

THE BUSINESS

MINDS OF TNU

Next to innovation

VOLUME III | ISSUE III
EXPLORE THE UNEXPLORED



SHAPING **THE FUTURE OF** **BUSINESS**

MOVING TOWARDS 2026

next to innovation

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PREFACE

Welcome to the new edition of The Business Minds of TNU, the magazine of the Department of Management Studies—a space where creativity meets intellect, and where every page tells a story of ambition, learning, and dreams. This year, The Business Minds of TNU isn't just a magazine; it's a vibrant canvas painted with the colors of diverse ideas. From insightful articles and thought-provoking essays to captivating short stories, photographs, and paintings, every contribution has been carefully chosen to bring you closer to the spirit of imagination and innovation that defines our department.

In an era where information is abundant but true stories are scarce, The Business Minds of TNU aims to be a sanctuary for authentic voices. It is a place where you can pause to explore the richness of literature, the creativity of art, and the wisdom of management principles—all woven together to offer a complete and enriching reading experience. This magazine relates to student of Management, an aspiring leader, or simply someone curious to explore, this edition opens doors to new perspectives and untold stories waiting to be discovered.

Behind every photograph, painting, and article lies the passion of our writers, artists, and thinkers—individuals who have poured their ideas and creativity into shaping this magazine. As you flip through these pages, you'll witness the perfect blend of academic brilliance and artistic expression, a true reflection of the vibrant community we belong to.

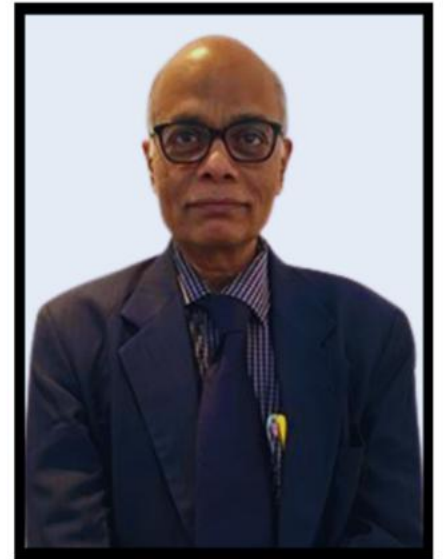
So, let us begin this journey together—through words, colors, and stories that inspire and remind us that every dream, when shared, has the power to become reality.



FROM THE DESK OF HON'BLE VICE CHANCELLOR



Dr. Biswajit Ghosh
Vice Chancellor,
The Neotia University



I am very happy to learn that, like other institutes / Schools of our University, the Department of Management Studies is going to publish its e-magazine, The 'The Business Minds of TNU'.

Thus, the 'The Business Minds of TNU' of the Department of Management Studies is an avenue that connects the perception and views of the community of the Department of Management Studies, starting from students to faculty members and supporting staff members. The other way the The Business Minds of TNU, is a mirror reflecting the 'Mind Map' of the Department of Management Studies community.

The magazine portrays the potential of the students through their vibrant ideas and boundless imaginations, which have been penned down throughout all the pages.

Education plays a crucial role in fostering creativity, fellow feelings, and cooperation. This magazine showcases the vibrant mindsets and the innovative research by the students from in-depth analysis of the current phases of learning to developing aspiring professionals. Each page of the magazine reflects the dedication, hard work, and research conducted by the students under the able guidance of the faculty members. This portrays the talents and potential residing in every student, contributing to this great and unique endeavor.

"Education is the most powerful weapon which you can use to change the world" – keeping up with this valuable philosophy of Nelson Mandela, the students' community of the Management and Commerce fraternity undertook this arduous journey of putting down their thoughts, imagination, and creativity in the form of a magazine, which is a splendid outcome!!

I wholeheartedly convey my well wishes to each student involved in such a rewarding endeavor and would like to encourage all to explore the path of continuous learning, improvement, and achievements.

I thank the entire community of our Department of Management Studies for their untiring efforts in publishing this volume.

FROM THE DESK OF DEAN



Prof. Prosun Tribedi

Dean (Acting)

**School of Humanities, Management & Social Sciences
The Neotia University**



It gives me immense pleasure to preface the **VOLUME III | ISSUE III** of **THE BUSINESS MINDS OF TNU**, the e-magazine of the School of Management, Humanities and Social Sciences, The Neotia University, for the year 2025. Our School relentlessly aspires to a multidisciplinary approach, encouraging students to combine different fields of study and apply critical thinking to real-world problems. We truly live in an age where information is available at our literal fingertips, and narrow boundaries of inaccessibility cannot impede the pursuit of knowledge. As I explore the articles contributed by the academic community of our School, I am astonished by the possibilities and promises that the future holds for our students. In my interactions with all the stakeholders of our School, I am constantly inspired, motivated, and awestruck by the sheer will, determination, grit, talent, and incredible academic prowess of our academic community. I would like to conclude with the inspiring words of the bard and polymath himself, **কবিগুরু রবীন্দ্রনাথ ঠাকুর**:

“Where the mind is without fear and the head is held high
Where knowledge is free
Where the world has not been broken up into fragments
By narrow domestic walls
Where words come out from the depth of truth
Where tireless striving stretches its arms towards perfection
Where the clear stream of reason has not lost its way
Into the dreary desert sand of dead habit
Where the mind is led forward by thee
Into ever-widening thought and action
Into that heaven of freedom, my Father, let my country awake.”
(Where The Mind Is Without Fear, **রবীন্দ্রনাথ ঠাকুর**, 1913).

FROM THE DESK OF THE PROFESSOR OF MANAGEMENT STUDIES



Mr. Pabitra Kumar Sahu

Assistant Professor

Department of Management Studies

The Neotia University

In a world defined by rapid change, disruptive technologies, and evolving global challenges, the role of education in shaping the next generation of business leaders has never been more vital. Business schools today are not just centres of knowledge—they are ecosystems of innovation, collaboration, and transformation.

At The Neotia University, the initiative to launch “The Business Minds of TNU (Next to Innovation)” reflects a forward-thinking vision. It signals a commitment not only to academic excellence but also to nurturing creativity, critical thinking, and a sense of purpose among students. This e-magazine is more than a publication—it is a platform for voices that will shape the future.

As a marketing faculty, I strongly believe that today’s students must become storytellers of their vision. Marketing is not only about selling products—it’s about understanding people, building relationships, and creating meaningful value. The business minds of tomorrow must embrace empathy, ethics, and agility as their core assets. Let your ideas be bold, your strategies be humane, and your goals be both ambitious and responsible.

Dear students, you are the stewards of tomorrow’s enterprises, economies, and ethical standards. Let your curiosity lead you beyond the classroom. Embrace technology not just as a tool, but as a bridge to inclusivity, sustainability, and innovation. Collaborate across disciplines, cultures, and ideologies—because the best solutions are often born at intersections.

I wish the business minds of TNU great success. May it inspire, provoke thought, and Celebrate the entrepreneurial spark in every reader.

FROM THE DESK OF THE PROFESSOR OF MANAGEMENT STUDIES



Mr. Naresh Kundwani

Assistant Professor

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The Neotia University

College: A Journey of Growth, Discovery, and Transformation

College life marks the beginning of one of the most meaningful chapters in a young individual's life. It is more than just lectures, exams, or assignments—it is a journey of self-discovery, transformation, and lifelong connections. At The Neotia University, students step into an environment filled with opportunities, support systems, and experiences that shape not only their academic future but also the kind of individuals they become.

As an Assistant Professor of Critical Thinking and Logical Reasoning, I have the privilege of teaching students from various departments. I witness their transformation firsthand—from hesitant first-year students to confident, thoughtful, and capable young adults ready to take on the world. This change doesn't happen overnight; it unfolds gradually through meaningful interactions, critical challenges, and consistent support.

Here at TNU, students find not only knowledge but also community. They meet mentors who believe in them even before they start believing in themselves.

They make friends who become their chosen family—standing by them in their highs and lifting them during their lows.

From participating in sports to joining student clubs, from academic projects to cultural events, students are encouraged to step out of their comfort zones.

These experiences foster confidence, resilience, and creativity. The university's dedicated Student Affairs team ensures every student's well-being is prioritized, while our passionate and accomplished faculty go beyond textbooks to provide guidance rooted in experience and empathy.

To every student reading this: Make the most of your time here. Explore, ask questions, take risks, and don't be afraid to fail. This is your time to evolve, to overcome your fears, and to become the best version of yourself. Your journey has just begun—and it holds incredible promise.

FROM THE DESK OF THE PROFESSOR OF MANAGEMENT STUDIES



Mrs. Sudeshna Gupta

Assistant Professor

Department of Management Studies

The Neotia University



INSIGHT OF THE YOUTH

Buddha's insight into impermanence teaches us that life is like a flowing river never the same from one moment to the next. Similarly, in this abruptly changing and growing world, humans acquire knowledge in the form of education and grow accordingly. This education not only leads to individual growth but also makes them adaptable in society. They accept the worldly challenges and innovate the path of betterment. The human mind is dynamic and is in motion. They just can't sit idly with success or failure; rather, they believe in proceeding further. Man, being the

superior creation of God, tries to uplift himself by constant wear and tear. Living in the present and learning from the past for the betterment of the future makes man his leader. Imparting education to the young minds creates visionary entrepreneurs who set the missions for others, creating a better world ahead. Thus proving that growth is not a goal but a continuous process of creation and development.

TNU nurtures the young minds, turning them into visionary and innovative individuals who accept the challenges in the future. They are trained to handle problems swiftly and find proper solutions. Their ideas are shaped with unwavering values and ethics, and ambition is guided by an experienced mentor with clarity and integrity. Untrained youth come with numerous dreams and learn to face the realities of life, and sports inculcate confidence and efficacy in the fresh minds. The activities that are undertaken by the management departments make them ready for the business world of the 21st century. Feeling of Espri-de corps is channelized within the students to adjust to the corporate society. The University is growing with the young minds aiming at survival, profitability of the young generation.

FROM THE DESK OF THE PROFESSOR OF MANAGEMENT STUDIES



Mrs. Bitobi Lahiri

Visiting Faculty

Department of Management Studies

The Neotia University



Money Matters: Navigating Finance and Taxation as a College Student

College is more than just classes and clubs—it is a crash course in adulting, especially when it comes to managing money and understanding taxes. For undergraduates, mastering finance and taxation basics can set the stage for a secure future. With rising tuition costs and student loans, plus the looming reality of tax season, it is time to demystify these topics and empower students to take control of their financial journey.

Let us start with budgeting, the foundation of financial health. According to a 2024 study, nearly 70% of college students worry about money, yet many do not track their spending. Apps like Mint or YNAB can help you create a simple budget: allocate funds for essentials (rent, groceries), savings, and a little fun (yes, coffee counts!).

A small tip: small habits, like cooking at home or using student discounts, add up fast. Senior economics Major Arjun shares, “I started budgeting last year, and it’s like giving my wallet a game plan—I saved enough for a summer trip!” Now, let us talk taxes. For many undergrads, filing taxes feels like decoding a foreign language. Whether you are earning from a part-time job or internships, understanding tax basics is key.

In India, students earning below ₹2.5 lakh annually (the basic exemption limit for 2025) may not owe taxes, but filing a return can unlock refunds or credits. Campus workshops or online tools like Clear Tax make it less daunting. Plus, learning about deductions—like education loan interest—can save you money. Financial literacy is not just about surviving college; it is about thriving beyond it.

Join for workshops, start a savings habit, or explore investment basics like mutual funds. Money does not have to be stressful—it is a tool. Let us make it work for us.

FROM THE DESK OF THE PROFESSOR OF MANAGEMENT STUDIES



Dr. Dwijadas Chatterjee

Visiting Faculty

Department of Management Studies

The Neotia University



"I find the students studying MBA in our University inquisitive, which is very encouraging in them. This also implies that they are eager to learn new things and apply the same in the real world."

BUSINESS
MINDS OF TNU

FROM THE DESK OF THE PROFESSOR OF MANAGEMENT STUDIES



Prof. Dr. Pranay Kumar Roy Barman

Visiting Faculty

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The competitive business environment is changing globally. The economic liberalisation has also unleashed the competitive forces. In order to combat the changing market, the science and art of its Management is of utmost importance.

Management in a real sense starts from a small entrepreneur and includes larger ones. When we talk of management, it encompasses the areas of what to do, why to do, how to do, and when to do; these basic areas of thought apply to all kinds of management—management of men, resources management, and management of the global market. The desired results can be achieved if the managers can accomplish the selected missions and objectives.

The success of business performance is tied to the performance of the managers and the doers who must realise the areas of managing individual areas of jobs of various nomenclatures. The learners of science of management have to understand the spirit of the learning process, which is largely a practical exercise in mind and thought; synchronization of what is happening around and the classroom learning is the essence of the process of growing as a manager.

The field of learning is wide—the field is not stereotypical, it grows and changes with every area of functioning—man management, material management, fund management, management of production and sales, and others.

Managers have to respond to every situation in the right direction. Managers have to respond to every socially accepted value. The learners have to get themselves motivated to learn and equipped to respond.

