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Editorial Board

25 years OF EXCELLENCE

DIAS

From the
Editor's Desk

Dear Readers,

It is with great enthusiasm that we present the 95th issue of DIAS Times, a testament to our unwavering commitment to academic excellence, innovation, and community impact. Each edition reflects our shared journey of growth, celebrating the milestones achieved and the opportunities that lie ahead. DIAS continues to be a hub where intellectual curiosity meets personal development, fostering a culture of inspiration and achievement.

As we step into this new quarter, we anticipate an enriching blend of academic and experiential learning. From engaging lectures and skill-building workshops to vibrant cultural programs and collaborative initiatives, every moment is crafted to empower our students to think critically, act decisively, and lead confidently. These experiences, both inside and outside the classroom, serve as the foundation for a future-ready mindset.

Our mission remains steadfast: to nurture a spirit of innovation and a drive for excellence. In an era of constant change, we recognize the importance of equipping students with not only knowledge but also the adaptability to thrive in diverse environments. By integrating theoretical rigor with practical insights, we aim to prepare them for meaningful contributions to their chosen fields and society.

At DIAS, we also take pride in fostering a sense of social responsibility. Our outreach programs, sustainability efforts, and community engagement projects underscore our dedication to creating a positive impact beyond the campus. These initiatives not only address pressing societal challenges but also instill in our students a deep sense of empathy and purpose, encouraging them to be agents of change.

As we embark on this chapter, let us collectively embrace the opportunities that come our way. Together, we will continue to build on the legacy of DIAS—one that is defined by knowledge, integrity, and transformative action. Here's to a quarter filled with learning, growth, and collaboration, as we shape a brighter and more inclusive future.

Ms. Neetu Chadha
Editor

DIAS
A MISSION TO EXCEL

Delhi Institute of Advanced Studies is 'A' Grade NAAC accredited Institution affiliated to Guru Gobind Singh Indraprastha University. Established by Shri Laxman Dass Sachdeva Memorial Education Society, the Institute is providing dynamic learning environment that is changing in response to the changing needs of society. The Institute seeks professional excellence through ethics, passion and perseverance. The guiding philosophy behind all academic activities of the Institute is to inculcate professionalism and to enhance the effectiveness of an organization.

Sh. S.K. Sachdeva, a well-known name in the educational world, is the Chairman of the Institute and Dr. S.N. Maheshwari, former Principal of Hindu College, Delhi University, is its Professor Emeritus and Academic Director and Dr. N Malati is the Director.

The Institute runs the MBA, MBA (FM) BBA and B.COM (Hons.) programmes affiliated with Guru Gobind Singh Indraprastha University.

The credibility of education at the Institute is increasingly being realized and recognized by foreign universities as well as the corporate world.

The Institute's alum are its brand ambassadors. Our students have been placed in some of the best companies in India like IBM, Infosys, Adobe, TCS, Nucleus Software Ltd., Intersolutions, Mahindra British Telecom, Bharti Touchtel, Reliance Infocomm, Ranbaxy, Thomas Cook, FICCI, American Express, Tata Tele Services, Jet Airways, Mahindra Finance, Alcatel, Abacus, Synergy, Torrent, Quark, Syntel, Om Logistics, BEC Foods, Hughes, BrickRed Technologies, Escosoft Technologies, Nagarro, Grapecity, Satyam, Wipro, Accenture, Caritor, L and T Infotech, HCL, Tata Infotech, ICICI Prudential Life Insurance, Reliant Infomedia, India Bulls, Tact India, Sapient, J.K Technologies, Mindfire Solutions, Momentum Technologies, ACS Infotech (P) Ltd., Interra Systems, CE Infosystems, Nagarro, Tata Teleservices, Kotak Life Insurance, UTI Bank, Kotak Mahindra Bank, Grail Research, Planman Consultancy and many others. These ambassadors are making the Institute proud in the corporate world.

ACADEMIC
CONTRIBUTION BY FACULTY

Dr. Pratiksha Tiwari, Faculty, DIAS

Paper titled "Relationship Amongst the Factors Formulating Investors Perception Towards Investment in Crowd Funding" published in International Journal of Business Competition and Growth, 2024 Vol.9 No.4

Ms. Neha Solanki, Faculty, DIAS

1. Attended E-short term course on Exploring the Research Path: What All You Need to Know? (Module 1) from 30th Sep - 4th Oct'24 organised by NIT Hamirpur.

2. Attended E-short term course on Exploring the Research Path: What All You Need to Know? (Module 2) from 7th Oct - 11th Oct'24 organised by NIT Hamirpur.

3. Attended 7 Day Cloud Computing Course from 3rd Oct - 9th Oct'24 organised by Turnip Innovations

4. Attended 15 Day Professional Training on SQL from 9th Oct - 23rd Oct'24 organised by Turnip Innovations

PLACEMENT
ACTIVITIES

At DIAS, we are dedicated to providing students with outstanding opportunities to engage with leading organizations and gain valuable practical experience through placements.

Our unwavering commitment to student success ensures that every avenue is explored to help them build fulfilling careers.

The Training & Placement Cell plays a pivotal role in shaping students' professional journeys, offering state-of-the-art facilities for PowerPoint presentations, written tests, group discussions, and interviews. Acting as a vital link between academic achievements and career aspirations, the cell provides tailored guidance and counseling to equip students for a seamless transition into the corporate world.

The current quarter for the 2024-2025 batch commenced on a high note, marked by the participation of esteemed organizations such as To The New, Infoedge, Daloopa, 99 Acres, Ameriprise Financial, ICICI Securities, Zudio, and Bain & Company. To further enhance students' employability, the Placement Cell has seamlessly integrated personality development initiatives, including group discussion sessions and self-introduction workshops, into its placement activities. Committed to connecting students with prestigious organizations and equipping them with the skills necessary for professional excellence, the Placement Cell remains steadfast in its mission. Through consistent dedication and a focus on fostering student success, DIAS continues to set new benchmarks in placement accomplishments year after year.

Activities
at DIAS

CLEANLINESS DRIVE

DATE: 2nd October, 2024

ORGANIZED BY: NSS & ECO Club, DIAS

PARTICIPANTS: All the students, faculty and staff members

OBJECTIVE: To promote hygiene and environmental responsibility by engaging students, faculty, and the community in a collaborative cleanliness drive.

SUMMARY AND LEARNING OUTCOMES: On October 2nd, in honor of Mahatma Gandhi's birth anniversary, Delhi Institute Of Advanced Studies organized a comprehensive cleanliness drive aimed at promoting hygiene and environmental responsibility. Faculty members and students gathered to clean the college campus and collaborated with nearby RWA societies, encouraging community participation in maintaining cleanliness. The event began with a campus clean-up, where faculty and students worked together to pick up litter, sweep walkways, and organize common areas. Equipped with gloves, brooms,

JANMADHYAM

DATE: 16th October, 2024

ORGANIZED BY: NSS & ECO Club, DIAS

PARTICIPANTS: All the students, faculty and staff members

OBJECTIVE: To inspire participants to adopt sustainable practices and support the empowerment of differently-abled individuals through an enriching session led by Ms. Jolly Rohtagi, founder of Janmadhyam.

SUMMARY AND LEARNING OUTCOMES: On 16th October, we had the privilege of inviting Ms. Jolly Rohtagi, the founder of Janmadhyam, a remarkable organization focused on environmental sustainability and empowering disabled children. Janmadhyam operates under the meaningful tagline, "Help the Disabled Help Themselves," symbolizing its commitment to enabling self-reliance among individuals with disabilities while promoting environmental consciousness.

Ms. Rohtagi shared her journey of founding Janmadhyam and the organization's dedication to creating inclusive opportunities for the disabled community.

She emphasized how their programs integrate skill development, eco-friendly practices, and community support. Her words inspired us to consider how each of us can contribute to society in meaningful, sustainable ways.

Following the lecture, Ms. Rohtagi engaged us in a hands-on activity—creating tea coasters from recycled magazine pages. This interactive session allowed us to apply her teachings on reusing resources for environmental benefit. Participants enjoyed the activity, which fostered both creativity and awareness about reducing waste.

To honor Ms. Rohtagi's impactful work, we concluded the event by presenting her with a memento as a token of our appreciation.

The memento symbolized our gratitude for her dedication and the inspiring knowledge she imparted during the session.

The session was an enriching experience, leaving us motivated to adopt sustainable practices and support the empowerment of differently-abled individuals in our own communities.
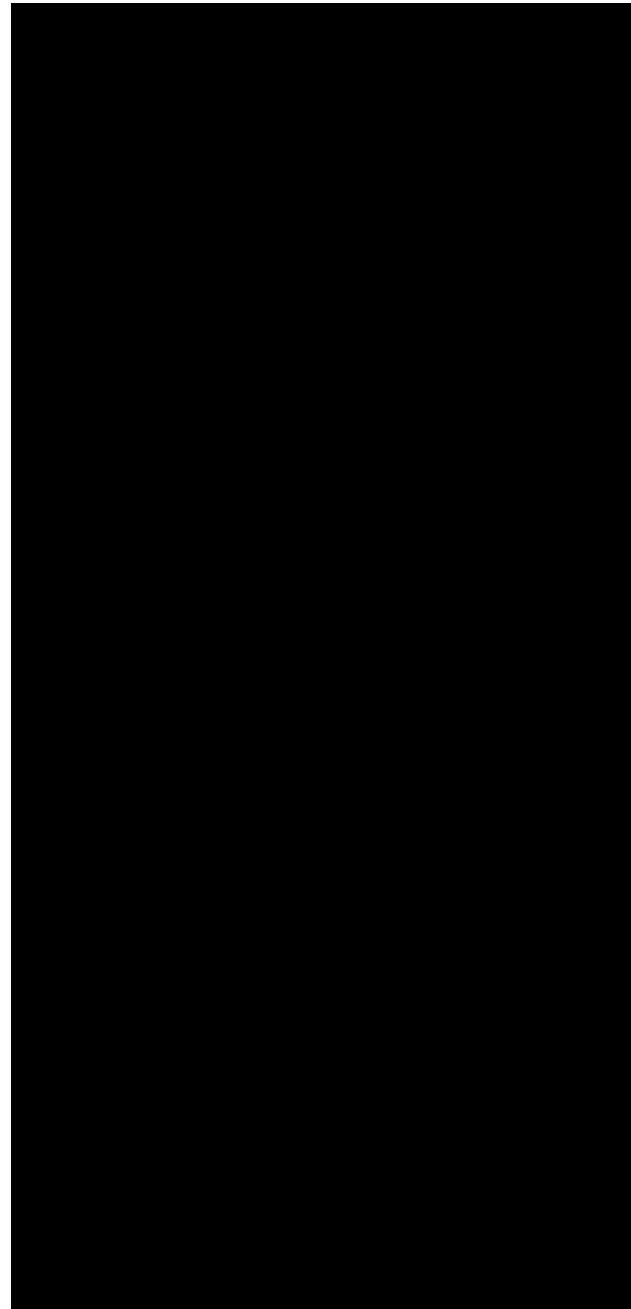
BUSINESS QUIZ

DATE: 16th October, 2024

ORGANIZED BY: IEDC Cell, DIAS

PARTICIPANTS: Students of MBA, B.Com & BBA

OBJECTIVE: To enhance critical thinking and entrepreneurial acumen among students through a business quiz competition on Innovation Day, honoring Dr. APJ Abdul Kalam.

SUMMARY AND LEARNING OUTCOMES: The innovation and entrepreneurship development cell of Delhi Institute of Advanced Studies successfully organised a business quiz competition on 16th October 2024. Remarking the birth anniversary of "Dr. APJ Abdul Kalam and celebrating Innovation Day".

The event aimed to foster critical thinking and enhance the ability of participants to contribute with utmost honesty and their mindfulness in business quiz.

The competition was hosted by lively anchors Akriti Majithia and Lavanya Gera who ensured smooth flow of the event. The portal was designed by Mr Harshit Garg.

The format of the quiz included two rounds. Where participants were supposed to scan a QR code and enter the details. There were 25 questions in each round.

• First round time duration: 12 min.
• Second round time duration: 10 min.

The judges for the event were Ms Sonali Taneja and Ms. Dimpy Jindal. Every participant was evaluated based on the number of correct questions.

There were 36 participants 22 from MBA and 14 from B.COM and BBA. Only 12 participants could surpass the first round.

Winners of the event:
1. Shreya (MBA III)
2. Krrish Marwah (MBA III)
3. Khushi Tayal (MBA I)
The result was announced by Ms Dimpy Jindal

The event was a great success, with participants showcasing there critical thinking and knowledge. The event concluded with the encouraging note from Ms Neha Yadav who congratulated the participants for their contribution. The Innovation and Entrepreneurship development cell looking forward to organize many more event later in future.

DIWALI CELEBRATION 2024

DATE: 29th October, 2024

ORGANIZED BY: STF Cultural Committee, DIAS

PARTICIPANTS: DIAS Faculty, Staff, and Students

OBJECTIVE: The Diwali celebration "Rangat-e-Roshni" aimed to bring together the DIAS family to celebrate the festival of lights with joy, unity, and cultural festivity. The event intended to foster a spirit of togetherness and gratitude while illuminating the campus with festive cheer.

