





Since I joined Podar almost 2 decades ago and then later took up the deanship in 2014, the enormous talents, capabilities, achievements and potentials of our senior leadership team, faculty, staff, students and alumni have never stopped to amaze me. Our teaching faculties are leading scholars, best teachers and experts in their respective subjects. Our students are among the brightest in Podar and our alumni are some of the most influential in their own profession. Podar has always been highly regarded and consistently ranked as the country's top educational institution since its foundation in 1927. Podar is committed to excellence in the delivery of education and providing students to access highest quality teaching, learning and recreation services.

Ensuring Podar remains at the leading edge; in 2017 our new education building was completed in Mumbai at our Santacruz campus. The largest redevelopment projects in the Mumbai city in recent years, this 155000 sq. ft. facility with basement plus ground plus 7 floors will transform the delivery of interdisciplinary teaching in Mumbai. Podar is wholly focused in developing future leaders who make a difference worldwide. We take pride in providing rigorously evaluated programme which is globally recognised and respected qualification from the University of London. The University of London International Programme offers undergraduate degrees in economics, management finance and the social sciences to students worldwide. Academic direction for these courses is provided by London School of Economics and Political Science. Our curricula put together the strengths of global excellence with regional relevance and a focus on India.

Innovative content, market-oriented enrichment programmes, international exchanges, internships, mentorship programme, active student organisations and a highly globalised student base nurture communication and leadership, on top of the pursuit of academic excellence.

You are sincerely invited to get to know more about us and our undergraduate programmes. I look forward to the opportunity of welcoming you to join our family – where successful leaders of the future are nurtured.

Dean,

Dr. Mrs. Vardara Lulla.

Podar World College









## **Editor's Note**

At the start of every new year, every new beginning, we strive ahead in the pursuit of better things & that's exactly what we're doing with our labour of love – Meliora.

What's New? In the first issue of 2023, we decided to ask our very own Alumni's from every course to answer some questions that I'm sure all of us want answers to.

Oh and the best part - we have an entire list of top underrated restaurants that are go-to's for some of us that we we wanted to share with you (secrets have been let out!)

On a more serious note, we understand how tough it is cracking a balance with studies, maintaining a social life and also being up-to-date with the latest news and trends. Guaging this, we've also added some Educational Influencers that give short & crisp content/updates in simple and comprehensive language!

Happy New Year! and Happy Reading!

### Team Editorial

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We caught up with some old friends to ask them about life in and after Podar World College.





batch of 2022- Bsc Economics

#### +44(0)7778825714 siddharthsatwadi2520@gmail.com

#### Post-graduation degree: MSc Supply Chain and Logistics Management

### Which university did you go to after PWC?

University of Warwick

#### Where all have you interned or worked and what are you currently doing?

Interned with the State Office of Bavaria India Office in 2020 Currently pursuing my masters.

## What skills or knowledge did you learn throughout the program that you found most useful in your career/post-grad.

Communication, teamwork, leadership, adaptability, critical thinking, analytical writing

#### What are you most proud of from your PWC experience?

The opportunity of being a teaching assistant was truly the proudest moment for me. It was my way of giving back to the college and more importantly Radheshyam Sir in his time of need.

#### What were your favourite classes and why?

All because each provide you with a unique experience that is worth learning. You will always fall back upon the class learnings either in work or in future education.

#### How much time per week did you spend studying?

Varied depending on the subject but never a fixed number of hours. Study till you understand the concept and are confident enough to solve a few sums or theory questions.

## What extracurricular activities did you participate in and why? How did your involvement in these activities help you in your post-college paths?

RCPC from 2020-22. RCPC helps build your skill set but more importantly allows you to meet others from different years whom you would normally not meet or interact.

### What are the career opportunities that one can expect in the area of your career interest?

Supply chain analyst, Supply chain consultant, demand planner, etc.