The pedagogy—methodology of teaching the areas of management must also satisfy the need of a changing situation.

FROM THE DESK OF HEAD OF THE DEPARTMENT OF MANAGEMENT STUDIES



Welcome to the Department of Management Studies, which was established in 2018.

The Department aims to combine excellence in education with a focus on bridging the industry-academia gap. Our vision is to be recognized as an innovative and leading Department in every field of Business.

Our goal is to provide students with a balance of intellectual and practical experiences that enable them to serve a variety of societal needs. In our department, students are nurtured to become the best Business professionals as Managers in different fields. I am confident that in the years to come, many students from our department will make an indelible mark nationally and internationally in the field of Information Technology, making us proud. We have hard-working students, a young and dynamic faculty, whose expertise spans the range of disciplines in the Management and Commerce stream, and a very healthy work culture, which are the basic elements that comprise the Department.

I am confident that the students of the department would justify the credibility of the department by showing a high level of professional competence in their respective fields, by addressing critical challenges in the industry.

May God bless you all!!!

Dr. MUSHTAQ AHMAD

Assistant Professor
Program In-Charge (MBA, BBA and B. Com)
The Neotia University



WE'RE THE CREW

3rd Year BBA & B. Com



2nd Year BBA & B. Com



1st Year BBA & B. Com



ENVISIONING A WORLD OF POSSIBILITIES

VISION

We aim to create a space where imagination meets insight.

MISSION

Believing in the power of young minds.

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THE JOURNEY

3.0



"There are stories that remained unheard, and now we return with a new collection - tales that go beyond ordinary college life, capturing the timeless spirit of young talents, heartfelt bonds, and countless dreams."

Entrepreneurship: Building Dreams from Scratch

-By Aabir Parui
BBA (DM)
Batch 2023-2026

Entrepreneurship has become one of the most exciting and impactful ideas of our generation. It is no longer just about starting a business. It's about creating something valuable from nothing, solving problems in new ways, and having the courage to take risks. For students like us, it's more than simply a career path. It's a chance to bring our ideas to life and shape our own future. In today's world, where job markets change quickly and creativity is highly valued, thinking like an entrepreneur gives you a significant advantage.



The journey of entrepreneurship rarely begins with a perfect idea or large funding. In fact, most successful businesses start small, with limited resources but strong determination. Take Zerodh, which is now India's biggest stockbroking firm. It began with the straightforward goal of making trading more affordable. Byju's started as offline classes in a small room before growing into a global edtech giant. Ola also started with just one car in Mumbai. These stories show us that you don't need millions to begin. You only need a problem worth solving and the willingness to keep going.

What does it really take to be an entrepreneur? You don't need to be the smartest student in the room or have a business degree. What matters is having a mindset that embraces learning, problem-solving, and taking action. Entrepreneurs are people who ask questions like "Why can't this be done better?" and "What if I tried doing it differently?" They are comfortable with failure because they understand that every setback is a lesson. They show up every day, stay consistent, build habits, and keep improving. Another vital aspect is networking: building connections, collaborating with others, and learning from those around you.



As college students, we're in a great position to explore entrepreneurial thinking. We have access to learning, resources, peers, and platforms to experiment with our ideas. It doesn't have to be a fully developed business. Even starting a digital page, offering a service, running a college event, or creating a product as a class project can teach us valuable lessons. By joining entrepreneurship cells, participating in fests, or interning with startups, we can develop essential skills, from communication and teamwork to financial planning and leadership.



In the end, entrepreneurship is not about becoming the next Elon Musk or building a billion-dollar company overnight. It's about believing in your idea and having the courage to start, even when things aren't perfect. It's about seeing opportunities where others see obstacles and choosing to take that first step. So, if you've ever had a startup idea, a creative solution to a common problem, or a passion project you've set aside, now is the time to begin. The future will always belong to the doers, the dreamers, and the builders.



Corporate World

-By Soumyadeep Mandal
BBA (Hons)
Batch 2023-2026

An effective organization focuses on strong leadership, power and political issues. These components are critical to creating an organization mindful of values, ethics, culture and innovation. Analysing the use of power and politics are essential to understanding the behaviour of individuals within organizations. There are two sides to power and politics. In one respect power and politics imply the shady side of leadership. However, power and politics can be positive tools that managers use to accomplish tasks. This paper defines power and politics and examines how one can be used to influence the other in a positive way, thus resulting in gain, and in a negative, corruptive way, which ultimately leads to destruction of an organization. Power has been described as the last dirty word. Money is easier than power for most people to talk about.



People who have power deny it; people who want power try not to appear to be seeking it, and those who are good at getting power are secretive about how they got it (Kanter, 1979). The essence of power is control. In organizational behaviour, power is defined as the ability of controlling the behaviour of others. Power is the force one uses to get things done. Power and leadership should not be confused. Leadership achieves goals and power is the means to facilitate their achievement. Power focuses on the tactics for gaining compliance while leadership focuses on style. Power is not without influence. One has influence when one has power. Power and influence are key components when a person is trying to achieve organizational goals.

Power is divided into two categories; position and personal (Schermmerhorn, Hunt, and Osborn, 2003). Power based on a person's position has six bases: coercive, reward, legitimate, process, information and representative (Schermmerhorn, et al., 2003). The coercive power base is defined as being dependent on fear. A person will react to this power out of fear of the negative results that might occur. A manager has the power to suspend or terminate an employee—this gives the manager coercive power over the employee. The opposite of coercive power is reward power. People comply with the wishes or directives of another because doing so produces positive benefits. In the organization context, it can apply to promotions or favourable performance. Power and politics can be used to influence the success or failure of an organization. An effective organization selects strong leadership and takes precautions steps to control power and political issues. An organization that fully understands these issues creates a culture centered on values, ethics and innovation. By analysing power and politics, we are able to understand how they influence individual behaviour in organizations. We can also better understand how they are used with good intentions and how to avoid them in destructive situations.

Tale of the Corporate Sector

"Framing a family isn't easy so as framing a world"

-By Srijita Roy
BBA (DM)
Batch 2023-2026

Living in a world where money speaks and for which job has become an essential part of our life. When it comes to Corporate World, it teaches us a lot about everything. Getting a corporate job and being a part of the corporate world is not at all easy. It teaches us to be responsible and unique in our own ways. Being a very complex yet structured landscape, it brings forth many different challenges.

To be a part of The Corporate World you need to be adjustable, think strategically, which also has to be out of the box and should have inter-personal skills. While you are in a corporate world and want to improve in your job, strong relationships with people around you, can help you do so.

Communication becoming the second most pillar to improve in the corporate world, is very much needed to survive. Until and unless you are expressing your ideas in a clear format to others, your work will always be incomplete.

While working in the corporate world after having a corporate job, people realise that ethical conduct plays a great role. Having every skill you need but no ethics, can make situations worse. Upholding to your ethical standards is very much important to survive in the corporate world among the various people.

The world of corporates provides us a place for continuous learning and improvement. It helps an individual develop in his or her interest areas which is essential for long-term career growth. Balancing your work life and your personal life becomes very important to create your own place in the vast Corporate World. Have you ever seen that a person becomes fruitful who is not balanced with work-life and personal-life? The answer will always be NO. Thus, every work demands a balance in both the personal and professional life.

The Corporate World teaches us a lot about everything—from accepting a challenge to adjusting to an unfavorable situation. Being a part of this world can help you explore yourself and the outside world, composed of other people, in a much better way.



MARKET SITUATION STOCKS

-By Vishal Mahato
BBA (Finance)
Batch 2023-2026

The stock market is a critical measuring stick of the economic status of a country. It shows the level of investment sentiment, how well the economy is doing and the events happening globally. The most recent trends seem to show that the market is volatile and driven by many other factors such as the rates of inflation, the interest rate decisions, earnings of the companies and geopolitical issues.

Current Market Trends

Investors have found themselves navigating through tougher terrain and dealing with higher levels of volatility due to concerns of global economic slowdown, politically dubious and erratic interest rate changes, and growing uncertainty.

Even with the economic constriction, the technology sector remains strong; even more so, AI, cloud computing, and semiconductor stocks have performed commendably

The question mark around inflation persists, while central banks' efforts to manipulate economic growth—focusing on controlling spending and maintaining price stability—often seem to serve convenience more than the consumer. Lowering interest rates typically boosts consumer spending and corporate profits, but this increased spending can, in turn, negatively impact the economy.

Attention on oil has arguably been renewed due to price changes stemming from disruptions in supply chains or geopolitical conflicts, which have increased volatility around related stocks. Similar patterns can be observed in other correlated stocks.

As much as emerging markets have faced dire situations, they still offer opportunities due to economic variation and fluctuating currencies.



Entrepreneurship: Ignite Ideas

The Engine of Innovation and Economic Growth

-By Riya Dey
BBA (Finance)
Batch 2023-2026

Entrepreneurship is not only about starting a business but also involves an innovation and value creation process while facing certain risks. Economic growth, social advancement, and the progression of the world are propelled by it. Here is a closer look at the different aspects that make up the complex world of entrepreneurship

What is Entrepreneurship?

At its core, entrepreneurship involves:

- **Identifying Opportunities:**

Entrepreneurs are suited to recognize gaps in the market, unmet needs, and new trends.

- **Taking Calculated Risks:**

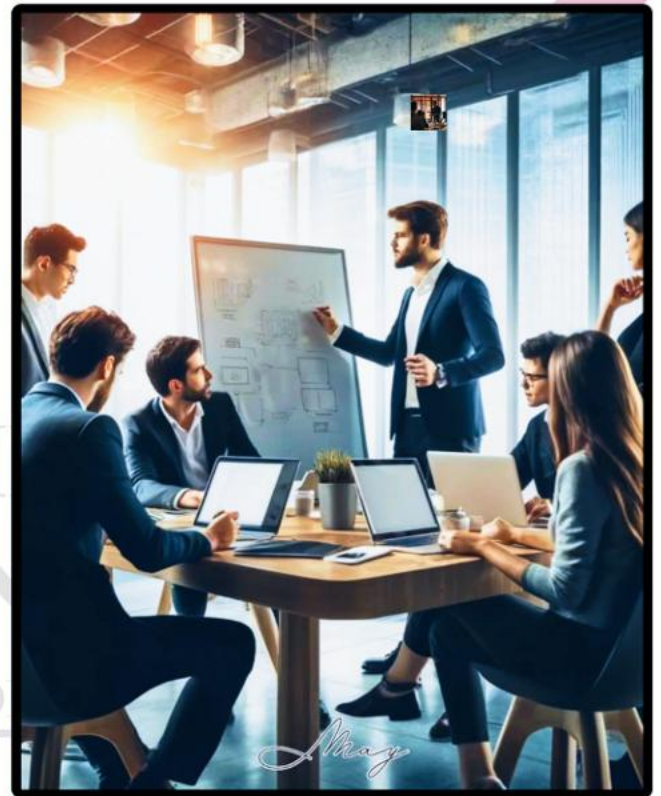
Entrepreneurship inherently involves uncertainty. Willing to take risks, entrepreneurs do so with very careful strategic planning and analysis.

- **Creating Value:**

Entrepreneurship has the ultimate goal of creating value, for example, in the form of new products, new services, and new business models.

- **Building Organizations:**

Entrepreneurs gather the resources, team, and infrastructure it takes to bring their vision to life.



The Importance of Entrepreneurship:

- **Economic Growth:**

Businesses are created by entrepreneurs, and this is where jobs and wealth are generated.

- **Innovation:**

Entrepreneurs are leading the way in the development of new technologies and solutions.

- **Social Impact:**

Social entrepreneurs solve problems for the benefit of their communities, addressing social and environmental challenges.

- **Increased Competition:**

Entrepreneurs generate new competition within markets, which may lead to higher quality and lower prices for consumers.



Key Characteristics of Entrepreneurs:

- **Vision and Passion:**

It is a vision coupled with great passion for their ideas that drives entrepreneurs.

- **Resilience and Adaptability:**

The path to entrepreneurship is rarely easy. Successful entrepreneurs overcome rough patches and adapt to changing circumstances.

- **Creativity and Problem-Solving:**

Entrepreneurs know how to think outside the box and come up with creative solutions to problems.

- **Leadership and Communication:**

Entrepreneurs must be able to inspire and motivate others, and communicate their vision effectively.

The Modern Entrepreneurial Landscape:

- **Digital Transformation:**

The explosion of the internet and digital technologies has changed entrepreneurship by creating new opportunities for online businesses, e-commerce, and digital marketing.

- **Globalization:**

Increasingly, entrepreneurs are operating in a global marketplace, with access to international markets and resources.

- **Sustainability:**

There is a growing trend toward sustainable entrepreneurship, with people raising awareness about the need for businesses to be more environmentally and socially responsible.



Conclusion

The force of entrepreneurship in the world is powerful. Through the promotion of an innovative culture, an environment for risk-taking, and support for budding entrepreneurs, we can unleash the potential for economic growth, social improvements, and a brighter future.

