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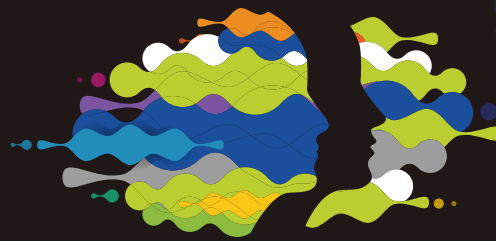
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This issue of Xplore is built on the act of looking closely—at how organisations are built, how decisions are made, and how leadership is about what you choose not to ignore.

THERE'S SOMETHING quietly radical about the act of paying attention. Especially in a world where most of us are skimming—emails, headlines, decisions. What you'll find in these pages is the opposite. This issue of Xplore is built on the act of looking closely—at how organisations are built, how decisions are made, and how leadership, more often than not, is about what you choose not to ignore.

Across the pieces in this edition, there's a shared undercurrent of patience and persistence. Not inaction—but the kind of thinking that asks better questions before leaping to answers. Whether it's navigating large-scale transformation or understanding what keeps people motivated at work, this issue nudges us to resist the speed of the moment and instead ground ourselves in substance.

That's what Xplore aims to do every time—offer a space to think a little deeper, a little longer, without turning away from complexity. We're glad you're here for it.

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This Xplore edition examines subtle shifts in technology, leadership, design, and systems that reshape organizations, serving as a reflective space for thought beyond the final paragraph.

AGILITY, PIVOTS, and reinvention dominate today's business conversations. However, the most enduring changes often occur without bold announcements. They unfold quietly over time, frequently without making headlines. This edition of Xplore focuses on the subtle shifts across technology, leadership, design, and systems that gradually reshape how organizations think and operate.

This issue does not provide quick fixes or sweeping claims. Instead, it offers clarity gained through thoughtful observation, honest discussions, and careful consideration of trade-offs. Not every challenge has a definitive answer, and not every insight comes from the loudest voices. Progress often begins with better questions and a willingness to engage with the complexities that arise.

If you're looking for perspectives that take the long view—ideas that don't rush to conclusions but aim to understand what's really unfolding, you'll find them here. This issue isn't a playbook; it's a place for reflection. The kind of reading that stays with you, quietly prompting thought long after the final paragraph.

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EDITOR'S MUSINGS

EVERY NOW and then, a pattern starts to emerge. Not the kind you chase with trend reports, but the one that sneaks in when you're deep in conversation. Over the last few months, that pattern has been unmistakable. In interviews, classroom discussions, roundtables, even podcast recordings, something kept coming up: we're all trying to make sense of systems. Not just how to navigate them, but how to change them, from the inside.

This issue of Xplore leans into that energy. It's filled with stories where people are choosing to stay in complexity, rather than escaping to comfort. Whether it's understanding how public-private models evolve, or how leadership styles shift in global environments, the takeaway isn't a bullet-pointed guide. It's a mindset. One that says: perhaps the world doesn't need more perfect answers. Maybe it needs better frameworks to keep asking the right questions.

And that's where you come in. Because this platform is a space for work-in-progress thought, for ideas that are still being tested in real life, and for leaders who are as interested in listening as they are in speaking.

This isn't a monologue. It's a thinking space. You're invited.

Hari Govind Nair

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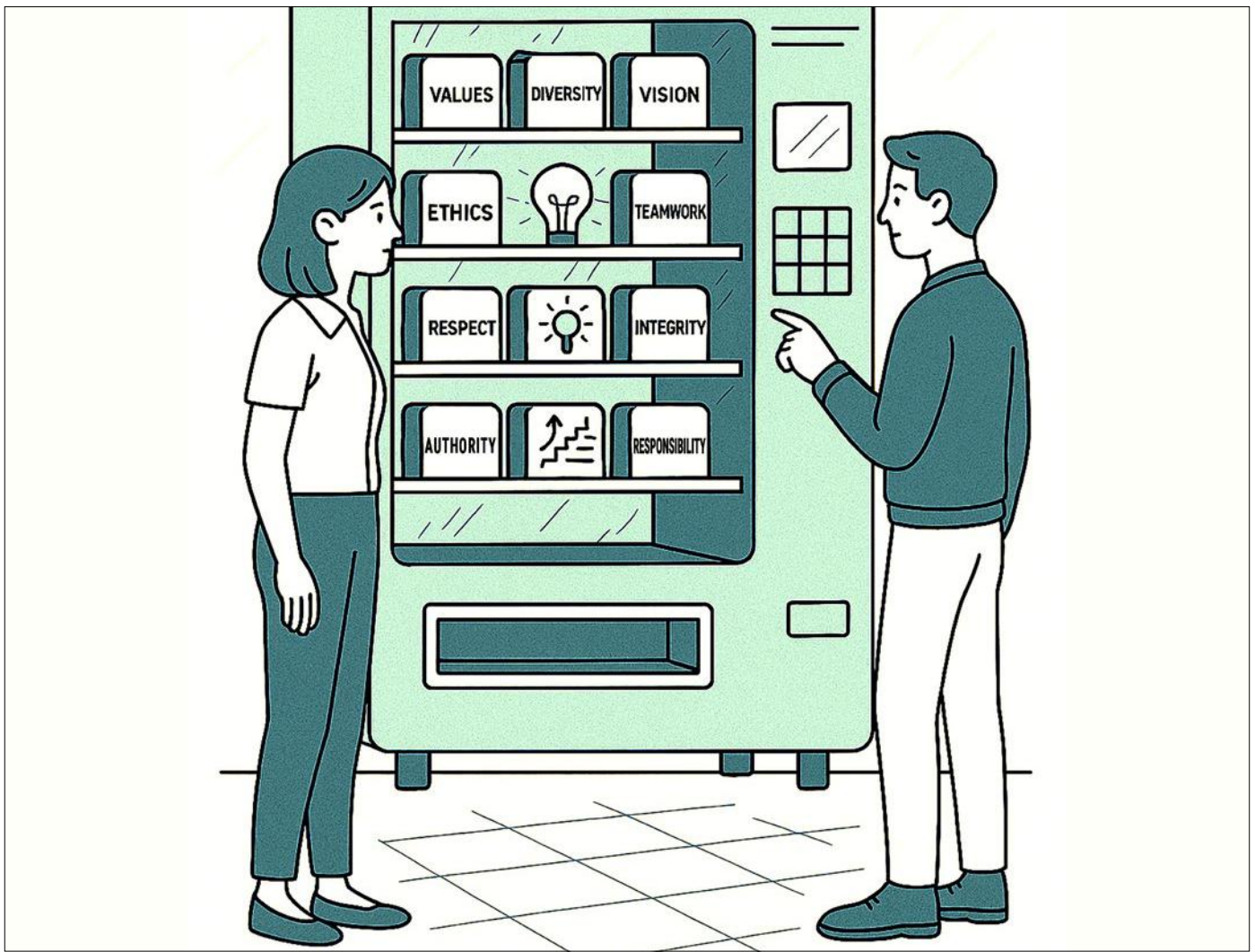
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**E-Commerce
Revolution**
Past, Present,
and Future





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WHAT'S

Inside

E-Commerce Revolution

Past, Present, and Future

From virtual storefronts to AI-driven shopping, e-commerce has reshaped retail. Explore its journey, impact on traditional stores, and the tech shaping its future

 by Abhishek Banerjee

“If your business is not on the internet, then your business will be out of business.”

This profound quote by Bill Gates, the founder of Microsoft, encapsulates the seismic shift that the retail industry has undergone with the advent of e-commerce. Today, as we witness a world where digital storefronts are as ubiquitous as their physical counterparts, Gates’ words reflect a reality where the landscape of retail has been irrevocably altered by the rise of e-commerce giants. Let us therefore delve into the evolution of e-commerce, its disruptive impact on traditional retail, and glimpse the future of this ever-evolving industry.

A Historical Perspective

The history of e-commerce began in the 1960s with the introduction of Electronic Data Interchange (EDI), a system that replaced traditional mailing and faxing of documents. In 1971, the first-ever online transaction—the sale of marijuana by Stanford students—was

facilitated by ARPANET, the precursor to the internet. The first significant commercial online transaction, however, occurred in 1994 with the sale of a Sting album. Michael Aldrich’s invention in the UK in 1979, using a computer and a telephone line for B2B transactions, and the 1982 launch of the Boston Computer Exchange, are often regarded as foundational events that established modern e-commerce.

The evolution of e-commerce,

however, is incomplete without mentioning Amazon, founded by Jeff Bezos in 1994. Initially launched as an online bookstore, Amazon rapidly expanded its product offerings across multiple categories and has today emerged as an e-commerce behemoth, befitting its moniker “The Everything Store”, thereby symbolising the potential and scalability of e-commerce platforms. The industry further gained momentum with companies like eBay, PayPal, and





Alibaba, each shaping the online retail landscape — from payment processing to online reselling and global trade. Their growth from niche online platforms to global dominators highlights the transformative power of e-commerce.

In India, post-1995, following economic liberalisation, the first B2B directory emerged, marking the beginning of the country's e-commerce journey. The launch of IRCTC's online ticketing system and

the rise of homegrown e-commerce platforms like Flipkart and Snapdeal were important milestones that signified the expanding reach of e-commerce in India. The influx of affordable mobile data services by Jio in 2016 also catalysed a dramatic increase in India's internet user base, propelling the e-commerce industry into a new era of exponential growth. More recently, the rise of the "buy now, pay later" option, backed by financial

institutions, has further catapulted e-commerce's exponential rise.

Disruption of Traditional Retail

The emergence of e-commerce has significantly changed consumer expectations and purchasing behaviours. Online shopping has become increasingly popular due to its unparalleled convenience. The ease with which consumers can now browse and buy anything at any time and from any

Amazon, from an online bookstore to 'The Everything Store,' symbolises the limitless potential of e-commerce and its power to disrupt traditional retail

location has completely transformed the way people think about shopping. Millions around the world now shop online while on the go, aided by the growing use of smartphones, which is accelerating this shift.

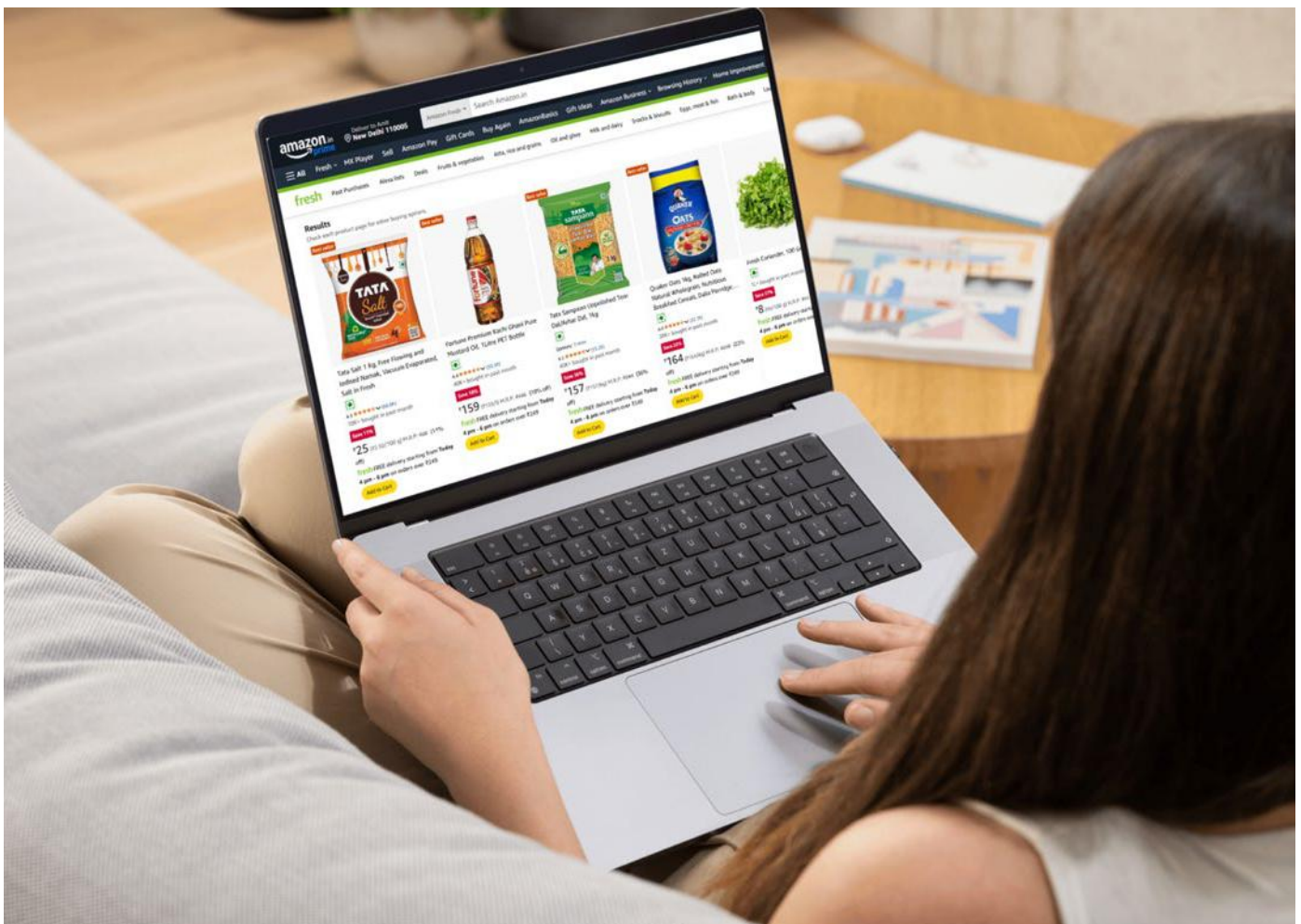
Personalisation has also emerged as a game-changer in e-commerce. Advanced algorithms enable online retailers to offer tailored recommendations, enhancing user experience and engagement. This trend is perhaps best illustrated by Amazon's automated recommendations, which are based on browsing and purchase history. The 24/7 availability of e-commerce platforms marks another disruptive shift. Unlike traditional stores with fixed hours, online stores cater to customers around the clock, accommodating varied schedules and time zones. Amazon's introduction of Amazon Go stores takes convenience to the next level by eliminating traditional checkout processes. Instead, sensors

and cameras automatically track what customers take and charge their Amazon accounts accordingly. Shoppers can simply walk in, pick up the items they need, and leave without queuing or interacting with a cashier — offering a seamless and hassle-free experience.

