



# E-NEWSLETTER

MBA OUTLOOK

**SEPTEMBER – DECEMBER 2025**

VOLUME 14 (ISSUE 7)



# **NEW HORIZON COLLEGE OF ENGINEERING**

Autonomous College Permanently Affiliated to VTU, Approved by AICTE & UGC  
Accredited by NAAC with 'A' Grade, Accredited by NBA



**Established in 2001**

**Accorded Autonomous Status in 2015-16**

**114<sup>th</sup> Rank in NIRF 2020**

**Accredited by NAAC with "A" Grade**

**Accredited by NBA for all UG Programmes**

**Accorded "2f" Status by UGC**

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# BOS – MINUTES OF MEETING

## 11<sup>TH</sup> BOARD OF STUDIES MEETING



### DEPARTMENT OF MANAGEMENT STUDIES



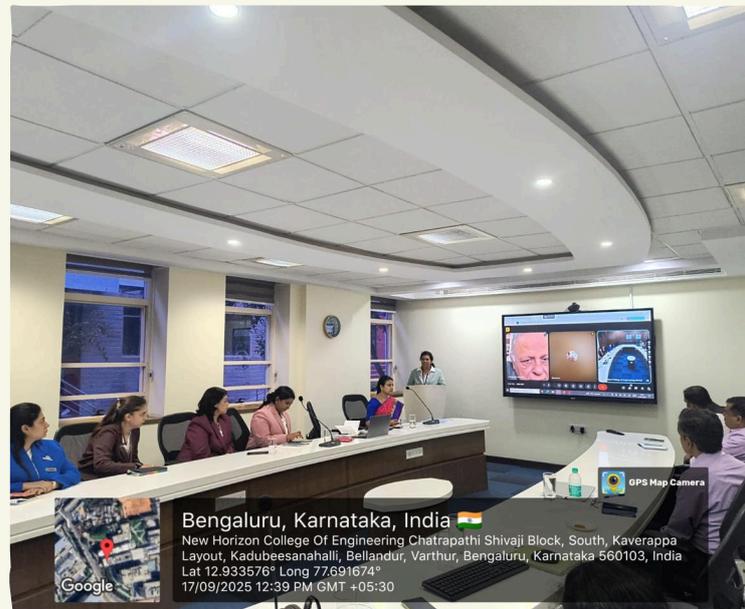
SEPTEMBER 27<sup>TH</sup> 2025



10.00 AM TO 1.00 PM

New Horizon College of Engineering's Department of Management Studies held its 11th Board of Studies (BOS) meeting for MBA on September 17, 2025, from 10:00 AM to 1:00 PM in the Principal Conference Room. Chaired by Dr. Rose Kavitha, the session welcomed VTU nominee Dr. Manoharan S, external experts including Dr. N.M. Agrawal (IIM Adjunct), Dr. Kavitha Jayakumar (Christ University), and Dr. M.S. Rangaraju, plus industry representative Mr. Sudarshan Naganathan (IP Infusion HR Director), meritorious alumna Ms. Pooja (Wissen Technology), and internal faculty.

Key discussions refined the MBA III and IV semester syllabus to support dual specializations, integrating forward-thinking recommendations like the Kehler textbook for Brand Management, AI and Generative AI applications, tax filing software with clinics, cultural immersion projects, new labour codes, multi-generational workforce strategies, ISO audits, lean simulations inspired by Titan and Toyota, predictive analytics using SPSS and time series, business communication across semesters, KPMG's ESG certification, and hands-on analytics electives with real-world cases such as Aravind Eye Care.



The BOS commended the program's robust structure, value-added certifications, and initiatives to transform student projects into research articles, approving syllabus amendments, renaming Managerial Communication to Business Communication, and emphasizing experiential learning. Coordinator Dr. Dhanalakshmi R.V. delivered thanks, with members praising the team's innovative vision.

# ORIENTATION PROGRAMME – PG PROGRAMMES 2025



## DEPARTMENT OF MANAGEMENT STUDIES



**OCTOBER 27<sup>TH</sup> 2025**



**10:00 AM TO 12:30 PM**



**FALCONRY SEMINAR HALL**

New Horizon College of Engineering's Department of Management Studies marked a memorable start for the new PG batch (MBA, MCA, M.Tech) with a vibrant Orientation Programme on October 27, 2025, at the New Horizon Auditorium, offering insights into the academic environment, core values, and future expectations. The event opened with Nada Geethe and the college song to foster pride, followed by a lamp-lighting ceremony symbolizing knowledge, a warm welcome to students and dignitaries, inspiring addresses from Principal Dr. Majunatha on the institution's legacy of excellence and PG education's career impact, and Dean Academics Dr. R.J. Anandhi on curriculum structure, evaluations, and research focus. Chief Guest Ms. Hawwa A.H. Hanjara—certified Independent Director with the Ministry of Corporate Affairs, founder of Billions & Bullions, and India-UK Global AI Delegate—delivered a standout keynote on leadership, emerging technologies, and lifelong learning, motivating students to aim high. It concluded with a vote of thanks and the National Anthem, leaving newcomers energized and confident for the academic year ahead.

# BUSINESS CONCLAVE

**NEW HORIZON COLLEGE OF ENGINEERING**  
**Business Conclave**  
**Agile Leadership**  
Unlocking Today's Competitive Advantage

**Chief Guest**  
**Rtn. Mohan Kumar**  
Consultant - Wipro

**Panelists**

- Ritu S Jain**  
Founder & Director  
TEAPOD
- Manali Mukherjee**  
Managing Director  
Hydax Pvt Ltd
- Srinivasa Eluri**  
SAP/HRMNA Financials Expert  
Senior Manager - Accenture Strategy
- Srinivas C V**  
Strategy and Solutions Lead  
Tata Consultancy Services
- Sivaram Madhavan**  
Standard Chartered  
Program Manager
- Moderator**  
**Indushekar Rajan**  
Former VP Operations  
Volvo Construction Equipment,  
Former Director  
Volvo Group Real Estate India

**Convenor**  
Dr. Priyanshu Kaur Keer  
Professor, MBA

**Coordinator**  
Dr. Rose Kavitha  
Professor, MBA  
Dr. Dhanaalakshmi  
Professor, MBA

**Dr. R. J. Anandhi**  
Dean - Academics

**Dr. Manjunatha**  
Principal

05 December 2025 10:00 AM - 01:00 PM Auditorium

Organised by  
Department of Master of Business Administration

DEPARTMENT OF MANAGEMENT STUDIES



DECEMBER 5<sup>TH</sup> 2025



FALCONRY SEMINAR HALL



10:00 AM TO 12:30 PM

The Department of Management Studies at New Horizon College of Engineering organised a Business Conclave on “Agile Leadership – Unlocking Today’s Competitive Advantage” on 5 December 2025, offering MBA students a dynamic industry–academia interface on leading in a VUCA environment. A keynote by Rtn. Mohan Kumar, Consultant – Wipro, set the context by emphasising agile leadership, AI fluency, and psychologically safe, resilient cultures as critical drivers of organisational transformation.

An expert panel with senior leaders from TEAPOD, Hydax Pvt Ltd, Accenture Strategy, Tata Consultancy Services, and Standard Chartered, moderated by Mr. Indushekar Rajan, shared real-world agile transformation journeys, scaling frameworks such as SAFe and LeSS, and warned against “fake agility” without servant leadership and mindset change. Speakers linked concepts like iterative delivery, cross-functional collaboration, and continuous feedback to concrete business scenarios, helping students see how agile theory translates into practice.

An interactive Q&A allowed students to explore career paths in agile roles, relevant certifications, and application of agile principles in projects and internships, directly supporting course outcomes in Leadership and Organisational Behaviour and strengthening their employability readiness.

# CASE STUDY ANALYSIS



DEPARTMENT OF MANAGEMENT STUDIES



OCTOBER 28<sup>TH</sup> 2025



FALCONRY SEMINAR HALL



2:00 PM TO 4 :00PM

New Horizon College of Engineering's Department of Management Studies conducted an insightful case study analysis session on Social Media Awareness on October 29, 2025. Led by Mr. Jayaram (General Manager) and Mr. Manikandan (Manager of Business Standard, Bengaluru Provision) from 2:00 PM to 4:00 PM in the Falconry Seminar Hall, the interactive workshop sharpened students' analytical skills through structured problem-solving.