SUMMARY AND LEARNING OUTCOMES: The Diwali Celebration 2024, titled "Rangat-e-Roshni," was an enchanting event filled with vibrant performances and joyous festivities. The DIAS Amphitheatre was adorned with beautiful decorations, radiating the warmth and brilliance of the festival. The celebration featured a variety of highlights, including traditional and contemporary cultural performances such as classical dances, folk music, and skits that beautifully captured the essence of Diwali's cultural heritage. Interactive activities like Diya decoration and a quiz on Diwali traditions added an element of fun and encouraged active participation among attendees. Certificates of participation and small mementos were presented as tokens of appreciation to those who contributed to the event's success.

The celebration concluded with a heartfelt vote of thanks delivered by the STF Cultural Committee, expressing gratitude to all attendees for their enthusiastic participation and acknowledging the efforts of the organizing team in making the event truly memorable.

Diwali Fest 2K24

DEBATE COMPETITION ON NATIONAL EDUCATION DAY

DATE: 11th November, 2024

ORGANIZED BY: NSS & ECO Club, DIAS

PARTICIPANTS: Students of BBA and B.COM

OBJECTIVE: To celebrate National Education Day by encouraging students to reflect on the transformative power of education through a stimulating debate competition.

SUMMARY AND LEARNING OUTCOMES: On Monday, 11th November 2024, the NSS and ECO CLUB Committee of Delhi Institute Of Advanced successfully organized a debate competition to commemorate National Education Day. The event, centered on the theme "Empowering Minds, Enriching Lives: Celebrating National Education Day," was held in the conference hall from 11:00 AM to 12:30 PM. The competition witnessed enthusiastic participation from students across various courses, who showcased their perspectives on the significance of education in empowering individuals and enriching society. The participants presented well-researched arguments for and against the theme, highlighting key issues such as access to quality education, its role in fostering innovation, and its impact on social and economic development. The esteemed panel of judges included faculty members with extensive expertise in communication and education policy. They evaluated the participants on parameters such as content, delivery, counterarguments, and relevance to the topic. The event concluded with a thought-provoking discussion, where the audience also engaged by sharing their viewpoints. The winners were announced at the end, and certificates of appreciation were distributed to all participants. The debate not only celebrated the spirit of National Education Day but also inspired students to reflect on the transformative power of education in shaping lives and building a progressive society.

A WORKSHOP ON AIDS AWARENESS

DATE: 11th November, 2024

**ORGANIZED BY:** NSS & ECO Club, DIAS

PARTICIPANTS: All the students, faculty and staff members

OBJECTIVE: To raise awareness about HIV/AIDS, its prevention, and the importance of reducing stigma through an insightful workshop.

SUMMARY AND LEARNING OUTCOMES: NSS and ECO CLUB Committee of Delhi Institute Of Advanced organized an insightful workshop on "AIDS Awareness" in the institute's premises. The session commenced at 1:00 PM and was conducted by Dr. Sujata Gehlot, Assistant Director at Youth Affairs & DAPCU Society. The workshop aimed to educate students about HIV/AIDS, its prevention, treatment options, and the importance of reducing stigma surrounding the condition. Dr. Gehlot delivered a comprehensive presentation, discussing the causes and transmission of HIV, the role of awareness in prevention, and the available medical and counseling support. The session also included an interactive Q&A segment where students actively engaged with Dr. Gehlot, seeking clarifications and sharing their thoughts on the topic.

The workshop emphasized the need for collective responsibility in spreading awareness and promoting safe practices. The event concluded with a vote of thanks to Dr. Gehlot for her valuable insights. Students left the session more informed and motivated to contribute to creating a society free from misinformation and stigma about HIV/AIDS.
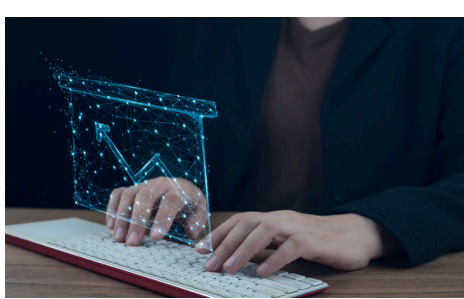
INDUSTRIAL VISIT TO AMUL PLANT

DATE: 12th November, 2024

RESOURCE PERSON: Mr. Deepak Arora, Junior Executive, Commercial, Mr. Sachin Chaudhary, Sales Team

ORGANIZED BY: CAIC Committee, DIAS

PARTICIPANTS: Students of MBA (G) and MBA (FM) - IIIrd Semester

OBJECTIVE: To impart an insight to students about the working and operations at Amul Plant Dairy

SUMMARY AND LEARNING OUTCOMES: An industrial visit to the Amul plant provided valuable insights into various aspects of dairy processing and management, offering students and professionals a practical understanding of operations in a leading food and beverage industry. Students Observes the stages in processing milk, from collection, pasteurization, and homogenization to packaging. They learn about the production of dairy products like butter, cheese, yogurt, ice cream, and milk powder, understanding how each is manufactured and stored. Students gained insight into quality control measures to ensure product safety, quality, and compliance with industry standards. They see how Amul collects milk from millions of farmers, emphasizing efficient procurement and logistics in perishable goods and understand how temperature-sensitive products are stored and transported to maintain quality.

Students observed how technology is used to automate processes, ensuring efficiency and consistency in production. They also got to know about the role of information systems in tracking production, inventory, and distribution for effective decision-making. Through presentation students learned the history of Amul. Amul operates as a cooperative, empowering farmers and involving them in decision-making and profit-sharing. See how Amul's business model contributes to rural development, improving income levels and quality of life for dairy farmers. Students learned that how Amul builds customer loyalty and adapts its product offerings to meet changing consumer demands. Upon arrival at the plant, a cordial welcome was extended to the students and their accompanying teachers by the industry authorities. Essential guidelines and protocols were outlined for the visit.

To ensure orderliness and adherence to plant protocols, the students were divided into two groups. One batch was proceeded to the seminar hall and another batch was proceeded to plant. Here, a captivating video was showcased, delving into the history and facts surrounding the Amul industry. Subsequently, the students were led to the main plant area where they were treated to a visual spectacle showcasing the intricate processes involved in the creation of different Amul products. This plant is specifically making Amul lassi, Amul curd, Amul ice cream, Amul Milk. Students carefully watched the process of, making Amul milk, ice cream and all related products. The resource person answered all questions of students patiently and deliberately. After the informative plant tour, an engaging interlude took place in the play area, complete a photo session. Concluding this enriching experience, the students, as well as the teachers, were treated to Amul fat free Ice cream cup. This industrial visit stood as an immensely informative and delightful experience. Gratitude was extended to the college authorities and the esteemed CAIC coordinator- Ms. Komal and their team, for facilitating this valuable opportunity.

SESSION ON SELF INTRODUCTION

DATE: 13th November, 2024

RESOURCE PERSON: Mr. Saurabh Sharda, Personality Development Trainer

PARTICIPANTS: Students of BBA I & B.com I Semester

OBJECTIVE: To equip participants with the tools and techniques needed to deliver a powerful, well-structured self-introduction in interviews or networking situations.

SUMMARY AND LEARNING OUTCOMES: A session on "Self-Introduction" was conducted to help participants craft and deliver a compelling self-introduction that leaves a lasting impression during interviews and professional interactions.

The session emphasized the importance of presenting a concise and confident introduction that highlights key aspects such as one's educational background, relevant skills, strengths, and career goals. Participants were guided on structuring their introduction in a way that aligns with the position they are applying for, ensuring it reflects both their personality and qualifications. The session also stressed the significance of tailoring the introduction to the company's culture and the job role, as well as maintaining a positive tone throughout. Through practical exercises and mock introductions, participants had the opportunity to refine their self-presentation skills, receive feedback, and gain the confidence to articulate their strengths effectively in real-world settings.

SESSION ON CAREER OPPORTUNITIES IN BANKING AND FINANCIAL MARKET

DATE: 14th November, 2024

RESOURCE PERSON: Mr, Chandresh Gupta, SEBI-SMART, Corporate Trainer

ORGANIZED BY: CAIC Committee, DIAS

PARTICIPANTS: Students of BBA V, B.COM (H) V and MBA (G) & MBA (FM)-III Semesters

OBJECTIVE: To equip participants with essential knowledge about career opportunities, investment principles, and risk management strategies in the banking and financial markets, aligning academic learning with industry demands.

SUMMARY AND LEARNING OUTCOMES: The Corporate Academia Interface Committee (CAIC) of Delhi Institute of Advanced Studies (DIAS) conducted an enlightening session, delving into the realm of "financial market and investment".

The session took place on 14th November 2024 starting at 11:30 P.M. and speaker is Mr, Chandresh Gupta, SEBI-SMART, Corporate Trainer.

The session aimed to provide students with a comprehensive understanding of the diverse career opportunities available in the banking and financial markets.

It highlighted the required skills, industry trends, and prospects, enabling students to align their academic knowledge with industry demands.

The session commenced with an interactive segment where the resource person engaged students in a discussion about basic financial knowledge and commonly used financial terms.

This activity aimed to establish foundational understanding and encourage active participation.

Emphasis was placed on key investment principles, including:
- The thumb rules for investing in financial markets, highlighting the advantages over conventional bank deposits.
- The impact of inflation on the future value of money, underlining the necessity of strategic investment to preserve and grow wealth.
- Practical advice on diversifying funds to maximize market returns and mitigate risks effectively.

The speaker advised students on the importance of not only saving money but also investing their savings in appropriate financial instruments to ensure financial security in the long term.
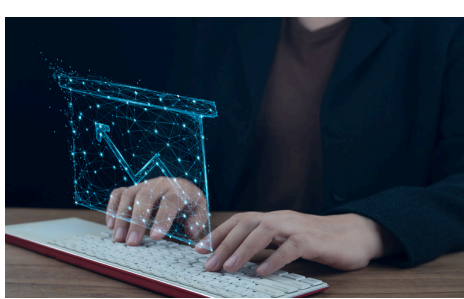
A significant portion of the session was dedicated to risk management, with the speaker emphasizing:

- The importance of diversification to reduce exposure to market volatility.
- The need for regular portfolio reviews to adjust investment strategies in response to market changes.

The session included practical insights into career development, covering topics such as:

- Career transitions and pathways in the financial markets.
- Strategies for acquiring internships and relevant work experience.
- Resources and self-learning opportunities to prepare for roles in the financial sector.

Students expressed their appreciation for the practical knowledge shared, finding the session both inspiring and informative. Many participants requested additional industry-oriented discussions in the future. Furthermore, students received e-certificates for their participation, adding value to their professional credentials.

The session provided a balanced mix of theoretical and practical knowledge, equipping students with essential financial insights and career strategies. It underscored the significance of informed financial decision-making and continuous learning for success in the financial market. Participants are encouraged to implement the strategies discussed, explore internships, and pursue certifications to strengthen their understanding and improve their prospects in the financial industry. Regularly attending such sessions will further enhance their exposure to industry practices.

TIME MANAGEMENT - OVERCOMING PROCRASTINATION

DATE: 19th November, 2024

RESOURCE PERSON: Mr. Saurabh Sharda, Personality Development Trainer

PARTICIPANTS: Students of BBA I Semester

OBJECTIVE: To help participants recognize the factors contributing to procrastination and equip them with practical time management strategies to overcome it.

SUMMARY AND LEARNING OUTCOMES: A session on "Time Management - Overcoming Procrastination" was conducted to equip participants with effective strategies for managing their time and overcoming the habit of procrastination. The session focused on understanding the root causes of procrastination, such as fear of failure, perfectionism, and lack of motivation, and offered practical solutions to address these challenges. Participants were introduced to time management techniques such as the Pomodoro Technique, task prioritization, and the use of digital tools for setting reminders and deadlines. The importance of breaking tasks into smaller, manageable steps was also emphasized, along with setting realistic goals and maintaining focus. The session provided actionable insights through interactive discussions and exercises, helping participants develop a more disciplined approach to their work and enhance their productivity. By the end of the session, participants were better equipped to tackle procrastination and utilize their time more effectively, both in academic and professional settings.

JANJATIYA GAURAV DIVAS CELEBRATION

DATE: 22nd November, 2024

ORGANIZED BY: NSS & ECO Club, DIAS

PARTICIPANTS: Students and DIAS faculty

OBJECTIVE: To honor and celebrate India's rich tribal heritage and culture through a vibrant and immersive Janjatiya Gaurav Divas celebration

SUMMARY AND LEARNING OUTCOMES: On 22nd November 2024 Delhi Institute Of Advanced Studies celebrated Janjatiya Gaurav Divas with great zeal and enthusiasm, paying tribute to the rich tribal heritage and culture of India.

The event was a vibrant showcase of talent, creativity, and tradition, bringing together students, faculty, and distinguished guests in a spirited celebration. The celebration of Janjatiya Gaurav Divas was a heartfelt tribute to India's tribal heritage. The event successfully united the college community, emphasizing the importance of preserving and celebrating the invaluable cultural legacy of tribal communities. It left an indelible mark on everyone's hearts, inspiring all to cherish and honor India's diverse heritage.

The Janjatiya Gaurav Divas celebration at Delhi Institute Of Advanced Studies was a rich and immersive experience that highlighted the unparalleled contributions of tribal communities to India's cultural and historical legacy. Through a vibrant display of traditions, art, and wisdom, the event inspired everyone to cherish and support the preservation of this invaluable heritage.