All this has significantly disrupted traditional retail, leading to the closure of many brick-and-mortar stores. American retail giants like Sears and Toys "R" Us have filed for bankruptcy, unable to compete with e-commerce leaders such as Amazon. The trend extends beyond large chains to smaller businesses, like independent bookstores, which struggle against the convenience and variety offered online. The shift to digital shopping has also impacted retail employment, with a decline in jobs across the sector, often forcing workers to seek alternative employment or retrain for new careers.

What's in Store for the Future?

Looking ahead, the future





The influx of affordable mobile data services by Jio in 2016 also catalysed a dramatic increase in India's internet user base, propelling the e-commerce industry into a new era of exponential growth

of e-commerce is poised for transformative changes with the integration of technologies like the metaverse and blockchain. The metaverse promises a revolutionary shopping experience, offering a 3D virtual world where digital and physical realities merge. Brands can create immersive, interactive spaces, allowing customers to engage with products in ways beyond what traditional e-commerce or even physical stores can provide.

Blockchain technology can enhance the security and efficiency of e-commerce transactions through its decentralised nature, ensuring transparent and tamper-proof records, thereby building trust and streamlining operations. It could revolutionise logistics, enabling real-time tracking and reducing shipping costs — benefiting both retailers and consumers.

In India, government initiatives like the Open Network for Digital Commerce (ONDC) could be a game-changer by moving away from platform-centric models to an open-

source, interoperable framework, democratising e-commerce in the process. ONDC could level the playing field for smaller retailers, offering them the opportunity to compete with e-commerce behemoths.

The e-commerce sector is evolving rapidly due to constant innovation and technological advancements, allowing us to envision a future where e-commerce is not merely a transactional platform but a secure, inclusive, immersive, and customer-focused ecosystem. With these emerging technologies and frameworks, we are only beginning to scratch the surface of possibilities — ushering in a whole new world of e-commerce and internet-enabled business models. ◀



Abhishek Banerjee
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“Technology Must Be Embedded into Every Solution”

From the dawn of the internet to the age of AI, **Deb Majumder's** journey reflects the evolution of consulting itself. In this interview with *Prateek Sharma*, the IBM Consulting leader shares why data remains at the heart of transformation, how IBM's 'science of consulting' is redefining delivery models, and what future consultants must do to thrive in an AI-driven world. He believes tomorrow's success lies in seamlessly embedding technology into every business solution.

You've had a fascinating career spanning management consultancy, IT, and now leading practices in cutting-edge technologies. Could you share some key moments that shaped your career path?

There have been several pivotal moments in my career. One of the earliest was on August 15, 1994, when the internet became publicly accessible. At that time, the consulting industry was still predominantly analogue, but as digitalisation took off, it fundamentally reshaped how consulting operated and steered my career in a new direction.

Another defining change occurred as the consulting landscape evolved. In the mid-90s, consulting was largely dominated by Ivy League graduates and consultants from top firms. The focus of Indian entrepreneurs then was on building multinational corporations rather than understanding the global synergies that drive modern business. Over time, this perspective shifted, and now consultants work much more closely with clients, often informally, exchanging insights over meals. Today, our role is to add more value and offer unique perspectives, as clients are more informed than ever.

Finally, we're living through what I consider the golden age of AI, which is transforming business at every level. AI is reshaping how we work and how we approach problem-solving. For anyone entering the field now, it's an exciting time, as technological advancements will define this era. In today's business world, technology must be embedded into every solution; it's no longer enough to provide only paper deliverables.

You lead practices in AI, edge computing, and blockchain. What excites you most about these technologies, and what challenges do companies face in adopting them?

What excites me most about AI, edge computing, and blockchain is their ability to create innovative solutions to complex challenges. The capabilities these technologies offer are often groundbreaking, even for those of us implementing them.

The biggest opportunities — and sometimes obstacles — lie in data. While AI and generative AI are buzzwords today, data remains the foundation. As consultants, we know

We're in the golden age of AI – it's reshaping business problem-solving. Technology must be embedded into every solution; paper deliverables alone won't cut it

that data-driven decision-making is essential. However, for AI to be impactful, the quality, governance, and strategic use of data are critical. Many clients don't struggle with understanding AI's potential; their challenge is managing and leveraging data effectively. If you, as future MBAs, can help clients unlock the full value of their data, you could drive significant value for their business and yourselves.

What are some of the most innovative use cases you're seeing for data services and AI in businesses today?

Some of the most exciting use cases for data services and AI in business today span a variety of sectors and applications. Key areas include:

Predictive analytics: Widely used across industries to forecast future trends based on historical data, this is crucial in sectors like finance, where it drives smarter investment decisions.

Natural Language Processing (NLP): Powering chatbots, virtual assistants, and customer service automation, NLP is revolutionising customer support by enhancing interactions.

Computer vision: In sectors like retail and manufacturing, computer vision

applications are transforming how businesses manage processes, from quality control to security surveillance.

Fraud detection and anti-money laundering: In banking, AI models are helping detect unusual transaction patterns, preventing fraud, and ensuring compliance with regulations.

Personalised marketing: By analysing individual preferences, AI enables brands to tailor their marketing, boosting engagement and conversion rates.

Supply chain optimisation: AI helps improve the efficiency and resilience of supply chains by predicting demand, managing inventory, and mitigating disruptions.

Healthcare diagnostics: AI-driven diagnostics are transforming healthcare by analysing patient data to predict health risks and suggest preventive measures, which is becoming increasingly crucial as well-being takes centre stage in personal and corporate priorities.

In light of the rapid changes we've discussed, what long-term technology trends do you believe will have the most transformative impact over the next decade?

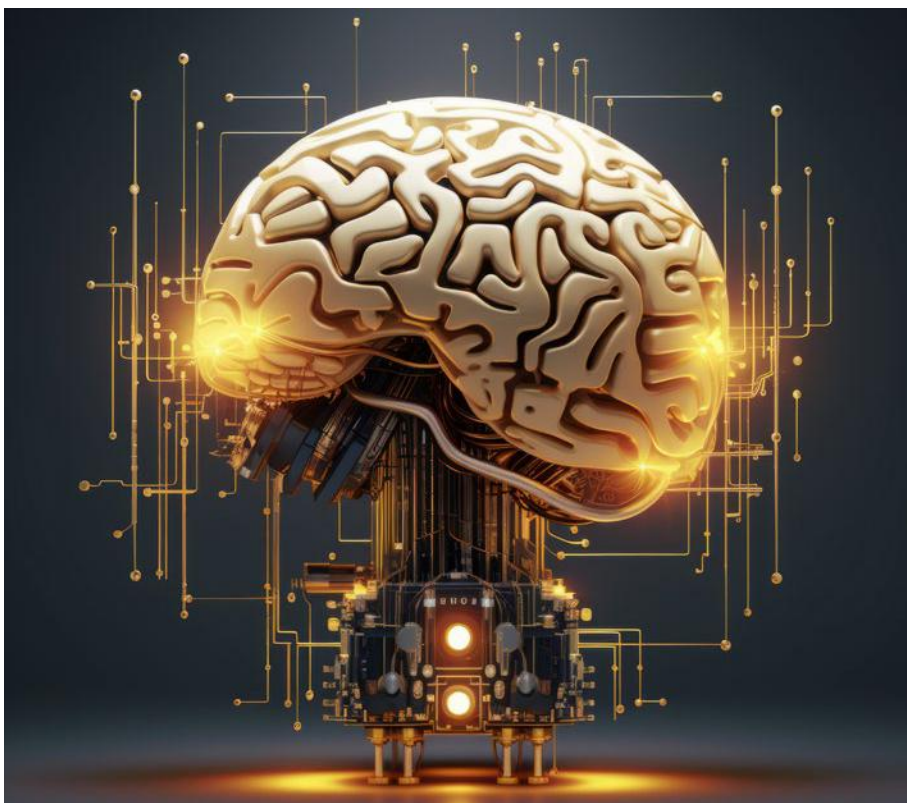
Several key technology trends are set to shape the future over the next decade:

Artificial intelligence (AI) and machine learning (ML): AI will continue to evolve, even though some believe it's already peaked. The next phase will focus on democratising AI – embedding it more widely into everyday processes across industries.

Internet of things (IoT): IoT will play a critical role, particularly in sustainability and manufacturing. Industries with high emissions, such as those using industrial furnaces, will increasingly rely on IoT sensors to monitor emissions and environmental impact. Connected devices will also be essential in developing smart cities and connected vehicles.

5G and beyond: Although 5G is often linked to faster streaming, its real business potential is just beginning to unfold. It will enable real-time data transfer across complex industrial systems, supporting applications like remote operations and autonomous vehicles.

Quantum computing: This field





Many clients don't struggle with understanding AI's potential; their challenge is managing and leveraging data effectively

holds immense promise, offering unprecedented processing power for problems that traditional computing cannot solve. As it matures, quantum computing could revolutionise cybersecurity, simulation, and enterprise systems.

Augmented reality (AR) and blockchain:

With the rise of generative AI, blockchain will be key in establishing robust governance models and securing data. Its decentralised architecture provides transparency and trust — critical for future digital transactions and AI governance.

Cybersecurity: As digital connectivity grows, cybersecurity will become even more critical. With more devices and sensitive data in circulation, organisations will need to strengthen their defences and invest in comprehensive security protocols.

Biotechnology and synthetic biology:

These areas will see rapid growth, particularly at the intersection of technology and biology. Expect significant progress in personalised medicine, genetic engineering, and sustainable bio-based solutions.

Sustainability and ethics: Technology will play a pivotal role in advancing sustainable practices and ensuring ethical standards. Regulatory frameworks will continue to evolve to keep pace with innovation, ensuring technology serves society responsibly.

Not every emerging technology

will succeed, but this will be a defining period of innovation and disruption. Governance, ethics, and thoughtful regulation will be essential to ensure these advances contribute positively to society.

What advice would you offer to young professionals considering careers in management consulting, technology, or talent transformation?

For young professionals aspiring to build careers in management consulting, technology, or talent transformation, here's some key advice:

Cultivate the right attitude: Approach each task and challenge with a "can-do" attitude. Be willing to step out of your comfort zone and learn continuously. Stay open to both successes and failures, as they are essential parts of the learning process.

Develop T-shaped skills: Aim to build a broad base of knowledge, complemented by deep expertise in a particular area — whether it's technology, industry, or domain-specific skills. Having a strong core skillset is invaluable, especially as you advance to leadership roles where you'll solve complex problems.

Gain practical experience: While theoretical knowledge is important, real-world experience often reveals insights that can't be learned in a classroom. Get hands-on exposure through internships, projects, or

Data is the foundation of AI's impact. If consultants can unlock the full value of data, they can drive significant value for businesses

side gigs, as these experiences will shape your understanding and adaptability in the field.

Network and build relationships: In today's interconnected business world, collaboration is essential. No company operates in isolation, so building a strong professional network will open doors and provide support throughout your career. Surround yourself with mentors, peers, and industry experts who can guide you and offer diverse perspectives.

Hone your soft skills: Communication, empathy, and active listening are essential. As a consultant, you'll be expected to listen actively and offer solutions tailored to clients' needs. Avoid empty rhetoric — focus on substance and listen more than you speak.

Seek mentorship: A good mentor can provide invaluable insights and help you navigate complex challenges, keeping you on track and accelerating your growth. Mentors can prevent you from losing time by offering guidance and

sharing lessons from their own journeys.

Be proactive and persistent: Show initiative in all your endeavours, and don't be discouraged by setbacks. Resilience is crucial in consulting and tech, where the pace is fast and demands are high. Adaptability will also help you stay relevant as technologies and industry needs evolve.

Maintain work-life balance: Burnout is a risk in high-pressure fields like consulting and tech. Prioritise your well-being to sustain your performance over the long term. Find ways to recharge so you can approach work with renewed energy.

Be authentic: Stay true to yourself. Recognise your strengths and areas for improvement, and focus on continuous personal growth. Authenticity builds trust with clients and colleagues, which is essential in any consulting or leadership role.

Commit to lifelong learning: Especially in fields driven by technology, learning never stops. Make it a goal to acquire new knowledge and skills daily. Staying curious and continuously evolving is key to staying competitive and effective.

IBM Consulting emphasises 'the science of consulting' and leverages AI in its delivery platform. Could you elaborate on what this means and how it differentiates IBM Consulting from other firms in the industry?

IBM Consulting's emphasis on "the science of consulting" is about leveraging data-driven insights, automation, and advanced technology to enhance precision and efficiency in consulting engagements. Historically, consulting in India, like many industries, relied heavily on labour arbitrage — offering cost benefits through human resources. However, the focus is now shifting toward asset-based value, where proprietary tools and technological innovations provide a competitive edge. In this context, IBM's approach is distinctive due to its integration of advanced technologies, particularly AI, to drive efficiency, customisation, and scalability.

At the core of IBM Consulting's methodology is data. Every decision is informed by data-driven insights, allowing consultants to provide clients





with tailored, fact-based solutions. This approach addresses the risk of obsolescence that many companies face by ensuring decisions are grounded in current, relevant information. Furthermore, IBM Consulting's delivery platform, the IBM Consulting Advantage, embodies this "science." It acts as a centralised knowledge repository, housing IBM's best practices, insights, and historical data from over a century of consulting experience. By querying this platform, consultants can rapidly access insights, industry perspectives, and ready-to-use summaries, significantly reducing research time and enhancing productivity.

Additionally, IBM Consulting's integration within IBM's larger ecosystem of software, research, and technology groups provides access to robust resources that many competitors lack. Unlike other firms, IBM Consulting operates not only across IBM's own products but also across a wide range of technologies, supported by a dedicated research and development infrastructure. This comprehensive setup allows IBM to consult at scale and deliver solutions with greater agility, often completing in hours what might take competitors days.

Ultimately, the "science of

consulting" at IBM means continuous learning, innovation, and applying AI-driven efficiency to solve client problems faster and more effectively. This approach resonates with clients, especially as they see IBM's ability to deliver insights and solutions swiftly and reliably, setting IBM Consulting apart in an increasingly competitive industry.

The new IBM–Microsoft Experience Zones offer hands-on access to cloud and generative AI solutions. Can you describe a specific example of how a client might use these zones to explore and address a real-world business challenge?

The IBM–Microsoft Experience Zones provide clients with immersive, hands-on access to advanced cloud and AI technologies, enabling them to explore and address real-world challenges in a collaborative environment. IBM and Microsoft have created these zones to foster innovation by bringing together their unique strengths: IBM's deep industry knowledge and decades of IP, and Microsoft's extensive technology ecosystem.

