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1 August, 2025

INVESTMENT BANKING AS A PROFESSION:



Career Path, Studies, Income & Future Scope (India & Abroad) – Rajesh Dedhia

Introduction: What is Investment Banking?

Mumbai – Investment banking is a high-stakes, high-reward career in the finance world. Investment banks help companies, governments, and institutions raise capital, manage large financial transactions, and provide strategic advisory for mergers, acquisitions, and IPOs. It's a profession that blends financial expertise, analytical skills, and business acumen. Whether it's taking a company public, negotiating a billion-dollar merger, or managing an investment portfolio, investment bankers are at the core of the global economy.

What to Study to Become an Investment Banker

To become an investment banker, your educational path should build strong foundations in finance, economics, mathematics, and business strategy.

Step-by-Step Study Path

✓ After Class 12 (Any Stream, preferably Commerce or Science):

1. Bachelor's Degree Options:

- B.Com (Bachelor of Commerce)
- BBI (Bachelor of Banking & Insurance)
- BBA/BMS (Bachelor of Business Administration / Management Studies)

- BFM (Bachelor of Financial Markets)
- BA in Economics / Statistics
- Engineering / BSc in Math, Stats, or Finance (for Quant roles)

2. Postgraduate Studies (Highly Recommended):

- MBA in Finance (from top-tier schools like IIMs, ISB, XLRI, SP Jain, NMIMS)
- M.Com / Master's in Finance (Wealth management)
- Global degrees like MS Finance, MBA (Wharton, LBS, INSEAD, etc.)

3. Professional Certifications (Optional but Valuable):

- CGIM (Chartered Global Investment Banker) – recognized
- CFA (Chartered Financial Analyst) – globally recognized
- CA (Chartered Accountant) – good for valuation, M&A roles
- FRM (Financial Risk Manager) – useful in risk/investment roles

Skills Required for Investment Banking

- Advanced financial modelling and valuation techniques
- Analytical and quantitative reasoning
- Excel & PowerPoint proficiency, knowledge of tools like Bloomberg, FactSet
- Communication & negotiation skills
- Attention to detail and ability to handle high-pressure deadlines

- Strong grasp of M&A, IPO, Debt/Equity Markets, and financial regulations

Job Roles in Investment Banking

1. Analyst (entry-level)
2. Associate
3. Vice President (VP)
4. Director / Executive Director
5. Managing Director (MD)

Key Functional Areas:

- Mergers & Acquisitions (M&A)
- Equity & Debt Capital Markets
- Initial Public Offerings (IPO)
- Private Equity & Venture Capital Advisory
- Portfolio & Wealth Management
- Corporate Finance Consulting

Career Opportunities in India vs Abroad

India

India's investment banking market is growing due to:

- Rise in startups and unicorns
- More IPOs and funding rounds
- Consolidation via M&A activity
- Increasing foreign institutional investment (FII)



Top Employers in India:

- Global Investment Banks: Goldman Sachs, JPMorgan, Morgan Stanley, Barclays, Bank of America
- Indian Firms: ICICI Securities, Axis Capital, SBI Capital Markets, Kotak Investment Banking

Abroad

- In global financial hubs like New York, London, Hong Kong, Dubai, Singapore:
- Larger deal sizes and exposure to international clients
- More opportunities in hedge funds, private equity, quant trading
- Highly competitive, but higher pay

Top Global Firms:

- Goldman Sachs, Morgan Stanley, UBS, Deutsche Bank, Credit Suisse, Citi, Lazard, Evercore, Rothschild & Co.

Income Potential in Investment Banking

In India

Role	Average Salary (INR/year)
Analyst (0-2 yrs)	₹8 – ₹15 LPA (can go up to ₹25 LPA in top firms)
Associate	₹20 – ₹35 LPA
VP	₹40 – ₹70 LPA + bonus
Director / MD	₹1 Cr+ including bonuses

- Bonuses can be 100–200% of base salary in good years.

Abroad (USA, UK, etc.)

Role	Average Salary (USD/year)
Analyst	\$100,000 – \$150,000 + bonus
Associate	\$150,000 – \$250,000 + bonus
VP	\$250,000 – \$500,000 + bonus
MD	\$1M+ total compensation (base + bonus)

- London salaries are similar, slightly lower, with bonuses often in GBP.

Future Scope of Investment Banking

In India

- Increasing financialization of the economy
- Expansion of startup ecosystem and IPO market
- Government disinvestments and privatization
- Greater focus on ESG finance, FinTech M&A, and infrastructure funding

India is expected to become a key hub for Asia-Pacific investment banking activities.



Globally

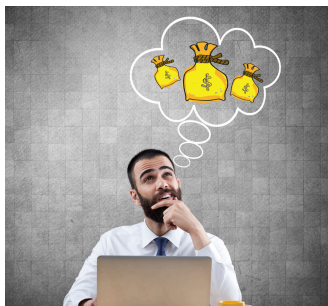
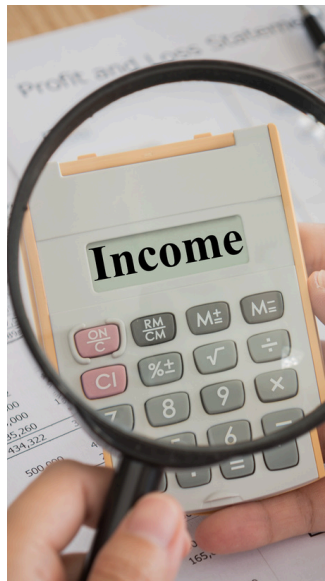
- The rise of technology-driven finance (AI, data science in banking)
- Growing demand for cross-border M&A
- Strong presence of private equity and venture capital firms
- Sustainability and green finance will drive new banking deals

Conclusion: Is Investment Banking Right for You?

Investment banking offers:

- Prestige
 - Financial rewards
 - Global exposure
 - Accelerated learning
- But it also comes with:
- Long work hours
 - High pressure
 - Fierce competition

If you're passionate about finance, enjoy complex problem-solving, and can handle pressure, investment banking can be a dream career—both in India and abroad.



HOW TO BECOME AN INVESTMENT BANKER:

Skills and Qualification? – Our Bureau



Mumbai – What comes to mind when one speaks of literacy? School education, a graduate degree followed by higher studies as postgraduate programs? In earlier times, this alone would have been classified as literacy. However, today, thanks to the new generation being aware and having digital media as its mentor, it is also making itself known for financial literacy, with investment banking being one of the top choices.

INVESTMENT BANKING: A PRESTIGIOUS CAREER

With investment banking catching the limelight, the professionals pursuing it as a career in reputable banks, are also at an advantage – both monetarily and in terms of growth opportunities. Apart from the prestige, investment banking serves as one of the highly compensated career paths in the field of finance, offering:

1. A high earning potential
2. Global opportunities
3. Accelerated career growth
4. Skill development
5. Networking opportunities and much more

BACK TO BASICS

The essentials that need to be checked off before applying for a 6-figure salary in your dream bank include an amalgamation of technical and analytical skills complemented by interpersonal skills.

