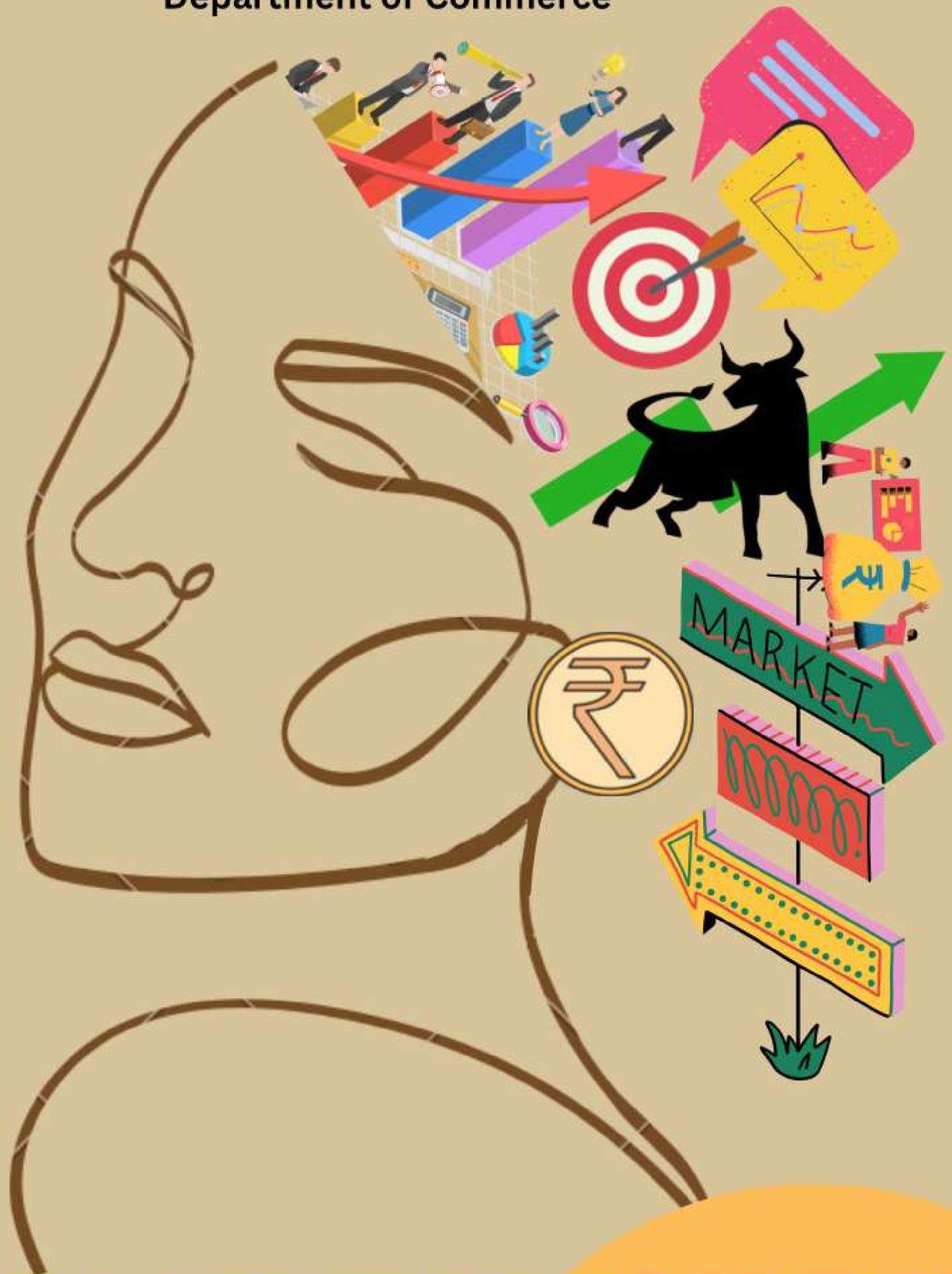


# E CONVERSE

An annual E-NEWSLETTER  
of  
Department of Commerce



**MATA SUNDRI COLLEGE  
FOR WOMEN  
UNIVERSITY OF DELHI**

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## WORD FROM PRINCIPAL'S DESK

### PROF. HARPREET KAUR (PRINCIPAL)

On behalf of the college, I extend my heartfelt congratulations to the Department of Commerce for the successful release of the 8th edition of the newsletter 'E-Converse'. In line with our vision for a developed India by 2047, this edition serves as a platform for self-expression and reflection among faculty members and students.

This edition features a wealth of valuable articles, poems, book reviews, and artistic works, reflecting the evolving landscape of business and commerce in our country's journey towards development. Moreover, it highlights the academic and non-

academic events organized by the department's society, 'Invictus', throughout the year, emphasizing holistic growth and development.

This underscores our commitment to providing enriching learning opportunities and experiences to our students, nurturing them to become future leaders. I commend the faculty for their continuous support and guidance, motivating students to explore new ideas and perspectives.

My best wishes for continued success, and may the department continue to thrive, contributing towards the realization of a prosperous India, with Mata Sundri Ji's blessings guiding us every step of the way.

## WORD FROM HOD'S DESK



**PROF. RENU ARORA**  
(Teacher-in-charge)

**Dear Students,**

**Considering the introduction of New Education Policy and Viksit Bharat @2047 Vision, we are embarking towards a year of full of new opportunities. The changing landscape of Indian economy often referred to as the golden age, Amritkaal offers numerous avenues for acquiring new skills and knowledge. Thus, the students should take complete advantage of this golden era and equip themselves with required skills and strengths. As commerce students, acquiring problem solving skills, mathematical skills, financial analysis skills, knowledge of taxes and accounting software, communication skills and Microsoft Excel skills.**

**With the changing curriculum, learning and applying practical concepts to solve day to day issues becomes essentially critical. Thus, here we come up with a collection of such innovative articles, expert guidance on career, creative art works and poems which exemplify the ever-evolving Indian Commerce Industry. I wish you for your success and personality development.**

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# Word From Editor-in-Chief



## **DR. S. Kalpana Devi (Associate Professor)**

With great pride, I announce the release of the 8th edition of our departmental newsletter E-Converse. This edition is a reflection of the innovation, creativity, and achievements of our department. This edition features informative articles, Expert Guidance on Career, creative artwork by our own students, teachers' and alumni. These contributions reflect the changing landscape of Indian businesses. Invictus, the Commerce Society has performed extraordinarily in terms of organizing insightful and imparting the much-needed skills to our students.

The articles penned down by our students exemplify their practical implications of concepts learned in class. The articles by our faculty members are related to the changes occurring in the field of commerce and business.

I request you to take a moment to read through the newsletter and celebrate the efforts of our contributors. In 2023, we have bid farewell to our dear colleague Ms. Prabhsharan Kaur on her superannuation and have all our wishes for her post retirement life. This has been made possible only under the able guidance and motivation from our Principal, Prof. Harpreet Kaur and Teacher-in-charge, Prof. Renu Arora, and continuous dedicated and focused hard work of two teacher editors, Dr. Manpreet Kaur and Dr. Harshmeeta Kaur Soni, Assistant Professors; and the equally bright student editors, Ms. Navya Luthra, Ms. Sneha Agarwal Ms. Shivika Mathur and Ms. Riya. Their dedication and hard work have resulted in a truly remarkable publication.

# Editorial board

**Life is an open book test.**

**Learning how to learn is your most valuable skill in the online world.**

**—Marc Cuban**



Dr. Manpreet Kaur  
(Assistant Professor)



Dr. Harshmeeta Kaur  
(Assistant Professor)



Navya Luthra  
III Year B.Com(P)



Sneha Agarwal  
III Year B.Com(P)

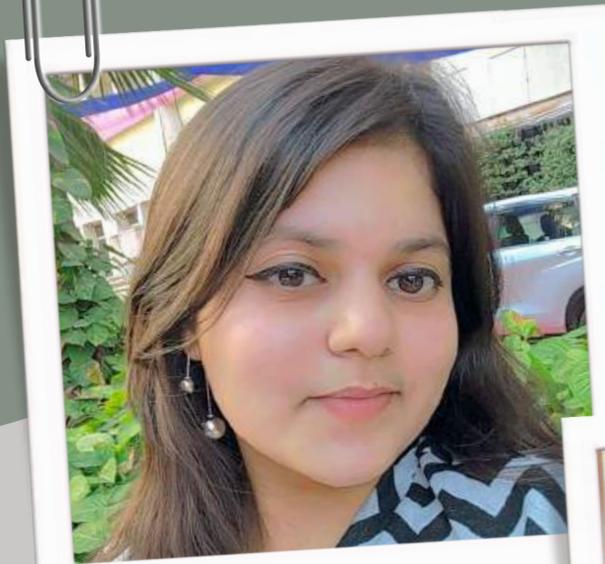


Shivika Mathur  
II Year B.Com(P)



Riya  
II Year B.Com(P)

# student editor's note



Navya Luthra



Riya



Sneha Agarwal



Shivika Mathur

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 Dr. S. Kalpana Devi, 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 2023 edition of E-Converse.



