

JIM CONNECT E-Newsletter

T O D A Y A R E A D E R , T O M O R R O W A L E A D E R



F O R M I N G R E S P O N S I B L E L E A D E R S

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APPRECIATIONS

Greetings from Fr. Stephen Louis SJ (Madurai Province)

Currently I am pursuing my MBA in ESADE, Barcelona - Spain.

The E-Newsletter is really amazing. I indeed appreciate the good initiative taken and tremendous efforts put-in by the JIM Team. I am sure that an improved, creative, innovative, trending design will take the standard of the magazine to a greater heights. Besides the richer contents, a product with an enhanced/attractive design will always be sold faster and reach out to many in the business world.

TESTIMONIAL

என்னுடைய பெயர் கீதா. நான் கடந்த நான்கு வருடங்களாக இந்த மேலாண்மை கல்வி நிறுவனத்தில் தூய்மை பணியாளராக பணிபுரிகிறேன். எனது முதல் பணி அனுபவம் இந்நிறுவனத்தில் தான் மலர்ந்தது. இந்நிறுவனத்தின் இயக்குநர் மற்றும் நிர்வாக அருள்தந்தையர்களின் வழிகாட்டுதல் என்னை சிறந்த பணியாளராக நெறிப்படுத்தியுள்ளது. இங்கு கல்வி பயில்கின்ற ஒவ்வொரு மாணவ மாணவிகளுடைய வகுப்பறை மற்றும் அவர்கள் பயன்படுத்தும் இந்த வளாகத்தை தூய்மைப்படுத்துவதில் எனது பங்கும் உள்ளது என்பதை உணர்ந்து செயல்படும் போது பெருமையாக உள்ளது. இந்நிறுவன இயக்குநர், நிர்வாகத் தந்தையர்கள், ஆசிரியர்கள், ஆசிரியர் அல்லா பணியாளர்கள் மற்றும் மாணவ மாணவிகளின் வாழ்க்கை இவ்வளாகத்தை போல் பசுமையும் செழுமையும் பெற இறைவனை வேண்டி வாழ்த்துகிறேன்.



Ms.S.Geetha
House Keeping

I started my career in the International Trade Finance domain and was part of the operations teams. Previously I have worked with RBS, Citibank and Deutsche Bank. With on the floor experience in Trade finance, I enhanced my horizon by moving into CGI Inc as a Lead Business Analyst and my role is to provide functional inputs to improve the IT infrastructure of International banks. I am happy that I studied in JIM, JIM which taught me determination. JIM laid the foundation for many of us to groom ourselves to be a better leader in current competitive world



Rajkumar E
Lead Business Analyst, CGI

FinTech's: An opportunity for inclusive growth

FinTech's have a crucial role to play in the country's dream to become a US\$5 trillion economy. India's overall fintech market opportunity is estimated to be \$1.3 Tn by 2025, growing at a CAGR of 31% during 2021-2025. There are over 2,100 FinTech companies in the country, of which 67% were set up in the past five years. Traditionally, banks have served as the gateway to payment services. However, with the advent of technology and digitisation in the financial sector, this domination is gradually declining as an increasing number of Fintech companies enter the fray.

The payments infrastructure in India has witnessed substantial improvements, especially in the last couple of years, emerging as one of the world's fastest-growing FinTech hotspots. This comes on the back of introduction of new payment interfaces and mechanisms such as the Unified Payments Interface (UPI), Immediate Payments Services (IMPS), Bharat Interface for Money (BHIM), etc. Government projects like Make in India and Digital India have also played a significant role in accelerating the adoption of Fintech services in the country. Furthermore, the Covid-19 pandemic has also hastened the digitisation and adoption of cashless payments, even in the remotest parts of the country.

With digital payments becoming a way of life, FinTech companies now aim to constantly innovate and evolve to serve their consumers better. Lending tech is likely to account for 47% (\$616 Bn), followed by insurance tech at 26% (\$339 Bn) and digital payments at 16% (\$208 Bn). Among these three, insurance tech is the fastest-growing fintech sub-segment in terms of market opportunity, growing at a CAGR of 57%, followed by investment tech (44%) and fintech SaaS (40%).

