

# Commerce e - Converse

INTEGRATED FORUM

Volume 1,

November, 2016

**50<sup>th</sup> Year** *Golden Jubilee*



**Mata Sundri College for Women**

(University of Delhi)

**Department of Commerce**

**2016-17**



## A WORD FROM OUR PRINCIPAL.....

It gives me immense pleasure to announce the Commerce Department's first annual e-newsletter "**Commerce-e-Converse**".

This magazine is an open window which exhibits the panoramic view of our students' achievements on various fronts. It gives a platform to express freely the views of students and faculty; and contribute their work in the field of commerce.

It also reflects the achievements of the institution during 50<sup>th</sup> year of its existence

"**Commerce-e-Converse**" contains articles and other form of expressions from our commerce students and teachers. It covers all the events of extra-curricular activities which took place during the year initiated by "**INVICTUS**", the commerce society of the college.



DR . KAWARJIT KAUR

OFFICIATING PRINCIPAL

"**Commerce-e-Converse**" will provide all commerce students the opportunity to develop to their full potential, encouraging them to tap the hidden talent lying within each of us.

The function of education is to bring about release of energy in human mind in pursuit of Goodness, Truth in Enlightenment and God which in turn makes the individual a true human being and therefore a right kind of citizen.

This will go a long way in enriching the lives and overall development of personality of students in future also.

I wish the publication and its members' good luck and grand success.

*"Around here, we don't look backwards for very long.... We keep moving forward, opening up new doors and doing new things because we are curious... and curiosity keeps leading us down new paths" - Walt Disney*

### *About Mata Sundri College*

Mata Sundri College, founded in 1967, as a constituent college of University of Delhi, has emerged as a distinctive institution reaching fresh heights. The College offers an environment and resources for holistic and innovative learning. Mata Sundri College disseminates the significant ideals of truth, philanthropy, humbleness and duty among young women. By striking a balance between tradition and modernity, the college endeavours to produce individualistic and equitable women who at the same time are rooted to their culture.





# LIST OF FACULTY MEMBERS

- \* Dr. Kamlesh Jain
- \* **Dr. Kwarjit Kaur (Officiating Principal )**
- \* Dr. Kamlesh Kaur
- \* Dr. Sharda Garg
- \* Mrs. Prabhsharan Kaur
- \* Mrs. Rashmi Singh
- \* Mrs. Tajinder Kaur
- \* Mrs. Harinder J. Singh
- \* **Mrs. Kanwaljit Kaur (Teacher-in-Charge)**
- \* Mrs. Parvinder Kaur
- \* Mrs. Jaspal Singh Sahni
- \* Mrs. Renu Arora
- \* Dr. S. Kalpana Devi
- \* Mrs. Chetan Kaur
- \* Dr. Meenakshi Goenka
- \* Dr. Sapna Dhaliwal
- \* Mrs. Poonam Nasa
- \* Dr. Harleen Kaur
- \* Mrs. Tanu Dhingra
- \* Ms. Priya
- \* Dr. Jyoti Verma
- \* Mrs. Manjot Kaur Boparai
- \* Mrs. Gurvinder Kaur
- \* Ms. Ishpreet Kaur Viridi
- \* Ms. Manpreet Kaur
- \* Ms. Kiranpreet Kaur
- \* Ms. Puneet Kaur Dhingra
- \* Ms. Kamna
- \* Ms. Jyotica



## *About Department Of Commerce*

The Commerce Department was established in 1977. Commerce Department is the largest department of the College with 31 faculty members and an intake of more than 350 students every year. It offers various undergraduate programmes like B.com (H) and B.com (P). It also teaches interdisciplinary papers of B.A. Programme like "Banking and Insurance", "Advertising and Sales Promotion" and "Introduction of Computer" and Office Management and Secretarial Practice(OMSP).



## FROM OUR HOD'S DESK....

It is a matter of great pride that the Department of Commerce, Mata Sundri College is ready with the inaugural issue of E-Newsletter "**Commerce e-Converse**".

It assumes greater significance in the **Golden Jubilee Year** of the college as it projects our commitment to the Great Mata Sundri Ji's ideals of equality, leadership, women empowerment and academic pursuits among young women.

A newsletter mirrors vision of the department. It provides a holistic learning experience to students and helps them to travel beyond the boundaries of classroom Studies. I would like to congratulate the entire team for this beginning. I extend my sincere acknowledgement to Mrs. Chetan Kaur, Assistant Professor, Department of Commerce who has done a wonderful job of launching the newsletter. She deserves all the praise and kudos for the initiative.



**Ms. Kanwaljit Kaur,**  
**Department of Commerce, MSC:**

## EDITOR'S DESK

Hi Everyone,

Welcome to the first issue of "**Commerce e-converse**" an e newsletter by the department of commerce, Mata Sundri College For Women.

*Commerce e-Converse* is the brainchild of faculty and students of commerce department. It's all started with vision to connect to the world of commerce and business through electronic media. Commerce department of MSC is one in spirit although we may differ in opinion, that's what we want to share with others through *Commerce e-Converse*.

It was not possible without the internal inspiration and support system provided by our visionary principal Dr Kwarjit Kaur. I am grateful for her support and motivation. I greatly appreciate Mrs Kanwaljit Kaur, Head of the department who worked as real encouragement in every possible way. A warm thanks to her.

I would like to thank the faculty members of our department for their regular suggestions on making "Commerce e-converse" a success.

Congratulations! Contributors and thank you for your interest in writing for the first issue of commerce e-converse. By entering the digital publication we have accepted the readiness to learn from everyone including our students.

We welcome every word of suggestion. Thank you all.

