

MATA SUNDRI COLLEGE FOR WOMEN  
University of Delhi



**Presents**

# E-converse 2020



...



**Volume 5**  
**ANNUAL**  
**E-NEWSLETTER OF**  
**COMMERCE**  
**DEPARTMENT**

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# Principal's message

**It gives me immense pleasure in writing this communiqué for the annual newsletter of the department of commerce “E-Converse”.**

**At the outset, I congratulate Dr Renu Arora and her diligent team comprising of faculty and students.**

**Students got another opportunity with this issue of publication to showcase their literary and creative skills and to express their viewpoints on the business and economic scenarios. This is a remarkable effort towards all round development of the under-graduates.**

**The newsletter provides a vista of opportunities for the students to stay up with the ever-changing field and to hone their talents. Such endeavors occupy a prominent position to elevate the spirit of being a lifelong learner. The panorama of E-Converse includes specifically but not exclusively, the works of the faculty and students; a section to encourage our young achievers and inspire others; and glimpses of journey of our retired faculty. I congratulate the department of commerce and specifically the team behind the E-onverse 2020-21 and the faculty and student contributors. I hope this bulletin proves to be of value to the readers as it has been to the contributors and the editorial team.**



**Dr. Harpreet Kaur  
(Principal)**



# **WORD FROM HOD's DESK**



**MS. JASPAL KAUR SAHNI**  
**TEACHER-IN-CHARGE OF COMMERCE DEPARTMENT**

**With actions, pictures and words combined, we are thrilled to announce the launch of the 5th Edition of our Newsletter, E-Converse'20. a little bit of body text. This academic endeavor provides an opportunity for the faculty and students to unravel their creativity and present their ideas and thoughts on relevant contemporary topics**

**E-Converse is an ideal channel to showcase our accomplishments of the last academic session. It beautifully portrays the impeccable journey of the Department of Commerce in the past one year. Although 2020 has been an extraordinary year due to the pandemic, it did not deter us from giving our best to our institution and department.**

**I am overwhelmed to see the enthusiasm and honest efforts of our dear students and faculty members for their contributions in making this e-magazine a big success. I am thankful to our Principal Madam, Prof. (Dr.) Harpreet Kaur for her constant support and guidance. My sincere thanks to our Chief Editor, Dr Renu Arora, and the editorial team for their untiring efforts towards the shaping of this magazine. We hope that our readers have an enriching experience. Happy Reading!!**



# Editorial Team 2020

*"Many ideas grow better when transplanted into many minds than the one where they sprang up. Therefore without cooperation and collaboration, there is no creation."*



**DR. RENU ARORA**  
(EDITOR-IN-CHIEF)



**MS. MANPREET KAUR**  
(CO-EDITOR)



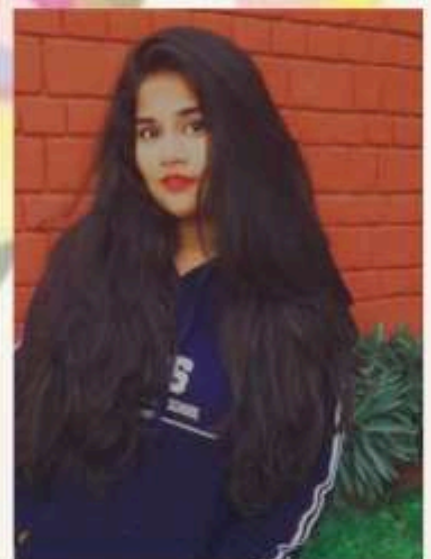
**MS. RAMEET KAUR**  
(CO-EDITOR)



**MS. JASNEET ANAND**  
(Student Editor)



**MS. SAUMYA JAIN**  
(Student Editor)



**MS. SANYA SEHGAL**  
(Student Editor)



# WORD FROM EDITOR-IN-CHIEF



**DR RENU ARORA  
(EDITOR-IN-CHIEF)**

The present pandemic thrown upon us as **COVID-19** has shaken many of us physically, mentally, academically and economically. But consolably, we are not alone. It has created a global impact, without any kind of discrimination. As a commerce fraternity, it has been a great learning to watch how this unusual risk is being managed by governments, businesses and social groups. Business continuity in this hard time has been a great experiential learning – **Disruptions Management**. Turning disasters into opportunities shall be our strong life skill. Be always positive and surround yourself with positive thoughts and people. Many positive things are already on our desks.

The present edition of **E-Converse** presents a good number of articles from our esteemed faculty members and our bright and intelligent students. We thank all the contributors to this important issue and hope our readers enjoy the articles. A new column on 'Word by our Revoir Faculty' has wonderful experiences from Dr. Kamlesh Jain, and some beautiful memories of Dr Kavarjit Kaur. Ms. Jaspal Kaur, our Teacher-in charge, has contributed a lot to let this edition shine through, and we all appreciate her efforts and hard work. I am extremely thankful to my co-editors Ms Manpreet Kaur, and Ms Rameet Kaur, Assistant Professors in the Commerce Department for their innovative ideas and insightful motivation to students. I appreciate to the core of my heart, our talented and creative student editors, Ms Jasneet Anand, Ms Saumya Jain, and Ms Sanya Sehgal, for their relentless efforts to gather and arrange all content in a seamless and attractive manner.

We, the teachers and students, are extremely thankful to our multifaceted Principal, Professor (Dr.) Harpreet Kaur, for providing us this online platform to interact and showcase our feelings and achievements, and bring out this inspiring fifth edition of **E-Converse**. Each of our students is the brand ambassador of the talent and culture running through **Mata Sundri College for Women**. Let us thus usher in a prospective corona-free 2021 with hope, confidence, and higher valour.



# Note from Student editors



*"Individual commitment to a group effort- that is what makes a team work, a company work, a society work, a civilization work."*



**MS. JASNEET ANAND**  
(Student Editor)



**MS. SAUMYA JAIN**  
(Student Editor)



**MS. SANYA SEHGAL**  
(Student Editor)

***From an outsider's point of view, the field of commerce commences and ends with calculating monetary profits and losses. E-Converse is our means of showing off the gems of our department. E-converse is our platform to display our fellow students' skills and achievements. With the help of our splendid teachers and students, we put forth this e-newsletter every year. It is a testimony of passion, enthusiasm and diversity running through our college. This newsletter is a representation of culture, team spirit and hard work. It may mirror like an undistinguished newsletter but it is an evidence of what our college has to offer and how it equips us with something much more notable than a degree. Hence it furnishes us with experience and an opportunity to traverse the untapped resources within ourselves.***