Entrepreneurship in India

-By Akashdeep Mondal

BBA

Batch 2023-2026

Introduction

Entrepreneurship in India has a rich history, evolving from ancient trade practices to a thriving modern startup ecosystem. It plays a vital role in economic growth, job creation, and innovation.

Evolution of Entrepreneurship

- **Medieval Age:** Trade flourished during the Harappan civilization (around 2700 BC). The Mughal era further boosted commerce, especially with foreign nations.
- **Colonial Period:** The East India Company played a significant role in shaping Indian entrepreneurship by linking different business sectors.
- **Pre-Independence:** The rise of industrialization brought forward key entrepreneurs like Jamsetji Tata, who played a pivotal role in shaping India's business landscape.
- **Post-Independence:** Economic policies and industrial growth laid the foundation for entrepreneurship, although significant challenges remained.



Economic Policy Reforms (1991 & 2022)

- **Liberalization:** Opened up various industries and encouraged private sector participation.
- **Privatization:** Reduced the burden on the public sector and promoted private businesses.
- **Globalization:** Attracted Foreign Direct Investment (FDI) and advanced technological adoption.

Growth of Startups

Startup India (2016):

A government initiative aimed at promoting innovation, easing regulations, and providing funding support.

The growth of entrepreneurship in India has been remarkable, driven by initiatives like Startup India and Make in India, as well as increasing internet penetration, a rising middle class, and improved access to funding through venture capitalists (VCs) and angel investors.

- India is now home to over 50,000 startups, with a combined ecosystem value exceeding \$100 billion.
- The country has produced 10+ unicorns, and startup funding grew by 50% between 2020 and 2022.

Challenges:

Despite the momentum, startups still face hurdles such as regulatory complexity, limited early-stage funding, talent acquisition, and infrastructure constraints.

Future Outlook:

The sector is expected to grow at 10–15% annually, with increasing focus on AI, blockchain, sustainability, and the rise of women entrepreneurship.

Supporting Factors:

- **MSME & NITI Aayog Schemes:** Aid for small businesses and skill development programs.
- **IT & Tech Boom:** Companies like Infosys, TCS, and Wipro have led India's digital transformation.

Shark Tank India & Entrepreneurial Culture

The reality TV show Shark Tank India has become a platform for aspiring entrepreneurs to pitch ideas and secure funding from seasoned investors. It has significantly boosted entrepreneurial awareness and interest across the country.

Key Impacts:

- Raised entrepreneurial interest among youth
- Inspired many to pursue startups
- Provided visibility and validation for innovative ideas and business models



Benefits of 'Startup India

- **Ease of Doing Business:** Simplified startup registration and regulatory processes
- **Access to Funding:** Government-backed financial support systems
- **Tax Benefits:** Various tax exemptions and incentives for startups
- **Skill Development:** Training programs designed to build entrepreneurial capabilities

Conclusion

Entrepreneurship in India continues to evolve, driven by government policies, digital innovation, and a maturing startup ecosystem. With growing global relevance and a supportive infrastructure, the future holds great promise for Indian entrepreneurs.

STOCK MARKET

-By Susovan Jana
BBA (Finance)
Batch 2023-2026

A stock market is a place where companies raise capital by selling shares of stock (also known as equity) to investors. Most stocks provide shareholders with voting rights and a residual claim on corporate earnings in the form of capital gains and dividends.

Importance of Stock Markets

Stock markets are integral to modern economies. They provide companies with access to capital by allowing them to sell shares to the public. This enables businesses to fund growth, innovation, and expansion. The capital raised through Initial Public Offerings (IPOs) fuels economic development, job creation, and technological advancement, benefiting society as a whole.



What Is a Stock Exchange?

Once a company goes public, its shares can be freely traded on the stock market. This secondary market allows investors to buy and sell shares among themselves. Most trading takes place through stock exchanges, which are structured platforms where securities are bought and sold. The concept dates back to 1602 in Amsterdam and has since evolved into some of the world's most complex financial institutions.



Investors and Traders

Participants in the stock market include:

- **Institutional Investors:** Entities such as pension funds, mutual funds, insurance companies, and hedge funds. They trade in large volumes and significantly influence the market.
- **Retail Investors:** Individuals trading for personal accounts. They range from beginners to experienced traders and primarily use online platforms.
- **Accredited Investors:** High-net-worth individuals with substantial capital and investing experience. They have access to more complex investment opportunities, such as venture capital and private equity, as permitted by the Securities and Exchange Commission (SEC).

Role of Brokers

Brokers act as intermediaries between investors and the securities markets. They are licensed organizations that buy and sell stocks and other securities for individual and institutional clients.

- Brokerage Firms range from small boutiques to large multinational corporations.
- Full-Service Brokers offer comprehensive services, including financial advice, portfolio management, and wealth planning, ideal for investors seeking personalized attention and expert guidance.



Over-the-Counter (OTC) Market

In addition to stock exchanges, securities can be traded over the counter (OTC). These markets involve direct trading between investors, often without the same level of regulation or public disclosure.

- OTC trading is facilitated through a network of brokers and dealers, who negotiate prices over computer networks or by phone.
- OTC markets often involve smaller or less-established companies and may carry higher risk due to limited transparency.



THE ROLE OF HASHTAGS IN CONTENT VISIBILITY

-By Suchetana Samanta
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Hashtags Matter in the Digital World

In the online era, developing engaging content is just half the fight; getting it to its target audience is just as important. Hashtags have become an influential tool to maximize content visibility on social media sites. Through tagging content and linking it to larger discussions, hashtags allow users to find posts relative to their interests.

1. Improving Discoverability

Hashtags serve as virtual pointers, guiding people to content relevant to their interests. If a person clicks or searches on a hashtag, they're presented with a feed of all publicly posted content containing that tag — regardless of whether they subscribe to the producer. This opens up the potential of content, enabling it to reach more people and raising the probability of being discovered by new audience members.

2. Increasing Engagement

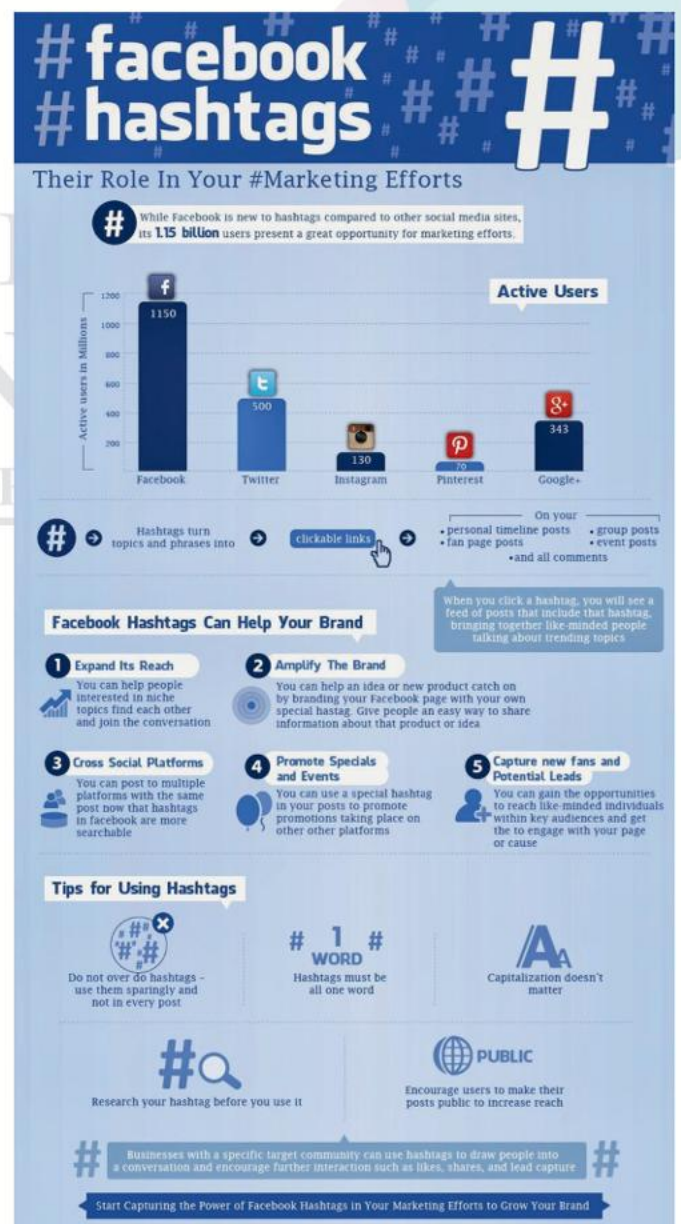
Appropriate hashtags greatly enhance a post's probability of getting engagement. Used mindfully, they serve to bring your content into the streams of active users interested in the same thing.

For instance, a fitness company posting using #WorkoutWednesday is likely to appeal to health-focused users seeking tips on workouts — giving it more likes, comments, shares, and saves.

3. Building Communities

Aside from visibility and engagement, hashtags are essential to the building of online communities. They unite users that have the same interest, passion, or cause.

Joining trending or niche hashtags allows creators to contribute to bigger conversations, solidify their voice in a community, and create meaningful relationships with followers who are interested in the same things.

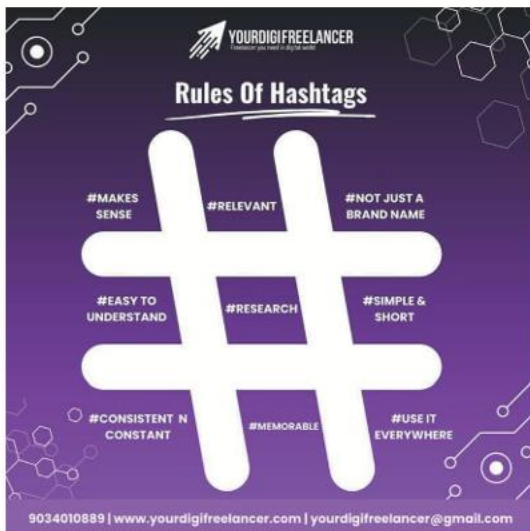


4. Strategic Use Across Platforms

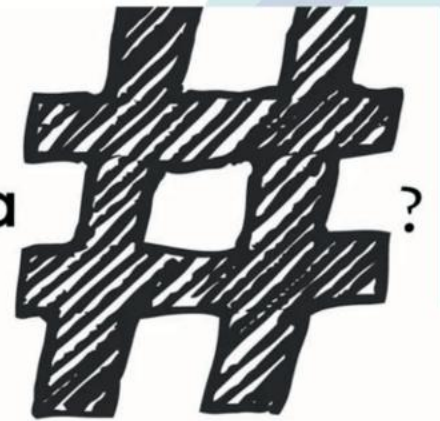
Every social media site has its own way of using hashtags.

- On Instagram, the use of a combination of broad and specific hashtags (best 5–10 per post) works best.
- Twitter/X suggests limiting yourself to one or two accurate hashtags to keep communications concise and unambiguous.
- LinkedIn recommends using professional or industry-specific hashtags to reach appropriate networks.

Tailoring your hashtag approach to each platform helps your content perform optimally.



What is a



Conclusion

In conclusion, hashtags are not just symbols; they are strategic resources that enhance visibility, encourage engagement, and create communities. By incorporating hashtags in content in a deliberate manner, content creators can better traverse the vast digital space so that their messages reach the desired audience.



Entrepreneurship

Key to movation and Economic Growth

-By Sonia Velo
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Entrepreneurship isn't just about starting a business: it's about solving problems, bringing new ideas to life, and taking risks to create something valuable. Entrepreneurs are the people who take their vision and turn it into reality. Their efforts contribute to economic growth, create jobs, and introduce innovation. Without entrepreneurs, many things that have become part of everyday life like smartphones and electric cars wouldn't exist.



Why Entrepreneurship Matters "

Entrepreneurs are crucial for the economy because they help in creating jobs. Every time someone starts a new business, they hire people to help run it. This means more opportunities for individuals to work and earn a living. Especially in developing areas, small businesses often provide job opportunities that would not exist otherwise. As these businesses grow, they hire more workers, which helps reduce unemployment and supports economic stability.

Beyond creating jobs, entrepreneurs drive innovation. They are constantly looking for ways to make things better, faster, or more affordable. This could be through a new product or a new way of doing things. For example, when a new tech company comes out with a groundbreaking product, it forces other companies to adapt and improve. Entrepreneurs push industries to evolve and, in doing so, improve people's daily lives.

Another important aspect of entrepreneurship is competition. When a new business enters the market, it often challenges existing companies, encouraging them to innovate and improve. This leads to better products and services for consumers at competitive prices. In turn, businesses operate more efficiently, which benefits the economy in the long run.

