COMASCENT

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BEYOND GDP:
Conversations on India's Economy

DEPARTMENT OF COMMERCE
GARGI COLLEGE
UNIVERSITY OF DELHI

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From The Principal's Desk

It gives me immense pleasure to go through the theme and the insightful contributions for the bi-annual magazine of the Commerce Department, COMASCENT. I extend my heartfelt appreciation to the student editorial team and the teacher coordinator for their commendable efforts in bringing this brilliant concept to fruition.

This edition's theme, "Beyond GDP: Conversation on India's Economy," strikes at the very heart of contemporary economic discourse. Encouraging students to deliberate on such multidimensional topics is central to our vision of academic excellence. We are witnessing a defining era for the Indian economy, wherein a rising GDP reflects only a part of the narrative. The landscape of work is undergoing a fundamental shift, the dynamics of wealth are evolving, and the avenues for opportunity are taking new shapes.

To truly comprehend India's economic trajectory, it is imperative that we address crucial aspects of inclusive growth, sustainability, and human capital. I am highly delighted to see our students navigating these socio-economic realities within the pages of this magazine. They are not merely studying the economy; they are preparing themselves to actively shape its future.

Furthermore, this edition is a comprehensive reflection of the department's vibrancy. I am delighted to note the diverse array of segments featured this year. The 2026 Budget Analysis and Thinker's Corner brilliantly showcase the analytical rigor of our students. Simultaneously, the Department Activity Report, Pathfinder Report, Placement Report, and Result Analysis stand as a proud testament to the academic and professional milestones we have achieved together. It is equally refreshing to see this academic focus beautifully balanced with creative expressions in the Book and Movie Review and the Fun Page.

I congratulate all the contributors and the editorial board for their hard work and profound insights. I wish this edition of COMASCENT a grand success and hope it serves as an engaging and enriching read for everyone.

Prof. (Dr.) Vandna Luthra
Principal
Professor, Department of Physics
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(University of Delhi)

From The Teacher-In-Charge

Over the years, Gross Domestic Product (GDP) has been reckoned as the principal yardstick to measure a country's level of development. Rising GDP figures are often seen as signs of prosperity, growth and economic strength. India's economic growth over the past decade has been extraordinary. From a developing economy to one of the fastest-growing major economies in the world, aiming to become the third largest economy of the world by 2030, India has demonstrated resilience, innovation, and immense growth potential.

However, is GDP alone enough to describe the full story of a country's progress? Economic growth, while essential, does not always capture the deeper realities of people's lives. It does not fully reflect how wealth is distributed, how opportunities are accessed, or how sustainable that growth really is. True progress lies in inclusive growth implying growth that generates opportunities for all, reduces disparities, and improves the quality of life for people across regions and communities; for, the goal of any country is ultimately not growth in GDP numbers per se, but to enable people to live fuller, more secure, and more dignified lives. This edition's theme looks beyond the numbers and provides insights into the broader dimensions of economic development. Hope the articles included herein inspire deeper thinking about India's holistic development journey.

Prof. (Dr.) Romita Popli
Teacher Incharge
(Commerce)

FROM THE *Editor*

Dear Readers,
It gives me great pleasure, on behalf of Team Comascent, to present the second issue of Comascent for the year 2025–26, themed “Beyond GDP: Conversations on India’s Economy.”

The story of India’s emergence as one of the world’s largest economies has been the defining narrative of our times. India’s rapid GDP growth, its developing digital ecosystem and its rising global stature have made it the face of economic progress. However, there is much more to India than its GDP numbers, and this is where Beyond India’s GDP, this edition, attempts to look beyond the numbers to present to our readers the many sides of India’s developing economic story.

The articles in this edition are an attempt to bring to our readers some of the key discussions of the times, from the fall of the rupee and its effect on the aspirations of young India to the financial behavior of Gen Z in today’s increasingly consumerist society. Other sections of this edition look at the developing gig economy and the lives of informal workers, who are the face of India’s everyday services, often struggling to come to terms with the uncertainties of their lives in the absence of enough security or stability.

Essentially, this issue aims to provide a holistic view of progress and perspective. While India is progressing economically, it is also important to remember that growth is multidimensional. Hence, through this issue we encourage our readers to look beyond the narrow spectrum of GDP, often considered as an adequate measure of a nation's prosperity.

The magazine also presents a survey on how the common people interpret this year’s budget. There are featured sections on The Commerce Association and Aikyam - The Alumnae Association, including reports on events conducted by them.

I would like to extend my heartfelt thanks to our faculty advisors for their unwavering support and guidance. I would like to express my sincere thanks to the student team for their dedication and hard work to produce a thought-provoking and engaging magazine.

We hope you enjoy reading this issue and invite your questions, feedback and suggestions.
Please feel free to write to us at: *gargi.comascent@gmail.com*

Jasreen Kaur Multani

FROM THE *Art Editor*

Dear Readers,
It is with great excitement and pride that we present to you the second edition of COMASCENT for the academic year 2025–26. Every edition of the magazine is a reflection of the collective creativity, curiosity, and perspective of our department, and this issue is no exception.

Art has always been a powerful language to me. One that speaks where numbers sometimes fall silent. While economic discussions often revolve around growth rates, fiscal policies, and statistical indicators like GDP, the true story of a nation's economy goes far beyond these figures. Through this edition of COMASCENT, we explore our theme "Beyond GDP: Conversations on the Indian Economy," inviting readers to look at the economy not just as a set of numbers, but as a living narrative shaped by people, ideas, culture, and creativity.

As the Art Editor, I believe visual expression plays a unique role in translating complex economic realities into something relatable and engaging. The illustrations, designs, and creative visuals in this issue aim to capture the many dimensions of India's economic journey, from the aspirations of youth and the resilience of farmers to the rise of digital innovation, entrepreneurship, and the emerging Orange Economy, where creativity itself becomes a driver of growth.

This edition attempts to reflect the diverse stories that shape India's economic landscape. Behind every policy debate or economic headline lies a deeper human story, of innovation, struggle, opportunity, and transformation. Through thoughtful artwork and design, we hope to complement the insightful articles in this magazine and encourage readers to think critically about what true economic progress means.

Essentially, this issue aims to provide a holistic view of progress and perspective. While India is progressing economically, it is also important to remember that growth is multidimensional. Hence, through this issue we encourage our readers to look beyond the narrow spectrum of GDP, often considered an adequate measure of a nation's prosperity.

I extend my heartfelt gratitude to the entire COMASCENT team, contributors, and mentors whose ideas and dedication made this issue possible. I hope the visuals in this magazine not only enhance your reading experience but also inspire you to see the Indian economy through a more imaginative and thoughtful lens.
After all, the story of an economy is not written only in numbers, it is painted in the lives, creativity, and aspirations of its people.

Saloni Saini

FROM THE *Art Editor*

Art and ideas often come together to create powerful narratives. In the latest edition of Comascent, the Commerce Department Magazine, creativity meets the theme of economy, reflecting how art can interpret complex economic ideas in simple and engaging ways.

This edition presents a thoughtful blend of artistic expressions inspired by the world of commerce, growth, markets, and societal development. While most of the artworks in this section are digital creations, reflecting modern tools and contemporary artistic approaches, we are also proud to include two hand-drawn paintings that bring a traditional touch and personal expression to these pages.

Each artwork represents the imagination and perspective of the artist, transforming economic themes into visual stories. Together, they aim to make the ideas of economy not only informative but also visually engaging for our readers.

I sincerely thank all the contributors for sharing their creativity and adding life to this edition of Comascent. Your work beautifully shows that even subjects like economics can inspire artistic expression.

To our readers, as you explore the pages of the latest edition of Comascent, I hope these artworks offer a fresh perspective on the theme of economy and inspire you to see creativity even within the world of commerce.

Harshita Lohiya

Thinker's Corner

THE OTHER SIDE OF INDIA'S $4 TRILLION ECONOMY

"Development is about expanding the real freedoms that people enjoy."
-Amartya Sen

India became the fourth largest economy last year, surpassing Japan with a nominal GDP of $4.1 trillion. This indicates a strong economic growth and increasing global presence. While it was a proud milestone for a nation with only a little over 75 years of independence, it invokes us to reflect on how much this increased GDP has translated into better lives for our people.

As every coin has two sides: this piece covers how the growing economy is failing to translate into strong social security indicators on ground.

As one of the youngest populations in the world, India has a huge potential of "demographic dividend". Unfortunately, most of the youth in the country suffers from the skill deficit due to lack of access to education and vocational training centers. Additionally, even when the youth hold degrees, they lack the relevant industry skills required by their employers - highlighting the gap between formal education and requisite industry expertise. This lowers the income capacity and employability of the youth, limiting their productivity and economic contribution. Recognising this, the government launched the Skill India Mission in 2015, with the aim of providing market relevant skills training to 40 crore people by 2022. It focuses on providing vocational training and certification to people across different sectors. While this was a step in the right direction, it failed to deliver the intended results. The mission was marked by poor quality, low placement rates, underutilization of funds, fewer trainees and weak industry linkages. While these challenges remain, strengthening the quality of training, improving industry partnerships and aligning education with market needs can still enable India's young workforce to realise its full potential and turn its demographic dividend into a lasting engine of growth.

A young population only becomes an asset when it is productively employed. Despite India's impressive GDP growth, job creation has not kept pace with the number of people entering the workforce - leading to what is referred to as "jobless growth". According to the Ministry of Statistics and Programme Implementation (MoSPI), unemployment rate in India is 4.7% (Nov '25) as measured through the Periodic Labour Force Survey (PLFS) conducted by the National Statistical Office. Countries like Vietnam and Bangladesh which have a lower GDP than India, experience a higher labour force participation. Particularly concerning is India's youth unemployment rate which stands at 15.7%. Furthermore, the female labour force participation rate also remains on the lower side ranging between 25-30%; much lower than several Asian as well as African economies. Cultural expectations and

gender norms still place a disproportionate burden of unpaid care and household work on women, often discouraging them from seeking paid employment.

Even with employment being generated at the present level, not enough people are moving out of agriculture and the informal sector towards more stable employment opportunities - indicating that employment generation is concentrated in the informal sector and low paying jobs. The World Bank had estimated that roughly 1.3 million more Indians would be of working age every month through 2025. This implies that India will require very high levels of employment generation to keep up with the trend.

Age Group	% of Total Population (India)	Unemployment Rate (%)
Below 25 (15–24)	~17%	~15.7%
25–34	~16%	~7%
35–44	~14%	~4%
45–54	~11%	~3.5%
55–64	~10%	~4–5%

Source: World Bank, *World Development Indicators*; International Labour Organization, *ILOSTAT Database*

The traditional path towards development as experienced by the developed countries shows a shift from agriculture to manufacturing followed by the service industry. However, in the case of India, even today roughly half the population is employed in the agricultural sector, which contributes 15-18% of the GDP. This highlights a productivity gap and that a large number of the population remains concentrated in a low income, low value sector. It is also worth noting that the service sector that contributes almost 55-56% of the GDP employs only 24-30% of the population. Moreover, the manufacturing sector contributes 27-28% of the GDP with 10-13% of the population.

Across countries, evidence shows that manufacturing led growth generates more large scale employment. For example, countries like China, South Korea, Bangladesh have large scale labour intensive manufacturing units which absorb millions of workers. India, however, has experienced a somewhat different trajectory: its growth has been driven more by services like IT, finance, and telecommunications, which contribute significantly to GDP but create fewer jobs per unit of output and often require higher skills. As a result the country's economic structure has failed to generate enough employment leading to a low productivity agricultural sector and a large informal sector.

Identifying this problem, the government has taken several steps to reform the economic structure of the country as reflected in the Budget of 2026. Various schemes like the Biopharma SHAKTI, India Semiconductor Mission 2.0, SME Growth Fund, etc have been introduced to improve the manufacturing sector. Additionally, high value crops are also being promoted to improve productivity in agriculture. Also, the government is promoting the orange economy, recognising the potential of creative content income generation.

A growing GDP reflects economic expansion, but it does not automatically mean improvements in people's everyday lives. As of 2025, India remains in the top five countries with the highest absolute number of people in poverty. Additionally, it ranks 102 out of 123 countries in the Global Hunger Index, indicating persistent issues with child malnutrition and food insecurity. Furthermore, India ranks 108 out of 193 countries in the Gender Inequality Index, highlighting gaps in women's health, labour participation, and political representation. Environmental indicators present another challenge: many Indian cities consistently record poor scores on the Air Quality Index (AQI), with high levels of particulate pollution affecting public health and productivity. Water pollution in India is a severe crisis, with approximately 70-80% of surface water contaminated by untreated sewage, industrial waste and agricultural runoff. Over 350 river stretches are polluted and 163 million people lack safe drinking water, causing widespread waterborne diseases. Recognising this, the government has initiated several campaigns like the National Food Security Act, Poshan Abhiyaan for nutrition, Jal Jeevan Mission for clean drinking water, Swachh Bharat Mission for sanitation and targeted poverty-reduction and women-empowerment programmes. Strengthening implementation and ensuring that these schemes reach the most vulnerable can help bridge the gap between India's economic rise and improvements in everyday living standards.

