



COMASCENT

VOLUME 2, ISSUE 22, 2022-23

Elevating Your Personal Growth: The Power of Personal Branding and Personal Finance



DEPARTMENT OF COMMERCE
GARGI COLLEGE
UNIVERSITY OF DELHI

COMASCENT TEAM 2022-23



**Faculty Advisors: Dr. Geeta Kichlu, Dr. Sangeeta Jerath,
Dr. Mandakini Das, Ms. Rupal Arora, Ms. Nupur Tyagi,
Ms. Isha Chugh**

Editor: Tripti Bansal, Nandini Sharma

Art-Editor: Shakshi Goyal, Anika Narang

**Deputy Editor: Garima Grover, Aarushi Khanna,
Agrima Kumar Rajvanshi**

Deputy Editor-Art: Devangi Agrahari, Manya Kharbanda

**Correspondent: Gunjan, Sidra Hasan, Ayushi Arora,
Jahnavi Grampurohit**

Correspondent-Art: Nomeeta Choudhary, Sajal Gupta

CONTENTS

- **From The Principal's Desk**
- **Editors' Note**
- **In Conversation With Mrs. Usha Vaish**
- **Personal Branding: The Expression of Your Persona**
- **Importance of Personal Finance: Managing Your Money**
- **Moonlighting: Personal Growth and Wellbeing**
- **Moonlighting: 'Cheating' or A Practice To Make Peace With?**
- **Embracing Moonlighting: The Way Forward**
- **क्या आत्म सशक्तिकरण पैसे से जुड़ा है?**
- **Delectable Treat of Serendipity**
- **Department Activities**
- **Freshers' Column**
- **Academic Results**
- **Placement Report**
- **Winning Entries:**
 - Drabble Writing Competition
 - Logo Design Competition
- **Review:**
 - Book
 - Movie
 - Podcast
- **Union Budget 2023-24 Highlights**
- **Word Search**

FROM THE PRINCIPAL'S DESK



It is with great pleasure that I extend to you my heartiest congratulations and best wishes for the bi-annual magazine, Comascent. The theme "Elevating Your Personal Growth: The Power of Personal Branding and Personal Finance" along with the importance of personal finance and power of personal branding is pertinent to the present times and to be able to develop the necessary skills to be future ready. The secondary theme "Moonlighting" and its ethical value in corporations brings to us legal concerns about the number of working hours of an employee. Bringing these ideas on a platform for a deep and reflective discussion with experts would go a long way to enrich everyone, and you shall receive inputs that further elevates your personal and professional growth. India is poised to become the greatest economy in the world and you, our dear students, would facilitate the change with all that you learn at Gargi College. It takes courage to identify issues and barriers that are an impediment to our growth and involves resilience and creativity to find solutions to overcome these. I am sure that brilliant minds such as yours would have them both and each one of you shall undeniably be harbingers of change that shapes a New India! The online medium brings forth the power of personal branding like never before. I wish you the very best in your endeavour to equip yourself with the necessary tools that would be an invaluable resource to you for your future growth.

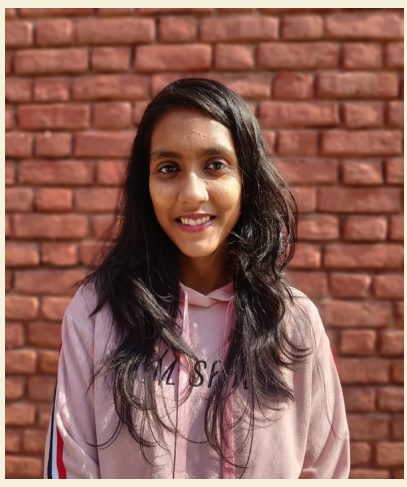
May your 'Ascent' be to the stars and beyond, to the exciting world of new learnings and loftier aspirations of reaching the farthest galaxies!

Best wishes

Prof (Dr.) Sangeeta Bhatia

Principal (Offg.)

EDITORS' NOTE



Dear Readers,

We are delighted to share Issue 22, Volume 2 of the Comascent Magazine for the academic session 2022-23. The magazine is centered around the theme of Cascade ‘Elevating Your Personal Growth: The Power of Personal Branding and Personal Finance’. By expanding the significance of self freedom we see the advancement of Personal Branding and Personal Finance in youth. The issue also focus on the concept of 'Moonlighting'. The hunger to follow your passion and to accomplish extraordinary levels in life has led to the phenomenon of dual employment across the globe.

The thinkers' column covers in depth the power of personal branding, increasing the significance of managing your money wisely and achieving personal growth. It also talks about how moonlighting is weighed on ethical parameters by corporates.

It includes an interview with Mrs. Usha Vaish, former Teacher-In-Charge of the Department of Commerce. She shared insights on her memorable journey in college as well as gave invaluable advice to our readers.

The Comascent Team conducted two competitions ‘Drabble Writing’ and ‘Logo Design’. The Best entries for the same are featured in the issue. The issue covers detailed department activities, placement report, and result analysis. To keep the readers engaged the magazine has a freshers' column, book, movie, and podcast reviews, union budget highlights, and word search.

We are thankful to our teacher advisors for their guidance and support. We thank our talented art team for bringing out the essence of Comascent through their extraordinary artwork and our editorial team for their intuitive articles.

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

Happy reading!

Tripti Bansal, Nandini Sharma
Editor

IN CONVERSATION WITH...

MRS. USHA VAISH



Mrs Usha Vaish, former Teacher-In-Charge of the Department of Commerce is a true depiction of a compassionate person. She has contributed more than 24 years of her career with utmost dedication and commitment to Gargi College. Her love for teaching Entrepreneurship and Small Business can be seen in her work. She encouraged students to not limit themselves to just theory and also gave them hands-on experience by organising annual entrepreneurship workshops. She actively contributed to various college activities. We present excerpts from her interview.

Q. In your opinion, what makes Gargi College different from other colleges of Delhi University?

Gargi college has always had excellent leadership in the form of dynamic Principals. They all have been visionary, committed, and hard working and have followed team work approach. Proficient faculty and vibrant student body is what makes Gargi stand out among other DU colleges.

Q. What was your experience while interacting with the young minds of the college?

Students at Gargi are highly receptive to creative ideas. They are highly motivated and ambitious. They are participative and active in the class. Their wish to achieve great heights aspires them to learn something new every single day.

Q. What was the idea behind organising the Entrepreneurship and Small Business Workshop and how did it feel to witness it grow each year?

The idea behind organising Entrepreneurship and Small Business Workshop was to give a practical exposure to students to understand the journey of becoming an entrepreneur. The workshop is an answer to all the questions students have like, what are the difficulties faced and how are they resolved.

Q. Please share any memorable incident during your journey in college.

Every day has given me a new experience which is very difficult to enumerate. Teaching is a very unique profession where interacting with young minds is so challenging and exciting at the same time.

Q. Among the various positions you have held throughout your teaching career, which one was the most challenging experience?

Two most challenging roles for me were; one being the Union Advisor where I got the opportunity to interact with the students union. It also gave me the opportunity to know more about the entire college. The second was being the TIC of Department of Commerce. I have learnt a lot and have memorable experiences.

PERSONAL BRANDING: THE EXPRESSION OF YOUR PERSONA

"Branding is what people say about you when you are not in the room."