# OUR 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**  
(Teacher-in-charge)



**Dr. S.Kalpana Devi**  
(Associate Professor)



**Dr. Meenakshi Goenka**  
(Associate Professor)



**Dr. Sapna Dhaliwal**  
(Associate Professor)



**Dr. Tanu Dhingra**  
(Associate Professor)



**Ms. Poonam Arora**  
(Associate Professor)



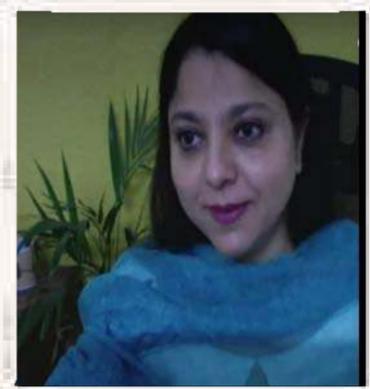
**Dr. Harleen Kaur**  
(Associate Professor)



**Dr. Priya Sawaliya**  
(Assistant Professor  
selection grade)



**Dr. Manjot Kaur**  
(Assistant Professor)



**Dr. Gurvinder Kaur**  
(Assistant Professor)



**Dr. Ishpreet Virdi**  
(Assistant Professor)



**Dr. Ishleen Kaur**  
(Assistant Professor)



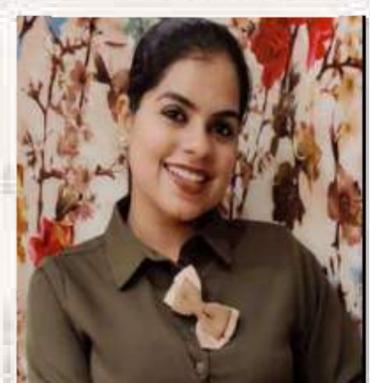
**Dr. Manpreet Kaur**  
(Assistant Professor)



**Ms. 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  
AND  
IT'S  
ENDEAVOURS



# INVICTUS

## The Commerce Society

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 2023-24



**Archita Aneja**  
President



**Shrishti Rawat**  
Vice President



**Unnati Bisht**  
Vice President



**Shraddha Gahlawat**  
Student Coordinator



**Rafiya Arzoo**  
Secretary



**Baanipreet Kaur**  
Joint Secretary



**Suhani Batra**  
Treasurer

# INVICTUS

## TEAM MEMBERS 2023-24



PRACHI ARORA



DIYA PANT



VIDHI GOENKA



KASHISH MAGGO



PURNIMA DUBEY



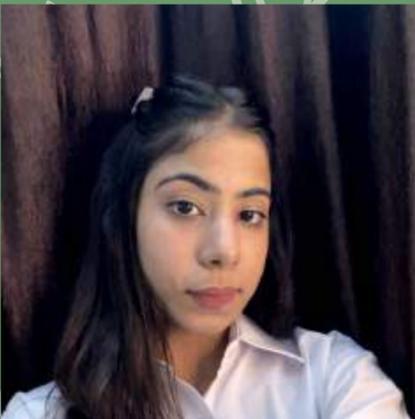
KHUSHI BHASIN



APARNA APAN



PALAK SWAIKA



RADHIKA KHURANA



ANANYA SINGHAL



NISHI ARORA



SHUDDHI NARULA



MANYA VIRMANI



VANISHA GUPTA



VRINDA AGARWAL



DIVLEEN KAUR



SIYA BHATIA



HUNAR KAUR

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# EVENTS BY INVICTUS

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## 1. COCA-COLA INDUSTRIAL VISIT [3RD APRIL, 2023]



INVICTUS, The Commerce Society, and The Department of Commerce at Mata Sundri College for Women, University of Delhi, brewed up some excitement with an industrial escapade to the "Coca Cola Happiness Factory, hosted by Moon Beverages Pvt. Ltd." on April 3, 2023. The fizzy fun kicked off at 12 p.m., bringing together 36 third-year Commerce students.

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## 2. FROM COLLEGE TO CAREER BY MS. MONICA BOSE [13TH APRIL, 2023]

INVICTUS, The Commerce Society of Mata Sundri College for Women, University of Delhi, organized a seminar on 'From College to Career - Mastering the Art of Personality Development with Frankfinn Edge' on April 14, 2023, by Ms. Monica Bose. The event was attended by over 50 students in Mata Gujri hall from 1 p.m. onwards.



2023

# EVENTS BY INVICTUS

## 3. SKILL ENHANCEMENT WORKSHOP

BY CA RIDHIMA BHATIA

[19TH APRIL 2023]



INVICTUS organized A Value Proposition Seminar on 'skill enhancement workshop on taxation and accountancy with Taxmann on 24th April 2023 by CA Ridhima Bhatia. The workshop on Taxation and Accountancy offered participants a comprehensive understanding of financial intricacies. Attendees gained valuable insights into navigating complex tax structures and honing crucial accounting skills.

## 4. FINTECH INNOVATIONS

BY DR. TARUNIKA JAIN AGARWAL

[10TH OCTOBER 2023]



INVICTUS, at Mata Sundri College, University of Delhi, orchestrated a riveting seminar on 'Fintech innovations with the vibrant Dr. Tarunika Jain Agrawal on October 10, 2023. The Lab buzzed with energy as over 60 students dove into the captivating workshop. The students got to learn about various financial terms and new innovations of the industry.

## 5. UNDERSTANDING STARTUP BUSINESS MODEL BY MR. AALEKH GUPTA

[16TH OCTOBER 2023]

Building on the Fintech buzz, INVICTUS in collaboration with Prayas, organized a live talk on Startup Business Models by Mr. Aalekh Tripathi at Mata Sundri College on October 16, 2023, in Mata Gujri Hall. Delving into the nuances of startup business models. Participants gained valuable insights into the intricacies of entrepreneurial success.



2023

# EVENTS BY INVICTUS

## 6. EXCITING CAREER OPPORTUNITIES AFTER GRADUATION BY MR. NITIN KUKREJA [18TH OCTOBER 2023]

The workshop was conducted in Collaboration with Unacademy from 1:30 p.m. onwards with the presence of more than 60 students. Attendees were equipped with valuable insights and professional guidance to navigate and explore diverse paths for a successful post-graduation career journey.



## 7. REINVENTING MARKETING BY MS. HASVEER KAUR [19TH OCTOBER 2023]

INVICTUS organized a skill development workshop on “Reinventing Marketing: Adapting to Digital Times” by Hasveen Kaur on 19th October 2023. The live talk was conducted in Mata Gujri Hall from 2pm onwards. The speaker provided participants with strategic insights and practical skills to thrive in the ever-evolving digital realm.



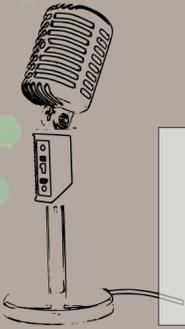


CONVERSE  
COLUMNS

# PODCAST REVIEW

**PODCAST TITLE: "DHAN KI BAAT"**

BY : SHIVIKA MATHUR  
B.COM(P) II YEAR



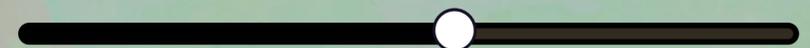
**HOST:**  
SHUBHAM AGARWAL

Being 'Money-Minded' is considered bad by the society. Money is not all about shopping, or being materialistic rather a pathway to happiness and security, and definitely not a matter to be dealt only by your father, brother or uncle. Learning about the lingos of finance can be difficult and often boring. But what if, in matters of minutes you become acquainted with all the boring money related parlance. The simplicity and lack of complexity in discussion of topics such as inflation and Saving-investment plans makes it especially targeted to young audiences. You may not even have to be a commerce major or an economics student to understand this podcast. Each episode is equally intriguing as the other.

**HAVE A FULFILLING LISTENING EXPERIENCE!!!!!!**



**Dhan Ki Baat**  
By Red FM



Although all episodes are worth listening but we personally recommend:

Ep-3: Inflation

Ep-11: Saving and Investments

Habits of Women in India

# VIKSIT BHARAT

## @2047



## VIKSIT BHARAT SASHAKT BHARAT

The 'Viksit Bharat@2047' agenda is a comprehensive vision plan by the Government of India, aiming to transform India into a developed nation by the year 2047, marking the 100th anniversary of its

independence. The scheme launched by the government of India aims to harness the Yuva Shakti of our country to transform it from a developing nation into a developed one. Its main goal is to use the brains of the youth and converting their ideas into reality and making our country's goals and dreams come true.

The Prime Minister of our country Shri Narendra Modi launched this scheme with an aim to see this country become a developed one. He wants to engage the youth of our country and see what they think for the benefit of the country. His vision is to actively involve the younger generation in formulating national plans, priorities, and goals for the country. The workshop is a crucial step towards initiating the process of engaging young individuals to share their ideas and suggestions for making India a developed country by 2047.

Youthful ideas, fueled by creativity and innovation, possess the transformative power to shape the future and drive positive change in the developing world. The creativity of youth in the developing world is a dynamic force that plays a crucial role in shaping the future of our nation. Despite facing various challenges such as limited resources, educational gaps, and economic disparities, young people in developing countries consistently demonstrate innovative thinking and resourcefulness. The role of youth in the betterment of our country is pivotal, as they constitute the driving force behind social, economic, and political progress. Harnessing their energy, enthusiasm, and innovative thinking can lead to transformative changes that contribute to the overall development and prosperity of a nation.

**NAVYA LUTHRA**  
**B.COM(P) III YEAR**



The goal of this Viksit Bharat scheme is to make this developing country into a developed one by the help of people, for the people and of the people.

The youth play a vital role in cultivating a thriving and sustainable economy through their innovative thinking, technological fluency, and entrepreneurial spirit. Their adaptability to emerging technologies and commitment to sustainable practices drive economic growth and job creation. With a global perspective, youth influence consumer trends, advocating for ethical business conduct and environmental responsibility.