SESSION ON BRACING NEGATIVITY, ANGER MANAGEMENT & MENTAL HEALTH

DATE: 23rd November, 2024

RESOURCE PERSON: Mr. Saurabh Sharda, Personality Development Trainer, DIAS

PARTICIPANTS: Students of BBA I & B.com I Semester

OBJECTIVE: To help participants understand and manage negative emotions like anger, while also promoting good mental health practices.

SUMMARY AND LEARNING OUTCOMES: A session on "Bracing Negativity, Anger Management & Mental Health" was organized to provide participants with valuable tools to handle negative emotions and maintain mental well-being. The session focused on understanding the impact of negativity and anger on both personal and professional lives, offering practical strategies for managing these emotions constructively. Techniques such as mindfulness, deep breathing, and cognitive reframing were introduced to help participants recognize and change negative thought patterns. The importance of self-awareness, emotional regulation, and seeking support when necessary was also highlighted. Additionally, the session addressed the significance of maintaining good mental health, with an emphasis on stress management, self-care routines, and the importance of maintaining a work-life balance. Through discussions, role-playing, and interactive exercises, participants gained insights into managing difficult emotions and fostering a positive mindset, contributing to overall mental well-being.

SESSION ON LEADERSHIP & TEAM WORK SKILLS

DATE: 30th November, 2024

RESOURCE PERSON: Mr. Saurabh Sharda, Personality Development Trainer, DIAS

PARTICIPANTS: Students of BBA I Semester

OBJECTIVE: To enhance participants' leadership and teamwork abilities by providing them with the tools and techniques needed to effectively lead and collaborate in diverse team settings.

SUMMARY AND LEARNING OUTCOMES: A session on "Leadership & Teamwork Skills" was conducted to help participants develop essential skills for effective leadership and successful collaboration within teams. The session emphasized the key qualities of a good leader, including communication, decision-making, empathy, and the ability to inspire and motivate others. Participants were also taught the importance of fostering a collaborative environment, where open communication, trust, and respect are paramount. Through interactive discussions and team-building exercises, the session demonstrated how strong teamwork requires active listening, adaptability, and a shared sense of purpose. Practical strategies for conflict resolution, delegating tasks, and working towards common goals were also covered. By the end of the session, participants were better equipped to take on leadership roles and contribute effectively to team dynamics, enhancing both individual and collective performance.

SESSION ON FINANCIAL AWARENESS: A ROADMAP TO SECURITY AND GROWTH

DATE: 5th December, 2024

RESOURCE PERSON: Mr. Manish Arora, Business and Training Consultant

ORGANIZED BY: CAIC Committee, DIAS

PARTICIPANTS: Faculties and Staff

OBJECTIVE: The session aimed to provide Faculties and staff with a comprehensive understanding of the diverse investment options at the right time at the right place at the right age.

SUMMARY AND LEARNING OUTCOMES: The Corporate Academia Interface Committee (CAIC) of Delhi Institute of Advanced Studies (DIAS) conducted an enlightening session, delving into the realm of " Financial Awareness: A roadmap to Security and Growth " The session took place on 5th December 2024 starting at 10:30 P.M. and speaker is Mr. Manish Arora, Business and Training Consultant. The event aimed to equip participants with the knowledge and tools necessary to achieve financial security and sustainable growth in an increasingly complex economic environment. Mr. Arora, with his extensive experience, highlighted the importance of financial literacy in making informed decisions about investments, savings, and risk management. He discussed practical approaches to budgeting, wealth creation, and planning for unforeseen circumstances, emphasizing the need for long-term vision and disciplined execution.

The session also delved into the evolving financial landscape, including emerging trends such as digital currencies, fintech innovations, and sustainable investing. Mr. Arora's interactive style encouraged active participation, allowing attendees to clarify doubts and share their perspectives.

The audience, comprising faculty, found the insights particularly relevant to both personal and professional contexts. The event served as a platform to bridge the gap between theoretical knowledge and real-world financial challenges, aligning with CAIC's mission to foster industry-academia collaboration.

Attendees appreciated the structured content and actionable takeaways, expressing enthusiasm for similar initiatives in the future. The session underscored the critical role of financial awareness in achieving stability and growth, inspiring participants to take proactive steps in managing their finances.

THE
Latest Buzz

INDIA TOPS ASIA'S IPO RANKINGS

In October 2024, India achieved a significant milestone by becoming Asia's leading market for initial public offerings (IPOs), surpassing China for the first time in recent history. This remarkable achievement has also positioned India as the second-largest equity fundraising market globally, trailing only the United States. The surge in IPO activity was driven by several high-profile listings, including those of Swiggy and Hyundai Motor, which collectively attracted substantial domestic and international investor interest. These landmark offerings underscored the growing confidence in India's economic potential.

The National Stock Exchange of India (NSE) played a pivotal role in this success, outperforming renowned global exchanges such as Nasdaq and the Hong Kong Stock Exchange in terms of primary listings value. This accomplishment highlights the robust infrastructure and regulatory framework of India's capital markets, which have been instrumental in attracting a diverse range of companies to go public. The NSE's ability to facilitate such large-scale fundraising activities reflects the maturity of India's financial ecosystem and its alignment with global best practices.

A key factor behind this shift was the ongoing rally in India's stock market, buoyed by a combination of strong corporate earnings, favorable government policies, and increased participation from domestic retail investors. The rise of mutual funds and systematic investment plans (SIPs) has further contributed to the liquidity and vibrancy of the Indian markets. At the same time, China's tightening regulatory environment, particularly in the technology and private education sectors, led to a decline in Chinese IPOs, creating an opportunity for India to emerge as a preferred destination for equity fundraising.

AI-DRIVEN HEALTHCARE REVOLUTION

In November 2024, India experienced a transformative leap in AI-driven healthcare innovations, marking a significant milestone in the integration of advanced technologies into the medical field. Prominent hospitals in Delhi and Bengaluru spearheaded this revolution by adopting generative AI tools to enhance diagnostics and streamline patient management systems. These cutting-edge AI systems are designed to analyze vast amounts of medical data, identify patterns, and predict disease risks with unprecedented accuracy, paving the way for more personalized and effective treatment plans.

The implementation of these technologies has already demonstrated tangible benefits, with diagnostic errors reportedly reduced by 30%, thereby improving patient outcomes and boosting confidence in AI-assisted healthcare solutions.

This breakthrough aligns seamlessly with the government's vision for digital healthcare, as outlined under the Ayushman Bharat initiative. By leveraging AI, the initiative aims to bridge gaps in healthcare accessibility and affordability, ensuring quality medical services reach even the most underserved populations.

Generative AI's ability to optimize resource allocation, monitor patient health in real time, and predict potential outbreaks underscores its potential to revolutionize public health infrastructure.

As India continues to embrace AI in healthcare, the collaboration between technology providers, healthcare institutions, and policymakers is expected to expand further, fostering innovations that could set new benchmarks for global healthcare standards.

INDIA'S FIRST GREEN HYDROGEN PLANT OPERATIONAL

In December 2024, India celebrated a historic milestone in its renewable energy journey with the inauguration of its first large-scale green hydrogen plant in Gujarat. Operated by Reliance Industries, the facility is designed to produce 100 tons of green hydrogen daily, utilizing solar and wind energy as its primary power sources.

This groundbreaking project represents a significant step toward reducing the country's dependence on fossil fuels and accelerating the adoption of sustainable energy solutions. By harnessing green hydrogen, India aims to address critical energy challenges while contributing to global efforts to combat climate change.

The plant's launch aligns with India's ambitious commitment to achieving net-zero carbon emissions by 2070, as outlined in its National Hydrogen Mission. Green hydrogen, produced through renewable energy without emitting greenhouse gases, is seen as a cornerstone of this strategy. The Gujarat facility is expected to play a pivotal role in decarbonizing key industries such as steel, chemicals, and transportation, which have traditionally been reliant on high-emission fuels.

Beyond its environmental impact, the project is set to create thousands of jobs in the clean energy sector, fostering economic growth and innovation in green technology. It also positions India as a global leader in the green energy revolution, showcasing its ability to implement large-scale, sustainable infrastructure projects. With this initiative, India not only strengthens its domestic energy security but also sets an example for other nations striving to transition to a low-carbon future.

TECH STARTUPS DRIVE RURAL FINANCIAL INCLUSION

In October 2024, Indian fintech startups made significant strides in advancing financial inclusion in rural areas through innovative digital solutions. Leading companies like Paytm and PhonePe unveiled micro-lending platforms designed to empower small businesses, farmers, and underserved communities by providing easy access to credit.

These platforms integrate seamlessly with digital wallets, enabling users to apply for and receive loans without the need for traditional banking infrastructure. By addressing the challenges of limited access to financial services in rural regions, these initiatives are transforming the economic landscape of India's hinterlands.

The micro-lending platforms are built on advanced technologies, including blockchain, to ensure secure and transparent transactions. Blockchain's decentralized nature enhances trust and accountability by creating an immutable record of each transaction, which is particularly valuable in regions where financial fraud and corruption have historically been concerns. This technological backbone ensures that funds are disbursed efficiently and reach the intended beneficiaries without intermediaries.

These efforts align with the Indian government's vision of creating a digitally empowered economy, as outlined in initiatives like Digital India. By leveraging fintech innovations, rural communities are gaining access to financial tools that were previously out of reach, such as instant credit, payment systems, and savings options. The platforms also promote financial literacy, equipping users with the knowledge to make informed decisions about their finances.

The impact of these initiatives extends beyond individual users, fostering economic growth and resilience in rural areas. By enabling small businesses and farmers to access credit, these startups are helping to stimulate entrepreneurship, enhance productivity, and create new opportunities in India's rural economy. This wave of fintech innovation underscores the transformative potential of technology in bridging the urban-rural divide and building a more inclusive financial ecosystem.

These fintech innovations are not only empowering individuals but also driving broader economic growth in rural India. By providing easy access to credit and financial services, these platforms are helping small businesses scale, farmers invest in better resources, and communities improve their overall financial well-being.

SUSTAINABLE FASHION GAINS MOMENTUM IN INDIA

In November 2024, India's fashion industry experienced a notable shift towards sustainability, as major brands like FabIndia and Raymond launched eco-friendly clothing lines. These collections emphasize the use of organic fabrics, such as cotton and hemp, and prioritize environmentally conscious manufacturing processes.

By reducing water consumption, minimizing waste, and adopting energy-efficient practices, these brands are making significant strides towards lowering their carbon footprint. Additionally, they are promoting fair trade practices, ensuring that workers in the supply chain receive fair wages and work in safe conditions.

The growing demand for sustainable fashion reflects a broader shift in consumer behavior, with more individuals opting for eco-conscious products that align with their values. This shift is driven by increasing awareness of environmental issues, such as water scarcity, pollution, and the fashion industry's contribution to global carbon emissions. Consumers are becoming more informed about the impact of their purchasing decisions and are seeking brands that prioritize sustainability over fast fashion.

This trend is further supported by the Indian government's push for green manufacturing and sustainable practices in various industries, including fashion. The government has introduced several incentives to encourage the adoption of eco-friendly materials and production techniques. Industry experts predict that sustainable fashion could account for 20% of India's apparel market by 2030, driven by both consumer demand and regulatory support.

This shift is expected to create new opportunities for innovation in textile production, waste management, and eco-friendly packaging, fostering a more sustainable and responsible fashion ecosystem in the country.

INDIA'S ELECTRIC VEHICLE (EV) REVOLUTION GAINS TRACTION

In December 2024, India's automotive sector saw a significant shift towards electric vehicles (EVs), driven by affordable models from automakers like Tata Motors, Mahindra Electric, and Hyundai. These vehicles, tailored to the growing demand for sustainable and cost-effective transport, have broadened consumer choices.

Government initiatives under the FAME scheme have boosted EV adoption by offering incentives that reduce costs for buyers and manufacturers. With a goal of 30% EV sales by 2030, these efforts align with India's vision to lower its carbon footprint and combat pollution.

A robust EV charging infrastructure is rapidly developing, with charging stations being established in cities, highways, and remote areas. Policies supporting charging networks further enhance EV convenience, encouraging widespread adoption.

The increased EV adoption is also fostering growth in related industries, such as battery manufacturing and renewable energy. With India's emphasis on local production under the "Make in India" initiative, domestic companies are ramping up efforts to produce lithium-ion batteries and other critical components.

This shift not only reduces reliance on imports but also creates significant employment opportunities and boosts the country's economic growth.

Moreover, renewable energy integration into the EV ecosystem is gaining momentum. Solar-powered charging stations and the use of clean energy for EV manufacturing are being prioritized, ensuring that the push towards electrification is truly sustainable. By linking EVs with renewable energy sources, India is building a future where transportation is not just emission-free but also powered by green energy.

INDIA LAUNCHES QUANTUM COMPUTING RESEARCH INITIATIVE

In November 2024, India took a major step toward establishing itself as a global leader in quantum technology with the launch of a nationwide quantum computing research initiative. Spearheaded by the Ministry of Electronics and Information Technology (MeitY), this ambitious program is set to accelerate advancements in quantum computing, a field poised to revolutionize industries and reshape global technology landscapes.

The initiative reflects India's commitment to staying at the forefront of cutting-edge science and its strategic focus on emerging technologies.

The research initiative has identified key areas of application for quantum computing, including cybersecurity, drug discovery, and solving complex optimization problems. Quantum technology's potential to enhance encryption methods and bolster national security is particularly critical in an era of increasing cyber threats.