- Jeff Bezos

Executive Chairman of AMAZON

How many people actually know you? How to make people pay attention to your advertisements? How to gain clients' trust? How to get people influenced by you? To resolve these questions, the one-stop option is creating your brand.

What is Personal Branding?

Personal branding is the concept of creating your identity as a public face. It is how you choose to portray your personal self. It is the process of creating yourself as the marketer, as the influence, and not just the owner of the brand. Personal Branding promotes your existence both in offline and online mode.

Why create your Personal Brand?

Creating a personal brand in this era is imperative as it sets your differentiated values apart from the competition. Having a personal brand increases your visibility in the market which will help you build your credibility and trustworthiness. It enables you to create your public persona as a power to influence the public and the capacity to positively affect people, persuade or convince them to win their support.

How to create your Personal Brand?

To have a screen for yourself, you need to make a face for it. Your brand is what people visualize when they hear your name. Putting yourself on social media platforms and creating your website is a headstart for your brand. The pillars that may lay a strong foundation for your personal brand are-

1. **Unique Content Proposition:** One should identify the target audience and answer the question of how your brand is unique and how it could be differentiated in the market. A brand should have strong content as it is your value proposition online, it is a reflection of your vision.
2. **Logo:** A logo is not only a vital part of your personal brand but also the first thing of your brand that possesses the screen.
3. **Tagline:** Your tagline is one summarized sentence representing your emotion and connection with the client. It is the voice of your brand identity in one line for others to remember.
4. **Vision:** Portraying a clear picture of your aims and values and how differentiated you are from the competitors in the market is very crucial. Your vision should include what you choose to give to society.

5. Mission: The short-term goals towards achieving your vision and how you align your beliefs with your vision are the ultimate mission of your brand.

6. SWOT Analysis: Properly analyzing the strengths, weaknesses, opportunities, and threats helps you maintain your brand identity in the market

- Strengths- positive features that may prove to be helpful in the future
- Weaknesses- negative features that may prove to be harmful in the future
- Opportunities- positive external factors that may give the brand an edge in the market
- Threats- negative external factors that may affect the potential of the brand.

Who are the famous Personal Brands?

Kylie Cosmetics: is an American cosmetics company founded by Kylie Jenner. In the year 2014, she started her brand with KYLIE Lip Kits by Kylie Jenner. She is the youngest “self-made” billionaire in the world. The brand exhibits strong values of Kylie which are, the usage of clean and vegan products only. She herself is the model, the owner, and the brand image having a strong base of over 25.5 million followers (SendPulse, 2022).

Crazy Egg: is a leading web-analytics service that is a testing platform created to help people improve their website conversion rate in as few as 30 days. This was initiated by Neil Patel who started learning digital marketing at 16. He is a blogger who earns 2.3 million visitors each month. He started his blog as a personal brand in 2014 and shares insights that his blog has grown because of consistency and hard work of over 16 years.

“Do not stop until people know you more than just your name, your logo more than just a symbol, and your brand more than just a vision.”

Sidra Hasan

B.Com. 3rd Year



IMPORTANCE OF PERSONAL FINANCE: MANAGING YOUR MONEY

“Balancing your money is the key to having enough.”

– Elizabeth Warren

The world we live in runs on the notion that the richer you are the more powerful you'll be. Everyone wishes to be wealthy one day and to live a life of luxury. However, no matter how much we earn, most of us are still runners-up in this marathon for wealth. The reason is simple yet serpentine - 'The more you earn the richer you are' is a perspective of the past when concepts like financial literacy and the time value of money were unheard of. Unfortunately even now to become rich the focus is on making money rather than managing the money. With heightened financial awareness and better opportunities how you use whatever you earn is what makes your money grow.

This is where the concept of personal financing comes into play. Personal finance concerns saving and investing the money a person earns so as to maximize the value of money by earning maximum returns. An average individual believes that only a finance professional is competent enough to make good and informed investment decisions. The lack of financial literacy instills fear among people of losing their money to a bad investment and prevents them from investing in ventures that might help grow their money in the future. However, a financially literate person, might not be a finance professional can make money even while sleeping.

Financial literacy is the ability to understand your income and expenses and make decisions about saving and investing accordingly. It is a skill that brings forth an assortment of benefits that can improve the standard of living for people through an increase in financial stability. Financial literacy helps in the effective management of personal finance. It is about realizing personal financial goals like saving for short-term financial needs, planning for retirement, saving for children's education, and earning good returns. A practical awareness about when, how, and how much to save and invest is essential for financial stability and a sound future.

Some of the fundamental components of personal financing include budgeting, tax planning, debts and investments. Creating the right balance among the components allows individuals to better allocate their income, resulting in financial security and prosperity. Budgeting helps in identifying constraints and priorities and thereby reducing expenses on trivial matters. Taxation is a compulsory cost borne by all individuals which needs to be kept in mind while allocating funds towards savings and investments.

To conclude, it is necessary for every individual to understand that the money you earn is not the money you make until and unless you know how to manage it well. Knowing how to manage your money, minimize expenses and increase the value of money is essential regardless of one's career path or profession. In today's progressive world, it is essential to make efforts to enhance financial knowledge and focus on growing money because remember 'cash isn't the only price to pay'.

Agrima Kumar Rajvanshi
B.Com. (H) 2nd Year

MOONLIGHTING: PERSONAL GROWTH AND WELLBEING

Moonlighting is a practice where employees secretly take up a second job or other work assignments along with their full-time job. This concept of moonlighting is gaining momentum in India. It has recently become a topic of concern among employers, who fear that it will result in a breach of confidentiality regarding company information, reduced trust in the integrity of employees, productivity, efficiency losses and so on.

People take on second jobs in order to meet their financial obligations. However, it is not always about earning a few extra pennies. There are other reasons too, like changing careers, having a passion, gaining experience, skill acquisition and so on. New employees do moonlighting in order to gain maximum exposure in a limited amount of time. People are also concerned about the stability of their job which urges them towards moonlighting.

Moonlighting enhances their personal development by helping them acquire new skills and also refining their present skills. It also teaches them to manage their time better and become more organized which will make them more competent. They gain experience from different workplaces which gives them an extra edge at the time of promotion.

Employees who indulge in this race end up neglecting their well-being. They are unable to strike a work-life balance, which causes havoc in their lives. They forget that just as stretching a rope from both sides may break it after some time, the stress caused by the second job may adversely affect their health, productivity, and life span. Moonlighting has an impact not only on our productivity but also on our physical and mental health.

However, it is seen that the companies have dismissed many employees due to moonlighting. Employers' concerns regarding moonlighting can be addressed through moonlighting policies. These policies can clearly define the circumstances under which an employee may or may not have a secondary job, rather than simply banning moonlighting. A non-compete policy signed by both the employee and the employer can prohibit the employee from working with or providing information to their employer's competitors. Employers should provide an option to work on a different project within their organization so as to supplement their income as well as to kill any burnout or boredom.

Gunjan

B.Com. (H) 3rd Year



MOONLIGHTING: 'CHEATING' OR A PRACTICE TO MAKE PEACE WITH?

