

COMASCENT

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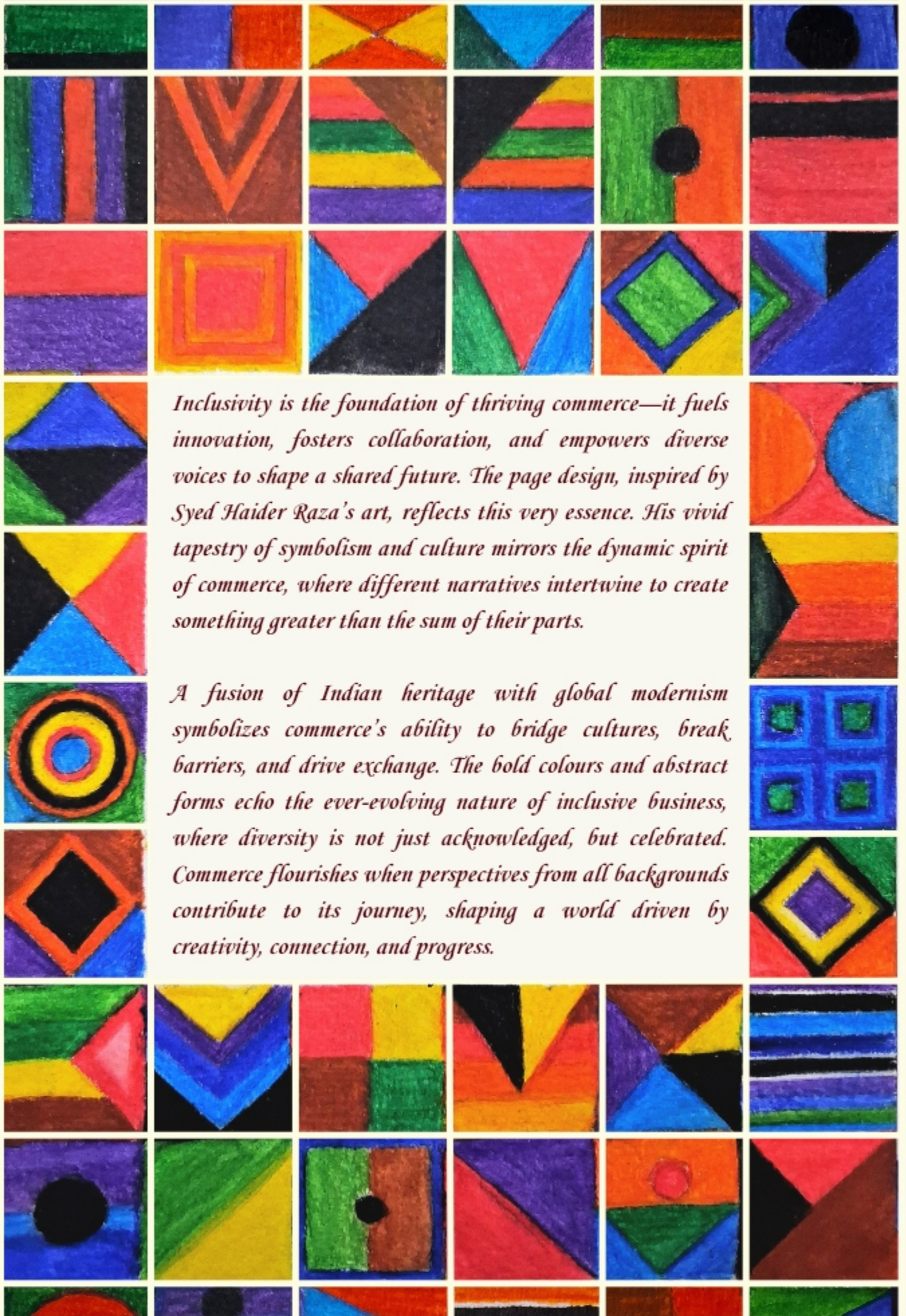
Transforming Commerce



Inclusivity and Innovation



DEPARTMENT OF COMMERCE
GARGI COLLEGE
UNIVERSITY OF DELHI



Inclusivity is the foundation of thriving commerce—it fuels innovation, fosters collaboration, and empowers diverse voices to shape a shared future. The page design, inspired by Syed Haider Raza's art, reflects this very essence. His vivid tapestry of symbolism and culture mirrors the dynamic spirit of commerce, where different narratives intertwine to create something greater than the sum of their parts.

A fusion of Indian heritage with global modernism symbolizes commerce's ability to bridge cultures, break barriers, and drive exchange. The bold colours and abstract forms echo the ever-evolving nature of inclusive business, where diversity is not just acknowledged, but celebrated. Commerce flourishes when perspectives from all backgrounds contribute to its journey, shaping a world driven by creativity, connection, and progress.

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The Editorial Team



FACULTY ADVISORS

Convenor	: <i>Dr. Mandakini Das</i>
Faculty Mentors	: <i>Ms. Nupur Tyagi, Ms. Simranjeet Kaur, Dr. Priyanka, Ms. Shristi Singh , Ms. Isha Chugh</i>

STUDENT BODY

Editors	: <i>Bhavya Ahluwalia, Sanchita Singh</i>
Art editor	: <i>Kashish Khan</i>
Deputy Editors	: <i>Jasreen Kaur Multani, Mehak Bajaj</i>
Deputy Art Editors	: <i>Saloni Saini, Harshita Lohiya</i>
Correspondents	: <i>Riya Singh, Disha Sajit</i>
Art Correspondents	: <i>Trisha Sharma, Pragya</i>
Deputy Correspondents	: <i>Devanshi Malhotra, Harshita Mehndiratta</i>
Deputy Art Correspondents	: <i>Saanvi Srivastava, Shikha Kumari</i>

From The Principal's Desk

As the world of commerce evolves, inclusivity stands as one of its most powerful pillars. Embracing diversity and fostering an inclusive environment isn't just the right thing to do—it's also key to driving innovation, expanding reach, and building long-term success.



By welcoming individuals from all walks of life—regardless of gender, race, age, ability, or background—businesses can unlock untapped potential. This is not only a reflection of social responsibility but also a strategy for growth. Inclusivity brings fresh perspectives, fosters loyalty, and increases market reach in ways that traditional approaches cannot.

Let's work together to ensure that our practices, products, and services truly reflect the diverse world we live in. Whether it's offering accessibility options, diversifying product lines, or embracing inclusive hiring practices, every step counts.

In this journey toward a more inclusive future, we have the power to set the stage for stronger connections and a thriving global marketplace.

Let's continue to lead with empathy, understanding, and commitment to inclusivity. My heartiest Congratulations to Team Comascent for creating another edition of meaningful content that sensitizes us all to be the Change in transforming the Business World with the objective of being more inclusive.

Best wishes ,

Prof. (Dr.) Sangeeta Bhatia

Principal (Offg.)

Professor, Department of Psychology

Gargi College

(University of Delhi)

Editors' Note

Dear Readers

“Diversity happens, Inclusion is a choice”, wise words, with a wiser meaning. “Transforming Commerce with Inclusivity and Innovation”, is a theme that comes from my heart. A theme that represents our editorial team, our department and more than that Gargi College’s student body. The world of commerce as we see it today is ever evolving, simply to say, it’s a breathing, living being that functions and runs other dimensions of the world as we know it, and the transformation and evolution we see from the era of gold coins to the era of bitcoins, would have never been possible without People, their Passion and the drive for Progress.



The Second Volume of Comascent for the academic year 2024-25, talks about various fields of innovation and how inclusivity has been a choice people in this field have chosen. With comprehensive and well researched articles to expressive poems which encapsulate the essence of our theme, in the Thinkers' Corner, this issue is a compilation of thoughts, facts and emotions. Serving as the department magazine, this issue also covers various department activities, initiatives, academic results for 2023-24 and placement report for 2023-25, and much more.

This issue is the last for the academic year 2024-25, and also the last issue that I serve as an editor. Starting my journey from being a correspondent who was eager to learn to the editor who currently mentors a team, I have walked a path of determination, resilience and learning. I am grateful for the people who have helped me reach here, whether it was the former editorial teams or our dear mentors.

Comascent has been the place where I have honed my love for writing and art, it has been a place of incredible growth and I can only hope that the future editorial teams will share the same emotion and passion and continue the good work.

The Editorial Team 2024-25, hopes you have a great time exploring this magazine, as much as we did creating it.
Happy Reading!

संपादक की ओर से

प्रिय पाठक,

हमारी यह पत्रिका कॉमासेंट (Comascent) सिर्फ एक प्रकाशन नहीं, बल्कि विचारों, अभिव्यक्तियों और उपलब्धियों का दस्तावेज़ है। यह अंक हमारे वाणिज्य विभाग की गतिविधियों, छात्र-छात्राओं की रचनात्मकता और उनकी मेहनत का प्रतिबिंब है।

इस अंक में आपको विभिन्न प्रकार के लेख मिलेंगे, जो व्यापार, अर्थव्यवस्था, और देश के बदलते परिदृश्य पर प्रकाश डालते हैं। कविताएँ और रचनात्मक लेख छात्रों की रचनात्मकता को दर्शाते हैं, जबकि विभागीय गतिविधियों की झलक हमें हमारे शिक्षकों और छात्रों के द्वारा किए गए प्रयासों की याद दिलाती है।



इसके अलावा, हमने शैक्षणिक परिणामों और प्लेसमेंट उपलब्धियों को भी शामिल किया है, जिससे आप देख सकें कि हमारे विभाग के छात्रों ने कितनी शानदार उपलब्धियाँ हासिल की हैं। यह अंक उन सभी छात्रों के लिए प्रेरणा है, जो अपने भविष्य की नींव मजबूत करने की राह पर हैं।

कुछ सुंदर पंक्तियाँ जो वाणिज्य के बदलते सफर को व्यक्त करती हुई हमारे इस बार के विषय का एक प्रतिबिंब देती हैं :-

देखो देखो बदलते वाणिज्य की तस्वीर देखो, नए आयाम छूते, नई राह की तक्रदीर देखो।

जहां कभी हाथ से चलता था कारोबार, आज डिजिटल दुनिया से होता विस्तार।

जहां कभी वस्तुओं से होता था व्यापार, आज एक क्लिक से बिकता बाज़ार।

जहां वैश्विक सीमाएं तय करती आयात निर्यात, आज विकासशील देख भी देखते हैं नव प्रभात।

जहां पूंजीपतियों के बीच ही होती व्यवसाय की बात, आज छोटे व्यापारियों के लिए भी आई नई सौगात।

अब हर सपनों के पंखों को नया आसमान मिला, आज हर प्रतिभा व कौशल को एक नया नाम मिला।

अब हुनर की कला ही असली पूंजी बना, जो खुद को बदल दे, वही उद्यमी बना।

देखो-देखो बदलते वाणिज्य की तस्वीर देखो, नए युग की गति में बढ़ती तक्रदीर देखो।

यह सफर यहीं खत्म नहीं होता। शब्दों की यह यात्रा जारी रहेगी, नए आयाम खोजेगी, और नए विचारों को जन्म देगी। अंत में बस इतना ही कहना चाहूँगी—

"साथी हाथ बढ़ाना,

एक अकेला थक जाएगा,

मिलकर बोझ उठाना"

Bhavya Ahluwalia & संचिता सिंह

Editor(संपादक) 2024-25

Comascent (कॉमासेंट)

Art Editor's Note

As I pen down these final words as the Art Editor of Comascent, I find myself reflecting on a journey that has been nothing short of transformative. Being part of this vibrant magazine has been an experience woven with creativity, camaraderie, and countless moments of learning. Our latest and my final issue, centred around Inclusivity in Commerce, is one that holds immense significance.



It is a celebration of diverse voices, perspectives, and the evolving landscape of commerce—one that welcomes innovation beyond barriers. Designing for this theme allowed me to merge art with advocacy, making every stroke and layout a testament to the power of inclusivity. Seeing this vision come to life through illustrations, cover designs, and curated visuals has been an incredibly fulfilling experience.

I am deeply grateful to our faculty mentors, who have not only guided us with their wisdom but also encouraged us to think beyond the conventional. To my remarkable team, thank you for being the driving force behind every brainstorming session, late-night revision, and shared laughter. The collective passion and dedication of this team turned ideas into realities, and I will forever cherish the bonds we built.

This journey has refined my artistic sensibilities, strengthened my leadership skills, and taught me the delicate balance between creativity and responsibility. From the first draft to the final print, every challenge became an opportunity, every deadline a lesson in perseverance.

Comascent is more than just a magazine; it is a legacy of dedication and excellence. Working here has shaped me in ways I never imagined—instilling in me confidence, resilience, and a deep appreciation for collaborative art.

As I step away from this role, I do so with immense pride and gratitude. To the next team, I leave behind not just designs but memories, not just pages but passion. May you continue to push creative boundaries and make Comascent shine even brighter.

Kashish Khan
Art Editor 2024-25
Comascent

THINKERS' CORNER



**“A team that embraces diversity and inclusivity”.
The Dream Team**



The Inclusive Edge: Transforming Commerce Through Data Analytics

"Data analytics is the process of examining, cleaning, transforming, and interpreting data to extract useful insights, support decision-making, and identify patterns or trends."