Mr. Jayaram outlined clear learning objectives, provided industry context with recent stats, and guided individual case reading followed by group discussions to pinpoint root causes using data like ratios and trends from reliable sources. He applied analytical frameworks rigorously while moderating debates to ensure balanced participation and challenge assumptions.

Students collaborated in groups to brainstorm solutions, assessing them via quantitative feasibility, impact, ethics, and managerial angles, then presented using problem-analysis-solution formats. Emphasis fell on logical reasoning, data-backed arguments, and real-world relevance over memorization.

Immediate constructive feedback honed analytical and presentation abilities, with reflections tying insights to theory and practice for enhanced decision-making. The outcome-oriented approach fostered deeper conceptual understanding and practical competence.

# FRESHER'S DAY



DEPARTMENT OF MANAGEMENT STUDIES



December 11<sup>TH</sup> 2025



Auditorium

The Department of Management Studies organized Freshers' Day to warmly welcome the Batch of 2025–27, marking the beginning of a new academic journey filled with enthusiasm and promise. The event commenced on a patriotic note with the college anthem, setting a tone of unity and pride, followed by the formal inauguration of the programme.

The celebration continued with a series of lively and engaging rounds designed to bring out the confidence, creativity, and spontaneity of the freshers. These rounds ultimately led to the selection of Mr. and Miss Fresher, adding excitement and cheer to the occasion. A special highlight of the event was the Senior-to-Junior Interaction Session, where senior students shared their experiences, challenges, and learnings from their journey in the department. They offered valuable tips on academics, time management, participation in activities, and making the most of campus life, inspiring the juniors to approach their years ahead with confidence and clarity.

Overall, the event fostered a sense of belonging, camaraderie, and motivation, making Freshers' Day a memorable and meaningful welcome for the new batch.



# ALUMNI TALK

**NEW HORIZON**  
COLLEGE OF ENGINEERING  
Department of Management Studies | Alumni Association

**Alumni Talk**

**From Campus to Corporate:**  
Adapting to Changing Industry Trends

- 01 December 2025
- 10:00 AM - 12:00 PM
- 1<sup>st</sup> Year MBA Students
- Manthan Seminar Hall

**Mr. Srihari TS**  
Tax Consultant  
Eisner Amper LLP  
Batch - 2018-2020

Faculty Coordinator: **Dr. Sauml Roy**, Associate Professor - MBA  
Convener: **Dr. Anandhi R J**, Dean - Academics

DEPARTMENT OF MANAGEMENT STUDIES



**December 1<sup>st</sup> 2025**



**Manthan Seminar Hall**



**11:00 AM TO 1:00 PM**

The Department organized an alumni talk titled “From Campus to Corporate: Adapting to Changing Industry Trends” with the objective of exposing students to the evolving expectations of the corporate world. The session was conducted from 11:00 a.m. to 1:00 p.m. and witnessed the participation of 89 students. The talk focused on helping students understand the transition from academic life to professional environments by highlighting current industry trends such as digital transformation, data-driven decision-making, and global compliance requirements.

The session was delivered by Mr. Srihari T. S., Tax Consultant at Eisner Amper LLP. Drawing from his professional experience with reputed organizations such as Grant Thornton and Clean Harbors, he shared practical insights into corporate work culture and industry expectations. Mr. Srihari emphasized the importance of continuous learning, strong technical competency, professional discipline, and ethical conduct in building a successful corporate career.

The session provided students with a clear understanding of the skills required to succeed in today’s competitive corporate landscape. Key learnings included the importance of effective communication, teamwork, analytical thinking, adaptability, and a proactive mindset. Mr. Srihari also offered valuable guidance on career planning, workplace ethics, and staying updated with emerging industry trends. Overall, the talk inspired students to prepare strategically, focus on continuous improvement, and align their skills with evolving corporate requirements.



# ALUMNI TALK

**Alumni Talk**

**FUTURE OF WORK: WHAT HIGH PERFORMING ORGANISATIONS EXPECT - AND HOW STUDENTS CAN START NOW**

**Ms. Pooja kumar**  
Chief of Staff Office Consultant  
Wissen Technology  
Batch 2021-2023

Alumni Coordinator  
**Dr. Saumi Roy**  
Associate Professor  
Department of Management Studies

Convener  
**Dr. Anandhi R J**  
Dean-Academics

4<sup>th</sup> December 2025  
11:00 AM - 1:00 PM  
Falconry Seminar Hall  
1<sup>st</sup> Semester MBA Students

Organizing by  
Department of Management Studies & Alumni Association

## DEPARTMENT OF MANAGEMENT STUDIES



**December 4<sup>TH</sup> 2025**



**Manthan Seminar Hall**



**11 :00 AM TO 1:00 PM**

The Department organized an alumni talk on “Future of Work: What High Performing Organisations Expect – and How Students Can Start Now” with the objective of familiarizing students with the evolving expectations of the modern workplace. The session was conducted from 11:00 a.m. to 1:00 p.m. and witnessed active participation from 159 students. The talk focused on how rapid changes driven by digital transformation, automation, and data-driven decision-making are reshaping organizational structures and workforce requirements.

The session was delivered by Ms. Pooja Kumar, Chief of Staff Office Consultant at Wissen Technology. Drawing from her professional experience in a high-performing technology-driven organization, she provided practical insights into industry expectations and emerging workplace trends. Ms. Pooja emphasized the significance of adaptability, continuous learning, and a growth-oriented mindset, highlighting how these qualities enable professionals to thrive in dynamic and competitive environments.

The session offered students a clear understanding of the skills and attitudes required for future career success. Key takeaways included the importance of problem-solving abilities, effective communication, teamwork, technological literacy, and the balance between technical and soft skills. Ms. Pooja also stressed the need for self-discipline, proactive career planning, and building a strong professional identity through internships, projects, and networking. The session motivated students to take early action, align their competencies with industry requirements, and prepare strategically for opportunities in high-performing organizations.



# GLOBAL BRANDING STRATEGIES



DEPARTMENT OF MANAGEMENT STUDIES



December 16<sup>TH</sup> 2025



Manthan Seminar Hall



9:00 AM TO 11:00 AM

The Department of Management Studies organized a guest lecture on “Global Branding Strategies” with the objective of providing students with industry-oriented insights into how brands build, manage, and scale their presence across international markets. The session aimed to bridge theoretical concepts of branding with real-world global business practices. The key objectives included understanding the importance of global branding, analyzing various global brand strategy models, examining challenges faced during international market entry, and learning best practices through global brand success stories.

The session was delivered by Ms. Tanisha G, who shared valuable perspectives on global branding drawn from industry practices. She began the lecture with an overview of global branding, emphasizing how successful global brands maintain a consistent identity while adapting to local market needs. Ms. Tanisha highlighted the significance of brand equity, brand purpose, and brand promise in a global context. She explained major global branding approaches such as the Standardization Strategy, Adaptation Strategy, and Glocal Strategy, clearly outlining their relevance and application in different international markets.

The lecture enriched students’ understanding of how brands compete and grow in a globalized business environment. Students gained clarity on balancing global consistency with local relevance and learned how strategic branding contributes to long-term competitive advantage. The interactive Q&A session encouraged active participation, with discussions on career opportunities in brand management, emerging global markets, and the future of global branding. Overall, the session reinforced the importance of strategic branding in today’s competitive global markets. The institution sincerely acknowledges Ms. Tanisha G for sharing her valuable insights and extends gratitude to Dr. Manjunatha, Principal, Dr. R. J. Anandhi, Dean Academics, and faculty coordinator Dr. Priyameet Kaur Keer for the successful conduct of the guest lecture.