The key investment skills should ideally involve:

1. Financial analysis: Your analysis skills will take you further than you expect them to.

The understanding of balance sheets and income statements and keeping an eye on cash flow is imperative to this role.

2. Financial Modelling: You need to be proficient in building complex models that further help you look sceptically at deals and investments. It will help you analyse the finer details of financial planning and curate strategies required.

3. Market knowledge: Apart from keeping financial tools at your disposal, you need to know the pulse of the market. You can keep a tab on this by updating yourself with market knowledge, allowing yourself to consider global trends and study them alongside their implications.

4. Presentation skills: To pitch to a client or make them see how you understand their needs and thus their ambitions too, there's a need to formulate persuasive presentations.

5. Attention to detail: Focusing on the nitty-gritty will be of massive help, especially in the domain of financial investment. You need to proactively notice all details across all financial transactions.

6. Negotiation: Negotiation is an underrated skill that goes a long way. It comes in handy when dealing with clients and is a must-have for a financial investment banker.

7. Time Management: Another skill crucial to the field; managing time to allocate it fairly across all verticals is the key. While meeting tight deadlines and handling multiple projects simultaneously, time management helps in increasing overall efficiency.

8. Adaptability: To be able to be flexible and cooperative in a fast-paced environment is a superpower. Especially in a high-pressure environment, being adaptable and agile will help you to prevent burnout while maintaining your productivity.



1. Pick the right programme:

You need to be attentive while choosing your academic background as it will complement your career. You can enter this field through business administration, economics or finance.

2. Specialised courses all the way:

Choosing a course specific to this field will give you brownie points in your career when you apply to a prestigious bank.

3. Strong resume and portfolio:

Your resume needs to be minimalist and concise, and it also needs to portray your experience clearly (including the experience you have gained through internships, projects and academic achievement & exposure).

4. Networking:

An essential element to having a breakthrough in a reputable bank is to join associations or clubs that are relevant to your field and skills, alongside personal networking with professionals to get insight into real-time opportunities.

5. Interview on point: You can start with mock interviews and prepare before by reading about the bank and going through FAQs (Frequently Asked Questions). You have to make sure that you are confident in your skills and are expressing your financial expertise clearly to the interviewer.

6. Hone your skills: Practice makes perfect. You need to bolster your technical skills with tools like Excel, Bloomberg PowerPoint etc.

7. Track policy updates: You need to keep a tab on economic and financial policies that are impacting the market and follow industry trends to put your A-game forward.

8. Soft skills are a must:

Developing interpersonal skills that enhance your communication and reflect your leadership qualities helps the interviewer to make their final call.

9. Target top firms: Do your research and go for the kill as you aim for the best opportunities in top investment banks, including Goldman Sachs, Morgan Stanley, or J.P. Morgan.

As a young graduate, it could get intimidating to target the top banks and expect good pay for your skills. This is why you can use this as a checklist and your guide to making it to the best banks as their financial investment bankers. Strive for what you deserve confidently and keep the essentials in mind – that is all it takes for you to get the best opportunities.



The world's first investment bank was Baring Brothers, founded in 1762 in London. But here's the twist: in 1995, after over 230 years of elite banking, it collapsed overnight due to a single rogue trader, Nick Leeson, who racked up \$1.4 billion in losses from unauthorized derivatives trading in Singapore.

One man's trades brought down a centuries-old bank — a powerful lesson in risk management!





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MUMBAI UNIVERSITY AND COLLEGE TEACHERS ASSOCIATION (MUCTA)

– Our Bureau

Mumbai - The Mumbai University and College Teachers Association (MUCTA) is a registered body representing teachers affiliated with the University of Mumbai and its constituent and affiliated colleges. It works as a non-political, academic, and professional organization, committed to safeguarding the rights, welfare, and academic interests of college and university teachers.

- Promote higher education quality, academic research, and teacher training.
- Organize academic conferences, workshops, and seminars.

Leadership (as of recent listings):

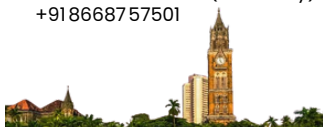
- President: Prof. (Dr.) Vaibhav E. Narawade
- General Secretary: Prof. Subhash Athavale

Contact Information:

- Website: www.mucta.in
- Email: info@mucta.in
- Mobile (President): +91 90293 25744
- Mobile (Secretary): +91 86687 57501

Key Objectives:

- Advocate for better service conditions, salaries, and career advancement opportunities for teachers.
- Represent faculty concerns before university authorities, the Maharashtra government, and UGC bodies.



Registered Address:

PB Marg, Lower Parel, Mumbai – 400013
(As per NGO and trust registry records)

Activities:

- Policy Advocacy: MUCTA frequently engages with university administration on issues such as promotions under CAS (Career Advancement Scheme), exam duties, and working conditions.
- Workshops & Seminars: Organizes faculty development programs and events related to academic governance.
- Legal Support: Offers legal counsel and support for faculty disputes related to service matters.





JBIMS SET TO BECOME UNIVERSITY, EYES INNOVATION AND DEEP-TECH FUTURE

Reflecting on the six-decade journey of the Jamnalal Bajaj Institute of Management Studies (JBIMS), Mumbai University Vice-Chancellor Prof. Kulkarni highlighted its enduring legacy and future vision. "Since 1965, JBIMS has upheld its reputation for academic excellence and has played a pivotal role in shaping India's corporate landscape.

Moving forward, the institute will focus on emerging sectors, with special emphasis on innovation, entrepreneurship, and deep-tech startups," he stated.

He further added, "For alumni, students, and faculty alike, the long-awaited university status marks the fulfilment of a shared aspiration."

Established in 1965, JBIMS has built a stellar reputation for producing generations of business leaders, thinkers, and innovators. The transition to university status is expected to grant it greater academic autonomy, enable curriculum modernization, and strengthen its global academic standing.



New Podcast Episode Out Now!

**MEMBER OF SENATE AND MANAGEMENT COUNCIL
UNIVERSITY OF MUMBAI**

**NEP 2020
What Every Student Must Know!**

BEYOND THE SYLLABUS

Ep#1

Mr. Milind Satam



**Scan the QR code and
watch the episode now!**

In our latest episode, we sit down with Milind Satam to explore the National Education Policy (NEP) 2020 and what it really means for students, educators, and institutions. From multidisciplinary learning to skill-based education, get valuable insights into how NEP is reshaping the future of learning in India.

A must-listen for educators, students, and academic leaders!