In today's world, inclusivity is not an option but is a necessity. Growing diversity of consumers combined with intense global competition has made it essential for businesses to embrace diverse consumer needs and preferences.

It ensures that the products, services and business operations cater to varied populations, including marginalised and under-represented groups.

Data analytics plays a crucial role in fostering inclusivity by-

- **Providing insights into consumer behaviour**
- **Identifying underserved demographics**
- **Optimizing strategies for equitable access to goods and services**
- **Assessing and addresses disparities in market reach**

This ensures accessibility, affordability, representation and cultural sensitivity in the businesses practices.

Data analytics drives inclusivity in several ways: It identifies underserved markets, enabling businesses to tap in the historically overlooked markets. For example, geospatial data analysis can identify regions that lack access to essential goods and services, helping businesses to address these gaps. Additionally, machine learning and AI-driven analytics personalize experiences for users. For example, streaming platforms like Netflix and Prime Video use it to recommend content based on their viewing preferences.

Inclusivity goes beyond customers; companies can use data analytics to promote diversity in hiring by removing unconscious biases in recruitment. Data driven strategies foster inclusive corporate culture and equal growth opportunities for employees. For example, fairness-wage algorithms are used to eliminate disparities.

Despite its advantages, data analytics comes with its own challenges:

- Gaps in data collection and algorithm design can reinforce existing inequalities. For example, several facial recognition technologies have been criticized for showcasing racial bias due to the lack of diverse dataset training.
- Customers often express privacy concerns with businesses collecting and analysing their personal information. Strict governance frameworks and ethical data usage policies are required to address this challenge. Ethical data usage mandates transparency and consent to prevent exploitation and privacy breaches.
- While personalizing the user experience through data analytics algorithms can often lead to digital discrimination creating “filter bubbles”, where users are repeatedly exposed to similar content, limiting diverse perspectives and reinforcing biases.
- Marginalized communities often lack access to digital technologies, leading to lower representation in the data utilized by businesses.
- Algorithms used during decision making are complex and opaque. Often, leaving the employees or customers dissatisfied when they do not understand the rationale behind such results.

Over the past decade, India has experienced a steady growth in the data analytics industry due to a surge in internet users.

According to PwC India report 2023, 54% of the companies have implemented AI and data analytics in their operations. It also stated that companies that spend at least 3% of their sales in digital transformation earn higher returns.

Businesses that adopt data analytics foster innovation, equitable economic opportunities and create a positive social impact. It not only enhances a company's reputation but also contributes to a fairer and more accessible marketplace.

To conclude, data analytics when used ethically and strategically can be a powerful asset to the businesses, enhancing both customer and employee satisfaction. By leveraging data analytics, businesses create a more inclusive economy that benefits all its stakeholders.

Jasreen Kaur Multani
B.Com. (Hons.), 2nd year

The Gig Economy: A Revolution In the Way We Work

“The gig economy is empowerment. This new business paradigm empowers individuals to shape their own determinants and work their assets to their advantage.”


-John McAfee.

The world we live in is undergoing a major shift in how we work, earn, and define careers. Traditional corporate jobs with fixed hours are no longer the only career paths. The gig economy refers to a labor market focused on short-term, flexible jobs facilitated by digital platforms such as Uber, Swiggy, Zepto, and more. In this system, individuals work on a freelance or contract basis, with payments tied to specific tasks or projects rather than fixed salaries.

The rise of the gig economy has emerged as a dynamic force reshaping industries across the globe, from food delivery drivers to skilled consultants. Even though this enables earning in a diversified manner and offers benefits like the ease of working on your own schedule, it also raises issues like the absence of structured payments, potential lack of workplace safety, and the absence of basic employment privileges. The modernization of the 2010s, with internet accessibility, allowed the gig economy in India to thrive alongside smartphones and increased service demands from the populace. This includes the emergence of digital platforms such as Urban Company, which provides cleaning, painting, beauty and home repair services.

The youth population further propels the gig economy, and according to a report by NITI Aayog, the number of gig workers reached 7.7 million in 2022 and is expected to boom in the coming years. Countries such as the US, UK, and China have seen an increase in such trends, but the diversity of gig workers in India creates an opportunity for the nation to lead the world in this space.

For countless workers in India, the gig economy is life-altering. It provides opportunities for people from different backgrounds, such as students, homemakers, and even people living in villages, to secure a source of income. For instance, Meesho allows aspiring entrepreneurs to market products, while cab services like Ola have given thousands the chance to become self-employed. For businessmen, it is easier for companies to adapt to changes in the scale of operations in the gig economy. Startups, in particular, are better positioned in this economy as they can access a large number of personnel without bearing the costs of full-time employees. For instance, during festival seasons when e-commerce shopping spikes, logistics companies depend on gig workers to handle the increased volume of deliveries. Similarly, some foreign companies at the forefront of this innovation, such as Airbnb and DoorDash, have employed the same strategies to cut operational costs and improve user experience.



Women have found new paths of financial independence and empowerment in the gig economy. Digital platforms have enabled them to balance career aspirations with personal responsibilities, especially in a country like India, where societal expectations often limit workforce participation. Companies such as HouseJoy have provided women with flexible employment opportunities in beauty and wellness services, while platforms like GlowRoad have allowed homemakers and aspiring entrepreneurs to start businesses with minimal investment.

Even with these benefits, the gig economy faces multiple issues in India. To begin with, India's gig workers struggle with income instability, which can have far-reaching impacts. Irregular earnings are common and are directly proportional to the demand for tasks at hand. A clear example is an Uber driver in a metropolitan city earning less during off-hours or low-demand times. A further serious problem is the lack of social security. Unlike regular workers, gig workers operate as independent contractors and, as a result, are not entitled to certain benefits such as health insurance, paid leave, and retirement plans.

Female gig workers, despite the opportunities available to them, face gender-specific challenges. Such disparities will have to be set right for the gig economy to be an actual use for women's empowerment instead of reinforcing existing inequalities. It is surprising that there are no regulations addressing these issues in a country like India. Unlike the United Kingdom, where regulations such as the "Gig Economy Act" exist, India still has a long way to go in developing this market. While gig workers are provided some level of protection under the Code on Social Security, 2020, these provisions are not being implemented, leaving many employees unprotected.

Moreover, there is a deepening concern regarding low wages and worker exploitation. This is arguably the hardest-hit section of the job market, especially with the large number of workers on platforms like Swiggy and Zomato. Parallels can be drawn between the United States and India, as competition to work as rideshare drivers on platforms like Lyft has resulted in low returns for drivers.

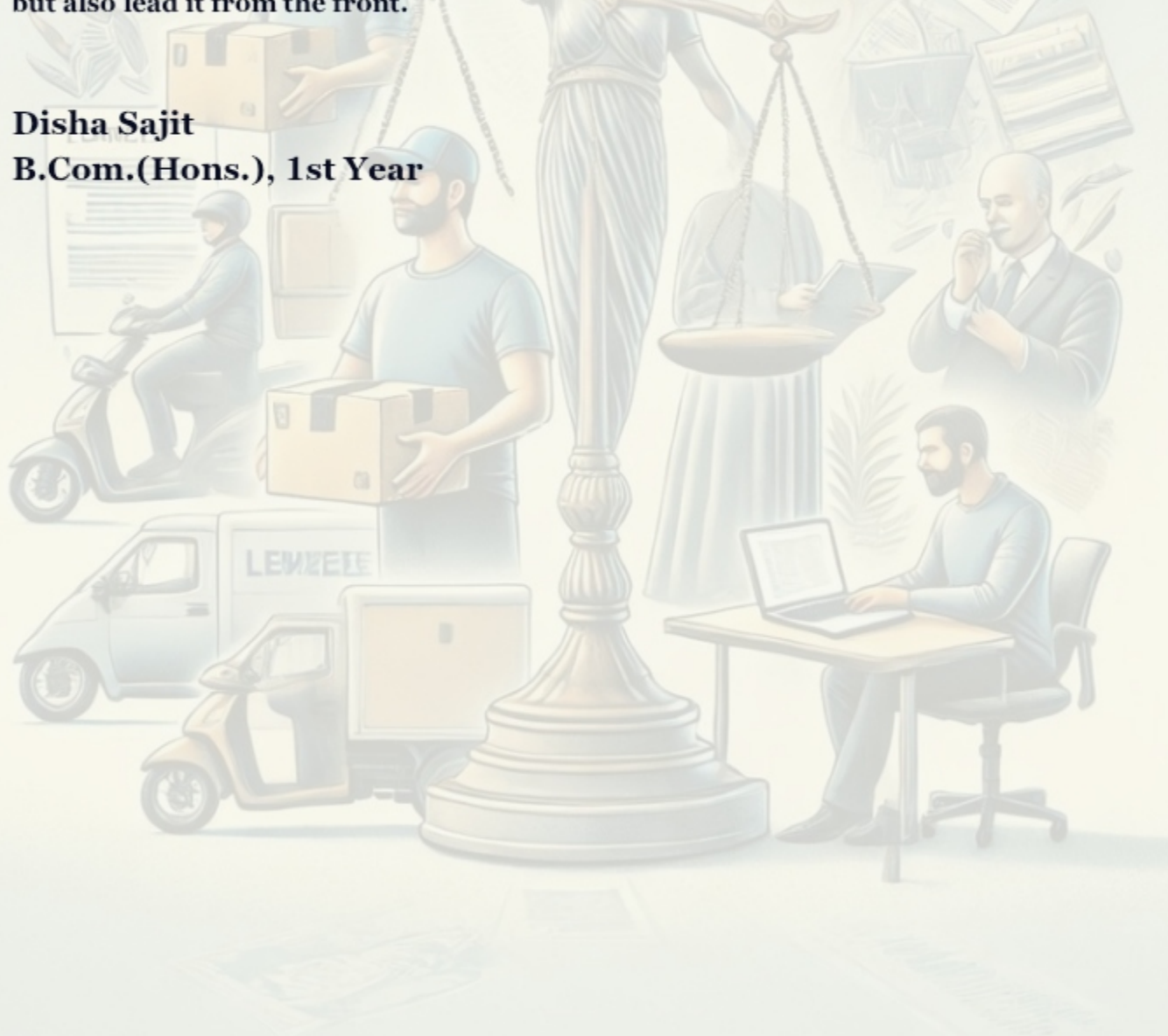
The gig economy has grown unevenly around the world. In developed countries, such as the US, gig workers are increasingly part of high-skill industries such as consulting, graphic design, and IT. Platforms like Fiverr and Upwork have created global marketplaces for skilled professionals. In developing nations, however, the gig economy is much more labor-intensive, dominated by delivery personnel, cab drivers, and other service-based roles. Gig work has also grown rapidly in countries like China and Southeast Asian nations. Chinese platforms like Didi Chuxing and Meituan have integrated gig work into their rapidly expanding economies and, at times, set benchmarks for efficiency and innovation. Yet, the challenges remain the same: worker protection, wage parity, and the sustainability of the model.

The gig economy holds great potential for India. The path forward will require a multi-dimensional approach to reap its best benefits. Policymakers need to direct their attention toward social security for gig workers while balancing flexibility and security. Government and private sector representatives, along with worker unions, have a role to play in addressing these concerns. Additionally, organizations—particularly governments—must invest in training programs to facilitate gig workers' transition into better-paying, skill-based jobs. This will not only enhance individual earnings but also contribute to India's greater economic growth.

In a nutshell, the gig economy reimagines work and its performance. No doubt, India faces several unique challenges. However, with an immense and eclectic workforce, combined with technological advancements, it is ready to be thrust into this global revolution. By addressing some of the existing gaps in the ecosystem and fostering innovation and inclusiveness, the country can not only adapt to this economic model but also lead it from the front.

Disha Sajit

B.Com.(Hons.), 1st Year



Geographical Indicators: Highlighting Inclusivity In Commerce

The world is a melange of people coming from diverse backgrounds and finding harmony in each others' existence. Each one with their own set of interests or sometimes due to restrictions placed upon them, pursue different occupations. These occupations are nothing but a part of commerce and trade. When understanding or studying about commerce, it becomes imperative to study all the types of commercial activities taking place around. Inclusivity is a much talked about word, and it occupies a certain space in commerce as well.

Various regions, depending upon the historical experiences, political ideologies and geographical factors differ from each other. Especially, in a country like India, where we have the Himalayas in the north and oceans in the south, plateaus in the central and the hot and cold deserts in this country, the regional specialties vary to a great extent.

Some areas like the metro cities, tier 1 cities are highly developed, however, villages and towns still face issues of backwardness and stagnancy in their occupations. Agriculture, being an occupation pursued by almost two-thirds of our population, faces a lot of backwardness due to no or very little technological advancements, low per capita income and less focused and unbalanced policies.

Handicrafts also share the same position. Hence to promote inclusivity among these people pursuing agriculture, engaged in manufacturing handicrafts and providing recognition to their masterpieces including agricultural products, cuisines, handicrafts and manufactured goods from different corners of the country, Geographical Indicators (GIs) are a very thoughtful and innovative idea.