India's economic rise tells a story of scale, ambition and undeniable progress, but it also serves as a reminder that the true measure of growth lies in how widely its benefits are shared. The challenge ahead is not merely to sustain high GDP numbers, but to ensure that this growth creates productive jobs, strengthens human capital and improves everyday living conditions. With a young population, expanding infrastructure and increasing policy focus on manufacturing, skilling and social development, India stands at a crucial juncture. If these efforts continue to align economic expansion with social investment, the country has the opportunity to turn its present momentum into a more inclusive and employment-rich future: one where economic strength is matched by improvements in opportunity, dignity and quality of life for its people.

Jasreen Kaur Multani
B. Com. (Hons.) - 3rd year

THE RUPEE AT 92 :

WHEN NATIONAL HEADLINES MEET STUDENT STRESS

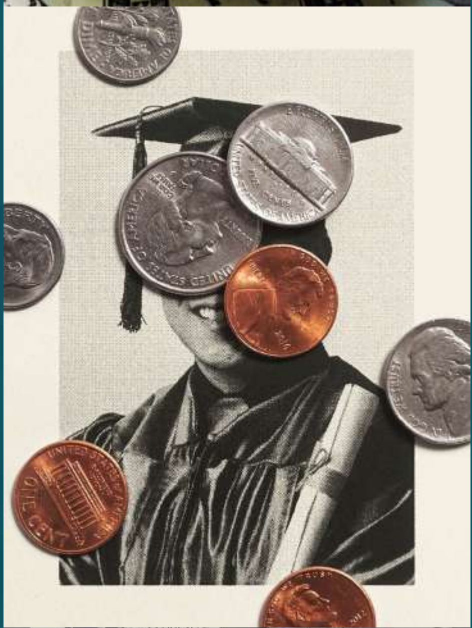
The Indian rupee has just crossed the Rs 92 mark against USD, which has been in the news lately

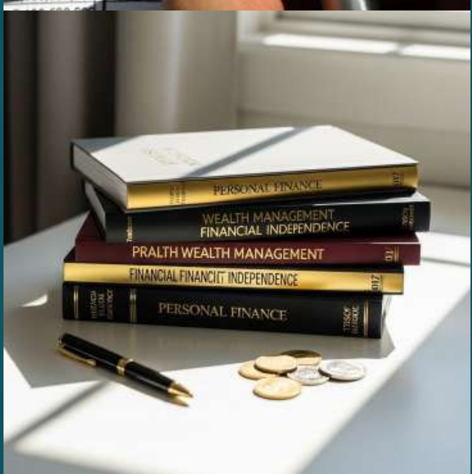
and is affecting students' budgets who go to college all over India. As commerce students who study the complexities of finance and trade, we see this not only as news but also as something that will directly affect our plans regarding education, jobs and everyday expenses. This article explains this in detail, step by step, so that anyone can understand why this has happened, how it affects us, and what to do about it next—no complicated words, and just the facts. The reason the dollar has increased in value versus the rupee can be attributed to three principal factors; all are related to world events and flow of money. First, there has been increasing tension in the Middle East, especially with the attack on Iran by the U.S. and Israel, and this has caused oil prices to increase by 10% in price. India imports more than 80 % of its oil, therefore we must purchase dollars to pay for them, which has led to increased dollar demand. Second, with much uncertainty about who will be in power in India, most foreign investors sold off their investments in stocks and bonds, and converted their rupees into safe U.S. dollars; therefore the availability or supply of U.S. dollars in India has decreased, therefore increasing the value or price of U.S. dollars here in India. Third, as a result of the higher interest rates being offered by the U.S., global money is flowing like a magnet towards the U.S., and with all of these factors combined, the rupee has lost approximately 5.46% of its value against the U.S. dollar in the past year. The Reserve Bank of India (RBI) sold some U.S. dollars to help stabilize the rupee, however it still reached 92 for the first time this year.

The changes are hitting our finances in obvious ways. These shifts in our economy impact every aspect of our lives financially. Studying in USA was estimated to cost $40,000 a year for a master's degree last year, which translates to nearly ₹28 lakh at 70 rupees per dollar, which would be hard but still within reach using loans and savings. At current rates of 92 rupees to the dollar, however, this has gone up to approximately ₹37 lakh, which puts a tremendous strain on families and loan repayments.

Daily living is similarly impacted: Higher oil prices have led to increasing prices for gasoline, and the prices of laptops and other equipment used for completing assignments will also increase as a result of the rise in cost of imported goods, including food (inflation erodes the amount available from pocket money or employment).

Discussions among group members typically turn to concerns like "Will I be able to pay for school?" and "Will I be able to find a job?" There are two sides to the weakened rupee's effect on the economy. The positive effect of the weaker Rupee is that it enables Indian producers to market their products, such as those in the Information Technology (IT) services sector and those of the agricultural products sector (such as spices or rice), at a lower price relative to other countries, thereby increasing the volume of sales for them, leading to more job opportunities in these areas. The negative effects of the weaker Rupee for companies that depend on imported products (for example, steel, machine components, or fuel) will increase their total costs in rupees. This could eventually result in the reduction of profit margins, reduced possibilities for growth, and reduced job creation in the manufacturing and retail industries. All of these effects, as discussed in class, embody the concept of a "double edged sword," where exporters become more competitive at the same time that many importers are becoming less competitive.



You don't have to be an expert to take action and make a plan for your future. Here are a few simple, straightforward recommendations tailored for students:

- Start looking for scholarships early! Whether you're searching for need-based assistance at a U.S. university, Campamento de Francia (Campus France) in Europe, or DAAD in Germany, do an online search for "study abroad scholarships for India, 2026," then apply for those scholarships to reduce your expenses by a significant amount of money.

- Use online apps and services to lock in currency rates (e.g., BookMyForex, PayPal) before they go up. For example, if you need to do a family remittance, I would suggest that you use one of those apps or services to lock in the current exchange rate for a remittance, loan(s) or payment(s), as the rate could get worse before you have to send the remittance, loan(s) or payment(s). Also, check the Daily Update from the Reserve Bank of India every day (RBI) as they can intervene in the foreign Exchange market.

- Sign up to earn money in U.S. dollars on the side through freelancing on websites like Upwork or Fiverr. There are many types of services you can provide, such as data entry, writing, graphic design, etc. Get paid in U.S. dollars, then convert your dollars to Indian Rupees at the current exchange rate—this is an easy way to get additional Indian Rupees.

- Keep track of your spending habits with a weekly budget using a free app like Walnut or through Google Sheets — Set a goal of eliminating at least one small habit (e.g., extra snacks) to use that savings as a cushion against price increases.

- Work to build knowledge together. Share your thoughts with your classmates in study groups by discussing: "Do you think the decline of the Indian Rupee in value means more or less jobs?" Focus on exporting industries (like IT) versus importing industries, and be on the lookout for rebounds (as currencies do not stay low in value indefinitely).

Although this decline in the value of the rupee to 92 is daunting, it also represents an opportunity to take what you have learned and use it as an opportunity for strength. Spotting patterns in your news feed and applying your financial education can help you convert obstacles into opportunities. That is what economics is all about—it's simple, straightforward, and full of learning opportunities.

Devanshi Malhotra
B. Com. (Hons.) - 3rd year

Gig Nation, Fragile Workers:

India's Platform Economy and the Cost of Flexibility

A delivery rider stops under a streetlight that is not working properly at midnight to check his phone. The light from the screen shows his face against the dark road. At the time a customer is checking the app and getting impatient. Meanwhile a computer program is quietly changing the routes, ratings and rewards for the riders. The rider keeps on going despite being exhausted and aware that he can be replaced easily.

The gig economy in India is a fast paced and a competitive industry. It is growing fast and becoming a part of our daily lives. It gives people the freedom to work on their own. It keeps cities working at night and people do not have to wait for things but it asks a lot from the people who are doing the work.

There is a world of uncertainty, long hours and unspoken compromises that is hidden behind the nice designs of the apps and the talk of new inventions.

This is not a story about new companies and technology. It is a story about how people work and how it has changed with the internet. The new way of working does not have the protection of labour code and it is presented as a viable option for people who do not have many choices.

The gig economy is, about India's delivery riders and the computer program that manages their work. It is a part of our lives now and it is changing the way we live and work.

NATION BUILT ON ON-DEMAND WORK

India did not enter the gig economy with a lot of noise or big announcements. It just happened and became a part of our daily lives. We started using it to order food, book cabs and hire cleaners. These are things that used to take a lot of time and planning. Now we can do them with just a tap on our phones. We do not have to wait for things like we used to.

This change is really good for the people who are looking for blue collared jobs. They do not have to go through complex recruitment mechanisms. They just need to have a phone and they can start working anywhere. These jobs are perfect for people who do not have enough academic qualifications, or they want to earn extra money through freelancing. Gig economy also emerged as a saviour for the society during the pandemic of COVID-19.

Over the time, however, the industry has begun to show gaping holes in its management and retention of employees. There is a lack of legislation surrounding the labour laws pertaining to gig workers. Sadly, this leads to their exploitation in terms of lower wages, irregular work hours, pressure to deliver under ungodly time limits and insecurity in the job. Some workers have also been found to violate traffic rules under the strain of timely delivery as voiced in the Parliament sessions as well.

The gig economy is a promising tool in the hands of Indian startups, if used wisely. The government should collaborate with industry experts to define the regulation around this industry so that a sustainable growth is ensured.

The Promise of Freedom and the Reality of Control

The gig economy uses comforting words. Workers are called "partners", implying that they have a choice. The idea of freedom is always talked about. This freedom only works within a system that has many hidden rules.

- Control is always there even if there are no bosses.
- The computer programs decide who gets which job.
- The ratings you get affect one's chances and how visible one is.
- There are rewards for working extra hours. If you do not follow the rules you might get punished without being told directly.
- You are not usually told what to do. How you behave is controlled by the way the system is designed.
- If you stop working you might earn less in the future.
- If you take breaks, your performance will look bad.

This is a type of control that does not involve talking, where managers are not responsible for their actions. The power of the system controls people, not the way around.

The Silent Transfer of Risk

In jobs companies take on most of the risk. When things do not go as planned the companies deal with the problems cover the losses and provide some kind of safety net. This is not the case in the gig economy. The platforms that connect workers with jobs act like middlemen, not employers so they can grow quickly without taking on responsibilities.

This means that the risk is slowly but surely being passed from companies to individual workers. When there is demand for work, workers earn less money. They also have to pay more when fuel prices go up. If a worker gets sick they immediately lose income. If they have an accident it can lead to personal problems. Even a small change in the platform rules or system can take away a workers job overnight. This means that workers have stability but the platforms become more efficient.

A delivery cyclist in Delhi named Ravi knows what this is like. He lost his job at a factory. Gig work helped him keep going and feel like he was moving forward. Then something went wrong with a delivery. Everything fell apart when he met with an accident. The platform said it offered insurance. Ravi had to deal with a lot of paperwork, wait a long time and face uncertainty to get it. While he was recovering he did not earn any money. There was no guarantee that he would get any support or time off with pay. His bills kept piling up. He still had to pay his rent. Ravi said quietly "If I stop working everything stops."

When Ravi was unable to work the flexibility that made it possible for him to have a job in the first place did not protect him at all. The platforms say they offer flexibility. It does not help workers when they need it most.

- Workers have to deal with a lot of risks on their own.
- They do not have a safety net to fall back on.
- They can lose their job at any time.
- They have to pay their bills no matter what.
- The platforms don't take care of them when they are sick or injured.

Choice, Compulsion, and the Cost of Logging Out

People who support the gig economy often say that workers choose this type of job. They say that having flexibility is better than having a schedule. This sounds good in theory. It is not that simple in real life.

In other places there are not many regular jobs available. People are not getting paid enough. They do not have enough support from the government. In these cases gig work is not really a choice. It is a way to get by. People do not always log in to work because they want to. They do it because they have to. The way the platform is set up makes people depend on it.

The targets that workers have to meet keep going up. The bonuses they get keep going down. So workers have to stay for longer periods of time to earn the same amount of money. After a while it is hard to tell if people are working because they want to or because they have to.

Suresh is a driver, for a ride-hailing company. He used to like the flexibility of working with an app. Over time he found that he had to be signed in for most of the day just to cover his basic expenses. He said "I can log out anytime I want.". He also said "My rent and loans and my child’s school fees are always there. They do not go away just because I log out." The company does not tell him what to do. They set up a system where if he does not work he will face problems that are hard to deal with.

Different Platforms, Shared Precarity

When you see a delivery rider going through city traffic and a content writer sitting behind a computer they seem like they are in different worlds. One person is on the road all the time. The other is working online. If you look closer you can see that they have something in common that is not so good.

Both the delivery rider and the content writer depend on platforms that they do not own. Delivery riders and content writers also depend on algorithms that're not easy to understand. Both can lose their jobs and income suddenly. If there is a change in the rules or if the way things are recommended changes it can hurt them a lot and destroy the work they did over many months or even years.

Ananya is a content writer who slowly built up her presence online and started working with brands, which became her source of income. Then one day without any warning or explanation the number of people looking at her work went down a lot. There was no message, no way to complain and no way to appeal the decision.

Ananya said "I realized that my career is based on a system that does not even think of me as a worker."

Delivery riders and content writers do different kinds of work but they both face the same risk.