#### What do you know now that you wish you knew during your time at PWC?

Pre reading is a must before going into a lecture

## What advice do you have for students as they look for future careers or future programs to apply to?

Just be yourself and trust your intuition.

#### Finally, the one thing we MUST do during our undergrad years:

Not one but relax, enjoy the experience and network.



batch of 2022- Bsc business and management

9920451898

avantimorarka@hotmail.com

#### **Post-graduation degree:** undecided

#### Which university did you go to after PWC?

I am figuring it out!

#### Where all have you interned or worked and what are you currently doing?

I started my own adoption page during Covid and managed over 60+ adoptions. Currently working remotely for a real estate company in New York as a Financial and Administrative Consultant.

## What skills or knowledge did you learn throughout the program that you found most useful in your career/post-grad.

Foundational courses and concepts of accounting including management accounting, mathematics, BMGC (including some HR), sociology and marketing.

#### What are you most proud of from your PWC experience?

Being president of RCPC; it was great to meet fun seniors and people in the district but moreover I could actually apply concepts I learned and understand management and budgeting better. Plus, I think we really did some good work and made a positive impact.

#### What were your favourite classes and why?

Mathematics and Management Accounting, because I like numbers. Sociology because Abhida Ma'am is really understanding and friendly so you can be really open and there are really interesting debates And because I like project work, BMGC was pretty good too!

#### How much time per week did you spend studying?

Before exams? So around Feb or March I think. Ooof this is probably not good advice. Study hard; but enjoy too. If you mess up, don't worry, it won't define you . I've only been out of uni for a bit, so may not mean much coming from me but I'm sure of it.

## What extracurricular activities did you participate in and why? How did your involvement in these activities help you in your post-college paths?

Rotaract is the only one available at college but if you really do participate and try everything fully, I think you understand why it helps. Honestly, I wasn't the most active in my first year, but it was fun. But in my second and third year I was super active and I met a bunch of juniors and seniors that helped me Network and I was able to get some experience in dealing with third parties and some real-world insight. Non college extracurriculars were more related to art and animals; because I'm passionate about that. So being involved with NGOs or horse riding may have driven me a bit more to do something during COVID for animal adoptions; and art is something I'm still exploring and going to incorporate somehow; hopefully.

## What are the career opportunities that one can expect in the area of your career interest?

Honestly, I'm still figuring out what career interests me and what would help me achieve what I want to. Trying to find that balance is hard!

#### What do you know now that you wish you knew during your time at PWC?

You can switch career paths after college too (I know tons of people that completely changed their streams after college) so don't overstress to the point where your mental health is deteriorating. Prioritise and work towards something; but if it doesn't work out, try something else; don't beat yourself up over it & you may be surprised.

## What advice do you have for students as they look for future careers or future programs to apply to?

Do research. Make a list of things that matter to you in a job or programme and tick things off from there. But if you aren't sure at all what you want to do (like me), maybe start by choosing 3-4 fields that interest you most, and then start the process from there rather than choosing a university and then a field (a lot of people have a dream university, but if it doesn't align with what you want, it may not be worth it). Hah, anything else I'll tell you as I figure it out too.

### **Finally, the one thing we MUST do during our undergrad years.** Party!!!!!!!!



batch of 2019 - Bsc business and management

9321228587 riadeshpande1306@gmail.com

Post-graduation degree:

MSC. Business with Marketing

#### Which university did you go to after PWC? Warwick Business School, University of Warwick

#### Where all have you interned or worked and what are you currently doing?

I have previously interned with The Better India and Tata CliQ. I was a permanent research analyst at Kantar for their health sciences department for a year and I am currently working for Capgemini as their Senior Analyst/Consultant.

## What skills or knowledge did you learn throughout the program that you found most useful in your career/post-grad.

The ability to narrow down large chunks of data and precisely articulate the required part of information. Presentation skills and to bring more structure as to what you want your audience to capture. The habit of reading and going the extra mile, beyond the prescribed mode of study!

