

COMASCENT

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DEPARTMENT OF COMMERCE
GARGI COLLEGE
UNIVERSITY OF DELHI

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FROM THE PRINCIPAL'S DESK



I am delighted to know that the Department of Commerce is releasing yet another issue of its Magazine – ‘Comascent’ in these challenging times.

The whole world has been witnessing pandemic CORONAVIRUS which has entirely changed the social behaviour of people across the world. Everyone is bound to maintain social distancing; hence the tradition of greeting each other has been confined to majorly “Namaste” in place of hugging and shaking hands. Majority of population was locked down in their houses and the professional activities were also executed through on- line modes. To cope up with this unprecedented situation people of all generations have become proficient in using technology.

Every system, be it American or Indian, is experiencing exceptional stress. At the same time, governments and other organizations have been doing what they can, to equip them for battling the pandemic. As the society heads towards the future, inadequacies in our healthcare systems have also been exposed worldwide. The emphasis nowadays has shifted to hygiene. These newly developed good habits shall remain unchanged for years to come. Which is indeed a good change! Many sectors in which social distancing gets inevitably threatened need to redefine their approach. Education sector is one amongst them. Educational institutions cannot have classrooms where social distancing can be maintained. Education across all levels is being imparted online thus making home schooling the new normal. Hence, we need to equip ourselves to perform efficiently on the virtual platforms.

This time of the year used to be a festive time in Gargi, the college was suffused with positivity because of so many cultural activities, especially ZISTATVA- the NSS cultural festival. Today we all are celebrating virtually. Even the annual day was held via e-portal and virtual performances by students. Although this new normal will surely improve our personal hygiene, technological proficiency and ease to work at home but the in-person exchange of emotive and intellectual energies has no substitute. This is the need of the hour, let’s make it lively, more productive till we find a permanent solution to the problem. Stay safe, stay healthy.

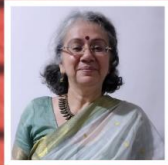
**Promila Kumar
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COMASCENT TEAM

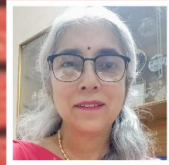
2020-2021

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DR. SANGEETA JERATH



DR. ROMITA POPLI



MS. RUPAL ARORA



MS. HANSIKA KHURANA

EDITORIAL BOARD



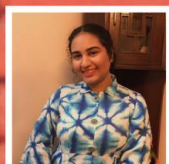
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EDITORIAL

“Coming together is a beginning. Keeping together is progress. Working together is success.”

“Henry Ford



It is my pleasure to bring to you the first volume of Comascent for the academic session 2020-21. The theme of the magazine is, “Embracing the New Normal”.

The ongoing pandemic has changed our lives in unfathomable ways. We have incorporated the impact of these unprecedented times on different sectors and industries through the articles.

The volume includes a section called, “Alumnae Speaks”, in which a few former students of our department have shared the accomplishments and challenges they faced while establishing their careers and their views on the new normal.

We also conducted a survey on “Lockdown experiences of students”, to find out how students kept themselves occupied during the lockdown and how well they have adapted to Online Learning.

The magazine includes book reviews, crossword puzzle, poems and trivia to evoke interest among the readers. The issue also has a dedicated Hindi section.

During the semester, the Comascent team organized a “Comic Strip Making Competition” on the topic “One world, One fight”. The prize-winning entries have been included in the magazine.

I extend my congratulations to the new batch of 2020 for successfully making it to one of the most prestigious colleges of Delhi University. It is commendable that even these difficult times, the students did not waver and kickstarted their journey virtually.

We thank our talented art-team in bringing out the essence of Comascent through their extraordinary artwork. The guidance of our mentors, along with the enthusiasm of the team made the entire experience flawless.

We welcome your valuable suggestions for the forthcoming issues. Feel free to write to us at gargi.comascent@gmail.com.

Happy Reading!

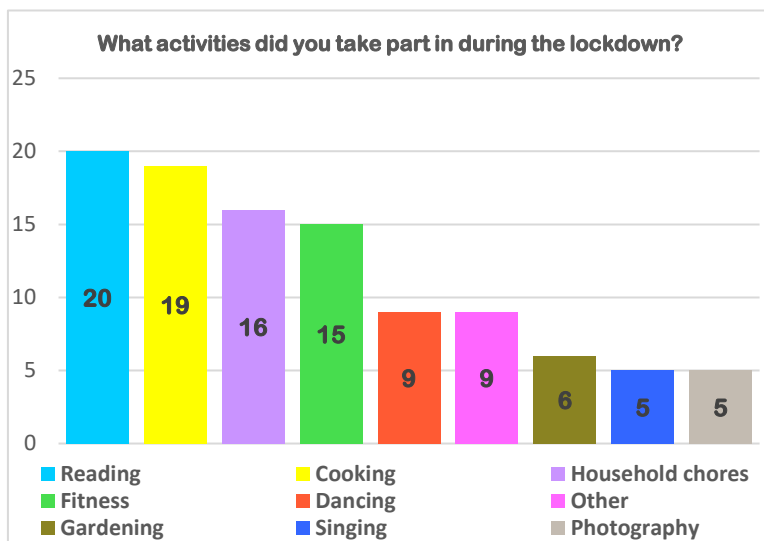
**Mehr Arora
Editor**

SURVEY

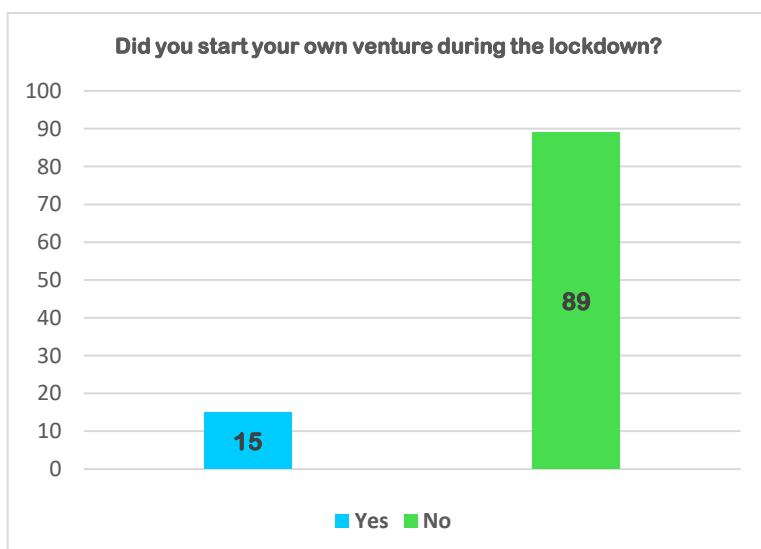
LOCKDOWN EXPERIENCES OF STUDENTS: A SURVEY

The Comascent Team conducted a survey to understand the lockdown experiences of students. The purpose of the study was to find out how students have been spending their time and keeping themselves occupied. We further extended the objective of the survey to record how well students have been able to adapt to online learning and the ways in which they are taking care of their mental well-being. The following analysis reveals the insights gathered based on the 104 responses received from students belonging to all courses of Gargi College, University of Delhi.

ACTIVITIES STUDENTS UNDERTOOK

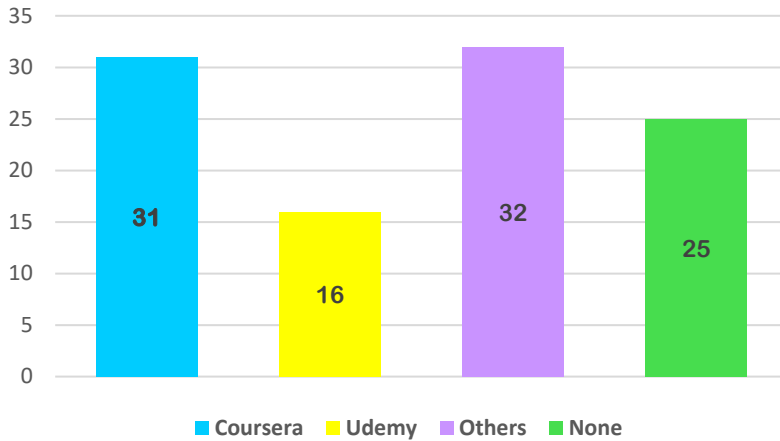


- Approximately 70% of the respondents spent their time either by reading, cooking, doing household chores or indulging in fitness activities.
- Due to complete lockdown, students were unable to order food from outside so they started cooking fancy meals at home.
- 8% students pursued other activities like writing, journaling or watching informative visual content.



