

COMBUZZ

April 2019

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Commerce Department

Daulat Ram College,
University of Delhi



HEAD OF INSTITUTION



As the proud editors of the newsletter, 2018- 19, we express our gratitude towards our Principal, Dr. Savita Roy who has always supported us throughout the session. She has always instilled a sense of motivation and inspiration in us to strive for better.

Dr. Savita Roy
Principal, DRC

EDITORIAL TEAM



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Ms. Muskaan Dhayal
Student Editor



Ms. Muskan Garg
Student Editor

MESSAGE FROM THE CONVENOR

The Commerce Association aims to provide its students a platform to enhance their knowledge and interpersonal skills. Throughout this year, the members of Commerce Union have worked dedicatedly and energetically for the departmental activities. The Annual fest Comvision saw mass participation from students of different colleges, full of enthusiasm and zeal. It included events that revolved around the changing trends in commerce and management such as Consumer Awareness, Service sector and election 2019. We are also thankful to Dr. Kavita Sharma, Department of Commerce, Delhi School of Economics who had graced the occasion with her presence and enlightened the students on Importance of Research. As this session ends, we would like to give our best wishes to the outgoing batch and wish they achieve great heights and bring laurels to our college. We would like to thank Dr. Savita Roy, Principal for her constant guidance and encouragement to us. We would like to thank our colleagues for their support to various departmental activities. With immense pleasure, we would like to share with you that this year our department will be completing its golden journey of 50 years. It is an honour and celebration for all the faculty and students.

With our best wishes

Dr. Gurpinder Chopra

Dr. Kalpana Vaish

MESSAGE FROM STUDENT EDITORS

The Department of Commerce, Daulat Ram College would be proudly completing its 50 years this year. The Department was established in 1969. Since inception, the department has provided a rich hall of professionals in the academics, government and the vast business world, national and international. The alumni have made their mark in every domain field they have tread upon. The department continues this time honoured tradition. This message won't be complete without thanking the entire Commerce Faculty who have been with us always through our thick and thins. Whatever we have achieved today, we owe it to our teachers.

Ms. Muskaan Dhayal

Ms. Muskan Garg

COMMERCE UNION 2018-19

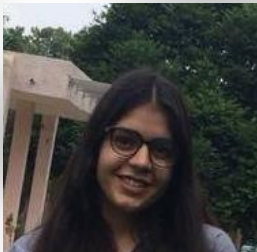
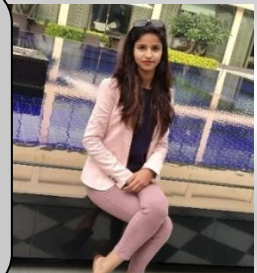


“A journey of a thousand miles begins with a single step. And i took that step when I decided to contest elections of Commerce Association. My hard work paid off and I got elected as a President. It has been a biggest learning curve in my life through which I’ve gained more confidence, courage and patience by every experience. I want to thank our Convenors, teachers, union members and volunteers for every successful event held by the Commerce Association this year and for their constant support.”

Daisy Sapra, President B.Com

“It’s hard to express in words how grateful I feel, serving my department for a year. The unforgettable experience I gained can’t be compensated with anything better. Though it be coordination, team work or patience, I sophisticated everything. I would like to express my sincere gratitude to all the hard-working members of the union, all the teacher coordinators who assisted whenever we needed them and last but not the least to my parents who made me capable enough to face the obstructions in life.”

Muskaan Dhayal, Vice President B.Com



“The journey is better than the destination. I never believed in this thought until I lived the journey of being a Treasurer. I am glad that in the final days of my graduation year I got the chance to work for the department and I am most happy to graduate now because I am taking the best of my experience and friends now.”

Nikita Arya, Treasurer B.Com

“Inculcating this long journey in short, being the general secretary of Commerce Department was one of the best experiences of my life. It was an absolute honour to work for the department and stay at helm of affair. All those meetings with teachers and union, those arguments and all those crazy experiences will remain with me forever. Lastly, to all the supporters who showed so much confidence in me and gave me their valuable vote. Thanks a lot.”

Sparsh, General Secretary B.Com



“Working with Commerce Union was an amazing and learning experience for me. Going through ups and downs was a part of it. I loved working with the whole union. I learned different things from different members. It was a memorable experience for me. I will always remember and cherish it for the rest of my life.”

