



DEPARTMENT OF COMMERCE  
DAULAT RAM COLLEGE  
UNIVERSITY OF DELHI



# COMBUZZ'24



10TH ISSUE



COMBUZZ 2023-24

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# MESSAGE FROM THE PRINCIPAL'S DESK



**PROF. SAVITA ROY**  
Principal

The Commerce department enrolls largest number of students in the college and hence has largest faculty. The dedication of the Convenors and Association Members has been the key factor in bringing so many events and extracurricular activities to life. A special commendation to the Convenors for ensuring that students had the space to grow and make independent decisions, empowering them as adults. These skills will undoubtedly serve them well in their future endeavors. '**COMBUZZ**' is a true reflection of your collective effort and passion, and it shines through on every page. Wishing the largest department of the college all the best in everything. May you continue to make us proud!

# MESSAGE FROM THE ASSOCIATION IN-CHARGES



**DR. KANIKA VERMA**  
Assistant Professor  
Convenor - B.Com



**MR. RAVINDER KUMAR**  
Assistant Professor  
Convenor - B.Com(H)

We are so excited to finally present the 10th issue of Combuzz, the annual newsletter of the Commerce Department. It feels nice to look back and see everything we have accomplished this past year. We have witnessed the team work tirelessly, and we're so proud of this issue.

We express our gratitude to our Principal, Dr. Savita Roy, who has constantly supported us throughout the year. We also want to thank our senior and junior colleagues for their participation. Lastly, I would like to congratulate every single student who has contributed in any capacity. I hope everyone enjoys reading the current issue. Wishing you all Good luck ahead!

# FACULTY PROFILE

1.	Dr. Kalpana Vaish	Associate Professor
2.	Dr. Sunita	Associate Professor
3.	Dr. Gurmeet Kaur	Associate Professor
4.	Dr. Reema Dehal (TIC)	Associate Professor
5.	Dr. Manisha Jaiswal	Associate Professor
6.	Dr. Shivani Bansal	Assistant Professor
7.	Dr. Minakshi Paliwal	Assistant Professor
8.	Dr. Geeta Chauhan	Assistant Professor
9.	Dr. Renu Yadav	Assistant Professor
10.	Dr. Anjali Bennet	Assistant Professor
11.	Ms. Deepika Jindal	Assistant Professor
12.	Ms. Richa Kaur	Assistant Professor
13.	Mr. Himanshu Sekhar Sahu	Assistant Professor
14.	Ms. Jyoti Mahlawat	Assistant Professor
15.	Ms. Ritu Rani	Assistant Professor
16.	Ms. Isha Kumari Bhatt	Assistant Professor
17.	Dr. Gira Singh	Assistant Professor
18.	Mr. Surjit Kumar	Assistant Professor
19.	Ms. Renu Verma	Assistant Professor
20.	Mr. Ravinder Kumar	Assistant Professor
21.	Dr. Kanika Verma	Assistant Professor
22.	Dr. Tonika Rana	Assistant Professor
23.	Dr. Isha Goel	Assistant Professor
24.	Ms. Mansi Kanojia	Assistant Professor

# UNION MEMBERS

## B.COM (HONS)



**AMISHA**

**PRESIDENT**



**SUHANI**

**VICE PRESIDENT**



**MEHAK**

**TREASURER**



**SNEHA**

**GENERAL SECRETARY**



**AVNI**

**CULTURAL SECRETARY**

# UNION MEMBERS

B.COM (PROG)



**ANSHIKA**

**PRESIDENT**



**SANJANA**

**VICE PRESIDENT**



**ANSHULIKA**

**TREASURER**



**RASHI**

**GENERAL SECRETARY**



**URVASHI**

**CULTURAL SECRETARY**

# TEAM HEADS & CO-HEADS



*Tithi das (Head)*

*Divya Bharadwaj (Head)*

*Deewanshi Bothra (Head)*

*Shweta Rajput (Head)*

*Prachi Singh (Co-Head)*

*Krapa Gupta (Co-Head)*

*Anuranjana Karan (Co-Head)*

*Palak Agrawal (Co-Head)*

**(CONTENT TEAM)**

**(ORGANISING TEAM)**

**(SPONSORSHIP AND  
MARKETING TEAM)**

**(DIGITAL TEAM)**

## OUR MEMBERS

### CONTENT TEAM

Anjali Chauhan  
Urvi Gupta  
Deepali  
Nandini

### ORGANISING TEAM

Mridul Vats  
Shajida  
Lavanya Chugh  
Helna Jacob  
Dhyana Patel  
Krishna Rajput  
Khushi Beck  
Vanshika Slathia

