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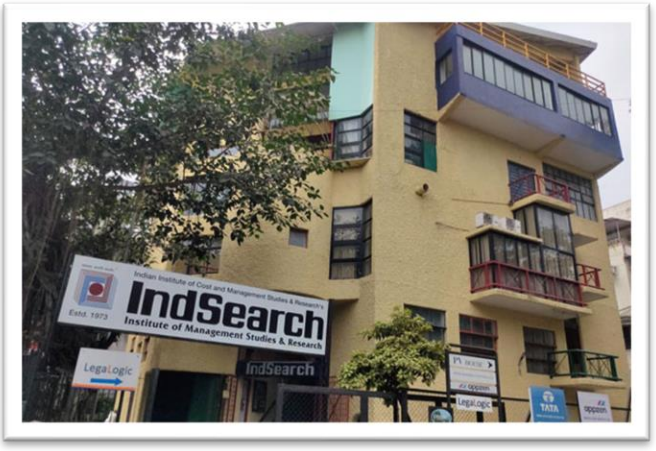


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Entrepreneurship in Modern Era

Shradha Upadhye MBA- I



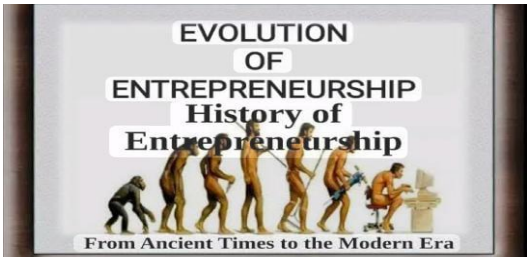
An **entrepreneur** is a *person* who organizes the means of production to engage in entrepreneurship, often under considerable uncertainty and financial risk.

The process of which the entrepreneur carries out all over from the scratch of creating an idea and innovation to executing it with full of concentration.

- ✓ **Is entrepreneurship the same as self-employment?**

No, not necessarily. Sometimes, there is a business carried forward by the entrepreneur or Some small business ownership follows their own type of the business or way of earning so it is a kind of self-employment. while bringing something new or substantially improved to the market innovations is essentially the Entrepreneurship.

Entrepreneurship in Modern Ages: Adoptability and Sustainability



Is characterized by the fusion of technologies across the physical and psychological through the process including artificial intelligence (AI), robotics, high tech friendly equipment's, biotechnology, and computing.

AI replaces many traditional roles; they'll need to be mindful of integrating human talent focusing on uniquely human strengths like emotional intelligence, complex problem-solving, and customer service. The nature of an "enterprise" itself may evolve – we could see one-person companies running vast AI-driven networks or creative micro-entrepreneurs selling AI-crafted designs.

Nowadays, many hotels in many countries keep robots as the staff member and waiters. The robot works as humans do.

Another major trend is **sustainability** and the rise of *green entrepreneurship*. With climate change and environmental issues at the forefront, there's a growing market (and urgent need) for solutions that promote sustainability.

Here are the key points regarding entrepreneurship in the modern age:

🌐 Digital Transformation & Technology

- Artificial Intelligence and automation have almost replaced the hard work and the need of human.
- Cloud computing has a low cost, and it allows the less capital to launch or introduce a software.
- E-Commerce has replaced the typical traditional process of the trade. Direct to customer models are running in the market.

🏢 Shift in Workplace Dynamics

- Hybrid working structure relaxes the burden of the entrepreneur and it leads to optimum use of resources and the skills.
- Fast interaction is the prerequisite of the business. Pivoting on real-time data replace rigid 5years business plan.

💰 Funding and Monetization

- Modern startups look to crowdfunding, networks and revenue-based financing.

🌱 Social & Cultural Shifts

- Modern customers demand sustainability, ethical sourcing and corporate social responsibilities.
- Now influencers are building multi-million-dollar brands using personal social media platforms.



There were a case regarding the entrepreneur and how the company handled problem and what strategy they use to come out of it.

Case Study: XYZ COMPANY

- **Founded:** 2021 (during COVID-19 lockdowns in India).
- **Core Product:** grocery and daily-essentials delivery.

The Problem

During pandemic lockdowns, consumers faced slow, unreliable grocery deliveries that often took hours or days to arrive. Traditional e-commerce models batched orders across large, distant warehouses, causing massive delays in urban centers.

The Strategy

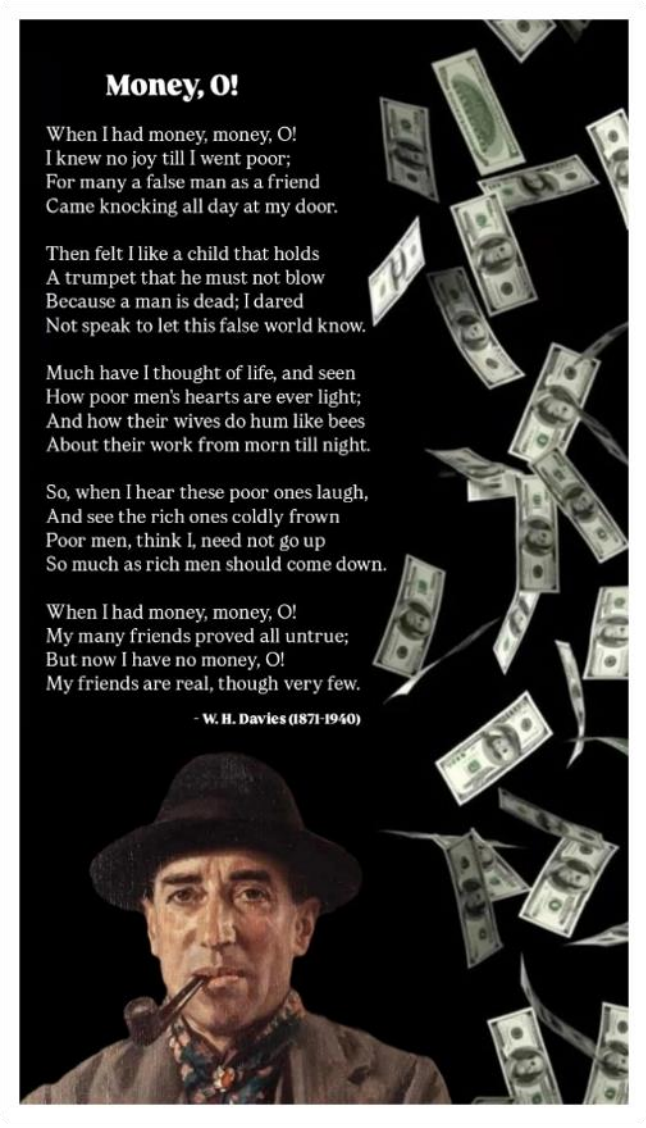
- **Dark Store Model:** XYZ built a network of micro-warehouses (dark stores) placed in high-density urban neighbourhood's. These spaces are closed to the public and optimized purely for fast packing.
- **Algorithmic Routing:** They used data science to map local traffic, store inventory, and rider routes, compressing delivery times.
- **Vertical Expansion:** After capturing the fast-grocery market, they expanded into high-margin or complementary segments like *Café* XYZ

KEY TAKEAWAYS :

- **Solve a sharp pain point:** They targeted urban impatience and the demand for instant convenience.
- **Infrastructure-first approach:** Success relied heavily on real estate placement (dark stores) and tight logistics control rather than just a software app.
- **Agile scaling:** Moving quickly from groceries into cafes and new verticals showed the power of brand and platform extension once a core delivery network was built.

The Anatomy of Executive Downshifting: A Management Synthesis - William H. Davies's Poetry and Behavioral Economics

Vidhi Rewatkar MBA- I



Abstract

The whole executive pay playbook is getting a second look. Not a gentle tune-up more like someone popped the hood and realized the engine's been running red-hot for years. For ages, management theory leaned on a tidy promise: pay leaders more, and you'll get more drive, more loyalty, more satisfaction. Sounds neat. Reality isn't neat.

Burnout keeps showing up. People at the top feel oddly detached. Turnover happens in roles that were supposed to be **"the destination."** That's what blows a hole in the pure money-as-motivation story.

So, researchers have been reaching for tools outside the usual spreadsheet kit. Behavioral economics, yes. But also, art because sometimes a poem names what a dashboard can't. Welsh poet William Henry Davies, in his five-stanza piece ***Money***, takes a sharp swing at the worship of accumulation, the cheapening of relationships, and the way success can tighten around you like a collar. He wrote it in the earlies, yet he's describing things leadership researchers now measure with surveys, experiments, and grim retention charts: hedonic adaptation, the emotional ceiling that extra income can't break, and the psychic toll of always "performing" the right version of yourself.

This is a synthesis, really: Davies's structure as a lens, modern leadership and governance research as the supporting evidence, and "executive downshifting" as the practical implication stepping back by choice before the job breaks the person.

Money, Social Capital, and Executive Relationships

Davies opens with a gut-punch of a paradox:

"When I _____ at my door."

If you've spent time around senior leadership, you can almost hear the calendar invites piling up. The higher someone climbs, the more their network "Expands" but that growth isn't always friendship. Often, it's traffic.

Organizational behaviour has language for this. Social network theory distinguishes between **bonding social capital** (deep, trusting ties) and **bridging social capital** (weak, transactional ties used for gain). While bridging ties drive career success and access, relying heavily on them turns relationships into market transactions. For powerful executives, this leads to superficial interactions, constant suspicion, and deep isolation that is rarely acknowledged.

Silence, Emotional Labor, and Golden Handcuffs

The second stanza shifts from social noise to personal constraint:

"Then _____ know."

That image is weirdly perfect. You're holding the instrument. You've got breath in your lungs. But you're not free to make sound.

High-level executive roles demand intense "emotional labor"—maintaining a strictly controlled, professional persona while navigating heavy legal, brand, and corporate constraints. Coupled with "golden handcuffs" (equity, high pay, lifestyle dependence), leaders often suppress burnout, ethical concerns, and doubt ("organizational silence") to maintain an image of calm control at the cost of their personal authenticity and spontaneity.

Intrinsic Motivation and the Experience of Work

Then Davies does something that irritates modern readers, still lands:

"Much _____ night."

While poverty is not romanticized, simpler frontline work often provides cleaner feedback, clear tasks, and direct outputs that foster intrinsic motivation and "Flow." In contrast, executive roles—despite high pay—frequently strip away autonomy, competence, and genuine connection through extreme ambiguity, political manoeuvring, and constant reputation management. As a result, huge salaries often act merely as compensation for a lack of true workplace fulfilment and psychological ease.

Executive Downshifting and the Limits of Income

Here's the poem's thesis, and it's blunt:

"So, when _____ come down."