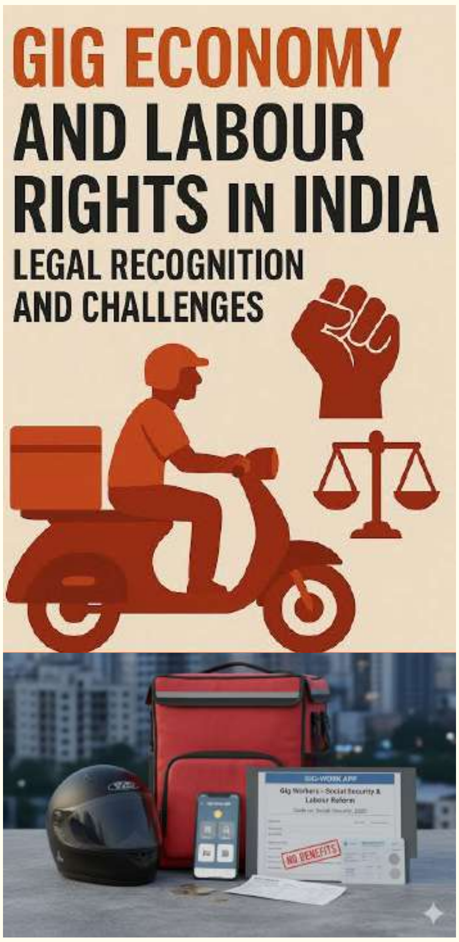
Law, Recognition, and the Limits of Reform

India is starting to recognize gig workers under the law. It is a positive development because it means the government of India is taking notice of gig workers. However just saying that they are recognized is not enough. If the government of India does not take action to hold companies accountable then the recognition is merely ornamental. Without rules to protect gig workers they do not get the support they need. Companies can give gig workers benefits. They can also take them away at any time. This means gig workers have to rely on companies being kind to them for having any real rights. The issue is not whether technology should keep moving because it will. The real question is whether the laws that protect gig workers can keep up with the changes that are happening. If we continue like this in the future people might get used to being unsure and unprotected and think that is just part of progress, for gig workers.

Reimagining Flexibility, Reclaiming Dignity

The gig economy is not all bad. Technology is able to help people in various ways. These platforms can give people chance to work. They have to be made correctly. Real flexibility means that workers can take time off when they want without getting anxious, get sick without losing all their money and think about things than just their next paycheck. The gig economy should see gig workers as people who do work that keeps cities going not just as workers who are there for a short time. We need to change the way we think about flexibility and who it is supposed to help. The gig economy should be, about helping gig workers because they are the ones who make cities run smoothly.

Conclusion: The Human Cost Behind the Screen



Every time someone taps on a screen a lot of work starts happening that we do not see. This easy access we have depends on the work of people and often these people do not get paid fairly for the work they do. Most of the time they are not even seen. The platform economy in India has changed the way we live our lives. It has made things easier and faster for us. It has also made things bigger and more profitable for companies. If we do not make sure that people are treated with dignity and safety then this platform economy will make things worse for people who are already struggling. It will make inequality worse rather than fixing it. The future of work is already here. We can see it. What we do not know is whether this future will treat people with kindness. Because we should be able to work in a way without being vulnerable. We should be able to make progress without hurting people's well-being. The platform economy should make our lives better not worse.

Gauri Gill
B. Com. (Prog.) - 2nd year

The FOMO Economy: How Gen-Z is spreading the Future

On social media, money rarely looks like money. It looks like airport boarding passes, café tables, concert tickets, and the unmistakable glow of a brand new mobile. A young adult scrolling through Instagram may feel surrounded by success; peers travelling frequently, upgrading gadgets effortlessly, and “living their best life.” What remains unseen, however, is how much of this lifestyle is funded not by income, but by credit.

This disconnect between what things look like and how much they cost is the core of the FOMO economy. This is a situation where the fear of missing out, made stronger by social media and easy credit, is changing how India's Gen Z spends money, borrows, and views debt.

At a structural level, the Indian credit landscape itself is changing. In 2025, more people in India took out personal loans for travel than for medical costs or home expenses. At the same time, close to 70% of iPhones sold in the country were purchased through EMIs, particularly by consumers in the 22–30 age group. These figures point to a deeper shift: people are using credit to pay for things that are part of their desired lifestyle, not just for emergencies or big purchases. The India Gen Z Study (2025) from the Reserve Bank Innovation Hub shows that almost 41% of new credit users in India are Gen Z, which means young people are mainly starting to use financial services by taking out loans to buy things.

Social media plays a critical role in accelerating this behaviour. The platforms are places for constant comparison, where what people have and do shows success. Consumption, in this context, becomes performative. Economists describe such behaviour through the concept of Veblen goods, experiences or products that become more desirable as they grant social standing. In today’s digital economy, this logic extends beyond luxury items to include experiences like international travel, premium cafés, and gadgets.

Investment banker and financial educator Sarthak Ahuja notes in his commentary on youth spending patterns that, “For many young consumers, purchases are no longer about ownership alone; they are about visibility and social validation.” This highlights that digital identity now directly affects how people make financial decisions. Fintech applications enhance this social pressure by changing how people experience payments. Instead of focusing on the total cost, they draw attention to small monthly installments like “₹2,499 per month” rather than ₹70,000. One-click UPI-based credit removes the usual "pain of paying," making spending feel nearly effortless. This leads to a shift in thinking from assessing affordability to simply adding another EMI to the month.

This is where invisible debt becomes an issue. Unlike home loans or education loans, Buy Now, Pay Later (BNPL) options and lifestyle EMIs are not seen as serious financial obligations. They feel like subscriptions; small, recurring, and easy to overlook. Over time, many young borrowers start stacking loans, juggling multiple EMIs across platforms like Simpl, Amazon Pay, and ZestMoney. While each payment seems manageable on its own, together they often take up a large chunk of monthly income.

The consequences are already visible. Data from fintech industry surveys indicates that over 51% of Gen Z BNPL users missed at least one repayment in 2025. Since these loans aren't traditional credit cards, the damage to credit scores often happens before they realize it. More worrying is the increase in "survival debt": almost 39% of young borrowers used these short-term loans for basics like rent and bills, basically using debt to manage their monthly cash.

Behavioral economics explains why this keeps happening. We have a "present bias," meaning we value immediate rewards like looking good on social media, more than future costs. A trip today feels real; six months of payments feels far away. Also, the design of financial apps makes it hard to link the true cost to the price, making it difficult to judge the real expense.

Additionally, fintech platforms contribute to what scholars describe as the decoupling of price from value. The PwC report The Gen Z Paradox (2025) highlights that young consumers often focus on short-term affordability rather than total cost, resulting in financial decisions that prioritise lifestyle continuity over long-term stability.

Disha Sajit
B. Com. (Hons.) - 2nd year

Young people's spending also shows a modern "lipstick effect." Even when they cut back on essentials, they still buy highly visible items like a fancy drink, expensive sneakers, or a trending product to keep up their online image. This "affordable affluence" lets them show off status even when they're struggling financially.

The bigger danger comes when this borrowing habit meets an uncertain economy. The hope that tomorrow's money will easily cover today's debt isn't always true, especially with unstable job markets. Messing up credit early can have long-term effects, making it harder to get home loans, education loans, or even certain jobs.

We already see warnings elsewhere. In China, years of heavy spending have turned into "revenge saving," with young people becoming extremely careful with money due to job worries. India's young generation is still in the spending phase but the trend is similar.

Fixing this "fear of missing out" (FOMO) economy needs more than just teaching basic financial math. It requires understanding emotional spending, social pressure, and the impact of the digital world.The Reserve Bank of India has repeatedly stressed the need for responsible borrowing awareness, particularly among first-time credit users. Understanding debt today requires not only mathematical knowledge but also psychological awareness.

To be financially stable later, people need to stop buying things on impulse and start spending with a plan. In a world where everything is shared, the smartest financial choice might be the one you never post online.

SIDE HUSTLES & DOLLAR DREAMS

EARNING GLOBAL, SPENDING LOCAL

As the rupee falls, students turn to freelancing, remote work, and creator platforms to earn. Is this empowerment—or a symptom of failing domestic opportunities?

He was sitting in Gurgaon, working for a client in the US, at 2.00 am, and no, he was not scrolling Instagram, but rather creating a deck or doing coding for his client. AND YES, that's not just one person, it's the entire youth.

Is it just a level up in terms of opportunities for the youth?
Or is it a bigger issue being ignored under the name of better opportunities-DIGITAL BRAIN DRAIN?

Isn't it a genuine question for an Indian student whose counterpart in the US is earning $500 per mensem from a part time job, whereas for him, the full time job starts with this amount, given the current exchange rates.

Freelancing and remote work has increasingly become a common source of employment for people nowadays and particularly for foreign clients. GenZ today is more attracted towards the opportunities wherein the work doesn't bound them but rather give them a better way to express their creativity and potential.

Let's try and understand how youth is driven towards freelancing and remote work.

It is like a win-win situation for an individual, since remote work values skill and not a degree, which is opening up doors for many even without a formal education.
Alongside, the sense of independence, both mental and financial is incomparable given the current landscape of corporates' glorified burnout. Opportunities to network globally are driving youth to not just earn, but also build connections that matter.

From Infosys co-founder Narayan Murthy mentioning about a 70 hour working hours per week to many more supporting this view, people are increasingly feeling frustrated from these unachievable expectations.

The youth, retarded from the systemic issues alongside the mentally straining commitments that a full time corporate job demands, is turning towards freelancing and preferring least commitments while still tempted to earn more, which is surely not a crime to think of.

Freelancing is giving the youth an opportunity to work on their own, and avoid burnout and hustle culture which is glorified in Indian Startups and Corporates. But the real question arises, is it just the burnout and stress which is discouraging youth or is it also the lack of opportunities and stagnant packages of campus placements domestically which are turning them to these freelancing opportunities?

While not being against the freelancing culture, the point here is about the decreasing trust of youth on the system as a whole. The idea is not to stop youth from being creative and innovative and gearing up for newer opportunities around the globe, but the idea is to retain that extraordinary talent in India while they earn globally. It is not only the government that needs dedicated policies for youth retention, but corporates too need to shift the mindset from expecting extraordinary commitments from employees to rather create a culture of creativity, innovation and more flexible job set ups. This would not just help to keep today's GenZ attached to the firm, but also will prove to be productive for firms in the long run.

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Let's analyse why Indian Startups and Corporates are not able to fill the gap of extra pay which freelancing is offering. The major gap comes from the fact that Indian freelancers are able to earn in US Dollars and spend in Indian Rupees, thus the benefit of exchange rate. Platforms like Upwork allow Indian talent to earn global salaries which are quite higher as compared to Indian startups. Alongside, the Indian firms struggle due to regulatory burdens such as compulsory contribution to PPF, Gratuity, and other perquisites, which add to the CTC of companies, but are not available immediately to employees, thus not able to satisfy instant gratification of earning more.

Such reasons are increasingly denying the kind of work roles that youth today is expecting, and thus moving towards global ventures. The ultimate need of the hour is to win back this lost trust of youth in the system, thus to ensure that individuals benefit, alongside the nation progresses too!

Harshita Mehendiratta
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Invisible Hands, Unprotected Lives: The Reality of Workers' Life in India

Everyone talks about India's rapid growth, the booming economy, the rise of new infrastructure, and the country's ambition to become a major global player. However, behind these achievements lie a large group of people doing the real work, the hard labour that often goes unnoticed. They build the cities, maintain roads, and support the systems that keep daily life running. Yet their needs, such as basic protections and labour rights, rarely receive the attention they deserve.

Honda Incident 2008

An incident at a Honda factory in 2008 highlighted serious issues within the labour market. Workers demanded better wages and greater job security. They also tried to form a union, which is a legitimate right for employees. Most of these workers were contract labourers who received low wages and could easily be dismissed whenever the company decided.

When the workers raised their concerns and protested, the situation quickly escalated. Police action was taken against the workers rather than the company management, revealing the imbalance of power that often exists in such situations.

This incident raises questions about the idea of a completely "free market" in employment. In theory, workers can choose their jobs, but in reality, high unemployment leaves many with very few options. Employers tend to hold more power in such conditions. Often, governments support large companies to maintain economic stability. Without strong laws and proper enforcement, the free market can easily turn into a system where workers are exploited.

Unprotected Casual Workers

A large majority of 85% workers in India are employed in the informal sector. This means they often work without formal contracts, fixed wages, or benefits such as social security and workplace protections. Informal employment is common in sectors like agriculture, construction, and services. These workers contribute significantly to the economy but rarely enjoy stable employment or institutional support.

Economic growth does not automatically lead to safe or high-quality jobs. Many informal workers accept whatever work they can find simply to survive, even if it puts their health or well-being at risk. Opportunities may exist, but securing a stable and decent job remains difficult, particularly for people with limited skills or resources.

Workers frequently face problems such as:

- Being paid below the legal minimum wage or receiving wages late
- Not being paid for overtime work
- Lack of job security, with the risk of sudden dismissal
- Payment in cash without proper records, making wage disputes common
- Absence of written contracts, leaving workers with little legal support when problems arise

Migration Problem

Migrant workers - people who move from rural areas to cities in search of employment face even greater difficulties. Many lack proper documentation that would allow them to access government welfare schemes such as food support, housing or healthcare.

This problem became very visible during the 2020 lockdown, when millions of migrant workers suddenly lost their jobs and accommodation. With no financial support or transportation available, many were forced to walk long distances back to their home villages. The crisis exposed how vulnerable these workers are and how little protection they actually have.

