

SUCCESSVERSE Spark.

A place for collegians to read, write, and grow.

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INDIA'S ECONOMY

Shape of Things...



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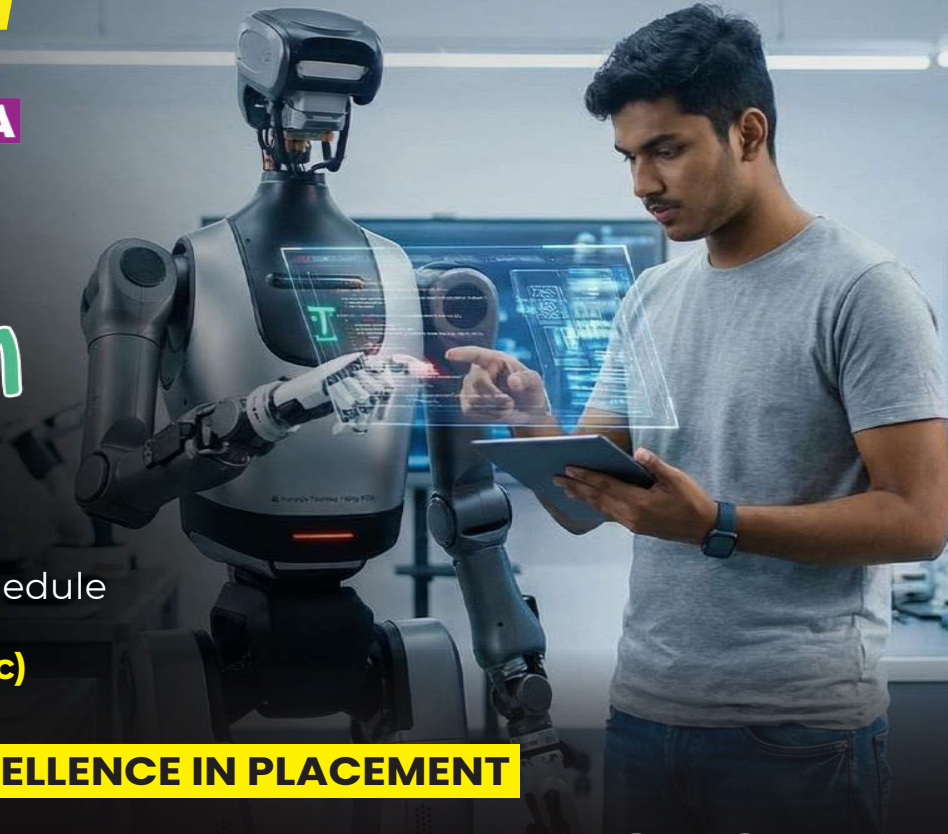
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Think. Question. Spark.

WE LAUNCHED SPARK because we wanted to ignite your interest in things outside academics. In the modern world, you should be aware of things that are happening around you.

This edition does just that. As Indians, you should know what the economy looks like. It doesn't matter whether you are an arts, commerce, engineering, or science student. Knowing about your country – the good, the bad, and the ugly – is of paramount importance for a citizen. Former banker Pragya Panda does a swell job in her cover story on the subject. Read it, internalise it, and talk about it.

From the macro economy, we move to enterprise at ground level. How does an idea grow into a brand? In a candid conversation with Dr. Anbuthambi Bhojarajan, Vijay Kapoor shares the journey of building the clothing store Derby and expanding it into a multi-location store.

Rajendran Dandapani's *It Doesn't Climb* leaves us with an image that lingers, a ladder. A ladder holds you, but does not climb for you. It is a metaphor for teachers. He asks, "Are we willing to climb. In an era of instant gratification, the ladder insists on rungs, sequence, and patience.

In *Meet Your Career Alter Ego* Sudhakar Rao offers mirrors. Through familiar cultural characters, he reframes career choice as self-recognition. You are not choosing a stream; you are discovering how you engage with the world.

Clarity is not always easy in group settings. Dr. Raana Pathak's *The Abilene Paradox* examines what happens when we sacrifice individuality for the sake of consensus. On campuses where belonging often feels urgent, the courage to disagree becomes a leadership skill.

Venkatesh Athreya tells you how to bring the same intensity with which you watch video games to your studies. Ranjan Sahoo asks a disarming question: not how high will you fly—but why are you choosing to fly at all? Meera Venugopalan reminds you to pause before scanning a QR code. On February 14, Sandhya Pappu experiences affection not in grand gestures but in audit standards, taxation fine print, and heart-shaped dosas.

This issue introduces a new column – **Excel IQ** – a space dedicated to practical intelligence in the digital workplace. Vinoth Kumar R writes on XLOOKUP, one of Excel's most powerful modern functions.

Taken together, this issue moves across scales. As you turn these pages, you may not find definitive answers. But you will find better questions. That is what a good magazine is meant to do.



The 2-Minute Pause

Six students from SRM Easwari, competing as Photonics Odyssey, bagged the Global Winners – Most Inspirational Award at the NASA International Space Apps Challenge.



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THE TEAM | Successverse SPARK Vol.01 Spark 02 – 28 February 2026

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What can it teach you

ONE DAY, I asked a room of students, “How many of you play video games?”

Most hands went up.

“How many times has this happened that you start playing, and suddenly two hours are gone. You missed lunch, and you didn’t even notice?”

Almost all hands stayed up. Some smiled, recognising themselves. Years ago, I saw this with my sister when she completed *Age of Empires* in a single night without sleep.

Then I asked: “When was the last time this happened with your studies?”

Silence. The same person who plays for three hours can’t focus on a textbook for thirty minutes. Why?

This is engagement—when your attention is so complete that time disappears. You’re not forcing yourself. You’re just there. Fully present. Learning without effort.

THE VIDEO GAME PRINCIPLE

When you improve engagement in your studies and activities, you directly improve your well-being and fulfilment. This is why we advocate hobbies—anything you’re good at and interested in becomes a source of engagement. Let me explain with video games.

Your skill is Level 30. If I ask you to play Level 3, what happens? It’s too easy, too boring, and therefore, you quit. Now flip it. Your skill is Level 3, but you play Level 30. Now what happens? You feel frustrated and stressed, and so you quit.

But when your skill matches the challenge—Level 30 playing Level 28 or 32—something different happens. You get absorbed. Time disappears. You’re learning, adjusting, improving, and it doesn’t feel hard. You get immersed and



Venkatesh Athreya

A transformation consultant, and a leadership coach

don’t even notice what is happening around you. It’s called Flow.

WHAT THIS LOOKS LIKE IN COLLEGE

Most students feel either bored or overwhelmed. The mismatch is subtle but powerful. Sometimes the task is too easy. For example, you already understand the coding assignment, but you are required to “complete” it anyway. That boredom is not laziness. It is under-challenge. In that case, don’t shrink. Raise the bar yourself. Solve it in fewer lines. Try a new method. Teach it to

someone who is struggling. When you add difficulty voluntarily, engagement returns.

Other times, the problem is the opposite. The economics chapter feels like Level 30 when your understanding is still at Level 5. You don’t even know where to begin. That’s not incompetence. It’s over-challenging. Break it down. One section. One concept. One example. Look for another explanation. Discuss it with friends. Turn the lecture into a conversation. As skill rises, stress falls.

Sometimes the obstacle isn’t the subject but the system. A professor moves too fast. A textbook feels lifeless. Instead of withdrawing, shift your angle. Prepare before class so the lecture becomes reinforcement. Translate dense pages into diagrams. Turn abstract theory into a discussion. The moment you adjust either the challenge or your approach, you move closer to the flow state.

See the pattern? Each option adjusts the challenge or changes your angle to move you closer to flow. You are not surviving academics. You are redesigning your engagement with them.

Flow isn’t rare. It’s misplaced. Students experience it in games, sports, hobbies—but rarely in academics. Not because they can’t, but because they haven’t created the right conditions. ■



Try This, This Week

Here’s what to do this week – Remember, small actions with consistency can do wonders in any area of life.

Identify three activities where you lose track of time. Ask yourself what skills you are using in those moments. They are signals.

Look at your current academic load and ask honestly: Is this too easy, too hard, or just right? Then adjust your approach.

Choose one task this week and change how you approach it. Not forever. Just once. Notice what changes.

You don’t need to love every subject. But you can create conditions for making it interesting. When you do, studying becomes fun. **Time stops mattering.**



SHAPE OF INDIA'S ECONOMY

Why rapid growth does
not feel the same to
everyone.

India is now the fourth largest economy in the world. What does it mean for you, your education, and your job chances?

India sits between Stage 3 and Stage 4 of Rostow's stages of economic growth — somewhere between 'take-off' and becoming a 'mature economy'. Urban India looks closer to Stage 4, with rising spending power. But much of rural India is still catching up, with lower productivity and higher dependence on agriculture. This means India's economy has some parts racing ahead, while others are still building momentum.

The real gross domestic product (GDP) is estimated to grow at 7.4 per cent in 2025–26. The International Monetary Fund (IMF) ranks India as the fourth largest economy with an estimated nominal GDP of \$4.19 trillion, outpacing the likes of Japan. We are just behind the United States (\$30.51 trillion), China (\$19.23 trillion) and Germany (\$4.74 trillion). The IMF projects India to overtake Germany by 2027–28 to become the third largest economy.