"Downshifting"—stepping back from relentless career escalation—is a rational recalibration rather than a failure. Behavioral economics (such as the Kahneman-Deaton research) confirms that while extra income improves overall life evaluation, it reaches a ceiling where it no longer enhances daily emotional well-being, especially when offset by stress, decision fatigue, and burnout. Money suffers from hedonic adaptation; high bonuses merely maintain the status quo rather than generating true joy. Consequently, modern professionals are increasingly choosing "downshifting" through fractional leadership, lateral shifts to mission-driven roles, or turning down promotions to preserve their personal lives.

Authentic Relationships Beyond Professional Status

The closing stanza resolves the story without pretending it's pretty:

"When I _____ few."

Executives see versions of this during offboarding, restructures, or retirement. When leverage evaporates, the "network" thins fast. What remains if anything is authentic social capital: relationships that don't depend on what you can approve, sign, or fund. Davies isn't praising hardship as some moral cleanse. He's praising clarity. For leaders, that clarity matters because identity tethered to title is fragile. When the organization shifts, the person collapses with it. Leaders who keep real relationships outside hierarchy people who like them without needing them tend to weather transitions with far more stability.

Organizational Implications

If you're a board, a comp committee, or anyone building leadership systems, Davies isn't just a poetic curiosity. He's an alarm bell.

i. Stop treating cash as the only lever. Competitive pay matters. But oversized bonuses and equity traps can encourage compliance theatre and prolonged burnout. Build in non-monetary rewards that leaders feel real sabbaticals, protected time, autonomy over meaningful projects, development that isn't performative.

ii. Make downshifting legitimate. Create formal paths into advisory roles, fractional leadership, phased retirement, or internal "step-back" transitions. Lose the stigma. Keep the institutional knowledge. Save the humans.

iii. Design for psychological safety at the top, not just below. Confidential feedback systems, coaching, peer circles, and spaces where senior leaders can say "I'm not okay" without career suicide. If leaders can't speak truth inside the system, the system will rot quietly.

iv. Audit burnout like its operational risk because it is. Track workload density, meeting friction, decision load, vacation use, and cognitive fatigue. Waiting for a crisis is the expensive option.

Conclusion

Davies's Money is old. The problem isn't. Titles and compensation can buy comfort and status, sure. They can't reliably buy autonomy, meaning, or real human connection. And when those are missing, the job starts charging interest.

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Artificial Intelligence in Business Management: A Comprehensive Overview

Prajwal Ambulkar, MBA-I

1. Introduction & Strategic Context

In today's hyper-competitive and data-saturated commercial landscape, traditional management techniques often fall short when processing massive volumes of dynamic information. **Artificial Intelligence (AI)**—systems designed to identify patterns, learn from datasets, generate content, and support complex problem-solving—has transitioned from a specialized tech tool to a core strategic asset across all industries.

While AI enables organizations to streamline operations and enhance decision-making, its ultimate success depends on thoughtful, responsible implementation that balances technological capability with human oversight.

2. Core Functional Applications

A. Strategic Decision-Making and Planning

- **Pattern Recognition:** AI tools process historical sales records, economic trends, and seasonal variations to project future market demand and revenue outcomes.
- **Risk Mitigation:** Predictive analytics enable managers to test hypothetical scenarios before committing capital to new investments or expansion plans.
- **Human-in-the-Loop:** Automated forecasts serve as strategic inputs rather than final answers; managerial context and industry expertise remain essential to account for unexpected market shifts.

B. Human Resource Management (HRM)

- **Administrative Efficiency:** Automated screening handles large applicant volumes, matches candidate profiles with job requirements, and identifies internal skill gaps.
- **Focus on Development:** By offloading repetitive administrative tasks, HR professionals can devote more energy to employee engagement, culture, and talent retention.
- **Ethical Safeguards:** Algorithmic bias is a significant risk if training data contains historical disparities. Continuous auditing is required to ensure transparent, fair recruitment.

C. Marketing and Customer Service

- **Behavioral Personalization:** AI analyzes customer browsing and purchase histories to deliver tailored recommendations and targeted marketing campaigns.
- **24/7 Availability:** Automated chatbots manage initial customer inquiries, handle order tracking, and address routine FAQs instantaneously.
- **Escalation Management:** Complex, high-friction, or sensitive customer issues are seamlessly routed to trained human support representatives.

D. Financial Management & Oversight

- **Automated Auditing:** Machine learning models quickly scan high volumes of financial transactions to spot anomalies, potential fraud, or compliance breaches.
- **Budget Forecasting:** Intelligent algorithms refine expense projections and cash flow management models.
- **Data Integrity & Security:** Automated financial outputs require strict validation to prevent errors, and firm-wide protocols must safeguard sensitive corporate data.

E. Production & Supply Chain Operations

- **Predictive Maintenance:** Sensors and machine data allow AI to detect early signs of equipment wear, enabling scheduled repairs before costly breakdowns occur.
- **Supply Chain Continuity:** Dynamic tracking optimizes delivery routes, minimizes excess inventory holding costs, and reduces production bottlenecks.

3. Implementation Challenges & Risk Management

1. **Capital and Technical Investment:** High upfront costs for software, enterprise architecture, ongoing maintenance, and workforce training can strain organizational budgets—especially for small-to-medium enterprises (SMEs).
2. **Data Privacy & Governance:** Collecting and processing large datasets creates exposure to cyber risks, regulatory non-compliance, and breaches of stakeholder trust.
3. **Accuracy and Hallucinations:** AI outputs are only as good as their input data. Incomplete, low-quality, or outdated data leads to flawed strategic decisions.
4. **Workforce Anxiety & Change Management:** Employees frequently fear job displacement due to automation. Leaders must proactively communicate AI's role as an *assistant* rather than a *replacement*, while offering clear pathways for reskilling.

4. Key Organizational Benefits

Benefit Area	Operational Impact	Strategic Value
Operational Efficiency	Automates repetitive tasks (data entry, scheduling, basic reporting).	Frees up employee bandwidth for strategy, creative thinking, and relationship building.
Data-Driven Precision	Replaces subjective intuition with empirical evidence.	Reduces costly human errors and accelerates decision velocity.
Customer Experience	Enables real-time responses and personalizes interactions.	Enhances customer satisfaction, loyalty, and lifetime value.
Democratization for SMEs	Provides access to low-cost, off-the-shelf AI assistants and analytics.	Allows smaller enterprises to compete with larger organizations in agility and communication.

5. The Future Outlook for Business Leaders

As digital tools mature, the role of managers will shift from routine oversight to high-level integration and ethical stewardship:

- **Critical Evaluation:** Future managers must know how to interrogate AI-generated models, spot flawed logic, and recognize the limitations of automated recommendations.
- **Human-Centric Leadership:** Core leadership traits—empathy, creative vision, negotiation, and moral accountability—cannot be replicated by algorithms.
- **Phased Integration:** Successful firms will adopt AI incrementally, running pilot programs, measuring impact, and establishing clear lines of human accountability for all high-stakes decisions.

Conclusion

Artificial Intelligence influences how organizations plan their activities, manage employees, serve customers, and control business operations. It can save time, improve information analysis, and support better use of resources. However, these advantages do not automatically guarantee business success. Costs, data security, inaccurate results, and employee concerns must also be considered.

For MBA students and future managers, understanding AI is important because technology is becoming part of everyday business decisions. In my opinion, organizations should adopt AI gradually, train their employees, check the reliability of its results, and maintain human responsibility for important decisions. When used thoughtfully, AI can support better management and long-term business development.

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Investing vs Speculation: What the Data Says About Young Retail Traders in India

Pratik Sawant, MBA- I

1. Introduction

According to NSE, investors under the age of 30 now make up **nearly 40%** of all investors on the National Stock Exchange (NSE).

A huge wave of Indians is moving into the stock market largely because of the spread of easy-to-use discount trading apps, smooth digital sign-up and the strong influence of financial content creators on social media. This new digital ease has made active market participation a common activity for Gen Z and millennials. This article shows how investing is different from speculation and what the data says about traders. Although low-barrier technology makes it easier to start trading it also mixes disciplined, long-term wealth building, with speculative trading. Knowing the difference is essential as millions of first-time investors face market swings.

2. Investing vs Speculation: The Basic Difference

When people talk about the stock market they often mix up investing with speculation. Investing and speculation are two different things.



In investing you buy companies and put regular money into SIPs in mutual funds. You plan to take care of them and let them grow over years or decades. In investing you build wealth by looking at the basics of the company, like profits, good leadership and steady growth.

Speculation is like placing a bet on a horse race. In speculation you pay attention to changes, in price buying and selling within minutes or days through day trading or options. In speculation you don't care what the company does; you just try to figure out if the price will go up or down next.

Here is how they compare side by side:

Feature	Investing	Speculation
Time Horizon	Long-term (Years to decades)	Short-term (Minutes, days, weeks)
Risk Level	Generally moderate; mitigated by time and diversification	Extremely high; potential for rapid, total losses
Core Reliance	Business fundamentals and long-term growth	Price action, momentum, and market sentiment

Source: Adapted from classic principles in Benjamin Graham's foundational text, The Intelligent Investor.

3. Why Beginners Drift Towards Speculation

Beginners moving toward speculation are driven by a mix of technology convenience, digital influence and structural gaps.

- First, easy mobile apps and low entry costs have removed friction. With zero-commission brokerages and instant digital KYC beginners with a smartphone can run derivative trades in seconds using only a little capital.
- Second, the pull of media and quick gains makes trading seem easy and glamorous. Platforms are full of profit screenshots and viral posts that make high-risk intraday bets look normal framing speculation as a fast track to financial freedom.
- Third limited early financial education leaves participants without the tools to judge risk. Without knowledge of compound growth versus short-term momentum, beginners often see options as easy shortcuts, to wealth instead of complex professional-grade tools.

4. Suggestions for Young Investors

Navigating the stock market as an investor needs a balanced approach that focuses on sustainable wealth building instead of quick returns. Here are four practical positive principles that will guide your journey.

• Start with learning and small amounts: Before investors commit capital build their knowledge base and test the waters with small manageable sums. This lets investors see market cycles and volatility hand without risking investors' financial stability.

- Understand the product before using it: Never invest in an asset or financial instrument, whether it is a fund, stock or derivative, without fully understanding how it works, its underlying value and how it generates returns for young investor.
- Separate long-term money from risk money: Keep investors' core wealth-building funds strictly separated from any capital set aside for active trading. Investors' long-term investments such as SIPs should stay untouched for years protecting young investors' financial future from short-term market swings.
- Rely on educational sources: Instead of chasing unverified tips on social media, build a foundation for young investors using investor education resources that come from regulatory bodies and institutions such as SEBI, NSE and AMFI.