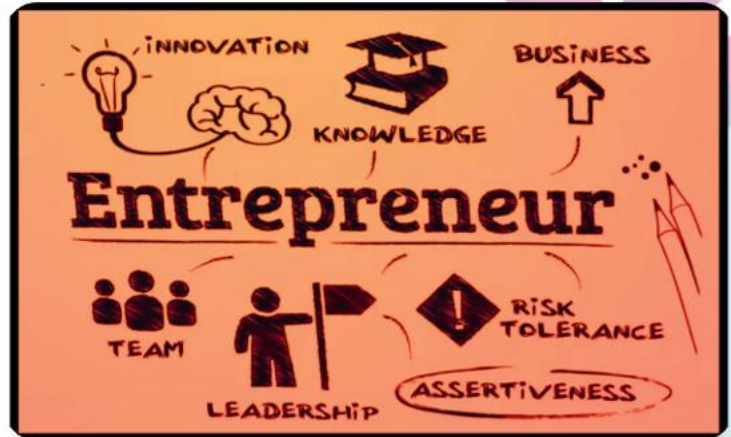


Entrepreneurship: Driving Innovation and Economic Growth

-By Rizu Bag
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Understanding Entrepreneurship

Entrepreneurship is the process of identifying, developing, and managing a business venture to generate profit and contribute to economic growth. Entrepreneurs play a crucial role in fostering innovation, creating job opportunities, and addressing market needs through their business ideas and strategies.



Key Characteristics of Entrepreneurs

Key Characteristics of Entrepreneurs



Focus

Leveraging the internet and digital technologies.



Goal

Reach a wide audience, automate processes, generate revenue online.



Scale

Highly scalable, often with global reach potential.



Funding

Varies widely – bootstrapping, angel investors, VCs (especially for SaaS), revenue generation



Risk

Moderate; lower startup costs but high competition and dependence on digital platforms/trends.



Innovation

Can range from imitative (dropshipping) to highly innovative (new SaaS).

1. Innovation and Creativity: Entrepreneurs develop unique ideas, products, and services to differentiate themselves in competitive markets.

2. Risk-Taking Ability: Launching a business involves financial and operational risks, requiring entrepreneurs to take calculated risks for success.

3. Resilience and Adaptability: Challenges and failures are inevitable in entrepreneurship, making perseverance and flexibility essential qualities.

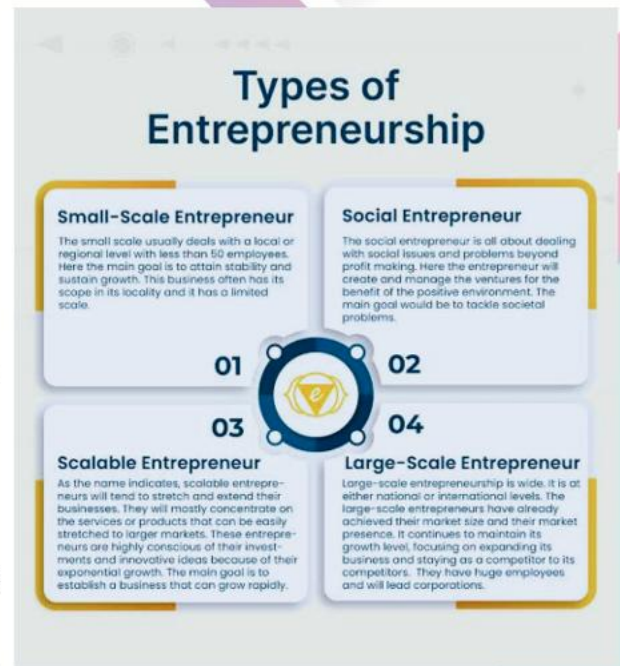
4. Vision and Leadership: Entrepreneurs must have a clear vision and the ability to inspire and guide their teams toward business growth.

5. Problem-Solving Skills: Identifying market gaps and developing effective solutions are key aspects of entrepreneurship.

6. Financial Acumen: Managing cash flow, securing funding, and making strategic financial decisions are crucial for sustainability.

Types of Entrepreneurship

1. **Small Business Entrepreneurship:** Local businesses such as retail stores, restaurants, and service providers that operate on a small scale.
2. **Startup Entrepreneurship:** High-growth ventures that focus on disruptive innovations, often in the technology sector.
3. **Social Entrepreneurship:** Businesses that aim to address social or environmental issues while maintaining profitability.
4. **Corporate Entrepreneurship:** Large organizations fostering entrepreneurial initiatives within their structures to drive innovation.
5. **Scalable Entrepreneurship:** Businesses designed to expand rapidly, attracting investors and scaling operations globally.



Challenges in Entrepreneurship

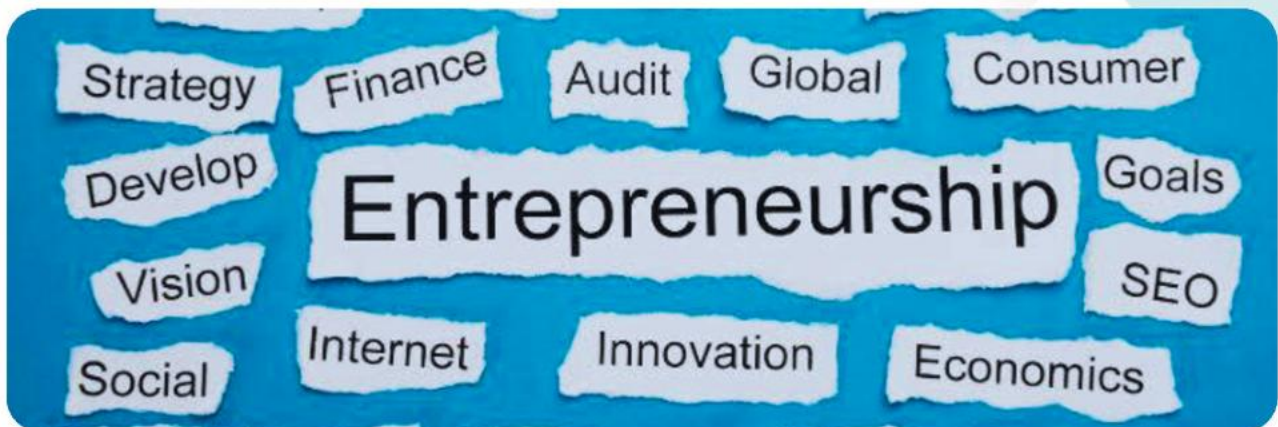
1. **Access to Funding:** Securing capital from investors, banks, or venture capitalists can be a major hurdle for startups.
2. **Market Competition:** New businesses must compete with established players and differentiate themselves.
3. **Regulatory and Compliance Issues:** Entrepreneurs must navigate legal requirements, tax policies, and industry regulations.
4. **Work-Life Balance:** Managing a business demands significant time and effort, affecting personal life and mental health.
5. **Economic Uncertainty:** Market fluctuations and unforeseen events can impact business stability and growth.

Major challenges faced by entrepreneurs



Benefits of Entrepreneurship

1. **Economic Growth:** Entrepreneurs contribute to job creation and economic development.
2. **Innovation and Technological Advancement:** Startups drive progress by introducing groundbreaking products and services.
3. **Personal and Professional Growth:** Entrepreneurship fosters self-reliance, leadership skills, and financial independence.
4. **Community Development:** Businesses support local communities through employment and social initiatives.
5. **Flexibility and Autonomy:** Entrepreneurs have the freedom to set their own goals and work schedules.



Conclusion

Entrepreneurship is a dynamic and rewarding journey that drives innovation, economic progress, and social impact. While it comes with challenges, strategic planning, resilience, and adaptability can help entrepreneurs achieve success. By fostering a culture of entrepreneurship, societies can unlock new opportunities for growth and development.



CURRENT MARKET CONDITION

-By Prerona Mondal
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Introduction

The Indian Stock Market is as old as its history in Asia. Around 200 years ago it originated with security dealings in India as meager and obscure. In those days, the East India Company was the dominant institution for all kinds of financial securities. By 1830's business on corporate stocks and shares in Bank and Cotton presses took place in Bombay. Though the trading list was broader in 1839, there were only half a dozen brokers recognized by banks and merchants during 1840 and 1850. However in 1850 witnessed a rapid development of commercial enterprise and brokerage business attracted many people and by 1860 the number of brokers increased into sixty. In 1860-61 when the American Civil War broke out the cotton supply from United States to Europe was stopped and the Share Mania began in India. The number of brokers increased to about 200 to 250. At the end of the American Civil War, the brokers who thrived out of Civil War in 1874, found a place in a street (now we call it Dalal Street) where they would conveniently assemble and transact their business. In 1887, they formally established in Bombay, the Native Share and Stock Brokers Association, which is alternatively known as "The Stock Exchange". In 1895, the Stock Exchange acquired a premise in the same street and it was inaugurated in 1899. Thus, the Stock Exchange at Bombay was consolidated (Bahng, 2003). The Indian stock market has been assigned an important place in financing the Indian corporate sector..

Objectives

The principal objectives of the stock markets are:

1. Enabling and mobilizing resources directly from the investors for further investment.
2. Providing liquidity for the investors and monitoring.
3. Disciplining company management.



Investment Plans

1. Physical assets like real estate, gold/ jewelry, commodities etc.
2. Financial assets such as fixed deposits with banks, small saving instruments with post offices, Insurance/provident/pension fund etc or securities market related instruments like shares, Bonds, debentures etc

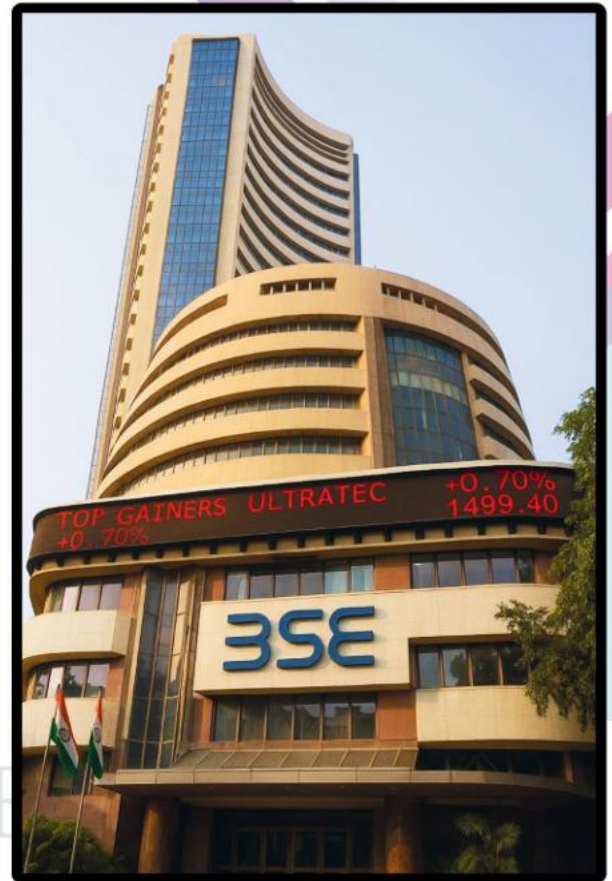
The Volatility of Equity Market

An equity market, often known as stock market or share market, is a market where shares of companies or entities are issued and traded, either through exchanges or through listed dealers or brokers. Stock exchanges list shares of common equity as well as other security types, e.g. corporate bonds and convertible bonds. Equity market is the aggregation of buyers and sellers of stocks (Banerjee & Sarkar, 2006).

The equity sale gives a company access to capital and investors a slice of ownership in a company with the potential to realize gains based on the future performance of the company. The place where stocks in the equity market are traded is the stock exchange. The equity shares in India are traded through two stock exchanges – National Stock Exchange of India (NSE) and Bombay Stock Exchange (BSE).

(I) National Stock Exchange of India (NSE)

The National Stock Exchange of India Limited (NSE) was established in 1992 by a group of leading Indian financial institutions at the behest of the government of India to bring transparency to the Indian capital market. It was the first exchange in the country to provide a modern, fully automated screen-based electronic trading system which offered easy trading facility to the investors across the country. The capital market (equities) segment of the NSE commenced operations in November 1994, while operations in the derivatives segment commenced in June 2000. The NSE is the world's 12th-largest stock exchange as of March 2016 with a market capitalization of more than US\$1.41 trillion.



(II) Bombay Stock Exchange (BSE)

The Bombay Stock Exchange (BSE) is an Indian stock exchange located at Dalal Street, Mumbai. Established in 1875, BSE is considered as the world's fastest stock exchange, with a median trade speed of 6 microseconds. The BSE has an overall market capitalization of \$1.83 Trillion as of March, 2017, making it one of the world's 11th-largest stock exchanges.

Various Forms of Funds

Debt Funds:

A debt fund is a type of mutual fund that invests shareholder's money in fixed income securities such as bonds and treasury bills. A debt fund may invest in short-term or long-term bonds, securitized products, money market instruments or floating rate debt.