In terms of agriculture, Geographical Indicators are basically the community rights given to the people of specific localities to cultivate particular crops in those areas exclusively and to be sold in their name only. GI tags are the special community rights that celebrate the unique geographical characteristics and special flavours of the ingredients.

Some prominent examples being – Goan Cashew, Kashmiri apples, Tirupati laddu, Arunachal Orange, Joha rice of Assam. etc.

As of June 2024, there were 643 GI tags in India including agricultural products, food items, handicrafts, and manufactured goods. Geographical Indication of Goods (Registration and Protection) Act, 1999, came into effect in 2003, followed by which, the first GI tag in India was given to Darjeeling tea in 2004-05.

Uttar Pradesh is a state having the most GI-tagged products in India. Uttar Pradesh's Amroha Dholak, which is a musical instrument made from natural wood, is one such product. Another very famous item of Uttar Pradesh, its Lucknow Chikan Kari is also a GI tagged product. In agriculture, Allahabad Surkha Guava is a GI tagged product there.

Goods wise break up of GI Applications as per Sec. 2 (f) of the GI Act, 1999 filed as on March 31, 2023

Goods as per sec. 2(f) GI Act, 1999	No. of GI Application Received	No. of GI Application Registered
Handicraft (including Textiles)	494	252
Agricultural	314	149
Manufactured	164	40
Foodstuff	85	31
Natural	15	3
Total	1072	475

Source:

https://ipindia.gov.in/writereaddata/Portal/IPOAnnualReport/1_114_1_ANNUAL_REPORT_202223_English.pdf

The North East region of India, which has a rich heritage and is culturally abundant, also has been given many Geographical Indications. Joha rice, Tezpur Litchi, Bodo Kerapindi (spice) and Boka chaul rice from Assam, Monpa handmade paper and Singpho Phalap (tea) from Arunachal Pradesh are some GI tagged products of North East India.

The above graph and table shows the number of applications received by the Government of India to be registered as GI tagged products along with the number of products that were granted the status. The percentage of applications granted the status of GI out of the total applications received is however a little low, but this shows a considerate effort on the part of the Government in aiding such a population.

Geographical Indicators serve the purpose of providing recognition to the specialty of a particular region and reward the communities who are involved in producing that specialty, hence creating a level playing field for such people in such a competitive market.

The advantages of getting a product GI tagged includes the exclusivity to cultivate it and sell it across. It also makes it easier for purchasers to trust on the superior quality of that product which is of immense importance in agricultural products. Other than these, the GI tags provide the producers an opportunity to set the prices in such a way that they are able to earn sustainable margins. Inclusivity, as a term, is really broad and its branches are spread over almost every topic of concern around us. Geographical Indicators promote not only regional equity, but also raise the economic inclusivity of regions, alongside improving the standard of living of people so concerned.

Geographical Indicators are being continuously promoted by the Government of India in order to ensure that the producers get a fair share in the market and these specialties reach not only to other parts of Indian market but global markets as well.

The promotion of GI tagged products is also being done in the Celebrity Masterchef, a show streaming on Sony Liv, wherein they introduce one GI tagged product in each episode, thereby raising the awareness amongst people about such products.

Such initiatives show how these Geographical Indicator tags have a huge potential in creating an inclusive environment and a level playing field for its producers and can bring recognition to them. This initiative celebrates the authenticity of these great products and the flavours from different corners of the country.

Harshita Mehndiratta
B.Com, 2nd Year



Beyond Balance Sheets: The Visionaries Shaping Commerce

Commerce is more than just numbers, transactions, and financial statements—it is a dynamic field shaped by the vision, ambition, and perseverance of individuals. Behind every successful enterprise, from multinational corporations to small businesses, stand people who take risks, embrace innovation, and drive progress. Entrepreneurs dare to challenge conventional norms with groundbreaking ideas, while businessmen shape industries with strategic vision and leadership. Together, they form the backbone of commerce, turning aspirations into reality and redefining the way we live, work, and connect. In this article, we explore the journeys of some of the most influential entrepreneurs and business leaders who have left an indelible mark on the world of commerce.

ENTREPRENEURS- THE INNOVATIVE RISK-TAKERS:

Falguni Nayar, the founder and CEO of Nykaa, exemplifies how commerce can embrace inclusivity while breaking traditional norms. Starting her entrepreneurial journey at 50 after a successful career in investment banking, she launched Nykaa in 2012 to revolutionize India's beauty and personal care industry. What started as an online beauty retailer in 2012 has now evolved into a multi-billion-dollar empire. Nayar is one of India's richest self-made women and has proven that resilience, innovation, and inclusivity drive success. Her inspiring journey reminds us that commerce isn't just about selling products but fostering confidence, breaking barriers, and celebrating individuality.

Ritesh Agarwal, the founder and CEO of OYO, has an ideology rooted in innovation, accessibility, and perseverance. He started his journey as an entrepreneur at just 17 when he launched Oravel Stays, which later transformed into OYO Rooms in 2013. Today, OYO is one of the world's largest hospitality chains, operating in over 35 countries with more than 157,000 hotels and 40,000 holiday homes. By the age of 26, he became the world's second-youngest self-made billionaire, with a net worth exceeding \$1.1 billion. This mindset has enabled him to achieve remarkable milestones, such as earning recognition from the United Nations. Ritesh believes, "Starting small is not a problem; dreaming small is," encouraging aspiring entrepreneurs to aim high and think big.

Deepinder Goyal, the co-founder of Zomato is a living inspiring example of turning a simple idea into a globally recognised brand. His unwavering belief in innovation, adaptability, and customer-first principles has made Zomato a household name and a benchmark for aspiring entrepreneurs worldwide. Today, Zomato operates in over 1,000 cities across 24 countries, serving more than 80 million users per month. He has brought Innovation in Food-Tech and proves that innovation is the key feature of inclusivity in commerce and drives success.

BUSINESSMEN- THE COMMERCIAL VISIONARIES

Ratan Tata, former chairman of the Tata Group, is celebrated for his ethical leadership and philanthropic mindset. His ideology centers on integrity, innovation, and social responsibility. Tata's leadership saw the group's global expansion, including acquisitions of Jaguar Land Rover and Corus Steel. He also pioneered impactful products like the Tata Nano, aiming to provide affordable transportation. Beyond business, Tata's commitment to social welfare is evident through Tata Trusts, which donates 66% of the group's profits to healthcare, education, and rural development. His legacy, including the launch of the Tata Nano, the world's cheapest car at Rs.1 lakh, reflects his belief in balancing profitability with societal impact, making him a role model for ethical entrepreneurship.

Mukesh Ambani, the chairman of Reliance Industries, is a visionary who believes in innovation, scalability, and accessibility. His ideology revolves around leveraging technology to make products and services affordable and accessible to all. Mukesh Ambani's thought process focuses on long-term growth and adopting cutting-edge technologies, fostering job creation and economic growth. His most groundbreaking move was the launch of Jio in 2016, which disrupted the telecom industry by offering free voice calls and ultra-affordable data, leading to a 90% drop in data prices. By bridging the digital divide and empowering small businesses through platforms like JioMart, Ambani has significantly contributed to the modernization of commerce in India.

Gautam Adani, founder of the Adani Group, embodies the ideology of creating infrastructure that powers progress. His thought process is marked by bold, forward-thinking investments, particularly in clean energy, making India a global leader in sustainability. Adani's contributions to commerce include developing world-class port facilities, creating efficient supply chains, and pioneering renewable energy solutions. Adani Ports is the largest commercial port operator in India, handling 25% of the country's cargo. Adani's contributions are shaping the nation's economic future, emphasizing infrastructure, sustainability, and progress.

In conclusion, commerce is much more than spreadsheets and profit margins—it's about the people behind the numbers who turn ideas into game-changers. Whether it's Falguni Nayar breaking beauty stereotypes, Ritesh Agarwal turning OYO into a global hotel giant, or Deepinder Goyal revolutionising food delivery with Zomato, these entrepreneurs show us that success is built on innovation, perseverance, and a little bit of risk-taking. And let's not forget our legendary businessmen—Mukesh Ambani, Gautam Adani, and Ratan Tata—who've managed to keep the balance sheets happy while changing the landscape of Indian business. So, whether you're aiming for billion-dollar deals or simply trying to make your neighbourhood shop a success, remember: it's not just about the bottom line, but the ideas, the people, and maybe a little luck along the way!

Devanshi Malhotra
B.Com.(Hons.), 2nd Year

वाणिज्य : कल से कल तक का सफर

सिन्धु की घाटी से शुरू हुआ व्यापार ,
रेशम, मसाले, सुनहरा कारोबार।
मौर्य, गुप्त, मुग़ल के दरबार,
हुनर से सजा हर व्यापार।

भौगोलिक संकेतक भारत को देते सम्मान,
देश की विरासत को रखते हर बार प्रधान।
कांचीवरम की साड़ी, केरल का मसाला उद्यान,
हर उत्पाद को वैश्विक स्तर पर बनाना महान।
छोटे व्यापारी लेते अब बड़ी उड़ान,
स्थानीय से वैश्विक बनना ही उनकी पहचान।

क्षेत्रीय विकास का जब दौर आया,
हर गाँव, हर कस्बा, खिलखिला के मुस्कुराया।
बुंदेलखंड की भूमि से स्टार्टअप आया,
श्रीधर उमंग ने रेशमी धागों संग एक ब्रांड बनाया।

डेटा एनालिटिक्स ने बदली कहानी,
संख्याएं बोलती हैं अब व्यापार की जुबानी।

जहाँ कारीगर हाथ से गढ़ते थे कल,
अब मशीनें देती हैं नया हल।
हर लेन-देन का ब्योरा सटीक,
डिजिटल दुनिया, व्यापार बनी एक नई रीत।

गिग अर्थव्यवस्था लाई एक नई क्रांति,
नौकरी की बेड़ियाँ अब और नहीं बांधी।
न कोई दफ्तर, न सीमाएँ कोई,
हर हुनर अब वैश्विक हो गई।
फ्रीलांसिंग, कोडिंग, डिज़ायनिंग,
घर बैठे ही लोगों ने खुद की किस्मत बनाई।

फीचर लेखों में जब उनकी गूंज होगी,
दुनिया के हर कोने में तब एक नई रोशनी होगी।
समावेशन की एक सुंदर कहानी होगी,
हर हाथ को अवसर, हर चेहरे पर खानी होगी।
लोगों को इतिहास से प्रेरणा लेनी होगी,
भविष्य की राह खुद ही बुननी होगी।



संचिता सिंह
वाणिज्य (स्नातक)
तृतीय वर्ष

प्रगतिशील अर्थव्यवस्था का क्षेत्रीय विश्लेषण

भारत, इक्कीसवीं सदी के पटल पर स्थापित एक प्रगतिशील और गतिमान गणराज्य, समूचे विश्व में लोकतंत्र की एक अनूठी मिसाल है।

इस वर्ष हमारे देश ने अपना 76 वाँ गणतंत्र दिवस मनाया है। यदि आसमान की ऊंचाइयों को छूते भारत के बुलंद इरादों की शुरुआत पर गौर किया जाए, तो एहसास होता है उस यात्रा का जो अब तक तय कर ली गई है। अर्थिक व्यवस्था के उच्चतम आयामों को छूने के प्रयास में देशवासियों ने कई उतार-चढ़ाव का सामना किया है।

डॉ. ए. पी. जे. अब्दुल कलाम ने जब भारतीय मिसाइलों पर कार्य प्रारम्भ किया था, तब देश में ना ही उनके उत्पादन के लिए उचित संसाधन थे, और ना ही दूसरे देशों से उन्हें खरीद पाने के लिए पर्याप्त धन। किंतु उस अवस्था में भी जिस सूझ भूज और दृढ़ निश्चय का प्रदर्शन डॉ. कलाम और उनके साथियों ने किया था, उसी का परिणाम है कि आज भारत केवल अपनी ही नहीं बल्कि अनेक देशों की मिसाइलों का प्रमोचन कर रहा है।

भारतीय अर्थव्यवस्था कई उतार चढ़ाव से गुज़री है। स्वतंत्रता के बाद शुरू हुए आर्थिक संघर्ष का रूप वर्तमान परिप्रेक्ष्य के अनुसार न ही केवल बदला है, बल्कि जटिल भी हुआ है।