“This is cheating - plain and simple.” Bold words from Wipro Chairperson; Rishad Premji’s tweet sparked a heated debate concerning Moonlighting on the internet. Moonlighting refers to people secretly taking up a second job alongside their regular job/dual employment. It has been a matter of contention for months, with legality barely being in question anymore. Various companies (primarily those in the IT sector) are firmly against it, labelling it a blatantly unethical practice. Where do ethics come in, however? What brought this debate on, and how has it evolved so far? Who even gets to have a say?

The matter of ethics is highly complicated, and it has led to two schools of thought finding their feet- neither of which is wrong, per se. On one end, we have the employers' perspective; they want their employees to be 100% focused on their work rather than having divided attention and maintaining a degree of confidentiality about how they operate. They also want assurance that the employee shall comply with such expectations. To play the devil's advocate, this is a fair ask on their side; after all, their foremost concern lies with maximizing their profits and potential, and their employees' divided attention and risk of leaking information to competitors is pretty counterproductive towards the achievement of this goal.

On the other hand, we have employees- who always end up with the short end of the stick. They usually have to partake in the practice of moonlighting because they either need an additional source of income to make ends meet (most commonly seen during the COVID-19 pandemic when pay cuts were the norm) or require a 9-5 job to act as a safety net while they pursue their true passion. Either way, the result is that they end up overworked and exhausted while also having to risk their jobs and reputation- being branded as a 'cheater' would do them no favors in the cutthroat corporate culture.

Thus, the debate finds more contentious ground here because even though Wipro went about it (for lack of a better word) crudely: firing employees for working with competitors is not something they were in the wrong for, but a complete intolerance towards dual employment is unfair. Prominent companies like TCS and Infosys backed Wipro up on this matter which further prompted others, including the likes of Tech Mahindra, Swiggy, and Flipkart- to come out in support of moonlighting. There is no black-and-white or yes-or-no answer when it comes to the ethical framework of this issue. Morality happens to take a back seat when a clear-cut yes-or-no denies any party their rightful demands.

Perhaps a solution to this conundrum lies in treating moonlighting just the way it presents itself: with nuance. Hopefully, organizations seem to realize this too. What started as vehement opposition is now at a reluctant albeit conditional acceptance stage- as top execs are coming up with policies to allow their employees a degree of freedom while looking out for the companies' interests. Swiggy, for example, came up with its moonlighting policy, which as an “industry-first” enables employees to take up some gig work alongside their regular jobs; Tech Mahindra too, is working on similar lines.

The moonlighting debate found its feet in 2022 despite the practice having existed for centuries. After a myriad of opinions, months of controversy, and discussion, we've barely arrived at the beginnings of a conclusion, which is: to attempt to strike a balance between the interests of both employer and employee.

Aarushi Khanna

B.Com. (H) 2nd Year



EMBRACING MOONLIGHTING: THE WAY FORWARD

Dual employment or Moonlighting was considered a bizarre idea in the past. Work from home has brought an ocean of changes in our lifestyle. More time on hand and the liberty to work from anywhere have empowered the youth to take on more side hustles.

Moonlighting is emerging as a paradigm shift in the working methodology for skilled professionals across the globe. In India, it has become the word of the hour after Wipro fired 300 employees for taking up dual employment. It is being looked at through the lens of ethical values that an employee holds towards the employer they work for. Though companies in foreign countries have long ago embraced this culture. Yes, that's right!

For instance, in the USA, since 1996, moonlighting has been a trend. According to US Census Bureau's Longitudinal Employer-Household Dynamics, multiple job-holding rates have increased from 6.8% in 1996 to 7.2% in 2018. In fact, more Americans are working on two jobs now than ever before, as per the U.S. Bureau of Labor Statistics. In the USA, women hold more multiple jobs than men. Both the companies and government in the USA are straightforward with the concept of moonlighting.

There are no legal provisions existing to govern moonlighting. It is an accepted culture in the USA until and unless the employee doesn't violate the 'duty of loyalty' towards the employer. A moonlighting policy is established by the companies laying down terms and conditions for the employees. The policy requires employees to submit a written disclosure and to not use employers' time or resources for any other job.

In fact, many employers in the USA are giving the green flag to moonlighting. Jonathan Saeidian, the founder and CEO of Brenton Way, claims that he wouldn't fire employees if they were caught moonlighting as long as their primary commitment is to the company. This is the ideology of many employers in the USA.

One can say moonlighting is there to stay and can not be avoided. Employers can manage it through employment policies and embrace it with open hands.

Tripti Bansal
B.Com. 3rd Year



क्या आत्म सशक्तिकरण पैसे से जुड़ा है?

आगे बढ़ने की जिद है बढ़ के रहूंगा
उड़ने की जिद है में ऊंचा उड़ के रहूंगा
दुनिया को बदलने की जिद है बदल के रहूंगा

हमने हमेशा इस बात की बात की है कि पैसे से ताकत कैसे पैदा की जा सकती है। व्यक्तिगत ब्रांडिंग और व्यक्तिगत वित्तपोषण में पैसे की बड़ी भूमिका होती है। लेकिन क्या सच में ऐसा है? क्या बिना पैसे के इंसान ताकतवर नहीं हो सकता? जवाब न है। व्यक्तिगत ब्रांडिंग में पैसे की बड़ी भूमिका होती है लेकिन यह किसी व्यक्ति के पहचान को बढ़ाने का एकमात्र कारण नहीं है। समाज पर स्थायी प्रभाव रखने वाले लोग हमेशा ऐश्वर्यवान नहीं होते। अपने सपनों को हासिल करने और समाज को बदलने की चाह रखने वाले लोगों को उनकी मदद करने के लिए धन की शक्ति की आवश्यकता नहीं होती है। अब हम उन महान हस्तियों के बारे में बात करेंगे जिन्होंने अपनी मेहनत और दूरदृष्टि से नई ऊंचाइयों को हासिल किया है।

1. ए पी जे अब्दुल कलाम- एक भारतीय वैज्ञानिक के रूप में सम्मानित, भारत के पूर्व राष्ट्रपति अबुल पकिर जैनुलाब्दीन अब्दुल कलाम का जन्म 15 अक्टूबर, 1931 को रामेश्वरम में तमिलनाडु के एक तमिल मुस्लिम परिवार में हुआ था। उनके पिता एक नाव-निर्माण व्यवसाय के मालिक थे और उनकी माता एक गृहिणी थी। अपने बचपन में, डॉ. कलाम ने बंगाल की खाड़ी में आए एक चक्रवात में अपनी व्यापारिक नाव को बहते हुए देखा। उसके बाद, उनका पारिवारिक व्यवसाय पूरी तरह से ध्वस्त हो गया उसके बावजूद भी उनके पिता शांत रहे और व्यवसाय के पुनर्निर्माण के लिए कड़ी मेहनत करते रहे।

युवा अब्दुल कलाम ने आर्थिक रूप से आगे बढ़ने के लिए कड़ी मेहनत की और अपने स्कूल आरंभ होने से पहले सुबह अखबार बेचना शुरू किया। लेकिन उस उम्र में भी, वह समस्याओं को हल करने में विश्वास रखते थे, न कि उन्हें अपने विकास में बाधा डालने देते थे। वे भले ही आर्थिक रूप से समृद्ध नहीं थे, लेकिन डॉ. कलाम के परिवार ने उन्हें हमेशा पढ़ने के लिए प्रोत्साहित किया।