# DATA TO STRATEGY – HOW MANAGERS USE ANALYTICS FOR COMPETITIVE ADVANTAGE



## DEPARTMENT OF MANAGEMENT STUDIES



December 24<sup>TH</sup> 2025



Manthan Seminar Hall

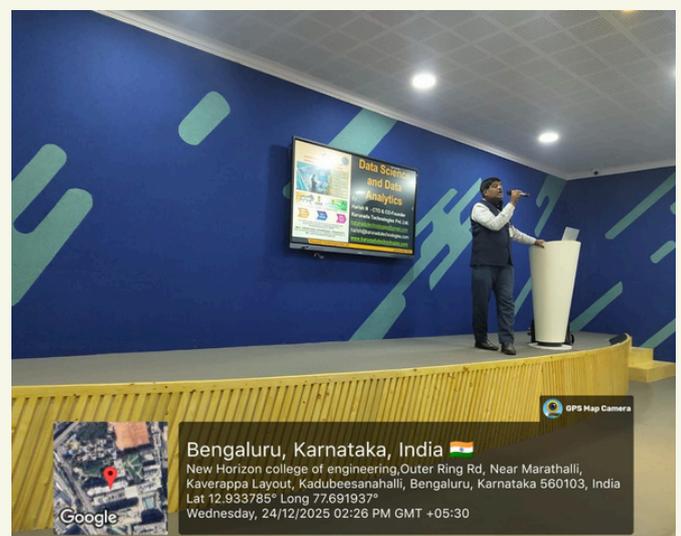


2 PM to 4 PM

The Department of MBA, New Horizon College of Engineering, successfully organized a guest lecture titled “From Data to Strategy: How Managers Use Analytics for Competitive Advantage” on 24th December 2025 at Manthan Hall. The objective of the session was to bridge the gap between theoretical concepts taught in the classroom and real-world managerial practices by emphasizing the strategic importance of data analytics in contemporary business environments. The lecture witnessed active participation from MBA students, making the session engaging and insightful.

The session was delivered by Mr. Harish N, who shared his extensive industry experience and practical perspectives on the application of analytics in business decision-making. He explained how organizations utilize data analytics to achieve competitive advantage, enhance operational efficiency, and support strategic planning. Through real-time industry use cases and discussion on emerging trends, he highlighted the evolving role of managers in a data-driven business landscape and the essential skill sets required to succeed in such environments.

The guest lecture significantly enhanced students’ understanding of analytics-driven decision-making and its relevance across various functional areas such as marketing, finance, operations, and human resources. Students gained clarity on how data transforms into actionable insights that support managerial strategy and organizational growth. The interactive nature of the session encouraged students to clarify their queries, deepening their practical understanding of analytics applications in modern management.



# LEADERSHIP IN TODAY'S ERA



**NEW HORIZON**  
COLLEGE OF ENGINEERING

Expert Talk

## Leadership in Today's Era

15<sup>th</sup> December 2025  
11:00 AM to 01:00 PM  
Manthan Seminar Hall

**Dr. Niti Mahendra**  
Doctor of Science, Alumna of Harvard Business School  
IIMK and Miranda House College DU

Faculty Coordinator  
**Dr. Rose Kavitha**  
Professor - MBA

Convenor  
**Dr. R J Anandhi**  
Dean - Academics

Organised by  
Department of Management Studies

## DEPARTMENT OF MANAGEMENT STUDIES



**December 15<sup>TH</sup> 2025**



**Manthan Seminar Hall**



**11:00 AM TO 1:00 PM**

The Department of Management Studies, New Horizon College of Engineering, organized an insightful session titled "Leadership in Today's Era" with the objective of helping students understand the evolving dynamics of leadership in the modern business world. The session aimed to equip future managers with a deeper appreciation of how leadership styles have transformed to address the demands of rapidly changing organizational, technological, and social environments.

The session was delivered by Dr. Niti Mahendra, a distinguished academician and thought leader in the field of management and leadership development. Known for her engaging communication style and rich professional experience, Dr. Mahendra effectively blended theoretical frameworks with real-world examples, making the topic highly relatable for students. She emphasized the growing importance of emotional intelligence, adaptability, and empathy as essential qualities for effective leadership in today's fast-paced and complex workplace.

Dr. Niti Mahendra highlighted how leadership has evolved from traditional command-and-control approaches to more collaborative, people-centric, and adaptive models. She explained how modern leaders inspire, motivate, and empower teams by fostering trust, inclusion, and innovation. The session encouraged students to reflect on their own leadership potential and understand the competencies required to navigate challenges in contemporary organizations. The interactive and inspiring discussion left a lasting impact, motivating students to develop leadership qualities aligned with today's dynamic business environment.



# REPORT ON SPSS TRAINING FOR 1<sup>ST</sup> YEAR MBA STUDENTS

## Training on SPSS for First-Semester MBA Students

The Department of Management Studies organized a Value-Added workshop on SPSS for first-semester MBA students from 22nd to 24th December 2025, conducted in offline/Blended mode from 9:00 a.m. to 4:00 p.m. A total of 180 students participated in the three-day hands-on training program.

### **Objective of the workshop**

The workshop aimed to familiarize students with SPSS as a fundamental tool for data analysis and research in management studies. It focused on building basic statistical and analytical skills, enabling students to handle data, interpret outputs, and support evidence-based decision-making using statistical software.

### **Key learning outcomes**

- Students understood the importance of statistical analysis in management research and decision-making, including hypothesis formulation and testing.
- Participants gained clarity on when and how to use SPSS for academic research, projects, and management studies.
- They learned to interpret outputs of key tests such as t-test, ANOVA, and Chi-square generated through SPSS.

### **Skill development**

- Students developed hands-on skills in data entry, coding, data cleaning, and running basic statistical tests in SPSS.
- The workshop strengthened their analytical and problem-solving abilities by working with real data sets and reporting results in a structured manner.

### **Knowledge enhancement**

- Participants gained foundational knowledge of statistical concepts relevant to business and management research.
- They understood the link between research objectives, hypotheses, and the choice of appropriate statistical tools, including parametric and non-parametric tests.
- The training highlighted how statistical analysis supports evidence-based decisions in marketing, HR, finance, and operations.

### **Overall impact**

The workshop on SPSS was successfully organized and received positive feedback from the participants, who reported greater confidence in using statistical software for their academic and future professional work.



The poster for the SPSS training workshop features the New Horizon College of Education logo at the top. The main title is "Training on SPSS" under a "Guest Talk" banner. The dates are "22<sup>nd</sup> - 24<sup>th</sup> December 2025", the time is "09:00 AM to 04:00 PM", and the location is "MBA Class Room". The target audience is "1<sup>st</sup> Semester Students". A circular portrait of Dr. Lakshmi Bhooshetty is shown, with her name and title "Assistant Professor, School of Management - Christ" below it. At the bottom, the Faculty Coordinators are listed as Ms. Shalini S N (Senior Assistant Professor - MBA) and Dr. Neelima Ravindran (Assistant Professor - MBA). The Convener is Dr. R J Anandhi (Dean - Academics). The event is organized by the Department of Management Studies.



# LEVERAGING SAP: APPLICATIONS IN MARKETING, HR & FINANCE



The poster features the logo of 'THE NEW HORIZON' at the top. Below it, the title 'Leveraging SAP: Applications in Marketing, HR & Finance' is prominently displayed. The dates '27<sup>th</sup> December 2025 & 2<sup>nd</sup> January 2026' and the time '10:00 AM - 05:00 PM' are listed. The location is 'SAP Lab - Sardar Vallabhbhai Patel Block'. Two speakers are featured: Mr. Mohan Kumar GR, Assistant Professor - ME, and Ms. Smitha B S, Senior Assistant Professor - ME. The convenor is Dr. R J Anandhi, Dean - Academics, and the principal is Dr. Manjunatha. The event is organized by the Department of Management Studies and the Department of Mechanical Engineering.

## DEPARTMENT OF MANAGEMENT STUDIES



27-12-2025 & 02-01-2026



SAP LAB – SARDAR VALLABHBHAI PATEL BLOCK



10:00 AM TO 5:00 PM

The Department of Management Studies conducted an expert session titled “Leveraging SAP: Applications in Marketing, HR and Finance” with the objective of creating awareness about the relevance of SAP as an integrated enterprise resource planning (ERP) solution beyond core engineering domains. The session focused on demonstrating how SAP supports key managerial functions and enables data-driven decision-making across organizations. It highlighted SAP’s growing importance in aligning business processes and improving operational efficiency.

The session was delivered by experts from the Mechanical Engineering Department—Prof. Smitha B. S., Mr. Mohan Umar G. R., and Mr. Venkatesh. Prof. Smitha B. S. emphasized the increasing industry demand for SAP-skilled professionals and encouraged students to develop ERP-related competencies to enhance employability. Mr. Mohan Umar G. R. shared practical industry perspectives and real-time use cases, while Mr. Venkatesh explained how SAP integrates multiple business functions on a single platform to support seamless information flow and informed managerial decision-making.