भारत की अर्थव्यवस्था तीन प्रधान क्षेत्रों में विभाजित की जा सकती है-

प्राथमिक क्षेत्र: कृषि और इससे जुड़ी गतिविधियाँ

द्वितीयक क्षेत्र: विनिर्माण जैसी गतिविधियाँ

तृतीयक क्षेत्र: सेवाएँ

स्वतंत्रता संग्राम के उपरांत अंग्रेज़ी हुकूमत जिस भारत को छोड़ कर गई थी, वह मूलतः एक कृषि प्रधान देश था, जिसके जनमानस का एक बड़ा हिस्सा खेती और उससे संबंधित गतिविधियों में रत था। किन्तु आज के समय में यह क्षेत्र बुलंदियों के पथ पर है, 2022-2023 में निर्यात डॉलर 53.1 बिलियन पहुंचा, 2023-2024 का अनुमानित बागवानी उत्पादन 355.25 मिलियन था और जैविक खेती हेतु प्रमाणित क्षेत्र के प्रबंधन में भारत चौथे स्थान पर आ गया है।¹ भारत आज विश्व भर में अनाज, रत्न, ईंधन आदि के सर्वश्रेष्ठ निर्यातकों में अग्रगण्य है। अंतर्राष्ट्रीय मुद्रा कोष के अनुसार भारतीय सकल घरेलू उत्पाद पिछले एक दशक में दुगुना हो कर 2025 में 4.3 ट्रिलियन डॉलर पहुंच गया है। 105% तरक्की दर को देखते हुए यह माना जा रहा है, भारतीय अर्थव्यवस्था वित्तीय वर्ष 2025 में जापान को भी पीछे छोड़ देगी।²

प्राथमिक क्षेत्र देश की अर्थव्यवस्था का एक महत्वपूर्ण स्तंभ है, जिसके कारण प्रति पल बदलते दौर में स्वयं को बदलना भी आवश्यक है। इसी को ध्यान में रखते हुए, प्राचीन काल के अप्रासंगिक तौर तरीकों को छोड़कर डिजिटल माध्यमों को केंद्र में लिया जा रहा है और साथ ही साथ वहनीय जलवायु के अनुसार लचीलेपन पर भी ध्यान दिया जा रहा है।

अर्थव्यवस्था का दूसरा क्षेत्र है औद्योगिक गतिविधियाँ। स्वतंत्रता के 78 वर्षों में इस क्षेत्र ने भी कई गुणा सफलता प्राप्त करी है। अर्थव्यवस्था का जो वर्ग केवल रुई और पटसन उद्योगों से पहचाना जाता था, आज सकल घरेलू उत्पाद में 27.6% योगदान दे रहा है। 2015 में कारोबार की सुगमता के पैमाने पर भारत 142 वें पद पर था, जो कि प्रतिवेदन 2020 के अनुसार 63 वे पैमाने पर आ पहुँचा है।³ हालांकि अन्य प्रगतिशील देशों के मुकाबले भारत की अर्थव्यवस्था और सकल घरेलू उत्पाद तेज़ी से बढ़ रहा है, परंतु साथ ही साथ यह भी आवश्यक है कि इस प्रगति में योगदान और इसके लाभ में हिस्सेदारी आम जनमानस की भी अधिक से अधिक हो। इसी विचारधारा से प्रेरित सरकार ने भारतियों के प्रोत्साहन हेतु 'मेक इन इंडिया' और 'स्टार्ट अप इंडिया' जैसी अनेक गतिविधियों की शुरुवात करी है। मेक इन इंडिया पहल के कारण निर्यात, घरेलू उत्पादन, नौकरियों, तकनीकी विकास और अवसंरचना में बढ़ोतरी हुई है।

इसके साथ ही साथ कई सरकारी योजनाओं ने देश के विकास में अहम भूमिका निभाई है, जिसमें से एक महत्वपूर्ण योजना है भारत सरकार की 'उज्ज्वला योजना'। 2014 में जहां पूरे देश में केवल 55% रसोई गैस के कनेक्शन थे, वहीं आज 99.8% हैं। घरेलू प्रदूषण 5 वर्ष से कम आयु में ही मृत्यु हो जाने के सबसे बड़े कारणों में से एक था, इस एक कारण के रहते 86 मिलियन जाने प्रतिवर्ष देश ने खोई है। उज्ज्वला योजना के अंतर्गत 103 मिलियन कनेक्शन की एतिहासिक उपलब्धि के कारण अब प्रतिवर्ष 1,50,000 जानें बचाई जाती हैं।⁴

द्वितीय क्षेत्र में गतिमान उपलब्धियों के साथ ही साथ यदी नागरिक क्षेत्र और आधारभूत संरचना पर भी ध्यान केंद्रित कर कदम उठाए जो अर्थिक शक्ति बनना देश के लिए और भी सुगम हो जाएगा।

तृतीय क्षेत्र, सेवाएं, जिसका आज समूचे विश्व में बोलबाला है, ये अर्थव्यवस्था में 55% योगदान देता है। आर्थिक सर्वेक्षण 2024 के अनुसार वित्तीय वर्ष 2024 में 7.6% के दर से इसमें बढ़ोतरी हुई है।⁵ तकनीकी सेवाएं आज वैश्विक तरक्की में एहम भूमिका निभा रही हैं। बैंक की सेवाएं हो या कृत्रिम बुद्धि से कार्य सिद्धि, हर क्षेत्र में भारतीय मूल के युवाओं का कौशल उभर कर सामने आ रहा है।

बीसवीं सदी पश्चिम की थी, किंतु इक्कीसवीं सदी निश्चित ही भारत की है। आज ये देश आध्यात्मिक पर्यटन का केंद्र बन चुका है, जिसकी गवाही 2025 के महाकुंभ ने भी दी है। समस्त धरा पर होने वाले सबसे बड़े मानव सम्मेलन का सूत्रधार भारत आज सभी के लिए आकर्षण का केंद्र है। सेवा क्षेत्र के विकास के पीछे पर्यटन, वित्त, बैंकिंग, बीमा, रियल एस्टेट, दूरसंचार, स्वास्थ्य सेवा, शिक्षा, आतिथ्य, आईटी और बीपीओ सेवाओं का विशेष योगदान है। भारत सॉफ्टवेयर सेवाओं के लिए निर्यात का केंद्र है। सितंबर 2023 में, भारत ने वैश्विक नवाचार सूचकांक (जीआईआई) में अपना 40 वां स्थान बरकरार रखा, जिसका कारण तकनीकी रूप से गतिशील और अंतरराष्ट्रीय स्तर पर कारोबार की जा सकने वाली सेवाओं में सफल प्रगति है।⁶ अप्रैल 2014 से सितंबर 2024 के बीच भारत 709.84 बिलियन डॉलर मूल्य के एफडीआई प्रवाह का सबसे बड़ा प्राप्तकर्ता था।⁷

गत वर्षों में देश और देशवासियों ने सफलता और कठिनाइयाँ, दोनों का स्वाद बखूबी चखा है और आने वाला समय भी इन दोनों से ही ओतप्रोत होगा। प्राथमिक क्षेत्र, जहाँ एक ओर खेती को तकनीक से जोड़ा जा रहा है, वहीं ज़मीन की गुणवत्ता और उत्पाद की क्षमता में वृद्धि की ओर ध्यान देना भी अति आवश्यक है। समय के साथ कंधे से कंधा मिलाकर चलते हुए, तकनीक के माध्यम से वैश्विक कल्याण की मुहिम में अग्रसर रहना भी संभव हो जाएगा। बढ़ती जनसंख्या यदि सही मार्ग पर प्रशस्त हो तो देश के स्वर्णिम काल की परिचायक होती है। आज भारत में युवाओं की संख्या सर्वाधिक है, युवा सदैव ही नई ऊर्जा और नए विचारों से भरे होते हैं, अर्थव्यवस्था की कमान हाथों में होना नवीन युग के सूर्योदय का संकेत है।

नए समय के साथ विकास के नये दरवाज़े भी खुले हैं, आज के दौर में वित्तीय बाज़ार ने सबका ध्यान अपनी ओर आकर्षित किया हुआ है, अर्थव्यवस्था के लिए भी यह एक आवश्यक स्तंभ है, देशी और विदेशी दोनों ही ओर से भारतीय बाज़ार में विश्वास प्रकट करना, देश की तरक्की के लिए महत्वपूर्ण पैमाना बन चुका है। इसके साथ ही अन्य कई मार्ग सामने आए हैं जैसे स्वास्थ्य, नवीकरणीय ऊर्जा, ई-कॉमर्स और खुदरा व्यापार(रीटेल), विद्युतीय वाहन आदि। इन सभी की उपयोगिता का अंदाज़ा इस से भी लगाया जा सकता है कि वार्षिक आय-व्ययक में भी इन्हें चर्चा का केंद्र रखा गया है।

नए अथवा पुराने, प्रत्येक क्षेत्र के विकास हेतु, यह आवश्यक है कि आधारभूत संरचना पर अधिक व्यय किया जाए। शिक्षा की ओर ध्यान केंद्रित कर सक्षम और सशक्त कर्मचारियों की संख्या में वृद्धि होना भी राष्ट्र की उन्नति के लिए अति आवश्यक है। आज रुपये की मज़बूती और विदेशी निवेश के बोलबाले के चलते अर्थिक बाज़ार ही चर्चा का केंद्र है। सभी देश व्यापार की सुगमता और गुणवत्ता के लिए अधिक सज है, इस दौर में अर्थव्यवस्था की बढ़ती रफ़्तार कुशलता की संदेशवाहक है। यदि देश का प्रत्येक वासी दृढ़ निश्चय से एक दूसरे का साथ देते हुए कार्य करे, तो आर्थिक शक्ति बनने से भारत को कोई नहीं रोक सकता।

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महक बजाज

वाणिज्य (स्नातक), तृतीय वर्ष

Interview with Dr. Geeta Kichlu

What initially inspired you to pursue a career in academia, and how did your academic background shape your journey as an educator?

Life happens without planning. It is a flow. We move from one stage to another. In school, I never knew what I wanted to become.

Though as time unfolded, due to divine grace, I soon aspired to explore my career as a lecturer at the University of Delhi after starting college.

This was largely because my parents believed it was the best profession for us to pursue. Moreover, my mother was very keen that we stand on our own feet and become independent women.



Inspired by this motivation, my elder sister secured a job at Lady Shri Ram College way back in 1976. This further encouraged me to put in my best efforts. My parents did everything possible to shape who I am today. They not only provided us with the best education but also instilled strong values in us.

I learned these virtues simply by observing them. Their lives inspired me to always give my best in whatever I pursued. Not everyone is born a leader or a teacher, but I ensured that I worked relentlessly to achieve my goal—one that was largely my mother's mission in life: to make her daughters self-sufficient, as she had always felt a personal void. And lo and behold, when you desire something and work for it, you eventually achieve it, just as I did.

I joined as a lecturer in 1982 at the age of 23, right after my post-graduation, at Gargi College, Department of Commerce. It was the most beautiful phase of my life—both exciting and challenging. This profession kept me on my toes; I would go home, study, and make notes daily. To add to the challenge, I was assigned a section in which I had to teach business law and Hindi. I had to learn Hindi terms for many English words.

Teaching has been a wonderful experience, and many concepts that had seemed unclear during my own student years became crystal clear as I explained them to my students.

At times, when students asked me a question I did not immediately know the answer to, I would pick up the chalk to explain, and to my surprise, a very logical explanation would come to me. This made my journey even more exciting.

The field of education has evolved significantly over the years. How have these changes influenced your teaching methodology and approach to pedagogy?

The field of education has certainly evolved. More girls are now pursuing graduation and enhancing their skills, entering an era of empowerment.

Over the years, the University of Delhi has revamped its syllabus to align with international standards. Students today are smarter and more open-minded as society continues to evolve. Consequently, my teaching style has also undergone significant changes.

Initially, I followed a one-way approach to imparting knowledge. However, as students' curiosity, ability to question, and participation increased, I changed my teaching methods, encouraging more interaction in the learning process. I started my lectures by asking questions related to the previous day's lessons. After lecturing for about 10-15 minutes, I would engage students by questioning them on the concepts and ideas being shared in class. This approach ensured that students were attentive, and it gave me great satisfaction.

Through this process, both the teacher and the students benefited. I gained confidence as a teacher, and the students gained a deeper understanding of the subject. This interaction also motivated those who were less engaged to start paying attention and participating in discussions. My approach to teaching pedagogy has completely evolved. I realized that to effectively deliver content, I needed to engage students in an interactive manner. By God's grace, I was able to do so, and that was an incredibly satisfying experience for me.



Many of your former students have gone on to achieve remarkable success. Could you share any particularly inspiring stories of alumni who have made a significant impact in their respective fields?

Over the years, many of my students have excelled in various fields. Some stayed in touch, while others drifted away, but each contributed uniquely to the classroom. Some stood out for their intelligence, others for their creativity, and some for their spirited and playful nature.

I always believed in nurturing every student's strengths—encouraging academically focused students to explore holistic development, guiding creative minds to balance passion with academics, and reminding playful students of the importance of discipline.



I fondly remember the 2004 batch when I became Teacher-in-Charge (TIC). Our former principal, respected, Dr. Hema Raghvan, encouraged each department to create newsletters, and a first-year student, Sonia Sahijwani, enthusiastically took the lead. Along with Nancy Khurana and others, she successfully launched the newsletter, overcoming initial challenges. Sonia later pursued post-graduation at IIMC but shifted to law, eventually joining Indian Oil Corporation's legal team. She also authored two books, *Yours Legally* and *Baby on Board*, and was featured in the *Panorama Series* for inspiring Indian women.