Workplace Hazards and Job Dangers

Many informal jobs involve serious safety risks. Construction workers often lack basic protective equipment such as helmets or harnesses. Factory workers sometimes handle harmful chemicals without proper training or safety measures. Sanitation workers frequently operate without adequate protective gear, exposing them to long-term health hazards.

Although safety regulations exist, enforcement is often weak. In many workplaces these rules are ignored or poorly monitored, which puts workers' lives at risk.

Labour Laws: Strong on Paper, Weak in Practice

India has recently consolidated its labour regulations into four major labour codes covering wages, industrial relations, social security, and workplace safety.

These reforms were introduced to simplify labour laws and extend protections to more workers, including gig workers and those in informal employment. However, there is still a large gap between what the laws promise and what workers actually experience. Enforcement remains weak, awareness among workers is limited, and bureaucratic processes can be slow. As a result, many informal workers continue to miss out on the protections they should receive. Additionally, labour unions have limited presence in the informal sector, which reduces workers' bargaining power.

To address this gap, the government introduced the e-Shram portal, which aims to register informal workers so they can access welfare schemes, social security benefits, and employment opportunities. By 2024, over 300 million workers had registered on the platform. While this is a positive step, it also highlights the enormous number of workers who were previously outside any formal protection system.

Way Forward

Improving the conditions of workers requires several steps:

- Stronger enforcement of existing labour laws and more frequent workplace inspections
- Social security coverage for all workers, regardless of employment type
- Encouraging stable employment instead of excessive reliance on temporary labour
- Increasing awareness among workers about their rights
- Holding companies accountable for fair labour practices
- Encouraging consumers to support ethically produced goods

Most importantly, the voices and experiences of workers themselves must be heard. Economic indicators such as GDP growth often overlook the lived realities of the people who actually drive that growth.

Conclusion

India's development has been made possible by millions of workers whose efforts often remain invisible. These workers deserve more than recognition they deserve protection, fair wages, and dignity. Ensuring safe and equitable working conditions is not only a legal responsibility but also a moral one.

For India to truly emerge as a global leader, its economic growth must uplift all workers and improve their quality of life, rather than benefiting only a few.

Kashish
B. Com. (Hons.) - 2nd year

मेरा देश, मेरे सवाल

मेरा देश, मेरे सवाल
अनेक भाषाएँ, बिखरे है ख्याल
महान सपने, अधूरा सच
ये किस प्रगति पर चल रहे हम सब

बोलो तो महान, सबसे बड़ा है इसका मुक़ाम
क्या है हक़ीक़त, क्या है भ्रम
नेकी का किसका है अरमान
जब स्वार्थ बना यहां सबसे बड़ा भगवान

धन है शक्ति, धन ही मूल्यवान
बिक गया सबका ईमान
ज्ञान की किसे है माँग?

मेरा देश, मेरे सवाल
गद्दी पर अज्ञान, ज्ञान है बेहाल
बंदे हुए है मौलिक अधिकार
आज़ाद सारे भ्रष्ट विचार

सब हैं इंसान, फिर क्यों है असम्मान?
हम सब हैं एक, तो क्यों है भेदभाव?
स्वतंत्र देश में क्यों बंदे हैं अधिकार?

लगाते सब एक नारा — देश बढ़ेगा आगे हमारा
गूंज रही खाली आवाज़ें, मिला न किसी का कभी सहारा।

मेरा देश, मेरे सवाल
पूछूं मैं अपने देश का हाल
दबी रही हैं चीखें, मर गया है इंसाफ़
शक्तिशाली है वो, जिसका दामन नहीं है साफ़।
क़ानून अंधा है हमारा
फिर क्यों मौन है संसार सारा?

बलात्कारी को बचाने का शोर मच रहा है
बेगुनाहों के लिए मोमबत्ती मार्च निकल रहा है
संविधान का मज़ाक बन रहा है।

भीड़ खड़ी है, ज़मीर सो गया है
अधिकार गिने सबने, कर्तव्य खो गया है

मेरा देश, मेरे सवाल,
बदहाली की कैसी ये मिसाल?
सिक्के के दो पहलू—उगता सूरज, झुकता इंसान,
क्या यही है मेरे भारत की नई पहचान?
ये देश मेरा किसकी तरक़्क़ी दर्शा रहा है,
जब विकास यहाँ बस विरासत में आ रहा है।

ग़रीब और ग़रीब हो गया,
अमीर और अमीर हो गया
देश मेरा लाचार हो गया

बिक गई ख़बरें, मिट गया सच
हक़ीक़त की तो बात ही मत कर

मेरा देश, मेरे सवाल
देश है मेरा या जंग का मैदान?
धर्मों को लेकर लड़ रहे है
जातियों में बँट रहे है
भ्रष्टाचारी हँस रहे है
बेबसी में लोग मर रहे है
सवाल करने से हम क्यों डर रहे?

~ उर्मी सिंह
बी. कॉम (प्रोग्राम) - द्वितीय वर्ष

Budget Analysis

February 1, 2026

At the beginning of the budget speech, Finance Minister Nirmala Sitharaman said the strategy of the budget is based on three "Kartavya" pillars:

- Accelerating economic growth
- Job creation and innovation to fulfil people's aspirations
- Ensuring universal access to resources and opportunities

The government also highlighted key focus areas such as manufacturing expansion, support for MSMEs, infrastructure development, and long-term economic stability.

The budget focuses on fiscal discipline and controlled spending.

Fiscal deficit target: 4.3% of GDP for 2026–27

Total expenditure: ₹53.5 lakh crore

Net tax revenue expected: ₹28.7 lakh crore

The government also aims to gradually reduce the debt-to-GDP ratio. Social spending has increased slightly, but infrastructure and strategic sectors receive larger allocations.

Infrastructure and Public Investment

Infrastructure is presented as the main engine of growth, with ₹12.2 lakh crore allocated for capital expenditure (about 4.4% of GDP).

Key proposals include:

- High-speed rail corridors connecting cities such as Mumbai–Pune, Hyderabad–Bengaluru, and Delhi–Varanasi
- A freight corridor between Dankuni and Surat
- Expansion of national waterways and coastal cargo schemes

The budget also proposes an Infrastructure Risk Guarantee Fund, incentives for municipal bonds, and city economic regions to attract private investment. These projects aim to reduce logistics costs and create employment, though some critics believe infrastructure alone may not solve unemployment quickly.

Industrial Policy

The government is prioritizing biopharmaceuticals, semiconductors, and digital industries.

Major initiatives include:

- Biopharma SHAKTI scheme (₹10,000 crore) to develop advanced medicines
- India Semiconductor Mission 2.0 (₹40,000 crore) to strengthen electronics manufacturing
- ₹10,000 crore SME Growth Fund to support small firms and create "champion MSMEs"

Other measures include rare-earth mineral corridors in states like Odisha and Kerala and support for the Orange Economy such as animation, gaming, and digital media exports.

Tax Policies and Reforms

The government plans to introduce a new Income Tax Act in 2026 to simplify tax laws and improve compliance.

Key changes include:

- Rationalizing TDS and TCS rules
- Lower TCS rates for overseas education and medical remittances
- Tax incentives for data centers and cloud infrastructure

Import duties on critical minerals, lithium-ion battery components, and certain cancer medicines have also been reduced. However, tax relief for the middle class remains limited, leading to mixed reactions.

Agriculture and Rural Development

The government is shifting from subsidy-based support to productivity improvements in agriculture.

Key initiatives include:

- Clusters for high-value crops, livestock, fisheries, and horticulture
- Expansion of irrigation, rural roads, and agri-logistics infrastructure

The "Bharat Vistar" AI platform will provide multilingual advisory services to farmers using agricultural data. These measures aim to improve productivity and market access, though some critics say direct rural support remains limited.

Social Sector and Welfare

Spending on health and education saw only modest increases.

The government announced:

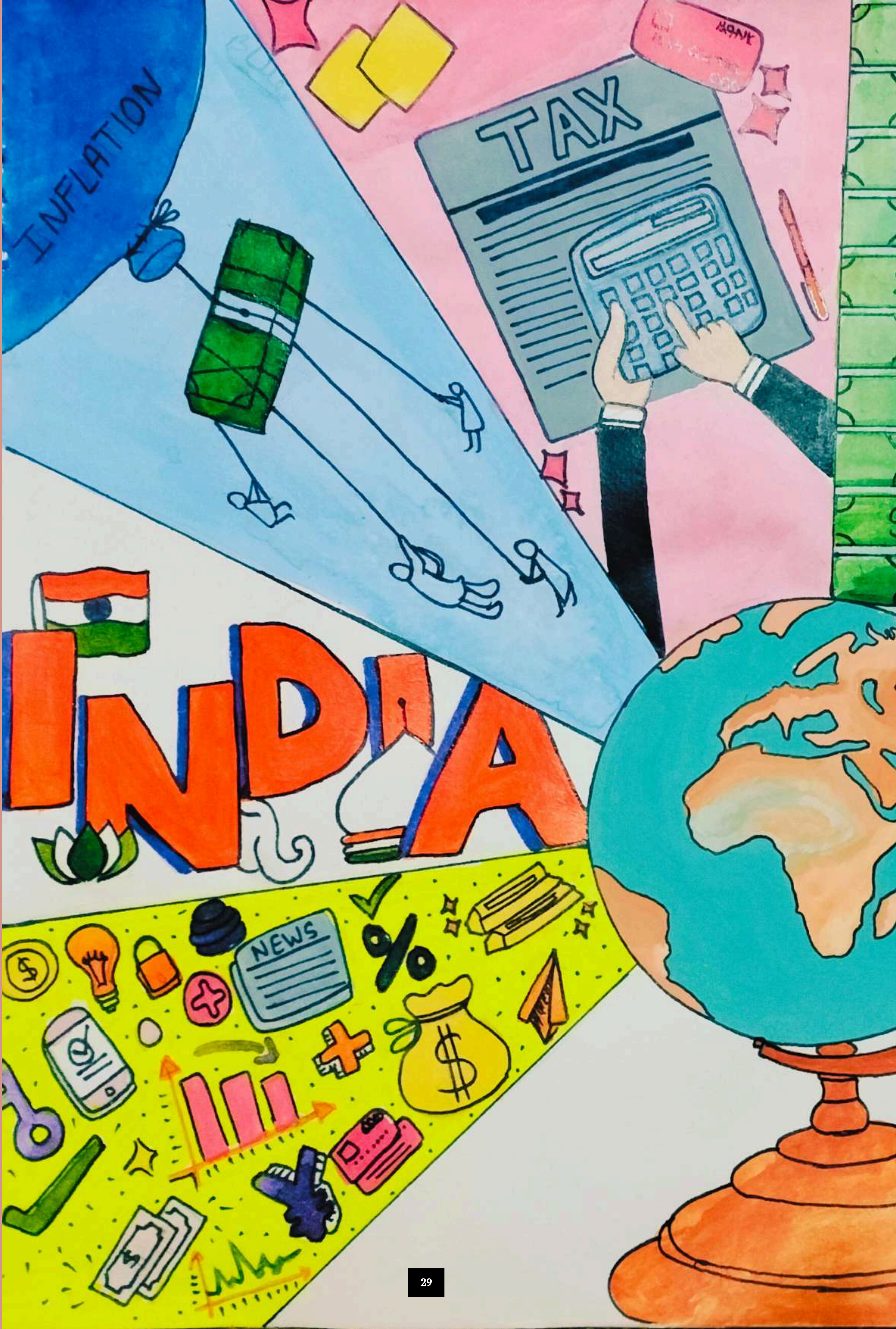
- Education-to-employment programs and skill development initiatives
- Expansion of allied health and veterinary training programs
- Tourism and guide training schemes to support service sector jobs