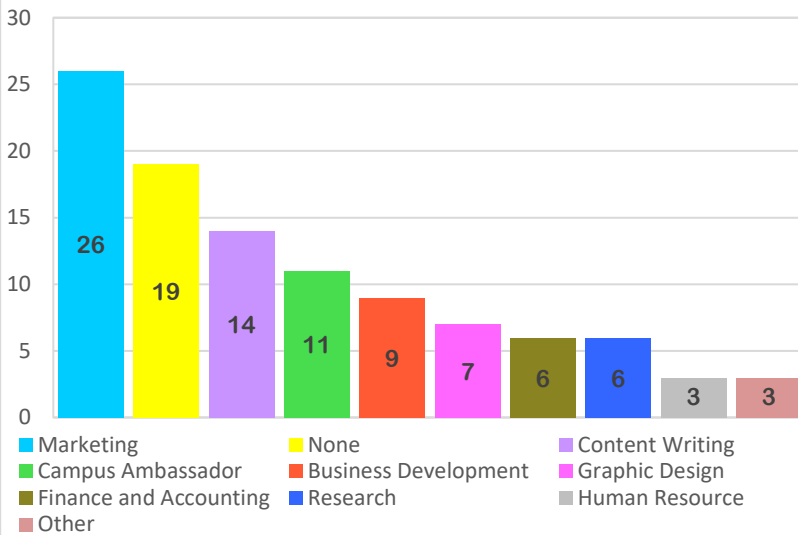
- 15% students started their own venture during the lockdown.
- While some students started their own clubs and non-profit organizations, others created YouTube channels, blogs, and social media pages to showcase their hobbies and skills.
- Therefore, it is clear that the entrepreneurial spirit is alive and well amongst students.

Which website did you use to learn a new online course?



- 80% of the respondents undertook online courses to upskill themselves, with Coursera emerging as a popular choice.
- 30% students pursued online courses from other websites like Shaw Academy, Google, and My Captain, to name a few.

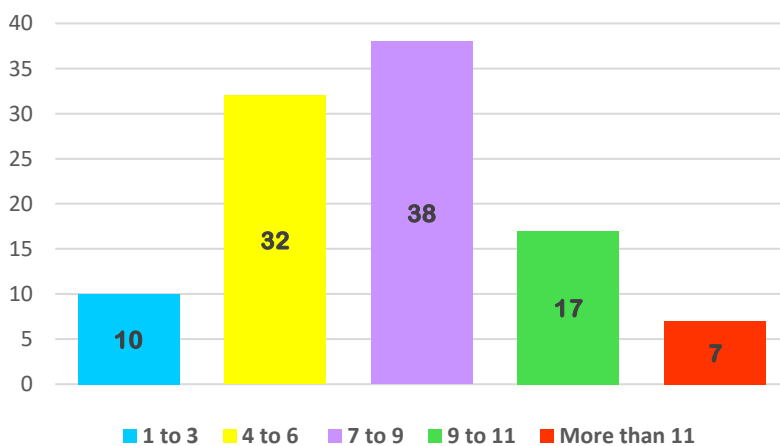
Which field/s did you do your internship in?



- A significant number of respondents, approximately 65%, undertook one to four internships.
- One respondent undertook more than four internships.
- While marketing internships remained a popular choice with 25% of the students undertaking the same, a few engaged in unique internships like teaching, investor relations and brand operations.

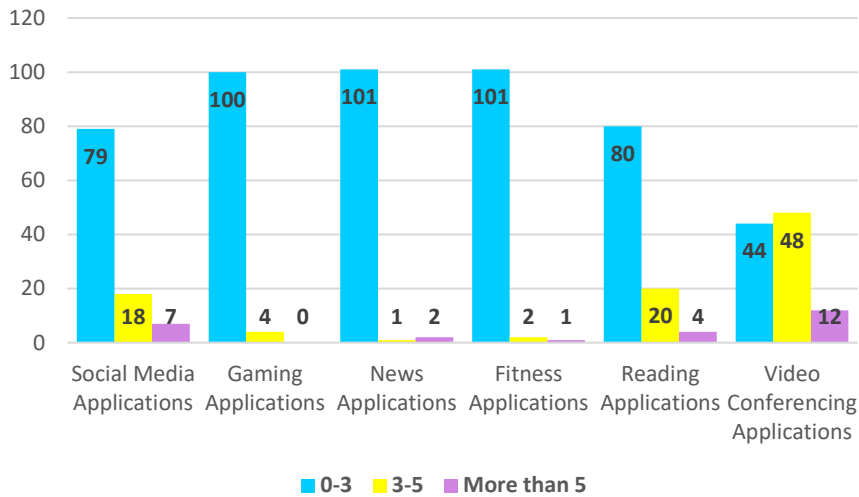
SCREEN TIME MANAGEMENT

What is your average screen time presently? (in hours)



- 67% respondents recorded a daily screen time of 4 to 9 hours.
- Such high numbers are understandable as students are attending classes online due to the lockdown.
- However, this can negatively impact a student's health, including their vision and posture.

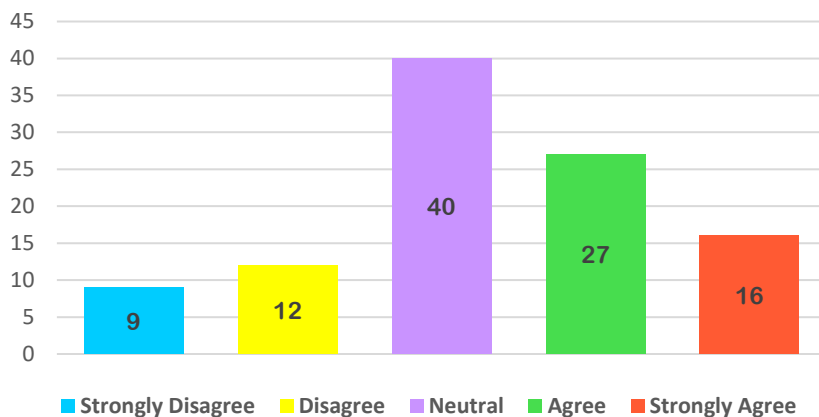
Specify the time (in hours) you have been giving to the following applications in a day



- 46% students recorded that they were spending three to five hours on video conferencing applications.
- 19% respondents stated that they spent three to five hours on reading applications, which shows that students have been focusing on personal development during the lockdown.
- Social media applications also received a lot of traffic as students kept in touch despite the lockdown.

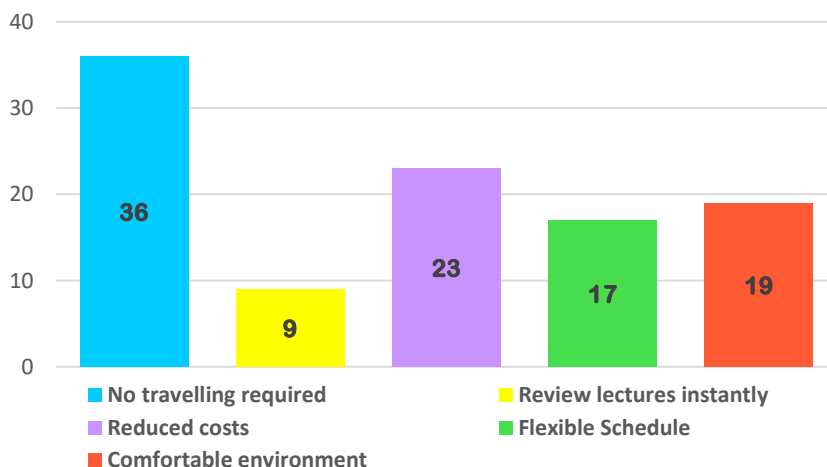
ADAPTABILITY TO ONLINE LEARNING

I understand that Online Learning is the new normal and I have been able to adapt to it.



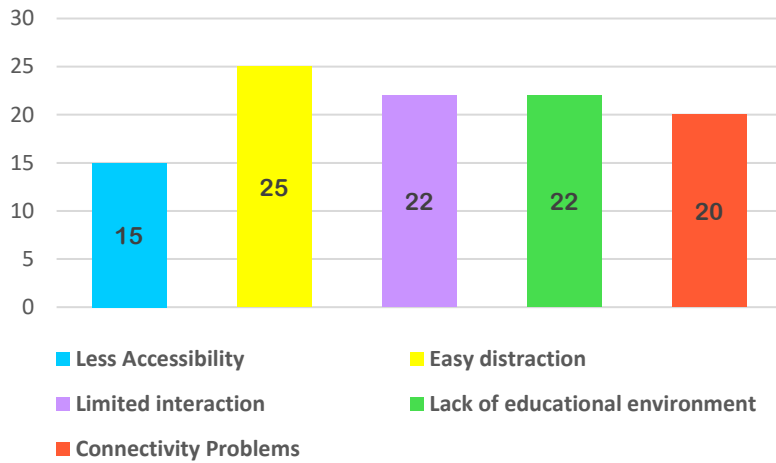
- 41% students said that they were able to adapt well to online learning while 20% faced difficulties.
- On a larger scale, we can say that students are either comfortable or neutral with online classes and this might be the new normal for a long time.

