

MATA SUNDRI COLLEGE FOR WOMEN (UNIVERSITY OF DELHI)



E-News
Edition

E-CONVERSE

The Annual E-Newsletter
Department of Commerce



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OUR RETIRED
FACULTY



Word From Principal's Desk

**PROF. HARPREET KAUR
(PRINCIPAL)**



On behalf of the college, I extend my heartfelt congratulations to the Department of Commerce on the successful release of the 9th edition of the newsletter, 'E-Converse'. This platform continues to serve as a space for intellectual engagement, creativity, and reflection for both faculty members and students.

This edition showcases a diverse range of insightful articles, thought-provoking poems, book recommendations, budget 2025 highlights, and artistic expressions that capture the evolving landscape of commerce and business. Additionally, it highlights the achievements of our students and faculty, as well as the various academic and other aligned activities undertaken by the Department of Commerce and Invictus. These efforts reinforce our commitment to holistic learning and personal growth.

I deeply appreciate the dedication of the faculty in mentoring and guiding students, inspiring them to explore new ideas and perspectives. May this edition of "E-Converse" continue to inspire and contribute to the intellectual and professional growth of our students.

Wishing the Department continues to outperform in empowering young minds, with Mata Sundri Ji's blessings guiding us toward a future of growth and excellence.



WORD FROM HOD'S DESK

DR. S. KALPANA DEVI
(Teacher-in-Charge)

Dear Students,

As India progresses toward becoming a global economic leader, the Department of Commerce remains committed to fostering entrepreneurship and skill development through impactful events and initiatives, with a special focus on empowering future business leaders.

For commerce students, equipping themselves with entrepreneurial acumen, financial literacy, problem-solving abilities, digital proficiency, and leadership skills is crucial. Women entrepreneurs today are reshaping industries, driving economic growth, and inspiring change. It is essential to foster an environment where young minds, especially aspiring women entrepreneurs, can thrive by developing the confidence, skills, and knowledge needed to navigate the dynamic world of business.

With this in mind, this edition of E-Converse brings forth insightful articles, expert career guidance, and creative expressions that celebrate the spirit of women entrepreneurship and skill development. I encourage you all to actively engage, learn, and seize the opportunities ahead.

Wishing you all success in your journey of growth and self-development.



Word From Editor-in-Chief

Prof. Sapna Dhaliwal
(Editor-in-Chief)



With great pride, I announce the release of the 9th edition of our departmental newsletter, “E-Converse”. This edition reflects the innovation, creativity, and achievements of our department while exploring diverse perspectives on the ever-evolving world of commerce.

A special highlight this year is the introduction of “Pink Corner”, a dedicated section that brings attention to important topics such as pay parity, marketing trends in feminine products, and mall businesses run by MSCW students. This addition not only showcases entrepreneurial spirit but also encourages discussions on gender inclusivity in the business world.

This edition features a collection of insightful articles, expert career guidance, and creative expressions contributed by our talented students, faculty, and alumni. These contributions mirror the changing dynamics of commerce, providing both practical insights and thought-provoking ideas. "Invictus", our Commerce Society, has played a pivotal role in organizing impactful events and equipping students with valuable skills to navigate today’s competitive landscape.

The student-authored articles exemplify the real-world applications of concepts learned in class and deep insights into the latest developments in business and finance. I encourage you all to explore this edition, appreciate the hard work of our contributors, and gain inspiration from their perspectives.

This publication would not have been possible without the unwavering support and motivation of our Principal, Prof. Harpreet Kaur, and Teacher-in-Charge, Dr S. Kalpana Devi. My sincere gratitude goes to our dedicated teacher editors, Dr. Manpreet Kaur and Dr. Harshmeeta Kaur Soni, Assistant Professors, along with our brilliant student editors, Ms. Shivika Mathur, Ms. Riya, Ms. Vanya Bajaj, Ms. Anjali Tolani, Ms. Snehal Kukreja and Ms. Sonvi Singh. Their commitment and dedication have resulted in an exceptional edition.

I hope this edition of E-Converse sparks curiosity, encourages meaningful discussions, and serves as a source of learning for all.



DR. MANPREET KAUR
(ASSISTANT PROFESSOR)



DR. HARSHMEETA KAUR
(ASSISTANT PROFESSOR)

Editorial Board

— of —

2024-2025



SHIVIKA MATHUR
III YEAR B.COM. (P)



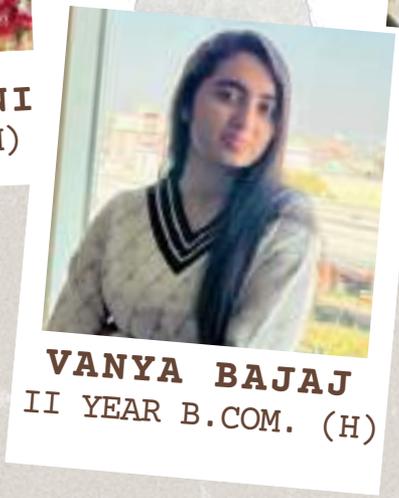
RIYA
III YEAR B.COM. (P)



ANJALI TOLANI
II YEAR B.COM. (H)



SONVI SINGH
I YEAR B.COM. (H)



VANYA BAJAJ
II YEAR B.COM. (H)



SNEHAL KUKREJA
I YEAR B.COM. (H)

Student Editor's Note



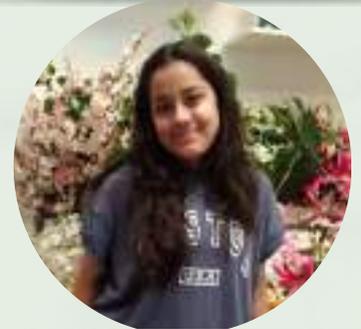
Shivika Mathur
III Year, B.COM. (P)



Riya
III Year, B.COM. (P)



Vanya Bajaj
II Year, B.COM. (H)



Anjali Tolani
II Year, B.COM. (H)

E-Converse, the esteemed periodical of the Department of Commerce, serves as an intellectual and creative crucible, affording not only the editorial team but the entire commerce cohort invaluable learning opportunities. Initially tasked with the seemingly formidable responsibility of articulating the sentiments of over a thousand students, we came to the realization that our duty extended beyond vocal representation. Instead, our mandate evolved into fostering an environment where every student, encompassing diverse political and cultural identities, could articulate their own narratives.

The fruition of this magazine owes much to the unwavering support of our esteemed educators, namely Prof. Sapna Dhaliwal, Dr. Manpreet Kaur, and Dr. Harshmeeta Kaur furthermore, heartfelt gratitude extends to all those who have played pivotal roles in bringing this eighth edition of E-Converse to fruition. With immense pride, we present to you the culmination of our efforts—the 2024 edition of E-Converse.



Snehal Kukreja
I year, B.COM. (H)



Sonvi Singh
I year, B.COM. (H)

FACULTY



Dr. Sharda Garg
(Associate Professor)



Ms. Rashmi Singh
(Associate Professor)



Ms. Tajinder Kaur
(Associate Professor)



Ms. Jaspal Kaur Sahni
(Associate Professor)



Ms. Harinder J. Singh
(Associate Professor)



Ms. Parvinder Kaur
(Associate Professor)



Prof. Renu Arora
(Professor)



Dr. S. Kalpana Devi
(Teacher-in-charge)



Prof. Sapna Dhaliwal
(Professor)



Dr. Tanu Dhingra
(Associate Professor)



Ms. Poonam Arora
(Associate Professor)



Prof. Harleen Kaur
(Professor)



Dr. Priya Sawaliya
(Associate Professor)



Dr. Manjot Kaur
(Assistant Professor)



Dr. Gurvinder Kaur
(Assistant Professor)



Dr. Ishpreet Viridi
(Assistant Professor)



Dr. Ishleen Kaur
(Assistant Professor)



Dr. Manpreet Kaur
(Assistant Professor)



Dr. Gurpreet Kaur
(Assistant Professor)



Ms. Kamna Virmani
(Assistant Professor)



Ms. Jasmeet Kaur
(Assistant Professor)



Dr. Harshmeeta Kaur
(Assistant Professor)



Dr. Areema Pandey
(Assistant Professor)



Dr. Sirtaj Kaur
(Assistant Professor)





INVICTUS

THE COMMERCE SOCIETY OF
MATA SUNDRI COLLEGE FOR WOMEN





Invictus The Commerce Society

2024- 2025

Invictus gives an impassioned platform for each and every student to learn the abilities of management, organization, leadership, collaboration, and many other connected elements. They curate and organise events that help people grow, develop their personalities, and make their imprint in the business world. It assists in the development of a healthy network of relationships across diverse start-ups, enterprises, and small businesses as well as the development of negotiating skills in students.

Core team



Suhani Batra
President



Kashish Maggo
Vice President



Vidhi Goenka
Student Co-ordinator



Khushi Bhasin
Secretary



Ananya Singhal
Joint Secretary



Siya Bhatia
Treasurer



Vanisha Gupta
PR and Sponsorship Head



Palak Swaika
Sponsorship Head



Nisha Arora
Social Media Head



Shuddhi Narula
Innovation and Creative Head



Stutee Tayal
First Year



Isheeta Yadav
First Year



Mishti Kapil
Second year



Diksha Arora
Second year



Lavanya Saluja
First Year



Chhaya Gupta
Second year



Asees Kaur
Second year



Harsimar Kaur
First Year



Siya Manchanda
First Year



Vanya Verma
First Year



Rupali Khandelwal
First Year



Ashmit bagga
First Year



Ishika Pannu
First Year



Kritika Bajoria
First Year



Navya Anand
First Year

MEMBERS 24-25

Invictus Events

Future Frontiers

Date: February 27, 2024

Speaker: Prof. Ashok Vishandass (Indian Institute of Public Administration)

Event: a seminar on "India's Economy: Past, Present, and Future"

Prof. Vishandass, a renowned expert in applied economics with over four decades of experience in policy-making and global trade, discussed India's economic journey, emphasising sustainability, green growth, and the interconnectedness of growth and development. Using references from Charles Dickens, Mahabharata, and Ramayana, he enriched the session with thought-provoking analogies and practical insights into economic principles and growth models.



Stress Management

Date: March 13, 2024

Speaker: Mrs. Maninder Sachdev, Retd. Admin Officer (CBI)

Event: Workshop on "Stress Management"

Mrs. Sachdev, with 39 years of experience in government service and expertise in economics and education, conducted engaging activities, including collage making, a stress management jar task, and a balloon-bursting exercise to promote stress-relief techniques. She emphasized the importance of patience, support, and practical strategies to handle stress.



