

COMNEUR

**Commerce Association
Daulat Ram College
University of Delhi**



COMBUZZ 2023
9th Issue

Head of the Institution



Prof. Savita Roy



Prof. Sarita Nanda

The Commerce Association extends its gratitude to the Hon'ble Principal Madam, Prof. Savita Roy for her unwavering support throughout the academic session. We also express our thanks to the Vice Principal, Prof. Sarita Nanda for gracing various events and encouraging our students and faculty.



Editors

Teacher Editors



Dr. Manisha Jaiswal
B.Com Hons.
Association Incharge



Dr. Gurmeet Kaur
B.Com Prog.
Association Incharge

Student Editors



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B.Com Prog



Anushka Kapoor
B.Com Prog

Teacher Facilitators



Dr. Megha Jain



Mrs. Deepika Jindal



Ms. Raman Arora



Mrs. Shuchita Verma

Message from Association Incharges

It is our privilege to present the ninth issue of the annual newsletter of the Commerce Department – ‘COMBUZZ’ for the session 2022-23. The academic year 2022-23 has been quite significant as we bounced back from the COVID-19 pandemic and held various activities and events in an offline mode after a gap of two years.

India celebrated its Azadi ka Amrit Mahotsava on the completion of 75 years of Independence. India also exhibited its prowess through the presidency of the G-20 Summit. The University of Delhi celebrated 100 years of its establishment and initiated a new era of education with the implementation of the Undergraduate Curriculum Framework-2022 based on the National Education Policy 2020. Combuzz is finally buzzing to report the activities and events organized by the Commerce Department during this exciting year of thrills.

B.Com. Hons. Union



Jahnavi Chawla
President



Amisha
Vice President



Sneha Bhardwaj
General Secretary



Poonam
Cultural Secretary

B.Com. Prog. Union



Taruna Saini
President



Anshika Malhotra
Vice President



Parul Maheshwari
Treasurer



Loren Dhawan
General Secretary



Palak Agarwal
Cultural Secretary

Teams

Management Team

The Management Team of Comneur worked with the association at every step. The team mainly assisted in organizing and executing events, workshops, seminars, or any activities relevant to the society's focus. Our main goal was to keep members informed through effective communication channels, both online and offline.

Members



Head: Manya Gupta



Razvee Mansoori



Khushi



Pragya Gautam



Vanshika Sharma

PR and Sponsorship

The PR and Sponsorship team worked diligently in managing both the public relations and securing sponsorships for Comneur. Our efforts have contributed to enhancing Comneur's reach and securing necessary funding for various events. The team was responsible for conducting seminars and webinars on important topics like 'Dynamics of Investment'. The team also invited Mr. Ashish Chaudhary aka Commerce Baba for the speaker session in the commerce festival - Comvision 2023.

Members



Head: Riya Sharma



Surbhi Yadav



Tina Hooda

Teams

Digital Team

The Digital Team showcased exceptional efforts and outstanding poster-making skills in the various projects. Its creativity and attention to the detail was evident in the visually striking posters produced. The team's ability to effectively convey information through compelling visuals contributed significantly to the success of the promotional campaigns. Team's dedication to producing high-quality design work reflects positively on the organization, establishing a strong and visually appealing brand presence. Overall, the Digital Team's efforts and poster-making skills have been commendable, leaving a lasting impression on stakeholders and enhancing the union's overall image.

