

# EDUCATIONPLUS

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R. W. Alexander Jesudasan

The belief that research is connected with years of academic experience – i.e. only those at a ripe age can be involved in research or have the ability to think and innovate – is a misconception. A doctorate is not the culmination of research but the beginning of intensive work. Many remain academically non-productive after a Ph.D. but the awarding of the degree should lead to more clarity in the process, quality paper publications, executing funded research projects, filing of patents, enabling transformation of research to plausible products in Science and Technology. Decades ago, there was a possibility of acquiring a postgraduate degree through research and those with exceptional publications could end up with a Ph.D. without a Research Supervisor.

### Positive step

Thus the recent notification by the University Grants Commission (UGC) enabling a four-year undergraduate degree holder to register directly for a Ph.D. programme and to appear for the NET is a step in the right direction. The National Education Policy (NEP) 2020 allows a student to opt for either a four- or a three-year UG programme. The former is called a Honour's degree with a research specialisation, as the student has to opt for a research project or dissertation in the final year. This will be in the major discipline and be guided by a faculty member. For successful students, the PG programme will

be for a year instead of two. Those who complete the Honour's degree with a CGPA of 7.5/10 and 160 credits can directly enroll in Ph.D. programmes without having to complete a Master's degree. Students who come under the non-creamy layer or differently-abled or EWS have a relaxation of marks for admission to research programme, as mandated by the UGC.

According to the UGC, the four-year multidisciplinary Bachelor's programme allows students to experience the full range of holistic and multidisciplinary education, apart from being able to focus on the chosen major and minor subjects. Not only will this give them a sound understanding

of the foundational or core courses but also the benefit of value-added courses, electives, soft skill courses, regional and foreign languages, and internships.

### International alignment

This approach will eventually allow the UG curriculum and credit structure to align with similar UG programmes across the globe, in terms of standards and international parity, thereby increasing prospects for Indian students seeking higher education opportunities abroad.

However, the departments offering the Honours with Research degree must have the required infrastructure such as libraries with access to jour-

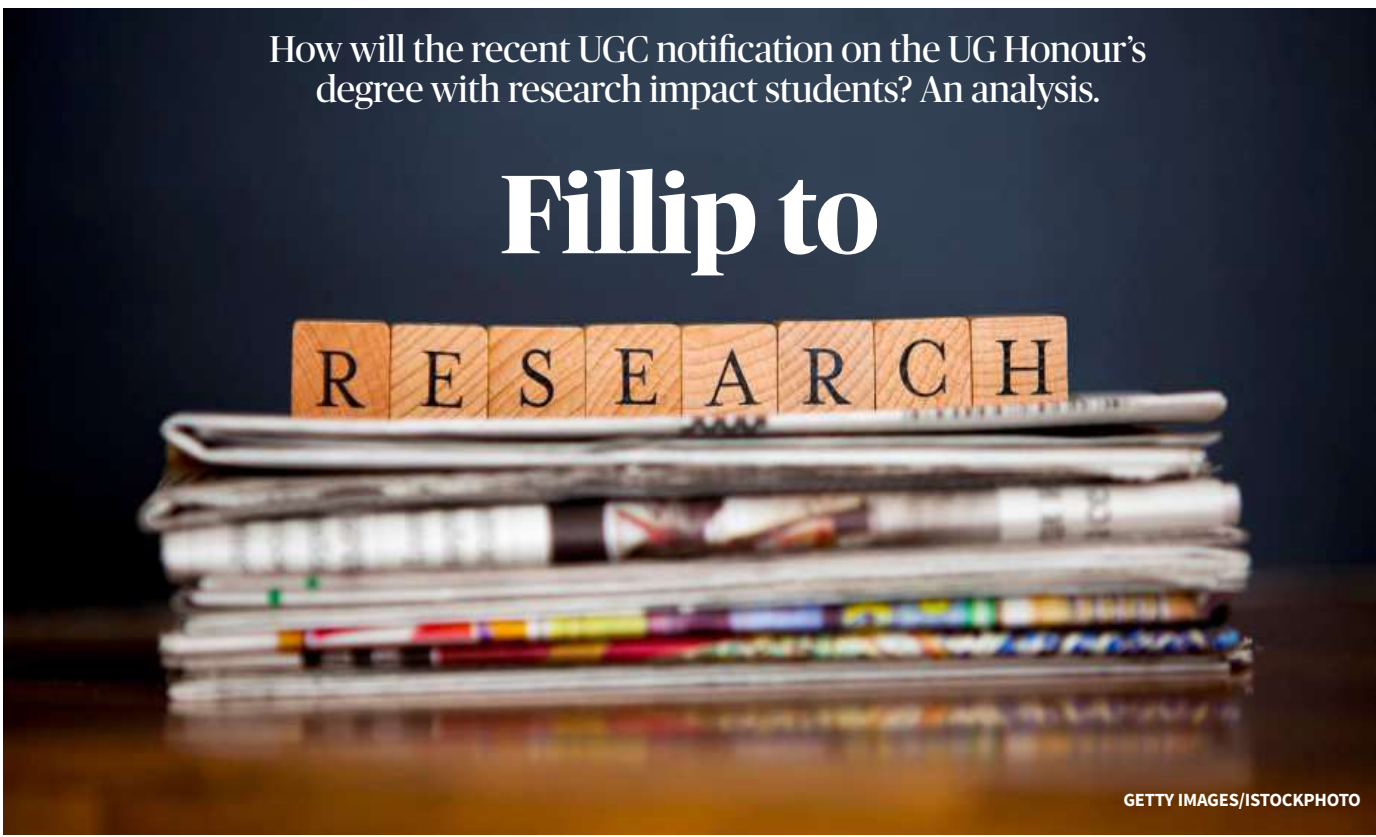
nals, computer labs, lab facilities for experimental research work and at least two permanent faculty members who are recognised Ph.D. supervisors. The UGC has also said that those departments that are already recognised for Ph.D. programmes may conduct this UG degree without further approvals from the affiliating university.

