

VOL- II, ISSUE-II

FOR QUARTER: OCTOBER – DECEMBER 2025

A NEW PERSPECTIVE

NAVEEN DRISHTI

YOUR TRUSTED SOURCE FOR QUARTERLY BUSINESS NEWS

A STUDENT-DRIVEN QUARTERLY BUSINESS NEWSLETTER OF DEPT. OF MANAGEMENT SCIENCE, MCKV INSTITUTE OF ENGINEERING, HOWRAH



INSIDE THIS ISSUE

- Expert Speak: An exclusive interview with an industry leader sharing insights and trends.
- Currency Insights: A detailed quarterly comparison of the Indian Rupee against major global currencies.
- Business Buzz: A roundup of National Updates & Global Updates news highlights.

● An MCKVIE Initiative

Naveen Drishti is MCKVIE's Department of Management Science's quarterly business newsletter designed to keep readers informed on global, national, and regional business trends. It aims to bridge academic learning with real-world insights through expert interviews and market analysis, empowering readers to stay ahead in the business world.

DEPARTMENT OF MANAGEMENT SCIENCE, MCKVIE

● What to Expect from "Naveen Drishti"?

Naveen Drishti brings you quarterly updates on regional, national, and international business news. Each edition features:

- **In-depth Business Reports:** Key updates and trends from local to global markets.
- **Corporate Leader Interviews:** Insights with the help of industry leaders and experts.
- **Actionable Analysis:** Data-driven perspectives to help you stay ahead in the business world.

Stay informed with expert views and timely business news in every quarter.



ABOUT THE DEPARTMENT



The Department of Management Science at MCKV Institute of Engineering (MCKVIE), formerly known as MSH, offers a 2-year full-time MBA program since 2020 and has recently introduced BBA from the current Academic Year 2025-2026, in line with the National Education Policy (NEP) 2020.

Both programs are designed to equip students with essential managerial, analytical, and communication skills, preparing them to lead in dynamic business environments. The curriculum blends theory with practice through personality development sessions, mock interviews, group discussions, presentations, and case studies. The department also provides industry-relevant certification courses like Digital Marketing, Payroll Management, Tally and GST, and conducts regular seminars, workshops, and sessions with industry experts and alumni to align students with market needs.

With a team of qualified faculty and a modern English Communication Lab, the department emphasizes individual attention, ethical values, and industry-readiness.

Vision of the department

To be recognized as a Centre of Excellence that endeavours to create a unique identity by not only catering to students' needs for enhancing managerial acumen and soft skills, but also by grooming them holistically for success in professional life.

Mission of the department

1. To encourage a teaching learning process for proper dissemination of knowledge leading to employability enhancement.
2. To make the students understand the role of Language & Communication & Managerial Skills in the modern globalized world.
3. To develop theoretical knowledge of the students and make them skilled professionals by involving them in application- oriented activities like project works, internships, workshops, expert lecture session, seminars & other industry oriented programs.
4. To install desire & ability of lifelong learning & professional developments through self-study and continuous education to enable the students to meet changing societal demands for sustainable development.

What motivated you in this journey Please share your success story?

I started my career as a management trainee in HR, handling recruitment, employee relations, and compliance. Facing challenges in balancing business needs with employee expectations helped shape my leadership style. Through transparent communication and continuous learning, I contributed to improved employee engagement and reduced attrition. Over the years, working with diverse clients strengthened my skills and clarified that this profession truly aligns with my passion. The learning, challenges, and human interactions continue to motivate me in this journey.

What kind of challenges do large companies usually face in maintaining good governance and discipline?

Large companies often struggle due to their size and complex structures, which can weaken accountability and communication. Policies and ethical standards may exist but are not always clearly communicated or consistently implemented. Effective governance requires strong implementation, clear accountability, use of technology, regular ethics training, and uniform enforcement. Ethical leadership, transparency, and continuous monitoring are essential to maintain discipline as organizations grow.

According to you, what makes a good leader in today's fast-changing business world?

In today's dynamic business environment, a good leader needs a clear vision, adaptability, and empathy. Strong leadership builds trust through active listening, ethical conduct, and accountability. Encouraging innovation, making timely data-driven decisions, and leading by example help guide teams successfully in a fast-changing world.



How is new technology like AI changing the way companies work in the way companies work in the legal or management areas?

AI is transforming organizations by improving efficiency, accuracy, and data-driven decision-making in legal and management functions. It automates routine tasks and provides valuable insights, but cannot replace human judgment. AI acts as a support system, allowing professionals to focus on strategy, leadership, and ethical responsibilities.

What advice would you give MBA students building a career in management?