A client example might involve a company seeking to improve its supply chain efficiency. In the Experience Zone, IBM and Microsoft experts could work with the client to prototype a customised

Consulting has shifted from Ivy League exclusivity to collaborative, value-driven partnerships. Today, clients are more informed than ever; they expect unique insights, more value

Democratising AI, IoT for sustainability, and quantum computing will redefine industries. But governance and ethics must anchor these advancements

solution using Microsoft's AI and cloud technologies. This would allow the client to see how the technology could address their specific supply chain needs, such as optimising inventory levels or reducing lead times. The zone provides a "sandbox" environment where they can quickly test and validate ideas with real-time support from IBM and Microsoft experts, reducing the usual trial-and-error phases in technology adoption.

Moreover, these zones are designed to help clients overcome common obstacles in digital transformation. For example, many organisations face skills gaps when trying to implement new technologies. IBM addresses this by offering skills development sessions, showing clients how to make the most of Microsoft's technology suite. This collaborative approach not only enhances the client's confidence in the solution but also accelerates time-to-value by involving IBM's and Microsoft's domain experts to tailor the solution in real-time.

Beyond prototyping and skill-building, the zones also facilitate strategic planning. After clients gain

insights into how a technology solution might work for them, they often proceed to work with IBM on a long-term roadmap, using insights gained from the zone to develop a comprehensive digital strategy. This ability to bring a business problem from concept to strategic planning — all in one environment — sets IBM apart in the consulting field.

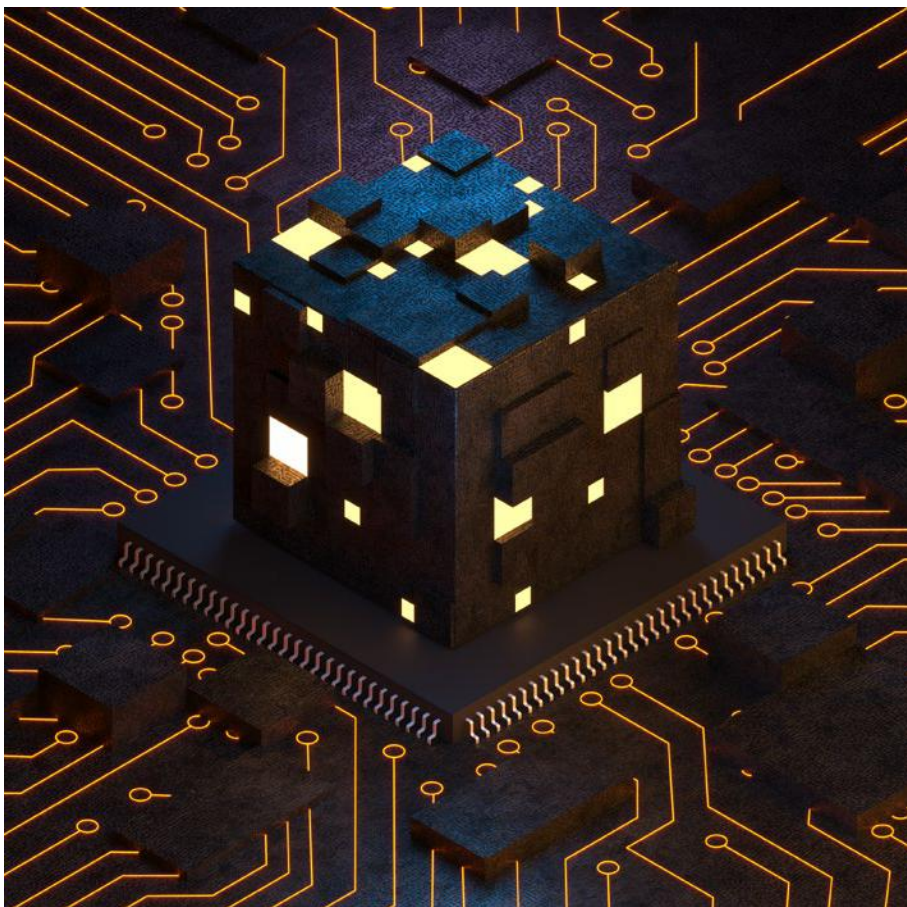
In essence, these zones are co-innovation spaces where IBM and Microsoft can engage directly with clients, blending cutting-edge technology with deep industry expertise to create solutions that are both practical and transformative.

Let's say a company implements a generative AI platform to streamline its recruitment process, but it struggles to quantify its impact on hiring efficiency and cost-effectiveness. How can it effectively measure the ROI of this GenAI investment in talent transformation, considering factors like improved candidate quality, reduced time-to-hire, and potential cost savings?

When a company implements a generative AI platform to enhance its recruitment process, assessing the return on investment is essential but can be challenging. This process begins by identifying and quantifying the impact of AI on key performance indicators (KPIs), capturing improvements in both efficiency and effectiveness.

One important factor is time-to-hire, which refers to the reduction in average time taken to complete each recruitment stage, from initial screening to final onboarding. By automating tasks that were previously manual, such as resume scanning and interview scheduling, AI can drastically shorten hiring cycles. This reduction directly translates into cost savings, as quicker hiring cycles mean fewer resources are tied up in recruitment over extended periods.

Another critical measure is cost per hire. By automating repetitive and time-intensive tasks, generative AI reduces the expenses associated with these stages. The company can compare the reduced costs against the initial investment in AI technology and consulting to determine whether the automation leads to significant financial benefits.





Our 'science of consulting' combines AI, automation, and a century of IP to deliver solutions faster – turning what takes competitors days into hours

The quality of hires is also a valuable metric. Generative AI platforms can offer data-driven assessments that better align candidates with job requirements, resulting in improved performance and retention. By tracking these post-hire performance metrics, companies can assess whether AI-driven hiring translates into fewer turnover costs and higher productivity, as well as reductions in costs associated with replacing poor hires.

Diversity and inclusion are increasingly significant in modern recruitment. Generative AI tools, by design, can minimise unconscious biases in the hiring process, promoting a more inclusive workplace. If the AI platform helps to achieve higher diversity rates, this adds a tangible, strategic value to the company's recruitment practices, potentially enhancing the company's culture and brand reputation.

The scalability of the AI platform is another factor to consider. As hiring demands fluctuate, particularly during rapid expansion phases, the AI tool's ability to handle these changes without significant manual intervention can save time and reduce operational bottlenecks. An effective platform should allow for scaling from small to

large hiring volumes smoothly, offering cost savings over manual processes.

Lastly, automating as much of the recruitment process as possible provides the most significant time and cost efficiencies. By setting an objective to automate all recruitment steps aside from the final interview, a company can significantly streamline its operations. Job posting, candidate communications, and response management can be fully automated, reducing the need for human intervention, which otherwise incurs additional costs.

By focusing on these KPIs and benchmarking them against pre-implementation metrics, a company can evaluate whether generative AI aligns with its recruitment objectives and adds both immediate and long-term value. This structured approach provides a clear, data-driven framework for quantifying ROI and understanding the strategic impact of AI in talent acquisition.

How does the collaboration between IBM and NVIDIA specifically address AI challenges?

The collaboration between IBM and NVIDIA combines IBM's extensive consulting and industry expertise with NVIDIA's cutting-edge hardware and software solutions, including GPUs and AI enterprise software.

This partnership is designed to streamline AI workflows and optimise model development by leveraging the best of both worlds. IBM provides its deep domain knowledge, industry insights, and expertise in enterprise solutions, while NVIDIA offers the high-performance hardware and software needed to handle complex AI tasks. NVIDIA's GPUs, for example, provide the necessary computational power to accelerate training and inference, while IBM's AI-powered platforms and cloud infrastructure enhance scalability and manageability.

In short, NVIDIA serves as our hardware accelerator, delivering the raw computational power needed to push AI boundaries, while IBM brings its expertise in AI model development, optimisation, and deployment. This synergy ensures that our clients can take full advantage of AI's potential, from conceptualisation to large-scale implementation. ◀

Ink and Emotion

Why Handwritten Words Still Matter

In a world dominated by screens, handwritten words hold a rare authenticity — adding warmth, deepening connections, and making every note a personal keepsake worth cherishing

 by Amit Singh Majila



**Handwriting
is more than
words — it carries
a personal
touch, making
every note feel
like a piece of
ourselves shared
with someone
special**

In today's world filled with screens and buttons, there is something special about handwritten communication. You know, grabbing a pen and letting our thoughts flow on to paper. It is like sending a piece of ourselves to someone in a way that taps into a more personal connection. Let us explore why handwriting still matters, its challenges, and the future of this timeless form of expression.

So, why is handwritten communication a gem in this digital age? First off, it is personal. When we write something by hand, it feels like we are sharing a part of ourselves. It is not just words; your unique handwriting adds a personal touch. It is like sending a piece of our heart along with the message. Another great thing is that it helps us remember. Have you ever noticed how writing things down makes them stick in our minds? It is like a magical connection between our brain and our

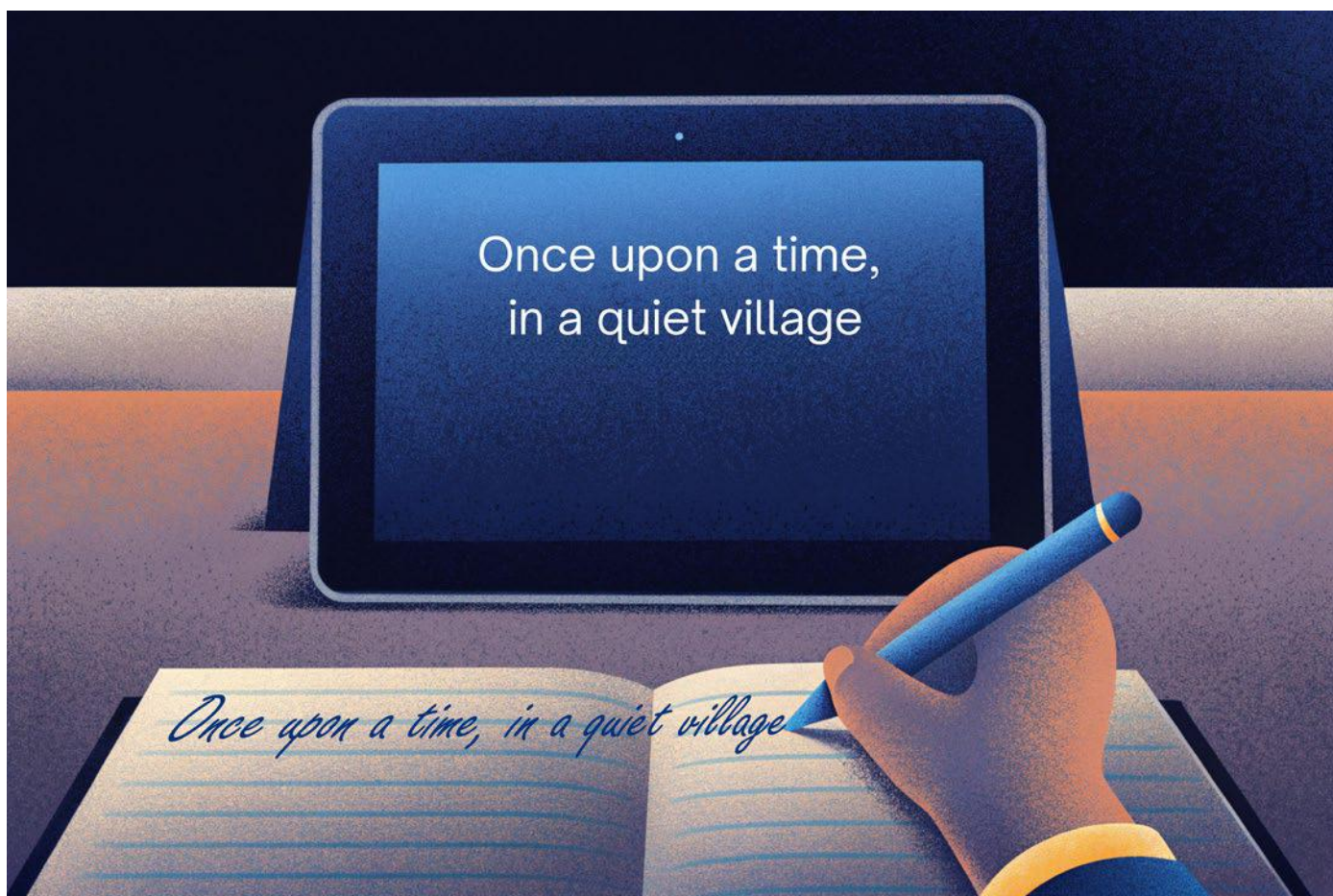
hand. When you jot things down, you engage your brain in a way that typing on a keyboard cannot quite replicate.

Defying Digital Dominance

We know there are challenges, too. The digital age is all about speed and efficiency. Typing on a keyboard or texting on a screen is fast; sometimes, we do not take the time to pick up a pen. And then there is the issue of legibility — not everyone has handwriting that is easy to read.

So, what is the solution? Well, one thing is finding the right balance. It is not about ditching digital altogether; it is about recognising when handwritten notes can add that personal touch. Maybe it is a heartfelt letter or a thank-you card — those are moments when your handwriting shines. And for the legibility challenge, clear handwriting is like the key to a good conversation. Taking some time to ensure your





The future blends ink and innovation, with smart pens and digital notebooks preserving the charm of handwriting while adding modern convenience

words are easily readable makes the message more enjoyable for the person on the other end.

A Hybrid Future

Now, let us peek into the future of handwritten communication. One exciting thing is the fusion of digital and handwritten. Imagine having a special pen that turns your handwritten notes into digital text. It is like keeping the warmth of handwriting but with the convenience of digital storage. It is the best of both worlds, right? There is also the rise of smart notebooks. These are not your regular notebooks; they can digitise handwritten notes and send them to your computer or phone. It is like having a magical notebook that saves your handwritten brilliance in the digital cloud.

Looking ahead, we might see more handwritten fonts in digital communication. It is like adding a touch of personal handwriting to emails or digital messages. Even though it is typed, the font can mimic your writing,

making the digital feel more personal.

To wrap it up, handwritten communication is like a timeless treasure in our fast-paced digital age. It adds a personal touch and helps us remember things in a special way. While challenges exist, finding the right balance and ensuring clear handwriting can make it a winning choice.

In the future, we will likely see more cool gadgets that bridge the gap between handwritten charm and digital convenience. The magic might be in pens that turn ink into pixels or notebooks that beam your handwritten notes into the digital realm. And who knows? Our digital messages may soon carry the warmth of our handwritten touch, making the world of communication a bit more personal and heartfelt. ◀



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Bridging the Gap

Can PPPs Fast-Track India's Infra Dreams?