Members



Head: Khushi Samsukha



Tisha



Nandini



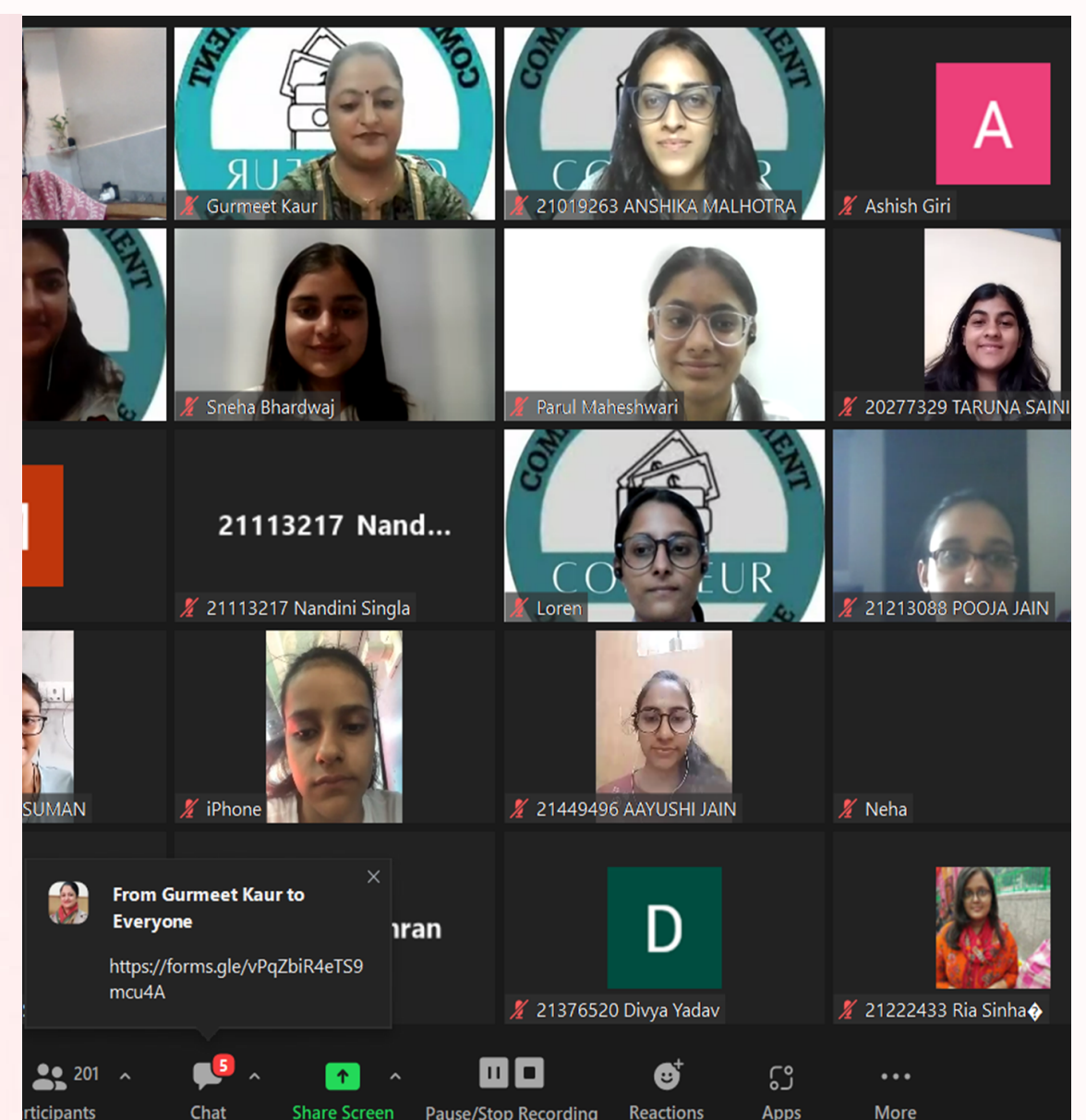
Isha Meena



Ishita Chaudhary



Niharika



TEACHERS' DAY CELEBRATION



The Commerce Association began its journey for the year 2022-23 academic year with a heartfelt celebration of Teachers' Day on September 5th, 2022. The event, which was blessed by our esteemed senior teachers, set the tone for a year of learning, engagement, and group spirit.

The day began with a special assembly, during which students expressed their gratitude and appreciation for their teachers' dedication and guidance. Students also gave their teachers personalized gifts and cards, making it a very memorable event. Students and teachers were able to engage in a comfortable environment, which fostered a sense of connection and belonging within the Commerce department. This celebration not only signalled the start of a new academic year but also served as a strong reminder of the critical role teachers play in shaping our lives. The Commerce Association's action not only recognized our instructors but also established a good and collaborative tone for the coming year.



ELECTIONS

E-elections were held to elect the members of the Commerce Students Union for 2022-23 highlighting the eco-consciousness of the department. After receiving nominations, online campaigning and e-voting the elections for the various posts in the union of B.Com. (Prog.) and B.Com. (Hons.) were held on 12th Sept, 2022 for second and third-year students. After the admission of the first-year students, elections were held for the post of Cultural Secretary from first-year students on 20th January 2023.

The Commerce Department was loaded with enthusiasm just after completing its e-elections for the 2022-23 Commerce Students' Union! This year's elections were all about becoming green, with an emphasis on encouraging environmentally friendly activities inside the department. The contest began with students excitedly proposing their colleagues for different posts in the union, representing both the B.Com. (Prog.) and B.Com. (Hons.) programmes. The campaign season witnessed online campaigning, with candidates promoting their programs via innovative social media posts and engaging virtual interactions.

This not only promoted a sense of community but also reduced the environmental effect of traditional campaigning approaches. On September 12th 2022, second and third-year students cast their votes online, taking a big step toward a more sustainable election process. The department noticed an increase in eco-conscious applicants, demonstrating a rising understanding and dedication to environmental responsibility.

The elections were held with the same zest in January 2023, welcoming freshly admitted first-year students. They enthusiastically engaged in the e-voting process, selecting their person for the position of Cultural Secretary. The Commerce Association warmly welcomed all newly elected members. This effective e-election not only ensured a seamless democratic process but also demonstrated the department's commitment to promoting a culture of sustainability.



WEBINAR SERIES

COMNEUR (The Commerce Association), Daulat Ram College organised a series of informative webinars and seminars throughout the year.

Webinar 1: “Understanding the Dynamics of Smart Investments”

The Commerce Association organized an enlightening and interactive virtual webinar on ‘Understanding the Dynamics of Smart Investments’ via Zoom platform on 19th September 2022 to create awareness amongst the students about the opportunities available in the alternative asset class especially mutual funds markets in India. The webinar kickstarted an unstoppable rally of insightful events conducted under COMNEUR, Commerce Association in the academic session 2022-23. The webinar witnessed more than 220 attendees throughout the session including both students from different disciplines and respected senior and junior teachers from different departments. The webinar proved quite engaging for students from streams such as BA (Prog), BSc, BCom (Hons), BCom (Prog), and BA (Economics). There were two different sessions with eloquent speakers

Session 1

Mr Mayank Dwivedi (Team Lead) and Mr Ashish Giri (Training Head) from ICICI Prudential AMC Ltd. Both of them have vast experience as a motivator, influencers and speakers in various investment-related events conducted across India. They have trained investors to make smart investment decisions and build a corpus for future monetary needs. Mr. Ashish Giri explained the basic concepts of mutual funds, and asset diversification as an investment strategy.

Session 2

By Mr Amit Grover (Head Training) from HDFC AMC Ltd. He is a well-known Trainer, earlier handling DSP Mutual Fund AMC. He gave his insights on personal finance rules, equity investments, best mutual fund asset allocation strategies and financial planning. He also discussed various factors in the capital market that support and motivate investors to stay invested in the market, such as ease of investment, level of transparency, transparency in the transaction process in secondary markets, and so on.