The session provided students with a comprehensive understanding of SAP applications across marketing, human resources, and finance. Key learning areas included SAP’s role in customer relationship management, data analytics, and campaign planning in marketing; recruitment, payroll processing, performance management, and employee development in HR; and financial accounting, cost control, budgeting, and real-time reporting in finance. The interactive discussion enhanced students’ awareness of the interdisciplinary relevance of SAP, its career prospects, and its significance in meeting contemporary industry expectations, thereby strengthening their knowledge of enterprise systems.

# GLOBAL HR PRACTICES



DEPARTMENT OF MANAGEMENT STUDIES



DECEMBER 8<sup>TH</sup> 2025



MANTHAN SEMINAR HALL



11:00 AM TO 1:00 PM

The Department of Management Studies conducted an orientation session on International Human Resource Management (IHRM) to familiarize students with the complexities of managing human resources in a global business environment. The session highlighted how IHRM differs significantly from domestic HRM due to the need to manage diverse legal systems, cultures, tax structures, currencies, and employee expectations across countries. The importance of studying IHRM was emphasized in the context of globalization, where organizations operate across time zones, compete for global talent, and face high costs associated with expatriate failures.

The Dr. Bharath Chandrashekar explained key strategic approaches in IHRM, including the ethnocentric model (home-country leadership), polycentric model (host-country leadership), and geocentric model (best global talent regardless of nationality). Recruitment in IHRM was discussed as extending beyond technical competence to include adaptability, cultural sensitivity, emotional resilience, and tolerance for ambiguity. Real-world examples such as Walmart's failure in Germany due to cultural misalignment and Euro Disney's challenges in France due to rigid policies and incorrect cultural assumptions were used to illustrate the consequences of neglecting cultural context.

The session stressed the critical role of cross-cultural training through pre-departure preparation, in-country mentoring, and family support, noting that spouse and family adjustment is the most significant factor influencing expatriate success or failure. Variations in global performance management practices were explained through examples like Rakuten's "Englishnization" initiative, while international compensation strategies such as cost-of-living allowances, hardship premiums, and tax equalization were discussed. Success stories of organizations like IKEA and McDonald's demonstrated how balancing global consistency with local adaptation leads to international success. The session concluded by highlighting the growing relevance of IHRM in the digital era, where managing virtual global teams requires cultural intelligence, strong soft skills, and effective coordination across time zones.



# STARTUP OPPORTUNITIES IN INDIAN HEALTHCARE LANDSCAPE



## DEPARTMENT OF MANAGEMENT STUDIES



December 12<sup>TH</sup> 2025



Manthan Seminar Hall



11:00 AM TO 1:00 PM

The Department organized an expert session on the Indian healthcare startup ecosystem to expose students to the rapid growth and transformation taking place in the healthcare sector. The session focused on how innovation and technology are reshaping healthcare delivery models and creating new entrepreneurial opportunities. It aimed to broaden students' understanding of healthcare as an emerging and impactful domain for management and startup ventures.

The session was delivered by Mr. Rajesh K. Dambigam, who shared valuable insights into the structure of healthcare markets in India, key government initiatives, and the evolving startup landscape. He discussed emerging areas such as digital health, telemedicine, AI-driven diagnostics, and health-tech platforms, explaining how these innovations are addressing critical challenges in the healthcare system. His practical approach helped students connect theoretical concepts with real-world industry practices.

The session encouraged students to adopt an entrepreneurial mindset by identifying gaps in affordability, accessibility, and efficiency within healthcare services. Through real-world examples, students gained insights into funding mechanisms, regulatory frameworks, and operational challenges faced by healthcare startups. The interactive discussion generated strong student engagement, with ideas emerging around rural healthcare solutions, diagnostics, and digital services. Overall, the session inspired students to view healthcare as a powerful and meaningful space for innovation and entrepreneurship.



# FINANCIAL AWARENESS AND CONSUMER TRAINING

## Expert Talk

### Financial Awareness and Consumer Training (FACT)

**Ms. Mangaiyarkasi Manoharan**  
Financial Education Trainer,  
National Centre for Financial Education (NCFE)



28<sup>th</sup> November 2025

11:00 AM - 01:00 PM

Manthan Seminar Hall

3<sup>rd</sup> Semester MBA Students

Event Coordinator  
**Prof. Shalini S N**  
Sr. Assistant Professor

Event Coordinator  
**Prof. Rajat B Hubballi**  
Assistant Professor

Convener  
**Dr. Anandhi R J**  
Dean - Academic & M&D

## DEPARTMENT OF MANAGEMENT STUDIES



December 16<sup>TH</sup> 2025



Manthan Seminar Hall



9:00 AM TO 11:00 AM

A guest talk on “Financial Awareness and Consumer Training” was organized for MBA students with the objective of enhancing their understanding of personal finance, government-supported financial schemes, and informed investment decision-making. The session aimed to bridge the gap between theoretical financial knowledge and real-life financial practices by providing students with practical, consumer-centric insights essential for responsible financial behavior in today’s dynamic economic environment.

The session was delivered by Ms. Mangaiyarkasi Manoharan, an accomplished finance and training professional with a strong blend of academic excellence and industry expertise. She holds a B.E. (CSE), MBA (HR), and a PG Diploma in Training & Development, and is a Chartered Banker (UK) with certifications including CAIIB and CISA. An Author, Senior IS Auditor, and NCFE-emplanelled trainer, she brings extensive experience in consumer finance, compliance, and digital risk. Her passion for financial literacy and youth empowerment added significant depth and credibility to the session.

The session provided students with a comprehensive understanding of government financial schemes related to savings, insurance, pensions, and social security, along with their objectives, benefits, and practical relevance. Various investment avenues—such as bank deposits, mutual funds, insurance products, and government-backed instruments—were discussed with emphasis on risk-return trade-offs and goal-based financial planning. A key highlight was the focus on consumer awareness, where students learned about their rights, responsibilities, and how to critically evaluate financial products to avoid misleading offers.

The interactive Q&A session reinforced learning and encouraged responsible financial decision-making. Overall, the talk significantly enhanced students’ financial awareness and equipped them with practical knowledge applicable to real-life financial situations, adding strong value to the MBA curriculum.



# VILLAGE RATION DISTRIBUTION PROGRAM AT NISARGA GRAMA



DEPARTMENT OF MANAGEMENT STUDIES



SEPTEMBER 12<sup>TH</sup> 2025



Nisarga Grama

The Department of MBA organized a Village Ration Distribution Outreach Program as part of its social responsibility initiative to support economically weaker sections and promote community welfare. The program was conducted at Nisarga Grama on 12th September 2025 and at Makala Dhama on 19th September 2025. The outreach was accompanied by Prof. Sheshu, Prof. Rajat, and Prof. Naresh, along with Admin Staff Mr. Suresh, office boys, support staff, and MBA students. The team distributed ration kits containing essential food items such as rice, pulses, oil, sugar, and other basic groceries. At Nisarga Grama, the distribution commenced at 12:30 PM, where faculty and students interacted with villagers, understood their needs, and ensured a respectful and systematic distribution to identified households. Similarly, at Makala Dhama, the team coordinated beneficiary listings and engaged with the local community to understand their living conditions and challenges. The outreach program provided students with valuable hands-on experience in social service, teamwork, planning, logistics management, and empathetic engagement with rural communities.

The Department expresses sincere gratitude to the Institution Management for their support, faculty coordinators for their guidance, Admin Staff, Mr. Suresh, office boys, and support staff for their assistance, and students for their enthusiastic participation. Appreciation is also extended to the village panchayat representatives and community members for their cooperation, making the program a successful and meaningful initiative that reinforced the importance of community engagement and social responsibility.



# STUDENT ARTICLE

Written by Vemuri

Bhagawanthi

USN- 1NH24BA171

Class- III Sem MBA "A"



When Growth Is Quiet

College life often teaches us to celebrate the loud moments—achievements announced on stages, results pinned to notice boards, victories that come with applause.

But some of the most important growth happens quietly.

It happens on ordinary days—

when we show up even when we feel unsure,

when we learn to manage responsibility without being reminded,

when we listen more than we speak

and begin to understand who we are becoming.

Growth is not always visible.

Sometimes it looks like patience.

