

VOL. 03

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THE ABC



POINT OF VIEW

*Personal Finance –
Strategies for Budgeting,
Saving & Investing*

**MARKET TRENDS &
BUSINESS INSIGHTS**

AD PLAY OF THE MONTH:

*A Deep Dive into
Cadbury Dairy Milk & ;
Star Campaigns*

UNION BUDGET 2025
INSIGHTS & IMPACT ON
THE ECONOMY

**HOW TO FIX THE
ECONOMY**

Contributors Message

Dear Reader,

Greetings to you!!

Very few have fully realised the wealth of sympathy, kindness and generosity hidden in the soul of a student. The effort of every educator should be to unlock that treasure is an excellent example where everyone strives indefatigably for this. This institution has been nurturing young minds of the town for many years with the belief that "The heart of education is the education of the heart"

We are pleased to present to you "THE ADITYA BUSINESS CHRONICLE" The Magazine of ADITYA. This magazine consists of each and every business news that held in the month of FEBRUARY. So this would make the students to better understand the Business events.

HAPPY READING

TABLE OF CONTENTS

BUSINESS

BUSINESS BULLITEN	06
WORLD AFFAIRS	08
WEALTH WATCH	10
POWER SHIFT	11



SIGNS YOU'RE OFFICIALLY AN ADULT	19
POINT OF VIEW	20
BRAIN TEASER	22



HISTORY & GENERAL AFFAIRS

MONTH IN HISTORY	12
UNION BUDGET 2K25	14
AD PLAY OF THE MONTH	16
GAME CHANGER	18



READ

Top financial news and insights to stay ahead
in the business world.

BUSINESS BULLITEN

Ambani, Adani Announce Rs 50,000 Crore Investments in Assam

At the Advantage Assam 2.0 Investment & Infrastructure Summit held in Guwahati, Assam, on February 25, 2025, industrialists Mukesh Ambani and Gautam Adani each announced plans to invest ₹50,000 crore in the state over the next five years.

Ambani's Reliance Industries will focus on digital transformation by establishing an AI-ready data center, clean energy projects through compressed biogas hubs, a mega food park for agricultural value addition, and expanding its retail and hospitality sectors. Meanwhile, Adani Group's investments will target infrastructure development, including airports, city gas distribution, transmission networks, cement manufacturing, and road construction. These initiatives are expected to boost Assam's economy, create jobs, and foster growth across multiple sectors. The announcements were made at the Advantage Assam 2.0 Summit in Guwahati, inaugurated by Prime Minister Narendra Modi.



India Launches PM-Surya Ghar Yojana to Boost Solar Energy, Aiming for 30 GW by 2027



On February 15, 2025, the Indian government announced the PM-Surya Ghar: Muft Bijli Yojana, a major initiative aimed at promoting renewable energy. The program intends to provide rooftop solar systems to 10 million households, adding an estimated 30 GW of solar energy capacity by 2027. According to the International Energy Agency (IEA), India's renewable energy share is expected to rise from 21% in 2024 to 27% by 2027, with solar power playing a significant role. Solar capacity is

projected to increase by over 28% between 2025 and 2027. This initiative aligns with India's commitment to boosting renewable energy, achieving energy security, and reducing carbon emissions as part of its broader sustainability and climate goals.

BUSINESS BULLITEN

RBI Cuts Repo Rate by 25 Basis Points to 6.25% After Nearly Five Years

On Friday, February 7, 2025, the Reserve Bank of India's Monetary Policy Committee (MPC), chaired for the first time by RBI Governor Sanjay Malhotra, announced a 25 basis points reduction in the repo rate, lowering it from 6.5% to 6.25%. This move, which was expected by many experts, is the first rate cut in nearly five years and is aimed at boosting economic growth. One basis point is equal to 0.01%, so a 25 basis points cut means a 0.25% reduction.

As a result, the Standing Deposit Facility (SDF) rate has also been reduced to 6%. The decision was taken unanimously by the



six-member panel after assessing the current economic situation and financial outlook. The rate cut is seen as a way to lower borrowing costs for businesses and consumers, encouraging more spending and investment to support the economy.

This decision reflects the RBI's efforts to respond to evolving economic challenges and signals a shift towards a more growth-oriented approach, providing relief for industries and individuals who rely on loans and credit. The move is expected to have a positive impact on the financial markets and could lead to lower interest rates on loans in the near future.

Zomato Rebrands to "Eternal" to Mark New Business Focus



On Thursday, February 6, 2025, Zomato, the well-known food delivery company, announced that it is changing its name to "Eternal" and introduced a new logo. This rebranding has been in use within the company for over two years. Under the new name Eternal, the company will include its four main businesses: Zomato (food delivery), Blinkit (quick-commerce), District (live events), and Hyperpure (kitchen supplies). This change shows the company's shift towards growth in other areas

beyond food delivery. Initially, some investors were unsure about Zomato buying Blinkit in 2022, but now, with the success of Blinkit, investor interest has increased.