According to you, what are the benefits of Online Learning?



- 53% respondents felt that online learning allowed them to learn in the comfortable environment of home and the added benefit of no travelling saved their time and money.
- 16% students felt that online learning gave them the advantage of deciding how to divide their time amongst different commitments.
- Students also felt that by learning online, they could access recorded classes later.

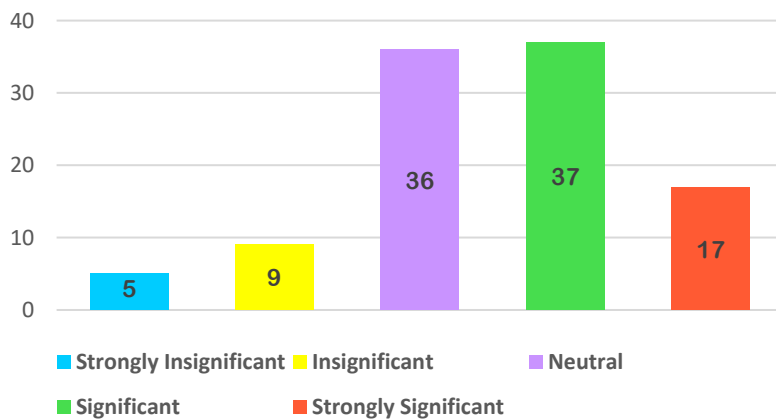
Mark the limitations that you have faced as a student during Online Learning.



- 62% students faced constraints in the form of limited student-teacher interaction, lack of an educational environment and connectivity issues.
- One of the major drawbacks faced by a majority of students was the inability to concentrate fully during the classes.
- 24% students felt easily distracted and switched to other applications during online lectures.

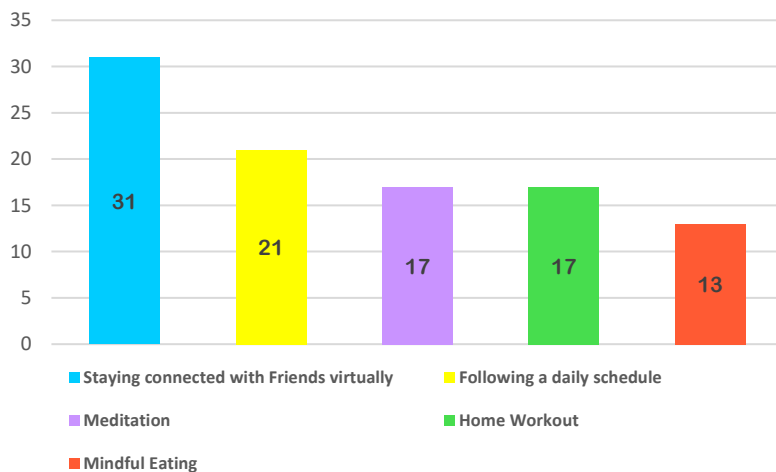
MENTAL WELL-BEING

How much impact has the lockdown had on your mental well-being?



- 36% students reported that the lockdown had a negative impact on their mental well-being, with 16% respondents facing strongly significant repercussions.
- This is understandable as due to the pandemic; students were unable to interact with their peers and teachers, and had to face challenges of working online.

What are some ways in which you are taking care of your mental well-being during these uncertain times?



- 30% of the students stayed connected with their friends virtually during these uncertain times.
- Following a daily schedule helped students to deal with the challenges.
- 45% of the students meditated, worked out at home or ate mindfully to care for their mental well-being.

CONCLUSION

- **In a nutshell, though our lives have been impacted significantly due to the pandemic, students have been able to cope up with the challenges well.**
- **From pursuing internships and online professional courses in areas including business, finance, creative writing, information technology to organizing society webinars, e-workshops and competitions, students kept their peers and themselves productively engaged.**
- **Since students were unable to step out of their home during the lockdown, a majority of them started preparing for competitive examinations.**
- **During these uncertain times, students had to adapt to the uncharted waters of online learning. Students faced connectivity issues, got easily distracted and felt that there was less interaction in the online learning space, but it also provided them with the advantage of reduced costs and time.**
- **Screen time increased for almost all students, but activities like meditation and yoga helped them take a break from this monotony.**
- **Although isolation, fear, and distress affected mental well-being of students, yet they kept themselves occupied and stayed patient through these difficult times by staying connected with friends virtually, following a daily schedule and working out at home.**



THINKERS CORNER

HOW LIFE CHANGED IN THE BLINK OF AN EYE

People around the globe have experienced an unprecedented shift in their way of life due to COVID-19. As the world is rushing to find a vaccine, the death toll continues to climb. Life as we know it has come to a halt. The days before Coronavirus seem light-years away.

Gone are the days of greeting friends and extended relatives with handshakes, hugs, and cheek-kisses, of going out with friends for a hearty chat over a cup of coffee, of frequently visiting shopping malls, movie theatres, holiday travel, gym classes and celebrating birthdays with friends.

After months of lockdown, countries around the world are finally re-opening and are beginning to ease their coronavirus restrictions. The way we interact, go about our lives, and work has changed. Before we know it, we have forgotten our old normal and now settling into what seems to be the new normal.

Our daily routine includes practicing social distancing, good hygiene and having regular temperature checks. In this new normal, people have started greeting each other by a namaste, or waves from a distance. Masks and gloves are mandatory when we go out. We look at people with suspicion when we hear them sneeze, sniffle, or cough. There is an increased need for sanitation and cleaning everywhere.

Schools and universities have started adapting to online learning, some blending face-to-face with online lectures. Large gatherings are a thing of the past as we continue to keep our distance from one another whether it is in a park, shopping mall or in places of worship. Even the way we mourn has been affected as there is a limited number of people who can attend a funeral.

Public transport, Cinemas, and Airlines look very different with social distancing in place. Restaurants are no longer able to seat the same number of people, due to social distancing requirements.

We have started cooking a lot more at home and trying new recipes. E-businesses like online shopping, online food ordering, and online streaming platforms are thriving. Virtual meetings have become the norm. Even with offices opening up gradually, many of us are still working from home. With no clear end in sight, it might become difficult to adjust to this new way of life.

In a nutshell, the ongoing pandemic has compelled the whole world to adapt to drastic changes. However, this time is also a blessing in disguise as it made us pause and reflect the way we live our lives.

These uncertain times allowed us to be more humane, brought us closer as a family and helped us become a better society. I would like to leave the readers with this beautiful quote, “We are standing apart now so we can embrace each other later.”

Mehr Arora

B. Com (H) 3rd Year

RETAIL REVAMP: BUSINESS THROUGH THE COVID-19 LENS

For all sectors and industries, the coronavirus pandemic has been a harbinger of unexpected losses and growth. The automation industry is projected to have a 12% drop in sales in 2020, whereas the tourism sector is estimated to have a global fall of anywhere between 45-70%. On the other hand, the pharmaceutical industry has seen a big boost with India’s active pharmaceutical ingredient (API) expected to generate \$6 billion in revenue at the end of 2020.

For business and retail, COVID-19 has been a double-edged sword. Major clothing and textile brands all over the world have had to shut down numerous stores. For instance, Inditex, the parent company of Zara and Bershka, had to close 3785 stores in 39 markets.

COVID-19 has compelled businesses to go digital, which has enabled companies to grab hold of rising opportunities. Over this year, our affinity towards digital platforms has increased and online shopping has become more of a norm than a choice. Multinational companies have taken advantage of this to establish an all-round digital presence. This includes activities like:

- Launching products by going live on social media platforms like Instagram and Facebook.**
- Creating "virtual trial rooms" that allows customers to upload their pictures and "try-on" the product virtually. This idea has already been executed by the renowned retailer, Lenskart.**
- Formulating "no-contact" delivery strategies that allow customers to receive their packages without the risk of exposure.**

The internal frameworks of businesses and organizations all over the world have also evolved and changed enormously. There are fewer shifts, with lesser people in each, so that social-distancing norms can be met.

As quarantine and stay-at-home has become a regular part of life, online delivery for groceries and toiletries has increased. This has caused businesses to launch "click and collect" options that allow customers to order a pre-made grocery list of items.

The tendency to shop online has seen a worldwide increase in general, as people stuck at home now have more time to browse and purchase new items. Buyers all over the world viewed the low prices and increased focus on online platforms as an opportunity, which led to a sharp boost in digital retail.