#### What are you most proud of from your PWC experience?

Achieving the dean's subject topper award and overall shaping my shy tended nature as an individual.

#### What were your favourite classes and why?

BMGC & HRM! They were very introspective classes and required you to really focus on the depth of the subject matter.

#### How much time per week did you spend studying?

Around 15-20 hours.

## What extracurricular activities did you participate in and why? How did your involvement in these activities help you in your post-college paths?

I undertook a research project with Tata Cliq! That was quite essential in gaining hands on industry expertise with the E-commerce platforms that are predominant today.

## What are the career opportunities that one can expect in the area of your career interest?

To be a freelance consultant

#### What do you know now that you wish you knew during your time at PWC?

That it was going to be way tougher a journey than anticipated.

## What advice do you have for students as they look for future careers or future programs to apply to?

To not get overwhelmed by the subject matter and to carefully pick your subjects that contribute to your wider career interests/aspirations/prospects.

#### Finally, the one thing we MUST do during our undergrad years.

Take a break! Let it all sink in before you dive in all over again. Breaks are important, and to just have a good time while maintaining balance.



batch of 2014 - Bsc economics and management

Post-graduation degree:

Which university did you go to after PWC?

#### Where all have you interned or worked and what are you currently doing?

Worked at Colliers International and then a Founder/Partner at TAQ COLLECTIONS LLP

## What skills or knowledge did you learn throughout the program that you found most useful in your career/post-grad.

Fundamental economic concepts; microeconomics and macroeconomics, economic behavior and decision-making of individuals, firms, and markets, as well as the overall performance and behavior of national and global economies; statistical and quantitative analysis using statistical and quantitative methods to analyze economic data and make informed decisions; learn how to think critically and analytically about economic issues; and how to use economic principles and tools to solve problems and make informed decisions in the real world.

#### What are the career opportunities that one can expect in the area of your career interest?

The skills and knowledge learnt from the courses can be useful in a wide range of careers, including in business, finance, policy analysis, and research.

## What advice do you have for students as they look for future careers or future programs to apply to?

Consider internships, part-time jobs, and other opportunities to gain practical experience and get a sense of what different career paths that can be explored. Depending on one's career goals, one may consider further education in the form of a graduate degree in economics or a related field. This can provide additional depth and breadth of knowledge, as well as help you stand out in the job market.

#### Finally, the one thing we MUST do during our undergrad years.

Explore your options and keep an open mind. Be willing to explore different career options and try new things. This may involve taking courses outside of your main focus area or interest, participating in extracurricular activities, or seeking out internships and other experiential learning opportunities. Most importantly, enjoy what you do. Otherwise, everything will feel cumbersome.



batch of 2022 - Bsc business and management

#### Post-graduation degree:

#### Which university did you go to after PWC?

I am currently working and have not applied anywhere yet.

#### Where all have you interned or worked and what are you currently doing?

Interned at - McAfee, InfoSys, Virtusa Currently doing - Full time Malware Analyst and Threat Researcher at CloudSek

## What skills or knowledge did you learn throughout the program that you found most useful in your career/post-grad.

Managerial concepts related to team building, teamwork and organisational structures are knowledge points from the course that I can relate to in my day to day full time job.

#### What are you most proud of from your PWC experience?

I can't really think of anything.

#### What were your favourite classes and why?

My favourite classes were Sociology and Core management concepts, because I was always interested in the social elements related to business, and management theory was something that I wanted to focus on and learn.

#### How much time per week did you study?

19-20 hours.

## What extracurricular activities did you participate in and why? How did your involvement in these activities help you in your post-college paths?

Mixed Martial Arts and Motorcycling road trips. They did not help me in my post-college paths, but I believe that every student should balance out their college life with a little bit of fun. Not everything has to contribute to your career or academics.