WORLD IN FOCUS

Zelenskyy: Resignation for NATO, U.S. to Access Ukraine's Resources

Ukrainian President Volodymyr Zelenskyy stated that he would step down as Ukraine's leader if it meant the country could join NATO immediately. He emphasized that gaining NATO membership is a priority for Ukraine's security. Zelenskyy also mentioned that he wants to meet with U.S. President Donald Trump to discuss an agreement allowing the U.S. access to Ukraine's natural resources before any potential meeting between Trump and Russian President Vladimir Putin. In addition to his statement about stepping down for NATO membership, President Zelenskyy highlighted the importance of an accord that would grant the U.S. access to Ukraine's natural resources, such as oil, gas, and rare earth minerals.



Jaishankar Highlights G20's Role in Addressing Global Challenges and Economic Stability



During his visit to South Africa for the G20 Foreign Ministers' Meeting in Johannesburg February 20 - 21, 2025), External Affairs Minister S. Jaishankar spoke about how important it is for G20 countries to work together to solve global issues. He explained that the world is facing many challenges, including the impact of the COVID-19 pandemic, conflicts, financial difficulties, food shortages, and climate change. Jaishankar highlighted that the G20, which includes the world's major economies, plays a key role in addressing these problems, especially in a world where power is shared among many countries.

For businesses, cooperation within the G20 is crucial because it helps create stable global conditions needed for economic recovery, financial security, and smooth trade. The G20's efforts also impact industries by tackling issues like supply chain disruptions, energy prices, and international investment. Jaishankar's message emphasizes how global cooperation is essential to promote a strong and sustainable economy that benefits countries and businesses worldwide.

India and U.S. Strengthen Strategic Ties with Military and Economic Collaborations



India and the U.S. have decided to strengthen their strategic partnership in key areas after a meeting between Prime Minister Narendra Modi and U.S. President Donald Trump. During their talks, President Trump announced that the U.S. is preparing to provide India with advanced F-35 fighter jets, signaling a significant increase in military cooperation. Prime Minister Modi welcomed Trump's

efforts to resolve the Russia-Ukraine conflict and reiterated India's call for a peaceful resolution through negotiations. The two leaders discussed expanding collaboration in areas like energy, technology, and connectivity. Additionally, Prime Minister Modi also met with billionaires Elon Musk and Vivek Ramaswamy to discuss potential business opportunities. This meeting highlights the growing partnership between India and the U.S. across multiple sectors.

WORLD IN FOCUS

Global Sea Ice Reaches Record Low



In a stark reminder of the ongoing climate crisis, February 2025 saw global sea ice levels drop to their lowest recorded levels in history. Scientists reported that both the Arctic and Antarctic regions suffered extreme ice loss, with Arctic ice shrinking 8% below average and Antarctic ice reaching a staggering 26% below normal levels. This dramatic decline was largely driven by an unprecedented heat anomaly, with temperatures at the North Pole soaring over 20°C above average in early February.

The rapid ice melt has raised serious concerns about its impact on rising sea levels, extreme weather patterns, and further climate destabilization. Experts warn that the loss of sea ice reduces the Earth's ability to reflect sunlight, leading to even faster warming. Coastal communities face increased risks of flooding, while global climate patterns may shift unpredictably. Scientists emphasize the need for urgent global action to curb emissions and mitigate climate damage.

Discovery of Pharaoh Thutmose II's Tomb



A groundbreaking archaeological discovery took place in February 2025 with the unearthing of the tomb of Pharaoh Thutmose II, a long-lost ruler of Egypt's Eighteenth Dynasty. A British-Egyptian research team uncovered the tomb in the Valley of the Kings, marking the first major royal tomb discovery since Tutankhamun's in 1922. Thutmose II, who ruled Egypt around 1493–1479 BCE, remained an elusive figure in history, with little physical evidence of his reign—until now.

The tomb contained golden chariots, decorated coffins, inscribed tablets, and intricate wall paintings, offering a new window into Egyptian burial traditions and royal customs. This discovery is hailed as a “historic moment”, with experts working to preserve its priceless artifacts. The find not only enriches our understanding of Ancient Egypt but also reinforces the importance of continued archaeological exploration.

₹ Wealth watch

Market Fluctuations: Focus on Long-Term Gains

In February 2025, the Indian stock market faced a period of significant volatility, with the Sensex experiencing a sharp decline of over 1,000 points on February 28, marking its lowest level in 14 months. Several factors contributed to this downturn, including global trade tensions, a slowing U.S. economy, rising inflation, and higher interest rates. Ongoing trade disputes between major economies created uncertainty, while signs



of economic slowdown in the U.S., the world's largest economy, raised concerns about reduced demand for goods and services. Inflation remained a global issue, increasing the cost of goods and services and reducing consumer spending power. To control inflation, central banks, including the U.S. Federal Reserve, raised interest rates, making borrowing more expensive for businesses and consumers, which further slowed economic activity and negatively impacted stock markets.

