

VOL- IV, ISSUE-IV

FOR QUARTER: APRIL – JUNE 2026

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 inspired you to start your tour & travel company, & how did the idea originate?

Travelling has always been my passion. I started my career in the insurance industry and worked there for nearly 15 years before deciding to pursue entrepreneurship. Initially, I launched my own insurance business, but a close friend in the tourism industry inspired me to consider travel as a career. That made me realise, "If travelling is my passion, why not make it my profession?" With that vision, I founded my tour and travel company in 2017 to create memorable and personalised travel experiences.

What challenges did you face during the initial stage of building your business, & how did you overcome them?

The biggest challenge in the initial stage was building customer trust and creating a strong client base in a highly competitive market. Since I was new to the tourism industry, gaining credibility took time. I overcame these challenges by providing personalised service, maintaining transparency, and focusing on customer satisfaction. Positive word-of-mouth referrals and repeat customers gradually helped establish my business and build a strong reputation. Also, my sales experience helped me a lot.

How is your company navigating post-pandemic transformations in the travel sector?

Despite a COVID-19 shutdown, loyal clients supported our restart. This crisis taught me resilience, adaptability, and relationship building, turning challenges into growth through improved communication and safe, comfortable travel experiences.



Mr. Saswata Basu,
Founder of Tour & Trip.

How do you manage industry disruption while safeguarding the customer experience?

Yes, such situations do arise. In those moments, it is important to stay calm and communicate with customers clearly and transparently. We never hide practical issues, especially those related to weather or the environment. Instead, we keep customers informed and make alternative arrangements whenever possible, such as providing good food, organising small recreational activities or games, and ensuring they remain comfortable until the situation improves.

What is your advice to MBA students as an entrepreneur?

As an entrepreneur, I advise MBA students to balance classroom theory with practical leadership and problem-solving skills. Remember, business doesn't guarantee a monthly paycheck you will often prioritize paying your team before yourself. True success demands patience, taking calculated risks, resilience, and always keeping the customer at your core.

Mr. Bibhuti Nath Jha

Marketing & HR Specialist

BHARGABI ENTERPRISE

I am Bibhuti Nath Jha, currently working as a Marketing & HR Specialist at Bhargabi Enterprise. My journey into this business was inspired by the rapidly growing need for sustainable and eco-friendly alternatives to plastic products. Coming from a region where jute is a crucial agricultural resource, I saw a meaningful opportunity to promote a natural, biodegradable material while simultaneously creating valuable employment opportunities for local communities. The core drive to combine environmental responsibility with sustainable business growth has been the foundational motivation behind this venture.



Mr. Bibhuti Nath Jha

At Bhargabi Enterprise, our organization is dedicated to promoting sustainable living through innovative and eco-friendly solutions. We manufacture a wide array of jute products, including shopping bags, promotional and gift bags, office folders, storage baskets, home décor items, functional packaging materials, and customized corporate merchandise. Our relentless focus remains on producing high-quality, durable, and environmentally conscious products designed to meet rigorous domestic and international market demands.

Looking ahead, our future vision is to significantly expand our presence in international markets and establish ourselves as a recognized global brand in sustainable packaging and lifestyle products. We actively plan to invest in continuous product innovation, strengthen our digital and online sales channels, and generate greater employment opportunities for local artisans and workers. Ultimately, our overarching mission is to contribute to a greener economy by encouraging the wider adoption of eco-friendly alternatives across industries.

For young entrepreneurs and MBA students, my advice is to focus on solving real-world problems rather than simply chasing profits. While strong business knowledge is important, practical experience, persistence, and adaptability are equally valuable in navigating industry hurdles. Understand your customers deeply, stay curious, and be willing to learn from failures. I strongly recommend developing robust leadership skills and maintaining a long-term vision while always staying firmly grounded in market realities.