With massive infrastructure ambitions but tight budgets, India is betting big on public-private partnerships. The model promises growth — but can it deliver without pitfalls?

 by Nikhil Dhing





With fiscal consolidation in focus, PPPs offer a cost-effective alternative — leveraging private investment to accelerate infrastructure development without overburdening government finances

In the recent budget announcement, the Indian government allocated ₹11.11 lakh crore for capital expenditure. This amount is expected to be used for revamping the railway network, road infrastructure development, and capacity building. To utilise these funds efficiently, the government typically releases tenders inviting contractors to bid on various projects. The bidding process is highly competitive, and the contract is generally awarded to the contractor who submits the lowest bid, ensuring cost-effectiveness while adhering to quality standards.

While working in the oil and gas sector, one of the most common models I encountered in tenders was the Lump Sum Turn Key (LSTK) model. It is a model adopted by government entities where a contractor is hired to complete the project for a fixed price within a specified timeframe and according to defined specifications. Although the LSTK model minimises risk for project owners —since they do not have to manage multiple contractors for design and construction separately — one of its biggest drawbacks is the financial outlay. In such projects, the government must bear 100 per cent of the project's

cost, which strains its coffers.

With the government focusing on fiscal consolidation, a strong alternative to this model has emerged, particularly in infrastructure projects: the Public-Private Partnership (PPP) model. The PPP model involves collaboration between a government agency and a private-sector company to finance, build, and operate projects.

Why PPPs Make Sense

To understand this better, consider the example of a highway construction project that the Ministry of Road Transport wants to build. Under this model, the ministry might finance part of the project —say, 60 per cent — and engage a private partner to construct the highway and fund the remaining 40 per cent. In return, the ministry allows the private partner to collect toll taxes on the completed highway for an agreed period, enabling them to recover their costs and earn a profit. Eventually, after the agreed period ends, the highway is transferred back to the government. This is called the Build-Operate-Transfer (BOT) model, a type of PPP that allows public entities to pursue development projects at a fraction of the total cost.





The build-operate-transfer model allows private firms to fund and manage infrastructure projects, recover costs through tolls, and eventually transfer ownership back to the government

Over the years, more than 2,000 PPP projects have been launched in India, with an expected annual average investment of ₹22 lakh crore. Notable projects such as the Mumbai International Airport Limited, the six-lane Mumbai Trans Harbour Link expressway, and the Delhi-Meerut Expressway are all examples of public-private partnerships.

Promise and Pitfalls

However, PPPs are not without their detractors. Critics raise concerns about cost overruns, delays, contractual disputes, lack of transparency, and social equity implications associated with PPP projects. Issues such as regulatory capture, privatisation of public services, and erosion of public accountability underscore the need for scrutiny and robust governance mechanisms to safeguard the public interest. The Delhi-Gurgaon Expressway, Vadodara-Halol Toll project, and Delhi Airport Metro Express

Line are examples of projects where the PPP model has faltered.

In a growing country like India, spending often exceeds the budget, necessitating additional funding to balance the deficit. This is where the public-private partnership model can play a crucial role, offering a viable alternative to traditional loans. By leveraging private-sector participation and resources, PPPs can drive infrastructure development at a fraction of the total cost — provided they are utilised efficiently. This approach not only alleviates the financial burden on the government but also accelerates the completion of essential projects, fostering sustained economic growth. ◀



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“Strategic Thinking Must Evolve with Market Realities”

From award-winning innovations at Tata Motors to deep dives into cross-border strategy, **Professor Faisal Ahsan**, Faculty of Strategic Management and International Business at XLRI Delhi, brings a practitioner’s lens to the classroom. In this conversation with *Raghavendra PR*, he reflects on the importance of adapting strategic thinking to dynamic market contexts, the cultural intelligence required for international business, and the nuanced challenges of navigating emerging economies.

Could you walk us through your journey from working at Tata Motors to pursuing a doctorate in strategic management? What sparked your decision to transition from industry to academia, and how has your experience in the automobile sector shaped your approach to teaching and research in strategic management?

My journey has always been fuelled by a passion for learning new things. During my tenure at Tata Motors, I worked on multiplex wiring systems for automobiles — a groundbreaking concept for automotive electronics in India. This role allowed me to acquire a plethora of technical skills and contribute to numerous projects within the commercial vehicle segment. My efforts were recognised in 2014 when I was honoured with the ACES (Accountability, Customer Focus, Excellence, and Speed) award at Tata Motors.

Over time, however, I noticed that the scope for incremental learning

within each project diminished as I advanced in the organisation. My role in R&D piqued my interest in the phenomenon of technological acquisitions pursued by Tata and other Indian firms. I began questioning the need for in-house R&D, the rationale behind acquiring technology, and the challenges Indian firms faced in developing world-class technology. These inquiries ultimately led me to delve deeper into the subject, prompting my pursuit of a doctorate in strategic management.

My experience in the automobile sector has profoundly influenced my teaching and research. My industry background enables me to bring real-world examples into the classroom, making complex strategic concepts more relatable. For instance, I frequently use case studies from my time at Tata Motors to illustrate strategic decision-making processes. My research interests in strategic management — particularly in international business — are informed



Strategic thinking must evolve with market realities – what works in one context may not apply in another, especially in emerging or fast-changing markets

by the challenges and opportunities I encountered in the automotive industry. My work on cross-border mergers and acquisitions, for example, reflects the strategic complexities multinational corporations face.

My teaching approach is highly interactive, incorporating simulations and case studies to engage students – a methodology influenced by the collaborative, problem-solving environment I experienced in industry.

How has your expertise in international business management shaped your approach to balancing global strategies with local market demands, and what insights from your automobile sector experience can you share on this?

Frankly, I still wouldn't call myself an expert – I would rather say my learnings in international business management have shaped my understanding of balancing global strategies with local market demands. Through my research, I've observed

the trade-offs firms make while navigating the delicate balance between local customisation and global cost-saving approaches. My work on internationalisation strategies highlights the critical importance of balancing global integration with local responsiveness. Firms must maintain a cohesive global brand while adapting products and services to meet local tastes and regulatory requirements.

For instance, companies like McDonald's and Nike achieve this balance by standardising core offerings while tailoring marketing and product variations to local markets. This dual strategy allows them to leverage economies of scale while remaining relevant to diverse consumer bases.

My experience at Tata Motors underscored the value of cultural and regulatory adaptation. The company's strategic focus on countries with market conditions similar to India enabled it to leverage its competencies effectively while customising its approach to local





needs. This highlights the importance of understanding local consumer behaviour and regulatory environments when expanding globally.

I've also seen the role of strategic partnerships in navigating global markets. Tata Motors' acquisition of Jaguar Land Rover and its joint ventures — such as the one with Brazil's Marcopolo, which I was closely associated with — demonstrate how partnerships facilitate market entry and leverage local expertise. These collaborations emphasise the importance of strategic alliances in navigating complex international landscapes.

My research on cross-border mergers and acquisitions has provided additional insights into integrating global strategies with local market demands. Firms from emerging markets, for example, often rely on board interlocks as a means of acquiring knowledge about cross-border M&A activity, enabling them to navigate local regulatory environments more effectively. This approach not only aids in ensuring compliance but also fosters a deeper understanding of local market dynamics — an essential factor for successful international expansion.

What are the most significant challenges in managing a global supply chain, drawing from your experience in the automobile industry or other contexts, and how can future strategists address these effectively?

Managing global supply chains — particularly in the automotive industry — presents challenges of complexity and adaptability. The integration of advanced technologies in modern vehicles introduces new suppliers and components, increasing supply-chain complexity. Factors such as geopolitical tensions, natural disasters, and pandemics can cause severe disruptions, from factory shutdowns to component shortages. Additionally, sustainability pressures require firms to reduce carbon footprints, source responsibly, and adopt energy-efficient processes.

To address these challenges, automotive firms should:

- Invest in digital technologies (AI, IoT, blockchain) to enhance visibility and flexibility.
- Build strong supplier relationships to secure critical components and adapt quickly.
- Adopt nearshoring or

Cultural intelligence is critical in international business — it shapes everything from consumer preferences to negotiation styles and strategic decision-making

Global strategies must strike a balance — standardising core offerings while adapting to local tastes, regulations, and market conditions is key to long-term success

multisourcing to reduce dependence on global suppliers and mitigate geopolitical risks.

- Embed sustainable practices across the supply chain to meet regulatory and consumer expectations.

By leveraging these strategies, companies can ensure resilience, efficiency, and sustainability in their supply chains.

How do cultural differences across countries influence strategic decision-making in international business, and what practical advice would you offer students preparing for global strategy roles?

Cultural differences across countries significantly influence strategic decision-making in international business. Several studies have highlighted the role of culture in business — for instance, Hofstede's research on national cultural dimensions. As someone with experience in the automotive industry and research in international business, I've observed that cultural nuances can affect everything from communication

styles to negotiation tactics and consumer preferences. For instance, in more collectivist cultures, building personal relationships is crucial before conducting business, while in more individualistic societies, efficiency and directness tend to be valued.

To navigate these differences effectively, I would advise students preparing for global strategy roles to develop a deep understanding of cultural contexts. This involves recognising that cultural differences can impact market entry strategies, product adaptation, and even organisational structures. For example, companies might need to tailor their marketing campaigns to resonate with local values or adjust supply chain management to accommodate different regulatory environments.

Practically, I recommend that students engage in cross-cultural training, seek international experiences, and stay updated on global market trends. They should also focus on developing strong analytical skills to assess cultural differences and their implications for business strategies. By combining theoretical knowledge with





Cross-border partnerships, like Tata's with JLR and Marcopolo, show how collaboration can unlock global growth and help firms navigate regulatory and cultural complexity

practical insights, students can become adept at crafting strategies that are both globally cohesive and locally relevant.

In my teaching and research, I emphasise the importance of cultural intelligence in international business. By fostering this awareness, future strategists can better navigate the complexities of global markets and make informed decisions that respect and leverage cultural differences effectively.

How do emerging markets influence strategic planning in today's global business landscape, and what skills should students develop to navigate these opportunities successfully?

Doing business in emerging markets — for instance, India, China, and countries across Africa and Latin America — requires significant strategic planning, given the vast growth opportunities. These markets are characterised by rapid economic growth, increasing consumer demand and evolving regulatory environments. Companies must adapt their strategies to navigate these complexities effectively.

In emerging markets, firms often

face challenges such as institutional voids, infrastructure gaps and diverse consumer preferences. To succeed, businesses must develop strategies tailored to local conditions, leveraging partnerships and alliances to overcome these challenges. To navigate these opportunities successfully, students should develop several key skills:

- Understanding local cultures and consumer behaviours is essential for developing effective market entry strategies.
- The ability to adapt strategies quickly in response to changing market conditions is crucial in emerging markets.
- Students should be proficient in analysing complex market data and institutional environments to inform strategic decisions.
- Developing strong relationships with local partners can help companies overcome institutional barriers and access new markets.
- Emerging markets often require innovative solutions to address unique challenges, such as infrastructure gaps or regulatory hurdles. ◀

Versatility vs Specialisation

A Millennial's Dilemma



As automation reshapes industries, millennials face a crucial career choice — embrace versatility for adaptability or specialise for expertise. Which path ensures long-term success?

 by Kushal Dey



The rapid evolution of automation technologies has become one of the most transformative forces shaping modern workforces.

As organisations increasingly integrate automation, artificial intelligence, robotics, and machine learning into their business arenas, workers face a significant question: whether to focus on professional flexibility or to specialise and sharpen skills in a narrow field.

Automation is not new, but recent advancements have significantly broadened its reach. From industrial control systems to the recent AI-driven self-check-in kiosks and data analysis, automation has continued to reshape rapidly how tasks are performed across industries. A 2020 study by the McKinsey Global Institute estimated that by 2030, about 14 per cent of the global workforce may need to change occupational categories due to automation.

Additionally, McKinsey, in its article *Skill Shift: Automation and the Future of the Workforce*, mentions that “a well-trained workforce equipped with the skills required to adopt automation and AI technologies will ensure that our economies enjoy strengthened productivity growth and that the talents of all workers are harnessed. Failure to address the demands of shifting skills could exacerbate social tensions and lead to rising skill-and-wage bifurcation.”

This change poses a crucial question for both employers and employees: in a world where machines can complete numerous jobs more quickly, affordably, and accurately, which skills will be of greater relevance?

The Power of Versatility

Adaptability and resilience: One of the most convincing arguments for versatility is that it equips workers to adapt to changing job requirements. As automation evolves, job roles are continuously shifting. A versatile

Automation is reshaping industries, forcing workers to decide: Should they develop a broad skill set for adaptability or specialise in a niche for expertise?

employee, capable of learning new skills and adapting to different job roles, can navigate these changes with relative ease, making them more resilient to technological disruption.

While there are sufficient arguments to portray the negative impact of ever-evolving technology and automation on workforce skills, the World Economic Forum offers a contrasting observation. In its essay *"Here's How Automation and Job Creation Can Go Hand in Hand,"* published on September 26, 2022, it discusses findings consistent with other studies conducted by prominent international universities:

"A study by MIT and Boston University found that the negative impact of automation on the job market can be offset by new tasks as 'all technologies create productivity effects that contribute to labour demand.' This is corroborated by a World Economic Forum study that predicts by 2025, digital technologies will create at least 12 million more jobs than they eliminate, as people with the right skills will be needed to programme, maintain and repair them."

Future-proofing careers: Versatility also future-proofs careers to some extent. The ability to pivot and take on dissimilar roles as industries change can be crucial in an increasingly uncertain job market. For instance, when the Covid-19 pandemic struck, many people had to switch roles or industries, and those with a diverse skill set found it easier to make that transition.

The Value of Specialisation

Deep expertise and mastery:

Specialisation, on the other hand, offers the advantage of deep expertise. In fields where precision, accuracy, and advanced knowledge are essential, specialists can provide significant value. In industries such as medicine, engineering, or law, where complex problems demand highly technical solutions, specialists will remain indispensable even in an automated world.

Higher demand for specialised skills:

As automation takes over routine tasks, there is a growing demand for workers with skills that have low analysability





— meaning a high degree of objective, computational procedure is needed to solve a problem, or in other words, skills that cannot be easily replicated. For example, while AI can infer data quickly, it cannot replace the time-bound process of R&D in complex and specific research scenarios. In such cases, specialists are not just valuable; they are irreplaceable. This commands higher economic benefits for employees, as specialisation

offers a competitive edge, resulting in employers often being willing to pay a premium for such workers.

