JOB IN FINANCE?

Investment Banking: A CAREER IN GLOBAL FINANCE

Investment banking is one of the most exciting and fast-moving areas of finance. Instead of just handling deposits or giving loans like regular banks, investment banks help companies, governments, and even startups raise money, expand their business, or merge with other organizations. They also give expert advice on financial strategies, investments, and big deals that shape the economy.



One of the biggest and most well-known names in this field is J.P. Morgan. With over two centuries of history, the firm has played a major role in building industries, supporting governments, and guiding businesses across the world. Today, J.P. Morgan is trusted for its global presence, strong research, and ability to handle some of the largest financial transactions.



Being an investment banker at J.P. Morgan means being at the center of these important activities. The job involves analyzing markets, creating financial models, preparing presentations for clients, and helping companies raise money through stocks and bonds. Investment bankers also work on mergers and acquisitions, where two companies combine or one company buys another. The work is challenging and often requires long hours, but it also gives unmatched exposure to global business and decision-making at the highest level.

For students dreaming of a career in finance, J.P. Morgan represents a place where learning never stops. The company provides strong training, mentorship, and opportunities to work on deals that make headlines worldwide. While the role demands hard work, problem-solving, and teamwork, it also offers the chance to grow quickly and make a real impact in the financial world.

Kavya Rathi-12E

Fun Facts



Coca-Cola's secret formula was literally used as collateral for a loan.
When Ernest Woodruff and his investors bought Coca-Cola in 1919, they arranged a loan and used the company's famous secret formula as collateral.
The formula was written down and placed in a bank vault. According to Coca-Cola's own historical account, it remained in a bank vault from 1925 until 2011, when the company moved it to the World of Coca-Cola in Atlanta.
Coca-Cola doesn't even have a patent for its "secret formula". Because a patent requires the invention to be publicly disclosed, and patent protection is generally time-limited.

Did you know?

Rule of 72

Often naive investors tend to ask the time investment would take to double itself. It can be calculated based on The Rule of 72. The rule is a simple way of determining how much time will an investment take to double given a fixed annual rate of interest. By dividing 72 by the rate of return, an investor may get an estimate on how many years it will take for the initial investment to double itself.

Pirate Exchange

Apart from stocks and commodities, there is a pirate exchange, as well. The world's first pirate stock exchange was established in 2009 in Harardheere in Somalia. The exchange is open round the clock and allows investors to profit from ransoms collected.

The Curators

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a commerce club initiative

BEYOND THE LOGO

UNRAVELLING MARKETING STRATEGIES

Blinkit's Winning Formula: Speed, Scale & Smart Strategy

From a growing startup to a household name, Blinkit's journey reflects the power of a successful business strategy. Blinkit (formerly Grofers) is one of the leading quick-commerce platforms in India, known for delivering groceries, electronics, and everyday essentials to customers in just 10 minutes or less.

Cross-category Expansion:

Rather than focusing only on groceries, Blinkit expanded into categories such as electronics, beauty, toys, home appliances, and wellness products. These products often have better margins than everyday groceries, helping Blinkit improve its profitability while giving customers more reasons to shop on the platform.

Centralized Inventory: More Products, Less Wastage:

Blinkit uses a centralized inventory approach across its dark stores. High-demand grocery products are stocked widely, while less frequently purchased products are concentrated in selected stores. This allows Blinkit to offer a wider range of products without having to stock every product in every dark store, helping it use its space more efficiently.



Speed as a Competitive Advantage:

10 MIN DELIVERY

Blinkit built its business around one simple promise—deliver almost anything within minutes. To make this possible, it created a network of dark stores located close to customers. Instead of operating traditional retail stores, Blinkit uses strategically located warehouses stocked with products that customers order most frequently. Keeping these stores close to residential areas reduces delivery time and makes the quick-commerce model possible. To maintain fast delivery as demand grows, Blinkit continues to expand its network of dark stores.



Smart Buying and Budget-Friendly Shopping:

Blinkit can encourage customers to shop smartly by helping them save money on their everyday purchases. Instead of buying only one or two urgent items, customers can be encouraged to plan their grocery shopping and purchase essential household products together. The app can also highlight products that offer better value for money, affordable alternatives and special deals.

