

NewsLetter

Amity Business School

January – June 2026
Volume 3–Issue 1



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Expert Talks and
Events

Industry Immersion

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Camp

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Biz Bridge

Ami Founder Files

Faculty Achievement

Visual Art Section

Alumni Corner

KEY HIGHLIGHTS

Amity Business School experienced an energetic and enriching quarter marked by meaningful academic and extracurricular engagements. The Amity Convocation celebrated the achievements and academic excellence of our graduates, while industrial visits offered students firsthand exposure to the workings of leading organizations. The Military Training Camp at Amity University Haryana provided a valuable platform for students to develop discipline, leadership, teamwork, and resilience. At the same time, the School's strong placement initiatives continued to open doors to promising career opportunities, with several reputed companies participating in the recruitment process. Beyond these major events, the quarter also encouraged students to engage with new ideas, develop professional competencies, and gain confidence through experiential learning. Seminars, industry interactions, and collaborative activities further strengthened the connection between academic concepts and real-world business practices. Together, these initiatives demonstrate Amity Business School's commitment to holistic learning—bringing classroom knowledge, practical exposure, professional development, and personal growth together to prepare students for a dynamic future. Through this integrated approach, the School continues to nurture future-ready professionals, innovative thinkers, responsible leaders, and confident contributors to the business world.

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Expert Talks and Events



Guest Lecture on “From Start-up vision to impact: What it really takes lead today” (Online)

Ms. Shalu Jha is the Co-Founder and Chief Operating Officer of PRandit Solution, a leading public relations firm shaping strategic communication for high-growth businesses across India. With over a decade of experience in the media and communication industry, she is recognised as a decisive and forward-thinking leader who blends creativity with strong business acumen. She is an alumna of the Goldman Sachs 10,000 Women Entrepreneurship Program at the Indian Institute of Management Bangalore (IIMB) and has been selected for prestigious programs, including Google for Startups' Level Up and AWS AccelerateHer.



Digital Pulse: Social Media Marketing & Analytics

The “Digital Pulse” workshop was organized by Amity Business School on 7 April 2026 with 75 participants, focusing on social media marketing, listening, monitoring, and analytics. Students explored tools like Hootsuite, Mailchimp, and Zoho Social while learning data-driven campaign strategies. The session enhanced their digital marketing, analytical, and campaign planning skills, preparing them for modern marketing careers.

Industry Expectations from Generation Z: Preparing the Future Workforce

The Guest Lecture on “Industry Expectations from Generation Z: Preparing the Future Workforce” was organized by the HR Club (Ek Jut), Amity Business School, on 28 March 2026 in online mode. The session was conducted by Ms. Vaishnavi Karnwal, HR – People Equation, Pune, who provided valuable insights into evolving workplace expectations and HR practices. The lecture focused on bridging the gap between academic learning and corporate requirements. Students gained practical understanding of employability skills, adaptability, digital readiness, workplace competencies, and continuous professional development.



Guest Lecture on Optimal Resource Utilization: Seizing Opportunities

The Guest Lecture on “Optimal Resource Utilization: How Students Can Take Up Opportunities and Build Connections Around Them” was organized by Amity Business School under the Alumni Club and EkJut-HR Club on 22 April 2026. The session featured Mr. Shohrab Alam, Founder & CEO, Kainosverse, and Ms. Apoorva Sahu, Co-founder & CMO, Kainosverse, who shared insights on entrepreneurship, networking, and career development. The speakers highlighted ways students can utilize academic resources, internships, innovation labs, alumni networks, and professional opportunities.





Budget 360: The Role Play, Roadmap, and The Quiz

The event “Budget 360: The Role Play, Roadmap, and The Quiz”, organized by Amity Business School on 10 February 2026, provided 100 MBA students with an interactive understanding of the Union Budget. Through role plays, policy simulations, analytical discussions, and quizzes, students explored revenue receipts, capital expenditure, fiscal deficit, public debt, and budgetary allocations.

The activities encouraged critical thinking, economic literacy, and policy awareness while connecting theoretical concepts with real-world governance. By taking on the roles of policymakers and stakeholders, students gained practical insights into resource allocation, policy trade-offs, and fiscal decision-making, making the learning experience engaging, participatory, and meaningful.

Investors Awareness Program for Girl Students

The Investors Awareness Program for Girl Students was organized on 19th and 20th January 2026 at the E Block Seminar Hall by Amity Business School and the Center of Excellence of Gender Studies, in collaboration with Mirae Asset Mutual Fund and CIEL. The program focused on enhancing financial literacy among girl students and creating awareness about early financial planning, saving, and investing. It introduced Mutual Funds and Systematic Investment Plans (SIPs) as accessible investment options and encouraged students to develop informed financial habits. The initiative aimed to build a future-ready generation of financially aware, confident, and independent young investors.



Empowering Bharat: Financial Inclusion and Fintech for Rural Transformation and Urban Growth.



The Two-Day International Conference on “Empowering Bharat: Financial Inclusion and FinTech for Rural Transformation and Urban Growth” was organized by Amity Business School on 22nd and 23rd January 2026 in hybrid mode.

The conference brought together academicians, policymakers, industry experts, researchers, and students on a common platform to exchange ideas and perspectives on the evolving financial landscape. Key discussions focused on financial inclusion, FinTech, digital banking, Artificial Intelligence, innovation, and sustainable economic growth.

The event provided valuable insights into how technology-driven financial solutions can bridge gaps between rural and urban communities, promote inclusive growth, and contribute to the vision of a more empowered and digitally connected Bharat.

Indriya - The Finance Club of Amity Business School Presents Workshop on Foundations of Stock Market Investing

The three-day "Foundations of Stock Market Investing" workshop, organized by Indriya – The Finance Club of Amity Business School in collaboration with SEBI, was held from 23–25 February 2026 at Amity University Chhattisgarh. The workshop introduced 70 postgraduate students and five faculty members to stock market fundamentals, SEBI, NSE, BSE, SENSEX, and NIFTY. Participants explored equity trading, delivery, intraday trading, F&O, technical analysis, and candlestick patterns. The final session focused on mutual funds, active and passive investment strategies, bonds, debt instruments, portfolio management, and risk awareness.



Farewell Day of UG Batch 2023–2026

The Farewell Day for the UG Batch 2023–2026 marked a memorable milestone in the academic journey of students at Amity University Raipur. The event celebrated their achievements, personal growth, friendships, and cherished memories created during their years at the university. It brought students, faculty, and the university community together to appreciate the graduating batch and their valuable contributions.

The occasion provided an opportunity to reflect on the students' dedication, perseverance, and accomplishments throughout their undergraduate journey. As they prepared to begin a new chapter, they were encouraged to embrace future opportunities with confidence, integrity, excellence, and responsibility. The celebration concluded with a message to carry forward Amity's values, remain connected to their roots, and strive to make meaningful contributions to society.



Convocation class of 2025

Amity University Chhattisgarh celebrated its Convocation Ceremony for the Class of 2025 with great pride and enthusiasm, marking a significant milestone in the academic journey of its graduating students.