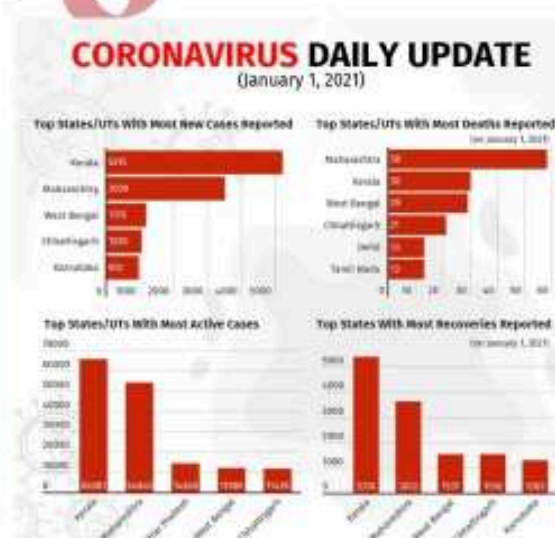
***We would like to end by acknowledging and thanking Dr Renu Arora (Chief editor), Ms Manpreet Kaur (Co-editor) and Ms Rameet Kaur (Co-editor)'s everlasting efforts to blend our endeavours and prompting us to deliver this newsletter a breakthrough. Even though we transpired to be physically apart this year, but our philosophies and notions were together and we succeeded another peak while transpiring at least 6 feet apart. With the help of our Principal and teachers integrating our attempts, we are proud to manifest the fruit of our labour and put forth our work, 'E-Converse 2020'.***



# COVID - 19: What'd We Miss?

2020, the unforgettable year filled with forest fires, protests, insanity and Netflix subscriptions. Most importantly this year earmarked the commencement of the COVID-19 pandemic. Coronavirus is an airborne and contagious disease. Its symptoms encompass fever, cough, cold, loss of smell and taste. Outpatient zero for the equivalent was diagnosed in December 2019 in Wuhan, China and the disease originated its journey throughout the World. It is responsible for more innumerable than 1.89 million deaths till December 2020.

The pandemic coerced its way through the world in months, which drove most countries to go under nation-wide lockdowns. It resulted in the over usage of terms like social distancing, quarantine, work from home, sanitizers and face masks. While small businesses and workforce faced major downfall, some gained too. Technology played a major role in online shopping, streaming services and video conferencing applications. "Video-based conference calls on platforms like Zoom, Skype, Microsoft Teams, Google Meet, Cisco Webex, etc. are – like it or not – with us to stay. It's an approach that overnight went from something unusual to completely mainstream".



The population now aims to adjust to the "new normal" and create a more stable environment to work around this hurdle, while hoping for this epidemic to pass.

**By our Student Editors**

**JASNEET ANAND**

**SAUMYA JAIN**

**SANYA SEHGAL**



# FACULTY OF COMMERCE DEPARTMENT

*"Technology is just a tool. In terms of getting the students to work together and motivating them, the teacher is most important."*



**DR. KAMLESH KAUR**  
(ASSOCIATE PROFESSOR)



**DR. SHARDA GARG**  
(ASSOCIATE PROFESSOR)



**MS. PRABHSHARAN KAUR**  
(ASSOCIATE PROFESSOR)



**MS. RASHMI SINGH**  
(ASSOCIATE PROFESSOR)



**MS. TAJINDER KAUR**  
(ASSOCIATE PROFESSOR)



**MS. HARINDER J. SINGH**  
(ASSOCIATE PROFESSOR)



**MS. KANWALJIT KAUR**  
(ASSOCIATE PROFESSOR)



**MS. PARVINDER KAUR**  
(ASSOCIATE PROFESSOR)



**MS. JASPAL KAUR SAHNI**  
(ASSOCIATE PROFESSOR)



**DR. RENU ARORA**  
(ASSISTANT PROFESSOR)



**DR. S. KALPANA DEVI**  
(ASSISTANT PROFESSOR)



**MS. CHETAN KAUR**  
(ASSISTANT PROFESSOR)

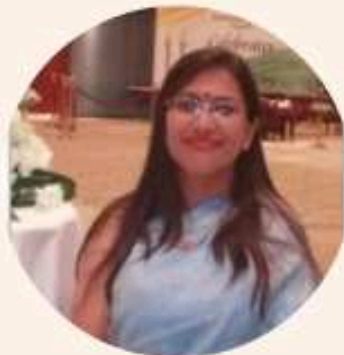


**DR. MEENAKSHI GOENKA**  
(ASSISTANT PROFESSOR)



**DR. SAPNA DHALI WAL**  
(ASSISTANT PROFESSOR)





**DR. TANU DHINGRA**  
**(ASSISTANT PROFESSOR)**



**MRS. POONAM ARORA**  
**(ASSISTANT PROFESSOR)**



**DR. HARLEEN KAUR**  
**(ASSISTANT PROFESSOR)**



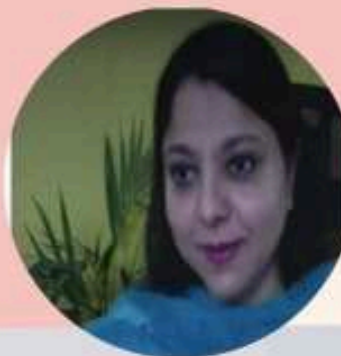
**MS. PRIYA**  
**(ASSISTANT PROFESSOR)**



**MS. MANJOT KAUR BOPARAI**  
**(ASSISTANT PROFESSOR)**



**MS. ISHPREET VIRDI**  
**(ASSISTANT PROFESSOR)**



**MS. GURVINDER KAUR**  
**(ASSISTANT PROFESSOR)**



**MS. MANPREET KAUR**  
**(ASSISTANT PROFESSOR)**



**MS. KAMNA VIRMANI**  
**(ASSISTANT PROFESSOR)**



**MS. HARSHMEETA KAUR SONI**  
**(ASSISTANT PROFESSOR)**



**MS. RAMEET KAUR SAWHNEY**  
**(ASSISTANT PROFESSOR)**



**MS. GURPREET KAUR**  
**(ASSISTANT PROFESSOR)**



**MS. ISHLEEN KAUR REKHI**  
**(ASSISTANT PROFESSOR)**



**MS. JASMEET KAUR**  
**(ASSISTANT PROFESSOR)**




**DR. JYOTI VERMA**  
**(ASSISTANT PROFESSOR)**



**MS. NAINA KAUR**  
**(ASSISTANT PROFESSOR)**



# INVICTUS



*The commerce society offers platform for the students to exhibit their talents in various commerce oriented events and also help them to enhance their analytical and decision making skills. The events which we offer will extend a platform to grasp team work, critical thinking, and creative learning and also to build self-confidence. The mission of the society is to enhance the college experience of the students by fostering a broader learning environment representing student interests and providing opportunities to them to pursue their passion.*