Youth play a pivotal role in advancing science and innovation through their fresh perspectives, curiosity, and technological fluency. As the driving force behind groundbreaking research and discoveries, young scientists contribute to pushing the boundaries of knowledge and solving complex challenges. Their embrace of emerging technologies and digital tools fosters innovation, leading to the development of new solutions and advancements across various scientific fields shaping a future characterized by progress and discovery.

Youth play a crucial role in empowering people through their energy, advocacy, and commitment to positive change. As catalysts for social transformation, young individuals actively engage in community initiatives, addressing issues such as education, healthcare, and social justice. Through their technological proficiency, they bridge gaps in information access and facilitate communication, empowering communities with knowledge and resources. By championing social causes and driving innovation, the youth contribute significantly to the empowerment of individuals and communities, creating a more equitable and empowered society.

The youth play a vital role in promoting good governance and security through their active participation, innovative ideas, and commitment to civic responsibility. Engaged and informed youth contribute to the democratic process by exercising their voting rights and holding leaders accountable. Their fresh perspectives and technological savvy also enhance transparency and accountability in governance. By empowering the youth with education and civic awareness, societies can leverage their potential to strengthen governance structures and contribute to a safer and more stable environment.

In essence, the role of youth in the betterment of a country is multifaceted and impactful. Empowering the youth with education and civic awareness enables societies to leverage their potential, strengthening governance structures and contributing to a safer and more stable environment. These innovative and adaptable nature positions make them the key contributors and thinkers of such a scheme which can help in the ongoing development and transformation of our country.

The active involvement of the youth in our country's development is acknowledged and actively implemented by the government. Because of these steps people who think in the interest of our country, the welfare of our country will get a platform to help our country in different ways. The government of India wants people to think and actually use their ideas into benefitting our country.





**MR. SHIVAM DIXIT**



# DESTIGMATIZING MENTAL HEALTH WITH **MR. SHIVAM DIXIT** CO-FOUNDER & CEO OF COUNSEL INDIA

MENTAL HEALTH IS GROSSLY NEGLECTED AND OVERLOOKED BY MOST PEOPLE. BUT HOW COULD THINGS CHANGE FOR THE GOOD? THE SAME CURIOSITY LED FOUNDERS, SHIVAM DIXIT AND BOBBY THAKUR TO START COUNSEL INDIA AS AN NGO BACK IN 2016. WE TALKED WITH MR. SHIVAM DIXIT TO KNOW MORE ABOUT HIM AND COUNSEL INDIA'S JOURNEY.

**Q1: Please tell us a bit about Counsel India and its work as well as your achievements?**

Counsel India started in 2016 , We started with a vision to help people in context of mental health but overtime we realised that only personal counseling will not be enough because the kind of need India has is huge as there 30 lakh people which need mental health support , the number of counselors that we have is 7-8 lakh . So there is a huge demand for mental health professionals so we decide to build more and more skill counselors across India. We Launched multiple skill up courses where we upskill people with counseling skills and the people who are not from the psychology background we help them to learn psychological & emotional skills to help others. We came up with different specific courses like counselling psychology, clinical skills, therapy etc so like a bucket of 25 courses are available .

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**J** **Q2: India holds a lot of stereotypes and stigmas regarding mental health. What is your view on that and how counsel India deals with this issue?**

**O** Well like when we speak about stigma I have seen this industry growing from 2016 -24. I personally see this as an era Pre Covid & Post Covid. So the Covid era was different in terms of mindset but during the pandemic, people have realized that depression & suicides are very real and have faced them due to continuous Isolation. That's why Now we can see that People in metro cities have grown aware of these issues and readily seeking help. However such topics do hold Stigma in Rural areas which is now Counsel India's Focus to conduct workshops in these areas and provide accessible Solutions here as well.

**R** **Q3: I saw your linkedin and got to know that you were a science student who also liked sports, what led you to work in psychology?**

**N** I think throughout the journey of being a national level sportsman I went through several challenges mentally as well. Then I felt the need for a support system that could have helped me In sports psychology I would have played better and achieved more. So I realized the problem from there and decided to pursue sports psychology as my master's degree. While doing my masters I also did two research for one of which I got young scientists awards. This motivated me to do something more than what I was involved in, so after my graduation, I got placed at a corporate company in Mumbai. I joined there as a curriculum designer since then I have been involved in psychology.

**E** **Q4: Counsel India targets a particular age group or every segment. Could you tell us a bit more about the things that counsel India offers.**

**Y** There is no particular segment , we target every segment. We have two Products One is courses and other is personal counselling. So what unique problem we solve is if you see majority of ed tech companies what they will do they will sell you a course and their job is done however what problem we have identified is that only teaching Psychology is not enough to solve the problem so what we did is we started adding an angle of entrepreneurship in our courses. So our purpose is not just teaching rather helping a lot of our students to start their own venture with their own setting. That is why we make it a point to give the student knowledge about business, communication and market skills. Our goal is to help that student find clients and grow his prospects. And also we are proud to say that there are more than 50 students we have helped set up their own ventures.

**J** **Q5: What are the future plans of Counsel India ? what can we expect from you In coming years.**

**O** We have collaborated with Medhavi skill university with whom we have launched 21 programs with them. Among them is the first time in India we have launched MBA in Psychological specialization with three specialization that are industrial psychology, Business psychology & Entrepreneurial psychology. The sole purpose is to give job readiness skills to every student taking up these courses. So we are on a Robust mission of "Har ghar counselor". We have also collaborated with an NGO named helping hand. It is an NGO situated in the last village of India in Arunachal Pradesh called "Zero". We have collaborated with them to set up free helpline numbers for Himalayan people to provide them with counselling.

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**U**

# Interim Budget 2024-25



## WHAT IS AN INTERIM BUDGET?

The Interim Budget 2024-25 will be a vote-on-account that will give the government authority to spend certain sums of money till a new government comes to office after the April-May general elections.



6.2

Defence

2.7

Road transports and highways

2.5

Railways

2.1

Consumer affairs

2.0

Home affairs

Finance Minister Nirmala Sitharaman presented the Interim Budget 2024-2025 in the Lok Sabha on February 1 2024.

It is presented by means of the Finance bill and the Appropriation bill has to be passed by Lok Sabha before it can come into effect on 1 April, the start of India's financial year.

### Empowering Amrit Peedhi, the Yuva

PM Mudra Yojana has sanctioned 43 crore loans aggregating to ` 22.5 lakh crore for entrepreneurial aspirations of our youth.

### Fiscal Deficit for FY24 and FY25

Finance Minister Nirmala Sitharaman adjusted the fiscal deficit to 5.8 per cent of the gross domestic product for FY24, revised from the previous estimate of 5.9 per cent.

## TERMINOLOGY

### Union Budget

Under Article 112 of the constitution, a statement of estimated receipts and expenditures, called the 'Annual Financial Statement', has to be placed before Parliament for each financial year.

### Capital Budget

The capital budget consists of capital receipts and payments. Capital receipts are Government loans raised from the public.

### Fiscal Deficit

This is the gap between the Government's total spending and the sum of its revenue receipts and non-debt capital receipts.

# Highlights of : Interim Budget 2024-25



INDIA HAS HAD THREE CONSECUTIVE YEARS OF 7% GDP GROWTH AND IS THE FASTEST GROWING ECONOMY IN G20

THE GOVERNMENT WITHDREW INCOME TAX DEMANDS UP TO ₹25,000 (TILL 2009-10) AND ₹10,000 FROM 2010-11 TO 2014-15. THIS WILL BENEFIT ABOUT ONE CRORE TAXPAYERS

TAX BENEFITS TO START-UPS AND INVESTMENTS MADE BY SOVEREIGN WEALTH OR PENSION FUNDS EXTENDED BY 1 YEAR TILL MARCH 31, 2025

FISCAL DEFICIT FOR FY25 PROJECTED AT 5.1%, LOWER THAN THE REVISED ESTIMATE (5.8%) IN FY24

GOVT TO BORROW ₹14.13-LAKH CRORE IN NEXT FISCAL, LOWER THAN ₹15.43 LAKH CRORE IN FY24

DIRECT TAX COLLECTION TARGET SET AT ₹21.99-LAKH CRORE, WHILE THAT OF INDIRECT TAX IS AT ₹16.22-LAKH CRORE

GOVT TO FORM HIGH-POWERED PANEL TO ADDRESS POPULATION GROWTH CHALLENGES AND DEMOGRAPHIC CHANGES

THE GOVERNMENT WILL SUBSIDISE THE CONSTRUCTION OF 30 MILLION AFFORDABLE HOUSES IN RURAL AREAS.

A NEW DEPARTMENT — MATSYA SAMPADA — TO BE SET UP TO ADDRESS THE NEEDS OF FISHERMEN.

40,000 NORMAL RAIL BOGEYS WILL BE CONVERTED TO VANDE BHARAT STANDARDS. GOVERNMENT TO ENHANCE SAFETY, CONVENIENCE AND SAFETY OF PASSENGERS.

THE GOVERNMENT HAS ANNOUNCED SEVERAL SCHEMES TO TURN NET ZERO BY 2070.

## TERMINOLOGY

### Central plan outlay:

It refers to the allocation of monetary resources among the different sectors in the economy and the ministries of the Government.

### Balance of payments:

Balance of payments is the difference between the demand for, and supply of, a country's currency on the foreign exchange market

### Monetary Policy:

This comprises actions taken by the central bank to regulate the level of money of liquidity in the economy, or change the interest rates.