The ceremony brought together distinguished dignitaries, faculty members, graduates, and proud families, including members of Amity Business School, to celebrate the achievements of the graduating batch. Students were felicitated for their academic excellence, dedication, and perseverance throughout their journey.

The event was filled with memorable moments, inspiring addresses, and the joy of celebrating a remarkable milestone. As graduates step into a new chapter, they carry forward the knowledge, values, confidence, and spirit of excellence gained at Amity to build a bright and meaningful future.



Advance Excel Workshop

The Advanced Excel Workshop was organized by Amity Business School from 16th to 18th March 2026 for MBA 2nd Semester students. Conducted in the ABS Building Computer Lab, the workshop aimed to strengthen students' practical skills in data management, analysis, and business analytics. Dr. Pratiksha Mishra, Assistant Professor, Amity University Chhattisgarh, delivered an insightful session on the practical applications of Advanced Excel in financial modeling, data analysis, and strategic decision-making. Students learned to organize and analyze large datasets, use advanced formulas, create Pivot Tables, dashboards, charts, and apply data validation and conditional formatting. The workshop also emphasized forecasting, scenario analysis, productivity enhancement, and effective data visualization. Overall, the session enhanced students' analytical and technical capabilities, improved decision-making skills, and strengthened their employability for careers in finance, marketing, research, consulting, and operations.

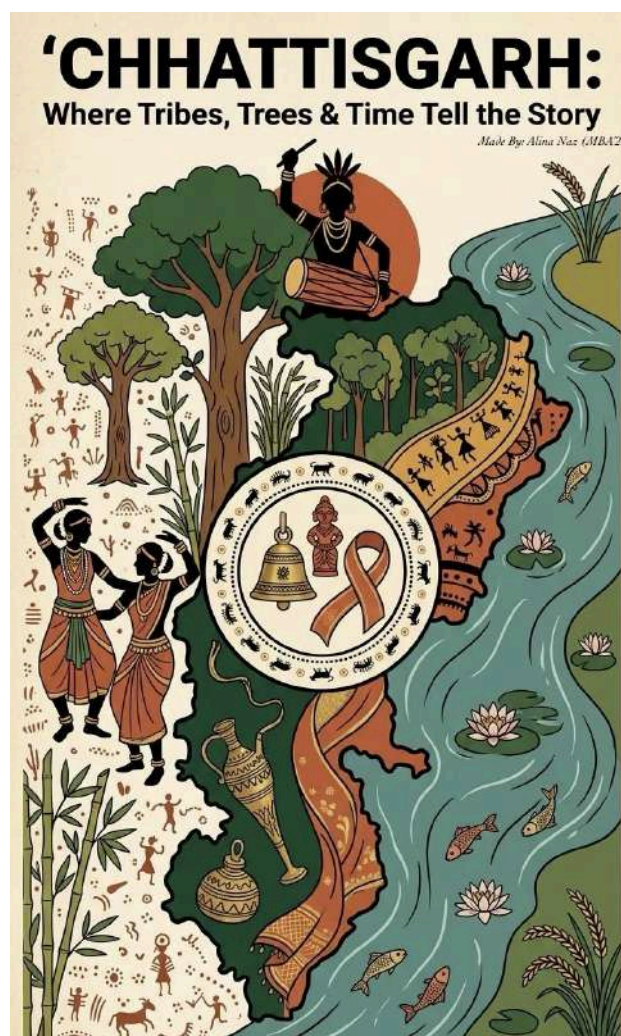
How to Pitch Yourself



E-Poster Making Competition

The E-Poster Making Competition on "Heritage of My State" was organized by the Yuva Tourism Club under Amity Business School on 31 March 2026.

The online competition encouraged students to creatively showcase their state's culture, traditions, monuments, and heritage. It promoted cultural awareness, creativity, and pride in India's diverse heritage. The event also enhanced students' digital design, research, and presentation skills.



The "How to Pitch Yourself" seminar was organized by Amity Business School in collaboration with CII-Yi on 12 March 2026 for MBA II students. Led by Mr. Manav Gupta, Founder and Trainer at Speak Yatra, the session focused on personal branding, effective communication, and professional self-presentation. Students learned how to identify their strengths, structure impactful personal pitches, communicate career aspirations, and create strong first impressions. Practical guidance on authenticity, body language, confidence, and content delivery helped participants prepare for interviews, networking, placements, and professional interactions.

Industry Immersion



Industrial/Educational Visit to Divine Earth Holistic Health and Organic Science Pvt. Ltd.

The industrial visit to Divine Earth Holistic Health and Organic Science Pvt. Ltd., organized for B.Com, B.Com (CS), and BA Economics Semester II students, provided practical exposure to organic food manufacturing and sustainable business practices. Students gained insights into certified organic raw materials, sustainable sourcing, cold pressing, natural drying, quality control, certification standards, and traceability. The visit also enhanced their understanding of supply chain management, regulatory compliance, cross-contamination prevention, and industry challenges such as limited shelf life and supply complexities. Students further developed awareness of industry trends and the growing demand for organic products.

Health Adda Farm: Learning Beyond the Classroom



Industrial Visit to Manorama Industries Limited

The Industrial Visit to Manorama Industries Limited, Birkoni, Chhattisgarh, was organized by Amity Business School, Amity University Chhattisgarh, on 14 March 2026 for MBA-II and BBA-IV Semester students. The visit provided practical exposure to the FMCG and food processing industry, helping students connect classroom concepts with real-world operations. Students learned about the processing of natural raw materials into specialty fats and oils and observed key functions such as procurement, production, quality control, packaging, and supply chain management. They also gained insights into the use of plant-based ingredients in bakery, chocolate, confectionery, and personal care products.



The Industrial/Educational Visit to Health Adda Farm, organized by Amity Business School on 25 February 2025, provided BBA, B.Com, and BA Economics students with practical exposure to agribusiness and organic food production. Students observed farming operations, supply chain processes, farm-to-market logistics, product quality, branding, packaging, and consumer interaction. The visit also introduced students to agri-tourism and experiential marketing, demonstrating how agriculture can create additional business value. Through direct industry exposure, the event successfully bridged theoretical learning with practical applications, enhanced industry awareness, and encouraged students to explore career and entrepreneurship opportunities in agriculture, rural marketing, and allied sectors.

Social Outreach

Happy Steps -Special Olympics Bharat (Event at Akansha Lions Institute of Learning and Empowerment)

The “Happy Steps – Special Olympics Bharat” social outreach activity was organized by Amity Business School on 11 February 2026 at the Akansha Lions Institute of Learning and Empowerment. The initiative was designed to encourage inclusion, empathy, social responsibility, and meaningful community engagement among MBA Semester-II students.

The activity provided students with an opportunity to interact and engage with specially abled children through a variety of inclusive games, collaborative art and craft sessions, and team-based activities. These interactions created a positive and welcoming environment where students and children could participate together, share experiences, and build meaningful connections beyond social and physical differences.

The programme focused on developing a deeper understanding of inclusivity, equality, empathy, and sensitivity. Through direct interaction, MBA students gained practical insights into the importance of respectful communication, patience, teamwork, emotional intelligence, and inclusive leadership. The activities also helped students understand how organizations and future managers can contribute towards creating more inclusive workplaces and communities.