## What are the career opportunities that one can expect in the area of your career interest?

Well, the world of cybersecurity is huge, and the possibilities for roles are limitless. Ethical Hacker, Penetration Tester, DevSecOps, Red Team, and Threat Analyst are just a few among the thousands of roles that exist.

#### What do you know now that you wish you knew during your time at PWC?

Well it has only been months since I've graduated, and I haven't learned something new that is this important.

## What advice do you have for students as they look for future careers or future programs to apply to?

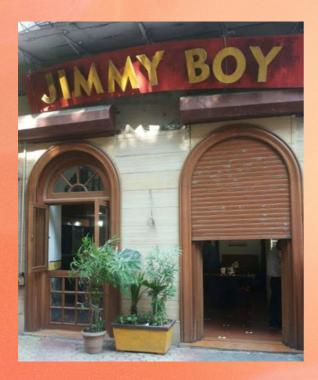
A few things: Don't make your passion your career. Always keep the two things seperate. After you graduate, my suggestion is that you work for a year or year and a half before you apply for master's, if that is possible. This will look really good on your profile, as many unis look for this experience. Also, intern to the maximum while you are at college. You won't get such time after this. And lastly, don't be so carreer oriented that you forget about everything else. Have balance and have fun!

#### Finally, the one thing we MUST do during our undergrad years.

HAVE FUN FOR GOD'S SAKE!!!

# Top Restaurants in Mumbai

"We all eat, it would be a sad waste of opportunity to eat badly." Here are some of our top picks for the places you must try in Mumbai.



1. Jimmy Boy This is a family restaurant built on the foundations of love for our family, cultural traditions and above all, delicious food! The restaurant has been there in the Irani Family since 1925. Like any other Parsi restaurant, we served Keema Pav, Brun Maska, Irani chai, Omelette Pav, Mava Cake, Mava Samosa, etc.

2. Churchill Café Located on the busy Colaba Causeway, this small restaurant serves delicious continental and Italian food. This place is particularly famous for their Chicken Corden Blue, Hungarian Goulash, Fish and Chips, Raspberry Soda, Banoffee Pie.



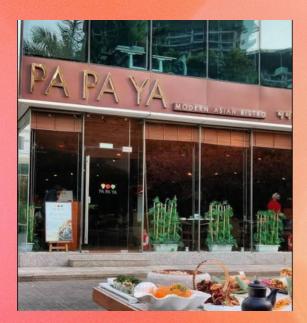


3. Madras Café Established in the year 1940, Cafe Madras in Matunga East, Mumbai is a top player in the category South Indian Restaurants in the Mumbai. It is known to provide top service in the following categories: Restaurants, South Indian Restaurants, Indian Restaurants, Inexpensive

Restaurants (Below Rs 500), South Indian food.

4. Bayroute Bayroute specializes in authentic cuisines from Egypt, Turkey, Lebanon & Greece, enhanced by Bayroute's elegant ambience & communal dining. Zaatar Chicken, Grilled Halloumi, Batata Harra, Pomegranate Molasses, Manakeesh and Baklawa are some of their most popular dishes.





5. Pa Pa Ya Fresh organic produce is used in the contemporary pan-Asian flavors of this vibrant chain bistro. The momos and sushi are exceptional and it's a must have for all asian food lovers.

## **Top Feminist Shows**

Mainstream media has for far too long stereotyped and put women in boxes which are clearly meant for the male gaze, but not anymore. Now more than ever, we are seeing stories about women being told by women for women. Here are some feminist pieces of art you must check out:



1. I May Destroy You Where does liberation end and exploitation begin? Set in London, this fearless, frank and provocative series centres on Arabella (Michaela Coel), a carefree, self-assured Londoner with a group of great friends, a boyfriend in Italy, and a burgeoning writing career. But when she is spiked with a date-rape drug, Arabella must question and rebuild every element of her life. You can watch it on Disney+ Hotstar