ECONOMIC UPDATE

India-US Trade Deal Nears First Phase

Commerce Minister Piyush Goyal said the first tranche of a bilateral India-US trade agreement could be finalized by mid-July 2026. The deal is expected to improve market access and strengthen trade ties between the two countries.

India Manufacturing Growth Accelerates

India's manufacturing sector recorded its fastest expansion in three months during May 2026, according to PMI data, supported by strong demand despite rising input costs and inflationary pressures.

RBI Keeps Interest Rates Unchanged

The Reserve Bank of India held the repo rate at 5.25% in its June 2026 policy meeting, signalling caution amid inflation and global economic uncertainty. The decision affects borrowing costs, loans, and business investment.

Monsoon Outlook Becomes Key Economic Story

The 2026 southwest monsoon reached Kerala later than usual. Since the monsoon provides roughly 70% of India's annual rainfall and heavily influences agriculture, food prices, rural demand, and GDP growth, it became a major business and economic development.

CORPORATE LANDSCAPE: MERGER, ACQUISITION, AND DEMERGERS

Mergers:

In June 2026, the Government approved the merger of REC Ltd. with Power Finance Corporation (PFC) to create a stronger public-sector financial institution for the power sector.

The merger is expected to improve operational efficiency, enhance financing capacity, and strengthen India's power infrastructure.

Demergers:

In June 2026, Vedanta Ltd. completed one of India's largest corporate demergers by separating its businesses into independent listed companies, including Vedanta Aluminium, Vedanta Power, Vedanta Oil & Gas, and Vedanta Iron & Steel. Vedanta's demerger unlocks shareholder value by creating pure-play entities. It eliminates the conglomerate discount, enabling tailored capital allocation and faster, sector-specific strategic decisions.

Acquisition:

In June 2026, L'Oréal acquired a majority stake in Innovist, the parent company of brands like Bare Anatomy and Chemist at Play, to expand its presence in India's beauty market.

The acquisition strengthens L'Oréal's portfolio and accelerates its growth in the fast-growing Indian beauty and personal care sector.

LOCAL DEVELOPMENTS: HOWRAH & HOOGHLY

April 2026:

- Jute mills in Hooghly faced a shortage of raw jute and rising production costs, leading to reduced production in several mills. Industry representatives appealed to the government for support to stabilize raw material supplies and protect the sector.

May 2026:

- The Manglahat encroachment crackdown refers to the action taken by authorities to remove illegal roadside occupations and restrict the unloading of goods during peak traffic hours to improve traffic flow and public safety.

June 2026:

- The West Bengal government announced plans to develop two dolphin parks along the Hooghly River to promote eco-tourism, conserve river dolphins, and boost local tourism and economic development. The project is expected to increase tourism, create local employment, and support sustainable business opportunities in the hospitality and tourism sectors.

INTERNATIONAL ECONOMIC UPDATE

India-US Trade Agreement Strengthens Business Ties

India and the United States reached an interim trade agreement that reduced tariffs on many goods and is expected to improve trade, exports, and foreign investment. This development is important for multinational companies operating in both countries.

Digital Transformation and AI Adoption Rising Global Trade Tensions and New Tariffs (Current News – June 2026)

Recent trade tensions have increased as the United States proposed new tariffs on imports from several major economies, including the European Union, Canada, and Japan. Simultaneously, trade disputes among the U.S., China, and the EU have intensified, creating uncertainty for international businesses. These developments are impacting global supply chains, increasing production costs, and influencing investment decisions worldwide.

US-China Technology and Investment Rivalry

The United States and China continue to compete for leadership in advanced technologies such as artificial intelligence (AI), semiconductors, and telecommunications. Both countries have introduced investment restrictions and technology-related regulations to protect strategic industries and national interests. This rivalry is influencing global trade, investment flows, and business strategies, particularly for multinational companies operating in technology-driven sectors.