Other students also left remarkable footprints. Manasi, an artist, later moved to Amsterdam and started *Tasty Talks*, a business concept focusing on Indian Cuisine.

Lavanya, a bright and inquisitive student, pursued her master's in London before launching her own startup in Delhi. Many students became CAs, MBAs, entrepreneurs, or pursued higher studies abroad, for which I had the privilege of writing their recommendations.

The key lesson for students is to find their passion. Love what you do, and you will naturally excel—whether in the classroom, on the field, or in life. Success is not about comparison but about personal growth and fulfillment.

With your extensive experience in teaching, you must have many cherished memories from the classroom. Could you recount some of your most memorable moments as an educator?



One of the greatest joys of teaching is witnessing the growth and transformation of students. I have had numerous memorable moments—whether it was a shy student finally speaking up in class, a struggling student excelling in a subject, or an entire batch coming together to work on a project.

One particularly cherished memory is from my early teaching days when I had to teach Business Law in Hindi. Initially, it was a challenge since I was not fluent in Hindi terminology relating to the subject. However, with perseverance and continuous effort, my Hindi improved significantly.

In fact, during my last five to ten years of teaching, I often switched between English and Hindi to ensure better comprehension for my students. This adaptation in my teaching methodology was one of my most fulfilling experiences.

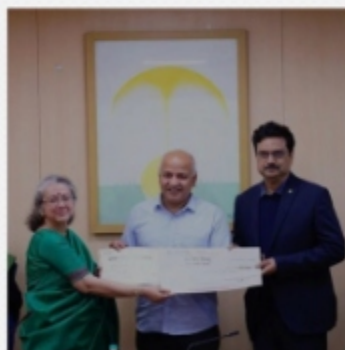
Another fond memory is of students who would challenge concepts in class. Their curiosity pushed me to think deeper and refine my teaching. Some of my best moments trying to explain a complex topic practically, involving real life experiences, and a logical explanation would flow effortlessly—sometimes even surprising myself! This is the beauty of teaching; it is a continuous learning experience for both the educator and the students.

As a final reflection, what key message or piece of advice would you like to impart to your students as they navigate their academic and professional journeys?

My advice to students is simple yet profound: Be present in the moment. When you are fully engaged in what you are doing, you make fewer mistakes and achieve greater clarity. In class, being present ensures that you truly understand the subject. When enjoying leisure time, immerse yourself without guilt. When making decisions, do so with full awareness. Conscious living leads to better efficiency, clearer thinking, and refined decision-making.

Remember that success is not measured only by academic achievements or professional titles—it is about finding joy and meaning in what you do. Be kind, be inclusive, and uplift those around you. Just as the sky shelters all and the air is available to everyone, strive to be someone who spreads warmth and positivity without discrimination.

Wishing all my students a life filled with happiness, health, and fulfillment. May you shine brightly and touch lives wherever you go. All the best!



Bhavya Ahluwalia
B.Com. (Hons.)
3rd Year



Unmissable Insights: Featured Article

Local Businesses Going Global



*“Comascent once again invited students from all departments to contribute articles for this issue, with the final submission deadline extended to February 10, 2025. This initiative encourages students from various courses to engage with the magazine and collaborate with the editorial team. A total of 16 articles were submitted, all centered around the theme: **Local Businesses Going Global.**”*

Winner : Sanjana Gupta, B.Com, 3rd year

Peter F Drucker has rightly said, “Whenever you see a successful business, someone once made a courageous decision.” Every local business aspires to go global. It requires exquisite planning and strategic management to hit a home run. Many companies such as Zomato, Chumbak and OYO Rooms have successfully launched their business globally. However, huge investments are to be made as well. Here a question arises that why businesses need to go global if they can efficiently work in the domestic market? What factors led to the success of these well-known businesses? Do all get a sure success?

It is crucial to address the need for firms to go global as it is a seed to examine the characteristics of plant-like businesses. It arises when a company sees the potential to grow globally and expand its customer base. Various other factors such as taxation and corporate laws prevailing in that country can also be better for the growth of products in that market. A firm would like to set up a plant where laws are business-friendly and less stringent. The availability of cheap raw materials and labour affects decision-making as they directly hit the profitability of that unit. As the well-known aphorism goes, “Don’t put all the eggs in the same basket.” a business goes global to diversify its risks. Availing cheap transportation costs in foreign countries and gathering talent useful for the firm are also the reasons for a company to go global.

Many business organisations recognised this need and were successful in going global. For instance, Zomato acquired multiple food delivery and restaurant discovery platforms worldwide which allowed them to enter new markets easily. Some prominent examples of such platforms include Urbanspoon (in the US and Australia), Cibando (in Italy) and Gastronauti (Poland). The masterminds of Zomato studied the country’s eating habits, restaurant structures, local laws and business environment.

The brand became popular for its quirky social media presence and relatable campaigns. Their strong branding and advertisement helped them stand out in crowded global markets. Even though Zomato was worldwide, there were unprofitable markets in the UK and the US where the competition was intense. However, as Richard Branson once said, “Business opportunities are like buses, there’s always another one coming.” Zomato also believes in the same strategy. It exited from those markets and focused on their markets in India and the UAE which were ever growing and where they had a competitive edge.

Similarly, Chumbak, an Indian lifestyle brand known for its vibrant, India-inspired designs, successfully expanded globally by keeping brand differentiation, digital marketing, and strategic retail expansion in the limelight. Its colourful and unique designs and Indie touch helped the brand to stand out in the global market. They reached out to an international audience through e-commerce platforms such as Etsy and Amazon Global, thus enabling the customers to access the products easily. It entered the international retail markets through partnerships and stores in global hubs. Additionally, it also promoted Indian culture among foreign customers who found it fascinating. It tapped into the most essential tool for spreading awareness- social media! It invested heavily in apps like Instagram, Pinterest and Facebook to connect with people worldwide.

It is, therefore, crucial to see what the customers want and always follow the well-known saying “The customer is the king”. There have been cases where some businesses couldn’t operate internationally as they intended as well. As Frank Davidson has rightly said, “Our most profitable lessons are learnt from failures and not from successes.”, it becomes crucial to take a look at where they failed. Nokia, which used to be a global mobile leader, failed to adapt to touchscreen phones. It delivers a message that continuous innovation and keeping up with the trends are as important as expanding business globally. A popular coffee brand, Starbucks, launched its outlet in Australia in 2000 but couldn’t get a space in the market. This was because people preferred independent local coffee shops over chains. It concludes that a profitable brand in one country may not be accepted by the people of another country.

In a nutshell, a business well established in the domestic market should move out of the boundaries after doing strategic planning, environmental scanning and thorough analysis of the country it wishes to expand. Adopting the strengths of successful businesses and learning from the failures of the ones that are loss-making can assist in turning into a unicorn easily. Also, since every big step in a business involves risk, an organisation should equip itself with knowledge-like weapons for the upcoming war of expanding business globally. After all, it’s either taking a risk or losing a chance!

Sanjana Gupta
B.Com, 3rd Year



India's Digital Renaissance: A Future for All

**In modern India's digital space,
The gig economy sets the pace.
Work culture revolution unfolds,
A tapestry of talents, diverse and bold.
From freelancers to creators, all find their place,
In a world of work, where everyone has space.
A shift in business landscape, swift and bright,
Where work is fluid day and night.**

**Beyond mere numbers, charts, and gold,
Are visionary entrepreneurs fierce and bold.
Shaping commerce with innovative eyes,
Start-ups are testament of their purposeful lives.
Traditional theories need enhancement,
Digital transformation is the new advancement.**

**With data's immense potential and power,
Doors unlock and new fields we discover.
Insights deep, both vast and true,
Bring wealth to many, not just a few.
Data Analytics now leads the race,
With AI's touch new trends emerge in grace.**

**From markets loud to boardrooms bright,
Each soul shapes commerce, day and night.**

**Beyond the profits, bold and wise,
Are minds that dream, that reanalyze.
Building a future, with an inclusive start,
And everyone here play a part**

**A farmer wakes before the sun,
Selling harvests, battles won.
A mother weaves dreams through hand-stitched art,
Her small shop is thriving, a beating heart.
A coder builds with sleepless eyes,
A street vendor's call—hope never dies.**

**Inclusivity in commerce is need of the hour,
It's high time we raise the bar.
We are witnessing a digital revolution,
skill, tech and knowledge need evolution.
Upgrade and build with a business mind,
A competitive trade that's just, for all mankind.
Through tech, trust and care,
A future blooms where all can share.**



**Riya Singh
B.Com.(Hons.), 2nd Year**

**Bhavya Ahluwalia
B.Com.(Hons.), 3rd Year**

The Commerce Association TEAM 2024-25



FACULTY ADVISORS

Convenors	: Ms. Chitra Kheria, Dr. Payal Jain
Faculty Advisors	: Prof. Geeta Siddarth, Dr. Amit Rohilla, Ms. Anam Khan, Ms. Sunita Kumari, Ms. Iti Verma, Dr. Karishma Gulati Tehran, Mr. Sushil Kumar

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Vice-President	: Himanshi Kapoor
General Secretary	: Saachi Nagpal
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Operations Convenor	: Shivangi Mahajan
Operations Co- Convenor	: Kavya Dasari
Corporate Convenor	: Aakshi
Design & Technical Convenor	: Gauri Yadav
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Design & Tech	: Saumya Mittal
	: Hiya, Ishika Jha, Madhushree, Suhani Vaid

JUNIOR MEMBERS

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Design & Tech	: Amolika, Ishita Jain, Navya Tandon, Sanya Yadav, Srividya

The Commerce Association

PRESIDENT'S MESSAGE

Greetings!

It's been an absolute honour to serve as President of The Commerce Association. This year flew by faster than a last-minute assignment submission. From interviewing students for the Department of Commerce Internship to organizing skill enhancement sessions and wrapping up the incredible E-Conclave 2024 — it's been a whirlwind of growth, learning, and teamwork.



Our theme this year, Navigating Sustainability: Exploring New Avenues, wasn't just a catchy phrase — it guided everything we did. We aimed to spark meaningful conversations, promote eco-conscious practices, and prove that businesses can thrive without costing the planet.

Reflecting on the year, I'm incredibly proud of what we've built. Every unexpected hiccup became an opportunity to think fast, adapt, and come back stronger. None of this would have been possible without our respected Principal Ma'am, our supportive Convenors, Faculty Advisors, and my tireless team — you all deserve a standing ovation.

Looking forward, the Department of Commerce is gearing up for the National Seminar 2025, themed AI Revolution: Smart Business, Sustainable Growth. It's shaping up to be an insightful, thought-provoking event — and hopefully you all will enjoy it. To the Department of Commerce at Gargi College, working with you all has been a privilege, and to The Commerce Association, you're the heart and soul of everything we achieve.

Lastly, the Comascent team has done an excellent job with the second issue this academic year. Congratulations on creating two successful issues this term!

Regards,
Sanya Agrawal
President



ENTREPRENEURSHIP CONCLAVE



The Commerce Association of Gargi College organized an event of Entrepreneurship Conclave on October 17, 2024, focusing on the theme "Navigating Sustainability: Exploring New Avenues." The event commenced with the dignitaries lighting the ceremonial lamp, followed by an address from the Teacher-in-Charge, Ms. Anjini Anand. The conclave featured three distinguished entrepreneurs who have successfully integrated sustainability into their business models:

- Mr. Mukul Chhabra, founder of ScrapUncle, an online platform offering scrap collection services. He shared his entrepreneurial journey, emphasizing that sustainability should be a fundamental aspect of daily life. Mr. Chhabra also highlighted the challenges of entrepreneurship, advocating for resilience and the importance of learning from failures.
- Ms. Purna Prasad, founder of Ecoplore, a venture providing eco-friendly accommodations for vacations. She showcased a short video of their properties, illustrating the beauty of staying close to nature. Ms. Prasad believes that such experiences can foster a deeper sense of sustainability and offer tranquility in today's hectic world.
- Mr. Bharat Bansal, founder of Nirmalaya, a company that creates fragrances using recycled flowers. He discussed the necessity of profitability in business to effectively contribute to society and maintain environmental consciousness.

The session concluded with a lively question-and-answer segment, allowing students to engage directly with the speakers. A networking lunch was subsequently organized for the guests and faculty members, with refreshments provided to all participants, volunteers, and attendees. The event was deemed a success, thanks to the dedicated efforts of The Commerce Association and the unwavering support of faculty advisors, leaving attendees with valuable insights and practical knowledge.

NATIONAL CONFERENCE

The Department of Commerce will be organising a national conference on 2nd April, 2025 on The AI Revolution: Smart Business, Sustainable Growth.

Artificial Intelligence (AI) is revolutionizing industries, driving smarter decision-making, optimizing business operations, and fostering sustainable economic and environmental practices. This seminar aims to explore AI's transformative role across various business domains, showcasing how it enhances efficiency, supports sustainable development goals (SDGs), and contributes to long-term economic and environmental sustainability.