Startups: Vision & Mission

Date: April 25, 2024

Speaker: Mr. Kuljit Singh Mariah (Productivity Action Coach)

Event: a seminar on "Startup's: Vision & Mission"

In a collaboration with Uddham, the entrepreneurship cell, Mr. Kuljit Singh, engaged and connected with the crowd through thought-provoking activities and father taught the students the importance of setting quantifiable unrealistic goals. His talk was influential and knowledgeable and help the students in discovering their life goals. The seminar rewarded a valuable experience to students and a life lesson to never give up.





Future of Finance

Date: October 4th, 2024

Speaker: Mr. Bikash Kanti Roy (Managing Director and General Manager, IFCI LTD.)

Event: a seminar on "Future of Finance"

The seminar was an inspiring journey into the world of CMA and CGMA, where students discovered pathways to global financial leadership. With interactive discussions and expert insights, it is the first step towards shaping future ready finance professionals.

Faculty Development Programme



Dr. Pooja Goel

*(Associate Prof., Dept. of Commerce, Delhi School of Economics, University of Delhi;
Trainer of statistical tools)*



Date: April 30th, 2024

The program acquainted participants with quantitative research using basic techniques of partial least square structural equation modeling. Participants received hands-on training in using popular software packages. Over 40 students attended the event. The learnings will assist them in writing and publishing research in high-quality journals.



Convictus'24





Convictus'24 Events: A Fusion of Trade, Tactics, and Triumphs!

22nd February, 2024



Sparsh Singhal
Prerna
Hansraj College, DU



In the first round teams clash bidding fiercely within their budget. The Ultimate Prize? Exclusive rights seized by the highest bidder. The second round Commenced with teaming up for mega deals then face off in a rapid fire quiz on their picks. Last round "pitchflix" finally had teams unveil their OTT platforms.



Team Constructed a four tier Cup castle while solving equations. Next round get your shots right and cook something innovative with the ingredients. Last round was the time to pitch your best ideas, participants presented their innovative product concepts .

Gurudev Thakur
Om Arora
CVS College, DU



Vivian Kohli
Delhi college of Arts and Commerce, DU



Team completed the dialogues by given clues and fill out crosswords with the right word in the correct space , then in the next round selected teams have to guess the movies by fancy descriptions . Final round was all about finding the missing clue and win it all.





*Comvictus'24 Behind the scenes ✨🌟:
It's more than just a fest-
it's an emotion!! ✨*



“

Comvictus prep work was nothing short of a rollercoaster ride. The passion in every brainstorming session was contagious, and the innovative ideas discussed made the event unforgettable. Everyone pitched in, whether it was managing logistics, setting up mock sessions, or coordinating with sponsors. The team spirit was truly commendable, as students united to bring out the best. Watching the campus come alive with creative posters and detailed event plans was inspiring. Despite the challenges, the team managed to stay focused and supportive, proving that hard work and determination can transform a vision into a memorable experience.

- Vaishali Gupta (Invictus Member)

“

The preparation for Comvictus was an experience of a lifetime. It wasn't just about organizing an event; it was about building relationships and honing skills. The dedication shown by every member of the organizing team was commendable. From the initial planning phases to the final execution, the journey was nothing short of extraordinary. Every detail, no matter how small, was given attention, making the event a grand success. The camaraderie among team members, the creative brainstorming sessions, and the intense planning were proof of the collective passion. Comvictus truly showcased how hard work and teamwork can create something phenomenal!

- Nisha Arora (Invictus Member)

”

The Guiding light behind Comvictus '24



P5 PLUS

6 3 0 6

P5 PLUS



18 PAVILION ▶ 18A PAVILION
19 PAVILION ▶ 19A PAVILION
20 PAVILION ▶ 20A PAVILION
21 PAVILION ▶ 21A PAVILION



books,
movies
& podcasts
for you

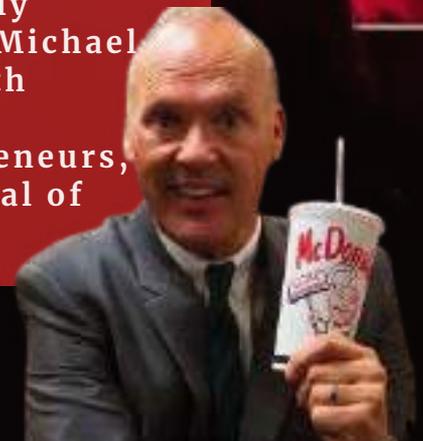
MOVIE REVIEW

THE FOUNDER

directed by **John Lee Hancock Jr.**

'The Founder' is the story of Ray Kroc, a salesman who turned two brothers' innovative fast food eatery, McDonald's, into the biggest restaurant business in the world, with a combination of ambition, persistence, and ruthlessness. Mr. Kroc was a hardworking salesman trying to achieve his target, a person travelling from town to town trying to sell restaurant managers a new five-spindled milkshake machine. The poor guy gets doors slammed in his face all over the country. But not in California, where Dick and Mac McDonald, have created an extraordinarily efficient fast-food system in their burger restaurant with no plates, no cutlery, no tedious wait times. This is how Kroc meets the two brothers who had created a revolution in the food industry. A fast food outlet providing food within 30 seconds instead of 30 minutes. Kroc invites them for a dinner to know their story and understand how did the two brother come up with such a revolutionary idea. Kroc recognizes in Dick and Mac's creation an opportunity to win and grow. Later we see how Kroc takes over the company and builds a million-dollar empire by opening outlets all over United States.

The movie is a well-planned, cleanly showcased journey of Kroc's rise to market dominance, blending humor, motivation, and skillful handling of various challenges, ultimately portraying him as the town's greatest businessman. Michael Keaton has amazingly played the role as Ray Kroc with dedication and learning the character. I would totally recommend this movie to business students, entrepreneurs, and anyone who appreciates a good story. Its portrayal of ambition and innovation is inspiring.



PODCAST REVIEW

THE DAILY BRIEF BY ZERODHA

A daily podcast that simplifies the biggest stories that are moving the Indian markets.

If you're someone who likes staying on top of finance but doesn't have hours to spare, The Daily Brief by Zerodha is definitely worth checking out. It's one of the top 5 business podcasts in India—and trust me, it deserves the hype. The best part? It's available in both English and Hindi, so no matter what you're comfortable with, you're covered.

Each episode is about 20 minutes—short and just enough to get what you need without feeling like it's dragging. It's great for a metro ride or a quick listen while getting ready in the morning. What I love most is that the hosts don't overwhelm you with jargon. They break things down really well, giving you the context behind market movements instead of just throwing numbers at you.

One of the best things about the podcast is that it's super focused—no unnecessary chatter or ads—just valuable content. You can easily finish an episode before your metro stop arrives, and it leaves you feeling more aware of the financial world around you.

While the focus is on delivering key financial updates, it's refreshing that the podcast doesn't overwhelm you with advice. Instead, it provides enough information for listeners to draw their own conclusions and apply what they've learned in ways that fit their situation.

If you're a student or just someone who wants to stay financially aware on the go, The Daily Brief by Zerodha is one of the easiest ways to stay updated!



In the loving memory of **SIR RATAN TATA**

(28th December 1937 – 9th October 2024)

*"a visionary leader, a compassionate
soul & an extraordinary human being"*

Ratan Tata, son of Naval Tata, was an Indian businessman & industrialist. He was the chairman of the Tata Group for two terms. In 2008, he received the *Padma Vibhushan*, after the *Padma Bhushan*. He was born in Mumbai, India.

Under his visionary leadership, the Tata Group expanded its footprint across diverse sectors, from automobiles and steel to technology & hospitality. Iconic acquisitions like Jaguar Land Rover and Corus elevated the group to global prominence. His audacious ventures, such as the *Tata Nano*, a low-cost car aimed at the masses, showcased his commitment to innovation and social impact.

Under Ratan Tata's leadership, *65%* of Tata Group's profits were directed to charitable causes, supporting education, healthcare, scientific research, and countless other initiatives designed to improve lives. By March 2024, Tata Group's total donations had reached *\$102 billion*, an extraordinary sum that mirrors the family's commitment to making a positive difference in the world. Many people believed that Ratan Tata brought a sense of Satya Yuga to the Kali Yuga.

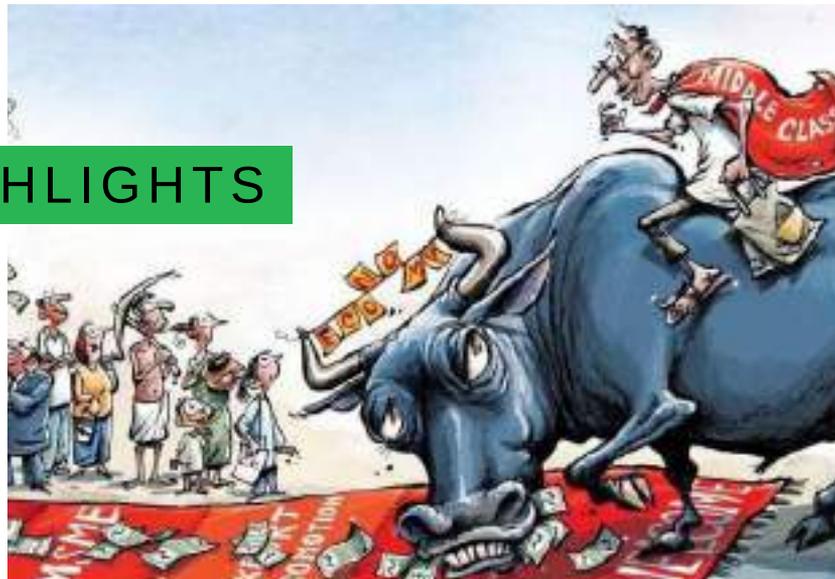
Ratan Tata demonstrated that the *true measure of a leader is not in personal accolades or wealth, but in the positive impact they leave on the world*. He was not just a business icon—he was a beacon of integrity, compassion, and humanity. Rest in peace, sir.

Your legacy will continue to inspire us all, and the world is forever grateful for your service.

~ ANJALI TOLANI
B. COM. (P), 2ND YEAR

BUDGET 2025

HIGHLIGHTS



Focus on Infrastructure Development

To boost long-term economic growth, the government has increased capital expenditure by 10.1% for FY26.

Investment in Transportation:

The budget has allocated funds to modernise highways, railways, and urban transport systems.

Smart Cities & Urban Development:

The Smart Cities initiative has received a fresh push, aiming to improve urban infrastructure.

Affordable Housing Initiatives:

Incentives for real estate developers and homebuyers will make homeownership more accessible.

Boost for Startups and Small Businesses

The government has announced tax incentives and financial support for startups and MSMEs to encourage entrepreneurship and job creation.

Extension of Tax Holiday: Startups registered before March 2027 can now avail of a tax holiday for an extended period.

Lower Compliance Burden:

Simplified GST regulations and faster refund mechanisms have been introduced to improve ease of doing business.

