

GOMSOG GENIE

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THE COMMERCE SOCIETY, SRCC



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FINANCIAL FORESIGHTS

01

01 JFSL BUYS 7.9 CR SHARES OF JPBL FOR 104 CR

Jio Financial Services Limited (JFSL) is set to acquire ₹7.9 crore worth shares of Jio Payments Bank Limited (JPBL) from State Bank of India (SBI) for ₹104.54 crore, making JPBL a wholly owned subsidiary. However, as of now, this deal which has been approved by JFSL's board still awaits RBI's approval and is expected to be closed within 45 days. This move aligns with JFSL's strategy to strengthen its presence and consolidate its position in the digital payments space as well as to expand its financial services portfolio. This move is quite significant in the context of the financial sector and it is expected to enhance JFSL's ability to innovate, expand its customer outreach and improve overall efficiency. Following the announcement, JFSL's stock rose by approximately 2.65 per cent, closing at ₹206.25, although, notably, it has declined 36.07 per cent over the past year.



02 INDIAN STOCK MARKET OPENS HIGHER AHEAD OF HOLI

Indian equity benchmark indices opened at a higher position on Thursday (13th March) amid mixed global cues and varying circumstances, mainly driven by gains in Financial Services and Public Sector Undertaking Bank sectors. At 9:31 am, Sensex rose by 61.17 points to 74,090.93, while Nifty edged up 2.15 points to 22,472.65. Nifty Bank gained 113.10 points, while midcap and smallcap indices declined notably. Top gainers included IndusInd Bank, Tata Steel and ICICI Bank, while Hindustan Unilever and Sun Pharma were among the top losers, whose values dropped quite significantly. Foreign Institutional Investors sold off equities worth ₹1,627.61 crore, while Direct Institutional Investors bought ₹1,510.35 crore. In a nutshell, markets around the world showed mixed trends and signals, with Asian markets specifically trading both in green and red areas.



CORPORATE ODYSSEY

02

01

HCL SUCCESSION: ROSHNI NADAR MALHOTRA STRENGTHENS CONTROL AS SHIV NADAR GIFTS 47% STAKE

Shiv Nadar, founder of HCL, has moved to transfer 47% of his shareholdings in HCL Corp and Vama Delhi to his daughter, Roshni Nadar Malhotra, as a part of a strategic succession plan. By this means, she consolidates her grip over HCLTech and HCL Infosystems. The transfer took place through gift deeds on March 6, 2025, to secure family succession in the Nadar family. Now, she holds voting control over 12.94% of Vama Delhi and 49.94% of HCL Corp in HCL Infosystems along with 44.17% of HCLTech. SEBI exempted her from making an open offer. She has been at the helm of HCLTech as its chairperson since 2020. She studied at Northwestern and the Kellogg School. She is instrumental in giving out the money for philanthropy through the Shiv Nadar Foundation and The Habitats Trust. This transfer will, in many ways, give her more clout in the family business.



02

TESLA MOVES CLOSER TO INDIAN MARKET ENTRY: SEEKS CERTIFICATION FOR MODEL Y AND MODEL 3

Tesla, led by CEO Elon Musk, has started the process of obtaining the certification and homologation of its Model Y and Model 3 in India - a key step to launching its vehicles in the country. Homologation is the process of certifying that a vehicle complies with the standards of India as far as safety, emissions and roadworthiness are concerned, as per the Central Motor Vehicle Rules. Sources said that Tesla India Motor & Energy Pvt. Ltd. has made several submissions of applications, out of which eight homologation-related applications have already been cleared. The sales of electric vehicles in India have increased by 20% in 2024, reaching a mark of 99,165 units. It also coincides with ongoing US-India discussions on a potential free trade agreement that could reduce import tariffs. While India is urging Tesla to establish local manufacturing, Musk currently plans to enter the market via exports, positioning India as an alternative to China amid rising US sanctions.



MARCH
2025

01 INDIA'S RETAIL INFLATION HITS 7-MONTH LOW AT 3.6%

Retail inflation in India reached its lowest point in seven months during February 2025 at 3.6% due to decreased food costs including vegetables pulses and eggs. The Consumer Food Price Index (CFPI) rose just 3.75%, the slowest in two years. Price changes in vegetables created a 1% deflation but wheat prices surged 8.8%. Pulses inflation turned negative at 1.35%.