Prioritizing literacy and disciplined habits builds a resilient foundation, for young investors long-term financial independence.

6. Conclusion

Overall the data shows that, On the investing side SIP inflows are increasing and the number of investors is also rising, meaning people are steadily building their wealth. On the speculation side most F&O traders still end up losing money even though the share of losses dropped slightly in FY26.

Easy apps make both investing and speculation seem simple. Knowing the difference, between investing and speculation is important.

Financial literacy is essential. Use SEBI, NSE and AMFI resources. This should come before starting to trade.

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Beyond Automation: Role of AI in Transforming Supply Chain Management

Sreerag Pillai, MBA- I

Introduction: The System behind the Easy Life

A customer places an order for a product online and waits for it to be delivered to the right location, on time, and in perfect condition. There is much activity involved before such convenience becomes available to customers. Any problem in the process could disrupt manufacturing operations, increase costs, or simply disappoint a consumer. The process of managing all such activities is known as supply chain management.

For many years, companies have been transforming supply chains through planning, standardisation, and automation. While automation refers to the capacity of a machine or software to perform certain tasks with minimal human interference, artificial intelligence (AI) adds another element to the list by its ability to detect patterns in the data and make predictions based on the detected patterns. AI can recognise anomalies and assist in decision-making in a dynamically changing environment. AI is not here to replace management but provide more information to managers to make decisions.

1. Key Applications across the Supply Chain

1.1 Demand forecasting and inventory planning

Demand forecasting shows what consumers are expected to buy and when. Regular demand forecasting could face problems in case of unforeseen changes in demand and in case of influence of several factors on the sales. AI-assisted forecasting could take into account the history of sales as well as external factors in order to make plans in anticipation of seasonal spikes, trends, promotions, or other abnormalities. Useful forecasts would help with making the right decisions about purchases, inventory of products, and replenishment.

Table 1. How AI is used across the supply chain

Sr.No.	Supply Chain Area	How AI is Beneficial	One Limitation
1.	Demand Forecasting	Uses past sales and external information to predict demand.	Unexpected changes may reduce the accuracy of the forecasting.

2.	Procurement	Points out potential suppliers that could create problems for shipping.	Insufficient data can result in poor risk assessment.
3.	Warehousing	Improves picking locations and predicts when equipment needs maintenance.	Poor implementation can disrupt operations and put workers at risk.
4.	Transport	Optimizes the delivery routes depending on traffic and conditions.	Suggestions can fail to take into account practical delivery issues.

Source: Author's Analysis

1.2 Procurement and risk from suppliers

AI technology could help in evaluating the following factors: lead time, reliability, and history of quality, price variability, and others which could help determine the existence of risks. The system could alert about decreasing delivery efficiency of the vendor or possible excessive dependence on one single source in case of some critical supplies. This would provide the manager with the chance to evaluate the situation and undertake appropriate measures.

1.3 Warehousing and quality control

The application of AI may assist in slotting, routing, staffing, and even maintenance of the equipment in the warehouse. Computer vision may assist in recognizing any kinds of damages or faults of the supplied items provided that the technology will be thoroughly tested. The implementation of predictive maintenance will depend on the collected information about the equipment and whether it requires maintenance before breakage.

1.4 Transport and last mile delivery

Transport planning involves several important considerations, including the following: the distance to deliver goods, the time of delivery, capacity of a vehicle, fuel cost, traffic, and the requirements of clients. It will also make the dispatcher's job easier to analyse the existing situation and compare the alternatives using AI route planning.

Still another set of variables that needs to be considered while deciding on the paths is the distance covered and the fuel consumed. Path planning in relation to vehicles involves covering a minimum distance and using minimum fuel too. However, there are some constraints which also need to be considered while planning the path.

2. The Indian Context: Towards a More Integrated Logistics System

The supply chain ecosystem in India includes not only big manufacturers and retailers but also smaller players such as small enterprises, farmers, wholesalers, and regional carriers. The degree of the ecosystem digitization and the quality of available information vary, so integration in such context is as important as the usage of sophisticated algorithms.

The National Logistics Policy, introduced by the Government of India in 2022 [1], tries to develop an integrated, digital, efficient, and robust logistics ecosystem. ULIP (Unified Logistics Interface Platform) is expected to integrate the digital systems used in logistics and provide better information access for the industry [1]. The Press Information Bureau on 16th September 2025 mentioned that the total number of transactions processed via ULIP exceeded 160 crore, and Logistics Data Bank controlled more than 75 million export/import containers at 101 Inland Container Depots [2]. Such statistics show the growth of the digital infrastructure that can be used for the further development of analytics and AI.

But just having the infrastructure will not guarantee that AI will be achieved. What is required is the right data, infrastructure, people, and a business case.

3. Challenges: Why technology is insufficient on its own

3.1 Quality and integration of data

Data is one of the essential factors for the application of artificial intelligence, since it needs to be up-to-date and accurate. In the event that there are inaccuracies in the sales data or the lead time of the suppliers is out-of-date, even the sophisticated system will not come up with appropriate answers. Most organizations may still use outdated systems without data-sharing ability.

3.2 Cost, capability, and change management

There are several costs connected with the usage of software, hardware, consulting services, training and maintenance in connection with the introduction of AI. There is an uncertainty about whether anything changes in relation to the working process, or maybe the staff simply does not believe the suggestions which are too confusing. McKinsey research shows readiness to change is one of the necessary conditions to gain the benefits from innovation technologies [3].

3.3 Human judgement and responsible decision making

Supply chain impacts the worker, the supplier, the consumer, and the community. Selection process is not supposed to only take into account the need to choose the most cost and time effective solution that may adversely impact the issues of safety, services, or environment. Human judgment becomes very crucial in negotiating and in situations that occur beyond normal pattern.

Conclusion: Intelligent Supply Chains Require Intelligent Managers

The use of AI makes the supply chain management process even more efficient by the possibility of analysis, prediction of disruption, coordination of work and decision-making faster. The usage of this technology in practice involves such areas as demand forecasting, procurement, warehousing, quality control and transport planning. As regards India, the creation of digital infrastructure of logistics allows for opening the opportunities of building a more connected and data-oriented company.

In conclusion, in the future, the success of supply chain management comes from people and technology working together. Technology helps to process vast amounts of information and uncover some patterns, but interpretation of the results and decision making will belong to the managers.

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The Predictive Supply Chain: How Smart Logistics Is Changing the Way India Moves

Honey Bajaj MBA- II (Operations)

1. The Paradigm Shift: From Reactive to Predictive Logistics

In traditional supply chain management, operations run on a reactive loop. A truck carrying vital manufacturing components breaks down on a highway; the driver lacks real-time diagnostic reporting, the warehouse manager is left waiting at an idle receiving dock, and the factory production manager faces costly assembly-line shutdowns. Problem identification occurs after the failure, resulting in frantic phone calls, emergency re-routing, and compounding financial losses.

A predictive supply chain fundamentally alters this dynamic by shifting the operational question from "Where is the shipment?" to "What is likely to happen next?"

By leveraging continuous data streams, an IoT sensor detects subtle, abnormal engine vibrations prior to mechanical failure. The Transport Management System (TMS) receives an automated alert, dispatches a nearby replacement vehicle, updates receiving dock schedules, and issues a revised ETA to the destination facility—averting disruption before it cascades.

2. Anatomy of a "Smart" Supply Chain

A logistics network does not become "smart" simply through digital technology adoption; it becomes smart when technology improves operational decision-making. A genuinely intelligent supply chain operates through a continuous four-stage feedback loop:

1. **Sensing Deviations:** Continuously monitoring real-world execution against the baseline plan to detect early friction.
2. **Contextual Analysis:** Applying data models to diagnose the root cause of the variance (e.g., traffic congestion, weather, mechanical wear).
3. **Decision Execution:** Generating optimal recommendations or autonomously executing mid-course corrections.
4. **Iterative Learning:** Feeding event outcomes back into algorithms to improve future operational precision.

3. Key Technological Drivers and System Integration

The predictive capabilities of modern logistics rely on an interconnected ecosystem of technologies operating in unison via cloud architectures and Application Programming Interfaces (APIs):

A. Artificial Intelligence & Advanced Analytics

AI processes massive, disparate datasets—including historical order patterns, seasonal demand surges, macroeconomic indicators, and live weather conditions—to generate high-precision demand forecasts and anomaly warnings.

B. IoT Sensors & Telematics

Internet of Things (IoT) devices convert physical assets into continuous data signals. On-board telematics track precise location, driver behavior, fuel consumption, and granular engine diagnostics.

C. Warehouse & Transport Management Systems (WMS & TMS)

Modern WMS platforms dynamically adjust picking waves, inventory slotting, and labor allocation based on real-time order volume. Simultaneously, TMS engines compare carrier rates, route hazards, and live traffic to optimize dispatch schedules.

D. Predictive Maintenance

Rather than relying on fixed calendar schedules or waiting for catastrophic component failure, predictive maintenance monitors usage metrics and vibration signatures to service fleets and warehouse machinery proactively.

E. Digital Twins & Simulation

Digital twins create virtual replicas of physical supply chain networks. Executives can simulate "what-if" scenarios—such as extreme monsoons, labor strikes, or major port shutdowns—to stress-test network resilience without risking live operations.

4. Operational Transformations Across the Value Chain

When predictive intelligence reaches ground operations, every node of the logistics value chain undergoes a functional transformation:

Supply Chain Node	Traditional Execution	Predictive / Smart Execution
Fleet Transportation	Fixed, pre-planned transit routes with static schedules.	Dynamic Routing: Real-time route adjustments based on live traffic, weather disruptions, and delivery windows.
Warehouse Operations	Passive storage hubs with manual picking workflows.	Operational Control Centers: Dynamic inventory slotting, automated robotics, and computer-vision quality checks.
Inventory Management	Buffer-heavy "safety stock" maintained to guard against uncertainty.	Demand-Driven Inventory: Algorithmic forecasting positioning precise stock quantities where and when needed.
Last-Mile Fulfillment	Standard daily dispatch schedules with wide delivery windows.	Hyperlocal Execution: Density-based routing and dark-store positioning for quick-commerce fulfillment within minutes.