DAULAT RAM COLLEGE
Organises an Interactive Virtual Webinar

UNDERSTANDING THE DYNAMICS OF INVESTMENTS"

ZOOM LINK
<https://zoom.us/j/98916939157?pwd=TOo4VQ9DWWQ3Nm5tY3VyYkd0J6aU9WZz09>

GROVER
HEAD - TRAINING,
AMC LTD.

MAYANK
TEAM LEAD

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PRODUCT
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ICICI PRUDE

Day, 19 Sept. 2022
- 5 PM

Principal, Patron:
Prof. Savita Roy
Association Incharges:
Mr. Gurmeet Kaur
Mr. Manisha Jaiswal
Teacher Coordinator:

Student Presidents:
Taruna Saini (B.Com. Prog)
Jahnvi Chawla (B.Com. Ho
Student Vice Presidents:
Anshika Malhotra (B.Com.

WEBINAR SERIES

Webinar 2: "Why Should You Get Started with Investments Young and Early?"

The second interactive virtual webinar and insightful talk session in collaboration with GROWW on the topic 'Why should you get started with Investments young and early?' was organized on 23rd January 2023 via Zoom platform in collaboration with GROWW to create awareness amongst the students about the benefits of investments at a young age. The webinar witnessed more than 275 attendees throughout the session including both students from different disciplines and respected senior and junior teachers from different departments.

The well-structured webinar kept students captivated, fostering a positive learning experience. The session was conducted by Mr. Akash Jayan the founder of Havenspire - "India's largest Trading Community." He has vast experience as a motivator, influencer and speaker in various investment-related events conducted across India. Mr. Akash Jayan explained the importance and benefits of starting with investments early and at a young age. He gave his insights on suitable investment criteria like capitalization using debt to equity ratios for securities and mutual funds, that can be applied to start investment using pocket money, personal finance rules, equity investments, best mutual fund asset allocation strategies and financial planning. He also discussed various resources in the capital market that help investors learn quantitative analysis for comparing investment opportunities and much more.

The image shows a Zoom webinar welcome screen. At the top center, the word "Welcome" is written in a large, pink, cursive font. To the left is the logo of Daulat Ram College, and to the right is the logo of the Commerce Department. Below the welcome message, three portrait photos of women are displayed in a row. Each photo is accompanied by a name and title, and a bouquet of pink and purple flowers is positioned below each name. The names and titles are: Prof. Sarita Nanda, VICE PRINCIPAL; Prof. Savita Roy, PRINCIPAL; and Dr. Pooja Jain, BURSAR. At the bottom of the screen, the Zoom control bar is visible, showing icons for mute, start video, security, participants (165), chat, share screen, pause/stop recording, reactions, apps, and more.