The inflation rate in urban areas hit 3.3% during February 2025 while rural areas showed a 3.8% rate. Inflation reached its peak in Kerala with 7.3% during this period yet Telangana demonstrated the lowest rate at 1.3%. The current level of inflation is below the RBI's target and this presents a favorable situation for a 0.25% reduction in the repo rate during April. Market analysts project a new interest rate cut in June because of stronger inflation data along with risks that demand will fall below expectations.



02 INDIA'S ECONOMIC RISE: THIRD-LARGEST BY 2028

Morgan Stanley predicts India will attain the position of world's third-largest economy by 2028 when its GDP expands from \$3.5 trillion in 2023 to \$5.7 trillion exceeding Germany. The projections show India's GDP share will increase from its current level at 3.5% in 2023 up to 4.5% during 2029. Market research suggests that the Indian economy will reach between \$6.6 trillion and \$10.3 trillion based on the "Bull" forecast by 2035 (Bear predicts \$6.6 trillion and Base suggests \$8.8 trillion). The GDP per capita projection predicts three possible outcomes: it will reach \$4,247 (Bear), \$5,683 (Base) or \$6,706 (Bull).

The economic growth experience momentum from four elements which combine infrastructure development with policy reforms coupled with entrepreneurship programs and macroeconomic stability. The Indian economy will grow at 6.3% in FY24 before reaching 6.5% in the subsequent fiscal year. In FY26-27 the Indian economy will experience a projected inflation rate of 4.3% alongside a CAD level below 1% of GDP. Relative to other indicators the monetary policy of RBI has become more lenient which has prompted government spending focused on boosting household consumption. The three external risks facing India include US trade policies combined with global economic expansion rates and financial market fluctuations.

SUSTAINABLE SYNERGIES

04

01 EMPOWERING FARMERS FOR A SUSTAINABLE FUTURE

At The Australian's Global Food Forum in Melbourne, industry leaders and farmers emphasized the need for initiatives that support sustainable agricultural practices to meet rising global demands. Natalie Collard, CEO of Farmers for Climate Action, advocated for incentives enabling farmers to invest in battery energy storage systems, aiming to reduce both operational costs and carbon emissions. The forum highlighted the role of technology and sustainable methods in enhancing profitability and addressing food waste. Innovations such as autonomous solutions and transforming farm waste into nutrient-rich products were discussed as pivotal strategies for a sustainable agricultural future.



02 REDEFINING LUXURY HOTEL KITCHENS WITH SUSTAINABILITY

Marriott's The Luxury Collection has collaborated with René Redzepi's MAD Academy to promote sustainability across hotel kitchens worldwide. In

November, chefs from various TLC properties participated in a summit in Copenhagen, focusing on reducing environmental impacts through local sourcing and innovative practices. The initiative encourages chefs to prioritize biodiversity and sustainability, fostering deeper connections with local producers and reshaping expectations within the luxury hospitality sector.



03 PIONEERING WOMEN LEADING SUSTAINABLE ENERGY INNOVATIONS

Inna Braverman and Lotte Rosenberg are breaking new ground in the energy industry with their sustainable initiatives. Braverman co-founded Eco Wave Power, focusing on harnessing wave energy, while Rosenberg leads Carbon Recycling International, which transforms carbon dioxide into e-methanol. Both leaders emphasize the importance of female representation and mentorship in driving innovation and achieving sustainable energy solutions, highlighting the critical role of diverse perspectives in the sector.

01 OPEN AI LAUNCHES NEW DEVELOPER TOOLS AS CHINESE AI STARTUPS GAIN POPULARITY

OpenAI released their Responses API as a tool which helps programmers build autonomous AI agents with complex ability to complete tasks independently. This API supersedes the aging Assistants API without extra fees and designers will have to transition from the previous system before mid-2026.

OpenAI entered the market at a time when Chinese AI start-ups were escalating their competition. The startup Monica launched Manus which demonstrates better capabilities than OpenAI's DeepResearch model in terms of performance. Monica announced its alliance with the Alibaba team responsible for Qwen AI models which demonstrates a growing AI power base in Chinese markets.