Mansi Upadhyay, Cultural Secretary B.Com



“Most memorable experience of my college life was Comvision '19. The team-work and passion of the union members enabled the successful running of Comvision. This, in turn, made me evolve as a person and refined my learning as a President. I am deeply grateful to my teachers who constantly boosted our morale to do better as a team and be the rightful representative of our department. I am also thankful for the support and creative output of the union members who transformed the event into a cherished memory.”

Kanika, President B.Com (Hons.)

“When I saw the experiences of union members which they had shared in the newsletter, I had always thought of sharing mine one day as well. As a part of the Association for two consecutive years, first as the Cultural Secretary and now as the Vice - President, I have seen myself grow as a person; putting my managerial qualities on a test and enhancing them. I had always dreamt of holding these positions of responsibility, and I am grateful for these two wonders - filled years in Union. I owe a great deal to the Department and DRC for making me who I am today.”

Muskan Garg, Vice President B.Com (Hons.)



“It's very honourable for me to be a part of such a dynamic team and work for my department. Commerce union taught me a lot of things and to handle unfavourable situations. Starting from fresher's, this mesmerising journey made my last year the most memorable one. Thanks to all the teachers and our association in-charge who guided us and motivated us to give our best for the department. Lots of love to all who supported me, cared for me, had fun with me and corrected me.”

Nikita Garg, Treasurer B.Com (Hons.)

“My overall experience being in the Commerce Association as one of its union members is commendable! While organizing and managing things throughout the year, I not only learnt a lot but also made a ton of new friends, developed contacts and gained skills and knowledge which is truly incomparable. Now because of this opportunity, I can comfortably say that I am one of those confident persons who know how to lead, how to manage and how to organize things efficiently!”

Mansi Tayal, General Secretary



“The Commerce Association gave me a worthwhile experience and loads of memories. Here, I learnt how relationships help you to work together as a team, how everyone has their share of contribution to the success and how the teachers pave way through their guidance. As an individual it converted me from a participator to a contributor because as the Cultural Secretary, I came to know what goes behind the scenes for making any event a success.”

Riya Jain, Cultural Secretary

FRESHER'S 2018-19

The session 2018-19 began with a Fresher's party organised for the new entrants. The event was planned to increase the communication among the department students.



A contest was also held therein, which included a talent show, after which titles of Ms. Fresher's, Ms. Talent, and Ms. Personality etc. were bestowed on the winners.



SEMINARS AND WORKSHOPS

The Department also organised three seminars in collaboration with Endeavor Careers to enlighten the students about the various career opportunities, MBA as a career option after graduation along with an aptitude test for the students.



During the winter vacations, a workshop was organised in collaboration with The Economics Department, Daulat Ram College. The Workshop was a Skill Development Program on SPSS (Statistical Package for the Social Sciences) and was held for a week for the students to impart the necessary knowledge of statistics, research and analysis to them.

The Department of Commerce, since its inception, has been providing a rich ground for growth. It continues this tradition of training the students with knowledge and exposure.

ANNUAL FEST: COMVISION

Department of Commerce, Daulat Ram College, proudly organized its annual festival: Comvision on 17th January 2019. Comvision is organized every year with an aim to impart practical knowledge to the students about commerce and to enhance their ability to relate to the current happenings.



The gala event began with an inaugural session, wherein, Prof. Kavita Sharma, Head of Department of Commerce, Delhi School of Economics, DU graced the occasion with her benign presence. She enlightened the audience on research, necessity of research and ethics in research.

Empresario: The Business Plan

Empresario witnessed very innovative, energetic and enthusiastic participants. It started at 12:30 in the conference hall. All the teams presented their PowerPoint Presentation followed by interjection by other participants and judges.



The team showed their financial structure and growth aspects and management details in 8 minutes. Teams from different colleges participated. Total numbers of teams were 4 with 2 participants in each team. The event was judged by Dr. Gurmeet Kaur and Ms. Megha Jain followed by announcement of winning team and distribution of prizes.

Student Heads: Nikita Garg & Sparsh Kamra

Face Painting

The Department of Commerce organised Face Painting Competition for the first time in Comvision 2019. The theme was 'Branding and Marketing of Elections 2019'. This theme acted as a vent for the participants to express the ongoing political affairs. On the panel of judges, we had Mrs. Reema Dehal and Mrs. Isha Bhatt.



