JOB IN FINANCE?

INTEGRATED PROGRAMME IN MANAGEMENT APPTITUDE TEST (IPMAT)

Integrated Program in Management Aptitude Test is a highly competitive national-level entrance exam conducted by select Indian Institutes of Management (IIMs) that opens doors to a prestigious five-year integrated management program, blending undergraduate(BBA) and postgraduate(MBA) studies. To be eligible for this exam, candidates must have passed or be appearing for their Class 12 (or equivalent) examination.

FASHION MANAGEMENT

This is a hidden gem in India's career world. One would have to start with a BBA or B. Des in Fashion Management and then move on to specialised MBAs at top universities like NIFT - National Institute of Fashion Technology or Pearl Academy.

CAREER IN FOREIGN TRADE

Students can begin with specialised courses like BBA or B. Com in foreign trade paving their way for advanced MBA programs focusing on international business. A student would have to clear either the IIFT entrance Exam, CAT or MAT-Management Aptitude Test, to get into one of the top colleges, IIFT- Indian Institute of Foreign Trade, Delhi.

NATIONAL DEFENCE ACADEMY (NDA)-

The NDA entrance exam welcomes candidates from all streams, including commerce. The process involves clearing the NDA entrance exam conducted by UPSC, which tests mathematics and general ability, followed by the SSB interview and medical exams. By their unique blend of business acumen and disciplined leadership, commerce students can open the doors to prestigious careers in the Indian Army.

Shivangi Singh 12E

FINTECH PRODUCT MANAGER: SHAPING THE FUTURE OF DIGITAL FINANCE

A fintech product manager is a professional who guides the creation and growth of financial technology products such as payment apps, digital wallets, trading platforms, and lending tools. They sit at the intersection of technology, finance, and customer experience. Their main goal is to make financial services easier, safer, and more accessible through digital solutions. They understand how money moves in the real world and how technology can be used to improve those processes.





Fintech product managers work with multiple teams at once. They interact with users to understand their needs, analyze data to identify problems and opportunities, and then design features that address those needs effectively. They collaborate with engineers, designers, marketing teams, and compliance experts to transform ideas into successful products. They also make important decisions about what to build first, how the product should look and function, and how to ensure it remains secure and compliant with financial regulations. Communication, problem-solving, and prioritization are key aspects of their daily work.

To become a fintech product manager, a person typically needs a strong understanding of both finance and technology. Studying fields such as economics, business, computer science, or data analytics can provide a solid foundation. Developing skills in product management, learning basic coding or analytical tools, and gaining knowledge of banking and payment systems are also valuable. Internships, professional certifications, and hands-on projects with apps, startups, or fintech platforms can further strengthen a candidate's profile and prepare them for this dynamic career.

With the rapid growth of digital finance, fintech product management has emerged as a promising career path for individuals who enjoy innovation, problem-solving, and creating meaningful customer experiences. As financial services continue to evolve, fintech product managers will play an increasingly important role in shaping the future of the industry.

Akshara Chaurasia 12E

DID YOU KNOW?

India is one of the world's largest digital payments markets, with billions of UPI transactions taking place every month. Behind these seamless digital experiences are fintech professionals who continuously innovate to make financial services more efficient, secure, and user-friendly.

The Curators

Mrs. Promini Chopra
Principal
PATRON

Dr. Anupam Vidyarthi
HOD Commerce
EDITORIAL EXECUTIVE

Mrs. Shalini Nigam
Club Coordinator
MANAGING EXECUTIVE

Mr. Rahul Kumar
Head of Media Department
CHIEF DESIGNER

Sargun Bhalla 12E
EDITOR-IN-CHIEF

Akshara Chaurasia 12E
DESIGNER

SETH M.R. JAIPURIA SCHOOL LUCKNOW
तमसो मा ज्योतिर्गमय
School of Conscious Transformation

Biz NEWS
a commerce club initiative

BEYOND THE LOGO

FEVICOL'S TIMELESS MARKETING STRATEGY

When people think of adhesives in India, one name instantly comes to mind: Fevicol, owned by Pidilite Industries. Fevicol was launched as a synthetic resin adhesive at a time when woodworking relied on cumbersome traditional glues. By offering a stronger, easier-to-use solution, the brand solved a real problem for craftsmen. However, Fevicol's success lies not just in its product quality but also in its innovative marketing campaign.