These numbers are impressive, but real life is measured differently. To understand the shape of the Indian economy, we must examine how growth translates into everyday experience.



CA Pragya Panda
JPB & Co

MEASURING THE ECONOMY

A country's annual earnings are measured through its GDP. In turn, GDP consists of the total monetary value of all final goods and services a country produces and sells. At first glance, this sounds good. If the country earns, it should be better off. But GDP measures monetary value, not moral value. It counts everything that is priced, but does not add what is unpriced, even if it is valuable.

HOW IS GDP CALCULATED?

At its simplest, GDP measures the value of everything produced within a country in a year — from wheat harvested in Punjab to software written in Bengaluru, from cars assembled in Chennai to online services exported abroad. Economists group this production into three areas — agriculture, industry, and services. GDP captures production within the country and includes services exported. For example, when an Indian IT professional works remotely for a foreign client, the income earned contributes to India's GDP. Similarly, income

earned by foreign companies operating within India is counted because the production takes place here.

There are different ways to calculate this output. One way is the income method, which adds up the incomes generated in the economy, including wages, profits and rents, after adjusting for taxes. Think of a household with four earning members. One runs a small factory, another works in an IT company, a third freelances

Three Ways to Measure GDP

- 1 Production**
(What we make) 
- 2 Income**
(What people earn) 
- 3 Expenditure**
(What people spend) 

GDP measures what is priced, not everything that is valuable.



Two Indians, One Economy

An engineer in Bengaluru orders groceries through an app, pays digitally, and works for a multinational from home. A farmer in a small town may still depend on rainfall, local markets, and cash transactions. Both belong to the same economy, yet their economic realities are very different. India's growth story often unfolds unevenly.



for overseas clients, and the fourth occasionally stitches clothes for neighbours. If we add up all their declared incomes, we get the household's total earnings. But here's the catch — only income that is officially recorded enters national accounts. If a part of the freelance income is received and not declared, it does not get counted.

This throws up one of GDP's limitations, since it measures what is monetised. For example, if women in two households cook, clean, and care for children within their own homes, that work does not appear in GDP. But if they start paying each other for the same services, GDP rises even though the actual work done has not changed. The activity becomes visible only when money changes hands.

India uses the expenditure method to calculate GDP. This approach adds up total spending in the economy. Thus, you have Consumption, Investment, Government Spending and net Exports (Exports – Imports) added up to arrive at the number. In simple terms, this includes what households spend, what businesses invest, what the government spends and what the country earns from trade.

Yes. In theory, the income method and the expenditure method of calculating GDP give the same answer, because in an economy one person's spending becomes another person's income. When we add up all spending or all income, we are simply looking at the same economic activity from two different angles. In practice, small differences arise due to data limitations and estimation errors, which statisticians adjust through a statistical discrepancy.

SECTORAL CONTRIBUTION

The largest contribution (56%) to GDP comes from the tertiary sector, followed by manufacturing (25.3%) and agriculture (18.3%). This is a clear shift from

the days when India was agriculture-led, with agriculture contributing more than 50% to the economy.

This shift is the result of urbanisation, technology, and changing aspirations. For students, it shapes career prospects. Campus placements today feature more IT firms, consulting companies, startups, and financial services than agricultural enterprises or even manufacturing companies. The challenge now is in deepening manufacturing and moving it up the value chain, especially in advanced technology and innovation. As India invests in research, digital infrastructure, and AI, the structure of production may change.

GDP, therefore, is a snapshot of what the country produces and how that production is changing. It gives you a clue to where the economy is heading.

GDP PER CAPITA

When we divide total GDP by population, we get GDP per capita, which is the average income per person. India's GDP per capita is about \$2,878. In comparison, the front-running economies have substantially higher numbers. In the United States it is \$89,105, in China \$13,687, and in Germany \$55,911. Japan — the country we overtook to finish fourth in the GDP sweepstakes — earns \$33,956 per capita. There are about 141 countries above us, as we finish 142nd in the global rankings. Remarkably, even war-torn countries or those facing political instability such as Iran, Iraq, Russia, Ukraine and Turkey report GDP per capita levels higher than India.

GDP per capita is more relevant than total GDP. A country may be large in aggregate terms but still modest in individual prosperity. Imagine a household where 20 members earn ₹100 lakh in total. That's a per capita income of ₹5 lakh. In contrast, another family with two members earns ₹30

INDIA'S ECONOMY HAS SOME PARTS RACING AHEAD, WHILE OTHERS ARE STILL BUILDING MOMENTUM.

lakh, and consequently their per capita income is ₹15 lakh. Which family would you consider better off?

If low GDP per capita is not enough, worse follows. Income inequality in India is among the highest in the world. The top 10 per cent of people earn 58 per cent of national income, while the lowest 50 per cent receive only 15 per cent, according to the World Inequality Report 2026. Wealth inequality is even greater in India. The richest 1 per cent hold 40 per cent of the total wealth.

This is a complicated situation. Cities witness rising skylines and startup funding rounds, while rural incomes grow slowly. Salaried employees see rising pay packages, while informal workers face income volatility. For students entering the job market, inequality shapes starting salaries and social mobility. Economic growth opens doors that are not always equal. This brings us to the next essential issue — employment.

Real GDP

vs

Nominal GDP

Nominal GDP measures output at current market prices whereas Real GDP adjusts the value of output for inflation. It reflects the actual increase in production. This distinction matters because rising prices can create the illusion of growth. For example, if a pizza costs ₹100 one year and ₹110 the next, total output may appear higher even if production has not changed. Real GDP removes that distortion.

Say the cost of a pizza was ₹100 in 2010 and we are taking that as the base year. Now, in 2026, the price of the pizza is ₹150. Suppose the contribution of pizza in 2010 to GDP was ₹20,000 and in 2026 it is ₹45,000. In real terms, the contribution has actually been ₹30,000 ($45,000 \times 100 / 150$). The remaining ₹15,000 is because of inflation and not due to increased production.



India's real GDP growth rate of around 7.4 percent suggests genuine expansion in economic activity. Factories are producing more, services are expanding, and infrastructure is being built. But this is only part of the story.

THE EMPLOYMENT FAULT LINE

Next, it is important to ask whether economic expansion is translating into meaningful employment. Is India generating the right kind of jobs? Official employment data estimates the unemployment rate as having declined from 6.0% in 2017–18 to around 3.2% in 2023–24. A closer look reveals a more complex picture. The proportion of workers in regular salaried employment has slipped, with its



The First Job Isn't Always the Dream Job

Many graduates discover that their first job is not perfectly aligned with their degree. An engineering graduate may work in sales, a commerce graduate in operations, or a designer in marketing. This reflects a mismatch between skills and available opportunities. Economists call this underemployment.

share falling below 25%. This is significant because salaried positions typically offer greater income stability and social security benefits compared to casual work or self-employment. So, while unemployment rates may be declining statistically, the quality and security of employment remain central to understanding whether growth is genuinely strengthening livelihoods. Further, Indian government unemployment data is debated and reportedly masks the severity of joblessness.

Economists have stressed the fact that even though people are employed, it is not always in accordance with their skills. When someone does not have money for necessities, they may accept anything that pays, but that cannot be equivalent to being properly employed. This mismatch has led to several engineers now driving Ola/Uber or working in delivery services. And that brings us to the gig economy.

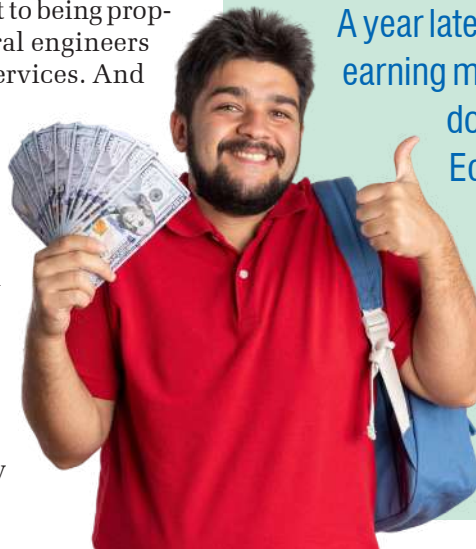
The gig economy is creating fresh opportunities in areas such as ride-sharing, delivery services, logistics, and professional work. According to NITI Aayog, the sector employed over 1 crore workers in 2024–25. However, a large proportion of gig workers earn modest incomes with limited protections. These realities complicate the celebratory narrative of growth. An economy may expand at 7–8%, but if that expansion does not translate into stable, productive, and adequately paid jobs, the legitimacy of that growth comes into question.

The First Salary

To many, the first salary increase feels like a big jump. Eating out becomes more frequent, cab rides replace buses, and online shopping becomes easier.

A year later, despite earning more, savings do not increase.

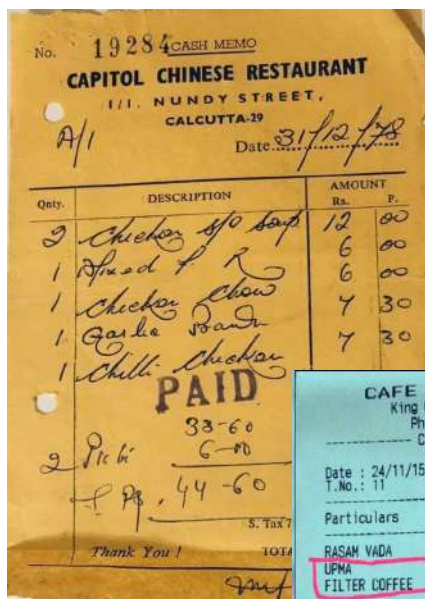
Economists call this lifestyle inflation — when spending rises along with income.