Access to Credit: Additional funds have been allocated under the MUDRA scheme to provide easier access to loans for small businesses.

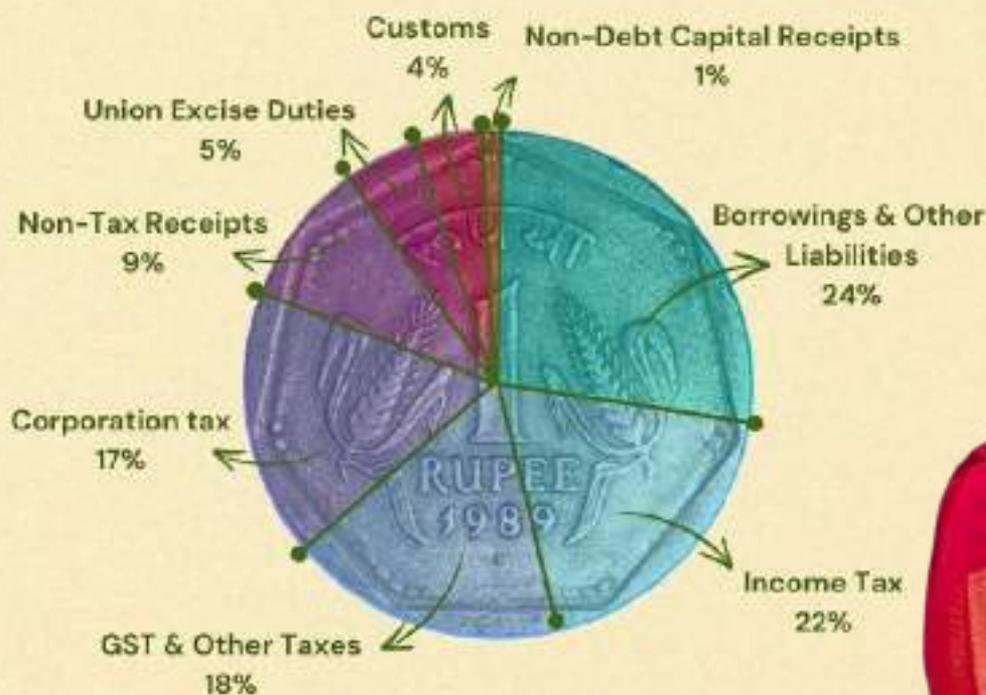
Fiscal Responsibility and Growth Measures

Fiscal Deficit Target: The government aims to bring down the fiscal deficit to 4.4% of GDP in FY26, thus ensuring sustainable financial management.

Asset Monetisation Plan 2025-30: The government will generate INR 10 lakh crore by monetising public assets and reinvesting it in new projects.

Sector-Specific Growth Initiatives: Additional focus will be given to healthcare, education, and green energy sectors to support long-term economic growth.

PER RUPEE COMES FROM



BUDGET 2025

HIGHLIGHTS



TAX SLABS

EXISTING

Total Annual Income	Rate of Tax
Up to ₹3 lakh	Nil
₹3 to 7 lakh	5%
₹7 to 10 lakh	10%
₹10 to 12 lakh	15%
₹12 to 15 lakh	20%
Above ₹15 lakh	30%

REVISED



Total Annual Income	Rate of Tax
Up to ₹4 lakh	Nil
₹4-8 lakh	5%
₹8-12 lakh	10%
₹12-16 lakh	15%
₹16-20 lakh	20%
₹20-24 lakh	25%
Above ₹24 lakh	30%

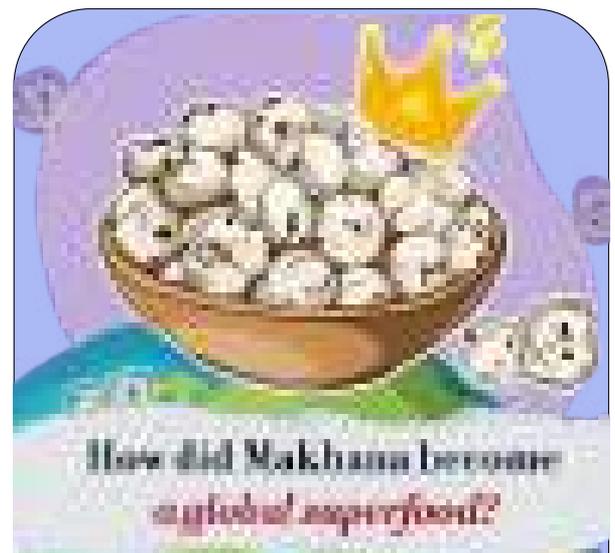
Positive Impact on Middle Class:

The Budget 2025 introduces measures that significantly impact middle-class taxpayers:

Income Tax Relief: The new income tax slabs ensure that salaried individuals and pensioners have higher take-home pay.

Housing Benefits: Encouragement for second home ownership will provide them with financial security through rental income or investment appreciation.

Cost of Living Adjustments: Initiatives in healthcare and urban infrastructure will aid in improving the quality of life.



FM Nirmala Sitharaman announced a **Makhana Board** to boost the production, processing and marketing of fox nuts. Its high protein and low-calorie content have made it a global superfood. Bihar is the largest producer of fox nuts.

SHIVIKA MATHUR
B.COM. (P), 3rd Year



BACK TO BASICS

MARKET FORCES

Economist Michael Porter identified five competitive forces that act on every industry. His Five Forces model enables managers to assess the ability of their organization to overcome that competition.

The nature of competition

In the 1970s, Michael Porter began developing his influential theories on competitive strategy and industry analysis. He later formalized these ideas in his groundbreaking book, "**Competitive Strategy: Techniques for Analyzing Industries and Competitors**" (1980).

- One important influence on the success of an organization is the competition - the number and activities of rivals that provide similar products or services. It is therefore important to know what your competitors are doing.
- His Five Forces model is sometimes represented as a **cross-shaped structure**.

Porter's Five Forces Model :

- Threat of New Entrants
- Bargaining Power of Suppliers
- Bargaining Power of Buyers
- Threat of Substitute Products or Services
- Industry Rivalry

Flying into turbulence

Porter's model can be clearly applied to the airline industry. The strength of all five forces makes the airline business fiercely competitive, with low profit margins. Established rivals all compete on price and customers can easily search for the best deal. Suppliers, such as manufacturers or airports, take much of the profit. New players often offer low-price fares. Substitutes are available in other forms of transport: bus, trains, and cars.

Bargaining power of suppliers

Those who supply a scarce or valuable resource, with few alternatives, can demand higher prices .



DID YOU KNOW?

- > **Low Profitability** is associated with low entry barriers, many substitutes, intense rivalry, strong suppliers, and/or strong buyers.
- > **High Profitability** is associated with high entry barriers, few substitutes, weak rivals, weak suppliers, and/or weak buyers.
- > **The strongest** competitive force determines the overall profitability of the industry

BLUE OCEAN STRATEGY



Blue Ocean Strategy (BOS) is a marketing theory and title of a book by W. Chan Kim and Renée Mauborgne. BOS states that a company is better off searching for uncontested marketplaces instead of competing in existing ones. A good example of BOS is Cirque du Soleil. A trip to the circus was originally for families, but many had been put off by animal rights issues. It focused on human skill, music, and storylines to open a new market for adults, and even for corporate entertainment.

Threat of new entrants

New firms can win market share from existing companies, by their Power is limited by barriers such as expertise.



SOFT DRINKS

In the soft drinks industry, market forces are relatively weak. Big brands limit the threat of substitute products by ensuring wide product availability: for instance, installing branded vending machines so that competitors cannot offer their products in the same places. By contrast, the Dr Pepper brand minimized its vulnerability by avoiding the top-selling cola segment, maintaining a narrow flavour line, and marketing extensively.



Rivalry among existing competitors

The number and strength of rivals can squeeze profits, but a distinctive brand identity can help a firm to win market share.

Bargaining power of buyers



Powerful buyers, or those with multiple choices, can exert pressure to lower the prices they pay.



Threat of substitute products or services

If a similar or more attractive product is available elsewhere, it can reduce prices.

“ THE KEY TO GROWTH – EVEN SURVIVAL IS TO STAKE OUT A POSITION THAT IS LESS VULNERABLE TO ATTACK FROM HEAD-TO-HEAD OPPONENTS. ”

THOUGHTS THAT SPARK CHANGE

STUDENT ARTICLES

HIGHLIGHTING PERSPECTIVES
FROM THE LEADERS OF TOMORROW



SQUID GAME

A Mirror to Society's Income and Money Inequalities

Netflix's Squid Game has captivated millions with its chilling portrayal of survival and desperation, but beyond its intense competition and graphic violence lies a sharp critique of wealth inequality. The series follows a group of financially desperate individuals who are lured into a deadly game with the promise of a massive cash prize. While the concept of a life-or-death game may seem far-fetched, the show highlights deeper truths about the economic divide in society.

The contestants, each struggling with crippling debt, join the game not out of greed, but out of necessity—illustrating the limited choices available to the poor. They represent the marginalized, often forced into extreme situations to survive in a system that offers little opportunity. In contrast, the wealthy elite behind the game, represented by detached VIPs, see the players' suffering as nothing more than entertainment, underscoring the disconnect between the powerful and the powerless.

Squid Game forces us to examine whether this is just a fictional story or a reflection of real-world social structures. It reveals how, for many people, survival is a constant struggle against a system that benefits the rich and exploits the poor. The game may be extreme, but the inequalities it exposes—where wealth, privilege, and power determine who survives and who doesn't—are all too real. The series reminds us that while the stakes in Squid Game may be fictional, the underlying truths about wealth disparity, exploitation, and desperation are not.

-RIYA

(B. Com. (P), 3rd Year)





THE POCKET MONEY PLAYBOOK: WINNING STRATEGIES FOR COLLEGE STUDENTS

Create a Budget

Sit down and list out your main expenses: food, college supplies, social outings, and maybe that Netflix subscription. By knowing where your money goes each month, you'll have a better idea of how to cut back and save more for what matters most.

50/30/20 Rule

A classic money-saving trick is the 50/30/20 rule, where you divide your spending like this:

- 50% for Essentials Necessities
- 30% for Fun
- 20% for Savings



Student Discounts

From restaurants to bookstores, so many places offer student discounts. A few extra rupees saved here and there can really add up, so always flash that student ID card proudly. Apps like UNiDAYS and Student Beans also have great deals – use them to your advantage!

Track Your Finances

Keep an eye on your spending. There are tons of apps out there to help you track where every rupee goes. Even just taking a few minutes each week to check how you're doing can help you stay on top of things. Plus, knowing your balance will make you think twice before splurging.