## **TEAM 2020-21**



**ANSHITA KOCHAR  
PRESIDENT**



**AVLEEN KAUR  
VICE-PRESIDENT**



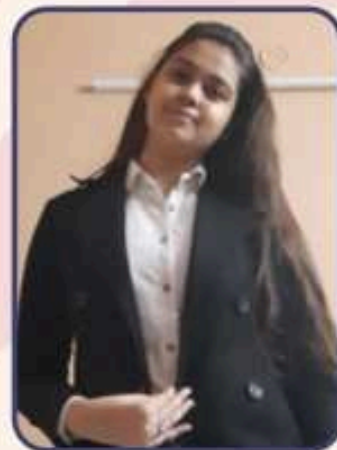
**TANISHA BABBAR  
STUDENT COORDINATOR**



**PALAK MANGTANI  
SECRETARY**



**KINJAL KHANDELWAL  
JOINT SECRETARY**



**AAYUSHI SHARMA  
TREASURER**



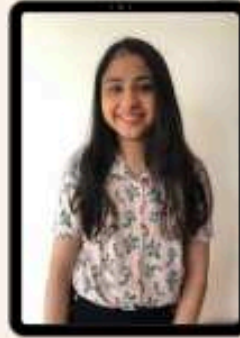
# ***CORE MEMBERS***



**UNAIZA KHAN**



**DRISHTI KALRA**



**YASHIKA SWAMI**



**MANYA BAHL**



**MANVI PANDHI**



**GURSIMRAN KAUR**



**PRIYAM AGARWAL**



**JASMEEN KAUR**



**JASLEEN KAUR**



**KHUSHI KAUR**



**TANISHA TIWARI**



**NAVISHA MAGAN**



**RICHA CHHABRA**



**VAIDEHI KHANNA**



**CHARVI THAKKAR**



**DIVYANGNA KHANNA**



**MAHIKAA UPPAL**



**NISHTA GUPTA**



**MUSKAN BHAGRA**



# EVENTS BY INVICTUS



## COMVICTUS: ANNUAL COMMERCE FEST

**GUEST- Mr. Prafful Garg,  
CEO and founder of BookmypgTeam**

**(FEBURARY, 2020)**

Invictus organised the annual commerce fest known as Comvictus. It was a series of events over three days including; Dare to swap, Rural le Cart and Dragon's Den as its main activities. The event was graced by Mr. Prafful Garg, CEO and founder of Bookmypg as the guest.

**Dare to Swap - A Magical step forward** was a fun board game inspired by human chess. The winners crossed the rounds of Audio Junction, Bollywood Trivia, and many more to win the game. **Rural le cart- A dive into the rural world** was an initiative provided to the students to apply their marketing concepts to Earnings. Teams were give raw materials from which they had to create a product which was useful and relevant to the society. **Dragons' Den - The impulsive game of investment** was the final event. The students had to present their already planned/designed innovative ideas to the Dragons ie. the investors.

The Dragons judged the idea on the basis of usability, creativity and innovation and decided if they would like to invest in the proposed business. All in all the event was a huge success, where the students got a break from their regular timetables and got an opportunity to use their skills in a creative yet competitive environment. the proposed business.





# **AD-O-MANIA: THE FLAGSHIP** (FEBURARY, 2020)

## **EVENT OF SAARANG**

The objective and tenacity of the competition was to access and examine the confidence, creativity and authenticity of the presented ideas, attractive naming of random products, an attractive, jingling jingles and a USP of the product. The contestants went through three rounds of Win over Judges, Act it Out and finally Mind Spark. The event also played host to guests; Mrs Seema Gill, Former Chief Editor of ETVBharat and Ms. Pooja Mehrotra, Chief Copyeditor of Amarujala.com.



## **YOUNG ENGINE** (FEBURARY, 2020) **3 DAYS LIVE JOB MASTERCLASS**

Young Engine is the biggest North Indian platform for students who are willing to invest in themselves. It gave a lifetime opportunity to all the students to skip the traditional education system and get the real corporate-like experience from the leaders who have done it themselves.





# **SESSION ON INCOME TAX MADE EASY**

(MARCH 2020)

## **-REALITY OR MYTH**

The speaker for the talk was Dr S.B.Rathore who is the former Associate Prof. of Shyam Lal College. The seminar was organized to give a gist about the realities and myths concerning financial taxation. He took a detailed discussion on the formation of PAN and TAN in a fascinating and engrossing manner. He also discussed a bit about the advance tax and GSTIN-the structure of the GSTIN. Further, he stressed upon the concept of tax liability wherein he discussed all its aspects such as treatment of tax under different heads as well as tax evasion and deductions.



## **BRANDSTORM**

(OCTOBER, 2020)

The purpose and objective of the event were to inculcate in students the skills of marketing and networking for undertaking the activities to promote the buying or selling of a product or service.

The event was conducted on online mode via "ZOOM".

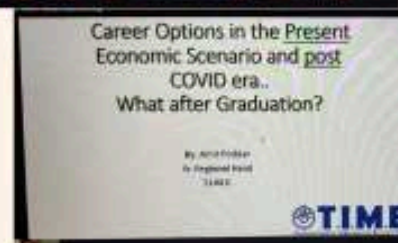
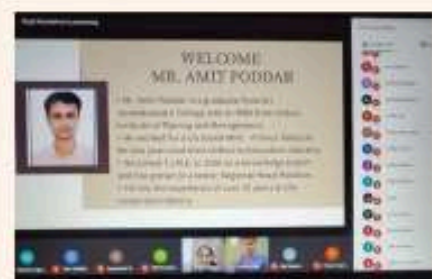
**ROUND1: MEMEFLUENT.**  
**ROUND 2: LOCK IT ED DOWN.**  
**FINAL ROUND: REEL IT FEEL IT**



## **WEBINAR ON HOW TO BUILD YOUR CAREER DURING PANDEMIC**

(OCTOBER, 2020)

Mr. Amit Poddar an expert from T.I.M.E and a graduate from Sri Venkateshwara College and IIPM was invited as the speaker for this session. Through this session, the students got an insight into various career options. Today, the world is growing in the fields of marketing, industrialization, financing and education. Mr Poddar discussed how the scope of MBA course is increasing day by day. MBA is one of the big job oriented professional programmer and the most one which has been sought by the students. The scope of MBA graduates is increasing in India as the economy is raising at a fast pace.