After the stipulated one hour given for painting was over, each team walked up to the judges to explain message of their painting in a few lines. As none of them was weak enough to give an easy win to another, the judges had a tough time in decision-making. After due judgement, winners were announced. The winners were awarded prizes worth Rs. 7000, certificates and exciting vouchers.

Student Heads: Daisy Sapra and Riya Jain.

Informal Quiz

An Informal Quiz based on a “*GAME OF THRONES*” was organized on January 17, 2019. There were approximately 40 teams. The quiz consisted of 4 rounds. First round was the “Questionnaire Round”. Each team was handed a set of questions and the top 15 teams, scoring the highest, qualified for the next round. Second round was named “Choose a House” where selected 15 teams were asked to choose a house from the given 7 houses. All the teams which chose the same houses faced an internal war of questions and the winning team represented that house.



Third round was the “Rapid Fire Round”. In a time, span of 1 minute, the team was supposed to answer as many questions as it could. Top 4 teams qualified for the finals. The fourth and final round was the “Buzzer Round”. The team pressing the buzzer first gets a chance to answer the question. Finally, the best team won and prizes worth Rs. 5000 were given to winning 2 teams.
Student Head: Muskaan Dhayal, Kanika

Turncoat Debate

Verbatim 2.0: the Turncoat Debate was organized as a part of Comvision 2019 on 17th January. The event began at 11 a.m. in the Conference Hall. The motion for the same was: This House believes that government should not intervene in RBI's working. It was a healthy debate with a healthy participation. Interjections were allowed which made the debate more fruitful. The event was judged by Mrs. Sushma Arora, Dr. Tonika Rana, and Dr. Minakshi Paliwal.



Prizes worth Rs. 8000 were given to the winners. The debate proved to be a great learning experience as the motion touched the current aspects.

Student Heads: Muskan Garg and Muskaan Dhayal

Formal Quiz



A general Quiz was organised. The quiz began at 12 noon in CLT in college premises. A total of 70 teams participated. The quiz was conducted in two rounds: Prelims and Finals. For the prelims, the teams had to answer the questions on a paper, and 6 teams made it to the finals. Quiz covered questions from various fields: commerce, geography, history, national and international. A team comprising of students from Ramjas College and Miranda House won the Quiz. Prizes worth Rs 8000 were given to the winners. The Quiz was conducted under the guidance of Dr. Indu Jain, Mrs. Richa Kaur and Ms. Raman Arora.

Student Heads: Muskan Garg and Nikita Arya

Nukkad Natak Competition

Jago Grahak Jago - The Street Natak, was a street play competition based on the theme of "Consumer Affairs". It started at 12pm at Nescafe area along with the various cross college teams which were invited to participate. Students performed on the emerging issues of today's consumers as well the marketers. They very well enacted the whole act, relating it to the real-life issues and challenges consumers are facing in the market. Every team was given maximum of 15 minutes to perform their play. They were judged based on their acting skills, script, expressions and creativity relating to the given topic.



Dr. Gunjan Gupta and Ms. Mansi Kanojia were the judges for the event and awarded prizes worth Rs. 8000 to the winners!

Students Heads: **Daisy Sapra, Mansi Tayal**

Murder Mystery: The Treasure Hunt

An inter college treasure hunt was organised for students on Jan 17, 2019. It was a time bound activity organised under Comvision. There were more than 150 teams who registered for the event. Each team was given 1 clue in the premise only and they were supposed to gather all 6 clues to win the treasure. Students from all around Delhi University colleges participated.

Various major spots of north campus were used to place the clues with the help of organising team. There was a lot of euphoria as students were running after the clues here and there.

With each clue, students needed to perform a task with the same that led them to next clue and each clue was executed in a different way like crossword, riddle, etc. Teams showed extraordinary team work among them and at the end two guys managed to hunt the treasure before anyone else. Prizes worth Rs 7000 were given to winning teams by Teacher Head Ms. Deepika Jindal and Ms. Vani Kanojia

Student Head: Kanika and Nikita Arya

Ad- Mad Event

Advertism - The Ad Mad (e) Show began at 2pm at the Nescafe Area. It was basically an advertisement making competition for which we gave the topics on the spot. The theme this time was, "Services, Around the World!" Under this theme, students prepared their ad based on various services and schemes given to them at the venue only.