BORROWING SCENES FROM DAILY INSTANCES

The company uses instances from the daily lives of the common people. Instead of showing glue in a laboratory or talking about chemical properties, Fevicol uses familiar scenes from Indian life—families, buses, furniture, festivals, villages, and relationships—to make the idea of strength instantly understandable. The personal touch is showcased so brilliantly that people feel connected to the brand.



COMMON PEOPLE BEING FEATURED IN THE ADVERTISEMENTS

By focusing on common people, Fevicol creates an immediate connection with audiences across urban and rural India. It connected with carpenters by solving their practical needs, recognizing their craftsmanship, providing training and support, and building long-term trust. As a result, carpenters became some of the brand's strongest ambassadors, helping Fevicol become the dominant adhesive brand in India.

LIGHT NOTE AND A TOUCH OF HUMOUR

The advertisements of Fevicol have a touch of humour attached to them. Every advertisement is unique in its style and story. Some hold sarcasm that touch the emotional quotient of the target audience. Its advertisements are remembered not merely as commercials but as pieces of popular culture. For instance, the iconic 'Alien' advertisement of Fevicol, wherein aliens arrive in a rural Indian village attempting to terrorize the locals and steal the town's gravity, causing villagers and objects to float into the air. However, a splash of Fevicol unexpectedly breaks their sci-fi technology and restores gravity instantly. The aliens are glued permanently to the villagers and household objects, humorously forced into doing rural manual labor. The brand has adopted a unique communication style built around humor, storytelling, and the promise of a "strong bond" ("Mazboot Jod").

Guneet Kaur 12 E

DIFFERENT SIZES OF PACKAGING

Fevicol utilizes a sophisticated price discrimination and market segmentation strategy through its diverse packaging sizes, ensuring total market penetration from the grassroots to the industrial level. By offering the product in formats ranging from small, low-cost sachets and tubes for students and minor household repairs to massive 50kg barrels for large-scale construction and furniture manufacturing, the brand effectively removes economic barriers for the entry of various consumer groups. This "sachet-to-barrel" approach allows the company to not only capture high-frequency, low-volume retail sales but also secure the high-volume ones. Fevicol's journey from a carpenter's adhesive to a cultural phenomenon demonstrates the power of consistent branding, product innovation, and memorable storytelling.

HAZARDS CAUSED BY LPG SHORTAGE

The LPG supply in India is managed by major public sector oil companies such as Indian Oil Corporation, Bharat Petroleum, and Hindustan Petroleum.

The LPG shortage in India was mainly caused by a combination of supply chain disruptions and rising demand. There were delays in the import of LPG due to global shipping constraints and geopolitical tensions affecting the fuel trade routes. At the same time, demand increased due to seasonal factors and continued dependence on LPG for household cooking.

The effects of LPG shortage on Indian Economy:

A rise in cylinder prices in the open market and additional delivery charges due to high demand. This has increased the financial burden on households, especially middle- and lower-income groups who depend on subsidized LPG for daily cooking.

Small-scale enterprises like dhabas, street food vendors, and small eateries rely heavily on LPG. A shortage has disrupted their operations, leading to reduced business activity, lower income, and even temporary closures, affecting livelihoods.

LPG shortage has also led to black marketing or hoarding, where cylinders are sold at higher prices illegally. This has reduced fair access to essential resources.

Overall, an LPG shortage does not just affect daily life but also has wide-ranging economic consequences, from inflation and disruptions in small businesses to increased pressure on government finances.

This situation highlights the need for a strong and efficient supply system so that fuel reaches households without any interruption.

Jasdeep Singh-11D

ORACLE LAYOFFS: NAVIGATING THE IMPACT ON EMPLOYEES AND INDUSTRY



In one of the most shocking developments in the tech world this year, Oracle reportedly began cutting tens of thousands of jobs as part of a massive restructuring strategy. Reports suggest that nearly 20,000 to 30,000 employees may be affected worldwide which is a figure so massive that it feels almost unreal. Some estimates even claim that close to 18% of Oracle's workforce could face the impact.