My advice to MBA students is to focus on skills, mindset, and integrity. Go beyond textbooks by gaining practical exposure through internships and live projects. Develop strong communication and leadership skills, stay curious, open to feedback, and committed to continuous learning and adaptability.

Mr. Tathagata Biswas

Management Trainee- Sales & Marketing

CEASEFIRE INDUSTRIES PVT LTD.

I am Tathagata Biswas, currently working as a Management Trainee in Client Acquisition at Ceasefire Industries Pvt. Ltd. My academic journey with MCKVIE helped me build a strong foundation in understanding business dynamics and client-centric strategies. My interest in this field developed during my academic journey through exposure to business-related projects and internships, where I realized the importance of client acquisition in driving business growth and strengthening market presence.



Early in my professional journey, I faced a situation where I was entrusted with a high-responsibility task despite having limited experience and strong expectations from senior management. Although I initially felt unsure, I chose to rely on self-confidence and preparation. By taking ownership, asking the right questions, quickly upskilling myself, and trusting my ability to learn, I was able to deliver results that met management expectations. This experience helped me earn credibility within the team and taught me that self-belief, combined with effort and continuous learning, is crucial in overcoming pressure and unfamiliar challenges.

Apart from academics, my involvement in extracurricular activities played a significant role in shaping my personality. These experiences helped me develop essential skills such as time management, teamwork, leadership, communication, and adaptability. For MBA aspirants, my advice is to focus not only on academic excellence but also on building confidence, gaining practical exposure, and maintaining a positive learning mindset. Stepping out of your comfort zone, staying adaptable, and believing in yourself can turn challenges into long-term growth opportunities.

ECONOMIC UPDATE

RBI Liquidity Support Boosts Banking System

The Reserve Bank of India announced major liquidity measures — including government bond purchases and currency swaps — worth tens of billions of dollars to ease tight funding conditions for banks as year-end approaches.

Major Loan Fraud Reported (~₹2,434 crore)

Punjab National Bank has reported a significant loan fraud of ₹2,434 crore to the RBI, linked to former promoters of SREI Infrastructure Finance and SREI Equipment Finance. The bank has made full provisions for these bad loans, highlighting continuing challenges in asset quality and vigilance against fraud.

India Emerged as Global Leader in IPO Volumes in November 2025

In November 2025, India emerged as the global leader in IPO volumes, with 22 companies going public and raising about \$3.7 billion. The country surpassed the United States in the number of listings, reflecting strong investor confidence and robust capital-market activity.

Record trade deficit in October 2025

India's merchandise trade deficit widened sharply to a record about \$41.7 billion as exports fell and imports surged — driven especially by high gold and silver imports during the festive season. Exports contracted roughly ~11.8% to about \$34.4 billion while imports jumped 16.6% to \$76 billion.

West Bengal's late-2025 business scene

West Bengal's late-2025 business scene saw strong investment momentum via BGBS pledging ₹4.4 lakh crore in ports, power and tech, alongside ONGC exploration and connectivity plans. Youth entrepreneurship gained support, while jute and tea sectors faced stress amid governance-linked voter roll updates, state-wide policy debates.

CORPORATE LANDSCAPE: MERGER, ACQUISITION, AND DEMERGERS

Mergers:

- In Australia, Seven West Media shareholders overwhelmingly backed a merger with Southern Cross Media, creating a larger diversified media entity with expanded TV, streaming and radio assets.
- Global M&A activity reached about \$4.5 trillion in 2025, driven by large mergers and consolidations across media, transport, and tech, highlighting strong corporate restructuring and cross-border dealmaking.

Demergers:

- Tata Motors completed its demerger by separating its Commercial Vehicle business into a new listed entity, allowing better focus, efficiency, and value creation.
- Central banks in key economies are pivoting their monetary policy stance after an aggressive easing cycle in 2025.

Acquisition:

- Coforge will acquire U.S.-based AI firm Encora for \$2.35 billion to strengthen its AI capabilities, expand its U.S. and Latin American presence, and enhance its digital engineering services.
- The RBI announced major liquidity measures including government bond purchases and currency swaps worth tens of billions of dollars to ease tight funding conditions for banks as year-end approaches.

LOCAL DEVELOPMENTS: HOWRAH & HOOGHLY

November 2025:

- The Kolkata Metropolitan Development Authority (KMDA) initiated an e-RFP (Request for Proposal) process on to conduct comprehensive physical and socio-economic surveys across approximately 215 sq. km of rural areas in parts of Howrah and Hooghly districts.
- A conclave for Micro, Small and Medium Enterprise (MSME) entrepreneurs was held at Rabindranath Bhavan in Chinsurah, Hooghly

December 2025:

- State Allocates 200+ Acres for Industrial Projects (Including Howrah Areas)
- A local adenium plant business idea from Howrah is gaining traction, with media highlighting how people are turning rooftop gardening into profitable micro-enterprises.