**Ms. Chetan Kaur,**  
**Department of Commerce.MSC**

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# IMPORTANT ACTIVITIES

UNDERTAKEN BY INVICTUS : 2014-15

## *Invictus : Commerce Society (MSC)*

**Invictus** is the Commerce Society of Mata Sundri College, University of Delhi. Invictus was formed by the collaborative efforts of professors of Commerce department and students of B.Com(Hons) and B.com (Pass) in the year 2014, with an Inaugural event which took place on 25<sup>th</sup> September, 2014. The main objective behind forming this commerce society is to enhance the knowledge of students in the field of commerce and introduce to them the practical aspects of corporate world, so that the commerce students of our college become competent enough to step into the outside business environment after college. To successfully achieve the primary goal of the society, various events have been organised since then involving activities and competitions like Ad-Hunt, Seminar on GD-PI, Newsathon, Vyapaar, Group Discussions, Workshops on skill enhancements along with educational trips to historical places as well. With all these spurt of activities aimed at giving our students an interface with the competitive world outside, our vision is to become the innovative, leading and successful Commerce Society.

### Inauguration ceremony

The veil from the commerce society of Mata Sundri College "INVICTUS" has been unveiled in its successfully organised Inauguration ceremony on 25<sup>th</sup> Sept, 2014. The event took place at the Mata Sahib Kaur auditorium. The principal Ms. Kawarjit Kaur congratulated the society and wished all luck to the members. She appreciated the vigorous efforts of the faculty and students in the formation of the society. The president of the society Ms. Aashna Kaur took the honour of introducing its core members of the society. The faculty members along with the honourable Principal were presented with bouquet of flowers as a token of appreciation. In her speech she briefed the august gathering about the goals and vision of the society. *She also motivated the new team to dispense their duties to the best of their ability for the welfare of the Students.*



### "Brainvita"-The Quiz Competition

The **Brainvita Quiz Competition** was the first event organised by the society. The event was accompanied by the inauguration ceremony on 25<sup>th</sup> Sept, 2014 at Mata Sahib Kaur Auditorium.

The event was based on sharpening and testing the knowledge of students in the field new emerging corporate world. The selection of participants were made in the prelims which was multiple choice based paper consisting of questions related to the same. The qualified teams were awarded also. In the main event the audio visual round was the great attraction for the participants and also for the teachers. A separate audience round with prizes was also conducted. The winning teams of the competition were duly awarded.





# ADMIC-2015

**ADMIC 2015** was the much awaited event of Saarang 2015. The preparation for the event began almost a month ago. The event was on 3<sup>rd</sup> march 2015 at sports complex ground. The society was successful in turning the debut event of the society in the college fest as the mega event.

The event aims at exploring the marketing skills. The competition was divided into three rounds:

1. Mimesis
2. Ad-dumbsharads
3. Brand antakshari

Around 30 teams from various colleges and universities got themselves registered for the event.

The main attraction was Jai Taneja and his band and the flash mob performed by the members of the society. The event was

hosted by the JT. Secretary and Mr Tushaar (education tree)

The event was graced by our esteemed judges from the Commerce Department of Delhi University.

A team of SGND Khalsa and Shaheed Bhagat Singh College took away the first prize. The second and third prize was given to Mata Sundri College for Women. The winning teams were given certificates along with cash prizes and a set of notebooks by TKWS, a sponsor.

The event wrapped up with the promise of greater fun and much more exciting rounds for the much awaited participants. The event was ended up by the mesmerizing performance of Jai Taneja and his band.



## *Upcoming events : 2016-17*

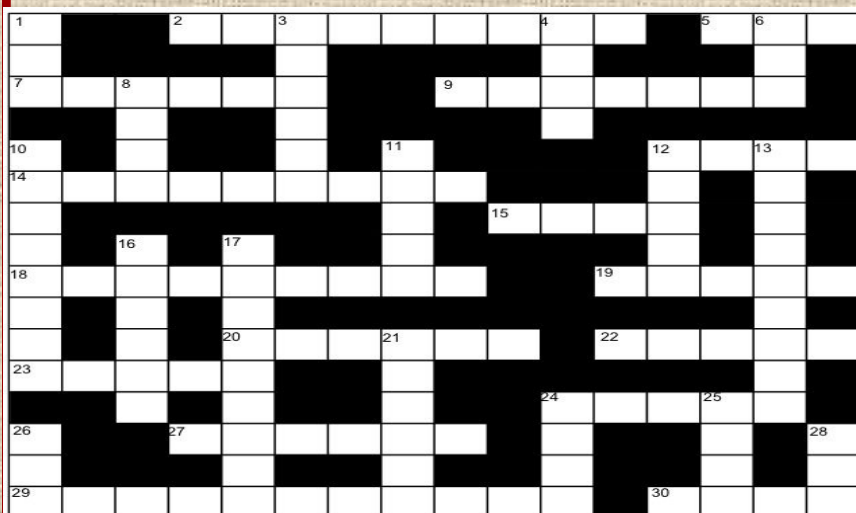
- \* **Inter-College Commerce Fest:** The Commerce society would be having a one day Commerce Fest where all colleges of Delhi university would be invited to participate in events & activities which would all be commerce centric.
- \* **Stock Mind by ICICI Direct :** It is a National level Inter-College, Inter –University stock market game wherein students are provided with virtual money with which they create and invest in their unique portfolios



# A TALK

## HOW TO HANDLE INTERVIEWS

The commerce society was successful in arranging an academic session in the form of talk for the commerce dept. The talk took place on **31<sup>st</sup> march 2015** at tutorial room. MR. KRISHNENDU DUTTA was the guest speaker of the session. He has been a verbal ability expert for over a decade. He is recognized as a trail blazer in CAT training domain for his unconventional teaching style. seminar was a good knowledgeable session, appreciated by all.