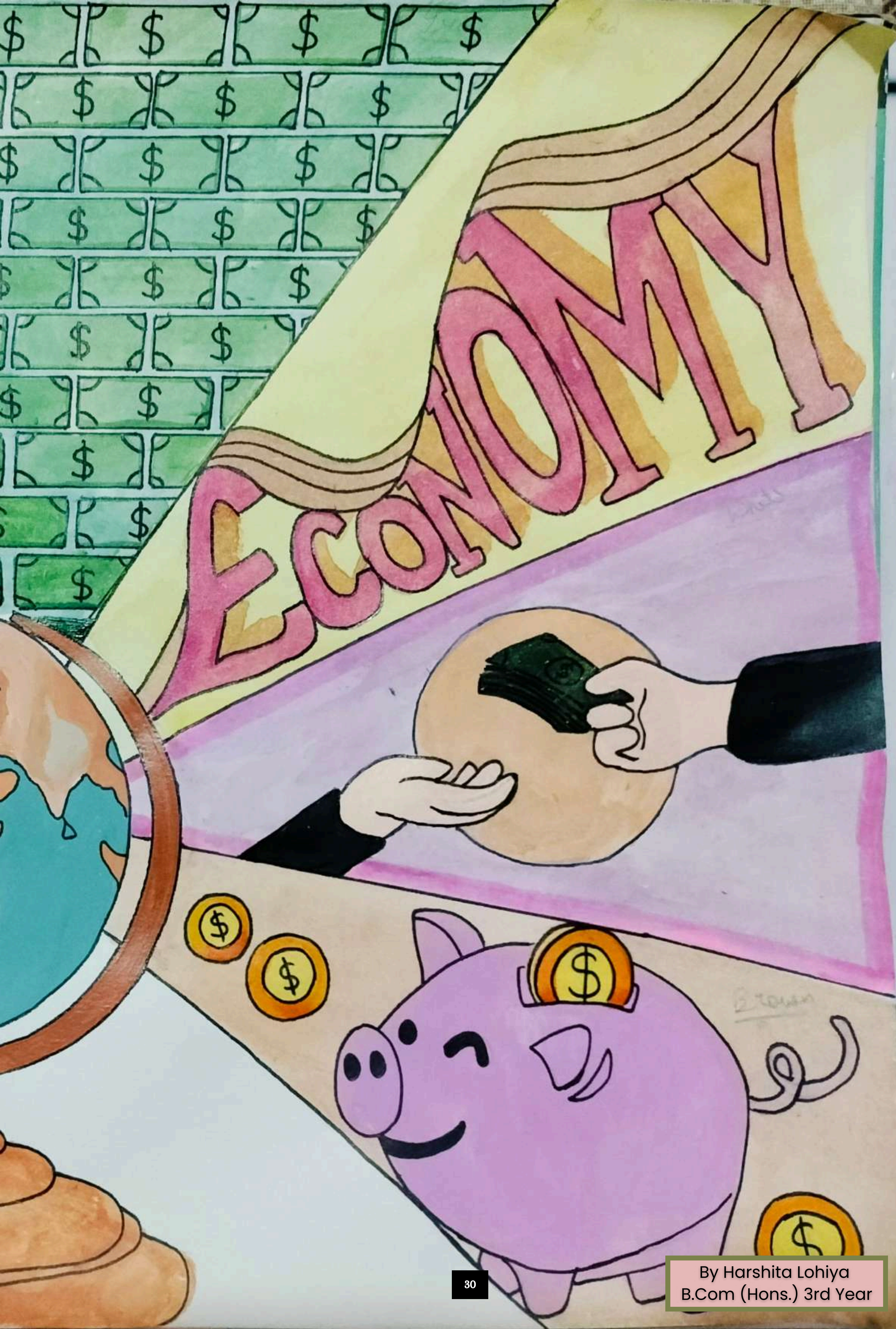
However, limited increases and past under-utilization of funds make the social sector one of the weaker parts of the budget.

Experts' Views and Conclusion

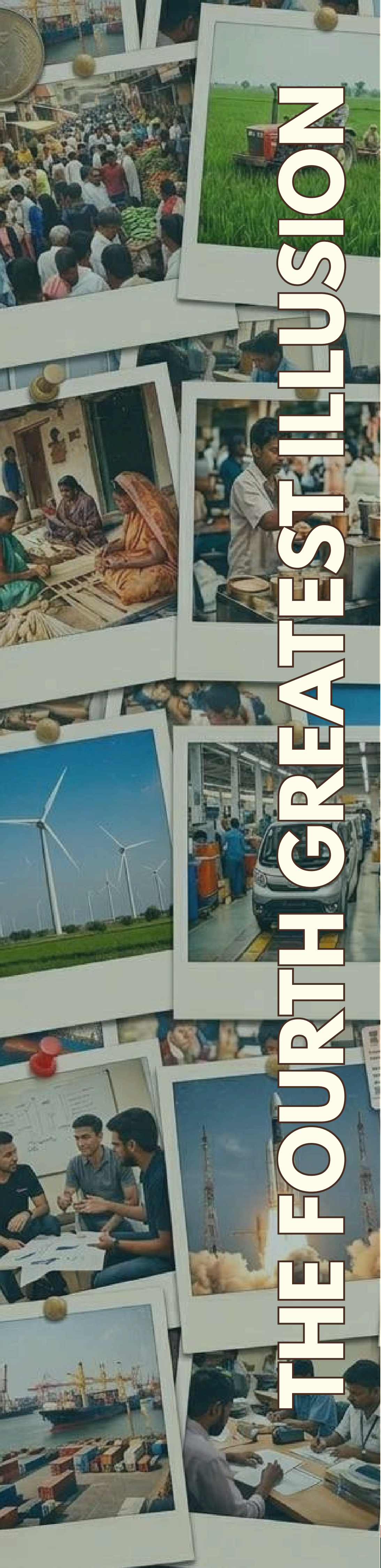
Experts have mixed reactions. Many support the focus on infrastructure, manufacturing, and technology sectors such as semiconductors and biotechnology. However, others argue the budget does not do enough to address unemployment, inequality, and social welfare.

Overall, the budget's strength lies in its focus on long-term growth through infrastructure, manufacturing, and technology investment, but its success will depend on effective implementation and stronger job creation outcomes.


INFLATION
TAX
INDIA
NEWS



By Harshita Lohiya
B.Com (Hons.) 3rd Year



THE FOURTH GREATEST ILLUSION

They say we are fourth in the race of wealth,
But first in forgetting our people's health.
The shining cities lights so bright
While the villagers struggles at night
We celebrate numbers that touch the sky,
While hunger sleeps on the roadside dry.
Fourth largest they proudly say,
Yet millions are counting meals, not money today.
The country runs on corruption
Which has become people's destruction
Golden numbers rise for the world to see,
But empty plates argue with GDP.
While cities touch the sky with light and pride
Villagers sleep hungry on roadside
The buildings and cities stands so high
While hungery voices still ask why?
The media shows the life of wealthy
While poverty makes some unhealthy
The headlines on news shows the illusion
While some people stays in standard of living delusion
The politics they play on human lives
While they make us bleed tears in our eyes
The bridges collapsed
The farmers died
While the justice denied
They divided the nation, divided the religion
As today it has became a forced tradition
The headline screams: "Fourth Largest Economy!"
Outside government hospitals, parents freeze silently.
Under flags of change, the voiceless paid the price,
The dogs who guarded alley dreams, warm souls made ice.
Two thousand stories ended where compassion should have stood,
Power choose convenience, not the common good.
Now the voices are rising
Media is shining
Meanwhile the powerless, the voiceless are hiding
It's a question to all
Why it's always the poor who fall
Thousands of lives and stories buried
Still Politics and votes is all they worried
It's time to change
It's time to speak
It's time to erase the inequality deep
Let's walk and run and fight for it
Let's treat them equally and Let's not split

Preetika
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Budget 2026 Survey Analysis

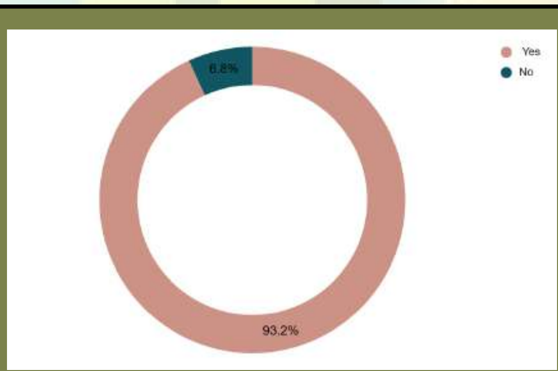
A survey was conducted among college students to examine the awareness and perceptions of Budget 2026 and its impact on students. This study aimed to investigate students' perception towards policies on budget especially on income tax, education and new economic sector.

Demographic Profile Table

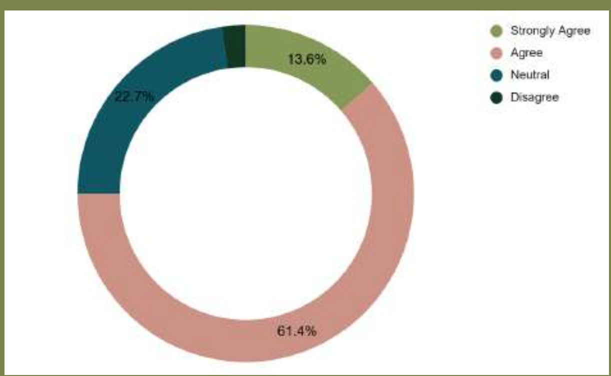
Age	Number of people	Percentage
17–18	20	45.50%
19-20	19	43.20%
20-21	7	15.90%
Total	44	100%

1. Awareness of Budget 2026

Our survey reveals that a large number of students are aware of the Union Budget. 93% of respondents said they are aware of Budget 2026. Only 7% reported that they were not aware of the budget. The document demonstrates that our budget has reached the students. It appears that in today's world there are many more ways to gain access to information and students may be learning more about budgeting from other online sources.

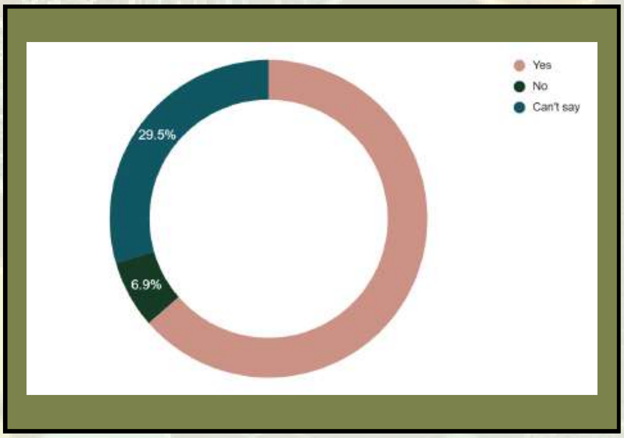


2. Changes in Taxation



The survey seeks to understand if the change in the levels of TDS and TCS affects students or young earners involved in internship, freelancing or investment. 62.2% respondents agree to be affected. 22.2% remain neutral, either due to the fact that the taxation norms are not quite clear or they have not seen any impact or do not intend to earn any income through these means and hence 2.2% disagree strongly at a meagre. This means that three-fourths of the respondents, who have had some experience or exposure to earnings or investments, feel that the new taxation norms would definitely affect them as students or young earners. The increase in levels of TDS and TCS are, therefore, impacting a very important group of youth, namely those in internships, freelancing, part time jobs, or early age investments.

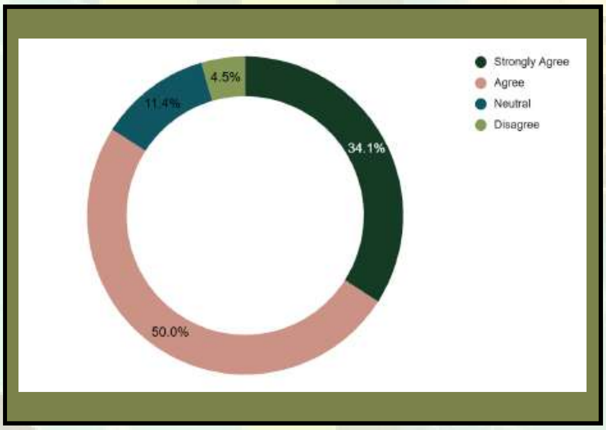
3. Impact of TCS on Foreign Education



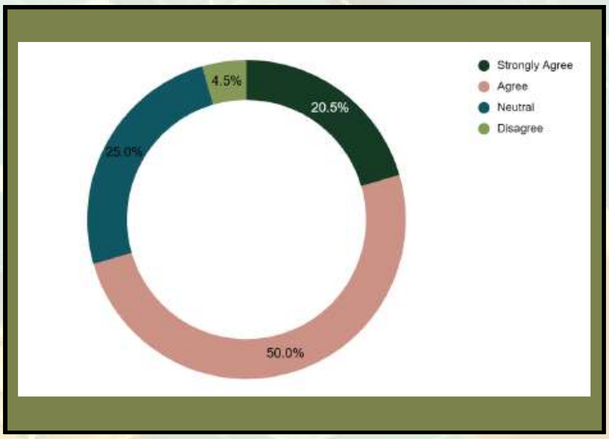
The survey asked whether Tax Collected at Source (TCS) on foreign education would make it more expensive for students going abroad. Interestingly, 62.2% of students responded "Yes", implying that the tax would still place an additional burden on students looking to pursue studies overseas. 31.1% of students believes that a substantial part of the students have no idea about how this tax affects them nor the consequences it may have. 6.7% of students disagrees upon this. Most students replied "Yes", indicating that the number of students who do not think that the tax increased the burden is low. In general, it seems that the majority of students believe that the tax on foreign education will be an additional financial burden on students intending to pursue further studies abroad. More awareness in this regard is also required, as most students were unaware of the tax laws in this regard.

4. Investment in Medical Education

This survey questioned the students whether increased investment in medical colleges improve the access in the medical education. 50% of students believes that increased government spending on medical education is a positive step. 11.4% of students are uncertain whether it will improve the access or not. Only 4.5% of students disagree that expanding medical colleges, increasing seats, and improving infrastructure can help address the shortage of healthcare professionals in the country. This suggests that students view this investment as a long-term step toward strengthening India's healthcare system and creating more educational opportunities in the medical field.



