



From the Director's Desk -Dr. Purshottam Patil

Presenting the second edition of **SVIMS Pulse** is a significant joy for me. This newsletter is more than just a record of events; it is a testament to the active participation of our staff and students in influencing the development of our institute. Our goal at SVIMS is to develop leaders who are accountable, have a global perspective, uphold high ethical standards, and have an entrepreneurial spirit. I encourage all parties involved—students, instructors, alumni, and business partners—to continue to be involved and contribute to our shared adventure as we go forward. Let's keep aiming for greatness and making a difference both inside and outside of the business sector.

Business News and Updates :-

1.GST 2.0: Fixing the Cracks in India's Biggest Tax Reform

Once hailed as a game-changer, GST is now tangled in complexity, compliance fatigue, and Centre-State friction. As the GST Council gears up for a crucial reset, all eyes are on bold reforms—fewer slabs, smoother filings, and stronger trust. GST 2.0 isn't just an update; it's a chance to revive the promise of One Nation, One Tax.

2.Why India's automakers are squabbling over CAFE norms

India's auto industry is in a fight over carbon emissions. Under current CAFE norms, companies must sell a mix of fuel-efficient cars to meet fleetwide CO₂ limits. But Maruti Suzuki says the rules unfairly punish small cars like the Alto while rewarding heavier SUVs.

3.Should India rethink MRP?

Ever been annoyed by paying ₹3 more for milk just because it's chilled? Or suspicious of a ₹999 T-shirt sold for ₹499?

On Thursday, we dug into India's MRP system: a price cap that was meant to protect consumers but now feels outdated, opaque and limiting. Retailers can't adjust for logistics costs, and brands inflate MRPs only to offer fake discounts. So, should India shift to a Suggested Retail Price model like in the West? Or just bring in more transparency through QR codes and digital tools?

Application of Artificial Intelligence in Effective Indian Forest Management

Introduction:

India is facing serious environmental issues like deforestation, climate change, and loss of biodiversity due to increasing population and urbanization. Forests are being cut for development, including important mangroves that protect our ecosystem. This creates a risk for future generations. Artificial Intelligence (AI) can play an important role in managing forests and wildlife effectively.

Background:

Some Indian states have started using AI tools like smart cameras and sensors to detect poachers, prevent forest fires, and track animals to avoid human-animal conflict. Tamil Nadu and Chhattisgarh use AI to monitor elephants and send alerts. AI also helps forest guards avoid dangerous situations using historical data. Even Indian Railways uses AI to prevent animal-train accidents.

2) Problems & Suggestions – Disaster Management and Land Disputes:

AI can help before and after natural disasters like landslides and forest fires by identifying high-risk zones and guiding replantation efforts. It can also assist in resolving forest encroachments and land disputes by showing data-backed changes in land use without harming forest communities.

3) Tribal Rights & Ethics:

Using AI in forests may harm the privacy of tribal and forest-dwelling communities. Any AI use must follow the Forest Rights Act 2006, respect their traditional knowledge, and involve them in decision-making. AI must not be used in a way that excludes or harms these people.

4) Lack of Policy & Data Coordination:

India doesn't have a national AI policy for forest management. Different departments have separate forest data that is not shared. A central system is needed to improve monitoring and planning. Although ISRO's Bhuvan and E-Green Watch are useful, their full potential is not yet used.

5) Lack of Funding & Innovation Support:

Unlike other sectors, AI use in forest management gets very little government funding. Including forest-focused AI projects in national innovation programs can help develop useful, custom solutions.

Conclusion:

To protect forests effectively, India needs to combine modern technology like AI with traditional knowledge, community participation, and clear policies. A balanced, ethical, and people-friendly approach will ensure long-term forest and biodiversity conservation.

Prof. Dr. Vishwanath Balaji Malji
Associate Professor-HR
SVIMS Business School





SVIMS PULSE

Revolution of FDS TO SIPS

For decades, fixed deposits (FDS) were the go-to savings option in India—safe but with low returns that often failed to beat inflation. Now, India's youth—especially students and young professionals—are turning to smarter investment tools like sips (systematic investment plans). SIPS offer higher long-term returns by allowing small, regular investments in mutual funds—starting from just ₹500 per month. With easy access through fintech apps, sips have become more convenient and beginner-friendly. They also build financial discipline and use the power of compounding to grow wealth over time. Social media influencers and financial educators are helping spread awareness, motivating young people to plan for future goals. While FDS still work for short-term needs, sips are now preferred for long-term goals like retirement, buying a home, or wealth creation. This trend reflects a growing financial awareness among young Indians, who are learning to take smart risks for better financial futures.

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Why financial literacy matters more than ever?