### DOWN

- 1 – Plastics now account for \_\_\_\_ percent of material used in a US car (3)
- 3 – Global production of this metal has risen four-fold since 1950 (6)
- 4 – This international organisation agency is responsible for HTTP/HTML (4)
- 6 – This fossil fuel is expected to account for a bigger proportion of the world's energy usage in 25 years versus now (3)
- 8 – 30% of our interns don't intend to buy \_\_\_\_ (4)
- 10 – This city is expected to see one of the highest increases in the number of its high net worth individuals over the next decade (8)
- 11 – This city attracts more international tourists than Paris, but fewer than London (5)
- 12 – Being a \_\_\_\_ will be a good choice of profession in 2020 (6)
- 13 – US Presidents have used this word less frequently than 'justice' in their State of the Union speeches (9)
- 16 – If you lose your wallet in this city there is a 75% chance that you'll get it back (6)
- 17 – \_\_\_\_ accounts for 4% of the world's major arms imports (9)
- 21 – It will cost you twice as much in a taxi in this Swiss city as it does in **14 Across**
- 24 – Fashion on your doorstep within a day (4)
- 25 – US Presidents don't like this word very much (4)
- 26 – China accounts for 10% of this commodity's global trade (3)
- 28 – Water is the most popular target of cyber \_\_\_\_ (3)

### ACROSS

- 2 – The sector with the greatest proportion of tech employees as a % of the total (9)
- 5 – Online dating knows no \_\_\_\_ (3)
- 7 – China accounts for 15% of this commodities' total trade value (6)
- 9 – An increasing number of young Americans are living with their \_\_\_\_ (7)
- 12 – This energy efficient company has attracted US\$50 mn in investment from Google Ventures (4)
- 14 – It will cost you about £3 for a mile in an average taxi in this city
- 15 – This taxi hire app is worth a lot (4)
- 18 – This metal has experienced a sharp decline in its inflation-adjusted price over the last century (9)
- 19 – Five of the world's 100 richest people are associated with this sector (5)
- 20 – The third largest company in the world (6)
- 22 – The biggest consumer of whisky, by a mile (5)
- 23 – There won't be many high net worth individuals emerging from this Japanese city going forward (5)
- 24 – Many components of \_\_\_\_'s products were developed US government agencies (5)
- 27 – Ex-China, demand for this metal rose by only a 5% CAGR over the last decade (7)
- 29 – Only about 15% of employees in this country believe that they are overqualified for their job (11)
- 30 – The top four companies in this sub-sector account for 50% of global market share (4)



# WORKSHOP

## BY CAREER LAUNCHER

Career guidance workshop was arranged for our students on **30<sup>th</sup> September, 2016** at **Mata Sahib Kaur Auditorium** where professional speaker **Dr. Bharti Mohabtra** focused mainly on 3 grounds i.e. *Group Discussions, Personal Interviews and Personality Development*. She started by giving students her expert advices and guidelines for the upcoming placement as well as MBA entrance process for third year students by handy techniques and tactics to successfully crack a group discussion or a personal interview. Students were motivated by her real life examples. This session proved to be a fruitful one for our students.

### TOPPERS YEAR 2014-15

| B.COM (H)      |          |             |       |
|----------------|----------|-------------|-------|
| ARPITA NIGAM   | I YEAR   | 4144460028  | 80.40 |
| SHREYA         | I YEAR   | 4144460157  | 79.80 |
| NIDHI GARG     | I YEAR   | 4144460084  | 79.00 |
| PRIYANKA BATRA | II YEAR  | 12044204105 | 83.30 |
| BHARTI KOUNDAL | II YEAR  | 12044204049 | 83.10 |
| ANJALI         | II YEAR  | 12044204052 | 80.10 |
| AVNEET KAUR    | III YEAR | 11044204009 | 80.77 |
| JYOTI BANSAL   | III YEAR | 11044204013 | 80.40 |
| KOMAL VERMA    | III YEAR | 11044204066 | 78.03 |

### B.COM

|                   |          |             |       |
|-------------------|----------|-------------|-------|
| MRIGANKA TRIPATHI | II YEAR  | 12044203055 | 79.70 |
| PINAZ TIWARI      | II YEAR  | 12044203092 | 79.25 |
| ANCHAL BANSAL     | II YEAR  | 12044203088 | 79.10 |
| SMILEY TALGOTRA   | III YEAR | 11044203184 | 78.84 |
| GAVRAKSHI PAHA    | III YEAR | 11044203029 | 76.16 |
| NAMRA ASHRAY      | III YEAR | 11044203043 | 75.04 |





# VYAPAR

**Vyapar**, was the first official Commerce Society's event of the college. It was conducted on **6<sup>th</sup> September, 2016** at Mata Gujri Hall. Vyapar was conducted in 3 innovative and fun rounds namely **PRODUCTBOLA**, **ADVERTISEMENT**, and lastly **TREASUREHUNT**. 18 teams participated in the event and was judged by Commerce Department's lecturers, , Ms. Poonam Arora , Ms. Priya and Ms. Manjot Kaur. The event was a success and was thoroughly enjoyed by the participants as well as the audience.



## YOUNG INDIA ENTREPRENEURSHIP MISSION

### BY NITI AAYOG

The Seminar on 'Young India Women Entrepreneurship' was conducted by NITI Aayog, Government of India on 4<sup>th</sup> October, 2016 . The event witnessed the presence of an eminent speaker and our chief guest, Smt. Krishna Raj, Union Minister of State, Child and Women Development, Govt. Of India, Mr Rahul Chandra and Mr. Jyotimoy Jain. NITI Aayog is an initiative which seeks to facilitate and empower the critical requirement of good governance, which is people-centric, participative, collaborative, transparent and policy-driven. The session was addressed by Rahul Chandra who started by encouraging the youth of our college on aspiring of becoming an entrepreneur. Ms. Krishna Raj guided our students on various programmes launched by NITI Aayog for skill development and women empowerment.





## A KEY TO SUCCESS BY DR. KAMLESH JAIN, ASSOCIATE PROFESSOR

In one study, subjects had to evaluate candidates for promotion on the basis of photos. It was found that those perceived as more attractive were hired then those who were less attractive ones. Those, race, gender, hairstyle, teeth and facial tics can influence people's perception about oneself. To make an image several elements needs to be coordinated with brilliance. It is like a job of an interior decorator. Some of the techniques include Con-

So in conclusion, do manage the impression but do not overdo it either. Notice your body language but do not over control it. Dress tidily but do/not overdo it. There is a big difference between working hard and working smart. Power to do work is a skill. Doing good is not enough, you have to be seen doing good.