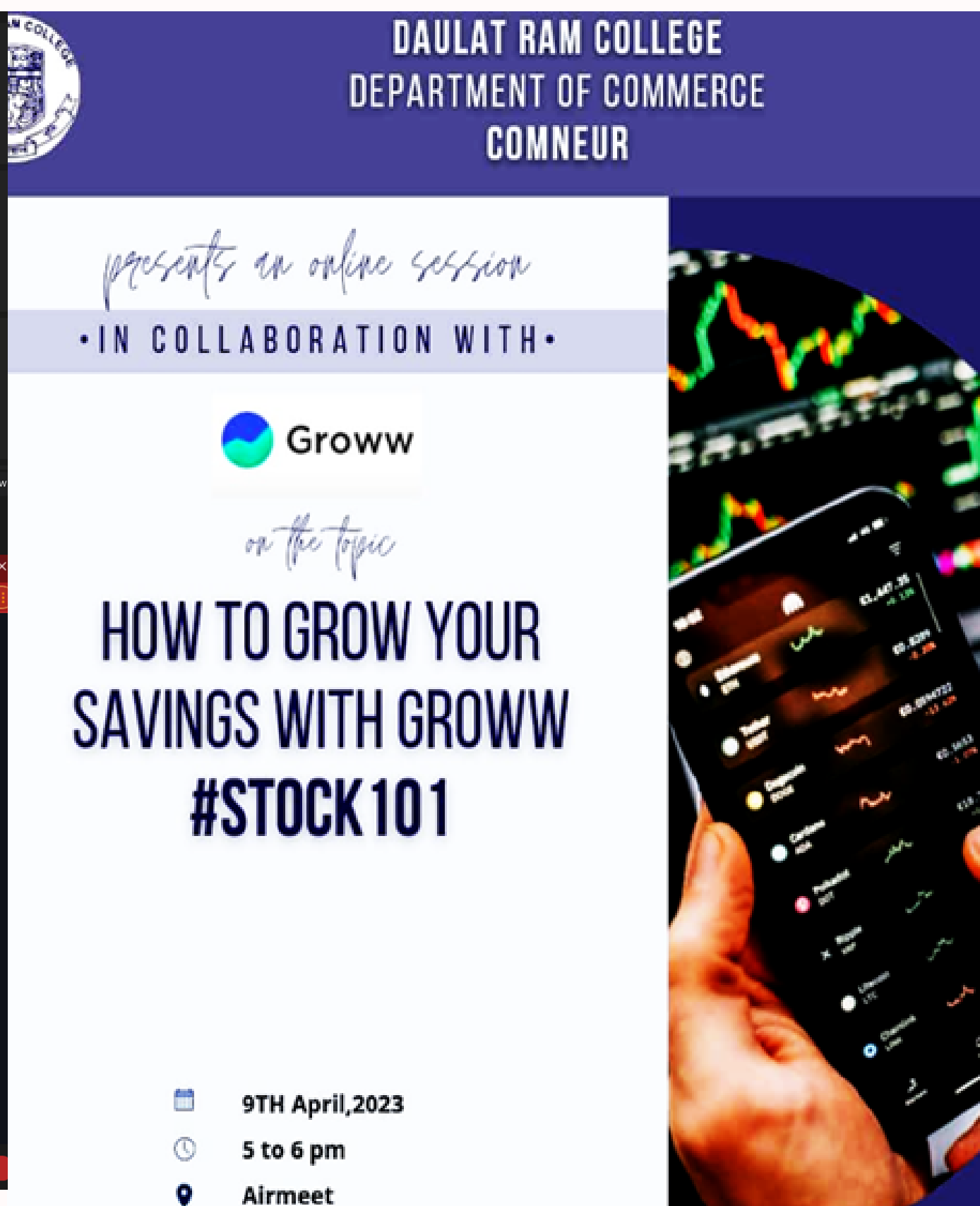
WEBINAR SERIES

Webinar 3: Investing 101: How to Grow Your Savings with Groww

In partnership with the investing platform Groww, once again the Commerce Department organised an informative online session, titled "How to Grow Your Savings with Groww" on 5th April 2023. This session provided students with the knowledge and skills they need to make sound investing decisions. The session started with a presentation by a Groww representative who gave an overview of the stock market and the various investing possibilities available for new investors.

The speaker also talked about the value of financial planning and goal setting, as well as how to select the best investing strategy based on personal needs and risk tolerance. Following the presentation, there was an interactive Q & A session where students could ask questions and clarify their understanding.

Students appreciated the opportunity to participate in the session. The students were satisfied with the opportunity to learn from an industry professional. Overall, the event was a fantastic learning experience for the students, allowing them to develop a better grasp of the investment industry.



FRESHERS

The Commerce Department held a Freshers' Welcome Event (Session 2022-23) on 8th February 2022 for the newly admitted students of B. Com H and B.Com Prog. It was attended by approximately 777 students. The event was a huge success, creating a warm and inviting atmosphere for the new batch.

Freshers were engaged in a range of interesting games and competitions, they filled the air with laughter and friendliness. From the exciting "Guess the Song" challenge to the stage presence-testing "Miss Freshers" contest,

The race for "Miss Freshers" was especially strong, with Risha Kalita (B.Com. Hons.) and Aarushi Khanna (B.Com. Prog.) eventually taking home the coveted crowns, leaving the audience fascinated with their wit and elegance. Beyond the fun and activities, the event provided an excellent opportunity for students to engage with fellow students and seniors.



The Commerce Department extended a warm welcome to all the newly admitted students and wished them the best to realize their greatest potential in the next three/four years of their college. Although the journey seemed overwhelming, the freshers were excited to explore the amazing road ahead with the help of committed faculty, a congenial and inviting environment, and the connections made with each other and their seniors during the event. The Freshers' Welcome Event was a great start to the new academic year.

FRESHERS



COMVISION

The commerce association organized its annual inter-college academic event 'Commerce Festival' on 17th April 2023. The theme of Comvision 2023 was G20 which kindled the torch of global awareness.

Comvision 2023 was not just about hearing expert opinions. It provided an opportunity for students to actively interact with G-20 themes and demonstrate their knowledge and talent.



SPEAKER SESSION

The event began with a thought-provoking address on G-20 by Mr. Ashish Chaudhary, also known as Commerce Baba, a well-known economist and educator. His engrossing talk, "G-20: India's Moment on the World Stage", explored the complexities of this leading platform for global collaboration.



Mr. Chaudhary explained the G-20's structure, function, and important aims. He shed light on India's essential role in influencing the global agenda during its presidency in 2023, underlining the critical challenges being tackled, including climate change, sustainable development, digital transformation, and global health.

His entertaining talk piqued the interest of over 1000 students from various colleges around the university, stimulating lively conversations about the difficulties and opportunities that the globe faces today. Following Mr. Chaudhary's presentation, there was a flurry of fascinating competitions designed to put students' grasp of global concerns, as well as their critical and creative thinking skills, to the test.

COMVISION

Jashn-e-Dilli: Celebrating Delhi's Spirit through Open Mic

The air buzzed with excitement as the college auditorium transformed into a bright microcosm of Delhi, alive with the spirit of Jashn-e-Dilli.

This Open Mic event was more than simply a way to showcase talent; it was a love letter to the city's many cultures, customs, and tenacious spirit. Students from all disciplines took centre stage, turning the audience into a kaleidoscope of brilliance.



Squash Your Colors: Painting with a G20 Vision

Students unleashed their artistic flair in Squash Your Colors individually and teamed up in pairs. One member became the canvas, while the other transformed their face into a masterpiece reflecting the theme of G20. The event showcased not only creativity but also thoughtful engagement with global issues, sparking insightful discussions about the upcoming summit.



COMVISION

Treasure Hunt: Unravelling Clues, Building Teamwork

Teams assembled as soon as the event got underway with a lot of excitement. Equipped with a map and their initial mysterious hint, they set out on an journey that took them to several locations inside our beautiful college campus. The clues challenged the teams' problem-solving abilities and teamwork, with tasks ranging from answering riddles hidden in the college campus. The first team to crack the final code emerged victorious, not only claiming the prize but also forging strong bonds through collaborative problem-solving.