अब्दुल कलाम जी का एयरफोर्स पायलट बनने का सपना एक रैंक से टूट गया। फिर भी उन्होंने असफलता को स्वीकार किया और आगे बढ़ने में विश्वास करना सीखा। बाद में, वह रक्षा मंत्रालय में शामिल हुए, रक्षा मंत्री के वैज्ञानिक सलाहकार और DRDO के सचिव रहे। 2002 में डॉक्टर एपीजे अब्दुल कलाम भारत के राष्ट्रपति बने।

2. सालूमरदा थिम्मक्का- जिन्हे आला मरादा थिम्मक्का के नाम से भी जाना जाता है, कर्नाटक राज्य की एक भारतीय पर्यावरणविद् हैं। थिम्मक्का दक्षिणी भारत के एक छोटे से ग्रामीण इलाके गुब्बी में पली-बढ़ी। क्योंकि उसके शहर में उचित शैक्षिक सुविधाएं नहीं थीं, उन्होंने 10 साल की छोटी उम्र में ही एक कुली के रूप में काम करना शुरू कर दिया और अंततः उनकी शादी एक गरीब परिवार में हो गई।

अपने पति, श्री बिक्काल चिक्कय्या के साथ एक बच्चे को गर्भ धारण करने के असफल प्रयास के 25 वर्षों के बाद, थिम्मक्का ने दुनिया में जीवन लाने का एक अलग तरीका सोचा। उन्होंने पेड़ों को लगाना शुरू किया, जिनमें से लगभग सैकड़ों पेड़ चार किलोमीटर तक फैली कतारों में हैं। थिम्मक्का ने कुलमिला कर अब तक 385 बरगद के पेड़ और 8000 अन्य पेड़ भी लगाए हैं। हालाँकि वह पेड़ लगाकर प्रसिद्धि नहीं चाहती थी, लेकिन वह भारत और दुनिया भर में एक किंवदंती बन गई, उन्होंने पर्यावरणवाद के लिए कम से कम 50 पुरस्कार जीते और अपने काम के लिए अंतर्राष्ट्रीय प्रेस कवरेज प्राप्त की।

उपरोक्त उदाहरणों से पता चलता है कि यदि कोई व्यक्ति अपने लक्ष्य तक पहुँचने का निश्चय करता है, तो उसे कोई बाधा नहीं रोक सकती। अपने लक्ष्य तक पहुँचने के लिए हमें दृढ़ निश्चय के साथ नियंत्रण चलते रहना चाहिए। हम अपनी मंजिल तक पहुँचे यह हम ही निश्चय करते हैं। ऐसी कई हस्तियां हैं जिन्होंने बिना धनवान हुए, समाज में एक मिसाल साबित की है। हमें अपने जीवन में किसी भी चीज को बाधा समझे बिना लगातार प्रयास करना चाहिए अंतः मंजिल तो अवश्य ही मिलेगी।

नंदिनी शर्मा

B.Com. (H) 3rd Year

DELECTABLE TREAT OF SERENDIPITY

Serendipity....

An unplanned fortune discovery

You rejuvenate my life
When I am shattered in darkness
You stumble upon the broken pieces of me
And pull me out of my misery
With your presence, all my sorrow vanishes

You turn me into a verse of poetry
With a touch of your warmth,
You brighten up my temper,
And heal my broken melody

Meeting you is no coincidence
For all of this was fated to be
Just like how the stars align
This destiny was made for you and me

In a world full of empty promises and transient encounters,
You became my most beautiful fate,
You became my serendipity

Serendipity....

A hidden beauty

If only you look, then you shall see.
The hidden gift, that you receive
A beautiful seed, hidden underneath
To one day grow into a beautiful tree.
Lost in the layers,
Lost in time.
The beauty you unintendedly find,
The beauty that is yours to keep,
And the beauty you shall receive....

Ayushi Arora

B.Com. (H) 2nd Year



COMMERCE ASSOCIATION 2022-23



Faculty Advisors: Dr. Nidhi, Dr. Anjni Anand, Ms. Sumant Meena, Dr. Payal Jain, Ms. Anam Khan, Ms. Sunita Kumari, Ms. Isha Chugh, Ms. Iti Verma

President: Himanshi Chhabra

Vice-President: Ananya Kumra

Secretary: Divyanshi Purohit

Treasurer: Riya Choudhary

Corporate Head: Prerna Rana

Operations Head: Deepti Narang

Design & Tech Head: Ananya Gupta

Senior Member: Geetika Sharma, Riya Aswani (Corporate), Khushi Garg, Vidisha Ghosh (Operations), Diwanshi Agarwal, Nitika Rawat, Kshama Dixit, Vaibhavi Pant (Design & Tech)

Member: Unnati Rastogi, Yashika Chitranshi, Bhavya Ahluwalia, Joyal Jangra, Vanya Kapoor, Siya Soni, Aaditri Aggarwal (Corporate), Tanvi Maan, Shalini Chanana, Mehak Bajaj, Manya Chawla, Ruchika Kothari, Jiya Bhojania, Sanya Agrawal, Kritika Khara, Anoushka Mishra (Operations), Ishita Chhaprana, Radhika Arora, Niharika Singh, Shivanshi Bansal, Meenal Vinod, Hiya Pahuja, Kashish Mahajan, Anya Jain, Archita kumari (Design & Tech)

PRESIDENT'S MESSAGE

Greetings!

The three years I spent serving in The Commerce Association were enthralling and illuminating. As a former B.Com (Hons.) representative, previous secretary, and current president, I have witnessed that the association traversed a remarkable path to expand in size, scope, and shape to make it more engaging for all stakeholders. Be it organizing multifarious events or hosting regular speaker sessions, the association has done it all and has managed to build a reputation for itself. Together, the team transformed crises into opportunities, pressure into results, and daily progress into the success of our events.



In an era when people's attention spans are getting shorter by the minute, making an impression is more crucial than ever. And the best way to accomplish it is to create a strong and memorable brand identity. However, managing yourself as a brand and your own money might be difficult, especially if you don't understand how things work. Keeping this in mind, we wanted to emphasize the importance of Personal Growth, especially for the younger generation, through Personal Branding and better management of Personal Finance and Wealth through this year's theme of Cascade- 'Elevate your personal growth: The power of personal branding and personal finance'.

With Cascade being the final big event of my presidency, a flood of memories rushes back to me. The journey has been tremendously rewarding in every way. I am grateful to Principal Ma'am, our faculty advisers, dedicated team of members, and the student body for making this dream a reality. This would not have been possible without their creative expression and consistent support.

I'd like to take this opportunity to congratulate the entire Comascent team on the publication of the latest issue of their magazine, which captures the accomplishments and activities of the commerce department and highlights the creative and latent aptitude of our talented students.

I am ready to pass the baton to the upcoming team of The Commerce Association and wish them all the best for the future year. I just want to emphasize that things may not always go as planned, but perseverance and commitment will help you reach greater heights of achievement. Be a phenomenal team player and aspire to be the best version of yourself.