In addition to opening up new vistas of Master's programme abroad, it will also enable UG students to join institutes of quality within the country for research. Further exploration can be done on whether the research area has to be necessarily in the foundation course or in any course that the candidate has studied

and has the confidence, necessary eligibility, and credits to take up research. The Choice-Based Credit System (CBCS) that works in this new framework helps them choose the right combination to get to the desired outcome through research.

With respect to challenges in professional programmes, such as Nursing, Physiotherapy, or Optometry, and those UG programmes that already have a four-year plan, appropriate amendments are required in their curriculum to facilitate research.

The writer is Pro Vice-Chancellor Hindustan Institute of Technology and Science Deemed-to-be University, Chennai.



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## SCHOLARSHIPS

### National Overseas Scholarship for ST Students

A programme implemented through the Ministry of Tribal Affairs, in collaboration with Indian embassies or missions abroad.

**Eligibility:** Open to Indian citizens from the Scheduled Tribe (ST) category who are pursuing a Master's or Ph.D. or engaged in postdoctoral research at recognised institutions and fulfill the specified age and academic requirements. Annual family income should be of less than ₹6 lakhs.

**Rewards:** Up to \$15,400 annually and other benefits

**Application:** Online

**Deadline:** May 31

www.b4s.in/edge/NOSF2

### Mirae Asset Foundation Scholarship Programme

**Eligibility:** Open to students

pursuing UG or PG courses across India and have scored at least 60% in the previous academic year. Annual family income must not exceed ₹8 lakhs.

**Rewards:** Up to ₹50,000

**Application:** Online

**Deadline:** June 26

www.b4s.in/edge/MAFSI

### Sightsavers India Fellowship Programme

Sightsavers India aims to identify young ophthalmologists and enhance their perspectives on rural eye health.

**Eligibility:** Open to those with an MS or DNB/DO in Ophthalmology from a recognised Indian institute and have strong foundation in Clinical Ophthalmology.

**Rewards:** Up to ₹75,000

monthly and other benefits

**Application:** Online

**Deadline:** June 30

www.b4s.in/edge/SIFS1

Courtesy: Buddy4study.com

## SAVE THE DATE

### Admissions open

The University of Sheffield, the U.K., invites applications for its one-year M.Sc. Environmental Change and International Development course starting in September 2024.