So why is one of the world's biggest technology giants making such drastic cuts? The answer lies in two letters that are currently reshaping the entire world: AI.

Oracle is aggressively shifting its focus toward artificial intelligence and cloud computing. In a race dominated by giants like Amazon Web Services and Microsoft Azure, the company is investing billions into AI infrastructure, data centers, and advanced cloud systems. Industry experts believe Oracle is trying to transform itself into a faster AI-driven corporation capable of surviving in a brutally competitive market.

And that transformation comes at a cost. Departments connected to traditional operations, consulting, support services, and even Oracle Health have reportedly been heavily impacted. What makes the situation even more unsettling is that Oracle is not alone. Across the tech industry, layoffs are spreading like a domino effect. Companies that once hired aggressively are now reducing staff at alarming rates.

And yet, amid all this chaos, one question echoes louder than ever: Is this the future of work?

The rise of artificial intelligence has undoubtedly opened doors to incredible possibilities. Machines can process data faster, automate repetitive tasks, and reduce operational costs. But while companies celebrate efficiency and profits, employees are left asking a painfully human question — where do people fit in this future?

Critics argue that corporations must handle such transitions with greater empathy and transparency. Layoffs may improve balance sheets, but they deeply affect lives beyond office walls. At the same time, supporters of Oracle's strategy claim the company is simply adapting to survive. In an industry where technology evolves overnight, standing still can mean becoming irrelevant. Businesses are under constant pressure to innovate, compete, and satisfy investors. From that perspective, restructuring becomes less of a choice and more of a necessity.

The Oracle layoffs are not just another business story. They are a warning signal for the entire global workforce. They reveal a world where job security is becoming fragile and artificial intelligence is rewriting corporate priorities. As the dust settles, Oracle's decisions will undoubtedly shape its future. But perhaps the larger question is not what happens to Oracle. The larger question is what happens to us, the people trying to find our place in a future that is changing faster than ever before.

Himshikha Srivastava 11B

BRAIN BOOSTERS

Tagline TRIVIA

Guess the brands from their taglines given below:

1. Have it your way
2. The taste of India
3. Zindagi ke saath bhi, zindagi ke baad bhi
4. Movement That Inspires
5. Taste The Thunder
6. Think Different
7. See What's Next

BUSINESS BUZZ :

Find the hidden words

O	T	O	R	U	E	N	E	R	P	E	R	T	N	E	F	N
Q	X	N	X	G	K	K	X	C	V	E	H	U	D	R	R	L
H	J	I	K	V	B	W	P	T	W	T	G	B	N	P	L	Z
G	U	O	N	U	S	U	P	B	W	R	Z	O	T	G	T	G
Y	C	H	I	F	Z	Y	Z	O	U	I	I	D	V	V	K	E
N	T	K	T	R	M	J	R	W	Q	T	O	J	L	I	C	C
U	G	N	P	S	E	G	R	D	A	X	M	U	H	N	F	K
D	F	J	E	N	G	N	E	V	E	I	Y	H	A	W	U	U
Z	L	B	O	M	F	Y	O	U	Q	J	M	N	G	Z	A	V
B	A	C	S	X	E	N	N	J	U	R	I	L	M	D	J	J
K	Z	J	D	H	N	G	Z	L	I	F	X	O	V	G	P	E
B	R	O	R	I	Q	B	A	S	T	E	W	E	I	Y	X	N
A	F	F	Z	W	R	I	E	N	Y	E	R	P	D	L	J	O
E	V	F	C	A	X	U	J	V	A	T	Q	R	J	E	Y	S
N	R	T	N	X	E	T	B	E	I	M	M	T	D	B	J	I
H	J	D	T	N	E	M	T	S	E	V	N	I	Y	K	F	A
X	M	W	D	O	I	G	E	C	R	E	U	N	E	V	E	R

ENTREPRENEUR
INVESTMENT
EQUITY
MANAGEMENT
GROWTH
BRAND
INNOVATION
ADVERTISE
FINANCE
REVENUE