## Does Indian Education System Need

**Ms. Puneet Dhingra, Assistant Professor**

Indian education System roots can be traced from the years even before 5000 BC, with the Gurukul System. In this ancient system of education the gurus and their students resided together irrespective of their social standing. Student were taught the way of living life along with the knowledge of various subjects.

The modern school system was brought to India by Lord Thomas Babington Macaulay in the 1830s. The curriculum was confined to “modern” subjects such as science and mathematics. Teaching was confined to classrooms and the connection with nature was broken, as also the close relationship between the teacher and the student.

But the question which arises that ‘Is this system is helping our economy grow?’

From the colonial times not much had changed. Rote learning still plagues our system, students study only to score marks in exams, and sometimes to crack competitive exams. The colonial masters introduced education systems in India to create clerks and civil servants, and we have not deviated much from that pattern till today. Even if things have changed a little bit somewhere, things have sunk into further inertia, corruption and lack of ambition somewhere else.

Creating a few more schools or allowing hundreds of colleges and private universities to mushroom is not going to solve the crisis of education in India until the existing pattern changes. The mind numbing competition and rote learning, crushing the creativity and originality of millions of Indian students every year.

Things that need to be fixed in the Indian Education System:

- Focus on skilled based education rather than promoting cramming of knowledge and rewarding the best scorer.

- Rewarding creativity, innovation, original thinking, research and innovation rather than incentivizing memorizing.

- Implementation of technological infrastructure for making Indian students competent to the global workforce.



Project undertaken by Dr.Sharda Garg, Ms Prabhsharan Kaur, Dr.Hemlata Krishnani



# WOMEN ENTREPRENEURSHIP

By: Ms. Gitanjali Malhotra, Student (B.Com(H) 3rd Year)

From food to entertainment , health to well being , from shopping to making payment whatever we do , there is a startup that touches our lives today. Today India is seeing an exciting set of ventures working on technology such as machine learning .But the most interesting part of this new revolution is Women of our country have too become the bread earner ,they too with those creative minds have come up such revolutionary ideas that have drastically changed the corporate sector . According to recent survey it was found 6-8% of women are co founder in the startups . There are several examples of women entrepreneurship or we can say women premiership from Vandana Luthra ( VLCC) to Richard Kar( Zivame) , Upasana Taku ( Mobikwik) Nina Lekhi ( Baggit) who are aspiring role models for all women out there .

However despite these changes still women suffer bias and still they have to fight for their rights .I believe that women who can handle household work without any pressure she surely can run a company managing all her responsibility with utmost care .



## Major Business News

### Make My Trip aquires Ibibo Group

Online travel firm MakeMyTrip Ltd has agreed to buy Ibibo Group's travel business in India in an all-stock deal, creating the country's largest online travel firm which, according to a note by Morgan Stanley, is worth \$1.8 billion.

### Freecharge partners with MTNL for easy bill payments

Digital wallet company Freecharge has partnered with MTNLBSE -2.22 % (Mahanagar Telephone Nigam) to provide a swift and secure way to make cashless payments for MTNL bills in Mumbai. Freecharge will also offer features like auto-enroll and bill reminders so that MTNL customers don't have to worry about forgetting bill due dates and incurring late fee charges on delayed payments.



By: Mrs Poonam Arora, Assistant professor

*The present paper explains that, whether there is any relationship between financial leverage and value of firm? If any relationship exists between them, then what kind of relationship is there? Its focus is on checking the impact of financial leverage on firm's value.*

Financial leverage is the degree to which a company uses fixed-income securities such as debt and preferred equity. The more debt financing a company uses, the higher its financial leverage. More fixed financial charges bearing security means more financial leverage. Analysis of financial leverage is the most important tool in the hands of a financial manager who is engaged in framing the capital structure of the firm. Any firm can easily adopt an all equity capital structure and thus can avoid the financial risk, which arise with the present of fixed financial claims bearing securities namely debt or preference shares.

The value of a firm depends on the earning of the firm and overall cost of capital. Earning of the firm depend upon the investment decision. Investment decisions of the firm determine the size of the EBIT. The earning of the firm are capitalised at the rate equal to the cost of capital in order to find out the value of the firm.

$$\text{Value of firm} = \text{EBIT} / \text{overall cost of capital i.e. WACC}$$

Divergent views are there with regard to the impact of financial leverage on the value of the firm, which can be categories as various approaches. All the approaches are based on certain set of assumption like

- There are only two sources of finance that are debt and equity
- No tax
- EBIT remain constant and independent of capital structure

One approach support the view, that as and when firm increase leverage by using more and more debt, which is the cheaper source of finance

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of equity remain same. When overall cost of capital decline, the value of firm start increasing. This approach basically supports the view that financial leverage has positive impact on the value of firm.

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Another approach supports the view, that when financial leverage increase then equity shareholder will have to face more risk, because of which the cost of equity start increasing. The negative impact of increasing cost of equity on overall cost of capital is completely offset by the positive impact of using more and more debt which is the cheaper source. Therefore overall cost of capital remains same and value of firm also remains same. So financial leverage is irrelevant for valuation of firm.

The above mentioned both the approaches are in a way extreme and they don't depict the reality. Another approach known as traditional approach, support the view that up to a certain level, leverage has positive impact on the firm's value. But if firm keeps on increasing leverage beyond that level then leverage turnout to be unfavorable and value of firm start declining. This approach support the view that to began with when firm introduce leverage, some level of debt are acceptable by equity shareholder, therefore they don't increase their required rate of return because of which overall cost of capital declining and value of firm start increasing with increase of leverage. But beyond that level if firm further increase leverage, cost of equity start rising and thereafter even the cost of debt also start rising. Both increasing cost of debt together with already increasing cost of equity, will leads to increase in overall cost of capital and value of firm start declining.

So here we can conclude that financial leverage has positive impact on the value of firm but up to a certain level. Beyond that, if firm increase leverage further, then financial leverage will have negative impact on the value of firm.