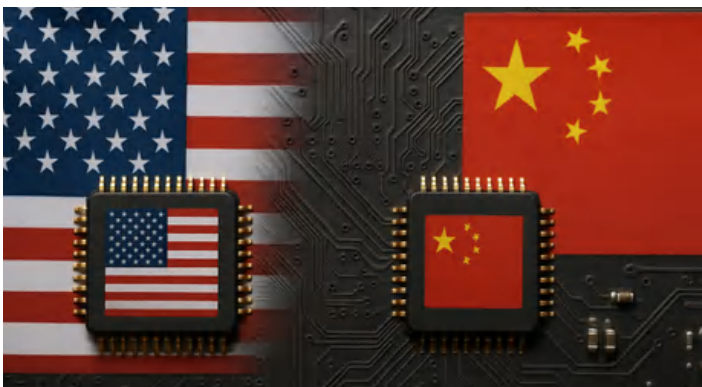


ECONOMIC HIGHLIGHTS

Exchange Rates (as of June 31, 2026)

- 1 Dollar(\$): ₹94.67
- 1 Euro (£): ₹108.13

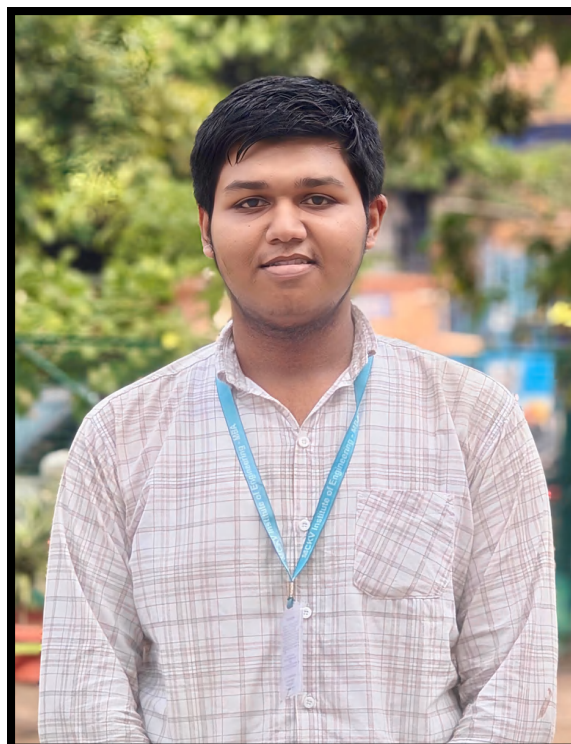
Inflation Rate (June 2026): 4.1%



The Union Budget 2026 – Student Opinion

Causes Behind the Middle East War 2026 and Financial Benefits for India MBA Finance Perspective: Tamaghna Nag

Middle East War 2026 from the point of view of an MBA Finance student may be caused by geopolitical factors, territorial conflicts, competition for natural resources, security issues, and rivalry amongst regional powers. The war adversely impacted the oil supply chain of the world and increased volatility in the international financial markets and global investments. India can have some financial benefits being an MBA Finance student in comparison with many other countries owing to its diversified economy and large internal demand. Inflationary issues and fiscal imbalances affect those countries that import oil; however, India will be able to lure more foreign investments owing to their search for stable markets in this situation. India would benefit from higher demands for its goods and financial services and alternative sources of supply chains compared to several countries directly involved in the war.



Impact on Indian Market & Future Solutions

Rising crude prices and market volatility widen trade deficits, yet India emerges as a safe haven for global investors. Future resilience demands strengthening foreign exchange reserves, expanding strategic oil buffers, and scaling green finance to achieve long-term economic stability.



