



# THE STRATEGIC SCROLL

Empowering Minds , Shaping Future

22 January 2025

## EDITION HIGHLIGHTS

MBA & BBA Induction Program Insights

- Global Learning Collaboration with Coursera
- Alumni Interaction & Career Readiness
- Global Trade, Economy & Policy Trends
- Fintech, AI & Digital Business Perspectives
- Strategy Case Studies & Brand Analysis
- Major Campus Events & Student Leadership
- Skill Development & Student Spotlight

Warm wishes for a semester filled with learning, innovation, and achievement.

— The Chronicle Crew

**2025-2026**

Created by  
The Chronicle Crew

Under the guidance  
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Director Of SCM  
Dr. Madhavi Deshpande

**Give Us Feedback!!**



## THE STRATEGIC SCROLL

### 4th Edition

Where Strategy Meets Action

Every insight shapes perspective,  
every experience builds capability,

and every challenge creates opportunity.

The Strategic Scroll – fourth Edition captures the dynamic intersection of academics, industry, innovation, and leadership where classroom learning meets real-world relevance and students prepare to lead with clarity and confidence.

### Why You Should Read This Edition

- ◆ To understand how strategy works in the real world
- ◆ To stay informed about global business & economic trends
- ◆ To explore industry-relevant case studies
- ◆ To learn how skills, leadership, and innovation shape careers
- ◆ To get inspired by student achievements and campus initiatives

Because the right knowledge, at the right time, changes everything.

**Read. Reflect. Rise.**

This is more than a magazine.

It is a mindset

to question trends, understand industries, build skills, and prepare for opportunities before they arrive.

The Future Belongs to Those Who Prepare Today

**Presented by**

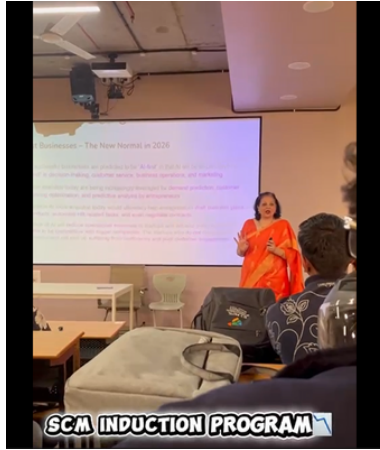
**School of Commerce & Management**  
**D. Y. Patil International University (DYPIU)**

- ◆ Dream with clarity
- ◆ Learn with purpose
- ◆ Lead with confidence

## Guiding the Way Forward: Induction Program for BBA & MBA

The Induction Program for MBA (Digital Business) – Semester IV was successfully conducted on 5th January 2026. The program marked the formal commencement of the academic semester and provided students with valuable clarity regarding their course structure and expectations.

During the induction, subject faculty members discussed the syllabus framework, evaluation pattern, and assessment methods for the semester.



The session helped students gain a clear understanding of academic requirements and the learning outcomes for each subject.

The program began with an address by Dr. Madhavi Deshpande in Classroom No. 341, followed by dedicated induction sessions for FinTech in Classroom No. 339 and Marketing Analytics in Classroom No. 335. Students actively participated and engaged with faculty during the sessions.

The regular lecture schedule commenced from 6th January 2026, ensuring a smooth transition into the semester.

The induction program played a significant role in aligning students with the academic roadmap and set a positive tone for the upcoming term.

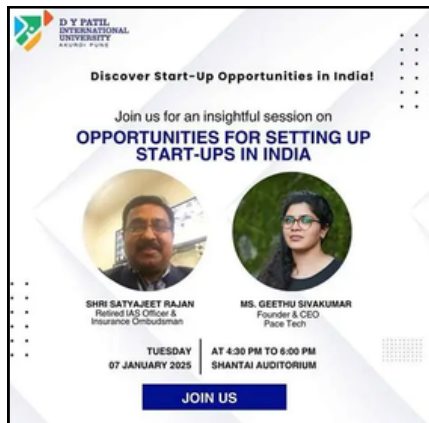
## Successful Completion of Start-Up Awareness Session at D Y Patil International University

D Y Patil International University, Akurdi, Pune successfully organized an insightful session on “Opportunities for Setting Up Start-Ups in India” on Tuesday, 7 January 2025, at Shantai Auditorium.