The quick developments from Chinese companies prove that this AI market constantly changes because emerging industries present powerful yet cost-effective solutions. The Response API launch shows OpenAI's dedication to delivering sophisticated developer tools that position the company as the leading force in this developing field.

02 RETAIL INFLATION DROPS TO A 7 MONTH LOW AND FOOD INFLATION EASES SINCE MAY'23

India experienced its lowest retail inflation for seven months during February 2025 because food prices experienced substantial reduction. Consumer Price Index (CPI) inflation slid to 3.61% in February which stood as the first measurement below the Reserve Bank of India's (RBI) medium-term target of 4% for six consecutive months. Food inflation took the main role in this downfall since vegetable prices dramatically decreased.

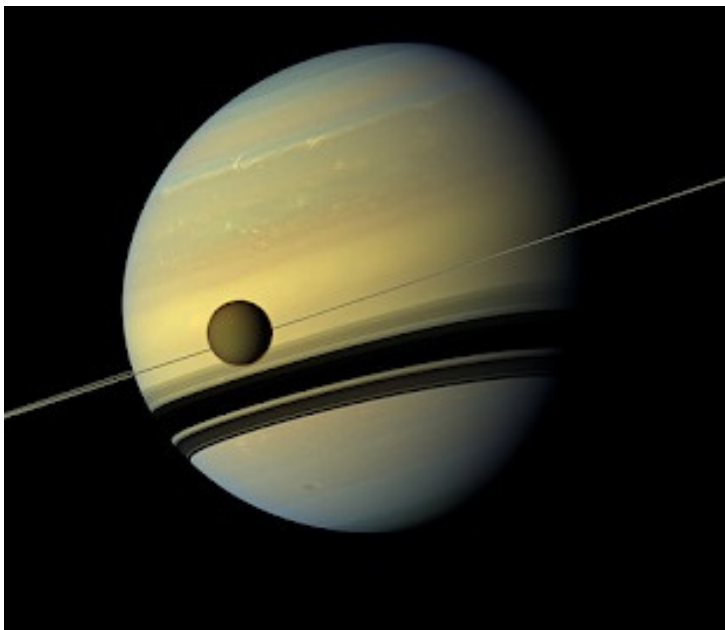


Economic experts believe the upcoming inflation figures will allow the central bank to minimize the repo rate by 25 basis points through an effort to boost economic growth. The previous rate decrease cycle from RBI in February 2025 encourages future monetary easing measures as demonstrated through recent inflation data.

The present favorable inflation rates could be affected by unexpected weather patterns which might alter agricultural yields leading to food price changes throughout the next few months. The current inflation conditions in the country create favorable conditions for the Reserve Bank of India to pursue additional rate cuts to support economic growth.

01 SATURN BREAKS RECORD WITH 128 NEW MOONS, TOTAL REACHES 274

A group of astronomers have identified 128 new moons orbiting Saturn, bringing its total to 274. These tiny moons, most likely formed from cosmic collisions in the past 100 million years, reinforce Saturn's status as the planet with the most moons in the universe. While many of these objects are just a few miles across each other, they qualify as moons if they have stable and trackable orbits. The discovery of these moons, led by Mike Alexandersen of the Harvard-Smithsonian Center for Astrophysics, will be published in the Research Notes of the American Astronomical Society.



Saturn has now surpassed Jupiter's 95 known moons, along with Uranus' 28 and Neptune's 16. The finding goes on to show the dynamic nature of our solar system through the ongoing changes in it, shedding light on how different celestial bodies evolve over time in their own respective ways.

02 ITALIAN SCIENTISTS 'FREEZE' LIGHT, UNLOCKING QUANTUM SUPERSOLIDITY

A group of Italian scientists has successfully "frozen" light, demonstrating that it can exhibit supersolid properties. A supersolid is an exotic state of matter that combines a solid's crystalline structure with the frictionless flow of a superfluid. This breakthrough, led by Antonio Gianfate (CNR Nanotec) and Davide Nigro (University of Pavia), represents a major and significant advancement in quantum mechanics.