Find Free or Cheap Activities

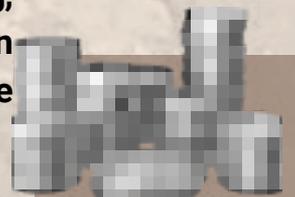
Explore all the free things your college and city have to offer! Check out college events, movie screenings, or open mic nights that cost little or nothing. You'll meet new people and have fun without putting a strain on your wallet.



Wrapping it up !

Living on a budget in college doesn't have to mean missing out on the fun stuff. With a bit of planning, smart spending, and a dash of creativity, you can have the best of both worlds – an enjoyable college life and a balanced wallet.

- HARSHITA MEHTA
(B. Com. (H) , 1st Year)



Soft Skills

-DRISHTI BANSAL
(B. Com. (H), 2nd year)

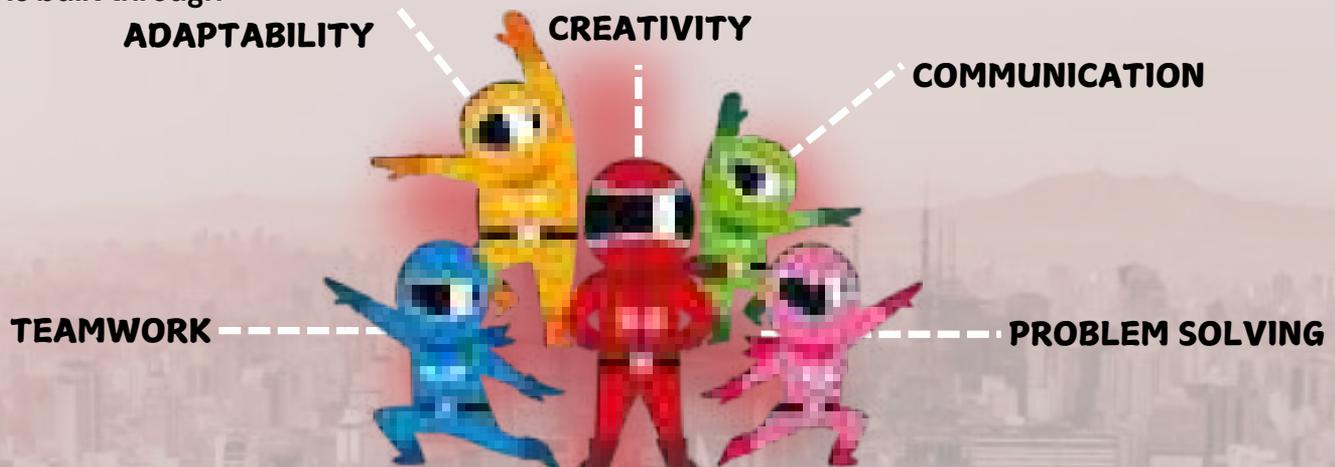


Peggy Klaus as rightly said in her book "The Hard Truth About SoftSkills", that 'soft skills get little respect but they will make or break your career'. In today's competitive job market, having technical knowledge is essential but it does not guarantee career success.

Employers are in search of people who possess a strong set of soft skills along with technical expertise. Soft skills are the personal attributes that enable you to interact effectively and harmoniously with others.

In the workplace, soft skills are considered to be a complement to hard skills, which refer to a person's knowledge and occupational skills. Psychologists may use the term soft skills to describe someone's emotional intelligence quotient (EQ) as opposed to intelligence quotient (IQ). At their core, these include the ability to collaborate effectively, manage time and communicate with clarity among others.

Hard skills get you the interview, soft skills get you the job!' Thus soft skills have become very relevant these days. How well a person interacts with others makes them have a successful career. Trust is built through



interactions and interpersonal relationships between people and productivity also rises where soft skills flourish. The level of soft skills strikes a uniqueness among the candidates because the way one interacts is different for different people. Hard skills are still highly valued but soft skills have taken a great shift too. One can develop soft skills through different methods like practicing active listening, working on emotional intelligence, being observant, improving time management, engaging in team efforts, enhancing communication skills, managing stressful environments, cultivating empathy etc. According to Forbes article and research the most demanded and important soft skills are: communication, leadership, teamwork, creativity, time management, adaptability, problem solving, work ethics, critical thinking, conflict management and emotional intelligence

In the modern workplace, it is important for an individual to continue to build their technical expertise but at the same time focus on developing soft skills to secure a long term successful career. One of the people commented on a LinkedIn post that AI can never replace soft skills as it did the hard skills. It's so true because soft skills require a human touch which AI lacks and thus soft skills are the only saviour of people right now to save their jobs from AI.

The job market is becoming more competitive with time and the importance of soft skills continues to grow. Soft skills are now essential attributes that can shape a career, enhance leadership and boost success thus if one is serious about achieving great career growth they should focus on developing their soft skills.

THALINOMICS

The economy of food plate in India

THALINOMICS ANSWERS THE FOLLOWING QUESTIONS:-

- Has a thali become more or less affordable now?
- How inflation has affected the prices of thalis?
- Is the inflation in the price of a Thali different across different states and regions in India?
- Which components account for the changes in the price of a Thali – the cereals, vegetables, pulses or the cost of fuel required for its preparation?

- MANASVI AGGARWAL
(B. Com. (H), 2nd Year)

Thalinomics is an attempt to relate economics with the life of a common man in India. It is an attempt to quantify what a common man pays for a plate of food also called a 'thali' in India.

It is an interesting and simpler way to measure inflation and deflation in the economy. This concept was introduced by Chief Economic Advisor Krishnamurthy Subramanian to the Economic Survey in the Union Budget 2020. In this method 2 types of Thalīs are analyzed - a vegetarian thali consisting of cereal, sabzi and dal and a non vegetarian thali consisting of cereal, sabzi and a non vegetarian component.



As per a report from rating firm Crisil, the cost of a vegetarian thali rose 24.26 per cent to Rs 33.8, while that of a non-vegetarian thali increased by 12.54 per cent to Rs 67.3 in August 2023, when compared to the same period of last year.

Thalinomics provides insights into food affordability, inflation rates, and the cost of living in India. It serves as an indicator of economic well-being for the average consumer, reflecting how changes in the economy or agricultural sector impact daily life and food consumption.



The Gig Economy: Changing the Way We Work

STUTI BHANDARI, B.COM (H), 2nd Year

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The gig economy is reshaping the way people earn a living. In simple terms, it's a system where short-term jobs and freelance work replace traditional full-time employment. Think of platforms like Uber, Swiggy, or Upwork - these companies connect workers to opportunities without the need for a typical 9-to-5 job.

Why is it growing?

The gig economy is booming because people want more flexibility in how they work. Many enjoy the freedom of choosing their hours, taking on projects they like, or even working from home. Technology plays a big role too. With apps and online platforms, finding a gig is as easy as a few clicks. For businesses, hiring gig workers saves money because they don't need to provide benefits like health insurance or long-term contracts.

Benefits for workers and businesses

For workers, the gig economy offers freedom and variety. You can work when and where you want, pick jobs that match your skills, and sometimes even make more money than in a traditional job. For businesses, it's a way to get specific tasks done without the costs of hiring a full-time employee. Need a graphic designer for one project? Just hire a freelancer.

What's the catch?

But the gig economy isn't perfect. Many workers face challenges like inconsistent income or no job security. Benefits like health insurance, paid leave, and retirement plans aren't usually part of the deal. For businesses, managing gig workers can sometimes lead to issues with quality and consistency.

What's next?

The gig economy isn't going away anytime soon. As more people embrace flexible work and technology keeps improving, it's likely to grow even more. However, for it to truly thrive, there needs to be a balance - workers need better protections, and businesses need ways to maintain quality.

In the end, the gig economy is all about choice. It's changing the way we think about work, making it less about long-term commitments and more about finding what works best for

Click, Post, Earn



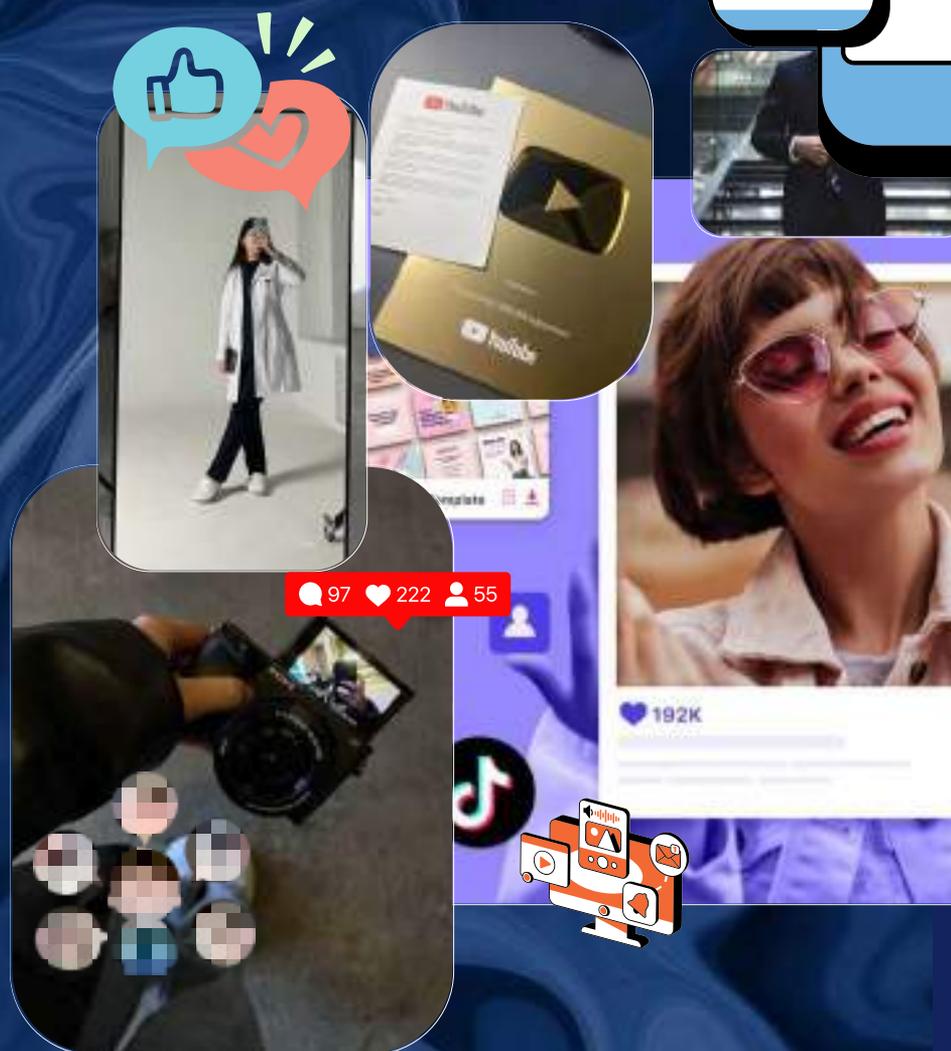
-DIKSHA ARORA (B. Com. (H), 2nd year)

On social networks, influencers have become substantial players in the rapidly evolving realm of digital marketing, particularly across platforms like YouTube and Instagram. Their potential to develop and interact with significant audiences has made them indispensable helping hands for establishments seeking to broaden their reach and visibility. Sponsorships, ad revenue, and affiliate marketing are the three main avenues through which influencers make money.