Why financial literacy matters in today's fast-paced world, earning money isn't enough—you also need to know how to manage it. Unfortunately, many people struggle with finances because they were never taught the basics. Financial literacy means making smart choices with your money—budgeting, saving, avoiding debt, and investing for the future. With credit cards, online shopping, and instant loans just a click away, it's easy to fall into financial traps. That's why young people, especially students and professionals, need to learn money skills early. Even small things like understanding a salary slip or avoiding impulse buys can make a big difference. Schools and colleges should make financial education a priority. It's not just a subject—it's a life skill that reduces stress, prevents poor decisions, and helps you build the life you want. Financial literacy isn't only for finance students. Everyone, regardless of background, can benefit from it. It's time we treat it as essential, not optional.

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Revolutionizing customer engagement: the evolving role of CRM in 2025

Customer relationship management (CRM) systems have evolved from basic contact tools into vital platforms for data-driven strategies. With rising demand for personalized engagement, automation, and analytics, the global CRM market is expected to hit \$100 billion by 2025. Advancements in ai and machine learning have enabled CRM platforms to offer tailored customer experiences. Businesses using ai-powered CRM tools like salesforce einstein and ZOHOO CRM plus report up to 50% improvement in customer satisfaction and 35% increase in sales productivity. The shift to cloud-based and mobile CRM has enhanced real-time data access and remote collaboration, now adopted by over 87% of companies. Integration with social media also allows businesses to engage customers across multiple channels and adapt strategies instantly based on real-time feedback. CRM has improved customer journey management, boosting marketing ROI and retention rates by 45%. As customer expectations grow, crm's role in unifying sales, service, and marketing data remains crucial. Looking ahead, crm will continue to shape personalized, intelligent customer engagement strategies.

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Internship Experience At Bondbazaar—A Gateway To Fixed Income Markets

Bondbazaar Is A Mumbai-Based Fintech Platform That Makes Retail Bond Trading Accessible, Offering Fixed Income Yields Between 8–14%. As An Intern, I Gained Hands-On Exposure To India's Fixed-Income Market. We Explored Core Financial Concepts Like The Rbi's Role, Monetary Policy, Inflation, Interest Rates, And The Fundamentals Of Bonds—Such As Coupon Rates, Face Value, And Factors Affecting Bond Prices. I Also Completed A Certified Course In Fixed Income Securities, Which Deepened My Understanding Of The Bond Market And Enhanced My Analytical Skills. Beyond Technical Learning, The Internship Sharpened My Skills In Client Acquisition And Customer Engagement In A Real-World Corporate Setup. The Company's Culture Was Warm, Growth-Oriented, And Motivating—Every Effort Was Recognized And Appreciated. I'm Especially Thankful To Dr. Rajni Ranjan For Her Guidance, And To Mentors Like Shraddha Mishra, Whose Support Was Invaluable. While Employee Reviews Are Mixed, My Internship Was Enriching And Offered Valuable Exposure To Debt Markets—Ideal For Students Aspiring For Roles In Treasury, Research, Or Bond Trading.

Joshua Naidu
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Quiz

1. Every night I'm told what to do, and each morning I do what i'm told. But I still don't escape your scold. What am I?
2. What do the letter "t" and an island have in common?
3. Which word in the dictionary is spelled incorrectly?
4. What has many rings but no fingers?
5. What can you break without touching it?
6. I sometimes run, but I can't walk. What am I?
7. It has keys, but no locks. It has space, but no room. You can enter, but can't go inside. What is it?
8. What kind of ship has two mates but no captain?
9. What has hands but cannot clap?

Quiz-Answers (Volume 01)

1. Times Square – **United States**
2. Stonehenge – **United Kingdom**
3. Mount Kilimanjaro – **Tanzania**
4. Christ the Redeemer – **Brazil**
5. Great Barrier Reef – **Australia**
6. Petronas Twin Towers – **Malaysia**
7. Burj Khalifa – **United Arab Emirates**
8. Big Ben– **United Kingdom**
9. Kremlin – **Russia**
10. Gardens by the Bay – **Singapore**

Till Date :-05 Sep 2025

Contact:-

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Case Study: Tesla's Strategic Dilemma in India