The event featured two distinguished speakers:

1. Shri Satyajeet Rajan, Retired IAS Officer & Insurance Ombudsman
2. Ms. Geethu Sivakumar, Founder & CEO, Pace Tech

The speakers shared valuable insights on India’s start-up ecosystem, government initiatives, real-world challenges, and entrepreneurial success stories. The session was highly interactive and provided practical guidance to aspiring entrepreneurs and students interested in innovation and start-ups. The event concluded with an engaging Q&A session, leaving participants motivated and better informed about building start-ups in India.



## DY Patil International University Partners with Coursera to Offer Free Global Learning Access to Students

D Y Patil International University, Akurdi, Pune, has taken a significant step toward strengthening student skill development by partnering with Coursera, one of the world’s leading online learning platforms. As part of this initiative, the University has purchased Coursera access for students for a duration of three months, enabling them to learn and upskill completely free of cost.

This collaboration gives students access to courses from top global universities and leading companies, enhancing industry-relevant skills beyond the curriculum.



Through its collaboration with Coursera, DYPIU offers students access to a wide range of online courses from top global universities and renowned companies such as Google, IBM, and Meta. This initiative enables students to explore unlimited learning opportunities beyond their academic curriculum and develop skills aligned with current industry requirements.

As part of this program, the University has assigned 5 to 7 compulsory, credit-based courses, which students must complete within the given timelines. These courses are carefully designed to enhance employability, digital competencies, analytical thinking, and overall professional readiness across disciplines.

Coursera’s flexible and self-paced learning model allows students to learn anytime and from anywhere, making it easier to balance academics with skill development. Upon successful completion, students receive globally recognized certificates that can be added to resumes and LinkedIn profiles, strengthening their professional presence.

This partnership highlights DYPIU’s commitment to continuous learning, holistic education, and equipping students with future-ready skills to succeed in a competitive global environment.

## NSS Unit of DYPIU Supports Digital Learning Through Computer Donation

The National Service Scheme (NSS) Unit of DY Patil International University (DYPIU) undertook a meaningful social initiative by donating a desktop computer to the Zilla Parishad (District Council) Primary School located in Sathesai Village, Taluka Mulshi, District Pune.

This initiative forms part of the NSS unit’s ongoing commitment to promoting digital learning and strengthening educational infrastructure in rural areas. The donated computer will support the school in enhancing its digital teaching capabilities and provide students with improved access to technology-based learning resources.

The NSS unit extends its heartfelt gratitude to Hon’ble Vice Chancellor Sir, Registrar Sir, Dr. Madhavi Deshpande Ma’am, and Dr. Anupama Patil Ma’am for their continuous encouragement, guidance, and support in making this initiative successful.

Through such efforts, DYPIU’s NSS unit continues to uphold the spirit of the NSS motto, “Not Me, But You,” by contributing positively to community development and educational empowerment.

## Trump Announces 25% Tariff on Countries Trading With Iran: Why India Could Be Hit



US President Donald Trump has announced a 25% tariff on any country that continues to do business with Iran, marking his first major trade action of 2026. The order takes effect immediately and applies to all trade those countries conduct with the United States.

Trump said the decision is final and aimed at tightening economic pressure on Iran by penalising its trade partners.

Why This Matters for India

India has long-standing trade ties with Iran, making it one of the countries most exposed to the new US move.

More importantly, this tariff adds to existing US duties on India:

- 25% reciprocal tariff
- 25% additional tariff linked to India's purchase of Russian crude
- New 25% Iran-linked tariff

If applied cumulatively, Indian exports to the US could face tariffs of up to 75%, significantly hurting competitiveness.

### India-Iran Trade Snapshot

India has consistently ranked among Iran's top five trading partners in recent years.