The decline in the Sensex led to investor caution, resulting in a sell-off of shares, particularly in sectors like manufacturing and banking, which are sensitive to changes in trade and interest rates. In response to the volatility, the Reserve Bank of India (RBI) intervened to stabilize the rupee, which had come under pressure due to the market's uncertainty. The Securities and Exchange Board of India (SEBI) also took action to control excessive market fluctuations by imposing trading limits to prevent further panic selling and maintain market order.

Despite the market ups and downs, experts suggested that long-term investors should remain patient and focus on the overall strength of the economy, instead of reacting to daily price changes. The situation is expected to get better as global trade problems are resolved, inflation goes down, and interest rates settle. Even though February 2025 was a tough month for the stock market, India's financial system is strong, and the economy is expected to grow positively in the long run.

Cryptocurrency & Digital Assets: Regulatory Shifts and Market Trends



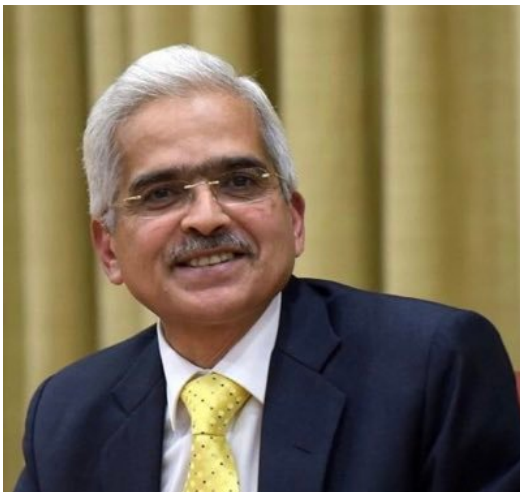
The cryptocurrency market is experiencing major developments as governments, including India, move toward stricter regulations. India is reportedly working on a Crypto Regulatory Framework aligned with global standards like the FATF and G20 roadmap for digital assets. Meanwhile, Bitcoin recently surged past \$70,000, fueled by institutional adoption and the approval of Bitcoin ETFs in the U.S., though volatility remains high. In India, the RBI is actively promoting the Digital Rupee (CBDC) as a secure and regulated alternative to private cryptocurrencies. Investors are advised to stay updated on policy changes and assess risks before investing in digital assets.

POWER SHIFT

Gyanesh Kumar Takes Charge as India's 26th Chief

Election Commissioner, Succeeding Rajiv Kumar

Gyanesh Kumar assumed office as India's 26th Chief Election Commissioner (CEC) on 19 February 2025, succeeding Rajiv Kumar, who stepped down on 18 February 2025. Before his promotion, he served as an Election Commissioner since 14 March 2024, playing a crucial role in overseeing electoral processes. With vast administrative experience, Kumar is expected to focus on ensuring free, fair, and transparent elections, implementing electoral reforms, and increasing voter participation. His tenure will be pivotal in preparing for the 2029 General Elections, integrating technology-driven innovations, and strengthening election integrity in the world's largest democracy.



Former RBI Governor Shaktikanta Das Appointed Principal Secretary to PM Modi

On February 22, 2025, Shaktikanta Das, former RBI Governor, was appointed as the Principal Secretary to Prime Minister Narendra Modi after completing his six-year tenure in December 2024. A seasoned bureaucrat, Das has played a key role in monetary policy, inflation control, and financial sector reforms. His appointment is seen as a strategic move to leverage his expertise in economic and financial policies, ensuring policy coherence and advising the Prime Minister on key economic matters. His leadership is expected to contribute to India's growth, financial stability, and global trade expansion.

Tuhin Kanta Pandey Takes Charge as SEBI Chairman, Strengthening Market Oversight

On February 27, 2025, Tuhin Kanta Pandey, former Finance Secretary, was appointed as the Chairman of SEBI, succeeding Madhabi Puri Buch, who was SEBI's first female chairperson. With vast experience in financial policy, asset monetization, and economic governance, Pandey's appointment is seen as a move to strengthen market stability, investor confidence, and regulatory oversight. As SEBI Chairman, he is expected to focus on enhancing transparency, improving corporate governance, and advancing digital transformation in India's capital markets. His leadership will be key in introducing reforms, preventing malpractices, and ensuring sustainable market growth.



MONTH IN HISTORY

February: A Month of Game-Changing Innovations in Tech & Finance

February has been a defining month in the history of business, especially in the fields of technology and finance. Some of the world's biggest tech giants and financial institutions were founded in this month, reshaping the global economy and digital landscape. From e-commerce to social media and digital payments, here's a look at the companies that made history in February.

The Tech Titans Born in February

Amazon – The E-Commerce Revolution (February 5, 1994)

Jeff Bezos founded Amazon in a small garage with the vision of creating an online bookstore. Little did the world know that this startup would grow into the largest e-commerce platform, transforming the way people shop. Today, Amazon is a leader in cloud computing, artificial intelligence, and logistics, influencing nearly every industry worldwide.

