like You Mean It

Forget "just relax." Try this instead: Inhale for 4 counts, hold for 4, exhale for 6. Repeat until your shoulders unclench from your ears.

3. Do Less, But Better

Saying "no" isn't rude its survival. Trim your to-do list. Delegate. Embrace the magic of "good enough."

4. Talk It Out (No, Really)

Call your mom, vent to a coworker, or rant into your Notes app. Stress thrives in silence.

5. Hack Your Routine

- Sleep: Pretend your bed is a luxury hotel. Ditch screens an hour before bedtime.
- Eat: Swap that third coffee for water. Add a vegetable (any vegetable).
- Play: Watch bad reality TV. Doodle. Do anything that doesn't have a "goal."

6. Laugh at the Chaos

Watch a cat fail at jumping onto a shelf. Send your group chat with that meme about adulting. Stress hates humor.

When to Ask for a Backup: Sometimes stress becomes too heavy to lift alone. If you're feeling stuck, overwhelmed, or just tired, reach out. Therapists, support groups, or even stress-management apps (like Calm or Headspace) can be game-changers. There's no trophy for suffering quietly.

The Bottom Line: Stress isn't a sign you're failing it's a sign you're human. Life will always throw curveballs: flat tires, toddler meltdowns, and Wi-Fi that dies during a storm. But with a few tools in your pocket, you can dodge burnout and reclaim your calm. Start small. Breathe. And remember: You've survived 100% of your worst days so far.



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Mastering the Clock: A Student's Guide to Purposeful Time Management

In the whirlwind of modern life, where demands tug us in countless directions, time often seems like a rare and elusive commodity. Deadlines approach, chores mount up, and the sense of being constantly behind can prove suffocating. This is where the art and science of time management enter a personal compass that can guide us through chaos toward enhanced productivity, reduced stress, and a more meaningful and satisfying existence. It's not about jamming more tasks into each hour, but about working smarter, not harder, and purposefully directing our most valuable resource: time.

Good time management isn't a magic bullet or a rigid one-size-fits-all formula. Rather, it is a personal toolkit flexible, adaptable, and rooted in self-awareness. It begins with understanding how you spend your hours and what truly matters to you. Are you someone who starts strong but gets sidetracked halfway through a task? Do you spend more time worrying about deadlines than working toward them? The first and perhaps the most crucial step is honest self-reflection. Sit down, audit your day, and ask yourself: Where does my time go?

Once you uncover your patterns, the path becomes clearer. The next phase is goal setting specific, actionable goals that bring clarity and motivation. Big, looming assignments or responsibilities can feel paralyzed. That's why breaking them down into smaller, manageable chunks can be transformative. Not only does it lighten the mental load, but each completed step brings a sense of progress. Use the SMART method to define your goals Specific, Measurable, Achievable, Relevant, and Time-bound. This ensures your ambitions aren't vague intentions, but roadmaps with real destinations.

With your goals in place, it's time to prioritize. Not all tasks are created equally and recognizing that truth can be a game changer. Enter the Eisenhower Matrix, a simple yet powerful framework that helps you sort your tasks into four quadrants: Important and Urgent, Important but Not Urgent, Urgent but Not Important, and Neither. Focus first on what's both important and urgent. Then shift attention to the important but not urgent tasks, where long-term success often lies. Learn to delegate, delay, or discard the rest. Strategic prioritization keeps you from spinning your wheels on tasks that don't move the needle.

Once priorities are clear, planning becomes the backbone of effective execution. Use tools that resonate with your personal style daily planners, Google Calendar, to-do list apps, or even simple sticky notes. Block out time for high-focus activities, and don't forget to account for transition times and unexpected hiccups. Task batching, grouping similar tasks together can dramatically improve efficiency. For example, checking all emails during a fixed slot instead of constantly switching contexts throughout the day keeps your mind anchored and alert.

But even the best plans can be derailed by distractions. In today's hyper-connected world, constant pings, pop-ups, and endless scrolling can eat away at your most productive hours. The key is awareness and action. Turn off non-essential notifications, use distraction-blocking tools, and create an environment conducive to deep work. Techniques like the Pomodoro Method, which involves focused 25-minute work sprints followed by short breaks, can improve concentration and prevent burnout.

Equally important is acknowledging that time management isn't a one-time fix, it's an ongoing process of adjustment. Regularly review your strategies. What's working? What's not? Stay flexible. Life is unpredictable, and resilience lies in your ability to adapt. At the same time, remember that managing your

time also means managing your energy. Prioritize rest, healthy meals, physical activity, and moments of quiet reflection. These aren't indulgences; they're the fuel your body and brain need to function at their peak.

Ultimately, time management is about reclaiming your power. It's shifting from feeling overwhelmed and reactive to feeling purposeful and in control. It's not just about doing more it's about doing what matters most. When you start commanding the clock, you're not just improving your efficiency; you're shaping a life that aligns with your goals, values, and well-being.

So, take a breath. Look at the hours ahead. And instead of letting time slip by unnoticed, choose to shape it, one mindful decision at a time. Because in the end, managing your time well isn't just a skill, it's a form of self-respect.



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