#### 2. Killing Eve

Eve's life as a spy is not adding up to what she had hoped it would be when she started. She is a bored, very smart, MI5 security officer who is very desk-bound. Villanelle is a very talented killer, mercurial in mood, who clings to the luxuries of her job. Eve and Villanelle go head to head in a fierce game of cat and mouse, each woman equally obsessed with the other as Eve is tasked with hunting down the psychopathic assassin. You can watch it on Amazon Prime





3. Unbelievable When a teen reports being raped, then recants her story, two female detectives follow evidence that could reveal the truth; based on a true story. You can watch it on Netflix

#### 4. Fleabag

A dry-witted woman, known only as Fleabag, has no filter as she navigates life and love in London while trying to cope with tragedy. Phoebe Waller Bridge is just such a legend. You can watch Fleabag on Amazon Prime.





5. Handmaid's Tale A woman forced into sexual servitude struggles to survive in a terrifying, totalitarian society. You can watch it on Amazon Prime.

# Top Educational Influencers in India

Influencers on social media are people who have built a reputation for their knowledge and expertise on a specific topic.

Being an influencer is more than lipsyncing or viral dancing videos. Instead, it is the epicentre for all sorts of content. In fact, a huge bulk of information can be found on Instagram. To prove this point, we have selected 5 informative influencers to feature in this article.





1.Hiral Sejpal Hiral is the person who can provide you with all the answers to your questions about what to do after school. She not only discusses the many different career paths that students can pursue, but she also discusses how one goes about getting into the college of one's choice. @hiralsworld



3. Dr Cuterus

As the millennial port of call for sex education in India, Dr Tanaya Narendra, in her Instagram avatar as @dr\_cuterus, aims to put the fun back in the fundamentals. The 27-year-old is a trained doctor from the University of Oxford. She does quick videos and offers candid advice about every doubt you might have had but never thought to ask: Can I get an STI from a toilet seat? Why do women's panties end up bleached at the crotch? Is it ok to wash your hair when you're on your period?

Thomas, the director of NIFT Bangalore, offers students the most useful advice based on real-world applications. She is an influential woman with a deep passion for both the advancement of education and women's liberation. @afsarnama

2. Susan Thomas

On her Instagram account, Susan





4. Mohak Mangal
His aim is to empower Indians with fact-led information on issues that matter to our society but are either ignored or accepted.
@mohak.mangall

5. The Indian Idiot A home for pop culture, news, fitness, dating, recommendations & everything in between. @theindianidiot











## The Downfall of IPOs

#### by Eshita Nayyar

Over the past few years, the economy has been subjected to a roller coaster ride of events. High commodity prices have hit companies' margins all over the world, especially after the Russia-Ukraine War.

Tech startup's recent downfall has eroded investors' wealth. These modern companies bet on business models that leverage technology to enhance their operations."Their IPOs were aggressively priced due to valuation cues from Nasdaq and the greed of promoters and early investors. Primary market investors were also greedy to make money on the listing. Due to poor visibility of revenue growth and margins, euphoria in valuations soon waned and these stocks continued to fall, says HDFC Securities' Deepak Jasani.

As per Ravi Singh, the Vice President and head of Research Share India: "Most of these new-age tech IPOs saw healthy oversubscriptions but the unjustifiable high valuations, complicated business models and controversies exacerbated the decline", he explained further that the slump was caused by geopolitical crisis and interest rate hikes in developed economies.

Paytm is termed as the biggest loser, falling over 13% to INR 546.3 on the BSE. Since listing, Paytm has lost over 70,000 crores, eroding nearly 51% of its value of its market value. The initial public offering (IPO) price of the firm was worth Rs 1.39 trillion. These following factors have set in fear among investors and the possible cause due to its downfall.