**Eligibility:** A three-year Bachelor degree's with minimum 60% or first class in an area of the Social Sciences or Medicine from a recognised university. Overall IELTS score of 6.5 with a minimum of 6.0 in each component, or equivalent. For details, visit <https://t.ly/RkJAp>

Somaia Vidyavihar University has

opened applications for its undergraduate programmes such as BBA, B.Des Product Design, B.A. Mass Communication and Journalism (BAMCJ), B.Sc. IT, B.Sc. Computer Science, B.Sc. Data Science, B.Sc. Economics, B.Sc. Psychology, B.Sc. Sports and Exercise Science through Somaia Vidyavihar University Entrance Test (SVUET).

Applications are also open for B.Tech programmes in various engineering disciplines through the JEE or Maharashtra State Engineering Entrance Examination MHT-CET scores.

For eligibility criteria and other details, visit

<https://www.somaia.edu/en/>

## Commitment is key

Uncertain about your career options? Low on self-confidence? This column may help



OFF THE EDGE  
Nandini Raman

**I am doing MBA Agribusiness Management. My PG was in Commerce. If I do a Ph.D. in Agribusiness Management, will I be able to teach M. Com. and MBA (general) students? Hussain**

Dear Hussain,  
While a Ph.D. will provide you with in-depth knowledge and expertise in the field, you will need to gain practical teaching experience and subject expertise in M.Com. and MBA (General) with enhanced industry knowledge on new market trends and developments to effectively engage and inspire students. Fine-tune your knowledge in disciplines beyond Agriculture such as Finance, Marketing, Sales, Operations, Strategy, Economics, and Sustainability. Your Ph.D. programme will also offer opportunities to develop teaching skills via teaching assistantships, seminars, conferences, symposiums and other related activities. Participate actively in those as it will prepare you to understand teaching strategies, work on communication skills and help learn classroom and student management. Also, use this time to research and work on scholarly activities like conducting original research, publishing academic papers and presenting at conferences, as it will boost your ability to teach PG students.

**I am a B.Com. graduate taking a gap year to prepare for MBA entrance exams. I want to know if it is worth opting for B-Schools**

**other than the IIMs? Will I get a decent campus placement? I am considering MBA in Finance. Devahari**

Dear Devahari,  
There are many credible B-schools in India that offer excellent MBA programmes with specialised courses and have brilliant committed faculty and top-of-the-line industry connections. Don't consider only the brand; also look at what you will learn and how you utilise that experience and exposure. Your eventual success depends on your academic performance, relevant internship experience, industry exposure, extracurricular involvement, networking skills and the final interview. Many B-schools have very strong placement records in sectors like finance, banking and corporate finance, marketing, consulting and robust placement cells that work closely with corporate giants and multinationals. Research and identify B-schools that might interest you and check their placement success with alumni, recruiters and industry professionals. Identify the fee structure and relevant accreditations before you sign up. Make sure that their infrastructure, faculty and alumni network is reputed. Speak to current students and visit the campus for a first-hand experience.

**I am in the final year of B.Sc. Mathematics. I want to do a Master's in Statistics. Which institutes in India offer potential job opportunities after the**

**PG? Maria**

Dear Maria,  
The Indian Statistical Institute (ISI), Kolkata, offers Master's in Statistics and Maths. The Indian Institutes of Technology (IITs) offer Master's in Data Science or Applied Statistics in Bombay, Kanpur, Kharagpur, and Delhi. The Delhi School of Economics (DSE), University of Delhi, offers an M.A. in Applied Economics with a specialisation in Quantitative Economics. The Banaras Hindu University (BHU), Varanasi, offers an M.Sc. in Statistics. The University of Hyderabad offers an M.Sc. in Statistics. The Tata Institute of Fundamental Research (TIFR), Mumbai also offers a Master's in Statistics. Some potential career paths are in Data Science/Analysis and as statistical consultant, actuary, biostatistician, market research analyst, operations research analyst, quantitative analyst, and academic or researcher.