Types of Mutual Funds

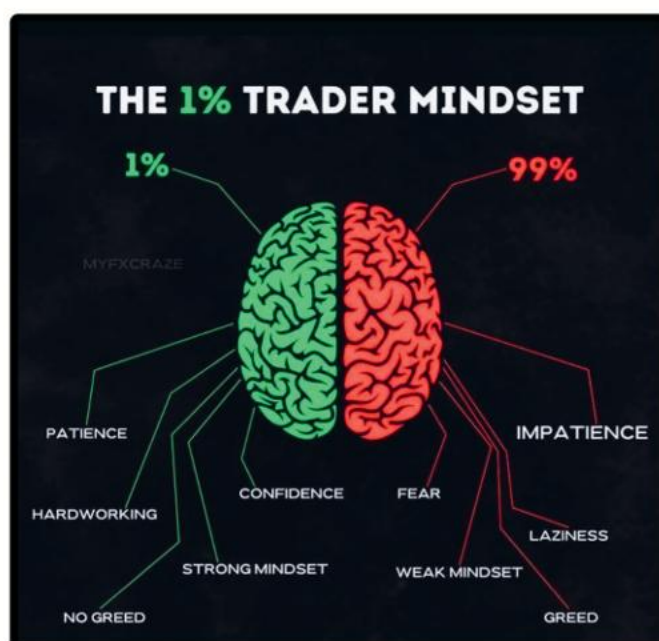


Equity Funds:

An equity fund, also known as stock fund, is a type of mutual fund that invests shareholder's money principally in stocks. The equity mutual funds are principally categorized according to company size, the investment style of the holdings in the portfolio and geography.

Equity Trading:

In the stock market, investors who want to buy the shares of a particular company, offer a certain price, and sellers ask for a specific price. When these two prices match, the sale is executed. To be able to trade in the equity market, you will need a stock trading account. India has two major stock exchanges – National Stock Exchange of India (NSE) and Bombay Stock Exchange of India (BSE). Most of the share trading in the Indian equity market takes place on these two stock exchanges.



Trade on the Stock Market:

The easiest way to do share trading is to hire a stock broker or brokerage firm. There are a number of well-known stock brokers who can place trades for you and give you advice from time to time. But if you want to do it yourself, follow these:

A. Read:

Read books on stock trading as much as possible. Books provide a wealth of information and are inexpensive compared to other modes of education such as broker classes, seminars, or educational DVDs. You can also subscribe to business news channels and news portals for articles related to the stock market and companies.



C. Get paid subscriptions:

There are many firms and brokers who provide information on when to buy or sell stocks based on market research and analysis. In turn, the firm will charge you a commission, normally several cents per share. But don't rely 100 percent on these firms. Use your own insight and research to choose the stocks.



B. Monitor market movement:

By monitoring the movement of markets each day through TV and print media, investors can expose themselves to trends, expert analysis, company mergers, acquisitions, etc. Observing the effect of news on particular stock prices and reading fundamental data can also serve as another good source of exposure for investors.



D. Choose the stocks:

Follow the market trend for a few days and then select stocks you want to purchase. Once you prepare your portfolio of stocks, try virtual trading for practice or start with small investments, for example 1, 10, or 20 shares. To buy the stock, place your bid through your share trading account. The sellers of that stock will ask for a specific price. When these two prices match, the sale will be executed.



Investor Sentiment and Volatility:

Investor emotions, like fear and uncertainty, significantly impact market volatility. Reactions to economic policies, crises, and mixed risk perceptions contribute to sharp market movements.

Global Market Indices:

Major indices track market performance worldwide. Examples include:

1. DJIA (USA), DAX (Germany), Hang Seng (Hong Kong)
2. SENSEX (India), FTSE 100 (UK), Nikkei 225 (Japan)
3. RTSI (Russia), BOVESPA (Brazil), Shanghai Composite (China)

Conclusion:

Though stock markets are risky, strategies like portfolio diversification and use of derivatives can help investors reduce risk and improve returns.

BEST STOCKS WITH MASSIVE MOATS

\$VRSN Ticker 81.10% ROIC	\$DPZ Ticker 42.41% ROIC	\$PM Ticker 42.19% ROIC	\$TROW Ticker 40.16% ROIC	\$TXN Ticker 39.93% ROIC
\$AAPL Ticker 39.09% ROIC	\$HD Ticker 36.82% ROIC	\$ADSK Ticker 36.37% ROIC	\$LRCX Ticker 32.90% ROIC	\$MA Ticker 31.53% ROIC
\$ADBE Ticker 31.12% ROIC	\$MNST Ticker 28.75% ROIC	\$FB Ticker 27.42% ROIC	\$DGX Ticker 20.31% ROIC	\$COST Ticker 16.70% ROIC

E. Stop loss:

A stop loss is important to limit your loss on a security position. Once you buy the stock, you place a sell order so that when the stock price reaches a certain level, the sell will be executed. A stop-loss order can be helpful while you are on vacation or cannot watch your position.

Business Article

iPhone India Surge

-By Shina Khatun
BBA (DM)
Batch 2024-2028

Introduction

India has emerged as a key growth market for Apple, especially in the premium smartphone segment. Despite being a price-sensitive market, the aspirational appeal of the iPhone has driven significant growth for Apple. Q3 of the current fiscal year saw unprecedented sales, positioning Apple as the leader in the premium category. To sustain this momentum, Apple has announced plans to open four more flagship retail stores across major cities, further strengthening its direct-to-customer strategy. This expansion underscores the brand's commitment to India and highlights the growing importance of the Indian consumer base for Apple's global ambitions. lorem ipsum dolor



Synopsis :

It's not just iPhones that are growing rapidly in India. iPads also set a record in the quarter, contributing to an 8% surge in revenue for the segment globally. Revenue for the segment globally. While the absolute revenue figure for Apple in India wasn't available, Counterpoint Research has said it expects this to grow 18% in 2024 from \$8 billion in 2023, mostly due to iPhones sales, and cross the \$10 billion mark in 2025, driven by higher demand for the Pro models.



Results

1. Analysis

Apple's strategies have transformed the Indian smartphone market:

- Captured over 50% of the premium segment.
- Boosted customer loyalty through ecosystem integration (AirPods, Apple Watch).

2. Recommendations

- Expand to Tier-2 Cities: Open smaller stores to reach emerging markets.
- Focus on Mid-Range Models: Develop budget-friendly devices without sacrificing quality to increase sales volume.

3. Suggestions

- Strengthen regional marketing using vernacular languages.
- Launch exclusive India-specific features or collaborations.

Conclusion

Apple's strong Q3 performance in India highlights its ability to adapt to local market dynamics while preserving its global premium brand. By opening four new flagship stores, Apple is expanding its retail presence and strengthening ties with Indian consumers. This growth positions Apple as a key player in shaping India's premium smartphone market. Its ongoing investments in retail, manufacturing, and customer-focused strategies demonstrate a clear commitment to long-term growth in the region.

Understanding the Market Situation

The Pathway to Business Success

-By Dwipayan Pine

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Introduction

The market situation is the prevailing state of a particular market, encompassing such variables as demand and supply, competition, consumer trends, as well as economic conditions. The market situation is crucial for businesses to make appropriate decisions, create effective strategies, and achieve competitive advantage



Key Factors that Influence the Market Situation

Demand and Supply:

Consumer demand and supply of goods or services influence prices, profitability, and growth in a market. Increased demand with scarce supply may push prices high, whereas excessive supply may reduce prices.

Competition:

The quantity and intensity of the competitors in a market are of prime importance. Companies need to study the strengths, weaknesses, pricing strategies, and differentiators of their competitors to position themselves accordingly.

Factors That Cause the Market to Go Up and Down



Consumer Trends and Behavior:

Shifting consumer tastes, buying behavior, and technological changes affect market dynamics. Companies need to keep abreast of upcoming trends to position their offerings as per customer demands.

Economic Conditions:

2 Inflation, interest rates, employment levels, and GDP growth affect consumers' purchasing power and market stability in general. Economic downturns may result in reduced spending, whereas economic booms can boost demand.

Regulatory and Legal Environment:

Government policies, trade regulations, and legal environments can influence the market scenario. Adherence to industry standards and regulations is required for long-term viability.



How Businesses Can Adapt to Market Situations

Market Research:

1 Proper research enables companies to know the prevailing trends, customer requirements, and possible pitfalls.

Flexibility and Innovation:

2 Businesses that are fast to respond to market shifts and invest in innovation are likely to thrive.

Competitive Pricing Strategies:

Market conditions analysis enables companies to establish ideal pricing strategies that appeal to customers while ensuring profitability.

Customer-Centric Approach:

Knowing customer requirements and providing value-based solutions build brand loyalty and long-term success.

Digital Transformation:

Using technology to drive marketing, sales, and customer engagement allows companies to remain competitive in the market.



Conclusion

Market conditions are volatile and subject to a variety of influences. Companies that regularly study market conditions, make adjustments to accommodate changes, and adopt strategic tactics are better equipped to survive. Being knowledgeable and responsive is the key to successfully overcoming market difficulties and obtaining lasting growth.

MARKETING SITUATION

-By Rima Roy
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What is Marketing Situation?

It involves evaluation of the situation and trends in a specific market. If you are in the process of business planning to launch a new product in a specific market, you need to evaluate the situation in that market.



Why it is important?

Informed Decision-Making:

- It helps businesses make strategic decisions by providing a clear picture of the internal and external factors that could affect their marketing efforts.
- By analyzing data, companies can anticipate potential outcomes of different marketing strategies.

Identification of Strengths and Weaknesses:

- It enables businesses to recognize their internal strengths, which they can leverage for competitive advantage.
- It also highlights weaknesses that need to be addressed to improve performance.

Discovery of Opportunities and Threats:

- It helps companies identify potential market opportunities, such as emerging trends or untapped customer segments.
- It also allows them to recognize potential threats, such as new competitors or changing regulations, and develop strategies to mitigate them.

Conclusion

Market conditions are volatile and subject to a variety of influences. Companies that regularly study market conditions, make adjustments to accommodate changes, and adopt strategic tactics are better equipped to survive. Being knowledgeable and responsive is the key to successfully overcoming market difficulties and obtaining lasting growth.

TYPES OF MARKETING ANALYSIS

External Analysis

- **Company** – This is an analysis of the internal workings of the business or company, such as its goals and objectives, be they short-term or long-term. It also takes a look at the organizational and corporate culture in place, the company's strengths and weaknesses, and its share in the market.
- **Customer** – This time, attention is focused on the customer, so this will look into customer demographics, such as type, number, age, and so on. It will take an even deeper look, taking into account the value drivers that make the customers act in a certain way. The analysis will also take a look at the decision processes of customers.
- **Competitor** – Since competition is another important aspect of a business, there is also a need to include them in the market situation analysis. The analysis will take a look at the market position of the company and its shares, as compared to that of the competitors. It will also have to identify the strengths and weaknesses of the competitors.
- **Collaborators** – Aside from the business and its competitors, there are other parties that also play a crucial, though indirect, role in the business operations. They are the collaborators, and they include other players such as distributors, suppliers, consultants, subsidiaries and joint ventures, to name a few.

Internal Analysis

- This examines the company's internal resources, capabilities, and performance.
- It includes analyzing factors like financial performance, marketing mix (product, price, place, promotion), and organizational structure.



PROCESS

- Define Objectives: Clearly define the goals of the analysis.
- Gather Data: Collect relevant data from various sources, including market research, industry reports, and internal records.
- Analyze Data: Analyze the collected data to identify patterns, trends, and insights.
- Develop SWOT Analysis: Summarize the findings into a SWOT matrix.
- Draw Conclusions and Recommendations: Based on the analysis, draw conclusions and develop actionable recommendations.

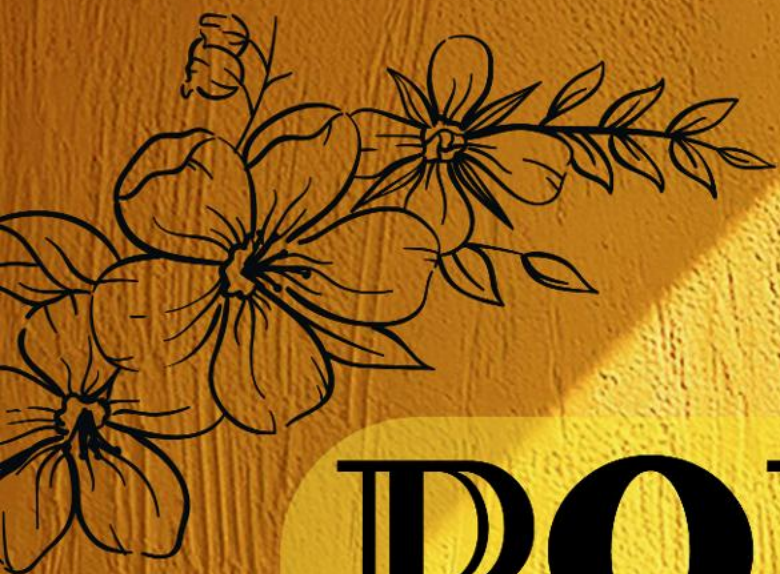


CONCLUSION

MINDS OF TNU

A marketing situation analysis is not a one-time event but an ongoing process. Regular assessments are crucial to stay ahead in the constantly evolving marketplace. By providing a clear understanding of the present, it empowers businesses to navigate the future with confidence and achieve sustainable success. It's the essential first step in any effective marketing strategy, and a powerful tool in any business leader's arsenal.





POEM



From Ruins to Roses

---- From Shattered to Saved

-By Aabir Parui
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Batch 2023-2026

I once believed love was just a lie,
A beautiful mask worn to say goodbye.
So many came with promises sweet,
But left me crumbling at their feet.