In drug discovery, quantum simulations can drastically reduce the time needed to design and test new drugs, transforming healthcare and pharmaceuticals. The ability to solve large-scale problems that are currently intractable with classical computers opens doors to innovation in logistics, materials science, and artificial intelligence.

Collaboration is a cornerstone of the initiative. Leading academic institutions such as the Indian Institutes of Technology (IITs) and research organizations are partnering with prominent tech companies and government agencies to drive innovation.

These partnerships aim to bridge the gap between theoretical research and practical applications, ensuring that breakthroughs in quantum computing translate into tangible benefits for industries and society. The initiative also fosters public-private partnerships, encouraging investment from industry players to accelerate development and commercialization.

INDIA'S DIGITAL PAYMENT ECOSYSTEM EXPANDS RAPIDLY

In October 2024, India's digital payment ecosystem achieved a significant milestone, with the total volume of digital transactions crossing INR 100 trillion for the first time. This remarkable growth highlights the widespread adoption of digital payment platforms such as the Unified Payments Interface (UPI), mobile wallets, and QR code-based payment systems.

These platforms have revolutionized the way people transact, offering a seamless, secure, and efficient alternative to cash-based transactions. The ease of use and accessibility of these technologies have made them immensely popular, even in remote parts of the country.

The Unified Payments Interface (UPI), in particular, has emerged as a cornerstone of India's digital payment revolution. Developed by the National Payments Corporation of India (NPCI), UPI facilitates instant money transfers between bank accounts using a mobile device. Its integration with various mobile payment apps and its ability to handle a high volume of transactions have made it a preferred choice for individuals and businesses alike. The introduction of UPI 2.0, with features like overdraft facilities, recurring payments, and international remittances, has further expanded its capabilities, attracting more users and boosting transaction volumes.

One of the key drivers of this growth has been the government's sustained push towards a cashless economy. Programs like Digital India and Jan Dhan Yojana have played a pivotal role in enhancing financial inclusion, particularly in rural and semi-urban areas. Under Jan Dhan Yojana, millions of unbanked individuals have gained access to banking services, enabling them to participate in the digital economy. The government has also incentivized digital payments through cashback schemes, subsidies, and tax benefits, encouraging both merchants and consumers to embrace digital modes of payment.

SCHOLASTIC IMPRESSIONS

THE IMPACT OF ARTIFICIAL INTELLIGENCE ON JOB DISPLACEMENT IN THE IT SECTOR

The rapid adoption of artificial intelligence (AI) in the Indian IT sector between 2019 and 2023 has significantly transformed the nature of work and workforce dynamics. This study investigates the dual impact of AI on job displacement and job creation, focusing on how automation tools and machine learning technologies have reshaped workforce demand in one of India's most prominent industries. By analyzing employment records from 25 leading IT firms, the research provides insights into the shifting balance between repetitive task automation and the emergence of new high-skill job opportunities.

The study reveals that AI adoption has drastically reduced the need for manual, repetitive tasks such as data entry, routine coding, and basic customer support. These functions, which were traditionally performed by large segments of the IT workforce, have been effectively automated, leading to workforce redundancies in lower-skilled roles. However, the research also identifies a concurrent rise in demand for advanced skills such as AI model development, data science, cybersecurity, and cloud computing. This shift indicates that while AI disrupts certain job categories, it also creates opportunities for those equipped with relevant skills.

Regression analysis highlights the extent of these changes, showing a direct correlation between firms' AI investment levels and changes in their workforce composition. Companies that adopted AI technologies earlier reported a sharper decline in repetitive task roles but also a higher rate of hiring for specialized positions. This pattern underscores the importance of proactive workforce planning and strategic reskilling initiatives to mitigate job displacement effects.

The findings emphasize the growing need for large-scale reskilling and upskilling programs to prepare the workforce for AI-driven changes. Organizations and policymakers are urged to collaborate on training initiatives that focus on high-demand areas such as machine learning, AI ethics, and advanced analytics.

Such programs are critical for enabling affected workers to transition into roles aligned with emerging industry demands.

In addition to workforce implications, the study sheds light on the broader impact of AI adoption on productivity and innovation within the IT sector. Firms that embraced AI reported increased operational efficiency, reduced costs, and the ability to innovate at scale, thereby strengthening their competitive edge in the global market. This underscores the transformative potential of AI, not just as a disruptor, but as a catalyst for growth and technological advancement.

The research concludes by calling for a balanced approach to AI integration, one that maximizes its benefits while minimizing its social costs. Strategic investments in education, workforce development, and regulatory frameworks will be essential to ensuring that the AI-driven transformation of the IT sector is both inclusive and sustainable.

The study also highlights the role of government policies and industry collaboration in facilitating the smooth integration of AI into the workforce. Initiatives such as tax incentives for companies investing in AI-driven solutions and public-private partnerships for technology-focused education programs have been instrumental in supporting this transition. The research underscores the importance of a cohesive approach where businesses, educational institutions, and policymakers work together to address skill gaps, foster innovation, and create an ecosystem that leverages AI for inclusive economic growth. Such coordinated efforts are crucial to ensuring that the benefits of AI are widely distributed, reducing potential inequalities arising from its rapid adoption.

Ms. Getaksha Marwaha, Assistant Professor, DIAS

For full text, please refer to Zhang, W., Li, J., & Balachander, S. (2024). The Impact of Artificial Intelligence on Job Displacement in the IT Sector (2019-2023). Journal of Information Technology and Workforce Dynamics, 0(0). https://doi.org/10.1177/00222429241249424

DIGITAL TRANSFORMATION IN SMALL AND MEDIUM ENTERPRISES: CHALLENGES AND OPPORTUNITIES

The rapid adoption of digital technologies has significantly influenced the growth trajectory of small and medium enterprises (SMEs) in India during 2020-2024. This study delves into how digital transformation has enhanced productivity and operational efficiency across 500 SMEs from both manufacturing and service sectors. The research highlights key drivers of digital adoption, such as the increasing penetration of affordable internet, government initiatives like Digital India, and the rising demand for online business solutions in a post-pandemic world.

Digital tools such as enterprise resource planning (ERP) systems, customer relationship management (CRM) platforms, and cloud computing solutions have enabled SMEs to streamline processes, improve customer engagement, and enhance decision-making capabilities. Businesses adopting these technologies reported a marked improvement in efficiency and competitiveness, which allowed them to cater to larger markets and adapt to changing consumer preferences.

However, the study also sheds light on significant challenges faced by SMEs in their digital transformation journey. High initial costs of technology implementation remain a major hurdle, especially for micro-enterprises with limited financial resources. Additionally, skill shortages and a lack of digital literacy among employees create barriers to effective utilization of advanced technologies. Many SMEs struggle to find affordable training solutions and often face resistance to change from within their organizations.

The findings underscore the importance of supportive policies and targeted interventions to address these challenges. Government initiatives like the SME Digital Empowerment Program and subsidies for digital tools have provided a much-needed boost, but more focused efforts are required to scale these benefits. Public-private partnerships and collaborations with technology providers can play a vital role in making digital solutions more accessible and affordable for small businesses.

The study also emphasizes the potential of digital transformation in fostering innovation and resilience among SMEs. By leveraging analytics and artificial intelligence, many businesses have identified new revenue streams and optimized resource allocation, enabling them to thrive even in uncertain economic conditions. Digital marketing and e-commerce platforms have further expanded market access for SMEs, helping them reach a broader customer base and compete with larger corporations.

The research concludes that while digital transformation presents immense opportunities for SMEs, its success depends on a robust ecosystem that includes financial support, access to affordable technologies, and widespread skill development programs. Policymakers, industry stakeholders, and academia must collaborate to create an inclusive digital economy where SMEs can contribute to and benefit from India's economic growth.

The study further highlights the role of digital ecosystems and platforms in facilitating collaboration and growth among SMEs. Shared digital infrastructure, such as industry-specific marketplaces and cloud-based solutions, has enabled smaller businesses to access tools and resources that were previously cost-prohibitive. Additionally, digital payment systems and fintech innovations have improved financial inclusion, making it easier for SMEs to access credit and manage cash flows efficiently. These advancements not only enhance operational capabilities but also foster a culture of innovation, enabling SMEs to explore new business models and partnerships in an increasingly interconnected economy.

The research also notes the growing importance of cybersecurity as SMEs adopt digital technologies. Many businesses remain vulnerable to data breaches and cyber threats due to limited resources for robust security measures. Addressing this challenge requires greater awareness, affordable security solutions, and training programs to ensure that SMEs can safeguard their operations while reaping the benefits of digital transformation.

-Ms.Aanchal Gupta, Assistant Professor, DIAS

For full text, please refer to Tripathi, R. (2024). Digital Transformation in Small and Medium Enterprises: Challenges and Opportunities (2020-2024). Journal of SME Innovation and Growth, 0(0). https://doi.org/10.1177/00222429241249425

ROLE OF WOMEN ENTREPRENEURS IN PROMOTING SUSTAINABLE PRACTICES IN E-COMMERCE

The emergence of women entrepreneurs in the e-commerce sector has been pivotal in driving sustainability initiatives during the period from 2021 to 2024. This study, based on interviews with 200 women entrepreneurs across various sectors, highlights their innovative contributions to fostering environmentally and socially responsible practices. Women-led businesses have increasingly adopted eco-friendly packaging, replacing single-use plastics with biodegradable materials, thereby addressing a significant environmental concern in online retail.

The research also emphasizes the focus on ethical sourcing as a core strategy among women entrepreneurs. Many businesses led by women actively collaborate with local artisans and suppliers, ensuring fair wages and preserving traditional craftsmanship.

This approach not only reduces the carbon footprint associated with long supply chains but also strengthens community development and economic equity. Such practices align profitability with broader social and environmental objectives, illustrating how sustainability can be seamlessly integrated into business models.

Another noteworthy contribution is the promotion of sustainable consumer behavior. Women entrepreneurs have leveraged digital marketing to educate customers about the environmental impact of their purchases and encourage eco-conscious choices.

By offering incentives for sustainable actions, such as discounts for returning packaging materials or choosing carbon-neutral shipping options, these entrepreneurs have actively influenced consumer habits in favor of sustainability.

The study also identifies the challenges faced by women entrepreneurs in scaling sustainable practices. Limited access to capital, high costs associated with green technologies, and a lack of robust support networks often hinder their efforts.

Despite these obstacles, many women entrepreneurs demonstrate resilience and creativity, utilizing crowdfunding platforms, forming alliances with like-minded businesses, and participating in government-led sustainability programs to overcome these barriers.

The findings underscore the need for policy support and targeted initiatives to amplify the impact of women entrepreneurs in the sustainability space. Government schemes offering financial incentives for sustainable business practices and mentorship programs to equip women with the skills and resources needed to thrive in e-commerce can further catalyze this movement.

Women entrepreneurs have also played a significant role in integrating technology to enhance sustainability in e-commerce. Many have adopted advanced inventory management systems and AI-driven analytics to optimize supply chains, reducing waste and improving operational efficiency. By leveraging these tools, they minimize overproduction and ensure that resources are used judiciously, aligning their business operations with the principles of a circular economy.

Additionally, the study highlights how women entrepreneurs are fostering a culture of inclusivity and social responsibility. Several women-led e-commerce ventures prioritize hiring practices that empower underrepresented groups, including women from rural areas, marginalized communities, and differently-abled individuals. This emphasis on social sustainability extends beyond business operations, as these entrepreneurs actively invest in community upliftment projects such as education, healthcare, and skill development.

-Ms. Komal Jindal , Assistant Professor, DIAS

For full text, please refer to Verma, P. (2024). Role of Women Entrepreneurs in Promoting Sustainable Practices in E-Commerce (2021-2024). Journal of Entrepreneurship and Sustainability,0(0). https://doi.org/10.1177/00222429241249426

CONSUMER BEHAVIOR TOWARD ELECTRIC VEHICLES IN URBAN INDIA

This study examines the evolving consumer behavior toward electric vehicles (EVs) in urban India, utilizing survey responses from 5,000 individuals across major cities. The findings reveal that government incentives, including subsidies, tax benefits, and reduced registration fees, play a significant role in encouraging consumers to consider EVs.

Additionally, environmental awareness has emerged as a crucial factor, with consumers increasingly motivated by the desire to reduce their carbon footprint and contribute to sustainability efforts.

Many urban consumers are becoming more conscious of the long-term savings on fuel and maintenance costs that EVs offer, making them more attractive compared to traditional gasoline-powered vehicles.

Another key factor influencing EV adoption is the availability and accessibility of charging infrastructure. Survey responses indicate that the lack of charging stations remains a significant barrier for many potential EV buyers.

Consumers express a preference for widespread, convenient charging networks in residential areas, workplaces, and along major urban routes. The study highlights that addressing these infrastructural gaps is essential to build consumer confidence and facilitate a smoother transition to electric mobility.

The research also points out that consumer perception regarding EV performance, particularly around battery range and charging times, plays a pivotal role in their buying decisions. While many consumers have shown interest in EVs, concerns about limited range anxiety and the time taken to recharge continue to deter widespread adoption. Educational campaigns that emphasize advancements in battery technology, as well as real-world testimonials from EV users, could help alleviate these concerns and sway consumer preferences in favor of EVs.