### Direct Tax

Taxes which are imposed directly on individual and company. Comprises of income tax & Corporation tax

NAVYA LUTHRA  
B.COM(P) III YEAR

# EMERGING COMMERCE PROFESSIONS



## Introduction

Commerce is constantly evolving, shaped by technology, global expansion, and changing consumer behavior. New professions are emerging, offering exciting opportunities for professionals with diverse skills. In this article, we'll explore seven promising career paths in the commerce sector.

### 1. E-commerce Specialist

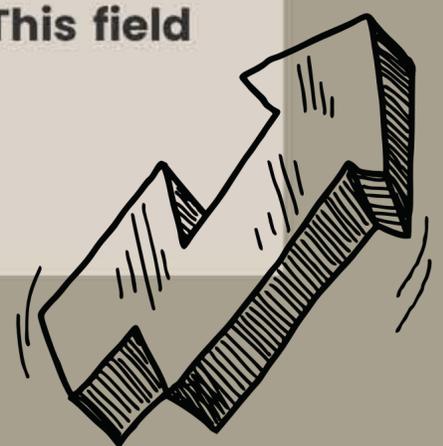
Online shopping has transformed retail, driving the demand for e-commerce specialists. They manage online sales platforms, craft digital marketing strategies, and ensure a seamless shopping experience. As online retail grows, e-commerce specialists are in high demand.

### 2. Data Analyst

In the data-driven business landscape, data analysts gather, analyze, and provide valuable insights for decision-making. They play a crucial role in understanding customer behavior, market trends, and operational efficiency. The demand for skilled data analysts is rising.

### 3. FinTech Expert

The FinTech sector is revolutionizing financial services. FinTech experts innovate digital payment solutions, blockchain applications, and automated financial advisory services. This field appeals to tech-savvy finance enthusiasts.



# EMERGING COMMERCE PROFESSIONS



## 5. Digital Marketing Strategist

In the digital era, marketing has shifted online. Digital marketing strategists create and execute online campaigns using social media, SEO, and content marketing. Businesses are heavily investing in digital marketing, driving demand for professionals in this field.

## 6. Supply Chain Manager

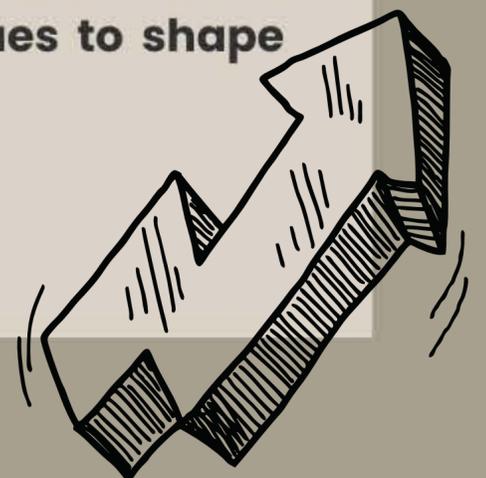
Supply chain managers optimize logistics, control costs, and ensure timely product deliveries. Given global markets and complex supply chains, skilled professionals in this sector are highly valued.

## 7. ESG Analyst

As businesses focus on sustainability and ethical practices, ESG analysts evaluate a company's environmental impact, social responsibility, and corporate governance. This profession is gaining prominence in the context of responsible investment and corporate sustainability.

Commerce offers diverse career prospects. Whether you're interested in e-commerce, data analysis, digital marketing, supply chain management, or ESG analysis, there's a path for you in this dynamic field. These careers provide stability and the opportunity to make a meaningful impact in a constantly changing business environment. Explore these promising avenues to shape your future in commerce.

Riya  
B.Com (P)  
II Year



# LOST IN THE CONCRETE JUNGLE: NAVIGATING URBAN SADNESS

There is so much urban sadness in our day to day lives that we do not even comprehend it, for all its nature is fleeting. It lasts little, just seconds at times. And that is what makes it hard to recognize.

Urban sadness shows face hours before a pretty shower, it comes with zephyr, it comes with the soothing perfume of petrichor it comes with vendors pulling their push carts away- there will not be any sale in this weather.

There is something mystical about going about your daily commute, ear phones in, holding back tears. There is something so advanced about the women's coach desperately trying to console the lady weeping to herself, all to no avail. So much sadness in the rickshaw wala declining your bargained price by saying he has a family to feed. Urban sadness in the unsold coconuts being packed away at night by a road crossing. In the Audi owner stuck in traffic for 35 minutes. Or the same student who will only reach home by 7:30pm and is sure he will get scolded.

Sadness in that man who missed his metro, and is now 20 minutes late for work- and now will lose half his pay for the day. The way one would get lost in an actual jungle; is how one would get lost in the concrete jungle. You would cross the same path daily, and yet there would come this one moment, where irrespective of how many times you had crossed that place, you would feel utterly lost. You know where to go. You have done it a thousand times before. But that is the thing about urban sadness- everybody is sad, everybody is tired and everybody is lost- just in varying ways.

You see, it is 6:45pm and collectively everybody wants to go home, but what's home when you feel like you belong nowhere.

Urban sadness is silent, but speaking. Blindingly bright. Hidden but on your face. Scentless but aromatic. So kind and polite in its way it just sits there, not letting you realize it is following you.

What do we do with all this identified sadness now? Where do we put it?

Alas, the way passengers in cars simply gasp at the fallen bike rider, we too just simply dwell in our urban sadness.

- by Syed Maheen Ahmed  
B.Com (P)



# UNVEILING AI'S IMPACT ON MARKETING STRATEGIES

By Shreya, Payal & Nandini  
B.Com(P) II Year

AI marketing uses artificial intelligence technologies to make automated decisions based on data collection, data analysis, and additional observations of audience or economic trends that may impact marketing efforts.

## TYPES OF AI MARKETING

### 1. Machine Learning

It involves computer algorithms that can analyze information and improve automatically through experience. Devices that leverage machine learning analyze new information in the context of relevant historical data, which can inform based on what has or hasn't worked in the past.

### 2. Big data and analytics

Provides opportunities for digital marketers to understand their efforts and accurately attribute value across channels. This has also led to an oversaturation of data, as many digital marketers struggle to determine which data sets are worth collecting.

### 3. AI marketing platforms and Tools

AI marketing platforms can glean insightful marketing intelligence from your target audience so you can make data-driven decisions about how to best reach them.

## CHALLENGES IN AI MARKETING

AI marketing encounters challenges in training time and ensuring data quality. While AI tools follow legal guidelines, there's a risk of crossing boundaries in using consumer data for personalization. The emergence of AI disrupts marketing operations, requiring assessment of job replacements and creations.

In this evolving field, definitive best practices for AI marketing development are yet to be established. Additionally, adapting marketing strategies to AI involves balancing the identification of keywords and triggers for compelling content with privacy considerations.

## HOW TO USE AI IN MARKETING

### 1. Content Generation

AI develops email subject lines that get better open rates, develops personalized content adapted to buyer personas, drives conversations based on intent, and engages with each prospect/client individually.

## 2. Competitive Intelligence

AI and machine learning give critical customer insights on a range of aspects to help you make strategic marketing decisions. Get deep insights into audience sentiment around your brand, and a full audit of your customer care team's performance and social media engagement metrics. AI tools can help you spot opportunities to improve your products and offerings and fill market gaps. Discern your competitors' share of voice and find smart ways to be agile in a competitive market. Also, compare your social performance to your competitors via competitive benchmarking.

### EXAMPLES OF AI IN MARKETING

- Select the right message
- Granular Personalization
- Chatbots
- Dynamic Pricing



### CREATE AN INTEGRATED MARKETING STRATEGY

Most digital marketers find their AI marketing tools are especially effective when integrated with their existing marketing strategy, rather than being used as a stand-alone tactic. AI marketing tools create opportunities to optimize steps in a marketing strategy that might currently be labor-intensive, such as data analysis, or have a risk of inaccuracy, such as attribution. By incorporating AI to fill in these "blind spots", digital marketers can not only leverage these powerful forward-thinking methods to take their marketing to the next level but also build on the foundation of effective digital marketing methods they've used in the past.

Selecting the right platform or platforms is a crucial step in getting an AI marketing program off the ground. This revolves around the goal marketers are trying to achieve.

### BENEFITS OF LEVARAGING AI

Increased Campaign ROI: marketers can use AI marketing to transform their entire marketing program by extracting the most valuable insights from their datasets and acting on them in real time. AI platforms can make fast decisions on how to best allocate funds across media channels or analyze the most effective ad placements to more consistently engage customers, getting the most value out of campaigns.

AI marketing can help you deliver personalized messages to customers at appropriate points in the consumer lifecycle. It can also help digital marketers identify at-risk customers and target them with information that will get them to re-engage with the brand.

Organizations have trouble keeping pace with all of the data digital marketing campaigns produce, making it difficult to tie success back to specific campaigns. Dashboards that leverage AI marketing allow for a more comprehensive view into what is working so that it can be replicated across channels and budgets allocated accordingly.

AI marketing can conduct tactical data analysis faster than its human counterparts and use machine learning to come to fast conclusions based on campaign and customer context. This gives team members time to focus on strategic initiatives that can then inform AI-enabled campaigns. With AI marketing, digital marketers no longer have to wait until the end of a campaign to make decisions but can use real-time analytics to make better media choices.