Himanshi Chhabra

President

The Commerce Association, Gargi College

ENTREPRENEURSHIP CONCLAVE 2022



“Entrepreneurship Is About Creating Change, Not Just Creating Companies” as stated by Mark Zuckerberg. Keeping this spirit in mind, The Commerce Association of Gargi College took immense pleasure in organizing their first offline flagship event- The Entrepreneurship Conclave, 2022, with the theme being "Revival of India’s Innovation Spirit- Strengthening Entrepreneurship" on 12th October 2022. The theme revolved around the art of brainstorming, innovation, and problem-solving which encouraged students to start their ventures and make their mark in the field of entrepreneurship.

The Entrepreneurship Conclave had a formal session at which the Principal, Prof. Sangeeta Bhatia, the Chief Guest, Mr. Anil Khaitan, the Keynote Speaker, Dr. Munish Jindal, addressed the audience. Eminent speakers and illustrious entrepreneurs: Dr. Nancy Juneja, Ms. Meeta Gutgutia, Mr. Saurab Aggarwal, Ms. Kiran Pahwa, and Mr. Prashant Pitti from different industry spectrums shared their insights and knowledge on the theme. The speakers threw light on how essential it is to revitalize the spirit of entrepreneurship for economic growth. They explained the reality that building an entrepreneurial society is not just a financial endeavour but also a cultural one, one in which entrepreneurs should be given the freedom to try, fail and bounce back.

Two inter-college competitions, "The Case Junction," a case study competition, and "Pitch-A-Glitch," a bidding arcade, were also held as part of E-Conclave 2022. The competitions were designed in such a manner to allow the young minds to explore the fields of innovation, strategize using their creative skills and develop their communication skills through 3 rounds of activities. The Case Junction was organized in collaboration with the Knowledge Partner Brainworks, which provided the case for the competition. More than 1000 students from different colleges across Delhi-NCR registered for both competitions. The top 3 teams in both events were awarded cash prizes. Furthermore, the Commerce Association provided a platform for small businesses such as ClingE, Sunflower Fields, Enactus Gargi, and Bunk Pages to promote their products aligned with the opportunity for students to interact with these budding entrepreneurs. The event became a huge success leaving everyone with wonderful memories.

DEPARTMENT ACTIVITIES

Department Orientation



On November 2, 2022, the Commerce Department organised its first offline departmental orientation after the covid for the freshly-admitted students with the aim of familiarising the commerce freshers with the college.

The Teacher-in-Charge, Dr. Sonali Ahuja Dua, extended a warm welcome to the students, followed by an introduction about the add-on courses offered by the department, the CBCS guidelines, and the attendance criteria. Insightful presentations were made, familiarising the freshers with the Commerce Association, placement cells and other college societies. Tripti Bansal and Nandani Sharma, Editors of Comascent: The Bi-Annual Magazine of the Department of Commerce, informed them about the magazine and motivated the students to join. In the end, the President of the Commerce Association, Himanshi Chhabra, gave a vote of thanks to all the faculty members and students and encouraged them to make the most of these three beautiful and memorable years of their lives.

Seminar by Career Launcher



The Commerce Association of Gargi College, in collaboration with Career Launcher, hosted a session on "MBA: The Best Career Option" on 4th November 2022. The seminar was open to all the students of Gargi College. The speaker of the seminar was Mr. Navneet Anand.

He provided information regarding the MBA course details, different MBA specialisation fields, the best MBA colleges in India, tuition costs, return on investment, and the highest pay ranges in addition to a list of the top 25 MBA programmes in India. He further explained the MBA admission process and how candidates can build strong profiles. He also clarified all the doubts regarding various MBA entrance exams such as CAT, GMAT, and NMAT. The seminar was lively, enriching and engaging.

DEPARTMENT ACTIVITIES

Comascent Investiture Ceremony



The Investiture Ceremony was held on 23rd November 2022 to formally appoint the members of the Comascent Team 2022-23. It was attended by the Comascent faculty advisors, other faculty members of the Commerce Department, and the team members. The ceremony commenced with the esteemed faculty members conferring the badges to the team. The felicitation by faculty members boosted the morale and encouraged the team to work hard. The event was followed by the prize distribution ceremony for the winners of the Drabble Writing Competition conducted by the Comascent Team. Editors of Comascent, Tripti Bansal and Nandini Sharma ended the ceremony by giving a vote of thanks to all the faculty members, team members, and other attendees. The Comascent Investiture Ceremony marked the beginning of an enriching year of growing professionally and nurturing new relationships.

Pathfinder Orientation

The Pathfinder Orientation was conducted by Dr. Manju Sahai and Dr. Sonali Ahuja Dua on 30th November 2022 to brief the first-year students about the competition. Herein, the participants have to submit an original project guided by a faculty supervisor and supplement it with an audio-visual presentation to an eminent panel of external judges.

The orientation started with an overview of the objectives of Pathfinder and essential guidelines for the participants, along with a discussion about all three stages- the first being the synopsis submission, the second being the thesis submission, and lastly, the presentation round. It also covered additional details such as the format of the report, guidelines, and past winning topics so that students get acquainted with everything pertaining to the competition. Following this, Dr. Geeta Siddharth led a highly informative session to introduce the concept of academic research to the attendees.



DEPARTMENT ACTIVITIES

LEVEL-UP SESSION Resumé and LinkedIn Profile Building



The Commerce Association of Gargi College hosted a 'Level-Up Session' on Resumé and LinkedIn Profile Building on 13th January 2023. The speaker for the session was Mr. Vikramaditya Kumar Taneja, Investment Specialist in Invest India.

The session started with a brief introduction about the dos and don'ts of resumé building. Mr. Taneja shared valuable insights and discussed with the students about building their profile as a story they wanted to portray. He emphasized the fact that the beauty of resumé building lies in presenting the content creatively and in an interesting manner that is easy to read and understand. The session had a footfall of over 100 students from the commerce department making the session a great success.

YouTube Campus Champions Programme



The Commerce Association, in collaboration with The Student Council, organised a YouTube Campus Champions' Programme at Gargi College.

On February 3, 2023, an interactive session featuring Aastha, Head of YouTube Shorts India, and Shivesh Bhatia Baker, Food Blogger, and Author, was held in the campus auditorium. Aastha briefly described the YouTube shorts and the kinds of content that could be used. Shivesh Bhatia spoke about the path he took to fulfill his ambition of being a content creator. The students were also given a platform to display their talents by providing an activity area set up by Yuva and Youtube. It received a tremendous response. The event was a huge success.

DEPARTMENT ACTIVITIES

TECHNICAL SESSION- 3 Re-Envisioning Development: Moving Towards A Wellbeing Economy



Gargi College, on the occasion of the centenary celebration of the University of Delhi, organised a two-day flagship conference on the 1st and 2nd of February, 2023. The theme was 'Revisiting Wellbeing: Perspectives, Challenges, and the Road Ahead', sponsored by the Indian Council of Social Science Research. On day two, a Panel Discussion under Technical Session-3 was held on, “Re-Envisioning Development: Moving Towards A Wellbeing Economy”. This was organised by the Departments of Commerce, Business Economics, and Economics.

