Saksham:
Quarterly Newsletter:
July-September 2026

Editorial Team	
Dr. Kerav Pandya	*Chief Editor*
Dr. Rashivin Tailor	*Editor*
Ms. Krishna Bhatt	*Editor*
Mr. Amit Shukla	*Editor*

Table of Contents

Sr. No.	Contents	Page No.
1	Industry–Academia Interaction: Strengthening Industry Connect	4
2	Sapno Ki Udaan – Rise Up: Inspiring Young Minds	5
3	Welcome to CKSVIM: BBA Orientation 2026	6
4	CKSVIM–HyreBridge MoU: Strengthening Industry–Academia Collaboration	7
5	National Management Week 2026 – Learning, Leading, Serving & Sustaining	8
6	Celebrating Teacher's Day	10
7	Ganesh Sthapana & 5-Day Ganesh Festival Celebration at CKSVIM	11
8	CKSVIM–NISM MoU: Strengthening Industry–Academia Collaboration	12
9	From Classroom to Career: Expert Lecture by NISM	13
10	Asset Allocation: The Unsung Hero of Wealth Creation	14

From the Director's Desk

It gives me immense pleasure to present the July–September 2026 issue of Saksham,



reflecting another vibrant and purposeful quarter at CKSVIM. The past three months have been marked by meaningful academic engagement, industry interaction, student development, social responsibility, and celebrations that strengthened our sense of community.

At CKSVIM, we believe that management education must extend beyond the classroom. Our interactions with industry leaders, including Mr. Nilesh Momaya of Mirae Asset Sharekhan and Mr. Kallol Chakraborty, provided students with valuable perspectives on career readiness, leadership, professional skills, and workplace expectations. The MoUs with HyreBridge and NISM further strengthened our industry–academia connects by opening avenues for internships, professional certifications, practical exposure, career guidance, and placement opportunities. The expert lecture by Mr. Adik Todkar from NISM further enriched students' understanding of the securities market and career opportunities in finance.

This quarter also celebrated the spirit of student life through BBA Orientation 2026, Teacher's Day, and the five-day Ganesh Festival. Most importantly, National Management Week 2026 demonstrated how management education can translate into social impact through initiatives promoting wellness, awareness, emergency preparedness, gratitude, and community service.

I congratulate our students, faculty members, coordinators, and volunteers for their enthusiasm and commitment. Their collective efforts continue to strengthen CKSVIM's legacy of excellence.

As we move ahead, let us continue to learn with purpose, lead with responsibility, serve with compassion, and create opportunities that shape successful professionals and responsible citizens.

Dr. Kerav Pandya

Director, CKSVIM

Industry–Academia Interaction: Strengthening Industry Connect

CKSVIM continued its commitment to strengthening industry–academia collaboration by hosting an insightful interaction with Mr. Nilesh Momaya, AVP – Group Head, Vadodara & Saurashtra, Mirae Asset Sharekhan.

The interaction focused on creating meaningful opportunities for students through internships, guest lectures, live projects, and industry mentorship. The discussion highlighted the importance of bridging the gap between classroom learning and real-world business practices, enabling students to gain practical exposure and develop the skills required to become industry-ready professionals.

The session also explored avenues for sustained collaboration between the institute and industry, providing students with greater opportunities to understand current market trends, workplace expectations, and professional practices.

CKSVIM remains committed to building strong industry partnerships that empower students with knowledge, exposure, and opportunities for a successful career.





Sapno Ki Udaan – Rise Up: Inspiring Young Minds

CKSVIM hosted an inspiring edition of "Sapno Ki Udaan – Rise Up," aimed at empowering students with valuable insights into career readiness, leadership, and personal growth. The session featured Mr. Kallol Chakraborty, an industry expert, who engaged students through practical perspectives and meaningful discussions on preparing themselves for the professional world.

The interaction encouraged students to look beyond academic knowledge and focus on developing the confidence, leadership mindset, adaptability, and professional skills essential for long-term success. His insights motivated students to identify their strengths, embrace challenges, and take purposeful steps towards achieving their career aspirations.

Sapno Ki Udaan – Rise Up was a meaningful platform that connected aspirations with action and inspired students to envision a brighter and more successful future.

Moments that inspire today, leaders who shape tomorrow.



Welcome to CKSVIM: BBA Orientation 2026

CKSVIM warmly welcomed the new BBA Batch 2026 with an engaging orientation programme marking the beginning of an exciting new chapter in the students' academic journey.

The orientation introduced students to the institute's academic environment, learning opportunities, campus culture, and student activities, while helping them feel comfortable as they embarked on their journey in management education. It was an opportunity for the new students to connect with their peers, faculty members, and the CKSVIM community.