LIVING WITH INFLATION

Ask your parents what a movie ticket or a plate of street food cost twenty years ago. The answer often sounds unbelievable.

Inflation erodes purchasing power gradually. Even when incomes rise, prices can rise faster. In India, food constitutes a significant portion of household expenditure. When food prices increase, the impact is immediate. Families adjust consumption, postpone discretionary purchases, and rework budgets. Globally, history offers extreme examples where inflation spiralled dramatically, wiping out savings and destabilising economies. Germans post-World War I had to carry a wheelbarrow full of paper money to buy a loaf of bread. More recently, in 2015, Zimbabweans bought their evening bus ticket in the morning because they feared prices would rise by evening. Luckily, India has not had such extremes. Yet moderate, persistent inflation still shapes behaviour and financial planning.

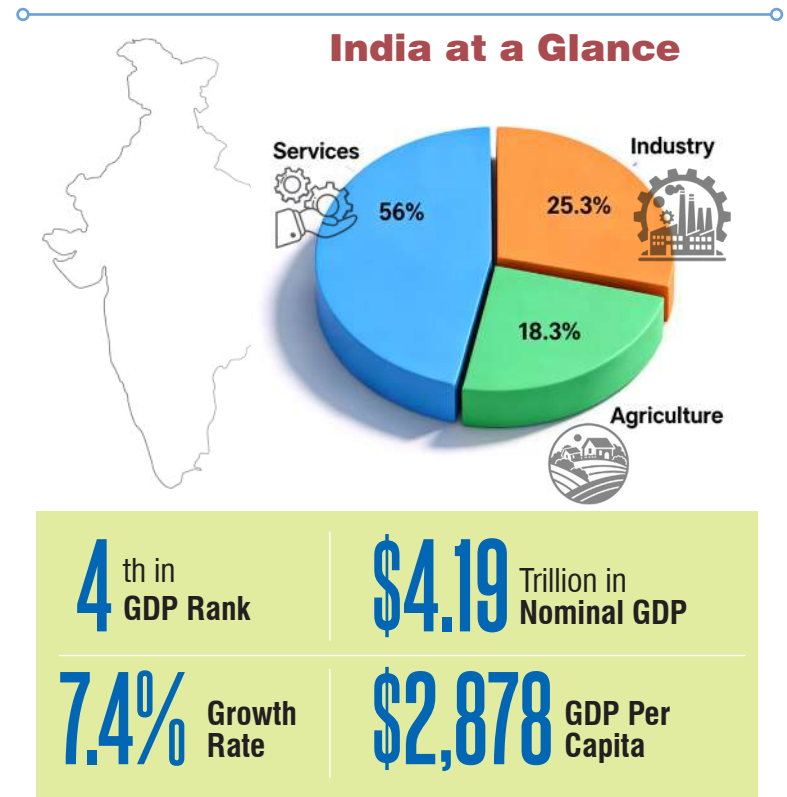


In India, retail inflation as measured by the Consumer Price Index (CPI) reflects this effect. High food price inflation in recent years has led many households to shift towards cheaper, less nutritious options, further squeezing living standards. For a large and growing elderly population living largely on fixed incomes or savings, inflation presents a particular challenge, as their income does not rise in tandem with prices, reducing their financial security and access to healthcare and other necessities.

ROLE OF RBI

The Reserve Bank of India (RBI) tries to maintain price stability while supporting growth. It does this primarily by adjusting interest rates through changes in the Repo rate, which is the interest rate at which the RBI lends money to banks, and by regulating liquidity through the CRR (Cash Reserve Ratio) and SLR (Statutory Liquidity Ratio).

CRR is the percentage of a bank's total deposits that it must keep as cash with the RBI. SLR is the percentage of deposits that banks must maintain in the form of safe and liquid assets. When inflation rises above comfort levels, the RBI may raise rates. Borrowing becomes costlier. Loans become more expensive and, consequently, spend-



ing cools. When economic momentum slows, the RBI may lower rates to stimulate credit and investment.

For individuals and businesses, this matters because interest rate decisions affect how affordable credit is, which in turn shapes investment, consumption, and opportunities for expansion.

ROLE OF GOVERNMENT

Government expenditure forms another major component of GDP. When the state invests in roads, railways, and urban infrastructure, it expands productive capacity. Such capital expenditure can attract private investment and generate employment. Government spending also acts as a safety net through welfare schemes, subsidies, healthcare support, and educational funding. At the same time, policies such as freebies or large subsidies, while intended to provide immediate relief or social support, can strain budgets and widen deficits.

Fiscal deficit refers to the gap between what the government spends and what it earns. Government earns revenue through taxes and other duties, and from that money it allocates its expenses. Since the government spends more than it earns, it has a deficit. This deficit is typically bridged through borrowing. A moderate deficit can be useful to finance strategic investments that stimulate growth, but if it remains high or persistent, it can increase debt servicing costs, inflationary pressure and limit policy flexibility.

INCOME INEQUALITY

Income inequality in India remains among the highest in the world, with the top 10 per cent of earners capturing 58 per cent of national income, while the bottom 50 per cent receive only 15 per cent, according to the latest World Inequality Report 2026. Wealth inequality is even greater in India, with the richest 10 per cent holding around 65 per cent of total wealth and the top 1 per cent holding about 40 per cent.



How India's Economy Changed Shape – From ration cards to QR codes.

1947–1984

The Control Era

- Government runs industry
- Imports tightly restricted
- Public sector dominates jobs

Shape: State-led and inward-looking

1985–1990

Pressure Builds

- Deficits rise
- Foreign reserves fall
- Crisis erupts

Shape: Strained and unstable

1991–2014

India Opens Up

- Markets liberalised
- Private sector expands
- IT boom transforms cities

Shape: Competitive and global

2014–Present

Formal & Digital Shift

- GST unifies taxes
- Digital payments explode
- Startups scale rapidly

Shape: Integrated and technology-led

What This

Means for You

- Your job options grew after liberalisation.
- Your UPI works because of formalisation.
- Your startup dreams depend on reform.

Why Economists Still Use GDP

Despite its limitations, GDP remains the most widely used economic measure because it provides a common language to compare economies. GDP may not tell the whole story of development, but it tells us where the story begins.

GEOPOLITICS AND EXTERNAL DEPENDENCIES

The Indian economy coexists with other economies of the world, and its growth trajectory is equally affected by geopolitics. Trade negotiations with major partners such as the United States and the European Union influence market access, tariffs, technology transfer, and export competitiveness. They affect India's ability to integrate into global markets and expand manufacturing and services exports.

India is structurally dependent on imports in critical areas. Crude oil is the most visible example. Even electronics and semiconductor components remain heavily import-dependent, though efforts are being made to make in India. The prices at which exports and imports occur affect the calculation of GDP as well as the fiscal deficit of the country. Global economic slowdowns in advanced economies also influence India through reduced export demand, volatile capital flows, and currency pressures.

BEYOND GDP

Beyond all this, development is also measured through the Human Development Index (HDI). HDI combines income levels, educational attainment, and life expectancy to assess human well-being. According to the 2025 Human Development Report (HDR), India ranks 130th out of 193 countries, placed in the “medium human development” category.

GDP is only the starting point of the story. The real test of economic progress lies in whether growth translates into stable employment, rising real incomes, manageable inflation, and broader human development. Employment determines whether growth is felt in households, inflation determines whether incomes retain their value, government spending

determines where opportunities are created and who is protected, the Reserve Bank of India shapes price stability, and geopolitics determines the external environment within which all of this unfolds.

An economy does not grow in spreadsheets. It grows in homes, in jobs, and in the confidence of households planning for the future. For students stepping into the workforce, for households budgeting monthly expenses, and for entrepreneurs building new ventures, the economy is the environment within which life unfolds. Its true shape will be determined not only by how fast it grows, but by how far that growth reaches. In other words, not how fast the economy grows, but how deeply that growth transforms lives. ■

AN ECONOMY DOES NOT GROW IN SPREADSHEETS. IT GROWS IN HOMES, IN JOBS, AND IN THE CONFIDENCE OF HOUSEHOLDS PLANNING FOR THE FUTURE.

The Journey Nobody Wanted

Ever agreed to something you didn't really want—just because everyone else seemed on board? Welcome to the Abilene Paradox.

SUPPOSE YOU'RE IN A GROUP project meeting for your English class. The team leader suggests staying up all night in the library to push in some extra research that nobody really wants to do. You think it's a bad idea—and you've got a physics exam the next day. But everyone else is nodding, so you chime in with a half-hearted “Sounds good!” Fast forward to 3 a.m. The group is in the library as planned, but is miserable, scrolling TikTok instead of working. It turns out that no one wanted to stay up all night; they just assumed everyone else did. Welcome to the Abilene Paradox.



Dr. Raana Pathak
Head – Academics, Digital
Education, NICMAR

then group chats amplify the paradox. A quick poll might show “thumbs up” from everyone, but those reactions often mask true feelings. The consequences extend beyond immediate frustration. On a personal level, repeatedly going along with unwanted decisions erodes self-confidence. Over time, this builds resentment toward group members, fracturing friendships and collaborations. Institutionally, it leads to inefficient campus organisations.