Influencer sponsorships are a significant revenue source for brands, leveraging their established following and credibility to promote products and services. The cost of these agreements varies based on factors like popularity, engagement metrics, and market niche. Companies are increasingly seeking influencers with demographic targets, emphasizing the importance of targeted marketing. Sponsored Instagram posts cost between ₹75,000 and ₹2,25,000 for micro-influencers and up to ₹75,00,000 for top-tier influencers.

In 2022, the influencer marketing business was valued at ₹1,23,000 crores, up from ₹70,000 crores in 2020.

Another significant source of income is ad revenue, especially for those who create content on platforms like YouTube. Influencers can make money from their videos by letting advertisements appear before, during, or after their content using the Google AdSense program. A cost-per-thousand-impressions (CPM) model is usually used to generate the money from these ads, which means that influencers get paid a certain amount for each thousand views their videos acquire. An influencer's potential for ad revenue increases simultaneously with their viewership and subscriber base. Influencers are encouraged by this model to create excellent, captivating material that draws in and holds on to viewers, increasing their earning potential.





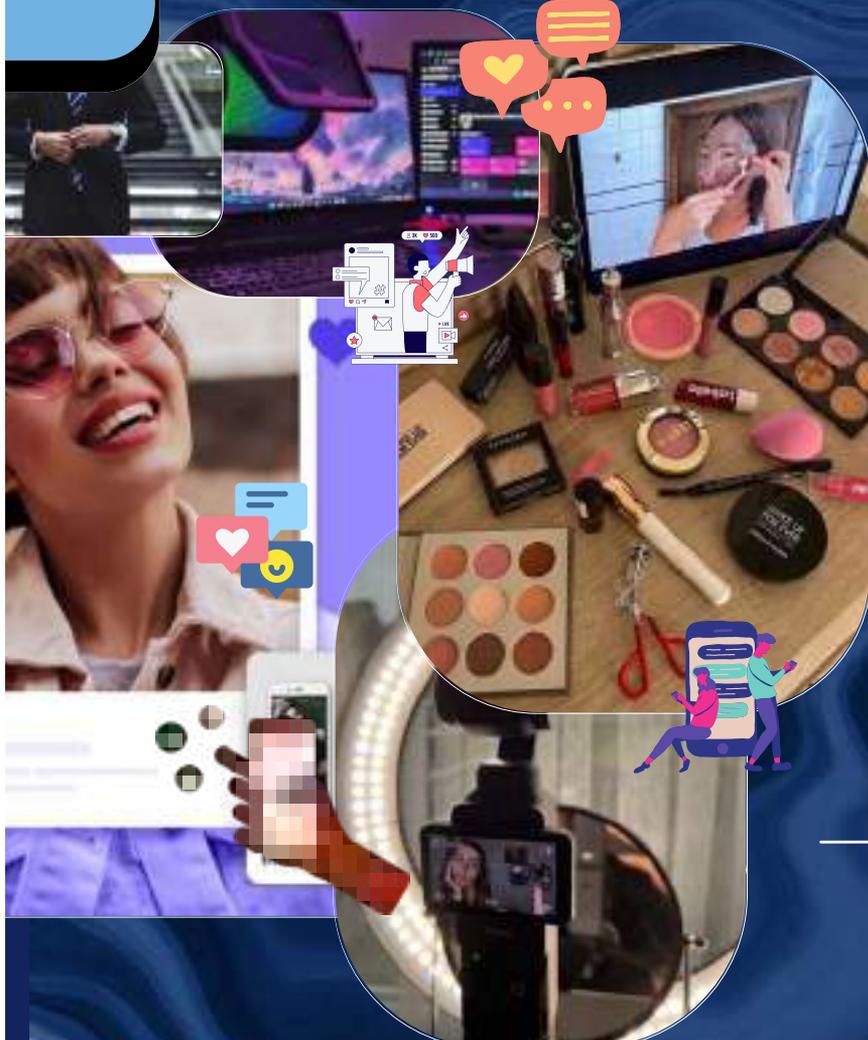
YouTube data shows creators earn between ₹0.75 and ₹2.25 per ad watch, with successful channels earning significant cash.



A third way for influencers to make money off of their networks is through affiliate marketing. Under this strategy, influencers use special affiliate links to market particular goods or services, getting paid a commission for each sale brought about by their recommendations. Because followers are more inclined to believe suggestions from influencers they regard, this strategy not only matches the influencer's interests with those of the brands they endorse, but it also promotes authenticity. Affiliate marketing is gaining popularity among influencers, as it boosts credibility and revenue streams. 81% of firms use it, and influencers can earn 5% to 30% of sales through referral links. Komal Pandey, a beauty influencer, has successfully utilized affiliate marketing to increase her brand's income.

These profits are significantly influenced by social media structures' algorithms. Posts with more interactions get more exposure according to Instagram's algorithm, which gives priority to engagement. This increases traffic to sponsored content and affiliated links in a similar vein, YouTube's algorithm directly affects ad income by favoring content with higher interaction and longer watch times.

In a nutshell social media influencers have an intricate company strategy that relies on inventive monetization approaches and smart alliances. Influencers are likely to become more and more important when it comes to shaping consumer behavior and boosting brand engagement in a variety of industries as the digital marketing landscape develops. Their capacity to remain authentic while adjusting to shifting market conditions will be essential for long-term success in this cutthroat field.



PURCHASING LUXURY GOODS

THE ECONOMICS BEHIND IT



In the analysis of consumers' motives for luxury purchases, a sensible conceptual tool is the theory of conspicuous consumption developed by Thorstein Veblen. Veblen's notion that luxury goods are bought for the purpose of display may still be used to explain consumer behavior in the context of luxury products.

Besides the reasons related more to the actual functionality of the objects, such as the designation of higher economic and social status, consumers also purchase these luxurious products for achievement, to feel proud, or to gain acceptance in the form of material things. Whereas better materials, workmanship, and quality are helpful

virtues that make consumers go for upscale products, they are not necessarily the decisive factors that cost a consumer two or three times as much. However, the **psychological and emotional aspects** of this consumption are central to these purchases, as seen below.

Many times, luxury goods and services are considered as reward for a job well done. For example, a person who has planned and trained to successfully implement a fitness program and accomplish a goal such as a marathon can purchase an expensive fitness tracker or designer wear. This goes well in encouraging the candidates to show their commitment and hard work towards the job. A celebration of a fiftieth birthday or a fiftieth wedding anniversary can also make people buy things like a diamond ring or an exclusive product. In doing this, it is not just high-status items that are being bought but things that are symbols of achievement and of rejoicing with life. The increasing prominence of **sustainable luxury** is also notable—clients tend to purchase products from brands that reflect their values related to the environment and society.

Example: Stella McCartney. They have a very strong emphasis on the environmental sustainability aspect of their business/productions that has altered consumption patterns in the luxury goods sector. They use mushroom leather and other recycled materials to make its products, people with consciences towards the environment run to their stores. Stella McCartney's strategy of dealing with ethical practice in production is something that those who are willing to see their purchase make a statement are willing to pay for. It has helped the brand get a niche and is today viewed as an important aspect that influences the consumers' decisions. Consumers are willing to purchase luxury products that have quality and are manufactured with ethics and concern for the environment. In the modern world, people are more concerned with society, the environment, and the universe.

Hence, despite the fact that conspicuous consumption is a dominant motive for luxury goods consumption, the motives are diverse and dynamic. Consumers today are motivated emotionally, psychologically, culturally, and ethically, thus making the luxury market unstable and an attractive market.





Understanding Cryptocurrency

-Soumya Jha
(B. Com. (H), 2nd year)

Throughout history money has evolved from barter systems to metal coins, paper money, plastic money and now digital currencies like cryptocurrency. Cryptocurrency is a digital form of money that exists only on the internet. Cryptocurrency is not controlled by any government or banks. Instead, it uses a decentralised system using a technology called blockchain technology . Blockchain is a secure system where all cryptocurrency transaction are recorded it is hard to cheat or hack it because the information is stored on many computers at once.

It's like a digital ledger that record every transaction securely and transparently.

Today there are thousands of cryptocurrencies like Ethereum, binance coins, dogecoin, Bitcoin, Tether, etc. People use it to make online payments, invest or even trade it like a stock. Transaction of cryptocurrency are fast and secure. Bitcoin is the first and most valuable cryptocurrency introduced in 2009. It's often called "digital gold" because it is widely accepted and used as a store of value.

Cryptocurrency is considered a major innovation in the world of money but it also comes with some risks and challenges. Understanding both pros and cons is important to make informed decisions.

PRO'S

- Cryptocurrency enables fast and low cost transactions as it eliminates the middleman like banks.



- It provides a high level of security as it uses blockchain technology.
- It also removes barriers typically faced in traditional banking systems like cross water payment.

CON'S

- One of the major demerits is high price volatility which means fluctuation of value making it risky for investment and daily transaction.
- It uses decentralized system because of which it creates opportunity for scams and illegal activities.
- Security risks are another concern as hackers target exchanges and wallets.
- Cryptocurrency mining consume a large amount of electricity which is another demerits and also it is not accepted widely by everyone.

Cryptocurrency offers great potential but comes with challenges. By understanding both its benefits and drawbacks we can make informed decisions and contribute to its safe and widespread adoption.

NEUROMARKETING

IMPACT ON CONSUMER DECISIONS



-- - KOSHIKA SEHGAL
(B. COM. (H), 2ND YEAR)



BRANDS THAT USE NEUROMARKETING

DISNEY - Whenever you watch any movie or purchase a product of Disney, how do you feel? It often evokes positive and happy emotions amongst the customers right from children to adults. It captures the attention of the customers by engaging them with fun elements that always concludes with happily ever after.

UNIQLO - It believes that people's mood influences their clothing choices and it is used in neuromarketing to prove this point. It ran a fashion campaign called "Umood" to match the shirts to visitors moods where people were asked to try on EEG headsets and were shown a series of shirts. The company manufactured 600 different shirts and sold them on the basis of EEG analysis.