### Major Indian exports to Iran

- Basmati rice
- Tea and sugar
- Pharmaceuticals
- Pulses and food products
- Bovine meat and agricultural items

### Major imports from Iran

- Methanol
- Petroleum bitumen
- Liquefied propane
- Dry fruits (dates, apples, almonds)
- Industrial and chemical inputs

### Trade Numbers at a Glance

- FY 2022-23 total trade: \$2.33 billion
- Indian exports: \$1.66 billion
- Indian imports: \$672 million
- Trade grew over 21% year-on-year in FY23
- However, trade declined sharply in 2023, reflecting sanctions pressure and payment challenges

### Strategic Risk: Chabahar Port

Beyond trade figures, the Chabahar Port project is a key concern.

- Jointly developed by India and Iran
- Critical for India's access to Afghanistan and Central Asia
- Used for humanitarian and commercial cargo
- Seen as a strategic counterbalance to China-backed regional routes

Any escalation in US pressure could complicate India's involvement in the project.

### The Bigger Picture

The tariff signals a harder US stance on Iran and forces countries like India into a difficult position:

- Protect strategic and regional interests
- Avoid punitive trade action from the US

For India, the challenge will be to balance diplomacy, energy security, and export competitiveness at a time when global trade conditions are already fragile.

## Jharkhand Bets Big On Green Steel Tata Steel will invest ₹11,000 crore in Jharkhand for green steel projects.

Jharkhand Bets Big on Green Steel at Davos, Secures ₹11,000 Crore Tata Steel Commitment

Jharkhand made a strong push for sustainable industrial development at the World Economic Forum (WEF) annual meeting in Davos, with Chief Minister Hemant Soren highlighting the state's vision for clean technology, responsible industrialisation, and employment generation.

The most significant outcome of the visit was Tata Steel's reaffirmation and formalisation of its ₹11,000 crore green steel investment in the state.

Tata Steel's proposed investment is divided into three major components: ₹7,000 crore for a new Easy & Melt green steel project, ₹1,500 crore for setting up a Combi Mill to manufacture high-quality steel products, and ₹2,600 crore towards the expansion of tinplate manufacturing capacity. All these projects will adopt advanced green steel technology aimed at reducing carbon emissions and improving energy efficiency, using modern processes sourced from Europe, particularly the Netherlands and Germany.

Green steel is increasingly gaining importance globally as the steel sector is among the largest contributors to industrial pollution. By focusing on cleaner production methods, Jharkhand aims to balance industrial growth with environmental sustainability while ensuring its products meet future global market standards.

During his interactions at Davos, Chief Minister Soren emphasised three key priorities: sustainable industrial growth, adoption of clean technology, and generation of employment for local communities. The state's approach signals a shift from traditional resource extraction to value-added, future-ready manufacturing.

Beyond Tata Steel, Jharkhand also held exploratory discussions with global companies. Talks with Japan's Hitachi focused on potential investments in the power sector and advanced grid infrastructure, while discussions with Tech Mahindra explored opportunities in IT services and digital infrastructure. Jharkhand also received a White Badge and a Letter of Cooperation from the World Economic Forum, enabling collaboration on long-term themes such as clean energy, critical minerals, climate action, and a just energy transition. The state's Vision 2050 was aligned with WEF's global sustainability agenda. Additionally, renewed engagement with Swedish companies was noted, particularly in urban transport and infrastructure, with a Sweden-India Roundtable planned in April to explore concrete investment opportunities.

Overall, Jharkhand's presence at Davos underscored its ambition to emerge as a sustainable, modern industrial state, leveraging clean technology and global partnerships for long-term growth.



## Expert's Viewpoint

### Fintech Startups in India:

### Economic Times Expert View

Experts quoted by The Economic Times highlight that India's fintech startup ecosystem is transitioning from rapid, scale-driven expansion to sustainable, value-led growth. While funding has become more selective, India continues to rank among the world's largest fintech markets, supported by strong digital infrastructure, UPI adoption, and rising demand for digital financial services across lending, wealthtech, insurtech, and embedded finance.