### SPONSORSHIP & MARKETING TEAM

Harsheeta  
Mihika Jain  
Ishita Gupta  
Harshita Kochhar  
Navya Raizada  
Ritisha Agrawal  
Shruti Jain  
Khwaish Grover

### DIGITAL TEAM

Divanshi  
Anjali Srivastava  
Kriti Arora  
Isha Meena  
Mihika Jain  
Nishita Goel

# EDITORIAL TEAM



**MR. RAVINDER**  
EDITOR IN CHIEF



**DR. KANIKA**  
EDITOR IN CHIEF



**AVNI**  
STUDENT EDITOR



**URVASHI**  
STUDENT EDITOR



**SHREYANSHI**  
CONTENT EDITOR



**AMISHA RAJ**  
DESIGN EDITOR



**URVI GUPTA**  
CONTENT EDITOR

# BADGING CEREMONY

The Commerce Association of Daulat Ram College held its annual badging ceremony on December 1, 2023, marking the induction of new leadership. The event, attended by faculty, students, and esteemed guests, began with an address by Dr. Reema Dahal, emphasizing the importance of leadership and teamwork. Mr. Ravinder Kumar and Dr. Kanika Verma, the convenors, acknowledged the achievements of the outgoing team and welcomed the newly appointed members. Badges were presented to the President, Vice President, Treasurer, General Secretary, Cultural Secretary, and various team heads, symbolizing their official roles. The ceremony concluded on a note of pride and anticipation, fostering a spirit of unity and collaboration within the Commerce Department for the term ahead.



# EVENTS

## Speaker Session: Future of Work and Management Education



The Commerce Association of Daulat Ram College organized a seminar on “Future of Work and Management Education” on November 23, 2023, with Mr. Nischal Mahajan as the guest speaker. The event began with a warm welcome by Dr. Reema Dahal, Dr. Kanika Verma, and Mr. Ravinder Kumar, followed by an insightful discussion on the importance of management in everyday life. Mr. Mahajan explained how management differs across age groups and emphasized the need to step out of one’s comfort zone, be innovative, and showcase personal values. He engaged the audience with interactive activities and impactful statements like “Life is not a straight line” and “Re-learning is a part of life.”

The speaker highlighted that success requires continuous learning, adaptability, and overcoming fear. He shared stories illustrating the importance of managing life effectively and understanding changing infrastructures. Concluding the session, he invited students to visit Sparsh Business School in Greater Noida. The seminar helped students broaden their perspectives on career growth and management, preparing them for future challenges.

Comneur  
The Commerce Association  
Daulat Ram College

Presents

### SPEAKER SESSION

On

### "FUTURE OF WORK AND MANAGEMENT EDUCATION"

23rd Nov

**Time**  
1-3pm

**Venue**  
Room no.  
107

**Nischal Mahajan**  
Business Development & Corporate Training  
professional and Career coach.

Scan here  
to register

**Dr. Savita Roy**  
PRINCIPAL

**Dr. Ravinder Kumar**  
CONVENOR

**Dr. Kanika Verma**  
CONVENOR

For any query contact (Amisha): -91 99967 59790

# Seminar: Aviation, Hospitality, Travel and Tourism, Customer Services by Amigo Academy



On December 1, 2023, Daulat Ram College's Commerce Association, Comneur, organized a seminar on Aviation and the Hospitality Industry. The event began with warm greetings from TIC Dr. Reema Dehal, Dr. Sunita Gupta Dr. Kanika Verma & Mr. Ravinder Kumar. The guest speaker, Miss Priyadarshini Sharma from Amigo Academy, shared her educational and professional experiences. She discussed major global events like the G20 Summit and Chandrayaan launch, linking them to job opportunities in aviation. She also highlighted Project UDAN, the growing demand for new airports, and the resulting career opportunities. The commerce department expressed her gratitude, honoring Miss Priyadarshini for her insights, followed by a badging ceremony to recognize the contributions of the Commerce Union and Team Heads.

This seminar also highlights the introduction of courses offered by Amigo Academy in Aviation, Hospitality, Travel & Tourism, and Customer Service. The speaker explained how growing airports and expanding industries are increasing job prospects in these fields. Students gained valuable insights into career options and had the opportunity to ask questions. The event was concluded with discussing career growth in these industries. The seminar emphasized the importance of such sessions in helping students explore career paths, understand job prospects, and make informed decisions for the future.

