

Step with caution

While technology is revolutionising financial education, learners have to learn to filter and strategically leverage digital resources to become financially literate

Ajay Lakhotia

In digital India, where 800 digital payment frauds are reported daily, financial literacy is a critical survival skill for the next generation.

Technology is a powerful ally, transforming how we understand and engage with money. Gone are the days of dense textbooks and complex financial jargon.

Today's learning platforms are revolutionising financial education through engaging, interactive experiences that speak directly to the digital generation. Imagine learning investments, budgeting, and financial planning through interactive mo-

dules, short videos, and real-world simulations.

These tech-driven platforms create a safe playground for young learners to understand financial dynamics. Interactive quizzes and challenges replace intimidating spreadsheets with exciting, bite-sized learning experiences. Users gain hands-on financial insights without risking real-world consequences, turning complex concepts into accessible knowledge, one interactive lesson at a time.

The mantra is simple: Not Every Influencer is a Financial Advisor.

Technology offers powerful filters to distinguish genuine expertise. Regulated platforms provide professional advisor profiles with transparent credentials, performance histories, and user ratings. These help users identify reliable sources, warning

financial literacy from a challenge into an opportunity.

Caution and clarity

Social media's financial advice ecosystem is a double-edged sword. While technology democratises information, it also blurs the lines between credible guidance and misleading claims.

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cards and testimonials.

Platform simplicity: Select interfaces that are intuitive, with clear fee structures and transparent terms.

Learning curve

The journey from seeking financial advice to becoming financially intelligent is increasingly shorter in the digital age. Young learners are no longer passive recipients but active participants in their financial education.

While professional guidance remains crucial, technology has bridged the gap between expert knowledge and personal understanding. Here's how students are being supported in the journey of personal understanding with the help of technology:

Fundamental Mastery: Interactive platforms break down complex terms like compounding, inflation, and investment tools into digestible bits.

Budgeting Bootcamp: Apps help students track expenses, set realistic bud-

gets, and identify saving opportunities.

Goal-Driven Learning: From creating investment portfolios to planning emergency savings, technology provides simulated environments for risk-free financial exploration.

As financial literacy transcends the walls of a classroom, important concepts like trading, insurance, risk management, and emergency planning are becoming common knowledge from a young age.

Parents, educators, and mentors must guide young minds to leverage digital tools thoughtfully, turning interactive platforms from mere learning interfaces into launchpads for financial independence and strategic life planning.

The future belongs to those who can navigate the complex financial landscape with confidence, curiosity, and continuous learning.

The writer is the founder and CEO, StockGro.

Tech meets medicine

Kalyan Sivasailam, Founder & CEO, 5C Network, a healthcare AI company, on using AI to help automate diagnostics



FUTURE PERFECT

Ananya Ganapathy

The next in the series featuring conversations with entrepreneurs, technologists and researchers about emerging technologies and what students need to know about these fields.

What do you do?

I am the CEO of a company called 5C, which I also founded. My job is to conceptualise unique, profitable and hard-to-copy products, build a high performing team that can bring these products to life and take them to customers.

I hold a B.Tech. in Computer Science from NIT Surathkal and a PG Diploma from NLS Bengaluru.

Why is your work important?

5C is a medical AI company specialising in remote radiology reporting and advanced AI-powered diagnostic tools. A large part of diagnostics and reporting in healthcare is manual and time-consuming and, in some cases, prone to errors.

In countries like India, qualified medical professionals like radiologists are in short supply. We bring advances in AI to help automate diagnostics and make reporting accessible, quick, cost efficient and more accurate.

What is exciting about your work?

With less than 14,000 qualified radiologists, most of them located in urban/Tier 1 cities, access to timely diagnostics is a huge challenge.

With advances in AI technology, it is now possible to train machine learning models to perform accurate diagnosis of an X-ray or a CT scan taken anywhere, and share the results quickly.

Error-checking algorithms embedded in

these models can identify patterns and reduce risk of mistakes.

Any experiences in college that led you to become an entrepreneur?

This may be surprising but my experience in leading sports teams in college led me towards entrepreneurship.

The core principles are the same: new companies have to run like a well-synced sports club.

You have talented people and some have big egos.

However, a common goal can only be achieved with collective efforts.

Even today, my leadership style is highly influenced by my understanding of leading and being part of sports teams.

What should students know about your field?

Unlike AI in other industries, AI in healthcare must undergo rigorous clinical validation, regulatory approvals, and real-world testing before deployment. High-quality, well-annotated medical data is critical to build reliable models.

Success in this field requires solid coding skills in programming languages like Python and familiarity with Vision Language Models.

In addition, it requires understanding medical workflows, imaging, pathology, and patient impact.

The real value comes from those who can bridge AI and clinical practice, ensuring that technology integrates seamlessly into healthcare rather than disrupting it.

The writer is an avid follower of emerging technologies and their applications.

Vinay Konanur

Behind every packet of milk that gets delivered in less than 10 minutes and official merchandise from Hollywood that gets delivered in five business days lies a robust supply chain network. Over the last decade, we've been moving away from conventional supply-chain models – involving spreadsheets and phone calls – to their intelligent counterparts. This next-generation model effectively mitigates visibility challenges associated with order fulfillment milestones and offers transparency in the movement of goods during low-probability-high-impact scenarios like wars, natural disasters, and even a pandemic.

Leveraging emerging technologies like data science, Artificial Intelligence (AI), machine learning, robotics, and more, smart supply chain models are complementing enterprise visions to offer better customer service as well.

