# How commerce students can build a career pathway in global finance

**Combining academic learning with professional qualifications and hands-on experience can help commerce students develop skills relevant to financial analysis, investment management, risk and corporate finance**

Pratham Barot

India's study-abroad landscape is evolving as students increasingly assess international education through career outcomes, affordability, specialised skills and professional opportunities. While overseas universities remain an option for academic exposure, students are also examining how degrees and professional qualifications can work together to support their long-term career goals.

In an August 2026 parliamentary reply, the Ministry of Education, citing Bureau of Immigration data, reported that 6,19,264 Indians listed "study/education" as their purpose of travel abroad in 2025, compared with 7,60,060 in 2024 and 8,94,758 in 2023. These figures provide a snapshot of changing overseas travel for education, although they do not alone explain students' decisions or the factors behind the trend.

For commerce students, career planning increasingly involves understanding the skills required across financial analysis, investment management, corporate finance, risk management, auditing, compliance and financial technology. A conventional commerce degree provides a foundation in accounting, economics, business and finance, while specialised qualifications can help learners deepen their knowledge in particular areas.

### Combining academic learning with professional qualifications

Global finance certifications are one option students may consider alongside university education. Depending on the qualification, they can provide structured learning in specific financial disciplines, professional practices and industry frameworks.

These certifications serve a different purpose from academic degrees. A degree generally offers broader theoretical and conceptual grounding, while a specialised professional qualification may focus on particular competencies relevant to a chosen field. The value of either depends on the course content, recognition, eligibility requirements, costs and the career path a student intends to pursue.

For students interested in international finance, understanding global business practices, capital markets, regulatory environments and technology-led financial services can be useful. However, qualifications alone do not guarantee employment or international mobility. Practical experience, communication skills, analytical ability and familiarity with the requirements of individual roles also matter.

The shift reflects a wider approach to education in which students assess how each learning opportunity contributes to their professional development, rather than viewing qualifications as isolated achievements.

### International education opportunities within India

International education is also becoming more accessible through pathways that do not necessarily require students to relocate overseas. In June 2026, the Ministry of Education announced approvals for three international universities to establish campuses in India, with proposed programmes spanning areas including finance, economics and business management, alongside other disciplines.

Such developments add to the range of options available to students considering international curricula and learning environments. Prospective applicants still need to assess programme recognition, faculty expertise, fees, admission criteria and the opportunities available through each institution.

### Building a career pathway

For commerce students, education can be viewed as a combination of complementary experiences: an academic degree, a relevant professional qualification, internships or projects, and exposure to different business environments.

Each element can address a different learning need. University study builds conceptual understanding; certifications may provide specialised knowledge; internships help students apply classroom learning; and international exposure can offer insights into varied professional practices.

This approach also requires students to be selective. Before enrolling in a certification, they should examine its relevance to their intended roles, the time and financial commitment involved, and whether employers in their chosen field recognise it. Comparing curricula and speaking with academic advisers or working professionals can help them make informed decisions.

### A more outcome-oriented approach to education

The changing education landscape places greater emphasis on how students connect learning with their career objectives. For those pursuing commerce and finance, global certifications can be one component of that process, provided they complement rather than simply duplicate existing qualifications.

Ultimately, effective career planning is not about collecting the largest number of credentials. It is about identifying the knowledge and experience needed for a particular professional direction and choosing educational opportunities that address those needs. As students consider domestic and international options, the focus is increasingly on building a coherent pathway from academic learning to practical capability and long-term career development.

*(The author is CEO & Co – Founder, Zell Education)*

# Drone racing, robot battles and AI innovations to take centre stage at BITS Pilani Hyderabad's ATMoS '26

Hans News Service

More than 20,000 attendees, over 100 student technology projects, combat robots and high-speed drone racing will feature at ATMoS '26, the national techno-management festival of BITS Pilani Hyderabad Campus, from October 23 to 25. Themed Augmented Ascension, this year's edition has Synchrony Financial as its title partner.

The three-day festival is expected to draw attendees from more than 60 institutions across India, including IIT Hyderabad, IIIT Hyderabad and BITS Pilani, Goa Campus. Organised annually since 2012, ATMoS stands for Assimilation of Technically Motivated Souls and aims to identify and nurture young talent in technology and management.

Artificial intelligence will be a major focus of the festival. The Computer Science Association will organise an AI Hackathon challenging student teams to develop AI-driven solutions to pressing social problems. Synchrony Financial will also host a workshop on AI in financial security, exploring applications in credit scoring and risk analysis.

The Tech Expo, organised by the campus Innovation Cell, will showcase more than 100 student projects in artificial intelligence, robotics and software development. Interactive demonstrations and expert judging will provide a platform for students to present their innovations.

RoboWars will bring more than 20 combat robots from across the country into the arena for head-to-head battles. The BITS Drone Racing League returns for its third edition, featuring more than 15 drones flown by professional first-person-view (FPV) pilots. Organisers describe it as the largest field on the South India circuit.