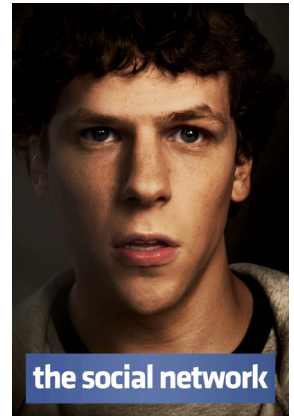


Traditionally, over the past, supersolidity has only been observed in Bose-Einstein condensates (BECs) at near absolute zero temperatures. The researchers, in this experiment, manipulated light under precise quantum conditions to achieve a similar effect. Their findings, published in Nature on March 5, open up new possibilities for understanding the concept of supersolidity and manipulating the various quantum states of light. At the same time, the discovery challenges the conventional horizon of physics and could have profound implications for future quantum technologies. Scientists believe that this is just the beginning and there is a lot more left in exploring the unique properties of supersolid light.

MOVIE RECOMMENDATION

HAQEEQAT

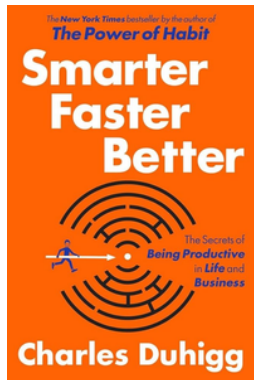
The movie is known for its realistic and sensitive portrayal of war and its effects on soldiers and their families and it is significant representation of India military Sacrifices made by Soldiers. It gives a peek into the fact that it is important that nations are militarily powerful if they want peace. The Movie explores the theme of human cost of war. This movie has inspired millions of people and has boosted the patriotic sentiment in many generations.



BOOK RECOMMENDATION

THE VALLEY OF KASHMIR - BY WALTER.H.LAWRENCE IN 1895

It is a comprehensive account of Kashmir's history, culture, and people. He highlights the valley's natural beauty, customs, and different industries. The description of religions and the impact of each is captured beautifully in this book. The impact of Islamic rule is captured and how it changed the cultural ethos of Kashmir. It offers a comprehensive account of Kashmir right from Flora and fauna to social and economic conditions. It gives a great understanding of the Valley under different rulers including Britishers though some colonial perspective and potential biases can be seen.



PODCAST RECOMMENDATION

THE JOE ROGAN EXPERIENCE WITH NAVAL

The conversation between Naval and Joe is an intriguing insight into what fundamentals constitute a great life. The podcast starts on a strong note with Naval advocating that individuals should experience all that life has to offer and that mere specialisation is for insects. The podcast then shifts to a more nuanced perspective on 'beginners mind' and how it continues to still drive learning and exploration for a man of his age. The podcast also illuminates the duality of the social media and celebrity culture and how reality today is curated to fit a certain narrative, leading to dissatisfaction and anxiety when not met. The podcast in the latter half touches on the pursuit of happiness and money as a tool for freedom. Overall, the podcast shares some great insight on things that could prove useful for the coming generation.

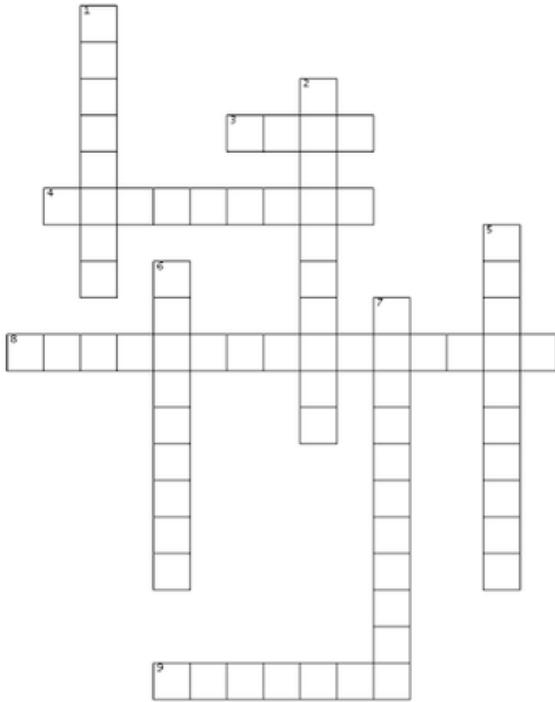


MUSIC RECOMMENDATIONS

1. Aye say gang - Future
2. Baccarat suite- 451
3. No chill- party next door
4. Bol Kaffara - waqar khan
5. I love Latinas - odetari