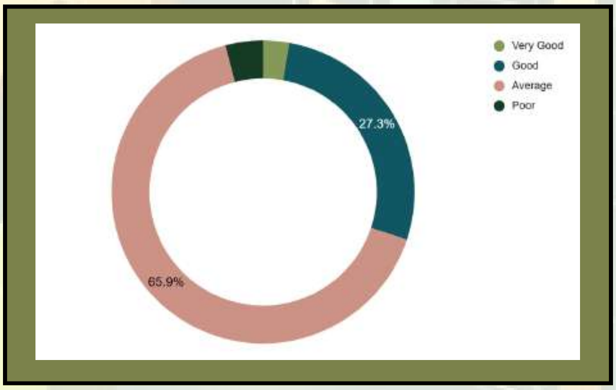
5. Promotion of Orange Economy



Another question in the survey was whether government support for the Orange Economy can create new career opportunities for youth. 50% of students believes that the Orange Economy will help to promote entrepreneurship amongst the young, the arts and creativity, and that this will contribute to the development of the economy and of culture. 25% of students are uncertain about the promotion of Orange Economy. Only 4.5% of students feels that promoting orange economy may not generate career opportunities or youth. This indicates that majority of the students feels that sectors such as media, arts, design, digital content, gaming and cultural industries are an opportunity to generate employment and to boost entrepreneurship amongst young people.

6. Students Opinion on Budget 2026

Students were also asked to rate the budget from a student's perspective. About two-thirds of the students who took part said the budget was average, suggesting that while they appreciated the intentions behind some new measures, the plan still did not do enough to address their needs.



Suggestions by Students

Students suggested that the government should take several steps in future budgets, such as:

- Increasing scholarships and financial aid
- Promoting skill development and employability programs
- Providing support for new career opportunities in digital and creative industries
- Creating more employment opportunities for youth
- Emphasis on skills and practical learning
- Promoting trading and investment subjects through education and training

HIGHLIGHTS OF THE SURVEY

The survey highlights several important trends:

1. Changes in Taxation

Students are of the view that taxation policies were designed to help the middle-class people. Respondents welcomed the focus on simplifying the tax system and improving compliance. However, a number of students have told us that taxes on education and young people could be lowered.

2. TCS on Foreign Education

The TCS on foreign education imposed by the government is a major cause of financial strain for students, as indicated by a large majority of the respondents. Most of the students were not quite sure how it would be applied, so it would be good to make people more aware of the tax law.

3. Investment in Medical Education

The majority of students view the announcement that the State will be investing more money in medical studies as a good thing. Respondents believe that the MD will lead to increase in medical seats, improvement in the health infrastructure and more employment opportunities in the medical sector. Some students also emphasized the need for affordable medical education.

4. Promotion of the Orange Economy

71% of participants agree or strongly agree with the statement: The Orange Economy can provide youth employment opportunities. Students are made aware of the possibilities offered by various creative industries like media, design, arts, digital content, gaming and entertainment. Some respondents remained neutral, suggesting limited awareness about creative economy opportunities.

PATHFINDER REPORT

Pathfinder 2025-26 is a research-based competition organised annually by the college with objective of fostering academic inquiry, analytical thinking, and research aptitude among students all academic years. The competition witnessed the active participation of 12 teams, comprising students from diverse academic backgrounds.

As part of the research process, all participating teams duly submitted their research synopses 17th October 2025. The submission of the final research thesis is scheduled for 25th February 2026. The concluding stage of Pathfinder 2025-26 will involve final presentations by all teams, which will be conducted after the Holi break. This stage will provide participants with an opportunity to present and defend their research findings before a panel of evaluators. The final results will be included in the next year's issue.

The winning research topics of the previous year Pathfinder (2024-25) are mentioned below:

- First Prize: Impact of HR Analytics on Employee Performance in the IT Sector

- Second Prize: Future-Proofing Finance: How Gen Zs and Millennials are Redefining Investment

- Third Prize: Impact of the Russia-Ukraine War on the Global Economy with Special Reference to the Indian Economy

This year, the research topics undertaken by the participating teams reflect a wide range of contemporary economic, social, and behavioural issues, demonstrating strong relevance to current national and global developments.

Through these research initiatives, Pathfinder 2025-26 aims to encourage critical thinking, interdisciplinary learning, and evidence-based analysis among students, thereby strengthening.

PLACEMENT REPORT

DELOITTE USI

Aaila Arif	Palak Gupta
Akangsha Debnath	Parinishka Chandi
Ananya Mathur	
Ananya Yadav	Parvi Chhabra
Anjali Verma	Pratibha Bisht
Anjali Kumari	Rhea Gupta
Bhumi	Riddhima Jindal
Charvi Kaushal	Riya Khanna
Cheshta	Riya Singh Bisen
Dhriti	Saanvi Ganguly
Dishika Tayal	Pedamalla Venkata Sai Kashish
Diya Saini	
Esha Khattar	Sanjana Garg
Eva Goyal	Shivangi Mahajan
Gungun Gogia	
Gunjan Aswani	Shubhra Goel
Gunjish Bhardwaj	Swati Gautam
Harshika Sharma	Tanishka
Harshita Karwal	Tiya Rathi
Harshita Mehndiratta	Trisha Sharma
	Harshita Pandey
Hiya	Pakhi Tyagi
Ishita Jain	Saachi Nagpal
Kanika Garg	
Khushi Singh	
Nishtha	

TRUEBLUE

Isha Singh
Prakrti Tiwari

AVATAAR SKINCARE

Ketki Gupta
Riya Soni
Shrishti
Tanisha Mittal
Tanu Hiranwal

KPMG

Pooja
Dhritee Aggarwal
Mehak J
Anamika Singh
Kavya Dasari
Urusha Farooqi
Siddhika Tiwari
Archie Gaba
Dhruvi Agrawal
Simran Dhall
Pratishtha Negi
Harshita Yadav
Mahi Shukla

BAIN CAPABILITY NETWORK

Diya Saini

STUDIO MOSAIC

Khushi Verma

RSM USI

Bhumika
Devanshi Malhotra
Harshita Choudhari
Keshvi
Payal
Saloni Saini
Sanjana Yadav
Swati Chodhary
Naisha Modgil
Parinishka Chandi

ZS ASSOCIATES

Aarushi Chawla
Avnita Chordia
Charvi Gulati
Gunisha Sharma
Khushi Goyal
Kriti Bhatia
Mansi Suri
Naisha Modgil
Parinishka Chandi

NIIT

Saloni Saini
Shivani Sharma
Teesha Gupta

EY GDS

Aditi Kumari	Sanya
Arju Chaudhary	Saumya Mittal
Ashpika	Shikha Kumari
Ayushi Gupta	Shreya vedwal
Bhoomika Popli	Suhani Nanda
Bhoomika Singh	Suhani Vaid
Brijal Lalendra Kumar Singh	Sweekriti Kashyap
	Taniya
Chakshu	Tithi Kumari
diwanshi Jain	Trisha Gautam
Gitanjali joshi	Vanshika
Gudiya Kumari	Yogita kumari
Ishita Sharma	Yogyata Baghel
Jaspreet Kaur	
Kanchi Sahu	
Kratika Bajpai	
Kritisha Batra	
Lakshita Bhatt	
Lisha choudhary	
Mahi Ekghara	
Maniya Pahuja	
Mitali	
Mrinalini S	
Neelima	
Prarthana Tiwari	
Princy Vishnoi	
Rabia	
Rainsi Jaiswal	
Rashi Rawat	

Average CTC	**514286.9718**
No. of Companies	**17**
No. of Students Selected	**142**

SIGNATURE GLOBAL INDIA LTD

Shruti Sharma
Yukti Setia
Sukansha Verma

URBAN COMPANY

Riya Arora
Shifa Bajaj

DITTO

Aishwarya Jaiswal
Mitanshi Goyal
Niharika

THE OBEROI GROUP

Sakshi Yadav

PROCESS NINE TECHNOLOGIES

Itika Chawla

NTT DATA

Glory
Kreesha Arora
Vipula Sharma

ACCENTURE

Nidhi Bindoria
Anushtha Jaiswal
Roopanshi Saxena
Varsha Singh
Radhika
Shreya Sharma

DALOOPA

Gauraee Konher

ACADEMIC RESULTS 2024-25

BCH

Overall Year I		
Position	**Name of Student**	**CGPA**
First	YUKTI TEKCHANDAN	9.09
Second	MUSKAN MALIK	9.05
Third	SANIA KHAN	8.95

Overall Year II		
Position	**Name of Student**	**CGPA**
First	ANUSHKA DALPAT	9.06
Second	SAACHI NAGPAL	9.04
Third	RIYA SINGH	8.98

Overall Year III (V+VI)		
Position	**Name of Student**	**CGPA**
First	MAHIMA SINGH	8.91
Second	PRATIBHA BISHT	8.86
Third	TANISHA CHAUHAN	8.82

Consolidated (I+II+III+IV+V+VI)		
Position	**Name of Student**	**Grand CGPA**
First	MAHIMA SINGH	8.83
Second	MANYA CHAWLA	8.74
Third	TANISHA CHAUHAN	8.67

BCP

Overall Year I		
Position	**Name of Student**	**CGPA**
First	ANANYA SINGH	8.86
Second	DRISHTI PAL	8.82
Third	VARSHA SINGH	8.77

Overall Year II		
Position	**Name of Student**	**CGPA**
First	PRACHI AGRAWAL	8.93
Second	MAHI SHUKLA	8.7
Third	SARA GOEL	8.65

Overall Year III (V+VI)		
Position	**Name of Student**	**CGPA**
First	AAKSHI	9.36
Second	SIDDHIKA TIWARI	9.14
Third	MANIYA PAHUJA	9.09

Consolidated (I+II+III+IV+V+VI)		
Position	**Name of Student**	**Grand CGPA**
First	AAKSHI	8.97
Second	HARSHITA	8.727
Third	SAMPURNA	8.712

TRENDWAVES

YOUNG MINDS, BIG MARKET MOVES

On 14 Oct 2025, The Commerce Association hosted a stimulating panel discussion. It brought students and industry professionals together for a thought-provoking discussion about youth, entrepreneurship, and shifting market trends. The welcome speech was given by Teacher-in-Charge Dr. Romita, who emphasized the value of these kinds of academic exchanges that link students with business executives and promote real-world learning outside of the classroom.

The session was moderated by Dr. Payal Jain, who is an Assistant Professor in the Department of Commerce. The distinguished speakers for the panel were Ms. Renu Bisht, Founder and CEO of Commercify360 and Founder of Datum Intell; Mr. Sahil Puri, Chief of Staff of Nothing; and Mr. Shudhit Chugh, Co-founder of Stylesty and Bargad, who is also a participant of Season 4 of Shark Tank India.

The discussion started with the discussion of the influence of Gen Z and young consumers on the markets today. Mr. Sahil Puri mentioned that the attention spans of the audience today are the least due to their increased exposure to digital media.

Another important aspect of the discussion was the realities of entrepreneurship. In this regard, the speakers presented their own experiences and emphasized the significance of persistence and experimentation in creating a successful entrepreneurship venture. Mr. Shudhit Chugh said "Many people see the success of entrepreneurs, but they don't see the efforts that are put in behind the scenes." Ms. Renu Bisht emphasized the significance of teamwork, strategic thinking, and understanding the needs of consumers in creating a brand.

The session also covered topics like the psychology of consumers and marketing strategies. The speakers emphasized the fact that a successful business is based not only on passion but also on the analysis of the data available in the market. The event ended with an audience interaction session, where the audience asked many insightful questions.

The programme concluded with a vote of thanks delivered by Shivangi Mahajan, President of the Commerce Association.

The Learning Curve: Insights from Finance and Beyond

In Conversation with

Ms.Tusharika Mahna

Q1. What were the biggest turning points that shaped your interest in financial economics and market stability?

“Initially, I chose finance because it was strongly encouraged and students with the best grades were expected to pursue it. However, over time, I truly discovered my passion for finance, so much that I now teach it. We constantly live in a financial ecosystem; when markets change, everything changes. Finance is not just theoretical; it's very practical, which makes it fascinating.”

Q2. What is one piece of advice you would give to Gargi students who want to build a career in finance or research, especially those unsure about pursuing corporate roles or academia?

“My advice is to try both paths before deciding. You can't really choose one without knowing what the other offers. I worked in a typical 9 to 5 corporate job, and while it had its moments, I found the work itself quite monotonous. However, when I started teaching, it felt incredibly fulfilling. I enjoyed sharing knowledge, guiding students, and helping them grow. Although the start was intimidating, it gradually became comfortable and deeply satisfying; it never felt dull.”

Q3. Was one career more rewarding than the other?

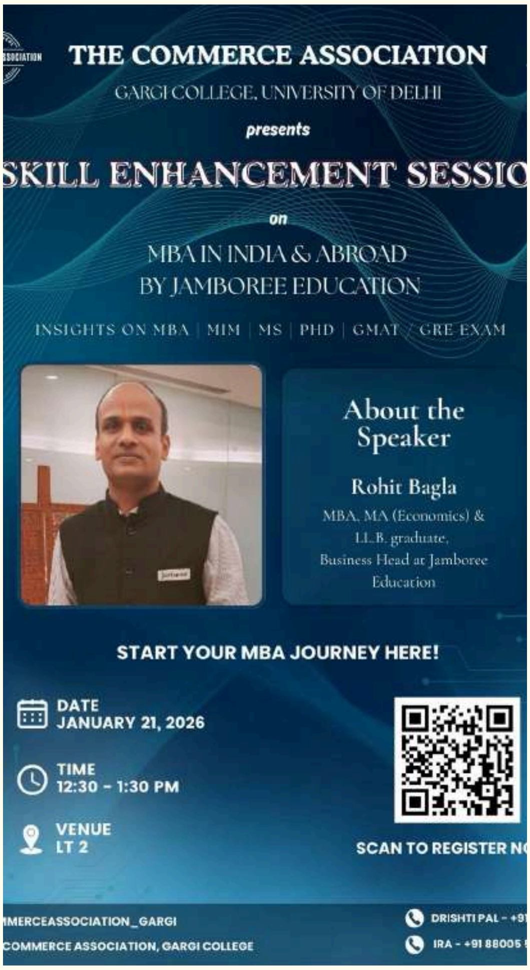
“Yes, sharing knowledge and learning from students is fulfilling in a way that's hard to explain. The corporate world had its advantages, we had ‘Fun Fridays’, outings, and a lively social scene but the work itself did not excite me. Teaching, on the other hand, matches what I’ve always wanted to do, and that makes all the difference.”