INTERNATIONAL ECONOMIC UPDATE

Major central banks signal a shift in rate cycles

Central banks in key economies are pivoting their monetary policy stance after an aggressive easing cycle in 2025. Japan has raised rates to a 30-year high, while others are reassessing cuts amid inflation and financial stability concerns highlighting a change in global monetary trends.

RBI Liquidity Support Boosts Banking System

The Reserve Bank of India announced major liquidity measures — including government bond purchases and currency swaps worth tens of billions of dollars to ease tight funding conditions for banks as year-end approaches.

Rising trade tensions: China initiates WTO dispute with India

China has challenged India's solar and IT policies at the WTO, starting formal consultations. This move may increase trade tensions and affect cross-border investment and global tech supply chains.

India becomes the world's 4th-largest economy

According to recent official statements, India has overtaken both Japan and the UK to become the world's fourth-largest economy, with forecasts suggesting it may surpass Germany by 2027. This reflects India's rising role in global markets, strong start up ecosystem growth, and expanding tech and manufacturing sectors.

Bitcoin surged to new heights in 2025, driven by institutional inflows and the maturation of crypto ETFs in the US.

President Trump positioned himself as the "crypto president," and propelled family crypto ventures and the broader sector into the mainstream. He overturned the US Securities and Exchange Commission's crackdown on crypto companies, rewarding those pro-crypto executives and firms who donated millions in the 2024 election cycle to support candidates aligned with their agenda.

ECONOMIC HIGHLIGHTS

Exchange Rates (as of December 31, 2025)

- 1 Dollar(\$): ₹89.76
- 1 Euro (£): ₹105.46

Inflation Rate (December 2025): 1.66%



Trade War: US Tariff and Impact on India – Student Opinion

Trade War: US Tariff and Impact on India- Susmita Sadhu

As a management student I view the indigo crisis as a learning opportunity rather than just a failure. The situation highlighted the importance of safety, compliance, and ethical decision-making in large organizations. Strict flight duty and rest rules, though disruptive initially, ultimately prioritize human well-being and passenger safety, which is essential in the aviation industry. The crisis also demonstrated how regulatory bodies like the DGCA actively intervene to protect public interest, reinforcing trust in governance systems. For management and business students, it offers a real-world case study on crisis management, workforce planning, and risk assessment, showing how even market leaders must continuously adapt to policy changes.



Impact on Indian Market & Future Solutions

As per my opinion To prevent crises like the IndiGo disruption, airlines must adopt proactive workforce planning by hiring and training sufficient crew in advance. Strict regulatory compliance and regular internal audits are essential to ensure smooth implementation of new rules. The use of technology and AI-based scheduling systems can improve crew management and operational efficiency. Maintaining backup staff and flexible operations will help absorb sudden disruptions. Lastly, transparent communication and close coordination with regulators can reduce passenger inconvenience and strengthen trust.

Trade War: US Tariff and Impact on India- Debashmita Chakraborty

From an MBA student's perspective, the IndiGo crisis showed how operational disruptions can affect both brand image and business performance. Repeated flight cancellations reduced customer confidence and impacted market perception. Financial pressure rose due to refunds and lower bookings, while regulatory scrutiny limited flexibility. Employee stress also lowered efficiency, giving competitors an opportunity. To respond, IndiGo should improve operations planning, enhance passenger communication, and invest in advanced scheduling systems. Transparent policies and quick service recovery can help rebuild trust.

Impact on Indian Market & Future Solutions

As an MBA student, I believe the crisis can be managed through better alignment between operations, HR, and regulatory planning. IndiGo should create a strong contingency framework, use real-time data analytics to prevent disruptions, and promote continuous training for adaptability. A dedicated crisis-response team, clear communication, and fair service recovery policies will strengthen passenger confidence and ensure long-term stability.

