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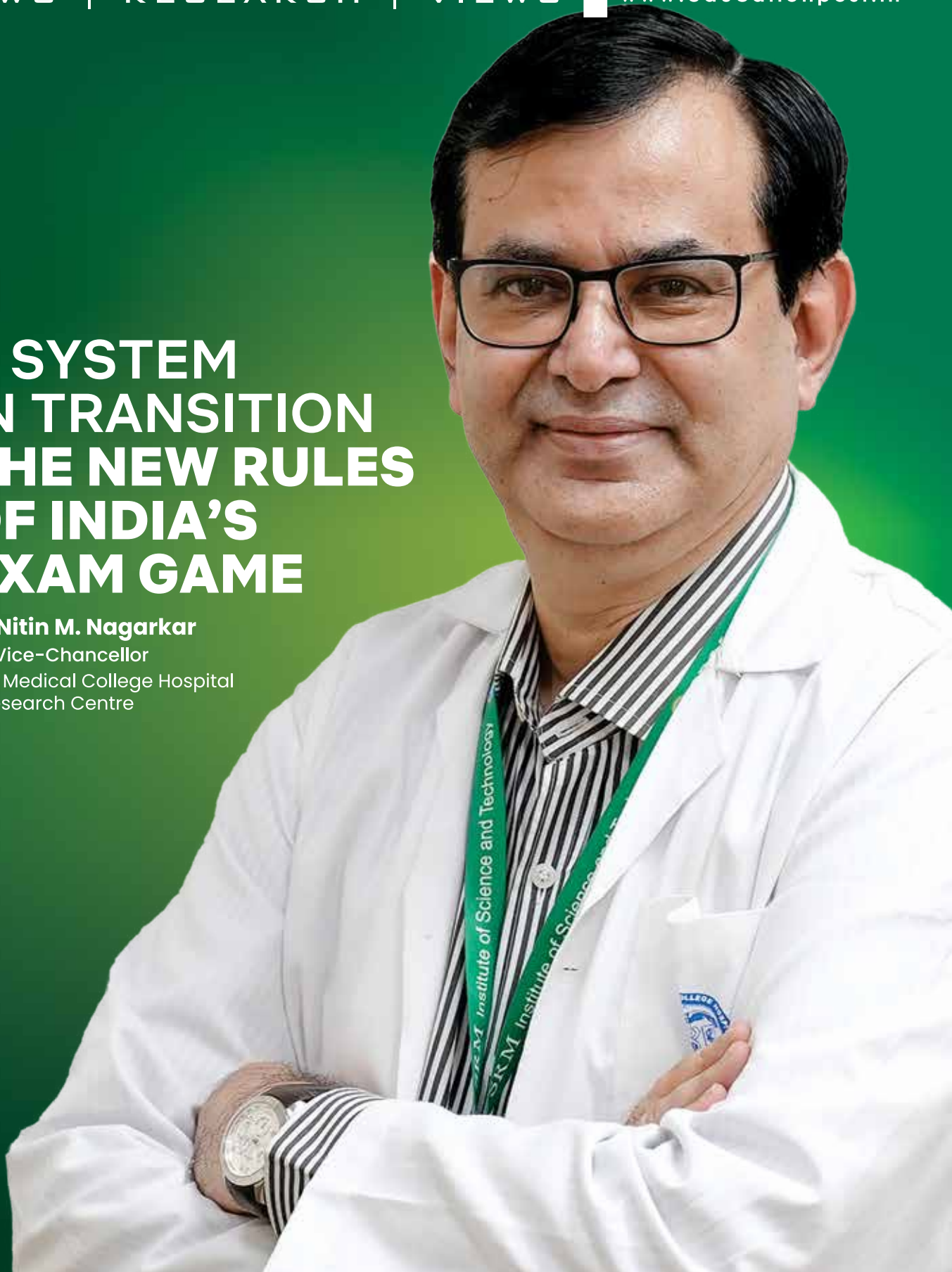
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CUET 2026
REFORM IN PROGRESS, NOT A FINISHED PRODUCT

It is tempting to pass a final judgment on CUET. Declare it either a bold success or a flawed experiment and move on. That instinct is understandable.

The stakes are high, the rollout has been messy at times, and every admission season brings a fresh round of anxiety. But CUET is neither a failure nor a finished reform. It is a system still being built in real time, and it deserves to be assessed that way.

At its core, the idea behind CUET is sound. For decades, university admissions in India have been distorted by wildly uneven board marking systems. A 98 percent in one board is not the same as a 98 percent in another, yet cut-offs treated them as equivalent. CUET attempts to fix that by creating a common benchmark. It also reduces the chaos of multiple entrance exams and application processes, which placed an unnecessary burden on students.

These are not small gains. A single, standardized test has the potential to make admissions more transparent and, in principle, fairer.

But good policy on paper is only half the job. The execution has often struggled to keep pace with the ambition. Technical glitches, last-minute schedule changes, and questions around score normalization have left many students uncertain about a process that is supposed to bring clarity. When an exam determines something as consequential as a university seat, even minor disruptions feel major.

There is also a deeper concern. CUET was introduced at scale, affecting millions of students almost immediately. That speed has meant that students are, in effect, navigating a system that is still being tested and refined. Policymakers may call this iteration; for students, it can feel like instability.

At the same time, some of the criticism misses the point. No reform of this scale is going to work perfectly from the start. India's education system is too large and too varied for a seamless transition. The question, then, is not whether CUET has flaws. It clearly does. But whether those flaws are being acknowledged and addressed.

There are signs of course correction. Improvements in logistics, clearer communication, and better alignment of syllabi have been attempted with each cycle. These are incremental steps, but they matter. A reform like CUET does not succeed through a single announcement; it succeeds through sustained attention to detail over several years.

The more useful debate, therefore, is not whether CUET is good or bad but what would make CUET work better. Should board marks retain some weight to reward consistent performance? How can normalization be made more transparent? What support systems are needed for students from under-resourced schools? These are the questions that deserve focus.

It is also worth remembering that abandoning CUET would not take us back to a fairer system. It would simply revive the old problems — opaque cut-offs, board disparities, and fragmented admissions. The choice is not between a perfect past and an imperfect present. It is between improving what we have and reverting to what we know did not work.

CUET, in its current form, is uneven. But it is also a serious attempt to fix a long-standing problem. That makes it worth improving, not discarding.

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Dr. Nitin M. Nagarkar
Pro Vice-Chancellor
SRM Medical College Hospital & Research Centre

AI AND RESEARCH MUST DRIVE INDIA'S PATIENT-CENTRIC HEALTHCARE FUTURE

Dr. Nitin M. Nagarkar
Pro Vice-Chancellor, SRM Medical College Hospital & Research Centre

In a rapidly evolving healthcare landscape where research, technology, and patient care intersect, leadership in academic medicine plays a crucial role in shaping the future of medical education and clinical practice. In this exclusive interview with **Dr. Nitin M. Nagarkar,** the Pro Vice-Chancellor (Medical & Health Sciences) at SRM Institute of Science and Technology reflects on his journey from leading premier national medical institutions to guiding a multidisciplinary health sciences ecosystem. In conversation with Education Post's **Prabhav Anand**, he discusses strengthening research culture, integrating AI and telehealth in clinical practice, redesigning medical education, and addressing healthcare disparities across India—while offering insights into balancing administrative leadership with clinical and academic excellence.

Q You've transitioned from being Director & CEO at All India Institute of Medical Sciences, Raipur and AIIMS Bhopal (Additional Charge) to Pro Vice-Chancellor (MHS) at SRMIST. How has your leadership philosophy evolved as you moved from running a national institute to steering medical and health sciences at a multidisciplinary university?.

This has been a very exciting journey. It was challenging, surely, and rewarding over the years when I was the Director and CEO at AIIMS Raipur and AIIMS Bhopal. I had the opportunity to set up an Institution of National Importance. It was satisfying to see the growth of the institute, focusing on medical education, patient care, research, and innovation.



The experience here as Pro Vice-Chancellor at SRMIST has also been very great, and my previous experience has helped me. While starting at SRM, it was already well established. One major strength is its multidisciplinary nature and various programs offered. We have been able to further develop the institution, which is in the top at the national level and also has global recognition.

Q In your role overseeing medical and health sciences, what strategic initiatives are you prioritising to strengthen research culture and clinical innovation at SRM Medical College Hospital & Research Centre over the next five years? Can you describe specific metrics you are using to measure progress?

As regards the research culture and clinical innovation at SRM Medical College Hospital & Research Centre, we are constantly encouraging and providing the right ecosystem for this to our UG students, PG students, research scientists, and faculty members. The specific metrics would include the number of publications, especially in peer-reviewed, quality journals with high Impact Factors. We also encourage cross-disciplinary research projects and the development of patents, with the final goal towards product commercialisation.

Q Given your extensive experience and recent global engagements (e.g., international conferences on head and neck cancers), how do you see AI, digital diagnostics, and telehealth transforming ENT practice and patient care, especially in India's diverse healthcare landscape?

AI has the potential to change the way we practise healthcare today. This includes the speciality of ENT head and neck surgery. AI can help us in Radiology (CT scan and MRI reports), Pathology reports, and Biosensors for proper monitoring of patients. Telehealth can certainly help our patients in far-flung areas, which can lead to proper referral of patients to a higher centre. Follow-up of patients can be facilitated by Telehealth.

Q With modern healthcare demands changing rapidly, how is the undergraduate and postgraduate ENT curriculum being redesigned to equip students with cutting-edge clinical, research, and interprofessional skills? Are there plans for more simulation-based learning or cadaveric workshops?

We have always been using the traditional methods of imparting clinical skills to our UG and PG students. However, with the introduction of modern technology and the use of simulators, we can teach our students these skills using simulations and mannequins. The students are being taught these skills by the teachers before they practise the skills in real-life situations, under the supervision of faculty members.

The cadaveric workshops are very important to understand the complex anatomy for ENT, head and neck surgery, and the temporal bone.

Q Your publication record reflects a strong presence in head-and-neck oncology, mucormycosis, and surgical outcomes. What challenges do clinicians face when translating ENT research into policy or standard clinical guidelines, and how can academic leadership bridge this gap?

Till now, we have usually been following guidelines mainly based on the clinical work and research done in Western countries. I think our country has tremendous potential to utilise our own huge clinical data and publish the same in high-quality medical journals. This will help us develop and formulate guidelines and policies that can be applicable to India and globally.

Q Being at the helm of administrative duties while maintaining clinical and academic involvement can be demanding. How do you balance institutional governance, surgical practice, and mentoring





young physicians, and what advice do you have for emerging medical leaders?

I have been very fortunate that I have been able to balance my administrative, academic, clinical, and research activities for the last many years, which requires proper time management and constant availability throughout the years. It is important to look after one's health to provide the best results; it is really essential to develop a dedicated team for these responsibilities. I will always give credit to my family for allowing me to spend extra time at work, as per the exigencies of the work.

Q India continues to face disparities in access to specialised healthcare across regions and socioeconomic groups. From your vantage point in academic medicine, what concrete steps can medical institutions and policymakers take to ensure equitable access to complex ENT and head-and-neck care in underserved areas?

We are in a situation where we face a double whammy of infectious diseases and lifestyle diseases. So, we have to develop policies over the next few years to ensure equitable diagnostic and treatment facilities for diverse populations. Here, both private and public institutions need to contribute to the development of healthcare facilities.

Regarding complex ENT head-and-neck care, for patients from underserved areas, we have to develop a proper hub-and-spoke model. For this, a referral pattern needs to be developed. Telehealth will be useful for this. EP

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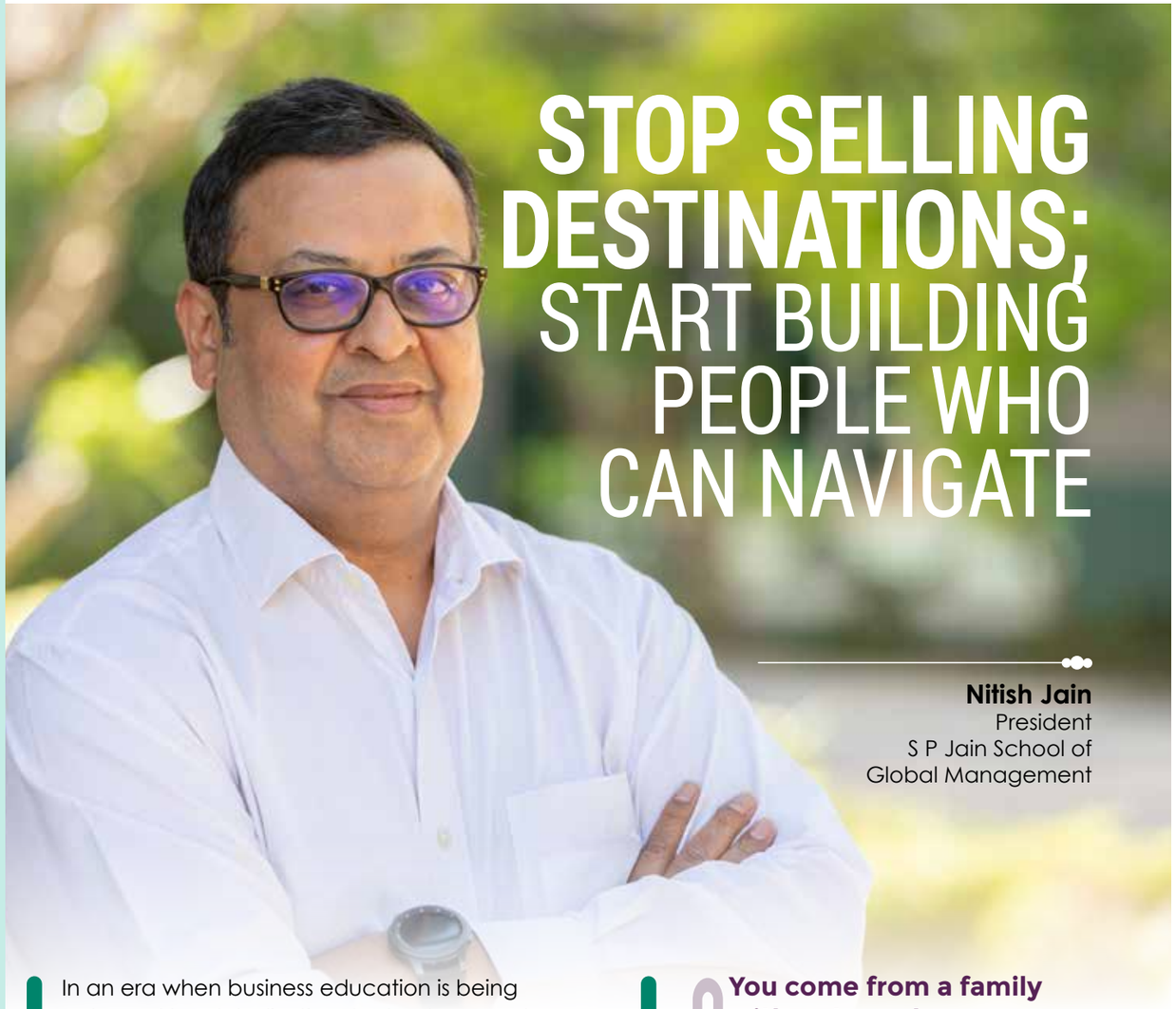
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STOP SELLING DESTINATIONS; START BUILDING PEOPLE WHO CAN NAVIGATE

Nitish Jain
President
S P Jain School of
Global Management

In an era when business education is being reshaped by globalization, technology, and artificial intelligence, **Nitish Jain**, President of the SP Jain School of Global Management, offers a bold perspective on what the future should look like. In this exclusive conversation, he reflects on the philosophy behind building a truly global business school with campuses across continents and a learning model designed for a borderless economy. Speaking with clarity about leadership, innovation, and the role of AI in education, he also addresses the challenges facing modern management programs. Conducted by Education Post's **Prafull Pandey**, this insightful dialogue explores how global institutions must evolve to prepare leaders for an increasingly complex world.

Q You come from a family with a strong legacy in philanthropy and education. How have these early influences shaped your vision for S P Jain School of Global Management?

My grandfather believed education was the most enduring form of giving. Not scholarships or buildings but the act of genuinely expanding someone's possibilities. That stayed with me. When I set out to build SP Jain Global, I wasn't thinking about another business school. I was thinking about what business education should look like when the world is no longer neatly divided into local markets and domestic careers. The answer was an institution that takes students out of their comfort zone—literally, geographically—and puts them in the middle of how the world actually works. Hence, our vision is to transform lives, using the power of education.

Q The tri-city learning model was a bold departure from traditional management education. What gap were you trying to address when you conceptualized it?

The gap was simple: most business schools were preparing students for a world that no longer existed. The way you do business in India is different from how you would do it in Singapore, Sydney, Dubai or London. You can read about global intelligence, but you only develop it by actually navigating it. By working with a team in Singapore, then moving to Dubai, then Sydney. The discomfort of that transition is the education. That's what we built.

Q Building campuses in Dubai, Singapore, Sydney, and Mumbai is no small achievement. What were the biggest strategic and cultural challenges in creating a truly global institution?

Navigating the regulatory environment in each of these cities was entirely its own puzzle—compliance frameworks, accreditation requirements, and academic standards that don't translate neatly across borders. The harder challenge was holding it all together. You can't build a global institution by replicating one culture across four cities. That's franchising, not globalisation. We had to create a shared identity strong enough to hold across very different environments while remaining genuinely local in each one. That tension never fully resolves. You just get better at managing it.

Q How do you define global leadership in today's business environment?

A global leader is someone who can walk into a room where they're the outsider—culturally, contextually—and still make sound decisions. That requires more than intelligence or experience. It requires the humility to know what you don't know, and the agility to adapt quickly. What concerns me is that most leadership development programs still treat this as a soft skill. It isn't. In a world where your supply chain, your team, and your customers span multiple continents, global intelligence is a core business competency.

Q As President, how do you balance innovation with academic rigor and institutional stability?

Innovation without rigor is just novelty. Rigor without innovation becomes irrelevance. The balance we strike is this: we experiment continuously at the edges—new technologies, new pedagogies, new partnerships—but our academic standards don't flex. What keeps us honest is outcomes. Our alumni are at Apple, Google, McKinsey, BCG, Meta, Amazon, Coca-Cola, Microsoft. When they succeed, we know we got the balance right. When they tell us what they wished they'd learned, we listen.

Q How does studying across multiple global cities shape students' leadership mindset differently from a single-campus model?

There's a difference between knowing that business works differently in Dubai than in Sydney, and actually experiencing it in person. Single-campus programs can teach you about cultural diversity. We put you inside it. When you've had to adapt your communication style, your assumptions, and your decision-making framework three times in 12 months—that's not academic exposure, that's leadership conditioning. The world's most complex business problems don't come with a regional instruction manual. Our students learn that early.

Q In your view, how important is cultural intelligence compared to analytical and technical business skills?

I'd push back on the framing slightly because it's not a comparison, it's a sequence. Technical skills get you in the room. Cultural

IN DEPTH **INTERVIEW**



intelligence determines what you do once you're there. I've seen brilliant analysts fail in cross-border roles because they couldn't read the room, build trust across cultures, or navigate an uncomfortable negotiation in an unfamiliar context. We treat cultural agility the same way we treat financial modelling—something you develop deliberately, not something you absorb by osmosis.

Q How do you ensure curriculum relevance across diverse economic ecosystems?

You can't solve this from a central academic committee. Relevance has to be built into the architecture of the institution through faculty who've actually worked in the markets they teach, case studies drawn from live business challenges in each region, and a genuine willingness to retire content that's no longer earning its place in the classroom. We also listen to what our industry partners are telling us they can't find in new hires. That gap analysis is often more instructive than any curriculum review.

Q You introduced the Engaged Learning Online (ELO) platform as a technology-driven solution. What specific challenges in online education were you aiming to solve?

The honest answer is that most online education at the time was just recorded lectures with a discussion board bolted on. It was asynchronous, passive, and lonely. We weren't interested in building that. The question we asked was: what makes a classroom actually work? It's not the room; it's the live dynamic between faculty and students, the spontaneous debate, the moment when someone challenges an assumption and the whole class shifts. ELO was built to preserve that. Not to simulate a classroom, but to genuinely recreate the conditions that make learning stick.

