

THE OFFICIAL COLLEGE PUBLICATION





ANIL SURENDRA MODI SCHOOL OF COMMERCE

TERM 1 EDITION 2024-25

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DESK OF THE EDITOR

Greetings!!

Welcome to the Onlooker, Term 1 Edition 2024-25. As the official college magazine of NMIMS ASMSOC, it is our greatest privilege to present to you our first publication for the academic year 2024-25.

We would like to acknowledge the efforts of all those that have contributed to the creation of this edition. It is a testament to reviving the student publications and recording the activities of this esteemed institute.

The goal of this publication is to become a means of expression through writing, design, and photography. To etch the stories that surround us and show the community of what we are capable of doing.

We hope you enjoy our publication.

Sincerely On behalf of the Editorial Board Madhur Narayan Editor in Chief



Greetings for Commerce innovation leaders the postgraduae M.Sc. Finan Our currie application learners are academic refor the commerce innovation learners are academic refor the commerce of the commerce innovation learners are academic refor the commerce of the commerce innovation learners are academic refor the commerce of the commerce innovation learners are academic refor the commerce of the c

Greetings from SVKM's NMIMS Anil Surendra Modi School of Commerce (ASMSOC), where academic excellence and innovation converge. We take pride in cultivating future leaders through our industry-aligned undergraduate and postgraduate programs, including BBA, B.Com, B.Sc. Finance, M.Sc. Finance, and the BBA FinTech (2024-25).

Our curriculum is designed to be cutting-edge and application-driven, empowering students to become active learners and creative problem solvers. We instill a sense of academic rigor and social responsibility while preparing them for the complexities of the business world, enabling them to make meaningful contributions towards sustainability.

ASMSOC has consistently been recognized among India's top commerce colleges by reputable publications such as Outlook India, India Today, Education World, and Open magazine, making us a trusted choice for students and corporates alike.

MESSAGE FROM FACULTY

Dear Students, it is a privilege to contribute to this year's 1st edition of The Onlooker - ASMSOC's Official Magazine, a platform that showcases the talents, aspirations, and achievements of our vibrant academic community. Each page reflects your creativity, hard work, and determination to excel not only in academics but also in the diverse facets of life. As you journey through this transformative phase of life, remember that true education extends beyond the classroom. It is about cultivating curiosity, embracing challenges, and developing empathy for others. Your dedication and resilience today will shape the leaders, innovators, and changemakers of tomorrow. I encourage you to dream big, work tirelessly, and never lose sight of the values that define us as a community. Together, let us continue to uphold the spirit of excellence and collaboration that makes our institution exceptional. Congratulations to the editorial team and all contributors for their outstanding effort in creating this inspiring edition and shaping the ASMSOC Culture.

Best wishes, Krupali Waghela Convener -The Literary Association NMIMS-ASMSOC

ACTIVITIES





Vaayu 2024: A Year of Innovation, Celebration, and Connection

At NMIMS, Vaayu Fest has always been a beacon of creativity, collaboration, and community impact. This year, our student-led fest surpassed expectations, marking 2024 as a landmark year. From innovative academic events that stretched the boundaries of traditional learning to heartfelt social initiatives that made a difference, Vaayu 2024 captured the spirit of our college like never before. For the first time, we took the bold step of reshaping Vaayu's visual identity by unveiling a brand-new logo. The new design captures the essence of Vaayu—dynamic, innovative, and future-focused and marks a fresh beginning that signifies Vaayu's journey into a new era. Here's a look at the major achievements, initiatives, and events that have made this season of Vaayu unforgettable.

Diwali Carnival

In a burst of festive energy, The Diwali Carnival lit up the campus on October 22nd and 23rd, drawing a phenomenal turnout of students and stalls. This celebration wasn't just a carnival; it was a showcase of color, music, and joy, where each activity was thoughtfully curated to bring our community closer together. One of the biggest highlights of the carnival was the face-painting station. Students gathered to get their faces transformed into vibrant canvases with mesmerizing colors, and festive designs. Attendees flaunted their freshly painted looks, each more unique than the last. Adding to the thrill, a high-energy dance battle-powered by Bull-brought Red а pulse of excitement, as dancers from Vaayu moved to catchy beats, showcasing their creativity. skill. and individuality against the Red Bull team. With the crowd cheering wildly, this event celebrated both talent and team spirit, proving that a shared experience is the best way to build memories.

Khwaab: A Day of Compassion and Connection

Vaayu isn't just about the campus; it's about making an impact. In line with our commitment to community service, the Khwaab initiative saw Vaayu's core members visiting a local orphanage, where they spent a memorable day bringing joy to underprivileged children. The team organized games, shared snacks, and filled the air with music and laughter. The children danced along with us, their smiles brightening the entire experience. It was a humbling reminder of the simple joys of childhood and the importance of giving back. Beyond the laughter and games, Khwaab allowed the Vaayu team to connect with these young souls, offering them a day of happiness and warmth. This experience underscored Vaayu's dedication to creating not just a successful fest but a socially responsible and meaningful one.

Vaayu





Vaayu's General Body Meeting: A Festive Start

The General Body Meeting (GBM) this year was more than just an assembly—it was a celebration, a showcase of talent, and a chance for the entire Vaayu family to come together. Held at the prestigious Mukesh Patel Auditorium, the GBM drew an excited crowd of students who were thrilled by performances from indie artists and the popular singer Maahi, who brought soulful vibes to the event. For our team, it was a chance to reflect on our journey so far and to set a promising tone for the rest of the fest.

Evolvance: The Future of Trade

Our latest academic initiative, Evolvance: The Future Trade. of explored the evolution of commerce and its impact on society. Teams of two to three students crafted models illustrating key trade milestones, from the barter system to today's digital platforms. Through creative visuals, timelines, and charts, participants showcased trade channels, institutions like the WTO, and the rise of fintech. This event went beyond a history lesson. offering engaging an perspective on commerce's ongoing transformation. The dedication to research and detail made Evolvance a standout. inspiring audiences to reflect on both the past and future of trade.

As we continue to work towards the grand finale of Vaayu 2024, these moments serve as milestones in our journey. From Evolvance to Khwaab, from the Diwali Carnival to the GBM, each event has been a stepping stone that brings us closer to the vision of Vaayu—a fest that blends fun, learning, and responsibility. This year's achievements are a testament to the dedication and creativity of each Vaayu team member, each participant, and every supporter. As the energy of Vaayu Fest continues to resonate throughout the campus, we are proud to represent the spirit of NMIMS. Together, we are building a legacy that will inspire future generations, sparking innovation, compassion, and community at every step.

2024-25

Club Chronicles

Montage





Montage, the official cultural club of NMIMS ASMSOC. is all about bringing people together through the power of the arts. Whether it's dance, drama, music, fashion, or fine arts, we believe in creativity that inspires, connects, and elevates. Our club is a place where students can explore their passions, express their individuality, and grow in а supportive talent-driven community. With departments in Dance, Drama, Fashion, Music, Fine Arts, Digital Works, and Public Relations, we live by our tagline, "Interconnecting Art," and our slogan, "Everything Cultural." These reflect our commitment to connecting students through creativity and celebrating every form of art.

Throughout the vear, Montage organizes a variety of exciting events that give students a chance to showcase their talents. From Open Mic to Talent Hunt, our events are all about providing a stage for students to shine. We also host Cultural Days, which are a great way for everyone to get involved and celebrate the diversity and creativity within the campus. The highlight of our calendar is the Annual Cultural Day, where we bring together all our performances, projects, and clubs in one spectacular event that truly showcases the spirit of Montage and ASMSOC.

But it's not just about events. We believe in giving our members the opportunity to shine in other ways, too. That's why we use our social media to highlight unique projects based on special occasions, as well as the everyday creativity that our members bring to the table. It's a way for them to show off their talents to a wider audience, giving them a platform outside of fests and live events.

Montage





Montage's accomplishments speak for themselves. In the 2023-2024 year, we proudly took home top honors at both Navrang and Kiran. securing 1st and 2nd overall positions. This year, at Kiran 2024-2025, we again made our mark, winning podium spots in Music. Fashion. Fine Arts. and Administration, the and earning Best CL award. These coveted victories are a testament to the hard work and dedication of our members. and they're just the beginning.

the best One of things about Montage is seeing how our impact extends beyond our current members. Our alumni have continued their love for the arts in various ways, from performing in dramatic plays to participating in music events. Their journeys show much iust how Montage has influenced their lives. and we're proud to see them thriving in the creative world beyond campus.

Through our events, workshops, and projects, Montage continues to provide opportunities for students to explore and develop their artistic talents. We're here to make sure that creativity is always part of student life at NMIMS ASMSOC, and that our members have the space and support they need to bring their artistic visions to life. Each performance, project, and achievement is another step in building a lasting cultural legacy for our college. SRF





The Social Responsibility Forum (SRF) stands as the official social club of NMIMS ASMSOC, and we are dedicated to building a platform that merges community impact with student engagement. Our initiatives have focused on creating avenues for social awareness, empowerment, and a sense of collective responsibility among students.

