



KESHAV MEMORIAL INSTITUTE OF COMMERCE AND SCIENCES

NEWSLETTER

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• Startup India — Opportunities for Students

Top Stories:

The Startup India initiative empowers students to become entrepreneurs by providing funding support, incubation, mentorship, and tax benefits. It encourages innovation with low initial investment and helps young founders transform ideas into scalable businesses. For BBA students, it offers real exposure to business planning, funding ecosystems, and startup management — making it a practical gateway to entrepreneurship.



- Key Points:
- Access to startup incubators and mentorship programs in colleges
- Government funding schemes and grants for new ventures
- Tax exemptions for eligible startups in early years
- Focus on high-growth sectors like AI, FinTech, and D2C brands
- Builds practical skills in business strategy and innovation

Article by:- VIVEK BBA II
year

• WHAT IT MEANS FOR DESIGNERS,ARTISTS AND CREATIVE ECONOMY

TOP STORIES:-

The Union Budget 2026 by the Government of India goes beyond taxes and infrastructure by strengthening the creative economy through indirect support. Policies for startups and MSMEs improve funding access and growth opportunities for freelancers, studios, and small design businesses. Expanded skill development and digital training prepare creatives for tech-driven fields like UX/UI, animation, and digital media. Investments in digital infrastructure and the creator economy help artists and entrepreneurs reach global markets. Overall, the budget positions creativity as an economic driver in India's innovation-focused future.



Key points:-

Government of India budget supports creative economy indirectly.

- Startup & MSME benefits help small creative businesses grow.

- Skill and digital training prepare creatives for tech-driven careers.

- Stronger digital infrastructure boosts global reach for creators.



**Article by:- Kavya Yalamanchili
Bba RO 2nd year**

• India's First Bullet Train

Top Stories: Project Overview

The Mumbai–Ahmedabad High-Speed Rail (MAHSR) corridor is India's first bullet

train project, designed to connect Mumbai (Maharashtra) to Ahmedabad (Gujarat)

over a ~508 km route using Japanese Shinkansen high-speed rail technology. The system is projected to transform travel by drastically reducing journey times between these economic hubs.

Background & Historical Context (BBC & Earlier)

The MAHSR project was formally launched in 2017 with a funding and technology partnership with Japan — using Shinkansen (high-speed rail) systems.

Early BBC coverage noted the project's high costs and debates around its

necessity versus upgrading existing rail infrastructure.

The initial target completion year shifted from 2022 to now 2027–2029 due to

land acquisition, engineering and execution challenges



Key Points — India's First Bullet Train

India's first high-speed rail project is the Mumbai–Ahmedabad High-Speed Rail Corridor, introducing Japanese Shinkansen technology to the country.

- Connects Mumbai and Ahmedabad with speeds up to 320 km/h
- Travel time reduced from ~7 hours to about 2–3 hours
- Uses Japanese E5 Shinkansen technology from JR Central
- Project implemented by National High Speed Rail Corporation Limited
- Funded partly through a low-interest loan from Japan
- Focus on safety, zero major accidents record, and modern infrastructure
- Expected to boost business travel, trade, and regional economic growth



**Article by:- Yakshika BBA RO
1st Year**

• UNION BUDGET 2026: WHAT IT MEANS FOR DESIGNERS, ARTISTS AND CREATIVE ECONOMY

Top Stories: Every year, the Union Budget serves as a financial plan for the country, detailing how the government intends to gather, use, and invest public money. While discussions focus on taxes, infrastructure, and big industries, the budget's effects are much broader. It impacts education, jobs, innovation, and creative fields, making it important not only for economists but also for artists, designers, and creative entrepreneurs. The Union Budget is often seen through the lens of taxes, infrastructure, or large industries. However, for those in the art and business space, the budget shapes something just as vital—the future of the creative economy. Designers, artists, and creative entrepreneurs may not always be mentioned in policy documents, but several elements of the Union Budget 2026 show a growing recognition of creativity as an economic force, not just a cultural one. This year's budget supports the government's vision of making India a knowledge-based, innovation-driven economy. While there is no single major policy aimed specifically at designers or artists, support comes through related sectors such as startups, MSMEs, skills training, digital infrastructure, and intellectual property rules—all crucial for creative professionals today.