New roles

The onset of data-driven models, automation, and AI is giving rise to new and niche job roles that offer rewarding career paths. We are looking at a new era

of opportunities such as:
Predictive Analytics Specialists: who develop effective models to identify patterns from historic data and forecast trends and events in the future with respect to supply chain opportunities and hindrances.

AI Supply Chain Analysts: who build AI-powered statistical models to analyse massive volumes of supply chain data for insights, anomalies, patterns, threats, and opportunities.
Supply Chain Managers: who lead teams of AI supply chain analysts and translate their efforts into business outcomes and be the bridge between data scientists and business stakeholders for data-driven decision making.

Digital Supply Chain Architects: who design and deploy digital transformation strategies to optimise supply chain operations and look for ways to seamlessly integrate AI and machine learning models

Financial DNA: Recognise that advisors specialise differently; some offer holistic guidance, others focus on specific domains like investments, debt management, or tax planning.
Credential check: Al-

ways prioritise SEBI-registered professionals and Registered Investment Advisors (RIAs). Technology now enables instant verification of an advisor's track record through transparent performance re-

Keep the goods moving

The onset of data-driven models, automation, and AI is giving rise to new and niche job roles within Supply Chain Management



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AI and machine learning, programming languages like Python and R, digital technologies such as IoT, cloud computing, edge computing, blockchain, cybersecurity, or others; Professional skills such as problem-solving capabilities, the thirst for perpetual learning, strategic thinking, analytical and logical reasoning, interpersonal skills, and leadership qualities

Apart from these, aspirants should look for online training and certification programmes to work on all these aspects simultaneously. Top Indian institutions have some of the most industry-specific and agile curriculum on supply chain that also emphasises practical learning through sandbox labs and tools for experiential learning.

While carving a career in intelligent supply chain may sound daunting, at its core, jobs revolve around core aspects from conventional supply chain models such as demand planning and forecasting, process optimisation, inventory management, vendor coordination, order fulfillment, and more.

What is getting an upgrade is the medium and way to accomplish such goals. So, start with the basics and strengthen your understanding to tap into existing potential for growth.

The writer is the Vice President-Emerging Technology, UNext Learning.

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for a connected supply chain ecosystem.

Cybersecurity Experts: who fortify the digital infrastructure of the entire supply chain ecosystem and ensure no back doors, loopholes and vulnerabilities exist for hackers to exploit. They are also responsible for nurturing cyber awareness across hierarchies for safe practices of digital systems.

Robotics Engineers: who design robots, edge systems, and IoT devices to enhance warehouse workflows, operations, and al-

lied logistics and automation processes

Academic Prerequisites

For a career in this space, a strong foundation of supply chain concepts is necessary. Ideally, the academic prerequisites include Undergraduate degrees in supply chain management, industrial engineering, information systems, and business administration; Master's and relevant specialisations in supply chain electives;

Technical skills such as exposure to data science, analytics models and tools,

to resources, knowledge, and innovative solutions, while students gain experiential learning that prepares them for real-world challenges.

Moreover, these initiatives instill a sense of purpose in students, encouraging them to view education as a means of contributing to the greater good. Such a mindset extends beyond individual achievements, inspiring students to become change-makers in their professional and personal lives.

Community projects create a ripple effect, with each initiative leading to wider-reaching impacts. Education leads to empowerment; empowerment leads to economic growth; economic growth drives social progress. By integrating community projects into academic programmes, universities can show how education can be a force for holistic development

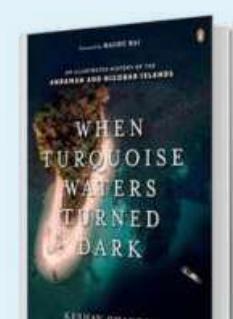
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while fostering empathy and social responsibility.

and urban settings. Projects such as water conservation drives, waste management systems, and afforestation campaigns not only address environmental challenges but also create awareness among students and residents alike. This holistic approach ensures long-term benefits for both society and the environment, reinforcing the idea that education is a tool for enduring positive change.

The synergy between education and community development fosters mutual growth. Communities benefit from access

ON THE SHELF



When Turquoise Waters Turned Dark

Offering a fresh perspective on the colonial history of the Andaman and Nicobar Islands, this book is an immersive exploration crafted with stunning photography and meticulously researched narrative. The images capture picturesque landscapes, architectural ruins and the diverse local population, giving a visual history and a narration of the present. The book reveals fascinating insights, including how a single decision by Commodore Cornwallis could have turned the Andaman Islands into a vibrant naval base instead of a penal colony. It also sheds light on the forgotten lives of imperialists who once inhabited Ross Island. Journey through time and discover the islands' strategic importance.

Author: Keshav Chandra

Publisher: Penguin

Price: ₹2599



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Ripples of growth

By integrating community projects into academic programmes, universities can show how education can be a force for holistic development and bridge societal divides

while preserving traditional knowledge or adopting modern practices. By involving students in such initiatives, colleges create a dual impact: communities gain access to innovative ideas and resources, while students gain exposure to entrepreneurship and grassroots development. The intersection of community projects and sustainability drives meaningful progress. Universities often emphasise eco-friendly practices, promoting green technologies and resource-efficient solutions in rural

and urban settings. Projects such as water conservation drives, waste management systems, and afforestation campaigns not only address environmental challenges but also create awareness among students and residents alike. This holistic approach ensures long-term benefits for both society and the environment, reinforcing the idea that education is a tool for enduring positive change.

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