Facebook – The Social Media Giant (February 4, 2004)

Mark Zuckerberg and his co-founders launched Facebook from their Harvard dorm, initially as a network for college students. It quickly expanded to the public and became the most influential social media platform, connecting billions of people globally. Today, Facebook (now under Meta) dominates digital advertising and owns other major platforms like Instagram and WhatsApp.

YouTube – Redefining Digital Entertainment (February 14, 2005)

On Valentine's Day in 2005, three former PayPal employees launched YouTube, unaware that it would become the world's leading video-sharing platform. YouTube not only changed how people consume content but also created opportunities for digital marketing, influencers, and businesses to engage audiences through video.

WhatsApp – The Messaging Revolution (February 24, 2009)

WhatsApp was founded with the goal of providing fast and secure communication. Over the years, it became the most popular messaging app, with billions of users worldwide. In 2014, Facebook acquired WhatsApp for \$19 billion, marking one of the biggest tech deals in history. Today, WhatsApp plays a vital role in global communication, business networking, and even digital payments.

"Before They Were Famous: The Original Logos of Iconic Brands"



MONTH IN HISTORY

NVIDIA – The Powerhouse Behind AI & Gaming (February 1993)

NVIDIA was founded in February 1993 and has since transformed the world of computer graphics. The company's GPU (graphics processing unit) technology revolutionized gaming, artificial intelligence, and even cryptocurrency mining. Today, NVIDIA's innovations are powering everything from self-driving cars to high-performance computing..



nVIDIA



Visa: The Company That Changed Digital Payments (February 1958)

Long before digital banking became mainstream, Visa was launched in February 1958 as BankAmericard. It introduced the concept of credit cards, making cashless transactions possible. Over the decades, Visa expanded into one of the largest global payment networks, enabling billions of transactions every day. With the rise of fintech and mobile payments, Visa continues to be a leader in digital finance, shaping the future of cashless economies

How Tech Companies Founded in February Changed the World

Tech companies founded in February have transformed the world by revolutionizing communication, finance, and digital content. Facebook (now Meta), founded in 2004, redefined social interaction by connecting over 3 billion users, shaping digital advertising, and influencing politics through social media. YouTube (2005) disrupted traditional entertainment by creating a platform where users could become content creators, revolutionizing the way people consume information, learn, and engage with global issues. WhatsApp, acquired by Facebook in February 2014, brought instant, encrypted messaging to billions, making communication seamless across borders while also transforming business-customer interactions through WhatsApp Business.

On the financial side, Visa (1958) played a key role in making the global economy cashless, enabling secure digital transactions in over 200 countries. It pioneered contactless payments, mobile wallets, and cryptocurrency integrations, ensuring financial inclusion even in remote regions. Together, these companies have reshaped industries, empowered individuals, and driven digital transformation, making February a significant month in the history of technology.

Conclusion

February has been a month of groundbreaking innovations in the tech and finance sectors. From the rise of e-commerce and social media to the evolution of digital payments, these companies have changed the way the world does business. Their impact continues to grow, influencing industries, economies, and everyday life.

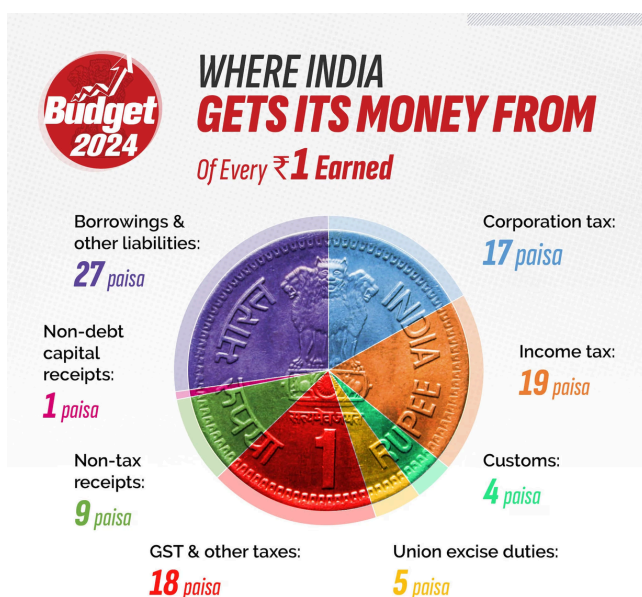
Union Budget 2025: Transforming India's Economic Landscape

The Union Budget 2025, presented by Finance Minister Nirmala Sitharaman on Saturday, focuses on boosting growth, improving household sentiment, and increasing the spending power of India's middle class. One of the most significant announcements was the relief for taxpayers: no income tax will be charged for incomes up to ₹12 lakh per year, up from the previous limit of ₹7 lakh. This change is part of the new personal income tax system and is expected to benefit one crore taxpayers, reducing their tax to zero, except for income from sources like capital gains. For salaried employees, the tax-free limit is even higher at ₹12.75 lakh due to a ₹75,000 standard deduction.