COMNEUR
THE COMMERCE ASSOCIATION
DAULAT RAM COLLEGE
presents
ANNUAL INTER COLLEGE FEST
COMVISION'23
QUEST HUSTLE
Treasure Hunt Competition

Register For the event : <https://forms.gle/pmnF34F1RnPi9Rjz9>

April 17, 2023
1 PM Onwards
Nescafe Area

Exciting Prizes for the Winner Team.

Anshika Malhotra
Vice - President
98788 82019

Harshita Meen
(Event Head)
73397 25560

For Queries Contact/visit:

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DAULAT RAM COLLEGE
COMNEUR : THE COMMERCE ASSOCIATION
Presents
ANNUAL INTER COLLEGE FEST
COMVISION'23
SHARKBUZZ
The Startup Hustle
Fight For Your Startup

17TH APRIL 2023
1:00 PM ONWARDS
SADBHAVANA BHAWAN

SCAN TO REGISTER:
<https://forms.gle/gF2uLsL-VYnFMzIEW6>

For Queries, reach out to:

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Shark Buzz

Inspired by the hit TV show Shark Tank India, students pitched their eco-friendly ideas in Shark Buzz, a competition brimming with the entrepreneurial spirit. The event gave student entrepreneurs a special opportunity to present their creative ideas to a panel of esteemed judges in a style reminiscent to the program.

Each team/individual were given a limited time (3-5 minutes) to present their business idea. The pitch covered the problem their idea solves, the target market and the proposed solution. The theme, resonated deeply, showcasing innovative solutions for a greener tomorrow.

COMVISION



Beyond the Events: A Lasting Impact

As the curtains closed on this year's edition, one thing was clear: Comvision 2023 successfully ignited a passion for global engagement within the student community. Equipped with newfound knowledge, critical thinking skills, and a spirit of collaboration, the participants are now better prepared to understand and contribute to the complex world around them.

The event served as a stepping stone, inspiring them to become responsible global citizens, ready to play their part in shaping a more just, equitable, and sustainable future. Comvision 2023 extended beyond intellectual stimulation.

It instilled a sense of community and global citizenship in the participants. Students from various backgrounds interacted, shared ideas, and learned from one another's viewpoints. The gathering gave them an opportunity to network, make connections, and explore their possible roles in crafting a better future.



COMVISION GALLERY



COMVISION GALLERY



FAREWELL



On May 6th, 2023, the Commerce Department hummed with laughter, nostalgia, and sincere emotions as it hosted its goodbye ceremony for the graduating class of '23. This was more than simply a farewell; it was a celebration of memories, accomplishments, and the prospect of bright futures. The occasion began with a formal appreciation of the graduating class's accomplishments. The certification ceremony was a source of pride, as union members, leaders, and volunteers who had worked tirelessly to make various events a success were duly recognized. As each name was mentioned, a flood of thankfulness and respect swept across the audience. But the true spirit of the day emerged after the stage was set for fun and lightheartedness. Games and trivia quizzes brought out the humorous side of the graduating class, while cultural performances instilled bright energy in the atmosphere. From dazzling dance routines to heartfelt vocals, the students' skills showed brilliantly, leaving the audience fascinated. Amid the laughter and joy, there were moments of reflection and shared experiences. Faculty members and graduating students delivered heartfelt speeches that provided a moving picture of the trip they had taken together. Laughter and tears mixed as memories of late-night study sessions, shared successes, and moments of friendship surfaced.

As the ceremony progressed, the music grabbed center stage. The graduating class, along with their friends and instructors, danced to the music, creating a brilliant tapestry of joy and shared memories. It was a perfect climax to an evening commemorating the culmination of years of hard work, laughter, and friendship. But the departure was more than just saying goodbyes; it was an emotional "thank you." Words of gratitude flowed freely, acknowledging the constant support of staff members, friends, and families who had helped shape the graduating class's journey. It was a moment of resolution combined with the bittersweet expectation of new beginnings. As the festivities came to a close, one thing was undeniable: the Class of '23 had left an indelible mark on the department. Their enthusiasm, commitment, and talent would be remembered for long. The department bid farewell not just to students, but to friends, colleagues, and future leaders, with confidence that they were equipped to leave their mark on the world beyond these walls.

MERITORIOUS STUDENTS

STUDENT ACHIEVERS

BCom Hons.			BCom Prog.		
Name	Year	CGPA	Name	Year	CGPA
Gurleen Mangat	I	9.270	Pallavi	I	9.136
Jayati Purwar	II	9.027	Tannu	II	9.045
Khushi Singh	III	8.986	Unnat Kaur	III	8.833



All Round Best Student:
Jahnvi Chawla

She was awarded the Sundara Iyengar Memorial 'All Round Best Student Award' of the 3rd year from Commerce Stream on 16th March 2023.

MERITORIOUS STUDENTS

Star Achiever: Ms Unnat Kaur, B. Com. Prog. III year



- Shri Krishnan Memorial Award for All Rounder Best Student recipient on 16th March 2023.
- She cleared CA Intermediate Examination in the first attempt in Nov 2021.
- She won the Elocution Competition organized by Ghaziabad Branch of CIRC of ICAI on 10th June 2023 and represented the branch at Prayagraj for regionals.
- Awarded as LinkedIn's Top Public Speaking voice having 9k+ followers.
- Runner-up at quiz competition organized by Gurugram Branch of ICAI.

FACULTY NEWS

The academic year 2022-23 was quite a happening year for the commerce faculty. It was filled with farewells and welcomes. Some young faculty members left for a new journey in their careers, a senior faculty retired and many new members joined the department. The department had the following faculty members till March 2023.