The changes that COVID-19 has brought onto business and retail are complex and multi-fold. Although it has led to shutdowns, it has also opened up several new avenues for small and large business alike. It has simultaneously given the retail sector a new lease of life and inspired global organizations to come up with innovative solutions to real-time problems.

Although there are uncertainties yet one thing is for sure, even if the pandemic rages on, you will always have packages at your doorstep.

**Avilasha Borthakur
B. Com (H) 2nd Year**

A NEW AND NORMALIZED CLASSROOM

A classroom is one of the earliest places in a person's life to learn, interact and grow in a structured way. Since the onset of the pandemic, the expedited change led by the adoption of technology has created a new alternative to the traditional classroom.

The interactive teacher-student sessions, periodical assessments and co-curricular activities are now limited to our screens resulting in isolated learning.

Major Ed-tech players are already betting on the huge prospects with about 52% annual growth rate for India alongside a prediction of 9.6 million learners by the end of 2021 according to a Google-KPMG survey. This together with the ever-increasing costs of classroom education is paving way for a shift towards this platform.

The online resources are extremely flexible giving the student an opportunity to learn at their own pace with an independence to pursue any subject of choice unaffected by geographical barriers. The added cost advantage puts lower financial burden and promotes other career pursuits. However, majority of these benefits stand viable in due course only with disciplined and focused efforts to learn which are not evident in younger students with smaller attention span and understanding

According to an ASSOCHAM Primus survey in 2020, 88% of the students favored attending classes and other extra-curricular activities which formed a part of their coursework. Around 50% students, covered in the survey, stated that they find it difficult to understand the subject without the classroom environment. The home environment, being vastly different from formal classrooms, is often difficult to adjust to and make learning difficult.

These findings together with a struggling digital space to scale up e-learning are among the few reasons of inefficient online education in India. The considerable digital divide in India narrows down the impact in favor of rich and resourceful. The proportion of students having a computer and access to the internet is relatively higher in urban areas at 42% as compared to 15% in rural areas. Majority of the access is through smartphones and mobile data, which may not be suitable for regularly accessing online education. This implies that online classes via smartphones are likely to be met with insurmountable access and operational issues.

For a country like India with poorly performing education system, e-learning revolution with its missing elements of traditional classroom might not be the answer to our learning woes. Online learning will continue to witness a surge in growth regardless of what the new normal will lead us into and may even prove to be better than classroom learning. The further developments in virtual and augmented reality will also take learning from a text-based world to three-dimensional world. The online learning which combines elements for the mutual growth of learner and educator regardless of their socio-economic status and cultural identity will pave the way.

The co-existence of both the concepts will lead to astounding developments in enriching the young minds. More sustainable plans for investment in infrastructure, flexibility and virtual learning benefits in the long term coupled with collective participation of the stakeholders, will ensure equal access to everyone.

**Yaganya Thakur
B. Com (H) 3rd Year**

THE FUTURE OF HOSPITALITY SECTOR: POST COVID-19

The COVID-19 pandemic has impacted the global economy to a great extent. Strategies to flatten the COVID-19 curve such as community lockdowns, social distancing, restrictions placed on travel and stay-at-home orders has led to a sharp decline in the hotel occupancies and revenues.

It has brought the tourism and hospitality industry to a standstill, causing massive job and revenue losses.



However, with the authorities starting to ease the restrictions and allowing dine-in restaurants to re-open and gradually lifting up the restrictions on domestic and international travel, the hospitality industry is slowly beginning to recover from the COVID-19 crisis.

Businesses are making substantial changes in their operations in the current business environment in order to ensure employees' and customers' health and safety to enhance customers' willingness to patronize their business.

Reopening tourism-related businesses and managing their recovery in a way that is safe and attractive for tourists as well as economically viable will require coordination at a level not seen before. Perception of travel as a risk is one of the biggest threats which should be capitalized as an opportunity for re-designing the business models through innovation and digitalization.

Customers will feel comfortable to travel to a destination and stay at a hotel only when that destination has the ability to test, trace, and isolate COVID-19 cases. Customers are in fact willing to pay more for increased safety precautions.

Some of the health and safety protocols that customers expect are visible sanitization efforts such as hand sanitizers at the entry, staff wearing masks and gloves, implementing social distancing, more rigorous and frequent cleaning of high-touch surfaces in common areas and employee training of the safety norms. Not only this, a large proportion of restaurant and hotel customers believe that the use of various technologies in service delivery is necessary in the COVID- 19 environment in order to minimize human-to-human contact.

Some measures that the businesses are adopting in these times are:

- **Service robots- Robotic interaction could facilitate more socially distanced models of operation thereby increasing efficiency and productivity of hotel activities.**
- **Contactless digital payment or contactless bank cards.**
- **Use of digital menus that can be viewed on personal mobile devices via QR codes.**
- **Keyless entry and touchless elevators.**

The magnitude of this crisis and its devastating effects on operations, employees and customers is huge. As Buckminster Fuller has rightly said “You never change things by fighting the existing reality. To change something, build a new model that makes the existing model obsolete”, businesses that seize this opportunity to redesign their operations will be well positioned to steer their tourism and hospitality industries safely into the new normal.

**Sakshi Singh
B. Com (H) 2nd Year**

SHOW BUSINESS BECOMES SLOW BUSINESS

India has the fifth largest media and entertainment industry in the world. The media and entertainment sector reached ₹ 1.82 trillion (US\$25.7 billion) in 2019. According to a report by NSE India, if continued in the same trajectory, it was expected to cross ₹ 2.4 trillion (US\$34 billion) by the year 2022, at a CAGR (Compound Annual Growth Rate) of 10%. However, this was before the onset of the pandemic.

With over 10,000 theatres shut down and shootings on hold for over 7 months, the box office revenues took a major hit with its repercussions reaching the producers and exhibitors alike. The pandemic-triggered restrictions have axed several thousand jobs and has cost the industry an estimated ₹ 5000 crores in revenue.

While the major segments like films and print saw major declines, the lack of outdoor entertainment accelerated digital consumption and caused segments such as digital media and gaming to grow rapidly with increased user engagement levels. Few highlights of the same are listed below:

- Zee Network and ZEE5, have registered a significant 80% rise in subscription numbers and rise in app downloads by 33% and 41% respectively.**
- Alt Balaji had an average of 17,000 new subscribers each day in lockdown, a 60% increase from the usual of only 10,600 per day prior to the lockdown.**
- Daily active users on Amazon Prime Video in India increased by 83% since the country went under lockdown.**

To encourage more viewership traffic, all companies in the digital media industry came up with innovative developments on their respective platforms. Let's take a look at profit strategies adopted by a few companies:

- 1. Netflix, an American media service provider, recently launched a free browser extension called Netflix Party, which lets multiple users stream content together and chat while watching at the same time.**
- 2. DD National, also called Doordarshan, rediscovered its old glory amidst the lockdown by means of reruns of its old iconic mythological shows from the 80s and the 90s like Ramayana and Mahabharata, amongst others.**

3. The Korean pop group, BTS, broke a virtual attendance record with the live show “Big Bang Con: The Live” having 756,000 concurrent viewers across 107 countries which is the equivalent of 15 shows at a 50,000-seat stadium. It was the biggest audience for a paid virtual concert.

The film segment of the media and entertainment industry is destined to a slow recovery due to no sure vaccine for the Covid-19 in sight. Even as the theatres reopen, it is likely that only small films will be premiered in order to ascertain the amount of audience willing to watch. Theatre owners must also keep in mind the huge costs involved in reopening of theatres during the COVID -19 times.

While the film and music industry are in for a slow start, the TV and advertising segment are en-route to a shorter recovery since the phased lifting of lockdown restrictions across India have enabled production houses to resume shooting of soap operas and reality shows like Kaun Banega Crorepati and The Kapil Sharma Show.

Digital media, after a rapid growth during the lockdown, is estimated to be one of the only media and entertainment segments to continue to grow in double digits in the coming years.

Overall, Indian media & entertainment Industry is predicted to recover from its current levels and post 33% growth in the year 2022, but only after surviving a contraction of 20% in 2021.

KPMG India, in its ‘India’s media and entertainment Report 2020’, suggests that gaming and digital media are likely to be the fastest growing segments of the media and entertainment Industry in the near future.

The pandemic has certainly taken all divisions of the Industry on a bumpy ride with a long road to recovery but as the old proverb goes, ‘The show must go on.’ It most certainly will, maybe not immediately but eventually.