Engineering enthusiasts can also look forward to the SAE BPHC Auto Expo and Time Attack Race, where student teams will race custom-built all-terrain vehicles against the clock.

Beyond the technical competitions, ATMoS' national outreach initiatives include Innowave, a talent hunt that has attracted more than 5,000 participants from across India.

Polympiad, a STEM initiative for younger learners, aims to nurture scientific curiosity. Workshops, technical talks and recreational activities will take place throughout the festival. The entertainment programme will feature stand-up comedian Nishant Suri on October 23, followed by a live set by the Mysore Express band, DJ nights and a laser mapping show. Bollywood playback singer Amit Mishra will headline Artist Night on October 24, bringing a live musical performance to the campus.

**Today is International Stuttering Awareness Day**

# Building confidence through understanding

Stuttering is a speech fluency disorder that affects the flow of speech, causing repetitions of sounds or words, prolonged sounds, or moments when a person finds it difficult to speak. Although it can occur at any age, it often begins during childhood, when language and communication skills are developing. Raising awareness about stuttering is important to create supportive environments in schools, colleges and communities.

For students who stutter, everyday situations such as answering questions in class, participating in discussions, giving presentations or speaking with unfamiliar people can sometimes become challenging. Fear of being interrupted, teased or judged may affect their confidence and willingness to participate. However, stuttering does not reflect a person's intelligence, knowledge or ability to communicate effectively.

### The role of schools and educators

Schools play an important role in promoting understanding and inclusion. Teachers can support students who stutter by giving them enough time to express themselves, listening patiently and avoiding completing their sentences. They can also discourage teasing and bullying while ensuring that classroom activities provide equal opportunities for participation. Students should be encouraged to understand that people communicate in different ways. Awareness sessions, classroom discussions and activities promoting empathy can help reduce misconceptions and create a more accepting learning environment.

### Creating a more inclusive future

Stuttering awareness is not about asking people to hide their speech differences. It is about ensuring that everyone can communicate without fear of embarrassment or discrimination. With patience, understanding and appropriate support, schools and communities can help people who stutter participate confidently in education and everyday life.

# *IIT Hyderabad trains MBBS students in AI applications in medicine and drug development*

Hans News Service

The Indian Institute of Technology Hyderabad (IIT Hyderabad) conducted a 10-day academic training programme on 'AI in Medicine, Drug Development and Biology' for 15 final-year MBBS students from Apollo Institute of Medical Sciences and Research (AIMSR), Hyderabad. The programme introduced students to the applications of artificial intelligence (AI) in clinical practice, biomedical research and drug discovery.

Organised by the research group of Prof. G. Narahari Sastry, faculty member in the Department of Biotechnology and Dean (Sponsored Research and Consultancy) at IIT Hyderabad, the programme combined lectures, demonstrations, mentoring sessions and hands-on projects. The AIMSR delegation was led by Dr. K. Manohar, Dean; K. Aparna Reddy, Chief Operating Officer; Dr. Neetha Kundoor, Associate Dean (Academics); and Dr. Patchva Dorababu, Professor of Pharmacology and Research Coordinator.

The training aimed to familiarise medical students with computational methods and machine learning tools, which are not typically a central part of conventional medical education. Participants explored how data-driven approaches could help investigate clinical questions and support biomedical research.

As part of the programme, students worked on exploratory projects using existing open-access datasets. The topics included early cancer identification through long-term blood parameters, antibiotic prescription informed by antimicrobial resistance profiles, disease detection using medical images, and prediction of metabolic disorders based on clinical and demographic factors.

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The projects also highlighted the importance of medical expertise in interpreting data, evaluating model predictions and understanding the limitations of AI-based tools. Discussions identified gaps in the availability of open clinical datasets representing the Indian population, alongside potential areas for future research. These included personalised medicine using genomics, early detection of non-communicable diseases, medical image analysis, decision support during critical surgeries, and simulations and virtual reality for surgical training.

IIT Hyderabad Director Prof. B. S. Murty said interdisciplinary training and research involving emerging AI technologies were important for addressing complex challenges.

He encouraged medical students and practitioners to participate in campus training programmes and explore collaborative research opportunities.

Prof. Sastry said the programme included research-oriented projects culminating in presentations and three-minute videos, allowing students to investigate scientific questions, apply analytical thinking and communicate findings.

Dr. Manohar highlighted the potential of technology to complement clinical examinations and strengthen disease diagnosis, including earlier identification of conditions such as diabetes. Dr. Kundoor said exposure to IIT Hyderabad's research could help students contribute clinical perspectives to projects involving medical devices, clinical models and biochemical pathways.

Both institutions intend to continue their collaboration through foundational AI training and opportunities for joint research in diagnostics, drug development, biology and patient care.