This was Nirmala Sitharaman's eighth Budget, and it comes as the Indian economy slows down to a growth rate of 6.4%, the lowest in four years. To address this, the Finance Minister also announced a new income tax bill aimed at simplifying tax laws and making them easier to understand, which will be introduced in Parliament soon.

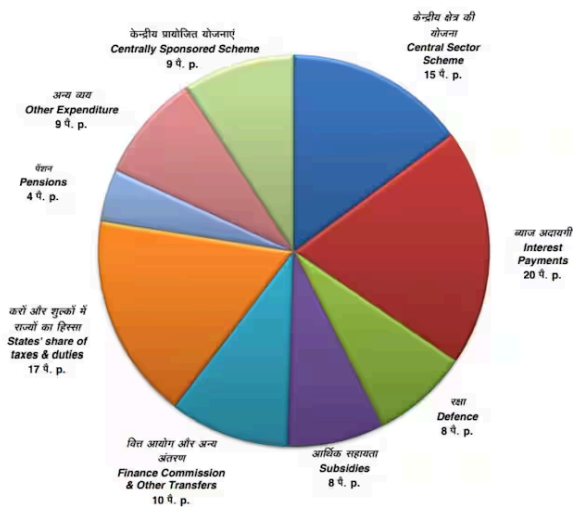


Where the Government's Money Comes From:



- Borrowings and liabilities remain the largest source of revenue, contributing 24% of the funds, though this is down from 27% last year.
- Income tax has grown to become the second-largest source, now contributing 22% (up from 19%).
- Revenue from GST and other taxes stands at 18%, unchanged from last year.
- Corporation tax makes up 17% of the income.
- The remaining funds come from non-tax revenue, excise duties, customs duties, and non-debt capital receipts.

How the Government's Money is Spent:



- 22% of the budget is allocated to the States' share of taxes and duties, slightly up from last year's 21%.
- Interest payments account for 20% of the budget.
- Central sector schemes receive 16% of the total expenditure.
- Transfers by the Finance Commission, defence, and centrally-sponsored schemes get about 8% each.
- Miscellaneous expenses also take 8%, while subsidies claim 6% of the total spend.
- Pensions round off the budget allocations, taking 4%.

Major Highlights of Union Budget 2025 – India

- Income tax exemption raised to ₹12 lakh; standard deduction increased.
- "PM Dhan-Dhaanya Krishi Yojana" launched for agricultural growth.
- ₹20,000 crore allocated for R&D and innovation; 10,000 research fellowships.
- Customs duty exemptions for LED panels, EV batteries, shipbuilding, and textiles.
- FMCG, auto, and tobacco sectors saw major stock market gains.
- Increased investments in infrastructure, green energy, and digital economy.
- Focus on fintech, digital banking, and inflation control measures.
- No new taxes on tobacco or luxury goods; exports get a boost.

The Union Budget 2025 focuses on boosting growth and providing significant tax relief to the middle class, with no income tax for earnings up to ₹12 lakh. It aims to simplify tax laws, improve household sentiment, and support economic recovery. The government's primary revenue sources remain borrowings, income tax, and GST, while spending is focused on state transfers, interest payments, and central sector schemes. The budget reflects efforts to stimulate the economy while balancing fiscal responsibilities.

Conclusion

The Union Budget 2025 strikes a balance between economic growth, fiscal discipline, and social welfare. With tax relief for the middle class, boosts for agriculture and exports, and significant investments in research, infrastructure, and sustainability, the budget aims to drive self-reliance and innovation. The focus on digital transformation, green energy, and financial inclusion ensures a future-ready economy. While challenges remain in inflation control and global market uncertainties, the budget sets a strong foundation for India's long-term economic prosperity.

AD PLAY OF THE MONTH

Cadbury's Sweet & Smart Valentine's Marketing

February is a month filled with love, chocolates, and, of course, brilliant marketing campaigns. Cadbury, one of the biggest names in the chocolate industry, never misses an opportunity to tap into the Valentine's Day fever. This year, both Cadbury Dairy Milk and 5 Star took unique approaches to attract consumers—one playing on emotions and romance, while the other embraced humor and rebellion

As we all know that February is the month of love, and no brand understands this better than Cadbury Dairy Milk Silk and 5 Star. With their Valentine's Day-centric marketing strategy, both brands leveraged the season to boost sales and create an emotional connection with their audience.

Cadbury

Marketing Strategy: Seasonal & Emotional Branding

Cadbury employed Seasonal & Emotional Branding, a strategy that aligns a product's marketing efforts with a particular season or event while evoking deep emotions among consumers. By intertwining love and indulgence, Cadbury's February campaigns were carefully designed to tap into the sentiments of affection and gifting culture.