A few FinTech companies in our country:

Payment: ZestMoney, Cashfree Payments

Lending: LendingKart, Blacksoil, DMI Finance, MoneyTap, SATYA Microcapital,

Insurance / InsurTech: Policybazaar, Acko, OneAssist

Agri : Unnati, Ninjacart, Acquaconnect

Wealth Management : Kaleidofin, Zerodha, Groww, Wealthzi, threedots, Upstox

Non - Fungible Token (NFT) : Diginoor,

Cryptocurrency : WazirX, Zebpay

Budgeting : Money Manager, Monefy

Crowdfunding: Ketto, Milaap

Neobanks: Slice, Jupiter

A critical role that FinTechs have played is in improving access to the gamut of financial services for the masses. It has democratised digital payments, increased access to credit - especially small - ticket loans, and access to investments. However, there are still miles to go as large part of the country remains untapped.

Dr. Albin D Robert Lawrence
Assistant Professor - Finance Chair
- Placement & Training

VOICE OF JIM

TECH GUY OF JIM



I do remember, it was our second semester, 18th January 2020 was the very first day of the college after COVID – 19 restrictions were relaxed, as we attended the classes in person. That day was special for me for two reasons. One of the reasons is that I came to interact and know my friends. And another reason is that I was given the responsibility being a person in charge of ‘Technical Support’ during classes and events in campus. I became a member of ‘Technical team’ and was given opportunities to operate the systems and gadgets in our institute. It was my debutant role of responsibility which I have undertaken in my whole academic timeline. When I look back these two years of period as a technical support team member, I feel grateful to everyone for their incredible support and guidance, and awe for witnessing my tremendous growth as a Tech guy.

I have been wondering on the technologies JIM technologies of JIM which has rendered for each occasion starting from the programs like guest lectures, live telecast, zoom meetings, to mega events like Start-up Mela 4.0 and Club Activities in April, 2022. I used to think that I am blessed to handle these high end and latest versions of audio and visual systems like projector, monitors, speakers and so on. Systems here are ease and have real time access; moreover, I perceived any kind of technical malfunction or technical delay at any junctures in JIM as learning and tried to find the best alternative of it instantly with the support of our technical faculty in JIM.

I have developed the skill of contemplating the event as whole and have learnt how to plan and organise an event from being a member of technical team. The biggest lessons which I have learnt is that “*I am accountable for I am supposed to be responsible*”. JIM has sown in me the ‘Responsibility’ as its Vision states ‘Making Socially Responsible Leader’. And as the result, the ‘Leader’ (ship) started sprouting in my heart. Now I am contemplating the ‘Bright Future’ ahead of me.

Nichola Rex

20PBA228

SOCIAL CAUSE

TRAGIC ACCIDENTS ARE DESIGNED



Road accidents are becoming very prevalent these days; the victims are mostly the youths. Research conducted by the Sanjay Kumar Singh, a professor from IIM Lucknow found out that nearly 2650 people get killed and 9000 get injured every year. It was also found that 30% of the people fall in the age group of less than 30. According to a report by World Bank the victims involved in the road accidents are mainly the poor, it states that the people in low-income level states are most vulnerable to road accidents. What are the common reasons for such accidents? Over speeding, avoiding standard operating procedures, like not wearing helmets, over speeding at city limits, poor quality of road infrastructure and lack of awareness about rules and regulations. Two-wheeler vehicles are most commonly involved in accidents. The other reason for such rise in accidents is also due to the improper evaluation of driving tests at RTOs, and illegal issue of licenses. As per an article published in the Times of India, RTO is stated as one of the most corrupted departments that people witness, while applying for license.

The government is trying its best to reduce the accidents specially the fatal ones through various initiatives, one such method is to limit the heavy vehicles' movement between 2 am and 5 am, and asking the drivers to wash the face and wait for some time before continuing, as the time is the major cause for accidents. But how often do we follow the rules? It is ultimately the people's duty to be responsible and vigilant.