COMNEUR  
THE COMMERCE ASSOCIATION  
DAULAT RAM COLLEGE

PRESENTS  
**SEMINAR**  
ON  
AVIATION, HOSPITALITY, TRAVEL AND  
TOURISM, CUSTOMER SERVICE

**PRIYADARSHINI**  
Centre Head  
Amigo Academy

Date - 1st December 2023  
12:45pm onwards | Conference Hall (Ground Floor)

CONVENER: DR. KANIKA VERMA, MR. RAVINDER KUMAR  
TEACHER INCHARGE: DR. REEMA DEHAL  
PRINCIPAL: PROF. SAVITA ROY

For any queries contact  
Amisha - +91 99967 59790 ; Anshika - +91 98788 82019

Scan here to register

# Interactive Session on The Problem Of Managing Unconscious Bias



On February 13, 2024, COMNEUR, the Commerce Association of Daulat Ram College organized an interactive session on “The Problem of Managing Unconscious Bias”, led by Dr. Mike Noon from Queen Mary University of London. The event began with a warm welcome, where Dr. Noon expressed gratitude for the opportunity to engage with students. He introduced the concept of unconscious bias, explaining that while it cannot be completely eliminated, it can be reduced. The seminar focused on understanding bias, exploring strategies to minimize it, and examining its impact within organizations. Dr. Noon elaborated on different types of biases—gender, regional, caste-based, linguistic, and more—shaped by upbringing, socialization, and media. He emphasized that unconscious bias poses challenges in workplaces and advocated for bias training as a key management solution.

Dr. Noon also shared insights on higher education opportunities at Queen Mary University of London, encouraging students to consider international career prospects. A Q&A session allowed students to engage directly with him, fostering an interactive discussion. The event concluded with Honorable Principal Dr. Savita Roy thanking Dr. Noon for his insightful session and presenting him with a potted plant as a token of appreciation. A group picture with the Commerce Department and audience marked the end of the seminar. The session reinforced the importance of raising awareness, fostering inclusion, and implementing strategies to manage unconscious bias effectively.

COMNEUR  
THE COMMERCE ASSOCIATION  
DAULAT RAM COLLEGE

PRESENTS

An Interactive session on the topic  
**“The Problem of Managing Unconscious Bias”**

**Speaker**  
**Prof. Mike Noon**  
Dean for School of Business and Management  
Queen Mary University, London

**Ms. Clare Burke**  
Head of Partnerships

**Date:** 13th Feb, 2024  
**Time:** 3:00 P.M. to 5.00 P.M.  
**Venue:** Conference Hall

PROF. SAVITA ROY  
PRINCIPAL

DR. REEMA DEHAL  
TEACHER-IN-CHARGE

DR. KANIKA VERMA  
MR. RAVINDER KUMA  
CONVENORS

# COMVISION'24

## An Inter-College Departmental Annual Fest

The Commerce Association of Daulat Ram College, University of Delhi, successfully organized its much-anticipated inter college departmental annual fest, Comvision, on March 5, 2024. The event brought together students, academicians, and industry professionals for an enriching experience filled with insightful discussions and engaging competitions. With a focus on fostering intellectual growth and practical knowledge, Comvision 2024 served as a platform for aspiring commerce enthusiasts to explore emerging trends, enhance their analytical skills, and gain valuable industry perspectives. A key highlight of the fest was the lineup of distinguished keynote speakers who shared their expertise on critical topics related to financial empowerment, economic growth, and the future of commerce in India.



# COMVISION'24

## An Inter-College Departmental Annual Fest

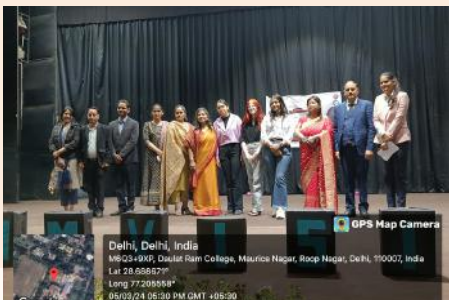
The fest featured three renowned speakers who captivated the audience with their thought-provoking insights. Mr. Surya Kant Sharma delivered an enlightening session on Financial Empowerment through Wealth Creation in Amrit Kaal for a Viksit Bharat, emphasizing the importance of strategic financial planning in shaping India's economic future. Major General (Dr.) Yashpal Singh Mor and CA Parag Gupta further enriched the event with their discussion on 'The Role of Commerce in the Development of Viksit Bharat 2047'. Their session highlighted how commerce plays a crucial role in driving sustainable growth and innovation, aligning with India's long-term vision of becoming a developed nation. Through these engaging discussions, Comvision 2024 provided students and viewers valuable knowledge and inspiration to contribute meaningfully to the field of commerce.