Cadbury Dairy Milk Silk – #HowFarWillYouGoForLove

Cadbury Dairy Milk Silk, the go-to chocolate for Valentine's Day, rolled out a romantic and interactive campaign with the tagline #HowFarWillYouGoForLove. The brand encouraged couples and individuals to express their love through creative and playful challenges. The campaign was supported by:

- A limited-edition pack featuring a QR code that led consumers to personalized digital love notes.
- Influencer collaborations, where social media personalities showcased their grand romantic gestures with Silk chocolates.
- Strategic brand placements, ensuring Silk was promoted as the perfect Valentine's gift in retail and online stores.
- Social media engagement, using Instagram Reels and TikTok trends to encourage user-generated content.



"Team Dairy Milk: Express your love! ❤️
Team 5 Star: Ignore the drama! 🤪"

AD PLAY OF THE MONTH

Cadbury 5 Star – #DoNothing Mode

While Silk focused on love and romance, Cadbury 5 Star took a humorous approach with its #DoNothing Mode campaign. The campaign was targeted at singles who might feel left out during Valentine's Day and promoted the idea of doing nothing but indulging in a 5 Star.

Key highlights of the campaign included:

- A “Do Nothing” job offer, where participants were invited to apply for a job that required them to do nothing while munching on 5 Star.
- Hilarious digital ads, featuring singles avoiding the pressures of Valentine's Day with a 5 Star in hand.
- Gamification on social media, where users could engage with fun challenges and quizzes to “win” a break from the love season.
- Influencer-driven marketing, with meme pages and comedians promoting the concept of enjoying solitude with a 5 Star.



Sales Impact and Performance

The February campaigns led to a significant surge in sales for both products. According to industry reports:

- Dairy Milk Silk witnessed a 30% rise in sales compared to January, driven by the Valentine's Day rush.
- Cadbury 5 Star saw a 20% increase in engagement, particularly among Gen Z and meme culture enthusiasts.
- Online sales through e-commerce platforms like Amazon and Flipkart grew by 25%, with limited-edition Silk packs selling out in several regions.
- Social media engagement skyrocketed, with over 50 million impressions for the #HowFarWillYouGoForLove campaign and 30 million+ interactions for #DoNothing Mode.

Conclusion

Cadbury Dairy Milk Silk and 5 Star demonstrated how brands can smartly tailor their marketing strategies to align with seasonal emotions and consumer behavior. While Silk embraced love and romance, 5 Star carved its niche by celebrating the joy of being single. This dual-strategy approach ensured that Cadbury catered to both couples and singles, maximizing reach and impact. Their February marketing campaigns not only boosted sales but also strengthened their brand's emotional connection with consumers, making them the “Ad Play of the Month.”



"Some fight for love, others fight for their right to do nothing!"

GAME CHANGERS

Cadillac's Entry into Formula 1

Cadillac received approval to join the F1 grid as the 11th team, marking the first new entrant since Haas in 2016. Backed by General Motors (GM), Cadillac plans to debut in the 2026 season, initially utilizing Ferrari engines with aspirations to develop its own power units by the decade's end. This move underscores F1's growing popularity in the United States, with Cadillac aiming to enhance the sport's competitiveness and innovation.



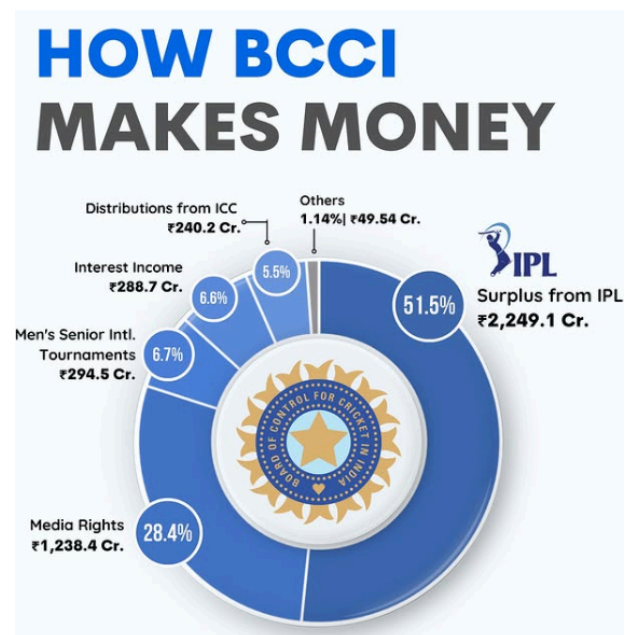
Reliance-Disney Introduces Paid Model for IPL Streaming, Ending Free Access

The Reliance-Disney joint venture announced a shift in its streaming strategy for the Indian Premier League (IPL). Moving away from completely free streaming, the service will adopt a hybrid model requiring subscriptions after a certain threshold of content consumption. A rebranded streaming app is set to launch, with plans starting at 149 rupees. This move aims to balance free access with subscription-based content, positioning the service competitively against platforms like Netflix and Amazon Prime in India's media market.



Can India Translate Its Cricketing Power into Global Dominance?