Aarambh – A Pan-Mumbai Event

One of our most celebrated events. Pan-Mumbai Aarambh, is a marathon and it marks a spectacular beginning to the academic semester with a citywide impact. This grand which saw thousands event. of participants, is a testament to SRF's capacity to unite students, faculty, influencers and social across Mumbai in meaningful conversations and actions around social causes.

Junoon – A Heartfelt Orphanage Visit

In alignment with our goal to kick off the year with compassion and social engagement, Junoon is organized as a visit to an orphanage. The event includes interactive sessions, a series of and food distribution. games. all designed to create memorable and jovful moments for the children. Through this initiative, SRF aimed to set the academic year on a positive, inclusive, and socially responsible note.

Project Aarohi – Empowering Women

One of SRF's most meaningful initiatives, Project Aarohi is an ongoing commitment to women's empowerment and sustainable employment. Through this project, SRF collaborates with women artisans to provide opportunities for training, fair wages, and sustained employment. Project Aarohi is dedicated to building long-term change in the lives of women, fostering economic independence, and inspiring students to understand and advocate for gender equality.





SRF Week - A Celebration of Community Spirit

Every year, SRF Week brings a burst of energy to the NMIMS campus, where we host a range of impactful events:



Blood Donation Drive

Partnering with hospitals, SRF Week includes a blood donation drive that sees high student participation, highlighting the NMIMS community's commitment to lifesaving causes

Udhyam

A Visit to a Mental Disability Home: As part of SRF Week, we organize Udhyam, a visit to a mental disability home, where our team spends a day with the residents. The event emphasizes empathy, awareness, and an understanding of mental health issues, aiming to foster compassion among students.

Fun Fete

A Carnival on Campus: To bring students together in a fun and engaging setting, we set up a lively carnival within the college grounds, complete with food stalls, games, and performances. Additionally, we invite various NGOs to set up stalls, where students could purchase unique handcrafted products while learning about each NGO's mission and impact.

SRF is not just a club; it's a community of changemakers united by a shared vision. By engaging students in meaningful social initiatives, SRF has established a legacy of positive impact. We are proud to be part of NMIMS's commitment to shaping socially responsible leaders of tomorrow.

Corporate Interface Cell 🔊

The Corporate Interface Cell is the official business club of NMIMS ASMSOC. The club aims to bridge the gap between the corporate world and college students who are faced with a murky, and treacherous path ahead of themselves with limited guidance available. The club is a one-stop source for knowledge and insights into the real corporate world. The club does this through interactive speaker sessions, networking panels, and podcasts with esteemed professionals from the corporate world, who provide guidance, advice, and first-hand insight into the corporate world. These insights provide clarity and are vital in shaping the path taken by students in the future. The club has hosted many reputed people such as Chandubhai Virani, Managing Director of Balaji Group, and Rishabh Mariwala, Founder and Managing Partner, at Sharrp Ventures. For its annual podcast series, the club has roped in speakers from various industries from Real Estate, to Technology and even Petroleum. Lastly, students are given an intimate setting through our networking panel where students get to ask their questions about The club has previously collaborated with household names such as State Bank of India, JM Financial, JP Morgan, Skechers, and sponsors such as Tibbs Frankie, Bisleri, and Faber Castel. In the year 2024-2025, the club has not only stuck to speaker sessions but continued to widen its horizon with one-of-a-kind events that mixed the past, present, and future based around a plane mysteriously disappearing but with a Corporate twist to it.



Corporate Interface Cell 🔊

Speaker session with Mr. Nikesh Gupta

The year's first speaker session with Mr. Nikesh Gupta, Chief Operating Officer at Aditya Birla Finance Ltd. With 25 years of experience across prominent financial institutions, including Citibank, Kotak Mahindra Bank, DBS, and Bank of America, Mr. Gupta has received multiple accolades, such as the Global CELA (Customer Excellence Leadership Award) for his leadership and dedication to client service. The session was an enlightening experience, as Mr. Nikesh Gupta provided insights on the topic "Demystifying Finance". He outlined a clear pathway for students interested in finance and offered a unique perspective on the industry. In his talk, Mr. Gupta highlighted the impact of AI on finance, emphasizing the transformative of digitalization streamlining power in processes and reducing bureaucracy. He also stressed the importance of compliance and strict adherence to industry regulations to ensure ethical standards in the financial sector. The session was invaluable for students seeking to understand the evolving landscape of finance and the role of technology in shaping it.

Continuum

Continuum, our first event of the year, was a step away from speaker sessions and was an immersive event designed to give participants hands-on experience in understanding the evolution of corporate practices over time. The event simulated three distinct eras-the past, present, and future of the corporate world-through a series of interactive challenges. Participants engaged in activities reflecting historical developments, current practices, and future innovations, all aimed at bridging the gap theoretical between knowledge and corporate reality. The event focused on enhancing critical skills such as problemsolving, critical thinking, teamwork, and decision-making. Through these activities, participants gained practical insights into corporate dynamics, preparing them for real-world challenges.

Business Edge 5.0

Business Edge is the club's annual podcast series where we invite 6 industry leaders from various backgrounds to bridge the gap between the academic and corporate world. For its fifth iteration, this year, prominent speakers from Technology, Banking, and even Supply Chain Management were invited. Since these podcasts are hosted by students, students themselves are provided with a platform to interact, gain advice, and ask questions to highly qualified, and esteemed. professionals from the corporate world.

Thus, bridging the gap between Academics and the corporate world -- the main goal of the Corporate Interface Cell. The activities and sessions were supported by major collaborations with brands such as Faber Castell, Bisleri, Park Avenue, Kiwi, Limonata, and Risto. These partnerships added value to the event, providing resources and a professional environment for the participants. The club has plans for a diverse array of future activities for the students, including The

Corporate Summit 2025 and The Pre-Summit Event. These events aim to continue providing valuable experiences and learning opportunities in corporate and business practices.

E - Cell





The Entrepreneurship Cell (E-Cell) at ASMSOC, NMIMS is a thriving community, fueled by a shared zeal for innovation and a collective passion for entrepreneurship. It's more than just an organization—it's a launchpad where young visionaries come together to ideate, collaborate, and transform concepts into real-world ventures. At E Cell, we believe that every success story begins with a spark of creativity, and our mission is to nurture that spark. Through a blend of mentorship, resources, and networking opportunities, we strive to equip aspiring entrepreneurs with the tools and skills needed to thrive in today's dynamic business environment. Our goal is to bridge the gap between academic knowledge and industry realities, offering students hands-on exposure to the entrepreneurial landscape.

Throughout the year, E-Cell organizes a series of engaging and impactful events, each tailored to simulate real-world business challenges and refine critical entrepreneurial skills. One of our standout events, Reverse Shark Tank, flips the popular Shark Tank concept on its head. Here, participants step into the shoes of investors rather than entrepreneurs, making strategic decisions invest in fictional to companies. With the motto "Innovate. Disrupt. Repeat.", this event hones participants' negotiation, public abilities. speaking, pitching and Another flagship event, the Business Gala, serves as a platform for insightful dialogues with industry giants like Raamdeo Agrawal, **Co-founder** of Oswal Motilal Group. It's an unparalleled opportunity for students to glean wisdom from experienced leaders, gain inspiration, and forge valuable connections.

The impact of E-Cell's efforts extends far beyond its events. We've made significant strides in building a robust network, forging connections with influential figures like Mr. Raamdeo Agrawal and Mr. Shreyaan Daga, a participant. Shark Tank These collaborations have enriched our community, offering members direct access to industry insights and mentorship that can be pivotal in their entrepreneurial journey. Our members have also shown remarkable growthtaking challenges, on securing sponsorships from brands like Balaji Wafers. and gaining invaluable goes beyond the experience that classroom. We're excited to introduce more member-centric activities like LinkedIn workshops to help our team develop their personal and professional skills, ensuring they emerge as wellrounded leaders.

E - Cell





Looking ahead, we are excited to take E-Cell to new heights. Our plans include launching future initiatives that align with emerging trends. such as digital entrepreneurship. sustainable business practices, and social entrepreneurship. We aim to enhance our mentorship programs by actively engaging NMIMS alumni and industry experts who can offer invaluable guidance. Furthermore, we're eager to expand our reach through inter-college events and foster collaborations that will help build a vibrant network of aspiring entrepreneurs ready to make a meaningful impact.

The growth of E-Cell has been nothing short of remarkable, marked by a steady increase in membership and event participation, we've been able to offer a diverse array of programs that cater to a wide audience, delivering immense value to everyone involved. Our creative experiential approach and has garnered praise from faculty and industry professionals alike, and the feedback from students has been overwhelmingly positive. Events like Reverse Shark Tank and Re(venue) have provided participants with the chance to apply their theoretical knowledge in real-world scenarios, boosting their analytical, leadership, and networking capabilities.

In essence, E-Cell NMIMS is more than just a club—it's a community, a support system, and a springboard for future leaders and change-makers. We are committed to creating an environment where ideas are not just encouraged but are brought to life, shaping the entrepreneurs of tomorrow.