Sometimes it looks like choosing consistency over comfort.

Sometimes it is learning to balance ambition with empathy,

competition with collaboration.

In classrooms, corridors, internships, and conversations,

we are constantly being shaped—

not just into professionals,

but into individuals who can think, adapt, and care.

College is not merely a phase to “get through.”

It is a space where values are tested,

confidence is built slowly,

and resilience becomes a habit.

We may not remember every lecture,

but we will remember the discipline we developed,

the friendships that taught us trust,

and the moments when we realized

that we are capable of more than we once believed.

# STUDENT ARTICLE

Written by Prerana

Prakash

USN- 1NH24BA120

Class- III Sem MBA "C"



## OPERATION SINDHOOR: A TRIBUTE TO COURAGE AND 25 YEARS OF NEW HORIZON PRIDE

As New Horizon College of Engineering marks its 25th glorious year, SARGAM 2025 rises with a theme that echoes strength, unity, and pride — Operation Sindhoor. The name itself carries the spirit of valor and patriotism, symbolizing India's ever-burning flame of courage and sacrifice.

In the essence of Operation Sindhoor, we see a reflection of NHCE's own journey — one of perseverance, innovation, and purpose. Just as soldiers dedicate themselves selflessly to protect their nation, NHCE has spent twenty-five years nurturing young minds to serve society with knowledge, integrity, and compassion. The theme stands as a salute to both our nation's heroes and the unsung warriors within our classrooms — the students, teachers, and visionaries who shape the future.

SARGAM has always been more than a cultural fest; it is the heartbeat of NHCE — where creativity meets emotion, and unity meets expression. This year, the celebration carries deeper meaning. It's not just about performances and colors; it's about remembering the values that define us — courage, resilience, and pride in our identity as Horizonte.

As the campus lights up on 15th and 16th November 2025, each performance will narrate a story of sacrifice, progress, and belonging. Operation Sindhoor reminds us that patriotism is not only about battles fought on borders, but also about the determination to rise, contribute, and make a difference — just as NHCE has done for the past 25 years.

# STUDENTS ACHIEVEMENTS



**WELCOME  
OUR PROUD  
WINNERS**

**Ms. Abhijna A M  
USN: 1NH24BA003  
Student of the MBA  
department**



The New Horizon College of Engineering Women's Basketball Team secured the Runner-up position in Kreedotsav-25, a State-Level Intercollegiate Sports Fest organized by BMS College of Engineering on 27<sup>TH</sup> and 28<sup>TH</sup> November 2025. The team demonstrated exemplary teamwork, discipline, and sportsmanship throughout the tournament. It is noteworthy that Ms. Abhijna A M (USN: 1NH24BA003), a student of the MBA department, was a member of the team and played a significant role in achieving this commendable accomplishment.

# STUDENTS ACHIEVEMENTS



**ALAN RICHARD E**  
25MBA172-T

**NAWAZ KHAN**  
25MBA161-T

The All India Inter-Club Championship was held at Navelim, Goa, on 8th and 9th December, with 16 clubs from various states participating in the event. Representing Karnataka in the American Flag Football category, Mamba's Club delivered an outstanding performance and secured 1st place in the championship.

The winning team included Alan Richard E and Nawaz Khan from New Horizon College of Engineering, Department of Management Studies, whose efforts contributed significantly to this achievement, bringing pride to their club, college, and state.



**NITHYA SHREE K**  
STUDENT OF  
MBA  
NEW HORIZON  
COLLEGE OF  
ENGINEERING

Nithya Shree K, student of the MBA Department of the New Horizon College Of Engineering participated in the International Conference on Organisational Culture, Work Values and Organisational Performance in Higher Education Institution (ICOC'25) organised by CHRIST (Deemed to be University), Bangalore, India, held on August 6TH 2025

# STUDENTS ACHIEVEMENTS



Alwin Bijoy Rodrigues participated in the Inter Collegiate District Level Volleyball Tournament, conducted from January 21 to 23, 2026, at Ballari Central University grounds. This VTU-organized district-level event involved college teams competing in volleyball under the Department of Physical Education for the 2025-26 sports calendar.



**ALWIN BIJOY RODRIGUES**  
**25MBA169-T**



He also took part in the Inter State Level Physical Education & Sports Tournament 2024, held in 2024 by VTU's Department of Physical Education & Sports University. The venue is indicated as a state-level sports site associated with VTU, focusing on inter-state volleyball competition during the 2023-24 academic year.



# STUDENT FEST PARTICIPATION



The Students of New Horizon College of Engineering, MBA Department participated in the Magnovite fest organized by Christ University, Kengeri campus, on November 26<sup>TH</sup> and 27<sup>TH</sup>, 2025. Each of us was actively involved in various events and activities. A total of five teams participated in different competitions. It was a great learning experience that boosted our confidence and teamwork..

- Raghavan M S – 25MBA015
- Navya N – 25MBA010
- Pragathi V – 25MBA092
- Sharan – 25MBA024
- Tarun Rajput – 25MBA042
- Arya M J – 25MBA065
- Aryan Surya – 25MBA040

- Chirag jain – 25MBA041
- ChoharthaR – 25MBA134
- Dhanush – 25MBA126
- Chaithra – 25MBA014
- Anusha A – 25MBA170
- Harshika – 25MBA032
- Amogha U – 25MBA165

# FACULTY ARTICLE

## FROM BALANCE SHEETS TO BIG DATA: HOW ANALYTICS IS REDEFINING FINANCIAL DECISION-MAKING

Financial decision-making has undergone a fundamental transformation as organizations move beyond traditional balance-sheet analysis toward data-intensive, analytics-driven models. In 2025, the global adoption of big data analytics in the banking, financial services, and insurance sector has crossed a critical threshold, with over two-thirds of financial institutions actively deploying analytics for risk management, fraud detection, and strategic planning. Market estimates indicate that investments in financial analytics are growing at an annual rate of nearly 30 percent, reflecting the increasing reliance on real-time data, artificial intelligence, and machine learning.

Empirical evidence shows that analytics-enabled banks are able to detect more than 90 percent of fraudulent transactions in advance, reducing financial losses and strengthening regulatory compliance. Predictive analytics has improved forecasting accuracy by approximately 20–25 percent, while prescriptive models are enabling firms to simulate multiple decision scenarios before capital allocation. Operationally, organizations leveraging advanced analytics report cost reductions ranging from 20 to 30 percent due to automation, optimized workflows, and faster decision cycles. Customer-centric analytics has further reshaped financial services, with data-driven personalization contributing to a 25 percent increase in cross-selling success and measurable gains in customer retention and satisfaction.

The shift from static historical reports to dynamic dashboards and real-time insights has reduced decision-making time by more than 10 percent across large financial enterprises. However, this transformation also presents challenges, including data governance, privacy compliance, and a growing shortage of skilled analytics professionals. Despite these constraints, the trajectory is clear: finance is evolving into a discipline where competitive advantage is increasingly determined by the ability to convert vast volumes of structured and unstructured data into actionable intelligence. As analytics becomes embedded in core financial strategy, the role of finance professionals is expanding from record-keepers to strategic advisors, marking a decisive shift from balance sheets to big data in shaping the future of financial decision-making.

### Conclusion

The shift from balance sheets to big data marks a structural change in the finance function rather than a technological upgrade alone. Statistical evidence clearly shows that organizations embracing analytics gain measurable advantages in risk control, cost efficiency, and customer value creation. As financial environments become more complex and data volumes continue to expand, decision-making rooted in advanced analytics will define resilience and competitiveness. Ultimately, the future of finance belongs to institutions that can translate data into insight and insight into informed, timely decisions.

**Dr. Rose Kavitha**  
**Professor**

## WOMEN IN ARMED FORCES– BREAKING BARRIERS

### “Women in Armed Forces: Breaking Barriers, Building Legacies”

#### “Excellence knows no gender.”

For centuries, the armed forces have been perceived as a male bastion, symbolizing strength, discipline, and unyielding courage. Today, women across the globe are challenging and reshaping this perception. They are not only joining the ranks but also excelling in positions once thought unattainable for them. Their increasing presence in the military reflects both the progress of gender equality and a significant shift in how nations define and uphold the concept of defense.