Experts from various fields graced the session: Dr. Mukund Rajan (Chairperson, Ecube Investment Advisors Pvt. Ltd.), Mr. Sanjiv Ranjan (Founder Director, All India Institute Of Mind Body Medicine), Prof. Asmita Kabra (School of Human Ecology, Dr. B.R. Ambedkar University) and Mr. Varun Sahai (Co-founder, Dive Analytics Pvt. Ltd.). Dr. Rajan commenced the session by putting light on the role of corporates on wellbeing in the form of ESG (Environmental, Social, and Governance). Mr. Ranjan took the conference forward with a very intriguing thought “To mint money, the most powerful weapon is the mind”. He also emphasised that “Mind can be a goldmine or can act as a mine of misery”. Mr. Varun Sahai enlightened the students about various aspects of wellbeing and encouraged the audience to speak about their wellbeing with others. Prof. Asmita Kabra talked about how the economic, social, political, and environmental aspects are interlinked to understand the concept of wellbeing from the perspective of an individual, social and planetary.

It was brought forward that effective governance frameworks can promote social inclusion, equality of educational opportunities, emphasize environmental health, and bring about wellbeing as we move ahead on the road of sustainable development. The session ended successfully with an interactive question-and-answer round with the panelists.

CASCADE 2022-23

THE COMMERCE ASSOCIATION, GARGI COLLEGE

HOSTELART
presents
CASCADE '23
powered by
TribeVibe

ELEVATING YOUR PERSONAL GROWTH: THE POWER OF PERSONAL BRANDING AND PERSONAL FINANCE

10 FEB 10:00 A.M.
AUDITORIUM

ANANT LADHA
Founder
Invest Aaj for Kal

NISHANT SURI
Stand-Up
Comedian

SHIVANGI NARULA
Skill Coach &
Content Creator

REGISTER ONLY FOR GARGI STUDENTS

CONTACT:
Himanshi Chhabra: 8700247891
Ananya Kumra: 8750441790

Media Partners: DU today, Campaign, INSIGHTONE, EYE PAPER, Casper, CASE ACE, Jamboree, Refreshment Partner: Krispy Kreme, Gifting Partners: MANI, RESCODE, Event Partner: H

Personal growth is a process that involves both understanding oneself and striving to reach one's full potential. It entails constantly asking oneself whom they are becoming and how one intends to get there. The Commerce Association takes immense pleasure in hosting its annual flagship event Cascade 2023, with the theme of Elevating Your Personal Growth: The Power of Personal Branding and Personal Finance. Personal growth requires everything from managing your money to cover costs and save for the future to controlling the narrative about a person and presenting oneself in the best possible light. The event will allow students to gain a better understanding of personal finance and personal branding to accelerate personal growth.

There will be a speaker session where eminent speakers will enlighten the students about how Personal Branding and Personal Finance are the key aspects that enable one to elevate personal growth. The Commerce Association will also be organising two competitions. The competitions will be structured in such a way that young minds can explore the realms of innovation, strategize using their creative skills, and improve their communication skills through 3 rounds of competitions. Students from several Delhi-NCR colleges will participate, win exciting prizes, and walk away with a bag brimming with knowledge, experience, and pleasant memories.

FRESHERS' COLUMN

Comascent Team invited freshers to share their experience of joining one of the best colleges of University of Delhi by showing their favourite spot of college.

My favourite spot in the college is the area behind the auditorium, it is so peaceful yet so lively, you can sit there and no one would bother you, you can see the college in action, it radiates joy and peace!

BHAVYA DUGGAL
B.Com. (H) 1st Year



Sacred garden is my favourite spot to relax. It has a beautiful entrance gate and trees around it.

KALPANA DHAR
B.Com. 1st Year

Basketball Ground is the most lively place in college. Many students sit on the stairs and chitchat. Sometimes, some lectures are also taken there.

MADHUSHREE
B.Com. 1st Year



Well Gargi Auditorium is literally the pride of our college and it gives the vibe of confidence and pride.

ZAINAB JAVED
B.Com. (H) 1st Year



FRESHERS' COLUMN



Arts Quadrangle is my favourite spot. It has different and very beautiful flowers. I love to spend my time there. Clean place, grass and fresh air.

RITU JAISWAL
B.Com. 1st Year

Either bright shining sun, or cool winter breeze, you can enjoy nature by sitting on the ground. Can't get a table at Nescafe or Canteen? You can sit and eat lunch here

SANYA AGRAWAL
B.Com. (H) 1st Year



My favourite spot is Science Quadrangle. I am a nature lover and this place is full of plants. I find peace here.

ASMI
B.Com. (H) 1st Year



The main arc is the most prominent spot of the college. For me, entering the college through the arc meant stepping into an entirely new world full of great learning and adventure

JIYA BHOJANIA
B.Com. 1st Year



ACADEMIC RESULTS

B.COM (H)

Semester 3

Position	Name	CGPA
First	Garima Grover	9.79

Semester 5

Position	Name	CGPA
First	Ayushi	10.00

B.COM

Semester 3

Position	Name	CGPA
First	Anu Priya Dakshata Shree Sanjana Tanishka Varsha	9.45

Semester 5

Position	Name	CGPA
First	Shivani Tiwari Shreya Shah	9.82



PLACEMENT REPORT 2022-23

A total of 111 students of the Department of Commerce have been placed in different reputed companies.



Ernst & Young GDS

Anshika Rastogi
Bhavya Salhotra
Dhruvi Jain
Diwanshi Agarwal
Dolsey Motwani
Ishita tyagi
Jahnvi Saini
Janhvi Rai
Jyotideep
Kashish Khurana
Kashish Mehta
Kritika Gautam
Muskan Kumari
Nitika Rawat
Palak Sagar
Priyanshi Agarwal
Puja Bharara
Saijal Yadav
Sajal Gupta
Sanya Sachdeva
Shneha Kumari
Shruti Jain
Shubhi Goel
Simran Gola
Simriti Batish
Suman Singh
Teessa Aggrawal
Vishnupriya Gupta

Ernst & Young India

Dhruvi Rathi
Manya Gupta
Mayurika Saxena
Nandini Sharma
Palak Tamrakar
Priyanka Narwat
Rishika Gahoi
Riya Goel



Palak Gupta
Shivani Kuradia



Ananya Kumra
Tripty Wig



Deloitte USI

Ananya Gupta
Ananya Singla
Anica Agarwal
Bhavya Dhingra
Bhavya Gupta
Dakshata Shree
Disha Bhatia
Drishika Bajaj
Garima Grover
Harshita Joshi
Himanshi Chhabra
Ishita Dhawan
Itty Garg
Khushi Gupta
Konica Aggarwal
Lavleen Kaur Mohal
Mahek Raheja
Nikita Raghav
Nishtha Jain
Nishtha Khare
Palak Malhotra
Prerna Rana
Radhika Swaika
Simran Goyal
Siya Shukla
Sneha Dubey
Snigdha Kumari
Vanshika Taneja
Varsha Vatsyayan



Eshita Babbar
Gayatri
Isha
Ishnoor Kaur
Khushi Agarwal
Lisha
Shreya Jain
Sonal Bhatia



KPMG Global Services

Aahana Rana
Anjali Rana
Anushka Tyagi
Diksha Chawla
Khushi Pandey
Richa Kumar
Sanchi Ahuja
Yashika Kedia

KPMG India

Khushi Jain
Manu Soni
Payal Kumari
Tanishka Suhane
Tripti Bansal
Vaishali Chhabra
Abbha Chandel
Ananya Gulati
Aparna
Kunika
Rashi Soni
Shubhi Sharma
Suchi Roy
Yashika Chandra
Yashika Rani
Yashika Sharma



Simran Khanna



Aishvarya



Reena



Deepti Narang
Jahanavi Ahuja
Kusum Sharma
Ruchi Joshi



Mrinalini Gedam
Tisha Gupta



Ishita Chaudhary

We wish them best for their future endeavours!