Finding the Balance

The reality is that the debate between versatility and specialisation is not a black-and-white choice. Instead, the most successful modern workers often have specific core specialisations alongside the flexibility and adaptability to take on various

A versatile employee, capable of learning new skills and adapting to different roles, remains resilient to technological disruptions and evolving job market demands

roles or learn new skills.

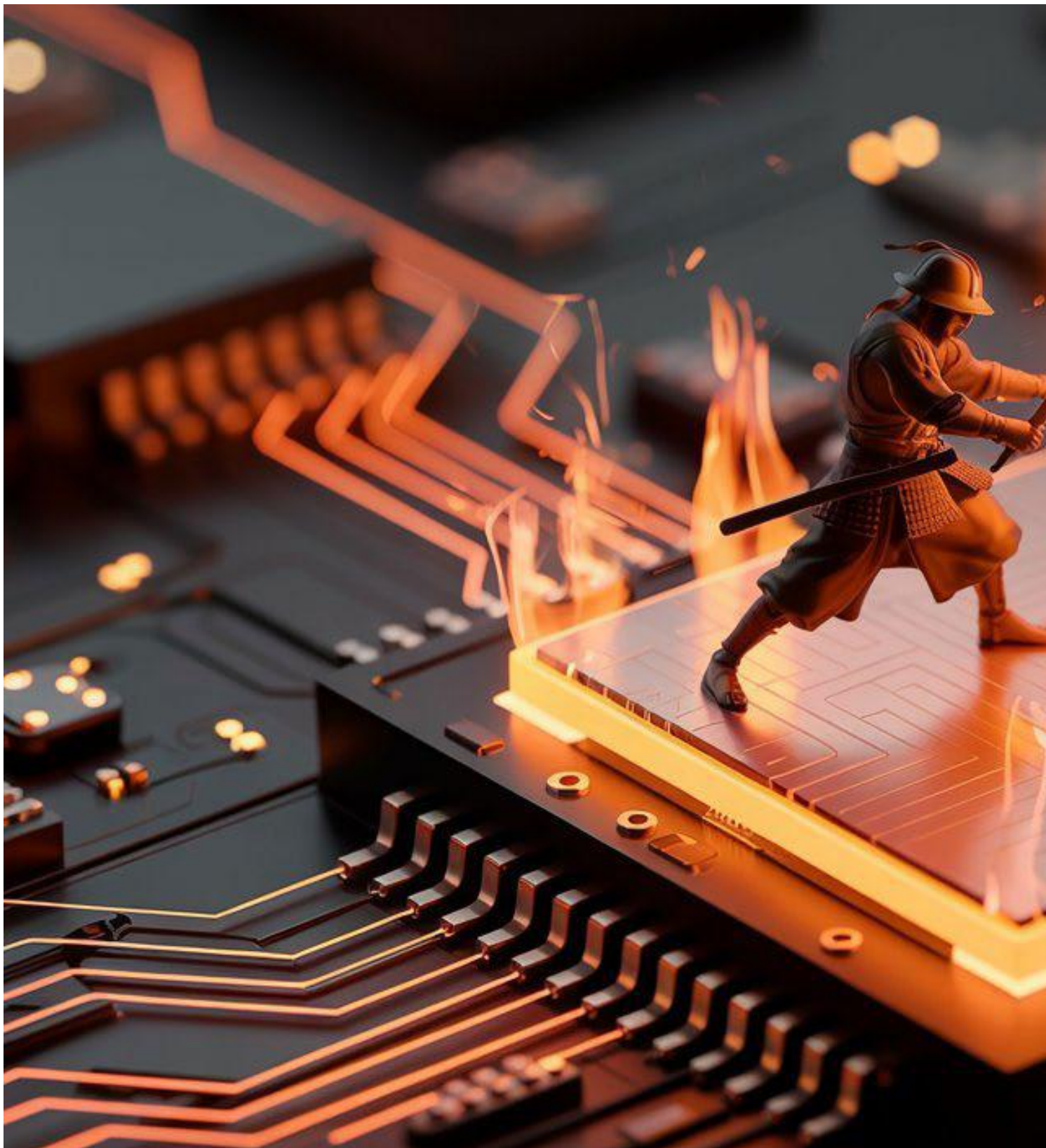
This hybrid approach combines the depth of specialisation with the breadth of versatility, allowing workers to navigate automation's impact more effectively.

Organisations have a crucial role in shaping how their workforce adapts to automation. Workers and companies alike must acknowledge that, as technology advances, the future of work will require embracing both specialism and adaptability rather than choosing one over the other.

Organisations can invest in training programmes that allow employees to develop additional skills or gain exposure to various jobs. This will not only enhance the employee's versatility but also enable the company to respond more effectively to changing market demands. Moreover, fostering a culture that values cross-functional collaboration can ensure better growth by leveraging the strengths of all functions to achieve a common goal. ◀



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Chip Wars and India's Big Semiconductor Push



From smartphones to defence tech, semiconductors power the modern world. As global players scramble for dominance, India is positioning itself as the next big hub

 by Nishith Khare

The semiconductor industry is projected to reach \$1 trillion by 2030, but talent shortages and supply chain gaps remain critical challenges to overcome

Semiconductors have become a vital component of the global economy, driving progress in sectors such as defence, household electronics and smartphones. The chips inside these products are revolutionising the way we live, and the pace of technological advancement is so rapid that consumption struggles to keep up. The ongoing 'chip war' reflects the strategic importance nations now place on semiconductor dominance.

As Chris Miller notes in *Chip War: The Fight for the World's Most Critical Technology*: "Chips from Taiwan provide 37 percent of the world's new computing power each year. Two Korean companies produce 44 percent of the world's memory chips. The Dutch company ASML builds 100 percent of the world's extreme ultraviolet lithography machines, without which cutting-edge chips are simply impossible to make. OPEC's 40 percent share of world oil production looks unimpressive by comparison."

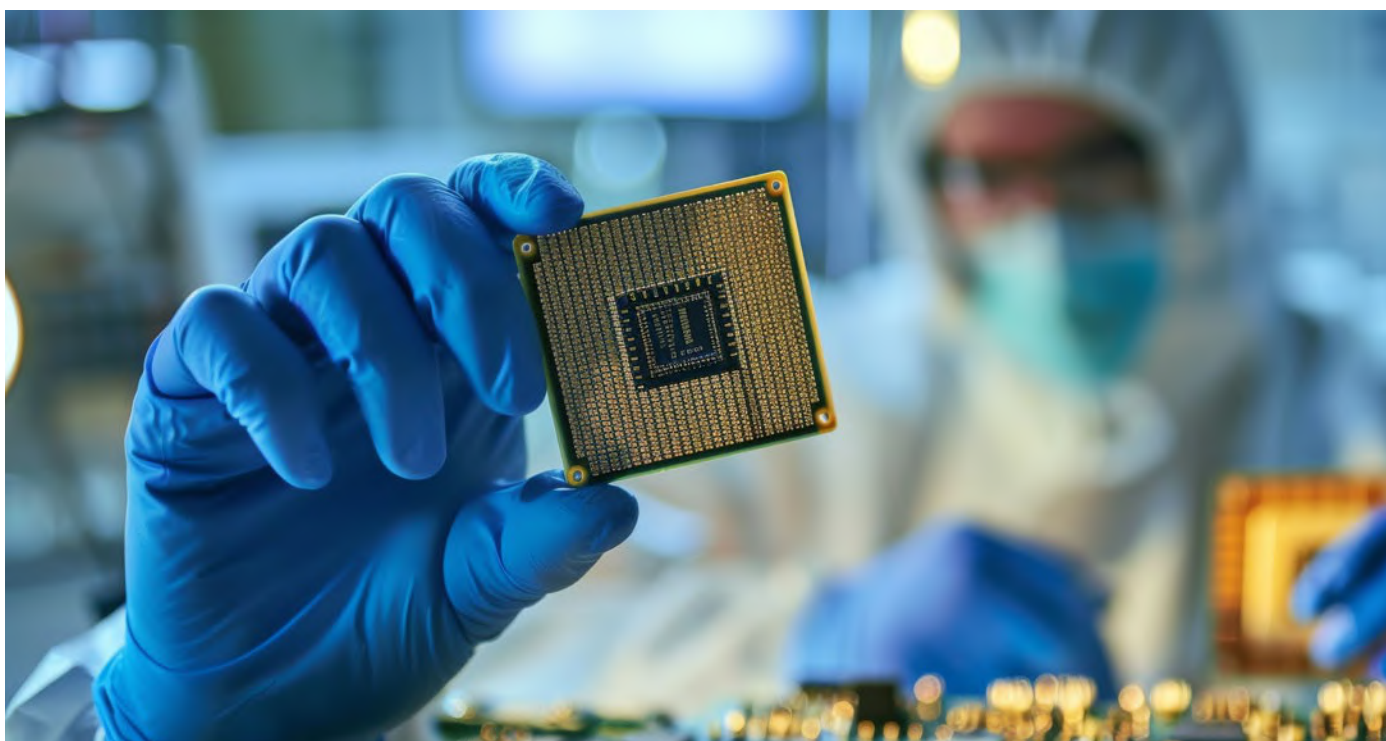
Let's take the example of a smartphone chip and trace its journey from raw material to the final product. First, the design and cutting-edge technology come from engineers in the US, are sent to foundries (or fabs)

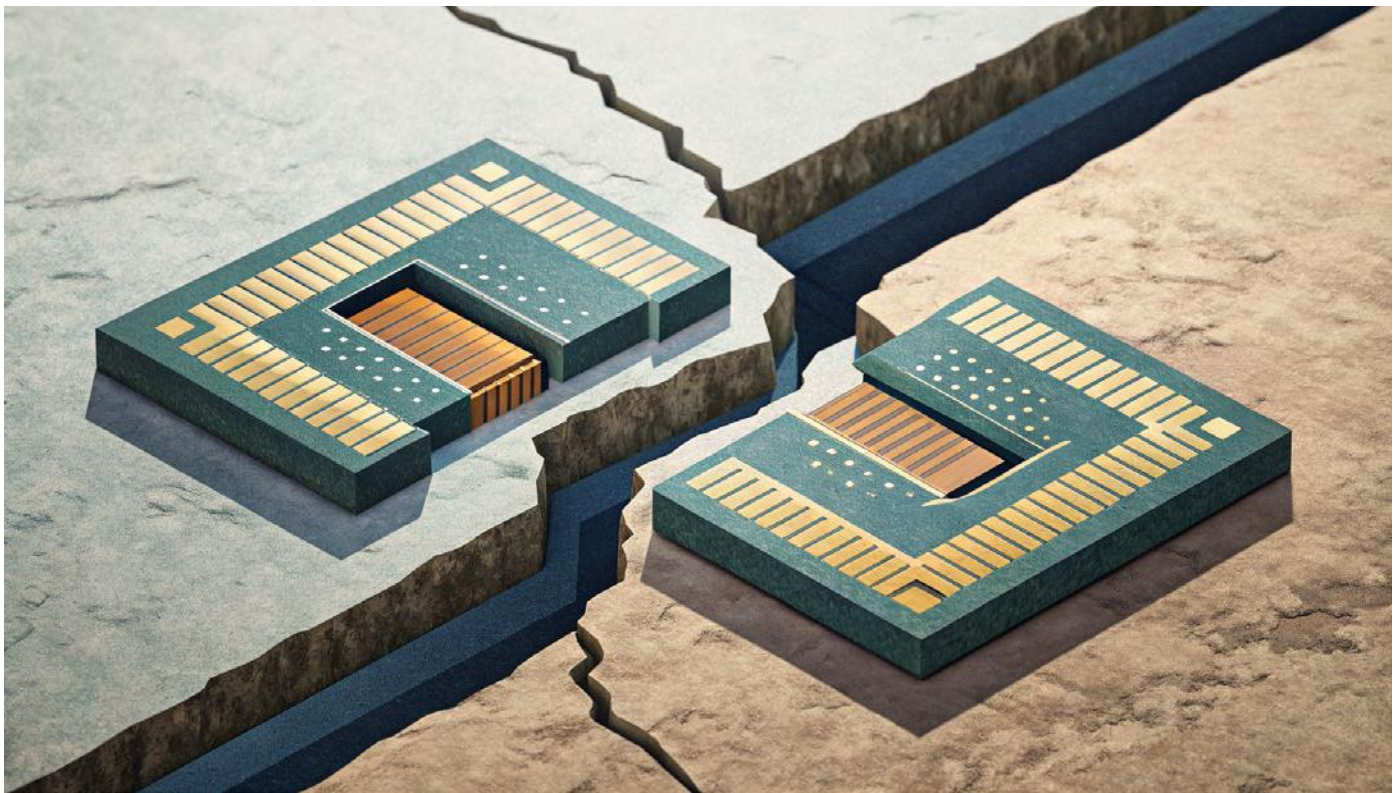
in Taiwan. In these fabs, the chips are fabricated, and afterwards, they are shipped to assembly lines in China. Here, they are put together using machines from countries such as the Netherlands, Japan, South Korea and the US, to produce end-products such as smartphones for clients like Apple. In China alone, about 450,000 people are employed in assembly lines tied to semiconductor production.

Given the widespread geographic involvement in this value chain, external disruptions, such as the pandemic, have exposed vulnerabilities. McKinsey projects the semiconductor industry to reach a value of \$1 trillion by 2030, but to achieve this, the industry must tackle critical challenges, including talent shortages and supply chain gaps.

India's Big Semiconductor Opportunity

The semiconductor wave has already touched many economies, and now the Indian government, through the Ministry of Electronics and Information Technology (MeitY), is pushing manufacturing industries with production-linked incentives (PLI). With growing headlines about acquisitions, mergers and joint ventures involving companies from the US, Japan, Taiwan and China partnering with Indian firms,





Given the global semiconductor value chain, external disruptions — like the pandemic — have exposed critical vulnerabilities in supply chains, talent shortages, and manufacturing capacity

the market is shifting. PSMC has partnered with Tata Electronics for a fab, Foxconn is in talks to set up the biggest FATP (final assembly, testing and packaging) unit in Karnataka, and Dixon closing a deal with Google shows a promising industry shift. Not only India, but other south-east Asian countries such as Vietnam and the Philippines are also inviting companies to manufacture.