Q How does ELO differentiate itself from conventional online learning platforms?

Most platforms are content delivery systems. ELO is a live teaching environment. The distinction matters enormously. Our faculty aren't uploading videos; they're teaching in real time to students across Mumbai, Dubai, Sydney, Singapore, and London simultaneously, from studios built specifically for that purpose. The best professor in the room teaches everyone, regardless of geography. That's not a feature, that's a fundamentally different philosophy about what online education should be.

Q With AI rapidly transforming industries, how should business schools redesign their pedagogy?

Three things need to change. First, replace passive content delivery with AI that personalises learning in real time: every student learning at their own pace, with their own gaps identified and addressed before they become failures. Second, free faculty from repetition so they can do what only humans can: mentor, challenge, and develop judgment. Third, simulate the actual future of work—cross-functional, AI-assisted, ambiguous—rather than preparing students for a version of business that no longer exists. The schools that do all three will be the only ones still relevant in twenty years.

Q Do you see hybrid learning becoming the dominant format in management education over the next decade?

I think the more useful question is: dominant for whom? For a 22-year-old coming straight from undergrad, the residential experience still has enormous value in the form of the peer network, the immersion, the separation from your

previous life. For a working professional who needs to upskill without stepping off the career ladder, hybrid is the only viable option. The schools that future-proof themselves will stop treating these as variants of the same program and build genuinely distinct experiences for genuinely distinct learners.

Q SP Jain Global has consistently ranked among leading global business schools. Beyond rankings, what metrics truly matter to you?

Rankings are a signal, not a destination. They tell prospective students we're worth considering, and that matters. But the number I actually watch is simpler: where are our alumni five years out? Not just their titles, but whether they're leading teams they couldn't have led without what we gave them. Whether they're comfortable in rooms that would have intimidated them before. Whether they're making decisions at a scale that reflects genuine growth. That's the only scorecard that doesn't lie.

Q Being named a "Game Changer in Education" and receiving the "Outstanding Contribution to Education" award are significant recognitions. What do these honors represent for you personally?

These recognitions matter but what they represent, more broadly, is confirmation that the unconventional decisions were right. Building campuses in cities where no Indian business school had gone before, betting on a multi-city model when the conventional wisdom was consolidation—those weren't easy calls at the time. Recognition like this doesn't make the risk feel smaller in retrospect. It makes the people who took it with you feel seen.

Q How do you measure long-term institutional success – placements, alumni impact, entrepreneurship, or societal contribution?

Placements are the first chapter, not the whole story. The number I find most telling is this: nearly 30 percent of our alumni become entrepreneurs within a few years of graduating. That tells me something about the mindset we're building, not just the credentials we're conferring. Beyond that, I want to know whether our graduates are still learning a decade out; whether the habit of adaptability we instilled has held. In a world being reshaped by AI and automation, that may be the most important thing we gave them.

Q How do you assess the transformation of Indian higher education over the past decade?

The transformation is real, but it's uneven. At the top end, Indian institutions are genuinely competitive, producing talent that holds its own anywhere in the world. The challenge is that "top end" still describes a relatively thin slice of the system. What's changed meaningfully in the last decade is intent. There's a seriousness about employability, about global exposure, about building institutions that can travel beyond their postal codes. That shift in ambition is significant. Execution is still catching up.

Q What must Indian business schools prioritize to compete globally?

Stop importing frameworks and start building original ones. For too long, Indian business education has been derivative—case studies from Harvard, pedagogies from Wharton, rankings benchmarked against Western institutions. India has an extraordinary laboratory right at its doorstep: one of the world's most complex, fast-moving, and entrepreneurially rich economies. The schools that figure out how to turn that into intellectual currency, producing insights and methodologies that the world wants to learn from, not just replicate, those are the ones that will genuinely compete globally.

Q Can India realistically emerge as a global education hub? What policy reforms are necessary to enable this vision?

Realistically, yes. Easily, no. The ambition is there. The talent is there. What's missing is the regulatory architecture to match. Right now, building a globally competitive private institution in India requires navigating frameworks that weren't designed with global ambition in mind. Foreign investment restrictions, accreditation rigidity, cross-border collaboration barriers — these aren't small inconveniences, they're structural ceilings. The good news is that these are policy problems, not capability problems. They can be fixed. The question is whether there's sufficient urgency to fix them before the window narrows.

Q As an education entrepreneur, what were the defining risks you took that shaped your institution's journey?

The first was geographic. When we opened campuses in Dubai and Singapore, the idea of an Indian business school operating internationally was, at best, an experiment. There was no playbook. Every regulatory approval, every faculty hire, every lease negotiation was ground we were breaking for the first time. The second risk was philosophical. Committing to technology-driven learning before it was fashionable or even fully proven. ELO wasn't built because the market asked for it. It was built because we believed the future of education would require it.

We're making the same bet again today with our AI tutor and personalised learning system. The idea that every student can have an intelligent learning companion—one that knows their career aspirations, their goals, their gaps, and adapts in real time—is still unconventional in higher education. Most institutions are still debating whether AI belongs in the classroom. We've already put it at the center of the learning experience. That's a risk. But the nature of building ahead of your time is that validation takes a while. We've learned to be comfortable with that.

Q What leadership principles guide your decision-making process?

Speed matters more than most institutions admit. Education has a culture of deliberation—committees, consultations, consensus. That culture has value, but it can also become a way of avoiding decisions. The principle I return to most is this: a good decision made quickly is usually better than a perfect decision made too late. The other principle is to stay close to outcomes, not activity. It's easy to confuse a full calendar with progress. I try to regularly ask whether what we're doing is actually moving the needle for students, and if it isn't, to stop doing it, regardless of how much institutional momentum is behind it.

Q What advice would you give to aspiring edupreneurs building institutions in today's competitive landscape?

Build for a student who doesn't exist yet. The students entering your institution five years from now will have different expectations, different career anxieties, and different technological fluency than the ones you're designing for today. Beyond that, don't confuse scale with impact. Some of the most influential institutions in the world are small. What makes them powerful is the clarity of their purpose and the consistency with which they pursue it. Start there.

Q How closely do you collaborate with global industry leaders in curriculum design and delivery?

Closely enough that the line between classroom and boardroom is genuinely blurred. Our faculty aren't just academics who consult occasionally; many have run businesses, led

functions in major corporations, or built companies themselves. That's deliberate. When a student is working through a supply chain problem with someone who has actually had to make that call at 2 AM with a board breathing down their neck, the learning is categorically different. We don't treat industry collaboration as a marketing feature. It's how the curriculum stays honest.

Q What key skills will define employability in 2026 and beyond?

The skills that matter most are precisely the ones hardest to automate: judgment under ambiguity, the ability to build trust across cultures, and what I'd call meta-learning which is knowing how to acquire new skills quickly rather than hoarding the ones you already have. Technical fluency is table stakes now. Every graduate arrives with that. What separates the ones who advance is whether they can operate effectively in conditions they've never encountered before. That's not a personality trait; it's a capability, and it can be taught. Most programs just haven't prioritised it.

Q In an era of micro-credentials and specialized certifications, are traditional MBA programs still relevant?

Micro-credentials solve a specific problem extremely well: targeted skill gaps, fast. The MBA solves a different problem. It builds the kind of integrative thinking that lets you connect a finance decision to a people problem to a market signal and arrive at a coherent strategy. You can't credential your way to that. Where MBA programs lose the argument is when they stop evolving, when they're still teaching the same case studies they used fifteen years ago and calling it rigour. The credential isn't the issue. The complacency sometimes hiding behind it is.

Q Business education is often criticized for being expensive and elitist. How do you respond to concerns that global MBA programs primarily serve privileged segments?

It's a fair challenge and I won't dismiss it. Global education is expensive, and pretending otherwise doesn't serve anyone. What I'd push back on is the assumption that expensive necessarily means exclusionary. The question is whether the institution is actively working to widen access or simply paying lip service to it. Scholarships, financing, and merit-based aid aren't afterthoughts for us; they're how we ensure that a student's postal code doesn't determine their ceiling. The goal was never to build an institution for the already privileged. It was to build one that creates the kind of global opportunity that changes the trajectory of a family, not just a career.

Q With rising tuition fees worldwide, is the traditional MBA model becoming financially unsustainable?

The model is unsustainable only if the outcomes don't justify the investment. If a program genuinely transforms employability and earning potential, the economics work. If it's coasting on brand legacy and a two-year credential that the market no longer values at face value, then yes, the pressure will become existential. The schools that survive the next decade won't necessarily be the cheapest or the most prestigious. They'll be the ones that can demonstrate, clearly and honestly, what a student is worth after they graduate versus before.

Q Critics argue that business schools produce managers rather than entrepreneurs. Do you believe management education adequately fosters risk-taking and innovation?

Not adequately, no. The structural problem is that business schools are fundamentally risk-averse institutions trying to teach risk appetite. You can't simulate genuine entrepreneurial discomfort in a curriculum that's designed to be predictable and assessable. What we can do, and what we try to do, is create conditions where students encounter real uncertainty, real failure, and real accountability before they graduate. The fact that nearly 30 percent of our alumni become entrepreneurs within a few years tells me the mindset takes root, even if it doesn't always flower immediately.

Q To what extent do global rankings reflect genuine academic quality versus institutional branding and marketing strength?

Some of it, yes. Rankings aren't meaningless; they capture real signals about faculty quality, employer perception, and graduate outcomes. But they also reward legacy, size, and the ability to manage a ranking methodology, which isn't the same as educational excellence. The more honest metric is this: would an employer who has hired your graduates for five years recommend your program to their own children? That's harder to gauge. We pay attention to rankings because our students and their families do. But we don't let them drive strategy.

Q Rapid international expansion by business schools can risk dilution of academic depth. How do you safeguard quality across multiple campuses?

Centralised standards, but localised judgment. The curriculum framework, the academic benchmarks, the faculty development processes, those are consistent across every campus. What varies is the application, because it should. A case study on market entry looks different in Singapore than it does in Dubai, and that difference is a feature, not a bug. The real quality control mechanism, ultimately, is outcomes. If our Sydney graduates and our Mumbai graduates are both performing at the same level in the same global companies, we've done it right. If there's a gap, we have a problem to solve.

Q Technology-driven platforms promise engagement, but can digital tools ever truly replace human mentorship in education?

No, and I'd be suspicious of anyone building an education business who thinks they can. What AI does extraordinarily well is the part of teaching that shouldn't require a human in the first place: repetition, personalised practice, performance tracking, on-demand explanation. Freeing faculty from that work is genuinely valuable, because it means the time a student spends with a human mentor is spent on things only humans can provide: navigating an ethical dilemma, being told an uncomfortable truth about your blind spots, or understanding that a setback isn't terminal. That's not a small thing. That's often the thing people remember twenty years later.

Q With AI-powered self-learning and alternative credentials gaining popularity, could the two-year MBA become obsolete?

SP Jain Global's MBA is twelve months. Not because we were cutting corners, but because we believed that if you design a program with genuine intensity, global immersion, and AI-driven personalisation built in, you don't need two years to achieve the outcomes. You need focus.

The question isn't really about duration. It's about whether the MBA, at any length, is delivering something that micro-credentials and self-directed AI learning cannot. And the answer is yes, but only if the program is doing the hard things: building integrative thinkers, not just skilled specialists; developing leaders who can operate across cultures; creating peer networks that last decades, not just cohorts that graduate together. That value doesn't require two years. It does require an institution willing to be ruthless about what earns its place in the curriculum and what doesn't.

Q Given geopolitical uncertainties and shifting visa policies, is the global campus model vulnerable to political and regulatory risks?

Of course it is. Any institution that tells you otherwise isn't being honest. The question is whether the model is designed to absorb those risks or amplify them. A single-campus program that loses its key market has nowhere to go. A genuinely multi-city institution—where students are already moving across jurisdictions, building networks in multiple countries, and experiencing different regulatory environments firsthand—is structurally more resilient. The risk is real. The diversification is also real.

Q If you were to critique one aspect of the current global business education ecosystem – including your own institution – what would it be?

We are all, to varying degrees, selling a promise we can't fully keep: spend two years and a significant sum of money with us, and we will prepare you for the future. But the honest truth is that no institution—not Harvard, not Wharton, not SP Jain Global—can fully prepare someone for a future that none of us can predict with any confidence. AI is reshaping entire industries faster than any curriculum committee can respond. The jobs our students will hold at the peak of their careers may not exist yet. And we're still largely building programs around job titles and industries that we recognise today.

The revolutionary move would be to stop selling destination and start selling navigation. Stop promising students they'll arrive somewhere specific and start building people who can find their way anywhere. That requires a fundamentally different kind of institution: less focused on what we teach and far more focused on how we build the capacity to keep learning. We're working towards that.

Q If you were to build S P Jain School of Global Management from scratch today, what would you do differently?

I'd abolish the degree. Not because credentials don't matter, but because the degree as currently constructed is a deeply dishonest signal. It tells the market that two years ago, under conditions that no longer exist, this person met a standard that may or may not predict anything about their actual capability today. I'd replace it with a continuously updated capability profile, built by AI, validated by real-world performance, and owned entirely by the student. Portable, dynamic, and impossible to fake. The institution's job wouldn't be to confer a credential. It would be to build something genuinely verifiable. That would change everything—for students, for employers, and for every business school comfortable hiding behind a piece of paper.

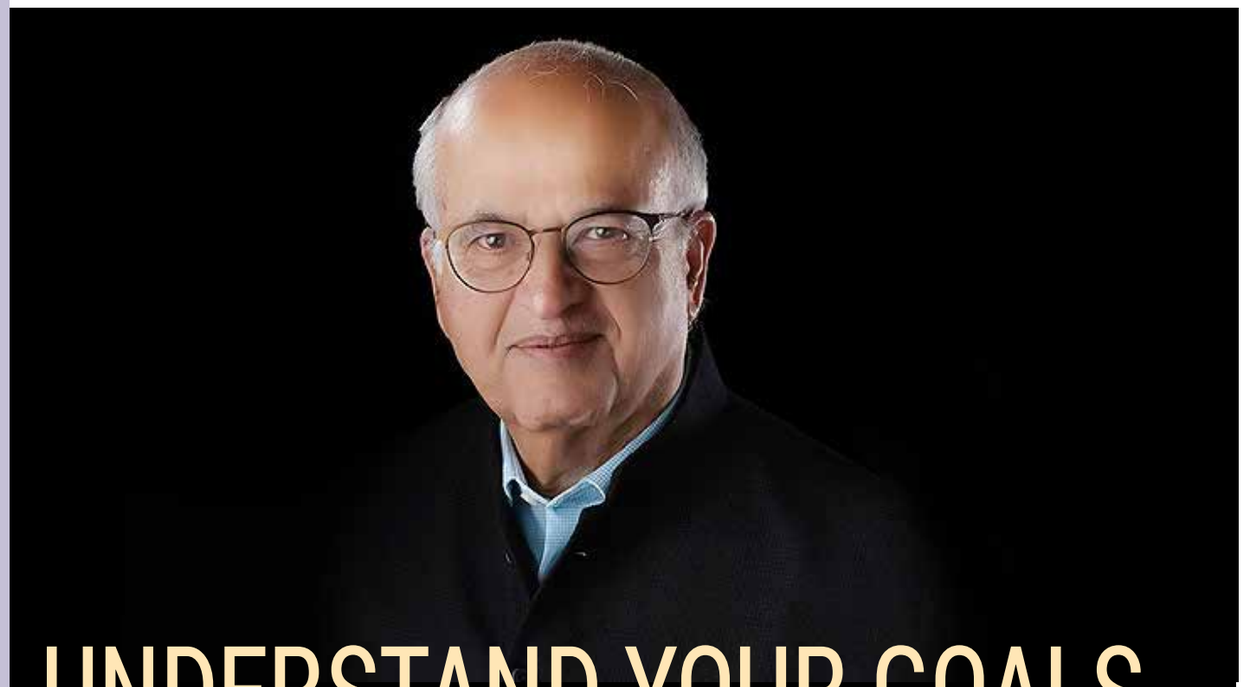
Q What legacy do you hope to leave in the field of global business education?

I hope SP Jain Global becomes evidence that a different model was possible; that you didn't have to choose between global scale and genuine depth, between innovation and academic rigour, between being regionally rooted and internationally relevant. If, twenty years from now, the multi-city model is considered obvious rather than audacious, that would mean we helped shift the industry's imagination about what business education could be. More personally, I'd want the legacy to be measured in the compounding effect of our alumni. Not their titles, but the decisions they've made, the teams they've built, the businesses they've started, and the people they've developed in turn. That's the kind of impact that doesn't fit neatly into a ranking. It's also the only kind worth building for.

Rapid-Fire (For Feature Highlight)

- **One word that defines the future of education:** Personalisation.
- **AI. Threat or opportunity:** Opportunity. But only for the institutions willing to be honest about what that means for their existing model. For the ones that aren't, it's a threat wearing a very patient face.
- **Physical campuses or digital ecosystems:** Both. Campuses aren't about location; they're about the collisions that happen when smart people are in the same room under pressure. Digital ecosystems scale that. You need both.
- **One book every MBA student must read?** Thinking fast and slow by Damiel Kahneman
- **Your mantra for young leaders?** Get comfortable being the least experienced person in the room. That discomfort is not a problem to solve; it's the fastest education available. EP

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UNDERSTAND YOUR GOALS STRESS BECOMES PURPOSE, NOT PRESSURE

Dr Rahul Mehra
Founder and Chairman of Tarang Health Alliance

In an era where academic competition is intensifying and student stress levels are becoming a growing public health concern, conversations around mental well-being in education are more important than ever. In this insightful interaction, **Dr. Rahul Mehra,** Founder and Chairman of Tarang Health Alliance, shares his perspectives on the psychological preparedness of Indian students facing high-stakes examinations. Drawing from his experience in public health and education advocacy, he discusses the importance of goal setting, lifestyle balance, critical thinking, and systemic reforms in the examination ecosystem. In this interview with Education Post's **Prabhav Anand**, Dr. Mehra highlights why nurturing mental resilience and holistic health is essential for students navigating competitive academic pathways.

Q India has over 30 million students appearing annually for various competitive examinations, ranging from board exams to national entrance tests. With rising reports of stress and burnout among teenagers, how do you assess the psychological preparedness of Indian students today? From your perspective as a public health advocate, what systemic gaps exist in how schools prepare students mentally for such high-stakes exams?

Definitely, it's a very important question. Yes, I'm aware of it. There's a lot of stress among students, whatever exam they are taking. It could be the CBSE exam or going to IIT, IIM, whatever. There are hundreds of exams, so there's a lot of stress among them. And that is normal. It's not abnormal to have some stress when you take an exam.

But I think you have to prepare for it. And the first question a child should ask is, why am I stressed? Why do I have so much anxiety? And I think this is where goal setting is very important. Because if your goal is to go to college—let's say somebody is graduating from 12th grade and wants to go to IIT or some college—then they have to do well. They know that if I don't do very well, I will not get admitted.

So the first step of understanding stress is to define why am I stressed. Because there are many students who may not want to go to college. They may just want to join their father's business. I'm just taking an example. So I call this part of goal setting. And this is what we don't teach Indian children. You have to know what your goals are in life.

If your goal is to go to college and do well academically, well, you better do good in this exam. But if your goal is just because your parents are telling you that you must get a very good grade, but you're going to join your father's business, maybe you shouldn't be so stressed. I mean you still have to pass the exam.

So this is something we don't do in India. We don't teach children goal setting. You have to know what your goals are. And goals can change in life. But if it's an 11th or 12th grade student, they must know where they want to go. Do I want to go to college? Do I want to become a doctor? Or am I not really interested in further academic studies? Maybe I want to be a cricketer or a football player.

So to me the first step is that we don't emphasise goal setting in schools. It will help children understand why they are stressed. Sometimes they are stressed because their parents are telling them to get good grades. But the motivation has to be intrinsic. If I want to go to IIT, I know I have to perform well. That motivates me. It's called intrinsic motivation. It's not that somebody is telling me to do well—I want to do well.