Effects of the Middle East War 2026 and Marketing Benefits for India MBA Marketing Perspective: Priyotosh Das Chowdhury

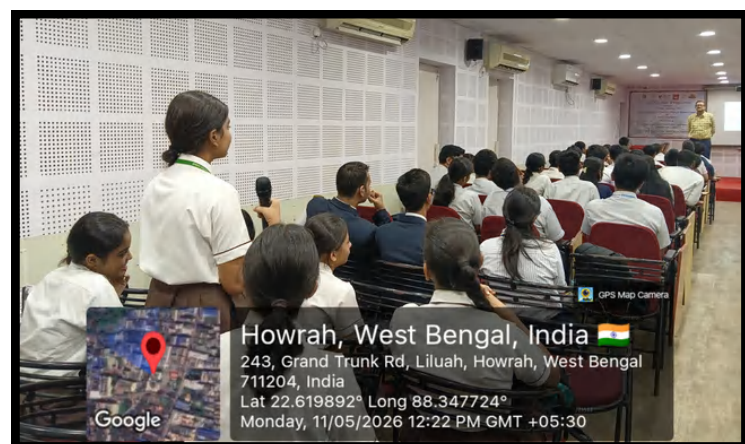
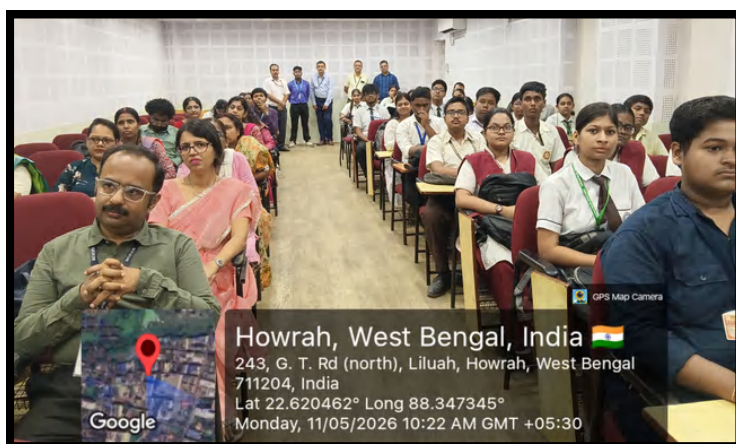
From an MBA Marketing perspective, the 2026 Middle East war disrupts global supply chains, inflates transportation costs, and alters consumer demand. Businesses struggle with pricing strategies and distribution amidst this geopolitical instability. However, this crisis creates a powerful strategic advantage for India. As multinational corporations diversify away from conflict zones, India emerges as a trusted destination for reliable manufacturing and sourcing. Consequently, Indian brands can leverage this shift to build marketing benefits, expand their global presence, and boost exports across key sectors like pharmaceuticals, information technology, textiles, and engineering products.

Impact on Indian Market & Future Solutions

While the war disrupts distribution networks and forces volatile pricing changes, India gains a global branding advantage. To maximize this, Indian companies must build agile supply chains, digitize consumer engagement, and position themselves as reliable, premium alternatives in global markets.

EVENT SNAPSHOTS:

DEPARTMENT OF MANAGEMENT SCIENCE



The Department of Management Science at MCKV Institute of Engineering actively organized the "Biz Brain Challenge 2026" on 11th May 2026 to encourage practical learning and entrepreneurial mindsets among students. In collaboration with the Institution's Innovation Council (IIC), the event provided a dynamic platform for students to showcase their innovative startup ideas through a detailed Poster Presentation of Business Plans.

Participants also benefited from a Mentor Linkages session, gaining valuable industry guidance. Furthermore, a spirited Quiz Competition was conducted to rigorously test their business acumen and strategic thinking. The event witnessed enthusiastic student participation and provided valuable real-world exposure beyond classroom learning. The challenge successfully concluded with an awards ceremony, where top-performing teams were recognized with certificates of achievement, further fostering a culture of leadership, creativity, and innovation on campus.

APPROVED BY



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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

SATYAM JHA | ABHISHEKH PATHAK | NOUSIN KAMAL | SUSMITA SADHU | DEBASHMITA CHAKRABORTY | SWARNA SENGUPTA
| PRIYANKA NAYAK |