By: Ms. Ishpreet Kaur Viridi, Assistant professor

## ***What is Advertising :***

***The word advertising is derived from the Latin word viz, "advertero" "ad" meaning towards and "verto" meaning towards and "verto" meaning. "I turn" literally specific thing".***

Advertising is a "non- personal paid message of commercial significance about a product, service or company made to a market by an identified sponsor.

## **WHY & WHEN TO ADVERTISE**

Advertising as a tool to marketing not only reaches those who buy, but also those whose opinions or authority is counted for example a manufacturer of marble tiles and building boards advertises not only to people who intend to build houses but also to architect and engineers. While the manufacturers of pharmaceuticals products advertise to doctors as well as to the general public. At time it is necessary for a manufacturer or a concern to advertise things which it does not sell but which when sold stimulates the sales of its own product. There are concerns like electric heaters, iron etc. because the use of these increases the demand for their products.

Advertising should be used only when it promises to bring good result more economically and efficiently as compared to other means of selling. There are goods for which much time and efforts are required in creating a demand by sending salesman to prospective buyers than by simply advertising them. In our country certain publishers have found it less costly to sell their books by sending salesman from house to house among prospective buyers than to advertise them.

## **SELECTING THE MEDIA TO ADVERTISE**

Media selection is an important since it costs time space and money various factors influence this selection, the most fundamental being the nature of the target market segment, the type of the product and the cost involved.

## ***Major Business News***

### **Zee Media to demerge print business**

Zee Media Corp. Ltd (ZMCL), which operates Zee News and Zee Business channels, has announced the demerger of its print media business into Diligent Media Corp. Ltd (DMCL), the publisher of the English newspaper DNA (Daily News & Analysis). The newspaper, headquartered in Mumbai, launched an edition in Delhi earlier this month

### **Amazon to acquire Publishing Business of Westland Ltd.**

Amazon has signed an agreement to acquire the publishing business of Westland Ltd., a Trent Limited subsidiary and one of the leading publishing houses in India. The acquisition will enable Westland's authors to grow their physical and digital book businesses in India as well as expand their reach to customers globally, and continues Amazon's commitment to innovate on behalf of customers in India.

MTNL customers don't have to worry about forgetting bill due dates and incurring late fee charges on delayed payments.



|      | Media   | Form  |
|------|---|---|
| 1.   | Press Advertising or Print  |   |
| i)   | Newspapers  | City, Small town, Sundays, Daily, weekly, Fortnightly, quarterly, financial and annuals, English, vernacular or regional languages. |
| ii)  | Magazines   | General or special, illustrated or otherwise, English, Hindi, Regional language.  |
| iii) | Trade & Technical Journals, Industrial year books, commercial, directories, telephone, Directories, references books & annuals. | Circulated all over the country and among the industrialist and business magnates.  |
| 2.   | Direct Mail   | Circulars, catalogues, leaflets, brochures, booklets, folders, colanders, blotters, diaries & other printed material.               |
| 3.   | Outdoor or Traffic  | Poster and bills on walls, railways stations platforms outside public buildings trains, buses.                                      |
| 4.   | Broadcast or radio and T.V.   | Spot, Sectional or national trade cost  |
| 5.   | Publicity   | Movie Slides and films non theatrical and documentary films metal plates and signs attaches to trees.                               |
| 6.   | House to house  | Sampling , couponing, free gifts, novelties, demonstrations.  |
| 7.   | Dealer aids   | Counter and windows display demonstration given by retailer or the advertises goods.  |
| 8.   | Internet  | Today, Internet is a big spot for advertising.  |





# CAREER OPTIONS FOR STUDENTS

By: Ms Priya

Commerce is one of the three fundamental academic streams, the other two being humanities and science. The concept of commerce consists of a wide range of interdisciplinary branches including Accountancy, Business Studies, Economics and Mathematics. Since the Indian economy is one of the fastest growing economies among the third world countries, the need for talented professionals, who can contribute towards the growth of the economy is increasing. To serve the purpose, many commerce colleges in India are imparting quality education. A commerce aspirant can pursue courses related to the field at any of the colleges and work in organization that deals with finance and commerce.

Anyone who has cleared 10+2 level examination in commerce stream or science stream from any recognized state/national boards can pursue Bachelor of Commerce (B.Com), a three year full time programme and thereafter Master of Commerce (M.Com), at the postgraduate level from any recognized university. Apart from this, one can opt for any other discipline like Economics, Statistics, Psychology, Philosophy, English, etc from any recognized university. After a three-year full time programme, masters can be opted in the same programme like MA.Eco, M.A.Stats., M.A.Psychology, M.A. Philosophy, M.A. English etc.

Students can now opt for job-oriented vocational subjects at the first degree level available in selected colleges affiliated to many universities like Computers, Certificate in Secretarial Practice, Travel & Tourism, Journalism, Education (DIET), Insurance, Art, Media, Advertising, Mass Communication etc and can opt for a career in the same field.

Various professional courses are available for commerce students like Foreign languages, Hospitality Management, Fashion Merchandising, Industrial Design, Law, Business Administration, Financial Analysis, Computer

Applications, Art, Teaching, Defence Services etc. The entry into these courses is through entrance examination. So, a student can also choose to appear in the entrance exam of Foreign Language (5 year), Hotel Management, NIFT, NID(NEED), Law(CLAT), BBA, BBS (SSCBS), BFIA(SSCBS), BCA( if passed 10+2 with Mathematics), Fine Arts,B.L.Ed.,SAT/ TOEEL..etc.

CA, CWA, CS etc are professional courses commonly opted by the commerce students. Although chartered accountancy, cost accountancy or company secretary course can be taken up after 10+2(after successfully completing the Foundation courses), only a small percentage of those who take the examinations get through. It may, therefore, be wise to obtain the basic B.Com degree first.

Choosing a career in Management studies also opens a wide range of Employment avenues with specialization in HRM, Operations Research Management, Rural Management, Disaster Management, Event Management, Marketing Management, Management Consultancy etc.