#### A Journey of Determination

The path of women in the armed forces has been marked by perseverance and resilience. In the early years, their roles were largely confined to medical, administrative, or supportive duties, while combat and command positions remained exclusively male domains. Gradually, persistent advocacy for gender inclusion, along with the remarkable contributions of women in key missions, began to shift perceptions. Today, nations such as India, the United States, Israel, and the United Kingdom have opened doors to women in combat, leadership, and frontline roles, reshaping the very fabric of military service.

#### A Symbol of Empowerment

The inclusion of women in the armed forces goes beyond representation it signifies true empowerment. It underscores a nation's dedication to merit, fairness, and equality. Women contribute distinct perspectives, resilience, and leadership that enrich and strengthen military institutions. Their presence not only enhances defense capabilities but also inspires young girls to envision greater possibilities, breaking through age-old stereotypes of gender roles.

#### Challenges & Context

While women have formally been allowed into a wider range of military roles, their actual deployment in combat or frontline positions has often remained limited. Operation Sindoor demonstrates how these boundaries are beginning to expand.

Physical danger: Female personnel at forward posts faced direct wartime threats, including shelling and cross-border fire. This was not symbolic participation—it required endurance, exposure, and courage equal to that of their male counterparts.

Leadership under fire: Commanding units such as BSF forward posts and Air Defence units in active conflict demands more than technical expertise. It calls for resilience, morale building, and decisive leadership. In Operation Sindoor, women exercised these responsibilities fully, proving their capability in the most demanding conditions.

#### Conclusion

Women in the armed forces signify more than just presence they exemplify strength, expertise, and dedication to the nation. By serving in combat zones, leadership roles, and peacekeeping missions, they are building a lasting legacy of courage and determination, inspiring generations to come.

“They fight not just for a nation, but for equality.”

**Dr. Priyameet Kaur Keer**  
**Professor**

## Are Karnataka's Startup and MSME Policies Truly Building a Sustainable Entrepreneurship Ecosystem?

### Are Karnataka's Startup and MSME Policies Truly Building a Sustainable Entrepreneurship Ecosystem?

By a Policy & Entrepreneurship Analyst – MADHURAJ C A, ASSISTANT PROFESSOR, DEPARTMENT OF MBA

Karnataka has long enjoyed the reputation of being India's startup capital. Bengaluru's vibrant innovation culture, presence of global technology firms, and proactive state policies have positioned the state as a leader in entrepreneurship. But beyond the success stories and unicorn headlines, a deeper question remains: are Karnataka's startup and MSME policies effectively building a sustainable entrepreneurship ecosystem across the state?

#### From Startup Capital to Ecosystem Builder

In recent years, the Government of Karnataka has launched multiple initiatives aimed at strengthening entrepreneurship beyond urban centers. The Startup Policy 2025–2030, with a proposed outlay of ₹518 crore, aims to support 25,000 startups, of which 10,000 are expected to emerge outside Bengaluru. This shift signals a conscious move from startup concentration to ecosystem expansion.

However, sustainability is not merely about the number of startups registered. It is about long-term survival, employment generation, regional inclusion, and resilience of MSMEs, which form the backbone of Karnataka's economy.

#### MSMEs: The Silent Employment Engines

While startups capture headlines, MSMEs quietly generate employment and ensure economic stability. According to MSME department estimates, Karnataka hosts over 70 lakh MSMEs, employing nearly 1.2 crore people. Government schemes related to credit facilitation, skill development, cluster development, and technology adoption are designed to support this sector.

Yet, conversations with MSME owners often reveal a gap between policy intent and ground-level impact. Many entrepreneurs acknowledge the existence of schemes but struggle with procedural complexity, limited awareness, and delayed implementation.

#### Policy Effectiveness = More Than Budget Allocations

Policy effectiveness is not measured by financial allocation alone. It depends on:

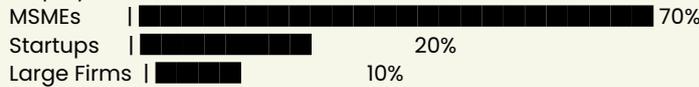
- Ease of access to schemes
- Institutional coordination
- Awareness among entrepreneurs
- Speed of implementation
- Measurable outcomes like employment and firm survival

#### Employment Generation: The Missing Metric

One notable gap in policy evaluation is the limited emphasis on employment generation metrics. While startup numbers are tracked meticulously, systematic data on jobs created by MSMEs supported through ecosystem initiatives is scarce.

#### Employment Contribution by Enterprise Type (Indicative)

##### Employment Share (%)



Source: Compiled from MSME & Startup India reports

This simple comparison highlights why MSME-centric ecosystem strengthening is crucial for sustainable employment growth.

#### The Ecosystem Approach: A Way Forward

A truly sustainable entrepreneurship ecosystem requires more than isolated schemes. It demands policy coherence, institutional collaboration, and entrepreneur-centric governance. Incubation centres, financial institutions, universities, industry associations, and local governance bodies must work as an integrated system rather than in silos.

Karnataka has the institutional capacity to achieve this. What is required now is:

- Better policy awareness at the district level
- Simplification of procedures
- Continuous feedback from MSME owners
- Employment-focused policy evaluation

#### Conclusion: From Policy to Practice

Karnataka's startup and MSME policies reflect strong intent and progressive vision. However, the true test lies in their ability to create sustainable enterprises, stable employment, and inclusive regional growth. Moving forward, policymakers must shift focus from policy announcements to ecosystem outcomes.

Karnataka succeeds in aligning its policies with grassroots entrepreneurial realities, it can emerge not just as India's startup capital—but as a model state for sustainable entrepreneurship ecosystems.

**Prof. Madhuraj C A**  
**Assistant Professor**

# Redefining Success: Where Health Meets Wealth

In the race to earn more, many people unknowingly sacrifice their health and peace of mind. Long working hours, constant stress, and unhealthy daily routines have become common features of modern life. Yet true wealth is not measured by income alone, but by the balance one maintains between earning and living. An often-overlooked truth is that financial wellness cannot exist without physical and mental well-being. While money can provide comfort and security, it cannot undo the damage caused by chronic stress, poor sleep, or neglected health. Individuals who prioritize fitness, adequate rest, and mental calm are more likely to make sound financial decisions and remain productive over longer periods.

Good health functions as a silent financial asset. Rising medical expenses and loss of productivity due to illness can weaken even the strongest financial plans. In contrast, healthy individuals are better equipped to manage their careers, adapt to challenges, and sustain their earning capacity well into later years. Equally important is disciplined money management.

Controlled spending, regular savings, and long-term investing help build financial stability and reduce anxiety about the future. Rather than chasing quick profits, lasting financial security comes from patience, planning, and aligning finances with realistic life goals. Perhaps the most important message is that money should serve life—not replace it. Financial success without health or purpose often leads to dissatisfaction and burnout. True success lies in using money as a tool to support well-being, relationships, and personal fulfillment. As the pressures of modern life continue to grow, the lesson remains clear: wealth is meaningful only when it contributes to a healthy, balanced, and fulfilling life. After all, success is not defined solely by bank balances, but by the quality of life we lead.

**Prof. Naresh K V**  
**Assistant Professor**

# CASE STUDY :- “MAXCONNECT: SCALING A LOCAL HANDICRAFTS BUSINESS THROUGH E-COMMERCE IN INDIA”

In 2024, MaxConnect Handicrafts was a small artisan collective based in Udipi, Karnataka, known for Ikat textiles, carved wooden toys, and brassware. The business relied heavily on local market sales and seasonal tourist footfall, which made revenue highly cyclical. Amid rising internet adoption and digital payments across India, the founders decided to pursue e-commerce to stabilize and grow sales.

They launched on major marketplaces such as Flipkart and Amazon, and simultaneously built a direct-to-consumer (D2C) website with social commerce links on Instagram and WhatsApp Catalogues. The shift was backed by the rapid expansion of India's e-commerce ecosystem – the Indian e-commerce market was valued at about ₹10.8 lakh crore (US\$125 billion) in 2024 and is expected to grow to ₹29.9 lakh crore (US\$345 billion) by 2030 with an annual growth rate of ~15 % (CAGR) due to rising digital adoption and smartphone penetration.

Within the first six months of transitioning online, MaxConnect's product visibility expanded beyond Karnataka to tier-2 and tier-3 cities. Rural internet users also increased the customer base: by March 2024, rural internet subscribers in India reached 398 million, up significantly from prior years. MaxConnect employed UPI and wallet payments to simplify checkout, reflecting a broader trend where digital payments such as UPI recorded billions of transactions monthly across the country.