The programme encouraged students to embrace every opportunity to learn, explore, build confidence, develop meaningful friendships, and discover their potential. As they begin this journey, students were motivated to participate actively in academic and co-curricular activities and make the most of their college experience.

A great beginning for an exciting journey — welcoming the BBA Batch 2026 to CKSVIM!

CKSVIM–HyreBridge MoU: Strengthening Industry–Academia Collaboration

CKSVIM strengthened its commitment to creating meaningful career opportunities for students by signing a Memorandum of Understanding (MoU) with HyreBridge, an AI-driven human capital ecosystem.

The collaboration aims to provide students with enhanced opportunities for skill development, internships, industry exposure, career guidance, and placement support. Through this partnership, students will gain greater access to industry-oriented learning and practical experiences that complement their academic education.

The MoU also reflects CKSVIM's continued efforts to build strong industry partnerships and equip students with the skills, confidence, and professional exposure required to succeed in an evolving employment landscape.

By connecting academic learning with industry opportunities, CKSVIM and HyreBridge aim to create a stronger pathway from classroom to career.

Because the right opportunities today shape tomorrow's successful professionals.





National Management Week 2026 – Learning, Leading, Serving & Sustaining

National Management Week 2026 at CKSVIM was a meaningful five-day journey filled with learning, leadership, wellness, social responsibility, and community service. The week began with initiatives such as *Wall of Needy* and *One Fist of Grain*, along with a heartfelt visit to an old age home. Students then participated in CPR & BLS Training, Rescue & Emergency Response Sessions, NGO visits, Sahaj Yoga, Anti-Drug Awareness, Digital Banking Security & Fraud Prevention, and various food and donation drives. Activities such as *Management Through Movies*, *Have a Sip for Smile*, appreciation through Thank You Cards to Community Helpers, Health & Nutrition sessions, and awareness on exercise and quitting tobacco further enriched the experience. The week concluded with a memorable Valedictory Function, celebrating the collective efforts of students, faculty, and volunteers. NMW 2026 truly reflected the spirit of Learning, Leading, Serving and Sustaining, creating meaningful experiences and lasting memories for the entire CKSVIM community.







Celebrating Teacher's Day

CKSVIM celebrates the dedicated mentors and faculty members who inspire, guide, and empower students at every step of their academic journey. Through their knowledge, encouragement, and continuous support, they transform classrooms into spaces of curiosity, confidence, and meaningful learning. Their commitment goes beyond teaching, helping students discover their potential and prepare for a successful future.

Celebrating the mentors who make every learning experience meaningful.



Ganesh Sthapana & 5-Day Ganesh Festival Celebration at CKSVIM

CKSVIM celebrated the 5-Day Ganesh Festival with devotion, enthusiasm, and togetherness. The celebration began with the auspicious Ganesh Sthapana, followed by vibrant cultural activities, prayers, and festive moments that brought students, faculty, and staff together. The festival created an atmosphere of positivity, unity, and spiritual joy, while providing an opportunity for everyone to celebrate traditions and strengthen the bond within the CKSVIM community. The five-day celebration concluded with heartfelt prayers and the spirit of "Ganpati Bappa Morya," leaving behind cherished memories and a renewed sense of togetherness.







CKSVIM–NISM MoU: Strengthening Industry–Academia Collaboration

CKSVIM and the National Institute of Securities Markets (NISM) signed a Memorandum of Understanding (MoU) to strengthen industry–academia collaboration and enhance student career opportunities. The partnership aims to promote professional certifications, industry exposure, practical learning, and career development, helping students connect classroom knowledge with real-world professional requirements. This collaboration marks another step towards making education more industry-relevant, practical, and career-focused at CKSVIM.





From Classroom to Career: Expert Lecture by NISM

CKSVIM hosted an insightful Expert Lecture by Mr. Adik Todkar from NISM, providing students with valuable perspectives on the securities market, career opportunities in finance, and the importance of professional certifications. The session helped students understand industry expectations and explore pathways for building successful careers in the financial sector. Such expert interactions bridge the gap between academic learning and real-world industry practices, making students more informed, confident, and career-ready.





Asset Allocation: The Unsung Hero of Wealth Creation

Shashikumar Bhambhani
Assistant Professor | Financial Literacy Activist
C K Shah Vijapurwala Institute of Management, Vadodara, Gujarat

We often hear people say, "I want to become rich." However, very few pause to ask the more important question: "How can I create sustainable wealth?" For me, investing is not about making quick money; it is an art that requires patience, discipline, continuous learning, and emotional control. Over the past eight to nine years, I have had the privilege of teaching more than 3,000 students and interacting with over 500 investors, helping them understand investments and financial planning. One important lesson I have learnt from these experiences is that successful investors are not necessarily the smartest people in the room; they are often the ones who remain disciplined and committed to their financial goals. As Warren Buffett famously observed, "The stock market is a device for transferring money from the impatient to the patient." This aptly captures the importance of patience and emotional discipline in the journey of wealth creation.