# COMVISION'24

## COMPETITION : Digital Dangal

COMNEUR, the Commerce Association of Daulat Ram College, successfully hosted “Digital Dangal: The Model United Nations Conference” as part of “Comvision’24”. The event focused on digital trade and e-commerce, addressing key global challenges. Delegates from various countries engaged in debates on data privacy, cybersecurity, and market access. Motions on "Digital Trade Issues" and "Data Sovereignty" sparked insightful discussions. Two draft resolutions were proposed, emphasizing cross-border data flow and MSME inclusion. The delegates of Australia, Vanshika Bansal and Ishika Bansal, emerged as winners. Gurpreet (USA) secured the first runner-up position. Faculty members Dr. Shivani Bansal and Dr. Isha Gupta graced the event. The conference fostered meaningful dialogue, highlighting the need for global cooperation in the digital economy.



COMNEUR  
THE COMMERCE ASSOCIATION  
DAULAT RAM COLLEGE

PRESENTS  
*Annual Inter College Fest*

# COMVISION'24

## DIGITAL DANGAL

5th March '24

Exciting  
Cash  
Prizes

1:00 pm onwards

Lab 5

Theme  
Digital Trade  
& E-Commerce

Scan to register

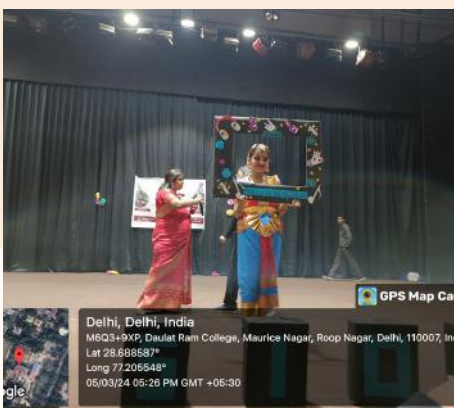
For Queries Reach Out To :

Anshulika Singh Treasurer 9335033908	Urvashi Garg Cultural Secretary 9859860022	Rashi Mittal General Secretary 9671520671
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# COMVISION'24

## COMPETITION : Stars In The Spotlight

The Commerce Association of Daulat Ram College, COMNEUR, successfully organized “Stars in the Spotlight”, an Open Mic Competition, as part of its annual inter-college fest, COMVISION. The event took place on March 5, 2024, at Sadbhawana Bhawan, attracting talented performers from various colleges. Participants showcased their musical and vocal skills, captivating the audience with mesmerizing performances. The competition provided a platform for students to express their creativity and passion for music. Winners were awarded prizes worth ₹5,000, along with certificates recognizing their talent. The event witnessed enthusiastic participation, making it a memorable experience for all.



COMNEUR  
THE COMMERCE ASSOCIATION  
DAULAT RAM COLLEGE  
*presents*  
ANNUAL INTER COLLEGE FEST  
**COMVISION'24**

# STARS IN THE SPOTLIGHT

CASH PRIZES UPTO 5K  
E-CERTIFICATES

**5 MARCH 2024**  
**1:00 PM ONWARDS**  
**SADBHAWANA BHAWAN**

**FOR MORE QUERIES**  
SUHANI (VICE- PRESIDENT) : 78798 36756  
MEHAK (TREASURER) : 79882 19789  
SHWETA (EVENT HEAD): 70112 86975

REGISTER HERE [QR CODE] [QR CODE] RULES AND REGULATIONS

# COMVISION'24

## COMPETITION : Clue-Minati

COMNEUR, the Commerce Association of Daulat Ram College, successfully hosted "Clue Minati", a thrilling treasure hunt at COMVISION on March 5, 2024. The event featured a preliminary quiz followed by an intense campus-wide treasure hunt. Teams of two or three raced against time, solving clues and uncovering hidden treasures. Participants showcased teamwork and problem-solving skills, making the competition highly engaging. The winners demonstrated exceptional strategy, securing the grand prize. Faculty and organizers praised the enthusiasm and determination of all teams. Clue Minati was a resounding success, leaving participants eager for future challenges.