Enactus



Enactus NMIMS is dedicated to driving social impact through innovative and entrepreneurial solutions. As the entrepreneurial club of NMIMS, we focus on empowering communities, fostering sustainability, and creating change through projects that address real-world issues. This semester has been both productive and inspiring, with Enactus taking bold steps to make a positive impact. Here's a glimpse into our journey so far:

National Competition Participation

Our team had the privilege of representing NMIMS at the National Enactus Competition. Competing alongside other Enactus teams from across India was an inspiring experience, as it provided us with a platform to showcase our projects and learn from others. This competition not only tested our project management skills but also strengthened our commitment to sustainable entrepreneurship.

Instagram Live on Men's Mental Health

Mental health is a topic that Enactus NMIMS addressing believes in openly. In collaboration with Ketaki Natekar from Mind Peers, we hosted an Instagram Live session focused on men's mental health. Ketaki shared valuable information on the importance of mental well-being and resources for support. This initiative helped normalise conversations about men's mental health among our student body, encouraging students to seek help without stigma. This event was a collaboration with esteemed institutions such as BITS Pilani and IIT Bombay, which gave us the chance to network and interact with students from these institutes.

Webinar for Pride Month

For Pride Month, Enactus NMIMS organised an enlightening webinar with Majori Ahmed, a diversity advocate from Colt Technology. Majori shared invaluable insights on inclusivity. acceptance, and the importance of allyship in today's professional landscape. This event aimed to foster a more inclusive environment on campus and raise awareness about LGBTQ+ issues

Handloom Day Celebration

Our journey this semester began with our first event, Handloom Day. With the support of notable sponsors like Khadi India, McDonald's, and UFO Fries, we celebrated the rich tradition of handloom products and promoted the use of sustainable and locally-sourced This event helped raise materials. about India's handloom awareness heritage and encouraged students to appreciate and support traditional crafts.

Enactus





Project Aaranya: Sustainable Rangoli Colors

One of our flagship initiatives this This semester was Project Aaranya. project involves creating eco-friendly rangoli colours made from sawdust, which not only promotes sustainability but also minimises waste. We collaborated with ADAPT, an NGO that supports students with disabilities, who helped us Enactus in the production process. NMIMS also set up a stall on campus to sell these unique rangoli colours. providing a platform for students to purchase sustainable products while supporting a meaningful cause.

Launch of the Enactus Blog

This semester, Enactus NMIMS launched its very first blog, a platform to share insights on entrepreneurship, sustainability, and social impact. Our blog aims to inspire students and foster a community focused on change-making, offering resources, success stories, and lessons from our journey. This digital initiative helps us stay connected with our audience, beyond the events we host.

Hands-On Experience for Members

In addition to our social initiatives, Enactus NMIMS provided a unique opportunity for members to gain hands-on experience through live demonstrations production and experience. This approach gave students real-world experience in marketing and sales, turning our projects into valuable learning and earning opportunities.

Upcoming Project Neev: Upcycled Denim Products

We are excited to soon launch Project Neev, where denim scraps will be transformed into fashionable and functional items like tote bags, bucket hats, file folders, laptop sleeves, and more. This project aims to reduce textile waste by upcycling discarded denim into items students can use daily, while also creating an opportunity to learn about sustainable fashion.

With a strong commitment to social impact, Enactus NMIMS is dedicated to using entrepreneurial solutions to create positive change in our community. We look forward to more initiatives, collaborations, and meaningful work in the semesters to come.

Tech Club



The Tech Club is driven by a mission to foster inclusive technological development through Education, Engagement, And Evolution. By focusing on ten core areas, including 6 learning departments – Graphic Design, Data analytics and Finance, Web design, Programming, App Development, Film making and 4 Operational Departments – Collaborations and PR, Spec Ops, Digital Marketing and Creatives, the club empowers its members to gain technical expertise. With a learning-centric approach, the club creates a platform for skill development and innovative events, aiming to deliver transformative experiences that shape the future of technology.

Tech Xperience Exhibition:

We kicked off the year with Tech Xperience. interactive exhibition an where first- year students explored the exciting departments of The Tech Club! Each booth had a unique twist: in App Development, students tried out a custom app, and Web Design showcased live coding demonstrations. Filmmaking offered a reel-making competition with DSLRs, giving students a hands-on experience storvtelling. in visual Programming featured a Python-coded game, while Graphic Design showcased posters made using Canva, AI, and Photoshop. The event brought tech to life and let students get a feel for what they could create in our club. It was a fun, immersive way for newcomers to explore the possibilities in tech!

Tech Xperience Challenge: Among Us Edition:

Later that day, we added some friendly competition with an "Among Us" inspired challenge! Teams competed in a "Guess the Imposter" round before moving on to tech trivia, where they chose questions from various categories to score big. This high-energy event had students strategizing and bonding over their shared love of tech.

Guest Speaker Session with Mr. Tanay Chottani, CEO of Travel XP:

Continuing the momentum, we invited Mr. Tanay Chottani, CEO of Travel XP, for an inspiring talk on how technology is reshaping the travel industry. He shared insights from his entrepreneurial journey and discussed tech's transformative power across sectors, sparking new ideas for students about tech's broader applications.

Haunted Networks:

The Haunted Networks Mystery took problem-solving to the next level! Teams transformed into cybersecurity experts, tackling code-breaking, logic puzzles, and encryption challenges in a simulated mission to stop a hacker group. This immersive experience allowed students to explore cybersecurity fundamentals in a unique, story- driven format.

Data Analytics Camp; Finance Workshop:

To wrap up, we hosted a workshop on data analytics using Excel, where students learned to build interactive dashboards and uncover insights from data. It was practical, hands-on, and perfect for anyone wanting to elevate their data analysis skills.

Tech Club





Achievements Camp; Milestones

With creative and high-energy events like these, The Tech Club has become a go-to hub for campus tech enthusiasts. Our activities have strengthened the community and gained recognition, drawing in students who are eager to innovate, learn, and have fun with technology!

Impact Camp; Feedback

The Tech Club's events this year left a lasting impact, sparking genuine excitement and engagement across campus. Students shared positive feedback, with many noting how these hands-on activities boosted their confidence in areas like coding, filmmaking, and cybersecurity. The guest session with Mr. Tanav Chottani was particularly inspiring, motivating attendees to explore tech's role in diverse fields. The club's interactive, skill- focused approach not only built a sense of community but also encouraged first-year students to dive deeper into technology.

Ongoing Initiative: Tech Talk Series

Our Tech Talk series is a signature ongoing initiative, designed as a one-on-one conversation with industry leaders. Each episode, lasting around one hour, dives into the personal journeys, tech insights, and forward-thinking ideas of our guests. Sessions are recorded in podcast format, creating an engaging experience that's shared on The Tech Club's YouTube and Instagram channels. This series connects our members and wider audience with experts, sparking inspiration and providing valuable knowledge on trends and innovations across the tech landscape.

DebSoc





"Debate is the ultimate arena where words can wield more power than actions, where ideas shape futures, and where champions rise not just with victory but with voices of reason, conviction, and change."

The Debating Club of Anil Surendra Modi School of Commerce (ASMSOC), NMIMS, has consistently showcased intellectual excellence, resilience, and an unparalleled passion for critical discourse across the nation's top debating platforms. Over the past year, our team has reached significant milestones at premier institutions, asserting our place among India's leading debating societies. From celebrated victories to workshops with elite speakers, this year's journey has set a high standard for what it means to debate with depth, commitment, and adaptability.

Our performance at the IIM Ahmedabad Debate was a proud moment, with the team advancing to the open quarterfinals and another team clinching victory in the novice category. Competing against the country's brightest minds, our members showcased impressive analytical and persuasive abilities. This dual accomplishment at one of India's most prestigious institutions underscored our club's commitment to excellence and adaptability, proving that ASMSOC debaters excel at both the beginner and advanced levels.

At Symbiosis Law School (SLS) Pune, our team achieved both novice and open breaks, once again demonstrating the depth of talent in the club. The competition featured some of the best debaters nationwide, and our team rose to the occasion, standing out for their clarity, composure, and creativity in argumentation. This consistent success across categories showcased the dedication of both novice members and seasoned debaters within the club. Similarly, at Government Law College (GLC) Bombay, our debaters made both novice and open breaks. Competing in an event known for its emphasis on law and ethical discussions, our team displayed remarkable versatility and command of intricate arguments. This achievement at GLC further reinforced our ability to adapt to different themes and formats, proving that our club members excel even in legally and ethically challenging debates.

DebSoc





To further hone our skills, the club workshops featuring organized renowned debaters from across These sessions India. allowed members to gain valuable insights into the techniques, strategies, and nuances that national champions employ. Learning from experienced debaters has been instrumental in the club's recent success, equipping our members with advanced skills that have consistently translated into exceptional performances at major tournaments.

Most recently, the club reached new heights at the 17th IIT Bombay Championship Debate (2024),achieving a novice break into the quarterfinals and an open break that led to the grand finals. Competing against elite institutions and seasoned debaters. our team exhibited exceptional poise, analytical depth, and strategic foresight. This grand finale at IIT Bombay stands as a testament to our growth and marks the pinnacle of a year filled with learning, resilience, and triumph.