Financial Literacy and Digital Awareness Programme for Support Staff of AUC

The Financial Literacy and Digital Awareness Programme for Support Staff of AUC, organized by Amity Business School on 18 February 2026, was conducted with the objective of strengthening the financial knowledge and digital awareness of the university's support staff. The initiative focused on equipping participants with practical knowledge that could help them make informed financial decisions, manage their resources effectively, and confidently navigate an increasingly digital environment.

The session was led by Mr. Ujjwal Sharma, who provided valuable insights into essential aspects of personal financial management and responsible digital usage. The programme covered practical topics such as saving and budgeting, digital payments, online banking, financial planning, cyber fraud, and online safety. The discussion was designed to be simple, practical, and relevant to the participants' everyday financial and digital experiences.

A significant focus of the programme was on developing awareness about safe and responsible digital financial practices. Participants were introduced to common forms of cyber fraud and were guided on the importance of protecting personal and financial information while using online banking platforms, mobile applications, and digital payment systems. The session highlighted the need for vigilance when dealing with unknown links, messages, calls, and suspicious online transactions.

The programme also emphasized the importance of financial planning and disciplined money management. Participants were encouraged to develop healthy financial habits, including regular savings, effective budgeting, responsible spending, and planning for future needs.

Military Training Camp



Military Training Camp Military Training Camp, Manesar, Gurugram: Building Leaders Beyond the Classroom

The week-long Military Training Camp, held from 5th to 11th January 2026 at Manesar, Gurugram, was organized by Amity Business School for 38 MBA students. The camp was designed to provide students with an immersive experiential learning environment focused on developing discipline, physical endurance, teamwork, leadership, strategic thinking, confidence, and resilience.

Throughout the camp, students participated in a diverse range of challenging activities, including cross-country runs, military drills, obstacle courses, bridge crossing, skydiving, precision shooting, and tug-of-war. These activities tested not only their physical strength and stamina but also their mental resilience, courage, concentration, and ability to perform under pressure. Students were encouraged to step beyond their comfort zones and face challenges with determination and confidence.

The camp also provided valuable exposure to military protocols, command structures, communication practices, leadership principles, and tactical approaches. Students experienced the importance of following instructions, maintaining discipline, taking responsibility, and working efficiently within a structured team. The activities demonstrated how effective communication, coordination, and trust can significantly contribute to achieving common goals.

Leadership development was an important component of the camp. Students were given opportunities to take initiative, coordinate teams, make quick decisions, and manage challenging situations. These experiences helped them understand that effective leadership involves not only guiding others but also taking responsibility, motivating teammates, remaining calm under pressure, and leading by example.

The camp further strengthened camaraderie and team spirit among participants. Facing demanding tasks together encouraged students to support one another, recognize individual strengths, and work collectively toward success. The shared experiences helped develop valuable qualities such as adaptability, problem-solving, perseverance, time management, and emotional resilience.

Students also demonstrated their talents through various competitive activities. Manisha secured the second position in the debate competition, showcasing her confidence, communication skills, and ability to articulate ideas effectively. Parikshit Singh received the Company Commander Special Award in recognition of his outstanding performance and contribution during the camp.

The experience also highlighted the strong connection between military leadership and corporate management. Qualities such as accountability, teamwork, strategic decision-making, communication, crisis management, and perseverance are equally important in the professional world. For MBA students, the camp offered a practical perspective on how these competencies can contribute to effective leadership and organizational success.

Overall, the Military Training Camp at Manesar was a memorable and transformative experience. It went beyond traditional classroom learning and provided students with valuable lessons in discipline, courage, leadership, teamwork, and resilience. The camp strengthened bonds among participants while helping them become more confident, responsible, adaptable, and prepared to face challenges in both their personal and professional journeys.

The Thought Forum

The Rise of FinTech in the Banking Sector

MD HUSSAIN RIZVI

MBA-3rd Semester (2025-2027)

Amity Business School

Amity University Chhattisgarh



Introduction:

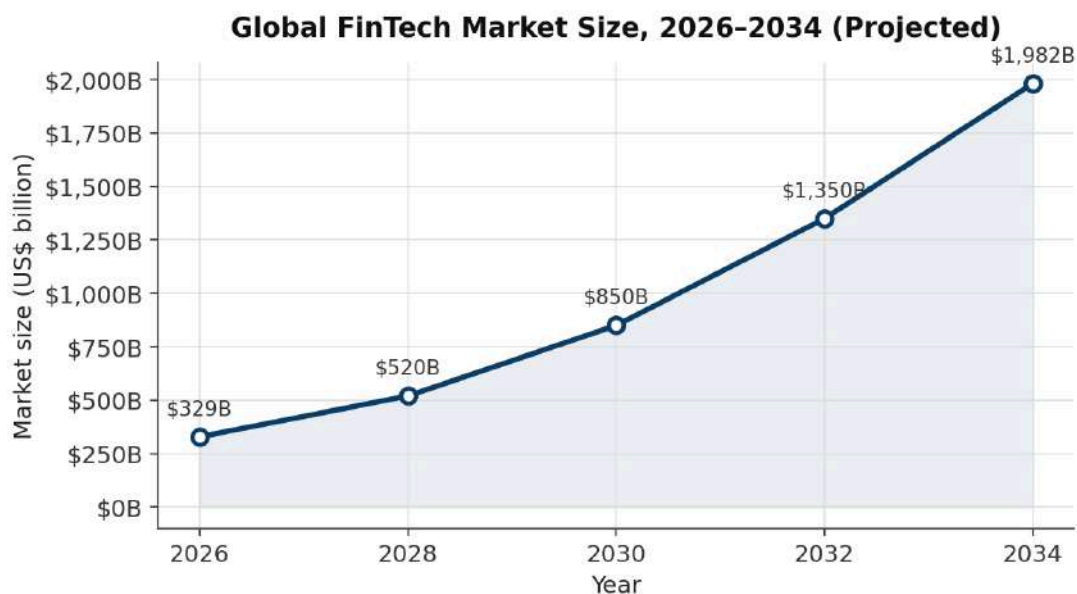
Banking has spent the last decade absorbing a wave of technological change that began at the margins of the financial system and has now moved to its centre. What started as a story of disruption — nimble start-ups picking off payments, remittances, and consumer lending from slow-moving incumbents — has matured into a story of convergence. Banks, regulators, and FinTech firms are no longer adversaries competing for the same customer; increasingly, they are co-authors of the same product, connected through application programming interfaces (APIs), shared data rails, and embedded-finance partnerships.

This review takes stock of where that convergence stands in 2026. It looks at the scale of the global and Indian FinTech markets, the specific technologies driving change — artificial intelligence (AI), real-time payments, and open banking — the regulatory scaffolding that has enabled (and occasionally slowed) this growth, and the risks that accompany it. A simple conceptual model is offered at the end to organise these moving parts into a single picture suitable for classroom or boardroom discussion.

The Global Fintech Market

Global FinTech revenue is on a steep upward path. Industry estimates place the market at roughly US\$329 billion in 2026, expanding at a compound annual growth rate (CAGR) of just over 25% to approach the US\$2 trillion mark by 2034 (Table 1). Growth is no longer concentrated in a handful of Silicon Valley-style challengers; it is increasingly infrastructural, embedded quietly inside banks, retailers, and telecom apps rather than sold as a stand-alone product.