Ms. Meeta Mathur	Dr. Kalpana Vaish	Dr. Sunita
Dr. Gurmeet Kaur	Dr. Manisha Jaiswal	Dr. Reema Dehal
Dr. Tonika Rana	Dr. Gunjan Gupta	Mrs. Richa Kaur
Mrs. Mansi Kanojia	Dr. Isha Goel	Mrs. Suchita Verma
Mrs. Deepika Jindal	Ms. Raman Arora	Dr. Meenakshi Paliwal
Mrs. Roopshikha	Mrs. Preeti Singh	Ms. Isha Kumari Bhatt
Dr. Megha Jain	Mrs. Hritanshu Jeph	Ms. Soumya Sharma
Dr. Renu Yadav	Ms. Anubha Godara	Ms. Tripti Goel

Farewell:

Our senior faculty member, Ms. Meeta Mathur retired after more than 40 years of illustrious career on 31st January 2023. The department wished her the best for her second innings.

New Faculty:

The department welcomed 16 permanent faculty members in March 2023:

Dr. Shivani Bansal	Dr. Minakshi Paliwal	Dr. Geeta Chauhan
Dr. Renu Yadav	Mr. Himanshu Sekhar Sahu	Mrs. Deepika Jindal
Mrs. Richa Kaur	Mrs. Isha Kumari Bhatt	Dr. Anjali Bennet
Dr. Gira Singh	Ms. Jyoti Mahlawat	Mr. Surjit Kumar
Ms. Ritu Rani	Ms. Renu Verma	Mr. Ravindra Kumar
Dr. Kanika Verma		

ARTICLES CONTRIBUTED BY STUDENTS

HARSHAD MEHTA – FROM BIG BULL TO THE BIGGEST CONMAN

Harshad Shantilal Mehta commonly known as The Big Bull was born in a lower middle-class family with big dreams and later on, he moved to the city of dreams, Mumbai along with his family. His father ran a textile business but he had no intentions of carrying it forward because he wasn't made for this.

He was made for something big, something which no one and even he couldn't anticipate. He gained interest in the stock market while doing one of his odd jobs and he took the first step in the stock market as a jobber, like many but no one knew that he wasn't just a regular man, he was here not just to stay but to rule and create history.

He started his stock market journey in 1980 and a decade later he made a prominent place in the market. He was given many titles, the most common amongst all being "Amitabh Bachchan of the Stock Market". Success was touching his feet and his life was something everyone in the country aspired to have but it is truly said that greed is the killer of success which is what happened with him.

In his aspiration to be the best and the richest, he indulged in various scams like bank fund fraud, bank receipts scam and the famous securities fraud which was exposed by the famous journalist Sucheta Dalal through the esteemed columns of the Times of India. A total of 27 criminal charges were pressed against him but he was convicted for only 4. His case was fought by the veteran lawyer Ram Jethmalani but even he couldn't help him.

He died of a cardiac arrest in jail at the age of 47 years. This was the end of one of the biggest con men who created chaos in 1992, people think that he died of a cardiac arrest but I feel that he was killed and the killer was none other than Mr. Harshad Mehta.

- Palak Agarwal, B Com Prog. 1st Year

ARTICLES CONTRIBUTED BY STUDENTS

RAKESH JHUNJHUNWALA: A JOURNEY FROM ₹5K TO USD 5.8 BILLION

Rakesh Jhunjhunwala who is popularly referred to as 'visionary investor' or 'the big bull' is an iconic figure in the Indian stock market, widely recognised for his success. He completed his professional degree in CA and entered the stock market in 1985.

Initially, he entered the streets of Bombay with a belief of "hum honge kamyab" with a small capital of 5000. Rakesh Jhunjhunwala always believed in the 'buy right and sit tight' principle. He always advised investors to do their research, buy the right stock and then hold it till an opportunity arises.

He started his career in the stock market as a small-time investor but quickly developed a keen interest in the stock market and financial market. He began to study the market trends and analyze the performance of various companies and eventually became a successful and well-respected investor in the Indian stock market.

Jhunjhunwala's first big profit came in the form of ₹5 lakh in 1986. Between 1986 and 1989, he earned almost ₹20-25 lakh profit. By 2022 his investment had grown to ₹11000 crores. At the time of his death, he had an estimated net worth of US\$5.8 billion, making him the 438th richest person in the world. Rakesh Jhunjhunwala's journey serves as a testament to the possibilities within the stock market.

Starting small, he displayed determination, astute decision-making, and a keen eye for potential opportunities, paving the way for his remarkable success. His legacy continues to inspire aspiring investors to this day.

- Krapa Gupta, BCom Prog. 1st year

ARTICLES CONTRIBUTED BY STUDENTS

I+YOU INVESTMENT+YOUTH: A POSITIVE RELATIONSHIP

A minute investment also contributes to the economic development of the nation. Investment is considered the backbone of a nation's countries that are either thinking of or endeavouring to grow their economies. Investing means allocating money towards assets in the hope of making your future better. Investments are made with a view of saving and accumulating corpus for a rainy day.

Investment is necessary to be made to tackle inflation. Money does not grow on its own, and if it does it has to earn returns. Being young means facing challenges and creating or recreating a space for future development. Youth is a phase in which a person grows the most as it involves positive and negative results. Though, all the hardships and the worries faced make a person strong at the end of the day.

The investment must be started at the right time and the right age. Youth is full of warm blood and dedication to be successful and achieve goals in life. The question that pops up in the minds of youth is how to make money. For that, investing money is the best idea. However, one needs to have sufficient time and knowledge to indulge in investments.

But, the sooner you start, the better it is. As soon as you start and as long as you invest, there's a higher probability of earning higher returns on the investment made. One should always invest for the long haul by not getting greedy and scared. There are numerous sources for investment such as real estate, gold, cash and cash equivalents (money market fund, CDs), and alternative investments.