In sum, the ASMSOC Debating Club has enjoyed an exceptional year of growth and achievement. From notable breaks at IIT Bombay, IIM Ahmedabad, SLS Pune, and GLC Bombay, to adjudicator successes and impactful workshops, our members have consistently excelled across some of the country's most prestigious debating events. Each accomplishment represents not only individual and team success but also the unwavering support and vision of our mentors and institution. We are proud of what we have achieved and excited about the future, as the ASMSOC Debating Club continues its journey, driven by passion, critical thought, and the power of well-chosen words.

Insignia



Insignia steps beyond the concept of a club; they embody a rich ecosystem in which the pulsating energy of modern culture mingles with the timeless pull of literature. A haven for those who consume stories in every form-shape, size, colour, and kindfrom dog-eared pages of classics to the siren calls of big motion pictures and all forms of telling in between.

Our group's goals are simple yet profound: to encourage a love of the written and visual word; to stimulate creative expression in a variety of modes; and, as importantly, to bring students together by being part of a shared experience of storytelling. We believe texts can take people to so many different worlds, challenge assumptions and more importantly, connect so powerfully among people.

Throughout the we hold year, innumerable events that engage and get students' minds buzzing with creative ideas while celebrating the magic of storytelling. From extremely competitive contests dimly lit to screenings of films beneath a starry canopy, we offer activities for all fans of storytelling. regardless of their favourite genre or even media. Among our mark hall events, Clash of Fans truly represents an exciting intellectual competition wherein the students challenge one another in trying to test their expertise in film, literature, and television. This dynamic competition calls for rivalry among the participants and involves knowledge, rapid cognition, strategic memory and retrieval skills. Is or are: Do you walk around as an encyclopedia of popular culture? Do you often envision scenes from your favourite movie? It's your Fans' Clash. Get into the spotlight and show off what you can do. Can you identify a Klingon from a Romulan? Can vou tell a Horcrux from a Hallow? Then get ready for it all to go down in the ultimate clash!

Our annual "Lit Week" is a multi-day extravaganza celebrating all things literary. This eclectic experience is meant to foster creativity and enjoy the realm of literature. Twisted Tales is a creative writing competition that challenges participants to try making an original story out of a prompt when added with an essential twistunscaled element in the story, which makes the narrative structural curve. It's an encouraging technique that has participants thinking creatively exploring surprising plot twists and embracing the pleasure of the unexpected turn or surprise resolution. Imagine Romeo and Juliet as a futuristic cyberpunk production or Pride and Prejudice set in a dystopian society. The Poetry and Prose Swap is an opportunity for novice poets and prose writers to share their newly crafted pieces in a nonthreatening setting with peer-led comments and suggestions. It inspires a nurturing and supportive climate where imagination is nurtured, not judged, and full of group energy for word usage. From beautiful sonnets to sweeping epics, all forms of written work are recognized and valued. It encourages children to venture outside their comfort lines and boundaries with literature as inspired by Blind Date with a Book.

Insignia

INSIGNIA



Wrapped in mystery, books are chosen based on a few tantalizing keywords, inviting participants to take a chance on an unknown literary adventure. It's a fun and engaging way to discover hidden gems and expand literary horizons. Perhaps you'll discover your next favourite author lurking beneath the brown paper wrapping. Movie nights consist of a relaxed, social atmosphere in which members can appreciate the entire film together, followed by lively discussion and deeper analysis. This develops that feeling of community while providing a platform for shared cinematic experiences and deepening their knowledge regarding the intricacies of filmmaking and the power of visual storytelling. From indie darlings to Hollywood blockbusters, we explore the very diverse landscape of cinema. In addition to these more basic activities, we also stage themed activities around specific holidays and cultural events. For example, our Christmas recommendation campaign allows members to share their favourite holiday movies and television shows, thereby curating a list of holiday viewing recommendations for the whole group, which sparks a shared feeling of holiday cheer. Our special genre investigations interrogate the complex weave of science fiction, and the unnerving domains of horror, and find comfort in the warm embrace of romantic comedies. Author discussions invite established writers to share their insights and experiences, giving important advice to emerging storytellers among us.

The Insignia Literary Club is not just a line-up of events, but it's a lively community, a closely-knit family of enthusiastic literature lovers. We create an open space in which students can discuss with others who are interested in the same subjects, share their passion for stories, and together discover other realms of storytelling. We believe that stories can bring people together, reach past boundaries, and create deep, long-lasting relationships. Our hard work is directed to the cultivation of a space in which such possibilities can materialize. Thus, whether one imagines himself or herself as a passionate reader with an enormous "to-read" pile, a film buff who possesses a wealth of knowledge about films, or a curious soul interested in exploring the vast scope of storytelling. Insignia is the place to be.

Rotaract Club 🚧

The Rotaract Club of NMIMS' Anil Surendra Modi School of Commerce is a dynamic community for passionate change makers that combine leadership development, building lifelong relationships and meaningful service. As the youth chapter of Rotary International, it is inevitable that we embody service above self and seek to engross ourselves into activities that transform our community while delivering the opportunity for us to become change-makers of tomorrow. With this diverse range of activities in community service, professional development, and creative collaborations, our organisation is a testament to what passionate people can achieve when united towards a cause.



This year, we began with quite a bang, that is, 'League of Divisions', an event for three days across the theme of Formula 1 to welcome and engage the freshers. students new Over 200 participated in tasks and activities meant to make the students connect. bond as a team, and demonstrate enthusiasm. That was the ignition for the spirit of the club: teamwork and This excitement camaraderie. and friendly competition built a strong sense of belonging among members. It urged new members to continue the tradition of community, creativity, and growth.

The mission for our organization extends far beyond our campus walls. Community service is the bedrock of our efforts, and we believe that change begins from small, consistent acts of kindness. Initiatives like 'Upcycle ピ Uplift' changed plastic waste to icons of sustainability, while ushering in the new era of living conscious of nature. 'Lanterns of Joy' lit up young hearts, instilled cultural pride, and warm bonding. 'Read to Lead 2.0' opened gateways of imagination and learning for the least-served communities. proving that stories can shape futures. These initiatives reflect our belief in the ripples created by thoughtful actions, spreading positive change far beyond their immediate reach.

Rotaract Club 📈



As we expanded our initiatives, our flagship event further epitomized our mission, Aarogyam was symbolic of the culmination of our efforts this year. It symbolized how collective action by the community can be a powerful thing. More than 1,000 medical checkups were conducted through our health initiative in cooperation with Rotary, over 100 volunteers were motivated to donate their time and skills, and treatments worth over ₹5.00,000 were sponsored. While numbers reflect the tangible scale of impact, it is in the words-the heartfelt gratitude, strength, and reliefof those whom we served that the truest of substance Aarogyam lies. It demonstrated our commitment to the integrated welfare of the community as the initiative showcased that organized compassion and purposeful action can bring transformative change.

Our success stems from the opportunities within the club that allow each member to grow as an individual while significantly contributing to the whole. From attending workshops and professional development activities to leading impactful service projects that shape their own communities in empathy, creativity, and resilience, our members are inspired. We are a testament to the possibilities that can be achieved with students coming together and dreaming.

With this journey, we take a step back and remember all that we have achieved so far. And to stand in pride and renewed purpose – inspired by the previous achievements to aim higher for those milestones that unite, empower, and transform. This is the journey for each volunteer, each student, and every community member who continues to believe in our mission: Ignite Change, Illuminate Lives.

Sports Club





College sports are a cornerstone of campus culture, fostering sporting spirit, community engagement, and athletic excellence. When you think of college sports, it's natural to envision exhilarating games, energetic crowds, and student-athletes striving for victory. Yet, behind every touchdown, goal, and slam dunk, there's a dedicated team working tirelessly to make it all happen. That's where the Sports Club steps in, driving the energy and organization that bring college sports to life. Sports Club has stood as a beacon of health, wellness, and camaraderie for years. In addition, the club cultivates an inclusive and welcoming atmosphere for all students. The NMIMS ASMSOC Sports Club is a student-led organization, renowned for hosting exceptional sporting events throughout the year. Furthermore, the club is exclusively responsible for organizing and overseeing all athletic activities in the university.

The Club's activities Sports commence with try-outs, offering student-athletes a platform to demonstrate their skills and earn a position on the college team. These try-outs are meticulously crafted to identify athletes who exhibit not only requisite skills but also a strong commitment to teamwork, discipline, and personal development .. The club also organizes the Inter-Divisions, designed to foster physical fitness, and solidarity among students from various divisions. These events provide with students the opportunity to engage in friendly competition and strengthen bonds across the college community.

Lastly the pride of Sports Club 'BLAZE', Blaze stands as our most prestigious and esteemed event. Blaze is the flagship event of NMIMS ASMSOC **SPORTS** CLUB and conducts a national-level college fest. It's a celebration of athletic skill, teamwork, and determination. Last year, Blaze was a monumental success. We had the honor of welcoming Hardik Pandya, the vicecaptain of the Indian cricket team and a World Cup winner, as our chief guest. His words added profound meaning to this year's Blaze, reminding us all that sports are not merely a competition-they are a way to build character, forge friendships, and learn lessons that stay with us for life.

Sports Club





Our sports team has also consistently demonstrated excellence and resilience, achieving remarkable success in various tournaments. We've secured top positions in various sports fests, showcasing our prowess across cricket, football, badminton, basketball, tennis, and table tennis. А notable accomplishment was winning the Glober's Cup. where the NMIMS ASMSOC football team emerged victorious and earned the incredible opportunity of visiting Madrid in October, standing alongside their football heroes at the renowned Santiago Bernabéu Stadium.Sports.