Following the “China plus one” policy, companies are more open to doing business with India and creating a complete end-to-end hub beyond just designing here. By doing this, companies will be able to overcome supply chain issues. When talking about talent shortages, cultivating engineering talent requires more time and investment than developing technicians, prompting companies to upskill technicians and broaden their roles. Additionally, the demand for construction workers has surged, but workforce development efforts are lagging.

The Human Factor in an AI Future

With artificial intelligence and machine learning, most shopfloor operations can be automated, as seen in Micron’s fabrication plant in Taiwan, but subject-matter expertise needs to be imported and inculcated. To do so, nations are building institutions to attract talent with the required expertise, and expats

are flown all over the world to transfer knowledge. The talent shortage is likely to persist for the next five years until the industry creates a niche category for itself explicitly.

The reliance on human expertise in critical areas of design, engineering and fabrication remains indispensable. While AI and automation can streamline routine processes, the rapid advancements in semiconductor technology require not just operational efficiency but also innovation, design expertise and a deep understanding of fabrication complexities. Therefore, companies are collaborating with public and private entities to cultivate the needed talent and expand their workforce development efforts. A revolution has arrived, and major developments are already seen in southern states — cities are developing, policies are changing, and workforce dynamics are shifting rapidly. The definition of blue-collar jobs is undergoing a twist. Much must be done to cater to such needs by both companies and the government of India. ◀



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“Consulting is Moving from Generalists to Super-Specialists”

With close to two decades in consulting, **Prashanth Prabhakara**, Partner, Consulting at KPMG Global Services, shares how the profession has evolved from PowerPoint recommendations to delivering measurable impact. In a conversation with *Bhavya Taneja*, he unpacks the growing demand for specialisation, the power of refined data, and the importance of building adaptable teams across geographies — while reminding consultants to pause, stay grounded, and lead with empathy in a fast-changing world.

You've built a distinguished career in consulting, with leadership roles at firms like KPMG and prior experience at Infosys. What has inspired you to stay in consulting over the years, and what continues to motivate you each day in this field?

Consulting is a unique field, and honestly, it can be quite demanding. A few things keep me going, though. First, no two problems are alike. Even with the same client, each engagement brings something new, and that continuous novelty keeps me engaged. There's always something new to learn, and the satisfaction of problem-solving is immense. As a consultant, you have the freedom to advise others and help them solve issues — there's nothing quite like it.

Second, consulting is a field with endless learning opportunities. Each new client and engagement offers fresh insights, which keeps my mind active — especially in today's rapidly changing technology and business landscape. And finally, seeing my colleagues genuinely happy to come to work, knowing they have

rewarding career paths ahead of them, is truly satisfying. Their growth and success make me eager to show up every day.

With nearly two decades of experience, how have you seen the field of consulting evolve over time? How do you think it will continue to change?

Consulting has definitely evolved. In the early 2000s, consulting was more generalist. Consultants would come in, provide recommendations, and the engagement might end with a PowerPoint presentation. There wasn't much emphasis on implementation. But over the years, accountability has become crucial. Clients now expect consultants not only to recommend solutions but also to demonstrate the outcomes of those solutions.

As a result, consulting firms have expanded capabilities from advisory services to full-scale implementation, especially in large-scale technology projects. I believe this will continue, with consultants developing deeper expertise in specific domains like ESG or healthcare. We're moving from

Consulting is moving from generalists to specialists, and now super-specialists — just like in medicine. Clients today expect us to demonstrate the outcomes of recommended solutions

generalists to specialists, and now even super-specialists — just like in medicine, where we have general physicians, specialists, and now super-specialists. This trend poses both challenges and growth opportunities for consultants.

With data becoming such a core asset for organisations, how do you see the future of data management shaping business transformation? What role do advanced data strategies play in driving competitive advantage and operational efficiencies?

Today, there's rarely a discussion that doesn't involve data. While some people refer to data as "the new oil," I think the true value lies in refining it — just like oil, raw data needs to be processed to be useful. Many organisations have massive amounts of data but struggle to utilise it effectively. High-quality, real-time, accurate

data forms the foundation for advanced analytics and decision-making.

This requires rigorous data management strategies, starting from cleanup to establishing master data protocols. Storing data isn't cheap, so deciding what's truly needed and deriving actionable insights from it is crucial. Additionally, data democratisation — making data accessible across an organisation — is essential. This will be a key focus for consultants, helping clients unlock the potential of their data.

With the rise of AI and machine learning, how do you see IT advisory and cloud engineering evolving? Are there trends aspiring consultants should focus on to stay relevant?

Yes, every school and college now has AI courses, which is great for foundational learning. AI has been around for a while, but the potential has only recently been realised with advancements in GenAI and computing power. Now, there's hardly a client conversation that doesn't involve GenAI. All major platforms are embedding AI capabilities.

For consultants, the focus shouldn't be on building AI itself but on applying it to create business value. The enterprise space is full of untapped opportunities. Consultants need to understand the business and domain, use AI to generate real





Data is the new oil, but its real value lies in refining it. Storing data isn't cheap, so deciding what's truly needed and deriving actionable insights from it is crucial

ROI, and focus on creating trusted AI systems. Since regulations are still developing, there's an opportunity for consultants to establish guardrails and ethical standards for AI. Ensuring AI is reliable and accountable will be a significant area of focus.

As an experienced speaker at international conferences, what technology consulting themes are you most passionate about sharing with a broader audience?

Technology is advancing rapidly, but some principles remain constant. First, I advocate for a "V model" of expertise — having deep expertise in one area, with relevant skills in related areas. This is more sustainable than the traditional "T model" in today's dynamic environment. It allows consultants to adapt as trends shift, ensuring they can provide value across different areas.

Second, I emphasise the importance of knowing why you're pursuing a specific field. Choosing a path based solely on trends won't lead to true expertise or satisfaction. It's essential to identify your strengths and passions — this leads to a rewarding career in consulting. Consultants need to love what they're doing to thrive in this

industry, especially given the rapid changes we're seeing.

What strategies do you have for building and scaling technology teams that can adapt to regional needs and global shifts? How do you ensure that teams deliver consistent quality across different global markets?

You know, if I know a firm is solid, I would definitely learn from them, but we face the same challenge at KPMG — we work with 50 countries worldwide from India. The experience we get in every geography is unique, and it takes time for the team to understand that. For example, the nuances of working with a US-based customer are totally different from working with a client in Indonesia, Denmark, the Nordics, or the Middle East. It's a journey.

In my team, the first experience is always a learning experience. You may make mistakes, but that's okay; you learn from them. By the second project with the client, we should avoid repeating those mistakes. The key is to be adaptable and understand what works in each region. It's not a one-size-fits-all approach. Some places prioritise depth and comprehensive solutions, regardless of cost, while

AI's power isn't in building models but applying them ethically to solve business problems. Consultants must bridge this gap

others focus mainly on cost. In some geographies, geopolitical factors, like security and who's handling the project, are paramount. You can't find this understanding in a book; it comes from working with seniors and partners. But it's a joy to navigate these differences across regions.

With such diverse responsibilities, how do you find moments to reach out and maintain balance in your personal life? Are there any specific routines or passions that help you stay grounded amid your professional commitments?

Yes, balance is essential, or we risk burnout. The magic word here is "pause." The duration and frequency of pauses depend on availability, but a few things keep me grounded. I love sports. At KPMG, we have sports events like cricket, table tennis, and badminton, and playing with the team is a great way to destress. Daily, I may not always have the time, but when I do, I also enjoy outdoor activities — hiking, camping, and spending time with old friends. Meeting college and school buddies is the best destresser. I'd advise you to make the most of your time with your friends now; these connections will be invaluable years down the road.

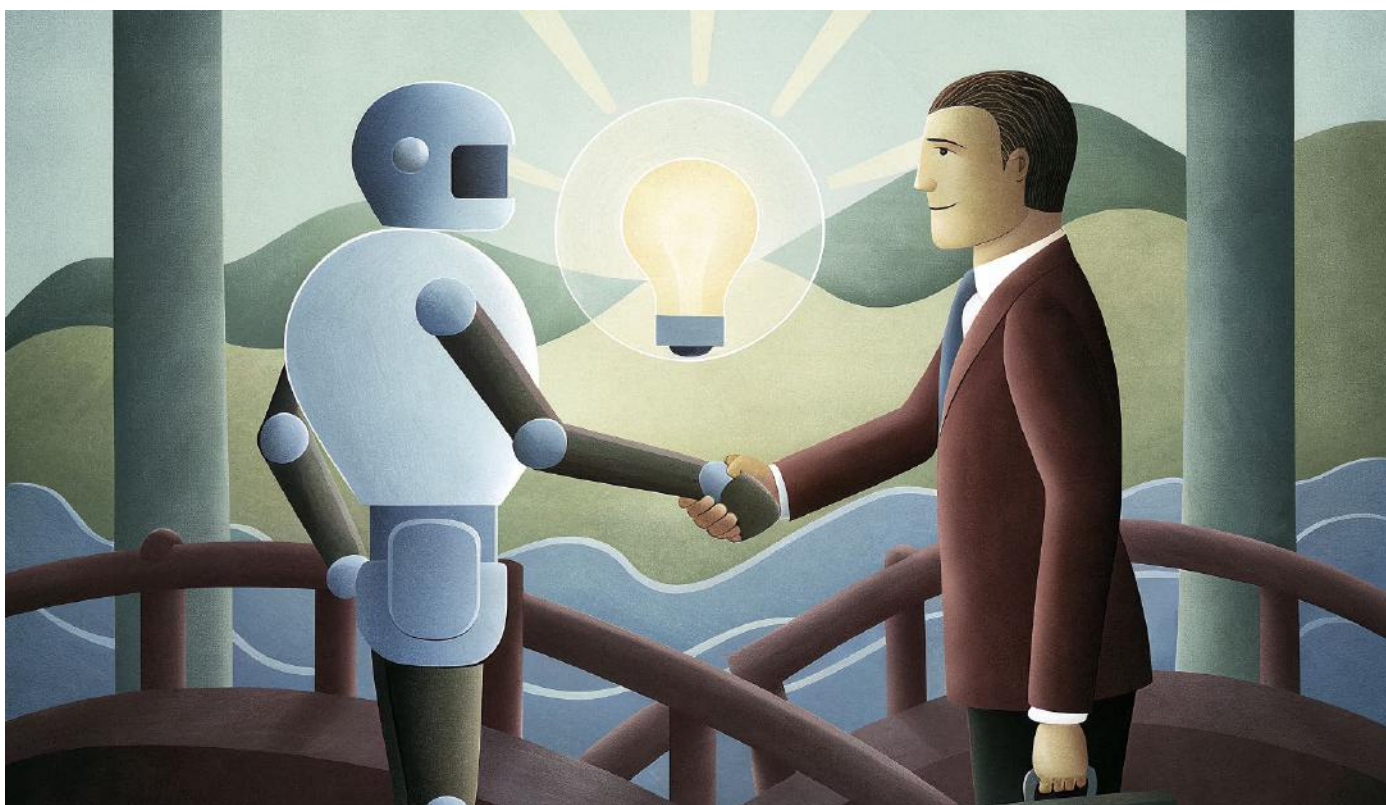
That's amazing advice. What is your perspective on work-life balance, particularly in a demanding field like consulting?

In consulting, people are the only asset. At KPMG, we say people are the heart of everything we do, and that comes from the top down. I'm passionate about this idea. All of us work to live, not the other way around. I've seen people who love their work so much that they throw themselves into it, but they often come to realise, after some time, that they need balance.

In consulting, we need diversity of thought, and that comes from diversifying what we do and think about. Engage in different hobbies, talk to various people, and don't dwell on clients or projects constantly. When your mind is at peace, those focused hours in the office yield the best results. It's essential to care for your well-being; if you care for people, they'll care for you.

With your experience managing transformation programmes across the US, Europe, and APAC, what are the key ingredients for managing large-scale cross-regional projects?

Some of these projects are massive compared to what we saw a few years





or even a decade ago. A big focus now is delivering value at the right cost. One of the major factors we emphasise is quality; it's non-negotiable. With large teams, I rely on tools like GenAI and other technologies for automated quality checks. Initially, there was resistance to these tools, as team members worried they'd expose weaknesses, but I emphasise that these checks are not about singling out individuals; they're about ensuring the client doesn't discover issues. The other important element is teamwork. One person can't be the hero. There are often regional biases or rivalries to navigate, but a culture that prioritises clients and celebrates team success helps everything fall into place.

You hold both an MBA and an engineering degree. How have these disciplines influenced your consulting approach, especially in balancing technical and business aspects in client solutions?

I was fortunate to start with a strong technical foundation. Early in my career, I spent five years at a technology company, where software engineering fundamentals were ingrained in me. Later, I took a break for my MBA and moved into product consulting, where

I realised it's never just a business problem — it's a techno-business problem. My technical background helps me identify the right technology for client needs, and my business education gives me a broader perspective. When you get to leadership roles, you have a team of engineers working with you. The best approach isn't to say, "I'm your boss; listen to me." It's much better when they see you have knowledge in both fields and can guide them. Engineering and business must go hand in hand.