There were total of 11 teams participated in the event. The teams were judged based on their performance, creativity, expressions and use of those services in their Ads. The event was judged by Dr. Isha Goel and Mrs. Shuchita Verma Mrs. Preeti Singh,. They announced the results and gave prizes worth Rs. 7000.

Student Heads - **Mansi Tayal and Mansi Upadhyay**

STUDENTS CORNER

Financial Planning

Financial Planning is the process of meeting financial goals in our life through the proper management of finances. During the financial planning process, you analyse what your financial needs and goals are. Then, you quantify what resources you need to meet these goals in terms of money and quantify the time period during which you want to achieve these goals. Finally, you write an action plan on what you need to fulfil your plan in terms of investments and savings.

NEED FOR FINANCIAL PLANNING

Subconsciously, we all know what our life goals are. The need for financial planning arises from the need to meet the financial goals. Goals are determined by one's understanding of the present situation, status, income level, wealth, responsibilities, aspirations, risk profile, ability to save, past and present lifestyle etc. Financial Planning requires a thorough analysis of an individual's current position. Over the last few years, the need for financial planning has driven by the changes in the Indian financial markets. The Equity and debt

markets have become dynamic and more volatile due to global and local factors. Indian markets have become more integrated with the global financial markets, thus universe of investment options is likely to expand further calling for constant monitoring of the markets as well as the client's financial situation. The investment options are also increasing. Reforms have put more money in the hands of investors. Very few people among these have the time and expertise to make a complete financial plan for them. Education level and the average age of investors are increasing. It means that the working span and post retirement span is almost equal. Therefore, a person has to save more and invest wisely to ensure security throughout the long retirement period after meeting all the earlier goals properly.

Priyanshi

B.com (Hons.) 2nd year

Ratan Tata and the Tata Group - an Inspiration

Ratan Tata is one of the leading industrialists, entrepreneurs, investors and businessmen. He was the chairman of Tata Group from 1999-2012. He is the recipient of the very prestigious awards: Padma Vibhushan and Padma Bhushan. Jamshedpur - the city named after his

grandfather - Jamshedji Tata is home to the world's 8th largest steel manufacturing company, Tata Steel. Ratan Tata paved his way to become the Chairman and brought a wide array of reforms. It was under him that TCS went public and Tata Motors was listed in New York Stock Exchange giving it international power. The success stories of Ratan Tata and Tata Group are a must read, truly.



Tata Group is one brand which has started the treatment of 'Human Resources' as Assets in the Balance Sheet giving a monetary value to HR. The HR models of Tata Group are today taught in many B- Schools. Ratan Tata once asked his employees to leave their jobs in the office itself; job is a part of life, not the whole of life. It is the family which stays forever, so it is essential to spend quality time with family after working hours; which is quite shocking, since this comes from an employer. They

have, over the decades, implemented trendsetting policies, the most recent being the first in the manufacturing industry to have a 5-day work-week. They were also declared as the 'Best Place to Work in the Core Sector' in the Business Today, India Survey 2016. Besides Paternity Leave, Work from Home and Extended Maternity Leave, other initiatives include Mosaic, a Diversity and Inclusion Campaign that emphasises meritocracy, gender diversity, a friendly infrastructure for differently-abled employees and increased participation of women in senior leadership. The life of Ratan Tata teaches that one should never put all the eggs in one basket, which most people tend to do. They focus on just one plan, even if it's not working. Despite of chairing the very successful industry, he has invested in Snapdeal and Xiaomi. He is an inspiration for Corporate Social Responsibility wing. During the 26/11 attacks, he alone, unarmed, stood outside the Taj to supervise the activities. He also visited the 80 employees' families who were injured or killed. The dream of every lower income person to own a car came true with Ratan Tata's vision of Tata Nano car. He is truly a person to be looked upon, and the Tata Group is a perfect blend of business, CSR and employee responsibilities." I don't believe in taking

right decisions, I believe in taking decisions and then making them right." -

Muskan Garg

B.com (Hons.) 2nd year

YOU ARE THE ONE

In this world, lack of time

You'll work with a shine

You'll work in a corporate line

People will manipulate you to do a crime

But you are the one,

Whose efforts will be sublime.

In this world, lack of trust

You'll work for your thirst

You'll work for your must

People will make you worst

But you are the one,

Who will turn the first.