Sources: the nationalherald: (July 2020) ibef.org (October 2020) variety.com (June 2020)

**Shikha Poddar
B. Com 2nd Year**

THE AUTOMOBILE AND REAL-ESTATE DILEMMA

Automobile and real estate are the two possessions that have, over the years, gone from being a luxury to a necessity for Indians. Data shows that India accounted for over 230 million registered vehicles as of 2016. Moreover, the Indian auto industry sold a record 21 million units of two-wheelers in 2019. The sector also constitutes a whopping 7.1% of the Indian GDP. On the other hand, real estate amounts to around 6.2% of the GDP. In addition to their massive contribution to the GDP, both industries are akin as they employ a large number of ancillaries. While real estate provides sustenance to construction, mining, cement industries, automobile sector generates employment for manufacturers of components such as tyres, engines, batteries etc.

Painful past

- For almost half a decade now, both these sectors have been grappling with deep-rooted and alike issues. The NBFC crisis sparked by the IL&FS (Infrastructure Leasing and Financial Services) default led to liquidity concerns as it happened to be the prime source of funding for these cash immersing sectors.
- Moreover, legal reforms like the introduction of BSVI benchmark, Motor Vehicles Amendments Bill, 2016, RERA (Real Estate Regulatory Authority) Black Money Act etc. resulted in increased manufacturing/construction and compliance costs thereby posing as a hurdle for them.
- The fall in demand owing to reasons such as an increase in fuel prices, growing popularity of cab-hailing start-ups like Ola and Uber, hike in vehicle insurance costs in the auto-industry and project delays, the bankruptcy of giant developers like Amrapali, Jaypee Infra, Unitech etc. plaguing the real-estate sector further aggravated their difficulties.

Covid Conundrum

- The unprecedented COVID-19 crisis has spelt doom for the already ailing sectors as the migrant exodus brought all construction activities to a standstill. On the other hand, the auto-sector witnessed zero sales in April as a result of nationwide lockdown.
- While the automobile sales saw a revival with Maruti Suzuki registering a 17% growth (Q3 September 2020), real estate continues to experience sluggish demand even after the announcement of two stimulus packages by the finance minister, Mrs. Nirmala Sitharaman.

New Normal

- Despite the excruciating past and an abrupt halt brought about by the pandemic, the future thrives with possibilities.
- With the advent of the digital era and integration of Artificial intelligence (AI) in urban planning through innovations such as building information modelling (BIM), the use of drones for site inspection and walkthrough, 3-D printing etc. the future looks vivid.
- Similarly, with changes like digital showrooms, VR test drives, sanitizer dispensing cars defining the times ahead, it does seem like the dark clouds are receding and we can hope for brighter times.

Harjas Kaur
B. Com (H) 2nd Year

आने वाला कल क्या बीते कल जैसा होगा?

आप इस तथ्य को माने या ना माने पर कोविड-19 का प्रहार कम हो जाने के बावजूद भी जीवन पहले की भांति सामान्य नहीं रह पाएगा। बच्चों का एक दूसरे के हाथ में हाथ डालकर निःसंकोच तरीके से गलियों में घूमना, स्कूल और कॉलेज की चहल पहल, शनिवार बाजार की होड़ और दफ्तरों में एक साथ बैठकर दोपहर के खाने का मजा; इन सारी छोटी-छोटी खुशियों के खजाने की चमक अब फीकी पड़ने लगी है। अब एक डर और दूसरा संकोच, दोनों ही मन पर हावी रहते हैं। हाथ सैनिटाइज किया है कि नहीं, या जहां जा रहे हैं वह जगह कितनी साफ सफाई वाली है; यह सारी बातें आज कहीं भी जाने का मजा किरकिरा कर देती हैं।

यह महामारी अभी भी खत्म नहीं हुई है, पर एक सकारात्मक दृष्टिकोण के साथ लॉकडाउन को हटाया गया है। कोरोना वायरस की वैक्सीन 2021 तक आ सकती है और नहीं भी। परंतु, आज सभी का काम बुरी तरह से प्रभावित हो रहा है। विद्यालयों को खोलने का आदेश तो कुछ राज्य सरकारों ने दे दिया है। लेकिन क्या वहां बच्चे बीमारी के संक्रमण से सुरक्षित हैं? क्या वहां पर सोशल डिस्टेंसिंग का पालन हो पाएगा? यह सारी बातें सोच कर आज अभिभावक अपने बच्चों के लिए डिजिटल लर्निंग का विकल्प ज्यादा सुरक्षित मान रहे हैं। वहीं दूसरी तरफ कामकाजी लोगों के जीवन में भी बदलाव एक अलग अंदाज में आया है। जिस काम को करने के लिए पहले उनको एक ही जगह घंटों बैठना पड़ता था, उसी काम को आज वह कभी अपनी आराम कुर्सी पर तो कभी बिस्तर पर करते हैं। लेकिन इसी के दूसरे पहलू पर देखे तो मन उदास हो जाता है, जब ऑफिस में चलते फिरते अपने दोस्तों से हंसी ठहाका किया करते थे और सुबह की अखबार की बजाय देश दुनिया की आधी खबर उनसे ही जान लिया करते थे। ये सिलसिला यहीं नहीं रुकता है, कॉलेज के छात्र-छात्रायें भी अपने कॉलेज को उतना ही याद कर रहे हैं।

इसमें भी कोई दो राय नहीं है कि इस आपदा ने हमें हमारे उन पहलुओं को भी ढूंढने में मदद की है जो हमारे जीवन में काफी प्रभावशाली सिद्ध हुए हैं। जैसे योग और आध्यात्मिकता ने हमें मानसिक और भावनात्मक समीकरण बनाने में काफी हद तक मदद की है। इन सबके बीच युवाओं के लिए अवसरों का एक दरवाजा भी खुल सा गया है। आज आत्मनिर्भर भारत के गूँज के तहत बाजार में उभर रही हर जरूरत अपने साथ प्रगति का नया अवसर लेकर आ रही है, जैसे मास्क, सैनिटाइजर, फेस शील्ड इत्यादि। इस काल में जबकि एक तरफ हमें बहुत सारी कठिनाइयों का सामना करना पड़ा, तो दूसरी तरफ हमने गुणवत्तापूर्ण नए उत्पादों का सहर्ष अभिवादन भी किया है।

इन सभी उतार चढ़ाव को देखकर मन संकुचित हो जाता है, और सोचने पर विवश हो जाता है कि क्या आने वाला कल बीते हुए कल जैसा खुशनुमा होगा? क्या उसमें बेपरवाही और स्वच्छंद मन का सम्मेलन हो पाएगा? अगर हां, तो इसके साथ और कितने नये बदलावों का हमारे जीवन में आगमन होगा?

रचना कुमारी

B. Com 2nd Year

आपदा का अवसर से पहचान

सच्चाई बदल रही है, पहचान को एक नया रूप मिला है।
आपदा के ओट में, विकास का एक अवसर छुपा हुआ है।

हर प्रकार के संसाधनों का, जगत नया अवतार लिए खड़ा है।
जन-जीवन सम्पूर्ण जगत में, अपना स्वरूप बदल रहा है।

शिक्षा या स्वास्थ्य क्षेत्र हो, दफ्तर या संसाधन रेल हो।
अपने कार्य क्षेत्र में हर इंसान, निष्ठा से डट कर खड़ा है।

शैली बदली कार्य स्वरूप की, कार्यक्षेत्र अब घर ही बना है।
मेहनत और क्षमता के बल पर, मानव प्रगति पथ पर चला है।

हो कोई भी विपत्ति जगत पर, मानव जीवन कब ही रुका है?
सही राह का चयन कर, संयम सहित ये फिर से चला है।

सजग मानसिकता संग विज्ञान-विभूषित नियम कानून बना है।
वैश्विक महामारी के परास्त हेतु, मानव निरंतर प्रयास कर रहा है।

संपूर्ण जगत में जनजीवन, अपने हर पहलू में बदल रहा है।
महामारी का ये वैश्विक संकट, अवसर में बदल रहा है।

- रचना कुमारी
B. Com 2nd Year

ALUMNAE SPEAKS

INTERVIEW WITH MS. SONIA SAHIJWANI



Please tell us something about yourself. It would be great if you could enlighten us about your current job role/position.

I am Sonia Sahijwani, a legal expert by profession and a writer by passion. I am a Law Graduate from Campus Law Centre; Delhi University and I am currently employed in a Maharatna PSU Indian Oil Corporation Limited in its Legal Dept at its Marketing Office of Punjab located at Chandigarh. I am working as Assistant Manager (Law) and handling court cases and inhouse legal counsel/advisor for my Corporation.

How did you go about that path of taking up Law as a career after doing a graduation from Commerce background and post-graduation in Journalism?

In fact, the seeds of law were sown while I was pursuing B. Com Hons at my alma mater Gargi College in 2003. Dr Gita Kichlu used to teach us Contract Law and it along with other legal related subjects really fascinated me.