Strict reforms are needed right at the evaluation stage, while issuing driving license. The best practices which can be implemented are, educating the middle class and lower-class people about the regulations in all regional languages through handout and videos, and conducting tests on the basic rules and regulation. Billboards can be installed at traffic signals demonstrating the SOPs, most importantly at T – Junction type roads in cities, and setting up a health camp or deploying mobility van at accident prone areas can be some ways through which accidents can be attempted to be reduced.

AGNEL

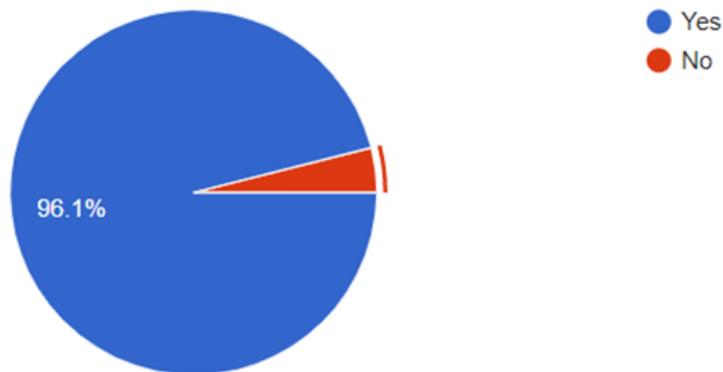
21PBA112

JIM ASKS

Internship in a Start-up

Doing an Internship in Startup companies will surely enhance one's Skills, Do you agree?

76 responses



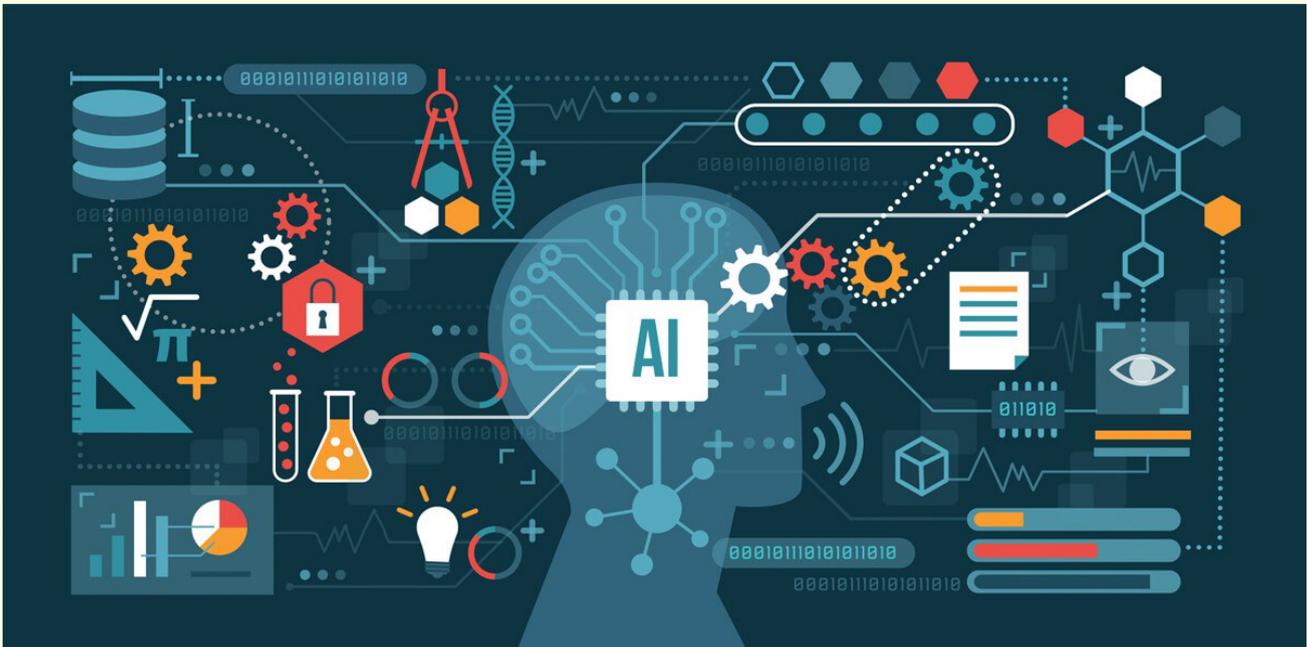
Summer Internship being at the hand, JIM was inquisitive to know the mindset of students who take up learning at companies leading to hands on experience in their trade. When questioned on what would be their take on the idea of doing internship in start-up companies, the above were the responses recorded. As we can see majority of the respondents felt that it is beneficial to tie up with budding start-up companies to build on their skills.