In this world, lack of right

You'll work at light

You'll work even at night

People will burn you like a brash riot

But you are the one,

Who will look super bright.

The brand new interns, Entrepreneurs

And the business enthusiasts...

Yes! I am talking to you...if you ever feel

That you are not worth to this world....

Just remember one thing: -

YOU ARE THE ONE

WITHOUT WHOM

THE WORLD IS NONE.

Priya Das

B.com (P) 1st year

BEYOND COMMERCE

एक 'ना'

मैंने खुद को देख आईने में
 खुद से ये सवाल किया
 क्यों मेरे हिस्से की खुशी को
 उसने चंद मिनटों में फूंक दिया
 एक 'ना', हाँ, बस एक ना ही तो की थी मैंने
 उसमें इतनी आफत क्यों आई
 क्यों उसने जाकर दुकान से
 जलाने की सामग्री लाई।
 एक पल में ही बदल गया
 सबकुछ जो फेंका उसने मुझपर
 उसने मेरे जिस्म को फूँका
 कोमल सी परत जो थी चेहरे पर मेरे
 उसको खुरदरा बना दिया।
 नफरत की आग जो पनप रही थी उसके अंदर
 उसने उसे हैवान बना दिया ।
 माना मेरी शक्ल ए सूरत
 अब लोंगो को रास नहीं आती
 मैं सामने आती हूँ,
 वो बगल से निकल जाते हैं।
 लोंगो की हरकत ने मुझे मजबूर किया

और मैंने खुद से सवाल किया
 कि क्या इन्होंने उम्रभर मुझसे नहीं
 मेरी शक्ल सूरत से प्यार किया
 मैंने खुद से ये सवाल किया।
 ये क्यों हुआ, शायद मालूम है
 कि वो इश्क मेरी रुह से नहीं,
 मेरे जिस्म से कर बैठा
 शायद उसमें इतना आक्रोश था कि
 मेरी 'ना' को अपनी हार समझ बैठा।
 मैं उठ खड़ी, भूलना चाहती हूँ उस रात को
 पर वो आईना हर बार याद दिलाता है
 मुझे मेरी शक्ल दिखाता है।
 और मैं देखना चाहती हूँ।
 मैं याद रखना चाहती हूँ।
 जो ख्वाब संजोए थे मैंने
 वो बेशक कुछ पल के
 लिए डगमगा से गए थे
 पर अब इरादे बुलंद हैं
 कि तेजाब की आग ने
 मुझे जलाया तो जलाया
 पर मेरे सपनों को नहीं जला सकती
 मुझे मिटाया तो मिटाया
 पर मेरे वजूद को नहीं मिटा सकती

By Prerna Kumari, B Com (H), III year

The 2019 Balakot Air Strikes

Post the very deadly attack on CRPF convoy in Pulwama on 14th February this year, the Indian Government undertook an airstrike on the biggest training camp of Jaish - e - Mohammad, which was unequivocally involved in the attack.

The 2019 Balakot airstrike was conducted in early morning hours of 26th February when the Indian warplanes crossed the de - facto border in Kashmir.

The planes dropped bombs in the vicinity of Balakot, Pakistan.

The Indian spokesperson very carefully defined the attacks as 'pre-emptive' and 'non - military' which gave a halt to the possible escalation.

The airstrike was indeed ' a well choreographed ballet in the skies'.

Although, Pakistan claims no casualties or damage except 'damage to a few trees in forest', India characterised it as an attack on terrorist camps, causing deaths of many of them.



This was the first time since the Indo - Pakistan war of 1971 that aerial attacks had crossed the Line of Control. Jaish - e - Mohammad's major leader: Masood Azhar has been an agenda discussed in the UN. He was released by Indian Government in exchange for freeing the hostages held when an Indian flight was hijacked by his men. The ban of Masood Azhar has been taken up many times, but China, one of the Permanent members of the UN Security Council, and one of Pakistan's close allies has never supported the ban.

Credible intelligence was received that JeM was attempting another suicide terror attack in various parts of the country... In the face of imminent danger, a pre-emptive strike became absolutely necessary.

In an intelligence led operation in the early hours of today, India struck the biggest training camp of JeM in Balakot.

Indian stated:

"...this non-military pre-emptive action was specifically targeted at the JeM camp."