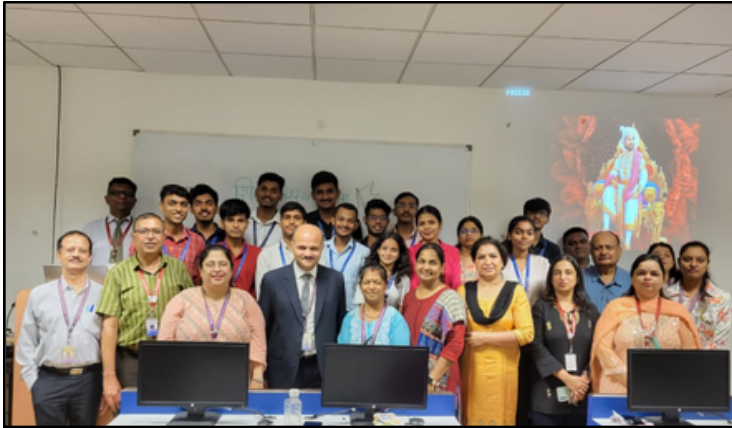
After years of interest, Tesla has officially entered the Indian market—but without launching new models, committing to local manufacturing, or signing up for the government's EV subsidy scheme. Despite India being the third-largest auto market, Tesla's high-end cars face challenges in a price-sensitive environment. The Indian government's push for "Make in India" demands local production to qualify for incentives, something Tesla has avoided. Meanwhile, domestic players like Tata Motors and Ola Electric are rapidly capturing market share with affordable EVs tailored to Indian needs. Charging infrastructure in India is still developing, and consumer trust in EVs remains a work in progress. With high import duties, rising competition, and regulatory hurdles, Tesla's premium models are unlikely to gain mass-market traction. The company's hesitation has also raised doubts about its long-term commitment to India. As the EV space heats up, the question remains: how will Tesla adapt its global strategy to fit the complex realities of the Indian market?

-<https://finshots.in/archive/teslas-here-but-is-india-still-interested/>

Placement Associate



Past Events



Report on Shiv Swarajya Din Celebration

On 6th June 2025, SVIMS College proudly celebrated Shiv Swarajya Din with great enthusiasm and cultural spirit. The event saw the active participation of 15 MMS/PGDM

students, along with all faculty members and staff. The program was honoured by the gracious presence of Dr. Purshottam Patil (Director) and Prof. Ganapati K. (Program Head). The celebration began with an energetic and spirited performance of Shiv Garjana by the students, echoing the valour and legacy of Chhatrapati Shivaji Maharaj.

SVIMS College celebrated **World Environment Day** on 5th June 2025 with great enthusiasm and active participation from students, faculty, and staff. The event commenced at 10:30 AM in the college campus. A total of 15 MMS and PGDM students, along with faculty members, took part in a tree plantation drive organized on the college ground. The event was graced by our esteemed Director, Dr. Purshottam Patil, and Program Head Prof. Ganapati K, who shared a few inspiring words about the importance of preserving the environment and the role students play in building a sustainable future.



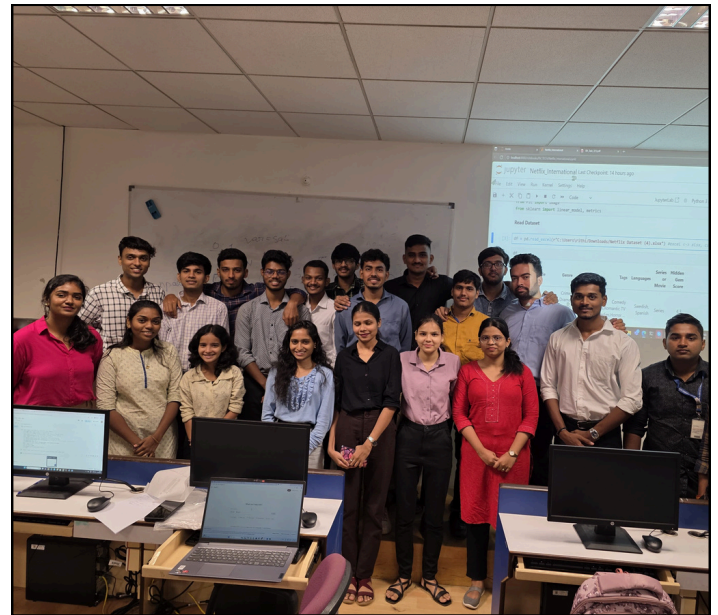
HR Day 2025: - was successfully held in Classroom 6 on the ground floor, with active participation from 25 PGDM students. The event started with a warm welcome and introduction by the student organizer, Ms. Sakshi Chavan. She shared a few words about why HR (Human Resources) is important in every company and how the field is growing fast. Then, Dr. V.B. Malji, the Head of the HR Department (MMS/PGDM), gave a very interesting and motivational speech. He explained how the role of HR is changing in today's fast-moving business world. The event ended on a positive note, with students feeling more inspired and excited about exploring a career in Human Resource Management.



Excel & Power BI Workshop

The Excel and Power BI Workshop was an informative and hands-on session that introduced students to two powerful tools used in business and data analysis. The first part of the workshop focused on Microsoft Excel, where students learned how to use formulas, Pivot Tables, VLOOKUP, data filters, and charts. They got practical experience in organizing and analyzing data, which helped them understand how Excel can simplify complex tasks. In the second part, students explored Power BI, a tool used to create interactive dashboards and visual reports. They learned how to clean raw data, link it with other sources, and turn it into clear, easy-to-understand visuals using simple drag-and-drop methods. This workshop was especially helpful for students interested in finance, management, and data-related careers, as it gave them useful skills for real-world applications.