In the present digital age with rapidly changing environment marketing has its own effects on how a brand shapes its products according to the target customer base. Neuromarketing plays a vital role in shaping the preferences of consumers by providing insights into the subconscious activities of decision making. It is a diverse study of how our brain responds to advertising and brand messages by scientifically monitoring brainwave activity, eye tracking and skin response. One such crucial and widely used practice is the Colour Theory. It is widely used by brands in order to persuade the customers to buy and choose their brands over the other by influencing the thinking pattern by targeting the group of people who would purchase their products.

How does Neuromarketing affects our brain ?

According to research, 85% of the decisions made by consumers are not made consciously. Marketing of a product is not a result of simple survey instead it reflects the deep analysis and study of consumer minds. Our brain is divided into three distinct parts: Neocortex, Limbic system and Reptilian brain. Neocortex is responsible for the rational thinking of a consumer before buying a product which stimulates the analysing pattern by either agreement or disagreement with the needs of the product. Limbic system is associated with an emotional element in decision making by highlighting different feelings integrated with the product like the feeling of joy, attachment, love, sadness and fear which influences understanding of the product and service offered. The core and the most crucial part of our brain which assesses and makes the decision of buying the product is the Reptilian brain. Interesting right? That how such patterns in our consumption behavior makes a huge difference in our decision making power.



Navigating the Pressure in Student's life

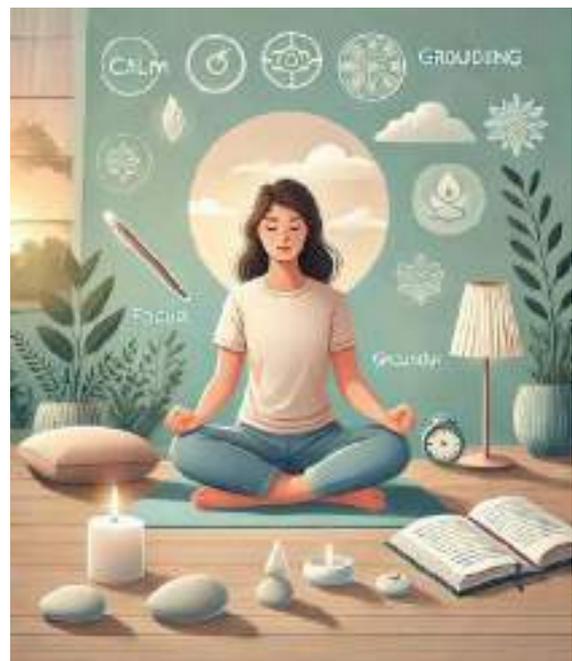
In today's world as a modern student landscape has transformed dramatically, presenting a myriad of obstacles that test the resilience and adaptability of today's learners.

From the relentless pressure of academic demands and extracurricular expectations to the rising mental health concerns and financial burdens, students must navigate a complex web of challenges to achieve their goals.

Students face an unprecedented level of academic pressure, with rigorous coursework, standardized testing, and a fierce competition for college admissions. The demand to excel academically is compounded by the growing emphasis on extracurricular activities, as students strive to build well-rounded profiles that stand out in the eyes of admissions committees. This relentless pursuit of excellence can lead to burnout, anxiety, and a lack of work-life balance.



Alongside the academic and extracurricular pressures, students are increasingly grappling with mental health challenges, such as anxiety, depression, and burnout. The constant stress of meeting high expectations, coupled with the pressure to maintain a healthy social life and engage in self-care, can take a significant toll on a student's well-being. Achieving a sustainable work-life balance has become critical, and most importantly the rising cost of higher education has placed a significant financial burden on students, compounding the challenges they face in pursuing their academic and professional aspirations.



- AMANJYOT KAUR
B. Com. (P), 1st year



THE SWIFT EFFECT

(TAYLOR'S VERSION)



-VANYA BAJAJ (B. Com. (H), 2nd Year)

*With a whopping net worth of \$1.1 Billion, **Taylor Swift** at the age of 35 has taken the world by storm. Known for her resonant lyrics, her songwriting abilities, and cultural impact, she began her ERAS TOUR in March, 2023 and came to a melancholic close in December, 2024.*

In this Tour, she covered all of her Eras, i.e. every distinct phase of her career that began from her debut album: Taylor Swift to her latest release: The Tortured Poets Department. The show lasts over three hours and features songs from all the albums paired with *enchanting* visuals, storytelling, and a *gorgeous* experience to take home. The Eras Tour has been a cultural phenomena for *Swifties* worldwide. It is not only the celebration of Swift's eminent career but a monumental economic force.

Every city on the Eras Tour experienced a surge in tourism with hotel occupancy rates spiking to as high as **98%** during concert weekends with price surging up to **300%**.

One study estimated that the U.S. leg of the tour generated about **\$5 billion** in direct spending the previous year. Chicago alone saw an estimated **\$39 million** in economic impact. This tour led to job creation, local business growth, and cultural tourism. Taylor Swift's economic influence doesn't stop at concerts. The release of the Taylor Swift: The Eras Tour concert film added millions in box office revenue, extending the tour's reach to fans who couldn't attend in person. Taylor Swift's ability to mobilise her fanbase, break financial records, and shape consumer behaviour underscores her unparalleled influence. The Eras Tour is not just a testament to her artistry but a reminder of how one individual can shape global economic trends.

The Swift Effect proves that the power of music is as financial as it is emotional.



The power of E-CONVERSE

Revolutionising Customer Engagement



What if you could have a conversation with your favorite brand, just like you have conversation with your friend? Sounds amazing, right? This is what EConverse has made possible. Converse, short for “conversation” was first discovered as a means of interactive communication. By harnessing the power of conversation, businesses can now engage with customers in a more personalized, empathetic, and human way also the businesses have realized that it is necessary to build relationships, solve queries for driving sales.

With the technological advancement there is a shift from traditional way of selling to AI powered chat bots. As E-Converse continues to evolve, it is clear that technology is not only about automating customer interaction, but about building genuine connections or relationships. By using AI powered chat bots, social media accounts, and messaging apps of their brands can listen to their customers, understand their needs, choices, likes, dislikes and responds in a way that’s both personal and helpful by providing pre-defined responses, perform routine tasks such as order tracking, or booking or confirmations.

By using social media, messaging apps, the businesses can now listen to their customers and provide them with the requirement of a specific good and satisfies their customers.



Domino’s pizza: they reply to their customers and even take orders.

Sephora: the virtual assistant helps customers find products, provide makeup tutorials and offers personalized recommendations.

Customer engagement is undeniable with the impact of E-Converse in the modern era. In conclusion we can say that E- Converse has transformed it’s way of interacting with their customers, and it’s impact will continue to grow in future. As we look into future it’s clear that E-converse is here to stay and will stay and those businesses who will fail to adapt will be left behind.” The future of customer engagement has arrived, and it’s conversational”.

-JASMEET KAUR (B. Com. (H), 2nd Year)



Discover life of Financial Freedom



Why an Early investment?

SANIYA MISHRA, (B. Com. (P), 3rd Year)

“I am financially free!”, sounds great when u plan for your future efficaciously. You can be an early bird by starting an investment at a right age. For an effective investment one need to go thoroughly with the ups and downs of stock market. Once you know the power of compounding there is no turning back. The investment can be done in the form of

shares or mutual funds. But this doesn't happens overnight, u need to be patient when you enter stock market. Now the question arises, why we should invest? The answer to this complies to your growth, this enhances your risk taking capability. You always build your future with certain dreams and this can goes hand in hand when you tend to learn saving your money.

Youngsters tend to take risk now a days and early investment will help you to cover for the loss you incurred. Let me explain with you an example, if you start at 20, with a monthly saving of RS 2000 , after 15 years with basic return of 17% ,the expected amount is nearly 15 lakhs.

This return is different and nearly goes upto 30% and accordingly you can increase your invested money. In this way you already planned for your after retirement life. You will not be depended on any one financially. Once you make your first crore there is no turning back and this will persistently rise with time. When I started investing at 20, I still regret why I didn't early. With its help , you needn't to ask for loan to buy your dream house and being in a job you wont be able to do this until you manage your funds smartly. But to achieve this you need to be persistent with your goal, if you incur a loss, it shouldn't pull your moral down.

Thus , I believe that this can be your eye opener to start investing now.



PINK

CORNER

the price of pink

THE PAY GAP PARADOX:

earning less, paying more



The *Gender Pay Gap* is a phenomenon wherein women find themselves receiving the shorter end of pay check as compared to men. Unfortunately, this is highlighted bigger in India. India has a substantial gender pay gap for women in almost all the areas of employment. There are several categories with respect to which this pay parity can be justified.

- **Income** - According to the World Inequality report, 2022, men earn 82% of India's labour income while women earn a meagre 18%. But we do see women more in leadership roles now. Study reveals that women contribute significantly more than men for the positions of managers/supervisors. Women have been making progress in all sectors of employment despite the statistics.
- **Salary** - Between July 2022 and 2023, the average monthly salary for a man was 20,000 rupees while that for women was roughly 15000 rupees, nearly half of men.

- **Wage Gap** - The average monthly wage gap between men and women is of 4000 rupees. Society is inclined towards looking at women as caregivers. This belief widens the discrimination between men and women further in the occupational sectors.



- **Job Distribution** – A large number of women work in unorganised or informal sectors. This is very common in rural areas. Significantly because women are taught to become good home-makers, think of marriage and kids which leaves education and career behind. Henceforth, they settle for less paying or even no jobs at all.
- **Economic Parity** – India's economic parity is 39.8%, indicating that women earn only 39.8% of what men earn. Economic Parity refers to a state of equality in price and purchasing power. Naturally, if women are paid less, their purchasing power would also be low hence resulting in stagnant growth of economy.



Despite the many setbacks that women face including lower pay, fewer career opportunities, workplace biases against mothers and married women, they have always emerged stronger overcoming all these setbacks. Many companies have recognised the conscious and unconscious bias against women and have started working towards their progress as individuals and employees.



Jobs are being made more flexible and considerate towards women. Salary negotiations are being encouraged and most importantly, childcare resources are being provided to help women manage work as well as motherhood. These little steps will enhance the future of India as well as the women of India.

-SNEHAL KUKREJA
(B. Com. (H), 1st year)



Pink Tax is a very significant part of our economy yet the least talked about. Perhaps, the only logical explanation to it is that this tax is not imposed by government. Hence, the masses are not aware of the discrepancies it creates in the society. Pink Tax refers to the extra price that women pay on the products marketed for them compared to similar products targeted for men.

The practice of Pink Tax is not prohibited in India. For instance, have you ever wondered why the prices of a woman's haircut are so much more than that of a man? Yes, the prices women pay for haircuts is more than 60% than men do.

Being a woman, as commonly said, is expensive. Most recently, Biocon chief Kiran Mazumdar - Shaw posted about this phenomenon calling out women to come together to boycott this practice. Although, as a matter of fact, this is not just an Indian problem!