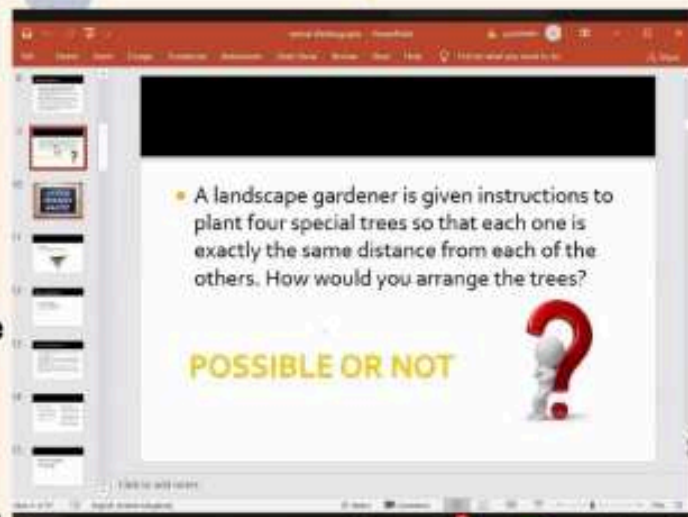




# **Connectque- In pursuit of excellence**

(OCTOBER, 2020)

The commerce society of Mata Sundri College For Women introduced the educational inter-departmental series **CONNECTIQUE-** in pursuit of excellence idealised and bestowed by our faculty. It aims to strengthen and build-up the profound knowledge of all the students. The initial session was established on the grounds of "lateral thinking" which deals with solving of problems by an indirect and creative approach, typically through viewing the problem in a new and unusual light.



# **Masquerade**

(DECEMBER, 2020)

This event was an opportunity for the freshers of 2020 to get to know each other and the college via an online platform in the form of a friendly competition consisting of **Presentez-Vous**, **Lock out Buzzers** and **Clash on Flash**. The students got an opportunity to dress up as their favourite characters and showcase their talents here.

**ROUND 1 WAS 'PRÉSENTEZ-VOUS'**

**ROUND 2 " LOCK OUT BUZZERS"**

**ROUND 3 'CLASH ON FLASH'**



# **Webinar on "Masterclass on Digital Marketing by Skillcircle"**

(DECEMBER, 2020)

Shivam ahuja (Founder & CEO of skillcircle and helped 100+ brands calling up their digital presence)

The zoom session was hosted to give clarity on how to get full time high paying job in digital marketing post COVID19 and how to get the freelancing roles in international projects.



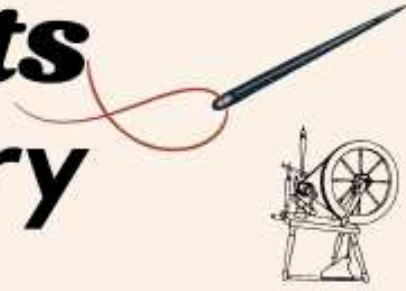
REGISTER FOR ORIENTATION CLASS:  
17TH MAY 2020, TIME : 7 PM TO 8:30 PM





# **Indian Handicrafts**

## **The Booming Industry**



**India's untapped 'Made in India' goldmine: Road map for the crafts sector to a billion-dollar opportunity. Surviving on self-sustaining business models with craftspeople often growing their raw materials, the sector has also been the pioneer of inclusion and environment-friendly practices in a true sense.**

India has always been eternally blessed with art and culture. With the world emerging into a global market and a lot of people wanting to get deep human touch with what they buy. The handmade industry will allow people to showcase their talent not only to their customers but also the entire world. Handicrafts market has always been there since the beginning of commercial marketing. The Indian handicraft industry is fragmented with more than seven million regional artisans and over 67000 exporters promoting regional art and craftsmanship in the domestic and global market. Around two-thirds of Indian handicrafts are imported to the United States of America and the European Union.



Few of the companies that make handmade goods are Fabindia, Taneira from Tata, Swadeshi from Reliance, Lal10 .these are few known names in the clothing industry.M/S fair deal International from Moradabad trades business with brass and iron art ware and Handicraft Handloom Export Corporation of India etc. No doubt that this industry will expand by leaps and bounds in the coming years. It is important because it promotes the mindset of a free and independent India and supports the idea of being 'vocal for local' to achieve the goals of 'Atma Nirbhar Bharat.'





# IMPACT OF BOYCOTTING CHINESE GOODS ON INDIAN ECONOMY

The economy floundered, manufacturing contracted and job losses mounted across sectors and skill levels. The urban workforce was hit the hardest.

Consumer boycotts are a popular means of expressing displeasure or disapproval by the consumers towards the merchant by not buying certain things. As a result of the Indo-China standoff at Galwan Valley, Ladakh, the government of India banned 59 Chinese apps. In India, there is a prevailing sentiment of the boycott of Chinese products and services due to this.

A large part of India's imports is constituted by China, as its covering a large part of Indian Electronics, Smartphones and Smart TVs market. The production of such goods in India will result in very high costs. The boycott of Chinese products will ultimately affect the condition of Indian economy as there will be a great shortfall of numerous raw materials in India. Import tariffs, restrictions, and production-linked incentives ring-fenced several sectors. As the geopolitical situation between India and China worsened following the Ladakh standoff, calls to boycott Chinese goods picked up steam with traders burning Chinese goods in market squares.

Although it could emerge as a great opportunity for the youngsters of our country as they will get a prospect to use their talent and skills to make goods that can suffice the demand and usage of Chinese products both in sense of quality and costs. It could be a great opportunity for India to enhance the foreign investments in various projects and strengthen its exports and this boycott can help in reducing the rate of unemployment in the country. Foreign portfolio investors drove up the reserves with mega investments, crude oil prices and foreign travel also helped, providing comfort to the government at a time when the economy was contracting.

[#BoycottMadeInChina](#)  
[#SoftwareInAWeekHardwareInAYear](#)

For decades India's tolerance with Chinese intrusions in Ladakh was like...

Woh bedardi se sar kaate mera or mai kahun unse

Huzoor aahista aahista, janaab ahista ahista...

But now

Sena degi bullet se jawaab,  
Hum dengey wallet se





# **STOCK MARKET: A GAMBLE?**



**A major crisis sends stocks plummeting, and then within just a few weeks or months, stocks go soaring back even if other parts of the economy are still struggling. When there is volatility, it is very easy to turn stock-picking into gambling and either win big or lose big depending on your luck.**

**Therefore, the answer to this question is a Yes and a No. The answer varies for different people in different situations. First and foremost, Gambling is wagering of money with an uncertain outcome. Warren Buffets, known as the Wizard of stock markets became the 2nd richest man in the world by wisely trading in stocks. The stock market is uncertain. People have made a fortune by investing in stock markets but many have lost a similar fortune in the same way. These are two kinds of people, one who is completely unaware of how the market works and others who are aware of all things.**



**The volatility that can make the stock market a gamble is the same thing that makes it a good investment. The S&P 500 Index has had an average annual return of about 10% for nearly a century. The index is made up of 500 of the largest and most stable companies in the United States. It's survived the Great Depression, World War II, stagflation in the 70s, The information is still the main difference between gambling and smart investing. Thus, pick the right mix of individual stocks, stock funds, and other asset classes to build a well-diversified portfolio with a long-term outlook aligned to goals, working with an advisor can be helpful.**