WHAT IS THE ABILENE PARADOX?

Management professor Jerry B. Harvey coined the Abilene Paradox back in 1974. He drew it from a real-life anecdote: On a scorching afternoon, his family was lounging comfortably at home when someone suggested driving 53 miles to Abilene for dinner. No one objected, assuming the others were keen. The trip was a disaster—hot, dusty, and the food was mediocre. Back home, confessions poured out: The mother-in-law went along because she thought the others wanted to; the wife agreed to please her husband; and so on. As Harvey put it, “If everyone's on board, why are we headed in the wrong direction?” It's a paradox because the group ends up doing something none of its members truly supports, all in the name of avoiding rocking the boat.

WHY IT HITS HARD IN COLLEGE?

For college students, this hits close to home. Campus life is a pressure cooker of social dynamics, where you're constantly navigating roommate drama, club activities, study groups, and even party plans. You might stay silent on a bad idea because you don't want to be the spoilsport in an environment where fitting in feels paramount. Why does this happen more in college? For one, you're at a stage where social capital is important. Fresh out of high school, many students are hyper-aware of peer perceptions. Hierarchies play in too—seniors or charismatic leaders might dominate discussions, making it hard for juniors to dissent. And

HOW TO AVOID THE ROAD TO ABILENE

So, how do you avoid the road to Abilene? It starts with cultivating psychological safety. In safe spaces, people feel free to voice doubts without fear of backlash. This is what you, as a student, must do.

First, lead by example. In meetings, ask open-ended questions like, “Is there any reason we shouldn't do this?” Second, leaders—whether club presidents or project captains—should actively invite dissent. Phrases like “Let's play devil's advocate” normalise healthy debate. In practice, apply this to everyday scenarios. For that group project, start with a round-robin: Each person shares pros and cons without interruption. In social plans, be the one to say, “I'm not feeling it—anyone else?” It might feel awkward at first, but it prevents bigger regrets. High-performing teams thrive on dependability and safety, not just talent.

And remember, silence isn't golden; it's often a red flag. Great leadership is about surfacing unspoken truths and encouraging psychological safety. Don't mistake silence for support.

THE BIGGER PICTURE

College is your training ground for the real world, where Abilene Paradoxes lurk in workplaces, relationships, and communities. By learning to spot and dismantle them now, you're not just saving time; you're building authentic connections. Next time you're in a group veering toward an unwanted destination, speak up. Because avoiding disagreement might feel easier in the moment, but the real cost comes later, when you're halfway to Abilene, and no one's hungry. ■

Dogs and Salesmen Not Allowed

When Vijay Kapoor speaks about success, he doesn't begin with stores or sales numbers. He begins with a front bench in school, a boy who struggled with his marks and felt small when classmates spoke of becoming doctors and engineers.

Today, Derby, the Chennai-based menswear retail brand that he founded, has around 50 stores. But the journey began with embarrassment, setbacks, and a quiet refusal to accept the labels others gave him.

In a freewheeling conversation, Dr Anbuthambi Bhojarajan spoke with Vijay about failure, focus, and building something meaningful.



Q: You've often said you weren't a school topper. Did you always know you would build a brand?

I come from a middle-class family. My father was a sports journalist with the Indian Express, earning about ₹1,500 a month. We were five children. Getting all of us educated was a challenge. I studied in missionary institutions where someone's donation made it possible.

I was not good at studies. That was my biggest embarrassment.

Because I was short, I was made to sit in the front bench. Sitting in the front bench is not comfortable if you are not bright. The toppers sit there. They talk about becoming doctors and engineers. When they asked, "Vijay, what will you become?" I didn't have marks to lie. In those days, ranks were put on the notice board. Everyone knew where you stood.

Some kids used to call me "idiot." I had very low self-confidence. I wanted to be invisible. So when they asked me what I would become, I would say, "I want to be a businessman."

Nobody in my family had done business. I didn't even know what it meant. But I kept telling myself that story. Later, I understood the power of the subconscious mind. The story you tell yourself becomes the life you live. The world may label you, but you don't have to accept that label.

Q: What was the first real turning point in your life?

My first day at work.

I joined as a salesman. I didn't know how to dress. I wore a crushed shirt, rubber slippers, and carried a cloth bag. I was sent to a high-end apartment complex. The security guard stopped me and told me to read the board outside.

It said, “Dogs and Salesmen Not Allowed.”

That sentence hurt deeply. I went home and cried.

The next day, with whatever little money I had, I bought a ₹75 shirt and a ₹150 pair of trousers. I borrowed a red tie from a friend. I polished my old shoes. I went back to the same apartment.

The same security guard did not recognise me. He saluted me.

That day I learnt something fundamental. We live in a judgemental world. Your dressing is your visiting card. If someone gives you the opportunity to speak, your inner talent can shine. But if they never give you that opportunity, you remain invisible.

Years later, when I lost everything in business, that memory came back. I asked myself: how many young men want to dress well but cannot afford to? Entrepreneurship is about identifying a problem and providing a solution that people are willing to pay for. Derby was born from that question.

Q: Before Derby even began, you faced a major setback involving your father’s savings. What happened?

After two years in sales, I had saved ₹1 lakh. I needed another ₹1 lakh to start a small business. My father was hesitant. He said business is risky. But finally, he broke his provident fund, which was his lifetime savings, and gave me the money.

We planned to open a Punjabi restaurant. We had taken a small 200 sq. ft. space and began working on the interiors. Then we discovered we needed a chimney that would cost another ₹2 lakh. My partner withdrew. He handed me the key and walked away.

Before my business even started, it had failed.

That night I cried. I had invested my savings. My father had given his lifetime savings. I could not go back home and say I had lost it.

The next morning, with ₹10,000, I bought two second-hand Singer sewing machines. I put up a board: “Derby – Gentlemen Outfitters.” I invited a master tailor from my area, Raj Gopal Master, to join me.

Sometimes you move forward because there is no option to go back.

Q: Weren’t you embarrassed shifting from corporate sales to tailoring?

Many people laughed. My former colleagues would park outside and watch me sweep the floor, serve tea, and take measurements. They would say, “You were growing so fast. Now look at you.”

I never felt ashamed. It was my business. There is dignity in every form of work.

In fact, I treated tailoring differently. Customers would come, and I would sit with them for 15–20 minutes to understand their profession and lifestyle. If you are an engineer visiting sites, you need a specific wardrobe. If you are a banker, you need another. I designed wardrobes, not just shirts.

People did not see me as a tailor. They saw me as someone who understood them. Word spread. From two machines, we grew to ten. From 200 sq. ft., we moved to 500, then 1,000. We opened a second store in Adyar. The growth was steady and organic.

Q: When did Derby shift from tailoring to becoming a larger brand?

During festive seasons, people would order multiple sets. Because tailoring took time, I would ask them to come later for delivery.

RAPID FIRE

Favourite Book:

As the Crow Flies
by Jeffrey Archer

A book that impacted you:

The Monk Who Sold His
Ferrari by Robin Sharma

Movie that inspired you.

Many. From the recent lot,
Dhurandhar

A person who shaped you the most:

My Mom, My wife,
and Mahatria Ra

One daily discipline:

Exercise — almost
every day

A quote you live by:

“My life is my responsibility.
No blaming allowed.”

If not Derby:

I would have remained a
salesman; and a very
good one.

One quality you look for in young people:

Attitude

Dream:

To build a truly global
fashion brand from India

Social Cause Close to Your Heart:

Creating entrepreneurs
and jobs.

They would say, “We love your fit. Why don’t you make ready-made?”

That question changed everything. I studied our customer database. I created Indian-fit patterns. I standardised sizing. When we launched ready-made, sales doubled.

That was when I understood the power of systems. Tailoring was limited in scale because every store depended on skilled masters. Ready-mades allowed standardisation. That opened the door for expansion — across Chennai, then Tamil Nadu, and beyond.

Q: You later faced a major financial crisis. How did that shape you?

In 2014, after rapid expansion, I ran into nearly ₹35 crore in losses. It was devastating. I had to sell my house. I was financially broken.

Failure is not glamorous. It shakes your confidence. But it also clarifies your thinking.

“Passion for excellence is important. You must beat your own yesterday. You cannot build anything alone. Building a team, removing ego, and respecting people; that is leadership.”



Growth without control is dangerous. Expansion without systems can destroy you. That phase forced me to rebuild from the foundation: to tighten operations, strengthen processes, and focus on what we truly stand for.

When you fall, the important thing is not that you fell. It is whether you rise higher than the level at which you fell.

Q: MANY WANT TO ESTABLISH A START-UP IMMEDIATELY AFTER COLLEGE. YOUR ADVICE?

First, work. Spend two or three years in the industry you love. Learn finance, marketing, supply chain, and product development. Go with an entrepreneurial mindset, not just an employee mindset. Second, save at least 25% of your income. Discipline in saving builds freedom later. Third, don’t chase investors first. Build a minimum viable product. Show that people are willing to pay for your solution. Only then will funding find you.

Entrepreneurship is the greatest form of social service. When you create employment, you lift families out of poverty. Jobs create dignity.

Q: WHAT DEFINES SUCCESS FOR YOU TODAY?

Success is not about stores or turnover. I have seen growth and bankruptcy. Both are temporary. What matters is whether you are becoming the best version of yourself.