5. India's Ecosystem: Public Infrastructure Meets Private Innovation

India's logistics revolution is uniquely shaped by the convergence of aggressive private-sector innovation and robust **Digital Public Infrastructure (DPI)**:

- **National Logistics Policy (NLP):** Establishes an overarching framework to reduce India's logistics costs relative to GDP and elevate overall operational efficiency.
- **Unified Logistics Interface Platform (ULIP):** Acts as a digital bridge, integrating data across disparate government systems including Customs, FASTag (toll tracking), Vahan (vehicle registration), and Indian Railways.
- **PM Gati Shakti:** A national master plan providing a unified spatial GIS platform for multi-modal connectivity planning across rail, road, port, and air infrastructure.
- **Regulatory Digitization:** E-way bills and GST e-invoicing eliminate paper-based documentation, removing inter-state border post friction and accelerating transit velocity.
- **Private Sector Agility:** High urban density has spurred rapid development in quick-commerce dark stores, digital freight platforms that reduce empty return trips, and commercial electric vehicle (EV) fleets.

6. Sustainability Trade-offs and Implementation Risks

The Sustainability Paradox

While smart logistics optimizes truck loads, reduces fuel burn through route efficiency, and cuts deadhead miles, it also introduces environmental trade-offs. The infrastructure behind predictive analytics—massive data centers, continuous IoT sensor production, and automated warehouse robotics—requires significant energy and hardware resources. True sustainability requires evaluating total ecological impact across the entire lifecycle rather than merely shifting emissions off the highway and into data centers.

Critical Implementation Failure Points

1. **Legacy System Integration:** Attempting to overlay modern AI and cloud APIs onto inflexible legacy software architectures often cause bottlenecks.
2. **Data Quality Hazards:** Poor-quality inputs yield confidence, highly believable, but fundamentally wrong automated decisions.
3. **Cybersecurity Vulnerabilities:** Expanding the IoT footprint increases attack vectors across interconnected corporate networks.
4. **Automating Broken Processes:** Automating an inefficient, poorly designed underlying process simply executes bad decisions at unprecedented scale and speed. Technology must support sound management strategy, not replace it.

7. The Human Role and the Maturity Journey

Human Judgment at the Core

Automation handles repetitive, structured tasks such as tracking calls, manual inventory counts, and standardized data entry. However, human managers remain irreplaceable when facing unprecedented "black swan" disruptions, managing delicate supplier relationships, conducting high-stakes negotiations, or weighing complex ethical and commercial trade-offs.

The Smart Logistics Maturity Roadmap

Transforming into a predictive organization is an incremental journey across six defined stages:

Digitize ⟶ Connect ⟶ Visualise ⟶ Analyse ⟶ Predict ⟶ Optimise

1. **Digitize:** Transition from manual, paper-based records to digital formats.
2. **Connect:** Integrate systems via APIs to eliminate operational siloes.
3. **Visualize:** Establish real-time tracking dashboards for operational visibility.

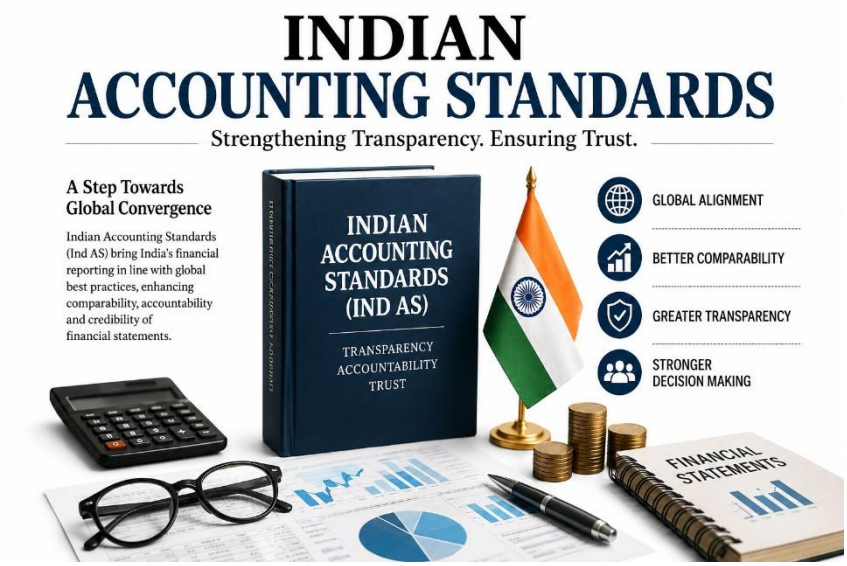
4. **Analyze:** Audit historical data to identify recurring bottlenecks and cost drains.
5. **Predict:** Apply machine learning and predictive analytics to forecast friction points.
6. **Optimize:** Automate routine execution while continuously refining decision accuracy.

8. Strategic Conclusion: The New Currency of Supply Chain Success

Historically, logistics success was measured purely by speeding how fast a shipment could move from origin to destination. In modern, complex markets, **visibility is currency, predictability is a competitive advantage, and agility is the ultimate barrier to entry**.
Smart logistics transforms supply chain operations from reactive firefighting into proactive foresight, allowing organizations to recognize disruptions early and adapt before the customer ever feels the impact.

Indian Accounting Standards: The Common Language Every Company's Books Must Speak

Hrutik Khandare, MBA II (Finance)



Every listed company in India, from IT majors to steel producers, prepares its annual accounts using a common rulebook called the Indian Accounting Standards, or Ind AS. These standards decide how a company records its sales, values its property, and reports its debts, so that an investor in Delhi and a lender in New York can read the same numbers the same way.

Ind AS is issued by the Ministry of Corporate Affairs (MCA), based on drafts prepared by the Institute of Chartered Accountants of India (ICAI) and recommendations from the National Financial Reporting Authority (NFRA). The standards are closely modelled on the International Financial Reporting Standards (IFRS), the accounting rules used across most of the world, with a few India-specific adjustments known as carve-outs.

According to a report covered by ***The Economic Times***, one of the biggest changes on the horizon is in the insurance industry. The Insurance Regulatory and Development Authority of India (IRDAI) has proposed that insurers move to Ind AS from April 1, 2026, a step meant to bring more transparency and make Indian insurers' books easier to compare with global peers. On the corporate side, the MCA has also notified the Companies (Accounting Standards) Amendment Rules, 2026, updating Ind AS to match recent global changes.

One key update touches Ind AS 21, which deals with foreign exchange. It now gives companies clear guidance on valuing transactions in a currency that cannot be freely converted, a situation that can arise from capital controls or sanctions. Other changes affect how companies classify short-term versus long-term debt, and how they disclose arrangements where suppliers get paid early through a bank or financier.

For companies, moving from the older Indian GAAP to Ind AS is not just a paperwork exercise. Finance teams often need to re-train staff, upgrade software, and rework how they value assets and recognise revenue. Auditors and chartered accountants say early preparation is the key to a smooth transition, especially for firms not used to detailed, judgement-based reporting.
Experts note that as environmental and governance reporting gains importance, investors are also reading beyond profit numbers, and a strong Ind AS foundation makes that additional reporting easier to build.

KEY TAKEAWAYS

- Ind AS is India's version of global IFRS accounting rules, issued by the MCA on ICAI's recommendation.
- Insurers must prepare to shift to Ind AS from April 1, 2026, per IRDAI's proposal.
- The 2026 amendment to Ind AS 21 clarifies accounting when a currency cannot be freely exchanged.
- New rules also tighten disclosure on debt classification and supplier finance arrangements.
- A well-implemented Ind AS framework helps investors, lenders and regulators trust a company's numbers.

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Pay Structure: Building a Fair and Motivating Workplace

Isah Gawai, MBA-II (HR)



Designing Compensation That Works: Salary as a Strategic Tool

In today's competitive business environment, salary is more than just a monthly payment—it is an important part of an employee's overall relationship with an organisation. A well-designed pay structure helps companies reward employees fairly while ensuring that compensation stays aligned with organisational goals. As labor markets tighten and employees increasingly evaluate job offers holistically, the way a company structures and communicates pay has become a defining factor in its ability to attract, keep, and motivate talent.

Compensation as More Than a Transaction

At its simplest, salary is an exchange: work for pay. But this transactional view misses what compensation represents in the modern workplace. Pay signals how an organisation values a role, how it views fairness, and what behaviours it wants to encourage. An employee who feels underpaid compared to peers—regardless of the absolute number on their pay check—often disengages, regardless of how generous the salary looks on paper. Conversely, a well-calibrated pay structure builds trust: employees believe the system is rational, transparent, and tied to something larger than an individual manager's discretion.

This is why compensation philosophy matters as much as the numbers themselves. Organisations that articulate why they pay the way they do—whether prioritising market competitiveness, internal equity, performance differentiation, or some blend of the three—give employees a framework to understand their own pay, rather than leaving them to guess.

Core Components of a Pay Structure

A modern compensation system typically rests on several interlocking pieces:

- Base salary provides stability and reflects the market value of a role, skill level, and experience.



The relative weight given to each part shapes the kind of behaviour and culture a company cultivates. Heavy reliance on variable pay, encourage risk-taking or internal competition. Heavier weighting toward base salary offers stability but can blunt incentives for exceptional performance.

- Variable pay (bonuses, commissions, profit-sharing) ties a part of earnings to individual, team, or company performance, reinforcing specific goals.
- Equity or long-term incentives align employee interests with the organisation's sustained success, particularly common in growth-stage companies.
- Benefits and non-cash rewards — healthcare, retirement contributions, flexible work, learning stipends — round out the total rewards package and often influence retention as much as base pay does.

Internal Equity Versus External Competitiveness

One of the central tensions in compensation design is balancing internal equity with external competitiveness. Internal equity asks: are employees doing comparable work, with comparable experience, paid comparably? External competitiveness asks: does our pay hold up against what other employers in our market and industry are offering?

Organisations that lean too far toward internal equity risk losing talent to competitors offering higher market rates. Those that lean too far toward external competitiveness—paying new hires more than tenured employees in similar roles, for instance—risk resentment and attrition among their existing workforce, a phenomenon often called "salary compression." Most mature compensation systems use structured pay bands or grades, informed by market benchmarking data, to manage this tension systematically rather than case by case.

Aligning Pay with Organisational Strategy



A pay structure is not designed in a vacuum; it should reflect what the organisation is trying to achieve. A company competing primarily on innovation may weight compensation toward equity and long-term incentives, betting on sustained growth rather than immediate cash flow. A company competing on operational efficiency may emphasise predictable base pay paired with performance bonuses tied to measurable output. A nonprofit or mission-driven organisation may accept lower base pay compared to the private sector while investing more heavily in benefits, flexibility, or purpose-driven incentives that resonate with its workforce.

This alignment matters because compensation is one of the few organisational levers that reaches every employee directly and personally. A mismatch between stated strategy and actual pay practices—say, a company that claims to value collaboration but rewards only individual performance—creates friction that erodes trust and undermines the very goals compensation is meant to support.