Brilliant and hardworking students can always aim at higher order services like Civil Services and Indian Economic Services where they can

## *Business News*

### **HyPixi: A kit that makes your car greener**

Amitabh Saran, the chief executive of Altigreen Propulsion Labs, knew that the first step in tackling growing carbon emissions is helping cars already on the roads spew out lesser pollutants. With this in mind, he and his team set about building 'HyPixi', a retrofit kit for that converts fossil-fuel vehicles into electric hybrids. HyPixi promises 20% reduction in carbon emissions and a matching increase in the mileage of the vehicle.



# COMMERCE : AN EMERGING SOURCE

By: Ms. Ananya Kumari, Student

Commerce , a single term ,but comprises of incredulous and fabulous tasks and activities .

Generally it can be adduced that by listening the term “commerce “, people get the first image in their mind is of commerce stream , but in true sense it is much widely different .

Commerce, is a branch of business concerned with exchange of goods and services . It includes all those activities which directly or indirectly facilitate exchange

An intriguing web of commerce which has bound and connected people not only of a town or a country but has spread its wings across the world . The multiple benefits it provides makes tasks , work of the people much more simpler , easier and quicker as it increases the standard of living , generates various employment opportunities , increases weath , prosperity of an economy , helps in various developments of industries , rural areas etc . and much more till the end where our thought can't reach but still there is a network of commerce .

Now -a-days, the most trending “e-commerce” which still is being like a great boon and grandeur to everyone , it not only establishes the link between two persons but also between two firms , countries etc . through its benefits like e-banking , e- governance , in stock markets , e - group ,e - learning etc . The most immediate benefit is during emergencies like natural calamities , flood etc . where it plays an astound role as helps in reaching the essential requirements like food stuffs , medicines , etc to the affected areas .

So , It is very necessary that we all should make ourselves advanced to contribute in extreme and luminary success of our technology for the development of our economy .

**Cross-Word  
Puzzle  
Answer**





# MERGERS AND ACQUISITION:

A trend in volatile business world

BY: RAGINI JADON, Student

Every new day our senses come across numerous Mergers and Acquisitions in real world and it's not merely a matter of accidental synchronism but a fair intelligent move by the giants and the maiden ones in order to reap long term benefits. No doubts!! The biggest why? of M&A is **synergy**, furthermore there are other reasons of such huge step taken by the companies in a very trendy style. When there is collaboration, the result is on the positive side for the maximum time. Increased revenues and reduced expenses is the aftermath of M&A. Sometimes firm merge to tap the latest technology of other firm and to seek research and development opportunities of the expert firm. M&A has become an easy and painless way to side prospective and the current completion from the market. As per the recent survey conducted by Deloitte, nearly 2300 executives at US companies and private equity firms to gauge their expectations, experiences, and plans of M&A in the coming year. While the sentiment and outlook for M&A activity remain favorable. After a keen watch on the survey of Deloitte this can be easily noticed that the fashion of M&A is not going to fade, rather shall be getting a boom in coming years as well. Mergers not only gives a boost to capital of the collaborated firms but it also enhances the hidden and the untapped potential of the firms individually.



One of the latest burst out with respect to acquisition is between the professional social networking site- LinkedIn Corp. and Microsoft for \$26.2 billion, which is the highest acquisition cost incurred by Microsoft in its past acquisitions like Nokia,

Skype, Yammer. LinkedIn Corp. took this step reason being, site has 400 million plus users but operating frequency is very stressful. Only the one-fourth users monthly check their accounts while others barely do so. LinkedIn was facing a threat of its further existence and happy profits. So, this was the unrevealed fact behind this merger. Another mammoth transaction worth \$66 billion, making it the biggest cash deal cooked between German drug and crop chemical company Bayer and US seed firm Monsanto. One more up-to-the-minute merger is, Anil Ambani led Reliance Communication and Aircel, which is expected to create Rs65000 crore alliance, tagging it as the India's largest telecom consolidation ever. Major reason being, heavy debt of both the telecom companies. R.com and Aircel will reduce debt by Rs20000 crore and Rs14000 crore respectively by the merger. Moreover, the grand entry of Reliance Jio, proved to be a sizable push for the behemoth merger.