Passion for excellence is important. You must beat your own yesterday. You cannot build anything alone. Building a team, removing ego, and respecting people; that is leadership. Discipline creates energy. How you eat, how you sleep, whether you exercise, whether you give yourself silence — these matter. I exercise almost every day. I record my habits.

Above all, focus. Burning desire combined with single-minded focus.

Q: What would you tell the 19-year-old wannabe entrepreneurs reading this?

Do not accept the label the world gives you. If they call you “idiot,” that is their opinion. It is not your identity.

I was that boy who wanted to be invisible. I was the salesman who was stopped at the gate. I was the entrepreneur who lost his father’s savings. I was the businessman who ran into massive losses. Every fall was also a test.

So I would say, hold yourself to higher standards than the world holds you to. That is how you build something meaningful. ■

Before You Swipe

It's important to understand what counts as a need, what qualifies as a want, and how to tell the difference—before you scan the QR code.

DEFINING THE DIFFERENCE

The first time I tried to sort my expenses into “needs” and “wants,” I thought it would be simple. It wasn't.

Was the late-night snack that I had after studying a boring subject to be counted as a need or a want? What about the cab ride home the other day that I took because my feet hurt? Was it a want or a need? The more examples I considered, the more I realised that the line between the two often blurs. The answer to the question, “Is this a need?” can be yes, no, or maybe.

So, what do these two words mean and why are they important?

A need is something you have to have to live, study, or work properly. If you don't spend on it, something important is affected. A want is something you would like to have, but you can manage without it. It makes life better, not possible. In short, needs are essential for survival or progress; while wants improve comfort or enjoyment.

A simple test helps: If not buying the item harms your health, safety, or long-term goals, it is a need. If it mainly improves comfort or convenience, it is a want.

WHEN THE LINE GETS BLURRY

When you're a student, the world expects you to be sensible. “Make good choices. Spend carefully. Prioritise.” But life isn't black and white. Needs don't always look like survival, and wants don't always look like luxury.

I remember buying a notebook I didn't really need. There were cheaper options, and I knew it. But something about the weight of its pages felt right. I wanted to write my story in it, so I bought it. Later, when I used it to plan assignments, track habits, and scribble down frustrations, I realised it had become useful; even needed. Not because of the object itself, but because of what it encouraged me to do.

That's the strange thing about needs and wants: they don't always



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stay in their lanes. A want can become a need when you understand its purpose. A need can shrink into a want when you realise you were holding onto it out of habit. The act of separating them is really an act of awareness.

THE REAL QUESTION BEFORE YOU SPEND

Budgeting often tells us to focus on essentials: food, rent, transport, tuition. Those are easy to label. But emotional essentials are harder to categorise. The coffee that keeps you steady on a heavy day, the streaming subscription that gives you something to laugh about, and the small treat that reminds you that you're allowed joy. These aren't reckless wants; they're human ones. The key is not to eliminate them, but to decide how much space they deserve in your life.

Over time, I learned that distinguishing needs from wants isn't about making a perfect list. It's about asking clearer questions. Why do I want this? What does it give me? What does it cost me? If I don't buy this, what really happens?

Needs build the foundation of your life. Wants give it texture. Too much of one, and you lose balance. Too much of the other, and you lose joy. The art is in knowing when to tighten your grip and when to loosen it

THE POWERFUL PAUSE

You will eventually learn to listen to the quiet signals behind your choices. Needs and wants are really whisperers about who you are—and who you are becoming.

The goal is not to eliminate wants or glorify needs. It is to recognise which is which before you spend. That pause before the swipe is where financial maturity begins.

Because when we confuse wants for needs, stress follows. When we mistake comfort for necessity, our long-term goals quietly shrink. Awareness—more than income—is what gives us control. ■



It Doesn't Climb

I remember the first time I used a ladder all by myself. I was in school, maybe twelve or thirteen years old.

No matter how tall the ladder or how urgent the task, you still move one rung at a time. You cannot skip. Progress happens in small increments that take time. Trust that there will be improvement from your small steps.

DURING A GAME, a shuttlecock lodged itself on the sunshade above the courtyard. The wooden ladder was there, leaning against the wall, its paint peeling. Someone shouted, "Just climb up and get it!"

So I did. Or at least, I tried to.

What I remember most is not the climb itself but everything that happened before it. The questions that arrived the moment I gripped the sides. Will this hold my weight? How will it feel at the top? How do I move from the final step onto the ledge without falling?

I had seen people use ladders a hundred times. It had always looked simple. But standing at the bottom, alone, with no one holding the base, the ladder became a series of small decisions I had to make before climbing.

That first climb taught me something, and since then, the ladder itself became my teacher.

A ladder does one thing that often goes unnoticed: it remains in place while you move upward. It does not climb with you. It does not cross the distance. It simply holds steady, allowing passage, then waiting for



the next person. Teachers work this way. They show up semester after semester, holding the same space open while students rise and leave. The ladder does not ask to be carried forward. Its work is in staying behind, always ready.

There is something both generous and invisible about this. **Like that first climb, it rests on trust.**

WHAT HOLDS YOU DOES NOT KEEP YOU

A ladder is built for passage, not permanence. Each rung is there to bear your weight just long enough for you to reach the next one. If you stop, stand too long on the same step, shift your centre, the whole structure begins to protest. Your legs tire. The ladder sways. What was stable a moment ago starts to feel less so.

I have watched people at work treat roles this way. A promotion arrives, or a project succeeds, and suddenly that rung becomes a place to rest. The instinct is understandable: You worked hard to get there, so why not stay a while longer? But lingering comes at a cost. If you hold on too long, the structure that supported your climb starts to work against you.

The physics of a ladder is simple. It must reach a certain plane. Setting it lower or higher than this optimum leads to disaster. Too low an aim, and it slips. Too steep and it might tip backward. The

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THE QUIET MIRROR

TQM 2: Are You Too Hard on Yourself?

Most of us believe that being tough on ourselves keeps us sharp, disciplined, and successful. But there's a fine line between healthy self-expectation and relentless self-criticism.

Take this quick self-check. This is not a test. There are no right or wrong answers. Just respond honestly with Yes or No to each statement.

Don't overthink.

Section A

1. I can accept compliments without minimising them.
2. I allow myself to make mistakes without harsh self-judgement.
3. I celebrate my achievements, even small ones.
4. I speak to myself kindly after a setback.
5. I take breaks without feeling guilty.
6. I believe "good enough" is sometimes truly enough.
7. I compare myself mainly to my own past, not others.
8. I forgive myself as quickly as I forgive others.
9. I recognise progress, not just perfection.
10. I can move on after an error without replaying it repeatedly.

Section B

11. I replay conversations and criticise what I said.
12. I set standards for myself that I wouldn't expect from others.
13. I focus more on flaws than strengths.
14. I feel guilty when I rest or slow down.
15. I downplay my successes.
16. I assume others are doing better than I am.
17. I struggle to feel satisfied with my work.
18. I am harder on myself than others are on me.
19. I feel I should always be improving.
20. I find it difficult to let go of small mistakes.

Go to our website, and score there. You will receive a gift.

SCORING

Step 1: Give yourself:

For each of the statements in Section B, give yourself 1 point for every NO. For each of the statements in Section A, give yourself 1 point for every YES.

Step 2: Interpretation

Your Total Score (Out of 20)

- 0–4** | You're generally fair with yourself.
5–9 | You lean toward self-criticism in certain areas.
10–14 | You may be consistently hard on yourself.
15–20 | You are likely your own toughest critic.

By: Alex Vitale

ladder teaches what safety often obscures. That aiming higher is fine, but recklessness is not. Aim higher while ensuring the structure holds. Aiming too low is never advisable! No matter how tall the ladder or how urgent the task, you still move one rung at a time. You cannot skip. Progress happens in small increments that take time. You will not do yourself any good by checking progress at every rung. Instead, trust that there will be improvement from your small steps.

Ladders help you move from one plane to another, but it is up to the user to decide what end this movement serves. I once saw a tall ladder leaning against a building that was being demolished. Workers climbed up and down all day, dismantling what had taken years to build. The ladder was impressive — straight, sturdy, well-maintained. But by the evening, the building was gone.

If someone was taken by surprise, the fault would not lie with the ladder, but with not asking where it was leading. Choose your ladders wisely.

THE FIREWOOD

Our choices define us. There is this meme on the web where someone is stuck at the bottom of a hole. A ladder is lowered down. Instead of climbing out, they break it into pieces and burn it for warmth. The fire keeps them warm for a while. Then it dies, the wood is gone, and they are still in the hole.

A ladder requires climbing. I have a wooden ladder at home. Whenever comfort feels easier than effort, I think of that first climb.

The question is not whether the ladder would hold. It is simply whether I am willing to climb. ■

What moves people

Learning can happen anywhere, and yet, the pursuit takes us places.



**Dr Deependra
Kumar Jha**

*Vice Chancellor, Manav
Rachna University*

WHEN I WAS A STUDENT, I remember learning. I can picture it vividly. I remember my feet carrying me to a designated room where all learning happened. You knew where knowledge lived — in classrooms, in libraries, in the echoes of lectures. Learning had a sense of materiality. A memory.

And yet, today, if I ask you, where do you learn? Is there an image you keep returning to, in your mind? Or does it change the many faces it wears?