**My daughter is in Class 9 (ICSE). She wants to explore a career in Forensic Science: either investigation or psychology-based. Which subjects should she choose for Class 11? What are her options after Class 12? Raghavendra**

Dear Raghavendra,  
Forensic Science involves a combination of scientific knowledge and investigative skills. So Physics, Chemistry, Biology, and Mathematics would be advisable. She could choose Computer

Science, Psychology, or Legal Studies as additional subjects depending on her interests. After Class 12, she can do a Bachelor's in Forensic Science or an Integrated Bachelor's-Master's programme in Forensic Science. There are specialised courses and certifications in areas like crime scene investigation, forensic psychology, forensic pathology, digital forensics, or forensic accounting that help develop expertise in specific aspects of forensic science. She will need to go in for higher studies to enhance her knowledge, research skills, and career opportunities. Job opportunities are plenty across law enforcement agencies, forensic laboratories, government organisations, private consulting firms, research institutions, academia, and legal firms. Job roles include being a forensic investigator, crime scene analyst, forensic biologist, forensic chemist, forensic psychologist, forensic accountant, forensic pathologist, and digital forensic analyst. Encourage her to explore more via internships to gauge her interest and gain relevant skills to make an informed decision.

**Disclaimer: This column is merely a guiding voice and provides advice and suggestions on education and careers.**

The writer is a practising counsellor and a trainer. Send your questions to [eduplus.thehindu@gmail.com](mailto:eduplus.thehindu@gmail.com) with the subject line Off the Edge



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### Archana Subramanian

[archana.subramanian@thehindu.co.in](mailto:archana.subramanian@thehindu.co.in)

For 25 years, the Magic Bus Foundation has worked to empower young people from marginalised communities with life and employability skills and enable first-time learners and earners to realise their full potential to create a more meaningful and impactful future for themselves and their communities. Since its inception in 1999, the foundation has worked with over 30,00,000 adolescents, says Jayant Rastogi, Global CEO of the foundation.

As he talks about its journey and future plans, Rastogi takes pride in the fact that, since 2014, the organisation has placed over 380,000 youngsters in sustainable jobs. "In 2023-23 alone, we have equipped 18,00,000 adolescents with life skills and enrolled over 1.3 lakh youth to teach them transferable life and employability skills, and connecting them to sustainable livelihood opportunities." In 2023, the Magic Bus' pedagogy was recognised by HundRED for Teacher Professional Development and was ranked among the top 100 impactful and scalable educational innovations worldwide. It also received the Mother Teresa Memorial Award for Social Justice from the Harmony Foundation.

### Building skills

While sports is used to build teamwork skills and resilience and promote health and well-being, the life skills curriculum covers aspects such as education, employability, health, and gender equality. Rastogi stresses the importance of life skills for youngsters. They are better able to navigate challenges, he says, adding that the foundation encourages building of digital literacy, problem-solving skills, mentorship and support systems. "When we are able to nurture these skills and a sense of purpose in each individual, we have seen a remarkable difference in their futures." Mentorship and support also play a crucial role in keeping the youngsters motivated. "Local mentors build trusting relationships with participants, offering guidance and encouragement as they pursue their goals.

Last year also marked a significant milestone, as the foundation signed a Memorandum of Understanding (MoU) with six state governments to implement life skills education in government schools. Another MoU with the Management and Entrepreneurship and Professional Skills Council (MEPSC) aims to empower youth from marginalised communities through Skilling and Livelihood Programmes. One of their initiatives is Future X, an AI-based platform to metic-



ulously map the entire life cycle management of young individuals enrolled in the Livelihood Programme. "Our journey rests on four pillars: people, processes, programmes, and partnerships."

Going forward, Rastogi explains that the aim is to reach over 100 lakh young people in the next three years annually. "We also want to encourage increased participation of women in education and the workforce and working towards the inclusion of girls in our programmes. Our goal is to expand our programmes to reach every needy corner of our country, ensuring that every young person from marginalised communities has access to opportunities that enable them to lead a dignified life.

### Success story

One of the foundation's success stories is that of Gulafsha Khan, which illustrates the transformative power of education. Growing up in

Jayant Rastogi, Global CEO of Magic Bus Foundation, on how its blend of life skills education and employability skilling has impacted many youngsters across India

the challenging environment of Kadampuri in northeast Delhi, Gulafsha was introduced to the Get Into programme during a mobilisation drive in her community. Her achievements saw her transform into an ambassador of change for young women in her community and receive the Prince's Trust Global Award in 2022. She was one of the Prince's Trust International representatives who attended the coronation of King Charles III.