Each smile I trusted turned to a scar,
Each "forever" vanished like a falling star.
I gave my all—they took it whole,
Till I forgot the rhythm of my soul.

I walked alone through nights so long,
Faking strength, pretending strong.
But deep inside, I screamed and cried,
Carrying storms I always denied.

Then came Babai, not loud, not grand,
But soft like hope, with a trembling hand.
She didn't promise to fix the pain,
But stayed with me through sun and rain.

She never asked why I was cold,
She simply loved me—and took hold.
Of the shattered pieces, the broken part,
And gently stitched back my heart.

In her eyes, I found a safer place,
A calm beyond the world's fast pace.
She saw me—not the scars, but the soul,
And slowly, her love made me whole.

Now I look at life with different eyes,
With gratitude beneath the skies.
Because after all the hurt and cries,
I found a love that never lies.

So God, if you're listening, please hear my prayer,
Let her smile always light the air.
Keep her wrapped in peace and grace,
And bless the bond time can't erase.

She is the reason I believe again,
The calm that washed away my pain.
If love is rare, then she's the proof—
A quiet miracle, my living truth.



The Queen Within

-By Sneha Sukhla
BCOM
Batch 2023-2026

She's the queen, lost in love's embrace,
Sacrifices made, for others' grace.
But little does she know, deep inside,
That freedom calls her, where dreams reside.

Bound by the world's invisible chains,
Her heart whispers, yet it remains.
In the mirror, her reflection is dim,
Not knowing the spark lies deep within.

They tell her what's wrong, what's right,
But never ask her about her fight.
Her dreams, her joy, her own sweet voice,
Muffled by the noise of society's choice.

"Is it wrong to dream, to chase the sky?"
They ask her, but she wonders why
Her happiness fades, her smile becomes small,
When the world expects her to give it all.

Yet in the silence, in the pain,
She finds her joy, she breaks the chain.
For she is the one who holds the key,
To set her soul, to let it be free.

What if they no longer need her light,
What if her love no longer feels right,
Will she still be enough to stay?
Or will she fade, and walk away?

She should and she knows, deep in her core,
Only she can love herself more.
For in the end, when truth is clear,
It's her life, her dreams, her world to steer.

So she rises, with grace and might,
And embraces her worth, her inner light.
For the day she understands her true worth,
The world will see her, for all she's worth.



টাকা

-By Ankita Haldar

BBA (DM)

Batch 2023-2026

টাকা, তুমি বড়ই বাজে!
বড্ড বিষাক্ত—
তুমি কাছে না থাকলে, মানুষ হয় বিরক্ত।

কেন?
তোমার এই বস্তু-রূপ,
কাউকে করে মলিন, কাউকে বানায় অপরাধী।

কেউ না জানুক, আমি জানি ভালো করে,
তোমাকে ভাবলে, কারও চিন্তায় থাকে গভীর
ঘোরে।

সংসারে মন্দার কারা—
তোলার জন্য তোমাকে চেয়েছি,
কত না লড়াই করে, তোমাকে পেয়ে বসেছি।

কিন্তু তুমি কী চাও?
আবার লড়াইয়ের মাধ্যমে হারিয়ে যেতে?
তুমি কি চাও না একটু শান্তি?

কিন্তু তাই তো মানুষ করে হানাহানি,
রাহাজানি, তোলাবাজি!
অপরাধের পথে তোমাকে ডাকে,
অশুভ কাজে তোমার ব্যবহার বেপরোয়া,
কিন্তু শুভ কাজে তোমাকে পেতে গেলে—
হাজারো বাঁধা, হাজারো শর্ত!

ত্রেতায় যেমন রাবণ,
তেমনি কলিতে তুমি!
শুভ কাজে তোমাকে ব্যবহারের সাহস ক'জনের
আছে?
তোমাকে আয়ত্ত করতে গেলেই,
বিপদের দরজা খুলে যায়!

RESERVE BANK OF INDIA
কেন্দ্রীয় সংরক্ষণ দ্বারা প্রমাণিত
GUARANTEED BY THE CENTRAL GOVERNMENT

6AU

জীবন

-By Manirul Ali Khan
BBA (DM)
Batch 2023-2026

জীবন মানে সুখ দুঃখের সম্মনইয়ের আলো।

জীবন মানে অল্প সময় ,

কারো মন্দ কারোবা কাটে ভালো।

জীবন মানে কেও হাসবে ,কেওবা ফেলবে চোখের জল।

জীবন মানে অতীত ভুলে সামনে এগিয়ে চল ।

জীবন মানে কাটার রাস্তা ,এগিয়ে চলার বাধা ।

জীবন মানে সব শেষে ছোট্ট একটা ধাঁধা ।

লড়াই করে এগিয়ে চলার নামই হলো জীবন ,

তোমার সুখে থাকবে সবাই ,

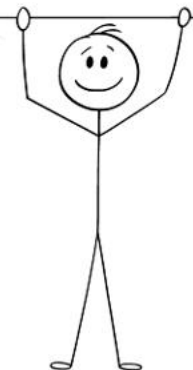
দুঃখ নেবে কজন ?

সীমিত এই জীবন এর মধ্যে বেঁচে উঠতে শেখো,

ছোট্ট এই জীবন এ কেও কারোনয় ,

এইটা মনে রেখো ।

LIFE IS GOOD





SHORT STORY



চুপকথা

-By Sayan Patra
BBA (DM)
Batch 2023-2026

শহরের উত্তরে ছোট্ট একটা স্টেশনের পাশে, পুরনো একটা বইয়ের দোকান—নাম "পাতার গন্ধ"। মালিক, অয়ন। বছর তিরিশের যুবক, চশমার পেছনে একজোড়া মনোযোগী চোখ, কথা খুব কম বলে।

তবে কথা না বললেও, অয়নের চোখে লেখা থাকে অনেক কথা। সে গল্প বলে বই দিয়ে—কখনো রবীন্দ্রনাথ, কখনো হেমিংওয়ে, কখনো জীবনানন্দের গোধুলির আলোয় রাঙা পাতা খুলে।

একদিন, বিকেলে, দোকানে ঢুকল একটি মেয়ে। হালকা নীল শাড়ি, হাতে একটা পুরনো খাতা। নাম—রূপা। চোখ দুটোয় স্নিগ্ধতা আর একধরনের কৌতূহল।

রূপা এসেছিল হঠাৎ করেই—"জীবনানন্দের কবিতা আছে?"

অয়ন তাকিয়ে ছিল খানিকক্ষণ। তারপর ধীরে ধীরে একখানা বই এগিয়ে দিল—"রূপসী বাংলা"।

তারপর থেকে রূপা প্রায়ই আসতে লাগল। কখনো বই কিনত, কখনো শুধু বইগুলোর পাতায় চোখ বোলাত, কখনো শুধু বসে থাকত কাঠের চেয়ারে।

দুজনেই খুব বেশি কথা বলত না। কিন্তু এক অদ্ভুত বন্ধন তৈরি হচ্ছিল—চুপ করে একসাথে থাকার, বইয়ের পাতায় একে অপরকে খোঁজার।

একদিন, অয়ন দোকানের সবচেয়ে পুরনো বইটার ভাঁজে একটা ছোট চিরকুট পেল—রূপার হাতের লেখা:

"কথা যত কম, অনুভব তত গভীর হয়।
হয়তো কিছু অনুভব চুপ করেই ভালো।
কিন্তু যদি একদিন চলে যাই,
বইয়ের পাতায় খুঁজে নিও আমাকে।"

সেই দিনটা ছিল রূপার শেষ আসা।

সে আর আসেনি।

অনেক খোঁজাখুঁজি করেও অয়ন জানতে পারেনি, রূপা কোথায় গেছে।

তবু আজও, প্রতিদিন বিকেলে, দোকানের সামনে একটা চেয়ারে এক কাপ চা রেখে দেয় অয়ন। রূপার প্রিয় বইগুলো প্রথম শেলফে সাজিয়ে রাখে। আর চোখ রাখে দরজার দিকে...

হয়তো কোনো এক বিকেলে আবার সে আসবে।

শেষ কথা:

এই গল্পটা শুধুই প্রেমের গল্প নয়, এটা এক নীরব বন্ধনের কথা—যেখানে শব্দের চেয়ে গভীর ছিল অনুভব। যেখানে চুপ করেও বলা যায় সব কথা।

The Painted Perspective

THE BUSINESS MINDS OF TNU

A Canvas of Imagination

The pages ahead feature a collection of paintings created by the students of the Department of Management Studies. Simple yet heartfelt, these artworks reflect the students' interest in expressing themselves beyond academics.

While management is often associated with numbers, strategies, and analysis, this section offers a refreshing reminder that creativity, too, has its place. Each painting is a quiet expression of individuality, capturing moments of imagination, relaxation, and joy.

We invite you to pause and enjoy this collection—an honest and colorful addition to the spirit of this magazine.



PAINTINGS



Art by -

Suchetana Samanta

BBA (Logistics & Supply Chain)

3rd Year



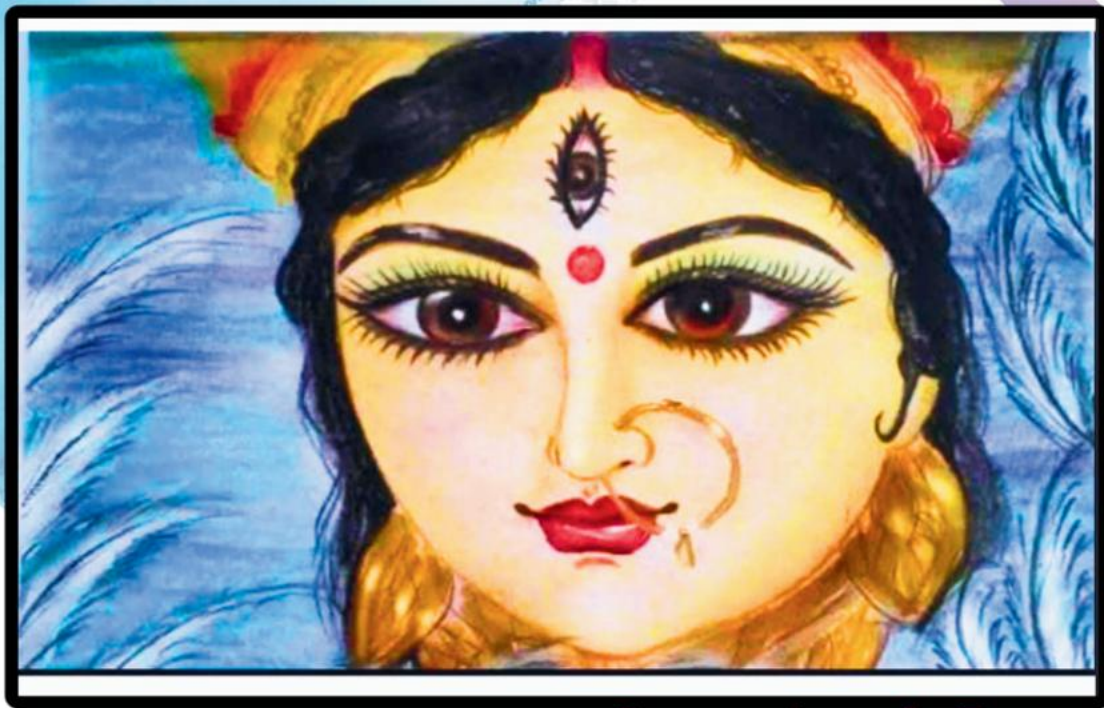
Art by -

Priti Rani Mondal

BBA (Digital marketing)