Despite its financial prowess and vast infrastructure, India continues to strive for consistent on-field success in cricket. The Board of Control for Cricket in India (BCCI) commands substantial influence, receiving nearly 40% of the International Cricket Council's earnings between 2024 and 2027. However, translating economic power into major tournament victories remains a focal point, with aspirations to emulate the dominance of past Australian and West Indian teams.



Signs You're Officially an Adult (Even If You Don't Want to Be)

Remember when adulthood seemed exciting? Yeah, we were all fooled. If you're experiencing any of the following, congratulations—you're officially an adult (even if your heart still wants to buy candy with pocket money).

1. Getting Excited About Grocery Deals 🛒 – “Buy one, get one free” on detergent? What a steal!
2. Back Pain for No Reason 😞 – You slept wrong? Sat too long? Breathed? Boom. Back pain.
3. Checking Electricity Bills Before Turning on the AC 💡 – Ah, the good old days when we turned it on without calculating the financial damage.
4. A Clean House Feels Better Than a Party 🏠 – Nothing feels as satisfying as a freshly mopped floor and folded laundry.
5. Getting Annoyed by Loud Noises 🔊 – Kids shouting? Turn down the volume! Who raised them? (Oh wait, we're becoming our parents.)
6. Sleep Is More Important Than Socializing 😴 – A 9 PM plan? Too late. I need my beauty sleep.
7. You Now Have a "Favourite" Cooker, Pan, or Sponge 🍳 – And God help anyone who misuses it!
8. Losing Interest in Drama 🚫 – Who's dating whom? Not my problem, I have taxes to worry about.
9. You Actually Read Terms & Conditions 📄 – Because now, things like loans and subscriptions actually matter.
10. You Say "Back in My Day" Unironically 😊 – And that's the moment you accept your fate

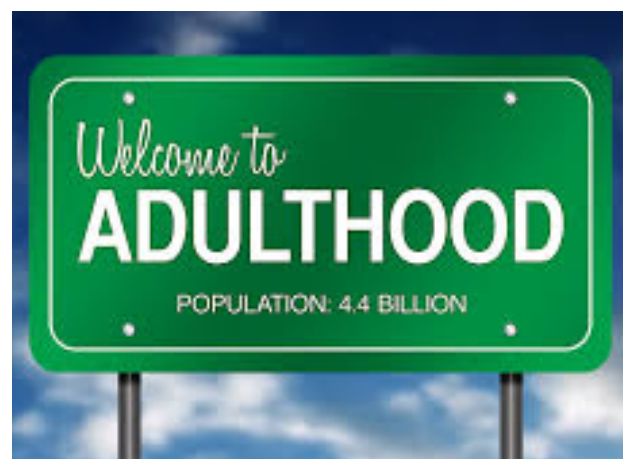
Welcome to adulthood—where excitement means sleeping early, saving money, and a good cup of chai.

Conclusion: Welcome to the Adulting Club!

Adulthood isn't just about paying bills, complaining about back pain, and getting excited over grocery discounts—it's about realizing that life is a never-ending to-do list, and somehow, we're all just winging it. 😊

Sure, we miss the carefree days of childhood, but there's also a weird sense of satisfaction in finding the perfect home remedy, getting a good deal, or finally understanding taxes (kind of). At the end of the day, adulthood is just a mix of responsibilities, unexpected joys, and a lot of caffeine. ☕

So, embrace the chaos, celebrate the little wins, and remember—we may be adults, but deep down, we still want a nap and a snack.



POINT OF VIEW

Digital Transformation and Technological Innovation



LALITH SINGH
II BBA- BUSINESS ANALYTICS

Digital transformation is changing the way businesses and industries operate, making work faster, easier, and more efficient. Technologies like artificial intelligence (AI) and automation help companies reduce errors and speed up processes. For example, AI chatbots answer customer questions instantly, and cloud computing allows businesses to manage large amounts of data quickly. These innovations improve productivity and help businesses stay competitive in a fast-moving digital world.

Technology has also transformed customer experiences by making services more personalized and convenient. Streaming platforms like Netflix suggest movies based on your preferences, and online stores like Amazon recommend products based on past purchases. These digital tools improve customer satisfaction and build stronger relationships between businesses and consumers. As a result, companies that embrace technology can attract more customers and grow faster.



Beyond business, digital transformation is creating new industries and job opportunities. While automation may replace some traditional jobs, it also increases demand for skills in AI, cybersecurity, and data science. Companies like Tesla use AI in car manufacturing, leading to the creation of high-tech jobs and advancements in the automobile industry. Adapting to new technology is no longer optional—it is necessary for success. Those who embrace innovation and learn new skills will have better opportunities in the future.

Digital transformation is reshaping the world by improving efficiency, enhancing customer experiences, and creating new job opportunities. While some challenges exist, such as job displacement, the overall benefits of technology far outweigh the risks. Businesses that embrace innovation can work faster, serve customers better, and stay competitive in a rapidly changing market.