The Conference will include

- AI and Workforce
- AI in Data Analytics and Business Intelligence
- AI in Business Optimization and Innovation
- AI in Customer Experience and Personalization
- AI and Automation for Efficiency and Sustainability
- AI for Economic Growth and Global Sustainability

DEPARTMENT OF COMMERCE
GARGI COLLEGE, UNIVERSITY OF DELHI

PRESENTS
NATIONAL SEMINAR
ON

AI REVOLUTION: SMART BUSINESS, SUSTAINABLE GROWTH

DAY 1: THINK TANK TOURNAMENT

- SUSTAINNOVA
The AI-Powered Sustainability Race
- MARKETOPIA
Immersing Sustainability with AI

DAY 2: THOUGHT LEADERSHIP SUMMIT

- VISIONARY VOICES
Inaugural Session
- THE CONNECT HOUR
Networking
- PERSPECTIVES IN DIALOGUE
Panel Discussion
- INTELLIGENCE ILLUSTRATED
Poster Presentation
- FUTURE FORWARD
Valuedictory Session

**APRIL '25
1ST & 2ND
10 AM ONWARDS**

SCAN TO REGISTER

Patron: Prof. (Dr.) Sangita Bhatia
Teacher-in-Charge: Prof. (Dr.) Arjit Anand
Organizing Committee: The Commerce Association

DEPARTMENT OF COMMERCE
GARGI COLLEGE

PRESENTS
NATIONAL CONFERENCE
ON

AI REVOLUTION: SMART BUSINESS, SUSTAINABLE GROWTH

INAUGURAL SESSION

DR. MUKESH BHADAL
PROFESSOR & CHIEF, INTELLECTUAL PROPERTY

MR. RAHIB SINGH
CHIEF, CSR, TQM & ETHICS CO-ORDINATOR

MR. JITENDER SINGH DABRYA
CO-FOUNDER, NCCO, FARMER

PANEL DISCUSSION

MR. KUSHAL VIJAY
CHIEF, INTELLECTUAL PROPERTY, INTELLECTUAL PROPERTY

MS. SONIA MAHAJAN
CHIEF, INTELLECTUAL PROPERTY, INTELLECTUAL PROPERTY

DR. GURIMA K.
PROFESSOR & CHIEF, INTELLECTUAL PROPERTY

MR. DEEPAK JAY TADAY
CHIEF, INTELLECTUAL PROPERTY, INTELLECTUAL PROPERTY

10:00 AM ONWARDS
SEMINAR HALL
2ND APRIL 2025

MR. KAPIL JAWA
PROFESSOR & CHIEF, INTELLECTUAL PROPERTY

SCAN TO REGISTER

Patron: Prof. (Dr.) Sangita Bhatia
Teacher-in-Charge: Prof. (Dr.) Arjit Anand
Organizing Committee: The Commerce Association

DEPARTMENTAL ACTIVITIES



SUSTAIN-A-VITY



The Commerce Association of Gargi College successfully organized SUSTAIN-A-VITY, a sustainable fashion competition, as part of E-Conclave 2024 on October 15, 2024. The event kicked off with an engaging ramp walk, where each team introduced themselves and presented an overview of their outfits.

A key highlight of the competition was the innovative use of sustainable materials, including fabric scraps, newspapers, and other recyclable elements, to craft unique designs. Participants were evaluated on their concept, creativity, confidence, and execution.



From the competing teams, the top six advanced to the second round, where they answered questions based on the 17 Sustainable Development Goals (SDGs). This round tested not only their fashion sensibilities but also their understanding of sustainability. The four best-performing teams, combining outstanding outfits with insightful answers, were awarded exciting cash prizes, while the remaining teams received gift hampers in recognition of their efforts.

The Sustainable Fashion Ramp Walk was a resounding success, captivating the audience with the participants' creativity and enthusiasm. The event effectively underscored the significance of sustainability in fashion, leaving a lasting impact on everyone present.



MBA: PATHWAY TOWARDS SUCCESS

"An MBA is more than just a qualification; the ability to understand business dynamics and manage people is what truly sets leaders apart in today's competitive landscape."

The Master of Business Administration (MBA) remains one of the most sought-after degrees worldwide, equipping individuals with essential skills in management, leadership, and strategic decision-making.

Regardless of academic background—engineering, law, medicine, or finance—an MBA enhances career prospects, global exposure, and professional growth.

With this vision, the Commerce Association of Gargi College, in collaboration with the Study Abroad program led by Mr. Sandeep Gupta, organized an insightful webinar on 1st March, 2025 to highlight the value of an MBA in today's world.

Mr. Gupta highlighted how professionals, including CAs, CFA holders, and even IIM graduates, pursue MBAs from Ivy League institutions to refine leadership skills and expand career opportunities.

The session also explored global MBA prospects, emphasizing the benefits of studying in top business schools across the US, UK, Canada, and Europe.

The webinar was a resounding success, thanks to the Commerce Association, the enthusiastic participation of students, and Mr. Gupta's invaluable insights.

The event concluded with an engaging Q&A session, providing participants with clarity on their MBA aspirations, making it a truly enriching experience.

Social Media Marketing Session by IIDE



On 26th March 2025, the Commerce Association of Gargi college successfully hosted an insightful Skill-Building Session on Social Media marketing in collaboration with IIDE. The session was led by Mr. Aman Kapoor, who provided in-depth knowledge on the ever-evolving landscape of social media marketing.

The session focused on understanding various social media platforms, crafting engaging content, and leveraging digital tools to maximize audience reach. Mr. Aman Kapoor shared key industry strategies and emerging trends, helping students gain practical insights into the world of digital marketing. Attendees also learned hands-on techniques to enhance their marketing skills, making the session both informative and engaging!



Industrial Visit To HMSI



I had the privilege of participating in the industrial visit to Honda Motorcycle & Scooter India (HMSI) at their Manesar plant, which produces approximately 4,300 motorcycles daily. This visit provided an invaluable opportunity to witness how the theoretical concepts we study in commerce are applied in a large-scale industrial setting.

The factory facilitators meticulously walked us through the company's history, the manufacturing and assembly processes, and how products are rigorously tested before reaching consumers. This demonstrated the company's unwavering dedication to customer safety and satisfaction.

A significant highlight of the visit was our interaction with the senior management team, who shared valuable insights into the company's operations and employee welfare initiatives, patiently answering all the students' questions.

Additionally, it was impressive to see how HMSI seamlessly integrated Japanese culture into its operations. From addressing colleagues with the respectful honorific “san” to offering authentic Japanese cuisine in the cafeteria, it was evident that these cultural practices are deeply embedded within the organisation.

Overall, this visit significantly enhanced my understanding of how various business functions—such as operations, finance, marketing, and sustainability—are strategically aligned to drive organisational success.

I am truly grateful to TCA and the HMSI team for providing such a fruitful experience, one that will surely influence my approach to the concepts I continue to study within my curriculum.

Jiya Bhojania
B.Com, 3rd Year



Industrial Visit to Google Office

I had the opportunity to be a part of Google office visit organised by Gargi College in collaboration with Google. The visit was nothing short of a dream come true.

As someone passionate about technology and innovation, stepping into one of the world's most renowned tech hubs felt surreal.

This incredible opportunity was a reward for excelling in the Google-sponsored lab assignment, making it even more special.

Our journey began with a nostalgic bus ride—reminiscent of school trips filled with laughter, anticipation, and endless chatter. Upon arrival, we were warmly greeted by the Google team, instantly setting an energetic and welcoming tone for the day.

The first session dived deep into the world of digital platform optimization, where we explored content monetization, brand partnerships, and ad strategies. One of the most inspiring moments was hearing from Chhavi Sethi, who shared her journey of resilience—how she navigated setbacks, dealt with online criticism, and remained consistent in her pursuit of success. Her words truly resonated with me, serving as a reminder that persistence and passion always pay off.

Then came the hands-on experience with Chromebooks and Gemini AI. Witnessing AI generate slides in mere seconds was mind-blowing—it made me realize how rapidly technology is evolving and how essential it is to adapt.

Of course, no visit to Google would be complete without an office tour! Walking through the vibrant and dynamic workspace, I could feel the creativity and innovation that drive the company. The day ended on a high note with thoughtful goodie bags, adding a sweet touch to an already unforgettable experience.

I am incredibly grateful to Google, our teachers, and our principal for making this visit possible. It was not just a learning experience but an inspiration to aim higher and push boundaries.

Riya Singh
B.Com.(Hons.), 2nd Year



AIKYAM TEAM 2024-25



FACULTY ADVISORS

Convenor	: Prof. Sonali Ahuja Dua
Faculty Coordinators	: Dr. Mandakini Das, Dr. Sumant Meena, Ms. Aakriti Chaudhry, Dr. Payal Jain, Ms. Nupur Tyagi, Dr. Anjali Siwal

STUDENT BODY

Convenor	: Manya Chawla
Co-Convenor	: Radhika Arora, Pratibha Bisht
General Secretary	: Pramiti Saxena
Technical Head	: Vanshika
Operations Head	: Manya Singh
Communications Head	: Ishita Shekhawat
Technical Team	: Tanishka, Pratishtha Negi, Shreya Chaurasia, Trisha Gautam
Communications Team	: Shivani Agarwal, Snigdha Jain, Varsha Singh, Darshika Tyagi
Operations Team	: Saamya Mittal, Shubhi Chaturvedi, Princy Vishnoi, Aayushi Kaushal

Aikyam- The Alumnae Association

CONVENOR'S NOTE

Greetings!

Inclusivity is not just an idea—it is the very essence of progress. A truly thriving community is one where every voice is valued, every experience is acknowledged, and every individual is empowered to contribute meaningfully. At AIKYAM, we are committed to creating a dynamic ecosystem where past and present converge, forging a future that is enriched by diverse perspectives and shared aspirations.



In today's ever-evolving world, inclusivity is no longer a choice; it is a necessity. It is what transforms conversations into collaborations, ideas into impact, and connections into lasting change. Through AIKYAM, we aim to bridge generations of commerce professionals—ensuring that knowledge is not just passed down but also redefined, expanded, and made more accessible. Our alumnae network stands as a testament to this vision, offering mentorship, guidance, and opportunities that transcend traditional boundaries.

This edition of *Comascent* beautifully embodies this ethos. The themes explored are not just reflective of the present but also visionary for the future—championing inclusivity as a catalyst for innovation and sustainable growth. I extend my deepest gratitude to the editorial team for curating a publication that does more than inform; it inspires action, fosters dialogue, and strengthens our commitment to a more inclusive academic and professional world.

As we move forward, let us continue to build AIKYAM as a space where diversity is celebrated, opportunities are equitable, and success is truly collective. Because when we uplift one another, we do not just grow—we evolve, we lead, and we redefine excellence together.

With best regards,
Manya Chawla
Convenor



COMCONNECT INSIGHTS



Saniya Gupta and Simriti Batish

The seminar held on 18th February 2025, organized by Aikyam: Commerce Alumnae Association, provided valuable insights into the journeys of two alumni who shared their experiences of clearing two professional exams: CMA and CA. The event was a great success, offering in-depth discussions on the speakers' journeys and the challenges they faced.

The first speaker, Simriti Batish, a 2023-batch graduate, elaborated on her experience of clearing the CMA exam. She highlighted that financial reporting and ethics were the two main subjects involved. Simriti began preparing for the CMA in 2022, as it is relatively less time-consuming and has a great degree of international acceptance. She shared her strategy of taking the Part Two exam first, where she succeeded despite the challenging MCQ and essay sections. She emphasized the importance of studying the correct material and never underestimating the essay section. Additionally, she stressed the benefits of having a study partner to maintain motivation.

The second speaker, Saniya Gupta, a 2019 graduate and currently a senior consultant working as a CFO advisor, shared her journey of clearing the CA exam. She passed the exam in 2023, progressing through the foundation, intermediate, and final examinations. She explained how flexible the CA program is, allowing candidates to appear for the exams after 12th grade or graduation. Saniya also described the struggles she faced, including clearing the intermediate exam on her second attempt and completing the two-year full-time practical training, known as articleship, which she described as the hardest two years of her life.

Nonetheless, she emphasized the importance of consistency, maintaining a balance between work and personal life, and not allowing failures or successes to consume one's mind.

Overall, the seminar was an inspiring session for students and professionals, offering practical tips and motivation for anyone considering these professional certifications.



COMCONNECT INSIGHTS



Ecopreneurship with Kanika Joshi

AIKYAM : THE ALUMNAE ASSOCIATION
DEPARTMENT OF COMMERCE
IN COLLABORATION WITH IQAC, GARGI COLLEGE
UNIVERSITY OF DELHI

invites you to

COMCONNECT - INSIGHTS

EcoPreneurship: Merging Profit with Purpose



Speaker:
Kanika Joshi
Founder, Impact Circle
Senior Partnerships Manager, The Fairtrade Foundation

Tuesday, 1st April, 2025
12:10 PM - 12:55 PM (ECA BREAK)
LT-1, Gargi College

REGISTER NOW !