The definitive geography is shifting. Learning doesn't live within walls anymore. It's everywhere. At the tip of your fingertips, turning into screens, defying borders.

The question I ask is this: if learning can happen everywhere, why should students go anywhere at all? How do we define learning? Is learning truly confined to textbooks and bound by syllabi? Is it enough?

SHOULD WE LEAVE HOME AT ALL?

Learning once felt like something you acquired in a specific place, at a specific time, from specific people. You went somewhere

to get it. And when you left, you carried it with you — a degree, a set of knowledge, proof you'd been there. Evidence.

Now learning is fluid. The dust never settles. It follows you. It morphs. What you learn might already be obsolete, and the skill you spent years nurturing might be outdated. Yet mobility itself is an essential part of learning.

Where you go in search of knowledge, and how you get there; they're part of learning. Physical presence simply changes meaning in this new world. What it teaches you, at the end, is calibration.

When students move across borders, they gain context. They learn that their 'right' answer fails in another place. That common sense isn't common—it's local. That the world is both larger and smaller than they imagined. This friction, this unfamiliarity, offers more than textbooks do. It offers you perspective.

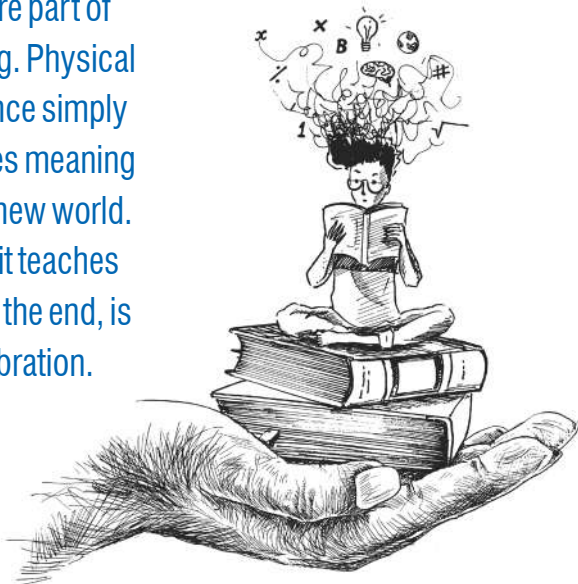
Technology hasn't made mobility obsolete. It's more important than ever: the human act of being present. In a world where information is everywhere, the skill isn't to hoard most of it — it is deciding what is useful. It is deciding what matters. It is deciding what you do with it. Should you move countries in pursuit of knowledge? I don't have the right answer.

I have this: mobility isn't obsolete. Having access to knowledge isn't the same as knowing. The world is set in motion, and we must talk about it.

WHAT MOVES PEOPLE?

The question isn't whether students will keep moving. They will. The world is too interconnected, opportunities too global, aspirations too big to be contained by geography. Mobility will continue. The question is whether we'll be relevant when students arrive. ■

Where you go in search of knowledge, and how you get there; they're part of learning. Physical presence simply changes meaning in this new world. What it teaches you, at the end, is calibration.



Classroom to Global Stage

Six students from SRM Easwari, competing as Photonics Odyssey, bagged the *Global Winners – Most Inspirational Award* at the NASA International Space Apps Challenge.

COMPETING against 114,000 participants from 167 countries, their project, AakashNet, proposed a sovereign Low Earth Orbit satellite broadband system designed to improve digital access in underserved regions of India.

When a set of students from SRM Easwari Engineering College began discussing satellite systems in their classroom, none of them imagined it would eventually place them on a global stage. What started as curiosity turned into disciplined research, long nights of study, and a strong determination to solve a real problem.

The team, Photonics Odyssey, participated in the NASA International Space Apps Challenge — the world's largest space innovation hackathon. Competing against over 114,000 participants from 167 countries, they focused on a challenge centred around commercialising Low Earth Orbit. They chose to address a fundamental issue: unequal access to digital opportunities due to geography.

BUILDING AAKASHNET

Their idea, AakashNet, proposed a sovereign Low Earth Orbit satellite broadband system designed with India's realities in mind. The team studied satellite communications, ground-station workflows, phased-array antenna systems, and mesh routing architectures. They weren't building a rocket. They were building a systems-level understanding of how space-based communication infrastructure could serve people in remote regions, border areas, and underserved communities.

What set them apart was not just technical depth, but intent. They approached the problem with a belief that connectivity is more than speed; it is access to education, healthcare, governance, and economic participation. That mindset shaped their project. The journey was not smooth. Multiple early approaches were discarded when they realised the ideas lacked clarity or impact.



They studied public technical documentation, and leaned on academic discussions within their college ecosystem. The support from faculty mentors, research scholars, and institutional leadership was crucial in helping them stay focused. When the results were announced, and Photonics Odyssey was named Global Winners – Most Inspirational Award recipients, it marked a moment of pride for their institution and community.

BEYOND THE AWARD

They were the only team from India to be recognised at the global level that year, and among the youngest teams worldwide to receive the honour. For the team, the award reminded that disciplined thinking, collaboration, and persistence pays. Today, the students continue to explore how their research can evolve into practical applications within India's growing private space ecosystem. ■

Meet Your Career Alter Ego

There are eight archetypes hidden in eight familiar characters. Find out who you are.



Sudhakar Rao

*Author, Brand Strategist,
and Director at the ICFAI
Group*

SUPERHEROES, musicians, gamers, and imagined worlds do more than entertain; they reveal parts of you. Across pop culture, different characters reflect different kinds of intelligence, imagination, and responsibility. Seen together, they suggest an Eightfold Career Path.

TONY STARK – THE INVENTOR

In Tony Stark, you meet the Inventor. He is an entrepreneur who does not build in isolation. He imagines prototypes, invents, tests, and scales. Ideas move quickly from concept to application. The Inventor–Entrepreneur solves problems end-to-end. They assemble teams, mobilise resources, and take risks. This is where invention turns into entrepreneurship.



If you instinctively fix systems, tools, or processes—and then think about how to scale them—this archetype may resonate with you. Such minds thrive in startups, product-led companies, deep-tech ventures, and innovation-driven enterprises.

Not every entrepreneur invents. But inventors who scale inevitably become entrepreneurs.

SPIDER-MAN – THE SELF-LEARNER

Spider-Man grows through experimentation. He learns by doing—by falling, adapting, and trying again. His strength lies not in perfection, but persistence.



If you learn best outside structured classrooms, such as through platforms,

projects, videos, or communities, you mirror this archetype. In a fast-changing world, the ability to learn quickly matters more than formal credentials. Careers in the creator economy, digital media, entrepreneurship, and emerging industries reward those who continuously teach themselves.

The Self-Learner evolves faster than systems can design syllabi.

DOCTOR STRANGE – THE STRATEGIST

In Doctor Strange, intelligence expresses itself as foresight. He sees patterns others miss, stays calm under pressure, and understands that timing matters as much as action.



If you naturally analyse situations, anticipate consequences, and prefer clarity over chaos, this archetype fits. Consulting, policy, analytics, behavioural science, and leadership roles value such strategic thinking.

Here, intelligence is less about knowing everything and more about knowing what truly matters.

X-MEN – THE MISFITS

The X-Men embody a truth that education systems often struggle to accommodate: difference. Multiple abilities, hybrid in-



terests, and non-linear talent define this archetype.

If you have felt unsettled by not fitting neatly into one academic box, you are not alone. Interdisciplinary careers, research, design, and liberal arts thrive on exactly this diversity. What feels like confusion early on often becomes adaptability later. Difference, in hindsight, is frequently an early signal rather than a flaw.

READY PLAYER ONE – THE WORLD-ARCHITECT

Unlike the Inventor, this mind does not fix reality. It is focused on designing new ones.



The World-Architect thinks in systems, environments, and experiences. They ask: What kind of world will people want to enter? How should it feel? How do elements interact? The intelligence here is imaginative, structural, and deeply user-centric.

If virtual spaces, simulations, immersive storytelling, or game design feel intuitive, notice that signal. World-Architects thrive in AR/VR, experience design, gaming, and the broader experience economy.

Where the Inventor builds solutions within the world, the World-Architect designs the worlds themselves.

BTS – THE DISCIPLINED CREATOR

At first glance, BTS appears to represent effortless success. Look closer, and you see relentless practice, teamwork, and emotional intelligence.

If you are drawn to music, performance, content creation, or design, this archetype offers an important reminder: creativity is sustained, not spontaneous.



Creative careers reward those who practice consistently when no one is watching. Talent opens doors, but discipline keeps them open.

DAREDEVIL – THE SYSTEM THINKER

Daredevil challenges systems—but only after mastering them.

In Daredevil, you encounter the rule-breaker who does so only after understanding the rules deeply. He challenges systems not from ignorance, but from mastery.



If you often question why rules exist, how systems work, and where fairness lies, careers in law, governance, regulation, intellectual property, and technology policy may suit you.

Systems change most effectively from within – through clarity and ethical courage.

BLACK PANTHER – THE PURPOSE-DRIVEN LEADER

Black Panther represents leadership anchored in responsibility beyond self.



If you seek meaning alongside livelihood – through sustainability, climate action, public health, or social enterprise – this archetype resonates.

If you feel drawn to impact, sustainability, climate action, or social enterprise, know that these paths are no longer fringe choices. They are central to solving complex global challenges.