Furthermore, targeted marketing strategies have proven effective in shaping consumer attitudes. The study finds that personalized marketing campaigns that highlight the environmental, economic, and performance benefits of EVs are more likely to capture the interest of urban consumers. Leveraging digital platforms, social media, and local influencers can play a key role in reaching a broader audience and creating awareness about EVs.

The results suggest that for EV adoption to scale in urban India, a combination of government-backed incentives, improved charging infrastructure, and effective consumer education will be essential.

Policymakers, automakers, and urban planners must work together to create an ecosystem that supports EV growth, making electric mobility a practical and viable choice for consumers in cities across the country.

The study also underscores the influence of societal and peer factors on EV adoption. Urban consumers often look to their social circles for validation and recommendations when making significant purchasing decisions. The research highlights that early adopters of EVs play a crucial role in shaping perceptions, with their positive experiences encouraging others to follow suit.

Automakers and policymakers can harness this dynamic by promoting community-driven initiatives, such as referral programs, EV-focused events, and local test drive campaigns, to create a ripple effect in adoption. This social reinforcement, combined with enhanced infrastructure and supportive policies, can significantly accelerate the transition to electric mobility in urban India.

-Dr. Divya Mohan, Associate Professor, DIAS

CRYPTOCURRENCY ADOPTION AND ITS IMPACT ON TRADITIONAL BANKING SYSTEMS

This research delves into the transformative impact of cryptocurrency adoption on traditional banking systems in India between 2021 and 2024. By analyzing financial and operational data from 15 major banks and 10 blockchain-based companies, the study highlights the dual opportunities and challenges posed by the rising use of digital currencies. Cryptocurrencies, with their promise of efficiency, transparency, and decentralization, have disrupted conventional banking operations, especially in areas like cross-border payments, asset management, and financial inclusion.

The study reveals that blockchain technology, which underpins cryptocurrencies, has emerged as a competitor to traditional banking processes. Blockchain-based systems enable instant, secure, and cost-effective transactions, bypassing the need for intermediaries like banks. This has led to a decline in revenue streams for traditional banks, particularly in remittance services and transaction fees. At the same time, cryptocurrencies have opened avenues for financial innovation, including decentralized finance (DeFi), which offers services like lending, borrowing, and yield farming without relying on centralized institutions.

A significant challenge identified in the research is the tension between cryptocurrency adoption and existing regulatory frameworks. Traditional banks are heavily regulated, while cryptocurrencies operate in a comparatively decentralized and less governed space.

This regulatory gap has created uncertainties, especially regarding anti-money laundering (AML) compliance, consumer protection, and systemic risk management. Many banks have expressed concerns about the potential for cryptocurrencies to facilitate illicit activities, while policymakers are grappling with balancing innovation with the need for robust oversight.

The research also emphasizes how traditional banks are responding to these disruptions. Several banks have initiated partnerships with blockchain startups to integrate distributed ledger technology into their operations, aiming to improve efficiency and reduce costs. Others have launched their own digital currencies or pilot projects in tokenized assets to stay competitive. These initiatives signal a shift in the banking industry, where collaboration with fintech and blockchain companies is becoming crucial for survival and growth.

Consumer behavior also plays a pivotal role in this dynamic. The study finds that younger, tech-savvy consumers are more inclined to adopt cryptocurrencies, driven by their mistrust of traditional financial institutions and a preference for decentralized systems. This demographic trend has pressured banks to innovate and offer digital-first services that align with changing consumer preferences.

The study also explores the implications of cryptocurrency adoption on financial inclusion and accessibility in India. Cryptocurrencies, through their decentralized nature, offer banking solutions to underbanked and unbanked populations, especially in rural and semi-urban areas where access to traditional banking services is limited. Digital wallets and blockchain-based platforms have enabled users to transact, save, and invest without requiring physical bank branches or extensive documentation. However, the research cautions that a lack of digital literacy and cybersecurity awareness among these populations poses risks, including vulnerability to fraud and financial loss. Addressing these challenges through targeted education and user-friendly platforms could enhance the positive impact of cryptocurrencies on financial inclusion in India.
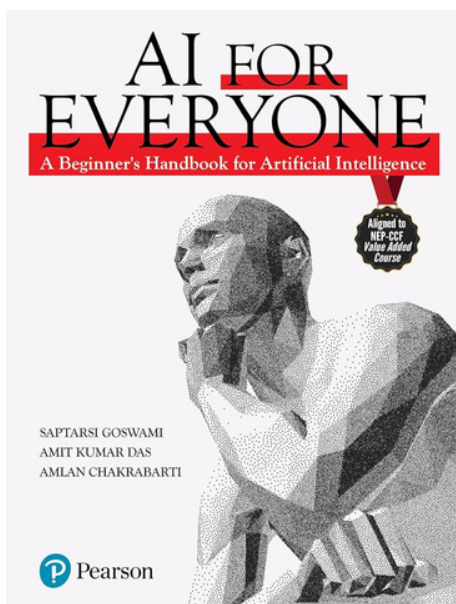
-Ms. Dimpy Jindal, Assistant Professor, DIAS

For full text, please refer to Desai, K. (2024). Cryptocurrency Adoption and Its Impact on Traditional Banking Systems (2021-2024). Journal of Financial Innovation and Blockchain Studies, 0(0). https://doi.org/10.1177/00222429241249428

Book
Reviews

AI FOR EVERYONE

Author(s) : Saptarsi Goswami, Amit Kumar Das, Amlan Chakrabarti

Publisher : Pearson

Edition : First Edition 2024

Price : ₹ 299

Reviewed by : Ms. Neha Solanki, Assistant Professor, DIAS

"AI for Everyone" is a humble attempt made by authors to introduce the basic concepts of artificial intelligence or AI in a simple but comprehensive way. The book starts with a quick anecdote of the evolution of AI, which is followed by presenting the industry use cases across diverse domains.

"AI for Everyone" generally praise it as an excellent introductory course to Artificial Intelligence, particularly for those with no technical background, due to its clear explanations, accessible approach, and focus on practical applications, making complex AI concepts understandable.

Key points about "AI for Everyone":

- **Beginner-friendly:**
Designed specifically for people with no prior knowledge of AI, explaining concepts without assuming technical expertise.
- **Clear and concise explanations:**
The course material is presented in a straightforward manner with relatable examples to aid understanding.
- **Practical applications:**
Goes beyond theoretical concepts by discussing real-world use cases of AI across various industries.

Who should take "AI for Everyone":

- Professionals looking to gain a basic understanding of AI to apply in their field.
- Students interested in exploring AI concepts without a strong technical background.
- Individuals curious about the potential of AI and its impact on society.

"AI for Everyone" is a thoughtful and accessible book that serves as an excellent introduction to the fascinating world of artificial intelligence (AI). Authored by Saptarsi Goswami, Amit Kumar Das, and Amlan Chakrabarti, the book successfully demystifies the complexities of AI, presenting them in a manner that is easy to understand for readers from all walks of life. It is particularly valuable for those without a technical background, as it provides a foundational understanding of AI concepts and their applications in everyday life.

The book begins by tracing the evolution of AI, offering readers a historical perspective on how this revolutionary technology has developed over time. The authors skillfully use anecdotes and real-life examples to engage the reader, setting the stage for a deeper exploration of AI's potential. This historical overview is followed by a discussion of AI's transformative impact across various industries, including healthcare, education, finance, retail, and entertainment.

These industry-specific examples make the book highly relatable and help readers visualize the practical implications of AI in their respective fields.

One of the book's standout features is its beginner-friendly approach. The authors have taken great care to explain complex AI concepts in a straightforward and concise manner. Topics such as machine learning, neural networks, natural language processing, and computer vision are introduced with clarity, using simple language and analogies that resonate with readers. This makes the book an ideal resource for students, professionals, and curious individuals who want to understand AI without delving into its technical intricacies.

The authors also emphasize the practical applications of AI, going beyond theoretical knowledge to showcase how AI is being used to solve real-world problems. For instance, they explore how AI-powered tools are improving medical diagnoses, enhancing customer experiences through personalized recommendations, and optimizing business operations through predictive analytics. These examples highlight the transformative potential of AI and inspire readers to think about how they can leverage AI in their personal and professional lives.

Another strength of the book is its focus on the societal impact of AI. The authors address critical questions about the ethical implications, challenges, and responsibilities associated with AI adoption. Topics such as data privacy, algorithmic bias, and the future of work are discussed thoughtfully, encouraging readers to consider the broader consequences of AI on society. This balanced perspective makes the book not only informative but also thought-provoking, prompting readers to engage with the subject matter on a deeper level.

The book is structured in a way that allows readers to progress naturally from basic concepts to more advanced topics. Each chapter builds upon the previous one, ensuring a smooth learning curve.

The inclusion of case studies, practical exercises, and discussion questions further enhances the reader's understanding and retention of the material. These features make the book a valuable resource for self-study as well as classroom use.

"AI for Everyone" is not just a book for students or professionals; it is a guide for anyone curious about the role of AI in shaping the future. Whether you are a business leader looking to integrate AI into your organization, a policymaker exploring the implications of AI on governance, or an individual simply intrigued by the possibilities of AI, this book provides the knowledge and insights needed to navigate the AI-driven world.

In conclusion, "AI for Everyone" by Saptarsi Goswami, Amit Kumar Das, and Amlan Chakrabarti is a must-read for anyone seeking to understand artificial intelligence in a clear, concise, and practical way. Its beginner-friendly approach, real-world examples, and focus on ethical considerations make it an invaluable resource for a wide audience. This book is highly recommended for those eager to explore the transformative potential of AI and its impact on our lives and society.

Additionally, the book stands out for its ability to spark curiosity and inspire action. The authors do not merely inform readers about AI; they also encourage them to think critically about its future applications and challenges. By providing insights into emerging trends like autonomous systems, conversational AI, and AI in sustainability, the book paints an optimistic yet realistic picture of how AI can contribute to solving global problems.

The authors skillfully balance optimism with caution, reminding readers of the importance of responsible AI practices to ensure its benefits are inclusive and equitable. This final touch leaves readers not only informed but also motivated to engage with AI thoughtfully and innovatively in their respective domains.

AN INTRODUCTION TO ACCOUNTANCY
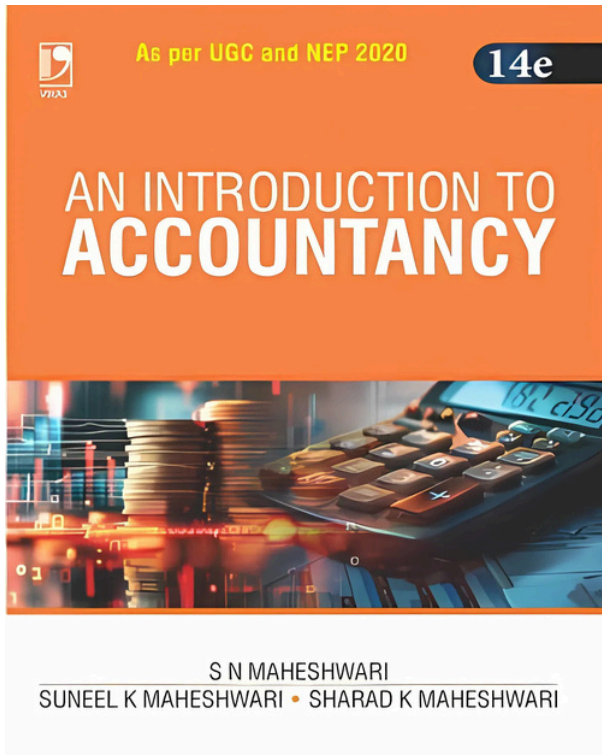
Book Title - An Introduction to Accountancy

Author(s) - Dr. S. N. Maheshwari, Dr. Suneel K. Maheshwari, CA Sharad K. Maheshwari

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Reviewed by - Dr. Pooja Gupta, Assistant Professor, DIAS

In the intricate and dynamic landscape of today's economy and business world, a comprehensive book encompassing financial, corporate, cost, and management accounting is an indispensable guide. This unified resource weaves together these interconnected disciplines, offering readers a well-rounded and profound understanding of the art and science of accountancy. Financial accounting ensures transparency and compliance with regulatory frameworks, while corporate accounting delves into the complexities of governance, mergers, and acquisitions within an increasingly globalized marketplace.

Cost accounting serves as a strategic tool for organizations, aiding in the judicious allocation of resources and the reduction of operational expenses. Meanwhile, management accounting empowers decision-makers with insights through budgeting, forecasting, and performance analysis, thereby supporting long-term strategic objectives.

In an era that increasingly demands a cohesive and integrated approach to the various branches of accounting, the 14th edition of An Introduction to Accountancy by Dr. S. N. Maheshwari, Dr. Suneel K. Maheshwari, and CA Sharad K. Maheshwari continues its legacy as a comprehensive and practical guide to the field of accountancy. Published by Vikas Publication, this book has been meticulously updated to address the evolving demands of the accounting profession and the academic needs of students. This edition is tailored for undergraduate and postgraduate students, as well as candidates preparing for professional accounting and finance examinations like CA, CMA, and CS. It combines theoretical concepts with practical examples, making it a valuable resource for understanding the foundational principles of accountancy. Written by established authors in accounting, for better comprehension of the subject matter, the book has been divided into five sections, each dealing with a distinct aspect of accounting.