Three senior officials executives have also resigned from Paytm. They were Abhishek Arun, chief operating officer (COO) of Paytm Payments Bank; Renu Satti, COO, of offline payments; and Abhishek Gupta, senior vice-president and COO. Paytm had lost five senior executives ahead of its IPO. Furthermore, Amit Nayyar, Paytm president, Rohit Thakur, chief human resources officer, and three other vice presidents have also resigned from their posts.

According to the stock analyst firm Macquarie's report on Paytm; the company had never been profitable. It reported a net loss of ₹473 crores (\$63 million) in the second quarter of its financial year ending July, compared with ₹437 crores (58 million) in the same period a year earlier.

Adding to the factors, it is also facing serious allegations of data leaks to Chinese firms and the barring by RBI to add new customers at Paytm Bank. The license is also under check due to compliance issues.

The imposition of new restrictions, receding interest among investors for lossmaking growth companies in light of higher interest rates, and confusion about Paytm's road to profitability are the main reasons behind this massive slide. Zomato had seen a blockbuster opening after its shares were listed at Rs 116 apiece — a premium of 53 per cent over the IPO price of Rs 76. However, the stock's value has consistently fallen after it attained its peak of Rs 169.10 apiece in November last year.

Zomato also announced its acquisition of loss-making firm Blinkit for Rs 4,447 crore. According to the stock market and analysts, the Blinkit deal was overvalued that reflected in the stock movement of Zomato after the announcement, tumbling more than 14 percent in two days since then. Zomato is facing stiff pushback from its existing partners as restaurants have started resisting the huge discounts imposed on them and severing their ties with the service. Market growth was slower than expected and the investors were forced to reevaluate its future capability. On the chart pattern, the stock has witnessed channel breakdown that signals further weakness in the stock.

Avinash Gorakshkar, Head of Research at Profitmart Securities said, "Zomato is facing severe cash flow problem as its operational cost is running guite high and the company is unable to bring it down below its cash inflows. So, Zomato has been making losses, which is not going down well among the investors. Apart from this, if you look at the business model of the company, they have limited options of increasing the price and meet the operational revenue outgo. So, the company is expected to remain a lossmaking company and hence Zomato shares are expected to move further downwards." Adding said that Zomato is not an exception.

IPO of Nykaa's parent FSN E-Commerce Ventures Ltd was subscribed more than 82 times at the end of the final day of bidding on November 1 (According to various news websites). Shares of Nykaa made a stellar listing on bourses on November 10 last year, gaining 82 percent to Rs 2,054 on NSE against the IPO issue price of Rs 1,125. Since listing, the stock has plunged over 48 percent to date.

Nykaa has shown a good amount of recovery, especially helped by its results this week, said Narendra Solanki, head of fundamental research at Anand Rathi. Overall, the tech stocks have faced difficulties recently due to the ongoing Russia-Ukraine war and Fed's rate hikes, and it would take two or three quarters for this volatile situation to get stabilized, he elaborated.

In the first guarter of the current fiscal, the firm reported a 33.4 percent rise in consolidated net profit at Rs 4.55 crore the first guarter ended June 30, 2022. Sequentially, the beauty e-commerce platform profit declined 47.6 percent from Rs 8.56 crore in the previous quarter (Q4FY22). Revenue from operations climbed 40.5 percent to Rs 1148.421 crore in Q1 against Rs 816.991 crore in the same quarter last fiscal.

"While Nykaa is certainly a differentiated play but the fact that 12 percent shareholding is sitting on 100x returns might even be a reason enough for these investors to diversify their portfolio that might be overweight Nykaa. We also note that a majority of these investors did generate liquidity during the OFS and secondary sales prior to the IPO," JM Financial said.

Furthermore, 70 percent of the share capital that is getting unlocked belongs to patient capital such as HNIs and family offices, which might not be obliged to sell due to the tenure of funds, the brokerage added.

There is a decline in the Indian startup ecosystem compared to last year. The Russia-Ukraine war has slowed the ability of the segment that thrived during the pandemic to raise capital.