When quite a few felt that established companies would give them the required experiential learning, others strongly believe that a growing start-up would foster learning and there would be freedom of thought and space to explore. Young minds prefer this opportunity to nurture their skills. A decade ago, it was considered quite conventional to learn the trade from an experienced hand, but now stones have turned, you experience first and then learn all by yourself. The millennium provides such vast ventures to grow and breed, that the generation has ample choices and variety of platforms to customize the learning they seek.

Shalini Cristy
21PBA215

BUSINESS TRENDS

ARTIFICIAL INTELLIGENCE AND CYBER SECURITY



The world is changing, and so are the boundaries of possibility. What was once a simple and uncomplicated way of life is now governed by devices, gadgets, and more gadgets. Who's in charge of this highway of limitless assumptions is the one with the crafts device defense mechanism against the gadgets. Those who can't see the enemy are lucky; the opponents are now a complicated matrix of binary numbers such as diagrams, anagrams, and subsets inside subsets of this geometry, all of which have an impact on the math of failure and success. The key to success is figuring out the problem, which doesn't require a rifle or complicated engineering to fly several feet above sea level and find an inconspicuous object in an unseen dark room that is our adversary. Artificial intelligence is reshaping the world and warfare on an unimaginable scale, driven by a spoken command that allows it to reach every zone of our complex living with ease. Are we prepared for a maze packed with a riddle of an enigma heading to the end line of modern warfare? Because the deep dark domain of cyber warfare, and Artificial intelligence, could dramatically alter your capability as a defender or as an attacker in all future conflicts. If you are not adequately prepared for this new dimension of combat, it could drastically reduce the enemy's or your own responses. Artificial intelligence and cyber security will be the driving forces on the future battlefield, and governments who do not completely control and exploit the digital domain will lose sight of the conflict. Artificial intelligence (AI) will be the next generation of warfare. Gun powder, nuclear weapons, and the third phase Artificial Intelligence will be given a lot of importance as far as future warfare is concerned, and for the Indian army, if you want to go for Network-Centric warfare, where everything is dependent on networks and the complete IOT'S, Artificial Intelligence has to be at the heart of it because the kind of data that the battlefield of the future will generate will be beyond human comprehension.

Rahul Antony Navis

21PBA132

WHAT'S NEW?

EKSTER PARLIAMENT



An exclusive men's wallet with storage for 10 or more cards, a multi-purpose strap, and 7 distinct colors, is available on Amazon priced ₹6,194.52. At the touch of a button, you can have instant card access. In all, it holds 10 plus cards, with the built-in aluminum cardholder holding 4-6 cards, depending on the number of embossed cards. Handcrafted with top-grain leather that has been tanned using gold-rated LWG-certified protocols and 6063 T5 aluminum that has been anodized in space grey. RFID blocking technology protects individual's cards from skimmers, keeping one safe from the growing threat of electronic pickpockets. Fits well with the Ekster Tracker Card, ensuring that your wallet is never lost again. When one has misplaced or lost their Ekster, they can call it from their phone or look up where they last had it on a map. The tracker is available for purchase separately. If the user is dissatisfied, the product can be returned with a 30-day money-back guarantee. This wallet isn't made for folks who have a lot of bills in their wallet. The flap may not close completely in the first few weeks of use, depending on the number of cards and money stored in the wallet. After a few weeks of use, the wallet will naturally take the shape of the user's pocket and close.