There is some parental pressure because every parent wants their child to do well academically. Education is given a very high priority in India. But stress itself is not the issue. Stress is normal. The question is how do I handle the stress.

There are two stages of stress management. One is preparation. If I know there is an exam coming in two months, how do I prepare for it? Then the second stage is the day of the exam. I have to have certain behaviours which are good in order to perform.

Q Your work with Tarang Health Alliance emphasizes the connection between physical health, emotional well-being, and learning outcomes. In the context of competitive examinations, how significant is the role of lifestyle factors such as sleep, nutrition, and physical activity in shaping a student's mental resilience and cognitive performance?

I think it's very important. Mental and physical health is very important.

If I'm preparing for an exam during my preparation period, I have a goal and I have to do well. So I should break that goal into small pieces. I say I have so much to study, so I'm

going to study this topic for one week, this topic for another week. This is part of goal setting.

Then you have to say I have to be physically and mentally healthy during my preparation stage. I have to eat a good diet. I have to exercise daily—not play six hours of football—but you should be physically active. That's good for your mental health.

You should have a good diet, good physical activity. If you do yoga or meditation, you should do it because that improves your mental state.

And then sleep—sleep is very important. Many students before the exam won't sleep well. They keep cramming late into the night. That is the worst thing to do. Your mind needs to be alert and awake. You need a very good night's sleep before the exam.

You should also have a good breakfast on the day of the exam. Then you tell yourself, I'm not nervous, I'm excited. Because this is a milestone for me and I want to do well. So you have to talk to yourself. Nervousness is not the right word. I'm excited because I want to go to the next stage.

Q Many countries such as Finland and Canada integrate structured health and well-being education into their school systems to reduce student stress and improve learning outcomes. Do you believe the Indian education system should adopt a similar model, and what reforms should policymakers prioritize?

Yes, I think so. We've been advocating for physical, mental, and social health as part of the curriculum. It should be in the curriculum. If you look at NEP 2020, it talks about holistic education. But if you look at the current curriculum and textbooks, it is not really there.

Mental health and physical health should be part of the curriculum. In many developed countries this already exists. If it is part of the curriculum, children will learn what is a good diet, why physical activity is important, and why they should be active every day.

Sometimes parents say don't waste time playing with friends for half an hour. But that's not right. Physical activity is very good for the mind.

Then there is mental health—how to manage stress. You can do meditation, breathing exercises, yoga. India has a strong tradition of yoga and it is already being introduced in schools. All of this should be part of the curriculum.

We've been advocating this for a long time. We've spoken to officials in the education ministry and also with NCERT about making physical, mental, and social health part of the curriculum.

Q India's exam ecosystem often rewards memorization and rank-based competition rather than emotional intelligence and well-being. In your view, is the problem more about how students prepare or how the examination system is designed?

Students prepare based on how the system is designed. If the exam only tests memorization of facts, then students will memorise.

There is a difference between memorization and understanding. Understanding means you understand the concept. When I went to IIT, we used to say funda—if you understand the fundamental concept, you will have no problem. But if you just do ratta, memorization, you will not succeed.

So we have to emphasise fundamentals. The questionnaires have to change. In the age of AI, memorization has very little value. You can Google any information. Why should I remember the capital of every country in the world?

Exams should test understanding and the process of thinking. Tell me how you came to the answer, not just what the answer is. Every

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developed country is moving in that direction now as AI becomes more dominant.

Q From your experience working with schools across India, how significant is the influence of parents and teachers in shaping a student's psychological readiness for competitive exams? What are the most common mistakes families and schools make while trying to motivate students?

Parents and teachers play a very important role. The first step is motivation. Why do I have to do well?

Parents or teachers should explain to the student that if you do well, you may get into a good college. But at the same time, success is not only determined by which college you go to. Many successful people didn't go to top colleges.

The important thing is conversation between the child, the parents, and the school. Schools should have counsellors where the child can say, I don't want to go to college, I want to start a business. Encourage the child if they have a good idea.

Goal setting should be taught in schools. In management studies we teach long-term and short-term goals, but nobody taught me that when I was a child. Parents should also act as role models and talk about their own goals.

If a child understands what their goals are, they become more motivated.

Q As a scientist and education advocate with decades of experience, could you share a personal experience from your student or research years that shaped your approach toward stress, discipline, and mental resilience?

In my mind, the most important thing I learned in college was to ask questions. People are usually taught to answer questions, but they are not taught to ask questions.

I used to challenge my professors a lot. I would say I don't understand this, or I think this is wrong, and I would argue with them. Critical thinking is something I learned in IIT—to question everything and think about problems critically.

Many times before an exam there were things I didn't understand. I would write down 20 questions on a sheet of paper. After the exam I would go to the professor and discuss those questions. I would debate and argue with them.

The point is critical thinking is a skill every child should learn. Schools should teach children how to think critically and how to be curious. In the age of AI, curiosity and critical thinking are extremely valuable.

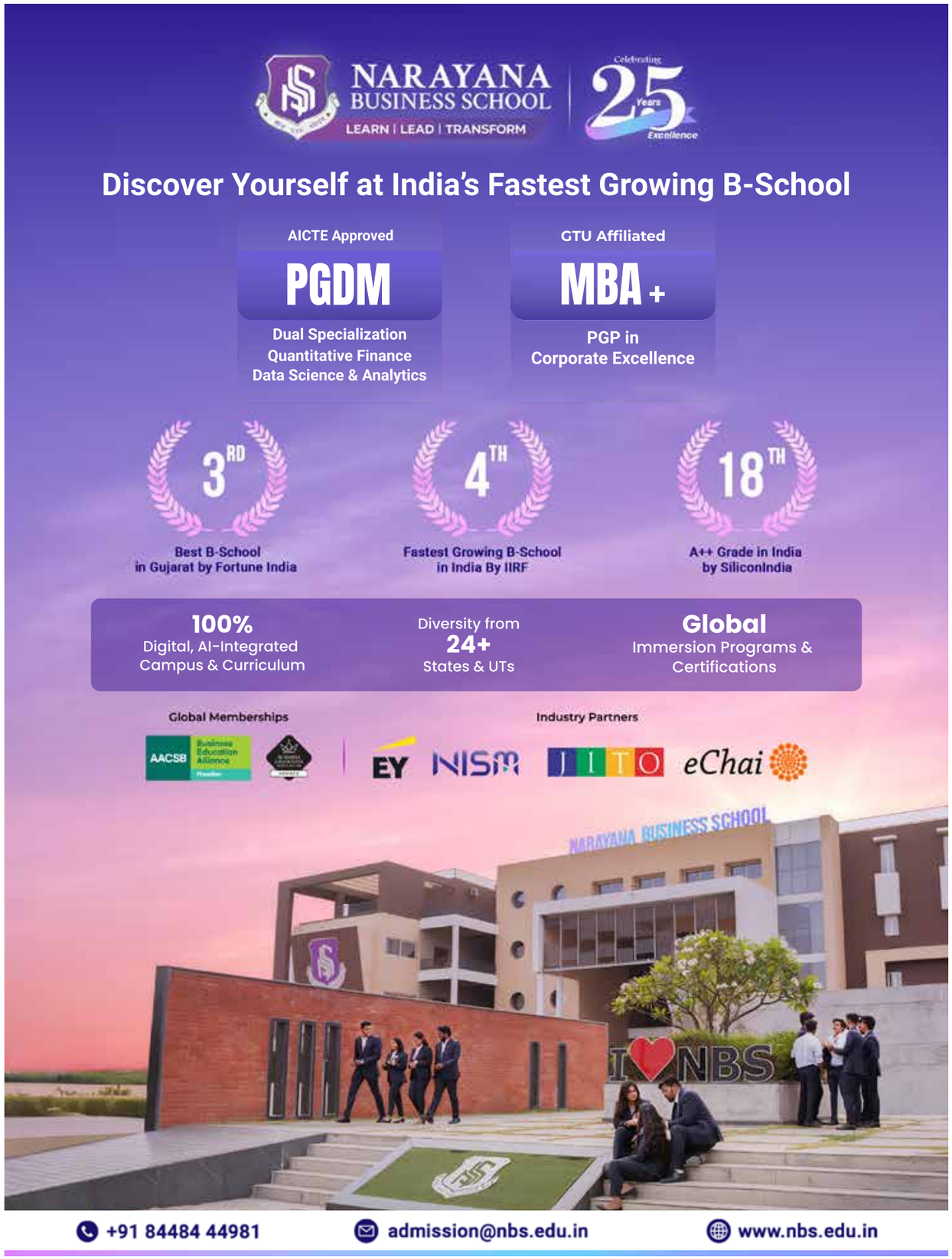
Q If you were to give three practical mental strategies to students preparing for highly competitive examinations like JEE, NEET, or UPSC, what would they be?

The first strategy is time management. You have a goal and you want to do well in the exam, so break your syllabus into smaller pieces. Decide how much time you will spend on each topic and make a study plan.

The second is to keep yourself physically and mentally healthy. Eat a healthy diet, stay physically active, play sports for some time, or practise yoga or meditation if you do that. When your mind is alert and healthy, you absorb information much better.

And the third is sleep. Many students think they can reduce sleep before exams, but that is the worst thing you can do. The brain needs rest to retain information.

So manage your time well, stay physically and mentally balanced, and make sure you sleep properly. These things help your brain stay alert and efficient. EP





REAL LEARNING BEGINS WHEN KNOWLEDGE MEETS REAL-WORLD EXPERIENCE

Anushika Jain
Founder & CEO, GlobalShala

In an increasingly interconnected world, bridging the gap between academic learning and real-world opportunities has become a pressing priority. In this conversation with **Anushika Jain**, Founder & CEO of GlobalShala, we explore how global exposure, mentorship, and hands-on learning can transform the way students prepare for their careers. In this insightful interview with Education Post's **Prabhav Anand**, Jain shares insights on building a globally aware workforce, empowering young women, and integrating innovation with social responsibility in education.

Q Your journey toward founding GlobalShala reportedly began during a phase when you were exploring your own career direction and observed how many students struggle to find meaningful opportunities after graduation. Could you take us through that turning point in your life and explain how those early observations shaped the vision behind GlobalShala and its mission to bridge the gap between students and real-world opportunities?

The idea for GlobalShala began to take shape while I was pursuing my master's in leadership at Northeastern University. Studying in an international academic environment revealed an interesting pattern among students. Many of them were talented and motivated, but they were still looking for more specific methods to apply their knowledge in the workplace. It made me really consider how academic learning may be linked sooner to real-world work contexts.

I had witnessed how early professional exposure may boost students' confidence through my broader work in talent engagement and global education collaborations. Building on that realization, GlobalShala was created to provide students with chances to work on actual problems, interact across geographical boundaries, and graduate with clearer professional direction.

Q Traditional education systems often emphasize theoretical knowledge, while employers increasingly demand practical skills and real-world exposure. Through GlobalShala's internships, global competitions, and mentorship initiatives, how are you attempting to redesign the learning experience so that students graduate not just with degrees, but with practical competence and global exposure?

Education has always played a strong role in building intellectual foundations. What we increasingly see now is an opportunity to complement that foundation with earlier exposure to professional environments. We at GlobalShala make an effort to provide that experience to young professionals while they are still studying. Students participate in projects that mirror actual industrial situations through internships, international competitions, and professional mentoring.

Students learn more than just topics. They put them to the test. They see how teams collaborate, how choices are made, and how concepts are turned into useful results. Students have a more comprehensive understanding of professional cultures and working methods when they engage with classmates and mentors from other nations. Students eventually gain confidence that goes well beyond the classroom thanks to this mix of applied learning and global contact.

Q GlobalShala collaborates with international universities and organizations to create cross-border opportunities for students. From your perspective, what are the biggest advantages of exposing young learners to global ecosystems early in their careers, and how do such collaborations contribute to developing a more adaptable and future-ready workforce?

Students' understanding of the workplace often shifts once they begin interacting with mentors and peers from other countries early in their careers. They quickly realise that many professional challenges extend beyond national boundaries, and that meaningful solutions often emerge when people collaborate across regions and perspectives.

GlobalShala's partnerships with universities and organisations abroad create those opportunities for interaction. Students connect with professionals and fellow learners from different parts of the world, sometimes working together on shared projects. In the process, they learn how to communicate clearly, listen to different viewpoints, and contribute to teams that may be spread across several locations.

With time, this experience builds a different kind of confidence. Instead of preparing only for a single local job market, students become comfortable navigating varied professional cultures and working styles. That exposure reflects the reality of modern careers, where international collaboration has increasingly become part of everyday work.

Q GlobalShala's initiatives, including programs like the Superhero U competition, draw inspiration from the United Nations Sustainable Development Goals, encouraging students to think about global challenges and solutions. How important is it for educational platforms today to integrate social responsibility, sustainability, and innovation into their learning frameworks?

Today's education offers a great chance to introduce pupils to the global issues influencing our future. Concerns like sustainability, fair development, and responsible innovation have a growing impact on how businesses function and how sectors change.

Students are encouraged to investigate these topics by considering workable solutions to real-world

issues through programs such as Superhero U, a program recognized by the United Nations. The goal is to assist students in comprehending how innovation can lead to significant change.

Early exposure to these concepts helps students make the connection between a wider sense of responsibility and professional aspirations. It will be required of the upcoming generation of professionals to develop their professions while carefully considering the systems they impact.

Q Your organization reportedly has a strong representation of women within its workforce and emphasizes empowerment through opportunity. As a woman entrepreneur in the ed-tech ecosystem, what structural changes do you believe are still needed in education and entrepreneurship to ensure that more young women step into leadership roles and global careers?

I've rarely seen capability as the issue. Young women's leadership journeys are frequently accelerated by increased visibility and access to opportunities.

Expanding the channels that link students with business may have a big impact, even though educational institutions already play a big part. Young women may witness leadership in action and see themselves in similar roles through internships, mentorship networks, and international partnerships.

Additionally, entrepreneurship ecosystems may facilitate this change by promoting leadership development programs, fostering peer groups, and expanding access to capital.

Women engage in decision-making spaces more organically when these components are integrated into the larger system rather than being separate initiatives. More young people are eventually inspired to take the initiative and pursue leadership positions in a variety of sectors and international occupations as a result of this visibility.

Q With the rise of AI, digital learning platforms, and remote collaboration, the concept of "global work" is rapidly evolving. In this changing landscape, how do you envision platforms like GlobalShala shaping the future of talent development, and what skills should today's students prioritize to remain competitive in a truly global job market?

Work no longer fits neatly inside national lines. Teams work across time zones, projects span borders, and technology enables professionals to participate from practically anywhere.
Graduates today are ready for cross border opportunities. Platforms such as GlobalShala enable learners to get this experience early on by collaborating with mentors and peers from other locations.

These exchanges provide students with a realistic grasp of how distributed teams communicate, how projects are managed remotely, and how varied viewpoints influence decision-making.

Technical skills will always be vital. At the same time, abilities like problem-solving, cultural awareness, flexibility, and continual learning are becoming increasingly important in assisting professionals in translating information into meaningful contributions.

Q Having built a platform that encourages students to innovate, collaborate globally, and solve real-world challenges, what message would you like to share with young learners who aspire not just to build careers, but also to create meaningful impact in society?

One concept I frequently share with students is that substantial influence generally starts with curiosity. Many significant ideas develop when people take the time to investigate and thoughtfully connect with the situations around them.

Young professionals now have greater access to global viewpoints, learning materials, and collaboration platforms than ever before. This provides an excellent chance to explore, acquire new perspectives, and work on problems that transcend a particular subject or area. Collaboration, or working with others who think differently and bring new ideas to the table, is frequently how innovation arises.

Careers change. That's unavoidable. What seems to remain consistent is the importance of curiosity, responsibility, and a desire to continue learning. These characteristics enable individuals to do work that adds long-term benefit to society.

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EDUCATION'S FUTURE IS PHYGITAL

BLENDING STRONG FOUNDATIONS WITH INTELLIGENT TECHNOLOGY

Praveen Singh
CEO, AASOKA – A Learning App
by MBD Group

As India's school education system undergoes a transformative phase with the implementation of the National Education Policy (NEP) 2020 and the National Curriculum Framework, the role of technology, teacher empowerment, and inclusive learning ecosystems has become more crucial than ever. In this insightful conversation with **Praveen Singh**, the CEO of AASOKA – a digital learning platform by the MBD Group – shares perspectives on how classrooms are evolving beyond rote learning towards conceptual understanding, competency-based assessments, and technology-enabled pedagogy. The discussion also explores the growing importance of AI-driven learning tools, teacher training, and bridging the urban–rural education divide. Conducted by Education Post's **Prabhav Anand**, this interview highlights how the future of education will increasingly be shaped by a balanced "phygital" approach that blends traditional academic foundations with innovative digital learning solutions.

Q The Indian school education ecosystem is currently witnessing a major transition with the implementation of the National Education Policy (NEP) 2020 and the National Curriculum Framework. From your vantage point, working closely with schools across the country, what are the most significant changes you see unfolding in classrooms today, and how prepared do you think schools are for this transformation?

With the implementation of the National Education Policy (NEP) 2020 and the National Curriculum Framework, students are shifting from rote learning towards conceptual understanding. Today, more classrooms are becoming interactive, with a focus on project-based and collaborative learning that motivate students to apply what they have learned. Another important priority under NEP 2020 is strengthening foundational literacy and numeracy in the early years of schooling. Schools are increasingly recognising that strong reading, writing, and numeracy skills in the foundational stage play a critical role in shaping students' long-term academic progress.

Based on my experience at MBD and AASOKA, it is evident that schools are eager to adopt and implement the suggested changes but they require additional support in many areas such as teacher training, assessment planning, teaching learning resources etc. Hence, schools with access to such academic support services are better positioned to adapt smoothly to NEP 2020. We are also seeing greater discussion around competency-based assessments. Instead of focusing only on memorisation, schools are beginning to explore ways to evaluate whether students can analyse, apply, and interpret what they have learned.

Q Over the past decade, digital learning has moved from being an optional add-on to becoming an integral part of the classroom experience. However, many educators still struggle to integrate technology meaningfully into pedagogy. In your view, what does effective technology integration in schools actually look like beyond smart boards and digital content?

Effective technology integration in schools is not just about installing smart boards or adding digital resources to the classroom. It is about using it in ways that genuinely improve how students learn and teachers plan more effectively. Today, tools powered by artificial intelligence (AI) are beginning to play an important role in this shift. AI can personalize learning experiences, provide real-time feedback, and give teachers deeper insights into how students are progressing. When used thoughtfully, technology moves beyond replicating traditional teaching methods and instead helps make learning more responsive and adaptive.

The most meaningful digital transformation occurs when technology subtly supports the educational process without overwhelming the classroom. Technology can help teachers plan more effectively, evaluate student results more clearly, and quickly identify where students might be struggling. Ultimately, it's about making classrooms more engaging and efficient, while eliminating some of the everyday stresses teachers deal with so they can concentrate on what's most important: teaching and mentoring students.

Q Teachers often remain at the center of any educational reform, yet they are frequently overwhelmed by administrative work, new technologies, and changing expectations. What kind of support systems–training, tools, or policy interventions–do you believe are most critical today to truly empower teachers in this evolving environment?

There is no doubt that teachers continue to hold the key to driving changes in education. However, they

are under an increased pressure to successfully adopt new teaching methods and effectively incorporate technology into their classrooms.

Empowering teachers through constant training and development is essential. Through our work with schools, we have also had the opportunity to train more than 80,000 teachersyear-on-year, which has further reinforced how important continuous professional development is in helping educators adapt to new pedagogical approaches. The next important aspect is providing teachers with well designed teaching resources and an effective support system within the organization. Professional development programmes should focus on strengthening both pedagogical and digital teaching skills.

At the same time, digital platforms can help reduce routine administrative tasks by offering structured lesson plans, automated assessments, and learning insights. When teachers are supported with the right ecosystem, they are able to focus more on what truly matters, helping students develop curiosity, confidence, and critical thinking.

Q There is an ongoing debate about the role of artificial intelligence, coding, and robotics in school education. Some believe early exposure to these technologies is essential, while others argue that foundational learning should remain the priority. How do you see this balance playing out in the K-12 education landscape?