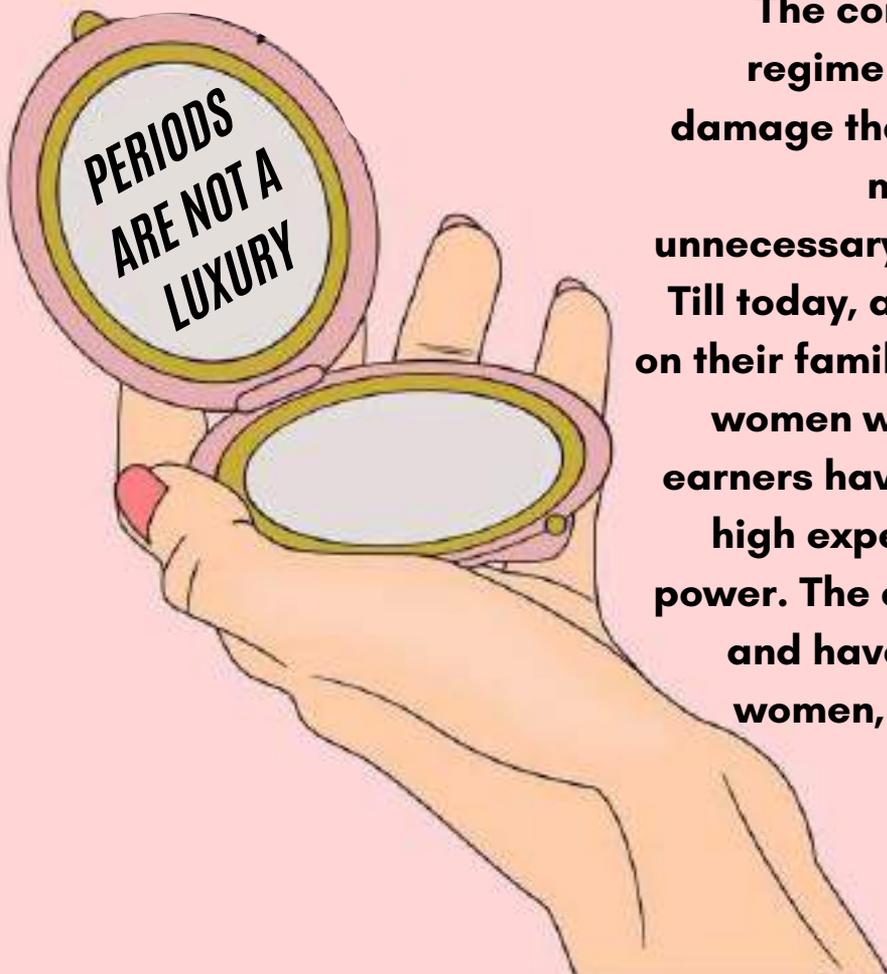
PINK TAX



India scrapped one of its most controversial pink taxes, the tampon tax in 2018 after huge protesting. This was removed after a whole year of the introduction of GST (Good and Services Tax) including a 12% tax on menstrual hygiene products. About 88% women in India were unable to access basic menstrual products until the time. The campaign brought a significant change in the welfare of women health steps over time.

This initiative was encouraged by the then acting Finance Minister of India, Piyush Goyal. He totally exempted sanitary pads of any tax payable.

Additionally, associating colours with products increases the gender divide and social inequality. Why do we associate pink only with girls and blue with boys? This notion drags us behind while we are trying to move on the path of growth with equality. In conclusion, pink tax may not be an actual tax, but its effects are very much evident in the society and it is important to draw more attention towards its awareness, especially among women. Concluding, why are women paid less but pay more?



The consequences of this particular regime are concerning. It does more damage than creating a divide between men and women. It creates an unnecessary financial burden on women. Till today, a lot of women are dependent on their families for financial support. The women who are independent and sole earners have to accommodate with their high expenses and limited purchasing power. The essentials cannot be avoided and have to be taken care of. Yet, we women, have to pay an extra cost for basic amenities.

**-SNEHAL KUKREJA
(B. COM. (H), 1ST YEAR)**

marketing in shades of gender

-VANYA BAJAJ (B. COM. (H), 2ND YEAR)

Whether it be toys or clothes, candies or stationery, everything has been differentiated into two colors: pink and blue. Girl and Boy. Woman and Man. This was initially done to simply create a differentiating factor but the effect of it has been profound. An initial differentiator has perpetuated a narrow view of gender roles, conforming the part played by genders in the society. Pink is used as a substitute for women, to define femininity while Blue has been used for men and masculinity. But who are we to define these roles? To make these colors define femininity and masculinity?

While no single company was the "first" to use pink and blue in gendered marketing, major retailers and toy brands in the mid-20th century played crucial roles in establishing the pink-and-blue dichotomy as a cultural norm. In India, this dichotomy emerged later in comparison to the Western markets. Initially it seeped into the segment of baby products with companies like First Cry and Johnson & Johnson. Slowly it reached the toy industry and



companies like Hamleys India began doing the same, and the local shops soon followed.

Despite these trends of gender stereotyping, all hope is not lost. Companies like Biba, MamaEarth, etc., have taken a step forward into a gender neutral strategy to build advertisements that don't follow these patriarchal gender conformities. This shift suggests that while traditional color-coding is still present in Indian marketing, the influence of gender-sensitive and inclusive marketing is gradually reducing the reliance on pink and blue for categorizing products by gender.



business women **OF MSCW**



PERSONA PALETTE



YASHVI JAIN- B. Com. (P), 3rd year



I started persona palette about 1.5 years ago. But I was posting about my art work on Instagram for more than 3 years. The biggest motivation behind my art venture was to showcase my love for all forms of art and specially our traditional art like lippan and mandala. My experience of putting up an art stall in MSCW was so incredible. It not only boosted my confidence but also gave me a glimpse into entrepreneurship. The appreciation I received for my work motivated me to pursue my passion for art further.



ITR-MITR



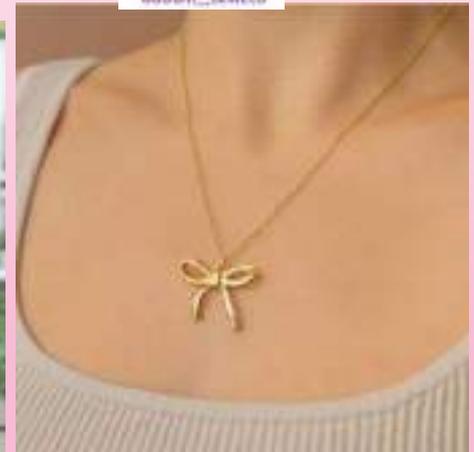
MANYA VIRMANI -B. Com. (H), 2nd year

My journey started in 2021, when I was in 11th grade. I own a business of handmade scented candles and itr. I sell products with my own branding I also do white labelling for other brands and also do live candle events

My journey started in 2021, when I was in 11th grade. I own a business of handmade scented candles and itr. I sell products with my own branding I also do white labelling for other brands and also do live candle events in corporate and weddings. I wanted to be independent and do something productive on my own. I had a great experience in MSCW, mainly the societies and teachers are very supportive and helped me a lot to expand my business by giving me opportunities to put up stall in the campus.

JUGNI JEWELS

ashmeet.bani04@gmail.com



ASHMEET KAUR -B. Com. (H), 2nd year

As the owner of the jewellery brand started recently in October 2024 as a small passion project, I wanted to create jewellery that's unique, affordable, allowing people to express themselves through simple and elegant pieces. Putting up a stall at MSCW was a memorable experience. The excitement of seeing people appreciate my collection of jewels was unmatched. The smiling customers made it an unforgettable experience.

CLAYED POTTERY

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manyabhardwaj0201@gmail.com

7466046617

MANYA BHARDWAJ -B. Com. (P), 3rd year



I had started the venture 6 months ago. I was really passionate about entrepreneurship from a very early age. As soon as I got done with my school, I knew that I needed to start something on my own. My dad was my true motivation to start this business. It was the first time when we took our products from online to offline and the experience at the stall was amazing. It helped me to understand the weakness and strength of the product. One of the best memories of the stall was the reaction of people when they saw the product and I was actually even able to sell a lot of things to the teachers and the Principal. All the products like cups and plates at our page are handmade with love. We support the local artists in the northern belt of India.

ARTISTIC CORNER

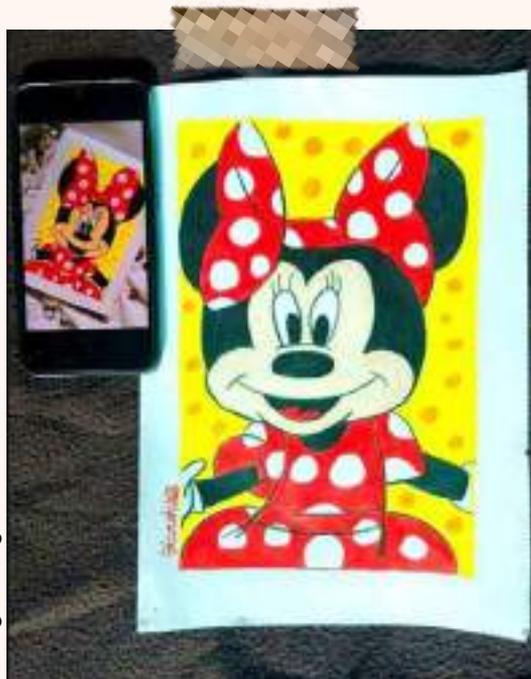
“THE OBJECT OF ART IS NOT TO REPRODUCE REALITY, BUT TO
CREATE A REALITY OF THE SAME INTENSITY.”
— ALBERTO GIACOMETTI



HARSHITA MEHTA
B.COM(H)
1ST YEAR



ISHIKA KAPOOR
B.COM(H)
1ST YEAR

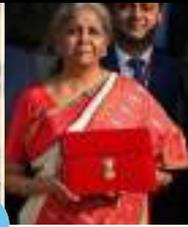


HARSHITA MEHTA
B.COM(H)
1ST YEAR



MS. KAMNA VIRMANI
ASSISTANT PROFESSOR
DEPARTMENT OF COMMERCE

TIMELINE



3

MARCH

JUNE

6

1

JANUARY

Climate Action at COP28: COP28 in Dubai shaped future financial policies, especially for Commonwealth nations, focusing on closing climate financing gaps. The Asia-Pacific region alone faces an \$800 billion shortfall.

The Finance Bill 2024: passed in March, introducing key reforms in tax policies and measures to boost the digital economy. Simplified tax compliance was the focus, aiming to improve ease of doing business and attract foreign investment.

India emerges a top five destination for realty FDI: India ranked among the top five global destinations for cross-border capital in land and development site investments in the March quarter, with foreign investors accounting for about 55% of the inflows, according to real estate services firm Colliers.