INTERNATIONAL STUDENTS IN INDIA: TRENDS & COUNTRY BREAKDOWN

- Our Bureau

Mumbai - India's higher-education system is increasingly drawing students from overseas. Though the absolute numbers remain modest compared to Western destinations, growth has been steady, supported by government programmes and regional ties.

1. Growth Trajectory

- According to the All India Survey on Higher Education (AISHE), the number of foreign students rose from about 34,800 in 2012-13 to 49,348 in 2019-20, marking a 42% increase over seven years
- After a slight dip during the pandemic (~46,878 in 2021-22), numbers have rebounded
- Overall, from 2010 to recent years, international enrolments nearly doubled (~80% increase)

As of academic year 2021-22:

- ~46,900 foreign students were enrolled in Indian institutions
- They represented only ~0.13% of India's total higher-education student population



2. Top Source Countries (Country-Wise Breakdown)

Below is a table based on AISHE and supplementary reports (up to 2021-22), showing key source countries by number and approximate share:

Country	Approx. Number of	Share of Total Foreign
Nepal	~13,100	~28 %
Afghanistan	~3,150	~7 %
United States	~2,900	~6 %
Bangladesh	~2,900	~6 % (~5.7 %)
United Arab Emirates	~2,300	~5 %
Bhutan	~1,800	~3.8 %
Sudan	~1,800	~3.8-4 %
Nigeria	~1,500+	~3.4 %
Yemen	~1,400+	~3.2 %
Sri Lanka	~1,300	~2.6 %
Iran	~1,200	~2.4 %
China	~120 (very low)	negligible

These ten countries account for roughly 63-70 % of all foreign students

3. Popular Academic Programs

- Undergraduate studies dominate: about 74.8% of foreign students are in UG programmes; 15.8% in postgraduate, remainder in PhD, diplomas, etc.
- Key disciplines include:
 - B.Tech (engineering) – ~11,461 students (24% of total) in 2021-22
 - BBA (business administration) – ~3,346.
 - B.Sc (pure science) – ~3,289.

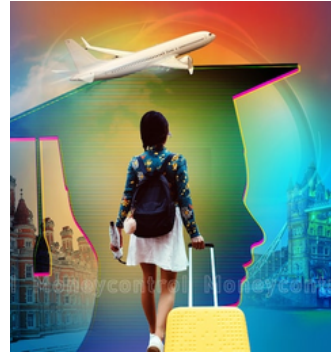
These mirror 2019 trends as well (B.Tech ~8,861, BBA ~3,354, B.Sc ~3,320)

4. Drivers Behind the Growth

- Regional proximity & cultural ties
- Most students hail from SAARC nations: Nepal, Afghanistan, Bangladesh, Bhutan, Sri Lanka – facilitated by ICCR scholarships and regional goodwill
- Affordability & English-medium education
- Tuition fees and cost of living in India are relatively low compared to Western countries, especially appealing to students from developing economies
- Expansion of Indian higher education capacity
- Government efforts like the “Study in India” programme (launched 2018) have streamlined admissions, provided fee waivers and scholarships (~35,000 waivers, 2,000+ scholarships), and set a target to enroll 200,000 foreign students by 2025
- India’s growing reputation in fields like engineering, medicine, IT
- Quality institutions (IITs, NITs, private universities) attract international aspirants, especially for B.Tech and MBBS programs

5. Challenges & Constraints

- Despite growth, absolute numbers remain small: fewer than 50,000 foreign students against 40+ million domestic enrolments.
- Visa and administrative hurdles can deter potential students beyond neighbouring countries.
- Institutional competition and lack of global branding limit traction from regions like East Asia and Europe



COMMON SENSE

* is like *
deodorant,
the people who
NEED IT MOST
never use it.



DEEP DIVE: WHY INDIA ATTRACTS STUDENTS – AND WHAT IT NEEDS TO IMPROVE

– Our Bureau



Strengths

- **Affordable education:** Both tuition and living costs are a fraction of those in Western countries; many programs offer good value.
- **Language & cultural proximity:** English-medium instruction removes language barriers; South Asian neighbours feel more aligned culturally.
- **Scholarships & centralized admissions:** The ICCR scholarships and “Study in India” portal simplify the process and lower financial thresholds.
- **Quality programs in STEM, medicine, engineering:** Institutions like IITs, medical colleges, and private universities offer internationally recognized degrees at lower cost [AP News](#).

- **Global branding:** Indian universities still lag in global rankings and outreach compared to U.S., U.K., Australia institutions.
- **Post-study work restrictions:** Unlike OPT in the U.S., India offers limited post-study work pathways, reducing attractiveness to international grads seeking long-term opportunities.



Outlook & Government Ambitions

India aims to bolster its appeal as a global education hub. With the Study in India campaign targeting 200,000 foreign students by 2025, and ongoing infrastructure expansion, the government is investing in positioning India not only as a feeder market but also as an aspirational destination

- To keep momentum:
- Diversify recruitment beyond SAARC regions—target Africa, Latin America, East Asia.
- Strengthen institutional quality and global partnerships, collaborating with foreign universities and offering dual-degree or exchange programmes.

Enhance student support—career services, visa facilitation, alumni networks, on-campus support.

Summary & Conclusion

India’s international student population has grown strongly over the past decade—from ~35,000 in 2012 to nearly 50,000 by 2019. By 2021-22 it stood around 46,900, recovering after COVID-related dips. Most students hail from neighbouring South Asian countries: Nepal (28%), Afghanistan (7%), Bangladesh (~6%), UAE, Bhutan, Sudan, Nigeria, Yemen, Sri Lanka and Iran

Undergraduate engineering courses (B.Tech), business, and sciences are the top draws.

Growth is driven by affordability, regional ties, and government campaigns such as “Study in India”. Yet India’s share remains small (<0.2% of total domestic enrolment), and it remains heavily reliant on SAARC nations. To transform into a truly global educational hub, India must broaden its outreach, enhance institutional quality, and make student pathways more accessible and attractive to a wider audience.



Limitations

- **Limited global penetration:** Most students come from within South Asia; students from China, East Asia, Latin America, and Sub-Saharan Africa remain under-represented.
- **Visa and bureaucratic friction:** Some students face visa delays, documentation hurdles, or lack of clarity on work/study permits.

HIGHER EDUCATION ACCREDITATION BOARD IN INDIA – Our Bureau

...continuous (refer page no.-17 of Vol-01 for previous article)



AIU (Association of Indian Universities)

Association of Indian Universities was formed in 1925 with an idea of bringing together all the universities on a common platform emerged from the deliberations of a Conference of the Vice Chancellors of Universities convened by Lord Reading, the then Viceroy of India at Shimla. It is an organization and association of major universities that is based in Delhi that evaluates the courses, syllabi, standards and credits of foreign Universities pursued abroad and equates them in relation to various courses offered by Indian Universities. The AIU is mainly concerned with the recognition of Degrees/Diplomas awarded by the Universities in India, which are recognized by the University Grants Commission, New Delhi, and abroad for the purpose of admission to higher degree courses in Indian Universities. It is also a registered society under the Societies Registration Act, 1860 with the membership of Indian Universities.