Following the attacks, the foreign powers stepped in to prevent any escalation keeping in view that both India and Pakistan are nuclear states today, and a war would bring huge damage to both the sides. The Indian wing commander, Abhinandan Varthaman, who was captured during

the operation by Pakistan, was released by the Government of Pakistan as a 'peace gesture'. But the question still remains 'what's next?'

Muskan Garg

B.Com(Hons.) 2nd year

Quiz

1. The government approved a pact between the ____ and Chartered Professional Accountants, Canada.

Ans1. ICAI

2. Which insurance company has come up with India's first ever insurance cover for individual victims of cybercrime?

Ans2. Bajaj Allianz

3. Which company has signed an agreement with French-based Lafarge Group to acquire its Jojobera unit in Jharhkand and Sonadih in Chattisgarh for sum of Rs. 5000 crore?

Ans3. Birla Corporation

4. What is interest on a bond known as?

Ans4. Coupon

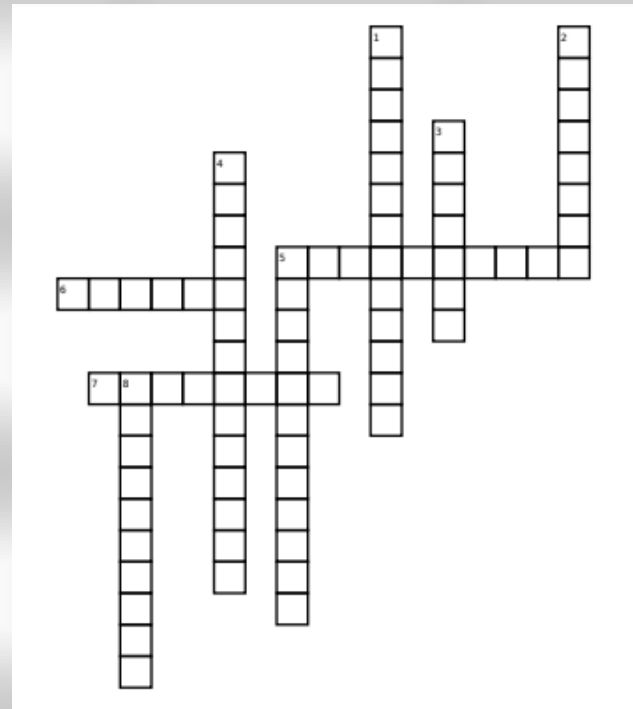
5. Which term is used to define stock market when it is booming?

Ans.5 Bull

Riya Jain

1st year B.com(Hons.)

Crossword



Down:

1. Disinvestment in Public Sector is called–
2. _____ is the Father of Scientific Management.
3. Standard costing is a technique of–
4. Profit prior to incorporation is treated as
5. Company Auditor is responsible for–
8. Maslow's needs hierarchy theory relates to–

Across:

5. The Memorandum of Association shall be signed by each–
6. A plan when expressed in quantitative terms is called–
7. Letter of Credit is presented by–

Answer:

Down

1. Privatisation
2. F.W. TAYLOR
3. Control
4. Capital Reserve
5. Shareholders
8. Motivation

Across

5. Subscriber
6. Budget
7. Importer

Daisy Sapra

B.Com 3rd year

Election 2019- The Right to vote: Is it real?

Do you know what is the similarity between Divya, a student and Ramesh, a fruit seller ? They both won't be able to cast vote in Elections 2019. Why? One is from Punjab and living in Delhi for her education and other is here to earn money and support his family.

With a median age of 27.9 years in 2018, India has a huge demography of youth. Forty-five million young people, having become eligible to vote as they turned 18, have been added to India's electoral roll .How India's young population votes will clearly be one of the deciding factors in the forthcoming 2019 general

elections. But a majority of that segment would not be able to vote as depicted in aforementioned cases. The reasons for not being able to vote ranges from exams to primarily finances. The archaic electoral rules go a long way in hindering the egalitarian progress of the country, Limiting a citizen to vote in their constituency only and thus robbing them of their rights.



Therefore, we need a centralised system where one can vote, irrespective of their current whereabouts. Otherwise, it would be a matter of concern for India with a national asset of progressive-thinking and rational minded youth that despite, having the voting rights, we are unable to vote and contribute to the future of our nation.

Kanika

B.Com (Hons) 3rd year



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