An important aspect of the foundation's longevity has been the nurturing of a culture of trust within the communities it works in. "We actively engage with local communities and prioritise hiring individuals from within them to foster deeper connections and enhance our ability to effectively navigate and address local nuances and needs." While social issues are best tackled by local organisations low female workforce participation and high dropout rates in schools require a broader reach. The foundation also collaborates with various public and private stakeholders to leverage diverse expertise and resources to enhance its collective impact and address complex challenges. "Hence, we have chosen to scale up, build a strong foundation, recruit skilled staff, and streamline our processes. We believe this approach is crucial for significant social change."



A.S. Suresh Iyer

In the context of education, navigating the domains of business intelligence (BI) and data analytics (DA) is similar to solving a challenging problem. BI offers a comprehensive perspective of an organisation's operations, acting as a lens through which they can obtain clarity. However, DA plays the role of the expert investigator, figuring out complex patterns in the data fabric. When combined, they create a paradox that presents a challenge and opportunity for students and companies alike.

The term 'business intelligence' describes the systems, procedures, and equipment that assist companies in gathering, evaluating, and presenting business data. To help with strategic decision-making inside a company or organisation, data analytic tools, data visualisation, and reporting are used. The process of analysing, eliminating, and transforming data to glean important insights, make judgements, and facilitate decision-making is referred to as data analytics. It entails examining huge data sets for patterns, trends, and correlations

by applying a variety of methodologies.

Like many other subjects, BI and DA are best taught with a balanced blend of theoretical knowledge and practical application classes, starting with teaching the meaning and differences of both, then moving on to case studies to understand real-life implications, and finally allowing them to work on projects. Through this process, it is critical to conduct discussions at each stage, debating the challenges and considerations of these concepts. Management students should be encouraged to analyse future trends and opportunities in the integration of BI and DA, and envision new applications for real-time analytics in various sectors.

Benefits

**Making informed decisions:** BI and DA both offer insightful data that supports decision-making for management students. By scrutinising historical and contemporary data, learners can discern trends, identify opportunities, and create forecasts that facilitate informed decision-making.

**Strategic planning:** Students can carry out strategic planning using BI

and DA. They can evaluate internal and external factors, rival performance, and market conditions, which helps them create

strong business plans.

**Effective functions:** Operational efficiency can be increased by comprehending data patterns.

Through process analysis and improvement identification, management students can streamline workflows, cut expenses,

and boost overall productivity within an organisation.

**Analysing the market:** While researching

## Beyond traditional roles

Today, it is possible to work in restaurant chains without a degree in Hotel Management. Here's how...

Debaditya Choudhury

In the ever-evolving landscape of the restaurant industry, the conventional pathways to success are being redefined and opportunities abound for those seeking employment, regardless of whether they possess a traditional hotel management degree. While such credentials may open doors, they are by no means the sole pathway to success in this dynamic industry. In fact, numerous roles exist beyond the conventional positions typically associated with restaurants. Understanding these opportunities and how to access them can be invaluable for students and job seekers alike.

While formal education in hotel management provides certain insights and skills, it is not the only factor influencing success. Indeed, some of the most innovative and successful professionals in the field rose through the ranks thanks to hands-on experience, creativity, and a strong work ethic. As a result, restaurant chains are increasingly recognising the value of diverse talent pools and actively seeking individuals from a variety of backgrounds and skill sets. Beyond the traditional roles of chefs, servers, and managers, the restaurant industry offers a plethora of career paths waiting to be explored.

From food photography and menu design to supply chain management and sustainability initiatives, there are countless roles that play a vital role in the success of restaurant chains. For instance, a talented graphic designer can develop visually stunning menus and promotional materials, while a skilled data analyst can help optimise inventory management and pricing strategies. By embracing innovation and diversity, restaurant chains can tap



into the full potential of their workforce and stay ahead of the curve in a rapidly changing market. So, how can students break into the restaurant industry without a hotel management degree?

Internships

One avenue is through internships and entry-level positions that offer practical training and exposure to various facets of operations. Many restaurant chains offer internship programmes designed to provide aspiring professionals with hands-on experience in areas such as culinary arts, hospitality management, marketing, and finance that help gain skills and serve as a stepping stone to full-time employment.