The financial markets are constantly influenced by inflation, recessions, geopolitical conflicts, elections, pandemics, and technological disruptions. As a result, markets may rise sharply at times and experience significant corrections at others. During such uncertain periods, many investors become anxious, stop their investments, or sell their holdings out of fear. In my opinion, this is where investors often make their biggest mistake by allowing short-term market movements to dictate long-term financial decisions. While we cannot control the markets, we can control our investment behaviour. A sound financial plan, aligned with our goals, investment horizon, and risk tolerance, can help us navigate uncertainty with greater confidence. **The market is uncertain, but our financial planning should be guided by clarity and discipline.**

Many investors spend considerable time searching for the best stock, the next multibagger, or an investment that promises exceptional returns. While selecting good investments is important, I firmly believe that how we distribute our money across

different asset classes is equally, if not more, important. Asset allocation refers to dividing investments among different asset classes to balance growth, stability, and risk. Equity offers the potential for long-term capital appreciation and wealth creation, debt can provide greater stability and help meet relatively predictable financial needs, while gold may offer diversification and protection during certain periods of economic uncertainty. Each asset class serves a different purpose, and a well-diversified portfolio should reflect the investor's financial objectives and circumstances. As Benjamin Graham wisely stated, "The essence of investment management is the management of risks, not the management of returns." The objective of investing is not simply to maximise returns but to build a portfolio that can withstand difficult market conditions while keeping long-term financial goals on track.

Asset allocation should also evolve with age, financial responsibilities, and investment objectives. For instance, a 25-year-old investor with a stable income and a long investment horizon may consider an illustrative allocation of 75% equity, 15% debt, and 10% gold. At around 35 years of age, an allocation of 65% equity, 25% debt, and 10% gold may be considered. At around 45 years, the allocation could be 50% equity, 35% debt, and 15% gold, while an individual aged 55 years and above might consider 35% equity, 45% debt, and 20% gold. These examples are only illustrative and should not be treated as universal recommendations. Every individual has different financial goals, income stability, family responsibilities, liquidity requirements, and risk tolerance. Therefore, investment decisions should be personalised, and portfolios should be reviewed periodically to ensure that they remain aligned with changing needs and circumstances.

One recurring pattern I have observed while interacting with investors is the tendency to follow market sentiment. When markets rise, enthusiasm grows, and everyone wants to invest. When markets fall, fear takes over, and many investors rush to exit. This behaviour can lead to buying at elevated prices and selling during downturns. Instead of chasing returns, investors should focus on consistency. Regular investments through a Systematic Investment Plan (SIP), appropriate diversification, periodic portfolio reviews, and a long-term perspective can help build sound financial habits. Although no investment strategy can eliminate market risk or guarantee returns, a disciplined approach can reduce the likelihood of making impulsive decisions that derail long-term financial goals. Wealth

creation is rarely about predicting every market movement correctly; it is about remaining committed to a sensible investment plan through different market cycles.

Investing is often perceived as a mathematical exercise involving returns, interest rates, valuations, and calculations. While these factors are important, I believe investor behaviour plays an equally significant role. The ability to remain calm during market corrections, avoid panic-driven decisions, and continue investing in line with a well-defined financial plan can make a meaningful difference over time. Emotional discipline does not mean ignoring changing circumstances; it means distinguishing between temporary market volatility and genuine changes in financial goals or personal needs. Ultimately, successful investing is not just about choosing the right investments but also about making sensible decisions consistently.

For young investors who have recently started earning, my advice is simple: do not wait for the perfect time to begin investing. Start early, begin with an amount that fits comfortably within your budget, and invest regularly. As your income grows, consider increasing your investments. Review your portfolio periodically rather than reacting to every news headline, diversify your investments across suitable asset classes, and remain patient. A balanced asset allocation may not appear as exciting as the promise of quick profits, but when aligned with individual goals and maintained with discipline, it can provide an effective framework for pursuing long-term wealth creation while managing risk.

In conclusion, wealth is rarely created overnight. It is built gradually through informed decisions, consistent saving and investing, sensible risk management, and patience. As financial literacy becomes increasingly important in today's complex financial environment, every individual must learn not only where to invest but also how to manage risk, control emotions, and remain focused on long-term objectives. I firmly believe that the real secret to wealth creation lies not in predicting the market but in preparing for it. Asset allocation provides the foundation, discipline keeps us on course, and time allows the process to unfold. As John C. Bogle rightly said, “Time is your friend; impulse is your enemy.” May we all learn to invest with knowledge, plan with purpose, and build wealth with patience.