2nd Year

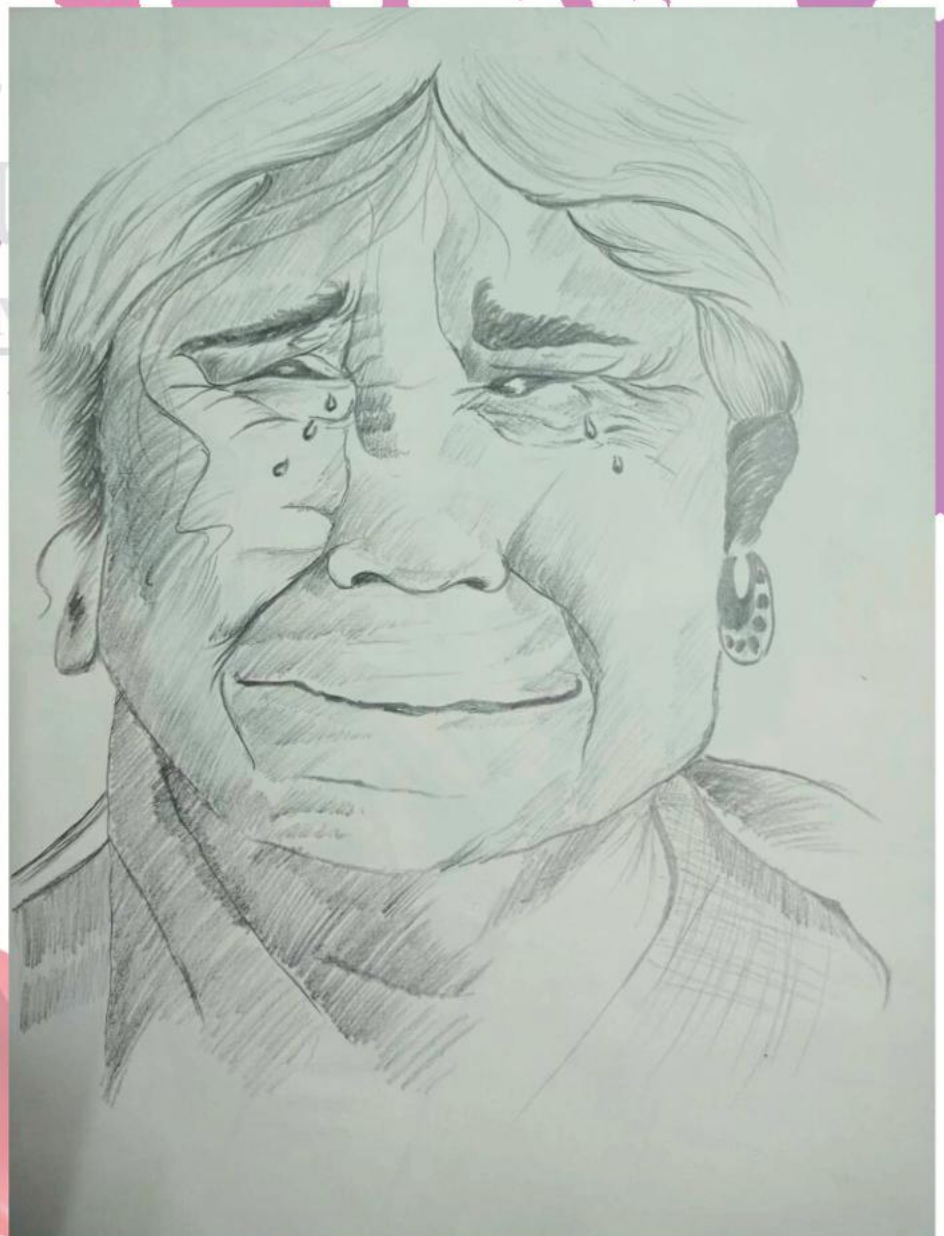




Art by -

Piu Sardar

BBA (Digital marketing)



Art by -

Shoham Das

BBA (Digital marketing)

TNU IN PHOTOGRAPHS



A Glimpse Through Their Lens

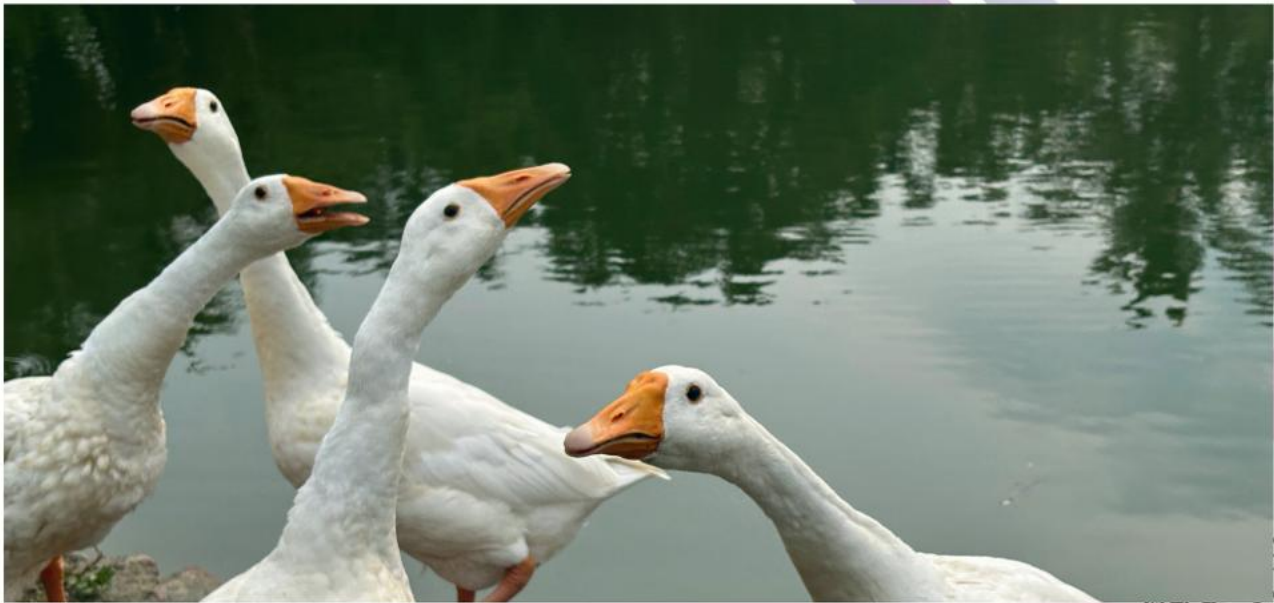
Photographs by the Students of the Department of Management Studies

As you turn the pages ahead, you'll find glimpses of our university captured not just through a camera lens but through the eyes and hearts of its students.

These photographs, taken by students of the Department of Management Studies, reflect the everyday beauty we often pass by: the soft light filtering through the trees, the quiet corners where ideas are born, and the calm green spaces that offer a moment of pause between busy schedules.

Each image is a moment frozen in time—a walk between classes, a quiet afternoon, a favorite spot on campus.

Together, they remind us that our university is not just a place to study, but a space we live in, grow in, and carry with us long after we leave.



Clicked by-

Bhaskar Banik

BBA (Digital marketing)

3rd year



Clicked by-

Aafiya Ara

BBA (Digital marketing)

3rd Year



Clicked by-

Sneha samanta

BBA (Digital marketing)

3rd Year



Clicked by-

Soumya Mondal

BBA (Digital marketing)



Clicked by-

Manirul Ali Khan

BBA (Digital Marketing)

3rd Year



Clicked by-

Priya Bir

BBA (Marketing Management)

2nd Year





Clicked by-
Najira khatun
BBA HONS
2nd Year



Clicked by-
Suman Jana
BBA (Digital marketing)
2nd Year



MEMORIES

THE BUSINESS MINDS OF TNU

Where Memories Come Alive

As you move ahead through these pages, you're not just reading about events — you're stepping into moments that made us laugh, learn, grow, and come together as a department. From last year's milestones to this year's fresh memories, this section is a collection of the times that brought us closer — the behind-the-scenes hustle, the stage moments, the group photos, the achievements we cheered for. It's all here, captured with love and pride.





NABANNO MELA 2K24



INDUSRTY VISIT

Visit to Mukharochak



West Bengal, India
Mukharochak Rd, Dakshin Gobindpur, Kolkata, West Bengal
India
22.270928° Long 88.398408°
12:32 PM GMT +05:30



Dostapur, West Bengal, India
Dostipur More, Dostapur, West Bengal 743504, India
Lat 22.270928° Long 88.217639°
12/02/2025 10:01 AM GMT +05:30



Fatepur, West Bengal, India
76hg+xrp, Fatepur, West Bengal 743504, India
Lat 22.279674° Long 88.226432°
12/02/2025 10:03 AM GMT +05:30



INDUSRTY VISIT

Visit to Dabur



Garia Main Road, Narendrapur, Kolkata, 700103, West Bengal, India
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01/09/2025 14:02 GMT+05:30
Note: Captured by GPS Map Camera



GPS Map Camera



Dostapur, West Bengal, India
Dostipur More, Dostapur, West Bengal 743504, India
Lat 22.270926, Long 88.217703
09/01/25 10:05 AM GMT+05:30
Note: Captured by GPS Map Camera



Rajpur Sonarpur, West Bengal, India
Ccm2+6wh, Mallick Para, Rath Tala, Narendrapur, West Bengal 700103, India
Lat 22.432669, Long 88.401974
01/09/2025 14:02 GMT+05:30
Note: Captured by GPS Map Camera



Garia Main Road, Narendrapur, Kolkata, 700103, West Bengal, India
Lat 22.432701, Long 88.401987
01/09/2025 14:02 GMT+05:30
Note: Captured by GPS Map Camera



Garia Main Road, Narendrapur, Kolkata, 700103, West Bengal, India
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01/09/2025 14:03 GMT+05:30
Note: Captured by GPS Map Camera



Garia Main Road, Narendrapur, Kolkata, 700103, West Bengal, India
Lat 22.432669, Long 88.401974
01/09/2025 14:02 GMT+05:30
Note: Captured by GPS Map Camera

2k ^{ABC} ANNUAL BUSINESS CONCLAVE 25









2k **ABC** ANNUAL BUSINESS CONCLAVE 25

The

WINNER



Grubs and Giggles – The B. Com Stall, This food and game stall was a treat. Well-known dishes like Chick Pokora, Puchka, and Papri Chaat were available, while Chess and other games kept visitors entertained. The stall reflected the ideal integration of culinary art and gaming acumen, making it a favourite among students.