Key Points — Union Budget 2026 (India)

- Focus on economic growth, job creation, and infrastructure development
- Increased investment in digital economy, startups, and innovation sectors
- Support for MSMEs and entrepreneurs through funding and policy reforms
- Expansion of education and skill development programs for youth
- Push toward green energy and sustainable development projects
- Strengthening of tax administration and compliance system
- Budget presented by the Ministry of Finance under the Government of India

**Article by:- Pasham sowmya BBA
RO 1st Year**

• Artificial Intelligence and Machine Learning: Shaping the Future of Students, Business, and Nations

Top Stories: Artificial Intelligence (AI) and Machine Learning (ML) are among the most powerful technologies of the modern world. AI refers to machines that can think and act like humans, while ML enables systems to learn from data and improve automatically. These technologies are widely used in education, healthcare, business, environmental protection, and governance. In education, AI and ML help develop student skills through smart learning platforms, personalized study plans, virtual classrooms, and career guidance systems that support learners in choosing suitable career paths. In business and industry, AI and ML improve productivity, customer analysis, fraud detection, supply chain management, and decision-making. Automation reduces manual work, saves time, and lowers costs, helping companies grow and create employment. AI and ML also support environmental protection by monitoring air and water quality, predicting climate changes, managing waste, and optimizing energy use. These systems help reduce pollution and promote sustainable development. At the national level, AI and ML strengthen healthcare, transportation, agriculture, and governance. Smart farming improves crop production, while digital services increase transparency and efficiency. Skilled youth drive innovation and economic growth.



AI & Machine Learning — Key Points

- Automates tasks, increasing productivity and efficiency in business
- Enables data-driven decision making and accurate predictions
- Creates new careers in analytics, automation, and tech management
- Transforms education through personalized learning and smart tools
- Powers innovation in sectors like healthcare, finance, and e-commerce
- Nations investing in AI gain economic and global competitive advantage
- Rapid growth driven by technologies developed by organizations like OpenAI

Article by:-Saiba shiva teja BBA RO 2nd year

• From 18,000 Crore Empire to Collapse

Top Stories: Owner: Bavaguthu Raghuram Shetty (BR Shetty)

Main Company: NMC Health

Other Major Companies: UAE Exchange, Finabl

Bavaguthu Raghuram Shetty, popularly known as BR Shetty, was once a globally recognized billionaire and a prominent Indian-origin businessman based in the United Arab Emirates. He built a massive business empire valued at approximately ₹18,000 crore, spanning healthcare, financial services, and foreign exchange operations.

His flagship company, NMC Health, grew to become one of the largest private healthcare providers in the UAE and was listed on the London Stock Exchange. Alongside healthcare, BR Shetty expanded into financial services through UAE Exchange and Finabl, which handled international money transfers and foreign exchange services across several countries.

However, during 2019–2020, serious allegations of hidden debts, financial misstatements, and weak corporate governance surfaced. Investigations and media reports revealed that billions of dollars in liabilities were not properly disclosed in the company accounts. These revelations led to a severe loss of investor confidence and a dramatic collapse in share prices.

As the financial crisis deepened, NMC Health and Finabl were placed under administration. Creditors took control of the companies, and BR Shetty was declared bankrupt. His personal net worth reportedly fell from thousands of crores to around ₹74, marking one of the most dramatic business downfalls in recent history.

This case serves as a powerful lesson on the importance of financial transparency, strong corporate governance, and ethical management. Even the largest and fastest-growing business empires can collapse rapidly when trust and accountability are compromised.



Article by:- Dumpalapally Vinay BBA RO 2nd Year

- **Impact of social media on business**

Top Stories:Introduction -

In today's digital age, social media has become a powerful tool for businesses of all sizes. platforms such as Facebook, Instagram, what's App, X Twitter, and Linked In have changed the way businesses communicate, market their products, and interact with customers. Social media is no longer just for social is no longer just for social interaction, it play a vital role in business growth and success.

However, social media also has some negative impacts on business. Negative comments or fake reviews can spread quickly and harm a company's image.

The most profitable companies in Globally from 2020 - 2025

Apple - \$112.0.B profit

Saudi Aramco - \$195.6.B

Google - \$124.3B **Micro Soft - \$ 104.9 B**

NVIDIA – \$ 99.2 B

Amazon – \$ 76.5 B

Meta Plat forms – \$ 58.5 B



Strategies for profitable Companies –

Profitable companies adopt well planned strategies to ensure long-term growth, stability, and competitive advantage. These strategies focus on efficient use of resources and customer satisfaction.

→ **Product differentiation.**

→ **Market expansion**

→ Innovation and technological advancement

→ customer relationship management → human resource and leadership



Impact of Social Media on Business –

- **Low-cost marketing and global reach**
- **Direct customer interaction and instant feedback**
- **Boosts online sales via ads on Instagram and Facebook**
- **Builds brand image but reputational risks spread**

Article by:- Manjusha,BBA Retail 1st Year