CROSSWORD



ACROSS

3. A contract Between two parties to exchange financial instruments
4. A trading strategy, wherein Investors gain when the prices fall
8. Risk reduction by investing into various other securities
9. Purchase of shares by the owners of the company from the open market

DOWN

1. _____ stocks are the stocks which are financially sound and stable
2. Contract to trade a security at a certain price up until a defined expiration date
5. A Bank which holds the investor's securities
6. What do you call a list of an investor's investments?
7. Movement of stock prices shown graphically

ANSWERS IN THE NEXT EDITION

Answers of the previous edition

Across

3. Freemium
4. Marginalia
6. Arbitrage
7. Liquidity
9. Capitalism
10. Depreciation

Down

1. Sovereign
2. Hedging
5. Amortization
8. Forex

VOCABULARY

1. **Renegade** - Someone who rebels and becomes an outlaw.
2. **Plumb** - Exactly vertical.
3. **Abattoir** - A building where animals are butchered.
4. **Plethora** - Extreme excess.
5. **Pastiche** - A work of art that imitates the style of some previous work.
6. **Cenotaph** - Monument to honor those whose remains are interred elsewhere.
7. **Mezzanine** - Intermediate floor just above the ground floor.
8. **Privation** - The act of stripping someone of food, money, or rights.
9. **Bacchanalian** - Used of riotously drunken merrymaking.
10. **Congel** - Solidify, thicken, or come together.

JARGONS DECODED

Red ocean

‘Red ocean’ is a term which is used to address the industries where companies fiercely compete to outperform each other. This intense competition often leads to “blood in the water,” symbolized by the red ocean, as companies battle for a limited market share. Red ocean markets are often crowded with competitors who provide similar goods or services to the consumers, wherein the profit margin is really thin and the demand is often static.

Blue Ocean

‘Blue ocean’ is a term used to represent untapped, new market spaces where competition is minimal or irrelevant. In these markets, companies focus on creating unique offerings, capturing new demand, and making competition irrelevant. Blue ocean markets have little to no competition, where producers emphasize on differentiating themselves from their competitors. Blue ocean markets tend to have high growth prospects and increased profitability.

MYTH BUSTERS

“Profit is the best measure of business health”

Although profits are greatly essential for each and every business, it can be affected by certain factors which do not reflect business health such as short-term cost cutting or seasonal increase in sales. Profit of a business fails to take factors like labour-management relationship, customer satisfaction into consideration, which gives a good idea of the long term health of a business. Profits also do measure the level of unpredictability and soundness of the market in which the company takes part in.

“Digital Marketing Is Cheaper Than Traditional Marketing”

Digital marketing may seem affordable, but costs can rise quickly due to high competition for online visibility and constant shifts in algorithmic priorities on platforms like Google and Facebook. The demand for skilled digital marketers, content creators, and data analysts also adds to costs. Businesses must invest in quality content, SEO, analytics, and audience segmentation to stay competitive, making digital marketing a significant investment rather than an automatic cost-saving solution.

FORTUNE'S FABLES

Shailendra Tiwari and Ananda Verma, engineers from Bengaluru, began their entrepreneurial journey with a failed attempt at growing colored capsicum. Despite coming from agricultural families—Tiwari’s from Varanasi and Verma’s from Azamgarh—their crop was small and spotty, sparking a deep dive into farming methods. Realizing the potential of India’s vast agricultural sector, they left their tech jobs and founded ‘Fasal’ in 2018.

Fasal is a full-stack agritech company that uses data-driven insights to help farmers optimize crop yields. By analyzing data with the help of agronomists and plant pathologists, the startup provides crop-specific guidance and market access through its B2B platform. Today, Fasal has expanded to 13+ states, supporting over 75,000 acres of crops and generating ₹5.5 crore in revenue in FY22.

Life is like riding a bicycle. To keep your
balance, you must keep moving
—*Albert Einstein*

Thank you for reading!

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