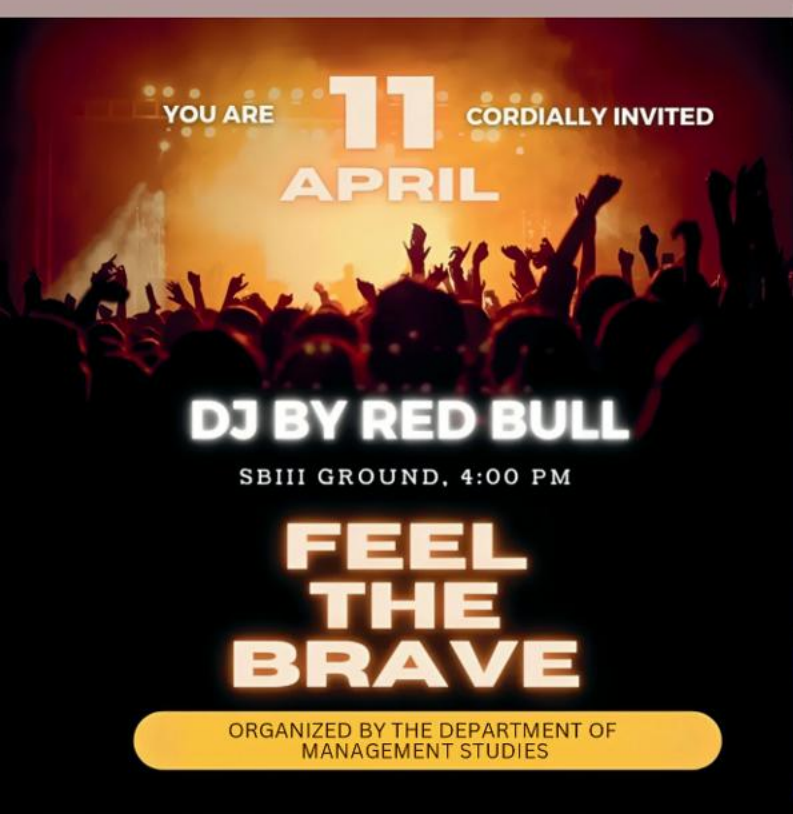


Red Bull

ENERGY DRINK

DJ

ORGANISED BY
 DEPARTMENT OF MANAGEMENT STUDIES

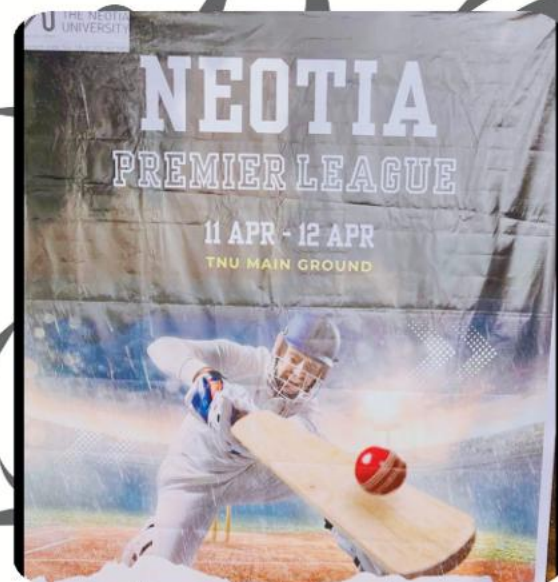


ACHIEVEMENTS





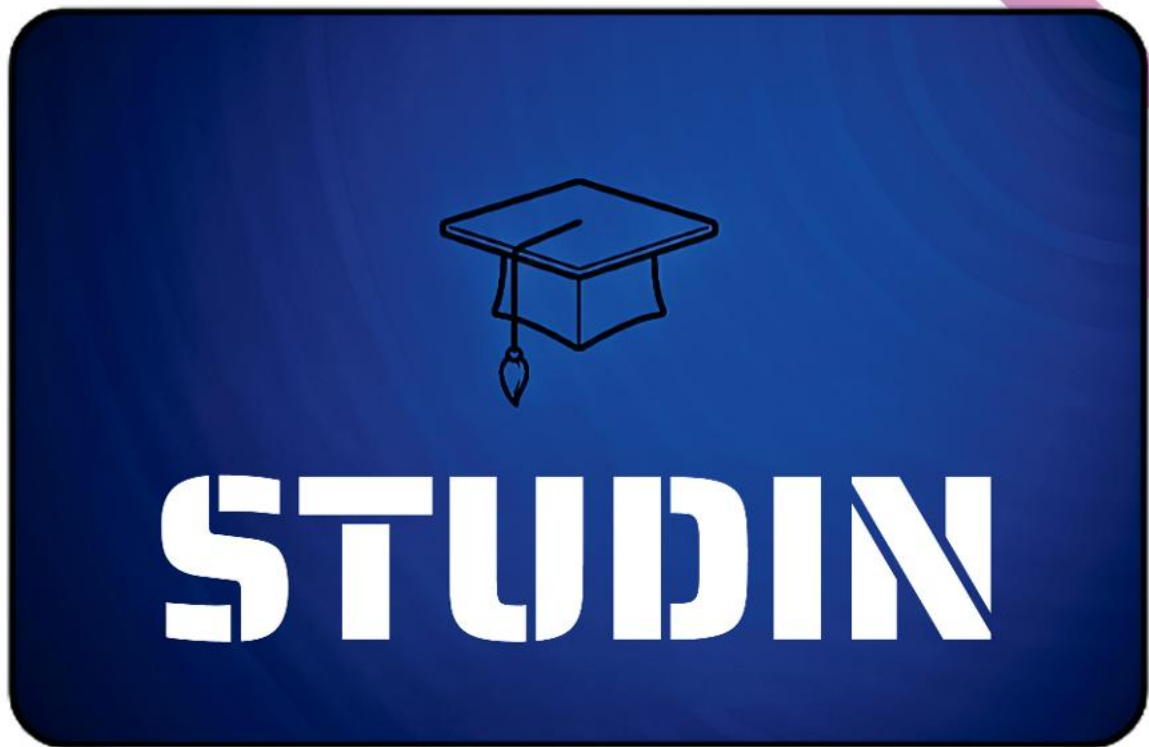
SPORTS - 2K24-25





CHAMPIONS





STUDIN - A BUSINESS PLAN

By the students of THE DEPARTMENT OF MANAGEMENT STUDIES

By -

Md Husnain, Founder, STUDIN

Shreyos Laha, Co-Founder, STUDIN

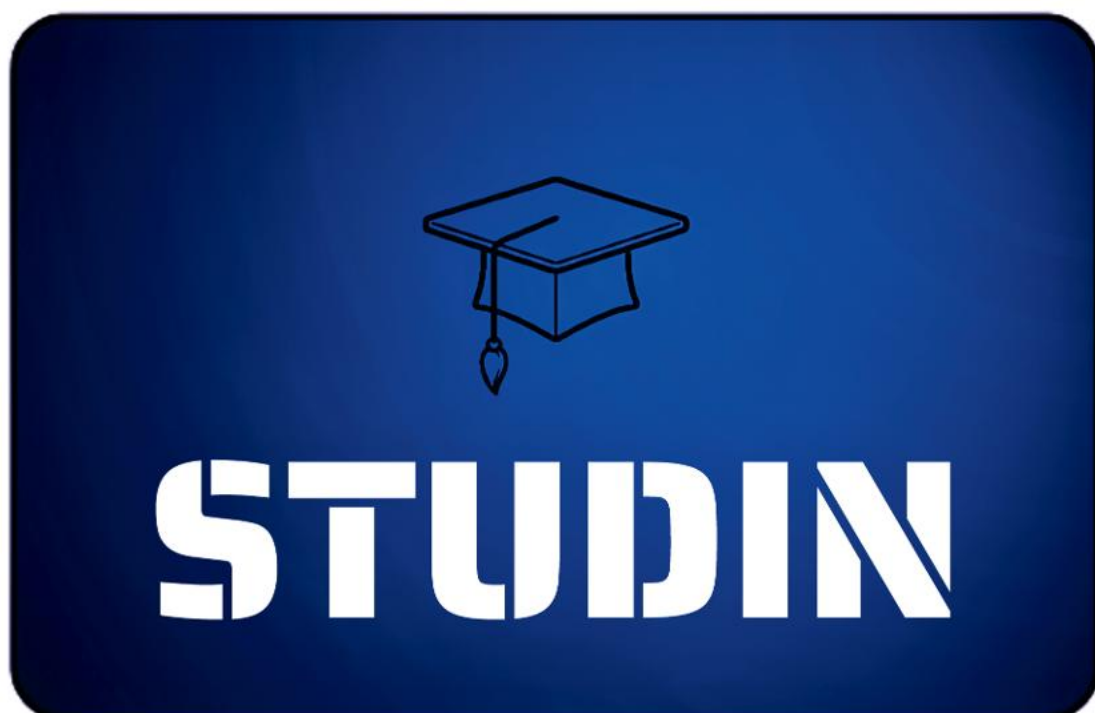
Abirlal Sen, CEO, STUDIN

STUDIN Guiding a Generation— Revolutionizing College Admissions & Career Readiness in India

Introduction

India is on the edge of an educational revolution. Considering the youth bulge as the middle-class population is continually expanding, there is a greater demand for higher education, education seekers exceeds 35 million. However, the road from aspiration to success still engages a myriad of challenges: incomplete and shallow data, absence of bespoke mentorship, red tape, and a relentless spiral of debt. The opportunities—and the challenges—are significant. As shown below, the market size of the education sector in India is expected to grow almost three times by 2030, with the career counselling market growing alongside it.

The Indian education industry is on track to grow from \$117B to \$313B by 2030. At the same time, the career advice market, although smaller, is poised to expand from \$24 million to \$ 90 million. This points to an increasing demand for professional guidance and help on a large scale.



The Challenge: Demystifying a Daunting Process

Scattered Information: Schools often fail to communicate admission criteria, score requirements, financial aid options, and job prospects after graduation.

Generic Support: Most students don't get advice that fits their unique talents, goals, or life situations.

Financial Anxiety: Unexpected costs and a lack of knowledge about loans and scholarships put up more roadblocks for students.

The Solution: STUDIN's Vision

At STUDIN, we're creating India's most comprehensive, student-centric college guidance platform that puts students first. We aim to make higher education and career preparation available to all, helping every student—regardless of where they come from—find their way to the future they deserve.

To make this happen, we've got a step-by-step plan that matches quick action with long-lasting results:

STUDIN is transforming student success through a phased approach focused on trust, guidance, and career readiness. It begins with a Campus Ambassador Program that empowers students as brand advocates. Next, data-driven admission support provides personalized academic guidance. As engagement grows, STUDIN introduces skill-based training to bridge the education-employment gap. Finally, partnerships with top industries offer students real-world experience through internships, ensuring they're career-ready before graduation.

Platform Features

- **Personalized College Counselling:** Advanced profiling, proprietary assessment, AI matched college recommendations.
- **Comparison & Planning Tools:** Comprehensive database for comparing colleges by fees, locations, placements, and other key metrics.
- **Financial Aid Guidance:** Accessible advice on fees, scholarships, and loans.
- **Community Engagement:** Webinars, live Q&A with admission officers, mentor connections.
- **Seamless Experience:** Mobile-first approach, intuitive UI, bilingual support.

Why Now?

Rapid Market Expansion: India's education sector is growing faster than global averages, with rising demand for academic and job-related guidance.

System-wide Requirement: As old-school coaching methods struggle to grow or customize, digital solutions are crucial to step in.

Global Significance: India's path reflects upcoming issues in other developing countries; a winning STUDIN approach could spark worldwide adoption

Impact

Education has the biggest impact on upward mobility in India if we can make the journey easy to access, clear, and suited to each student's unique potential. As India moves toward its \$ 300 billion+ education future, STUDIN is set to guide millions from worry to success, from dreams to real steps forward.



Until we meet again...

The Business Minds of TNU

Next to Innovation

As we turn the final page of this edition, we are reminded — every ending marks the beginning of something new. The journey continues, and so will we.

Through these pages, The Business Minds of TNU celebrates the intellect, curiosity, and entrepreneurial spirit of students across our university. This magazine stands as a tribute to the innovative minds shaping tomorrow's business world; right from the classrooms, corridors, and creative corners of TNU.

As students, we've not only pursued knowledge but questioned the norms, challenged limitations, and reimagined what's possible. This magazine is our platform -where ambition meets action, and where student voices drive conversations that matter in business, leadership, and beyond.

We have explored business ideas, shared success stories, analyzed market trends, and spotlighted future changemakers. Every article, feature, and insight within these pages reflects the sharp intellect and unwavering passion of TNU's finest minds.

The Business Minds of TNU is more than just a publication - it's a movement. A space where ideas take flight, and young visionaries take their first steps toward impact.

As we close this edition, let this not be an end, but a beginning. Continue to question. Continue to innovate. And above all, continue to believe in your voice.

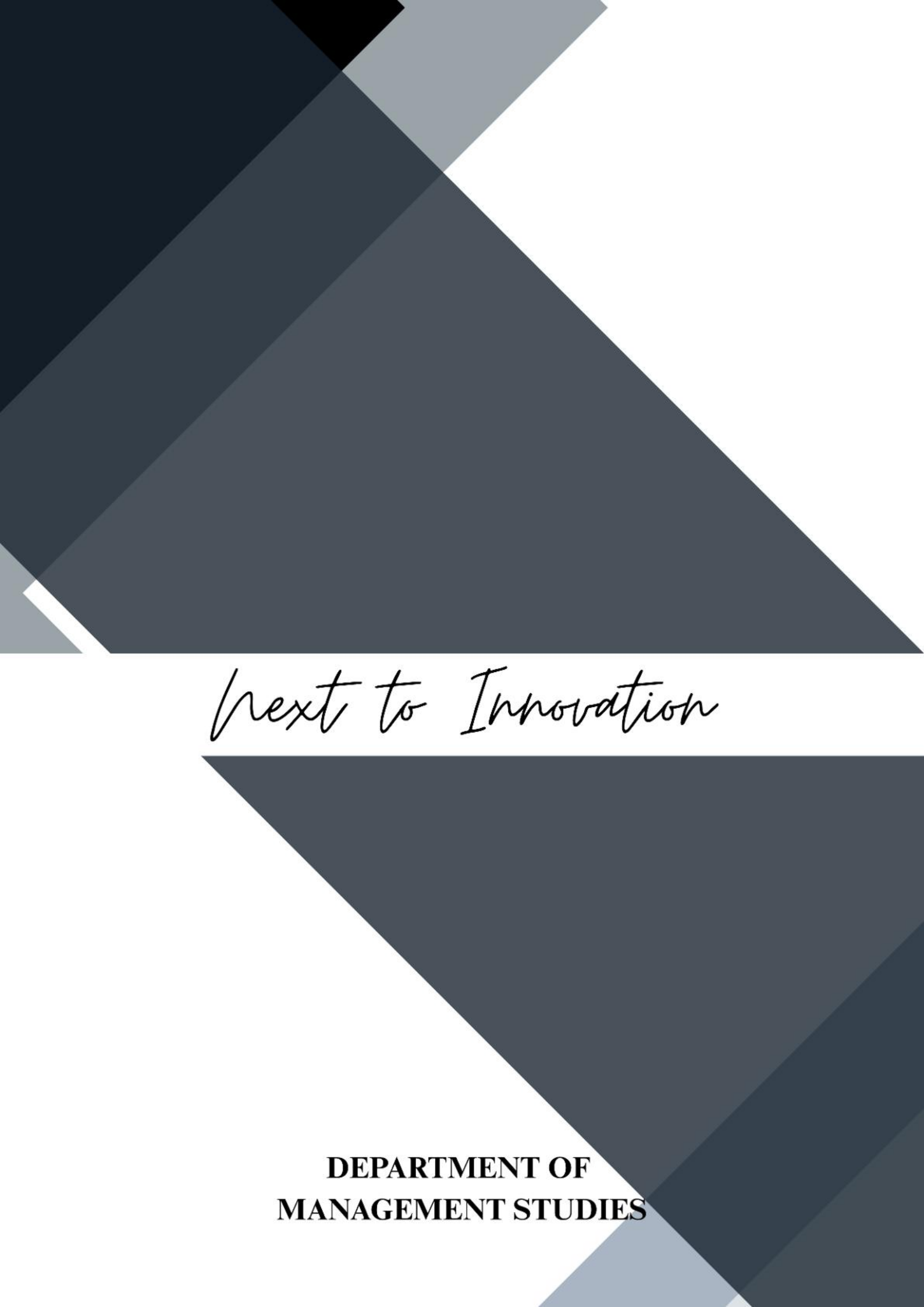
The future is not just coming; we are building it.

LESSON

If you wait for the right time or the good times to start a business, you wait all your life.

• Fran Tarkenton

If you always wait for the perfect time to start a business, you'll wait forever. You should just start when you see a chance, not wait for everything to be perfect.



Next to Innovation

**DEPARTMENT OF
MANAGEMENT STUDIES**