WHAT THIS MEANS FOR YOU

Engineering and medicine are not the only intelligent careers. Careers are not streams you enter once and follow blindly. They are expressions of how you think, what you value, and how you engage with the world.

Before you choose a career, it may help to recognise the stories you already connect with. They often reveal where you are most likely to thrive.

You may see yourself in more than one. You may move from one to another over time. These are not boxes. They are mirrors.

That recognition is common ground. ■



Careers are not streams you enter once and follow blindly. They are expressions of how you think, what you value, and how you engage with the world.

What you would have asked the hawker



CA Ranjan Kumar Sahoo

Manager (Information System Audit), SBI Hyderabad

As collegians standing on the threshold of your own first flight into the world beyond campus, you may not have a fully formed life mission. There is no shame in that.



A FEW YEARS AGO, I was travelling in a crowded local bus in Chennai. It was one of those afternoons, hot and humid. Inside the bus people were squeezed for space. In the middle of all that stood a man in a blue lungi, tapping his fingers on the backrest of the seat in front of him. There was no music playing inside the bus, but there was certainly one playing inside him. He seemed untouched by the chaos around him. He was physically in the same crowded bus as everyone else, yet mentally somewhere calmer, steadier. It made me wonder what allows some people to carry their own rhythm regardless of circumstances.

College is often where we first begin asking such questions. Somewhere in the home or hostel room an unsettling thought emerges: Where exactly am I moving toward? We speak often of success, careers, achievements and ambition, but far less about direction. We are busy moving, but not always sure where and why.

There is an old story about a king who once declared that he wanted to know the purpose of life. Scholars and ministers tried to satisfy him, but their answers felt incomplete. Finally, an elderly man told him that life ends in dust. And that the real purpose of life is to live for a purpose. Without purpose, life becomes a chase for pleasure; with purpose, it becomes meaningful.

It is easy to dismiss such stories as moral lessons, but the tension it describes is strikingly modern. Today we are surrounded by options. Careers promise money, recognition and lifestyle. Pleasure is immediate and measurable. Purpose, however, is slower and more demanding. It asks for patience and to think beyond ourselves.

Interestingly, purpose often begins in personal discomfort. Many of the ventures we admire today were born out of frustrations. Airbnb did not begin as a

multinational enterprise. It started when two young men struggled to afford rent and wondered whether they could host strangers on air mattresses in their living room. A personal inconvenience became a global solution.

When I was a teenager, I used to visit a small shop near my house where daily hawkers gathered. They would talk, drink tea and prepare for long days of walking through villages selling their goods. One day, I asked one of them how he managed to carry on despite the strain. He walked under the sun for hours, carrying weight, negotiating prices, returning home exhausted.

He said that whenever he felt tired he thought of his son and daughter. His purpose was to educate them and help them build a life better than his own. When he remembered that, he felt strong. Remember, he did not wake up because the work was pleasant. He woke up because it was purposeful.

As collegians standing on the threshold of your own first flight into the world beyond campus, you may not have a fully formed life mission. There is no shame in that. Purpose often is shaped gradually through exposure, experimentation and even failure. Sometimes it begins with simply asking better questions.

The man in the bus did not need external music because he carried his own rhythm. The hawker did not need comfort because he carried his own reason. In both cases, what sustained them was the presence of direction.

For you, the most important question may not be how high you can fly, but why you are choosing to fly at all. When fatigue arrives, it will not be pleasure that keeps you moving. It will be purpose. And perhaps the beginning of purpose is simply this: the courage to ask yourself the question you would have asked the hawker, and the honesty to listen to your own answer. ■

Moving With the Flow of Change

Most students are already using AI – to draft, refine, test, automate, and explore. But beyond the tools lies a deeper shift in how we learn, think, and adapt. This essay examines what that shift really means.

A FEW YEARS AGO, calling something “AI-powered” sounded impressive. Today it appears inside search engines, writing tools, photo edits, recommendation feeds, spreadsheets, and video platforms. It suggests the rest of your sentence in an email. It corrects code. It recommends what to watch.

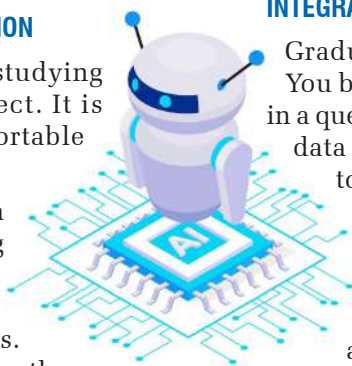
Many students are already interacting with AI. You open ChatGPT to organise scattered thoughts before shaping an assignment. You summarise a dense reading before class. You test multiple design variations instead of committing to the first idea. You review analytics before posting. You automate something repetitive. **None of this feels dramatic. It feels practical.**

FLUENCY OVER FASCINATION

The shift is not about studying AI as a separate subject. It is about becoming comfortable thinking alongside it.

Earlier, learning a tool meant memorising its functions. Now it means learning how to frame clearer questions. Your thinking influences the quality of what you receive. A vague prompt produces a vague response. A structured prompt produces something more useful.

Students who experiment this way notice their pace change. They begin earlier. They test ideas more freely. They refine instead of waiting for perfection. A paragraph can be reshaped quickly. A concept can be outlined and adjusted within minutes. Learning feels lighter. **This does not reduce effort. It reshapes it.**



THE POWER OF UNLEARNING

Alongside this comes unlearning. Methods that worked recently may already feel outdated. Some examples are: the way content was created, campaigns were structured, and digital platforms behaved. Students who expect stability often feel unsettled. Those who expect change remain steadier because they are used to adjusting. Learning, unlearning, and re-learning become a continuous cycle.

Over time, this shows up in small ways: a willingness to try a new workflow, openness to replacing an old method, curiosity about why a system behaves differently than before.

INTEGRATION, NOT ISOLATION

Gradually, a deeper fluency develops. You begin noticing how small changes in a question alter an output. You see how data shapes decisions. You realise automation is also about redesigning how work moves. AI becomes part of the environment, much like electricity.

In this environment, speed alone is not the advantage. Familiarity is. Students who experiment early feel less intimidated when new tools appear. They learn through projects, internships, side experiments, and conversations. Some people casual users. Others look for places where these intersections are to be explored and tested in real scenarios. Confidence grows through repeated application.

AI will not remain a headline forever. It will become background infrastructure. The difference will not be who has access. It will be who learns to move with it. ■



Dharaneetharan G D

Founder, Social Eagle and the 21DC Community.



The shift is not about studying AI as a separate subject. It is about becoming comfortable thinking alongside it.



Where my mind leaned this month

While Valentine's decorations filled the campus, one student found love in fine print, audit standards, and small academic victories.



CA Sandhya Pappu
Senior Internal Auditor
SoftwareONE UK Ltd

ONE FEBRUARY AFTERNOON, after a long accounting class, I sat on the stairs near the library. I noticed the pink and red cut-outs everywhere, a preparation for the Valentine's Week events. I paused for a moment because the light from the window hit a particular section of the wall and made the paper hearts glow faintly. Somewhere between the tests and classes, I realised I was spending more time with my textbooks than with friends. Strangely, I didn't mind.

BETWEEN PAGES AND PAPER HEARTS

I moved into the library. The Taxation textbook that I had borrowed sat on the table exactly where I had abandoned it the previous night. The pages had such fine print that I wondered if the publishers expected students to carry magnifying lenses. At one point, I gently held the page under the tube light, and my classmate joked that I was trying to read the "Terms & Conditions" of life.

Meanwhile, Auditing had its own special charm. One evening, I sat glancing at the auditing standard "Identifying and Assessing Risks." My mind drifted to my own life risks: missing the bus, losing pens, and so on. "Risk identification and assessment" suddenly felt very personal. Still, something about auditing felt oddly steady. The subject didn't try to impress; it just sat there, like the dependable friend in movies who quietly holds the plot together.

There was a day when I found myself smiling at the phrase "true and fair view." Not because of its meaning—but because it reminded me how little efforts in my own days felt slightly more "true and fair" too. The very act of showing up to class or going through a chapter slowly, without rushing, felt like a small alignment inside.

THE QUIET KIND OF LOVE

Mental well-being wasn't something I consciously followed. It simply began appearing in quiet pockets of time. One day, 14th February, at the dosa Bandi, when I was pleasantly surprised by a heart-shaped dosa, a group of students were arguing about whether Corporate Law or Auditing was "the more loyal partner" in a student's life. Corporate Law demanded constant attention. Auditing wanted understanding. I ate my dosa silently, amused, watching their debate.

There were evenings when I went to the beach, listening to the sound of the wind. During all the commotion, I found myself drawn to the thought of my open notebooks in the hostel room—pages half-filled with workings from costing classes, scribbled margins, and sometimes sloppy handwriting. For reasons I couldn't fully explain, those pages felt comforting, like familiar characters in a story I was slowly learning to appreciate.

Some nights, the moonlight fell on the corridor in my hostel room in a way that made the pages shine like fireflies. I would run my finger along the lines I had highlighted, recalling the small triumphs—solving a problem without checking the answer at the back.

These weren't big victories; they were small ones, probably meaningless to others. But they stayed with me.

February was more about discovering that affection could grow in unexpected corners: between pages of a difficult book, in the rhythm of a solved problem, or in the dosa Bandi's steam curling up into the winter air. Maybe February didn't need violins after all. Sometimes it simply leaned quietly toward the things that steadied the mind. ■



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The Powerful X

Still using VLOOKUP and struggling when columns move or errors pop up? It might be time for an upgrade.