### What Is The Future Of AI In Marketing?

**1. Computer vision:** Computer vision allows AI marketing tools to derive insights from non-text digital data available in the form of raw images. From powering optical character recognition (OCR) to analyzing information and signatures in checks and recognizing brand logos in videos.

**2. AI chatbots:** Conversational AI in the form of virtual agents and intelligent chatbots is set to change traditional marketing. AI chatbot marketing can put brand visibility in hyperdrive with targeted messaging.

**3. Predictive and prescriptive AI:** Predictive and prescriptive analytics are already making AI marketing tools essential for marketers. Prescription analytics sorts social listening data into categories based on consumer motivations, mindsets, and intentions. This information from conversational analytics enables you to develop highly targeted ads, posts, and emails that will yield optimal results

Top brands of  
2024

- ✓ Dior
- ✓ Loreal
- ✓ Mac

# Influencer Marketing

Muskan Bhardwaj  
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In recent years, influencer marketing has gained significant attraction in India, becoming a powerful tool for brands to reach their target audience. With the rise of social media platforms like Instagram, YouTube, and TikTok, influencers have emerged as key opinion leaders, capable of shaping consumer preferences.



600K  
followers

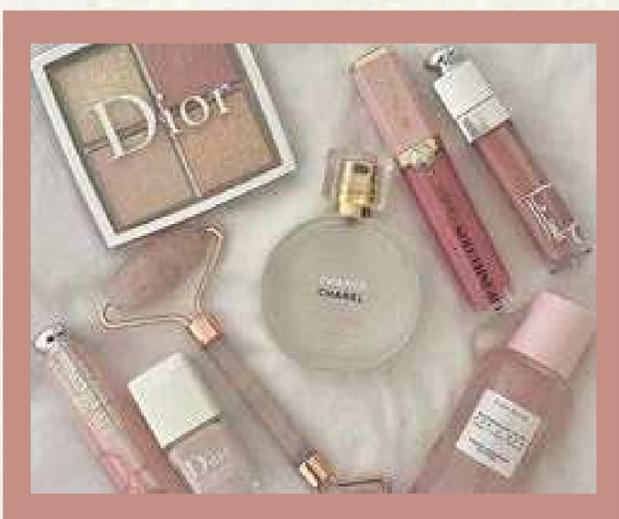


20K  
views per reel

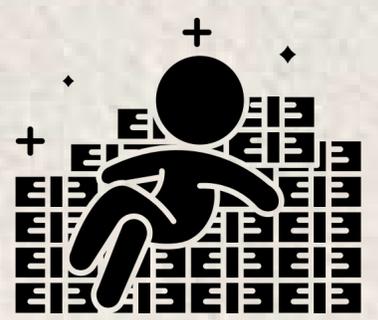


300K  
subscribers

The effectiveness of influencer marketing in India lies in its ability to create authentic connections with consumers. Audiences often perceive influencers as relatable gurus, and their endorsements can significantly impact purchasing decisions. Brands leverage this to promote products and services, enhancing brand visibility and credibility. However, the exponential growth of influencer marketing has raised ethical concerns. Some influencers have faced scrutiny for promoting undisclosed sponsored content, blurring the lines between authentic recommendations and paid promotions. The lack of transparency in these transactions can erode trust among followers. Additionally, concerns about authenticity and the pressure on them to maintain a curated online persona have also surfaced. Striking a balance between promoting products and maintaining genuine connections with followers is crucial to sustaining long-term success in influencers marketing in India. In conclusion, while influencers marketing in India proves effective for brand promotion, ethical considerations are paramount. Transparency and authenticity are key to maintaining trust, ensuring that they continue to play a positive and influential role in shaping consumer behaviors.



# The Labyrinth of Income Inequality



+ BY +  
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The richest 1% of Indians own 58% of wealth, while the richest 10% of Indians own 80% of the wealth. This trend has consistently increased, resulting in the rich getting richer much faster than the poor, widening the income gap. Over the years, India has experienced severe income/wealth inequality. The NFHS-V (National Family Health Survey) report found that 54% of the rural population belonged to the two bottom quintiles (poorest and poor) groups while in the urban area only 10.4% of the population is poor.

In recent years, India has joined the club of most unequal countries. The reasons behind becoming an unequal country in terms of income are; jobless growth, lack of skill development, regional and inter state inequalities, rigid social institutions and so forth. All these causes have their own consequences. The exceedingly diverse rich-poor is leading to lack of basic resources, such as health and education. It has also made it difficult for those

in poverty to escape from it due to no access to opportunities. Keeping income inequality in check is a battle itself, But this has to be done to prevent social mobility in the society. Indian government and several other states need to do more in terms of generating employment opportunities and higher spending on social services such as health, and education while trying to combat inequality.

The government has to ensure that there is fairness and justice when it comes to financial opportunities. Policies to be created to reduce this gap and maintain a balance in the financial economy. People need to have equal opportunities to succeed in their life.

No country can develop if they have less social mobility and income inequality in their society. Equal opportunities would lead to generating the true potential of the people of the country and better relations amongst each other without any rich-poor divide.

## THE REASONS BEHIND BECOMING AN UNEQUAL COUNTRY IN TERMS OF INCOME ARE :



1. Jobless growth



2. lack of skill development



3. regional and inter state inequalities

# Customer

# Relationship MARKETING



## WHAT IS CUSTOMER RELATIONSHIP MARKETING?

Customer Relationship Marketing (CRM) is a business strategy that focuses on building and maintaining long-term relationships with customers. It involves understanding customer needs and preferences, utilizing data and technology to personalize interactions, and implementing strategies to enhance customer satisfaction and loyalty. The goal is to create a positive and lasting connection between the brand and its customers, leading to repeat business and advocacy.

## EXAMPLE OF CRM

Maggi, a renowned food brand, exemplifies Customer Relationship Marketing through its personalized approach. By engaging customers through loyalty programs, recipe suggestions, and tailored promotions, Maggi creates a bond that goes beyond transactions. The brand's responsiveness to customer feedback, innovative product launches, and interactive social media presence contribute to a strong, lasting connection. Maggi's strategy showcases how understanding and meeting customer needs can foster loyalty, making them a staple in households worldwide.



## BENEFITS OF CRM

Customer Relationship Marketing (CRM) delivers a multitude of advantages for businesses. By prioritizing enduring connections, CRM cultivates customer loyalty, resulting in increased retention rates. This customer-centric approach allows businesses to comprehend individual needs, tailoring experiences and fostering satisfaction. Efficient communication, facilitated by CRM systems, ensures timely and targeted engagement. Valuable insights from CRM analytics empower informed decision-making and optimize marketing efforts, leading to cost savings.

Streamlined sales processes and automation enhance overall operational efficiency, providing businesses with a competitive edge. Beyond financial benefits, CRM contributes to positive word-of-mouth marketing and customer advocacy, fortifying a brand's reputation. The adaptability and scalability of CRM solutions make them indispensable tools for businesses seeking sustained growth through customer-centric strategies.

# BCCI

## The richest cricket board in the world

### The Birth of BCCI: A Wealthy Legacy

The Board of Control for Cricket in India (BCCI) is the wealthiest cricket board in the world, with an unmatched financial prowess that has catapulted Indian cricket into the global spotlight. The BCCI's journey to becoming a financial behemoth is a tale of strategic vision, fortuitous opportunities, and the unwavering support of a massive cricket-loving population.

### The Power of Broadcast Rights: A Lucrative Asset

BCCI's financial ascendancy can be largely attributed to its astute management of broadcast rights. The Indian Premier League (IPL), a T20 cricket extravaganza, has been a game-changer in the cricketing landscape, attracting mammoth broadcast deals and sponsorships. The IPL's unparalleled popularity has turned BCCI into a broadcasting juggernaut, reaping massive revenues and solidifying its financial stability.

### Commercial Exploits: Monetizing Cricket Fever

While the IPL remains a cash cow, BCCI has also capitalized on the commercial appeal of the Indian national team. With a colossal fan base and a cricket-crazy populace, BCCI has inked lucrative sponsorship deals, merchandising agreements, and endorsement partnerships, creating a formidable revenue stream that surpasses other cricket boards.

### The Pulse of Indian Cricket: Sponsorship and Endorsements

BCCI's financial prowess is further amplified by its adept handling of sponsorships and endorsements. The star-studded Indian cricket team, with its iconic players and enthralling performances, has been an irresistible magnet for global brands seeking to associate themselves with the cricketing juggernaut. BCCI's ability to leverage the charisma and appeal of its players has translated into monumental financial gains.

### A Flourishing Cricket Ecosystem: Domestic Leagues and Grassroots Development

Apart from the IPL, BCCI has fostered a thriving ecosystem of domestic cricket leagues that serve as breeding grounds for emerging talent. The financial returns from these leagues, coupled with BCCI's investment in grassroots development programs, have ensured a steady influx of skilled players, enriching the cricketing landscape and bolstering BCCI's financial supremacy.

In conclusion, BCCI's ascension to the summit of cricket's financial hierarchy is a testament to its strategic acumen, astute management, and the unwavering support of a fervent cricket-loving populace. The amalgamation of lucrative broadcast rights, commercial exploits, sponsorship deals, and grassroots development has solidified BCCI's financial dominance, making it a model for other cricket boards to emulate.

**Yashvi Jain**

**B.Com(P)  
II year**

# Perception Sensation

**Dr. Sirtaj Kaur**  
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**Department of Commerce**



The perceptual worlds of the managers and the subordinates may differ markedly from each other as well as both of them may diverge substantially from reality. To get the desired results from promotion, the management should have the proper assessment of the perceptual world of its subordinates. Perceptual process is of utmost significance in understanding business management. It is a unique interpretation instead of a precise recording of the situation.