Use of Vouchers, Coupons and Special Offers:

Blinkit can attract more customers by providing vouchers, coupon codes, cashback offers and discounts on selected products. For instance, customers could receive a discount on their next order after completing a purchase above a certain amount.

Brand differentiation through Humour:

One of the biggest strengths of Blinkit is making a functional service—delivery—feel like an entertainment brand. Its communication is often short, clever and topical which helps it stand out in the competitive quick-commerce market.

Turning packaging into marketing:

Instead of treating the delivery bag as disposable packaging, Blinkit makes it part of the brand experience. The brand turns ordinary delivery paper bags into canvases with creative, seasonal, and relatable everyday illustrations. It helps build brand recall and positions Blinkit as a young and culturally relevant brand that people want to interact with.

Transparency in Product Information and Expiry Dates:

Recent news concerning food-safety inspections and the handling of expired products has highlighted the importance of proper storage, stock management and accountability in the quick-commerce industry.
Blinkit can strengthen its marketing strategy by displaying clear and accurate product information, including manufacturing dates, expiry dates batch numbers and relevant storage instructions wherever applicable. Customers should be able to check these details before placing an order. The company should also ensure that expired, damaged or unsuitable products are removed from sale through properly documented procedures. Regular quality checks, suitable storage conditions and effective stock rotation can further reduce the risk of unsafe products reaching customers.

Bhavya Chaudhary-12E

McDonald's : THE FAST FOOD BLUEPRINT

1. Consistency and Convenience

McDonald's follows standardized systems across its restaurants. Customers generally know what products and service experience to expect.

Moreover, it offers options such as dine-in, takeaway, drive-thru, online ordering and delivery etc, which makes it convenient. McDonald's restaurants are often located in busy areas such as shopping centres, highways, commercial areas and city locations. This makes it more accessible and preferred by the customers.





2. Emotional Marketing:

McDonald's uses emotional marketing to create a connection with its customers that goes beyond the food itself. Instead of focusing only on burgers, fries, or prices, its campaigns often associate the brand with happiness, family, friendship, childhood memories, and togetherness. This creates a stronger and longer-lasting brand association.

3.Localization

McDonald's adapts its products to the tastes and preferences of different countries in which it operates. In India, it offers a wide range of vegetarian products and flavours suited to Indian consumers, like McAloo Tikki and McSpicy Paneer burgers.

4. Franchising and Real Estate:

Instead of only focusing on food sales, the company buys or leases land in prime commercial locations such as highways, shopping areas, and busy city centers. It then allows franchise owners to operate restaurants on those properties. The franchise owners pay McDonald's rent, royalty fees, and a percentage of their sales. This creates a steady source of income for the company even when restaurant sales are low. As property values increase over time, McDonald's also gains from owning valuable real estate across the world.

This strategy makes the company financially stable and less dependent on only food business profits. It also gives McDonald's greater control over its franchise network. Because of this unique model, many business experts describe McDonald's as "a real estate company that also sells fast food."

Aashi Agarwal-12E

UPI : WORLD'S LARGEST DIGITAL PAYMENT SYSTEM

UNIFIED PAYMENTS INTERFACE

From buying groceries to paying school fees, digital payments have transformed the way Indians manage money. At the heart of this transformation is the Unified Payments Interface(UPI) developed by the National Payments Corporation of India, making transactions faster, more secure and convenient. Launched on 11th April 2016, it facilitates interbank, person to person transactions and is regulated by the Reserve Bank of India. It is used on mobile devices to instantly transfer funds between bank accounts using a unique UPI ID.



FROM CASH TO CLICKS-

UPI has reduced dependence on cash and promoted growth of small businesses. Being accessible, it promotes financial inclusion of people in rural areas, allows growth of small businesses and makes transactions easier to track. This helps reduce tax evasion, promotes accountability and strengthens India's digital economy. Thus, it contributes to sustainable economic growth,boosting e-commerce and start-ups. The future of money is digital.

This digital tool has enhanced India's global fintech reputation, encouraged international partnerships and enabled secure cross-border digital payment systems worldwide. Today, UPI processes over 18 billion transactions every month. As digital technology continues to evolve, UPI will continue to remain a driving force behind India's economic progress— empowering citizens, fostering innovation and reinforcing our country's leadership in the digital economy.