The club plays a pivotal role in shaping the student experience and enriching the college community. It promotes physical fitness and mental well-being bv offering students opportunities to stay active, alleviate stress, and improve their overall health. Additionally, the club experience cultivates essential life skills, including teamwork, communication. and leadership, preparing students for success both on and off the field. Ultimately, the sports club fosters personal growth, builds lasting friendships, and equips students with skills that extend far beyond college.

Building on the success of last year's BLAZE, we are committed to determined to take the festival to even greater heights. Our goal is to set a higher standard and elevate the experience making BLAZE larger, more impactful, and increasingly inclusive for all students. This year, BLAZE will continue to grow as a flagship event, celebrating athletic excellence while further reinforcing the bonds that define our college community. The sports club is dedicated to growing and evolving to meet the needs and interests of our college community. In the coming months, we aim to introduce a broader range of activities and initiatives, making sports accessible and enjoyable for all students.

The Nature Club 🍪



Friend Zone

The Nature Club organized Friend Zone on August 3, 2024, to welcome firstyear students with an afternoon of fun, games, and community-building activities. The promotional event offered a variety of interactive games aimed at fostering friendships and encouraging freshers to join the club.

Beach Clean up

On September 22, 2024, the Nature Club and Frontiers Welfare Society hosted the impactful Beach Cleanup at Silver Beach, Mumbai, aiming to raise environmental awareness and inspire responsibility in preserving coastal ecosystems. Starting at 6:45 AM, over 100 students from ASMSOC gathered, equipped with gloves, masks, and garbage bags to ensure a safe cleanup. Organized into teams, the volunteers collected approximately 100 kilograms of waste, filling 50 bags with items like plastic bottles, wrappers, fishing nets, and broken glass. The cleanup significantly improved the beach's appearance and helped protect marine life from harmful pollution.

Handloom Day

On August 7, 2024, the Nature Club Enactus ASMSOC held and а Handloom Day event at MPSTME, spotlighting sustainable brands like Khadi India, House of Aromas, and Seele. The event featured diverse stalls offering handloom products, natural fragrances, and eco-friendly goods. The Nature Club contributed with a succulent stall, while Enactus showcased items from Project Neev. which promotes social impact. Running from 8:00 AM to 6:00 PM. the event attracted high footfall, especially during breaks, reflecting strong interest in sustainable, handcrafted products and fostering awareness about eco-conscious lifestyles.

The Nature Club 🍪



Rider's Quest

On November 10, 2024, The Nature Club's 'Rider's Quest' at Sanjay Gandhi National Park brought together students and faculty for an adventure that championed sustainability and environmental awareness. Participants embarked on a unique cycling treasure hunt, where they solved naturethemed quiz questions at checkpoints and collected litter along the scenic trails, making a tangible impact on the park's cleanliness and beauty. The event fostered a deeper connection to nature, allowing riders to appreciate the lush landscapes while learning about conservation. Alongside the treasure hunt, participants actively collected trash throughout the cycling route, which was weighed and sorted for recycling at the end of the event, contributing to a cleaner park environment. The event concluded with a spirited awards ceremony, where the first-place winner received a gift hamper, making the day even more memorable. Rider's Quest successfully combined physical education, and social activity. environmental responsibility, leaving participants with lasting insights into sustainable practices and a shared commitment to protecting our natural world.

Club Chronicles

Onlooker ONLOKER



Personal Branding Workshop

"You never get a second chance to make a first impression."

-Will Rogers

In a world where first impressions account for everything, how does one ensure that their story stands out amongst countless others? Onlooker, the official collegiate magazine of ASMSOC, endeavors to enliven its readers through thoughtful content and stimulating workshops. From commemorating the successes of the student body to talking about relevant problems, the magazine revolves around informing, connecting, and empowering its audience especially in order to explore what they have to say and then to spread it beyond their local vicinity.

Recently, it hosted an insightful personal branding workshop led by Mrs. Sapna Narayan. The session lay emphasis on the significance of building one's own brand in today's competitive environment. Personal branding cannot just be restriced to public visiblity; it is also about the value you offer. Mrs. Narayan said that personal branding is a deliberate act of showing what makes you special. "Y our brand is more than your reputation—it is your story," she pointed out. "It is how you make a mark on people you encounter."

Mrs. Narayan highlighted that personal growth often falters in the face of under-confidence, thus preventing individuals from embracing their unique identities. Her motive behind this observation was to make all attendees realise that by being positive and embracing failure as learning opportunities, one can not only redefine their idea of personal success and take control of their own narrative, but also increase their sense of self-worth. Using illustrative real-world examples, she showed participants how brands, personal and corporate, are masters of the art of authenticity and consistency. She highlighted the importance of aligning one's values, strengths, and goals to create a brand that resonates with the intended audience.

Club Chronicles

Onlooker ONLOKER

Mrs. Narayan stressed the importance of building one's own brand rather than passively allowing others to define it. "Your brand is your asset," she highlighted that each individual possesses a unique identity that sets them apart, and this uniqueness is essential in shaping a strong personal brand. The workshop was not just constrained to the limit of a lecture. There were interactive activities designed to help the participants understand and define their personal brands. The workshop was divided into various sections that helped the participants write their own personal brand statements, define core values, and practice storytelling techniques to effectively communicate their strengths—a skill most applicable in interviews and professional settings.

A major takeaway from the workshop was an eight-step framework designed to help participants craft their personal brands. By understanding ourselves deeply, we can create a brand that authentically represents who we are and what we have to offer to the world.

1. Determine your goals: Clearly define your objectives and aspirations.

2. Know your audience: Understand your target audience and their needs.

3. Analyse your peer: Study the successful brands of your peers and learn from their strategies.

4. Define your difference: Identify your unique qualities and leverage them to stand out.

5. Identify attributes and lean in: Step outside your comfort zone and embrace new experiences to enhance your personal brand.



6. Work towards being authentic: Stay true to yourself and let your genuine personality shine through.

7. Give value: Determine what you can offer others and how it benefits them.

8. Collaborate with your peers: Network with peers and collaborate on projects to expand your reach.

Onlooker ONLOKER

In today's dynamic era, individuality matters more than ever. Focusing on your strengths and weaknesses can help you craft a brand that reflects who you are, empowering you to achieve your aspirations. Mrs. Narayan's message was clear: personal branding is about taking charge of your narrative. It's about embracing your unique identity and using it as a foundation to achieve your goals. The workshop equipped individuals with the essential information and activities to start a journey toward rebranding themselves; providing a reminder that personal branding is indeed for both personal and professional development.

As Onlooker continues to inspire and empower the student community, initiatives like the 'Personal Branding' workshops are reflections of the magazine's commitment to personal and professional development. Inspired by self-discovery, resilience, and creativity, we shall further endevour to encourage students to let their stories shine and leave an indelible mark.



WRITERS OF ONLOKER

Beyond the Hero's Journey

Dweep Goyal FY BBA' 28

Goals are present at every hero's journey, sure, but why? Every great adventure ever experienced by any hero started with a simple goal. But what is a goal, really? Why do we need them, and why do they have that appeal that keeps us going for stuff we mostly aren't supposed to?

It's like we're all trying to be the hero in our own little epic, following some unwritten script. Confucius probably didn't have Marvel movies in mind when he talked about the hero's journey, but here we are, trying to live up to some grand narrative. Can't we just live life as it comes? But no, we've got to have these lofty aspirations, these shiny targets to aim for but my question is why? Is it because we can't stand the thought of just drifting through life without a purpose? Or is it because society's drummed it into our heads that we need to be constantly striving for something, anything?

And I just don't get it why is it that goals have this magnetic pull, making us keep aiming for stuff we might not even be supposed to have? It's like we're moths to a flame, except the flame is some arbitrary benchmark of success we've set for ourselves. Confucius might have said something wise about the journey being more important than the destination, but we're all too busy chasing after our goals to listen.

Maybe it's all just a cosmic joke. We set these goals, thinking they'll give our lives meaning, make us feel like we're progressing in this hero's journey. But in the end, are we really heroes, or just a bunch of confused people running around in circles, chasing after mirages of success and fulfilment?

But hey, who needs peace and contentment when you can have the stress and anxiety of constantly pursuing goals, right? Because that's what heroes do, apparently. They don't just smell the roses; they've got to uproot the whole garden and replant it somewhere "better." Confucius would be so proud. I guess goals are just the lofty aspirations that define us, or at least, how we aspire to be. We set them high, akin to the pinnacle of a mountain, and with full enthusiasm, we begin our climb. This ascent is not just about reaching the summit; it's about the rush that comes with the journey. It's embedded in our biology to crave this rush, this thrill that keeps us in the race. Oh joy, another dopamine hit to keep us going on this hamster wheel of ambition! Not to forget this belief in ourselves is what pushes us forward, time and time again. Because who needs self-doubt when you can have blind optimism? Tell me one thing honestly, do you really think this cycle of striving, falling, and rising is what makes the journey worthwhile? Or so we tell ourselves to justify the bruises and broken bones.

