

THE COMSOC GAZETTE



JANUARY 2026

Issued on: 31th January 2026



FINANCE AND INVESTMENT

STOCK MARKET

STARTUPS

ECONOMY

GEO POLITICS

SCIENCE AND TECH

COMSOG GENIE



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FINANCIAL FORESIGHTS

01 HIKE IN SMALL SAVINGS INFLOW REDUCES BORROWING WORRIES FOR INDIA

The National Small Savings Fund (NSSF) deposits have crossed the Rs.2.17 lakh crore mark, amounting close to two-thirds of the fiscal year's budget estimate. The NSSF is a repository for all deposits from small savings schemes and it is managed by the Ministry of Finance.

The government now plans to borrow less from the NSSF, down from Rs. 4.12 lakh crore to Rs. 3.43 lakh crore for funding the fiscal deficit in FY25. This move aligns with the government's aim to bring the deficit down from 4.8% to 4.4% of the GDP.

It is expected that the all-inclusive collections of the National Small Savings Fund in 2025-26 will inflate by the end of March, exceeding the original target.



02 INVESTORS LOSE HAND OVER FIST AS STOCK MARKET INDICES CRASH

In the 3rd week of January, the BSE Sensex and NSE Nifty 50 fell down by 2,032.65 points and 645.7 points, respectively. The indices closed at a low due to rupee depreciation and heavy selling. Further, price drops in major stocks, like the shares of Adani Group aggravated selling pressures.

It has been reported by the officials that investors have lost close to Rs. 16 Lakh Crore in this financial fiasco. A switch to safe-haven assets and contiguous foreign outflows has undermined investor confidence. Thus, leading to hefty losses.

Among these stocks, NTPC, Trent, L&T, Bajaj Finance, Axis Bank, Bajaj Finserv, IndiGo, Eternal, Adani Ports, Power Grid, BHEL, SBI, Maruti Suzuki, and Reliance, contributed the biggest losses.



CORPORATE ODYSSEY

01 ARE YOUR WHATSAPP MESSAGES REALLY PRIVATE? FRESH LAWSUIT CHALLENGES META'S PRIVACY CLAIMS



Recently, Meta has come under scrutiny. Allegedly, the company misled users by presenting WhatsApp as fully secure while failing to disclose potential gaps or limitations in how user data is handled.

Meta was sued in September last year by its former head of security, Attaullah Baig. Baig alleged that WhatsApp suffered from “systemic cybersecurity failures” that could put user privacy at serious risk. He claimed to have discovered that around 1,500 WhatsApp engineers had unrestricted access to user data, including highly sensitive personal information. Meta also faced criticism last year after announcing plans to show hyper-personalized ads based on users’ conversations with the Meta AI chatbot across Meta apps. The company began displaying ads on WhatsApp’s Status feature, raising fresh concerns about privacy and data use.

02 AMAZON LAYOFFS: THOUSANDS OF CORPORATE JOBS AT RISK

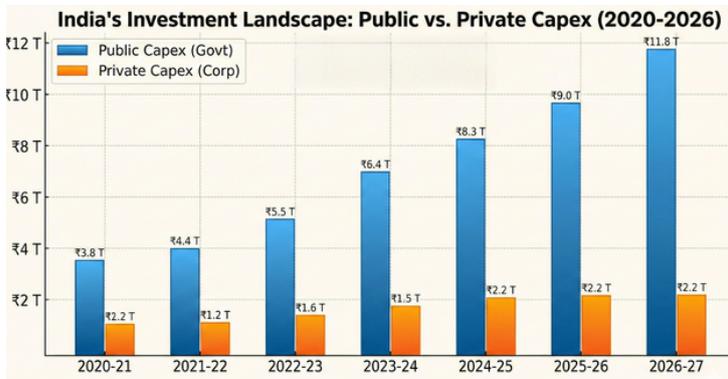
Amazon is set to lay off thousands of employees, to reduce its workforce by around 30,000 jobs. The job cuts are expected to mainly affect white-collar positions across several teams, including Amazon Web Services (AWS), the People Experience and Technology division, as well as Prime Video and the retail business. According to a Reuters report, these cuts account for nearly 10% of Amazon’s corporate workforce. Amazon had cut about 27,000 roles in 2022.

The laid off employees remained on payroll for 90 more days. Amazon CEO Andy Jassy told analysts that the layoffs were not driven by AI adoption or financial pressures. Instead, he said the decision was related to issues of “culture” within the organization. Reflecting this shift, Amazon’s cloud unit, AWS, highlighted its latest AI models at its annual cloud computing conference held in December.