The poster is for the "COMVISION'24 CLUE-MINATI" event. It features a dark background with gold and white text. At the top, it says "COMNEUR THE COMMERCE ASSOCIATION DAULAT RAM COLLEGE presents ANNUAL INTER COLLEGE FEST COMVISION'24 CLUE-MINATI". Below this, it lists the date and time: "5th March 1:30 pm onwards Rangshala". There is a QR code for registration with the URL "https://forms.glc/VBi0CoNgVdLhRem3A". The poster also mentions "1ST ROUND :- QUIZ" and "2ND ROUND :- TREASURE HUNT", and "WIN EXCITING CASH PRIZES". The theme is "THEME - FUTURE RELICS: EMBARK ON A QUEST THROUGH THE REALMS OF AI AND TECHNOLOGY!". Contact information for the General Secretary (Sneha Rajput, +91 99108 55265) and Cultural Secretary (Avni Garg, +91 70111 17880) is provided at the bottom.

# COMVISION'24

## COMPETITION WINNERS

### Digital Dangal

1ST

VANSHIKA BANSAL  
ISHIKA SINGAL

2ND

GURPREET

### Stars In The Spotlight

1ST

AVNI PANDEY

2ND

AAMIN SAQID

3RD

MADHU NEGI

### Clue-Minati

1ST

ADITI BHATI  
ADITI DWIVEDI

2ND

PRAGATI SINGH  
ARYAN VERMA  
SAKSHI GAUTAM

# FAREWELL '24

The farewell event commenced with a formal welcome to esteemed guests, including Principal Dr. Savita Roy, respected faculty members, and commerce association convenors, recognizing their invaluable contributions. The program featured insightful speeches that highlighted the academic and personal growth of the graduating class. Juniors presented engaging performances. The event also included interactive activities such as the Action Challenge and Cup Head Challenge. Additionally, the contributions of student union leaders were formally acknowledged.





# STAR ACHIEVERS



Proficiency Prize (May 2023 – June 2024)

B.COM (HONS.)			B.COM (PROG.)		
NAME	YEAR	CGPA	NAME	YEAR	CGPA
Yuvneesh Kaur	I	9.27	Archi Chahal	I	9.05
Himani Thakur	II	8.86	Aayushi Jain	II	9.32
Khushi Singh	III	9.25	Tannu	III	9.23
Gurleen Mangat	3 Years	9.270	Pallavi	3 Years	9.136

- **Riya Sharma**, a third-year B.Com (Hons.) student, was honored with the **All-Rounder Best Student award in commerce stream** and Instituted prize by **Malathi Subramanian** for all round best student.
- **Yuvneesh Kaur**, a first-year B.Com (Hons.) student, was honored with the **Shri Sultan Chand Memorial Scholarship** for securing highest percentage.
- **Archi chahal**, a first-year B.Com (Prog.) student, was honored with the **Dr. Usha Aggarwal 'TEJASWITA' Memorial Scholarship** for securing highest percentage.
- **Himani Thakur**, a second-year B.Com (Hons.) student, was honored with the **Shri Sultan Chand Memorial Scholarship** for securing highest percentage..
- **Aayushi Jain**, a second-year B.Com (Prog.) student, was honored with the **Dr. Usha Aggarwal 'TEJASWITA' Memorial Scholarship** and instituted prize by **Dr. Gurpinder Chopra** for securing highest percentage.
- **Pallavi**, a third-year B.Com (Prog.) student, was honored with the **Teacher's Memorial Prize (University Medal)**.



# PLACEMENT INSIGHTS



SNO	STUDENT NAME	COURSE	COMPANY
01	Ananya Joshi	B.Com (Hons.)	Deloitte
02	Disha Bagla	B.Com (Hons.)	Deloitte
03	Angel	B.Com (Hons.)	Deloitte
04	Rajashree	B.Com (Hons.)	Deloitte
05	Khyati Jain	B.Com (Hons.)	Deloitte
06	Lavya Jain	B.Com (Hons.)	Deloitte
07	Siya Dhamija	B.Com (Hons.)	Deloitte
08	Mehak	B.Com (Hons.)	Deloitte
09	Tanveer Mangat	B.Com (Hons.)	Deloitte
10	Sara Doomra	B.Com (Hons.)	Deloitte
11	Vanshika Kapoor	B.Com (Prog.)	Deloitte
12	Aashi Bansal	B.Com (Prog.)	Deloitte
13	Pramiti Vashishth	B.Com (Prog.)	Deloitte
14	Manya Gupta	B.Com (Prog.)	Deloitte
15	Saloni Jain	B.Com (Prog.)	Deloitte