As technology continues to evolve, individuals and companies must adapt to stay relevant. Investing in digital skills and adopting new technologies will open doors to better opportunities and long-term success. The future belongs to those who are willing to grow with technology.

In this digital age, change is inevitable. The choice is clear—embrace technological advancements and be part of the transformation, or risk being left behind.

Are you ready to step into the future?

POINT OF VIEW

Mastering Personal Finance: A Student's Guide



ATIKA
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Personal finance is about managing an individual's financial activities, including investments and savings for the future. Understanding how to allocate funds for savings, investments, personal loans, and study loans is crucial for building wealth in a short period. Budgeting helps track income and expenditure, and the general rule of allocation follows a 50:30:20 ratio—50% for necessities, 30% for optional expenditures, and 20% for savings. Proper planning and wise implementation of this rule lead to financial growth and success, while mismanagement and overspending can result in serious financial trouble. Many individuals today face financial difficulties due to poor personal finance management, with excessive spending beyond income being a key factor.

Setting Financial Goals



Smart investments in real estate, stocks, mutual funds, and bonds, while understanding their risks and returns, are essential for financial security. Managing credit card debt, personal loans, and study loans carefully helps avoid financial burdens. Setting aside at least 20% of income for unexpected expenses is necessary to prevent financial crises. Achieving financial stability requires discipline and effective planning through budgeting wisely, saving diligently, investing strategically, and managing debt efficiently. The 50% allocated for necessities covers basic needs such as food, clothing, shelter, and essential expenses.

Of the 30% investment portion, 15% can be allocated to debt funds or hedge funds, which carry some risk but offer higher returns. Another 10% can be invested in mutual funds, which have lower risk and moderate returns, while the remaining 5% should go towards insurance. The final 20% should be reserved as savings for emergencies. Hedge funds protect against financial loss and adverse conditions, while debt funds, such as government bonds and mutual funds, provide fixed returns. Proper financial planning and disciplined execution of these strategies ensure long-term financial stability and success.

CONCLUSION

By investing wisely and managing finances effectively, students can achieve financial independence and avoid unnecessary debt. Developing good budgeting habits, prioritizing savings, and making smart investment choices help build long-term financial stability. Avoiding excessive borrowing and managing expenses carefully ensure a secure and debt-free future.



BRAIN TEASER

1. Which country hosted the 2025 G20 Summit in February?
A) Brazil
B) India
C) Italy
D) South Africa
2. In February 2025, which country announced its first successful mission to land on the far side of the Moon?
A) Russia
B) China
C) United States
D) Japan
3. Which country experienced a major earthquake in February 2025, leading to widespread damage and international aid efforts?
A) Turkey
B) Japan
C) Chile
D) New Zealand
4. What significant decision did the RBI make in February 2025?
A) Increased repo rate by 50 basis points
B) Cut the repo rate by 25 basis points
C) Decreased CRR by 10 basis points
D) Raised SLR by 30 basis points
5. What new financial product was introduced by India's largest public sector bank in February 2025?
A) Digital gold savings plan
B) Green bonds for retail investors
C) AI-powered investment advisory service
D) Instant business loans for MSMEs
6. What was the major reason for the stock market volatility in February 2025?
A) Oil price hike
B) Global trade tensions
C) Political unrest
D) Corporate tax reduction
7. Which tech company announced the launch of its first AI-powered smartphone in February 2025?
A) Apple
B) Google
C) Samsung
D) Microsoft

BRAIN TEASER

8. Which e-commerce giant announced a 10-year partnership with a leading Indian logistics company in February 2025?

- A) Amazon
- B) Alibaba
- C) Walmart
- D) Flipkart

9. Which social media platform launched a new feature for secure cryptocurrency transactions in February 2025?

- A) Facebook (Meta)
- B) Twitter
- C) LinkedIn
- D) Instagram

10. Which country hosted the 2025 Asian Indoor and Martial Arts Games in February?

- A) Japan
- B) China
- C) Thailand
- D) South Korea

11. Which country won the 2025 ICC Under-19 Cricket World Cup in February?

- A) Australia
- B) India
- C) England
- D) South Africa

12. Who won the 2025 Australian Open Men's Singles title?

- A) Novak Djokovic
- B) Daniil Medvedev
- C) Carlos Alcaraz
- D) Rafael Nadal

13. Which actor won the Best Actor award at the 2025 Golden Globe Awards in February?

- A) Leonardo DiCaprio
- B) Timothée Chalamet
- C) Robert Pattinson
- D) Benedict Cumberbatch

14. Which blockbuster movie crossed \$2 billion in global box office sales in February 2025?

- A) Avatar 3
- B) Spider-Man: Beyond the Multiverse
- C) Mission Impossible 8
- D) Fast & Furious 10

15. Which streaming platform released the hit web series "Rise of the Titans" in February 2025?

- A) Netflix
- B) Amazon Prime
- C) Disney+
- D) HBO Max