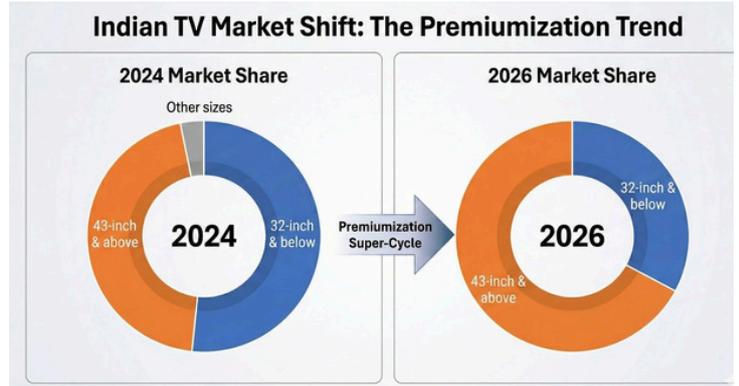


01 THE CAPEX CONUNDRUM: PUBLIC PUSH VS. PRIVATE PAUSE

The central government is planning to add another 10-15 percent to the public sector capex. Such boldness is aimed at maintaining the country's 7.3% GDP growth rate despite the slowdown underway globally. FY26 Q3 earnings results of India's largest business groups indicate a 'wait and watch' mindset. High borrowing costs and "demand visibility" have kept investment in the private sector stuck in low double digits. Manufacturing behemoths CEAT and Havells have bucked the trend with large investments in plant expansion, but in the commerce sector, it will take a Budget to succeed in its endeavour to bring down the "cost of capital" for these industries with tax sops. The new vision for 2026 is not just about ensuring economic growth comes from the Centre to the States, it's about handing over the reins to the private sector economy to secure the \$5-trillion milestone



02 THE PREMIUMIZATION PIVOT: QUALITY OVER QUANTITY



India's domestic retail market has entered a "premiumization" super cycle. Data from Counterpoint Research indicates that 43-inch and larger televisions now account for two-thirds of total sales, up from just 50% a year ago. Conversely, the entry level 32 inch segment has seen a steady 10% decline.

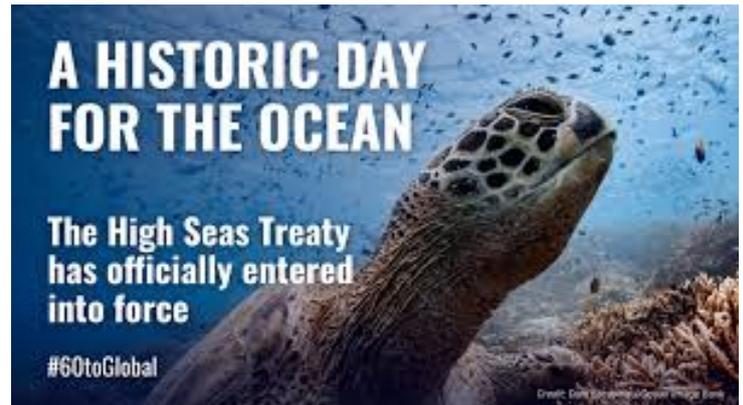
This trend is not isolated to electronics; it is visible in the FMCG and hospitality sectors, where "Prestige & Above" categories are significantly outperforming "Value" packs. Rural consumption is rebounding (8.4% volume growth) thanks to easing food inflation, while urban consumers are spending more per transaction despite tightening their belts on volume. For the commerce professionals, this heralds a permanent move away from the "volume-at-all-costs" philosophy. The winner in 2026 will not be decided on the basis of which brand reaches the most people, but on which brand can succeed with the rising "value consciousness" of the aspirational workforce.

01 JHARKHAND PITCHES GREEN INDUSTRIAL FUTURE AT DAVOS; TATA STEEL COMMITS ₹11,000 CRORE INVESTMENT

In the annual meeting of the World Economic Forum (WEF) in Davos, government Tata Steel Limited and Jharkhand on Tuesday (January 20, 2026) signed a Letter of Intent (LoI) and Memorandum of Understanding (MoU). The agreement talks about ₹11,000 crore investment in New Age Green Steel Technologies. Chief Minister Hemant Soren emphasized sustainable development, clean technology adoption, and local employment generation as core priorities. Beyond Tata Steel, exploratory discussions were held with Hitachi on power and grid infrastructure and with Tech Mahindra on advanced IT and digital facilities. WEF also gave a White Badge and a Letter of Cooperation To Jharkhand, signaling long-term collaboration on clean energy, critical minerals, climate action, and just energy transition aligned with the state's Vision 2050. Renewed engagement with Swedish companies focused on urban transport and infrastructure, with a Sweden-India Roundtable planned in April.