# ***Vietnam Countries Looking for Property in Australia***

**"BUY LAND, THEY'RE NOT MAKING IT ANYMORE." - MARK TWAIN. COVID-19 PANDEMIC HAS BATTERED THE GLOBAL ECONOMY, RESULTING IN THE SHARP FALL IN AUSTRALIA'S TRADE WITH THE REST OF THE WORLD, VIETNAM-AUSTRALIA TRADE HAS GROWN 2.2% AND PLAYED AN IMPORTANT ROLE IN THE TRADE GAINS. THE BILATERAL RELATIONS HAVE DEVELOPED TO A NEW HIGH.**





**In April-2017 an Australian sector created Ho Chi Minh City to show its respect to the consumers who received its consultancy and bought houses in Australia. The prices in Australia were stationary, the procedures were easy and local banks are also willing to encourage foreigners in purchasing houses. Therefore numerous investors from Vietnam now have commenced purchasing their property in the US. The property market has increased over the past years. A Vietnamese real estate firm spent \$6 million to acquire an apartment project in Racecourse in the Kensington area of Melbourne. Also, the markets are financially stable and give considerate welfare and favourable land ownership policies.**

**Some researches show that Australia is well-known for its advanced security policies, political stability and financial stability. n a move to support ietnamese businesses and individuals in Australia, Vietcombank, one of the four largest**

**Vietnamese commercial banks, is considering opening a branch in the country, together with branches in Laos and the US. Various Vietnamese investors have decided to invest property in Australia. Australia was once a stronger donor to Vietnam, but as Vietnam evolves, Australia must maintain its attitude of mutual respect and openness to capitalize on this important relationship. However, houses in the country are still expensive as their value is 13 times higher than the average income per capita. However, investments in Australia are still a good choice for those who have high incomes.**



# FUTURE OF MOBILE COMMERCE IS IN TREND



M-commerce (mobile commerce) is shopping online without a desktop device, usually through a smartphone. M-commerce means increased convenience for consumers, who can shop from anywhere. It also means improved location tracking for retailers, along with the potential for in-app payments and innovative technologies such as augmented reality.

The emergence of m-commerce specific value propositions has major implications in two different, but related ways. First, m-commerce will expose managers to a new consumer paradigm for decision making. As such, managers who can expand the value frontier offered through leveraging the advantages of mobility will be able to provide superior value propositions, and potentially receive greater satisfaction from mobile consumers. Innovative market space is developed as managers devise applications to exploit this new area under the value curve. Second, the division of m-commerce strategies based upon consumer-orientation value propositions provides e-commerce researchers with a tool for modelling the complex issues that are unparalleled in the mobile Internet.

Long-term m-commerce business success is likely to come from consumer-oriented, rather than technology-based strategies. M-Commerce market along with the various features relating to the market players like company profiles, supply chain value, product specifications, market shares, and so on. Current e-commerce providers, engaged through mobile devices, will find advantage in developing unique m-commerce value propositions founded upon the specific dimensions of ubiquity, convenience, localization, and personalization.



**KUSHNEET K. ANAND**  
**ASPSM-2nd YEAR**



# ADVERTISING: AN EFFECTIVE PROMOTIONAL TOOL FOR MARKETING NEW PRODUCTS

**In this time of coronavirus disruption, if work-from-home-setups, virtual conferences and Zoom happy hours weren't confirmation enough that we're living in the digital age. "People are connecting with technology more and more, and most advertisers are simply following the flock. Digital media consumption is on the rise and we are a byproduct of that."**

**The word 'ADVERTISEMENT' is derived from a Latin word advertero, it means to turn people's awareness of specific things. It's used to draw people toward products and services. Today the art of printing additional aided in the technique of advertising is through handbills magazines and newspapers pamphlets and handbooks. Advertising is a form of mass communication. It is paid for the seller who desires to communicate about his product or service to the customers. In the present day scenario, advertising toils as a medium through which the potential buyers are informed concerning the desired product(s). It has many advantages like its wide influence and control over the social message. However, there are disadvantages thoroughly as its expense and lack of flexibility.**



***There are several kinds of advertisements such as Brand Advertising, Commerce and Retail advertising, Corporate Advertising etc. In layman's language, an advertiser aims to persuade the targeted customer to purchase the advertised products to maximise sales. Advertising is a major promotion tool that offers planned and controlled messages. It makes an impact on our society as well as economy because of its wide reach amongst the people. It can employ while impacting the masses.***







# **ZERODHA : NOW YOU CAN GIFT STOCKS**

*IS NEVER EASY. ONE OF THE THINGS WE'VE WANTED TO DO AT ZERODHA FOR A LONG TIME WAS TO MAKE GIFTING STOCKS, MUTUAL FUNDS, AND BONDS EASIER, BUT MAKING THE PROCESS SEAMLESS AND ONLINE WASN'T POSSIBLE.*

*"THE STOCK MARKET IS FILLED WITH INDIVIDUALS WHO KNOW THE PRICE OF EVERYTHING, BUT THE VALUE OF NOTHING." CHOOSING A MEANINGFUL GIFT*



Zerodha is an Indian financial service company indulged in retail and institutional broking. This organization was established in 2010 by Nitin Kamath in Bengaluru. For the process of gifting stocks, one has to carry out an off-market transfer by filling up a physical delivery instruction slip often known as DIS and sending it to Zerodha for completion of the transfer. Therefore, the process is entirely physical. After the donor has filled up the DIS and submitted the same to his/her depository participant (DP) the transfer will be executed on the date mentioned. The shares will remain with DP of done and will be transferred only when the done fills up a receipt instruction slip and submits it to his DP. Once this happens the shares received from donors DP will be credited to his donee's Demat account. Retail investors, after a long time, seem to have come into the markets after a crash, buying large-cap bluechip equity amidst the fall in between 8000-9000 Nifty and are seeing substantial returns. This is a big positive for the ecosystem overall and could lead to increased participation from retail. It provides a genuine and trusted environment to invest our money.

*Thus, led by players like Zerodha and 5paise, discount broking has been gaining ground in India. India has one of the lowest participation of retail investors whose number is around 4 crore only while the opportunity is pegged at 10 crores.*





# Insurance Industry in India



**2020 brought standardization, digitization to the insurance sector. The year 2020 was tough for the insurance industry but it also helped it reinvent itself like never before. For instance, the industry brought in many customer-facing features, which would have normally taken years to become functional.**



**India has emerged as the fastest-growing economy in the world and is expected to be one of the prime three economic powers of the world in the next 10-15 years backed by its robust democracy and strong partnership. One of the booming industries in India has been the Insurance Industry. The insurance industry of India has 57 insurance companies. In India, the overall market size of the insurance sector is expected to be the US \$ 280 billion in 2021. It is a robust business as insurance penetration in India reached 3.69% in 2017 from 2.71% in 2001. In the life insurance sector, the private players had a market share of 31.1% in the business in the financial year 2020. The regulator this year**

**introduced standard insurance products such as Arogya Sanjeevani (health), policies for covid-19 (Corona Rakshak and Corona Kavach), Saral Jeevan Bima (term plan) and standard covers for vector-borne diseases as well as personal accident.**