Industry leaders note that AI, data analytics, and automation are now central to fintech competitiveness. Startups are increasingly using AI for credit underwriting, fraud detection, compliance, and personalized customer engagement. Predictive analytics and alternative data models are enabling fintech firms to improve risk management while expanding financial access to underserved consumers and MSMEs, particularly in digital lending and BNPL segments.

According to ET experts, regulatory alignment and governance have emerged as key differentiators for long-term success. Fintechs that prioritize data security, transparency, and RBI compliance are gaining stronger investor and customer trust. Overall, the Economic Times expert view suggests that India's fintech sector is maturing, with future growth driven by technology-led innovation, ethical data usage, and sustainable business models rather than aggressive customer acquisition alone.

# How Neurogan Leveraged Email Newsletters to Drive Revenue & Engagement

## Company Overview :

Neurogan is a well-known CBD wellness brand operating in a highly competitive and regulated market. With limited advertising options on major digital platforms, email marketing became a critical owned channel for customer communication, retention, and revenue generation.

## Business Challenge :

Despite having a growing customer base, Neurogan faced low engagement with generic promotional emails, difficulty standing out in a crowded CBD market, and missed revenue opportunities from inactive users and abandoned carts. The brand needed a cost-effective, data-driven solution to increase engagement and repeat purchases.

## Strategy Implemented :

Neurogan redesigned its email newsletter strategy with a strong focus on personalization and automation. Customers were segmented based on purchase history, browsing behavior, product interests, and engagement levels. A/B testing was conducted on subject lines, email layouts, CTAs, and content tone to identify what resonated best with subscribers. Marketing automation was introduced through welcome email sequences for new subscribers, abandoned cart reminders, and re-engagement emails for inactive users. Emails also featured personalized product recommendations, educational content about CBD usage, and tailored offers aligned with customer preferences.

## Results Achieved (Measured Outcomes) :

The optimized email newsletter strategy delivered strong, measurable results, including 76% year-over-year revenue growth attributed to email marketing and a 37% increase in click-through rates (CTR). Open rates improved, unsubscribe rates declined, and overall customer retention and repeat purchases increased. Email emerged as one of Neurogan's highest-performing revenue channels.

## Key Learnings & Insights :

Personalization significantly increases engagement compared to generic email blasts. Automation enables brands to scale communication without losing relevance. Email newsletters remain a powerful tool when combined with analytics and segmentation. Owned media channels are especially valuable in restricted advertising environments.



# What's Driving Foreign Investors Toward Indian Fintech Platforms?



## Why Is a Global Giant Betting on Groww?

One of the world's biggest money managers has quietly made a big move in India. State Street, a global financial heavyweight, is investing ₹580 crore in Groww's mutual fund business. But why does this deal matter and what does it really mean?

### First, what exactly happened?

State Street has agreed to buy a 23% stake in Groww's mutual fund arm.

- Total investment of ₹580 crore
- ₹381 crore used to buy existing shares
- ₹199 crore goes directly into Groww as fresh capital
- Deal expected to close within six months

This values Groww's asset management business at around ₹2,522 crore.

## Who is State Street and why should we care?

State Street is not just another investor.

- World's fourth-largest asset manager
- Manages about \$5.5 trillion globally
- Strong presence in index funds and passive investing
- Long-term institutional player, not a short-term trader

In simple words, this is a serious global player choosing India for growth.

## Why Groww?

Groww started as a simple investing app for young Indians. Today, it is building a full wealth management platform. State Street sees opportunity because India's mutual fund market is still under-penetrated, more first-time investors are entering markets, passive and index investing is growing fast, and Groww has strong tech, distribution, and scale. For State Street, Groww is a ready-made entry point into India.

## What changes for Groww after this deal?

Ownership structure changes, but control stays mostly the same.

- Groww's parent will dilute up to 23% in the AMC
- State Street's voting power capped at under 5%
- Groww AMC moves from fully-owned to majority-owned subsidiary
- No plans to sell more stake right now

Groww keeps control while gaining a global partner.