Patron Prof. Sangeta Bhatia	Teacher-In-Charge Prof. Anjali Anand	Teacher Convenor Prof. Sonali Ahuja Dua	Organising Committee Team Aikyam
---------------------------------------	--	---	--

For any queries, Contact:

Manya Chawla - 9557551995 (Convenor)
Radhika Arora - 9499192579 (Co-convenor)
Pratibha Bisht - 8700544434 (Co-convenor)

- An international development professional with over 10 years of experience in impact, research, partnerships, implementation, and management roles.
- Founder of Impact Circle and Senior Partnerships Manager at The Fairtrade Foundation, driving initiatives on gender, impact, and philanthropy.
- Former Impact and Sustainable Development Lead at the Open Data Institute, London, managing projects with the UK Government and McGovern Foundation, reaching over 500,000 workers.
- Extensive experience in 22+ countries with organizations like UNICEF, UN SDSN Youth, and TechnoServe, addressing inequality and social impact.

Aikyam: The Alumni Association, Department of Commerce, Gargi College, hosted an insightful ComConnect – Insights session on April 1, 2025, featuring Ms. Kanika Joshi, an accomplished alumna and international development professional.

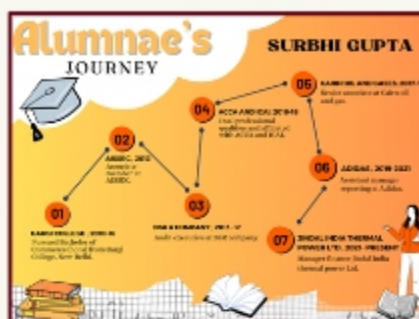
Founder of Impact Circle and Senior Partnerships Manager at The Fairtrade Foundation, UK, Ms. Joshi has led initiatives in sustainability, gender equality, and ethical trade, impacting 500,000+ workers across 22+ countries. She shared insights on building impact-driven businesses, securing funding, and global career opportunities.

The session saw active participation from first and second year students, with engaging discussions on entrepreneurship, sustainability, and social impact. Aikyam extends its gratitude to Ms. Joshi for an inspiring and empowering session.

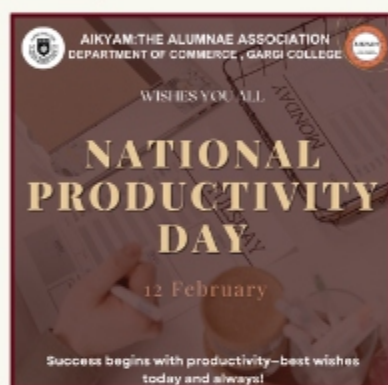


AIKYAM on LinkedIn

Know Your Alumnae Series



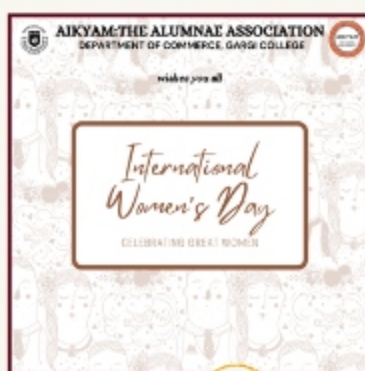
National Productivity Day



Budget Dissemination Initiative



International Day of Women's and Girls in Science



In Conversation with Ms. Saniya Gupta



What are the skills that today's student should learn and should they go for more than one professional course?

According to me, one is enough but if you have hunger for more, you can go. Managing both at the same time would be a challenge. One is enough, because today what is important is not just the degree but the skills. If you are done with your examinations early and have time in hand, go for internships, it will also help in securing articleship. You should learn with a motive of actually applying it.

How has seeing and experiencing failure changed you?

I faced failure for the first time in my life during the CA journey. For the first few days, I was completely disheartened, but then as I spoke to some people from the industry, I realized failure is a part of the journey, how long will you stand stuck to that. You need to learn to be humble about success and move ahead in life. I cleared group 1 but couldn't do group 2, so neither success matters nor failure, it's a fresh start. So, it changed my philosophy of life, I learned to move on.

One advice for the students of Gargi?

You are already doing great in life, and that is the reason you are here at Gargi. Enjoy and experience the joy of college life, the dazzle of concerts, the hues of fests and make memories. Also if you have stopped working hard in college, make sure you start doing it before you step out.

Mehak Bajaj
B.Com.(Hons.)
3rd Year

In Conversation with Ms. Simriti Batish



How do failures help a person become stronger, and how has your college experience prepared you for your current role?

College has been instrumental in shaping who I am today. Over three years, it has given me confidence through constant interactions and experiences that arrived at just the right time. However, I truly began embracing my college journey in my third year, after spending the earlier years preparing for CMA and navigating personal challenges.

One defining moment was my first placement rejection—I still remember the date, August 5, 2022, and the place, the chemistry lab. At that moment, it felt like the end of the world. Our education system rarely prepares us for failure, so when it happens, it hits hard. Despite my preparation, I was nervous and anxious, and things didn't go as planned. But that rejection turned out to be a catalyst for growth. It led me to LinkedIn, where I started writing in March 2023 during my sixth semester. By July, I was mentoring students for placements in Big 4 firms, and out of 30 students I guided, 21 secured jobs at Deloitte itself.

Failure is inevitable—it happened to me early, but it comes for everyone. The key is to embrace it, learn, and strive to become better. College is not something to be taken for granted. Every experience—good or bad—shapes you into a stronger version of yourself.

What would be your message to the current Gargi sorority?

My message to the current students would be to live your college life definitely to the extent possible. You're always going to wish to come back to college, there will be times when you would be reminiscing your college memories scrolling through your phones. I won't say take it for granted, don't just focus on study and hustles but also built memories.

Harshita Mehndiratta
B.Com, 2nd Year

ADD-ON COURSES:

An Initiative by The Commerce Department

The Department of Commerce, Gargi College, proudly introduced two dynamic courses to empower students as well-rounded professionals, equipping them with the skills needed to meet industry demands in today's evolving landscape. The course titled "Analysing Financial Markets using Financial Modelling" provides a comprehensive understanding of financial modelling as a powerful tool for understanding, analysing, and interpreting the dynamics of financial markets. It is designed to fulfil two key objectives: analyzing the stock market and interpreting it from a theoretical perspective.

This course serves as a roadmap for students to achieve financial independence and make informed investment decisions. Another course, "Digital Marketing and Personal Branding: An Entrepreneurial Approach" seamlessly streamlines three essential pillars: entrepreneurship, digital marketing, and personal branding, recognizing their symbiotic relationship in shaping the development of an individual as an entrepreneur. This course equips students with the tools to launch, scale, or rebrand businesses, fostering a strong presence in today's competitive digital landscape. Through hands-on projects, case studies, and real-world examples, students develop practical skills and strategic insights that recognise the interconnectedness of business strategy, marketing and branding. With a legacy of excellence and a commitment to innovation, Gargi College continues to shape future leaders, fostering knowledge that empowers and skills that inspire.



DEPARTMENT OF COMMERCE
 Gargi College, University of Delhi
 Accredited Grade 'A+' by NAAC
 Under the Aegis of RDC



Presents

Add-on Course on Analysing Financial Markets using Financial Modelling

COURSE DETAILS

- Duration: 16 weeks
- Last date for registration: 14 February, 2025
- Commencement: 15 February, 2025 (Tentative)
- Mode: Hybrid
- Fee: INR 10,000

COURSE HIGHLIGHTS

- Interactive sessions by industry experts
- 60 hours of theoretical and practical knowledge
- Hands-on activities and real life case studies
- Prepare for industry oriented jobs

COURSE INSTRUCTORS


Dr. Harvinder Singh Thaver
 Associate Professor
 Department of Commerce
 Gargi College of Commerce
 University of Delhi


Mr. Anil Kumar
 Assistant Professor
 University of Delhi
 Director of Startup Incubator 'SDP'
 Member of Skill Enhancement Committee
 University of Delhi


Dr. Vikas Bhandari
 Assistant Professor
 Department of Commerce
 Gargi College
 University of Delhi

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PATRON

Prof. (Dr.) Sangeeta Bhatia
 Principal (DR.)

TEACHER-IN-CHARGE
Prof. Anup Rastogi

COURSE DIRECTORS
Dr. Manoj Sahni
Prof. (Dr.) Sangeeta Bhatia
Dr. Divya Sharma
Ms. N. Verma
Ms. Anamika

REGISTER NOW!


Bank details for Fee Payment
 Account Name: Gargi College Add-on Courses
 Account No: 10417208676
 Bank Name: State Bank of India
 IFSC Code: SBIN0001888

For Detailed Information:


For any queries, mail us at add-on.commerce@gargi.edu.in



DEPARTMENT OF COMMERCE
 Gargi College, University of Delhi
 Accredited Grade 'A+' by NAAC
 Under the Aegis of RDC



Presents

Add-on Course on Digital Marketing & Personal Branding: An Entrepreneurial Approach

COURSE DETAILS

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- Last date for registration: 14 February, 2025
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- Interactive sessions by industry experts
- 60 hours of theoretical and practical knowledge
- Hands-on activities and real life case studies
- Prepare for industry oriented jobs

COURSE INSTRUCTORS


Dr. Sandeep Kumar Garg
 Professor of Department of Commerce, Indraprastha Knowledge College, University of Delhi
 Founding Director, Indraprastha Institute
 Foundation (funded by Govt. of N.C.T. of Delhi)


Dr. Sumanika Bhatia
 Principal of Gargi College
 Adjunct Faculty Member, IITM Foundation
 of Higher Education, Hyderabad, India

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 Assistant Professor
 Dr. B. L. Ambekar University of Delhi
 Founding Director, Entrepreneurship Education Centre
 (EECE) and Business Incubator program at IITM, Delhi


Ms. Esha Gupta
 Expert in HR, Communications, and Advising for
 government and corporate clients, including
 Zoho, SAP, Oracle, Infosys, IBM, Wipro, and CTS

PATRON

Prof. (Dr.) Sangeeta Bhatia
 Principal (DR.)

TEACHER-IN-CHARGE
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For Detailed Information:


For any queries, mail us at add-on.commerce@gargi.edu.in



The Relevance Of ADD-ON Courses



On February 4, 2025, the Department of Commerce, Gargi College, successfully conducted an insightful and interactive induction on "The Relevance of Add-on Courses." The session aimed to help students explore skill-based learning beyond academics by providing a comprehensive understanding of how these courses bridge the gap between theoretical knowledge and practical application. The objective was to equip students with industry-relevant skills.

The session commenced with Mr. Ryali Bharadwaj, a seasoned finance professional, who provided valuable insights into "Analyzing Financial Markets Using Financial Modeling." He emphasized the role of data-driven decision-making and the practical applications of financial models in the industry. Following this, Mr. Ritwik Sachdewa, a digital marketing expert, took over the session with his talk on "Digital Marketing and Personal Branding: An Entrepreneurial Approach."

He highlighted key strategies for leveraging digital platforms to build strong personal brands and scale entrepreneurial ventures effectively. The session focused on the relevance of skill-based courses in enhancing employability and career growth, along with steps to integrate these learnings into real-world applications. A dynamic Q&A session followed, offering students deeper insights and greater clarity.

The event concluded with a vote of thanks, acknowledging the diligent efforts of The Commerce Association and the unwavering support of the faculty advisors. The induction was a great success, leaving participants with valuable insights and a noteworthy addition to their resumes.



ACADEMIC RESULTS 2023-24

B.Com(H)

First Year

Position	Name	CGPA
First	JASREEN KAUR MULTANI	9.14
Second	ANUSHKA DALPAT	8.95
Third	DIVYA YADAV PARINISHKA CHANDI SAANCHI NAGPAL	8.91

B.Com

First Year

Position	Name	CGPA
First	SANYA	9.27
Second	MANYA GUPTA PRACHI AGRAWAL	8.95
Third	SHRUTI SHARMA MAHI SHUKLA	8.64

Second Year

Position	Name	CGPA
First	MANYA CHAWLA	8.91
Second	ANYA JAIN PRATIBHA BISHT MAHIMA SINGH ASMI	8.86
Third	SANCHITA SINGH ZAINAB JAVED ANOUSHKA MISHRA	8.82

Second Year

Position	Name	CGPA
First	PRISHITA GUPTA	8.95
Second	AAKSHI	8.91
Third	HARSHITA MISHTHI WADHWANI	8.77

Third Year

Position	Name	CGPA
First	SANDRA SATHEESH	8.91
Second	RIYA ASWANI	8.86
Third	PRIYADHARSHINI ANUPURAM TAMANA GUPTA	8.82

Third Year

Position	Name	CGPA
First	MANSI KUMARI MEENA	9.18
Second	ISIIHIKA GULATI HARSHITA SINGH	9.05
Third	HAZEL SHARMA	9



PLACEMENT REPORT

2023-24



Urban Company

Sonu Deshwal
Karuna Kumari



The Oberoi Group

Priya Sharma



NTT Data Services

Vandana Saxena
Parul Saini
Tanisha Yadav
Medha Nimbhal



Bluestones

Aditi Gupta



Zomato

Priya Duggal
Rini Sahu
Stuti Mehra



Bain and Co.