Vinoth Kumar R

Microsoft Certified Trainer

MICROSOFT EXCEL introduced XLOOKUP as a modern replacement for VLOOKUP and HLOOKUP. What sounds like just another function is actually one of the most practical upgrades Excel has seen in years. It has made finding information within large datasets simpler.



WHAT IS XLOOKUP?

At its simplest, XLOOKUP searches for a value in one place and returns a related value from another. You give it something to hunt for — a student ID, a product code, a course number — and it delivers the associated detail: a name, a price, a major, or a grade.

It's search-and-retrieve, but smarter. Unlike older lookup functions, XLOOKUP isn't restricted by direction. It doesn't panic if the data isn't perfectly arranged. It allows exact matches by default and can even show a custom message instead of an error. It handles messy, real-world spreadsheets better than its predecessors ever could.

Here are two examples. The first is a simple one, and the second a more complex one.

Suppose you're organising a campus event. One sheet has registered attendees. Another sheet tracks payment status by registration number. You ask XLOOKUP to take each registration number from the attendee list, find it in the payment record, and return whether the student has

paid. It locates the number and pulls in the payment status, instantly separating confirmed spots from pending ones.

Instantly, you know who's confirmed and who's pending. In a slightly more complex example, imagine this scenario. You are managing internship applications for your department. You have in one sheet applicant IDs and interview scores recorded over several weeks. Another master sheet contains applicant IDs along with their names, majors, and GPA.

Before sending the shortlist to the faculty panel, you need the most recent and updated GPA next to each interview score.

But real data is rarely perfect. Some IDs may be missing. Some may have minor text variations, because that's the hallmark of data entry! Some applicants may appear multiple times.

The formula itself is quite direct. You merely mention:

What are you looking for? Where should Excel search? What should it bring back? What if it fails? Should it allow flexibility in matching? Which direction should it search?

The first three are mandatory of course, and the other three optional.

XLOOKUP Syntax:

`=XLOOKUP(lookup_value, lookup_array, return_array, [if_not_found], [match_mode], [search_mode])`

YOU TELL XLOOKUP:

- what you're looking for — the applicant ID attached to that interview entry.
- where to search — the master list of applicant IDs.
- what to bring back — the GPA.

You also tell it what to show if the ID doesn't exist — maybe "Record Missing" instead of an error. Because some IDs were entered with slight text variations, you allow flexible matching so small differences don't break the search. And since applicants may appear multiple times, you tell it to search from the bottom up, so it returns the most recent record.

In seconds, you have the list to be sent to the panel. What might take hours manually can be resolved in seconds.

WHY IT MATTERS

Those familiar with VLOOKUP know its limitations. It searches only in one direction. It depends heavily on column positions. It often needs extra wrapping to avoid error messages. A small structural change in the sheet can break everything.

XLOOKUP removes these rigid constraints. It directly references what you want to return, defaults to exact matches, and adapts more gracefully to changing data. That alone prevents countless spreadsheet headaches.

THE BOTTOM LINE

Excel is no longer just about entering numbers. It's about handling information efficiently. Whether you're managing event registrations, tracking research data, or preparing internship lists, XLOOKUP gives you more control with less friction.

Some X-es don't let us down. This is one of them. ■

GUIDE**By: Alex Vitale**

This column will track classics that you may like to watch.

The spoiler first. This movie came 60 years ago, and will be relevant for the next 40 years. Locate this, and watch it. It's called the Guide.

Released in 1965 and based on R.K. Narayan's novel, *Guide* is about identity, ambition, ego, reinvention, and ultimately, redemption. These themes do not age.

The central character, Raju, is played by Dev Anand. He begins as a small-time guide, becomes a manager to Rosie (Waheeda Rehman), helps her rise as a dancer, then sabotages everything through insecurity. From celebrity to prisoner to accidental spiritual leader, his journey is cataclysmic.

Rosie is an unconventional heroine. She walks out of a loveless marriage in an era when that was just not the 'done' thing. She chooses art over social approval. The film asks: Does society forgive women who choose freedom?

Raju is not a conventional hero either. He is flawed, he lies, and he manipulates. Yet, when life strips him, something transforms. The final act where he fasts for rain is one Indian cinema's most powerful metaphors. Can responsibility create sincerity? Can redemption grow from accident?

For collegians, *Guide* can appeal at multiple: How supporting someone's dream can turn into possessiveness. How we reinvent ourselves depending on who is watching. How failure is at times the beginning of clarity. What secures the movie's place in history is the sheer courage to show morally grey characters in a black-and-white era.

Why would this film still matter in 2045? Because every generation of students will struggle with the same tensions: Authenticity versus performance; love versus ego; ambition versus ethics; and failure versus redemption

Overall Verdict: A timeless classic that refuses to age. *Guide* is about identity, freedom, guilt, faith, and redemption. Even six decades later, it feels startlingly modern.

Watch It For: A layered performance by Dev Anand as Raju—charming, flawed, vulnerable.

Takeaway: Even flawed lives can find meaning in unexpected ways.

Cast and Crew

- **Director:** Vijay Anand
- **Lead:** Dev Anand, Waheeda Rehman
- **Music:** S. D. Burman
- **Genre:** Romantic drama.



Best Scene: Raju fasting in the drought-stricken village. What begins as deception turns into something profound. Is he acting? Is he transformed? Does faith create reality?

Where to Watch: YouTube (official uploads/rentals)



Freedom demands courage.

Charm can build a life. Character sustains it.

Sometimes we grow into the roles we pretend to play.



V Pattabhi Ram
CA and a Teacher

This column will share the executive summary of a book. Read it, internalise it, and you can hold conversations on it with anyone. If you are excited, read the book.

Highly Effective Teens

SUCCESS is not about grades, trophies, and social approval. Success begins with character and enduring success is built on habits, not techniques. Sean Covey's book is about the things you face – friendships, exams, peer pressure, relationships, and self-doubt. The book travels through three stages: mastering yourself, mastering relationships, and renewing.

PUBLIC VICTORY

Think Win-win. Adolescence is shaped by comparison. Who scored higher? Who is more popular? Who got selected? Covey suggest that life is not a zero-sum game. Thinking win-win means believing there is enough success, respect, and opportunity for all. So instead of envy, cultivate maturity.

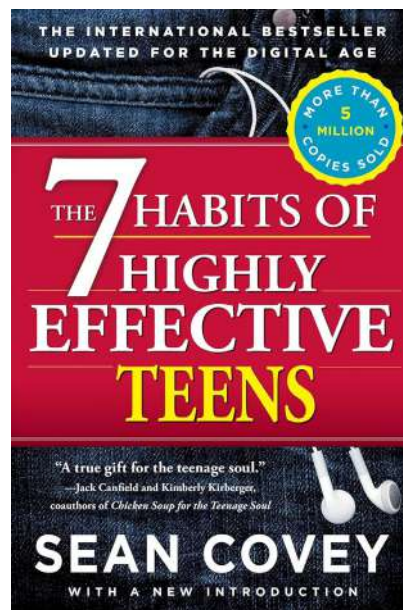
PRIVATE VICTORY

Be Proactive. Teen life can feel like a series of reactions to people such as parents and teachers, and to incidents such as marks, comments, and expectations. Being proactive means recognising that while you cannot control everything that happens to you, you can control your response to them. Instead of blaming circumstances, focus on what lies within your "circle of control."

Define your destination. Many teenagers drift through school without a clear personal roadmap. This habit suggest that you ask: Who do I want to become? It encourages writing a personal mission statement, and says that when values are clear, decisions become simpler.

First things first. Manage your time around what is important rather than what is urgent. urgency. Like: homework before gaming; health before scrolling. When you prioritise what truly matters, confidence grows.

These three habits form **Private Victory**, mastering oneself.



The power of Listening. Misunderstandings define teenage conflicts. Most people listen so that they can reply. But one must listen in order to understand. This habit teaches you empathy, and makes conversations constructive. It tells you that listening is influence.

Strength lies in differences. Synergy means valuing differences rather than tolerating them. It is about combining strengths to create outcomes no individual can achieve singly.

These three habits form **Public Victory**, the mastery of relationships.

mastery of relationships.

Beyond all this the seventh habit, renewal, is super important. You face academic pressure, social stress, and digital overload. These lead to burn out. So Covey's final habit insists on renewal across four dimensions: body, mind, heart, and soul. Exercise. Read. Reflect. Rest. Reconnect.

WHY THIS MATTERS

For today's collegians the format is contemporary even decades after publication. Its comic-strip illustrations and sidebar commentary resemble modern digital feeds. This is a book that feels easy to read but difficult to forget. ■

Covey suggest that life is not a zero-sum game. Thinking win-win means believing there is enough success, respect, and opportunity for all. So instead of envy, cultivate maturity.



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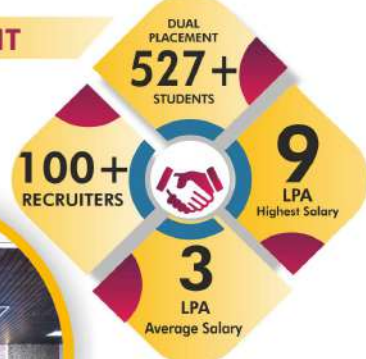
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