LINK & LOCK CARABINEER FOR APPLE AIR TAGS



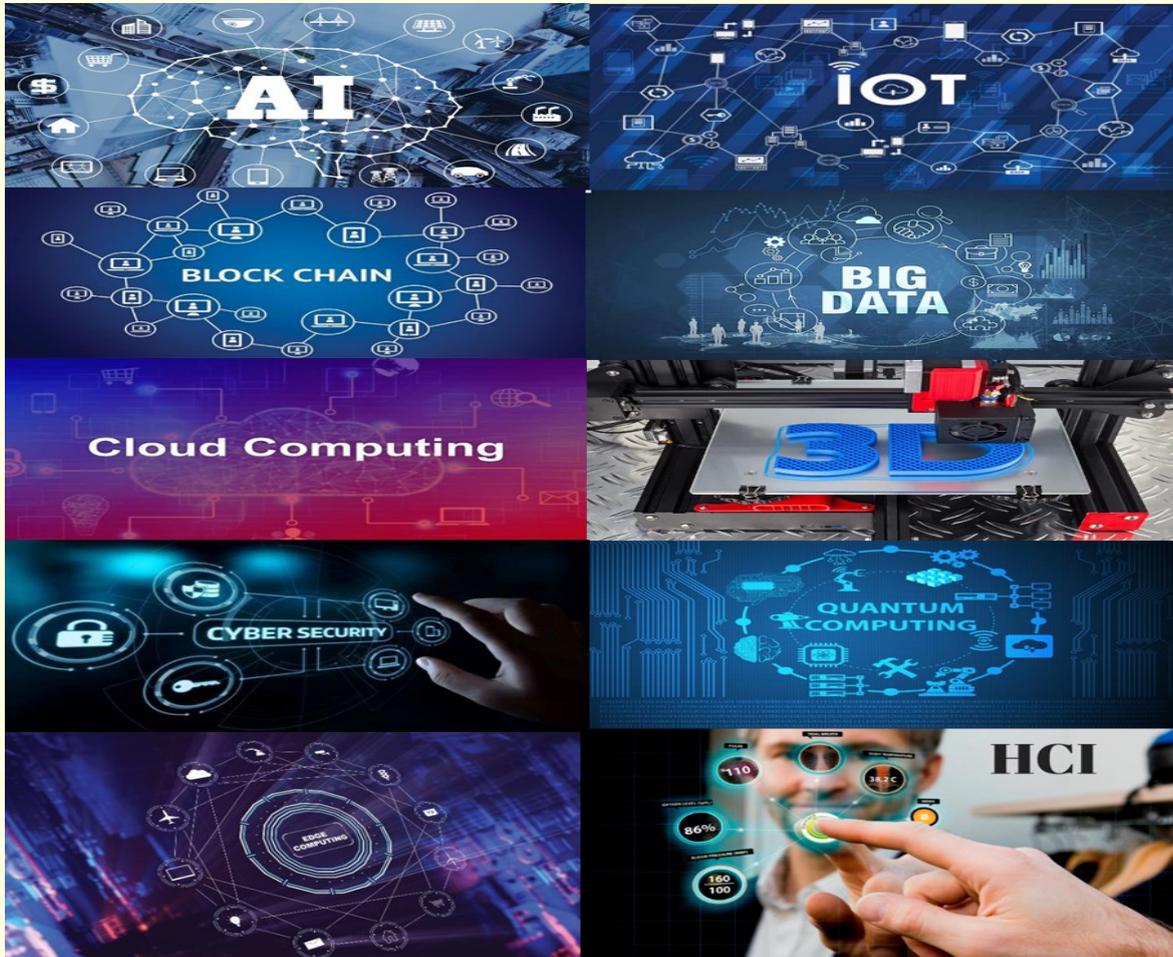
A dark grey polycarbonate apple air tag with a three-digit combination code lock is also available on Amazon for ₹3055.20. It has a built-in combination lock made of casted zinc for enhanced security and to protect the Air Tag from bumps and scratches. The dimensions of this item are 106mm x 61mm x 11mm (4.2in x 2.4in x 0.43in). The soft rubber interior design cushions and retains the Air Tag firmly in place, and the simple snap-into-place design secures the Air Tag. It has a combination lock that allows you to swiftly attach the Air Tag to a number of products. When the carabiner hook is unlocked, the spherical shell can be pushed out. Then open the shell cap, insert the Air Tag, twist and secure the shell, and reattach it to the carabiner hook. The air tag has been installed, which is a very straightforward procedure. Markings will be present if needed. As a result, it's simple to put together.