SKILL ENHANCEMENT SESSION

on MBA in India & Abroad

The Commerce Association of Gargi College, in collaboration with Jamboree Education, organized a Skill Enhancement Session on MBA in India & Abroad on 21 January 2026, at Gargi College. The session was conducted with the objective of guiding students about higher education opportunities in India and abroad, including MBA, MiM, MS, and PhD programs, along with entrance examinations such as GMAT and GRE.

The session began with a warm welcome by the host, who highlighted the significance of higher education in shaping students' academic and professional journeys. The audience was introduced to the esteemed speaker, Mr. Rohit Bagla, Business Head at Jamboree Education, who brings over a decade of experience in study abroad consulting. Mr. Rajiv Lakra from Jamboree Education was also present, adding further value to the session.



Mr. Bagla delivered an engaging and interactive presentation, providing students with detailed insights into global study destinations. He discussed the strengths of leading universities across these regions and emphasized factors such as quality of education, infrastructure, job opportunities, and cost of study. Countries like the USA, France, Singapore, the UK, and emerging Asian destinations were highlighted as popular choices. A key highlight of the session was the detailed explanation of various postgraduate options available to students.

The speaker also provided valuable guidance on entrance examinations, particularly GMAT and GRE. He explained the structure, flexibility, and global recognition of GMAT. The importance of holistic profile building was stressed, including academic performance, leadership roles, internships, certifications, social impact, and well-crafted Statements of Purpose (SOPs) and Letters of Recommendation (LORs).

The session further covered crucial aspects such as funding options, scholarships, part-time work opportunities, and the importance of early planning for applications. Students were encouraged to begin preparing well in advance to improve their chances of securing admission to top institutions. The event concluded with an interactive question-and-answer session. The General Secretary of the Commerce Association delivered the vote of thanks. Overall, the session proved to be highly insightful and empowering, equipping students with clarity and confidence to plan their higher education journeys effectively.

ComConnect Insights:

Bridging the Gap from Campus to Corporate

The Department of Commerce's alumni association, AIKYAM, recently hosted a transformative session titled "From Classroom to Corporate: Preparing Students for Corporate Excellence." The event featured Ms. Vani, a distinguished alumna from the Batch of 2016 and currently a Senior Consultant in Human Capital Consulting at Deloitte USI.

The session commenced with a detailed introduction of Ms. Vani, highlighting her impressive trajectory from the corridors of Gargi College to the high-stakes environment of global consulting. Rather than a traditional lecture, Ms. Vani fostered a conversational environment that immediately resonated with the students, making the daunting prospect of the "corporate world" feel accessible.

Ms. Vani addressed the gathering with a focus on "real-world" readiness, moving beyond the theoretical frameworks of textbooks. Key takeaways from her address included:

- The Corporate Reality: A candid look at how global firms function day-to-day.
- Mindset Over Matter: The importance of adaptability and a professional "growth mindset" when entering the workforce.
- Bridging the Gap: Practical steps students can take now to align their academic learning with corporate expectations.

Interactive Dialogue and Q&A

The highlight of the event was the vibrant interaction between the speaker and the audience. Students actively engaged with Ms. Vani, asking pointed questions about the industry.

Behind the Scenes: The Comascent Interview

Following the formal session, the Comascent team had the exclusive opportunity to sit down with Ms. Vani for a private interview. Members of the editorial board engaged her in a deeper dialogue, exploring her personal journey and seeking specialized advice for commerce students.

Conclusion

The session served as a powerful reminder of the strength of the Gargi alumni network. By sharing her journey, Ms. Vani provided students with the clarity and confidence needed to step out of the classroom and into the corporate world with excellence.

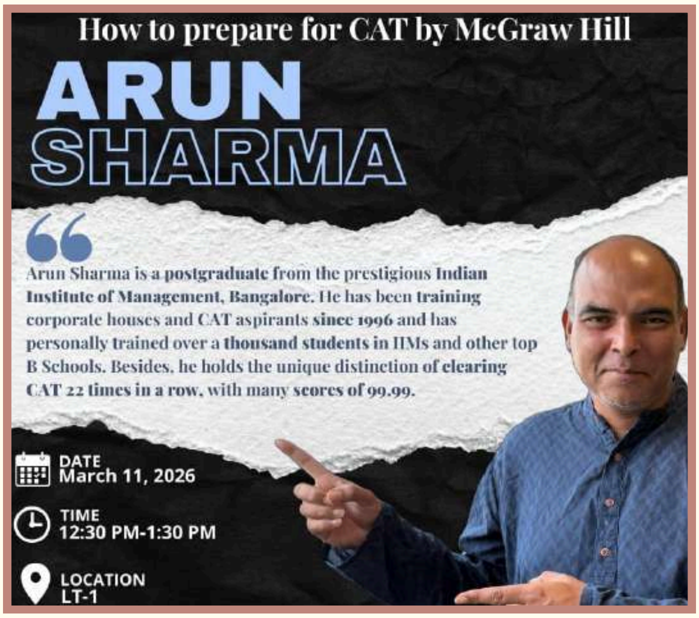
SKILL ENHANCEMENT SESSION ON

"How to prepare for CAT by McGraw Hill"

THE COMMERCE ASSOCIATION

In conjunction with Skill Enhancement, the Commerce Association had organized Skill Enhancement Session on "How to Prepare for CAT by McGraw Hill" on 11th March 2026. The Session was held at 12:30 pm to in LT-1. The resource person was Mr Arun Sharma, an alumnus of Indian Institute of Management Bangalore. He has been training corporate and CAT aspirants since 1996. He has secured 9.99 percentile in CAT 22 times himself and helped his students do the same.

The main aim of the session was to give an insight to the students regarding the structure of the CAT exam, the ways in which we can prepare for the CAT, and also how we can gain an edge in the B-schools we wish to get into by giving us a broad idea of the how and the what of all the premier B-schools. He also highlighted the importance of starting preperation well ahead of time to ensure timely syllabus completion. The key point he mentioned was that if a candidate is able to make it through 30 questions from the total of 68 in the exam, they will be able to attain a 99th percentile. In addition to this, he mentioned the "80% Trap". The 80% trap is a part of our psyche where we keep on relating our past academic weaknesses with our present studies and do not carry it forward. He asked the students to think in terms of "Proof of Concept". He said that when we see others succeeding and achieving many things, we tend to forget that these others have also succeeded only because they had done their part accordingly and thus we should follow their



footsteps. He also talked a great deal about the "Last-Minute Trap". He warned us against the "Last-Minute Trap" by stating that there should be a clear-cut differentiation between the learning phase and the exam phase. He also severely criticized the "Book at the Gate" syndrome. He said that preparing at the last minute is an unsatisfactory strategy.

Mr. Sharma finally had a Q&A session in the end where he gave various tips regarding CAT preparation. He asked the students to enhance their vocabulary and communicate effectively by reading books of various natures. He finally expressed his heart felt gratitude towards all the students and ended the session by emphasizing upon the fact that it is possible to clear the CAT even if a student starts from zero, and we can achieve our goals and aspirations with right guidance, dedication and a planned preparation time.

Team TCA

FACULTY ADVISORS

Ms Chitra Kheria, Dr Payal Jain, Prof Geeta Sidharth, Dr Amit Rohilla, Ms Anam khan, Ms Sunita kumari, Ms Iti Verma, Dr Karishma Gulati and Dr Sushil Kumar

STUDENT BODY

President	:	*Shivangi Mahajan*
Vice President	:	*Hiya*
General Secretary	:	*Shriyanshi Aggarwal*
Joint Secretary	:	*Bhumi Agrawal*
Treasurer	:	*Anushka Dalpat*
Operations Covenor	:	*Riddhima Jindal*
Operations Co - Convenor	:	*Swati Choudhary*
Corporate Convenor	:	*Drishti Pal*
Corporate Co- Convenor	:	*Ira Garg*
Design and Tech Convenor	:	*Sanya Yadav*
Design and Tech Co-Convenor	:	*Srividya*
Proctor BCP	:	*Khushi Singh*
Proctor BCP	:	*Kritisha Batra*
Proctor BCH	:	*Anchal*
Proctor BCH	:	*Yukti*
Operations Senior Members	:	*Aditi Sharma, Anshika, Yogita and Kishori Arora*
Corporate Senior Members	:	*Disha Mishra, Esha Khattar, Sara Goel and Tanishka Sachdeva*
D&T Senior Members	:	*Navya Tandon, Urvashi Yadav, Ishita Verma, Muskan Malik and Rashi Behl*
Operations Junior Members	:	*Ananya Singh, Kritika Madan, Siddhika Garg, Vidhi Tyagi and Yashasvi Srivastava*
Corporate Junior Members	:	*Krishnima Srivastava, Priya Aggarwal, Sanchi Mahendru and Tanvi Rajvanshi*
D&T Junior Members	:	*Garvita Verma, Palak Bhateja, Prakriti, Priyanshi Jha, Sanjana Kumari and Ujjaini Choudhary*

TCA CONVENER'S NOTE

As I continue my journey as President of The Commerce Association, I remain deeply inspired by the enthusiasm, curiosity, and ambition that define our student community. Each semester brings new opportunities to learn, collaborate, and explore ideas that shape the evolving world of commerce and economics. Leadership, for me, is not just about organizing events or guiding initiatives; it is about creating spaces where young minds can question, innovate, and grow together.

This year, as Comascent explores the theme "Beyond GDP: Conversations on India's Economy," we are encouraged to look beyond traditional indicators of growth. Economic progress today is shaped not only by numbers, but also by innovation, entrepreneurship, and evolving opportunities. As students of commerce, engaging with these ideas helps us better understand the dynamic world of business and finance.

This year, we focused on nurturing spaces that encourage curiosity, critical thinking, and meaningful dialogue among students. The Commerce Association continues to thrive as a platform where learning extends beyond classrooms and ideas evolve through collaboration and exploration Looking ahead, we are excited about our upcoming Entrepreneurship Conclave, centered around the theme "Where Consulting Insight, Financial Acumen, and Investment Vision Converge." Through this initiative, we aim to bring together speakers from diverse domains such as consulting, investment, and finance, who will share their experiences and insights on how these fields collectively build the foundation of successful businesses.

The Entrepreneurship Conclave is not just an event; it is a platform for ideas, insights, and meaningful conversations to come together. It aims to bring students closer to industry perspectives by creating an environment of dialogue, learning, and exploration. Through these interactions, students will gain a deeper understanding of how strategic thinking, financial expertise, and investment vision intersect in the entrepreneurial journey. We hope these conversations will inspire students to explore new possibilities and approach the world of business with confidence and curiosity.

None of these initiatives would have been possible without the constant encouragement and support of our Principal ma'am, teacher convenors, and faculty advisors, whose guidance continues to inspire us to aim higher. I am equally grateful to my incredible TCA team, whose dedication and teamwork turn ideas into meaningful experiences for everyone involved. And, of course, kudos to the Comascent team for curating yet another wonderful issue. Your work provides a platform for students to express, explore, and engage with the world of commerce in fresh and meaningful ways. As we move forward, I am excited for the months ahead—filled with learning, collaboration, and the shared drive to make a meaningful impact. Together, let us continue to explore ideas, spark conversations, and look beyond GDP to better understand the evolving story of India's economy.

Regards,

Shivangi Mahajan
President, The Commerce Association

Team AIKYAM

FACULTY ADVISORS

Professor Sonali Ahuja Dua, Dr. Mandakini Das, Dr. Sumant Meena, Ms. Aakriti Chaudhry and Ms. Nupur Tyagi

STUDENT BODY

Convenor	:	*Shubhi Chaturvedi*
Co-Convenor	:	*Trisha Gautam*
General Secretary	:	*Snigdha Jain*
Technical Head	:	*Pratishtha Negi*
Operations Head	:	*Saamya Mittal*
Communications Head	:	*Shreya Chaurasia*
Senior Communications Member	:	*Darshika Tyagi*
Senior Operations Member	:	*Princy Vishnoi*
Technical team Member	:	*Sanya Kumari, Peehu Rawat and Arya Tiwari*
Communications Team Member	:	*Priya Aggarwal and Yeshasvi Gupta*
Operation Team Member	:	*Somaya Chaudhary and Anshika*

Aikyam CONVENER'S NOTE

Greetings Everyone,
I feel immensely grateful to address you today as the Convenor of AIKYAM, the Alumnae Association of the Department of Commerce.The opportunity to lead this remarkable team has been one of the most enriching and rewarding experiences of my life.

Aikyam,true to its name, embodies unity. It serves as a bridge between the past and the present, a space where alumni reconnect with their roots and where stories of success, resilience, and growth inspire the Gargi Commerce fraternity. Through Aikyam, we celebrate not only the achievements of our alumni but also the enduring spirit of connection that defines our department.