Business Analytics (SQL, Python, Tableau):- As part of the Business Analytics course, students took part in a series of interactive and practical sessions designed to build essential data analysis and visualization skills. The course began with SQL (Structured Query Language), where students learned how to write queries to retrieve, filter, and manage data from databases. In the next phase, students moved on to Python, focusing on data manipulation using the Pandas library. They also created simple yet effective graphs and charts using Matplotlib, which helped them visualize data and identify trends more easily. The final part of the course involved working with Tableau, a powerful data visualization tool. Students learned how to build interactive dashboards and use various types of charts to present data in a meaningful and easy-to-understand way. Overall, the course provided students with a solid foundation in business analytics. It was especially beneficial for those aiming for careers in data science, business intelligence, analytics, and consulting, where data plays a key role in driving business success.



Medical Camp Organized at Our Campus

A medical camp was held at our college to promote health awareness and social responsibility. The event included free health check-ups, blood pressure and sugar level tests, and a blood donation drive. Students and staff participated actively, with many volunteering to donate blood. The camp was conducted with the support of experienced medical professionals. In addition to basic check-ups, doctors also provided useful health advice and consultations on common lifestyle issues. The initiative helped students understand the importance of regular health monitoring. It also encouraged many first-time donors to step forward for a noble cause. The camp received positive feedback and was appreciated for its smooth organization and impact. It truly reflected the college's commitment to health, wellness, and community engagement.



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!!! Congratulations !!!

 Dzastad



Rutik Patil
₹31 Lakhs

 Dzastad



Rushil Gavalkar
₹31 Lakhs

 Dzastad



Sanskriti Koli
₹31 Lakhs





Shankarnarayan Nadar





Anushka Haldankar





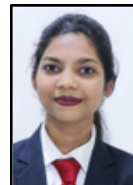
Tejaswini HV





Aditi Meher





Anjali Vishwakarma





Ruchita Thakur





Sahil Surve





Pragati Narvekar





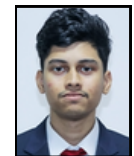
Vaibhavi Kudva





Vamsee Mandapetti





Anish Nayak





Dashrath Rawal





Sai Rumde





Sakshi Dolase





Raj Maurya





Flora Sutari





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Humaira Ansari





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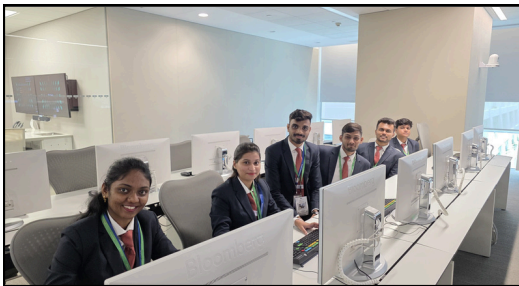
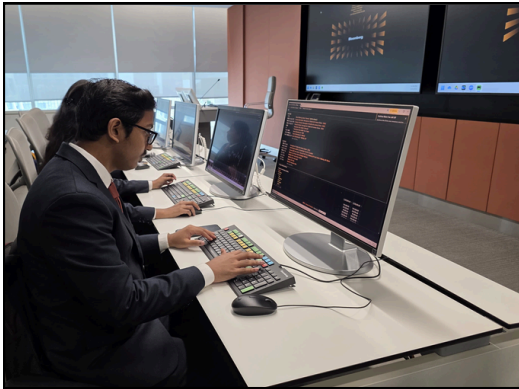


Kadambari Chitte





Siddhesh Patil



Bloomberg Office Visit :-

On August 6, 2024, 18 PGDM Finance students visited the Bloomberg office at Indiabulls Centre, Parel, accompanied by alumnaus Mr. Aniket. The visit provided hands-on exposure to the Bloomberg Terminal and live financial market operations. Students gained practical insights into trading, data analytics, and investment decision-making. The Bloomberg team explained how global markets are monitored and analyzed in real time. This experience deepened the students' understanding of core financial concepts. It also highlighted the role of technology and data in modern finance. Overall, the visit was a valuable step in bridging classroom learning with real-world financial practices.

UPCOMING NEWS:-

1. Case Study :- Every Month
2. SIP (VIVA) :- 9th Aug 2025 For 2nd Year Students
3. Margdarshi series on 23rd Aug 2025
4. NISM:- NISM Launches Free Online (SDPs)
5. Samarth Session on 20th of September 2025
6. International Conference () :- 28th & 29th November 2025

!!! Congratulations !!!

SVIMS is Now an Official NISM Test Centre.



Admission Enquiry

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