“With a good perspective on history, we can have a better understanding of the past and present, and thus a clear vision of the future.” as rightly said by Carlos Slim Helu. Hence, investment education is equally essential as eliminating investment in instruments that are not understandable. A large number of financial services platforms are growing where beginners can easily invest in mutual funds, stocks, ETFs, IPOs, US stocks, etc. If a person starts as an investor or as a beginner, it is advisable to invest in stocks with a relatively small amount of money. Relying on sound recommendations from sound and experienced investors while avoiding relying on ‘hot tips’ received from untrustworthy sources.

ARTICLES CONTRIBUTED BY STUDENTS

Securing the future and avoiding the onset of expensive social problems can only be sought through an investment done safely. Fuelled by technological advancements, accessible information, and changing attitudes toward financial security, youth investment has emerged as a powerful trend nowadays.

A fact states that the World Bank finances more than 1 billion dollars per year to support youth investments. There are many challenges faced by young investors due to limited experience in such fields. Soto empowers the youth for investment, the government, educational institutions, and several financial organizations should contribute to developing comprehensive financial literacy programs targeted at young individuals which will further equip them to make robust investment decisions.

In today's rapidly and fast-changing world, young individuals hold the potential to shape the future not just as leaders or innovators but also as responsible investors. An increase in youth investments represents a promising shift towards a financially savvy generation.

As the youth gains confidence in managing finances and investments, they can potentially influence societies and communities. The rising interest of youth in investments makes a paradigm shift in the financial landscape. Society can also empower the youth to take control of their financial futures and build a prosperous tomorrow by just addressing their challenges and providing appropriate support and resources.

As this young generation continues to explore more investment opportunities, they will not only secure their financial well-being but also contribute to the greater good of society, making them a driving force in creating a more sustainable and healthier world.

- Anshika Malhotra, B.Com Prog. 2nd year

ARTICLES CONTRIBUTED BY STUDENTS

BUDGET 2024-2025

In accordance with Article 112 of the Indian Constitution, the Union Budget of a year, commonly known as the annual financial statement, is a declaration of the government's expected receipts and expenditures for that specific year.

Budget day is India's most anticipated event, with policies and initiatives that benefit both the general people and business organizations. The Finance Minister of India, Nirmala Sitharaman announced the theme of the budget for the year 2024-2025 would be interim budget. The 2024-2025 budget themes would be "Vikshat Bharat budget 2024". The country will keep pushing for "Atmanirbhar Bharat". At the same time, it focuses on the well-being and goals of the Gareeb (poor), Mahila (women), Yuva (youth), and Annadatta (farmers). According to the FM's budget announcement for 2023, these four are the most critical focal issues.

Interim budget versus full budget:

The distinction between an interim budget and the full budget is straightforward. The full budget is a full-fledged budget for the entire year, whereas an interim budget covers the gap until a new government is formed. The Union Budget 2024 is an interim budget because Lok Sabha elections are scheduled for early next year.

The major points of the budget 2024:

The finance minister has underlined the shift from Amrit kaal to Kartavya kaal. The emphasis is on sustainable development, infrastructure and investment, inclusive development, and agricultural and food processing. Existing domestic enterprises will pay a corporate tax rate of 22%, while selected new manufacturing companies would pay 15%. Direct tax rates will remain unchanged in 2024-2025. Under the new tax regime, taxpayers with incomes of up to ₹7 lakh will be exempt from paying taxes. Furthermore, the finance minister did not disclose any changes to tax slabs in the interim budget 2024.

The Interim Union Budget for 2024-2025 in Parliament indicated that the capital expenditure outlay for the next year will be increased by 11.1% to ₹11,11,111 crore, or 3.4% of GDP. The honorable Finance Minister, Smt. Nirmala Sitharaman, has consistently delivered on plans and benefits, much to the public's satisfaction.

- Yashika Janaria, B.Com. Prog. 2nd year

ARTICLES CONTRIBUTED BY STUDENTS

GOVERNMENTAL SYMPHONY: ORCHESTRATING INFLUENCE IN THE COMMERCIAL SPHERE

“With government deregulation and the triumph of financial liberalization, the dangers of systemic risks, the possibility of a financial tsunami, sharply increased.” – Noam Chomsky

After gaining independence, India implemented a hybrid policy that let the public and private sectors to coexist. Protectionism, restrictions, regulations, and facilitative policies are among the policies implemented by the Indian government.

Protectionist measures impede foreign trade in an effort to boost local enterprises and boost the economy. The goal of restrictive regulations is to prevent entities like monopolies and dominating positions from harming the public and consumers. Regulatory policies attempt to improve social and economic results by advancing governmental goals through laws, regulations, and other tools. Activities like the creation of the National Skills Development Corporation and the growth of MSMEs are made easier by supportive policies.

Government policies fostering economic growth, innovation, trade facilitation, regulatory certainty, human capital investment, sustainable development, social welfare promotion, and infrastructure development can all have a positive effect on the commercial sector.

These provisions promote investment, entrepreneurship, and innovation, which expands commercial prospects and generates employment. Expanding market access and luring foreign investment can be achieved through trade policies that support free markets, lower trade barriers, and negotiate advantageous agreements.

The productivity and quality of the labor force are increased by government investments in education, workforce development, and training. Programs for social welfare increase the purchasing power and confidence of consumers.

ARTICLES CONTRIBUTED BY STUDENTS

However, by enacting protectionist measures, raising compliance costs, and fostering an unclear policy environment, government policies can have a negative effect on the industry. Relief efforts for COVID-19, laws addressing climate change, and digital privacy are a few examples.