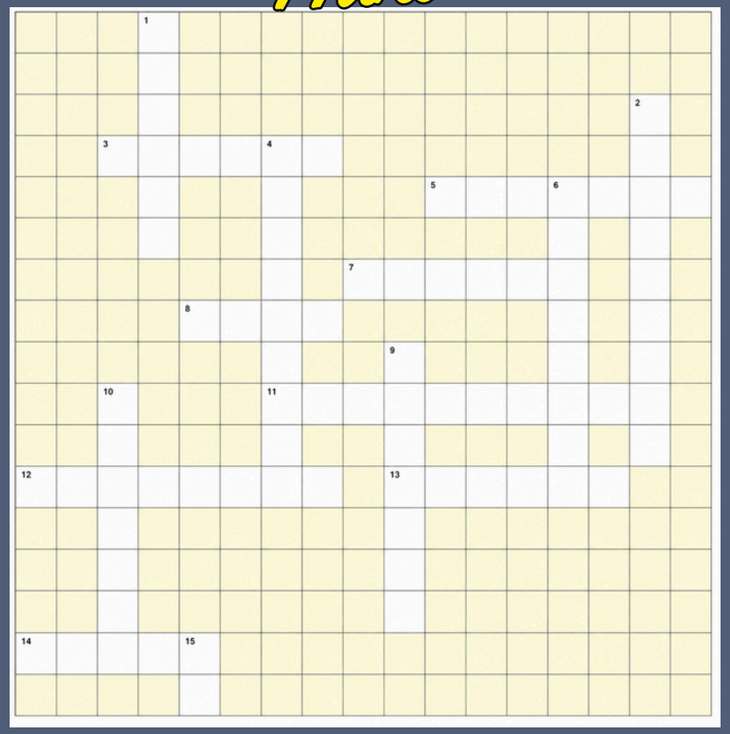
STAY ALERT: DIGITAL SAFETY FIRST

Common scams prevalent are phishing links, fake QR codes and impersonation calls. Users should never share their banking credentials, avoid suspicious links and unknown applications and report any fraudlent activity by calling 1930 or through the official portal, National Cyber Crime Reporting Portal.

Saanvi Agarwal-11F

BRAIN BOOSTERS

WORD Hunt



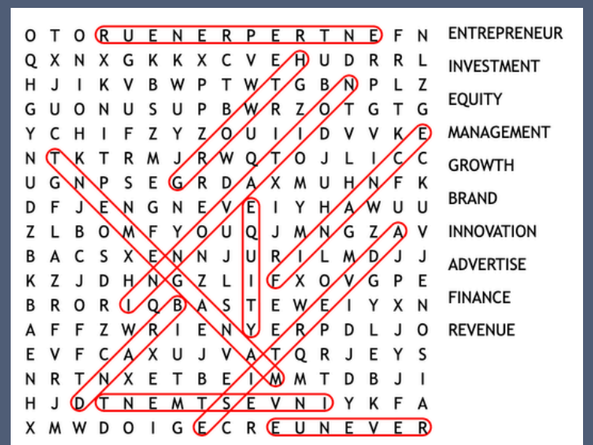
Across:

3 Money left after expenses are deducted from revenue.
5 Money or resources invested to start or operate a business.
7 A plan for expected income and expenditure.
8 Money borrowed that is expected to be repaid.
11 Money put into an asset or venture with the expectation of earning a return.
12 A portion of a company's profit distributed to shareholders.
13 The owner's value or interest in a business.
14 A valuable resource owned by a person or business.

Down:

1 Units representing ownership in a company.
2 A financial obligation or debt owed by a person or business.
4 A sustained increase in the general level of prices.
6 The cost of borrowing money or the return earned on savings.
9 The total income earned by a business from its activities.
10 Money set aside rather than spent.
15 Money collected by the government from individuals and businesses.

Answers From previous Issue:



ENTREPRENEUR
INVESTMENT
EQUITY
MANAGEMENT
GROWTH
BRAND
INNOVATION
ADVERTISE
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REVENUE