By the end of year one, online orders accounted for nearly 40 % of MaxConnect's revenue. Seasonal peaks during festivals brought spikes in average order values, mirroring national trends where Indian e-commerce platforms reported significant weekend and festive sales growth across electronics and lifestyle products. The company also began exporting through marketplace channels, tapping into opportunities where Indian sellers cumulatively exported billions in goods globally over the past decade via platforms like Amazon.



Despite successes, MaxConnect faced challenges with logistics in remote areas and maintaining quality standards across a broad product catalogue, echoing sector-wide concerns about standards compliance and regulatory scrutiny. In response, the founders adopted stricter quality checks and partnered with reliable logistics providers experienced in e-commerce shipments, which improved customer satisfaction and repeat purchase rates.

## 1. How did e-commerce adoption help MaxConnect expand its market reach and revenue?

E-commerce adoption enabled MaxConnect Handicrafts to transcend geographical limitations inherent in traditional retail by reaching customers in tier-2 and tier-3 cities and engaging rural buyers with improving internet access – rural internet subscribers in India reached around 398 million by March 2024. With India's e-commerce market expanding rapidly (from about ₹10.8 lakh crore in 2024 to an expected ₹29.9 lakh crore by 2030), the online presence allowed MaxConnect to tap into a broader consumer base, diversify revenue streams, and reduce dependence on seasonal tourism. They leveraged digital payment methods popular nationwide, including UPI, contributing to a more seamless checkout experience and helping online sales grow to nearly 40 % of total business within a year.

## 2. What challenges did the company face in its e-commerce journey, and how were they addressed?

MaxConnect encountered logistics and quality assurance challenges common in the rapidly growing Indian e-commerce landscape, which sometimes led to delivery delays and inconsistent product perception – issues experienced by several sellers due to the scale and diversity of India's markets. Regulatory scrutiny, such as quality compliance enforcement in e-commerce warehouses, highlights broader sector challenges with standards. To overcome these obstacles, the company established stricter internal quality control and collaborated with specialized logistics partners to improve delivery reliability. This not only enhanced customer satisfaction but also built trust in online purchases – a critical factor in retaining customers in a market where expectations are shaped by major players and rising e-commerce adoption trends.

# CASE STUDY :- "ZOMATO'S GROWTH, IPO & INNOVATION: A FOOD-TECH SUCCESS STORY"

Zomato was founded in 2008 in New Delhi by Deepinder Goyal and Pankaj Chaddah, born from observing colleagues struggle to find restaurant menus. This inspired an online restaurant discovery platform that digitised menus and simplified finding dining options. Evolving rapidly, Zomato became a comprehensive food-tech ecosystem integrating discovery, delivery, reviews, ratings, and recommendations.

Leveraging India's digital boom, Zomato now serves 25 million customers across 500+ cities, supported by top investors like Sequoia Capital, Temasek Holdings, and Info Edge. Strategic acquisitions—Menu Mania (New Zealand) and Urbanspoon (USA)—expanded its global reach.

FY 2025 financials (under Eternal Ltd.):

- Operating revenue: ₹20,243 crore (+67% YoY from ₹12,114 crore)
- Profit After Tax: ₹527 crore (profitability milestone)
- Q4 FY25 revenue: ₹5,833 crore (+64% YoY)

## Growth Journey & Innovation

Zomato's sustained growth stems from technology leverage, strategic pivots, and market tailwinds.

Core Growth Drivers:

- Smartphone penetration + affordable data unlocked a massive digitally-savvy customer base.
- Asset-light platform model connects customers, restaurants, and delivery partners, enabling 500+ city scale without owning infrastructure while boosting order frequency and Gross Order Value.
- Reviews, ratings, recommendations built trust, making Zomato the go-to food platform.

Strategic Diversification:

- Zomato Pro: Loyalty programme driving repeat orders.
- Cloud kitchens: Low-cost delivery-only formats for partners.
- Hyperpure: B2B supply chain for ingredients, creating ecosystem stickiness.
- Blinkit: Quick commerce for groceries/daily essentials, emerging as a valuation powerhouse.

These moves diversified revenue, boosted resilience, and positioned Zomato in broader digital consumption.

## IPO Significance in India

Zomato's 2021 IPO was a watershed moment for Indian capital markets:

Key Impacts:

- First major loss-making tech IPO from consumer internet, redefining valuation from profit to growth + scalability.
- Demonstrated investor faith in digital platforms, with strong institutional/retail demand.
- Enhanced governance/transparency through mandatory disclosures and compliance.
- Provided liquidity/exits for investors like Info Edge, Sequoia, Temasek.
- Pioneered path for fintech, edtech, SaaS startups to list publicly.

## Q1: Primary factors driving Zomato's growth

- Digital infrastructure: Smartphone/internet adoption enabled mass access.
- Platform economics: Asset-light model scaled across 500+ cities.
- Diversification: Zomato Pro, cloud kitchens, Hyperpure, Blinkit reduced single-stream risk.
- Tech edge: Data analytics optimized logistics/customer experience.
- Macro trends: Urbanisation, incomes, lifestyle shifts favoured online convenience.

## Q2: Why was Zomato's IPO significant?

- Pioneered loss-making tech listing, valuing growth over profit.
- Signaled digital economy maturity with broad investor participation.
- Improved governance/accountability via public disclosures.
- Enabled investor exits and VC confidence.
- Opened IPO doors for other Indian tech startups.



# CASE STUDY: AMUL – THE TASTE OF INDIA AND THE CHALLENGE OF SUSTAINABLE GLOBAL GROWTH

In the years following India's independence movement, dairy farmers in Gujarat struggled against monopolistic buyers who paid very low prices for milk. In 1946, encouraged by Sardar Vallabhbhai Patel, farmers formed a cooperative that would later evolve into the Amul brand. Over time, with the leadership of Dr. Verghese Kurien, Amul became the foundation of India's White Revolution and transformed India into one of the world's largest milk producers. Amul operates under the Gujarat Cooperative Milk Marketing Federation (GCMMF), which represents millions of milk producers organized into a three-tier cooperative structure—village societies, district unions, and state-level federation. This structure ensures that farmers receive a significant share of consumer payments and benefit directly from the brand's success.

Over decades, Amul became synonymous with value, quality, and availability. Its wide distribution network of thousands of distributors and lakhs of retailers ensures product availability across India, from rural areas to metro cities. Investment in cold-chain logistics helped maintain consistent product quality and freshness, building strong consumer trust. One of Amul's biggest strengths is its marketing innovation. The iconic Amul Girl campaign launched in the 1960s used humor and topical commentary to build strong emotional connections with consumers. The "Utterly Butterly Delicious" messaging and topical ads became part of Indian popular culture and helped the cooperative compete with multinational FMCG giants.

Despite its strong domestic dominance, Amul faces several future challenges. As it explores global expansion, it must adapt to local tastes, regulatory frameworks, and distribution complexities. The cooperative structure, while empowering farmers, can slow decision-making and product innovation compared to private competitors. Additionally, rising consumer expectations for premium dairy products, exotic flavors, and sustainable sourcing may pressure margins. Environmental sustainability, animal welfare concerns, and global dairy industry scrutiny may require Amul to invest more in responsible sourcing, green logistics, and ethical dairy practices. These pressures will test Amul's ability to maintain its cost leadership while meeting global standards.

Today, Amul stands not just as a dairy brand but as a symbol of cooperative success, rural empowerment, and affordable nutrition for millions. The question now is whether this uniquely Indian model can scale globally while maintaining trust, quality, and farmer welfare.