It acts as a bureau of information exchange in higher education and brings out a number of useful publications, including the Universities Handbook, research papers and a weekly journal titled University News. It is also empowered to grant Associate Membership to universities of the neighboring countries of India.

ICAI (Institute of Chartered Accountants of India)



The Institute of Chartered Accounts of India is the national professional accounting body of India established on July 1, 1949. It was formed under the Chartered Accounts Act, 1949 to regulate the profession of Chartered accountancy in India. ICAI is the only licensing cum regulating body in India of financial audit and accountancy profession. It is also the second largest professional Accounting & Finance body in the world in terms of membership, after American Institute of Certified Public Accountants. Any member wanting to engage in public practice has to first apply for and

obtain a Certificate of Practice from the Council of ICAI as only these candidates can act as auditors or certify documents required by various tax and financial regulatory authorities in India.

ICSI (Institute of Company Secretaries of India)

The Institute of Company Secretaries of India is only recognized professional body in India to develop and regulate the profession of Company Secretaries that was constituted under the Company Secretaries Act, 1980. It awards the certificate of bestowing the designation of Company Secretary (CS) to a candidate qualifying for the membership of the Institute. The ICSI functions under the jurisdiction of Ministry of Corporate Affairs. It registers students with 10+2 and graduate qualifications for Foundation and Executive Program of Company Secretaryship, respectively with course contents in Corporate and Economic Laws, Management, Accounting, Taxation and Finance disciplines.



THE INSTITUTE OF
Company Secretaries of India

to be continued..



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EMBRACING INNER HARMONY: VIBRANT INTERNATIONAL YOGA DAY 2025 CELEBRATION @ ATMIYA UNIVERSITY

- Rajkot, Gujarat



Rajkot - The hallowed halls of Atmiya University in Rajkot resonated with a profound sense of peace and purpose on July 12, 2025, as it played host to the International Yoga Day Celebration. This global movement, championing holistic well-being and inner harmony, found a vibrant home within the Step Auditorium of the university, thanks to the generous sponsorship of the Indian Council for Philosophical Research (ICPR) and the meticulous orchestration by the Faculty of Humanities and Social Sciences, Atmiya University.

A Dawn of Serenity: The Inaugural Embrace

The day unfurled under the benevolent gaze of H.D.H. Hariprasad Swamiji, Param Puja Premswaroop Swamiji, and Param Puja Tyagvallabh Swamiji, whose blessings set a sacred tone for the proceedings, as the resonant chant of Omkar filled the air thrice, a hush fell upon the eager attendees, marking the auspicious commencement. Mr. Saurabh Chauhan, Assistant Professor and the eloquent anchor for the day, extended a warm, heartfelt welcome, painting a vivid picture of the Faculty's dedication to fostering such enriching experiences.

The dais, a focal point of inspiration, was graced by an array of esteemed dignitaries. Leading the charge was Dr. Rakesh Mudgal, Vice-Chancellor of Atmiya University, alongside Dr. Jitendra Aherkar, Dean of Faculty of Humanities and Social Sciences.



Their presence was amplified by key figures from the Gujarat State Yog Board - Mr. Anil Trivedi (Coordinator) and Mrs. Geeta Sojitra (Rajkot District Coordinator). The academic and practical realms of yoga were further represented by Dr. Bhavesh Raba, Assistant Professor from Saurashtra University, and Mr. Hardik Patel, Yoga Instructor at Atmiya School. This confluence of leadership underscored the depth and breadth of commitment to the yogic tradition.

A special note of reverence was paid to the Indian Council for Philosophical Research (ICPR). Established in 1977 by the Indian Government's Education Ministry, this independent body's dedication to reviving Indian Philosophy's rich tapestry was the very bedrock upon which this grand celebration stood.¹

Tributes: Acknowledging Pillars of Support

The ceremony began with heartfelt tributes as Dr. Rakesh Mudgal reverently garlanded Thakorji, symbolizing the day's spiritual essence, followed by Dr. Jitendra Aherkar garlanding Brahma Swaroop Hariprasad Swamiji and Param Puja Premswarup Swamiji to seek their blessings.

The formal welcoming extended to the distinguished guests was a testament to the university's gratitude. Dr. Rakesh Mudgal warmly greeted Mr. Anil Trivedi and Mrs. Geeta Sojitra, acknowledging their pivotal roles in promoting yoga across the state. Dr. Jitendra Aherkar extended an equally warm welcome to Dr. Bhavesh Raba and Mr. Hardik Patel, recognizing their invaluable contributions to the practical sessions that lay ahead.



Words of Wisdom: Igniting the Yogic Spark

The air crackled with inspiration as the orientation addresses commenced. Dr. Rakesh Mudgal, the Vice-Chancellor, delivered an address that resonated deeply, illuminating the profound significance of Yoga in cultivating a truly holistic existence. Following him, Dr. Jitendra Aherkar, Dean of the Faculty of Humanities and Social Sciences, spoke with conviction, emphasizing how events of this magnitude are the very embodiment of his vision for the university; a vision that prioritizes well-being and intellectual enrichment.

The Breath of Life: A Journey through Yogic Wisdom

The heart of the celebration lay in its practical sessions, where seasoned resource persons masterfully guided participants through the intricate world of yoga.

Mrs. Geeta Sojitra, Gujarat State Yog Board Rajkot District Coordinator, highlighted Pranayama as the vital link between body and mind, explaining its impact on the nervous system, lung capacity, and detoxification. Participants practiced techniques like Nadi Shodhana, Bhastrika, Kapalabhati, Bhramari, and Ujjayi to reduce stress, enhance clarity, and cultivate inner peace.

Next, Mr. Hardik Patel, a dedicated Yoga Instructor from Atmiya School Rajkot, led an invigorating session on Meerudhanda Kriya, emphasizing the awakening of the spinal column. Through gentle, rhythmic movements like spinal twists and bends, performed with mindful breath awareness, attendees discovered how to enhance flexibility, stimulate the nervous system, and alleviate back discomfort.



Dr. Bhavesh Raba, Assistant Professor from Saurashtra University, introduced the subtle yet powerful Sukshma Vyayamam.

Dr. Raba emphasized that the gentle yogic exercises, suitable for all ages and conditions, activated every major joint, boosted circulation, cleared blockages, and left participants feeling energized and alert.

Concluding the immersive practical journey, Mr. Anil Trivedi, Gujarat State Yog Board Coordinator, guided participants through deeply restorative practices. The session began with Eye Cleansing (Trataka), a steady gaze to improve vision and calm the mind. This transitioned seamlessly into Yoga Nidra (Yogic Sleep), a profound Shavasana session brought deep rest and emotional balance, followed by meditation to anchor the mind and reconnect within. Mr. Trivedi emphasized these as more than exercises—pathways to purify the senses, calm the nervous system, and access deeper peace.