Commerce degree

A degree in Commerce equips students with essential skills in finance, accounting, marketing, and business management, which invaluable for running the business, budgeting, financial planning, marketing strategies, inventory management, and understanding customer behaviour

Management degree

An MBA provides comprehensive knowledge in supply chain management crucial for those who want to expand their business. It fosters skills in logistics, procurement, and inventory control, ensuring seamless operations across borders. With this expertise, students can optimise distribution networks, minimise costs, and maintain

quality standards, essential to go beyond the home city and establish themselves elsewhere.

Food Science and Technology degree

A degree in Food Science and Technology will go a long way because of the vital role it plays in knowledge of food preservation, packaging, food safety, and hygiene. It equips individuals with knowledge of microbiology, nutrition, and food processing techniques, ensuring adherence to quality standards and regulatory requirements, fundamental for successful food service operations.

English or Communication degree

A degree in English or Communication is pivotal for effective messaging and external communication management. The skills of writing, public relations, and media interaction are crucial to convey brand identity and engage with customers and stakeholders.

Being in the business, I have seen the impact of hiring individuals based on their passion, potential, and dedication rather than their formal qualifications alone. Those from non-traditional backgrounds bring fresh perspectives and innovative ideas to the table. By fostering a culture of inclusivity and meritocracy, one can build diverse and dynamic team to drive success and set one apart in a competitive industry.

The writer is the Founder and MD of Chowman.



CAREER CUES  
Richa Dwivedi Saklani

Are you a high schooler caught in the frenzy of college admissions? Feeling the pressure to stand out? Here's a tip: dive into your passions and explore them through research. It's more than meeting academic standards, it's about starting an exciting journey of discovery. Research isn't just for scientists in labs; it's for anyone curious enough to dig deeper.

**Why research?:** It opens up new worlds, allowing you to pursue your interests, discover new areas, and contribute to knowledge. It is not just about gathering information or what you learn but about the skills you gain along the way such as critical thinking, problem-solving, and communication ... all of which make colleges sit up and take notice.

**What makes a great research paper?:** A research paper is like a well-built house – robust, well-organised, and full of substance. It starts with a clear

In a sea of college applications, being a high-school researcher will help you stand out

idea for which you gather evidence from trusted sources, laying a strong foundation for your argument/thesis. However, it's not about repeating facts but about sharing your own ideas, questioning norms, and offering fresh perspectives. When you finish, you don't just leave your readers wondering; you wrap it up neatly, tying everything together and showing what comes next.

**Where to find reliable data?:** There is a vast ocean of information on every topic and finding reliable sources is like finding hidden treasure. You have academic journals, books, online databases ... everything you need. Libraries, both physical and digital, are your guides. But watch out for false information; not all sources are trustworthy. Stick to the best: peer-reviewed journals, trusted websites like Google Scholar,



JSTOR, and government reports. If you're unsure, double-check your facts from multiple sources to make sure they're accurate.

**How to frame the perfect research question?:** Every research journey starts with a question like a compass guiding your exploration. Dive into real-world examples related to your topic of interest. But not just any question will suffice; it needs to be precise, focused, and full of potential. It should challenge the status quo, spark curiosity, and encourage others to join the exploration. So, start with what ignites your passion, then delve into existing literature on the topic to see

consumer behaviour and industry trends, management students can gain a great deal from using BI and DA. To develop efficient marketing and sales tactics, they may examine consumer preferences, purchasing patterns, and industry trends.

**Risk management:** Using data analytics, potential risks and uncertainties can be identified. Management students can improve risk management procedures by assessing risks and developing mitigation measures using predictive analytics.

**Connection and vision:** Data visualisation features are frequently included in business intelligence solutions. This makes it easier for management students to explain complex data findings to stakeholders.

**Being adaptable and creative:** Through data analysis and market trend monitoring, management students can foster an adaptable and creative culture within a business. To keep the business competitive, they may provide data-driven recommendations for improvements and changes.

From a learning perspective, integrating DA and BI into academic courses gives students the tools they need to succeed

in the contemporary business environment. By giving them the means to gather, evaluate, and interpret data, a focus on business intelligence cultivates a profound comprehension of organisational procedures. With this understanding, students may use data-driven insights in real-world circumstances, which is crucial for strategic decision-making. DA also enables students to identify significant patterns and trends from large datasets by emphasising statistical analysis and predictive modelling. For those interested in market research, finance, or operations management, this skill set is essential.