Section I - Accounting Principles and Processes lays the groundwork by introducing readers to the fundamental principles and concepts of accounting, categorized into Accounting Concepts and Accounting Conventions. This section explains the theoretical framework that underpins the accounting discipline, including the latest International Accounting Standards (IAS) and International Financial Reporting Standards (IFRSs). It also provides practical knowledge on journalizing transactions, ledger posting, and preparing trial balances. Topics such as negotiable instruments (e.g., promissory notes, bills of exchange, and cheques), bank reconciliation statements, capital and revenue income and expenditures, and final accounts with adjustment entries are thoroughly covered. Additionally, it addresses rectification of errors, depreciation provisions, and reserves, final accounts from incomplete records. This section also includes specialized topics such as accounts of non-profit organizations, providing a comprehensive foundation for further study.

Section II - Special Accounting Problems delves into advanced and specialized topics that are crucial for understanding specific accounting scenarios. It covers consignment accounts, including valuation of unsold stock and loss of stock, and extends to joint venture accounts, hire purchase systems, lease agreements, installment purchase systems, and branch accounts. Inventory valuation is explored in depth, discussing methods like LIFO, FIFO, and the Weighted Average Method, alongside valuation practices for balance sheet purposes aligned with Revised AS-2 standards. This section provides the practical knowledge needed to tackle unique and complex accounting problems encountered in real-world business settings.

Section III - Partnership Accounts focuses on the intricate workings of partnership firms. It begins with the fundamentals of partnership, partnership deeds, and the preparation of final accounts with necessary adjustments. Topics such as goodwill valuation, joint life policies, and changes in partnership structure through admission, retirement, or death of a partner are covered comprehensively. It also examines the dissolution of partnership firms, detailing modes of dissolution, settlement of accounts, insolvency of partners, and the sale of a firm to a company. This section provides detailed insights into managing the financial complexities of partnership firms, making it indispensable for professionals and students alike.

Section IV - Company Accounts shifts the focus to the corporate domain, providing an extensive overview of accounting practices for joint-stock companies. It begins with the formation of companies, covering critical aspects such as promotion, incorporation, commencement of business, and essential documents like the Memorandum and Articles of Association. The section explores share capital, types of shares, allotment, statutory restrictions, and intricate concepts such as undersubscription, oversubscription, forfeiture, and buyback of shares. Debenture accounting is also addressed, including classifications, issue terms, redemption, and loss write-offs. Advanced topics like financial statement preparation under Schedule III of the Companies Act 2013, internal and external reconstructions, amalgamations, and absorptions are thoroughly explained. Additionally, the section incorporates updates from recent amendments to the Companies Act, changes in CSR rules, and managerial remuneration provisions, ensuring relevance to current regulatory standards.

Section V - Cost and Management Accounting is dedicated to equipping readers with the tools and techniques essential for strategic financial analysis and decision-making. It introduces the concepts and tools of management accounting, including ratio analysis, fund flow statements, cash flow statements, and profitability, turnover, and financial ratios. It emphasizes the interpretation and analysis of financial statements, enabling users to derive actionable insights for business planning and strategy. The section provides a bridge between traditional accounting practices and modern managerial needs, ensuring learners are prepared for the dynamic challenges of the corporate world.

This edition incorporates several significant updates to align with contemporary financial reporting standards and legislative changes. Among the key developments is the introduction of the International Financial Reporting Standard 18 (IFRS 18), which focuses on the presentation and disclosure of financial statements, effectively replacing the previous IASI. Additionally, the enactment and enforcement of the Companies (Amendment) Acts of 2019 and 2020 have been incorporated, reflecting the latest changes in corporate governance and financial regulation. The book also introduces a summarized proforma as prescribed by Division II of ISAB Schedule III under the Companies Act 2013 for the presentation of financial statements.

Moreover, important changes notified by the Ministry of Corporate Affairs (MCA) are also included. These changes, introduced in August 2019, pertain to the creation of the Debenture Redemption Reserve. Furthermore, adjustments were made in 2016 and 2018 to Schedule V concerning managerial remuneration, particularly in circumstances of profit inadequacies or the absence of profits. The updated edition also addresses revisions to the Corporate Social Responsibility (CSR) Rules, as notified by the MCA in 2020.

Designed to prepare readers to tackle the complexities of modern accounting within a globalized economy, this edition offers a comprehensive and insightful exploration of contemporary financial reporting, regulatory adjustments, and strategic accounting practices. Whether for students seeking foundational knowledge or practitioners aiming to stay abreast of current trends, this edition is an essential investment for navigating the dynamic landscape of accountancy.

SIMPLIFIED APPROACH TO INCOME TAX
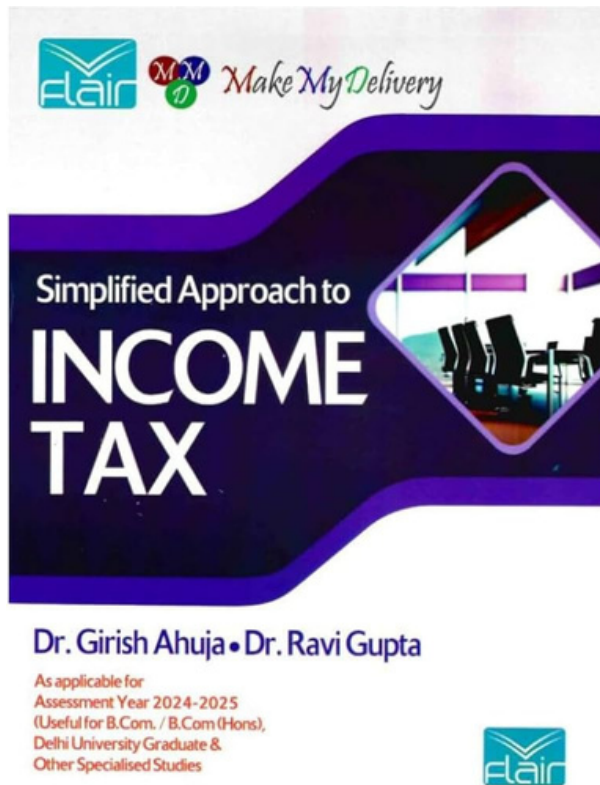
Book Title - Simplified Approach to Income Tax

Author(s) - Dr. Girish Ahuja & Dr. Ravi Gupta

Publisher - Flair

Edition - 17th Edition

Pages - 528

Reviewed by - Ms. Komal, Assistant Professor, DIAS

This book, "Simplified Approach to Income Tax," is an excellent resource for students and professionals seeking clarity on the complex subject of income tax. Written for the Assessment Year 2024-2025, It is particularly beneficial for B.Com and B.Com (Hons) and BBA students, as well as graduates pursuing specialized studies.

The authors, Dr. Girish Ahuja and Dr. Ravi Gupta, have done a remarkable job of simplifying intricate tax laws and procedures.

The content is well-structured, starting from basic concepts and gradually delving into advanced topics. The book is divided into chapters that systematically cover the provisions of the Income Tax Act. It begins with an introduction to basic taxation concepts and principles, followed by detailed sections on key topics such as:

- Residential status and its impact on tax liability.
- Taxation of income under various heads: Salaries, House Property, Profits and Gains from Business or Profession, Capital Gains, and Other Sources.
- Deductions under Chapter VI-A.
- Computation of Total Income and Tax Liability.

Each chapter builds upon the previous one, providing a comprehensive understanding of the subject. The book also includes practical problems and case studies, making it easier for students to apply theoretical concepts to real-world scenarios. The book employs straightforward language, making it accessible even for students new to the subject. It avoids overly technical jargon while still maintaining academic rigor. The inclusion of practical illustrations solved examples, and step-by-step explanations of tax calculations is one of the standout features. These examples help students grasp the application of tax laws in real-life contexts. The book reflects the latest amendments and updates in tax laws applicable for the Assessment Year 2024-2025. This ensures students are learning from a resource aligned with current legislation. It covers all major topics required for undergraduate and professional-level studies, including the nuances of exemptions, deductions, and rebates. The authors have designed the book with an emphasis on what students need for exams. Key points, summaries, and frequently asked questions (FAQs) are strategically placed for quick revisions. The book is particularly helpful for commerce/Management students but can also be used by tax practitioners and professionals who need a quick refresher. The examples and exercises are drawn from common scenarios encountered in Indian taxation, making the book practical and relatable.

"Simplified Approach to Income Tax" is an indispensable guide for undergraduate students and beginners in taxation. The authors' expertise and clarity in presenting the subject make this book one of the most reliable resources in the field. Its structured approach, practical focus, and updated content ensure it meets both academic and practical requirements.

CORPORATE
EXECUTIVES OPINE

HOW TO BRING YOUR IDEAS TO LIFE IN TRADITIONAL WORKPLACE

MR. ABHIJIT BHADURI
FORMER GM OF GLOBAL LEARNING & DEVELOPMENT FOR MICROSOFT

Don't believe the myth that creativity can't thrive in a traditional workplace. Even with those old-school rules and rigid roles, you can still bring your ideas to life. Here's how:

Build Connections
Get to know your workplace culture inside and out. See how things get done, what behaviours get rewarded, and how people communicate. Make sure your ideas match the company's goals and values, so they're more likely to be accepted.

- Build strong relationships with people across all departments and levels. This helps you see different perspectives and find allies who will support your ideas.
- Attend industry events, workshops, and even cross-departmental meetings to con nect with like-minded individuals.
- Find a mentor who understands both creativity and how the company works. They can guide you, help you overco me challenges, and speak up for your ideas to higher-ups.

- Every organisation has individuals, even in unexpected places, who are open to new ideas. Seek them out.

Show How Your Ideas Benefit the Company
When you have a brilliant idea, it's tempting to shout it from the rooftops. But sometimes, the best approach is to let others champion your idea and help put it into action. This way, you'll have a bigger impact.

- Provide concrete examples of how an idea saves time, reduces costs, increases efficiency, or improves customer satisfaction.
- Communicate clearly and persuasively, showing how y our ideas solve problems and help the company reach its goals. Use data to back up your ideas and be ready to address any concerns.
- Don't try to change everything overnight. Start with small projects that show the value of your ideas. Success with these smaller initiatives can build your credibility and open doors for bigger changes.
- Align your ideas with the company's strategic goals and use the terminology familiar to leadership.

Work With Processes
Instead of trying to reinvent the wheel, find ways to use the company's current systems and processes to introduce your new ideas. This might mean using established channels for proposing new projects or aligning your ideas with the company's priorities.

- Encourage teamwork by involving colleagues in project development. Different perspectives can boost creativity and lead to stronger solutions. Plus, working together creates a sense of ownership and shared purpose.
- Acknowledge and celebrate every step forward, no matter how small. This keeps motivation high.
- Learn from rejection. Use the feedback to make your idea even more relevant to your organisation.

Don't Give Up
Traditional companies can be slow to change, so stay resilient and persistent. Expect setbacks and be ready to adjust your approach as needed.

LEARNING TO LEAD FROM BEHIND & HELP THEIRTEAMS DO BETTER

MR. PRABIR JHA
FOUNDER & CEO OF PRABIR JHA PEOPLE ADVISORY

Shoehorn is an underrated tool. It helps you slip into your shoes with ease without the twists and turns that your feet would have needed to wrestle their way in.

Can managers and leaders make it easier for their teams to do better, just like a shoehorn? Look at key attributes of effective leadership 'shoe horning'.

It is not about you: It does not matter what the composition or size of the shoehorn is; it is how well it helps slide the foot into the shoe.

It is about being self-effacing, leading from behind, and helping others feel easy. When you stop being self centered, you will be a more effective shoehorn to others.

Impact vs reward: A shoehorn typically is kept aside and forgotten till someone needs it again to put on a shoe.

It is tough to not feel upset with being taken for granted. But the best leaders continue to give even if they are forgotten.

They are altruistic, helping and enabling at all times. Never stop making a difference, however small. You can always make your contribution count, even if no one thanks you.

Learn to let go: The shoehorn quietly exits the shoe having enabled the foot to settle in well in the shoe. The best leaders too do not hang on for self-perpetuation. They know how to fade away in grace.

This is a very rare leadership disposition one sees these days where you can see endless examples of staying on in the same place as an advisor or some more fancy designations. Leadership must go beyond the self to truly be stellar.

Adding value: A shoehorn is looked for when one wants to wear shoes comfort ably. It does not matter where the shoehorn was shunted or hidden away.

You will always be looked for when you are needed. Leaders must be leaders even if in nondescript assignments. Or shunted away from visible roles. If you stay impactful, you will always be relevant.

It takes more to enable: A shoehorn does not become a shoe nor replace a foot. But it makes the two come together. Organisations overplay the busy doing. This creates a culture of misplaced busyness. Or maybe the struggle to appear as the guy who scored.

But great leadership is about enabling. It is about gently easing and cajoling to make various parts come together. So next time you use a shoehorn, do pause.

Look at the little piece. Ask yourself how are you being a shoehorn to someone. How are you helping ease your team and culture into an easy tango? How do you not need more authority or belligerence to make a difference? Just remind yourself, that your leadership must be a shoehorn to others. That is why you matter.

Parent's
Feedback

DIAS has provided my child with an enriching academic experience, combining rigorous coursework with industry exposure. The supportive faculty and well-structured programs ensure holistic development, preparing students for successful careers.

Mr. Shiv Shanker Yadav
Father of Soni Yadav
(MBA 2022-24)

I appreciate the dedicated efforts of DIAS in fostering an environment that nurtures both academic excellence and professional skills. My daughter has gained invaluable knowledge and confidence through various learning initiatives.