A Collective Gratitude: The Echo of Success

As the celebration drew to a close, a wave of heartfelt gratitude swept across the auditorium. Deepest thanks were extended to His Divine Holiness Hariprasad Swamiji, Param Pujya Premswaroop Swamiji, and Param Pujya Tyagvallabh Swamiji, whose blessings imbued the event with profound spiritual significance. The unwavering support of Pro-Chancellor Dr. Sheila Ramchandran, Vice-Chancellor Dr. Rakesh Mudgal Sir, and Registrar Dr. D.D. Vyas Sir was also profoundly appreciated.



Dr. Jitendra Aherkar, Dean of Humanities and Social Sciences, was specially commended for his visionary leadership, supported by the dedicated HOD and faculty for their excellent organization, and heartfelt gratitude was extended to the students whose enthusiastic participation made the event a success.

The International Yoga Day Celebration 2025 at Atmiya University embodied the collective spirit and timeless wisdom of Yoga, highlighting its vital role in fostering balance and harmony in life.



Expert meditators “light up” differently.



Long-term meditators (like Tibetan monks) exhibit highly synchronized gamma brain waves—associated with heightened attention and compassion—during meditation. Their brains actually show patterns of activity that look markedly different from non-meditators, even when at rest.

FREE EDUCATION, REAL CHALLENGES:

Indian Student Shares His Financial Strategy for Studying in Germany

- Our Bureau

Mumbai - My decision to choose Germany was driven by two compelling factors that made it an irresistible destination for my electrical and microsystem engineering studies. First, Germany is truly an engineering marvel - this country has consistently been at the forefront of technological innovation, from precision automotive engineering.

Second, Germany's free education system was a game-changer for me and my family's financial planning. The fact that I could access this engineering marvel of a country and its world-class education without the crushing burden of tuition fees that other countries demand was simply incredible. This unique combination of being able to learn from the best engineering minds in the world while maintaining financial stability makes Germany the first choice for engineering.

Admission process and visa process

The admission and visa process was definitely one of the most stressful parts of my journey to Germany, filled with paperwork, waiting periods, and several unexpected challenges. For the admission process, I had to get my Indian academic documents translated and verified through uni-assist, which took longer than expected and required multiple back-and-forth communications to ensure everything met German standards.

Having basic German knowledge helped me understand some of the administrative requirements and communicate with university staff, though the programme itself is taught in English. The visa process is not that much more difficult for me, as I follow the terms and rules.

So it was bare difficult thing for me. My basic German skills came in handy when filling out some of the visa forms and understanding certain requirements that weren't clearly explained in English.

The most frustrating part was the uncertainty - you submit everything and then wait for months without knowing if there are any issues with your application. However, I got the visa in just 8 days, so it was a good experience for me.

- **Experienced homesickness and strategies** - To cope with the homesickness, I developed several strategies that have been incredibly effective -
- **Scheduled regular video calls with family** - weekly weekend calls gave me emotional comfort and something to look forward to.

- **Documented my journey** - I started taking photos and journaling to shift my focus from what I missed to how much I was learning and growing.

1. **Accepted homesickness as normal** - Instead of fighting it, I embraced it as a natural part of studying abroad and a sign of how much I value home.

- **Used cultural nostalgia as motivation** - Missing festivals like Diwali and Holi reminded me of my roots and encouraged me to build new traditions while staying connected to old ones.

- **Focused on making the most of my time abroad** - I reminded myself that this experience is temporary and precious, which helped me stay present and positive.



Day-to-day challenges

For food:

Living in Germany has presented several practical challenges, with being vegetarian creating the biggest hurdle in my first 1-2 months, as finding suitable ingredients and understanding German food labels was incredibly difficult when everything seemed to contain meat or animal products. My go-to dish that I cook very frequently is dal rice with simple vegetables, but it was still challenging initially because I deeply missed the authentic Indian food taste and spices that simply weren't available in regular supermarkets. Day by day, I became more aware of where to shop and how to adapt my cooking.

For accommodation:

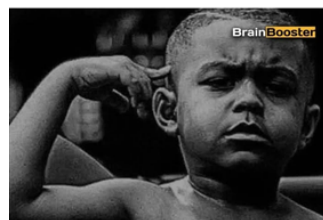
Accommodation was the biggest challenging part in Germany due to the household crisis, especially in my city, where there are more students and professional workers competing for limited housing, making it a complete nightmare for me initially. However, I managed to find a place with the help of friends and some applications that helped me more in finding suitable accommodation.

Advice for prospective students to manage their finances

- **Create a monthly budget before arrival** – Include all essentials like rent, food, health insurance, and transport, and keep a buffer for surprise expenses like winter gear or travel.
- **Stick to the budget** – Be disciplined; tracking your spending helps avoid end-of-the-month stress.
- **Use your student ID everywhere** – It unlocks discounts on transport, groceries, museums, and more.
- **Choose affordable housing** – Student dorms or shared flats (WGs) are cheaper than private studios and help you make friends.
- **Cook at home** – Homemade meals (like my go-to dal rice) save money and are healthier than eating out.
- **Find part-time jobs** – Look for "Week student" roles or university assistant positions for both income and relevant experience.
- **Open a local bank account** – Avoid international transaction fees and get access to student credit cards for better money management..

- **Open a local bank account** – Avoid international transaction fees and get access to student credit cards for better money management.
- **Use budget-friendly apps and stores** – Try apps like Too Good To Go, shop at Aldi/Lidl, and buy second-hand whenever possible.
- **Ask for help when needed** – Use your university's financial counselling services and talk to fellow students for practical tips.

So, overall, my advice is to make a connection as much as possible, do your work in a consistent manner, adapt to the German culture, give time to yourself for transit your, and do not take any immediate decision.



**An idiot with a plan
can beat a genius
without a plan.**



Campus Flash

UNIVERSITY OF MUMBAI LAUNCHES 5-YEAR INTEGRATED BMS-MMS PROGRAMME

In a major step toward streamlining management education, the University of Mumbai (MU) has announced the launch of a five-year integrated Bachelor of Management Studies-Master of Management Studies (BMS-MMS) programme, set to commence in the academic year 2025-26. The programme allows students to secure admission directly after Class 12 through an entrance examination.

Under the new structure, students will pursue a three-year BMS degree, followed seamlessly by a two-year MMS degree. The university's Academic Council has aligned the programme with the National Education Policy (NEP) 2020, offering a one-entry, one-exit option. Students who wish to exit after three years will be awarded a BMS degree.

MU has also announced provisions for lateral entry into the MMS programme. Graduates with a four-year undergraduate (FYUG) BMS degree can complete the MMS in one year, while engineering graduates who have pursued management electives will be eligible for direct entry into the second year of the MMS programme, as per AICTE guidelines.