Perception is much more complex and much broader than sensation. The perceptual process can be defined as a “a complicated interaction of selection, organization and interpretation of stimuli”. Although perception depends largely upon the senses for raw data, the cognitive process may filter, modify or completely change the data. The perceptual process overcomes the sensual process and the person “sees” the object as object. In other words, the perceptual process adds to, and subtract from, the “real” sensory world.

The sensation is concerned with the initial contact between organisms and their physical environment. Selection is the first step in the perceptual process. There are two basic elements of perception. Firstly, Perception is a process of selection or screening, which prevents us from processing irrelevant or disruptive information. Secondly, there is organization of stimuli implying that the information that is processed has to be ordered and classified in some logical manner, which permits us to assign meaning to the stimuli situations. The individual tends to recognise the information assemble it, as well as compare it with earlier experiences. This involves the entire history of events, which have taken place with life span.

Accordingly, whole studying selective process in perception, set factors lying within the individual himself, as well as those stimuli which can creep into his experience-those which are characteristically attention inviting. The factors that are in the situation are called “external attention factors” and those factors that are within an individual are called “internal set factors”.

Despite the fact that it relies upon the senses for obtaining raw data, the process of perception tends to amalgamate, improve an entirely change this data because of its complexity of interaction. It adds as well as deducts from the sensory world.



# The Evolution of Lead Generation: Harnessing AI for Customer Acquisition

In the dynamic landscape of modern business, customer acquisition stands as a cornerstone for sustainable growth and profitability. Historically, lead generation has been a labor-intensive process, reliant on manual efforts and often yielding unpredictable results. However, with the rise of Artificial Intelligence (AI), businesses have found a powerful ally in their quest for quality leads. This article delves into the transformative impact of AI on lead generation strategies, exploring its various applications, benefits, and implications for businesses across industries.

## 1. The Power of Data Analysis and Predictive Modeling

At the heart of AI-driven lead generation lies its ability to analyze vast datasets with unparalleled speed and accuracy. AI algorithms sift through diverse sources of data, ranging from customer demographics to online behavior, to identify patterns and trends indicative of potential leads. By leveraging predictive modeling techniques, AI can then forecast the likelihood of conversion for each prospect, enabling businesses to prioritize their efforts and resources more effectively.

## 2. Personalization at Scale

One of the most significant advantages offered by AI in lead generation is the ability to deliver personalized experiences at scale. Through advanced segmentation and targeting capabilities, AI algorithms can tailor marketing campaigns and messaging to individual preferences and behaviors. By delivering relevant content to each prospect, businesses can enhance engagement, build trust, and ultimately increase the likelihood of conversion.

## 3. Chatbots and Virtual Assistants

In an era where instant gratification is the norm, AI-powered chatbots and virtual assistants have emerged as invaluable tools for engaging with prospects in real-time. These conversational agents leverage Natural Language Processing (NLP) capabilities to simulate human-like interactions, providing instant support and guidance to website visitors. By qualifying leads, answering queries, and offering personalized recommendations, chatbots play a crucial role in streamlining the lead generation process and nurturing prospects through the sales funnel.

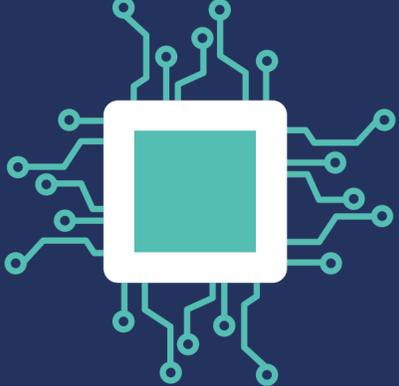
## 4. The Role of Lead Scoring and Qualification

AI-driven lead scoring mechanisms revolutionize the way businesses evaluate and prioritize prospects. By analyzing a myriad of factors, including demographic data, online behavior, and engagement history, AI algorithms assign numerical scores to each lead, indicating their likelihood of conversion. This enables sales teams to focus their efforts on high-value prospects, maximizing efficiency and improving overall sales performance.

## 5. Harnessing Predictive Analytics for Sales Forecasting

Beyond lead generation, AI-powered predictive analytics offer valuable insights into future sales trends and market opportunities. By analyzing historical data and external factors such as market dynamics and consumer behavior, AI algorithms can forecast demand and identify potential areas for growth. Armed with this foresight, businesses can proactively adjust their lead generation strategies, capitalize on emerging opportunities, and stay ahead of the competition.

The integration of AI into lead generation processes represents a paradigm shift in the way businesses acquire customers. By harnessing the power of data analysis, predictive modeling, personalization, chatbots, lead scoring, and predictive analytics, businesses can not only generate more leads but also improve the quality and efficiency of their sales efforts. As AI technologies continue to evolve and mature, its role in lead generation will only become more prominent, providing businesses with a competitive edge in an increasingly crowded marketplace. Embracing AI-driven lead generation is not merely a choice but a necessity for businesses looking to thrive in the digital age.



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# THE CHANGING LANDSCAPE OF DIGITAL MARKETING



## Introduction

In the fast-paced realm of digital marketing, the only constant is change. As we navigate through an era of unprecedented technological advancements, the landscape of digital marketing is evolving at a breath-taking pace. This evolution is not just about new tools and technologies; it's about a fundamental shift in how we connect with audiences and how they interact with brands. From the early days of simple banner ads to the current age of sophisticated AI-driven campaigns, the journey has been transformative. Understanding these shifts is crucial for marketers aiming to stay ahead of the curve. In this article, we'll delve into the key trends reshaping digital marketing, offering insights and strategies to thrive in this dynamic environment.

### **The Rise of Artificial Intelligence (AI) in Marketing**

Artificial Intelligence (AI) are no longer just buzzwords in the marketing world; they are powerful tools reshaping how we approach digital marketing. AI algorithms are enhancing targeting precision, enabling marketers to reach their ideal audience with unprecedented accuracy. Personalization, once a luxury, is now a necessity, and AI is at the heart of this revolution. For instance, AI-driven platforms can analyse consumer data to predict buying behaviours and preferences, allowing for highly targeted marketing campaigns. Take, for example, the case of a leading e-commerce company that leveraged AI to recommend products based on browsing history, leading to a significant increase in sales.

### **The Impact of Social Media Dynamics .**

Social media continues to be a dominant force in digital marketing, but the way it's used is constantly evolving. The algorithms that dictate what content gets seen are perpetually changing, pushing marketers to adapt their strategies. Today, it's not just about posting content; it's about fostering engagement and building communities. Influencer marketing has emerged as a powerful strategy in this domain. Brands are collaborating with social media personalities to tap into their engaged audiences. This approach not only amplifies reach but also adds a layer of authenticity to the brand's message. Additionally, user-generated content is becoming increasingly valuable. Encouraging customers to share their experiences with a brand can lead to higher engagement and trust, turning customers into brand ambassadors.

### **Conclusion:**

The landscape of digital marketing is in a state of constant evolution, driven by technological advancements and changing consumer behaviours. From the rise of AI and mobile-first strategies to the growing importance of voice search, video content, and ethical marketing, the shifts are profound. As marketers, staying informed and adaptable is crucial for success in this dynamic environment. Embracing these changes and leveraging them creatively can help brands stay ahead in the competitive digital arena, ensuring they not only reach their audience but also engage with them meaningfully. In the end, the core principle remains the same: understanding and connecting with the customer is the key to effective digital marketing.

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# FINTECH INNOVATIONS: THE FUTURE OF FINTECH

Technological innovation is considered to be one of the most influential developments affecting the global financial sector in the near future. Technological developments are fundamentally changing the way people access financial services. A growing number of financial entities and technology firms are experimenting with related technological and financial solutions as well as new products in the financial services field. FinTech is used to describe the emerging technological innovations in the financial services sector. The Financial Stability Board (FSB) defines FinTech as “technology-enabled innovation in financial services that could result in new business models, applications, processes or products with an associated material effect on the provision of financial services”. Fintech refers to the integration of technology into offerings by financial services companies to improve their use and delivery to consumers. We are likely to use some element of fintech on a daily basis. Some examples include Mobile and web-based payments, Digital Currencies, Big data, Artificial Intelligence, Crowdfunding or even managing investments through an online broker.

Fintech or digital innovations have emerged as a potentially transformative force in the financial markets. The potential benefits of FinTech include efficiency improvements, risk reduction and greater financial inclusion. Today there is a need to have a deeper understanding of various FinTech products and their interaction with the financial sector. It is essential to develop a more detailed understanding of risks inherent in FinTech platforms. Moreover, the regulatory authorities are taking steps to actively monitor FinTech developments both domestically internationally.

Thus, an in-depth analysis of Fintech Innovations imparts a deep understanding regarding various sector specific FinTech products, inherent risks, associated benefits and challenges, environment for developing FinTech innovations and the regulatory framework surrounding Fintech companies. Fintech Innovations impacting the consumers today include Artificial Intelligence; Chatbots and Virtual Assistants; Blockchain technology; Digital only Banking; Augmented Reality; Internet of Things; Quantum Computing etc. Thus, the FinTech companies in India are taking advantage of the rising demand for digitization in the country.