Mr. Vedprakash Dholakia
Father of Naman Dholakia
(MBA 2022-24)

The institute has done an outstanding job in preparing students for their future. The well-planned curriculum, coupled with hands-on learning opportunities, has enabled my son to develop the right skills for the corporate world.

Mr. Ravinder Chauhan
Father of Divesh Chauhan
(MBA 2022-24)

DIAS focuses on the overall personality development of students, equipping them with both theoretical knowledge and practical expertise. The emphasis on industry interactions and internships has been particularly beneficial.

Mr. Deepak Sharma
Father of Janvi Sharma
(MBA 2022-24)

We are highly satisfied with the quality of education at DIAS. The institution ensures a nurturing environment, with faculty members who genuinely care about the progress and well-being of students.

Mr. Rakesh Kumar Kaushik
Father of Sahil Kaushik
(MBA 2022-24)

My son's academic and professional growth at DIAS has been remarkable. The placement assistance, soft skills training, and exposure to real-world business scenarios have helped him immensely.

Mr. Prabhakar Mishra
Father of Shreya Mishra
(MBA 2022-24)

DIAS provides a perfect blend of academics and extracurricular activities. My daughter has had numerous opportunities to learn, grow, and excel in her chosen field. The faculty's dedication is truly commendable.

Mr. Manoj Singh
Father of Rishabh Dev
(MBA 2022-24)

We are grateful to DIAS for fostering an environment that encourages academic excellence, innovation, and personal growth. The emphasis on leadership skills and teamwork has been particularly impactful.

Mr. Rajkumar
Father of Yashwant
(MBA 2022-24)

Feedback
From Employers

Inzmam has consistently demonstrated exceptional dedication and professionalism in their work. Their ability to meet deadlines, solve problems efficiently, and collaborate effectively with team members is commendable. They bring a positive attitude and a strong work ethic to every task, making them a valuable asset to the organization. Their contributions have significantly enhanced our team's performance.

Mr. Naman Aggarwal
Lead, Market Research Analyst
Thehive.ai

Aditya is consistently exceeds expectations with his attention to detail and strong problem-solving skills. he has demonstrated excellent teamwork and takes initiative to support colleagues when needed. His contributions have greatly improved the efficiency of our team.

Ms. Manika Manjul
HR
Air taxi

Diksha has consistently demonstrated dedication and professionalism in their work. Their ability to meet deadlines, maintain a high level of accuracy, and collaborate effectively with the team is commendable. They take initiative in problem-solving and contribute valuable ideas to projects. Their positive attitude and adaptability make them a valuable asset to the organization.

Mr. Sahil Misri
Senior Manager
Infoedge India Private Limited

Kunal consistently demonstrates strong performance and dedication in their role. They are reliable, detail-oriented, and take initiative in tackling challenges. Their ability to collaborate with team members and communicate effectively has contributed greatly to the success of various projects. Additionally, Kunal consistently meets deadlines and strives to exceed expectations, making them a valuable asset to the team. We appreciate their continued contributions and commitment to excellence.

Mr. Ankit
Associate Manager
Trueblue INC

Deepak Kumar (2020-22) has been consistently outshining in every project, this employee is a dependable asset for the manager. Demonstrating exceptional reliability, they are entrusted with various tasks, delivering consistently high-quality results. Their prowess makes them a reliable and valuable team member, contributing significantly to the success of each project they undertake.

Ms. Vaishali Gupta
Team Lead
Unimrkt Research Pvt Ltd

Rishabh Aalok consistently demonstrates a strong work ethic and a positive attitude. He is reliable, detail-oriented, and always meet deadlines. His ability to collaborate effectively with the team and adapt to new challenges has been invaluable. We appreciate his dedication and look forward to their continued contributions.

Mr. Himanshu Vajpayee
Operations Associate
Buddy4Study

ALUMNI
SPEAKS

DIAS has been instrumental in shaping my career. The hands-on approach to learning and industry-relevant curriculum equipped me with the skills and confidence to excel in my role as a financial analyst.

Ankit Dagar
MBA (2020-22)

My journey at DIAS was transformative. The emphasis on teamwork, leadership, and communication skills, combined with real-world exposure, helped me secure a managerial role in a reputed organization.

Hemang Dogra
MBA (2020-22)

The enriching academic environment at DIAS, coupled with its focus on experiential learning, gave me a strong foundation in operations management. The group projects and case studies were invaluable in preparing me for real-world challenges.

Abhishek Chauhan
MBA (2020-22)

DIAS provided me with a platform to explore my entrepreneurial ambitions. The structured guidance, incubation support, and networking opportunities were pivotal in launching my startup.

Abhishek Mishra
MBA (2020-22)

At DIAS, I found the perfect blend of academic rigor and personal growth. The faculty's mentorship and the opportunities for extracurricular engagement helped me develop both professionally and personally.

Arushi Sharma
MBA (2020-22)

The vibrant learning culture at DIAS, supported by its dedicated faculty, laid the foundation for my career in investment banking. The focus on industry trends and practical applications was key to my success.

Isha Sayan
MBA (2020-22)

DIAS's focus on digital transformation and analytics prepared me for the evolving demands of the IT industry. The practical exposure through internships and workshops gave me the edge to thrive in my career.

Drishti Budhiraja
MBA (2020-22)

DIAS was a turning point in my career journey. The combination of academic excellence, practical exposure, and mentorship from experienced faculty gave me the confidence to excel in the competitive corporate world.

Aditya Malyan
MBA (2020-22)

THE MEN
IN NEWS

URMILA CHAUDHARY

"When you reach an obstacle, turn it into an opportunity.You have the choice. You can overcome and be a winner, or you can allow it to overcome you and be a loser. The choice is yours and yours alone. Refuse to throw in the towel. Go that extra mile that failures refuse to travel. It is far better to be exhausted from success than to be rested from failure." – Mary Kay Ash

Urmila Chaudhary, citizen of Nepal and abused as a child labour has come a long way from fighting for her rights, moving forward towards eradication of the Kamlari practice and bagging the recently established award title "Global Anti-Racism Champions Award" presented by the US Department of State. There are five more recipients for this award which recognizes individuals working all over the world and advancing racial equity, justice and human rights.

Activists of Swan Nepal rescued her from the bonded labour life. Urmila started her education from thereon and has been participating in campaigns for abolishment of Kamalari system. She is also pursing a Degree in Law.

Urmila has been working towards eradication of the bonded labour system with various means, be it performing street plays, going against the system, counselling parents on related topic and bringing awareness. We, as citizens of a free nation definitely look forward on Urmila achieving freedom for many more girls like her and creating history.

Urmila's journey is a testament to resilience and unwavering determination. Having endured the hardships of bonded labor as a child, she has transformed her painful past into a powerful movement advocating for justice, equality, and human rights. Her fight against the Kamalari system—an oppressive practice that forced young girls into servitude—has not only empowered her but has also inspired many others to break free from similar chains of exploitation.

Through her relentless efforts, Urmila has helped rescue and rehabilitate hundreds of young girls who were once trapped in bonded labor. She works closely with organizations dedicated to social reform, ensuring that survivors receive proper education, skill development opportunities, and legal assistance to rebuild their lives.

Her advocacy extends beyond Nepal, shedding light on the issue at an international level and urging global leaders to take action against modern-day slavery.

Despite the challenges, Urmila remains steadfast in her mission. She uses her voice to challenge deep-rooted societal norms that perpetuate discrimination and injustice. Whether through her powerful speeches, legal pursuits, or grassroots activism, she continues to be a beacon of hope for marginalized communities.

Her recognition with the prestigious Global Anti-Racism Champions Award is not just a personal victory but a milestone in the fight against systemic injustice. It serves as a reminder that change is possible when courageous individuals dare to challenge the status quo.

SANJAY MALHOTRA

"He that can have patience can have what he will."
– Benjamin Franklin

Sanjay Malhotra, the current and 26th Governor of the Reserve Bank of India, who started his journey as a bureaucrat from being a part of the IAS Rajasthan Cadre of 1990 has come a long way. He has been Secretary in Ministry of Finance, served as Chairman and MD of the Rural Electrification Corporation and Additional Secretary in the Ministry of Power. Along with these, he has also graced various positions in the Rajasthan state government. His expertise and knowledge of various fields is sure to help him in taking decisions which prove to be beneficiary for the banking system of the nation. Looking at the current inflation rate, his guidance is the most sought after.

The banking system has seen a lot of changes in the recent years with physical banking giving space to digital banking. Online banking and digital banking though easy and approachable have given rise to digital frauds too, making certain people vary of online banking. We have high expectations from the RBI Governor of making online banking a safe banking method in the coming times and bringing positive changes.

Sanjay Malhotra's appointment as the 26th Governor of the Reserve Bank of India comes at a crucial time when the nation's financial landscape is rapidly evolving.

With his extensive experience in administration, finance, and policy-making, he is well-positioned to steer the banking sector toward stability, innovation, and security.

Having served in key government roles, including as Secretary in the Ministry of Finance, Chairman and MD of the Rural Electrification Corporation, and Additional Secretary in the Ministry of Power, Malhotra has demonstrated his ability to handle complex economic and financial challenges. His tenure in the Rajasthan state government further adds to his vast understanding of governance and policy implementation at both state and national levels.

As inflation and global economic uncertainties continue to impact the Indian economy, his leadership is expected to play a pivotal role in formulating policies that ensure price stability, economic growth, and financial inclusion. His insights will be critical in balancing monetary policies to control inflation while fostering economic expansion.

The Indian banking sector has undergone significant transformations, with digital banking becoming a dominant force. While digital banking has enhanced convenience and accessibility, it has also brought challenges such as cybersecurity threats and financial frauds. The rising concerns around digital safety highlight the need for robust regulatory frameworks and advanced security measures. Under Malhotra's guidance, the RBI is expected to introduce policies that strengthen online banking security, instill confidence among users, and create a safer digital financial ecosystem.

With his deep expertise and visionary leadership, Sanjay Malhotra is poised to shape the future of India's banking system. His tenure is anticipated to bring much-needed reforms that align with global standards while ensuring financial security and stability for all. As the country moves toward a more digitally integrated economy, we look forward to his initiatives that will not only enhance banking accessibility but also make it safer and more resilient.

READER'S VIEWS

DIAS TIMES is a brilliant initiative that keeps the alumni connected with the institute. The stories of success and struggles shared by fellow graduates are incredibly inspiring and relatable.

AYUSHI VERMA
ZUARI INDUSTRIES
JUNIOR MANAGEMENT TRAINEE

The magazine is a perfect blend of nostalgia and knowledge. It highlights the achievements of students and alumni while also offering practical tips for career growth. A delightful read!

MUSKAN GOEL
ACUITY KNOWLEDGE PARTNERS
ANALYST

Every issue of DIAS TIMES feels like a trip down memory lane. The articles are thoughtfully curated, and the engaging content reflects the vibrant culture of the institute.

ADITYA BHARDWAJ
AMERIPRISE
OPERATION AND PROCESS TRAINEE

DIAS TIMES showcases the perfect balance of academic excellence and extracurricular vibrancy. It's a valuable resource for students and alumni alike, offering insights into career development and life beyond college.

NAMAN GUPTA
HCL TECH
FINANCE ASSOCIATE

The magazine is more than just an update; it's a source of motivation for students and alumni. The stories shared inspire readers to aim higher and stay connected to their roots.

ANUBHAV SHARMA
TEAM COMPUTERS
PRODUCT SUPPORT EXECUTIVE

Reading DIAS TIMES keeps me updated with the latest happenings at the institute. It's wonderful to see how the magazine bridges the gap between alumni and current students.

INESH GOYAL
WNS
ASSOCIATE OPERATIONS

DIAS TIMES is an excellent publication that reflects the institute's commitment to fostering lifelong connections. The content is always relevant, insightful, and engaging.

KUNAL DEDHA
TRUEBLUE
FINANCE ASSOCIATE

The magazine beautifully captures the essence of the DIAS community. From alumni success stories to career advice, every page is filled with inspiration and valuable insights.

INZMAM
HIVE
MARKET RESEARCH ANALYST

ALUMNI
TRAVERSE

Mr. Nitin Kohli

Nitin Kohli, an accomplished professional, laid the foundation of his career at Delhi Institute of Advanced Studies (DIAS), under Guru Gobind Singh Indraprastha University (GGSIPU), where he pursued an MBA in Finance. His academic journey at DIAS was marked by a strong focus on analytical thinking and problem-solving, qualities that have played a pivotal role in shaping his successful career.

Nitin's career began at Karvy Stock Broking, where he gained hands-on experience in client onboarding, trade settlement, and regulatory compliance. This early exposure to financial operations set the stage for his future endeavors. He later advanced through roles at Patni Computers and E-businessware, where he honed his expertise in fund administration, hedge fund operations, and process optimization, managing teams and delivering efficiency improvements.

His transition to the Royal Bank of Scotland marked a significant milestone, as he contributed to transformative projects in order management and operational strategy.

At Accenture Consulting, Nitin demonstrated his leadership by developing proprietary methodologies and advising global clients on cost optimization, regulatory compliance, and strategic transformation. His tenure at Wipro as Transformation Director further solidified his reputation as a leader in business process redesign, automation, and analytics, delivering substantial value to clients.