When combined, BI and DA education improves technical skills while also fostering an innovative and informed mentality that positions them for dynamic jobs in the ever-changing business and technology landscape. To sum up, BI and DA are essential in equipping management students with the knowledge and abilities required for successful strategic planning, sound decision-making, and general corporate success.

The writer is Director, Aditya School of Business Management, Mumbai.

## Explore and discover

the effects of music on cognitive function, providing evidence to support the claims. Are you interested in healthcare? Then how about analysing the impact of healthcare policies on marginalised communities and proposing alternative strategies for equitable access to healthcare services?

**Does publication of the paper matter?:** A research paper is evidence enough of your capability to go beyond. Publishing it is like sharing your discoveries with the world! When you publish, other experts can read what you found. It also adds credibility to your research.

**Ready to set sail?:** In a sea of college applications, being a high-school researcher is like hoisting your sails and catching the wind. It's your chance to stand out, to show colleges what you're made of. So, don't just stick to the shore; dive in, explore, and discover. Let your curiosity lead the way, your critical thinking navigate the waters, and your problem-solving skills steer you towards new horizons.

With inputs from Anjana Anand

The writer is Founder and CEO, Inomi Learning, a Gurugram-based career and college guidance firm. info@inomi.in

## Skills that count

Gaining proficiency in Microsoft Excel and Tally is a strategic move towards career advancement and upskilling.

Tarun Saini

The digital age and ever-evolving landscape of professional skills has led to an increase in the demand for proficiency in data management. Microsoft Excel and Tally have become the backbone of various industries, offering a diverse range of functionalities crucial for efficient data management, financial analysis, and business operations. Honing Excel and Tally skills is not just an option for students; it's a strategic move towards career advancement and upskilling.

Microsoft Excel consists of a spreadsheet software that enables users to organise, analyse, and visualise data. With a user-friendly interface and diverse features, it has become an essential tool for data entry,

calculations, and creating informative charts, catering to a variety of users. Tally, on the other hand, is an accounting software widely used for financial management and compliance reporting. It streamlines processes like invoicing, inventory management, and taxation, making it indispensable for businesses aiming for accurate and efficient financial record-keeping.

Getting hands-on

Learning Excel and Tally has multiple benefits, as even SMEs are now switching to tools for accounting and operations. This means a lot of data entry and accounting jobs will open for students who have passed Class 12 and graduates and help them achieve financial independence. Advanced courses delve into macros, automa-



tion, and data visualisation. With advanced Excel courses available online, via Instagram and YouTube, this skill set is particularly useful for consulting, data analyst and data scientist jobs. With advanced Excel skills, one can also consider switching jobs and move to a higher pay scale and growth curve.

Growth prospects

Skilling and further upskilling in these tools not only enhances proficiency but also opens doors to managerial roles. Excel experts can transition into roles like data scientists, business intelligence analysts, or even project consultants after three to five years. Similarly, Tally proficiency

where you can make your mark. Don't be afraid to bounce ideas off mentors, teachers, or fellow adventurers ... they might just help you uncover more.

**What does a research topic look like?:** Here are a few ideas. If you're passionate about environmental sustainability, you could analyse case studies of successful green initiatives in urban areas and explore their impact on communities and ecosystems. If you're studying historical events, you could compare how different cultures interpret the same event, highlighting diverse narratives and perspectives. Those interested in neuroscience can conduct experiments to investigate

also increases and individual's efficiency, accuracy, and decision-making capabilities, making one more competitive and valuable in the respective fields.

Courses

Recognising the growing demand for these skills, numerous online and offline courses have emerged catering to different proficiency levels, ranging from basic spreadsheet functions to advanced financial modelling and Tally customisation. Some courses are Tally ERP 9, Advanced Financial Accounting with Tally ERP and GST, Tally ERP 9 + MS Excel Basic to Advance Course Pack and Tally - Data Analysis and Verification Tool.

As technology continues to shape the business landscape, the ability to leverage Excel and Tally effectively will remain a valuable asset, opening up opportunities for career growth, innovation, and success in the dynamic world of business and finance.

The writer is Co-founder & CEO, Vidyakul.