**The future looks promising for this industry as long as the framework is regulated and they keep up their goal of customer satisfaction. This might help India to make an even stronger economy.**

**TANISHA TIWARI**  
**BCOM(H) - 1st YEAR**



# THE GLAD TIDINGS

**"Fear never builds the future, hope does." - Joe Biden**

**Post the win in the 2020 presidential election, Biden immediately called for Americans to come together. "With the campaign over, it's time to put the anger and the harsh rhetoric behind us and come together as a nation," Biden said. "It's time for America to unite. And to heal."**

After the triumph of Joseph Biden as the new President of the United States of America, India is shifting its cooperation from Trump to Biden. Talking away from the NAMASTE TRUMP, India is now preparing new strategies to take every single opportunity for its development. After the late-night call between Modi and Biden, it is prominent that US officials will now soon begin their formal talks regarding their bilateral relations. According to the readouts of Mr Biden, the two leaders obliged to strengthen the Indo US "global strategic partnership".



They also committed to unite and cooperate on global challenges including COVID-19 by providing affordable vaccines and pay heed to climate change. US and India are the worst struck nations by COVID-19, with over 11 million and 8 million cases respectively and is still in counting.

The US has also seen months of social unrest this year as protests erupted over the deaths of Black Americans George Floyd, Breonna Taylor and Ahmaud Arbery. Biden's readout also included "strengthening democracy at home and abroad", a glad tidings for India. The new US President is promising for "Buy America", a similar initiative as that of India, "Atmanirbhar Bharat". In the end, India wishes for well cooperation and collaboration of the duo countries which would be beneficial for India so that in long term it could be counted as one of the developed countries of the world.



**DIVYANSHI JAIN**  
**BCOM(P) - 1st YEAR**





# ACHIEVERS TRIUMPH



## INTERNSHIPS: Worth one's weight in gold

NAME	COURSE	NAME OF AN ORGANISATION
Jasneet Kaur Anand	Bcom(H)-3rd year	CPRG India (dec 2019-feb 2020) Nykinsky & Company (June-July, 2020) DU Connect (June-present)
Deeksha Khattar	Bcom(P)-2nd year	Guby rogers
Vidhi Jain	Bcom(H)-2nd year	Make a Difference
Aarohi Nayyar	Bcom(H)-3rd year	Houseitt (May-Aug 2020) Chatarpatar ( jun 2020)
Jasmeen Kaur	Bcom(H)-2nd year	Marketing Stories
Ridam Rastogi	Bcom(H)-2nd year	Toffeeteens ( October 2020)
Dolly kaushik	Bcom(H)-3rd year	DU CONNECT HOUSEITT
Diya Kapoor	Bcom(H)-3rd year	Out Of the Box Solution (March 2020)
Nanya Ohlan	Bcom(H)-3rd year	edumentor Pvt. LTD.(July- September 2020)
Vanshika Chawla	Bcom(H)-2nd year	toffeeteens (October 2020) Houseitt & WeSettle ( October 2020)
Japleen kaur	Bcom(H)-3rd year	Entrepreneur Support solution (August to September)
Simran Chaudhary	Bcom(H)-3rd year	KRG consultancy
Ritika Rawat	Bcom(H)-3rd year	MYCAPTAIN (June 2020)
Jasleen Kaur	Bcom(H)-2nd year	Step up Student (Jun 2020) The Jurni (Oct 2020)
Harpuneet kaur	Bcom(P)-3rd year	Niswarth The Selfless NGO (1 Jan 2020 to 1 Jan 2020)
Manisha Rawat	Bcom(P)-3rd year	CKS Consulting Pvt. Ltd. (Jul'19 - Oct'19) Youth Empowerment Foundation (May'20 -Jul'20)
Bhavya Aggarwal	Bcom(P)-2nd year	International Modal United Nations (September - October 2020)
Aditi Thakur	Bcom(H)-2nd year	Foreign Admits
Taran Kaur Matharu	Bcom(P)-3rd year	The Safe Space Project (May 2020 - current) Project Inkalaab (June 2020)
Harshita Bhugra	Bcom(P)-2nd year	at YOUNITY.IN(May-Aug 2020)
Khushi Tyagi	Bcom(P)-3rd year	Houseitt( August 2020) Net Impact Delhi University (August 2020)
Riya Malhotra	Bcom(P)-2nd year	El Paño India (July 2020)
Kinjal Khandelwal	Bcom(H)-2nd year	Crazy for success NGO -(April 2020) The Climber (May- July 2020) SAISATWIK Education Solutions LLP (April - May 2020) UNEAKO (June- August 2020)
Shobla Naushad	Bcom(P)-2nd year	Bookmyppg Unschool

## Research Work :Worth one's will

NAME	COURSE	SEMINAR
Jasneet Kaur	Bcom(H)-3rd year	International conference- SGGSCC
Aarohi Nayyar	Bcom(H)-3rd year	SRCC's Annual magazine- Mudra



manvipandhi

Invictus has taught me to grow beautifully. It has given me a platform to present my existing skills and building many more

kinjal\_\_k

I found my best friends ever and amazing seniors through it

manyabahi

Being a part of the society helped me to grow as a person. We work together as a team and enjoy at the same time. I made some really good friends and I am really lucky to be a part of Invictus.

aayushi\_sharma

For me Invictus is my little personal motivating world. I feel afraid at some moment but confident at other. People here selflessly help each other grow and learn to make this an ideal society.

jasss.s

I am grateful to be part of INVICTUS because of what all it has given me in moulding my personality for the best.

sakshi\_mohata

The fun time spent with the members and the experience that we get



anshita\_kochar

Invictus has been a second family. I owe everything to Invictus for what I am today. Really grateful and thankful to be a part of. INVICTUS have given the most valuable experience and learnings.

unaiza\_khan96

Working with Invictus is such a great experience for me. It gives you exposure to team work and imparts a huge bunch of opportunities.