Figure 1. Global FinTech market size, 2026–2034 (projected).



Source: Market Data Forecast (2026), CAGR 25.18% (2026–2034)

Three structural shifts explain this trajectory. First, real-time payment rails — Brazil's Pix, India's Unified Payments Interface (UPI), and the United States' FedNow — have made instant settlement the default expectation rather than a premium feature; Pix alone processed close to 300 million transactions on Black Friday 2025.

Second, e-wallets and QR-based payments now account for a large share of global retail transactions, led by adoption in Asia and Latin America. Third, capital is consolidating: funding has become more selective since the 2023 “funding winter,” with later-stage, profitable FinTechs capturing a disproportionate share of new investment, while weaker business models are being weeded out through consolidation and, in some markets, initial public offerings.

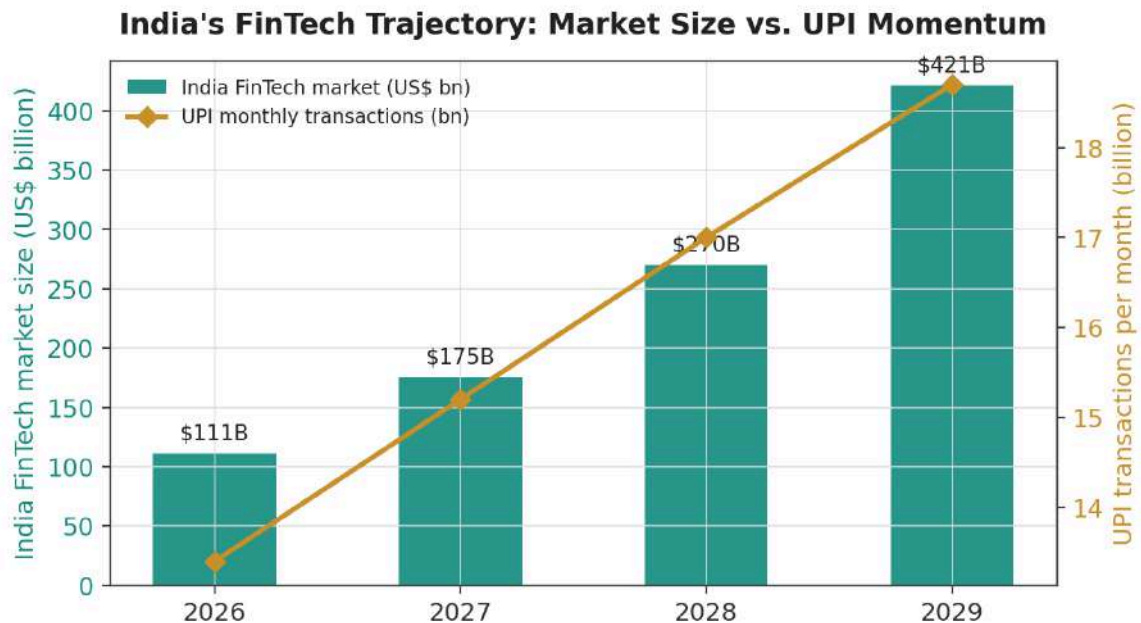
Table 1. Selected global FinTech growth indicators, 2026.

Segment/Metric	2026 Value	Outlook	Source
Global FinTech market size	US\$328.66 bn	US\$1,982 bn by 2034 (25.18% CAGR)	Market Data Forecast, 2026
Global finance outsourcing market	US\$193.91 bn	US\$342.19 bn by 2035	Fintech statistics compilation, 2026
Retail transactions via e-wallets	~40%+ of global retail txns	Rising with QR adoption in emerging markets	Bank for International Settlements
India UPI volume (single month)	16.73 bn transactions (Dec)	Structurally rising with digital rails	NPCI, 2026

INDIA: The World's Third Largest FinTech Ecosystem

India offers the clearest illustration of how public digital infrastructure can accelerate private FinTech growth. The Indian FinTech industry is currently valued at roughly US\$111 billion and is projected to reach US\$421 billion by 2029, placing India third globally in ecosystem size, behind only the United States and China. Some market forecasts are considerably more bullish still, projecting the domestic FinTech market could multiply several-fold by the early 2030s as digital lending, insurtech, and wealthtech scale alongside payments.

Figure 2. India FinTech market size against UPI transaction momentum, 2026–2029 (IBEF and NPCI data; post-2026 UPI figures are trend projections).



Source: IBEF (2026); NPCI UPI Product Statistics, Feb 2026. UPI figures beyond 2026 are trend projections.

The engine behind this growth is India's layered public digital infrastructure — UPI for real-time payments, Aadhaar-based e-KYC for onboarding, and the Account Aggregator framework for consent-based data sharing. In February 2026 alone, UPI processed 13.4 billion transactions worth approximately ₹19.78 lakh crore, a monthly figure that on some comparisons exceeds combined card transaction values in the United States and European Union. This infrastructure has lowered the cost of customer acquisition and underwriting enough that fintech-enabled non-banking financial companies (NBFCs) now originate record volumes of small-ticket personal and MSME loans that would have been commercially unviable for a traditional branch-based model.

Segment-wise, payments remain the largest vertical, capturing roughly 39% of India's FinTech market value in 2026, followed by digital lending, insurtech, and wealthtech. Neobanking is the fastest-growing sub-segment on a percentage basis, expected to expand at close to 20% CAGR through 2031 as app-only, multi-bank UPI experiences deepen retention among digitally native customers. Capital markets have taken note: India's FinTech sector raised more than US\$2.2 billion across over 100 funding rounds in the first half of 2026 alone — its strongest half-year performance since 2023 — with late-stage firms absorbing the bulk of that capital and two FinTech IPOs completed in the same period.