As per the Report of Ernst and Young Report (2022),” India is leading the FinTech adoption race with an adoption rate of 87%, substantially higher than the world average of 64%. The promising Indian FinTech market is expected to reach \$1 trillion in AUM and \$200 billion in revenue by 2030.”

The way forward for the Fintech Industry in India are the growing opportunities for expansion. The various avenues for expansion include Financial Inclusion and Digitalized Education as driving factors for growth in Fintech. Also, as India gears up to transform the global payment landscape with initiatives like UPI promise to have a deep impact on the digital payments. Increasing collaborations between banks and fintech companies where banks could utilize their customer base for Fintech innovations is a promising avenue for Fintech expansion as well. The mounting maturity of the Indian FinTech ecosystem can be seen from immense participation of the retail investors in the Indian stock markets. This depicts the confidence and trust placed by the consumers in the capability of the Indian FinTech sector. The Indian FinTech ecosystem has therefore emerged as a global force and India stays as one of the fastest growing FinTech markets across the globe.

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# INDIAN ASSESSMENT SUMMIT G20: PROMOTING WOMEN'S IMPORTANCE AND THE MISSION OF W20 FOR A GREENER LIFE

## Introduction

The Indian Assessment Summit G20 is an upcoming event poised to bring together global leaders, policymakers, and experts to discuss crucial topics related to women's empowerment, sustainable development, and the mission of the Women 20 (W20). With a focus on the significance of women's participation in decision-making processes and the urgent need for a greener lifestyle, this summit aims to address key challenges and propose actionable solutions. This article explores the importance of the W20 mission and the pressing need for a sustainable and inclusive world.

## The W20 Mission: Empowering Women for a Better Future

The Women 20 (W20) is an integral part of the G20 engagement groups, advocating for women's inclusion and gender equality in economic decision-making processes. The mission of the W20 focuses on five key pillars: labor inclusion, digital inclusion, financial inclusion, rural development, and climate change. By addressing these areas, the W20 aims to empower women and leverage their potential for a more inclusive and sustainable global economy.

## Importance of Women's Participation in Decision-making

Ensuring women's equal representation in decision-making processes is crucial for fostering inclusive policies and achieving sustainable development. Women bring unique perspectives, skills, and experiences that enrich discussions and lead to more balanced outcomes. However, women's participation in decision-making spheres remains disproportionately low, particularly in economic and political domains. The Indian Assessment Summit G20 seeks to shed light on this issue and propose strategies to enhance women's representation in leadership positions, both nationally and globally.

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NEW ZEALAND  
BRAZIL  
CANADA  
CHINA  
FRANCE  
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INDONESIA  
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MEXICO  
RUSSIA  
SAUDI ARABIA  
SOUTH AFRICA  
SOUTH KOREA  
TURKEY  
UNITED KINGDOM  
UNITED STATES  
EUROPEAN UNION

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## Promoting a Greener Life: The Need for Sustainable Development

As the world faces increasing environmental challenges, adopting sustainable practices has become an urgent necessity. The Indian Assessment Summit G20 recognizes the importance of promoting a greener life and aligning economic growth with environmental protection. Women play a vital role in environmental stewardship, as they are often at the forefront of community-led initiatives and possess unique knowledge of natural resources and conservation. Engaging women in sustainable development efforts can yield transformative results.

## Sustainable Entrepreneurship and Women's Economic Empowerment

The summit will focus on the role of sustainable entrepreneurship in promoting women's economic empowerment. By fostering a conducive environment for women-led businesses and providing access to capital, training, and mentorship opportunities, women can drive economic growth while embracing sustainable practices. Empowering women as entrepreneurs not only enhances their economic independence but also contributes to building resilient and eco-friendly economies.

## Investing in Women's Education and Skills Development

Education and skills development are fundamental in unlocking the potential of women and equipping them with the necessary tools to thrive in a rapidly changing world. The Indian Assessment Summit G20 will highlight the importance of investing in women's education, vocational training, and lifelong learning opportunities. By removing barriers to education and enhancing skill-building initiatives, women can acquire the knowledge and competencies needed to actively participate in decision-making processes and contribute to sustainable development.



# Exploring the Frontier: How Artificial Intelligence is Revolutionizing the Tourism Industry

## Introduction:

The tourism industry has always been a dynamic and ever-evolving sector, constantly seeking innovative ways to enhance customer experiences, streamline operations, and stay ahead of the competition. In recent years, one technology has emerged as a game-changer in the tourism landscape: Artificial Intelligence (AI). From personalized recommendations to predictive analytics, AI is reshaping the way travelers plan, book, and experience their journeys. In this article, we delve into the transformative impact of AI on the tourism industry and explore its potential to revolutionize the way we travel.

## Personalised Recommendations: CCT

Gone are the days of one-size-fits-all travel itineraries. With AI-powered recommendation engines, travelers now have access to highly personalised suggestions tailored to their preferences, interests, and travel history. By analyzing vast amounts of data, including past booking patterns, online behavior, and social media interactions, AI algorithms can offer customized travel plans, accommodation options, and activity recommendations. Whether it's a secluded beach retreat, a cultural city tour, or an adrenaline-fueled adventure, AI ensures that every traveler's journey is uniquely tailored to their tastes.

## Enhanced Customer Service:

In today's fast-paced world, travelers expect instant, personalized assistance at every stage of their journey. AI-powered chatbots and virtual assistants are stepping up to meet this demand, providing round-the-clock support for booking inquiries, itinerary adjustments, and travel-related queries. These intelligent virtual assistants leverage natural language processing (NLP) technology to understand and respond to customer inquiries in real-time, offering personalized recommendations, addressing concerns, and even assisting with language translation. With AI-driven customer service, travelers can enjoy a seamless and stress-free travel experience, wherever their adventures take them.

## Predictive Analytics for Demand Forecasting:

For tourism businesses, anticipating and adapting to changing demand patterns is essential for success. AI-powered predictive analytics offer invaluable insights into future travel trends, enabling businesses to optimize pricing strategies, inventory management, and resource allocation. By analyzing historical booking data, market trends, and external factors such as weather patterns and geopolitical events, AI algorithms can accurately forecast demand fluctuations and help businesses stay one step ahead of the competition. Whether it's adjusting room rates in response to changing demand or optimizing flight schedules to maximize capacity, AI-driven predictive analytics empower tourism businesses to make data-driven decisions that drive profitability and growth.

# Exploring the Frontier: How Artificial Intelligence is Revolutionizing the Tourism Industry

## **Augmented Reality (AR) and Virtual Reality (VR) Experiences:**

In an increasingly digital world, immersive experiences are becoming a key differentiator for tourism destinations and attractions. AI-powered AR and VR technologies are transforming the way travelers explore and experience new destinations, allowing them to virtually immerse themselves in their surroundings before they even arrive. Whether it's a virtual tour of a hotel room, a 360-degree exploration of a historic landmark, or an interactive preview of a local culinary experience, AI-driven AR and VR experiences offer travelers a taste of what's to come, enhancing engagement and driving excitement for their upcoming adventures.

## **Sustainable Tourism Management:**

As the global tourism industry continues to grow, so too does the need for sustainable practices that minimize environmental impact and preserve cultural heritage. AI-powered solutions are playing an increasingly important role in sustainable tourism management, helping destinations and businesses optimize resource utilization, manage tourist flows, and reduce carbon footprints. By analyzing environmental data, monitoring visitor behavior, and identifying areas of over-crowding or ecological sensitivity, AI algorithms can inform decision-making and guide the development of sustainable tourism strategies. From eco-friendly accommodation options to low-impact transportation solutions, AI-driven sustainability initiatives are paving the way for a more responsible and resilient tourism industry.

## **Conclusion:**

As AI continues to evolve and mature, its impact on the tourism industry will only continue to grow. From personalized recommendations to enhanced customer service, predictive analytics, immersive experiences, and sustainable tourism management, AI is revolutionizing every aspect of the travel journey. By harnessing the power of AI-driven technologies, tourism businesses can unlock new opportunities for growth, innovation, and differentiation in an increasingly competitive marketplace. As travelers seek more personalized, immersive, and sustainable experiences, AI will be the driving force behind the next wave of innovation in the tourism industry, shaping the way we travel for years to come.

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# VIKSIT BHARAT MISSION @2047 - ENVIRONMENTAL SUSTAINABILITY

Ms. Poonam Arora  
Associate Professor,  
Department of Commerce

In December 2023, Prime Minister Narendra Modi had outlined the vision of a Viksit Bharat @2047, in the 100th year of independence. The term Viksit Bharat means "Developed India". The vision includes various aspects of development, including economic growth, social progress, environmental sustainability, and good governance. In this article, I will be focusing on environmental sustainability. It is the responsibility of all of us to conserve natural resources and simultaneously to protect global ecosystem. Environmental sustainability can be achieved by individuals and by government as well as corporate bodies. With growing environmental climate crisis, it is very essential to achieve environmental sustainability for our survival. This can only be achieved with our commitment to protect our environment.

Environmental sustainability emphasised on the environmental well-being, which includes water quality, air quality and reduction of various environmental stressor like greenhouse gases. In order to achieve environmental sustainability, India is moving toward greener future and aimed at achieving the Net Zero target by 2070. Further in Union Budget 2024, our finance minister has also come out with new plan to reach Net Zero target, which is labelled as "Green Growth".

To achieve net zero, first we need to understand the concept. It mainly includes cutting green house gas emission. It is all about balancing or cancelling out carbon we produce. At net zero, carbon dioxide emissions are still generated, but an equal amount of carbon dioxide is removed from atmosphere, resulting into net zero.