Transparency and Fairness in Practice

Increasingly, organisations are moving toward greater pay transparency, whether by choice or due to regulatory requirements such as pay-range disclosure laws now common in many authorities.

Transparency does not mean every employee sees every colleague's exact salary; rather, it typically means clear pay bands, documented criteria for progression, and open communication about how compensation decisions are made.

This shift reflects a broader recognition: perceived fairness matters as much as actual fairness. Employees who understand how their pay was figured out—even if they do not love the number—tend to trust the system more than those left to guess. Ambiguity breeds suspicion, particularly around issues like gender and racial pay gaps, where a lack of transparency has historically allowed inequities to persist unaddressed.

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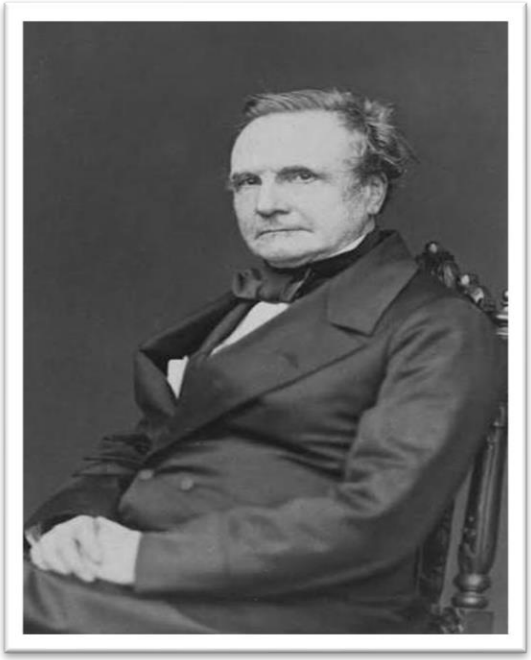
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Series on Management Philosopher - I

Dr. Harish K. Padmanabhan



Name: Charles Babbage
Born: December 26, 1791
Achievement: Fellowships: In 1816, at age 24, Fellow of the Royal Society of London.
Founder: Royal Astronomical Society (1820) and the Statistical Society of London (1834).
Lucasian Chair of Mathematics: 1828 to 1839 at Cambridge University.
Identity: "Father of the Digital Computer"
Publication: 'On the Economy of Machinery and Manufactures' 1832
Passed on: October 18, 1871,

Prof. Charles Babbage (1791–1871), a distinguished Lucasian Professor of Mathematics at Cambridge University and the pioneer of modern computing, played a pivotal role during the Pre-Scientific Management Period.

Through his landmark 1832 work, "On the Economy of Machinery and Manufactures," Babbage systematically analyzed industrial operations. He argued that the management of manufacturing enterprises should be governed by rigorous quantitative principles rather than tradition or intuition—laying the groundwork for what Frederick Winslow Taylor later developed into Scientific Management.

1. Replacement of "Rule of Thumb" with Quantitative Analysis

During the early Industrial Revolution, factory operations were managed largely by trial-and-error and subjective guesswork. Babbage advocated for applying scientific inquiry, mathematical models, and systematic observation to shop-floor management. He emphasized that precise measurement of processes, machinery output, and material consumption was essential to eliminating waste and maximizing operational efficiency.

2. The Babbage Principle (Refinement of Division of Labor)

a. Matching Skill to Wage: Babbage pointed out that when a job requires multiple levels of skill, assigning the entire process to a single highly skilled craftsman forces the employer to pay top-tier wages even for the simplest sub-tasks. By dividing the process, employers pay only for the exact level of skill required for each specific sub-task.
b. Reduction of Training Costs & Learning Time: Specialized, repetitive tasks significantly shorten worker training periods, lower raw material waste during the learning phase, and accelerate execution speed.
c. Division of Mental Labor: Babbage uniquely extended specialization to intellectual tasks, arguing that complex calculations, engineering designs, and administrative processing should similarly be broken down among specialists.

3. Early Foundations of Time Study and Cost Accounting

a. Time and Motion Observation: He recorded the precise duration of individual steps in pin-making and metalworking processes to identify bottlenecks and eliminate unnecessary physical motions.
b. Cost Allocation Frameworks: He developed early cost-accounting methods to trace direct labor, raw materials, and machinery wear-and-tear to individual product units, enabling precise pricing strategies and budget forecasting.

4. Profit-Sharing and Employee Alignment

Recognizing that organizational productivity relies on human motivation and harmonious labor relations, Babbage proposed innovative incentive structures:

a. Performance-Linked Bonuses: He suggested that a portion of worker compensation should be directly linked to individual output and overall factory efficiency.
b. Profit-Sharing Schemes: Babbage advocated offering employees a percentage share of the company's profits. He argued that alignment between labor and capital would reduce workplace friction, encourage workers to suggest process improvements, and foster personal investment in product quality.

At Glance :



Area of Contribution	Pre-Babbage Era	Babbage's Innovation	Modern Management Equivalent
Operational Method	Intuition	Exact mathematical & scientific measurement	Scientific Management, Operations Research
Labor Division	Craftsman	Division based on exact skill level (Babbage Principle)	Job Specialization & Strategic Compensation
Process Control	Unstructured observation	Systematic time recording & cost tracking	Time-and-Motion Studies & Activity-Based Costing
Compensation	Fixed daily wages	Base wage + profit-sharing / efficiency bonuses	Gainsharing & Performance Incentive Models

Essential AI Tools for MBA graduates

Prof. Upendra Lele

Artificial Intelligence (AI) is no longer just for software engineers. It is fast becoming an everyday tool for management professionals. Modern organizations expect fresh MBA graduates to automate repetitive analysis, draft strategic content faster, and extract insights from unstructured data. These 10 tools will help them to improve their employability and also boost their productivity at workplace. The tools are categorised into common tools and domain or specialisation specific tools. Some examples of the usage of each tool are also mentioned below its description.

PART 1: COMMON AI TOOLS FOR ALL SPECIALISATIONS

1. ChatGPT / Claude / Gemini

Generative AI & Reasoning

Advanced conversational AI assistants that analyse complex textual reports, draft executive emails, generate strategic frameworks, and assist in structured problem-solving. e.g. summarizing a 50-page industrial report, drafting business cases, or writing the first draft of a project report.

2. Microsoft Copilot

Enterprise Productivity Integration

An AI companion directly embedded into Excel, Word, and PowerPoint. It turns raw text into slides, automates Excel formulas, and summarizes meetings. e.g. generating PowerPoint presentations from word document or writing Excel formulas in plain English.

3. Perplexity AI

Real-time Search & Knowledge Engine

An AI-powered search engine that provides concise, up-to-date answers complete with verified web sources and academic citations. e.g. secondary market research, gathering live market/competitor updates, or quick fact checking with cited links.

PART 2: DOMAIN SPECIFIC AI TOOLS FOR EACH SPECIALISATION

A) Marketing Specialisation

*** Midjourney / Canva Magic : Visual Content & Ad Creation**

AI image generation engines that turn detailed text descriptions into high-quality visual concepts, ad creative mockups, and brand assets within seconds. e.g. create instant mood boards, campaign storyboards, and digital ad prototypes without waiting for a graphic design team.

*** Jasper AI : Marketing Copy & Campaign Strategy**

An AI platform specifically tailored for brand tone, social media content calendars, SEO-optimized articles, and automated email marketing workflows. e.g. scale content production 10x while maintaining strict brand guidelines and multi-channel campaign messaging.

B) Finance Specialisation

*** FinChat.io : Financial Intelligence & Research**

Often called the 'ChatGPT for Finance', it provides instant access to verified financial data, earnings call transcripts, SEC filings, and company metrics. e.g. instantly compare financial ratios across competitors and analyse quarterly earnings highlights

*** SheetAI / Numerous.ai : Financial Modeling & Sheet Automation**

Add-ons that bring AI functions directly into Google Sheets and Excel, automating data cleaning, sentiment scoring, and financial forecasting formulas. e.g. Standardize messy financial statements and run multi-variable scenario models automatically.

C) Human Resources Specialisation

*** HireVue (AI Analytics) : Talent Acquisition & Video Assessment**

An enterprise talent platform that uses conversational AI and structured evaluation algorithms to screen candidates, evaluate video interviews, and rank talent objectively. e.g. Understand modern automated recruitment pipelines and learn how to reduce bias while managing high-volume hiring drives.

D) Operations Specialisation

*** Celonis : Process Mining & Execution Management**

An operational AI platform that extracts data from enterprise systems (like SAP/Oracle) to visualize business workflows, spot supply chain bottlenecks, and recommend efficiency fixes. e.g. Identify operational friction points, optimize inventory flows, and map business process re-engineering visually.

D) Business Analytics Specialisation

*** Tableau Pulse / Power BI Copilot: Automated Data Visualization & Predictive Analytics**

AI-powered analytics engines that allow users to ask questions in natural language and automatically receive interactive charts, anomaly detection, and predictive trend summaries. e.g. Transform raw SQL databases or Excel workbooks into executive dashboards without writing complex data analysis expressions (DAX) i.e. a collection of functions, operators, and constants to building complex functions in Excel.

Finally, here is a four-step AI upskilling action plan for MBA freshers.

1. Master the art and science of AI prompting: Learn structured framework prompting (Role, Task, Context, Output Format) on ChatGPT or Claude.
2. Integrate Office AI: Practice using Copilot or SheetAI to build formulas and clean mess datasets in Excel.
3. Pick the domain tool: Select 1 specialty tool matching your MBA major (e.g., FinChat for Finance) and complete a real project.
4. Build your portfolio: Document your AI-assisted projects on LinkedIn and resume to showcase tech readiness to recruiters.

Let’s gear up for the upcoming opportunities and challenges of the AI assisted business world!

Drones for Humanity

Technology That Protects Delivers and Sustains

Prof. Pradeep Deshpande

From delivering life-saving medicines during disasters to protecting national borders and transforming agriculture, drone technology is becoming a powerful instrument of social progress.

Drones, or unmanned aerial vehicles (UAVs), are often associated with military operations. Yet some of their most significant applications are peaceful: getting medicines to remote communities, monitoring crops, mapping disaster damage, inspecting vital infrastructure and improving public safety. For India, these applications create opportunities in public service, rural livelihoods and enterprise innovation.



From experimental aircraft to everyday tools

The beginnings 1910s to 1940s

The origins of modern drones stretch back more than a century. During the First World War, engineers experimented with pilotless aircraft and remote guidance. Britain explored radio-controlled aircraft, while the United States developed the Kettering Bug in 1917–18. During the 1930s, the British Queen Bee served as a remotely controlled training target. These early machines were limited, but they established the basic idea: an aircraft could operate without a pilot onboard.