Additionally, the government has carried out these initiatives with assistance from a number of government ministries, banks, joint venture firms, financial institutions, public sector undertakings, etc. Rashtriya Vikas Yojna, ASPIRE, SIP-EIT, MUDRA Bank, CGSS (Credit Guarantee Schemes for Startups), and the Multiplier Grants Scheme are a few of the Union Government's business-oriented initiatives.

- **Dikshit Hira**, B. Com. Prog. 2nd year

COLLEGE LIFE

College life is known as one of the most memorable years of one's life. It is entirely different from school life. It exposes us to new experiences and things that we are not familiar with. Every individual has a different perspective. For some it might be fun and enjoying life while for others it is time to get serious about their career. Nonetheless college life remains memorable for all of us. Not everyone gets the exposure of college life due to various reasons. Sometimes they do not have a strong financial background to do so while other times they have other responsibilities to fulfill.

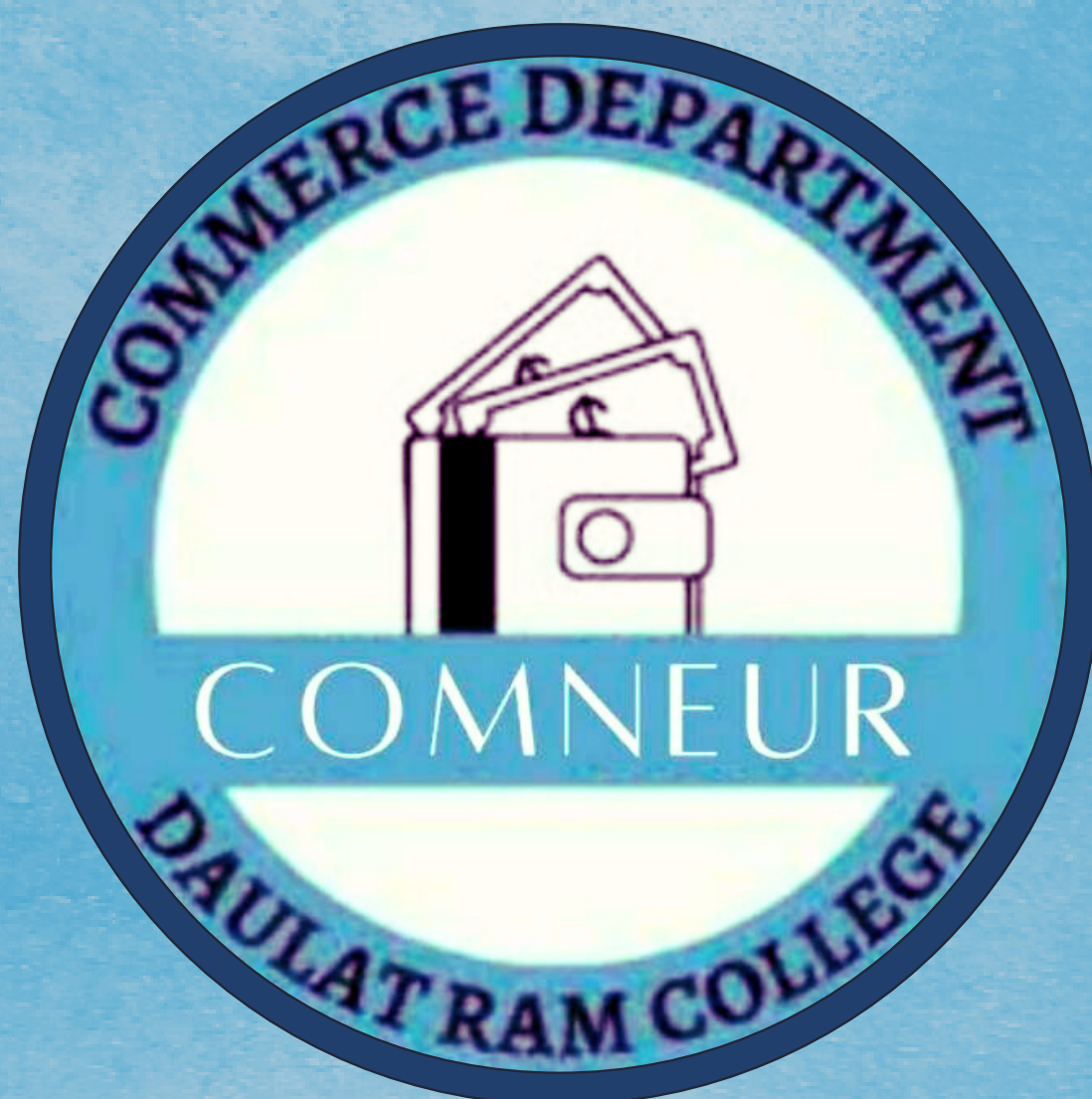
It is a big transition from school life. We go through a lot of changes. It is full of unfamiliar faces where you need to mingle. It teaches us to socialize and form opinions of our own. Here we get to learn about our free will and become more confident and composed.

In school we were dependent on our teachers and here it teaches us to be independent and make us stronger to fight our own battles. Here in college we make decisions that will affect our future. In school we viewed our teachers and parents as mentor while in college teacher-student relationships become a bit informal.

In school we did not have canteens where we could sit and enjoy but here we spend our time sitting in canteen doing silly pranks on each other, roam around the campus, and we can even skip some classes easily. We get to experience the Annual Fest while in school we could not do these things.

- **Kritika Kumari Agrawal**

Sydney J. Harris says, "The whole purpose of education is to turn mirrors into windows".



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