In April 2022, Indian startups raised just \$1.6 billion, according to IVCA-EY, nearly half of the same in April 2021. In addition, no unicorn companies joined the club last month, compared to eight new unicorns joining last April.

In addition to rising interest rates, key central banks have tightened liquidity and bond yields have increased, hurting the valuations of these stocks. Another factor which makes these stocks more vulnerable is as these new-age tech companies are essentially "classic growth" stocks, investor preference is shifting to value stocks amid the persisting inflation worries and geopolitical crises, along with the high probability of gradual rate hikes. (Contains official statements made by professional officials)

#### zomato Issue Amount Post Issue Implied Market Cap INR 59,623 Cr at INR 9,375 Cr ( Fresh Issue INR 9000 Cr. OFS : 375 cr ) upper band Total Shares On Offer **Face Value** Upto 1,302,083,333 INR 1 per share Equity Shares Price Brand Lot Size INR 72 to 76 195 shares Registrar Cateogry Link Intime India Issue break- up % Private Limited

**OIB NIB Retail Total** 

75% 15% 10% 100%



## **Previously on RCPC**



a community service avenue initiative 🖉

**SUPPORT STAFF** 

Appreciation Day

DECEMBER 14



#### 2.Letters for Change

The Editorial Avenue of Podar World College organized the Letters for Change event where we got the opportunity to write a message to patients and their caregivers. The event was in collaboration with Caregiver Saathi.

3.Support Staff Appreciation Day We came together to show our heartfelt gratitude to all our didis, bhaiyas, and watchmen for everything they do for us in an event organized by the Community Service Avenue. All of us brought a rose each to give it to those who do so much for us.

#### 4.Match Point

A chance to show off our table tennis skills along with our friends organized by our Sports Avenue. Winners won exciting hampers and trophies (and some serious bragging rights) All Participants got snacks, e-certificates and more!



#### 5.Let's Talk Data

A Finance and Professional Development initiative Data Analytics is a booming career that has everyone hooked today! We had an event with our talented alumna, Inaara Kheraj, and gained a deeper insight into this field. Inaara is currently a Pricing Analyst at Grainger, USA, and has rich experience in consultaning.

6.A Merry Little Christmas Party A Community Service initiative We partnered with the Saaksharta Foundation to celebrate the joyful festival of Christmas with underprivileged kids from grades 1 to 8.