FEBRUARY

US Debt Ceiling Crisis: By this point, tensions over the U.S. debt ceiling had peaked, leading to significant financial market volatility globally. An agreement to temporarily raise the ceiling is still under negotiation.

2

APRIL

Start of the New UK Tax Year: From April 6th, new tax allowances are introduced, including changes to ISA allowances and pensions. Capital Gains Tax (CGT) allowances dropped from £6,000 to £3,000.

4

MAY

EU Banking Shakeup: The new rules impacted lending standards, particularly for cross-border financial transactions, and had a ripple effect across European markets, influencing everything from corporate loans to consumer credit availability.

5



PRESIDENTIAL ELECTION 2024



9

SEPTEMBER

Indian Stock Market Milestone: On September 12, the Sensex surpassed the 83,000 mark, and the Nifty index recorded its 55th all-time high of 2024, reflecting strong global cues and investor confidence.



7

JULY

Singapore contributed 50% of total FDI into India in July-September quarter: Singapore was the largest source of Foreign Direct Investment (FDI) for India in the July-September quarter, contributing 50 percent of the total inflows. FDI inflows to India rose by 43 percent, reaching USD 13.6 billion.

10

OCTOBER

India Leads G20 Finance Ministers' Talks on Debt Relief and Economic Stability: India hosted the G20 Finance Ministers' meeting, focusing on debt restructuring for low-income countries and global economic stability.

12

DECEMBER

World chess championship: History was made as D. Gukesh became the youngest world chess champion ever after defeating Ding Liren of China in the final game of their match.

AUGUST

BRICS Expansion Talks: BRICS nations (Brazil, Russia, India, China, South Africa) discussed expanding membership to boost global influence, with Saudi Arabia and Argentina showing interest, highlighting BRICS' growing appeal as a platform for trade, development, and geopolitical collaboration.

8

NOVEMBER

Bitcoin's Potential Surge: Analysts forecast that Bitcoin could reach \$250,000 in 2025, influenced by anticipated crypto-friendly policies from Donald Trump's administration, such as the establishment of a U.S. Bitcoin strategic reserve. In 2024, Bitcoin's value increased by over 120%, buoyed by expectations of regulatory easing and increased institutional investment.

11





ACHIEVER'S LIST

B. Com(H)

B. Com(P)

1ST YEAR

Position	Name	CGPA
I	Anika Goyal	8.64
II	Simranjot Kaur	8.59
III	Aishwarya Chopra	8.55
IV	Vidhi Goenka	8.55

Position	Name	CGPA
I	Isha Batra	8.68
II	Devender Kaur	8.64
III	Anjali Kumari	8.59
III	Muskan Jain	8.59

2ND YEAR

I	Divya Nailwal	8.96
II	Ramanpreet Kaur	8.75
III	Ashwarya Amandeep Kaur Amrita	8.64

I	Divya Pant	8.41
I	Khushi Chauhan	8.41
II	Sahira	8.36
III	Tanpreet Kaur	8.27

3RD YEAR

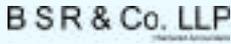
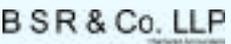
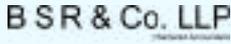
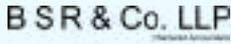
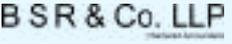
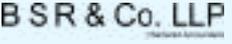
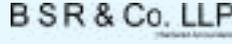
I	Avni	9.216
II	Sakshi	9.189
III	Kashish Khandelwal	9.027

I	Anchal Rawat	8.591
II	Diksha Negi	8.576
III	Asees Kaur	8.53

INTERNSHIPS

NAME	COURSE	COMPANY	NAME	COURSE	COMPANY
Gurleen Kaur	B. Com. (H)	 ZIELHOCH Together Let's Aim For High	Harshleen Kaur Johar	B. Com. (P)	 Pedal Start
Gursimran Kaur	B. Com. (H)	 ZIELHOCH Together Let's Aim For High	Shivani	B. Com. (P)	 YHills Learning Beyond Expectations
Harshdeep Kaur	B. Com. (H)	 ZIELHOCH Together Let's Aim For High	Diksha Sharma	B. Com. (P)	 CRESIP
Jasmine Kaur	B. Com. (H)	 ZIELHOCH Together Let's Aim For High	Arshpreet Kaur	B. Com. (P)	
Jasnoor Kaur	B. Com. (H)	 ZIELHOCH Together Let's Aim For High	Gungun Nagpal	B. Com. (P)	
Maneet Kaur Taneja	B. Com. (H)	 ZIELHOCH Together Let's Aim For High	Isha	B. Com. (P)	
Lavanya Nandwani	B. Com. (H)	 ZIELHOCH Together Let's Aim For High	Khushi Bhatia	B. Com. (P)	
Khushpreet Kaur Saini	B. Com. (H)	 ZIELHOCH Together Let's Aim For High	Mandeep Kaur	B. Com. (P)	
Mansi Bhandari	B. Com. (H)	 ZIELHOCH Together Let's Aim For High	Parveen Kaur	B. Com. (P)	
Tanishka Garg	B. Com. (H)	 ZIELHOCH Together Let's Aim For High	Radhika Khurana	B. Com. (P)	
Tanishka Kakkar	B. Com. (H)	 ZIELHOCH Together Let's Aim For High	SK Simran	B. Com. (P)	
Smriti Dhingra	B. Com. (H)	 upGrad	Srishti Garg	B. Com. (P)	
Harleen Kaur	B. Com. (H)	 Pedal Start	Mehak Grover	B. Com. (P)	 Fastener World India Your First Step Towards Success

PLACEMENTS

NAME	COURSE	COMPANY	NAME	COURSE	COMPANY
Divya Goel	B. Com. (H)		Unnati Walia	B. Com. (P)	
Amandeep Kaur	B. Com. (H)		Devanshi Malhotra	B. Com. (P)	
Shreya Dhodi	B. Com. (H)		Anushka Kashyap	B. Com. (P)	
Jaspreet Kaur	B. Com. (H)		Vaishnavi Rajesh	B. Com. (P)	
Geetika Goyal	B. Com. (H)		Srishti Sachdev	B. Com. (P)	
Chetna Batra	B. Com. (H)		Vinita Kaur	B. Com. (P)	
Tanisha Kaur Parhar	B. Com. (H)		Praksha Bhardwaj	B. Com. (P)	
Lissom Arora	B. Com. (H)		Muskan Kaushik	B. Com. (P)	
Hardilpreet Kaur	B. Com. (H)		Parveen Kaur	B. Com. (P)	
Renuka	B. Com. (H)		Harman Kaur	B. Com. (P)	
Aanchal Goel	B. Com. (H)		Anureet Kaur	B. Com. (P)	
Shruti Taneja	B. Com. (P)		Hrishita Sharma	B. Com. (P)	
Dancy Kathuria	B. Com. (P)				
Sanya Vij	B. Com. (P)				

Message from alumni

Archita Aneja

As the Alumni President of Invictus, the Commerce Society of our college, it brings me immense joy to reflect on the incredible journey I have had with this society. From my very first day, Invictus was more than just a platform for commerce enthusiasts—it was a space where ideas flowed, talents were nurtured, and lifelong friendships were forged.

The events, discussions, and challenges we organized allowed me to grow both professionally and personally. They honed my leadership, teamwork, and strategic thinking skills. Whether it was through collaborative events, business simulations, or guest lectures, the exposure and knowledge gained were invaluable.

I am proud to see how Invictus continues to inspire and empower the current batch of students, keeping the legacy of excellence alive. To the future leaders, I urge you to embrace every opportunity, make lasting memories, and carry the Invictus spirit with pride.



Unnati Bisht

As the Alumni Vice President of Invictus, the Commerce Society of our college, I am incredibly proud to reflect on my journey with this vibrant community. My time with Invictus was an enriching experience that shaped both my personal and professional growth. The society provided a dynamic platform for engaging with like-minded individuals, sharpening leadership skills, and fostering creativity through a wide range of events.

One of the most rewarding aspects of my role was collaborating with sponsors who believed in our vision. Their support not only made our events a resounding success but also opened doors to invaluable industry insights and networking opportunities. The collaboration with sponsors played a pivotal role in elevating the society's events, ensuring they were both impactful and memorable. As an alumni, I continue to be inspired by the society's efforts to empower students, and I look forward to seeing Invictus thrive for years to come.



Rafiya Qarzo

As the Alumni Secretary of Invictus, the Commerce Society of our college, I've had the incredible privilege of engaging with some of the brightest and most enthusiastic students. My journey with Invictus has been a truly enriching experience, marked by countless memorable moments, whether it was organizing vibrant fests, conducting insightful workshops, or collaborating on innovative initiatives. The spirit of teamwork and creativity within the society is infectious, and it's been inspiring to see the impact of our efforts on the student body.

The fests, in particular, have been a highlight - a true celebration of commerce, creativity, and collaboration. It's a joy to witness students bring their ideas to life and engage with one another, fostering a community that thrives on learning, growth, and camaraderie. I feel honored to be part of this vibrant network.



Masters of Articulation



Ms. Kamna Virmani
Assistant Professor



Harshita Mehta
B. Com. (H), 1st Year



Stuti Bhandari
B. Com. (H), 2nd Year



Manasvi Aggarwal
B. Com. (H), 2nd Year



Drishti Bansal
B. Com. (H), 2nd Year



Soumya Jha
B. Com. (H), 2nd Year



Koshika Sehgal
B. Com. (H), 2nd Year



Diksha Arora
B. Com. (H), 2nd Year



Jasmeet Kaur
B. Com. (H), 2nd Year



Amaniyot Kaur
B. Com. (P), 1st Year



Saniya Mishra
B. Com. (P), 3rd Year

Our Retired Faculty



Dr. Meenakshi Goenka

A FAREWELL TRIBUTE



We bid a heartfelt farewell to Dr. Meenakshi Goenka, Associate Professor, who has made significant contributions to our institution over her 18 years of service in academics, specializing in Income Tax Law & Practice, Marketing and Corporate Governance. With a Ph.D. from the University of Rajasthan, her commitment to education and active participation in Faculty Development Programs has enriched both students and colleagues.

Beyond her academic career, Dr. Goenka is also an active social worker, dedicated to making a positive impact in the community. She comes from a highly accomplished family—her husband, a former professor at Shaheed Bhagat Singh College, her sons—one a legal advisor and the other a renowned exporter, and her daughter-in-law, who works at the World Bank, all exemplify excellence. Dr. Goenka will be fondly remembered for her kindness, spiritual nature, and always-smiling presence.

We thank her for her invaluable service and wish her the best in all her future endeavors.

E - CONVERSE 2024

REACH OUT TO US AT



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@invictussocietymsc



commerce.writeups@gmail.com



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