Though my initial goal was to become a Journalist but after pursuing my PG in English Print Journalism from IIMC New Delhi and a brief stint with Finance Magazine in Delhi, I realized that I want to study more. Law always intrigued me and despite having no family background in this profession, I decided to take up law as my further studies. I am happy with my decision as I am where I am today because of my unusual career choices itself.

Who has been your influencer/support system throughout your life that allowed you to take up such brave decisions?

I have always maintained and stated in all recent interviews and live sessions online that I have been fortunate enough to have had a family and a set of parents who always let me chart my own path and take my decisions ever since childhood. I always got the freedom to follow my heart and make my own choices, something which many children unfortunately are not blessed with.

Besides my family, I was also blessed to have had certain mentors in my life at critical phases of my career for example, Dr Gita Kichlu, Mrs Sheela Dubey ma'am who were my guide, friend, and support system throughout my formative years. I have a few close friends who always push me and motivate me and make me believe in the fact that nothing is impossible for me.

What was your inspiration behind 'YOURS LEGALLY'?

I always loved to write, it was and still is meditation and therapy for me. Writing makes me happy; being able to express my thoughts into words and making readers understand my emotions is something which gives me immense satisfaction. I wanted to become a writer since childhood, however I lacked a story to tell.

The idea of Yours Legally was born when I was pursuing Law in 2007 and I visited various Courts, Prison as a part of my internship and training days. During my first job at PEC Ltd, another PSU based at New Delhi, I also experienced certain incidents first hand all of which left a deep impact in my life and I decided to jot them down as short stories. There are hardly any books on the legal profession in a fiction genre, however all of us are fascinated by the legal world. We have only seen it in movies and I wanted to portray the good and grey side of law to the society through the medium of my stories and characters. The stories are very relatable and are not meant for law students or lawyers/judges alone. In fact, more non legal readers have read and enjoyed my stories.

Where do you get your information or ideas for your books?

I am a keen observer of events, people, behaviors, acts and happenings around me. I want to keep my books realistic, something which every reader can relate to at some level. I get inspiration from my friends, acquaintances, colleagues and most of my writing is known to be honest, real and simple inspired by true events.

We might have many budding writers amongst our readers, what advice do you have for them?

My simple advice would be to read as much and to keep writing. Develop your own, unique sense of writing and write from your heart, not focusing on whether readers would love it or not or whether it would sell or not. Be aware of your surroundings and try to express your emotions through your content.

The theme for this Issue is, "Embracing the New Normal", what are your views on it?

Life has totally changed since the COVID 19 Pandemic isn't it!! 'The New Normal' as they say. This year 2020 has made us realize a lot of things, what our real priorities are and that human life is the most valuable treasure to be cherished. It has given us time to also reflect within ourselves and to give time to our hobbies and passions, something which we usually are unable to do given our routines and daily struggles.

Though this year has been tough and challenging, I would like to see the positives and I strongly feel that we can make the most of any given situation if we have the courage, determination and will for it. I do hope things resume to normalcy soon.

ALUMNAE SPEAKS

STARTING A NEW VENTURE BY MS. VANI AGARWAL

**THINKING
SPREE.**

Ms. Vani Agarwal, an Alumna of Gargi College, is the founder of Thinking Spree.

Thinking Spree is an innovation consultancy that aims to help build innovative and sustainable businesses and organisations. We support businesses by improving their product, process, and market to help them achieve their goals. We began two years ago and have worked across 15+ industries. Currently we are also working on the Atal Innovation Mission to increase innovation footprint in schools of North India.

Starting a new venture in today's epidemically-impacted, dynamic and solution-needed market. We have already observed some permanent shifts in the consumer habit patterns in the COVID-19 times.

Let us think of ourselves as consumers and observe what has changed for us in the last 6 months?



No more new cinema releases in movie halls! No more frequent visits to our favourite restaurants! No more shopping at the malls! But surprisingly, we have adapted to these little changes by now and have started to write our own new definitions of enjoyment. So, what has really changed? It is our habits! We find our movies on Netflix or Amazon Prime. Perhaps, we have now subscribed to many more OTT platforms. Many of us stepped into the kitchen for the first time and cooked a meal by simply following the recipes shared by our friends on their Insta walls.

Our gang is hanging out on House party and Bunch, regularly playing new multiplayer games. We are now slaves to the online fashion world – very conveniently shopping clothes, accessories and shoes from our favourite online brands and getting them delivered at our doorstep. Meaning to say that the pandemic may have caused a disruption in the existing business environment, but it has also brought with itself some new opportunities. There may be a slowdown in the overall spending by consumers at macro level, but that has not stopped innovative start-ups to grow.

Let us look at various companies that have been funded recently:

- **SNACKIBLE:** Subscription based snacks delivery.
- **SUGAR COSMETICS:** Internet first brand offering beauty care products
- **TRING:** Online platform offering personalized video messages from celebrities.
- **AIRMEET:** Cloud-based virtual event management software provider.
- **INSHORTS:** News aggregator offering multi-categories news.

Due to the pandemic, we can see that the world is now even more dependent on digital solutions. Applications and solutions that were once a convenience have now become a necessity for people.

In my opinion, someone who is set to begin his/her entrepreneurial journey, should start with understanding the need of the audience and narrowing the target audience as much as possible.

If you land up identifying and solving a real problem, your audience will not mind buying your solution. Pandemic or otherwise, the process to identify your new venture remains the same. Simply address and offer what the customer needs.

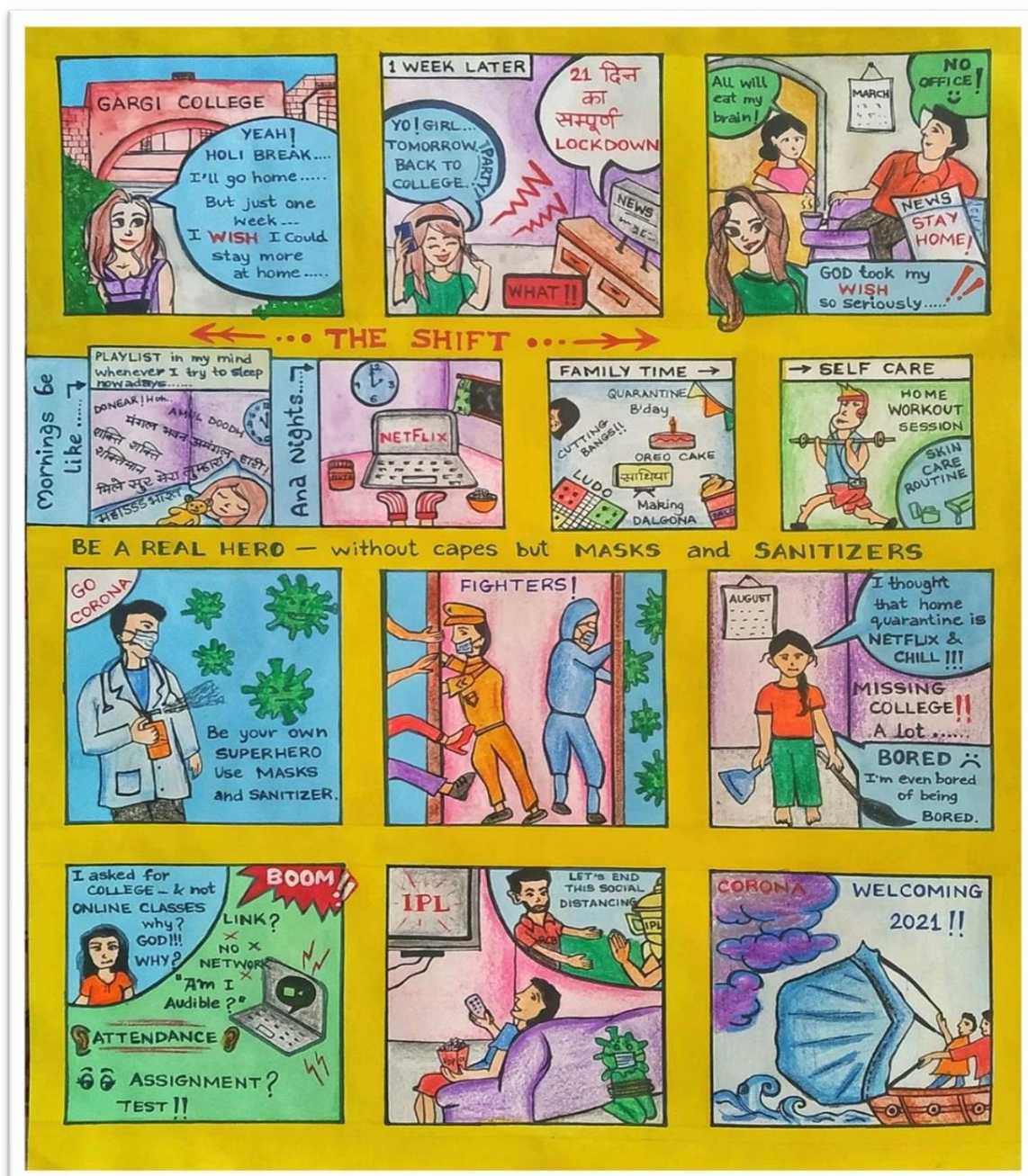


WINNING ENTRIES

The Comascent team organised a Comic Strip Making Competition this semester. The topic for the same was, **“One World, One Fight”**. We witnessed students from all courses participating in this first ever virtual competition organised by the team. The top three entries have been featured in this section.