Regulation: Enabler and Constraint

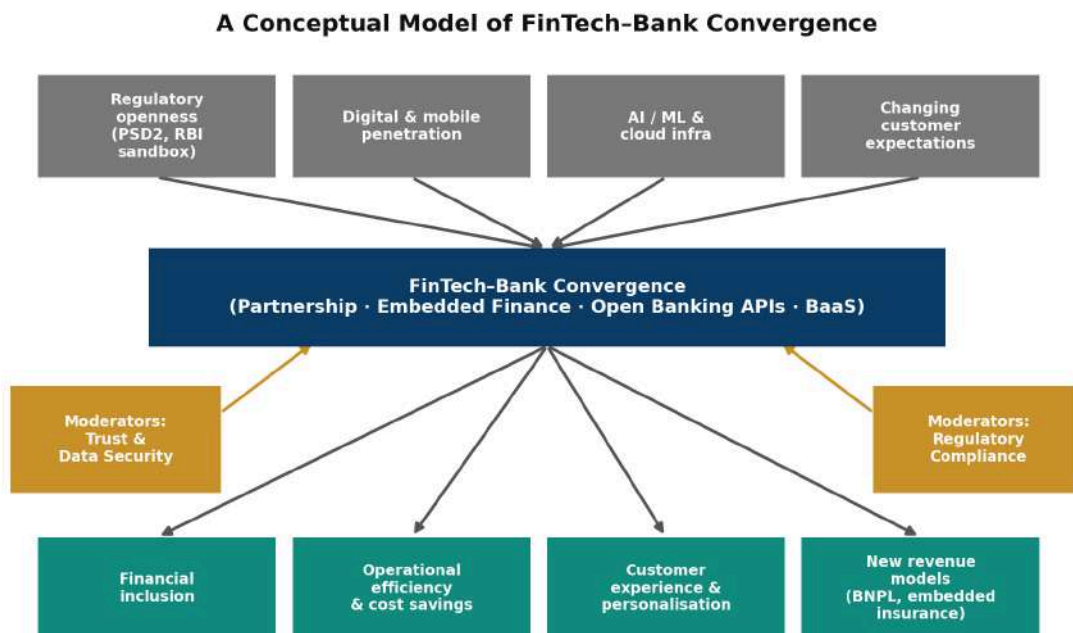
Regulation has been a double-edged influence on FinTech's rise. On one hand, regulatory sandboxes run by the Reserve Bank of India and comparable bodies elsewhere have allowed controlled experimentation with new business models before full-scale licensing, and open banking mandates like PSD2 have deliberately engineered competition into markets long dominated by incumbents. On the other hand, tightening risk-retention norms and disclosure requirements for digital lenders have raised compliance costs in some markets, nudging lenders toward co-lending arrangements with banks rather than fully independent balance-sheet lending. India's banking system itself enters this period from a position of relative strength: Moody's projected a stable outlook for Indian banks in February 2026, citing 6.4% projected GDP growth for FY27 and system-wide non-performing assets expected to hold at a low 2–2.5%, which gives banks more capacity to absorb the cost of technology partnerships and platform investment.

A Conceptual Model of Fin-Tech Bank Convergence

The trends above can be organised into a simple antecedent-mechanism-outcome framework, summarised in Figure 4. Four antecedent conditions — regulatory openness, digital and mobile penetration, AI/ML and cloud infrastructure, and shifting customer expectations — jointly drive the central mechanism of convergence: banks and FinTechs increasingly operate through shared rails (partnerships, embedded finance, open banking APIs, and BaaS arrangements) rather than as separate, competing value chains. This convergence is moderated on one side by trust and data-security concerns, which can slow adoption if breached or mishandled, and on the other by the pace and clarity of regulatory compliance requirements, which can accelerate or constrain how quickly new products reach market. The model's outcomes — financial inclusion, operational efficiency, improved customer experience, and new revenue models such as buy-now-pay-later and embedded insurance — are the metrics against which the success of any individual bank-FinTech partnership should ultimately be judged.

perationalised them at scale is where competitive advantage will concentrate.

Figure 3. A conceptual model of FinTech-Bank convergence (author's synthesis, informed by TAM/UTAUT and open-banking literature)



Author's own conceptual synthesis, informed by TAM/UTAUT and open-banking literature (2026).

OUTLOOK

The direction of travel is unambiguous: FinTech is no longer an external challenger to banking but an operating layer within it. Banks that treat AI, embedded finance, and open APIs as bolt-on features are likely to cede ground to those that redesign core processes — onboarding, underwriting, servicing, and fraud detection — around them. For markets like India, where public digital infrastructure has already done much of the heavy lifting on financial inclusion, the next phase of growth is likely to come from deepening product sophistication — credit, insurance, and wealth products layered onto an already near-universal payments base — rather than from further expanding basic access alone. For newsletter readers tracking this space, the metric worth watching closely over the next few quarters is not adoption headlines but production-scale deployment: the gap between banks that have piloted AI and FinTech partnerships and those that have actually o



The New Geography of Business: Why Location Matters Again

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Globalization used to claim that location would lose its weight. Firms could place factories, choose suppliers, and sell into markets based on “efficiency”. Borders and long routes would not matter much. That idea guided plans for years. Then reality changed. The promise now looks shaky. In day-to-day business, the simple fact returns: your base matters. Where your suppliers are placed still matters.

UNCTAD’s latest Trade and Development Review says politics between states is adding friction. It also points to industrial support plans and fresh technology. Together, these forces are changing global value chains. Firms are pushed to rethink who they buy from and where they make goods. More work is being placed nearer to the biggest customer areas. About two out of three dollars of world trade move through value chains. Those chains are changing fast.

The drivers are geopolitical stress, industrial plans, and new tools. It can feel like the whole system is moving in a direction that is harder to predict.

McKinsey’s 2026 report gives more specifics. Trade links are shifting for advanced economies and for China too. Countries are turning away from partners that are far away. They often choose routes that seem steadier. They also pick partners that match better on major policy points. The report notes a change from 2017 to 2025. For the United States, geopolitical distance dropped by about 12.7%. For China, it fell by about 11.2%. For the European Union, the fall was around 9.6%.

There is also a visible change in where manufacturing work happens. Southeast Asia is taking on more tasks than before. Roles that once belonged mainly to big hubs are moving there. India is gaining too, but in certain product areas. The report calls out electronics and items that need special skills.

On phones, the shift is easy to spot. In 2025, the US bought about \$15 billion more from India. At the same time, purchases from China fell by about \$18 billion. The old plan was one long chain. It was meant to ship goods fast through many places. After that, the chain starts to break apart. It becomes smaller groups that are closer together. Money plays a role, but so does politics. Also, spreading risk is not cost free. Companies might add more suppliers, set up extra lines, or place sites nearer to buyers. But each choice brings new expenses.

IMF work shows that variety can help firms deal with trade shocks. It can cushion the impact and speed up recovery. Still, extra safety comes with a price: lower efficiency. When companies spread work across more places, they often give up savings from running one or two places at high scale and with deep know-how. The IMF finds that supply-chain diversification can improve resilience but comes with an efficiency cost.

On a large scale, that hit is big. The World Economic Forum says geoeconomic split-ups cost the world economy about \$213 billion to \$307 billion each year. The same report adds that global inflation rises by around 0.2 to 0.3 points. It also estimates that countries outside the major geopolitical blocs could face a 10.7% hit to GDP growth, compared with 6.4% globally. No one calls it a “tax,” but it acts like one. It shows up in many deals and markets.

Taken together, these points suggest a shift in how business works. Old management models often assume location choices depend on wages and transport. That is not the full picture anymore. A plant in the wrong place can become more than a cost problem. If ties between countries break or export rules tighten, the risk grows.

Supply chain choices have moved. They used to be mostly an operations issue. Now they reach the top level of the firm. They also show up in talks involving trade and foreign policy.

For firms, this is not just about “doing both.” They often pull against each other. Leaders have to pick the mix and accept that one will cost something in the other. For countries, the change looks like trade that is slower and more expensive. It may still be global, but it is not the smooth, friction-free model people hoped for. For places such as Southeast Asia and India, the shift could open space for firms to move operations. Money and factory work may go looking for a new base. Global trade exceeded \$35 trillion in 2025, showing that trade remains deeply global even as its structure changes.

Business geography has not vanished. It is back in a different form. Instead of geology, it shows up as geopolitics. For students and future managers, the point is not that globalisation failed. It simply grew into something harder to read. It is more tied to each region and does not follow a simple script.