02 HIGH SEAS TREATY 2026: A GLOBAL PUSH TO PROTECT OCEAN BIODIVERSITY



The High Seas started in January 2026, This is the first legally binding regulatory framework beyond national jurisdiction to save marine biodiversity in international water, It aims to cover 30% of the ocean by 2030. To support implementation, to track sustainable fishing in real time artificial intelligence is being deployed, improving monitoring of catch data and enhancing detection of illegal, unreported, and unregulated fishing activities. This strengthens compliance with sustainability objectives and reduce dependency on manual reporting. Despite broad international support, procedural and regulatory details-including funding and governance rules-are still being negotiated, with major maritime powers seeking influence in implementation mechanisms. The treaty marks a significant advancement in ocean governance by extending conservation commitments to the high seas-areas that constitute nearly two-thirds of the world's oceans and have previously lacked cohesive legal protection.

THE GLOBAL CHESSBOARD

01 US-LED PEACE FRAMEWORKS AND THE QUESTION OF LEGITIMACY

Recent developments in West Asia suggest a distinction in handling conflicts. The use of parallel diplomatic channels is finding an upward trend, besides formal international bodies. This was seen in the continuing war in Gaza, the mounting pressure on Iran and the initiation of President Donald Trump's Board of Peace at the World Economic Forum in Davos in January 2026. The Board of Peace has been termed a smaller and more agile alternative to institutions like the United Nations. First responses show an issue with legitimacy, as it is not yet signed on by a great power. India has chosen to abstain. France and Germany have also decided to do so, reaffirming institutional and rules-based strategies. Military imperatives continue to override diplomatic activities in Gaza, while Iran has resisted pressure through deterrence rather than new negotiations.

Without wider and more realistic consensus, parallel peace initiatives are likely to remain symbolic.



02 GREENLAND, TRUMP, AND THE STRAIN INSIDE WESTERN ALLIANCES



The relationship between Greenland and Denmark has been a historical byproduct of European governance rather than an active geopolitical process. For many years, the island was a strategic player with a silent political voice under the umbrella of NATO.

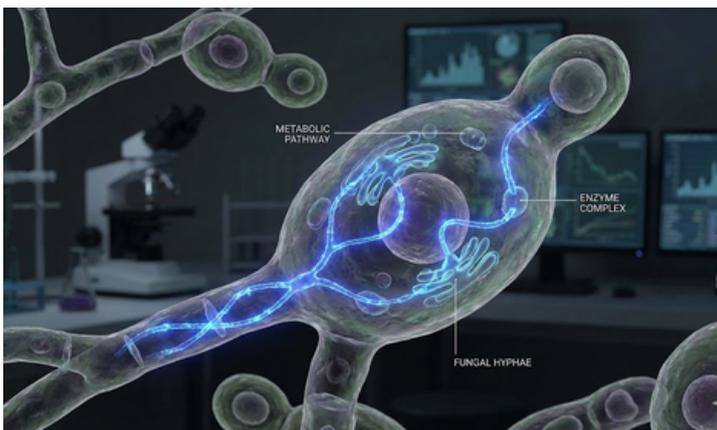
In late 2025, President Donald Trump reignited the plan to purchase Greenland under the guise of national security. The reasoning was based on Arctic sea lanes, access to vital minerals, and the growing presence of China and Russia. Greenland was no longer simply an allied landmass but a strategic resource.

Europe's reaction was strong. Denmark dismissed any notion of transfer, while the European Union threatened economic reprisal. France and other European nations sent small military contingents as part of a joint exercise, making clear that Greenland's security was a European concern. By January 2026, Washington retreated. As the Arctic melts, alliances face growing internal disagreements. Greenland may be only the first domino to fall.

01 BREAKTHROUGH IN THE WAR AGAINST DRUG-RESISTANT FUNGI

The use of drug resistant fungi has turned out to be a serious global health problem, especially in immunocompromised persons. In January 2026, McMaster University scientists announced a major scientific discovery that can transform antifungal treatment. After over 10 years of research, the team discovered a novel biological weakness in some pathogenic fungi, which could be a promising target for future drug development. Scientists analysed the survival of fungal pathogens under existing antifungal drugs using advanced molecular and genetic methods. Their results showed a key cellular pathway on which fungi rely to survive and which had not been studied extensively. Notably, this pathway does not exist in human cells or is markedly dissimilar, making selective treatment more likely.