The transition 1950s to early 2000s

Cold War reconnaissance programs advanced cameras, aircraft controls and communication links. Later, satellite navigation, lighter sensors and digital electronics enabled more precise remote flight. By the early 2000s, drones were expanding from specialized military and research platforms into aerial photography, environmental science and industrial surveys.

The present 2010s to 2026

Affordable multirotor aircraft, smartphones, GPS, cloud mapping and artificial intelligence accelerated civilian adoption. Drones now inspect assets, survey farmland, monitor disaster zones and support medical deliveries. Their strongest results come when trained operators, reliable data and clear workflows work together. In India, initiatives such as i-DRONE and Namo Drone Didi show practical opportunities in healthcare and rural services.

The future the next decade

Expect more AI-assisted identification of defects and crop stress, improved batteries, hybrid aircraft, automatic charging stations and coordinated fleet management. Routine beyond-visual-line-of-sight flights could expand delivery, surveying and emergency response if safety and airspace systems mature. The future will also require better detect-and-avoid technology, cybersecurity, privacy safeguards and skilled human oversight. These are plausible directions—not guarantees that every drone will fly autonomously or economically.

A new era of intelligent flight

A drone is an aircraft operated remotely or through a degree of automated flight control. Modern drones combine cameras, satellite navigation, sensors, wireless communication and increasingly artificial intelligence. Some can identify crop stress from aerial images; others carry a small medical package across difficult terrain. Their value is not simply that they fly without unsafe.

Recent developments include multispectral and thermal cameras, improved route planning, automated inspection, more reliable communication links and software that converts imagery into useful maps. However, battery endurance, weather, payload restrictions and aviation permissions still matter. Drone systems should be judged by the problem they solve, not by technological novelty alone.

When disaster strikes: an aerial lifeline

Floods, landslides, earthquakes and cyclones frequently damage roads, bridges and communication networks just when communities urgently need help. Drones can survey affected areas, identify isolated settlements, locate damaged infrastructure and help emergency teams prioritize response. Thermal imaging may assist search operations in suitable conditions; aerial mapping can guide rescue routes and resource placement.

Small cargo drones can also transport urgent medicines, water-purification supplies, diagnostic samples or lightweight food packets to locations temporarily cut off from road transport.

They do not replace trucks, helicopters or boats: their payload is typically limited, and high winds or heavy rain may stop flights. Their strongest role is as a complementary last-mile link and a rapid source of situational awareness.

The World Food Programme has been developing drone capabilities for humanitarian preparedness, including mapping and connectivity. In a disaster, a well-designed system would connect field requests, inventory availability, airspace permission, flight dispatch and proof of delivery. This is as much a logistics coordination challenge as an aviation challenge.

Medicines and vaccines: closing the last-mile gap

Timely access to essential medicines is unequal when villages are separated by difficult terrain or unreliable roads. Medical drones can help transport vaccines, blood samples, diagnostic materials and emergency medicines between health facilities, subject to appropriate packaging and handling procedures.

India has already demonstrated this potential. The Indian Council of Medical Research's i-DRONE initiative began with vaccine-delivery trials in hard-to-reach areas of the Northeast. The World Health Organization documented an inaugural flight carrying 900 COVID-19 vaccine doses to a health centre on an island in Manipur's Loktak Lake. UNICEF has also reported how drones can improve turnaround time for diagnostic samples and the availability of health commodities in remote settings.

For supply chain managers, the lesson is important: a drone is only one link. Cold-chain integrity, packaging, stock visibility, demand forecasting, traceability, patient safety and receiving arrangements determine whether the complete medical delivery succeeds. The key performance measures are not merely flying speed, but medicine availability, lead-time reliability, delivery cost and health-service outcomes.

vulnerable stretches of fencing and provide real-time imagery to authorized security personnel. This may reduce the need to expose patrol teams to hazardous or inaccessible areas.

The same sensing capabilities support coastguard operations, forest patrols, search-and-rescue missions and monitoring of critical infrastructure. India's security agencies have increasingly examined drone and counter-drone technologies to detect unauthorized aircraft and strengthen border vigilance.

Surveillance must nevertheless remain accountable. Clear authorization, restricted data access, retention rules and safeguards for civilian privacy are essential. The objective is informed vigilance and protection, not indiscriminate monitoring. Drones complement ground personnel, local intelligence and human judgment; they cannot independently determine intent or replace lawful decision-making.

Agriculture: from broad spraying to precision decisions

Agriculture is one of the most promising civilian applications. A drone-mounted camera can survey fields and help identify uneven crop growth, water stress, possible pest-affected areas and drainage problems. When paired with field observations and agronomic expertise, the resulting maps can guide crop management and more targeted resource use.

Agricultural spraying drones can apply approved liquid fertilizers and pesticides without requiring workers to walk repeatedly through large or difficult fields. Under India's Namo Drone Didi initiative, women-led self-help groups are being supported as drone service providers to farmers, demonstrating how a technology program can also create rural enterprise opportunities.

Drones can support irrigation decisions by mapping variability and identifying areas that need further inspection. They generally do not substitute for pumps, sprinklers or drip systems; instead, they provide information that may help farmers schedule and target irrigation. Similarly, a spraying drone is not automatically more sustainable: correct chemical selection, calibration, weather conditions, drift control and safe operating procedures remain vital. FAO-WHO guidance emphasizes responsible aerial pesticide application.

For MBA students, this represents a compelling service model. Farmers may prefer to hire a drone and trained operator per acre rather than purchase expensive equipment. Cooperatives, rural entrepreneurs and agritech firms can offer surveys, spraying, data reports and preventive maintenance as a bundled service.

Beyond the obvious: many more public-benefit applications

Infrastructure inspection: Drones can photograph bridges, transmission lines, solar farms, railway corridors and industrial installations, helping engineers inspect difficult locations while reducing some work-at-height exposure.

Environment and conservation: Aerial surveys can support forest monitoring, wildlife habitat assessment, illegal dumping detection, coastline observation and wetland mapping. Such evidence can inform conservation, although scientific interpretation still requires ground verification.

Urban planning and land administration: High-resolution mapping can assist road planning, drainage analysis, construction progress reviews and land-record modernization, with attention to permissions and privacy.

Public health and emergency response: Drones may support mosquito-breeding-site surveys, post-flood damage assessments and delivery of urgent lightweight equipment. Fire services can use thermal imagery to improve situational awareness, subject to safe operation near emergency aircraft.

Education and entrepreneurship: Drone design, repair, GIS mapping, imagery analysis, software development, fleet management and operator training offer interdisciplinary career paths spanning engineering, analytics, operations and business management.

For management students, drone adoption should begin with a business or public-service problem. The first question is not 'Can we use a drone?' but 'Does a drone improve an outcome compared with available alternatives?' A viable proposal assesses mission frequency, distance, payload, terrain, weather, ground infrastructure, operating permissions and total cost of ownership.

An effective deployment also requires an end-to-end operating model: demand identification, dispatch planning, maintenance, pilot and analyst training, data security, insurance, backup arrangements and measurable service levels. Useful indicators may include delivery lead time, successful mission rate, cost per mission, hectares surveyed, avoided inspection exposure, stockout reduction or response time in emergencies.

Economic viability improves when drones are shared across users or deployed repeatedly for well-defined tasks. Yet adoption may fail if organizations underestimate maintenance, weather downtime, limited battery life, licensing requirements or the need for skilled interpretation of captured data. Human oversight must remain central, especially where safety, medical quality or security is involved.

Looking ahead, better batteries, AI-assisted analytics, automated docking and coordination of multiple aircraft may increase usefulness. Responsible deployment will require robust safety systems, public trust and proportionate regulation alongside innovation.

Conclusion: technology with a human purpose

Drone technology illustrates how an innovation can create value far beyond its original associations. A drone that helps deliver a vaccine, assess flood damage, protect a border, inspect a bridge or guide a farmer's spraying decision becomes an instrument of public service. For India, the opportunity is not merely to manufacture more drones. It is to build the skills, businesses, policies and supply chains that make them safe, accessible and beneficial. The most meaningful measure of progress will be the lives improved, risks reduced and resources used more wisely.

Common drone types capacities and applications

Type	Representative example	Payload capacity	Typical peaceful uses
Multirotor inspection	DJI Matrice 350 RTK	Up to 2.7 kg	Border observation, search support, mapping, bridge and power-line inspection

Agricultural spraying	DJI Agras T50	40 kg liquid spray load; 50 kg spreading load	Pesticide or fertilizer application and agricultural field operations
Hybrid VTOL	Wingcopter 198	4.7 kg	Medicines, laboratory samples and other urgent lightweight supplies
Autonomous delivery	Zipline P2	Up to 8 lb (about 3.6 kg)	Last-mile small-parcel and healthcare delivery
Small camera survey	Camera-equipped mapping models	Usually a built-in camera or small sensor; varies by model	Crop surveys, land mapping, disaster assessment and environmental monitoring

Payload capacity means the additional equipment or cargo a drone can carry, not its total aircraft weight. The figures below are model-specific examples, not universal limits for a drone category.

The management perspective: turning innovation into impact

Note: Maximum payload depends on temperature, altitude, battery reserve, weather, flight distance, certification and configuration. Surveillance capacity is often measured by sensor capability and flight endurance rather than cargo weight.

Beyond Automation: How Agentic AI Is Redefining Business Management in 2026

Prof. Ritesh Giri

Introduction

Artificial intelligence (AI) has become an important part of modern business operations. Organizations use AI to analyse data, communicate with customers, forecast demand, automate repetitive tasks, and support managerial decisions. However, the development of agentic AI represents a further step in this transformation. Instead of responding only to individual instructions, AI agents can be designed to plan tasks, use digital tools, interact with business systems, and complete multiple steps towards a defined objective, subject to their permissions and technical limitations.

In 2026, businesses are increasingly exploring how these capabilities can improve operational efficiency and create competitive advantages. According to McKinsey's 2026 State of AI survey, 40% of respondents from organizations with annual revenues exceeding $1 billion reported scaling AI agents in at least one business function, compared with 27% in the previous year (McKinsey, 2026). This development raises an important management question: how can organizations move beyond AI experimentation and achieve measurable business value while maintaining accountability, security, and employee trust? Agentic AI should not be viewed merely as a technological upgrade. Its effective implementation requires changes in organizational processes, leadership practices, workforce capabilities, risk management, and performance measurement. This article examines the applications, benefits, limitations, and strategic implications of agentic AI in contemporary business management.