We've been sold on the idea that the person who falls and stands up again is the hero. That's the narrative we've been fed, courtesy of the Hero's Journey. You know, the one where the brave adventurer embarks on a perilous quest, facing countless challenges and setbacks, only to emerge victorious in the end. It's a nice story, but what about the part where they keep falling? Where's the glory in that? And we're not talking about a few minor setbacks here. We're talking about the kind of falls that leave you battered, bruised, and questioning your very existence. The kind of falls that make you wonder if it's all worth it. But hey, that's what makes a true hero, right? Constant suffering and self-doubt!



Don't you think we've glorified pain so much that we don't realize we're losing because of it? Let's take an example of someone who's good at everything except their English-speaking skills. Getting those degrees all and certificates cost half their life, and now they're in their mid-20s. After learning all the necessary skills, they still don't get a job, so they decide to learn English too. But learning and being fluent are two different things, so perfecting both skills costs them two more years. Now they're 28 and not getting jobs because they're considered inexperienced for their age. But hey, at least they're fluent in English now! They can eloquently express their frustration in job interviews!

Let's take another case where someone doesn't have the power to stand up again and again. After a while, they're doing some low-paying job or a highpaying job unrelated to their actual passion. Think about the mental state of those people. Now, let's go to them and tell them to follow their passion. Surely, that will help. Because nothing solves existential crises like unsolicited advice from motivational posters! Let the inexperienced expert feel the motivations. It's not like the person has other responsibilities in life - take care of their kids, their parents. Let's give them the motivation to leave all of that behind and pursue their passion. It doesn't matter if their parents are asking for money for food or telling them to take any job to put food on the table. Let's motivate them to follow their passion and not give up because, in the end, their job satisfaction matters most, right? It doesn't matter if their parents starve, does it? Who needs a stable income when you can have the thrill of chasing your dreams?

That's what happens when we enter college too. We carry these bags filled with our hopes, dreams, and the goals we wish to achieve. On the first day, we're ready to fight for them, believing ourselves to be the main character in our own story. But we don't realize that everyone is either equal to us or better than us at the things we're best at. Welcome to the land of shattered egos and crushed dreams!

The heaviness of our own dreams weighs us down. our bags burdened with the wishful of thinking our perceived uniqueness. Then comes the moment of truth, and our whole reality comes crashing down at the speed of light, or maybe even faster. It takes only one moment of realization, the breaking of the glass and its piercing sound shattering our reality. Turns out, we're not the chosen one. What a shocker!

The glass breaks, and suddenly we see: everyone else is better than me. What's the point of it all? It doesn't make sense. All that effort, all those aspirations we carried – why? Our hopes and dreams lie scattered like shards on the ground, and we're left wondering if we were ever truly special to begin with. Spoiler alert: we weren't.

But we're young teenagers with hot blood, so let's just add a whole bunch of selfimprovements to our already overflowing plates. Because why not? It's not like we're drowning in assignments, trying to navigate a new campus, and dealing with the joy of communal bathrooms or anything. No, no, let's just casually become better people in the midst of this dumpster fire we call freshman year. Piece of cake, right?

I mean, it's not like we're sleep-deprived zombies, living off instant ramen and the faint hope that one day we'll understand what the professor is saying. Nah, we're first-years! We're invincible! We were the cream of the crop back in high school, so obviously, college is going to be a breeze. Grades will just magically manage themselves, right? It's not like we need to put in any effort or anything. We'll just coast on our past glories and hope for the best!

And hey, if things get tough, we can just ask our seniors or friends for help. Because clearly, they have all the answers. They're not struggling with their own stuff or anything. And why would they be studying? They've already passed these classes, so obviously, they're just chilling now, waiting to dispense their infinite wisdom upon us lowly first-years. They're basically walking encyclopaedias of knowledge, right? It's not like they have their own lives, jobs, or internships to worry about. Nah, they're just here to serve us, to help us improve ourselves. Because, you know, it's only us that need improving. Everyone else has it all figured out. No one else is struggling, or feeling lost, or wanting to crawl into a hole and hibernate until graduation. We're the only ones drowning here, folks!

And sure, let's just ignore the fact that asking for help is hard, that it's admitting you're not perfect, that you can't do it all on your own. Let's just pretend that growth isn't painful, that it doesn't come with setbacks and failures and a whole lot of selfdoubt. Nah, it's all sunshine and rainbows on this path of selfimprovement!

But hey, who needs realism, right? We're first-years! We can handle this stuff. Or at least, that's what we tell ourselves as we stare at the mountain of work we've been putting off, praying for a miracle. Because that's totally how college works, right? Just wish upon a star and all your academic dreams will come true!


Now, here's a wild thought. Maybe, just maybe, setting big goals isn't wrong. It's not a crime to dream big, to strive for something extraordinary. In fact, it's what makes us uniquely human. Getting defeated isn't wrong either. It's a part of life, a part of the journey that shapes us into who we are. Not standing up again after a fall isn't wrong. Sometimes, we need to take a moment to rest, to gather our strength before we can rise again. Making bad decisions isn't wrong. We all make them, and they often teach us more than our good decisions ever could.

Not being able to get help isn't wrong. It's a reality that many of us face, and it's okay to feel overwhelmed or alone in these moments. Relying on someone isn't wrong. We're social beings, wired to connect and support each other. It's not a sign of weakness to lean on others when we need to. Things happen. Life happens. Sometimes dreams are fulfilled, and it feels like we're on top of the world. Other times, they aren't, and it feels like the world is on top of us. But that's just the way it goes. Someone has to lose for others to win. It's the natural order of things, and it doesn't make those who lose any less worthy.

It's totally alright if responsibilities or work burdens get the best of you. It's alright to feel crushed under the weight of expectations, to feel like you're drowning in a sea of tasks. It's alright not to be the hero or the adventurer. After all, heroes and adventurers are often the ones who give priority to their goals only, not anything else, not even their family. It's totally normal to choose differently, to choose the quiet life, the simple joys.

Take Jordan from Rockstar, for example. He left everything behind to pursue his dream, only to realize later that his goals weren't bigger than the love of his life. And that's okay too. It's okay to change, to grow, to reassess what truly matters to us. The main thing I want to convey through all this is: don't tie your happiness or sadness to the goals you make. Be happy or even sad, but because of things that have already happened, not because of things that weren't done or weren't supposed to happen. The reality is that no one always wins, and no one is always happy. It doesn't make anyone a failure. It just makes us human.

In the end, we're all just trying to figure it out. Some of us might be heroes, shining brightly in the spotlight. Some might be villains, lurking in the shadows. But most of us are just extras in this grand cosmic play, going about our daily lives, doing the best we can. And you know what? That's okay. It's okay to be ordinary. It's okay to struggle, to face obstacles that seem insurmountable. It's okay to fail, to fall down and not know if you have the strength to get back up. It's okay to not have all the answers, to be confused, to feel lost. Because life isn't about being perfect. It's not about having a flawless record or a spotless history. Life is about being human. And being human is messy, complicated, and beautifully imperfect.

So, embrace your imperfections. Embrace your struggles, your failures, your moments of weakness. They are what make you, you. They are what make your journey unique. And remember, it's okay to just be. To exist, to breathe, to take one step at a time. Because in the end, that's what life is all about. The journey, not the destination. The experiences, not the outcomes. The moments that take our breath away, and the ones that help us find it again. That's what makes life worth living. That's what makes us who we are.

Think about it.

Data Dynasties: The Unchecked Power of Tech Giants

Rishay Jain FY BBA'28

Tech giants have experienced a fueling growth in the modern digital landscape, often at the cost of users and by stifling competitors.

Do you remember the last time you heard a company's name being used as a verb? Well, I could make a fair guess of the first name you could think of. I'd probably be right too.

The verb 'google' was chosen as the most useful word of 2002 by the American Dialect society. The verb was subsequently also added to the Oxford English Dictionary and Merriam-Webster Collegiate Dictionary in 2006. This fact alone, probably serves as a colossal testament to the company's ubiquitousness and behemoth market dominance. Market dominance by tech giants, however, is hardly new news.

Google controls almost 90% of global internet searches and 75% of all time spent on social media is directed towards Meta owned platforms and subsidiaries. These companies have a digital presence so pervading that our routine lives would perhaps have been unimaginable without them. This presence though seems a carefully curated one: via constant data collection, capitalization of users' information and attention and a bunch of anti-competitive practices.



One incontrovertible reason as to why these companies are so successful is firstly the amount of data that they have access to. Google's search engine, for instance, outdoes its competitors by far because it has such an expansive range of data for its algorithm to learn from- an advantage that is absent for its rivals. Similarly, Meta's algorithms too get to make use of an endless sea of data based upon user interactions on its social networking apps and reach a notch higher than any credible competition.

However, training algorithms is by far not the only reason why your data is collected. Collecting and using your data provides these tech companies with the ultimate and quintessential power in the digital age: The power to control and influence you. The power that they get at the cost of your privacy: your privacy which is constantly being invaded and sold for the sake of skyrocketing their profits. With their pervasive data collection techniques, these companies probably know most of whatever there is to know about you: likes, dislikes, interests, hobbies, passions, etc. This data is then being sold to any willing buyers: be it advertisers, the government or even potential frauds. In 2000, Google launched Adwords, now called Google Ads which sells advertisements with the help of Google's user data. With the launch of Adwords, Google experienced a 3590% increase in its profits within a span of 4 years. Instagram too creates behavioral profiles of users which are compiled of every bit of user interaction on its platform.