This society teaches us all the minor and the major aspect of business world.

tanishababbar

palak\_mangtani

So I would just say, first Invictus chose me as a member, now I have chosen Invictus as my family



# Student's PERV

Jasmeenkaur

Being a part of Invictus, I have learned time management, team work and a lot more! I have had a beautiful time here and I wish to continue enjoying the same! ❤️

\_priyam\_agarwal

It's professionalism, punctuality, dedication and respect for each member. Invictus helped me grow and learn many skills.

yashikaswami

Invictus was a fun filled experience for me. It helped me become more confident as a person and discover my talents. I tried new things and learned to work in a team.

m.uskxn

Invictus is the fun part of college life and I'm very grateful to be a part of it. I've learnt so much in just a few months here, be it about sponsorships, sales, content writing or graphic designing.

khushi\_kaur

The warmth and team spirit is the essence of this society. The discipline in the meetings encourages one to work better.

prerna\_bhatia13

Invictus made us strong decision makers - the easy and fun way! Cannot thank it enough! ❤️

charvi.aggarwal

Invictus has been an amazing experience, even though it has been just a few months at this place. I really look forward to more growth in terms of learning and confidence, as I know this is what this place is loaded with.

drish\_kalra

Team work and before event hectic

mehar\_kaur\_

That we used to work together, everybody understands everything & there is teamwork.

aayushi\_sharma199

I am finally growing in so many ways here. Invictus is my sweet little motivating world.

kgursimran53

The best thing about being a part of INVICTUS is to work in every field without any hesitation! 😊💯



# ARTISTIC CORNER

**2020 – Revolutionizing it all**  
**It's not a fact to be astonished of, That 2020 revolutionizes it all, Be it education, be it healthcare, Even businesses were eventually torn.**

**Coronavirus took its toll, Made us choose the second hall, Brick and Mortar businesses Had to rely on homebound work for all. Demand-Supply graphs became nimble, The equilibriums no longer matched, But self-reliance took its pace, And we steadily did chose to stand. Yes, not every finger is the same, There is still a long way to go, But with hope, optimism and vigilance in our minds, The Indian Economy will one day abundantly grow.**

**-MEHAK K. MAKKAR**  
**BCOM(H)-3RD YEAR**



**-NITYA SEHGAL**  
**BCOM(H)-1ST YEAR**

Humans Locked in Home



OFFICE  
Locked in Phone

Fall in economy

Nitya



# DECENT WORK ECONOMIC AND GROWTH

"DECENT WORK"?

WHAT DOES THAT MEAN?

IT MEANS WE HAVE TO MAKE SURE



1. EVERYONE CAN FREELY CHOOSE A SAFE, FAIRLY PAID, SECURE AND FULFILLING JOB.



2. BUSINESSES USE NATURAL RESOURCES WISELY



3. NO ONE IS EXCLUDED FROM THE WORK OPPORTUNITIES

Men & Women    People with Disabilities    Young People    Migrant Workers



5. TO END AND PREVENT CHILD LABOUR, FORCED LABOUR AND MODERN SLAVERY



4. UNEMPLOYMENT IS REDUCED BY PROVIDING TRAINING



6. EVERYONE CAN BENEFIT FROM A GROWING ECONOMY





# ***How did Brands connect with Audience amid Covid-19?***

The companies spent a huge amount on promoting their products to the public.

Even at times when the market came to a standstill owing to nation-wide lockdown to fight with Coronavirus, the companies continued to promote their products amid Covid-19. Malls, market places and other shops selling non-essential products were prohibited from to operate. Spending has now made a shift from the traditional means of advertising like newspaper ads, hoardings, printed pamphlets, etc., to digitally active platforms. The use of social media platforms like YouTube, Facebook, Instagram, Netflix, Amazon Prime has been rising.

## **How the brands in India responded to Covid-19 in their television advertisement?**

Though there had been a decrease in the television advertisement owing to Covid-19, there were brands who took this opportunity to stay connected with customers during this tough time. One of the advertisements by Dettol Soap where they asked the public to wash their hands with any soap to protect from germs was very apt at this time. They not only promoted their product but also conveyed the message as to why washing hands is important to protect ourselves. They also spread this message through their advertisement to promote Dettol Handwash. Ads these days not only focus on highlighting the features of the product but they also aim to ensure people about the safety issues.

## **Use Of Instagram Hashtags to Stay Connected With Audience During Covid Times**

Lizol's popular hashtag was #DisinfectToProtect where the importance of disinfecting was highlighted. Samsung India hashtag #GetThroughThisTogether where they urged people to pre-book their orders from the comfort and safety of their homes and also gave some exciting offers so that customers place orders amid lockdown. Brands continued to create awareness through digital platforms by posting TVCs and coming up with creative ways on Instagram pages that strongly depicted how brands are posing to be with their audience even during these tough times.



**Ms Manjot Kaur  
(Assistant Professor)**



# DO NOT LOSE HOPE....



IN THIS TIME OF PANDEMIC  
WHEN EVERYTHING SEEMS TO BE UNCERTAIN  
MY ADVISE TO YOU IS NOT TO LOSE HOPE  
YOU MAY NOT BE ABLE TO SOLVE  
ALL THE WORLD'S PROBLEMS AT ONCE,  
AND YOU WILL NOT ALWAYS HAVE A COMFORTABLE LIFE  
BUT MY DEAR, PLEASE PLEASE  
DON'T LOSE HOPE.

DON'T EVER UNDERESTIMATE THE IMPORTANCE YOU HAVE,  
AND THE PLACE YOU OWN IN THE LIFE OF MANY..  
ALWAYS REMEMBER THAT THE COURAGE YOU HAVE  
IS CONTAGIOUS TOO,,,AND  
HOPE CAN TAKE ON A LIFE OF ITS OWN...  
PLEASE MY DEAR HAVE COURAGE AND  
DON'T LOSE HOPE



**Ms Parvinder Kaur**  
(Associate Professor)



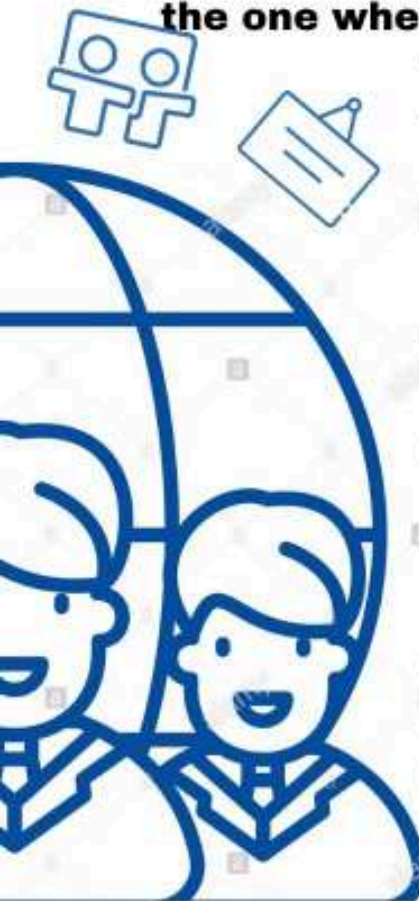
# **MARKET SELECTION AND EXPANSION STRATEGIES IN INTERNATIONAL BUSINESS**

**In the age of globalization, international expansion is increasingly becoming a necessity more than a choice. These activities require identifying business opportunities across the borders, evaluating them, and selecting one or a few countries for the firm's operations. A business enterprise, therefore, needs to employ its finite resources most gainfully in countries where it gets optimum returns to fulfil its goals. Therefore, an internationalizing company should carefully evaluate the business environment and select the most appropriate location for its expansion the one where it can operate and compete most effectively.**

**The research study is an attempt to study the factors that influence a company's decision to internationalize. It then goes on to highlight the various internal factors which influence a company's decision to internationalize and to explore the various factor which influence the selection or rejection of a given market for a firm's internationalization decisions. In order to construct the case on the international market, Tata Motors was selected as a company having an international base. The research also tries to understand the relative importance of these factors in determining a company's final decision. Further, it also studies the international market segmentation process of international firms and tries to understand how this segmentation is related, if at all, to the broader global strategic vision of the organizations going in for global presence.**

**Market implications have been provided on decisions to enter foreign markets. Factors to consider while selecting an international market are geographical as well as cultural proximity. Segmentation of international markets should be done taking into account various issues discussed**

**DR. ISHPREET VIRDI  
(ASSISTANT PROFESSOR)**





# #Me: The Concept of Extended self

Understanding consumer behavior is essential for business and marketers to succeed. Consumer behavior has been defined as the totality of consumers' decisions with respect to the acquisition, consumption, and disposition of goods.