Understanding Agentic AI

Traditional automation generally follows predefined rules and workflows. For example, a system may automatically send an invoice reminder when a payment becomes overdue. Generative AI, meanwhile, can produce text, summaries, recommendations, and other outputs in response to prompts. Agentic AI extends these capabilities by enabling systems to plan and execute sequences of tasks, use authorized tools, evaluate intermediate results, and adjust their actions within defined boundaries.

Consider an online retail business receiving a sudden increase in customer complaints about delayed deliveries. A conventional reporting system might identify the increase. A generative AI assistant might summarize the complaints and suggest possible causes. An appropriately configured AI agent could examine authorized order records, identify recurring delivery issues, prepare a report, and recommend corrective actions for a manager's approval.

Such capabilities may help organizations coordinate activities more efficiently. However, AI agents do not possess unrestricted autonomy, and their reliability depends on the quality of their models, data, integrations, instructions, and safeguards. Human supervision remains important, particularly when actions involve financial commitments, confidential information, legal obligations, or customer rights.

The key distinction is therefore not simply whether a business uses AI, but how effectively it integrates AI capabilities into its operating model.

Applications Across Business Functions

Marketing and Customer Relationship Management

Marketing departments can use AI agents to analyse customer feedback, identify emerging preferences, monitor campaign performance, and prepare personalized communications. Agents may also help coordinate activities across customer relationship management systems and marketing platforms.

For example, an online retailer could use an agent to identify customers who have abandoned their shopping carts, examined relevant purchasing patterns, and prepare suitable follow-up messages. Campaign managers could then review the proposed communications and measure their effectiveness.

The potential benefits include faster campaign execution, improved customer engagement, and more informed marketing decisions. Nevertheless, organizations must respect privacy requirements, prevent inappropriate personalization, and ensure that automated messages do not mislead customers.

Human Resource Management

Human resource departments can apply AI to administrative activities such as preparing job descriptions, organizing training materials, answering routine employee queries, and coordinating interview schedules. AI agents may also help identify skill gaps and recommend relevant learning programmes. This could allow HR professionals to devote more time to employee development, workplace culture, and strategic workforce planning.

However, recruitment decisions require particular care. Automated systems may reproduce biases present in historical data or assess candidates using unsuitable criteria. Consequently, human review, transparent evaluation criteria, and appropriate data protection are essential.

Finance and Accounting

Finance departments can explore AI agents for invoice processing, expense classification, reconciliation support, financial reporting, and preliminary anomaly detection. An agent could compare transaction records, identify discrepancies, and prepare exceptions for an accountant to review.

Such applications may reduce repetitive work and accelerate reporting cycles. However, high-impact transactions should remain subject to authorization controls, audit trails, and segregation of duties. An AI agent should not receive unrestricted access to financial accounts simply because it can execute tasks quickly.

Supply Chain and Operations

Supply chain management involves coordinating suppliers, inventory, transportation, production, and customer demand. AI agents may assist by monitoring inventory levels, identifying possible shortages, comparing supplier information, and preparing alternative procurement plans.

The benefits depend on accurate data, reliable system integration, and realistic operating constraints. Poor-quality information could lead to unnecessary purchases, inaccurate forecasts, or inappropriate supplier recommendations.

Information Technology and Cybersecurity

IT departments can use agents to assist with software testing, technical documentation, incident classification, and system monitoring. Cybersecurity teams may use them to organize security alerts, summarize suspicious activity, and recommend investigation steps. Nevertheless, granting an agent excessive permissions could introduce new vulnerabilities. An incorrectly configured system might expose confidential information, execute an unsafe command, or take an inappropriate action in response to misleading input.

Business Benefits and Limitations

Agentic AI offers several potential benefits, but its business value must be evaluated using evidence rather than assumptions.

Improved Productivity

AI agents can perform suitable repetitive tasks and coordinate multiple steps within a workflow. Employees may consequently spend less time on administrative work and more time on analysis, communication, innovation, and customer service.

Faster Decision Support

AI agents can gather information from authorized sources, compare alternatives, and prepare recommendations more quickly than manual processes in suitable situations. Managers may benefit from improved access to relevant information.

Cost and Resource Optimization

Automating suitable activities may reduce processing time and improve resource allocation. However, implementation involves expenses related to software, computing, data preparation, employee training, integration, security, and ongoing monitoring.

Reliability, Security, and Accountability

Agentic systems introduce risks because they may take several actions without requiring approval at every step. A small error can therefore affect subsequent activities. Sensitive data, poorly defined permissions, and inadequate monitoring can increase these risks.

Workforce Transformation and Management Education

The adoption of agentic AI will influence the skills required in many business functions. Employees may increasingly need to supervise automated workflows, interpret analytical outputs, evaluate recommendations, and identify errors.

The World Economic Forum's Future of Jobs Report 2025 identifies AI and big data, networks and cybersecurity, and technological literacy among the fastest-growing skill areas anticipated by employers. It also estimates that 59 out of every 100 workers would require training by 2030 (World Economic Forum, 2025). These findings highlight the importance of continuous learning. Organizations should not focus exclusively on acquiring AI software; they should also invest in developing employees who can use the technology effectively.

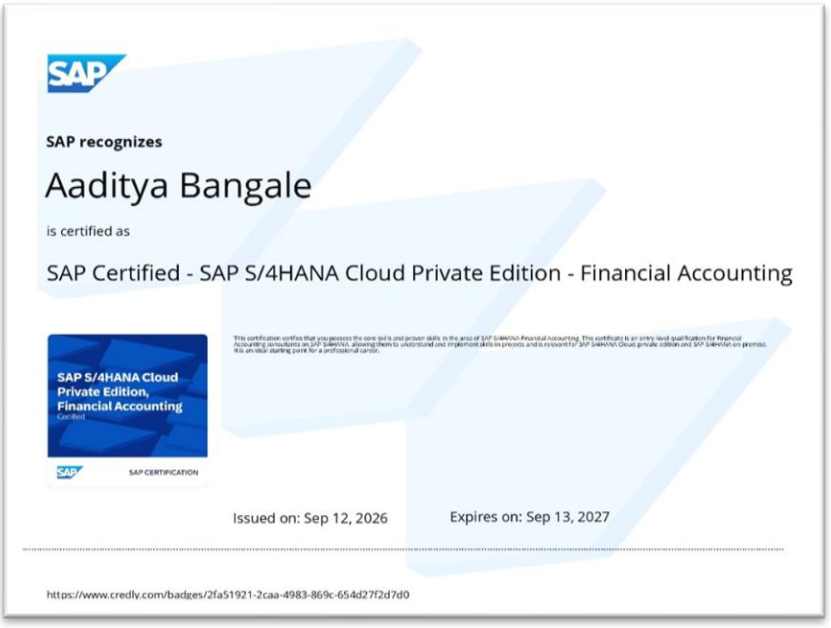
Management education can contribute by integrating business analytics, AI governance, digital strategy, cybersecurity awareness, and practical case studies into curricula. Students should learn to evaluate both the benefits and limitations of automated decisions.The future workplace is unlikely to depend exclusively on either human employees or AI systems. Instead, many organizations will need effective collaboration between human judgment and machine-assisted execution. Human capabilities such as critical thinking, empathy, leadership, negotiation, and ethical reasoning will remain important.

Conclusion

Agentic AI enhances productivity, accelerates routine tasks, and supports decision-making across departments like marketing, finance, HR, supply chains, and IT by coordinating tasks and interacting with business systems. Achieving sustainable value is not automatic; organizations must navigate implementation costs, data quality concerns, cybersecurity risks, accountability, and the risk of incorrect actions.

The core managerial challenge is transitioning from experimentation to responsible, measurable implementation by pairing the technology with redesigned workflows, trained personnel, clear governance, and performance metrics. The goal is to augment and strengthen human decision-making rather than replace managerial judgment, ultimately creating sustainable value for employees, customers, and stakeholders.

STUDENT'S ACHIEVEMENT

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Aaditya Bangale **MBA- II (BA)**	

STAFF ACHIEVEMENT

Certification: Digital Marketing & Communication

Name of Faculty	Dr. Aparna Tembulkar



Online Programmes | MICA THE SCHOOL OF IDEAS

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This is to certify that

Aparna Tembulkar

has successfully completed the 6-month online programme

and has been awarded the

Advanced Certificate in

Digital Marketing and Communication

with specialisations in

Social Media & Content Marketing | Marketing Analytics

on 16 August, 2026

PROF. SIDDHARTH DESHMUKH
Programme Director

PROF. ANITA BASALINGAPPA
Academic Head
Executive Education

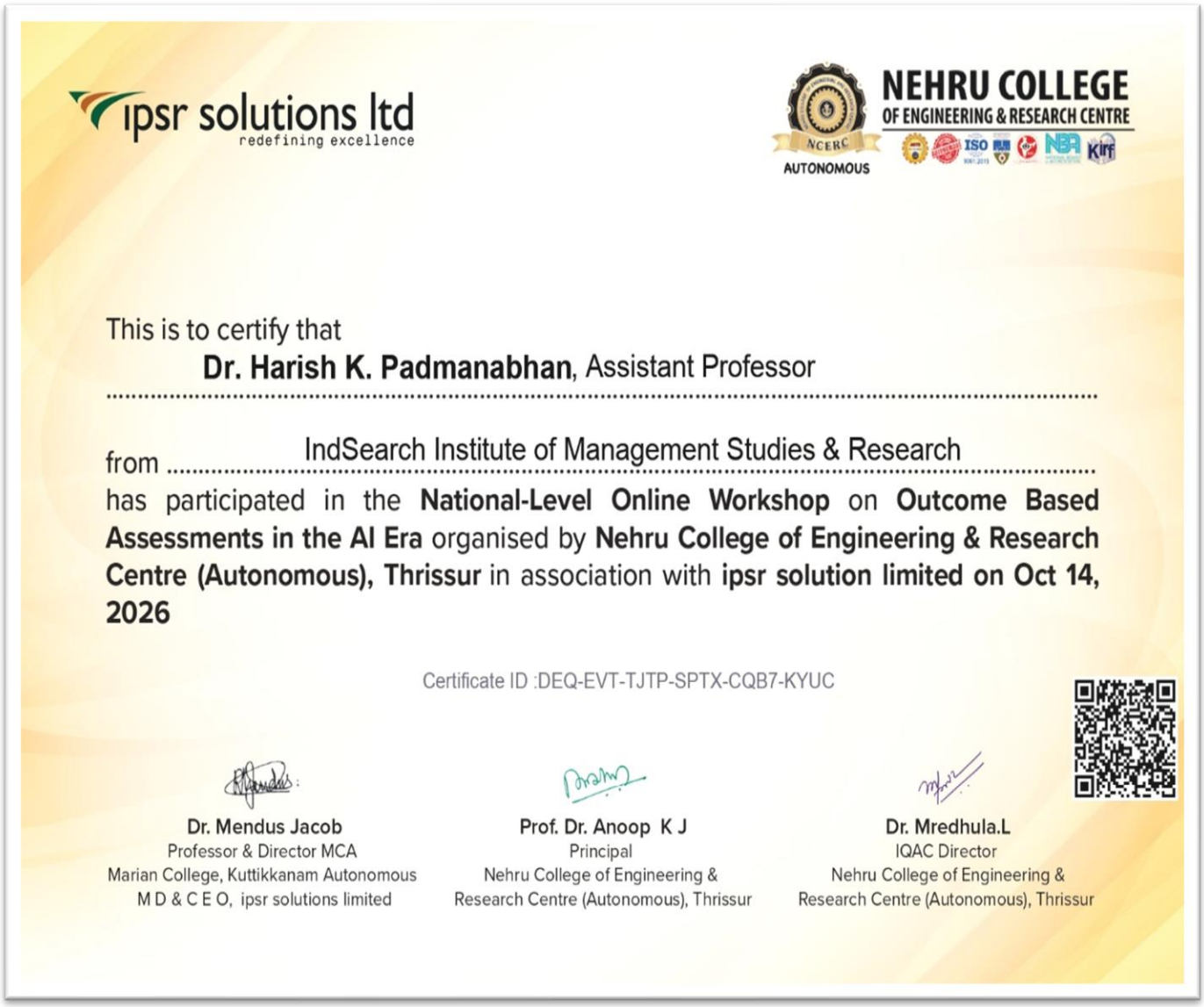
DR. GITHA HEGGDE
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Name of Faculty	Dr. Harish K. Padmanabhan