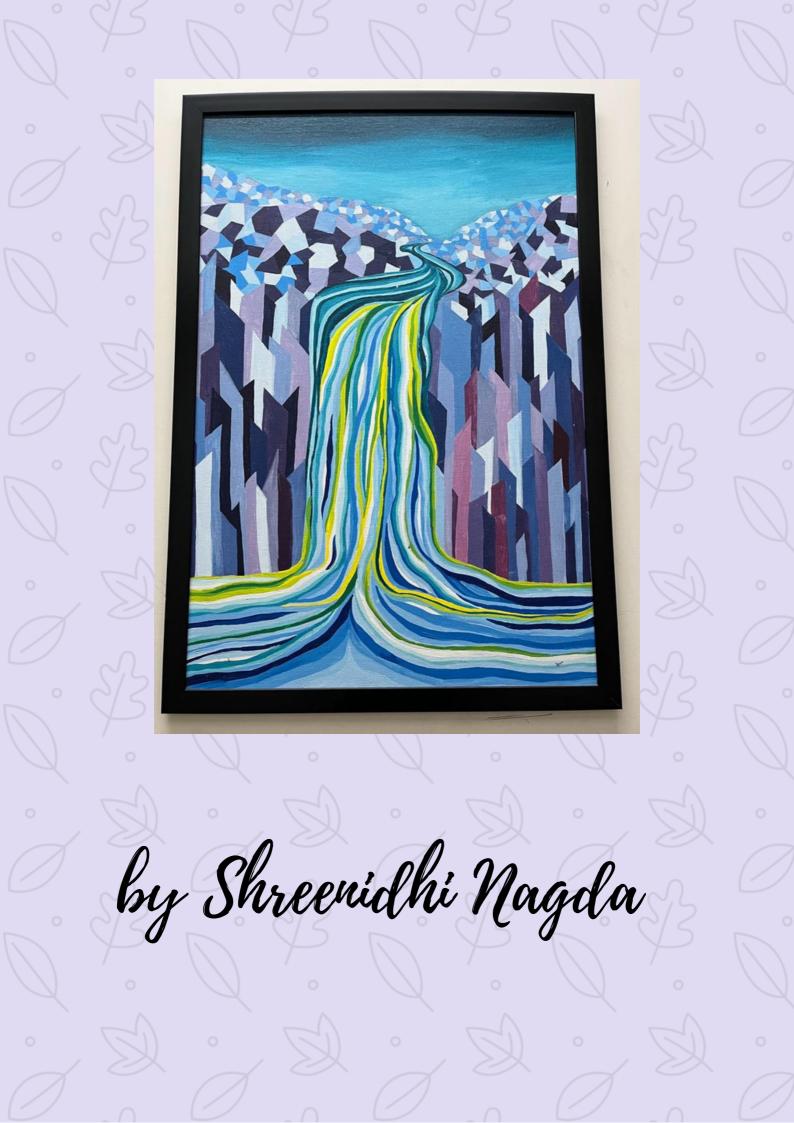


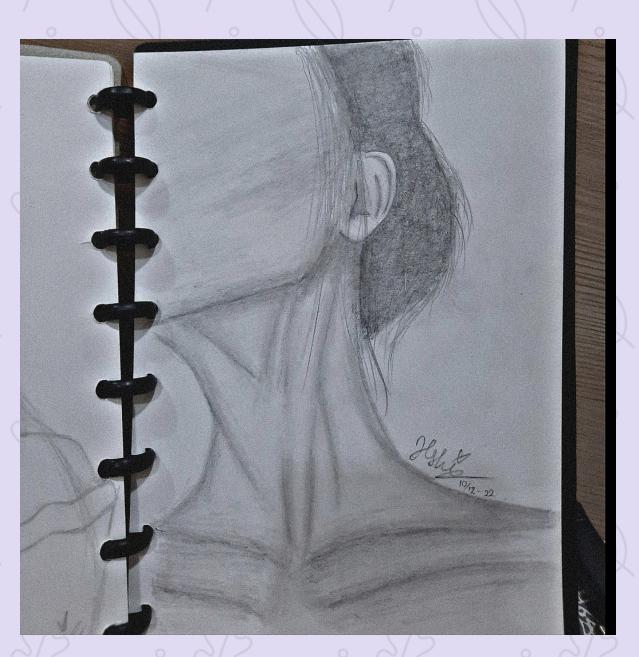
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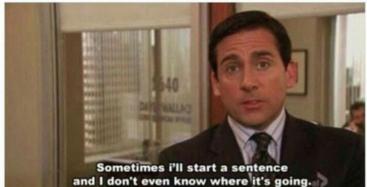




by Harshita Chatani

## Memes

I didn't think there was a quote that so accurately described how I feel during exams



I just hope I find it along the way.

## me at uni



First Week of Classes:

- does all homework
- •gets 8+ hours of sleep
- works out
- eats healthy

Second Week of Classes:



When I joined uni

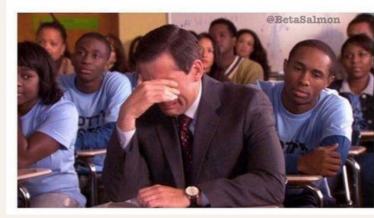
After one year of



I am resigning



When you see your exam and realize you should've studied instead of watching every single "Try not to laugh challenge" on Youtube



## When you realize how close exams are