Companies that do well in the next ten years will probably not be those that stall or wait. They will be the ones that plan around location again. They will build room to move into their supply routes now instead of scrambling later. Learning this new layout is no longer optional. It is quickly becoming the first part of any serious business plan.

Buy, Boycott, or Believe? How War Changes Consumer Brand Loyalty

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A conflict may begin on the battlefield, but its consequences can quickly reach the shopping cart. Today, geopolitical conflicts are influencing not only markets and supply chains, but also how consumers perceive and choose brands.

The Israel–Gaza conflict offers a striking example. Brands such as McDonald’s, Starbucks, Coca-Cola and PepsiCo faced boycott campaigns in several markets because consumers associated them with the United States and, by extension, political positions surrounding the conflict.

Reuters reported that Western beverage brands experienced a 7% sales decline across the Middle East in the first half of 2024, while local alternatives gained momentum.

McDonald’s also experienced the impact of boycotts, although the company clarified that the actions of its Israeli franchisee were independent of the global corporation. By 2025, McDonald’s reported that its Middle East business was showing signs of recovery after the previous year’s boycott-related pressure.

The lesson for marketers is significant: brand loyalty is no longer based only on product quality, price or convenience. Consumers increasingly consider what a brand represents.

“The art of marketing is the art of brand building.” — Philip Kotler

However, political sentiment alone may not create permanent loyalty. If consumers switch to local alternatives, those brands must still deliver quality, value and trust to retain them.

In today’s polarised world, marketers therefore face a new question:

Will consumers simply buy your product—or will they believe in what your brand represents?

For businesses, this means that geopolitical awareness is becoming an important part of brand strategy. A brand may not be involved in a conflict, yet it can still become part of the conversation. In an era of social media, consumers can turn their purchasing decisions into statements of identity, values and solidarity.

For marketers, understanding these emotions and responding with sensitivity, transparency and consistency can be just as important as selling the product itself.

Turn AI Panic into Progress With a Simple Daily Habit

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AI anxiety is real, but the workplace data tells a more nuanced story.

Every morning, professionals encounter headlines suggesting that AI is taking over and that layoffs are coming. At the same time, the technology can complete hours of dull, administrative work in seconds. The problem, therefore, may not be AI itself, but the noise and uncertainty surrounding it.

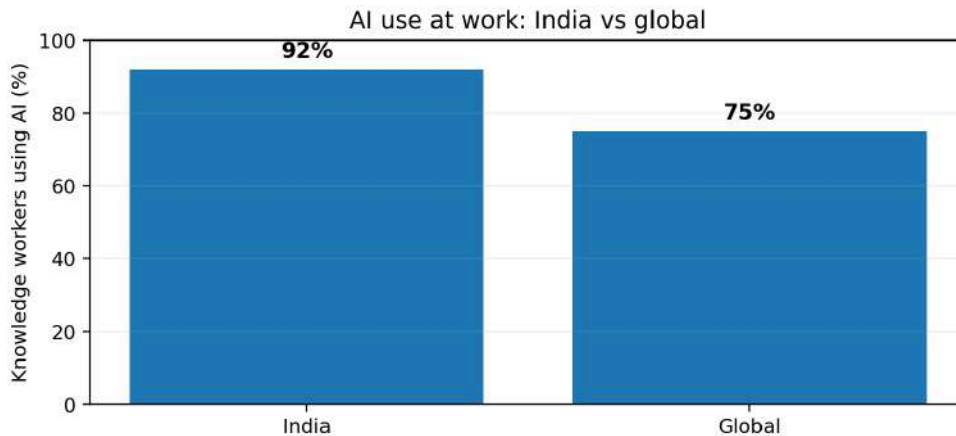
92% of Indian knowledge workers use AI at work, compared with 75% globally.

The “Tomorrow Trap”

A big part of this stress comes from social media. One post warns that if you do not use a particular AI tool, you will become obsolete; the next promotes a masterclass promising to help you “survive” the new economy. This constant stream of urgency can turn a useful technology into a source of insecurity.

This creates what we can call the “tomorrow trap.” Afraid of falling behind, people try to learn everything at once: a text generator, a video maker, an AI finance tool and several other platforms in the same week. The result can be shallow familiarity rather than a useful workplace skill. Worrying about every tool we might need tomorrow can also distract us from doing today’s work well.

Figure 1. AI use at work among knowledge workers. Source: Microsoft & LinkedIn, 2024 Work Trend Index.



The 15-Minute Solution

The best way to beat the fear is not to run faster and try to learn everything. It is to slow down and start small.

1. PICK ONE TASK

Choose one boring, repetitive task from your actual routine.

2. PRACTISE FOR 15 MINUTES

Use an AI tool to improve, simplify or complete part of that task.

3. REPEAT DAILY

Solve one real problem at a time and build confidence through repetition.

ONE TASK • 15 MINUTES • EVERY DAY

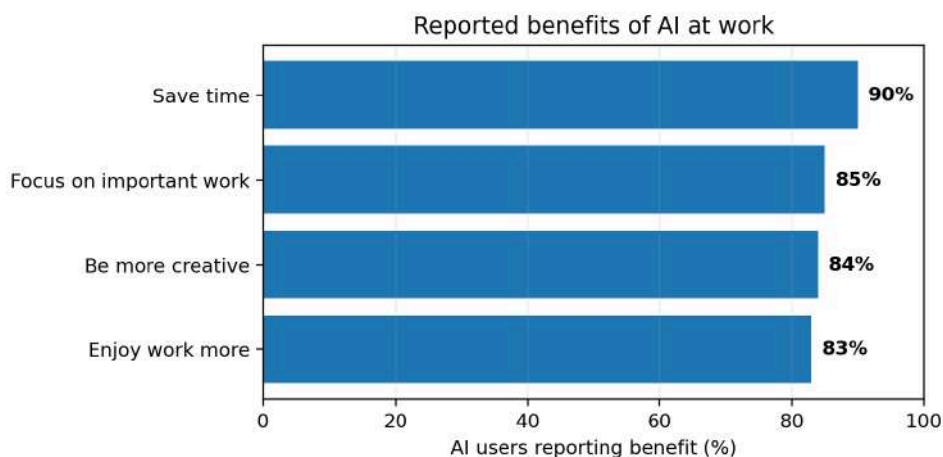
For example, the task might be drafting standard emails, writing a short Python script to clean messy data, or summarising a long report. Fifteen focused minutes is enough to begin experimenting without becoming overwhelmed.

What the Evidence Says

The case for using AI at work is not simply about fear of replacement. Microsoft and LinkedIn's 2024 Work Trend Index, based on research involving 31,000 people across 31 countries, found that 75% of knowledge workers use AI at work. Among AI users, 90% said it helps them save time, 85% said it helps them focus on important work, 84% said it helps them be more creative, and 83% said it helps them enjoy work more.

Figure 2. Reported benefits among AI users at work. Source: Microsoft & LinkedIn, 2024 Work Trend Index.

The Real Takeaway



AI is changing the tasks people perform, rather than offering a simple story of humans versus machines. Professionals who learn to work effectively with AI, while strengthening domain knowledge and human skills such as creativity, adaptability and problem-solving, will be better positioned to respond to workplace change.