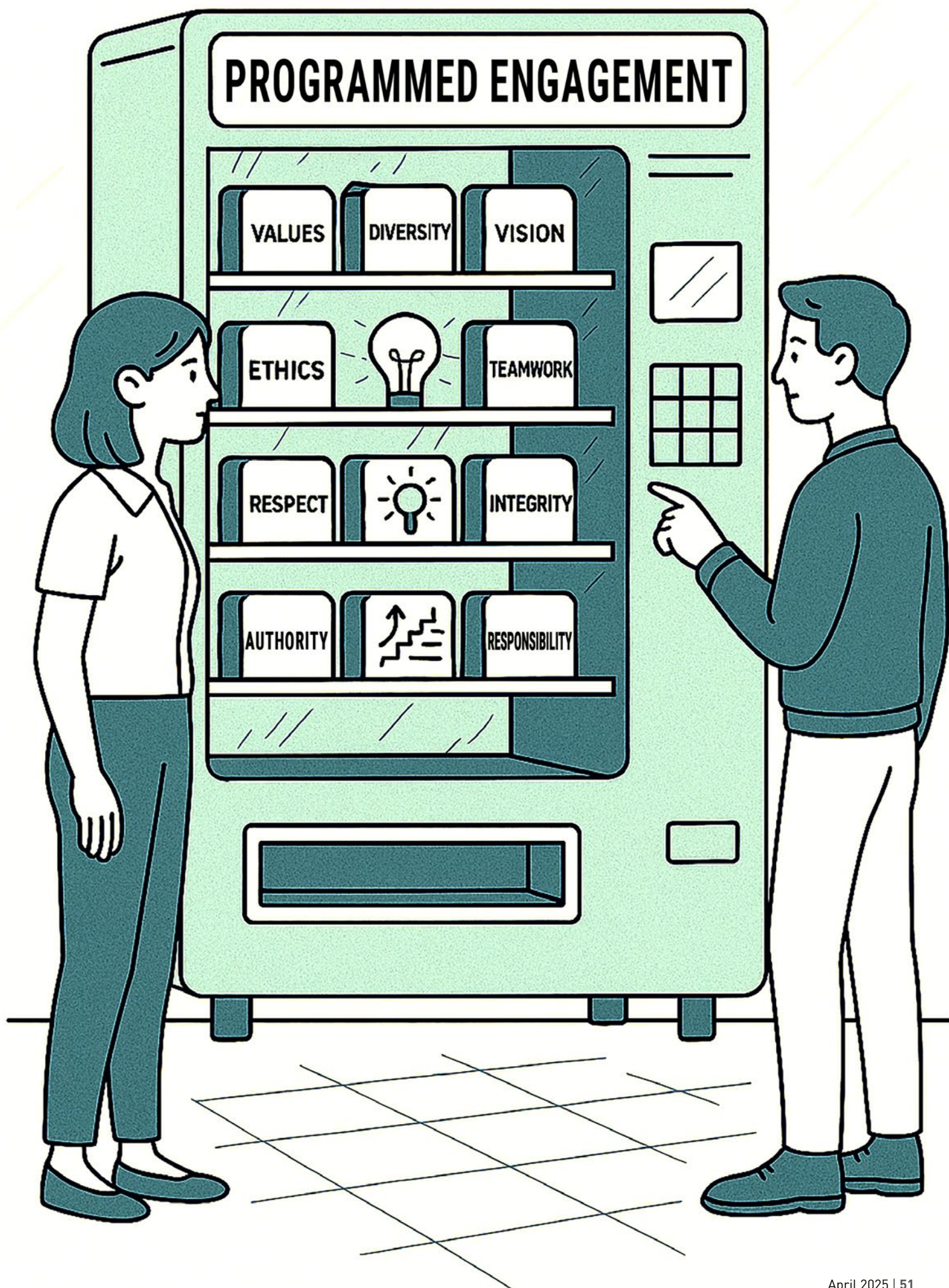
If you could offer one unconventional piece of advice to your younger self at the start of your consulting journey, what would it be?

That's a tough one. Looking back, I'd say if I could start over, I'd spend more time in the social sector. Having roots in the Indian economy, working with NGOs, volunteering, or starting a small entrepreneurship venture would've helped me understand people's emotions and motivations on a deeper level. I tried to pursue this later, but doing so earlier would have grounded me. Many of us live in a bubble. Some time spent in social causes can provide invaluable perspective. ◀

The 'V model' of expertise — deep in one area, adaptable in others — works better than the 'T model' in today's fast-changing consulting landscape

The Culture Delusion

The Xplore Roundtable in Delhi brought together HR leaders and XLRI faculty for one of the most honest conversations yet—about culture, conformity, and the quiet rebellion unfolding inside companies. It wasn't about HR best practices; it was about the widening gap between what companies say they stand for, and how people really feel.



Culture was once seen as the glue that held organisations together. But in Delhi, that narrative came apart—thread by thread. Across four sessions, the group unpacked how today's workplaces are shaped less by values and more by control, performance optics, and a growing sense of disillusionment. What emerged was a candid re-evaluation of what culture really means—and whether it's working at all.

Does organisational culture matter, or is it just corporate decor?

Companies spend millions crafting culture decks—but inside many high-performing workplaces, toxicity thrives. So what gives? The group questioned whether culture is a competitive edge or just decorative jargon. If employees leave despite great culture, and toxic environments still deliver numbers, maybe culture is just the wallpaper we point to when the cracks start showing.



Real culture, it seems, isn't what's preached—it's what's tolerated.

Are organisations creating cultures, or just controlling behaviour?

When culture starts looking like a dress code for behaviour, something's off. In this session, we explored how many workplaces don't build culture—they enforce it. There's often an unspoken code: look collaborative, be agreeable,



Attendees: Aseem Nath Tripathi, Multiplier; Dhiraj Gyani, IndiaTech; Kamlesh Vyas, Deloitte; Naresh Sharma, IRHPL Group of Companies; Nitin Sethi, Adani One; Ramesh Menon, HT Media; Radha Abrol, Accenture; Renu Bohra, NBC Bearings; Rupesh Tripathi, KPMG; Sandeep Nagpal, Cvent; Seema Lakhtakia, Tradebuilder; Shan Jain, Shalimar Paints; Siraj Chaudhry, Country Chairman, Air India Sats; Subhrangshu Neogi, Trustmore Group.

don't challenge the dominant voice. The result? Less diversity of thought, more conformity masked as unity. Culture, when wielded as a control mechanism, loses the very creativity it claims to celebrate.

Are organisations hiring innovators while expecting them to conform?

Everyone wants disruptors—until they actually disrupt. This session unpacked the hypocrisy of hiring for innovation

while rewarding sameness. Many felt that “innovation” is often a checkbox, not a mindset. You can pitch bold ideas—but they'll die in an approval loop. You can think differently—but only within accepted limits. So what companies really want isn't innovation. It's polished non-conformity—something that looks bold but doesn't rock the boat.

What happens when employees stop pretending to care?

Disengagement doesn't start with resignation—it starts with silence. With fake smiles. With quiet exits from meetings. This session explored the point where employees stop pretending—when performance theatre gives way to raw, visible detachment. It raised a tough question: Can companies handle the truth when people stop playing along? Or do they only thrive on performance, not participation?

The Delhi roundtable didn't romanticise culture. It dissected it. What emerged was a far more complex picture—where HR isn't just managing people, but navigating the fallout of expectations that no longer match reality. In this climate, culture isn't what you write on the walls. It's what your people quietly live, question, and sometimes, walk away from. ◀

“Customer Centricity is a Lifeline for India’s Future”

With a career spanning startups, global consulting, and tech-driven transformation, **Kingshuk Ray**, Partner at IBM Consulting, brings a unique perspective to India’s digital evolution. In this discussion with *Talha Anjum Jamil*, Ray explains why customer-centric innovation must go beyond convenience to drive real inclusion, and how AI, blockchain, and IoT are reshaping financial services and supply chains. His reflections remind us that true entrepreneurship demands purpose, resilience, and the courage to ‘hug the cactus and still smile’.

With your experience in financial services, how do you define digital transformation — and why is it a critical strategy for banks aiming to stay competitive?

Let me break that down, especially in the Indian context, as the evolution of digital transformation can be quite geography-specific. In India, digital transformation is vital because it significantly reduces the cost of distribution across sectors — especially financial services. It also helps bridge cultural and linguistic divides, making financial services more accessible to people in remote and underserved areas, not just those in urban centres.

Now, at a broader level, digital transformation is essentially about upgrading an organisation’s central nervous system — its decision-making and communication processes. Every organisation revolves around people, processes, and products, and these interact constantly with external players —

suppliers, buyers, facilitators. When you digitise the way information flows within and outside the organisation, it speeds up decision-making and unlocks entirely new ways of doing business. It reshapes the organisation’s identity, its operating model, and the value it delivers.

Typically, the first step is digitising existing processes. From there, organisations become more efficient and agile, opening the door to new opportunities and technologies — AI, blockchain, IoT, and others — that can further enhance performance and scale.

You mentioned AI and blockchain among other technologies. How can financial institutions not only use them to innovate, but also create new business models? Any examples you can share?

Let’s start with AI. At its core, AI lowers the cost of intelligence. Instead of relying on expensive specialists, you can deploy AI to do



In India, digital transformation isn't just about speed — it's a bridge across cultures, languages, and regions, unlocking financial inclusion at massive scale

the same job faster and more cost-effectively. That's the game-changer.

Blockchain, on the other hand, acts as a trust ledger. It allows multiple parties to trust a transaction that can't be altered unilaterally — essentially locking it in. This removes the need for bilateral contracts and enables multilateral interactions across ecosystems. It's not limited to financial services — it links banking with e-commerce, shipping, land records, and more.

Take cross-border trade, for example. Today, it depends on multiple intermediaries and can take days to settle. But with blockchain, central banks can use digital currencies to settle transactions in seconds. This frees up capital that would otherwise be stuck waiting for approvals or signatures, creating massive efficiencies.

Together, AI and blockchain unlock tremendous potential. Other technologies — 5G, IoT —expand sensing and data collection capabilities. For instance, if a bank is issuing a trade finance loan involving overseas shipments, IoT can verify whether goods are loaded onto

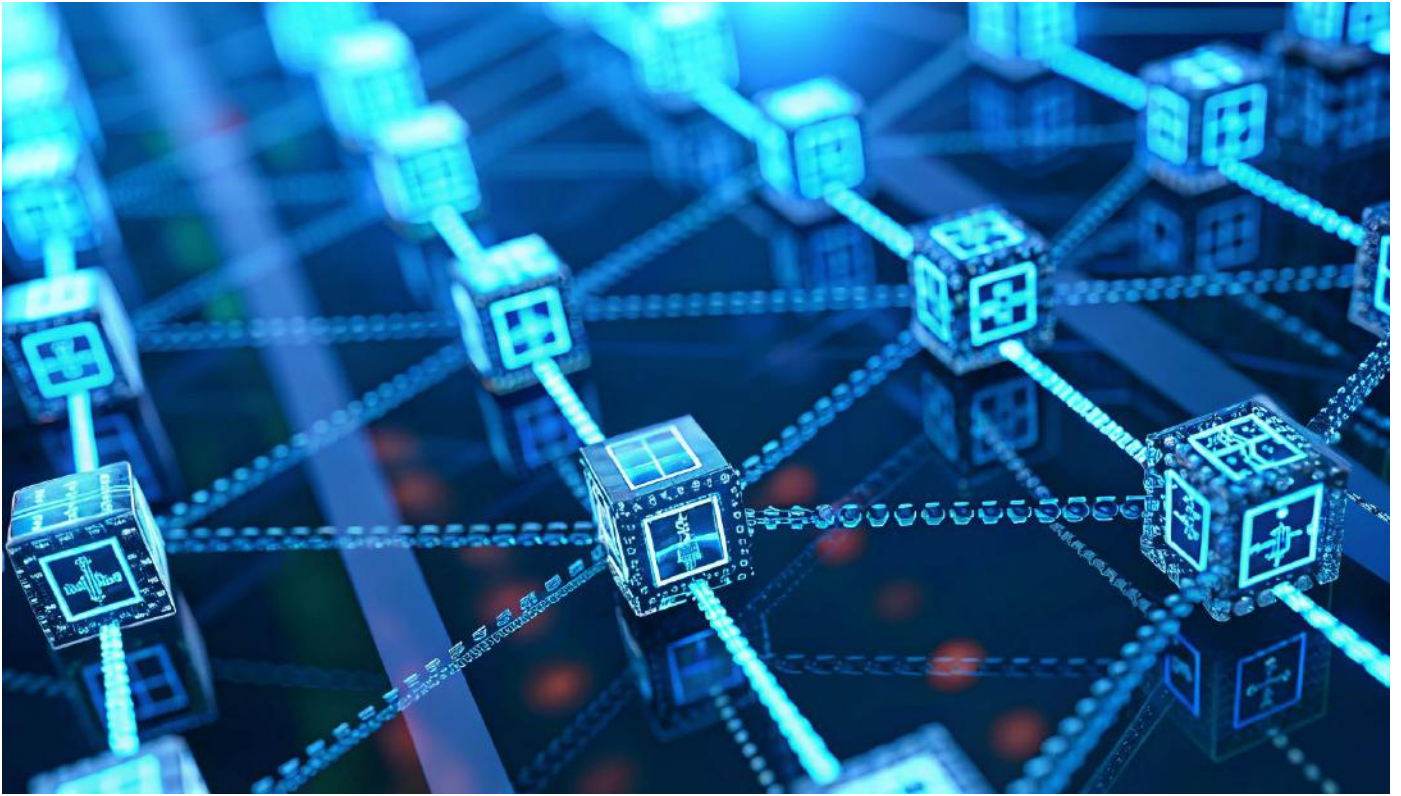
a ship. Blockchain then secures that information, making it immutable. These technologies amplify each other, creating a multiplier effect for innovation.

I come from a category management and sourcing background, and I've been exploring how blockchain can enhance supply chains. For instance, companies like Walmart and Target have started using blockchain to track materials from manufacturers to warehouses. Earlier, the process was manual — someone would update the system based on phone calls or emails. Now, items are scanned at each step, and updates are automatically recorded, streamlining the entire operation. It's transformed how they manage their bulk supply chains.

Absolutely — and it's not just streamlined, it's also tamper-proof. That's where the real power lies.

Since you mentioned sensors, it's worth highlighting that IoT is evolving rapidly. We're now working on sensors as small as a grain of rice, potentially costing even less than a rupee — probably 40 paise or so. These can





AI lowers the cost of intelligence, while blockchain builds trust across ecosystems — together, they're redefining how institutions operate, transact, and innovate

generate a non-tamperable digital signature linked to the commodity they're attached to.

When combined with blockchain, this creates reliable, secure, and immutable data trails. That data can then be analysed and integrated into financial systems — unlocking enormous value and efficiency. It's a game-changer for supply chains, particularly in sectors dealing with large volumes and multiple stakeholders.

Customer experience is a huge focus in banking, especially with rapid technological advancements. How do you see customer centricity evolving as technology continues to disrupt the industry?

That's a great question. To answer it meaningfully, we need to look at the Indian context — because India is far more complex than many other markets.

A significant portion of our population is still emerging from poverty and striving to become part of India's growth story. We have a moral responsibility to include them in this progress. And in that context, customer centricity takes on a very different meaning.

It's relatively easy to be customer-centric when you're dealing with digitally mature users — people who are educated, understand instructions, and know what they want. For them, it's about speed, convenience,

and relevance — streamlining the experience so you only show them what they need, when they need it.

But for those who are just crossing the digital divide, customer centricity is far more critical. If we overwhelm them with a screen full of instructions or complex options, we risk losing them entirely. And when that happens, they may retreat to traditional systems — moneylenders, local doctors, or community intermediaries — people they can talk to and understand.

That's why I believe customer centricity is not just a feature, it's a lifeline for India's future.

Let me give you a real example. While consulting in the financial services space, we looked at something as basic as passwords. For many of us, creating a password is second nature. But imagine a woman working in the fields with limited formal education — this becomes a hurdle. She might ask someone for help and become vulnerable to fraud.