This shouldn't be viewed as a choice between foundational learning and new technologies. Literacy, numeracy, and a solid understanding of basic concepts are always going to be at the heart of good education. At the same time, as the world becomes more complex, students are also expected to be familiar with new technologies such as robotics, coding, even artificial intelligence.

The real focus should be on bringing these elements together in a balanced way. Educational programs can integrate new technologies while still strengthening core academic skills. The key is to introduce them in an age-appropriate manner so that technology supports learning rather than replacing the fundamentals. When introduced through hands-on activities, these technologies can strengthen logical reasoning, computational thinking, and problem-solving skills.

Q One of the persistent challenges in Indian education is the gap between urban and rural schools in terms of access to resources, technology, and quality learning tools. Based on your experience working with diverse institutions, what practical steps can help bridge this divide and make innovation more inclusive?

The way to bridge the gap between urban and rural schools is not only about bringing technology into the classrooms. It is also about improving the overall learning environment in these places. It is important to train rural school teachers on a regular basis so that they are comfortable working with technology in the classroom. Providing learning resources in regional languages is equally important. Students learn more effectively when educational content reflects the language and cultural context they are familiar with. Also, digital technologies must be available offline as well so that students can continue learning even when they do not have access to the internet.

Working with schools pan-India and abroad for over a decade, one thing that has become very clear is the importance of building digital tools that can function effectively in real-world classroom conditions. This means building tools that can function even on low-bandwidth environments to ensure that students in rural environments have access to quality learning materials. At the same time, creating a more inclusive system will require stronger collaboration between government bodies, education providers, and technology companies so that solutions remain practical, scalable, and accessible tothe schools that need them the most.

Q With the rapid growth of educational technology platforms, questions around screen time, student engagement, and data privacy have become increasingly important for parents and educators alike. How should institutions and technology providers address these concerns while still leveraging the benefits of digital learning?

In the era of AI, addressing these concerns in the

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right manner requires thoughtful action from both educational institutions and technology companies. It is the responsibility of the schools to ensure that digital tools complement classroom interaction rather than replace the relationship between teachers and students. Designing blended learning strategies can be very effective in this regard. Schools can also adopt clear screen-time guidelines so that digital tools are used in a balanced way alongside discussions, activities, and hands-on learning.For example, one weekly assessment for students aged 7 to13 can be conducted under parental guidance to ensure responsible and supervised use of digital platforms.

At the same time, technology providers have an important responsibility to build platforms that prioritize student safety and privacy. This includes adhering to strong data protection standards and clearly communicating how student information is collected and used. When institutions and technology partners work together in this way, it becomes easier to build trust while still benefiting from the opportunities digital learning offers.

Q As someone leading a major digital learning initiative within a legacy education group, how do you see the relationship between traditional educational publishing and new-age digital learning evolving in the coming years? Do you believe the two can coexist effectively, or will one eventually dominate the other?

As the MBD Group, with more than 70 years of experience in education and long-standing relationships with schools across the country, we have seen how traditional educational publishing and digital learning can complement each other rather than compete. Traditional educational materials such as textbooks continue to play an important role in ensuring that learning remains structured, evidence-based, and aligned with the curriculum. At the same time, global publishing trends show that digital formats are growing alongside print rather than replacing them. Digital learning also opens up new possibilities to engage learners through interactivity, analytics, and personalised learning pathways.

This thinking has also shaped the development of AASOKA, which was designed as an evolving learning management system that combines strong academic content with digital resources such as interactive modules, assessments, and classroom support tools, allowing schools and teachers to adapt more easily to changing learning needs.

Another important shift is in how students consume content today. Many learners are already comfortable accessing educational material through digital and video platforms such as YouTube, which makes it important for learning resources to be available across both print and digital formats.

Going forward, education will increasingly move towards a phygital model, where physical and digital learning experiences work together. Strong printed resources will continue to provide the academic foundation, while digital tools will add flexibility, engagement, and better visibility into student progress. When used thoughtfully, this combination allows teachers to deliver richer learning experiences and support students in more meaningful ways.

Q On a personal note, you have spent a significant part of your professional journey working at the intersection of education, technology, and publishing. What experiences have shaped your understanding of the education sector, and what continues to inspire you to work toward improving learning outcomes for students?

Over the past 18 years, I have had the privilege of working closely with schools, educators, and academic institutions, which has given me a deep understanding of how the education ecosystem functions at the ground level. Interacting regularly with teachers and school leaders has been one of the most valuable parts of this journey, as it has helped me understand the real challenges they face in delivering quality education.

Working at the intersection of education, technology, and publishing has shown me how thoughtfully designed learning resources can significantly improve classroom outcomes. What continues to inspire me is the impact education has on shaping future generations. Contributing to solutions that empower teachers and make learning more engaging and accessible for students remains a strong motivation in everything we do at Aasoka. EP

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UNDERSTAND HOW A CHILD LEARNS BEFORE JUDGING PERFORMANCE

Srinesh V
Founder, Student Education Diagnostics

In an era where education systems are increasingly being called upon to move beyond marks and memorisation, the conversation around how students truly learn has become more important than ever. In this insightful interaction, **Srinesh V,** Founder of Student Education Diagnostics (SED), shares his vision of bringing neuroscience-based learning diagnostics to India and explains how understanding a student's cognitive and emotional learning patterns can transform educational outcomes. He discusses the gaps in traditional assessment methods, the role of technology and data analytics in personalised learning, and how early diagnostic insights can reshape a child's academic journey. In this conversation with Education Post's **Prabhav Anand**, he outlines how SED aims to make learning more responsive, human-centred, and globally relevant.

Q What inspired you to introduce the Student Education Diagnostics program in India, and what gap in the current education system does it aim to address?

India produces some of the world's most hardworking students. Yet research consistently shows that more than 80% of students from primary school through Class 12, score below 80%. That consistency points to something systemic.

The gap we identified is not academic. It is diagnostic. Our system measures scores, but invests very little in understanding how they learn. A child who is disengaged, anxious, or underperforming is rarely lacking in intelligence. More often, they are learning in an environment that does not match how their brain processes information. Nobody has named that gap for them; that silence compounds over the years.

That is what brought SED to India. We wanted to bring a model that looks at the child first. Their cognitive patterns, emotional relationship with learning, and their natural strengths are analysed using our platform before drawing any conclusions about their academic potential.

Q How does neuroscience-based learning diagnostics differ from the traditional methods used by schools to assess student performance?

Traditional assessments are outcome-oriented. They measure what a student has produced. It tells you nothing about how they got there, why they struggled, or what would help them improve.

Neuroscience-based diagnostics work differently. We use brain-based screeners to examine how a student processes information.

We also assess beyond the student. Our 360-degree model draws inputs from the child, the parent, and the teacher. This triangulated view reveals patterns that no single examination ever could, whether a challenge is rooted in the student's learning style, the teaching approach, or the home environment. Such an approach makes meaningful intervention possible.

Q In practical terms, how will this platform help teachers and schools better understand the learning strengths and challenges of each student?

When we work with a school, the first shift we create is informational. Teachers receive a cognitive and emotional profile for each student. It is not a ranking, but a map. They understand which students are visual processors, which ones need more consolidation time, and which ones are disengaging because of anxiety rather than disinterest.

Our sessions run once or twice a week, 20 minutes each. They are non-academic and non-intrusive, designed to integrate into existing school schedules without disruption. Because we are not delivering subject instruction but building student self-awareness, the sessions are received positively. It is designed to make students feel heard, which is an experience many rarely have in a conventional classroom.

For schools, the value extends beyond individual students. When an entire school ecosystem is assessed, institutional patterns emerge. We identify if challenges stem from pedagogical approaches, parental involvement, or structural factors. That data allows schools to design interventions that improve the entire learning environment, not just individual cases.

Q The program mentions alignment with global frameworks like SAT and ACT. How will this benefit Indian students aiming for international opportunities?

The SAT and ACT are not merely entrance examinations. They represent a fundamentally different approach to measuring student capability. They assess reasoning, application, and cognitive flexibility rather than content retention. Indian students who encounter this style of thinking for the first time at 16 or 17 are at a significant disadvantage. It may not be because they are less capable, but because they have been prepared for a different kind of test entirely.

Our programme introduces students to this mode of thinking early. Applied scientific thinking, global communication, creative intelligence, and leadership development. The four pillars of our VYBE curriculum are designed to build the cognitive habits that international frameworks reward.

Beyond examinations, students completing the programme gain access to international competition pathways, including the NASA Space Apps Challenge, UNESCO STEM Quest, the MIT Solve Youth Challenge, and the International Math Olympiad. These platforms expose Indian students to global peer benchmarks and build the kind of profile that universities abroad recognise and value. Certifications are aligned with US academic standards, giving students a credible, internationally legible record of their development.

Q The University Grants Commission has already introduced several policies supporting e-learning and digital education in India. How do you see your program integrating with or complementing the existing frameworks within India's education system?

The regulatory environment for digital education in India has developed considerably. We support the UGC's push toward e-learning, blended learning, and digital accessibility, which reflects a broader realization that education cannot be limited to a single delivery model in the future.

Our programme is designed to be complementary rather than competitive with existing frameworks. We do not replace curriculum delivery or academic instruction. We sit alongside it — providing the diagnostic layer that helps students, teachers, and parents understand how learning is actually happening, independent of the platform or format through which content is delivered.

As India's digital education infrastructure expands, the need for personalised learning intelligence will only grow. A student accessing coursework through an e-learning platform faces the same cognitive and emotional variables as one sitting in a physical classroom. Understanding how that student processes information, where their confidence gaps lie, and how their learning style interacts with digital instruction is, if anything, more critical in a remote or hybrid environment.

Our hybrid delivery model — available both online and in partnership with schools — positions us naturally within the digital education ecosystem that the UGC and broader policy frameworks are building. The goal is the same: learning that is accessible, effective, and responsive to the needs of every student.

Q What role do technology and data analytics play in providing a 360-degree understanding of a student's learning journey?

Technology is the infrastructure, but the insight is what matters. Our platform uses brain-based screeners to generate data across three dimensions simultaneously: the student, the parent, and the teacher. This is not survey data or self-reported feedback. It is structured diagnostic input that, when analysed together, reveals the full architecture of a child's learning environment.

We can find trends with data analytics that would be impossible for a single observer to see. It's possible that a kid who doesn't seem interested in class is processing material differently at home. Anxiety in the classroom may go unnoticed by a parent who thinks their child is doing well. The image that results from mapping these three data streams together is more precise and useful than anything that can be obtained from a conventional assessment.

Before-and-after assessments track measurable progress throughout the programme, giving parents, teachers, and schools clear, visible evidence of growth across cognitive, emotional, and behavioural dimensions. Progress is no longer a matter of interpretation. It is documented.

Q How can early identification of learning gaps change the long-term academic and personal development of students?

The consequences of unidentified learning gaps are not academic alone. They are deeply personal. Academic anxiety doesn't suddenly appear in high

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school. It often starts much earlier, sometimes as early as Class 1, and builds quietly over time.

A child who begins to see themselves as "not good enough" can carry that belief for years. What starts as a small learning gap doesn't stay small. It turns into hesitation. Then self-doubt. And eventually, a story the child begins to believe about who they are.

When a child understands how they learn—and the adults around them do too—the approach shifts. It stops being about fixing what's "wrong" and starts focusing on what works. The child isn't failing. They're just being taught in a way that doesn't suit them yet. That shift in perspective can be powerful.

The aim isn't perfection. It never was.

Progress matters more. Real progress. The kind that moves a student from 40% to 50% and actually means something. Because behind that shift is more than marks—it shows better awareness, stronger engagement, and a growing sense of responsibility.

Those are the things that last.

Q What challenges do you anticipate while implementing such a neuroscience-based education model in India?

Navigating deeply ingrained expectations is necessary for any significant change in education. This also applies to India. The biggest obstacle is cultural: how parents, schools, and students define success has been shaped by decades of outcome-oriented thinking. It takes time and a true change in perspective to implement a model that assesses emotional and cognitive development in addition to academic achievement.

Awareness is a related challenge. Neuroscience-based learning is a relatively new lens in the Indian education conversation. Building familiarity, among school leadership, teachers, and parents, requires consistent, patient communication about what the model does and, equally, what it does not do. We are not replacing academic instruction. We are complementing it.

Operational integration is the third consideration. Schools are stretched institutions. Regardless of its merits, any program that increases its workload will encounter opposition. With brief sessions, little administrative work, and easy scheduling, our model is purposefully made to be non-intrusive. However, gaining that trust is a process rather than an event, school by school.

Q Looking ahead, how do you see initiatives like Student Education Diagnostics shaping the future of education over the next decade?

The direction is already set. India's own policy framework has confirmed it. NEP 2020 and NCF 2023 have collectively mandated a shift toward competency-based, outcome-focused, holistically assessed education. The question is no longer whether this transition will happen, but how effectively it will be implemented at scale.

Over the next decade, we believe the most significant shift will be the normalisation of personalised learning. The idea that every child learns differently and that education systems have a responsibility to respond to that difference will move from progressive thinking to standard practice. Diagnostic tools, cognitive mapping, and data-informed teaching will become as routine as the lesson plan.

SED's vision is to be part of that infrastructure. We want to build a world where no child sits in a classroom feeling invisible or where learning gaps are identified early, addressed specifically, and never allowed to become identity.

Our presence across the US, India, Vietnam, and Georgia reflects our belief that this is not a local problem requiring a local solution. It is a global challenge, and the response must be equally ambitious.

The students who go through programmes like ours today will enter the workforce and eventually positions of leadership, with fundamentally different cognitive tools. A student's ability to think clearly, communicate globally, solve problems creatively, and lead with self-awareness is the future we are building towards. EP

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WHY HIGHER EDUCATION NEEDS STRUCTURAL REFORM, NOT JUST BIGGER BUDGETS, TO STAY FUTURE-READY



Dr Ramakrishnan Raman
Vice Chancellor, Symbiosis International (Deemed University), Pune

There is a question that should concern every academic leader, policymaker, and educator today: are we truly preparing students for a world that does not yet exist? It is a question that sounds rhetorical until you sit with it honestly — and then it becomes rather uncomfortable.

It is tempting to believe that increased funding can resolve the challenges facing higher education. More infrastructures, more faculties, more research grants — these are important, and none of them are wrong in isolation. But they are not transformative. They rest on an assumption that has quietly become outdated: that the structure itself is sound and only needs more fuel to run faster. It is not. And it does not.

A System Designed for a Different Era

Higher education, as it exists today, was built for a time when knowledge was scarce, career paths were linear across decades, and a degree reliably signalled capability. That world has changed beyond recognition. What we face now is not a resource problem dressed in academic clothing — it is a structural one. The architecture of how we teach, assess, credential, and conceive of learning was designed for a different era, and our institutions are lagging painfully behind it.

The structural mismatch is visible everywhere, once you know what to look for. Curricula that evolve far slower than industry itself. Disciplinary silos operating in a world defined by complex, interconnected problems. Incentive systems that prioritise research output over teaching quality. Assessment frameworks that reward recall instead of critical thinking. A weak integration with industry that steadily widens the skills-employability gap. These are not minor inefficiencies — they are design limitations. And no amount of additional funding can fix a flawed design.

The Mismatch Nobody Wants to Name

Walk into most universities today and you encounter something quietly paradoxical. On one hand, brilliant students, dedicated faculty, and growing investments in infrastructure. On the other, graduates struggling to translate degrees into meaningful employment, employers lamenting the gap between what campuses produce and what industries actually need, and a creeping anxiety that higher education is training people for roles that automation and artificial intelligence are rapidly reshaping or eliminating. This is not a failure of effort. It is a failure of design — and the distinction matters enormously.

The semester system, the credit-hour model, the rigid separation of disciplines into silos, the primacy of theoretical assessment over applied competence — these are not timeless educational truths. They are legacy design choices, inherited from the industrial age, that have calcified into institutional norms. We have confused the container with the content. When a curriculum takes three years to revise because it must pass through seventeen committees, it is not serving students. When a student studying data science has no meaningful exposure to ethics or communication because those belong to other departments, the degree is incomplete by design. No budget increase changes any of this. Only structural reform does.

What Reform Actually Looks Like

Structural reform is not about dismantling tradition for its own sake. It is about honest interrogation — asking which elements of our current model genuinely serve learning, and which have simply survived because no one had the will or mandate to question them. The two are not the same, and conflating them is how institutions stay comfortable while students pay the price.

Four areas demand urgent attention. The first is curriculum agility — building the institutional muscles to update programmes continuously, not episodically, with industry practitioners and civil society leaders as genuine partners in design. The second is interdisciplinarity as a default. The problems graduates will spend their careers solving — climate change, healthcare access, digital governance — do not respect departmental boundaries, and cross-disciplinary learning must be structurally embedded rather than left to individual initiative. The third is genuine outcome-based education: starting with a clear answer to what a student must be able to do, think, and become, then building assessment around that answer rather than around what is easiest to mark. The fourth, and perhaps most difficult, is cultural and incentive realignment — valuing teaching excellence and pedagogical creativity alongside research output, and treating student feedback as serious institutional input rather than a compliance exercise.

The Technology Temptation

There is considerable enthusiasm today around artificial intelligence, digital learning platforms, and personalised learning algorithms. These tools hold genuine promise — but technology deployed into a broken structure simply digitises the dysfunction. If we embed an AI tutoring system into a poorly designed curriculum, we get poorly designed learning at greater speed and scale. The universities that will thrive are not necessarily those with the largest technology budgets, but those that combine thoughtful structural reform with strategic technology adoption. The sequence matters: reform first, technology second.



The Equity Imperative

Any conversation about structural reform must grapple seriously with equity. In the Indian context, this is especially significant. We are a country of extraordinary intellectual talent distributed unevenly across geographies and economic contexts. A first-generation learner from a rural background does not always have access to the same institutional quality or opportunities that urban, more privileged peers enjoy. Reform must therefore be equity-aware — building flexible structures that accommodate working students, credit frameworks that recognise prior learning, and pathways that allow students to enter, pause, re-enter, and complete education in ways that fit their lives, not institutional convenience. The National Education Policy has made meaningful strides in enabling precisely this flexibility and in formally recognising diverse learning journeys, and that is a step the sector should build on. At Symbiosis, accessibility is not an aspiration. It is the animating principle behind our motto — Vasudhaiva Kutumbakam. The world is one family.

The Courage to Reform

Structural reform is not politically comfortable. Universities are consensus-seeking institutions that house deeply held convictions about tradition and disciplinary identity. The pressure to revert to the familiar is constant. What makes reform possible is leadership that is simultaneously humble and persistent — humble, because no single leader has all the answers; persistent, because the mandate to change must be continually renewed. It also requires institutional honesty: saying clearly, without defensiveness, that certain programmes have outlived their relevance and that certain assessment practices measure the wrong things entirely.

This kind of honesty is not disloyalty to tradition. It is the deepest form of respect for what education is supposed to accomplish. Higher education has a profound social mandate — it is not merely an economic engine, though it is certainly that. It is a site of human formation, where young people develop the frameworks, relationships, and sense of purpose that will shape the rest of their lives.

The Road Ahead

The graduates who will make meaningful contributions in the coming decades will need to think across domains, communicate across cultures, learn continuously, and navigate ambiguity without being paralysed by it. None of this is produced automatically by funding. All of it requires structural intentionality. The institutions that will define the next decade of higher education will not be those with the largest budgets — they will be those willing to rethink their structures, incentives, and purpose. In a rapidly evolving world, adaptability, not scale, will define educational excellence.

More funding may sustain institutions. Structural reform is what will enable them to truly serve their students — and the future those students will build. The difference, ultimately, is the difference between self-preservation and genuine service. We owe our students, and the future they will shape, the harder choice. EP

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INDIA'S BANKING TRANSFORMATION

POLICY, PLATFORMS, AND PREPAREDNESS FOR 2030

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Abstract

The Indian banking sector has been going through an overhaul due to many factors, including digitalisation, regulatory reforms, and recent technological developments in the industry. In addition, due to continued uncertainty in the global economy, the Indian financial system has proven it is resilient due to improvements in key drivers of value for companies; particularly, the capital & asset quality of Indian banks was enhanced. There has been an increase in earnings relative to the size of Indian banks, and the digital-infrastructure has been improved significantly by public sector entities through the use of various platforms including India Stack, Unified Payments Interface (UPI) and a framework for Consent-based Data-Sharing. All these factors together are changing the delivery of bank-related services, allowing people to have an improved level of access to finance, and creating an increased level of transparency across the whole economy.