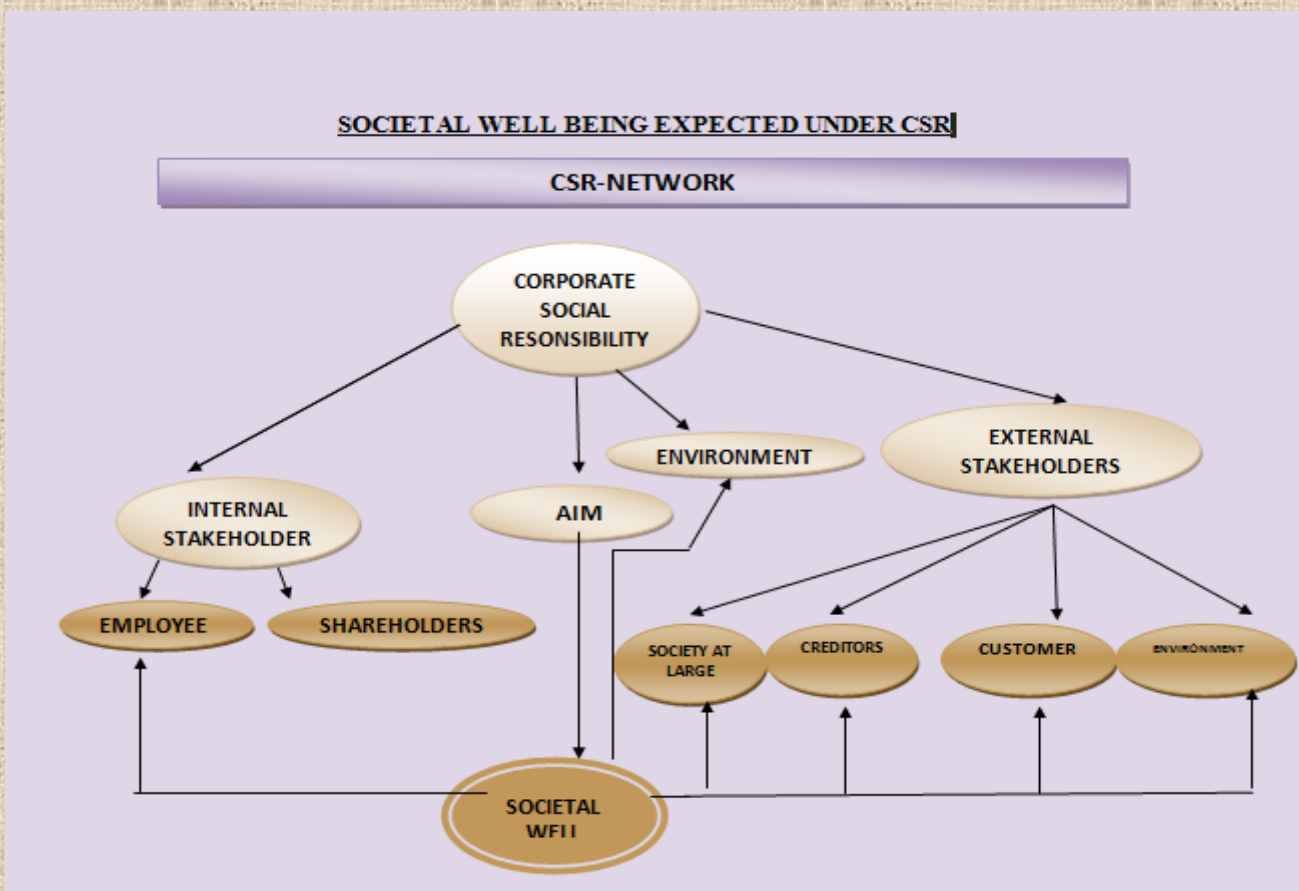
Well!! There are many more, making this topic even more hot and interesting. 2016 has proved to be a year of collaboration making respective industries less competitive though more worthy. In this volatile and rigorously competitive world every business entity either has to survive or has to give up its existence. These both cases often result in M&A. De facto, this absolute maiden idea which is flourishing in the business world has few loopholes. As the customers have some unbreakable trust in a particular brand or service which of course get disturbed after such switch. Moreover, these mergers reduce the competition which indirectly affects the product quality and customer service. As prudent customers we should keep an eye on the product and the services post collaboration. A modified and developed service should be entertained and not anything in name of change. Nokia is an example, which was a robust player in the mobile handsets industry and enjoyed crazy customership but after acquisition we hardly pain our ears to hear Nokia. Likewise, we can say that customers are now more smart and bold, they know whether the product is worth their trust and spending or not.



# CORPORATE SOCIAL RESPONSIBILITY

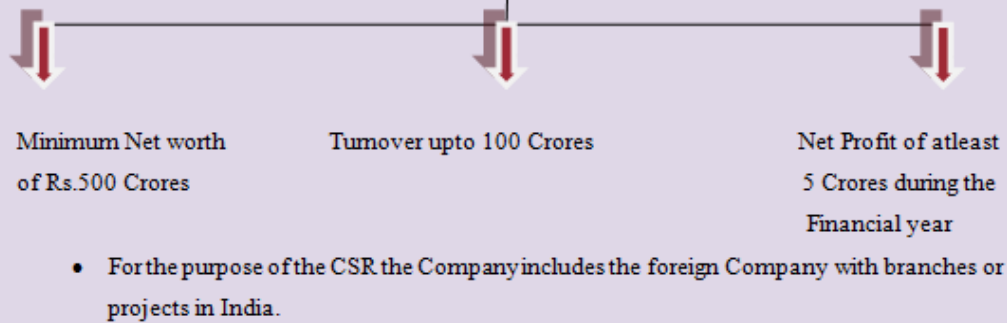
By: Yukti , Student (B.Com (H) 1st Year)

Like, human beings a Corporate body which enjoys the status of a Separate legal entity under the law cannot also sustain only for business sake. Business is created by the society and as such business houses are obliged to the Society at large. They are to return something good to the society."The business of business is to do business." was the traditional. Corporate Social Responsibility (CSR) as its name signifies that it is used for defining the Responsibility of the Corporate world towards the Society and the Environment. It is aimed at maintaining the balance between the society and the Corporate as the Corporate takes the resources from the Society it is the responsibility of the Corporate to repay back the Society in order to create a good Environment for the society at large. The Company's Sustainability initiative draw strength from its deep conviction that businesses can, and must contribute to a larger societal purpose by fashioning corporate strategies that simultaneously build economic, environmental and capital for the nation. In order to create a Corporate Social Responsibility in the entities the Government of India on 27<sup>th</sup> February, 2014 notified the Rules for CSR spending Under Section 135 of the Companies Act, 2013 along with the Companies (Corporate Social Responsibility Policy Rules, 2014 which is to be effective from 1<sup>st</sup> April 2014 making it mandatory for the designated entities to share its responsibility.

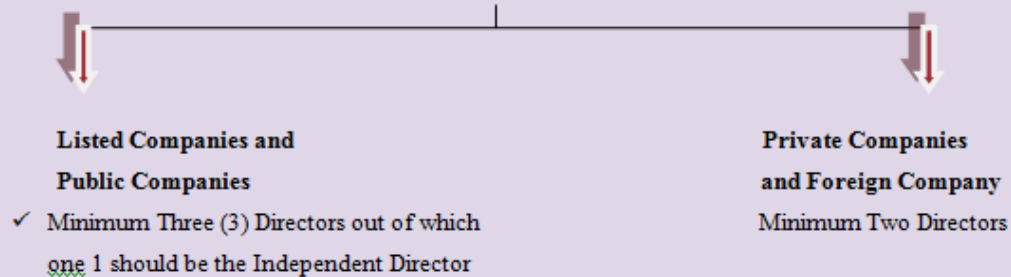




### APPLICABILITY OF THE CORPORATE SOCIAL RESPONSIBILITY



### COMPOSITION OF CSR COMMITTEE



### CONTRIBUTION AMOUNT

The Company should spend at least 2% of the “Average Net Profits “ of the Block of the three years on CSR Activities. if the Company fails to do so then the Company has to disclose the same in its Directors Report along with the reasons

### NON APPLICABILITY

If the Company Ceases to fulfill the eligibility criteria as mentioned above then the Company is not required to comply until the Company will meet the eligibility criteria mentioned above again.