Carrying forward this vision is our flagship initiative, ComConnect Insights, one of Aikyam's signature series. It offers students invaluable perspectives on career pathways, emerging industry trends, and personal growth.

This year was no different, as we successfully hosted two insightful sessions focusing on financial literacy and the essential skills required in the professional world. These sessions offered students practical guidance and meaningful insights, equipping them with the skills and knowledge needed to navigate future challenges with confidence. By bringing the experiences of our alumni back to campus, this series bridges the gap between academia and the professional world, inspiring students to pursue their aspirations with clarity while developing the capabilities required to thrive in the years ahead.
At its core, AIKYAM represents far more than an alumni network. It is a space where experiences meet aspirations and the journeys of those who came before inspire and guide those who are just beginning theirs. By bringing together students, graduates, and professional alumni from diverse fields of commerce, AIKYAM fosters mentorship, dialogue, and meaningful engagement. The theme for this edition of Comascent, Beyond GDP: Conversations on India's Economy, reminds us that true progress extends beyond numbers. In many ways, AIKYAM reflects this spirit by creating a community where experiences are shared, guidance is offered. Such meaningful connections help students shape their own professional journeys with confidence and clarity.

Serving as the Convenor of this Association has been a significant milestone in my personal journey, shaping my growth and deepening my understanding of the value of connections and collective effort. This experience would not have been possible without the dedication of the incredible and committed AIKYAM team, whose passion and shared vision have consistently turned ideas into meaningful and impactful initiatives.
I would also like to express my heartfelt appreciation to the Comascent team for their continuous support and for showcasing the journey and initiatives of Aikyam through this magazine. Together, we continue to build a legacy that honors individual stories while uniting us through the shared spirit of the Gargi Commerce community.

As we continue to strengthen AIKYAM, let us remember that the true value of a network lies not only just in the connections we build, but also in the support, inspiration, and opportunities we share. By nurturing these bonds across generations, we contribute to a vision of progress that values people, collaboration, and shared growth.

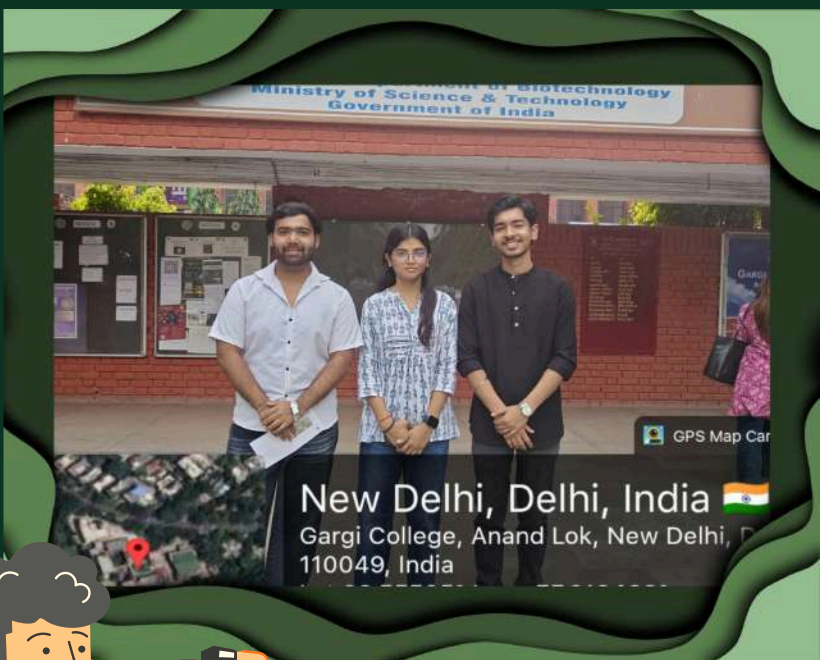
Regards,

Shubhi Chaturvedi
Convenor- Aikyam

Two Indias
— A Photography competition

Comascent conducted an online inter-college competition around photography. India is a land of contrasts. Skyscrapers and crumbling walls. Bullet trains and barefoot walks. Both are real. Both deserve to be seen. Herein the participants were required to submit two photographs of India depicting an irony.

Participants: Swami Sharadanand College - 2, ARSD - 1, Kamla Nehru College - 1, Gargi College - 4



To add more depth to the narrative, the participants were also expected to give a common title to their pair of photographs and write a caption (within 50 words) that explained the idea behind the photographs. This prompted the participants not only to take interesting photographs, but also to think critically about the message that the photographs carried.

Winners

1st

Mehak
Gargi College
Rs. 3000


2nd

Rudraksh Agarwalla
Swami Sharadanand College
Rs. 2000


3rd

Vinayak Chauhan
ARSD College
Rs. 1000


Movie Review

HOMEBOUND (2025)

A Soul-Stirring Odyssey of Friendship and Survival

Directed by:
Neeraj Ghaywan

Cast:
Ishaan Khatter, Vishal Jethwa, Janhvi Kapoor

Genre:
Drama/Social Commentary

A decade after his stunning debut with Masaan, director Neeraj Ghaywan returns with Homebound. This film is as much a mirror to society as it is a punch to the gut. For those of us navigating the pressures of competitive exams and the uncertainty of the future, Homebound is not merely a "lockdown movie"; it is a searing indictment of systemic inequality and a testament to the resilience of the human spirit.

The story follows two childhood friends from a small village in North India: Mohammed Shoaib Ali and Chandan Kumar. Their goal is simple yet monumental: to clear the national police exam to secure a life of dignity and escape the gravitational pull of poverty. For them, a government job isn't about power; it's about stability and a way out of constant financial anxiety. However, the film cleverly subverts the typical "underdog" trope. Instead, it weaves a complex narrative of how identity—Shoaib's faith and Chandan's Dalit background—acts as an invisible cage. We see the reality hidden beneath grand national narratives. Just as they begin to find their footing, the COVID-19 pandemic strikes, and the film transforms into a harrowing survival odyssey, recreating the 2020 migrant crisis with uncomfortable, necessary precision.

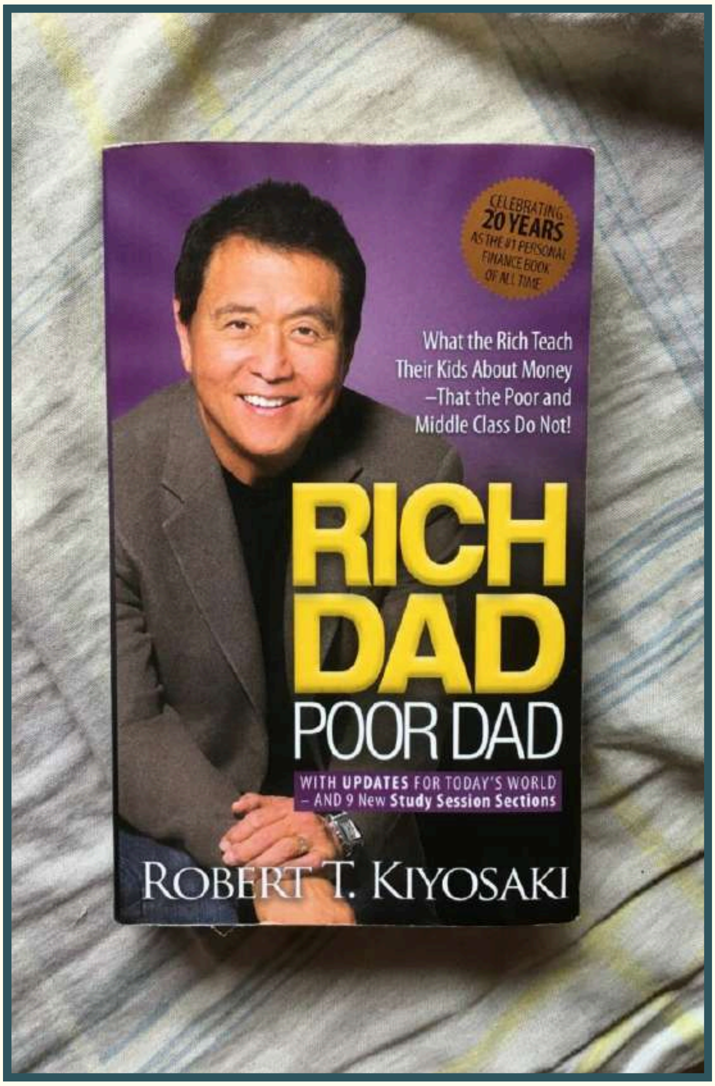
As college students, we often discuss "privilege" in classrooms, but Homebound forces us to see it on the screen. It portrays government negligence not through loud accusations, but through painful silence: the delayed exam results, the pile of admit cards for jobs that never manifest, and the "luck of the draw" that allowed some to stay safe while others walked a thousand miles. There is a heartbreaking moment when one friend quietly breaks under the weight of repeated disappointments. It isn't an explosion of anger; it is a helpless disbelief that comes from trusting a system that keeps pushing you back.

Homebound is arguably the most important Hindi film of 2025. It is a story of "Snakes and Ladders," where the ladders are few and the snakes are systemic. It doesn't offer cinematic comfort or easy solutions. Instead, it reminds us that true progress isn't about rising numbers in a report, but about whether the most vulnerable among us feel seen and respected. It is a heavy watch, but a mandatory one for anyone trying to understand the real India.

BOOK REVIEW

Rich Dad, Poor Dad

★★★★☆



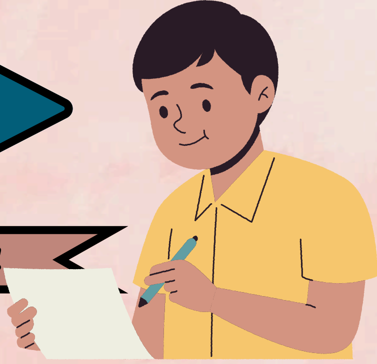
Quite an old book now, but has been relevant for sure. Rich dad, Poor dad is not just a book, rather it is a guide for a beginner to start the journey of investment. The book clearly states that merely saving the money will never make you rich, but investing, that too done rightly, will surely do so!

Author:
Robert Kiyosaki and Sharon L. Lechter

The author in the book talks about his learnings from his 2 dads, one who was rich and the other who was poor, and mind you, they became rich and poor eventually but were at the same stage once. It was their money and financial habits which made them different.
The author says that the rich don't work for money, instead they put money to work for them and hence even if they are not working hard at some point, the money inflow doesn't stop. The book is quite effective for a person who is just thinking about saving and building a strong financial foundation for oneself and is a great guide as to how the foundational financial habits should be built.
The latest edition of the book also included worksheets after each chapter so as to help you absorb the habits that have been talked about in the chapters and hence helps us in a better understanding of the author's views.

Harshita Mehendiratta
B. Com. (Prog.) - 3rd year

Your Orange Economy Personality



Discover the creative career hidden inside you!

Take this quick quiz to discover your creative personality and the career you might thrive in. Grab a pen and note your answers!

Question 1: Your perfect weekend looks like...

1. Writing poems, stories or journaling
2. Recording reels, editing videos or making content
3. Sketching clothes, designing outfits or styling looks
4. Playing video games or exploring virtual worlds

Question 2: If you could work on one exciting project, what would it be?

1. Writing a movie script or novel
2. Creating a viral YouTube video
3. Designing a fashion collection for a runway show
4. Designing characters or worlds for a video game

Question 3: Your friends usually come to you for...

1. Advice and thoughtful conversations
2. Helping them make cool videos or posts
3. Fashion tips and outfit suggestions
4. Gaming strategies and tech recommendations

Question 4: Which skill would you love to master?

1. Storytelling and creative writing
2. Video editing and digital storytelling
3. Fashion illustration and design
4. Game design or coding

Question 5: Which workspace excites you the most?

1. A cozy café with a laptop and notebook
2. A creative studio filled with cameras and editing screens
3. A fashion design studio with fabrics and sketches everywhere
4. A tech lab creating immersive virtual worlds

Question 6: Pick a phrase that feels like you.

1. "Words have power."
2. "Let's make it go viral."
3. "Style is a way to say who you are."
4. "Let's build a new world."

Your Result

Count which number you chose most often.

1. Mostly (1): The Storyteller

You are imaginative, thoughtful and expressive. You love turning ideas into powerful stories.
You might thrive as:
• Author
• Screenwriter
• Journalist
• Copywriter
• Content writer

Your superpower: Turning emotions and ideas into words.

2. Mostly (2): The Digital Creator

You enjoy creating engaging content and connecting with people online. You understand trends and storytelling through visuals.
You might thrive as:
• Content Creator
• YouTuber
• Social Media Strategist
• Video Editor
• Digital Marketer

Your superpower: Capturing attention in seconds.

3. Mostly (3): The Style Innovator

You have a strong sense of aesthetics and love expressing creativity through fashion and design.
You might thrive as:
• Fashion Designer
• Stylist
• Fashion Illustrator
• Costume Designer
• Fashion Influencer

Your superpower: Turning creativity into style.

4. Mostly (4): The Virtual World Builder

You enjoy technology, gaming and creating new experiences in digital spaces.
You might thrive as:
• Game Developer
• Game Designer
• UI/UX Designer
• Animation Artist
• AR/VR Creator

Your superpower: Building worlds that people escape into.

By: Pragya
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