To reach our net zero target EVs must be accepted as a credible alternative because one of the primary sources of carbon emission in India is the transportation Industry. Therefore, this sector should be kept on top priority to achieve net zero. According to Veza et al. (2023), though EVs emits least CO<sub>2</sub> but have higher NO<sub>x</sub> and N<sub>2</sub>O emission due to fossil fuel-based electricity. Despite higher upfront costs, EVs has lowest maintenance expenses. In fact, Hybrid electric vehicles (HEVs) maintains a balance between cost, emission and maintenance, making them attractive for sustainability.

To help in achieving Net Zero target, finance minister has also allocated significant resources to support the green energy sector. The government also intend to expand and strengthen manufacturing capabilities of EVs. This is anticipated to accelerate the adoption of EVs across the country, reducing greenhouse gas emission. In an effort to promote the use of electric buses, the government is keen on encouraging their greater adoption, which will contribute to reducing urban pollution and fostering sustainable public transportation.

From all the above-mentioned efforts, I think we will be able to achieve environmental sustainability by 2047, which is one of the key parameters to achieve Viksit Bharat mission by 2047.





# STUDENT HALL OF FAME



# Achiever's list



**B.Com(P)**

**B.Com(H)**

1ST YEAR

Position	Name	CGPA
I	Nashra Tanveer	8.91
II	Prerana Kuntal	8.55
III	Noor Fatima Khatun	8.5
III	Khushi Chauhan	8.5
III	NayanJot Kaur	8.5

Position	Name	CGPA
I	Vibha Sharma	8.68
II	Ramanpreet Kaur	8.64
III	Meenakshi	8.59
III	Amrita	8.59

2ND YEAR

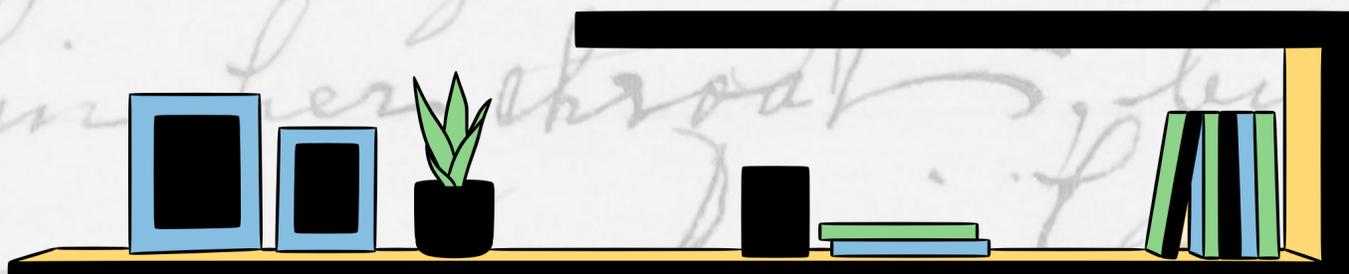
I	Vanshika	8.73
I	Muskaan Kapoor	8.73
II	Anchal Rawat	8.68
III	Lucky	8.64
III	Ramandeep Kaur	8.64

I	Isha	9.61
II	Kashish Khandelwal	9.57
III	Sakshi	9.46

3RD YEAR

I	Madhuri Bansal	8.95
II	Anshika Jain	8.84
II	Rachna kumari	8.84
III	Swati	8.83

I	Kanika Thakur	9.405
II	Sejal	9.23
III	Simran Verma	9.203



# PLACEMENT

NAME	COURSE	COMPANY
Navisha Magan	B.Com(H)	Fintech
Shikha Panday	B.Com(H)	Fintech
Vanshika Pahwa	B.Com(P)	Fintech
Mansi Gabba	B.Com(H)	Fintech
Aditi Sharma	B.Com(H)	YHILLS
Mananreet kaur	B.Com(P)	YHILLS
Smriti Dhingra	B.Com(H)	YHILLS
Kanika singla	B.Com(H)	YHILLS
Gursimer Kaur	B.Com(H)	Leverage edu
Vrinda Nagrath	B.Com(H)	Leverage edu
Alina Ali	B.Com(P)	UPGRAD



&



# INTERNSHIP

NAME	COURSE	COMPANY
Payal koranga	B.Com(P)	Khushjot Foundation
Jasleen kaur	B.Com(P)	Khushjot Foundation
Baanipreet Kaur	B.Com(P)	Khushjot Foundation
Rohini joshi	B.Com(P)	Ferns N Petals
Bhumika Jain	B.Com(H)	Recruit Kart
Vanshika Pahwa	B.Com(P)	Recruit Kart
Jaspreet Kaur	B.Com(P)	GWEPP
Prabhjot Kaur	B.Com(P)	GWEPP
Akansha Rawat	B.Com(H)	RSVI



# ARTISTIC CORNER



Harshita  
B.Com(P)  
II Year

Anjali Bansal  
B.Com(H)  
III Year



Harshpreet Kaur  
B.Com(P)  
II Year

Anjali Bansal  
B.Com(H)  
III Year



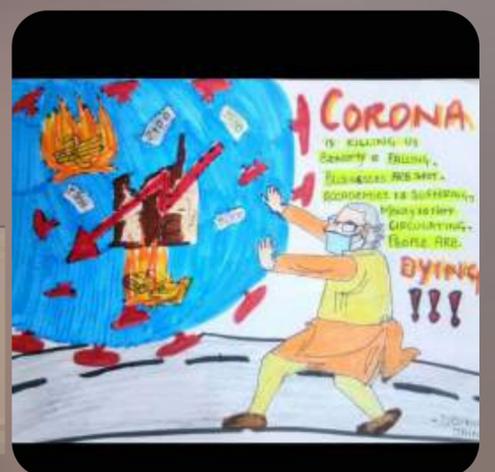
Harshita Sharma  
B.Com(P)  
III Year

Nitya Sehgal  
B.Com(H)  
III Year



Bhavna Baid  
B.Com(P)  
I Year

Deshna Jain  
B.Com(P)  
I Year



# Messages From Our Alumnae



**MAHIKA UPPAL**

From a reserved introvert to a confident leader, my journey at MSCW has been transformative. With a focus on both academics and co-curriculars, the college has provided me with invaluable opportunities for holistic development.



**RICHA CHABBRA**

I really feel proud on saying that I have completed my graduation from Mata Sundri College for Women. The staff and teachers are very passionate and show genuine desire to help students to achieve their goals. Currently I am working in one of the big 4s PWC and this got possible only because of my teachers guidance and support. The Skills that I developed here are critical across professions. So in MSCW one is not just bookworm but a real thinker-which is the basic requirement in today's era.



**TANISHA TIWARI**

Reflecting on my time as a student at MSCW, I am filled with gratitude for the transformative experience it provided me. From the very first day, I was immersed in a vibrant community dedicated to both academic excellence and personal growth. I have been part of E-converse and Invictus for two years. It has offered me opportunity to learn new skills and expand my horizon. The guidance and mentorship of professors challenged me to think critically, explore diverse perspectives, and push the boundaries of my own potential. As an alumna, I carry the lessons learned and memories made at MSCW with me wherever I go. They serve as a constant reminder of the profound impact this institution has had on shaping who I am today.



**SANYA SEHGAL**

From crafting compelling stories to fostering a vibrant community. MSCW has given me memories, friendships and values that I will always cherish. Here's to celebrating the memories, friendships, and endless creativity that defined our college experience.

# Masters of Articulation



**Ms. Poonam Arora**



**Dr. Harshmeeta Kaur**



**Ms. Kamna Virmani**



**Dr. Areema Pandey**



**Dr. Manjot Kaur**



**Dr. Ishpreet Virdi**



**Dr. Sirtaj Kaur**



**Yashvi Jain**



**Vaibhika Rawat**



**Mihika Kundu**



**Syed Maheen Ahmed**



**Muskan Bhardwaj**



**Payal**



**Shreya**



**Nandini**



# Our Retired Faculty



**Ms. Prabhsharan Kaur**

With the grace of God Almighty and Mata Sundri ji, I have superannuated from my teaching job in Mata Sundri College, University of Delhi after putting in more than 42 years of service. During these long years I have had the good fortune of having excellent colleagues and intelligent students. I have thoroughly enjoyed teaching students and having academic, personal and social interactions on numerous occasions with my colleagues.

I have had the privilege of working with five principals namely Dr. R.K.Man Singh, Dr. M.K.Gill, Dr. Satnam Kaur, Dr. Kawarjit and present principal Prof. Harpreet Kaur . Fortunately I have had an excellent relationship with all of them. They have always been very encouraging and helpful during all these years.

I was fortunate enough to have very loving and affectionate colleagues in the Commerce department. I enjoyed each day in the college working with them and also occasionally partying with them. In my view very few teachers would be as lucky as I have been in getting the company of such warm hearted colleagues in my department. Such an excellent company made my college journey so nice and enjoyable.

My close friends in the college , both in my department and other departments, were always there for me whenever i needed them. I will always cherish their company and fondly remember the time spent with them.

Last but not the least, I would like to appreciate the support and help provided by my colleagues in the administrative and accounts departments.

I wish and pray that such conducive and loving environment that has prevailed in our college should not only continue but grow further in times to come. I will miss you all but will continue to cherish the wonderful time spent with everyone

# E-CONVERSE

## 2023

### REACH OUT TO US...



@invictus-mata-sundri-college



@invictussocietymsc



@invictussocietymsc



commerce.writeups@gmail.com



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