### CSR ACTIVITIES THROUGH TRUST AND EXTERNAL AGENCIES



### COMPLIANCE

The Annual Report of the Company shall include a Comprehensive Report on CSR in the Format prescribed under Companies Act, 2013 & Rules made there under. If the Company fails to do so then the Company has to disclose the same in its Directors Report along with the reasons. The disclosure on CSR should also be available on the Company's website.



## INTERVIEW

**GARGI TEHRAN, BATCH-2009, HOD , Social Sciences (TGT),**



### **How was your journey in college?**

My journey in Mata Sundri College was “full of opportunities”, from being a first-bencher (Yes! I was since day-1), CR, to an event organizer in Saarang, to being awarded as The Student of the year 2012, every single day in the college can be termed as an opportunity.

### **What kind of a person were you in college? Have you changed at all in all these years?**

Well, I was a sincere student since school days but after joining MSC, I started to believe in ‘Smart-work’ and balanced my lectures and bunks. I cherished my college days to the fullest without sacrificing my attendance. I met a different level of independence, where I became a sincere-bohemian and discovered various avenues in me. As a blogger, this college inspired me to write my first article “Pinnacle of being a Bohemian” which was published in the college magazine ‘Bani’. I wouldn’t say I have changed, I’ve evolved as a person and have learnt to embrace the opportunities.

### **What role has your alumnus played in shaping what you are today?**

MSC has been a linking-pin between me as a student and now as a teacher. It inspired me and made me realize my potential beyond marks. MSC made me confident enough to enjoy my future endeavours.

### **Who are your favorite teachers in Mata Sundri College? How have they motivated you?**

I am not being diplomatic, but, I as a teacher reflect each of my teachers. Apart from their updated content knowledge, talk about their poise, good deportment, gestures even their styling and grace in whatever they did have a long lasting impact on me. If I could coin a term for my MSC teachers it would be “Enlightening Trend setters”.

### **So you always wanted to become a teacher? Did you ever consider any alternative career option?**

I wanted to be different from the rest. Getting inspired from my mother (who is a teacher for past 18 years) so you can say teaching was in my blood and further motivated by my teachers in college, I realized that as a teacher I can get to make a difference in student’s lives, which is in itself unique and that’s why we entitle teaching as a noble profession and (on a lighter note) it never runs into recession.

### **According to you what is the most essential element to becoming a teacher?**

The foremost element is having patience. Be calm and believe in “Everybody is unique, but if you judge a fish by its ability to climb a tree, it will live its life believing it is stupid.”

There is no such term as a ‘weak student’.

### **Where do you see yourself in next 10 years?**

Well, on a professional front, I’ll be having +10 years of teaching experience in my curriculum vitae. 10 years down the lane, I would like to become someone that my students can be proud of.

### **Any piece of advice you would like to give to students aspiring to be a teacher?**

Be a ‘21st century Educator’. Theories and concept remains the same, it’s you who needs to add contemporary exposure and elucidation to it. As you are the torch bearer of knowledge, be among the students not above the students!



## ALUMNI SPEAKS



**Sonam Ratra-Batch (2009-2012)**

*"I have been working with KPMG since 2013, the experience so far has been really interesting and full of learning. I also got the opportunity to work for a few months with KPMG UK and visited their Edinburgh office, where I got the exposure to learn many new things."*

**Executive (Audit) - KPMG**



**Priyanka Davar- Batch (2012-2015)**

*"I got placed in S&P Global Market Intelligence from college and joined the office in September 2015. So far my experience here has been amazing where I got opportunities to meet so many people and learnt to work under best of my capabilities. I miss the cultural society of our college which is led by such talented students and co-ordinators who always made us proud and my teachers for being so supporting and helping."*

**Research Associate-S&P Global Market Intelligence**



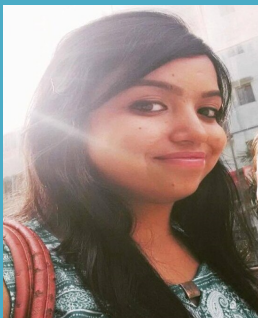
## ALUMNI SPEAKS



**Aditi Gupta – Batch (2013-2016)**

*‘When I first entered the campus of MSCW, I was excited since an entire new life awaited. Being a commerce graduate from such a prestigious university is something I will be proud of my entire life. Coming to the very reason of me in RBS, the placement cell of the college which was very active and worked really hard to make the campus placement process a success. To all my juniors out there I would like to say that if you have the skills and knowledge and some internships under your belt, you do not have to worry about getting a job. Companies are desperate to hire you. Till then enjoy every moment of your college life because this golden period will never come back.’*

**Associate- Royal Bank of Scotland**



**Pooja Aggarwal – Batch (2012-2015)**

*“Our college is blissful for me as I got the kick-start of my career from the placement cell of our college. Really thankful to the college for such a great opportunity. I have great job, good opportunities, future seems to be bright.”*

**BPS Associate- TCS**



**"Truth is the highest of all virtues but true living is higher still."**

## **Mata Sundri College for Women**

**Mata Sundri Lane,  
New Delhi - 110002**

**Website:  
<http://ms.du.ac.in>**

**Email:  
[matasundricollege.du@gmail.com](mailto:matasundricollege.du@gmail.com)**



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MATA SUNDRI COLLEGE FOR WOMEN  
2016-17**