TEESHA RAWAT
BSC. PHYSICAL
SCIENCE 2ND YEAR





POOJA SINGH
B.A (H) SANSKRIT
2ND YEAR

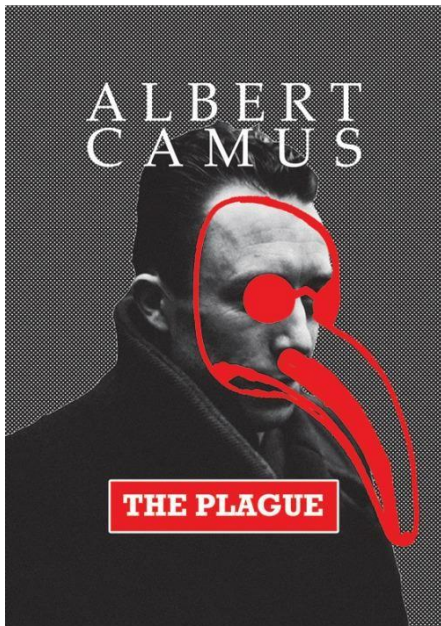




REENAV JAIN
BBE
3RD YEAR



BOOK REVIEWS



The Plague **-Albert Camus**

"I have no idea what's awaiting me, or what will happen when this all ends. For the moment I know this: there are sick people and they need curing."

It is a known fact that history repeats itself. Humankind had borne witness to a pandemic, like the one right now, a century ago in the form of the bubonic plague.

But quarantine, government restrictions, and medical emergencies aren't the only parallels that exist between then and now. We are all experiencing a similar desolation, loss, and longing that our ancestors felt decades ago.

As we navigate through such identical circumstances, there is perhaps a book no more fitting than "The Plague". The Plague by Albert Camus is the story of a plague outbreak that seizes the Algerian city of Oran. From being unbothered and uncaring, the people are soon gripped with hysteria, which devolves into boredom and longing for their loved ones who aren't there with them.

The various characters experience tumultuous events, all triggered by the plague, which causes tectonic shifts in their lives. While some go through deep personal suffering and loss, others encounter great prosperity.

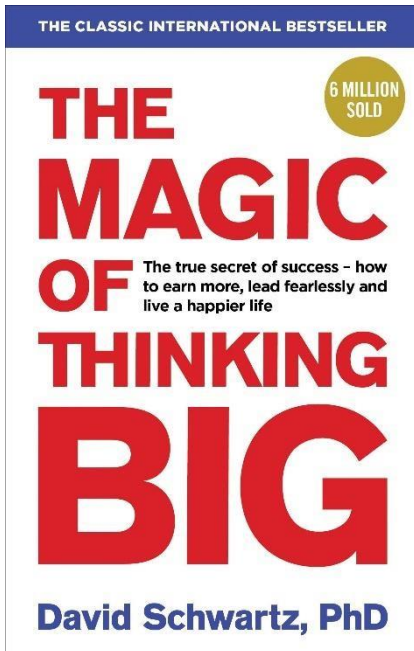
The novel follows themes of religion, love, and mental well-being; and how they changed immensely in Oran, as the people navigated through the plague outbreak.

Reading, The Plague is like looking into a mirror, for we are all struggling just like the people of Oran did. But it is also a rock, as it binds us to the fact that we are not alone, and we will be able to emerge, with a better view of life and our purpose, from such difficult times.

Avilasha Borthakur
B. Com(H) 2nd year

The Magic of Thinking Big

- David J. Schwartz



David J. Schwartz's **The Magic of Thinking Big** is a self-help book that will help you make the best out of your job, marriage and life. It'll help you change your perception towards life and people around you. The book is simple and straight forward.

Make no mistakes about it, we begin our lives by dreaming big. So, if you are seeking the magic of thinking big, this book is a must-read.

Believe you can succeed and you will. There is a difference between positive thinking and wishful thinking. The belief "I will succeed" allows men to do wonders. Successful people are ordinary people who have mastered their will and spirit.

Cure yourself of Excusitis, the disease of failure. Excusitis is a common disease suffered by unsuccessful people. People with low merits are quick to explain why they haven't, why they don't, why they can't why they aren't. With a positive thinking and optimistic attitude, a person can earn more money, respect and success than a person with a high and IQ but pessimistic thoughts.

Build confidence and destroy fear. Fear is the biggest enemy of success. Your action can cure this fear. When we encounter problem, it stays in our minds until we take action. Be decisive. Negative thoughts lead to worry and frustration. It creates a mind monster that will break your confidence. Don't create mind monsters. Try to walk on the path of righteousness.

How to Think Big. When success is concerned, people are not judged by their college degrees or family background but rather they are judged by their way of thinking. Greatest human weakness is self-deprecation. Small thinking will hinder your success. Thinking big can create a positive image in your mind and in the minds of others.

Parnika Khattar
B. Com(H) 2nd year

DEPARTMENT SHINES

The year 2020 came up with a lot of challenges for everyone. However, it did not stop Gargi College girls from shining bright in these dull and gloomy days.



Our college students took part in the “Deloitte USI Graduate School Maverick” competition and the “Ernst & Young- Young Tax Professional of the Year” competition, and performed exceptionally well. These two opportunities brought the best in students, and gave them a chance to showcase their talent, confidence, and enthusiasm towards corporate

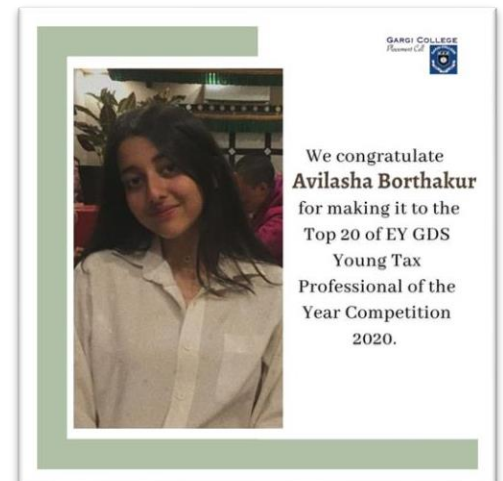
competitions. With students across all colleges and universities, our students managed to share the stage with the top performers, in spite of the stiff competition. The GSM Competition by Deloitte USI saw an overwhelming 5676 registrations from 39 graduate colleges. It consisted of 4 stages; The Run-Up, Take the Leap, Welcome to the League, and the Grand Finale. There were 85 registrations from our college, out of which 44 made it to the second stage. Further, 12 candidates were shortlisted for Stage 3. Ultimately, team “The Corporate Crusaders” consisting of 4 candidates, from our college, made it to the Grand Finale which was held on 20th August, 2020. The team consisted of 4 determined girls, Pratishtha Gupta- B. Com (H), 3rd year (Captain), Shunyam Gupta- B. Com (H) (Co-Captain), 2nd year, Aastha Sardana- B. Com (H), 3rd year and Yashika Grover, B. Com (H), 2nd year.

There were 3 rounds for the EY YTPY Competition; Online Aptitude Test, Personal Interviews, and a series of Training and Presentation of Case Study and Problem Statement. Total registrations from our college were 58, out of which 8 students were shortlisted for the second round.

Avilasha Borthakur, a Bachelors of Commerce (Honors) second-year student, made it to the Top 20, the round for which was held on 21st October, 2020.

These five young ladies set a precedent for all their fellow batchmates and other students across University of Delhi.

Yukti Nagpal
Convenor, Placement Cell



COMMERCE ASSOCIATION

2020-2021

The Commerce Association

FACULTY ADVISORS



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MS. CHITRA KHERIA



MS. SUMANT MEENA



MS. AAKRITI CHAUDHRY



DR. VARUN BHANDARI

STUDENT BODY



HARGUN KAUR JHAM
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CULTURAL SECRETARY



SAKSHI SINGH
TECHNICAL HEAD



JASLEEN KAUR
CREATIVE HEAD



ESHIKA GARG
CREATIVE HEAD

DEPARTMENT ACTIVITIES

PRESIDENT'S MESSAGE



Greetings!