So we asked: how does the human mind naturally remember things? We experimented with visual passwords. For instance, instead of typing characters, the user selects images — say, a house. Then, she chooses one from a set of options within that theme. We found that people remember pictures far more easily than numbers or patterns.

Customer centricity isn't just a feature — it's a lifeline. We must design for simplicity, trust, and inclusion, especially for first-time digital users

This approach proved to be remarkably effective. It's just one example of how thinking deeply about the customer segment can lead to better service design.

Customer centricity, in this context, means rethinking every touchpoint to ensure inclusion, simplicity, and trust. And we still have a long way to go — but every step counts.

You mentioned India's diversity and how people have very different needs. Given your role in a global company working with teams across regions, what challenges do you face when collaboration is key? And how do you navigate cultural differences to ensure team cohesion and the right outcomes?

To be honest, my approach here is quite personal. It's not something I picked up from management textbooks, but from lived experience.

What I've seen work consistently well are two things. First, we don't operate using organisational hierarchy. The moment you bring hierarchy into the room, you're essentially saying, "My opinion matters more than yours" —

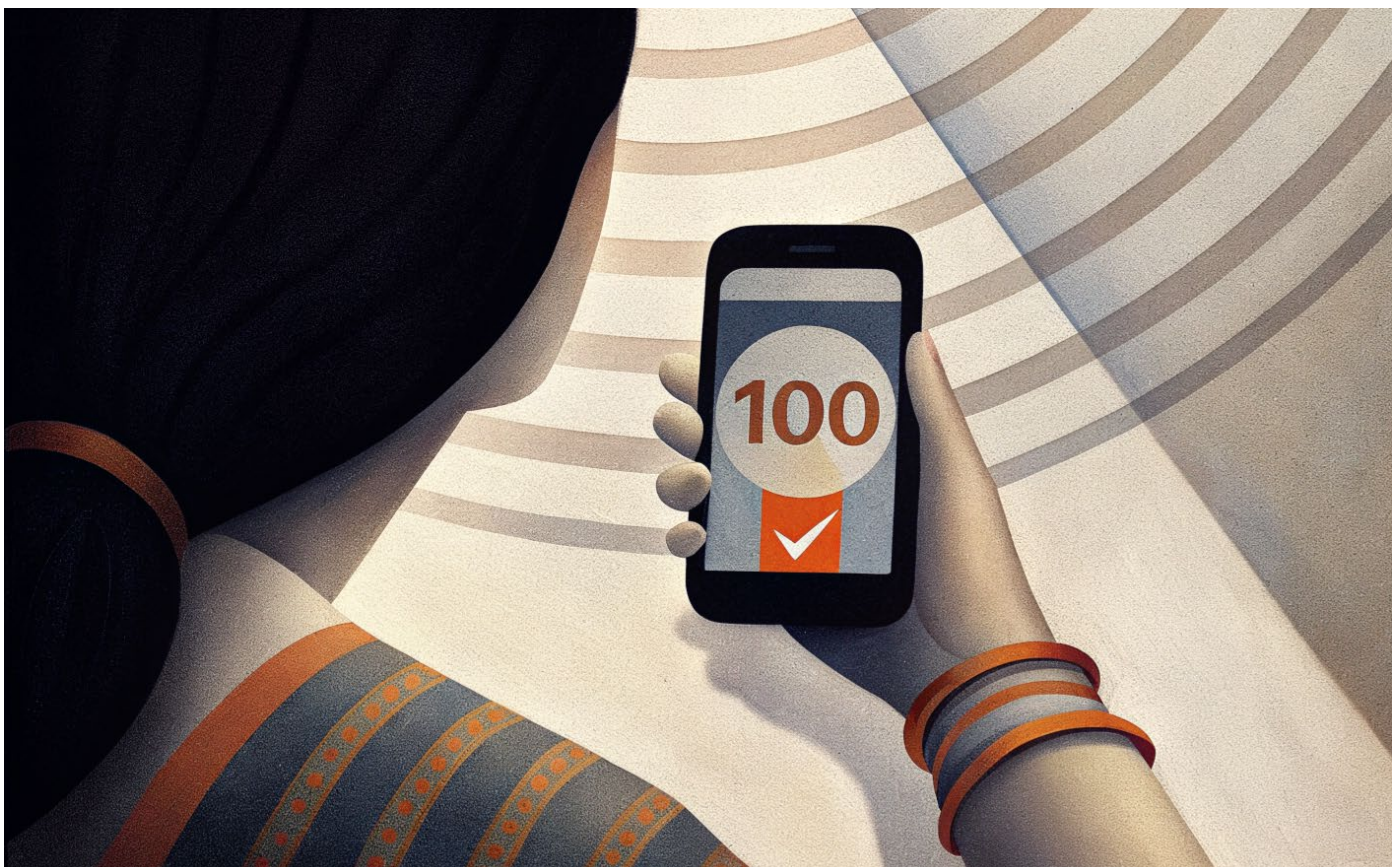
and that's a dangerous mindset. So we leave hierarchy at the door.

Instead, we spend time agreeing on a shared purpose and a shared goal. Once everyone has debated, contributed, and aligned on that, we treat each person as an equal, regardless of title or seniority.

Second, we let the person who best understands the problem — or brings the most innovative thinking — take the lead, regardless of their role or experience level. Everyone else then rallies behind them to support the outcome. It becomes a truly collaborative effort.

So, in short: no hierarchy, shared goals, and letting talent — not titles — take the lead. And that model tends to work well even across cultures and geographies, because it's based on human values, not cultural constructs.

Switching gears a bit — when you founded a startup that developed a unique technology to make Indian food portable, how did your consulting background help shape that journey and support what you wanted to achieve?





I'd just like to add a small nuance to that question. I've actually done three startups in my life.

The first one was straight out of college. I was working on a challenge project for one of the world's leading banks. What I did ended up saving them a significant amount of money almost instantly. That success led a few of us — friends from college — to think bigger. We wondered if it could be converted into a product. Even though we didn't have much experience, we went ahead and built it. That solution eventually evolved into a major financial product. Today, it's one of the leading ones globally.

My second stint was in setting up a consulting firm focused on risk management, financial services, and mergers and acquisitions. We consulted across the world and grew the firm to over \$25 million.

Then, of course, I've been in consulting in different capacities — but consulting itself, in my view, isn't defined by being in a consulting firm. It's about solving problems, regardless of the domain. That mindset is what drove my third entrepreneurial effort.

That third startup was originally aimed at developing a financial services platform — specifically structured credit layered over payments. But Indian

regulatory constraints at the time made it hard to pursue. Meanwhile, the food-tech idea happened quite by chance.

While travelling, I met a chef who mentioned that India has no global food brand like McDonald's or Subway. We got talking and realised that one reason is our food's high moisture content. Indian food is designed for hot climates — we don't just drink water, we eat it. That's why our dishes are often quite wet, and as a result, hard to carry or eat on the go.

So we asked: how do we make Indian food portable without compromising on taste? That was the science problem I took on. We came up with a way for the food to retain its natural moisture while staying structurally intact — so you could hold it in your hand and eat it without a mess.

I solved that scientific piece. The chef, who was far more experienced in food production, took over from there and scaled the enterprise. I handed the IP to him because my core interests are elsewhere — my passion lies more in problem-solving across finance and tech, not food.

So yes, whether you're in a formal consulting role or not, if you're wired to solve problems, you'll keep finding avenues to apply that skill — even if sometimes it means consulting yourself.

We're now building IoT sensors cheaper than a rupee. Paired with blockchain, they create tamper-proof, real-time insights across supply chains



To build truly collaborative teams, we leave hierarchy at the door. Purpose, not position, drives leadership and shared outcomes

You mentioned your financial services startup. What motivated you to take that entrepreneurial leap, and while you noted that regulations were a challenge, what were some of the major hurdles you faced during that journey?

The reason I started that venture was largely driven by the direction India seemed to be heading in. Without naming specific entities, there was clear intent from the RBI and policymakers to open up the credit ecosystem and strengthen the country's digital infrastructure. And we've seen that happen — India today has one of the best digital payment systems and public digital goods infrastructures globally.

What really motivated me was the possibility of extending credit access to India's hinterlands — places where formal banking and credit facilities are hard to come by. I felt that if individuals were willing to take informed risks, credit needn't come only from institutions. People could invest in others' futures and potentially earn returns, creating a new kind of ecosystem for financial inclusion.

That larger purpose — the opportunity to drive social good through innovation — is what led me to take the plunge. But over time, it

became clear that regulations in India were not going to open up the space in the way I had hoped. It remains a tightly regulated area, and that ultimately limited what we could achieve.

What advice would you give aspiring entrepreneurs, especially those trying to bring innovation into more traditional sectors?

First off, don't become an entrepreneur just because it sounds cool. Entrepreneurship is a lonely journey. It comes with both joy and pain — but the pain will arrive in much larger doses, especially in the early stages. The joy, if it comes, comes much later.

If you're genuinely passionate about building something and believe there's a larger purpose behind it, then go for it. But think from first principles. Don't just add marginal, incremental value — it won't be enough to sustain you. Price is not a competitive advantage — someone else will always do it cheaper. Instead, focus on solving a real problem in a meaningful way.

And most importantly, be prepared to have the mental resilience to, as I like to say, *hug the cactus and still smile*. If you can do that, the journey — despite its hardships — can be deeply rewarding. ◀



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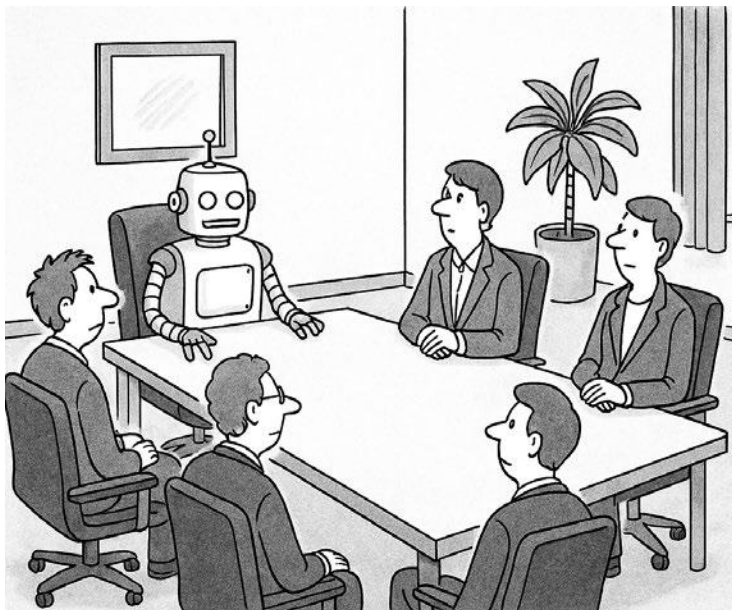
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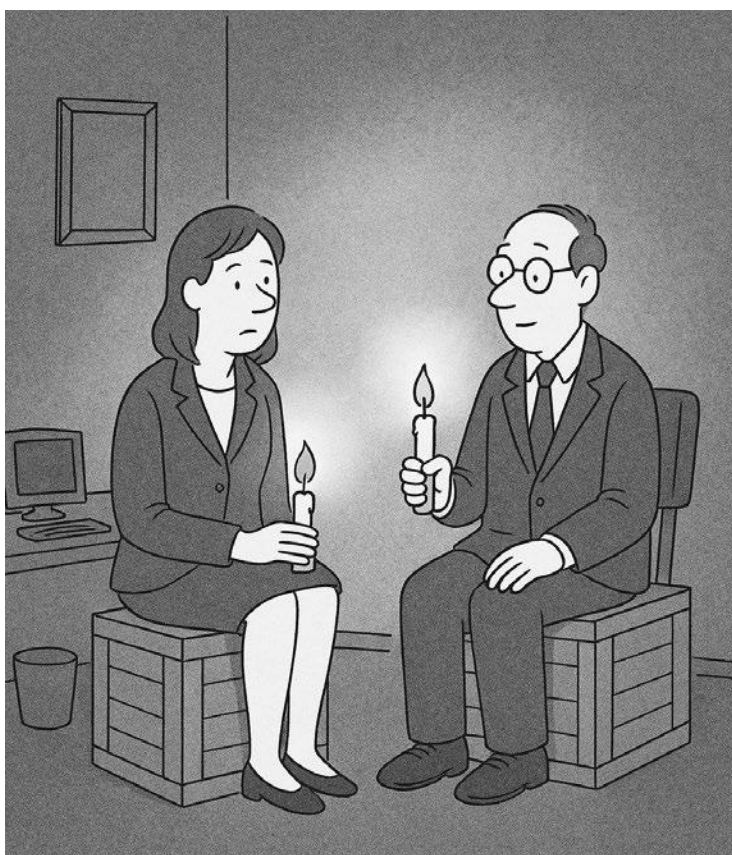
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The good news is, it automated our jobs.
The bad news is, it took our seats too.



On the bright side,
we're saving a fortune
on electricity.

Twisters by Abraham Aby

1 The _____ is an equinoctial sundial, consisting of a gigantic triangular gnomon with the hypotenuse parallel to the Earth's axis. On either side of the gnomon is a quadrant of a circle, parallel to the plane of the equator. The instrument is intended to measure the time of day –correct to half a second – and the declination of the Sun and other heavenly bodies. In total, there are four of these in India.

2 Originally made in 1958, it was the first of its kind to be manufactured in India. The last one, due to a lack of demand, was made in 2014 in Uttarpara. What is being talked about? The word, when used in another context, refers to an accredited diplomat sent by a state as its permanent representative in a foreign country.

3 "What happened is, Anand rang the bell and I stood there and looked stupid. That's the summary of the match. I have a lot to learn when it comes to cricket." Identify the speaker and the occasion.

4 X is an Indian cricketer who made history in 2002 by scoring 214 against England in a Test match. At the time, this was the highest individual score in women's Test cricket. X made her ODI debut on 26 June 1999. Her international career spanned 23 years, making her the longest-serving female international cricketer from India. X is nicknamed _____ Tendulkar. Who is X?

1. Jantar Mantar 2. Ambassador car 3. Magnus Carlsen, First pink-ball test of India 4. Mithali Raj, Lady Tendulkar



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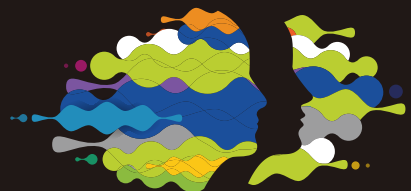
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