This includes accounts followed by someone to minutest of details such as their every scroll and pause. The app uses these profiles to curate specific content and ads to keep the users hooked. TikTok too was recently embroiled in controversy with an Australian Privacy Watchdog which claimed that the company breached Online Privacy of Australians.



The company was accused of tracking online activity such as websites used for shopping, time spent on websites and recording personal information such as emails and phone numbers. Google too has similarly been accused of tracking people's location even after being denied the permission to do so.

Perhaps it's not hard to see that these companies have time and again prioritized profits over people and their privacy- to the point that in the digital age our privacy might as well be labelled 'non- existent'. Why though on Earth would data and information of ordinary citizens be of such mammoth value and importance to these companies? It's not hard to see why. These companies exactly profit off user attention by trying to maximize the time that they can get people to spend on their apps and services which is done via showing up ads and content that keeps people engrossed.

You see, everyone out there is in a constant battle for your attention. Meta (previously Facebook) makes use of 'engagement-based ranking' on its platforms: an algorithmic system which rewards content and posts that generate the most user activity such as likes, comments and shares. This system has often amplified content generating strong reactions such as divisive content, misinformation or hate speech which has often had significant implications including the incitement of violence. Similarly, YouTube's algorithm has often fed users a diet of hate speech and political extremism as such content usually garners extreme reactions and keeps users looking at the platform for longer durations. Such media platforms which were once hoped to be reliable alternatives to politically controlled news outlets who had hopelessly diminished their credibility, now seemed to have ironically done the exact obverse.

In their desperate and perhaps insatiable chase for profits and user-engagement, these platforms have ended up facilitating misinformation and suppression of real facts extent that is to an seemingly incomprehensible and has the potential of such far-reaching social implications which would be difficult to quantify. A few other ways of social media sites to increase user engagement include making use of user statistics such as average time spent looking at reels or posts and number of likes and shares to put up personalized videos and posts on users' explore page. Advertisements are personalized based on user information in similar ways as well.

In addition to questionable data collection practices and capitalization of user attention, these companies have also come under scrutiny for their anti-competitive market behavior and pursuit of unshakable dominance. A US Supreme Court judge ruled Google's search engine an illegal monopoly in August 2024 in an antitrust case brought against the tech giant by the US Department of Justice which alleged that Google paid companies to keep its search engine as their default choice and stifled competition from rival search engines. In a second lawsuit by the Department of Justice, the company has also been accused of monopolistic behavior in the adtech space by hunting and buying rivals. Alongside this, the company has driven up prices for publishers looking to publish ads on websites whilst passing on diminutive shares to website owners as the intermediary.

The US Federal Trade Commission accused Meta of purchasing rival companies such as Instagram and WhatsApp that deemed a threat to market presence its and domination. In another accusation the FTC has also claimed that Meta only allowed third party applications to interface with its applications on the condition that they did not engage with or promote other social networking services.

The European Union too has passed the 'Digital Markets Act' that aims to augment competition in Europe's digital markets. The act has now directed tech giants to make significant changes in their operations such as asking Meta to make WhatsApp interoperable with other messaging services and letting users choose which Google services share their data.



The European Union has also investigated how Google's search engine compiles its results. Meta is also expected to receive its first antitrust lawsuit by the European Union over clubbing its marketplace service with Facebook's social network to repress competition. EU has also previously fined Google for placing results of its own shopping service above rivals and favoring the same. These companies have come under fire of the Competition Commission of India (CCI) for similar reasons as well. The alliance of Digital India Foundation filed a complaint with the CCI against Google for anti-competitive practices in online search and advertising.

CCI has also accused the company of abusing its market dominance with regards to Google Play Store and forcing phone manufacturers to have its apps preinstalled in their devices. WhatsApp's privacy policy too was investigated by the commission which deemed it to be 'vague and open-ended' and alleged that the privacy policy allowed WhatsApp to share user information with its parent company without allowing users to opt out of the same. In a long history that has spanned decades, tech giants have had numerous run-ins with the law a have been at the receiving end of ire and criticis over highly invasive data collection practices a blatant disregard for user privacy. The consta prioritization of these companies of profits over t mental health and well being of users too has becou a pressing and urgent concern that must be de with immediate and compelling action. Althous law and investigative agencies around the world ϵ trying to combat market dominance in digi markets that has come to stand on pillars of, in pa unethical data collective practices and capitalizati of people's time and attention, does that result in a real or appreciable change towards a more competitive landscape remains to be seen.

It is uncertain how far along would measures go towards making transformations away from these companies' money-making mechanisms towards greater dignity for people's privacy and well-being. Until then, it is we, as users who must realize the inexpressible value of our privacy and how giving away access to the same remains tantamount to making ourselves vulnerable to unwanted influence and manipulation. Our privacy is our power and we must protect it. Ultimately our time and attention are more than just a moat for businesses to fuel profits from.

Playing the Trump Card: How will the U.S elections impact the Indian Economy?

Dia Mehra FY Bsc. Finance'28

"I will be back", said Trump in the 2020 elections that he lost, and he is indeed back this year, emerging as the victor of the 2024 American elections. Trump not only managed to pass the critical 270 electoral college vote, he also managed to win all 7 battleground states against Kamala Harris, completely crushing the Democrats.

The beauty behind this win is that a number of minority communities, from latinos to african americans, who had strongly allied themselves with the Democrats in 2020 turned coat this year to back the Republicans. A big reason for the defeat of Harris in the recent elections seemed to rely on the fact that she couldn't really connect to the masses.

Her campaign mainly ran on the platform of abortion, "saving democracy" and the high cost of living most Americans today have to face, which didn't sit well with them because the very reason for this high living cost arose from the Biden reign, which Harris was closely associated with. Moreover, as Maslow's hierarchy of needs states, physiological needs should be the first to be attended to. Both Trump and Harris turned a blind eye to the unreasonable inflation imposed on the normal middle class, making it tricky to fulfil their basic needs itself



But what really made Trump such an attractive candidate?

According to certain analysts, the answer lies within the dissatisfaction the masses faced with the Biden administration. Under Biden, the annualised inflation rate was 5.4%, compared to Trump's 1.9%. Much of the Biden labour market gains were part of the post-pandemic recovery, with his focus primarily on the pandemic skewed data points, while Trump's labour market performance relied strongly on the cut-off date, as the COVID-19 disruption undid much of the nominal progress.

To the Americans, factors like rising economic issues, illegal immigration and increasing crime rates weighed a lot more significance than climate change or freedom for abortion. The Democrats, with Harris leading them, couldn't address these affairs. This led to an ultimatum: either give Trump another chance as a better alternative, or let the Democrats, with no significant foresight or change, win again. So now that Trump has been declared the winner, how will the new, upcoming geopolitical equation change things for India?

There are always two sides of the same coin. A situation must never be judged in black or white, but shades of grey instead. For starters, Trump has already made quite a few strong statements on his campaign of "America First", which advocates American prioritising domestic industries above others. This could put India on the back foot, because higher tariffs could push back our industries like textiles, pharmaceuticals and IT industries, which are heavily dependent on exporting to American markets.

Although their focus, while increasing tariffs was mainly directed towards China, it could give India both an edge and a disadvantage. Moreover, tighter immigration policies could lead to heavy restrictions on H-1B visas (visas that allow U.S employers to employ foreign workers), leading to fewer opportunities for Indian occupations abroad.



While this could avoid potential brain drain of the country. it would also increase domestic competition for education and employment, leading to higher even needs for domestic employment which opportunities, is challenging for an overpopulated country like India, which could be a way to get back at India for being a fence-sitter to the US-Russian conflicts.

Another aspect to consider is the fact that Elon Musk, who is now leading a presidential advisory commission, has been very aggressive about his entry into the Indian markets, specifically with Tesla and Starlink. His major competitor is Ambani industries, and we would rather have our own internet independence and work with the Ambanis than hand it over to Musk. even if it could potentially enhance our ability to compete with China and the U.S.

India is also presented with a lot of positive influences that strengthen its strategic stance in the world. Trump and our Prime Minister, Shri Narendra Modi, are currently maintaining strong relations with each other. The first three leaders that Trump spoke to as soon as he got elected were Modi, Benjamin Netanvahu (PM of Israel) and Mohammad Bin Salman (Saudi Arabia), effectively capturing the key countries to the India, Middle Eastern and European corridor (IMEC), which acts as an alternative to the Chinese Silk Route.

IMEC plans to eliminate their dependence on China, which has led to the bankruptcy of many small countries already. The US is ready to collaborate with these countries so as to move its manufacturing plants away from China, which would be great news for India. Increasing American investments the Indian in manufacturing industries would give it the opportunity to become a major player in the global supply chains.

In some ways, although there are quite a few disadvantages India might face with the new cabinet in the picture, there also seems to be positive expectations on how the relations between US and India will now play out. It is important to remember that the future is filled with uncertainty. and what might be true today, may not be true tomorrow.