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This is to certify that

Dr. Harish K. Padmanabhan, Assistant Professor

from IndSearch Institute of Management Studies & Research

has participated in the **National-Level Online Workshop** on **Outcome Based Assessments in the AI Era** organised by **Nehru College of Engineering & Research Centre (Autonomous), Thrissur** in association with **ipsr solution limited on Oct 14, 2026**

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Dr. Mredhula.L
IQAC Director
Nehru College of Engineering &
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GLIMPSES OF ACTIVITIES

Food Fest 2026

As part of the Fun and Learn 'Food Fest 2026' activity was organized on 03rd October 2026. The students from MBA 1st year & 2nd year displayed food stalls that included variety of products. Students prepared and served some of the Maharashtrian cuisines like Kothambir Vaadi,Tambda Rasa other dishes like Pani puri, Bhel, Custard Milk Shake, Momos, Chips Bhel, Maggi, Veg Noodles in the food stalls. The Cuisines were very delicious and prepared by the students themselves on the campus. There were overall 11 food stalls which served and garnished their dishes in an innovative way.



Swachh Bharat Abhiyan

On the account of Gandhi Jayanti / Birth anniversary of Lal Bahadur Shastri, Campus cleanliness drive was conducted for the, “Swachh Bharat Abhiyan” on 2nd October. 2026.



Book Review Competition

The HR Synergy Club of IndSearch Institute of Management Studies and Research, Pune, organised the Book Review Competition on 8 October 2026 at 11:30 a.m. in the Auditorium. The competition was structured around the book's four parts, with each part divided into two components: Concept Presentation and Case Study Presentation. A total of eight groups participated, with two groups assigned to each part—one to present the concepts and the other to analyze the case studies. The presentations were evaluated on **critical analysis, originality and personal opinion, and presentation and communication skills.** Two awards were planned: Best Concept Presentation and Best-Case Study Presentation.



Industrial Visit

As part of its experiential learning initiatives, IndSearch Institute of Management Studies & Research, Pune, organised an Industrial visit to ***'Vaishvik Foods, Khandala, Dist. Satara'*** on 10 October 2026. More than 80 students, accompanied by faculty members, participated in the visit.

During the visit, the Quality Control Managers at Vaishvik Foods explained and demonstrated the various stages involved in food processing and packaging. Students observed the processes of stock purchasing, sorting, storage, packaging and dispatching of products such as Black Olives, Green Olives, Jalapeños and Red Paprika.







Brand Quest

The Marketing Club of IndSearch Institute of Management Studies & Research organized an exciting activity **'Brand Quest'** for all MBA/ BBA and B. Com students at the Bavdhan Campus on 14th October 2026. There were three rounds of 10 questions each. In each round students had to identify the brand from its logo, the brand from its official tagline, and the brand from its official jingle. The students from marketing specialization organized this innovative activity. All students were highly involved and participated with great enthusiasm.





Dandiya Nights

Dandiya Nights 2026 was organised on Friday, 16th October 2026, at the Biodiversity Campus in Indsearch Institute of Management Studies and Research. The event aimed to promote cultural engagement, teamwork, social interaction, and a sense of community among students and faculty members.

The event commenced with an energetic dance performance by the students, showcasing their talent and enthusiasm. The highlight of the evening was the Garba and Dandiya celebration, during which students and faculty members participated enthusiastically in the traditional dance activities. The event provided an opportunity for students from different programmes to interact, celebrate Indian culture, and enjoy a vibrant festive atmosphere.




पुणे, महाराष्ट्र, India
Pvpit Robocon Lab, बावधन, पुणे, महाराष्ट्र 411021, India
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Friday, 16/10/2026 07:40 PM GMT +05:30
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World Space Day

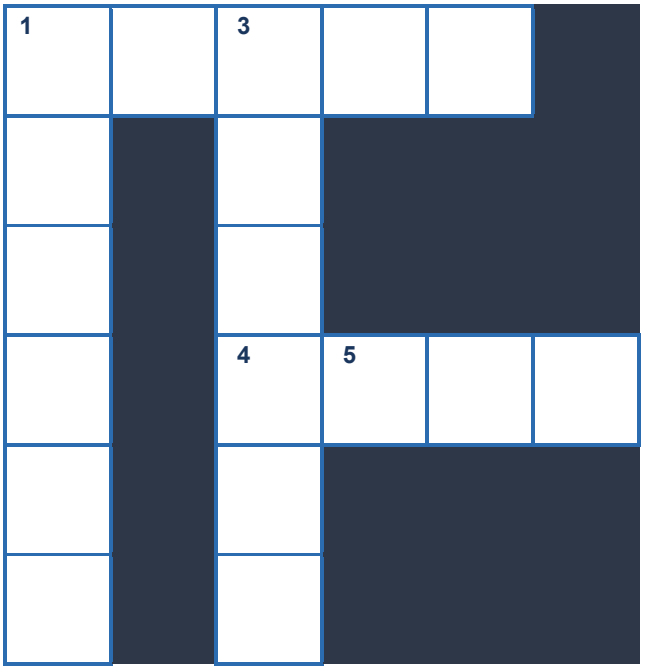
World Space Day was celebrated on 12th October 2026, on eve of Dr. A.P.J. Abdul Kalam Birth Anniversary at Indsearch Institute of Management Studies and Research. The event aimed to educate the public on how space technology directly **betters the human condition**. It connects complex orbital science to everyday life—showing how advancements in satellite communication, weather monitoring, disaster management, and GPS navigation directly improve life on Earth. The students were promoted to articles or make poster on the theme.



Art by: Satej Shinde, MBA – II



STORM YOUR BRAIN



PUZZLE CLUES

ACROSS

1. An identifying name, term, design, or symbol associated with a product or service (5)

3. The total amount of goods or services sold during a specific period (5)

5. A resource with economic value owned or controlled by a company or individual (5)

DOWN

1. An estimation of revenue and expenses over a specified future period (6)

2. A group of potential customers who have a need or desire for a product (6)

4. A creative thought, concept, or potential solution (4)

Note :

* Last Puzzle Answer : ACROSS : 1. KPI 2. INPUT 3. ETHICS 5.DATA

DOWN: 1. KAIZEN 4. IDEA

* Solved puzzles can be sent to official mail id. Mention your Name and Class

* Answers of this Puzzle and Name of winners will be published in next Issue.

Programmes Offered at Indsearch

Name of Programme	Eligibility	Specialization	Duration
Postgraduate Programmes			
Master of Business Administration (MBA)	Bachelor's Degree in any discipline with min 50% marks (45% for reserved category) + valid score in MAH-MBA-CET / CMAT / CAT / MAT / XAT / ATMA.	Marketing, Finance, Human Resources (HR), Operations & Supply Chain, Business Analytics	2 Years
Undergraduate Programmes			
Bachelor of Management Studies (BMS)	12th (HSC) Pass in any stream with min 45% marks (40% for reserved category) OR 3-year Diploma after 10th + MAH-B.BCA/BBA/BMS/BBM CET / Engg CET.	Marketing, HR, Finance, E-Commerce & Supply Chain, Computer Applications & Business Analytics	3 Years/ 4 Years (Hons.)
Bachelor of Business Administration (BBA - IB)	12th (HSC) Pass in any stream with min 45% marks (40% for reserved category) OR equivalent + Entrance CET score.	International Business	3 Years /4 Years (Hons.)
Bachelor of Commerce (B.Com - BA)	12th (HSC) Pass in Commerce/Science/Arts or equivalent.	Business Administration	3 Years
Bachelor of Commerce (B.Com - BFSI)	12th (HSC) Pass in Commerce/Science/Arts or equivalent.	Banking, Financial Services and Insurance	3 Years
Post Graduate Diploma Programmes			
PG Diploma in Sustainability Management & CSR	Bachelor's Degree in any faculty OR State/Central Govt Diploma (Post SSC 3-yr diploma + 2 yrs exp OR Post HSC 2-yr diploma +	Sustainability Management & Corporate Social Responsibility	1 Year
PG Diploma in Financial Services (PGDFS)	Bachelor's Degree in any faculty OR recognized Diploma with relevant experience.	Financial Services & Wealth Management	1 Year
PG Diploma in Human Resource Management (PGDHRM)	Bachelor's Degree in any faculty OR recognized Diploma with relevant experience.	Human Resource Management	1 Year
PG Diploma in Operations & Supply Chain Management (PGDOSCM)	Bachelor's Degree in any faculty OR recognized Diploma with relevant experience.	Operations & Supply Chain Management	1 Year
PG Diploma in Marketing Management (PGDMM)	Bachelor's Degree in any faculty OR recognized Diploma with relevant experience.	Marketing Management & Digital Strategy	1 Year
PG Diploma in IT Services Management (PGDITSM)	Bachelor's Degree in any faculty OR recognized Diploma with relevant experience.	IT Services & Enterprise Management	1 Year

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