The goal is not to become an AI expert overnight. It is to become AI-capable in your own field. Instead of trying to master every new tool, choose one real problem and practise solving it a little better each day.

Don't try to learn every AI tool. Learn to solve one real problem better every day.

Biz Bridge

CA HARSHDEEP SINGH GUMBER



"Reflecting on the vibrant academic environment at Amity University Chhattisgarh, the sprawling campus offers remarkable, foundational support for student initiatives and diverse professional verticals. This proactive backing from management is a crucial asset for long-term career building. The student body itself actively contributes to an atmosphere of excellence, demonstrating a highly attentive and observant nature. This collective eagerness to learn at a profoundly high level empowers students to confidently set and achieve ambitious targets. Emphasizing the immense value of experiential learning, the importance of robust industry-academia interaction cannot be overstated. Direct, hands-on insights from experts and regular industry visits provide invaluable, real-world exposure that broadens horizons and opens minds far beyond traditional textbooks. This practical engagement teaches not just the right steps to take, but critically, what not to

do—equipping students with a distinct competitive advantage over their peers. Furthermore, staying exceptionally agile and proactive with technology is highlighted as an essential strategy for long-term career growth and achieving broader objectives. Whether navigating management roles, running a business, or excelling in a corporate job, adopting the right technology at the right time is paramount. It makes complex processes significantly more efficient and easier to manage, marking it as a vital trend that every aspiring professional must embrace. Above all, ultimate success is built on the foundational pillars of unyielding persistence, resilience, and deep patience. The guiding philosophy shared was to never quit and to commit to daily hard work without the immediate expectation of a reward. By maintaining this steadfast consistency and trusting the process, professionals simply need to wait for that single, defining moment or chance—knowing that when it arrives, it has the power to completely transform their journey."



Ami Founder Files



FROM CLASSROOM TO VENTURE: THE KAINOSVERSE JOURNEY

IN CONVERSATION WITH
MD. SHOHRAB ALAM & APPORVA SAHU

Co-founders, Kainosverse

What begins as a classroom idea can often evolve into a journey of experimentation, execution, and discovery. For Md. Shohrab Alam and Apporva Sahu, their entrepreneurial journey with Kainosverse reflects this transition from management education to venture building.

In an interaction with the newsletter team, the student entrepreneurs shared their perspectives on building Kainosverse, the challenges encountered along the way, and the role of academic and industry exposure in shaping their entrepreneurial thinking.

From Learning to Doing

Their academic journey provided exposure to business competitions, industry interactions, networking, and collaborative learning. These experiences helped them develop competencies in leadership, communication, problem-solving, and decision-making—capabilities that later became relevant while working on their venture.

Applying Management Concepts

Building Kainosverse provided an opportunity to take management concepts beyond the classroom. Areas such as marketing, business development, team management, and entrepreneurial strategy became practical considerations rather than merely academic concepts.

The founders describe the entrepreneurial process as one of continuous learning, where ideas evolve through experimentation, feedback, and real-world challenges.

Lessons from the Journey

Their experience highlights an important dimension of entrepreneurship: the transition from knowing to doing. Academic knowledge can provide the foundation, but entrepreneurial capability develops through initiative, experimentation, resilience, and the willingness to learn from uncertainty.

For the two student founders, Kainosverse represents more than a venture—it is an ongoing learning experience that has enabled them to apply management knowledge, explore opportunities, and develop as young entrepreneurs.

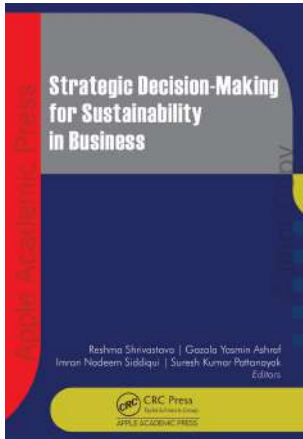
Looking Ahead

As they continue their entrepreneurial journey, Alam and Sahu seek to build on these experiences and explore new opportunities for innovation and growth.

Their journey offers a simple takeaway for aspiring student entrepreneurs: start with an idea, test it in the real world, learn continuously, and let the journey shape the venture.

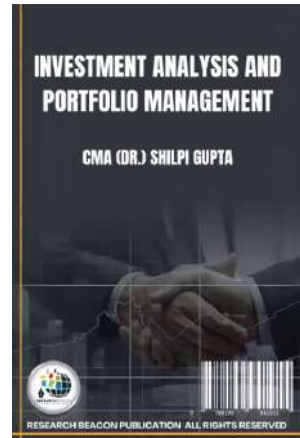
Faculty Achievment

Books Published by



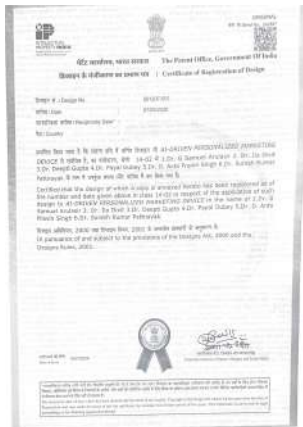
**DR. GAZALA YASMIN
ASHRAF AND DR.
SURESH KUMAR
PATTANAYAK**

Strategic Decision-Making for Sustainability in Business, co-edited by Dr. Gazala Yasmin Ashraf and Dr. Suresh Kumar Pattanayak, explores actionable strategies for embedding sustainability into core corporate practices.



CMA DR. SHILPI GUPTA

Investment Analysis and Portfolio Management, authored by CMA (Dr.) Shilpi Gupta, delivers a thorough guide to investment evaluation and portfolio optimization strategies. It offers essential insights for finance professionals and academic scholars alike.



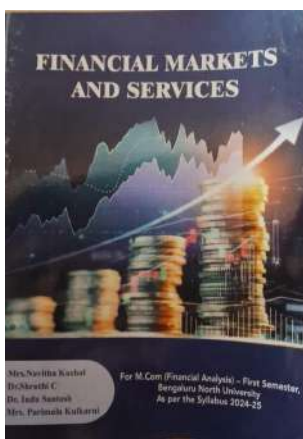
**DR. SURESH KUMAR
PATTANAYAK AND
DR. PAYAL DUBEY**

The design for the AI-Driven Personalized Marketing Device has been officially registered with The Patent Office, Government of India, co-created by a team including Dr. Suresh Kumar Pattanayak and Dr. Payal Dubey.



DR. ANNAPURNA METTA

Dr. Annapurna Metta of Amity University, Raipur, Chhattisgarh, received an NPTEL Certificate of Appreciation as an Active SPOC for the Jan-Apr 2026 semester. The recognition highlights her instrumental role as brand ambassador in facilitating the SWAYAM-NPTEL Local Chapter at the institution.



DR. INDU SANTOSH

Financial Markets and Services, authored by Dr. Indu Santosh, tailored for M.Com (Financial Analysis) students at Bengaluru North University. It provides a practical overview of contemporary financial systems and institutions.



Successfully completed the Executive Post Graduate Certificate Programme in Operations Management from Indian Institute of Management (IIM) Ranchi through the blended learning mode.