## What does Groww gain from State Street?

This is not just about money. Groww gets global expertise in index and quantitative investing, a stronger balance sheet to scale faster, access to global best practices, and potential international distribution in the future. In simple terms, Groww gets smarter, stronger, and more global.

## And what does State Street get?

State Street gets direct exposure to India's fast-growing savings market, a digital-first platform with young investors, the ability to offer India-focused products to global clients, and a long-term presence without building from scratch. It's a low-risk, high-potential entry strategy

## How is Groww performing right now?

Groww is already growing fast.

- Quarterly profit up 16%
- Revenue grew 19%
- Strong margins above 59%
- Over 1.2 million investors
- Mutual fund assets crossing ₹4,100 crore

This growth momentum makes the timing attractive.

## The bigger picture :

This deal reflects a larger trend. Global asset managers are eyeing India seriously, Indian platforms are moving beyond broking to wealth management, passive investing and mutual funds are gaining ground, and tech-led finance companies are becoming global partners.

# Skill Development for Interpersonal Skills

## Valuable Interpersonal Skills for Your Career



- Interpersonal skills can be developed through regular practice and structured learning. Students can improve by participating in group discussions, presentations, team activities, and by actively listening and communicating with confidence.

- Short professional courses on communication, emotional intelligence, and workplace behavior are also helpful. Platforms like Coursera and LinkedIn Learning offer certified courses with practical exercises and real-life scenarios.

- Along with courses, internships, workshops, and student activities provide real-world exposure to strengthen interpersonal skills naturally, making students more placement-ready.

## QTech 2026: Exploring Quantum Realms



D Y Patil International University, Akurdi, Pune successfully organized QTech 2026: Exploring Quantum Realms, a two-day symposium and workshop held on 12–13 January 2026, in collaboration with the Centre for Development of Advanced Computing (C-DAC), Pune.

## Indus Fiesta 2026 to Celebrate Sports, Culture, and Student Talent at DYPIU

D Y Patil International University is set to host Indus Fiesta 2026, a vibrant four-day celebration scheduled from 22nd to 25th January 2026. In view of the fiesta, these days will be observed as non-instructional days for students, encouraging full participation in the event. Indus Fiesta 2026 aims to foster sportsmanship, cultural expression, and community spirit among students.



The fiesta will feature exciting sports competitions, vibrant cultural performances, and discipline-specific events, offering students a platform to showcase their talents across academics, sports, and the arts.

Students are encouraged to participate actively while adhering to University discipline guidelines. The detailed schedule will be shared through official channels, and students are required to report back on 27th January 2026. Indus Fiesta 2026 promises to be a dynamic celebration of talent, unity, and campus spirit.

The event focused on key areas of quantum computing, including fundamentals, quantum programming, algorithm design, and quantum machine learning, along with hands-on simulation sessions. Faculty members, research scholars, students, and industry professionals actively participated, making the event an engaging platform for knowledge exchange.

QTech 2026 highlighted DYPIU's commitment to advanced technological education, research excellence, and preparing learners for emerging digital frontiers.

The successful organization of QTech 2026 reflects DYPIU's dedication to fostering innovation, interdisciplinary learning, and industry collaboration, while preparing students to meet future technological challenges with confidence.

## DYPIU Empowers Student Leaders Through Student Council Investiture Ceremony

D Y Patil International University, Akurdi, Pune, successfully organized the Student Council Investiture and Badge Ceremony at the 2nd Floor Seminar Hall, J Block, marking a key milestone in strengthening student leadership and governance.

The ceremony was graced by senior University officials, including the Hon'ble Vice Chancellor, Deans, academic heads, and faculty members.



Newly appointed Student Council members were formally invested with badges and sashes, symbolizing responsibility, integrity, discipline, and service.

Notably, a student from the School of Commerce & Management (SCM) was appointed as the Vice President – Outreach of the Student Council, bringing pride to the department and highlighting SCM students' active role in leadership and community engagement.

University leaders emphasized ethical leadership, inclusivity, and collaboration, encouraging the Council to serve as a strong link between students and administration..