This finding is especially relevant amid rising antifungal resistance. Beyond its immediate medical impact, the study highlights the need for long-term investment in fundamental scientific research to protect global health.

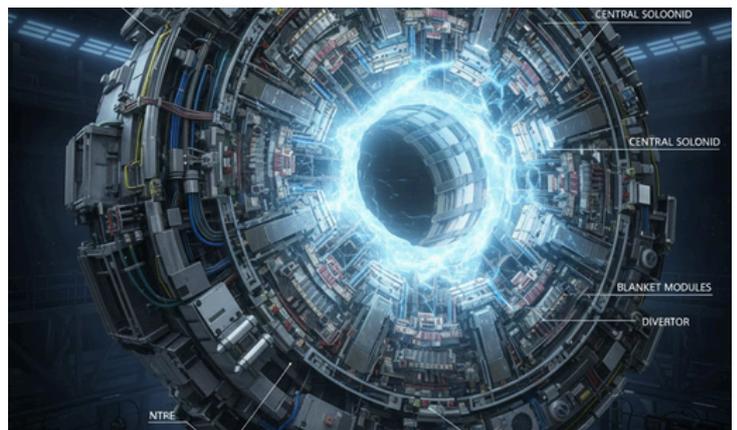


02 A STAR ON EARTH : MOVING TOWARDS SUSTAINABLE NUCLEAR FUSION ENERGY

Nuclear fusion, which energizes the sun, has long been considered a remedy for rising global energy needs. At the beginning of 2026, researchers announced significant advances that brought humanity closer to a clean and nearly inexhaustible energy source. Fusion reactors, especially donut-shaped tokamaks used to confine superheated plasma, are becoming more stable and higher in performance.

Experimental institutes such as EAST in China, KSTAR in South Korea and WEST in France have generated valuable data for ITER, the largest international fusion project under construction in France. ITER aims to demonstrate net energy gain, a requirement for commercial viability. Despite progress, challenges remain, including materials resistant to extreme heat and radiation.

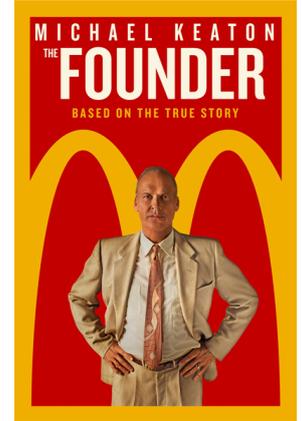
Artificial intelligence is improving plasma control and reactor prediction, while rising private investment complements public research. Together, these developments suggest fusion energy is moving closer to reality.



MOVIE RECOMMENDATION

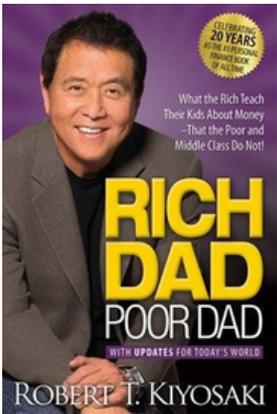
FOUNDER (2016)

The Founder is a 2016 biographical drama film directed by John Lee Hancock, the film is about the true story of Ray Kroc, a struggling salesman from Illinois and of his creation of the McDonald's fast-food restaurant chain, which eventually involved forcing out the company's founders Mac and Dick McDonald to take control with conniving ruthlessness and creating a multi billion dollar empire. The film offers a captivating, character driven story that explores themes of vision, execution, and capitalism, making it compelling for entrepreneurs, business enthusiasts and anyone interested in American business history.



BOOK RECOMMENDATION

“RICH DAD POOR DAD” BY ROBERT KIYOSAKI AND SHARON LECHTER

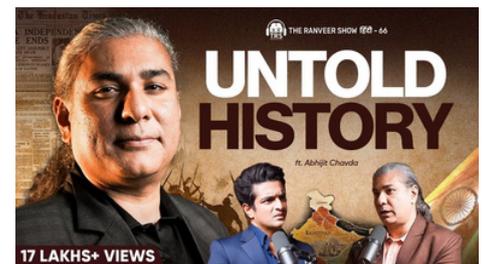


Rich Dad Poor Dad contrasts the different approaches to finance between two father figures, Kiyosaki's well-educated, financially strained "poor dad", and his successful entrepreneur "rich dad". It tells us the story of how his "rich dad" instilled in him the importance of owning assets, work to learn not just for money, essentially promoting an active entrepreneurial mindset on building wealth through investing and real estate and developing businesses, not just on having a job. It gives key lessons on financial literacy, strategic investing; transforming one's perspective on wealth building.