Emphasising employability, the programme includes increased credits for on-the-job training (OJT) and internships, with a mandatory summer internship between MMS Year 1 and Year 2. Students must earn 50-60% of their total credits in their chosen specialisation, including credits from internships, OJT, and research projects.

In addition to the integrated programme, MU has approved guidelines for twinning, dual degree, and joint degree programmes from the next academic year and expanded the range of interdisciplinary elective options.

STUDENT SUICIDES IN INDIA:

Reasons, Rates, and Solutions

– Our Bureau

Introduction

Mumbai – India, with one of the largest youth populations in the world, is witnessing a deeply troubling trend: the rising number of student suicides. Every year, thousands of young lives are tragically lost due to reasons ranging from academic pressure to mental health issues. Despite efforts by the government and society to improve the mental well-being of students, the problem persists and, in some regions, is worsening.

Shocking Statistics

According to the National Crime Records Bureau (NCRB), 13,089 student suicides were reported in India in 2021, amounting to more than 35 suicides per day. This figure has shown a steady increase over the past decade. Maharashtra, Tamil Nadu, Madhya Pradesh, and Uttar Pradesh are consistently among the states with the highest numbers of student suicides.

Suicides among students represent nearly 8% of total suicides in India. It is particularly alarming that many of these students are in their teens or early twenties—a time when they should be dreaming and building their future.

Reasons Behind Student Suicides

1. Academic Pressure

India's education system is often criticized for its heavy reliance on rote learning and examination performance. Students are subjected to intense pressure to excel in board exams, entrance tests like JEE, NEET, and others. The pressure to get high marks, often seen as a key to success, can overwhelm even the brightest students.

2. Parental Expectations



In many Indian households, children are expected to follow careers chosen by their parents—typically in medicine, engineering, or civil services. Students who are passionate about the arts, sports, or other non-traditional careers often feel neglected or even ridiculed. This leads to inner conflict, stress, and depression.

3. Lack of Emotional Support

In a competitive academic environment, many students lack emotional support from parents, peers, and teachers. They often feel isolated and have no one to confide in. Mental health is still a taboo subject in many Indian families, leading to underreporting and lack of treatment.

4. Bullying and Peer Pressure

Bullying, both offline and online (cyberbullying), can have a devastating effect on a student's mental health. Peer pressure to fit in, look a certain way, or perform well can lead to anxiety, low self-esteem, and depression.

5. Failure in Competitive Exams

The intense competition for limited seats in top colleges often ends in failure for a majority of students. Many cannot cope with this failure. In coaching hubs like Kota (Rajasthan), where thousands prepare for IIT-JEE or NEET, suicides due to exam stress have become distressingly common.



6. Substance Abuse and Internet Addiction

Exposure to addictive substances and overuse of smartphones, gaming, and social media also contributes to poor mental health. Isolation, poor sleep, and lack of real social interaction can deepen feelings of sadness and hopelessness.



7. Relationship Issues

As students grow into adolescence, many experience emotional challenges due to breakups, rejection, or unrequited love. Without guidance, such experiences can feel devastating and push students toward self-harm.

8. Urbanization and Migration

Many students from rural areas migrate to urban centers for education. The sudden shift in environment, lifestyle, and culture—combined with homesickness and financial constraints—can cause loneliness and depression.

Psychological and Social Impact

Student suicides leave a devastating impact on families and communities. The trauma of losing a child to suicide often leads to guilt, social stigma, and a breakdown of family structure. On a broader level, it signals a serious flaw in the education and mental health support systems.

Current Measures and Their Limitations



Government Initiatives

Manodarpan initiative by the Ministry of Education provides psychological support to students.

Counseling helplines like iCall, AASRA, and others are promoted. Some schools and colleges have started hiring trained counselors.

Legal Measures

Mental health is covered under the Mental Healthcare Act, 2017, which decriminalizes suicide attempts and mandates access to mental healthcare services.

However, these efforts are limited in reach, poorly implemented, and lack awareness at the grassroots level.



Solutions: A Multi-Layered Approach

1. Curriculum Reform

Reduce overemphasis on marks and exams.

Encourage creativity, critical thinking, and practical skills.

Introduce life skills, stress management, and emotional intelligence in school curricula.

2. Mental Health Support in Institutions

Every school and college should have access to trained mental health professionals.

Regular sessions on mental well-being should be mandatory.

Create a culture where seeking help is not seen as a weakness.

3. Parental Education

Conduct regular awareness workshops for parents on modern parenting.

Encourage open communication between parents and children.

4. Coaching Institute Regulation

Enforce stricter monitoring of coaching institutes, especially in cities like Kota.

Limit study hours, ensure recreational breaks, and provide mental health counselors.

Penalize institutes that ignore student welfare.



5. Peer Mentorship Programs

Implement buddy systems where senior students mentor juniors.

Encourage peer-to-peer counseling under supervision.

6. Use of Technology

Promote AI-based mental health apps and chatbots that students can use anonymously.

Launch national campaigns on platforms like YouTube, Instagram, and WhatsApp to break the stigma around mental health.

7. Helplines and Crisis Centers

Make 24x7 suicide prevention helplines more accessible and widely publicized.

Crisis intervention centers in each district should be established with trained professionals.

8. Career Guidance

Provide students with career counseling at regular intervals to explore different career paths suited to their interests and skills.

Highlight successful role models from diverse fields—not just engineers and doctors.

9. Community Engagement

Local NGOs, religious groups, and community centers should be encouraged to take up mental health awareness as a cause.

Grassroots campaigns in regional languages can reach students in rural and semi-urban areas more effectively.



Conclusion

Student suicides in India are not just statistics—they are stories of dreams cut short, of potential never realized, and of deep-rooted issues in our education and social systems. Addressing this issue requires collective action from policymakers, educators, parents, and society at large.

It's time to move beyond reactive sympathy and take proactive, systemic steps to ensure that every student in India feels safe, supported, and valued. No examination, career, or expectation is worth a life. The solution lies in empathy, reform, and commitment.





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Random 
Finance & Commerce Facts



**India's longest GST invoice ever
printed was over 28 feet long.**

*Rumor says it scrolled down like
Rapunzel's hair. That's some
serious itemizing.*

INDIAN PARENTS MOST COMMON FEARS HAVE ABOUT STUDYING IN THE USA

- Our Bureau

Mumbai - For Indian parents, sending their children to study in the US is both a moment of immense pride and a source of deep anxiety. According to the Open Doors 2023-24 report, over 331,602 Indian students are currently enrolled in US institutions, reaffirming America as a top study destination. Yet, this milestone often comes with a swirl of worries about finances, safety, and the emotional well-being of their children.

Here are the biggest fears Indian parents face when it comes to education in USA.