The study explores how prepared Indian banks will be by 2030 through an assessment of the primary factors affecting banking (government policies, technology advancements, investment cycles, and trade dynamics). Additionally, the study examines how the implications of FinTech innovation, ecosystem-driven business models, and new models like Account Aggregator and the Open Network for Digital Commerce are affecting established banking models. In particular, the study emphasises the increasing need for operational resilience, cybersecurity, fraud risk management, as well as utilising advanced analytics and artificial intelligence in credit assessment and customer engagement.

On top of this, the paper identifies the critical areas that banks should concentrate on around the GEG framework, focusing on the need to adopt sustainable business practices and modernise their technology, optimise their processes, monetise their data, and have adequate governance, risk management and compliance structures in place. In addition, the importance of talent management, ongoing learning, and leadership involvement as key enablers of long-term competitiveness is also looked at in the paper.

In conclusion, if Indian banks align innovation with regulatory oversight, strengthen their institutional capabilities and take full advantage of digital public infrastructure, then the evidence suggests that they are well positioned to continue to support India's economic goals. As we approach 2030, it seems likely that we will see a marked increase in focus on trust, analytical advances and

tech-driven innovation in banking — all of which can help produce improved customer service, financial security and equitable economic development in this sector.

1. Banking in today's era

The global banking sector has faced increased macroeconomic unpredictability over recent years as a result of geopolitical conditions, post-COVID realignment, and monetary restrictions from most of the world's main economies. Despite these issues, the banking system has demonstrated considerable resilience due to timely policy responses and stronger regulatory frameworks (BIS, 2023). The Indian banking sector has exhibited great stability due to solid capital adequacy, improved asset quality, and continuing to report solid earnings growth. Scheduled commercial banks at the end of March FY2023 made up about 67.6% of the total amount of credit for the 31st of March 2023, while non-banking financial companies accounted for 32.3% of the total amount of credit at the same date. This means that non-banking financial companies provide support to scheduled commercial banks when it comes to providing financing, and together, they represent a significant portion of the financial system's ability to provide loans (RBI, 2023).

At the same time, there has been a noticeable change within the Indian financial industry's infrastructure, mainly because of how quickly people have become more comfortable using digital platforms for managing their finances. India has continued to emerge as one of the largest global markets for digital payments, with the Unified Payments Interface (UPI) serving as the cornerstone of this transformation. In 2023, UPI transactions recorded strong year-on-year growth in both volume and value, a trend that has continued to further accelerate through 2024, reflecting increasing consumer trust, merchant adoption, and platform scalability (NPCI, 2024).

The success of UPI has continued to catalyse cross-border payment collaborations, with India currently establishing interoperability arrangements with several countries across Asia, the Middle East, Europe, and neighbouring regions, reinforcing its position as a global leader in real-time payment infrastructure. Beyond domestic payments, India is currently pursuing the Internationalisation of its digital payment and card networks by expanding UPI and RuPay, alongside structured experimentation with central bank digital currencies (CBDCs).

The Reserve Bank of India (RBI) began its retail and wholesale central bank digital currency (CBDC) pilot programs this year, and these initiatives include research on how to make CBDC systems compatible with current payment methods, as well as how effective the new payment systems will be for international transactions. Accordingly, these initiatives align with international discussions about the future of currency and how to improve the efficiency of international transactions (RBI, 2024; BIS, 2023). Ultimately, these initiatives serve to position India's digital public infrastructure as a scalable and export-ready model.

Digitisation has continued to also materially transformed lending value chains, encompassing customer onboarding, credit assessment, disbursement, and servicing. Digital lending volumes have continued to expand, supported by the integration of payments, digital identity, and data-sharing frameworks. The use of Goods and Services Tax (GST) data for credit underwriting has continued to reduce information asymmetry and improve access to formal finance, particularly for micro, small, and medium enterprises (MSMEs). Initiatives such as, for instance, time-bound MSME lending frameworks demonstrate the potential of data-driven credit models to lower transaction costs and enhance credit availability (GST Council, 2023; RBI, 2023).

Regulators have continued to respond to the increasing maturity of the digital financial ecosystem with a calibrated policy approach aimed at balancing innovation with systemic stability. As per reports published by the RBI, various frameworks have been created in order to help alleviate the risks of new advancements and technology-driven businesses, such as Digital Lending, Outsourcing of IT services, Data Protection, and Operational Resilience. In particular, the Account Aggregator (AA) framework is a progressive development within the open finance architecture and opens avenues for improved and consent-formulated sharing of financial data, resulting in more appropriate analytical assessment when providing a loan to a consumer. The rise of AA-based underwriting will continue to increase Consumer and SME access to credit (RBI, 2024).

Similarly, new market structure changes due to the launch of the Open Network for Digital Commerce (ONDC) help digital commerce by driving the development of interoperable solutions and reducing barriers to entry for merchants entering these new markets. Banks will also have the ability to embed payment, lending, insurance and cash management services into the broader digital commerce ecosystem, benefiting both consumers and merchants; therefore, creating new revenue opportunities for banks (RBI, 2024).

The combination of the expanding digital banking capabilities with the many bank-led Government programs, such as PMJDY, UPI, GST and DBT mechanisms, has created a significantly increased opportunity for participation in the formal banking system. Looking forward, the continuous growth of Open Finance solutions, frictionless or seamless credit structures and the use of AI within underwriting, customer

engagement and risk management are predicted to further improve the level of effectiveness, inclusiveness and resilience within the Indian Banking sector. As these new technologies improve every day, banks will find themselves in a great place to support the economy by providing consumers with the resources and tools to manage their wealth effectively over the long term.

2. Key Drivers of Financial Services in India and the Role of Banks

2.1 Government Sectoral Initiatives

The financial services sector in India has been going through a change following ongoing policy changes and the building of digital public infrastructure. It is now possible for individuals and small enterprises to do financial transactions almost instantly anywhere in the world and without reliance on cash. The transition to a more inclusive and efficient financial system has been facilitated by significant increases in the use of mobile phones and the internet and has been accelerated by major policy shocks, such as demonetising currency notes and behaviour changes as a result of the COVID-19 pandemic (RBI, 2023).

Key to this transformation has been IndiaStack, a foundational digital public infrastructure that includes digital forms of identity, real-time payments, and sharing of data based on consent. IndiaStack was intended to be a single platform for digitising the delivery of financial services on a national scale. IndiaStack has positioned banks as key intermediaries for providing financial services in a formal manner to households and enterprises. The adoption of Aadhaar-based electronic know your customer (eKYC) processes has reduced the friction associated with enabling customers to be onboarded quickly, resulting in the ability for customers to open savings accounts almost instantaneously and facilitating mass inclusion in the formal banking system. Consequently, over the past decade, the percentage of the adult population with access to formal banking has increased significantly. Formal account ownership remains on an upward trajectory, indicative of both a growing level of access as well as larger macroeconomic objectives surrounding overall economic stability, poverty reduction, and long-term social progress. As has been observed through an overall strengthening of digitalisation both economically and from a fiscal perspective, confidence in public financial management has also been increased due to both improved transparency and traceability for all economic transactions.

When it comes down to their overall role in promoting the formalisation of Small and Medium Enterprises (SMEs), digital banking has also been a major contributor. For example, by integrating both banking systems with taxation and payment systems, overall auditability has improved, along with a decrease in the levels of informality of the businesses, contributing to increased compliance and greater revenue mobilisation. Furthermore, in conjunction with continuing growth in the digital payment sector, continued increases in Goods and Services Tax (GST) collections have resulted and have provided banks with stable float balances along with continued transaction-related income streams, thereby additionally enhancing overall fiscal capacity (GST Council, 2023).

Increased access to digital transaction data has helped to create new ways of assessing credit. The Account Aggregator (AA) framework recently implemented by the Reserve Bank of India (RBI) has provided an important institutional framework for allowing individuals and businesses to share secure financial information with regulated entities in order to reduce the asymmetry of information that exists in the credit market. Many regulated parties (such as banks, non-banking financial companies (NBFCs), capital markets regulators, insurers and tax authorities) are participating in the AA ecosystem and using more granular, data analytics-driven approaches to underwriting small and medium-sized enterprises (MSMEs) (RBI, 2024). Since regulatory requirements continue to lead to greater adoption of the AA framework within the financial system, it is anticipated that the consolidation of fragmented finance-related data through the AA framework will reduce costs associated with credit origination, improve credit risk pricing and provide access to finance for underserved populations. In parallel with the AA framework is the emergence of the Open Network for Digital Commerce (ONDC) as a significant enabler of interoperability within digital market transactions. For banks, ONDC creates opportunities to embed payments, credit, insurance, and cash-management services within commerce platforms, thereby expanding distribution while lowering customer acquisition costs (RBI, 2024). As India pushes ahead towards hitting its economic targets by 2030, regulatory policy is becoming more geared to both using new technologies and ensuring that there is financial stability through these new technologies. This includes the development of a holistic policy framework around factors such as payment systems, data protection, online loans and resilience (BIS, 2023).

2.2 Technological Innovations

Technological advancements are rapidly increasing at a tremendous pace, and digitalisation has entered the mainstream. Consequently, consumer behaviours have completely shifted from the traditional service delivery models within Indian banking (e.g., branch-based) towards an all-digital or digital-first strategy. This evolution of customer engagement has continued to put pressure on banks to move from branch-based operating models to a digital-first approach.

In this highly competitive environment, banks are continuously modernising their technologies and creating new ways of delivering their services both to consumers and businesses. The collaboration between banks and fintech companies is playing a crucial role in this transformation, allowing for increased speed of innovation, more significant operational efficiencies, and improved access to previously unattainable customer segments. Digital-native and neo-banking platforms, in particular, have continued to demonstrate the value of seamless user experiences in attracting younger and technology-savvy customers.

As digitisation continues to deepen, the provision of banking services has become increasingly integrated and interrelated with all aspects of the overall digital economy. Application programming interfaces (APIs) have continued to emerge as a critical enabler of this integration, facilitating secure and real-time data exchange among banks, FinTechs, merchants, and non-financial platforms. This has continued to accelerate the emergence of new operating models such as, for instance, banking-as-a-service (BaaS) and broader "beyond-banking" ecosystems, wherein banks embed financial services into sectors such as, for instance, e-commerce, healthcare, mobility, and travel. The Reserve Bank of India (RBI) has played an active role in facilitating the growth of the sector by providing an enabling regulatory framework through industry-led innovation. Examples include regulatory sandboxes, digitisation of agricultural credit products, public technology platforms to deliver credit frictionlessly, and phased implementation of central bank digital currency (CBDC) pilot projects. All of these initiatives represent a series of measures taken to guide the evolution of technology while managing systemic risk (RBI, 2024).

The use of advanced analytics and artificial intelligence in the current banking environment continues to expand, with generative artificial intelligence being integrated into many areas such as customer service and advisory services, as well as wealth management. The power of these technologies together provides ways to create personalised experiences at a low cost; thus, predicting behaviour with the use of predictive analytics adds to the AI-based solutions to drive cross-sell opportunities, improves customer lifetime value and drives up revenue growth.

In addition, current applications of Machine Learning capabilities are being used to reduce fraud, credit risk and operational loss rates by creating better ways to supervise customer accounts, assess potential borrowers' credit worthiness and identify fraudulent transaction occurrences. Emerging technologies, including quantum computing, immersive digital environments, and distributed ledger technologies, are expected to continue transforming how banks operate by improving computational capacity, increasing customer engagement, and enhancing transaction security. As a result, these emerging technologies will create a new competitive environment for banks to compete in and define what it means to be a bank over the next decade (BIS 2023).

2.3 Investments and Trade

India's medium-term growth trajectory is closely linked to a renewed investment cycle, shaped by elevated public capital expenditure, industrial policy interventions, and expanding private sector participation. Government-led investments in infrastructure, energy transition, and logistics—supported by Production Linked Incentive (PLI) schemes—are expected to crowd in private investment and stimulate demand across core sectors.

Improving corporate balance sheets and profitability have continued to strengthen the outlook for private capital expenditure, while liberalised foreign direct investment policies continue to attract global capital, particularly in manufacturing, technology, and green energy. The development of economic corridors, expansion of bilateral and regional trade arrangements, and strategic diversification of supply chains under the "China-plus-one" approach are further reinforcing trade flows and industrial activity. Within this evolving investment environment, banks are positioned to play a pivotal role by financing capital formation, supporting trade flows, and enabling supply-chain integration. The Trade Receivables Discounting System is just one of many platforms enabling banks to position themselves in value chains as sources of liquidity to MSMEs and improve their working capital efficiency.

The entry of global manufacturers into India is expected to generate multiplier effects across ancillary industries, logistics networks, and supplier ecosystems. As a result of this expansion, there will be an increase in demand for a broad range of bank products, such as, but not limited to, term financing, transaction banking, trade finance and risk management solutions. Banks will also be able to leverage these trends to grow their balance sheets, develop more diversified sources of income and strengthen their position within India's growth narrative through 2030 by maximising the synergies between their technology and government policy frameworks.

3. Risks and Frauds

The increasing digitisation of banking operations has continued to materially alter the risk profile of financial institutions. Although digital platforms have increased efficiency, customer reach and convenience, the increasing use of those same platforms has also increased

the opportunities for operational fraud and cyber-related threats. Banks' increasing dependence on technology requires the evolution of risk management frameworks in line with the scale, velocity, and complexity of new vulnerabilities.

Operational fraud risk has continued to undergo a notable shift in recent years. Although the aggregate value of reported frauds has continued to show moderation in certain periods, the frequency of incidents has continued to increase, suggesting a change in modus operandi. Fraudsters are beginning to exploit the relatively new ability of making a higher-than-normal number of small transactions to evade the detection limits established by a lot of the current monitoring technologies, as they have learned to delay the identification and/or notification of their fraudulent activity. Current financial crime activity reflects the adaptive nature of these crimes and the shortcomings of utilising rules-based monitoring techniques. To enhance the success of fraud prevention, banks need to utilise an intelligence-based and proactive approach, as it pertains to developing sophisticated analytics capabilities for use in the area of fraud prevention, which include the use of real-time monitoring capabilities and developing and utilising behavioural patterns for fraud prevention.

Cyber risk continues to develop as an equally important threat. The continued reliance on digital channels, as well as third-party providers of cloud computing services, is leading to a greater exposure of institutions to cyberattacks, including data breaches, phishing, ransomware, and distributed denial of service attacks. Events like this create a significant financial, operational, and reputational risk for banks and could have subsequent order effects on the stability of the entire financial system. As a result, continued investments in cybersecurity architecture continue to be necessary. Examples of this include the enhancement of perimeter and point-of-sale security, continued monitoring of threats, conducting regular vulnerability assessments, providing employee awareness programs, and partnerships with third-party/information processing providers to share information about threats. Looking ahead to 2030, operational risk management will assume a central role in ensuring the resilience of increasingly digital banking processes. At the same time, market risk is expected to gain prominence, shaped by heightened volatility in interest rates, exchange rates, and global capital flows. Banks will need to deploy advanced analytics and scenario-based stress testing to manage balance-sheet sensitivity and protect earnings stability.

In parallel, credit risk management is currently undergoing structural transformation. The use of artificial intelligence and machine learning in borrower assessment, early warning systems, and portfolio monitoring offers significant potential to improve risk differentiation and reduce default probabilities. The ability to use these types of tools is contingent on a variety of factors, such as the quality of the data, governance, and how current risks are identified through the use of those tools. When analysing how risks associated with operations, market, and credit are addressed, it becomes clear that doing so in an integrated fashion—through the use of collaborative relationships, as well as a strong technical infrastructure—will be essential for maintaining stability while also enabling sustainable growth in a digital environment (Bank for International Settlements [BIS] 2023).

4. Talent Management, Learning, and Training

An IT centre that is highly centralised creates an expensive cost structure and therefore has limited access to a diverse range of talent. A more dispersed / geographically diverse ICT architecture with Technology Hubs located in Tier-2 & 3 cities will increase the availability of talent, reduce costs and enhance continuity of the business within the organisation. The foresight to develop resilience among the Banking industry's talent pool will be crucial in supporting Banks through this period of structural change. Success in completing structural change by Banks in India will enable them to be competitive in 2030 and beyond, as they develop talent resilience through their strategic recruitment practices, ongoing learning, leadership engagement, and flexibility of where employees are physically located. The continuing high rates of employee turnover have increased the cost of recruiting and training new employees, disrupted the continuity of institutional knowledge, and in some instances, have impacted the level of operational efficiency (RBI, 2023). Therefore, Banks that would like to continue their innovation and ability to adapt must position strategic talent acquisition as a high priority. At present, the available talent pool has significant gaps in specialised capabilities such as data science, cybersecurity, digital product design, and advanced risk analytics. In order to fill these gaps, recruitment practices must move away from traditional matching of qualifications and job descriptions to implementing targeted strategies based on skills to meet the rapidly changing demands of the marketplace and technology.

Equally important is the development of specialised and continuous training programmes. Rapid technological change has continued to shorten skill lifecycles, making periodic reskilling insufficient. Banks must institutionalise continuous learning frameworks that enable employees to remain current with industry trends, regulatory developments, and emerging technologies. Investment in structured upskilling—covering areas such as, for instance, artificial intelligence, cloud computing, digital compliance, and agile delivery—will be essential for building long-term organisational capability. At this time, the involvement of senior leadership, particularly CXOs, is essential for talent transformation to be successful. Top Management's active participation in the development of the organisation's talent strategy, learning initiatives and cultural change helps align talent development to support the organisation's business and workforce development objectives. When senior leaders at Vis show commitment to leading by example with visible actions, it creates an environment that stimulates an innovative culture, promotes collaboration among different functions, and enhances leaders' ability to respond to an evolving workforce within the rapidly changing environment of banking. The concentration of technology and operations teams in a few metropolitan centres creates both cost and capability challenges. A highly centralised IT Hub creates expensive cost structures that limit access to a wide range of talent. Use of a more dispersed or geographically diversified ICT model with the use of Technology Hubs located in Tier–2 and Tier–3 cities will increase talent availability and reduce costs, and will enhance business continuity within the organisation.

The ability to foster talent resilience in Banks through strategic recruitment practices, ongoing learning, leadership engagement and flexibility of where employees are physically located will be a key factor that will enable Banks in India to successfully navigate through structural change and remain competitive until 2030.

5. Major Focus Areas for Banks

Long-term sustainability of the banking sector rests on the interlinked pillars of growth, efficiency, and governance (GEG). This integrated framework provides a structured lens through which banks can pursue expansion while maintaining operational discipline and robust oversight. Achieving an appropriate balance among these pillars is critical for ensuring resilience and competitiveness in an increasingly complex financial environment (RBI, 2024; BIS, 2023).

The evolution of the financial landscape through changes occurring as a result of digital technology, consolidation among banks and nonbank lenders, and international companies entering the domestic marketplace are changing how businesses are requesting credit and their models for doing so. The resulting changes require banks to alter their overall strategy by modifying their internal operations, exploring new partnership opportunities, and finding additional avenues for growing their business across multiple industries. Along with growth, long-term operations will be predominantly decided based on operational efficiency moving forward. Government-led initiatives—e.g., the Enhanced Access and Service Excellence (EASE) Program—continue to create a basis for establishing operational maturity in banks by developing benchmarks for the banking industry's operations. Companies that are aligned with these benchmarks in the future will be able to improve their service and reduce overall costs, thereby enhancing trust among customers across the industry (RBI, 2023).

To achieve the goals laid out in the GEG Framework—continuing to develop operational efficiencies and develop a culture of compliance, risk management and audit oversight—requires an ongoing commitment from banks to ensure they have appropriate governance practices in place. Regulatory agencies have consistently emphasised the necessity of strict governance for the purpose of ensuring regulatory compliance and providing banking stability in light of the increase in complexity and the globalisation of the business of banking (RBI, 2024).