DRABBLE WRITING COMPETITION

Comascent organized a drabble writing competition on 11th November 2022 for the students of Gargi College. Students from all the departments actively participated in this competition. A prompt was given on the spot and students were asked to write the drabble in a time limit of 40 minutes. The entries were judged on the basis of creativity and originality. Following are the winning entries.

Sitting alone in solace
She is developing Science
She is no less, she needs no one
She represents feminty, which is
brave,
independent & Empowered.
She is creating life, just as mothers do
Not with the womb, but with mind
Surrounded by the matue, she is
creating her own world.
With machines, is she creating slaves
or friends?
Not focusing on this, she is all focused
She has magical hands, her own
creation
as she knows her potential, her worth
Her science is interconnected
Neurons as wires & batteries as cells
We die, They too
But the base is nature, The base is she.



Aditi Ola

B.A.
(Hindi+Pol Science)
2nd Year



Every new Beginning stands on
the memories of the past
memories of what was once
flesh and bones, is now metal
and wire The last one she
mowens and the first she
rebuilds. Every choice given,
she'll choose him over and over
again. The first choice, a
companion till the last. A skip in
its step and a woof in its voice.
In broad daylight and dark,
barren and fertile lands, no
matter where and what you
tread, a wagging tail will always
follow as man's true best friend
whether it's in flesh or metal,
the dynamic is the same.



Dhanshree Sethi

B.A. Philosophy (H)
2nd Year



Comfort find in various tasks.
I found mine in wires and sparks
Can we join electric threads to make
things glow?
To me Science, technology felt like
home .
Electricity ,hammer, nails and
screws, companions of my solitude.

People showing off their cute pets,
Guess what? I made myself one,with
metal and facts.

The sound of sparks, the bright
yellow light
Fills me with satisfaction, to do
things right.

Night ,day being irrelevant to me.
As being creative charges no fees.

A lab, a room are not my needs
Give me a barren land, the tools and
I'll find peace.



Mauli Gaur

B.Com. (H)
2nd Year



LOGO DESIGN COMPETITION


A Logo Design Competition was conducted on 18th January 2023 for the students of Gargi College. Students from all the departments actively participated in this competition. Participants were required to create a logo, name, and tagline based on the cuisine given to them on the spot. Entries were evaluated on the basis of creativity and their relevance. Following are the winning entries.



Name: Appetite Aroma
Tagline: Don't let your appetite be apologetic
Cuisine: American

Kashish Medatwal
B.Com. (H) 1st Year





Name: The Korean House
Tagline: You will ramen-isce it
Cuisine: Korean

Siya Soni
B.Com. (H) 1st Year



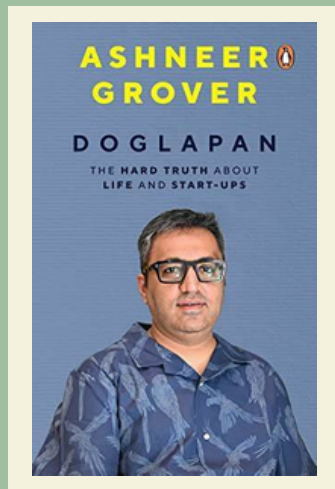


Name: Frenchesto
Tagline: Eat with love
Cuisine: French

Meenal Vinod
B.Com. 1st Year



BOOK REVIEW



DOGLAPAN: The Hard Truth about Life and Startups

Ashneer Grover

“You need to remember that you don’t need loyalty in good times – opportunity does the task. Loyalty is tested and needed in bad times. To expect loyalty from your employees or investors in bad times is to set yourself up for heartbreak.”

Doglapan is a riveting memoir of famed personality Ashneer Grover, who is the former co-founder and managing director of the Indian fintech company BharatPe. He, though an entrepreneur, gained immense stardom after being a judge on the Indian television show ‘Shark Tank’. He has titled the book on his dialogue Doglapan which became quite a notable meme on social media during the shark tank show. The book aptly illustrates the hypocrisy (Doglapan) of life - “success in failure and failure in success”.

In the book, Ashneer Grover pens down the story of his life right from childhood to his professional career. A young boy with a 'refugee' tag growing up in Delhi's Malviya Nagar outpaces his circumstances by becoming a rank-holder at the pinnacle of academic excellence at IIT Delhi. He goes on to do an MBA from the hallowed halls of IIM Ahmedabad and builds a career as an investment banker at Kotak Investment Banking and AmEx. He is focal in the making of two unicorns- Grofers, as CFO, and BharatPe, as co-founder. The former part of the book revolves around his early life-formative years in Malviya Nagar, education at premier institutes, marriage, and family etc. The latter part talks about his entrepreneurial journey and the ups and downs faced by him. It offers an insider view into the mythical world of unicorns. There is also a fascinating story about Grofers, where he worked as CFO for a while, about spending over Rs 25 lakh as lawyer fees to settle a case involving Rs 500.

The memoir by Ashneer is special because of his personality of calling spade a spade without thinking of the repercussions of saying something harsh. Written in a similar fashion, the book helps the readers understand where this confidence reflects in his personality. Ashneer doesn’t try to sugarcoat anything, and nowhere he is reticent from admitting his vulnerability, failures, or insecurities.

Overall, this is storytelling at its finest. It is an enjoyable read as it contains engrossing occurrences from the life of Ashneer Grover. At the same time, every chapter gives us valuable lessons on myriad topics such as family relationships, personal finance, failures, and startups etc.

Ayushi Arora

B.Com. (H) 2nd Year

MOVIE REVIEW

UUNCHAI

“Kal nahi to parso, nahi to saal bhar baad apni UUNCHAI tak pahuch hi jayenge hum.”



Who said age should be a deterrent factor? Uunchai sweeps away the myth of the age factor. This film is a perfect example to proclaim that age doesn't matter when it comes to fulfilling your dreams. The things that matter are team spirit, collective strength, and the belief you have in yourself.

Uunchai is the story of three friends on a journey that changed their perspective on life. The movie unfolds the deep lessons of life. Three friends, Amit, Om, and Javed decide to go on a trek to fulfill the wish of their late friend, Bhupen. They are determined to accomplish Bhupen's dream of reaching Everest Base Camp. The three friends are shown battling against all odds despite their own hardships.

The breathtaking cinematography and the picturesque locations were a sight to behold. The soothing music and the dialogue refined the direction and invigorated the movie. Uunchai gives us a peek into the obstacles faced in life that can be conquered by having faith in ourselves.

Uunchai is a film that celebrates friendship and touches upon emotional aspects like love and relationships. The movie projects the real values of relationships, be it the father-son relationship or the husband-wife relationship.