1. Financial Strain and Rising Costs

The hefty price tag of a US degree tops the list of parental concerns. Annual tuition averages around (₹18-20 lakh), with living costs pushing the total to (₹30-40 lakh). Since majority of the students depend on family support, parents often dip into savings or take on loans—leaving them worried about unsustainable debt and volatile exchange rates.

2. Safety in an Uncertain Climate

From gun violence to racial incidents, safety remains a persistent worry, expressed serious concerns about their child's security. With 70% of Indian students enrolled in urban campuses—where such risks can feel magnified—parents often struggle to balance opportunity with peace of mind.

3. Visa Woes and Career Uncertainty

Students is no longer a guarantee. Visa issuances dropped 38% in 2024, leaving many families anxious about wasted time, effort, and money. Even after graduation, only about 12% of Indian student's land H-1B visas annually, making long-term career prospects uncertain.

4. Cultural Drift and Isolation

Many parents fear their children will feel emotionally isolated or lose cultural connections. A 2024 study showed that 83% of Indian students reported homesickness, especially those in smaller US cities (where 30% of them study) with fewer cultural communities. For traditional families, the idea of their children adapting to unfamiliar lifestyles and values is particularly unsettling.

5. Academic Pressure and Mental Health

Lastly, the rigorous academic demands of US universities—especially in STEM fields, where 68% of Indian students are enrolled—bring their own set of challenges. Reports indicate 27% of international students struggle with mental health issues, and being far from family support only heightens these risks for many first-generation scholars.

6. Fear of Children Not Returning to India

Many parents hope their children will return and contribute to the family and country. US education often leads to permanent settlement, resulting in long-term separation from family. Elderly parents fear being left alone in their old age.

7. Influence of Western Lifestyle

Parents from conservative backgrounds worry about children being influenced by Western social norms. Exposure to drugs, alcohol, dating culture, or different moral standards. Fear that children may abandon Indian traditions and values.

8. Health & Medical Emergencies

The US has one of the costliest healthcare systems in the world. Even minor treatment can cost thousands of dollars. No immediate family support during illness or accidents. Parents fear whether their children will manage emergencies alone.

9. Loneliness & Lack of Support

Studying abroad can be isolating, especially in the first year. No family/friends network for emotional support. Difficulty adjusting to American social culture (small talk, networking, etc.). Parents worry this may lead to depression or social withdrawal.

10. Peer Pressure & Wrong Company

Parents fear children may fall into the wrong crowd. Getting distracted from academics. Involvement in risky behaviours. Especially for younger students, this is a major source of anxiety for parents.

11. Uncertainty About Quality & Recognition of Degrees

Parents want assurance that their huge investment will lead to good careers. Whether US degrees will be valued in India or other countries. If the chosen course aligns with job market demands.

12. Safety of Girls (Gender-Specific Concerns)

Parents sending daughters face extra anxiety over harassment or exploitation. Gender-based discrimination. Personal safety while traveling or living alone.

With the right preparation, parents can transform their anxiety into confidence—helping their children pursue the American dream while staying grounded and safe. For More Information, Call. Ms. Janvi Dedhia: 9930403190



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REASONS ONE SHOULD PURSUE AN MBA FOR A JOB

– Our Bureau

Mumbai – In today's competitive job market, higher education is more than just a stepping stone—it's often a crucial differentiator. Among postgraduate programs, the Master of Business Administration (MBA) remains one of the most sought-after qualifications worldwide. While the MBA has traditionally been associated with entrepreneurship and leadership, one of its strongest value propositions continues to be its ability to open doors to high-quality employment opportunities. Whether you're a fresh graduate, a mid-career professional, or someone considering a career switch, pursuing an MBA can significantly improve your employability.

This article explores the key reasons why pursuing an MBA can enhance your job prospects and why it remains a strategic investment for career growth.

2. Higher Salary Potential

An MBA is often associated with a significant increase in earning potential. According to global surveys conducted by organizations like GMAC (Graduate Management Admission Council), MBA graduates frequently see a salary bump ranging from 50% to 100% or more compared to their pre-MBA salaries.

This increase is due to the level of responsibility, decision-making authority, and strategic input expected from MBA graduates in the workplace. Employers view the MBA as a credential that certifies managerial competence and leadership potential.



1. Broader Career Opportunities

One of the most compelling reasons to pursue an MBA for job purposes is the access it provides to a wider range of career paths. Whether you are in engineering, humanities, science, or commerce, an MBA can act as a bridge to transition into roles in:

- Management
- Finance
- Marketing
- Operations
- Consulting
- Human resources
- Business development
- Supply chain and logistics
- Technology management



For individuals stuck in narrow career tracks or industries with limited growth, an MBA offers a way to pivot toward more dynamic and better-paying roles.

3. Strong Demand Across Industries

Despite changes in the global economy, MBA graduates remain in strong demand across industries. From multinational corporations to startups, companies seek professionals with a solid understanding of business fundamentals, strategic thinking, and leadership ability.

Sectors that consistently recruit MBAs include:

- Finance and Banking
- Consulting
- Technology
- Healthcare
- E-commerce
- Manufacturing
- Real Estate
- Public Sector and Government Services

This demand creates a favorable job market for MBA graduates, making the degree a reliable option for job-seekers.



4. Development of Market-Relevant Skills

MBA programs are designed to equip students with practical and in-demand skills that are directly applicable to the workplace. These include:

- Strategic thinking and problem-solving
- Financial modeling and data analysis
- Marketing and branding strategies
- Leadership and team management
- Business communication
- Negotiation and conflict resolution
- Project and operations management

These skills make MBA graduates "job-ready," increasing their chances of being hired and promoted quickly within organizations.

5. Enhanced Professional Network

One of the often-overlooked benefits of an MBA is the powerful alumni and peer network that students build. These connections can be instrumental in finding job opportunities, gaining referrals, and learning about new openings across industries.

Many job opportunities are never advertised and are filled through internal networks or recommendations. MBA alumni networks, industry seminars, campus recruitment drives, and guest lectures expose students to key players in the job market and often lead directly to employment.

What's an MBA and why should you do it?



6. Campus Placement and Recruitment Support

Top MBA schools often offer extensive placement services, including:

- Resume building workshops
- Interview coaching
- Networking events
- Corporate tie-ups for recruitment
- Internship programs that often convert to full-time offers

These career services can be a game-changer, especially for students who may not have strong personal networks or prior corporate exposure. The structured recruitment environment of a business school gives candidates a clear edge over others in the job market.

7. Career Switching Made Easier

Many professionals reach a point in their career where they feel stuck or unsatisfied. Switching industries or roles—say from engineering to finance, or from teaching to marketing—can be difficult without the right qualifications.

An MBA provides the credibility and knowledge base needed to make these transitions. Through elective courses, internships, live projects, and case studies, students can build the experience required to land a job in a new field.