To operationalise the GEG Framework, banks will need to focus on developing a series of enabling mechanisms that consist of business innovation, process optimisation, human capital development and technology modernisation. The coming decade will require that the enabling mechanisms be prioritised and supported with advanced digital capabilities, thereby enabling these countries to achieve their operational efficiencies, grow, and develop organisational resiliency.

5.1 The Evolving Business Landscape

FinTech firms are currently increasingly challenging traditional banking models through agile innovation and customer-centric solutions. The competition has increased for banks because of the ability to respond to the changing expectations of consumers quickly; therefore, they're being forced to increase their innovation through new products/ services, and collaborate more deeply across the entire financial ecosystem.

The ecosystem-based operating model is becoming increasingly recognised as a significant and innovative way of creating new business opportunities. This model supports the growth of banking as a service (BaaS), plus "beyond-banking" propositions that allow banks the capability to integrate financial services into non-financial platforms and supply chains. By

providing services as part of the customer journey versus in isolation, banks can increase their relevance and expand their distribution.

Various frameworks are supporting this current trend, such as the Account Aggregator (AA) and Open Network for Digital Commerce (ONDC), by providing interoperability among different sectors and data-driven integrations across various industries. Value chains traditionally associated with manufacturing—such as, for instance, agriculture, healthcare, and automobiles—are increasingly intersecting with banking services. Through these integrations, banks can aggregate offerings, including, among others, credit, insurance, payments, and cash management alongside allied services. Supply chain finance (SCF) is a notable example of the use of an ecosystem model. Financial services can be offered through the networks of suppliers and distributors to help banks increase efficiency of cash flow, decrease counterparty risk and create stronger relationships across value chains.

However, SCF is not yet widely used and represents a small percentage of total bank credit available, which indicates that there is a significant amount of potential to leverage SCF (RBI 2023). While SCF has been improved in part through initiatives such as Make in India and TReDS, there is still a need for further development of SCF, especially for the provision of larger levels of SCF in order to bridge the long-term credit gap experienced by small business entities. In addition to this, the potential launch of digital banking licenses could also create further competition in the marketplace through innovation and enhancement of financial inclusion. The potential rise of digital businesses may create greater levels of competition, improve the customer experience, and accelerate all elements of the evolution of operating models.

5.2 Technological Resilience and Ecosystem

Technology has continued to become foundational to banking operations, prompting regulators and policymakers to underscore the importance of sustained investment in digital infrastructure and security. As transaction volumes grow non-linearly and customer expectations shift toward always-on services, banks are compelled to modernise technology stacks across front-, middle-, and back-office functions to enhance agility, scalability, and resilience (RBI, 2024).

To create a seamless omnichannel environment, the full realisation of customer engagement processes at all customer touch points, and the full integration of backend systems is required. This means the current need for rationalisation of legacy architectures, consolidation of data platforms and reduction of dependency on fragmented systems of record. Strategic investments in business rule engines, analytics platforms, and decision-support systems are increasingly critical for improving credit assessment, identifying revenue opportunities, and strengthening risk and compliance capabilities. The integration of artificial intelligence (AI) and machine learning (ML) into banking systems has continued to emerge as a key enabler of last-mile delivery, operational efficiency, and business growth. High ROI technologies have several Immediate applications, including: Automated Decisioning, Automated KYC, AI-Based Biometrics, Fraud Analysis, Personalization, AI-Driven Wealth Management, Conversational AI Chatbots, etc. Public digitisation projects such as Bhas continued to provide a more inclusive experience through cross-linguistic and voice activated functions when accessed through Aadhaar enabled services (RBI, 2024).

The introduction of AI-Enabled Marketing Technologies creates a new way for marketers to interact with customers via predictive data and hyper-personalised products. In order to achieve the full benefits of AI, banks need to determine their readiness for the adoption of AI and make sure their data architecture, governance frameworks and delivery channels are aligned for scalable implementation.

New technologies on the rise like Blockchains (Either public or private) offer the opportunity for the financial services industry to provide greater transparency; provide greater security; and offer new products that enhance operations as more fintech companies are created every day – as a result of banks looking toward technology-based solutions in the future as opposed to present bank models (BIS, 2023).

5.3 Processes

The competitive landscape for banks continues to accelerate, requiring efficiency of both processes and customer experience as differentiating factors. With ongoing digital transformation, banks will need to design systems and processes in ways that reduce friction, achieve fast time to execution and ensure consistent service by using EASE standards as their guide. The marketing of EASE to customers should be achieved through the creative use of technology because of the need for all customer touch points to be digitally activated as seamlessly as possible across their Journey (RBI 2023). Intelligent automation and advanced analytics can provide significant operating efficiencies to banks by utilizing digitized workflows to improve decision-making and reduce the use of manual processes in banks.

Utilisation of the related Digital stack will enable improved results in delivering on the customer value proposition. Efficient processes directly support growth through deposit mobilisation, expansion of loan books and generation of fee income from proprietary and ecosystem products and services. Efficient processes also create greater governance through the establishment of standardised reporting, improved transparency and enhanced compliance with standardised procedures.

In lending operations, frictionless credit frameworks powered by standardised APIs support automated data transfer between systems, improve interoperability, reduce approval cycles/elevate the speed to credit and increase access (Officials, 2020). Complementary initiatives, such as, for instance, optimised KYC (OKYC) centralise validated customer information, enabling seamless reuse across interactions and reducing compliance costs. Collectively, these measures support the creation of a more efficient and scalable credit ecosystem.

5.4 Data Monetisation

Data continues emerging as a strategic asset within the financial services industry, forming the foundation of decision-making, risk assessment and customer engagement. While data monetisation is not a new concept, its strategic importance has continued to increase as institutions seek new revenue sources amid intensifying competition and evolving business models.

Direct monetisation strategies include the sale of raw or analysed data to third parties, subject to regulatory and consent requirements. In lending markets, financial and transactional data is routinely leveraged for credit assessment, illustrating one form of value extraction. Indirect monetisation, however, is increasingly dominant, involving the use of analytics to generate insights that support product innovation, personalisation, and cross-selling.

Advanced technologies (e.g. generative AI and machine learning) ML) will bolster the ability to learn nuance from large data sets to create hyper-personalised offerings and improve engagement with customers through their respective data sets. Data monetisation, when appropriately governed, can support revenue generation while enhancing both customer experience and risk (BIS, 2023).

5.5 Governance, Risk, and Compliance

More rules about how to govern Technology (IT) and outsourcing as well as control for risk management and protect data by regulating more has been seen and will continue to increase. Compliance with regulators' evolving expectations requires an ongoing process of re-evaluating existing governance frameworks and creating new GRC (governance, risk, compliance) functions that are technology-enabled (RBI, 2024).

Areas where additional emphasis, risk management of 3rd party companies, for business continuity planning, for disaster recovery and readiness, for data integrity and data security, for critical applications resiliency and completeness, for the quality of bank systems, need to occur continuously and must occur now and in the future to help banks be successful. Improving these areas will result in increased flexibility, safety, and operational resilience, and will allow banks to respond effectively in a more complex regulatory and technological environment.

6. Conclusion

Outcomes for banking across the country will improve based on a unified technology strategy designed to account for sector-specific constraints while meeting national priorities such as Digital India or financial inclusion. As a result of this focus on digitalisation, enhancing customer experience and scaling up usage of modern technologies, banks will need to continue deepening their digitalisation efforts.

Over the next ten years, sustainable competitiveness will be defined by customer focus, leadership commitment to the organisation, investing in talent, ability to create an innovative culture and involvement in the FinTech ecosystem. In addition, banks will need to have an ongoing focus on managing risk, meeting regulatory requirements, and establishing strong governance.

At the same time, the Reserve Bank of India is working on implementing several technology-related initiatives to support the process of transforming the Indian economy through different means, such as central bank digital currency (CBDC) pilot programs (retail and wholesale), open finance frameworks and credit systems that have little friction. Collectively, these initiatives have the potential to provide greater access to credit across the country, especially in areas that historically have been underserved, for example, Tier 2 and Tier 3 geographies (RBI, 2024).

The future banking landscape in India will be characterised by the convergence of trust, data analytics and innovation, defining the quality of service and the resilience of institutions as they relate to building a changing financial landscape through 2030.



WHY PLAY-BASED MATH IS THE FUTURE OF EARLY LEARNING

Chaitanya Sanganeria
Founder of Magic Minds

For generations, mathematics in classrooms has meant repetition tables recited in chorus, sums copied line after line, and marks used as the ultimate measure of understanding. While this approach may produce correct answers, it often leaves children anxious and unsure of what numbers truly mean.

The early years of learning, especially between ages three and eight, are foundational. Curiosity is at its peak, and fear of failure has not yet taken root. If we want children to build a healthy relationship with mathematics, we must rethink how we introduce it. This is where play-based learning becomes not just helpful, but essential.

Play is a child's natural language. When children sort objects, build towers, divide snacks among friends, or measure water while filling cups, they are engaging with mathematical ideas. They are exploring quantity, patterns, comparison, and spatial relationships concepts far more powerful than simply memorising "2 + 3 = 5." Through play, numbers become tangible and meaningful.

Research consistently shows that early conceptual clarity strengthens long-term problem-solving skills. Children who understand why an answer works are far better equipped than those who simply remember what the answer is. Conceptual understanding builds flexible thinking, which is at the heart of mathematics.

In India, this shift is particularly important. Many children grow up believing that mathematics is "difficult" or "not for everyone." Often, this belief begins in the primary years when learning feels abstract and disconnected from everyday life. When math is introduced through games, storytelling, movement, and hands-on materials, children experience success early. They begin to see patterns, make predictions, and ask questions. Confidence replaces fear.

Consider a simple classroom activity. Instead of solving addition problems on a worksheet, children are asked to divide a set of fruits equally among their peers. Without realising it, they practise counting, grouping, and basic division. When they build towers using blocks of different shapes, they experiment with symmetry, balance, and spatial reasoning. When they create patterns with beads or leaves, they explore sequencing and logic. These playful moments lay the groundwork for more complex mathematical thinking in later years.



Experiential learning plays a crucial role in this transformation. Children engage with concepts before they are expected to formalise them. Instead of beginning with abstract symbols, learning starts with exploration. Collaborative games and real-life scenarios help children move from concrete experiences to abstract understanding. Arranging shapes on a board becomes a lesson in patterns and logic. Dividing snacks among friends introduces ideas of counting and fairness. Each activity builds intuitive understanding before formal rules are introduced.

Importantly, play-based learning does not mean the absence of structure. It requires intentional design and thoughtful facilitation. The educator's role shifts from instructor to guide observing, asking probing questions, and encouraging children to explain their thinking. A simple question like, "How did you know there were more?" can spark reasoning and reflection. This guided discovery deepens understanding far more effectively than passive memorisation.

As educators and policymakers strive to strengthen foundational literacy and numeracy, integrating play into early math education is no longer optional. The goal is not to make mathematics easier, but to make it meaningful. When children connect numbers to real experiences, math becomes less about right or wrong answers and more about exploration and problem-solving.

When children learn math through joy rather than fear, they carry that confidence forward into higher grades and more complex concepts. They are more willing to attempt challenging problems, more resilient in the face of mistakes, and more likely to see mathematics as a tool rather than a threat.

The future of early learning lies not in more worksheets, but in richer experiences. Because when mathematics begins with play, it builds not only skills but lifelong confidence. EP



COMPETE OR CREATE?

THE NEUROSCIENCE BEHIND WHY COMPETITION CAN STIFLE INNOVATION

Dr. Abhinav Nikunj
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Dr. Nikunj writes on the intersection of medicine, psychology, education, and society, with a focus on how modern lifestyles affect brain health, creativity, and mental well-being.

Excessive competition can undermine creativity. When people focus mainly on outperforming others, fear of failure replaces curiosity. In schools and workplaces, constant comparison encourages safe, predictable choices instead of experimentation. Collaboration declines, ideas are guarded, and innovation suffers. Creativity flourishes best in supportive environments that value exploration, learning, and shared thinking over winning.

How Competition Kills Creativity: A Medical and Social Perspective

In modern society, competition is often celebrated as the engine of success. Schools rank students, corporations reward top performers, and individuals are constantly encouraged to outperform their peers. While a certain degree of competition can motivate people to work harder, excessive competition can quietly undermine one of humanity's most valuable abilities—creativity.

Creativity flourishes in environments where people feel safe to explore ideas, experiment, and make mistakes. However, highly competitive environments shift the focus from curiosity to fear of failure. Instead of thinking creatively, individuals often begin choosing safe and predictable options that protect their performance rankings. In classrooms, students may prioritize memorization over imagination because exam scores determine success. Similarly, in workplaces where colleagues compete aggressively for promotions or recognition, employees may hesitate to share unconventional ideas.

Research in psychology and neuroscience suggests that the pressure created by competition can significantly affect cognitive performance. Creativity largely depends on the prefrontal cortex, the region of the brain responsible for flexible thinking, imagination, and problem-solving. When individuals experience intense competitive pressure, the body activates its stress response system. This response triggers the release of stress hormones such as cortisol and adrenaline. High levels of cortisol can impair cognitive flexibility and reduce the brain's ability to generate novel ideas.

Scientific studies also show that stress influences creativity through changes in working memory and emotional states. When stress levels rise, working memory becomes less efficient, which reduces a person's ability to connect ideas in new ways—a key element of creative thinking. In extreme cases, the brain shifts into a "survival mode" focused on quick, safe decisions rather than innovative exploration.

Data from psychological meta-analysis also suggests that stress and competitive pressure can have measurable effects on creative performance. A large meta-analysis examining stress and creativity found an overall negative relationship between stress and creative output, with certain types of stress significantly reducing creative thinking. Similarly, experimental studies show that competitive reward systems can trigger physiological stress responses, including elevated cortisol levels and perceived anxiety.

The psychological consequences of excessive competition extend beyond reduced creativity. Medical psychologists frequently associate high-pressure competitive environments with increased anxiety, burnout, and reduced intrinsic motivation. When individuals feel constantly evaluated against others, they become more risk-averse and less willing to experiment. Creativity, however, requires risk-taking and the freedom to fail.

Studies in organizational behavior also reveal how competition can shape workplace dynamics. When employees are placed in tournament-style reward systems—where only top performers are rewarded—collaboration often declines. Workers may guard their ideas rather than share them, fearing that others could gain an advantage. Over time, this environment discourages innovation and reduces collective creativity within organizations.

Research has also highlighted how competition can affect groups differently. For example, a study from Washington University found that highly competitive environments can reduce collaborative creativity in teams, particularly among groups that rely heavily on cooperation. This suggests that collaboration and psychological safety are essential conditions for creativity to flourish.

Beyond scientific research, many successful leaders and innovators have warned about the dangers of excessive competition. Entrepreneur and Tesla CEO Elon Musk has often emphasized that innovation emerges from solving problems rather than competing with rivals. Similarly, business leaders like Steve Jobs argued that creativity thrives when people are passionate about ideas rather than focused on beating competitors.

Psychologist Teresa Amabile, one of the world's leading creativity researchers, has repeatedly shown that intrinsic motivation—the desire to do something because it is interesting or meaningful—is one of the strongest drivers of creativity. External pressures such as performance rankings or constant competition can reduce intrinsic motivation and limit creative thinking.

Educational experts also warn that competitive academic systems can discourage curiosity among students. When grades and rankings become the primary measure of success, students may focus more on achieving correct answers than on exploring creative solutions. Over time, this can reduce intellectual curiosity and innovation.

None of this means that competition is entirely harmful. In moderate amounts, competition can motivate individuals to improve their skills and push their limits. Some studies even suggest that mild competition can stimulate motivation and creativity under certain conditions. The key factor is balance. When competition becomes overwhelming, the negative effects of stress, fear, and comparison begin to outweigh its motivational benefits.

For creativity to thrive, environments must encourage collaboration, experimentation, and psychological safety. Organizations such as Google and Pixar have built innovative cultures by encouraging open discussion, idea sharing, and teamwork rather than rigid internal competition. These environments allow individuals to focus on problem-solving and creativity rather than constant comparison with others.

Ultimately, creativity is not a race. It is a process of exploration, experimentation, and imagination. Societies progress not merely through competition but through the ability of individuals to think differently and challenge existing ideas. When people feel safe to explore rather than simply compete, innovation becomes possible.

In an era defined by rapid technological and social change, creativity may be more valuable than competition. The challenge for educators, businesses, and policymakers is to design systems that inspire improvement without suppressing the curiosity and imagination that drive true progress.



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THE ALGORITHMIC STUDENT:
HOW CUET IS REWIRING THE INDIAN CLASSROOM

In a sun-drenched classroom in suburban Delhi, a profound transformation is unfolding. The subject is History—specifically, the Harappan Civilisation—but the discussion has little to do with the mysteries of the undeciphered script or the socio-economic implications of urban planning. Instead, the whiteboard displays probability matrices and elimination strategies. The teacher, a veteran educator who once prided herself on bringing ancient civilisations to life through storytelling, now instructs her students: "Don't read the entire passage. Scan for chronological markers. If you see '2600 BCE' in option B, immediately eliminate any option suggesting 1500 BCE. You don't need to understand the historical significance—you need to recognise the distractor pattern."

This scene captures the fundamental paradox at the heart of the Common University Entrance Test (CUET). When the National Education Policy (NEP) 2020 envisioned a standardised entrance framework, the philosophical foundation was compelling: dismantling the tyranny of inflated board percentages and the rote-learning culture that had long characterised Indian secondary education. The promise was democratisation—a single gateway that would evaluate critical thinking, analytical reasoning, and conceptual clarity rather than the mechanical reproduction of textbook content.

Yet as India moves deeper into the CUET era, a chasm is widening between pedagogical promise and ground reality. Recent admission data reveal a striking trend: students who achieved near-perfect

scores in board examinations often struggle to reach the 90th percentile in CUET, whereas those trained in what educators call "objective agility"—the rapid processing of multiple-choice questions—consistently outperform peers with deeper subject knowledge but slower pattern-recognition skills. We are witnessing not a shift toward holistic learning, but a migration from one form of algorithmic thinking to another—more sophisticated perhaps, but equally mechanical.

The old pedagogy rewarded content memorisation; the new pedagogy rewards pattern memorisation. Students no longer ask "What does this mean?" but rather "How does this typically appear in MCQ format?" This represents CUET's most significant unintended consequence: the transformation of critical thinking from a reflective, analytical process into a series of automated, strategic responses.

The Cognitive Rewiring: When Pattern Recognition Replaces Understanding

The cognitive transformation occurring in student minds represents perhaps CUET's most profound impact on Indian education. Traditional board examination preparation emphasised what psychologists call "elaborative processing"—the deep integration of information into existing knowledge structures through explanation, analysis, and synthesis. Students learned to construct arguments, evaluate evidence, and articulate complex ideas coherently.

CUET preparation has shifted cognitive demands toward "procedural automaticity"—the rapid recognition and application of solution templates without conscious deliberation. I was astonished to learn that many students maintain two separate notebooks. The first contains character analyses, thematic explorations, and contextual interpretations—the deep engagement to fulfil the school-level requirements. The second catalogue questions types, elimination strategies, and time-allocation formulas. Students explain that boards need to demonstrate understanding, but CUET rewards choosing the correct option in ninety seconds without getting distracted, even by one's actual knowledge of the text."

This bifurcation extends beyond study techniques to reshape fundamental cognitive processes. Students describe developing what they term "question sense"—an intuitive ability to categorise problems within seconds and apply predetermined solution algorithms. In mathematics, this manifests as the ability to determine whether a problem requires coordinate geometry or trigonometry based on superficial textual cues rather than mathematical analysis. In literature sections, students learn to identify "inference-based," "tone-identification," or "vocabulary-in-context" questions and deploy specific elimination techniques, often without engaging meaningfully with passage content.

The vocabulary of preparation itself reveals this transformation. Coaching materials speak of "high-yield topics" with the clinical precision of investment portfolios, "elimination efficiency" measured in seconds per option, and "optimal guessing strategies" calculated with actuarial precision. Students internalise phrases such as "reverse-engineering the assessment architecture"—language that would be incomprehensible in traditional pedagogical contexts but that perfectly captures their algorithmic approach to learning.