Mehr Khosla



A&M

Kanika Chowdhary
Stuti Mehra



TATA Power DDL

Taiyaba Mustaque



Vigneto

Sanya Rai



Xalts

Tamanna Rathor



Amicus

Gitanjali Srivastava



Wipro

Zoya Khan



PLACEMENT REPORT

2023-24



Bata India Ltd.

Shivangi Porwal
Akanksha Pathak



LeverageEdu

Reenu Khari
Sakshi Singh



Internzvalley

Bhavna Singh
Simran
Deepanshi
Akansha
Suhani Yadav
Simran Bhoirya
Shweta Pradhan
Priya Gupta
Shreyanshi
Srivastava
Harshdeep
Kaur
Chetna
Archita
Varshney
Amrita Kumari



FlyForex by LeverageEdu

Anshika Lohiya



Growth Jockey

Bhawna
Nainshree Agrawal



PLACEMENT REPORT

2024- MARCH' 25



Deloitte USI

Aditi Dwivedi
Amisha Negi
Anoushka Mishra
Anshita Sharma
Anyia Jain
Bhavya Ahluwalia
Bhavya Duggal
Bhoomika Gaur
Bhumi Aggarwal
Disha Dusad
Geetanjali Grover
Harshita Bajaj
Jaanvi Jain
Japleen Kaur
Kashish Medatwal
Kashish Mahajan
Kashish Khan
Kavya Seth
Khushi Vij
Kritika Khera
Mannat Uppal
Manya Singh
Manya Chawla
Mishthi Wadhvani
Muskan Jalhotra
Nandini Maheshwari
Niharika Singh
Pihu Singla
Poorva Wadhwa
Purushotma Chhabra
Radhika Arora
Sanya Chhabra
Shyambhavi
Simar Gambhir
Siya Soni
Tanvi Maan

Vanshika
Vanshika Verma
Vanya Kapoor
Yashika Chitranshi
Yashvi Srivastava
Ruchika Kothari
Vidushi Singhla

Deloitte India

Aakshi
Sanya Agrawal



Accenture

Hrishita Karmakar
Pari Jaiswal
Udyati Chopra



KPMG India

Esha Aliani
Archita Kumari
Vidushi Sharma
Vani
Himanshi
Padma Dolkar
Harshita Agarwal
Hiya Pahuja
Suhani Talwar
Komal Sharma
Mitanshi Khanna
Priya verma



Ernest & Young GDS

Tashvi Srivastava
Anusha Singh
Bhumika jain
Tanu Shree
Gunika Katyal
Meenal vinod
Angaja
Ashmi Shree
Hansika Bhasin
Jagriti pasricha
Joyal Jangra
Khanak Jalan
Kumari Siya
Mahi Jaiswal
Mahima Mishra
Riya
Isha
Ryka
Samriddhi Bansal
Pramiti Saxena
Kritika Pathak
Nishu Kumari
Muskan Yadav
Nitya
Ishika Jha
Saumya Baranwal
Shruti Gupta
Vishakha
Tripti Agrawal
Shweta Yadav
Manvi Gupta
Suruchi Singh
Suhani Pal
Sneha Agarwal
Sneha Bharti



PLACEMENT REPORT

2024- MARCH' 25



Studio Mosaic

Suhani Talwar
Priyanshi Bhowmik
Tanishka Jain



CORIZO
Empowering Tomorrow's Leaders

Corizo Edutech

Parul
Shalini Barik
Vanshika Yadav

wtw

WTW GDS

Pratishtha Dixit
Sakshi Kumari



Intellipaath

Priya
Navya Sen
Sparshi
Perna
Akriti Sachan
Priya Bodhwani



Bank of America

Bank of America

Anshika Rajput
Ishita Chaprana
Kanishka
Shalu Kumari
Urvija Priyadarshani



Recruitment Cell

Tanu Hiranwal
Deepika Gupta
Shreya Vedwal
Sadhvi Giri

Optum

Optum

Aanya Garg
Gunika Sanwria

NIIT

NIIT

Mehak Dhiman
Palak Yadav



Informative Solutions

Sneha Fartyal
Vandana Yadav

BOOK COVER MAKING COMPETITION



On 25th February 2025, Comascent, the bi-annual magazine of the Department of Commerce, hosted a Book Cover Making Competition open to all students across various courses of the college. The competition allowed participants to explore their creativity and produce unique, visually striking book covers.

COMASCENT
THE BI-ANNUAL MAGAZINE OF THE DEPARTMENT OF COMMERCE
PRESENTS
BOOK COVER MAKING COMPETITION

Open for GARGI students only

Date -: 25th February 2025
Time -: 12:10PM to 12:55PM (ECA Break)
Venue -: Room no-69

SCAN TO REGISTER:-

For any queries, contact:
Bhavya Ahluwalia(Editor)
9818589114
Kashish Khan(Art Editor)
6396725019
Riya Singh(Correspondent)
9244197679

The event served as a platform to highlight the artistic talents of students, fostering a spirit of innovation and expression. The competition saw enthusiastic participation from students from diverse disciplines, all showcasing their creativity through their designs.

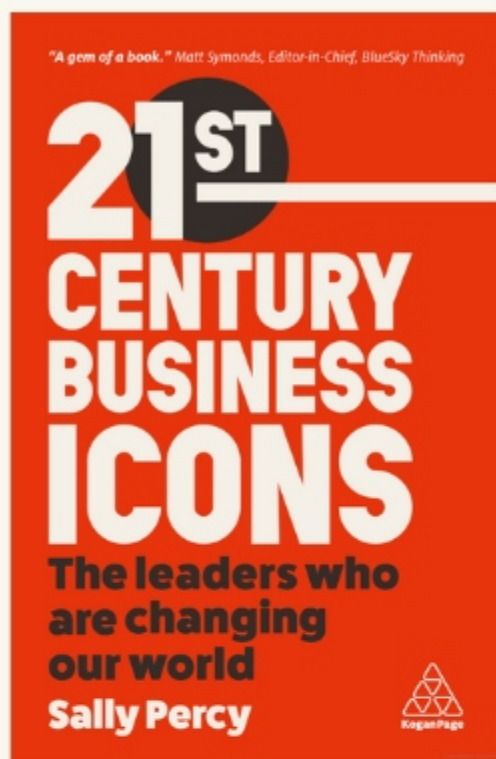
The competition was marked by the impressive creativity displayed by all the participants, making it a successful and inspiring event.



1st prize was awarded to Swapnila Acharya, a second-year student from the B.Sc. (Hons.) Microbiology course. Her book cover, titled "40 Rules of Love", stood out for its captivating design and thoughtful integration of the theme.

BOOK REVIEW

21st Century Business Icons: The Leaders Who are Changing Our World



Isn't it our basic nature as human beings to get influenced by certain people and ignite a desire in ourselves to become like them? It is sometimes true and sometimes it holds much bigger meaning than getting inspired and influenced. We all love studying about people who have achieved heights in their lives, so here I present a review of the book called 21st Century Icons: The Leaders Who Are Changing Our World, which I recently read! The book is authored by Sally Percy, who is a freelance journalist, editor and author, specializing in business and finance sectors. So, if you are on an entrepreneurial journey, or thinking to begin one, this is the right place you're at.

The book not only provides you with the stories of so many inspiring minds, but in its introduction itself, it provides you with an interesting view over leadership. The author presents a view that a leader is not always a person who holds senior positions, or work at higher posts than us, or is older to us etc. But, a leader can be any person, who in their field is influencing people and making decisions. She also describes how leadership has no space for gender discrimination as women, alike men have showcased their talent and abilities to their fullest and inspired generations. The book talks about leaders like Jeff Bezos (Amazon), Melanie Perkins (Canva), Elon Musk (SpaceX, Tesla, and Twitter), Kiran Mazumdar Shaw (Biocon), Mark Zuckerberg (Meta Platform) and 11 more such prominent personalities who have achieved successful careers and have inspired people around the globe. Along with these, the book mentions 5 more leaders of the next generation, hence in total, featuring 21 personalities.

If you're a fan of reading real life case studies of people who are not just managing their businesses efficiently, but are also motivating people with their success stories as well as addressing their failures, this book is perfect to go for.

Harshita Mehndiratta
B.Com, 2nd Year

Coma-Quest

TYUIEQ

Giving everyone what they need to succeed, not just treating them the same.

Ans: EQUITY

ISIVEDYRT

Embracing different backgrounds, experiences, and perspectives.

Ans: DIVERSITY

AIslCBiETScIY

Ensuring equal access to resources and opportunities for all.

Ans: ACCESSIBILITY

NBGIONLEG

Feeling valued and included in a community or space.

Ans: BELONGING

EFINSSRA

Addressing systemic barriers to create justice for all.

Ans: FAIRNESS

**ALUQE
NTPTIYORUPO**

Ensuring that no one is left behind due to discrimination.

Ans: EQUAL OPPORTUNITY

DEOSYUVERTNRii

Accepting and valuing different ways of thinking and learning.

Ans: NEURODIVERSITY

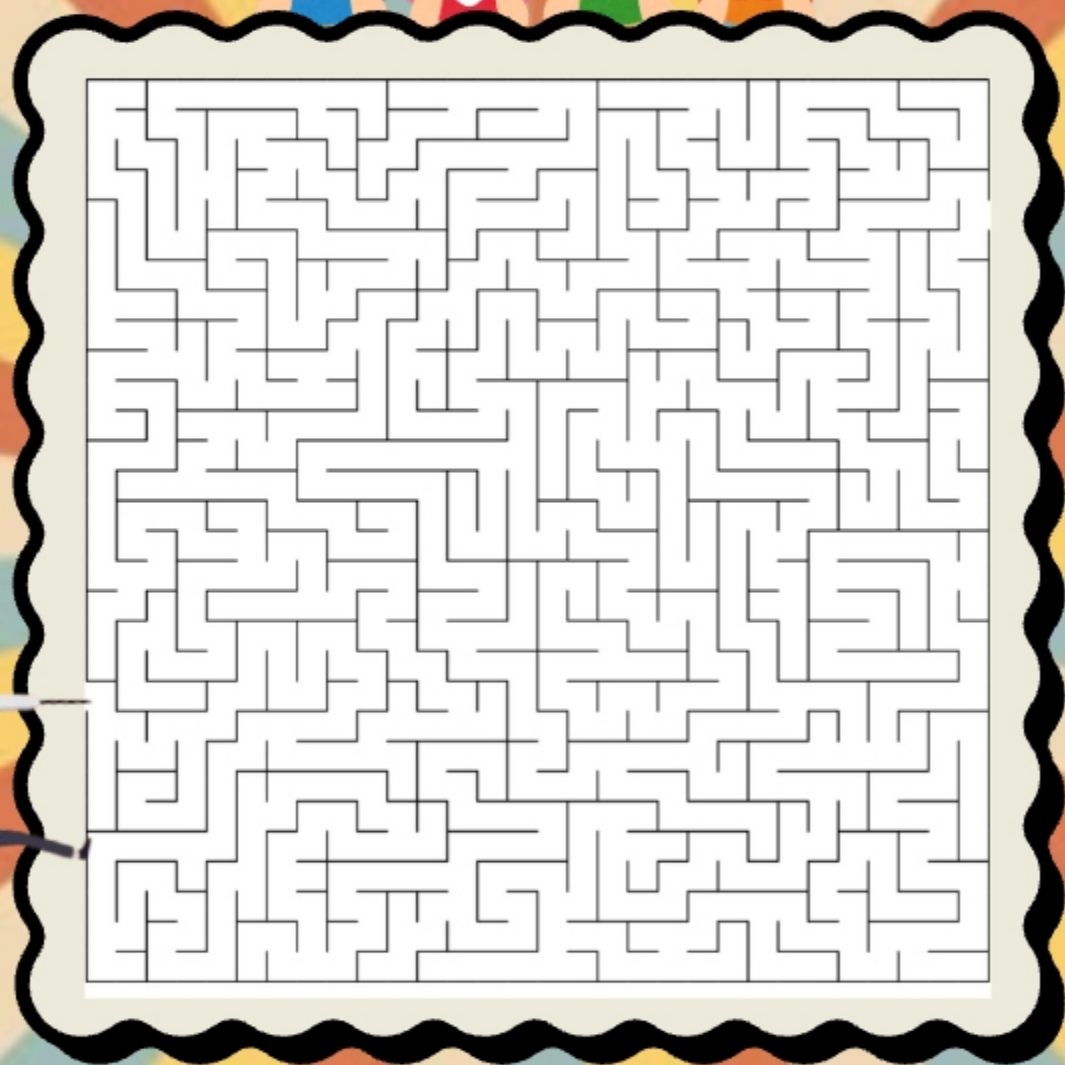
**UTCLRULA
OPECYCETMN**

Understanding and respecting diverse traditions and values.

Ans: CULTURAL COMPETENCY



Maze Runner



Don't look at the
answer



Ethical Business

Universal Design

Equity

Social Responsibility

Consumer Empowerment

Fair Trade

Social Responsibility

Cultural Competence

Inclusion



Diversity

Representation

Accessibility