YOUTUBE RECOMMENDATION

ANCIENT HISTORY SECRETS YOU DID NOT KNOW BEFORE

In this compelling interview, Mr. Chavda goes beyond the renowned version of history to share remarkable perspectives on ten unheard-of facts about ancient history from the Harappan civilisation to the unrecognized bravery of the Ahom dynasty. It brilliantly interweaves the fields of genetics and archaeology to convey stories about the Kushan Empire, Greco Indian civilisation and Alexander the Great. This episode is a must listen for anyone curious about our ancient history, science and geopolitics.



MUSIC RECOMMENDATIONS

1. Meri Kahani by Atif Aslam
2. Pashmina by Amit Trivedi
3. Mera Bichraa Yaar by Strings
4. Baagay by Hari & Sukhmani and The Coconut Kids
5. Moonlight by Dhruv

GUESS THE PERSONALITY

- Long before building a multi-billion dollar empire, this entrepreneur's first business was selling "bhajiyas" to pilgrims at a weekend fair in his village.
- In the 1960s his judgement in the niche of polyester yarn trade earned him the title "The Polyester Prince" among his Bombay trading counterparts.
- He is credited as the person behind an "equity cult" in India. By offering public company shares in small public lots.
- In 1986, his company's Annual General Meeting (AGM) was held at a football stadium in Mumbai, with over 30,000 attendees.
- He was awarded the Padma Vibhushan, India's second highest civilian award, in 2016, more than ten years after his death.



Answers of the previous edition

Personality: John D. Rockefeller

Company: Tencent Games



GUESS THE COMPANY

- This confectionery giant owns the longest running professional hockey team in North America, holding the record for the most Calder Cups.
- The company's founder was supposed to be on the Titanic but had to cancel his trip at the last minute.
- During World War II, this company was commissioned by the U.S. Army to create a special, high-energy chocolate bar for the soldiers.
- This company's success led to the creation of an entire town, complete with streetlights shaped like one of its iconic chocolates.
- In a rare business misstep, this candy maker once attempted to market a "smokeless" chocolate cigarette.

ANSWERS IN THE NEXT EDITION

JARGONS DECODED

Hedging

Hedging is a risk management strategy that is used to reduce or offset risk of potential losses in an investment due to volatile market conditions. Fixing a set price for selling an investment or stock to be delivered in the future called a "put option". This caps your potential loss if the stock plummets. The oldest and simplest form of hedging is by diversification; investing in different types of assets such as stocks, bonds, and real estate to balance your risk.

Pro Forma Financial Statements

Proforma financial statements are forward looking financial reports based on certain projections and presumptions and not actual facts. They project future income, expenses, and cash flow to help with strategic planning and decision making. It also uses a calculation method designed to attract potential investors or to gauge potential earnings from certain business decisions, like mergers or acquisitions by offering a glimpse into a company's potential future performance.

MYTH BUSTERS

Investing a form of gambling ?

There is a very popular perception among people that Investing is just gambling. Investing, unlike gambling, is based on some level of strategic analysis and research. While gambling is a game of luck where someone's loss is someone's win, investing is based on the analysis of a company's financial performance and market trends to make informed decisions. Its goal is to not make a quick and lucky win with the goal of long term growth and value.

Profits equal healthy cash flow.

Cash flow and profit aren't the same things. It isn't uncommon to confuse the two terms. Profit is an accounting measure of a company's financial performance (revenue minus expenses), not the actual cash with the business. Profit can be manipulated with non cash items and time differences, a company despite being profitable can have less cash flow due to a long credit period or various other factors.

FORTUNE'S FABLES

In 2007 Brian Chesky and Joe Gebbia were broke and looking to raise money to make their rent in San Francisco. They decided to rent out air mattresses in their apartment to attendees of a major design conference in town because of a shortage of hotels. They created a simple website called "Air Bed and Breakfast." They initially faced countless rejections from investors and had difficulties securing fundings. The turning point came when they got accepted in "Y Combinator" securing seed funding and mentorship. Airbnb is known for its user experience, a strong community of hosts and guests, and continuously innovating their platform, with third co-founder Nathan Blecharczyk on board, it has become a household name with listings worldwide and more than three million lodgings in nearly 200 countries.

“Dream is not that which you see while sleeping; it is something that does not let you sleep.”

- A. P. J. Abdul Kalam

Thank you for reading!

Hope you enjoyed the content.
Stay tuned for the next edition!