8. Global Job Opportunities

For those interested in working abroad, an MBA—especially from a globally recognized institution—can be a gateway to international careers. Many MBA programs offer exchange opportunities, international consulting projects, or even dual-degree options that expose students to global markets.

Multinational companies often recruit MBA talent from campuses around the world. Whether it's working in Europe, the U.S., the Middle East, or Asia, an MBA can open global job avenues that would otherwise be hard to access.

9. Leadership and Managerial Roles

Most high-paying jobs require not just technical skills, but leadership capabilities. Companies look for professionals who can lead teams, manage projects, and align business objectives with market realities. An MBA focuses heavily on these competencies. Roles like product manager, business analyst, strategy consultant, and operations head often demand not just subject matter knowledge, but the ability to make decisions, inspire people, and think long-term. An MBA prepares candidates for these responsibilities.

10. Increased Confidence and Communication Skills

A crucial, though sometimes intangible, benefit of an MBA is the confidence and professionalism it instills. Group presentations, public speaking assignments, business simulations, and case competitions help students hone their:

- Verbal and written communication
- Negotiation and persuasion
- Conflict management
- Interpersonal and cross-cultural communication

These soft skills are increasingly valued in modern workplaces and often set MBA graduates apart in job interviews and team environments.

11. Credibility and Brand Recognition

Having an MBA from a reputed institution lends instant credibility to your resume. Recruiters often use educational qualifications to shortlist candidates, especially in competitive fields.

Business schools with strong brand names—such as Harvard, INSEAD, Wharton, IIMs, or London Business School—can open doors that might otherwise remain shut. Even regional schools with good industry connections provide a hiring edge in local markets.

12. Long-Term Career Growth

An MBA is not just about getting the first job after graduation. It sets the foundation for long-term career progression. Many CEOs, CFOs, COOs, and entrepreneurs began their journey with an MBA. Employers often fast-track MBA graduates into leadership development programs or assign them to high-impact projects, recognizing their potential to grow into future leaders. The MBA remains one of the most effective ways to future-proof one's career in an evolving business environment.

In a world where competition is fierce and job markets are rapidly changing, an MBA offers a strategic advantage. From improving your resume and expanding your network to increasing your salary and enabling career transitions, the benefits are both immediate and long-lasting. For individuals seeking to secure a high-quality job, grow professionally, and lead in the business world, an MBA is a worthwhile investment.

While it requires a significant commitment of time, money, and effort, the return on investment—especially in terms of job opportunities—is consistently high. For job-seekers serious about their professional growth, the MBA remains not just relevant but essential.

Random
Finance & Commerce Facts

Some Swiss banks have vaults that haven't been opened for 70+ years



No one knows what's inside, and legally, they can't open them unless someone claims ownership. Could be treasure. Could be socks.

MU'S CHEMISTRY DEPT GETS FIRST PRIZE IN SCI, TO RECEIVE ₹15L GRANT - Our Bureau

Mumbai : Mumbai University's chemistry department was awarded the first prize in the science category under UDRF and will be given a grant of Rs 15 lakh, followed by the National Centre for Nanoscience and Nanotechnology with a grant of Rs 7 lakh. Prizes under 7 categories were announced on MU's 169 th foundation day on Friday. UDRF awards were launched by MU and adopted by state govt.

In management, sub-campuses, model colleges and institutions, the first prize was awarded to Alkesh Dinesh Modi Institute of Finance and Management Education with a grant of Rs 10 lakh and the second to Garware Business and Development Institute with Rs 5 lakh. In interdisciplinary studies, geography department got first prize with Rs 10 lakh and department of music second with Rs 5 lakh.



INDIA'S FIRST CREATIVE TECH INSTITUTE OPENS IN MUMBAI, CLASSES START SEPT 26

- Our Bureau

Mumbai : India's first Indian Institute of Creative Technologies (IICT) was inaugurated in Mumbai on Friday by Information & Broadcasting Minister Ashwini Vaishnaw. The institute is built to be like the IITs and IIMs but focuses on the creative tech field — including animation, VFX, gaming, comics, and extended reality (XR).



**Indian Institute of
Creative Technology**

The first batch of 300 students will begin classes from September 26 at the NFDC campus on Pedder Road. The campus includes modern classrooms, media labs, post-production suites, and animation studios, creating a high-tech learning space.



Vaishnaw shared that major tech companies like Google, Meta, NVIDIA, Microsoft, Apple, Adobe, and WPP have helped design industry-based training programs. The government has spent ₹400 crore on building the institute.



He also said more IICT campuses are coming soon, with another one being built at Film City, Goregaon. A tie-up has already been signed with York University, and four more university collaborations are in the works.

At the same event, Chief Minister Devendra Fadnavis and Culture Minister Ashish Shelar launched the report of the World Audio Visual & Entertainment Summit (WAVES), which took place in May with 1 lakh visitors from over 100 countries. Fadnavis also announced a ₹150 crore fund to support the creative economy and WAVES.



Also opened was the Bharat Pavilion, a museum showing the history of India's entertainment industry, located at Gulshan Mahal. It is expected to become a major tourist attraction.



Fadnavis said, "IICT will become a world-class educational and cultural landmark in Mumbai."

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CWM PROGRAM STRUCTURE & EXAM OVERVIEW

Level	Content Highlights	Duration	Exam Format
Level 1	- Wealth Management Basics - Global Financial Systems - Investment & Risk Management - Legal & Tax Framework - Life Cycle & Wealth Transfer	50 hours (2-3 months)	• 2 hrs • 55 MCQs • 100 Marks • No Negative Marking
Level 2	- Equity & Alternative Investments - Real Estate Valuation - Behavioral Finance & Relationship Management - Advanced Portfolio & Tax Planning	40 hours (2-3 months)	• 3 hrs • 85 MCQs • 160 Marks • No Negative Marking

Contact Us

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ADDITIONAL DETAILS

Feature	Details
Exam Frequency	Monthly – Appear on demand
Eligibility	Basic Bachelor's degree required
Mode	Live (Online & Classroom Lectures)
Lecture Timing	Saturday & Sunday, 2:30 PM – 5:30 PM
Exam Centers	NISM, Pearson VUE
Mock Tests	Level-wise full mock exams
Flexible Learning	Recorded lectures + Mobile access
Faculty Support	24/7 access to expert guidance
Pathways	✓ Compulsory Pathway: No experience required; appear for both Level 1 and Level 2 exams. ✓ Experience Pathway: With 3+ years in finance, appear for only the Level 2 exam. ✓ Corporate Pathway: Corporate members get discounts, and exam level depends on work experience.

Where Can A CWM Get Placed?



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₹7–15 LPA



₹10–25 LPA



₹7–15 LPA



₹18–40 LPA



₹12–28 LPA



₹8–14 LPA



₹20–45 LPA



₹5–12 LPA

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