To be fair, some of these are valuable cognitive skills. Students do become better at rapid information triage, making decisions under uncertainty, and managing attention across long tests. Yet this comes at a cost. Many students report that after months of CUET-style practice, long unstructured reading feels tiring, open-ended questions feel "unsafe," and they get impatient with discussions that don't quickly lead to "exam-useful points." The question isn't whether these new abilities have value, but whether their development should come at the expense of deeper intellectual engagement that standardised formats inherently cannot capture.

The Industrialisation of "Cracking the Code"

Within months of CUET's implementation, India's coaching industry accomplished a remarkable feat of reverse engineering that would impress Silicon Valley data scientists. Major coaching chains analysed thousands of questions, identified recurring patterns, and developed systematic preparation modules that promised to decode the examination's underlying logic. What emerged was not merely test preparation but a sophisticated, data-driven industry that has fundamentally altered the educational landscape.

One of my close friends, who leads a well-known coaching institute in Kota, openly shares a strategy: "We see CUET as a system to analyse and improve, not just memorise content. Our analytics team monitors patterns in questions, difficulty levels, and topic areas. This allows us to forecast which conceptual topics are likely to appear in domain-specific tests." His institute combines data scientists with subject experts, using machine learning algorithms to analyse past question papers and develop predictive models for upcoming exams.

This industrialisation manifests across multiple dimensions. Coaching centres now offer "adaptive learning platforms" that continuously assess student performance, identify weaknesses in specific question categories, and automatically generate personalised practice modules. Students receive detailed analytics dashboards that display percentile rankings in "inference-based reasoning," "data interpretation speed," and "elimination accuracy"—metrics that are meaningless in traditional educational contexts but crucial for CUET success.

The economic implications are substantial and troubling. The CUET coaching market has created new revenue streams, extending preparation cycles to eighteen or twenty-four months, compared with the traditional six-month preparation cycle for board examinations. Premium packages costing more than □1.2 lakhs promise "guaranteed percentile improvements" through intensive algorithmic training, thereby creating a parallel educational track accessible primarily to families with significant financial resources.

The industry's adaptation speed reveals something fundamental about standardised assessments: any examination format, regardless of thoughtful design, becomes gameable once sufficient analytical resources are directed toward understanding its patterns. It's essentially a cat-and-mouse game where the mice have hired engineers. Coaching institutes have industrialised what psychometricians call "construct-irrelevant variance"—teaching students to exploit systematic features of test format rather than developing underlying competencies the test purports to measure.

The Schizophrenic Classroom: Schools Caught in the Middle

Schools across India now face what educators describe as a "pedagogical schizophrenia." In staff meetings, teachers debate increasingly common dilemmas: How do you teach Macbeth when the English department wants students engaging deeply with themes of ambition and moral corruption—the kind of literary analysis board examinations reward—while the CUET coordinator argues for focusing on character identification and quick inference exercises that multiple-choice questions actually test?

This tension pervades educational institutions as they navigate the dual demands of board examinations and CUET preparation. The challenge isn't merely logistical but fundamentally philosophical: these assessments embody different educational paradigms and require distinct cognitive skills. Board examinations, despite their limitations, allow for extended written responses demonstrating reasoning processes. CUET's multiple-choice format offers no window into student thinking—only the final answer matters.

Resource disparities significantly influence how schools manage this integration challenge. Elite private schools typically segregate preparation streams, offering specialised CUET classes alongside regular board-focused instruction. These institutions can afford additional teaching hours, supplementary materials, and technology infrastructure for adaptive practice platforms. Teachers describe running "parallel curricula"—one focused on deep learning, another on strategic test-taking.

In contrast, under-resourced government schools and rural institutions face severe constraints. Many lack teachers trained in analytical skill development or familiar with CUET's format requirements. A teacher from Uttar Pradesh district school articulates her frustration: "I was trained to teach literature, to help students appreciate language and meaning. Now I'm expected to drill them on question patterns I barely understand myself". This implies that students who can barely afford board exam guides, let alone specialised CUET preparation. Teachers also report experiencing professional dissonance as pedagogical values conflict with assessment realities. Many entered education to cultivate curiosity, critical thinking, and love of learning—objectives that feel increasingly subordinate to test performance optimisation. A Mumbai teacher's reflection captures this tension: "I became an educator to inspire minds, not to train pattern-recognition machines. But when students' futures depend on CUET scores, what choice do I have? The examination has become the curriculum, and we've become its administrators rather than architects of learning."

The Equity Divide: Who Owns the Algorithm?

The human cost of this systemic transformation manifests as both cognitive overload and deepening educational inequities. The "dual preparation" system forces students to maintain two distinct mental modes: reflective, comprehensive thinking for board examinations and reactive, strategic processing for CUET. This constant cognitive code-switching proves exhausting and contributes to what counsellors report as rising rates of academic burnout among aspirants.

Consider the contrasting experiences of two students. Let's name them Arjun and Meena here just to showcase two different scenarios. Arjun, from a middle-class family in Pune, begins CUET preparation in Class XI with a structured eighteen-month coaching program. His daily routine includes school classes, three hours of coaching centre instruction, and two hours of

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online practice tests. He accesses adaptive learning platforms that adjust difficulty based on performance, detailed analytics showing percentile trajectories, and personalised doubt-clearing sessions. By examination time, he has attempted over two hundred full-length mock tests with algorithmic feedback.

Contrast this with Meena's experience. From a small town in Bihar, she attends a government school where teachers have limited CUET familiarity. Her family cannot afford coaching fees that exceed her father's monthly income. Unreliable internet connectivity hampers online preparation. She relies primarily on borrowed study materials and YouTube videos watched on her phone, attempting perhaps twenty practice tests before the actual examination with no personalised feedback or strategic guidance.

These divergent experiences illuminate CUET's most troubling dimension: differential impact across socioeconomic and geographic contexts. While the examination itself may be standardised, preparation opportunities remain profoundly unequal. Experts indicate that students from urban areas with access to specialised coaching demonstrate, on average, 25-30 percentile point advantages over rural students with comparable board examination performance—a gap attributable almost entirely to differential preparation resources rather than underlying academic capability.

The digital divide compounds these inequalities. Effective CUET preparation increasingly depends on technology-mediated resources: adaptive learning platforms, online mock tests, and analytics dashboards. Students in metropolitan areas typically have reliable internet access and familiarity with digital learning environments, while rural students often lack these resources, creating a "preparation infrastructure gap" that translates directly into performance disparities.

Language poses another significant barrier. CUET's sections, particularly English, employ vocabulary and cultural references favouring students from English-medium schools and urban families. Reading comprehension passages discussing contemporary global issues may be culturally opaque to students from vernacular-medium schools in rural contexts, regardless of actual reading comprehension abilities—representing what assessment experts call "construct-irrelevant difficulty."

Rethinking Assessment: Beyond the Binary of Reform and Resistance

CUET's implementation has exposed fundamental limitations in how standardised assessments capture complex learning outcomes. The examination's multiple-choice format, while administratively efficient and objectively scorable, cannot assess critical competencies educators consider central to genuine learning: constructing coherent arguments, synthesising diverse information sources, generating original insights, or demonstrating sustained analytical reasoning.

The "gaming inevitability" represents another crucial insight. Despite policymakers' intentions to create a coaching-resistant examination, CUET has proven as gameable as any standardised test. This reveals a fundamental principle: the more consequential an examination becomes, the more resources will be directed toward understanding and exploiting its systematic features. No amount of question bank expansion or pattern variation can prevent this adaptive response.

These realities suggest that meaningful reform requires moving beyond assumptions that better examination design alone can solve assessment challenges. We need hybrid approaches balancing standardized testing's administrative efficiency with more authentic assessment methods. Portfolio-based components could complement standardised tests, allowing students to demonstrate sustained intellectual work and creative problem-solving. Structured interviews for shortlisted candidates could assess communication skills and depth of understanding—competencies increasingly recognised as crucial for academic success but invisible in current formats.

More immediately, CUET's design could be refined to better align with stated pedagogical objectives. Reducing negative marking penalties might encourage genuine problem-solving rather than risk-averse guessing strategies. Including constructed-response questions, even if limited, could assess reasoning processes rather than just final answers. Providing more generous time allocations would allow actual thinking rather than pattern-matching reflexes.

The path forward demands acknowledging that no single examination can capture the multidimensional nature of human capability and learning. As India continues refining its higher education admission systems, the lessons from CUET's implementation offer valuable insights into the complex interplay between policy design, institutional response, and student experience. The question isn't whether CUET is good or bad—it's how we can create assessment ecosystems that honour both the administrative necessity of standardisation and the educational imperative of authentic learning. In our quest for a standardised metric, we must ensure we do not inadvertently standardise the human mind itself, reducing the rich tapestry of learning to a mere algorithm. EP



RECASTING MANAGEMENT EDUCATION

HOW IMS GHAZIABAD IS BUILDING RESILIENT, INDUSTRY-ALIGNED FUTURE



Dr. Prasoon M Tripathi
Director, IMS Ghaziabad

In a year marked by economic headwinds, cautious corporate spending, and a discernible slowdown in campus hiring across several business schools, IMS Ghaziabad's over 95%+ placement record for its recent PGDM batch stands out as more than just a statistical achievement. It represents a deeper institutional shift—one that aligns admissions, pedagogy, and industry engagement into a cohesive, future-facing model of management education.

At a time when questions around employability dominate discussions on higher education in India, IMS Ghaziabad offers a compelling case study in resilience and reform. Its AICTE-approved, MBA-equivalent PGDM programme reflects a conscious departure from legacy approaches, embracing a data-driven and industry-oriented framework that seeks to prepare students not just for jobs, but for evolving career landscapes.

A pivotal element in this transformation has been the institute's strategic pivot towards the Common Admission Test (CAT) as the primary selection criterion. By prioritising candidates with strong analytical and problem-solving abilities, the institute has recalibrated the quality of its incoming cohorts. This shift has had a cascading effect—enhancing classroom discourse, improving peer learning, and, crucially, strengthening recruiter confidence.

The results are visible. The latest placement cycle saw participation across 15 sectors, including fast-moving consumer goods (FMCG), consulting, banking, financial services and insurance (BFSI), information technology, analytics, and research. Notably, nearly 35% of recruiters were first-time participants, signalling a growing recognition of the institute's evolving talent pool. Around 30% of offers were concentrated in emerging domains such as digital marketing, sustainability, business analytics, and supply chain transformation—areas that mirror the changing contours of the global economy.

Yet, placements alone do not tell the full story. At the heart of this success lies a deliberate emphasis on transformative learning. IMS Ghaziabad has reimagined its pedagogy to move beyond conventional classroom instruction, integrating experiential learning through live projects, case studies, simulations, and role plays. These methods are complemented by business labs, industry-led workshops, and global immersion programmes that expose students to real-world challenges and cross-cultural business environments.

A distinctive feature of this transformation is the institute's focus on academic initiatives rooted in industry orientation. Curriculum design is no longer static; it is continuously refined through structured feedback loops involving recruiters, alumni, and industry experts. This ensures that course content remains relevant in fast-evolving domains such as artificial intelligence, digital transformation, and green business strategies.

The incorporation of advanced tools and technologies has further strengthened this approach. From analytics platforms and simulation software to AI-driven learning modules, students are trained to navigate complex data environments and derive actionable insights. The emphasis on analytics is particularly noteworthy, reflecting a broader shift in management education towards evidence-based decision-making. By embedding data-driven thinking into its pedagogy, the institute equips students with a critical skill set that is increasingly valued across industries.

Central to this evolution is the concept of a "zero-based planning" specialisation basket—an approach that allows students to customise their academic pathways based on emerging industry needs rather than predefined silos. This flexibility enables learners to build interdisciplinary expertise, combining domains such as marketing with analytics, or finance with sustainability. Such an approach not only enhances employability but also fosters adaptability, a trait that is indispensable in today's volatile business environment.

The role of what the institute terms its "IMA framework" (Integrated Management Approach) is particularly significant in this context. By bringing together analytics, digital transformation, and industry immersion under a unified academic architecture, IMS Ghaziabad is effectively spearheading a holistic shift in how management education is conceptualised and delivered. The IMA framework underscores the importance of aligning theoretical knowledge with practical application, ensuring that students graduate with both conceptual clarity and operational readiness.

This integrated approach extends beyond the classroom. The institute's strong alumni network, entrepreneurship incubators, and skill certification programmes provide students with multiple avenues for professional growth. Collaborations with leading institutions, including immersion programmes at premier management institutes, further enhance exposure to best practices and global business perspectives.

Importantly, these initiatives have been implemented against the backdrop of broader economic uncertainty. Post-pandemic shifts in workforce dynamics, coupled with market volatility and geopolitical disruptions, have made campus placements increasingly unpredictable. In such a scenario, IMS Ghaziabad's ability to maintain consistent recruiter engagement reflects a high degree of institutional steadiness. Its proactive outreach to industry partners and continuous student upskilling efforts have ensured that both supply and demand sides of the placement ecosystem remain aligned.

Critics of management education in India often highlight issues such as rote learning and a disconnect from industry realities. IMS Ghaziabad's model offers a counterpoint. By adopting a data-driven approach to curriculum design and emphasising experiential learning, the institute has addressed these concerns in a tangible manner. Annual recruiter feedback is not merely collected but systematically integrated into academic planning, creating a dynamic and responsive learning environment.

The financial aspect also merits attention. With a balanced fee structure and competitive salary outcomes, the institute positions itself as a viable option for students seeking high returns on educational investment. This balance between affordability and quality is particularly relevant in a market where rising tuition costs often deter capable candidates.

As admissions for the next batch gather pace, the institute's trajectory offers valuable insights for policymakers and educators alike. In an era defined by rapid technological change and economic uncertainty, the ability to adapt is no longer optional—it is imperative. Institutions that invest in pedagogical innovation, industry alignment, and student-centric reforms are likely to emerge stronger.

IMS Ghaziabad's experience illustrates that meaningful change in management education does not necessarily require radical overhauls; rather, it demands focused, data-driven interventions that align academic processes with market realities. By integrating analytics, embracing digital transformation, and fostering a culture of continuous learning, the institute has positioned itself as a catalyst in the ongoing evolution of India's higher education ecosystem.

In doing so, it not only secures impressive placement outcomes but also contributes to a broader redefinition of what management education can—and should—be in the years ahead. EP



BUILDING CAREER CLARITY IN STUDENTS BEFORE THEY ENTER COLLEGE

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In today's fast-evolving and opportunity-rich world, choosing a career path has become both exciting and overwhelming for students. With the rapid expansion of industries, emerging job roles, and interdisciplinary career options, the traditional approach of selecting a stream based solely on marks or societal expectations is no longer sufficient. Building career clarity before entering college is not just beneficial: it is essential.

At Jagan Institute of Management Studies, we believe that early career awareness empowers students to make informed decisions, align their interests with future opportunities, and ultimately build more fulfilling professional journeys.

Why Career Clarity Matters Early

The transition from school to college is a critical juncture. Students often make choices that influence not just their academic trajectory but also their long-term career prospects. However, many students enter college with limited understanding of the fields they have chosen. This lack of clarity can lead to disengagement, frequent course changes, or even career dissatisfaction later in life.

Career clarity at an early stage helps students:

- Identify their strengths, interests, and aptitudes
- Understand the practical applications of different fields
- Set realistic expectations about career pathways
- Develop a sense of purpose and motivation

When students are clear about their goals, they are more likely to engage deeply with their education and make the most of available opportunities.

The Shift from Conventional to Exploratory Learning

The education landscape today demands a shift from rigid, linear thinking to a more exploratory and flexible approach. Students must be encouraged to experiment, explore multiple domains, and understand the evolving nature of careers.

For instance, careers today are no longer confined to traditional silos such as engineering, medicine, or commerce. Fields like data analytics, digital marketing, entrepreneurship, behavioral economics, and sustainability are gaining prominence. Without early exposure, students may remain unaware of these possibilities.

Schools and institutions must create environments where curiosity is encouraged, and exploration is supported. Career fairs, industry interactions, internships, and mentorship programs can play a significant role in broadening students' horizons.

Role of Parents and Educators

Parents and educators are key influencers in a student's decision-making process. However, guidance must evolve from directive to facilitative. Instead of imposing career choices, it is important to help students discover their own interests and strengths.

Constructive conversations, exposure to diverse career paths, and access to reliable information can help students make informed decisions. Encouraging students to ask questions, reflect on their experiences, and seek mentorship can significantly enhance their clarity.

Educators, in particular, must integrate career guidance into the academic ecosystem. Career counselling sessions, aptitude assessments, and one-on-one mentoring can provide valuable insights into a student's potential.

Importance of Skill Mapping and Aptitude Assessment

One of the most effective ways to build career clarity is through structured skill mapping and aptitude assessments. These tools help students understand their cognitive abilities, personality traits, and areas of interest.

When combined with career counselling, these assessments can guide students towards fields where they are more likely to excel and find satisfaction. However, it is important to view these tools as guiding frameworks rather than definitive answers. The goal is to provide direction, not restrict choices.

Industry Exposure and Real-World Insights

A major gap in early career decision-making is the lack of real-world exposure. Students often base their choices on limited or outdated information. Bridging this gap requires closer collaboration between educational institutions and industry.

Guest lectures, workshops, live projects, and internships can provide students with firsthand insights into various professions. Understanding the day-to-day realities of a career helps students make more informed and realistic choices.

At JIMS, we emphasize industry interaction as a core component of learning. By connecting students with professionals and practitioners, we aim to provide them with a holistic understanding of their chosen fields.

Encouraging a Growth Mindset

While career clarity is important, it is equally crucial to foster a growth mindset among students. The future of work is dynamic, and career paths are rarely linear. Students must be prepared to adapt, learn, and evolve continuously.

Clarity should not be mistaken for rigidity. Instead, it should serve as a guiding direction while allowing room for exploration and change. Encouraging students to embrace uncertainty and view challenges as opportunities can help them navigate their careers more effectively.

Leveraging Technology and Digital Platforms

Technology has made career exploration more accessible than ever. Online platforms, virtual internships, webinars, and digital mentorship programs provide students with a wealth of information and opportunities.

Students today can explore different careers, connect with professionals, and even gain practical experience without geographical constraints. Educational institutions must leverage these tools to provide students with comprehensive career guidance.

The Way Forward

Building career clarity is a continuous process that requires collaboration between students, parents, educators, and institutions. It begins with awareness, is strengthened through exploration, and is refined through experience.

As India continues to evolve into a knowledge-driven economy, the need for well-informed, purpose-driven individuals will only grow. Preparing students to make thoughtful career choices is not just an educational responsibility: it is a societal imperative. EP



WHAT IT TAKES TO BUILD AND LIVE A SUCCESSFUL LIFE

Ryan Baidya, Ph.D., MBA
Takshila Foundation, San Jose, California, USA

Every student begins with questions.

Some are small questions: *Will I pass this test? Will I make friends? Will I choose the right path?*

Some are much bigger: *Who am I becoming? What matters most? What kind of life should I build?*



For learners, professionals, and explorers, life is not only about grades, skills, money, or success. It is also about direction. A person can be talented and still feel lost. They can be busy and still feel empty. They can be surrounded by people and still feel alone. That is why wisdom matters. It helps us live, not just achieve.

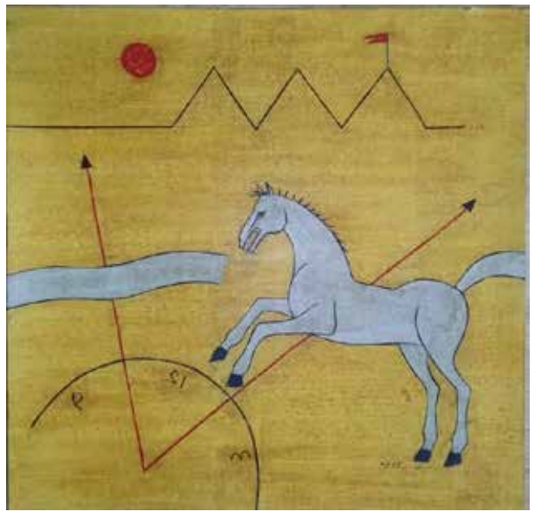
Students, professionals, entrepreneurs, and explorers all dream of building a successful life. Success may take different forms for different people. For some, it means academic excellence. For others, it may mean professional achievement, business growth, personal discovery, or a life of service and purpose. Yet true success is never built on talent, ambition, or opportunity alone. It is built on purpose, character, relationships, and hope.