## Q1. What are the key success factors behind Amul's strong brand equity in India?

- Cooperative farmer-owned business model ensuring supply stability
- Strong distribution network and cold chain infrastructure
- Value-for-money pricing strategy
- Iconic and consistent marketing (Amul Girl, topical ads)
- High product quality and wide product portfolio

## Q2. How does the cooperative model create competitive advantage for Amul?

- Ensures farmer loyalty and consistent raw material supply
- Enables competitive pricing due to lower procurement conflicts
- Builds strong rural economy linkages and social trust
- Aligns farmer and brand interests

## Q3. What challenges might Amul face in global expansion?

- Taste and cultural preference differences
- Strict international dairy regulations
- Cold chain and logistics costs
- Strong competition from global dairy giants
- Brand awareness outside India



# CASE STUDY

## BLUESKY FASHION LTD. – FINAL ACCOUNTS WITH ADJUSTMENTS

An academic case study-based learning session was held on 17 December 2025 for MBA 1st Semester students, focusing on the practical preparation of final accounts using the case of BlueSky Fashion Ltd., a company engaged in the designer clothing and accessories business. The session aimed to enhance students' conceptual understanding and practical skills in preparing Trading Accounts, Profit & Loss Accounts, and Balance Sheets with necessary year-end adjustments.

### Background:

BlueSky Fashion Ltd. prepared its final accounts for the year ended 31 March 2025 to assess operating performance and financial position. The company's trial balance indicated strong sales and significant investment in plant and machinery, highlighting its growth focus. Various adjustments relating to inventory, depreciation, expenses, and provisions were made to ensure a true and fair financial representation.

### Trading Account:

The Trading Account was prepared to determine the gross profit from operations. After accounting for opening stock, purchases, direct expenses such as wages and carriage inwards, and valuing the closing stock at ₹1,50,000, the company reported a healthy gross profit, reflecting effective cost management and strong market demand for its designer products.

### Profit & Loss Account:

**The Profit & Loss Account incorporated indirect expenses and major year-end adjustments, including:**

- Recognition of outstanding salaries to ensure expense matching.
- Adjustment of prepaid rent to prevent expense overstatement.
- Depreciation on plant and machinery to account for asset usage.
- Writing off bad debts and creating a provision for doubtful debts to mitigate credit risk.
- Adjustments for interest on capital and drawings, in line with partnership-style accounting principles.
- After incorporating all adjustments, the company achieved a net profit, indicating operational efficiency and prudent financial control.

### Balance Sheet as on 31 March 2025:

- The Balance Sheet presented a sound financial position with:
- Adequate current assets, including inventory, debtors, bills receivable, and bank balance.
- Proper recognition of current liabilities, such as creditors, bills payable, and outstanding expenses.
- Depreciated asset values ensuring accurate valuation.
- Adjusted capital account after accounting for drawings, interest, and net profit.
- The inclusion of provisions and accruals strengthened the financial statements' reliability and compliance with accounting principles.

### Commentary on Performance:

**Profitability:** Strong sales and cost control contributed to a robust gross and net profit margin, demonstrating overall profitability.

**Liquidity:** The firm maintained ample liquidity, with current assets sufficient to meet short-term obligations, reflecting effective working capital management.

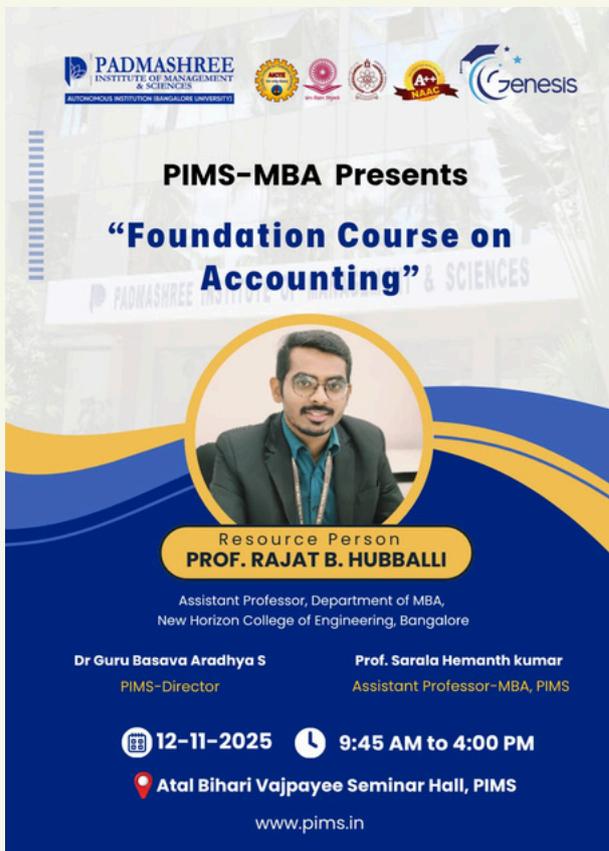
### Conclusion:

The case study session provided students valuable practical exposure and analytical understanding of final account preparation. It emphasized the significance of year-end adjustments in presenting accurate and fair financial statements, bridging the gap between theoretical knowledge and real-world accounting practice.



# FACULTY ACHIEVEMENTS

## Prof. Rajat B Hubballi ASSISTANT PROFESSOR DEPARTMENT OF MANAGEMENT STUDIES



The poster features the logos of Padmashree Institute of Management & Sciences, Genesis, and A++ Rating. It announces a 'Foundation Course on Accounting' presented by PIMS-MBA. Prof. Rajat B. Hubballi is highlighted as the Resource Person, with his photo and title. Other faculty members, Dr. Guru Basava Aradhya S and Prof. Sarala Hemanth Kumar, are also listed. The event is scheduled for 12-11-2025 from 9:45 AM to 4:00 PM at the Atal Bihari Vajpayee Seminar Hall, PIMS. The website www.pims.in is provided at the bottom.



The Department of Management Studies congratulates Rajat B. Hubballi, Assistant Professor.

He was invited as a Resource Person during the Genesis 2025 Student Orientation Programme for MBA students at Padmashree Institute of Management and Sciences (Autonomous), held on 12 November 2025. Conducted as part of the Foundation Course on Accounting by the Department of Management Studies (MBA), the session introduced students to core accounting fundamentals, their practical relevance in managerial decision-making, and real-world business applications. These recognitions reflect Mr. Rajat B. Hubballi's continued commitment to academic excellence, student-centric learning, and meaningful engagement with the academic community.

# PAPER PUBLICATIONS

**Department of Management Studies**  
**Research Conference Publications for the Academic Year 2025-26**

SI No	Faculty Name	Paper Title	Month Year	Journal / Conference Title	Source (Scopus / WoS)	Type (Mention Journal / Conference)
1	Dr. Rose Kavitha	Synergistic Modelling of Mental Well-Being: A Sustainable Approach Through Structural Equation and Mathematical Optimisation	27.11.2025-28.11.2025	International Conference SUSTAINABLE SYNERGIES Technological Innovation and Resilience in Global Business Practices	Scopus	Conference
2	Dr.Priyameet Kaur Keer	A Comprehensive Review on the evolution of electric vehicle charging infrastructure"	19.11.2025-21.11.2025	IEEE	Scopus	Conference
3	Dr.Priyameet Kaur keer	Deep learning based precision agriculture system for automated crop disease detection	19.11.2025	IEEE	Scopus	Conference

**Department of Management Studies**  
**Research Publications for the Academic Year 2025-26**

SI No	Faculty Name	Paper Title	Month Year	Journal / Conference Title	Volume	Issue	Page start	Page end	Source (Scopus / WoS)	Publication Type (Mention)
1	Dr.Dhanalakshmi R V	Craft cluster development Strategic management approaches for rural textile communities	August 2025	Asian Textile Journal	Vol. 34,	No. 7-8,	pp: 34	39	Scopus - Q4	Journal
2	Dr.Dhanalakshmi R V	Sustainable Bamboo Fiber Processing	November 2025	Asian Textile Journal	Vol.34	No.11	pp. 53	57	Scopus - Q4	Journal
3	Rajat B Hubballi	Bio Based Textile Materials Sustainable Manufacturing Processes and Market Integration	August 2025	Asian Textile Journal	Vol. 34,	No. 7-8,	29	33	Scopus - Q4	Journal
4	Dr Rose Kavitha	Leveraging Mathematical Models for Proactive Cybersecurity in Multi-Layered Networked Systems AStudy	September 2025	IEEE Xplore			492	496	Scopus -IEEE	Journal

# EDITORIAL TEAM



## **STUDENT EDITORS**

VEMURI BHAGAWANTHI

KEERTHANA SREE

MAMATHA N

PRUTHVI SHREE M

REJINA ELSSA BIJU

## **STAFF COORDINATOR**

Dr. PRIYAMEET KAUR KEER

PROFESSOR

DEPARTMENT OF MANAGEMENT STUDIES