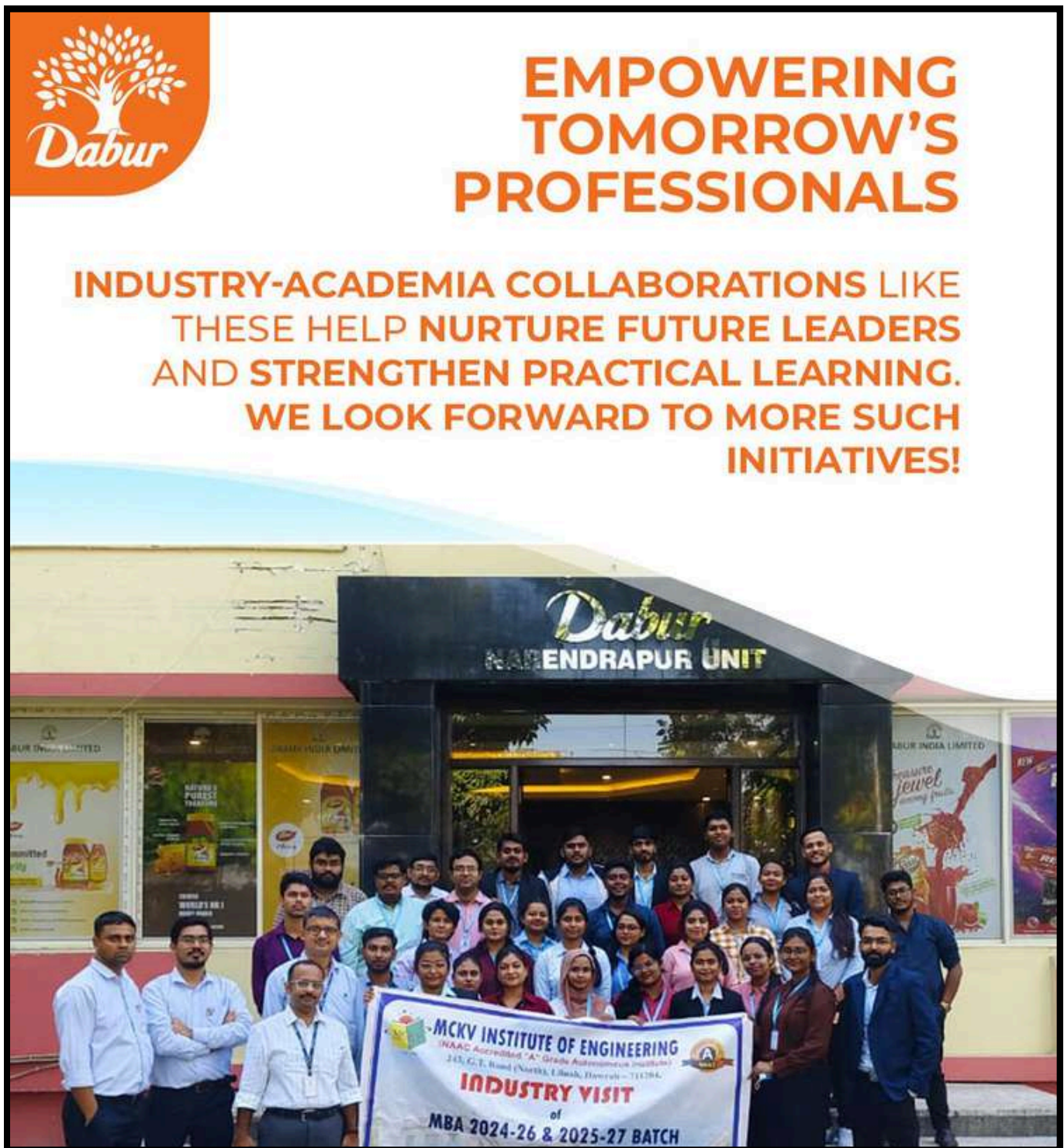


EVENT SNAPSHOTS: DEPARTMENT OF MANAGEMENT SCIENCE



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DEPARTMENT OF MANAGEMENT SCIENCE



The Department of Management Science, organized “Industry Visit” at Dabur India Pvt Ltd., Narendrapur unit. The visit was organized to provide practical exposure to industrial operations. Students were welcomed and introduced to the unit by Mr. Soumen Paul. Students observed the manufacturing environment of the unit. The session highlighted the importance of hygiene and quality standards. Students were shown different stages of production and packaging. Automation and safety measures followed in the unit were explained. The visit helped students relate academic knowledge to industry practices.

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In addition to management programs, MCKV Institute of Engineering offers a wide range of technical courses including B.Tech in Automobile Engineering, Computer Science and Engineering, Computer Science and Engineering (AI & ML), Computer Science and Engineering (Data Science), Electrical Engineering, Electronics and Communications Engineering, Information Technology, and Mechanical Engineering. The institute also offers M.Tech in Electronics & Communication Engineering with a specialization in Communication Engineering. Furthermore, MCKVIE provides B.Voc programs in Automobile Servicing, Automotive Manufacturing, and Software Development.

MENTOR

DR. SOUGATA MAJUMDER | MS. PRIYANKA DHAR | DR. ARINDAM GHOSH

STUDENT COMMITTEE MEMBERS

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