**DR. SHIVANI
GURU**

Principles of Management, authored by Dr. Shivani Guru provides a comprehensive foundational guide to core managerial concepts and business practices.

Visual Art Section



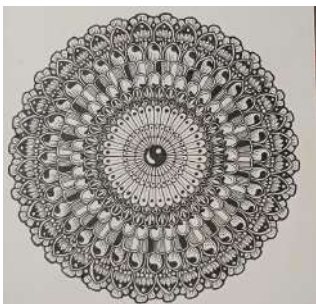
ANANDITA PAUL

A graceful fusion of intricate patterns, cultural heritage, and artistic expression.



MAMTA MISHRA

A detailed geometric mandala reflecting balance, symmetry, and mindful creativity.



RIZA KAUSAR

Layer upon layer of delicate patterns creating a mesmerizing expression of patience and precision.



PARI RATHI

Vibrant abstract painting of a peacock with colorful geometric patterns.



CHANDAN KHATRI

A vibrant portrayal of Krishna, blending devotion, culture, and artistic imagination.



ANSHIKA SINGH

Birds and blooming flowers come together in a delicate celebration of life and nature.



GANDHI YADAV

An expressive artwork symbolizing the passage of time, nature, and the beauty of transformation.



JANVI PATEL

A framed monochrome artwork depicting Lord Shiva with his trident (Trishul).



MOHINI SAHU

Colorful painting of Radha and Krishna.

Alumni Corner



SHEFALI SHARMA

MBA Batch 2024-26

Company Name – The Citco Group Limited

Current Designation – Market Risk Analyst

Location – Hyderabad

Looking back at my time at Amity University Chhattisgarh, I can honestly say that my MBA journey was full of learning, growth, and beautiful memories. When I joined Amity, I came with the goal of building my career, but I ended up gaining much more—confidence, friendships, experiences, and lessons that I will always carry with me.

The best part of my journey was the people around me. My teachers were always supportive and encouraged me to ask questions, participate, and step out of my comfort zone. Presentations, projects, events, and everyday classroom experiences slowly helped me become more confident and prepared for the corporate world.

Today, as I work as a Market Risk Analyst at The Citco Group Limited in Hyderabad, I can see how much my time at Amity has contributed to my professional growth.

To the students at Amity, my advice is simple—enjoy these years, make memories, participate in everything you can, learn from your teachers, and don't be afraid to try something new. These two years pass much faster than you think!

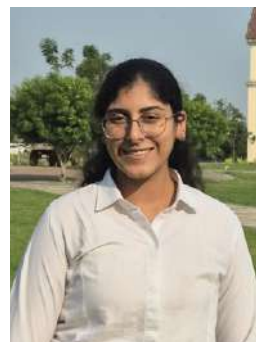
I am truly grateful to Amity University Chhattisgarh, my teachers, friends, and everyone who made this journey so special. Amity will always be an important chapter of my story.

ASHMEET KAUR BHATIA

BBA 2023-2026 Batch

Current – Jain University , Bangalore

Pursuing - MBA



My journey at Amity University has been one of the most meaningful chapters of my life, and I am truly grateful for the opportunity to share a few words in the Alumni Corner.

When I first joined Amity, I was a quiet and somewhat shy person. Although I wanted to participate in different activities, but I often waited for friends to accompany me. With time, I realised that I should not wait for someone else to take the first step. I started taking initiatives on my own, participating in activities, interacting with people, and stepping beyond my comfort zone.

I am sincerely thankful to each and every teacher who supported, guided, and encouraged me throughout my BBA journey. Whenever I needed guidance, their support helped me move forward with greater confidence. I would also encourage my juniors to never hesitate to approach their teachers whenever they need guidance. The right guidance at the right time can make a significant difference in one's journey.

My time at Amity taught me that while friendships and companionship are valuable, it is equally important to learn to stand confidently on your own. Taking initiative and believing in yourself can open many new opportunities.

Amity gave me much more than academic knowledge. It helped me build confidence, develop professionalism, communicate better, and become more responsible and independent.

Today, as I pursue my MBA at Jain University in Bangalore, I continue to apply many of the lessons and values I learned during my BBA. I will always be grateful to Amity University and my teachers for shaping the person I am today.

Being an Amity alumna is something I will always cherish and be proud of.



AYUSHI SHUKLA

MBA Candidate | Batch 2024–2026
Admission Counsellor
Amity University Chhattisgarh

A Journey from Student to Professional at Amity University

My journey with Amity University has been much more than an academic experience. I completed my Graduation and Master's degree here, and today I have the opportunity to work with the same institution as an Admission Counsellor. This transition from student to professional makes my association with Amity especially meaningful.

As a student, Amity helped me gain knowledge, build confidence, and prepare for my career. Today, as an employee, I get the opportunity to contribute to the institution that played an important role in my development.

I truly value the supportive and collaborative work environment at Amity. Working with experienced colleagues and taking on new responsibilities has helped me improve my communication, teamwork, adaptability, and professional skills.

Another important part of my experience has been maintaining a healthy balance between work and personal life. This balance keeps me motivated, focused, and positive in my professional role.

What makes this journey special is the feeling of belonging. I once came to Amity as a student with dreams for my future, and today I am building my professional career in the same place. I am grateful for this opportunity and look forward to learning more, taking on new challenges, and growing with Amity in the years ahead.

KANISHK KUMAR SINGH

MBA (Batch 2024–2026)
Amity Business School
Current Designation: Management Trainee –
Sales (ATP Division)
Company: Sarda Dairy & Food Products Ltd.
Location: Bhilai, Chhattisgarh



My two years at Amity Business School strengthened my confidence, leadership skills, and readiness for the corporate world. Lectures, presentations, projects, and faculty interactions contributed significantly to my personal and professional growth.

As a Management Trainee at Sarda Dairy & Food Products Ltd., I apply classroom learning to real-world sales situations. Market visits, distributor development, product placement, and target achievement have strengthened my communication, relationship-building, problem-solving, and ownership skills.

I encourage current MBA students to make the most of every opportunity by participating in events, engaging with faculty, pursuing live projects, and stepping beyond their comfort zones. Classroom knowledge becomes truly valuable through practical experience, curiosity, consistency, and continuous learning.

I remain grateful to Amity for the knowledge, guidance, and confidence that launched my professional journey. Embrace every challenge as an opportunity to grow, and carry forward the lessons and relationships you gain here with courage and purpose.

Wishing all my juniors a successful, meaningful, and rewarding future!

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Assistant Professor



DR. SHIVANI GURU

Assistant Professor



MD HUSSAIN RIZVI

MBA 3rd Semester



RAJNI KINGRANI

MBA 3rd Semester



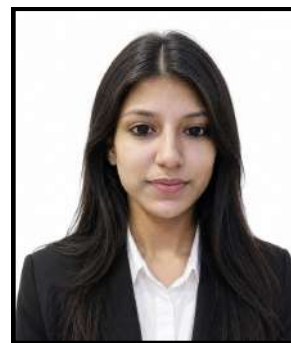
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ANUSHKA AJMERA

MBA 1st Semester



PURVI DHURANDHAR

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