The current academic session was full of uncertainties. But these unaccounted challenges failed to halt us. I am proud to say that the department has managed to reclaim its stride as we all maneuvered around, stumbling blocks. We molded the absence of in-person opportunities into a turning point to bring in innovation, learning and a lot of intellectual synergies. It is inspiring to see the strength of conviction with which the faculty, the exceptional team, and the students created a new normal by striving to learn new tools, adapting to the methods, and creating an engaging learning environment for all.

I extend a warm welcome to all the freshers who are about to experience a new journey full of milestones, achievements and challenges. I congratulate Team Comascent for bringing up the theme 'Embracing the New Normal' and weaving this unparalleled dimension of crisis into creativity. While the 'new normal' is a tough pill to swallow, I have absolute confidence that we all will make the best out of what lies ahead of us!

**Hargun Kaur Jham
President, Commerce Association**

WEBINAR BY COMMERCE ASSOCIATION

"Change is the only constant, adapting the only option." Keeping this in mind, the Commerce Association organized an International Webinar on the theme- "The Global Ad Industry: Plumbing depths in the Pandemic" on 11th November 2020, which witnessed over 200 participants.



THE COMMERCE ASSOCIATION
GARGI COLLEGE
presents
International Webinar
on
The Global Ad Industry
Plumbing Depths in a Pandemic

11 Nov 8:00 PM Cisco Webex
Register at bit.ly/gargiwebinar

PATRON
Dr. Promila Kuma
Principal, Gargi College
University of Delhi

OUR SPEAKERS
David Meltzer
Co-founder, Sports 1
Marketing

Dr. Smitha Girija
Director & Professor
Marketing, SOIL School of
Business Design

Contact: Hargun Kaur Jham President 9023067829
Aradhana Joshi Vice President 75340 40498

commerceassociation_gargi
The Commerce Association, Gargi College

The event commenced with an address from the patron Dr. Promila Kumar, Principal Gargi College who welcomed the speakers and shared her insights on the theme.

Dr. Smitha Girija, Director and Professor, Marketing, SOIL School of Business Design was the first speaker of the day. She initiated by elucidating how the world of marketing has evolved from selling products to telling stories. She further discussed how innovations and technological advancements like digital marketing, social media, data analytics have revolutionized the industry and how the pandemic has opened up new avenues for the marketing industry. She concluded by stressing the importance of creativity and innovation.

David Meltzer, the second speaker, began his address by emphasizing that there is always uncertainty and how the frequency of changes has increased tremendously in today's times. He then elaborated about how we can tide through these uncertain times by assuming control of mindset, heart-set, and consciousness continuum. He urged the attendees to change their perspective from 'why me' to 'try me'. He introduced the concept of ferocious buddha- a metaphor for a person who knows his mindset, takes charge of things, is calm, and practices equanimity in all circumstances and ended by highlighting that, "when we change the way we look at things, the things we look at change."

The webinar was followed by an interactive question and answer session and ended with a vote of thanks by the Commerce Association.

DEPARTMENT ORIENTATION

On the 18th of November 2020, the Commerce Department faculty organized a virtual departmental orientation for the freshly-admitted first-year students.

The Teacher-In-Charge, Dr. Nidhi Gupta extended a warm welcome to the students followed by an introduction about the CBCS guidelines, Add on Courses, Pathfinder and the career and academic opportunities available to commerce students.

A brief presentation was given to familiarize the students with the Commerce Association, Comascent (Departmental Magazine) and Consilium (Business Society).

The session was a success and it was clear that though the pandemic has been a challenge, it certainly has not put a damper on their spirits as the students were incredibly enthusiastic to be a part of the orientation. The orientation ended with a question-and-answer session.

TRIVIA

It snowed in the Sahara Desert for 30 minutes on the 18th February 1979.

Recycling one glass jar saves enough energy to watch television for 3 hours.

During your lifetime, you will spend around thirty-eight days brushing your teeth.

An apple, potato, and onion all taste the same if you eat them with your nose plugged.

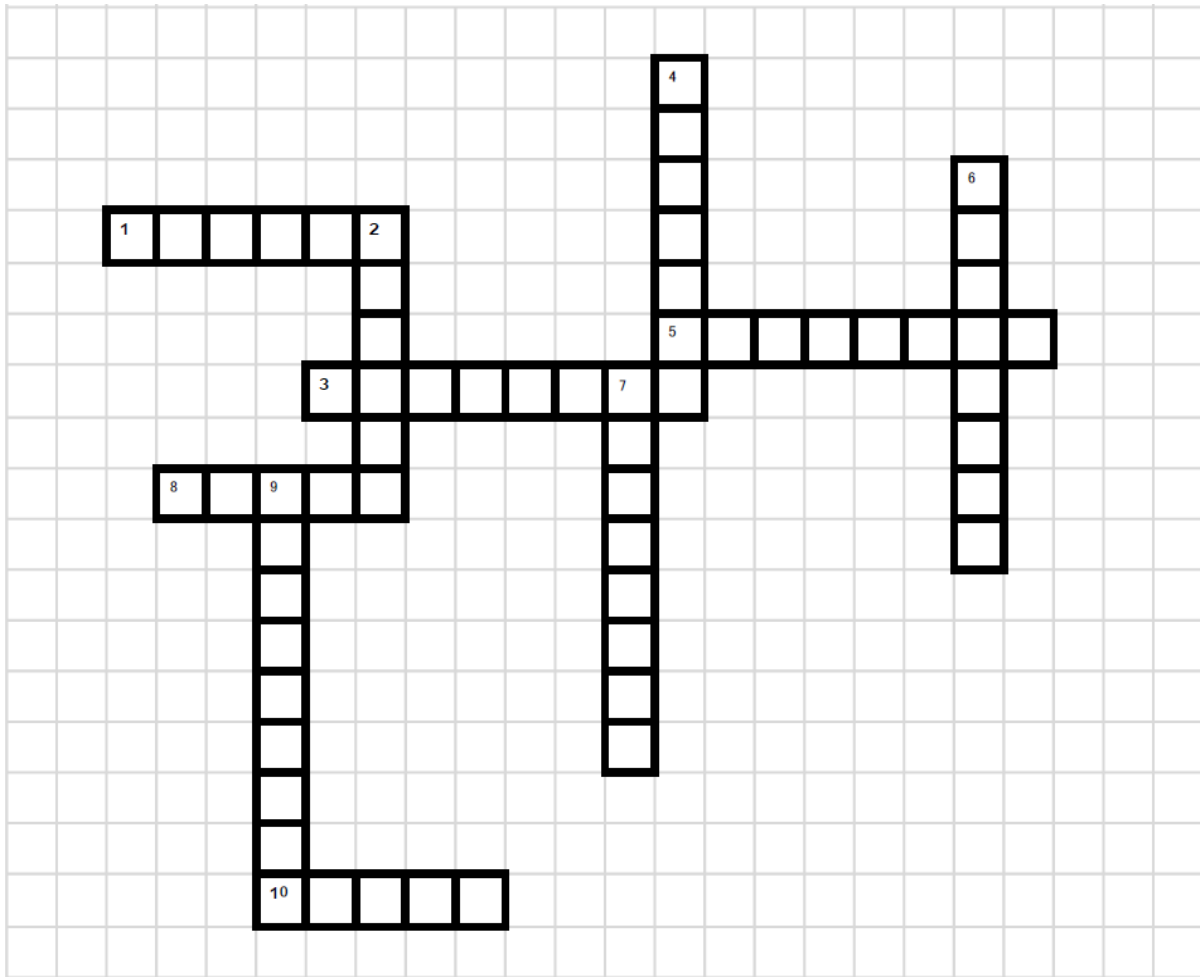
Tears contain a natural painkiller, which reduces pain and improves your mood. It's actually an endorphin, which is why you can tend to feel better after a good cry!

Nutella was invented during WWII, when hazelnuts were mixed into chocolate to extend chocolate rations.

7% of American adults believe that chocolate milk comes from brown cows. That's actually 16.4 million!

Hewlett-Packard's (also known as HP) name was decided in a coin toss in 1939.

CROSSWORD



ACROSS

1. Chinese video sharing app banned by the Indian Govt. in June 2020
3. Current leader of social network industry, also a parent to Instagram & Whatsapp.
5. First Indian Firm to cross \$200 billion market capital in September 2020
8. Largest economy in the world in 2020
10. Famous web service company shutting down in December 2020

DOWN

2. The state where the first Covid-19 case was spotted in India
4. Climate Clock was installed in this city in September 2020
6. Largest public sector bank in India in 2020
7. International multi sport event which got rescheduled to 2021 due to Covid-19.
9. First indian institute to hold a virtual convocation in August 2020