However, India, with its foreign strong affairs ministry, is ready to take a stance. whenever necessary, for the benefit of our interests. After all. when it comes to geopolitics, there are no permanent enemies, and no permanent friends, only permanent interests. How do you, as keen observers geopolitical and enthusiasts. see the international relations between the two countries playing out?

Stability: The Indian Financial System

Juhi Merani FY Bsc. Finance'28

Have you ever wondered what happens when the financial system we rely on crumbles overnight? Is India's financial system as stable as we think or is it vulnerable to hidden risks?

A financial system is a set of institutions, such as banks, insurance companies, and stock exchanges, that permit the exchange of funds.



A stable financial system is crucial for fostering the economic growth of the country as well as for instilling public confidence, while instability is an obstacle in the fulfilment of these goals.

"The world is not going to fall as long as there is confidence in governments and in banking institutions and the financial system." – Rakesh Jhunjhunwala

The collapse of Silicon Valley Bank in March 2023 represents the largest bank failure since the financial crisis of 2008. The bank's failure highlights the weaknesses within the banking system, including the lack of oversight for banks with less than \$250 billion in assets. SVB's failure was a stark reminder of the vulnerabilities of the global financial system. "The lesson of history is that you do not get a sustained economic recovery as long as the financial system is in crisis." – Ben Bernanke

This article delves into the shortcomings of the financial system, improvements made over the years and further steps to strengthen and stabilise the system through reforms, better risk management and diversification as well as through innovations in the fin-tech industry.

Many banks and companies depend excessively on certain sectors or clients which increases vulnerability. DHFL was affected by downturns in the housing sector. When defaults rose in the real estate sector, DHFL failed to recover its payments leading to a liquidity crunch. Poor risk management is another critical factor. Yes Bank took a huge risk by giving distressed loans to those companies who were unlikely to repay them. This led to a surge in its nonperforming assets when these companies defaulted, ultimately requiring intervention of the RBI to prevent its collapse.

In the era of digital banking, the risk of cyber attacks and privacy issues has become a cause of concern. The cyber attack on the Cosmos Bank is a notable example. Several cloned debit cards of Cosmos Bank were used for thousands of ATM transactions from India and 28 other countries in a period of seven hours due to which it lost almost Rs 94 crores to the criminals. Lack of diversification and liquidity are also key issues as in the case of SVB which invested most of its deposits into treasury bonds and other long term debt instruments. When the interest rates increased due to inflation, the value of these assets declined. As clients began withdrawing funds in response to economic uncertainty, SVB was forced to sell these assets at a loss to cover withdrawals, which eroded its capital base and led to a liquidity crisis.

While these failures highlight the issues within the financial system, certain improvements have been made over the years. The Dodd-Frank Act was passed in response to the financial crisis of 2008 to establish financial stability and enhance consumer protection. Additionally, these failures emphasise the importance of diversification in customer base, assets, and revenue streams to reduce risk. Banks and companies are now required to maintain greater transparency to protect the interests of investors. Stronger cyber-security measures have also been put in place to prevent data leaks and cyber attacks. In India, the RBI has increased oversight and regulations, requiring banks to maintain a minimum Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) to ensure liquidity.

There is a lot of scope for further development. Regulatory bodies should regularly assess emerging threats from technological advancements such cryptocurrency and as decentralized finance. Integration of AI in risk management, implementation of real-time monitoring systems to identify discrepancies are some of the steps that can be looked at to enhance financial security. It is also crucial to educate people and spread financial literacy. Despite the progress made, India has a long way to go to be called a financially secure economy.



Overpopulation: Is India's Overpopulation an Angel in Disguise?

Juhi Agarwal TY B.Com (Honours)'25

Have you ever blamed someone, only to later realize they didn't deserve it—that they were, in fact, trying to help you?

That's exactly what we're doing with the concept of "overpopulation." Overpopulation is when a population exceeds the sustainable size for its environment.

With over 1.4 billion people, India is the most populous country in the world. Overpopulation has long been viewed as a significant challenge for India, often portrayed as a hurdle to economic development, infrastructure management, and resource distribution.

What we forget is that other countries are facing a shrinking population, and that the demographic bulk of India is actually a huge advantage.

So could India's overpopulation be an "angel in disguise" in a world grappling with declining birth rates and aging populations?

First, let's understand what's exactly happening with the demography of the world right now.

The population has always grown, global population growth peaked in 1962 -1963, however, since then world population growth has halved and is declining ever since. This means that there will come a time when the population actually starts shrinking. 20% of countries have already started seeing a shrinking population.

These countries are like big-name festivals with plenty of empty seats. Meanwhile, India is the packed gig with people spilling onto the streets.

Take Japan, where almost a third of the population is over 65. Robots might be taking over factories, but they can't entirely replace human ingenuity. Meanwhile, Europe is trying to fix its demographic woes by encouraging immigration and bigger families. Even China, which once topped the population charts, has started shrinking—thanks to decades of its onechild policy.

Additionally, there have mostly been more younger people than older in the world. This meant that there was a higher labour force and thus, more economic productivity. The world right now, is facing "world aging", which is where there's more older people than younger.

How does India have an advantage?

Don't get me wrong, India has a lower-than-required fertility rate and it too will face a shrinking population, India just has so many people that its impact will be felt later.

India's fertility rate has decreased from 5.7 births per woman in 1950 to 2.0 today, yet the decline has been slower compared to other countries. This means India's population will continue to grow for several decades, with the UN predicting a peak around 2064. Right now, 55% of India's population is under 30, offering the country a massive advantage in terms of labor force and innovation.

What are the advantages of a large population?

| 1. Exporting | 2. A Hotbed of Big | 3. The Ultimate |
|--------------------|---------------------------|-----------------------|
| Talent | Ideas | Consumer |
| Other countries | With so many people, | Playground |
| need workers, and | creativity is practically | A billion-plus people |
| India has them in | spilling over. India's | mean a billion-plus |
| droves. With the | youth are starting | buyers. Global |
| right skills and | companies, building | brands are already |
| policies, India's | apps, and dreaming | setting their sights |
| youth could | big-turning the | on India's massive |
| become a global | country into a startup | market, making it a |
| talent factory, | hotspot. Think | land of endless |
| filling jobs from | unicorns galore in | possibilities for |
| healthcare in | fintech, edtech, and | business expansion. |
| Germany to tech in | health-tech. | |
| Silicon Valley. | | |
| | | |

What has worked for India so far?

The Indian government isn't just sitting back. Some game-changing initiatives are already underway:

 \cdot Skill India Mission: Training millions in market-ready skills.

- \cdot Digital India: Bridging the tech gap and bringing the future closer.
- New Education Policy (2020): Overhauling the education system to focus on innovation and critical thinking.
- Smart Cities Mission: Transforming urban spaces into hubs of efficiency and sustainability.
- National Health Mission: Prioritizing public health and well-being.

What should India focus on?

For India to turn its demographic boom into a long-term blessing, the government has to be able to efficiently manage the population, and these are what they should focus on:

1. Education That Means Business

Education should go beyond classrooms and textbooks. Think skills-based learning, digital literacy, and vocational training that align with market needs. The goal? A workforce that's not just employable but indispensable.

2. Urban Uplift

India's cities need a major glow-up. Smart planning, efficient public transport, and green spaces can turn urban sprawl into thriving hubs of innovation and productivity. It's not just about building bigger; it's about building smarter.

3. A Health-First Approach

A healthy population is a productive one. From affordable healthcare to mental health awareness, ensuring people's well-being is a game-changer. And it's not just about treatment; prevention is where the magic lies.

4. Closing the Gap

Equality is the secret ingredient. Bridging the gender gap, empowering rural communities, and creating opportunities for all ensures that everyone gets a shot at success. Diversity isn't just a buzzword—it's the key to growth.

5. Teaming Up with the World

Strategic global partnerships can make a world of difference. By creating talent pipelines to countries that need workers, India can position itself as an indispensable global player.

6. Sustainable Growth

India's growth shouldn't come at the planet's expense. From renewable energy to waste management innovations, embracing sustainability is the only way forward.

7. Technology as the Game Changer

AI, automation, and data-driven solutions can streamline everything from agriculture to healthcare. Tech isn't just a tool; it's the lever India needs to move mountains.

India's population is a challenge, sure, but it's also an unmatched asset. Like realizing a misunderstood friend's true worth, India's vast demographic isn't something to blame but to embrace. The future isn't just about managing numbers; it's about unlocking potential. And India, with its billion-plus dreams, is perfectly poised to make that happen.

GALLERY

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EDITOR IN CHIEF Madhur Narayan

VICE PRESIDENT Jaivin Panchmatia Devika Bhat

HEAD OF DESIGN & LAYOUT Shrujal Kumar

HEAD OF PHOTOGRAPHY Aryan Dhiman

CREDITS

WRITING CREDITS Dia Mehra Dweep Goyal Juhi Agarwal Juhi Mehrani Rishay Jain

DESIGN CREDITS Nishtha Gupta Gunisha Jain

PHOTOGRAPHY CREDIT Yug Desai Sanjoi Kaushik

Faculty in Charge **Prof. Krupali Waghela**