To build and live a successful life, every person needs four essential things: **something to do, someone to love, someone who believes in them, and something to hope for**.

First, every person needs **something to do**. A meaningful life requires purpose. Students need studies worth pursuing and goals worth striving for. Professionals need work that calls forth responsibility, excellence, and dedication. Entrepreneurs need vision, persistence, and the courage to create. Explorers need the curiosity to ask questions and the determination to seek what lies beyond the familiar. Having something worthwhile to do gives shape to our energy and direction to our days. It keeps us moving forward with intention rather than drifting without aim.[1]

> **"You have a right to perform your prescribed duty, but you are not entitled to the fruits of your actions."**
> — *Bhagavad Gita* 2.47[2]

Purpose, however, is not only about activity; it is about faithful effort. The call is not merely to be busy, but to devote ourselves to work that is worthy, disciplined, and sincere.



Second, every person needs **someone to love**. No one lives well by living only for themselves. Love gives depth, warmth, and meaning to life. It may be expressed in devotion to family, loyalty to friends, care for colleagues, service to the community, or compassion toward those in need. Love teaches lessons that achievement alone cannot teach. It nurtures patience, kindness, humility, sacrifice, and responsibility. A person may gain success in the eyes of the world, but if that success is empty of love, it will never feel complete.

Third, every person needs **someone who believes in them**. Many lives are strengthened because one person offers encouragement at the right moment. A teacher may recognize promise in a struggling student. A mentor may inspire a young professional to persevere. A family member may support an entrepreneur through uncertainty and failure. A friend may speak words of hope when confidence is fading. Such a belief can awaken courage, restore confidence, and help people continue when they are tempted to give up. Just as we all need someone who believes in us, we should also strive to become that source of encouragement for others.

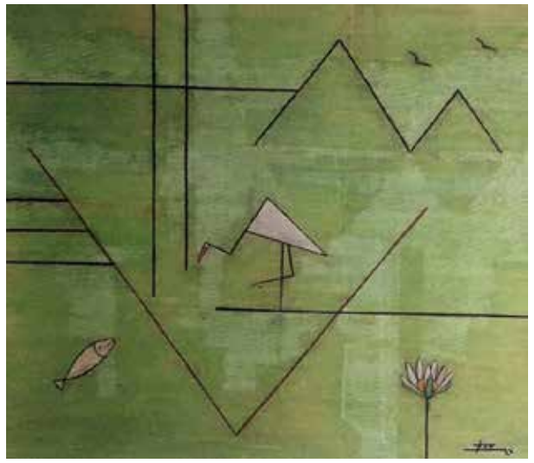
Fourth, every person needs **something to hope for**. Hope is what keeps the heart alive when the journey becomes difficult. A student may hope to graduate and build a meaningful future. A professional may hope to grow in wisdom and make a lasting contribution. An entrepreneur may hope to turn ideas into opportunities that benefit others. An explorer may hope to discover truth, beauty, or new possibilities. Hope does not erase hardship, but it gives people the strength to endure it. Without hope, discouragement takes hold. With hope, even the hardest road can be traveled with courage.[3]



> **"Dream, dream, dream. Dreams transform into thoughts, and thoughts result in action."**
> — A.P.J. Abdul Kalam[3]

Hope must lead to action. Dreams alone are not enough. They become meaningful only when they shape our thoughts, choices, habits, and efforts.

Yet these four essentials, important as they are, must be supported by strong moral character. A successful life is not defined only by what one achieves, but also by how one achieves it. Purpose without integrity can become selfish ambition. Hope without honesty can become an illusion. Achievement without character can crumble in time. Therefore, success must rest on a foundation of what is right.



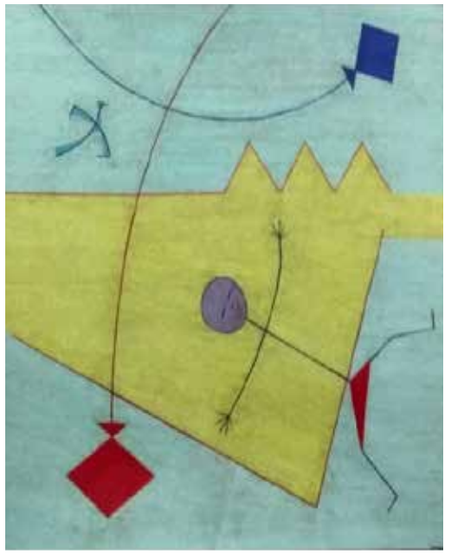
One enduring truth is this: **there is never a right time to do the wrong thing**. A student may feel tempted to cheat in order to succeed quickly. A professional may be tempted to compromise ethics for advancement. An entrepreneur may face pressure to sacrifice honesty for profit. Yet what is wrong does not become right because it is convenient, profitable, or hidden. Wrong choices may appear to bring short-term gain, but they weaken the foundation of a person's life and character.

Another truth is equally important: **there is never a wrong time to do the right thing**. It is always right to tell the truth, even when the truth is difficult. It is always right to admit a mistake, even when it is humbling. It is always right to act with fairness, kindness, and respect. The right choice may not always be the easiest, but it is always the one that preserves dignity, strengthens character, and builds trust.

> **"It is better to do one's own dharma, even though imperfectly, than to do another's dharma, even though perfectly."**
> — *Bhagavad Gita* 18.47[4]

This wisdom is deeply practical. Success does not require imitation. It requires faithfulness. It is better to live one's own calling with integrity than to borrow another person's path for the sake of appearances.

For this reason, one of life's simplest lessons is also one of its greatest: **just do what is right**.



It is right to be honest. Honesty is more than avoiding lies; it is a commitment to truthfulness in thought, word, and action. A student who refuses to copy another's work preserves integrity. A professional who speaks truthfully earns trust. An entrepreneur who deals honestly builds a reputation that lasts. In every field of life, honesty remains one of the surest marks of true success.

It is also right to be on time. Punctuality may seem like a small matter, yet it reflects discipline, respect, and responsibility. To arrive on time for class, work, a meeting, or an appointment is to show regard for both opportunity and people. Such habits, though simple, help shape a life of reliability and honor. Great character is often built not only through major decisions, but through small acts of consistency practiced every day.

> **"Stay hungry. Stay foolish."**
> — Steve Jobs[5]

That spirit of humble striving matters. The successful person never stops learning, never assumes they have outgrown discipline, and never loses the courage to begin again.

> **"We need to keep... being a learn-it-all, not a know-it-all."**
> — Satya Nadella[6]

This is an important reminder for our age. A successful life is not built by arrogance, but by curiosity, teachability, and continual growth. Those who keep learning keep growing.





Success, then, is not merely about reaching goals. It is also about becoming the kind of person who reaches them in the right way. True success includes purpose in one's work, love in one's relationships, encouragement from others, hope for the future, honesty in one's conduct, and discipline in one's daily life. It is built gradually, through values lived out in ordinary moments and choices made faithfully over time.

For students, professionals, entrepreneurs, and explorers, these truths offer both guidance and challenge. Have **something meaningful to do**. Cherish **someone to love**. Value **someone who believes in you**. Hold fast to **something to hope for**. And in all circumstances, choose to do what is right. Be honest. Be punctual. Be faithful in small things. These virtues may appear ordinary, but they are the quiet strengths that build an extraordinary life.

In the end, a successful life is measured by more than visible achievement. It is measured by the integrity with which one lives, the hope with which one moves forward, the love one gives and receives, and the purpose that guides each step. That, indeed, is what it takes to build and live a successful life.

Artworks: Pranab Phauzdar (Phauzdar.com)

Endnotes

1. The framing of success here as involving purpose, character, relationships, and hope is an interpretive synthesis built around the quoted sources below. https://www.gitasupersite.iitk.ac.in/srimad?choose=1&etgb=1&field_chapter_value=2&field_nsutra_value=47&language=dv&setgb=1&utm

2. *Bhagavad Gita* 2.47, trans. on Gita Supersite, Indian Institute of Technology Kanpur, "Your right is for action alone, never for the results." https://www.gitasupersite.iitk.ac.in/srimad?choose=1&etgb=1&field_chapter_value=2&field_nsutra_value=47&language=dv&setgb=1&utm

3. The article's discussion of hope is original prose, paired with Kalam's dream-to-action teaching below. https://www.presidentofindia.gov.in/dr-apj-abdul-kalam/speeches/address-students

4. A.P.J. Abdul Kalam, "Address to the Students," President of India archive; see also "Address at the St Aloysius College," President of India archive. Both preserve the dream-to-thought-to-action formulation. https://www.presidentofindia.gov.in/dr-apj-abdul-kalam/speeches/address-st-aloysius-college?utm

5. *Bhagavad Gita* 18.47, trans. on Gita Supersite, Indian Institute of Technology Kanpur, "Better is one's own duty... than the duty of another well performed." https://www.gitasupersite.iitk.ac.in/srimad?etsiva=1&field_chapter_value=18&field_nsutra_value=47&language=dv&setgb=1&utm

6. Steve Jobs, Stanford University commencement address, June 12, 2005, Stanford News, "Stay hungry, stay foolish." https://news.stanford.edu/stories/2005/06/steve-jobs-2005-graduates-stay-hungry-stay-foolish?utm

7. Satya Nadella, "Recommitting to our why, what, and how," Microsoft Blogs, July 24, 2025, on maintaining a culture of being "a learn-it-all, not a know-it-all." https://blogs.microsoft.com/blog/2025/07/24/recommitting-to-our-why-what-and-how/?utm

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THE GREAT INDIAN ADMISSION GAMBLE

IS CUET TRULY LEVELING THE PLAYING FIELD?

Siddharth Verma

For decades, the month of June in India was synonymous with "Cut-off Madness." Students and parents would hover over newspapers, waiting to see if a 98.5% score was enough to get into a top college, only to find that some institutions required a perfect 100%. However, the landscape shifted in 2022. The Common University Entrance Test (CUET) arrived, promising to end the board-mark tyranny and replace it with a single, fair window for all.

Three years into this massive experiment, the data tells a story of significant wins, shocking losses, and a multi-billion-dollar industry rising from the dust.

One Test, Millions of Dreams

The scale of CUET is staggering. By 2024, it had firmly established itself as India's second-largest entrance exam, trailing only the medical entrance test, NEET. In the 2024-25 cycle alone, 13.47 lakh unique candidates registered to fight for seats across 283 universities.

Interestingly, while the number of unique registrations dipped slightly from the previous year, the intensity of the competition exploded. Students are diversifying their options; the number of tests chosen has increased from 28 lakhs in 2023 to 57.6 lakhs in 2024. On average, each applicant is now taking 4.3 subjects compared to just 2.3 a year ago.

Who is applying?

- The Powerhouse State: Uttar Pradesh leads the charge with a massive 343,067 applicants.
- The Language King: English is the most popular subject, with over 1 million students appearing for it.
- The Gender Shift: In a major win for equity, female participation is surging. Nearly 5.94 lakh women took the test in 2024, a jump of 1.65 lakh in just three years.

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BBA | BBA (Hons) | BBA (Hons. with Research)
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Digital Marketing & HR (3 Years / 4 Years)
B.Com | B.Com (Hons) | B.Com (Hons. with Research)
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Accounting & Insurance | Accounting & Taxation) (3 Years / 4 Years)
M.Com Accounting & Finance (1/2 Years)
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Marketing | Finance | IT | Healthcare Management & HR (1/2 Years)

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The "Profit" for Students: Convenience and Cash

From a student's perspective, the biggest "profit" is the end of the logistical nightmare. Previously, a student might have to pay for ten different entrance forms, travel to different cities, and track ten different result dates.

Today, the "single-window" system has democratized access. Estimates suggest that the average student now saves approximately ₹15,000 in examination fees and travel expenses. For a student from a rural village, the result isn't just a saving—it's the difference between applying to a top-tier university or staying home.

Furthermore, CUET, which stands for the Common University Entrance Test, acts as a "second chance." If a student experienced a challenging week in their Class 12 board exams, they can now revive their dreams. Students have the opportunity to demonstrate their abilities in a standardized aptitude test, which treats students from small state boards equally with those from major national boards.

The Institutional Headache

Vacant Seats and ₹21 Crore Losses

However, the transition hasn't been smooth for the universities themselves. For decades, prestigious institutions like Delhi University (DU) were "over-admitted"—they often had 30% more students than they had seats for. Today, they are facing a "vacancy crisis".

Even after seven rounds of counseling and "mop-up" sessions, DU struggled to fill its capacity, with over 7,000 seats remaining vacant as of late 2025. The financial toll is heavy: unfilled seats have cost DU over ₹21 crore in tuition revenue over the last three years.

Why are seats empty?

1. Technical Glitches: Delays in results have forced many students to pay non-refundable deposits (ranging from ₹50,000 to ₹1 lakh) at private colleges to avoid losing a year.

2. Mismatch in Choice: The centralized algorithm often allocates courses students don't want, leading to high withdrawal rates, which contributes to the empty seats observed in classrooms.

3. The "Vanishing" Crowd: Faculty members at colleges like Dyal Singh report that "entire sections of students have vanished," and absenteeism is at an all-time high.

The New "Coaching Tax"

While the government aimed to reduce pressure, critics argue CUET has simply shifted the burden from school classrooms to private coaching centers. Success in CUET is increasingly tied to expensive test-prep resources that rural and low-income students can't afford, which exacerbates educational inequality and limits their opportunities for higher education.

This situation has birthed a goldmine for the EdTech sector. The Indian coaching institute market reached $6.5 billion in 2024 and is expected to skyrocket to $17.4 billion by 2033. The test preparation market alone is growing at a massive 18.5% annual rate.

This "coaching culture" is also changing the very nature of learning. Educators warn that schools are becoming "exam factories" focusing on multiple-choice questions (MCQs) rather than critical thinking and in-depth understanding.

The Regional Drift: A "North-Centric" University?

One of the most startling statistics is the shift in student diversity. Under the old system, DU was a melting pot of students from Southern and North-Eastern states. Post-CUET, reports suggest that South Indian students have "vanished almost completely" from DU.

The reason? The CUET syllabus is strictly based on NCERT Class 12 books. While this format is a perfect match for CBSE students, it creates a massive hurdle for students from regional boards with different curricula. In 2024, state board students were found to be 40% less likely to clear high-stakes exams compared to their CBSE counterparts.

The Bottom Line

CUET has undoubtedly brought transparency and a "logical" structure to a chaotic system. It has empowered women—who now outnumber men in DU undergraduate admissions (39,242 women vs 33,124 men in 2024).

However, the "output" still needs further development. With a national higher education dropout rate of 25%, the pressure is on universities to ensure that the students who "crack the code" actually stay to finish their degrees.

As the academic calendar continues to be compressed—with teaching cycles shrinking from 16 weeks to just 14 to make up for exam delays—the question remains: Have we made it easier to get in, or have we just made the race more expensive?

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MONTHLY DIGEST

Centre Plans Broadband Connectivity for All High Schools



The Union Education Ministry announced plans to provide broadband internet connectivity to all high schools across India within the next two to three years, aiming to strengthen digital learning, online resources, and technology-enabled classrooms.

Delhi Budget Allocates ₹19,326 Crore for Education



The Delhi government allocated ₹19,326 crore to education in its 2026–27 budget, introducing digital libraries, medical rooms in schools, and free bicycles for over 1.3 lakh Class IX girls to reduce dropouts.

National Means-cum-Merit Scholarship Workshop Held in Nagaland



The Ministry of Education organised a national workshop on the National Means-cum-Merit Scholarship Scheme to improve implementation, ensure wider student participation, and strengthen awareness among school administrators and education officials.

CBSE Cancels Board Exams in Middle East Due to Emergencies



CBSE cancelled Class 10 and 12 board examinations across several Middle East centres affecting around 50,000 students, citing regional circumstances and prioritising student safety while working on alternative assessment options.

MONTHLY DIGEST

Government Pushes AI and Computational Thinking in Schools



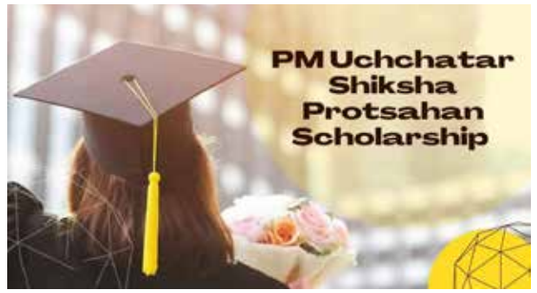
The Ministry of Education is promoting artificial intelligence and computational thinking in school curricula to equip students with future-ready skills and encourage innovation through technology-based learning frameworks.

Scholarships for Students in Darjeeling and Kalimpong Reviewed



The government reviewed scholarship schemes supporting students from Darjeeling and Kalimpong districts to ensure improved access to educational opportunities and financial assistance for school and college learners.

Education Ministry Reviews PM-USP Scholarship Assistance



The Ministry of Education reviewed financial assistance provided under the PM-USP scholarship programme, aimed at supporting disadvantaged students to continue schooling and higher studies without financial barriers.

Increased Focus on Digital Learning Infrastructure in Schools



Education policymakers are accelerating investments in digital infrastructure, including smart classrooms, digital libraries, and technology-enabled teaching resources to modernise India's school education ecosystem.

UDISE+ Data Shows Government Focus on School Enrolment

Recent government discussions based on UDISE+ data emphasised the need to strengthen enrolment and retention in government schools, especially in rural and economically weaker regions.

MONTHLY DIGEST

Parliament Reviews Scholarship Disbursement Through NSP



Government data presented in Parliament highlighted ongoing efforts to streamline scholarship distribution through the National Scholarship Portal, ensuring faster processing and wider coverage of financially vulnerable students.

Schools Encouraged to Integrate Experiential Learning Models



Education authorities are urging schools to incorporate experiential and project-based learning models aligned with the National Education Policy to improve conceptual understanding and student engagement.

STEM Education Initiatives Gain Momentum in Schools



Several education programmes are promoting science, technology, engineering, and mathematics learning through innovation labs, competitions, and mentorship initiatives to nurture future researchers and innovators.

Government Considers Expanding Merit Scholarships for Class IX Students

The Education Ministry is reviewing proposals to expand the Class IX merit scholarship programme so that more economically disadvantaged students can continue their schooling through Class XII with financial support.

Focus on Foundational Literacy and Numeracy Programmes

Government initiatives continue to prioritise foundational literacy and numeracy programmes aimed at ensuring that primary school students acquire essential reading and mathematical skills at an early stage.

MONTHLY DIGEST

MONTHLY DIGEST

Government Strengthens Educational Loan Support Under PM-Vidyalaxmi

Officials discussed expanding support under the PM-Vidyalaxmi education loan initiative, which aims to provide accessible financing options for students pursuing education without financial constraints.

Greater Community Participation Promoted in School Development



Education departments are encouraging stronger community participation through volunteer programmes and school-community partnerships to support infrastructure, mentorship, and student learning initiatives.

Digital Assessment Systems Gain Momentum in Schools

Education boards are gradually introducing digital evaluation and on-screen marking systems to enhance transparency, efficiency, and accuracy in assessment processes for major examinations.

Schools Expand Career Guidance and Counselling Support



Many school systems are strengthening career counselling services to guide students in choosing appropriate academic streams, vocational opportunities, and scholarship pathways.

Increased Emphasis on Skill-Based Learning in School Curriculum

Education policymakers continue to push for skill-based subjects and vocational modules in secondary school curricula to improve employability and prepare students for emerging industries.

Education Policy Discussions Focus on Reducing Dropouts

Policy discussions across states are increasingly centred on reducing school dropout rates by strengthening financial aid, improving infrastructure, and ensuring inclusive access to quality education.

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and,

$$\cot\{2(\alpha + \beta)\}(\tan 2\alpha + \tan 2\beta) + 5\cot 2\gamma = 1$$

then, what will be the value of:

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