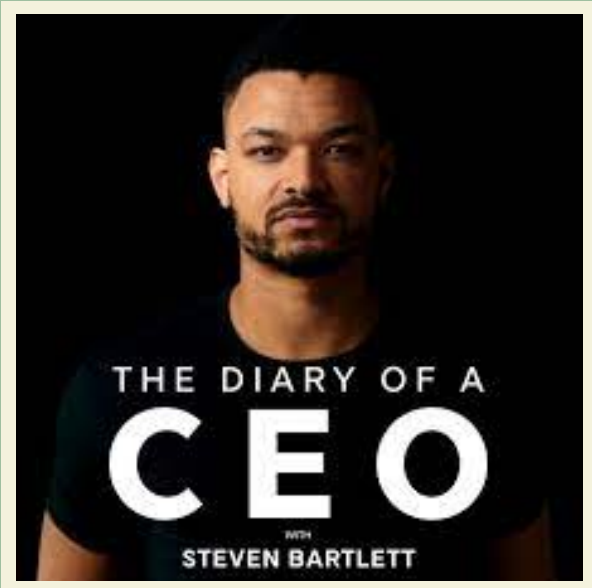
The simple concept of “today, not tomorrow” or “there's no tomorrow” is depicted very clearly in the movie; it motivates us to live each and every moment to the fullest. The movie imparts the idea of “Zindagi ko haan kar de/Say yes to life” and gives hope to the people that they can overcome their fears and challenges with perseverance and conviction.

The amazing actors, Amitabh Bachchan, Anupam Kher, Boman Irani, Neena Gupta, and many more, have outdone themselves by doing justice to their respective roles. It is a heartwarming movie with a lot of ups and downs.

Overall, it's a simple yet heartfelt family movie with a hint of comedy and a whole lot of emotions. It will definitely bring a smile to your face and inspire you to never stop. Uunchai encourages people to value friendship and prioritize relationships in this contemporary world.

Jahnvi Grampurohit
B.Com. (H) 2nd Year

PODCAST REVIEW



THE DIARY OF A CEO WITH STEVEN BARTLETT

*Self-awareness is realising that
there is no opponent – you're
fighting against yourself
- Steven Bartlett*

Steven Bartlett is an author, content creator, speaker, and host of Europe's most distinguished podcast, THE DIARY OF A CEO. As per Chartable's 2022 rankings, The Diary of a CEO is the most downloaded podcast in Great Britain on all audio platforms.

As a university dropout, at the age of 18, Steven Bartlett established a marketing company. In 2014, he founded 'Social Chain' which grew into a marketing powerhouse with an annual turnover of \$600 million in a short span of four years.

At 27 years of age, he resigned from his post as the CEO and launched the podcast, 'The Diary of a CEO'. This live podcast consists of episodes where he settles down with some of the most prominent figures, professionals, and visionaries in the world and talks about their journeys. The podcast centers on the struggles, victories, and epiphanies he has encountered along the way, providing detailed instructions on how to awaken your inner voice. The host has the vision to impart development strategies among people that reflects on what you are doing with your life, who you are, what motivates you to succeed, and what your passions are. Most importantly, it focuses on what you really want from life in order to guide yourself to that success and attain contentment and fulfillment. The podcast aims to reveal the unfiltered journey, unlearned lessons, and significant insights into the remarkable stories of the people that have defined culture, achieved greatness, and created stories worth studying. This inspires the audience and makes them more successful.

Sidra Hasan
B.Com. 3rd Year

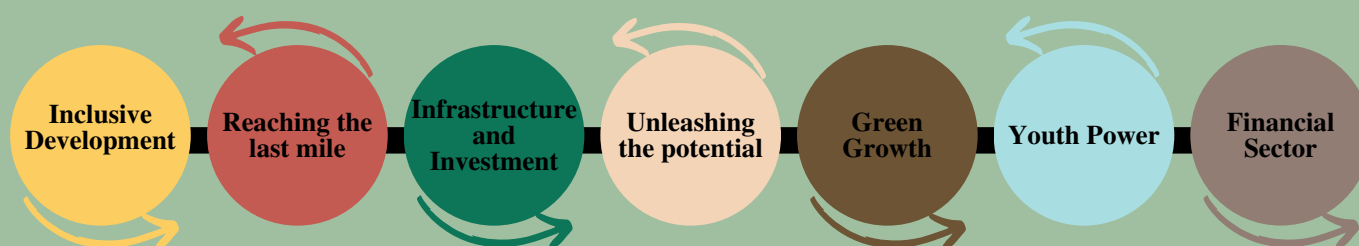


UNION BUDGET 2023-24: HIGHLIGHTS

The Union Budget 2023-24 was presented by Finance Minister, Nirmala Sitharaman, on 1st February 2023. It is the first budget in Amrit Kaal, roadmap for India for the next 25 years. It was aimed to further strengthen India's economic status. The vision for Amrit Kaal articulated in the Budget is centered around:

- Opportunities for citizens with focus on youth
- Growth and Job creation
- Strong and stable macro-economic environment

The seven priorities or Saptrishi are adopted to guide the nation towards Amrit Kaal. This provides a blueprint for an empowered and inclusive economy



Other major highlights:

- **New Tax Regime**
 - The rebate limit on income tax was increased to Rs. 7 Lakh from Rs. 5 Lakhs under the new regime
 - The number of tax slabs was reduced to 5 while increasing the tax exemption limit to Rs. 3 Lakh from Rs. 2.5 Lakh
- PAN is to be used as the common identifier for businesses for all digital systems of specified government agencies
- Pradhan Mantri Kaushal Vikas Yojana 4.0 is to be launched to skill lakhs of youth within the next three years
- Railways are allocated a capital outlay of Rs. 2.40 Lakhs Crore which is the highest allocation ever
- Proposal to reduce basic customs duty rates on goods, other than textiles and agriculture from 21% to 13%
- Amrit Dharohar was announced for protecting vital wetlands which sustain aquatic biodiversity. The scheme aims to achieve sustainable development with the help of local communities

Source: india.gov.in (Official Website of Government of India)

WORD SEARCH

B	L	I	I	K	M	C	R	E	D	I	T	S	C	O	R	E	D
W	E	Q	N	Z	H	O	P	I	P	Z	X	M	A	C	J	T	A
O	B	F	I	F	E	I	O	S	N	L	G	B	V	J	V	D	P
F	R	F	T	V	U	S	N	N	Z	F	E	S	U	W	B	W	E
O	O	E	I	Y	V	V	F	F	L	I	L	A	V	D	H	K	N
E	N	C	A	R	T	N	O	G	L	I	W	U	S	Y	G	U	J
Z	J	H	L	W	P	V	S	F	N	A	G	P	E	I	Q	E	R
H	A	J	I	I	H	P	G	L	Y	J	T	H	Y	N	N	T	T
T	M	E	S	P	F	H	C	E	Y	C	J	I	T	H	C	G	L
S	E	V	M	R	H	H	W	W	B	Y	M	M	O	I	R	E	Q
M	S	M	F	O	P	F	I	N	Q	P	H	S	D	N	N	O	R
U	O	C	X	Z	W	M	N	E	T	W	O	R	T	H	C	G	B

Find the following words in the word search above

Words are hidden \rightarrow \downarrow and \searrow

Budget

Credit Score

Inflation

Influencer

Initialism

Lebron James

Moonlighting

Net Worth

Pleasing

Wipro



Cover Credits

Front Cover: Sajal Gupta

B.Com. 3rd Year

Back Cover: Nomeeta Choudhary

B.Com. (H) 3rd Year