Currently, as a Program Director at Accenture, Nitin oversees large-scale transformation initiatives, leveraging cutting-edge technologies like RPA, AI, and analytics to drive measurable outcomes. His certifications in Lean Six Sigma, Agile methodologies, and RPA reflect his commitment to innovation and excellence. Nitin remains deeply connected to his alma mater, mentoring students and sharing his wealth of experience. His journey from DIAS to leading global organizations underscores the transformative power of education and the enduring values instilled during his time at the institute. His story inspires future leaders, exemplifying resilience, continuous learning, and strategic vision.

Nitin Kohli's illustrious career stands as a testament to his adaptability and commitment to excellence in an ever-evolving business landscape. Beyond his professional milestones, Nitin's leadership style is defined by fostering innovation and empowering teams. He consistently emphasizes leveraging technology to solve complex business challenges, as seen in his extensive work with RPA and AI technologies. Under his guidance, teams have not only streamlined operations but also delivered strategic outcomes, generating substantial client value.

His deep domain expertise in areas like fund accounting, custody, and asset servicing further strengthens his ability to devise comprehensive solutions tailored to client needs.

RECENT
NOTIFICATIONS

BANKING

RBI ISSUES GUIDELINES ON DIGITAL LENDING

In December 2024, the Reserve Bank of India (RBI) issued comprehensive guidelines to regulate digital lending platforms. The guidelines focus on improving transparency, curbing predatory lending practices, and ensuring data privacy for borrowers. This regulatory move aims to create a safer and more reliable digital lending ecosystem in India, fostering trust among users and encouraging responsible lending practices.

PUNJAB NATIONAL BANK INTRODUCES AI-BASED FRAUD DETECTION SYSTEM

In November 2024, Punjab National Bank (PNB) launched an AI-powered fraud detection system to enhance security in banking transactions. The system uses machine learning algorithms to identify suspicious activities in real-time, helping to mitigate financial fraud and safeguard customer assets. This initiative highlights PNB's commitment to leveraging technology for enhanced banking security. The AI system also integrates predictive analytics to proactively identify potential threats, ensuring a robust defense against evolving cyber risks. With this launch, PNB aims to set a benchmark for secure banking practices in India.

KOTAK MAHINDRA BANK PARTNERS WITH NPCI FOR UPI EXPANSION

In December 2024, Kotak Mahindra Bank collaborated with the National Payments Corporation of India (NPCI) to expand the adoption of Unified Payments Interface (UPI) services. The partnership focuses on introducing new UPI features, such as recurring payments and enhanced transaction limits, aimed at simplifying digital payments for retail and corporate customers. This move supports India's digital payment ecosystem and promotes cashless transactions.

INSURANCE

HDFC LIFE LAUNCHES AI-POWERED CLAIMS SETTLEMENT SYSTEM

In October 2024, HDFC Life introduced an AI-powered claims settlement system to streamline and expedite the claims process. The system uses advanced algorithms to verify documents and assess claims, reducing processing time and improving accuracy. This initiative reflects HDFC Life's commitment to leveraging technology for customer convenience and operational efficiency. The move is expected to set new benchmarks in claims management for the insurance industry.

IRDAI INTRODUCES NEW GUIDELINES FOR MICROINSURANCE

The Insurance Regulatory and Development Authority of India (IRDAI) issued revised guidelines for microinsurance products in November 2024. These guidelines aim to increase insurance penetration in rural areas by simplifying product structures, enhancing coverage options, and encouraging digital distribution channels. The move is expected to provide financial security to underserved communities. It also seeks to empower local agents and NGOs to play a larger role in promoting microinsurance.

ICICI LOMBARD PARTNERS WITH E-COMMERCE PLATFORMS FOR EXTENDED WARRANTY INSURANCE

In December 2024, ICICI Lombard announced a partnership with leading e-commerce platforms to offer extended warranty insurance for consumer electronics and appliances. This collaboration aims to provide customers with added peace of mind by covering repairs and replacements beyond the manufacturer's warranty. The initiative will also strengthen ICICI Lombard's digital distribution network and reach a wider audience.

MAX LIFE INSURANCE UNVEILS GREEN INSURANCE INITIATIVE

Max Life Insurance launched a green insurance initiative in November 2024, encouraging policyholders to opt for digital documentation instead of physical paperwork. The initiative aims to reduce the environmental impact of traditional insurance processes while promoting sustainability. Policyholders choosing the green option are also eligible for special discounts on premiums. This step aligns with the company's broader ESG (Environmental, Social, and Governance) goals.

SBI GENERAL INSURANCE EXPANDS HEALTH INSURANCE COVERAGE IN TIER-2 CITIES

In December 2024, SBI General Insurance announced the expansion of its health insurance coverage in Tier-2 and Tier-3 cities. The initiative focuses on offering affordable and comprehensive health insurance plans to underserved regions, supporting the government's goal of universal health coverage. The company is also collaborating with local healthcare providers to ensure better accessibility for policyholders.

BAJAJ ALLIANZ INTRODUCES AI-DRIVEN RISK ASSESSMENT TOOL

Bajaj Allianz launched an AI-driven risk assessment tool in October 2024 to enhance underwriting accuracy and reduce claim rejections. The tool evaluates customer profiles and potential risks using big data analytics, ensuring fair premium pricing and better risk management. This technology-driven approach is expected to set a new standard for customer-centric underwriting in the industry.

LAW

SUPREME COURT RULES ON RIGHT TO PRIVACY FOR DIGITAL TRANSACTIONS

In October 2024, the Supreme Court of India ruled that the right to privacy extends to digital transactions, reinforcing the need for data protection and privacy in the financial sector. This decision mandates stricter safeguards for personal data in online transactions, ensuring that consumers' privacy is upheld in the face of increasing digitalization.

DELHI HIGH COURT'S VERDICT ON ONLINE DEFAMATION LAWSUITS

In November 2024, the Delhi High Court issued a landmark ruling allowing individuals to file defamation suits against online platforms for content posted by users. The court emphasized that online platforms must take responsibility for harmful content and ensure timely removal of defamatory posts, marking a significant step in regulating social media and digital platforms. This decision is expected to have far-reaching implications for the digital ecosystem and user accountability.

MAHARASHTRA GOVERNMENT'S BAN ON ONLINE GAMBLING WEBSITES

In December 2024, the Maharashtra state government passed a law banning online gambling websites within the state. The legislation aims to curb the growing problem of online gambling addiction and associated crimes, ensuring that players are protected from financial and psychological harm. The law also includes provisions for stricter penalties for operators and users of illegal gambling platforms.

KERALA HIGH COURT'S RULING ON WORKERS' RIGHTS IN THE GIG ECONOMY

In November 2024, the Kerala High Court ruled that gig workers are entitled to the same labor rights as traditional employees, including minimum wage and social security benefits. This decision seeks to address the growing concerns over the welfare of workers in the gig economy and marks a significant shift towards recognizing their rights under Indian labor laws. The ruling is seen as a step towards improving working conditions and social security for the gig workforce.

SUPREME COURT APPROVES E-COURTS FOR FASTER LEGAL PROCEEDINGS

In December 2024, the Supreme Court of India approved the establishment of e-courts across the country to expedite legal proceedings. The initiative aims to reduce the backlog of cases and improve accessibility to justice, particularly for individuals in remote areas, by allowing virtual hearings and online filing of cases.

RAJASTHAN HIGH COURT ORDERS RE-EXAMINATION OF LAND ACQUISITION LAWS

In October 2024, the Rajasthan High Court directed the state government to re-examine its land acquisition laws, specifically concerning compensation to farmers. The court's order follows concerns over the fairness of compensation and the need for reforms to ensure that farmers are adequately compensated for land taken for development projects. The decision is likely to prompt legislative changes to ensure more equitable land acquisition processes.

TAXATION

GOVERNMENT INTRODUCES TAX RELIEF FOR MSMES

In December 2024, the Indian government introduced new tax relief measures aimed at providing financial support to micro, small, and medium enterprises (MSMEs). The new provisions include lower tax rates and exemptions on certain business-related expenses, aiming to boost the growth of MSMEs and enhance their contribution to the economy. The initiative is expected to improve cash flow and ease the tax burden on small businesses.

INCOME TAX DEPARTMENT LAUNCHES E-FILING SYSTEM FOR CHARITABLE TRUSTS

In November 2024, the Income Tax Department launched a new e-filing system specifically for charitable trusts and non-profit organizations. The system simplifies the process of filing tax returns for these entities, aiming to improve transparency and reduce administrative burdens. This initiative is part of the government's efforts to streamline tax compliance and enhance accountability in the non-profit sector.

GST COUNCIL APPROVES TAX RATE RATIONALIZATION

In November 2024, the GST Council approved a major overhaul of the Goods and Services Tax (GST) structure, rationalizing tax rates across several sectors. The move aims to simplify the tax system, reduce compliance costs, and improve the ease of doing business. The changes are expected to benefit both consumers and businesses by ensuring a more efficient tax framework.

CBDT IMPLEMENTS AI-BASED TAX EVASION DETECTION SYSTEM

In October 2024, the Central Board of Direct Taxes (CBDT) rolled out an AI-based system to detect tax evasion and identify discrepancies in tax filings. The system uses machine learning algorithms to flag suspicious transactions and improve the efficiency of tax audits. This initiative is expected to enhance tax compliance and reduce fraudulent activities in the tax system.

RBI INTRODUCES DIGITAL TAX COLLECTION SYSTEM FOR STATE GOVERNMENTS

In December 2024, the Reserve Bank of India (RBI) launched a digital tax collection platform aimed at simplifying the process for state governments to collect taxes. The platform allows for seamless digital payments and provides real-time data on tax collections.

TAX DEDUCTION AT SOURCE (TDS) RULE CHANGES FOR ONLINE TRANSACTIONS

In October 2024, the Indian government revised the Tax Deduction at Source (TDS) rules for online transactions. The changes require e-commerce platforms and digital payment providers to deduct TDS on payments made for goods and services sold through their platforms. This move aims to enhance tax compliance in the digital economy and ensure that income generated through online platforms is properly taxed.

GOVERNMENT INTRODUCES TAX INCENTIVES FOR GREEN ENERGY PROJECTS

In December 2024, the Indian government introduced new tax incentives to promote investments in green energy projects. These incentives include tax exemptions on renewable energy equipment and deductions for companies investing in clean energy initiatives. The move is part of India's broader strategy to reduce carbon emissions.

INFORMATION TECHNOLOGY

TCS LAUNCHES AI-DRIVEN ENTERPRISE SOLUTIONS

In October 2024, Tata Consultancy Services (TCS) launched a suite of AI-driven enterprise solutions aimed at enhancing business efficiency and decision-making. These solutions leverage machine learning and data analytics to help organizations optimize operations, predict trends, and automate processes, showcasing TCS's commitment to innovation in the digital transformation space.

INFOSYS ROLLS OUT QUANTUM COMPUTING PLATFORM

Infosys introduced its new quantum computing platform in November 2024, aimed at enabling businesses to solve complex problems in areas such as cryptography, logistics, and material science. This platform is designed to provide organizations with access to quantum computing capabilities, which have the potential to revolutionize industries by solving problems that are currently intractable with classical computers.

WIPRO EXPANDS CLOUD SERVICES WITH MULTI-CLOUD MANAGEMENT PLATFORM

Wipro launched a new multi-cloud management platform in December 2024 to help businesses manage their cloud infrastructure across different providers. This platform integrates advanced analytics, automation, and security features to ensure seamless operations, cost optimization, and better governance for enterprises adopting multi-cloud environments.

TECH MAHINDRA PARTNERS WITH MICROSOFT TO LAUNCH AI SOLUTIONS FOR HEALTHCARE

In October 2024, Tech Mahindra announced a partnership with Microsoft to develop AI-driven solutions for the healthcare sector. These solutions are designed to improve patient care, streamline administrative processes, and enhance healthcare delivery by leveraging AI, machine learning, and cloud computing technologies.

ZENSAR TECHNOLOGIES INTRODUCES BLOCKCHAIN SOLUTIONS FOR SUPPLY CHAIN

Zensar Technologies unveiled a blockchain-based platform for supply chain management in November 2024. This platform aims to increase transparency, reduce fraud, and improve efficiency in supply chains by providing real-time tracking and secure transactions, making it easier for businesses to manage their supply chain operations.

HCL TECHNOLOGIES LAUNCHES 5G SOLUTIONS FOR TELECOM INDUSTRY

HCL Technologies launched a suite of 5G solutions in December 2024 to cater to the growing demands of the telecom industry. These solutions focus on improving network performance, reducing latency, and enabling faster data transmission, helping telecom providers accelerate the rollout of 5G services and support the next generation of connected devices.

BHARTI AIRTEL AND GOOGLE COLLABORATE ON AI-POWERED CUSTOMER SUPPORT

In November 2024, Bharti Airtel and Google announced a collaboration to implement AI-powered customer support solutions. This partnership aims to enhance customer service experiences by utilizing natural language processing and machine learning to provide faster and more accurate responses, improving customer satisfaction across Airtel's telecom services.

TECH MAHINDRA LAUNCHES AI-BASED CYBERSECURITY SOLUTIONS

In December 2024, Tech Mahindra launched a suite of AI-based cybersecurity solutions to help businesses safeguard their digital assets from emerging threats. By integrating machine learning and threat intelligence, these solutions offer proactive protection, real-time monitoring, and automated responses to potential cyberattacks, strengthening the cybersecurity infrastructure of enterprises across various sectors.

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