To understand the consumer behaviour with regard to various products or services, it is important to understand the importance one attaches to his possessions. Possessions mean the things a consumer has. Consumers consider the possessions as a part of themselves. Consequently, the way they dress, the products they use, the services they require depend on how they want to perceive themselves. Objects in our possession literally can extend self, for example, by wearing an army uniform and being honoured with couple of badges can convince oneself of being a different person. Another example here can be the possession of a luxury automobile by an aspiring young adult, who feels that this automobile is a complement to their personality. So, it can be said that we are a sum of the possessions we have. It is an attitude in itself. Within the broader definition of self-concept, a variety of constructs have been identified and used in research. The following four dimensions are commonly used to encompass the self-concept:

**#ACTUAL SELF: HOW AN INDIVIDUAL IN FACT SEES HIM/HERSELF.**

**#IDEAL SELF: HOW AN INDIVIDUAL WOULD LIKE TO SEE HIM/HERSELF.**

**#SOCIAL SELF: HOW AN INDIVIDUAL FEEL OTHER SEE HIM/HERSELF.**

**#IDEAL SOCIAL SELF: HOW AN INDIVIDUAL WOULD LIKE OTHERS TO SEE HIM/HERSELF.**

The self-concept is dynamic over a person's lifespan as it changes with age, global culture, life events etc. People like to use products and services that match their personality. These products and services can be anything like clothing, personal care products, leisure products etc. Extended self also includes the places and experiences which a person wants to enjoy. In a nutshell, the major categories of extended self can be body, internal processes, ideas, experiences, products, places and things to which one feels attached to. The study and understanding of this concept of extended self helps the marketers to understand the consumer behavior. Products should be such so that they bridge the gap between self and ideal self. Understanding what consumers' buy, why they buy it, and how they use products and services provides marketers with valuable insight about their consumption preferences and usage patterns.

**Ms Kamna Virmani  
(Assistant Professor)**



# WORDS FROM OUR REVOIR FACULTY

**DR. KAMLESH JAIN**

**Looking back,**

**My mind goes back to the initial days I had spent in college. I am proud to be the first to join the college. Things were simple back then and the simplest things in life are often the happiest ones and are free. I feel fortunate to share my experience for the 5th edition of E-Converse, a journal by the department of commerce.**



*"Ex-president, Dr. Abdul Kalam once said, a good teacher can create individualised human beings by being a role model and giving moral values.' I wish you will pass this tradition on in a better condition than you got. It's me, you and we, who can contribute to quality teaching."*

**After being in the profession for more than four decades, I can see a tremendous change in teaching. In the years that followed, we have seen much progress. Students have the questioning mode, and their personality is not defined by acceptance and obedience. It is associated with their perceptions, more and more students are taking initiatives outside the classroom to do research work. More and more of them are joining add-on courses. They have all the information on the click of a button. Does one wonder if modern student really needs a teacher? There is a mad rush for getting good grades. Next-generation has become street smart. However, a teacher should filter and channelise this information to the students' level of understanding.**

**Earlier, a teacher believed in social distancing and did not allow students to interfere in their questioning. The only job of students was to study and earn a living. Now, they have become more analytical. Now students are not afraid to ask doubts and have become friendly with the teachers.**

**The question remains, how best to facilitate the relationship between the two. Both partners must believe they are being treated with dignity and respect.**



# A Salute To Our Professors

**To Our Beloved Teacher,  
Former Officiating Principal,  
Dr Kawarjit Kaur,**

Honesty, integrity and honourable behaviour are what we have learnt from you in abundance. You guided and encouraged us and many others throughout the tenure of heading the institution, who have had the pleasure to convene with you throughout the years. After years of committed services as you propel on to this novel chapter of life, we wish you trifle but happiness and good health. We thank you for teaching us everything you know, for providing us with light in the time of need. For being the strong, positive role model when we needed someone to look up to and being the friendly face in a crowd when we needed one. We hope your retirement brings you adventure, serenity and fulfilment.



**To Our Dearest Teacher,  
Former Associate Professor,  
Dr Kamlesh Jain**

Your sincere and humble nature has never missed to inspire us. You have remained with us through thick and thin in this journey and we would not patronise a minute of it for anything. You have been a major hand in keeping the good name of Mata Sundri College on its pedestal. Your dedication and hard work have managed to leave us astounded every time. We bid you farewell as you embark on this new journey. To new stories, experiences, happiness and your good health. To years of love, friendship and memories. To all things old and new. We wish you good luck with the great second innings of your life.



*Yours Truly,*  
**DEPARTMENT OF COMMERCE,  
MATA SUNDRI COLLEGE FOR WOMEN**



# CLASH OF CHUCKLES



Me checking if my audio and video are off for the 100th time



HA HA

HA HA

"At the beginning of lockdown thinking of no college, unlimited netflix and sleeping all day"



"Now with unlimited overdue assignments, 9 am online classes and non existing sleep schedule"



Everyone opening business ventures on instagram during lockdown like



\*Starts Death of a Partner\*  
\*C keeps getting killed off in every question\*

Le Partner C :



People who voluntarily keep their videos on during online class be like





# ***MASTERS OF ARTICULATION***

## **OUR PROFESSORS**



**MS PARVINDER KAUR**



**MS MANJOT KAUR**



**DR ISHPREET VIRDI**



**MS KAMNA VIRMANI**

## **OUR STUDENTS**



**MS KUSHNEET ANAND**



**MS DIVYAGNA  
KHANNA**



**MS TANYA GUPTA**



**MS MEHAK K.  
MAKKAR**



**MS FALGUNI  
BHATIA**



**MS ADITI BANSAL**



**MS TANISHA TIWARI**



**MS NITYA SEHGAL**



**MS AMITOJ KAUR**



**MS JUHI LALL**



**MS DIVYANSHI JAIN**





# E-Converse 2020

## Volume 5

*writing, sharing, expressing*



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