Vigneswaran S

21PBA127

TOP 10

Emerging Technology



Every year, we look forward and predict the major technological developments that will shape the upcoming few years. There are so many discoveries and breakthroughs taking place right now, and it is really intriguing to see how they will help revolutionise business and society in 2023 - 24. It's that time of year again, so have a look at some predictions for the most promising emerging technology trends to keep an eye on in the coming year. Based on market research and the opinions of technological specialists, this information has been provided. Experts anticipate additional disruptive, intelligent, technological advancements in many digital transformation domains that will usher the new world. Knowing that the current technological trends is critical since it enables many firms to modernise their company functioning and procedures many companies have adopted and revamped their infrastructure to facilitate potential customers' connect. Regardless, each trend, with its enormous potential, enables individuals and businesses to remain relevant in the technological world.

Chandhu Prakash V

21PBA205

JIM Rotaract Club (JRC) of St. Joseph’s Institute of Management (JIM) conducted “JIM SPORTS MEET 2022” for Special Children on 13 April 2022 in collaboration with the Rotary Club Tiruchirappalli Rock City in JIM premises. Fourteen events were organized for different categories namely MR, Autism, HI and CP for both individual and group events. Three hundred and ninety-seven students from 13 different schools participated in various games.



The Club Day was held on April 13th between 2 pm to 5pm. Various events like Trade War, Adzap, IPL Auction and Excellitycal was conducted by Finance, Marketing, HR and System clubs respectively. A total of 86 participants took part and won cash prizes.

JIM conducted a unique and remarkable event Start Up Mela 4.0 on 8th April 2022, this event is organized every year with the aim of finding budding entrepreneurs and supporting their ideas. Best three business ideas won cash prizes worth 1,65,000.



Mr. Enrico Beltramini, StartUp enthusiast in the area of fashion technology aggregation, gave a talk on the topic “Doing business in the era of decoupling” on 22nd April 2022. Faculty and Students of JIM interacted and benefitted from the talk.

Thanksgiving Mass for the successful completion of the Academic year 2021-22 and the graces received during the year was conducted on 29th April 2022.





JIM Day celebration was organised on 29th April 2022, the academic achievements and students activities formed the highlight of the program. Certificates of Merit in appreciation of the contribution of students holding various positions in SAC (Student Advisory Council) were distributed.



Juniors celebrated their seniors with a colourful farewell party conducted at 3.00 pm on 29th April 2022. Games and sharing made the occasion fun and enjoyable. The Flying of balloons in the culmination of the program made the entire campus joyous.

MANAGEMENT CONCEPTS IN THIRUKKURAL

குறள் 845:

கல்லாத மேற்கொண் டொழுகல் கசடற
வல்லதூஉம் ஐயம் தரும்.

அறிந்து கொள்ளாதவைகளையும் அறிந்தவர் போல ஒருவர் போலித்தனமாகக் காட்டிக் கொள்ளும் போது, அவர் ஏற்கனவே எந்தத் துறையில் திறமையுடையவராக இருக்கிறாரோ அதைப் பற்றிய சந்தேகமும் மற்றவர்களுக்கு உருவாகும்.

Translation:

**If men what they have never learned assume to know,
upon their real learning's power a doubt 'twill throw.**

Explanation:

Fools pretending to know what has not been read (by them) will rouse suspicion even as to what they have thoroughly mastered.

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Dream don't work until you do