**Ms. Sruthi Hinduja**  
**Acmegrade Pvt. Ltd.**  
**Role:** Business Development Associate  
**Location:** Bengaluru  
**CTC:** ₹6–8 LPA (full-time)



**Mr. Swanand Chaudhary**  
**TeleGlobal International Pvt Ltd**  
**Role:** Inside Sales Representative  
**Location:** Pune  
**CTC:** ₹4-4.5 LPA (full-time)

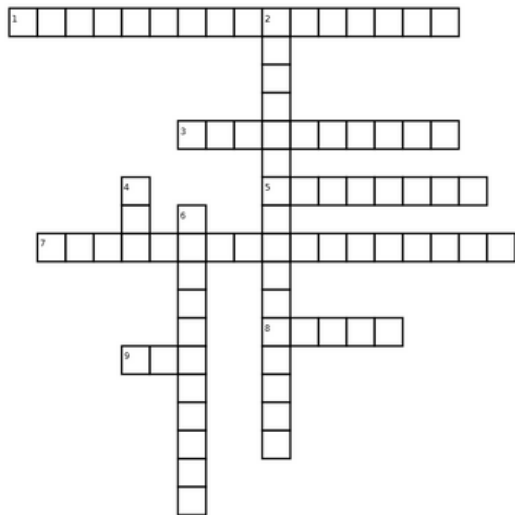


**Ms. Sruti Sapkal**  
**Mercedes Benz Sliver Star**  
**Role:** Marketing Executive  
**Location:** Pune  
**CTC:** Fixed 3 LPA + 10 LPA Variable (full-time)



**Ms. Dipika Raikwar**  
**Mercedes Benz Sliver Star**  
**Role:** Marketing Executive  
**Location:** Pune  
**CTC:** Fixed 3 LPA + 10 LPA Variable (full-time)

## Business & Management Crossword



Across:

1. Financial planning technique for long-term projects
3. Skills that define workplace behavior and teamwork
5. Platform used for professional networking
7. Analysis of data to support business decisions
8. Tool widely used for data analysis and reporting
9. India's real-time digital payment system

Down:

2. Marketing approach focused on online channels
4. Measure used to track business performance
6. Process of matching candidates with job roles



### Did You Know?

- Data-driven companies are more likely to improve decision-making speed and accuracy.
- Employers prefer candidates with practical tool knowledge over only theoretical understanding.
- Communication skills are among the top 5 skills assessed during placements.
- Internship experience significantly increases placement success.
- LinkedIn profiles with projects and certifications get higher recruiter visibility.

### Quick Career Tip

Recruiters don't just evaluate what you know — they assess how you apply knowledge. Practice explaining concepts with examples, structure your answers clearly, and stay calm during interviews. Confidence, clarity, and logic make a strong impression.

## Stay in touch with Us



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igsh=anJtZGhhOXBhdW43](https://www.instagram.com/dypi_scmofficial?igsh=anJtZGhhOXBhdW43)



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## Case Study Challenge

### Zomato's Hyperlocal Marketing Strategy

Zomato strengthened its market position by using hyperlocal data to personalize offers, promote local restaurants, and improve customer experience across cities. By combining technology with localized insights, the brand increased engagement and customer loyalty.

Question:

As a marketing manager, how would you further improve customer retention using data analytics?

Options:

- A) Run the same offers for all customers
- B) Focus only on new customer acquisition
- C) Use customer data to personalize offers and recommendations
- D) Reduce marketing communication



## Business Riddles

1. I show how profitable a company really is after costs. What am I?
2. I help companies understand customers through numbers and trends. What am I?
3. I decide how much interest banks charge on loans. What am I?
4. I help brands reach customers through search engines. What am I?
5. I focus on long-term sustainability, ethics, and governance. What am I?

### Answer Me



Thank you for participating in our Quizzes, Case Study Challenge! 🎯 we'll also feature the photos of our winners in the next edition. So give it your best shot you might just see yourself in the spotlight! 📸

## Editorial Team

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