# PLACEMENT INSIGHTS



SNO	STUDENT NAME	COURSE	COMPANY
16	Pari Verma	B.Com (Hons.)	Accenture
17	Unnati Seth	B.Com (Prog.)	Accenture
18	Ankita Khemka	B.Com (Hons.)	KPMG
19	Jiya Vashistha	B.Com (Hons.)	KPMG
20	Tanishqa Hasija	B.Com (Hons.)	KPMG
21	Aayushi Jain	B.Com (Prog.)	KPMG
22	Pragya Jain	B.Com (Hons.)	Chegg
23	Kasturi Sharan	B.Com (Hons.)	Chegg
24	Palak Srivastava	B.Com (Hons.)	Chegg
25	Drishiti Soni	B.Com (Prog.)	Chegg
26	Harshita Kumari	B.Com (Prog.)	Chegg
27	Shreya Jaiswal	B.Com (Prog.)	Chegg
28	Mahika Gandotra	B.Com (Prog.)	Zomato
29	Srishti Singh	B.Com (Hons.)	Planet Spark
30	Lipshika Singh	B.Com (Prog.)	Planet Spark

# STUDENT CORNER

## Why We Make Irrational Money Decisions

- Urvi Gupta, B.Com (Hons.), 1st Year

Money isn't just about math—it's about emotions, habits, and psychology. We like to think we make logical financial choices, but in reality, our decisions are often driven by impulse, fear, and social pressure. Here's why we make irrational money moves and how to avoid them.

- 1. We Love Instant Gratification:-** Why save for the future when you can buy that new phone now? Our brains crave immediate rewards, making it tough to prioritize long-term benefits.
  - **Fix it:** Try the 24-hour rule —wait a day before making non-essential purchases. Often, the urge to buy fades.
- 2. We Fear Loss More Than We Love Gains:-** Losing \$50 hurts more than finding \$50 feels good. This fear makes us overly cautious, preventing smart investments or financial growth.
  - **Fix it:** Focus on the long term. While markets fluctuate, historically, patient investors see growth over time.
- 3. We Follow the Crowd:-** When everyone is talking about the latest stock, crypto, or investment trend, it's easy to feel FOMO. But just because others are doing it doesn't mean it's right for you.
  - **Fix it:** Do your own research. Make financial decisions based on your goals, not social pressure.
- 4. We Underestimate Small Habits :-** Skipping that 200 rupee coffee feels pointless when trying to save thousands. But small, consistent changes add up over time.
  - **Fix it:** Focus on daily habits—automate savings, cut small unnecessary expenses, and watch your money grow.

At the end of the day, money is emotional. But by understanding our biases, we can make smarter financial choices and build a more secure future.

# STUDENT CORNER

## A Budget That Shapes Our Future

- Mihika Jain, B.Com (Prog.), 1st Year

### Introduction: A Budget That Shapes Our Future

"A budget is not about numbers; it's about our dreams." – Narendra Modi

The Union Budget 2025 by Finance Minister Nirmala Sitharaman has paved the way for economic change. With a clear emphasis on tax relief, infrastructure growth, digital expansion, and education, this budget has monumental implications for students and businesses alike. Whether you are a budding entrepreneur, a college student, or a business enthusiast, this budget has something for everyone to anticipate.

Let's dissect the major highlights and what they signify to you!

### 1. Broad-based Tax Reforms: A Relief for Salaried Individuals & Enterprises

The state has introduced substantial tax benefits, and things have improved for business and individuals:

#### ✓ Income Tax Relief:

The salaried employees and small assesseees whose total annual income does not exceed ₹12 lakh are exempted from income tax in the new plan. Salary recipients are also entitled to another normal deduction of ₹75,000.

#### ✓ Corporate Tax Adjustments:

MSMEs and start-ups are exempt from taxes for the first 5 years, thereby stimulating entrepreneurship. Cutting GST rates on day-to-day products and services, bringing down the cost for businesses and consumers.

Effect: Higher disposable income level among students and professionals, and simpler management of finances for small start-ups.

### 2. Startups & MSMEs Boost

Budget marks startups & small businesses as India's economic strength. Here is what is on offer:

✓ Credit Guarantee Enhancement: MSME loan limits were doubled from ₹5 crore to ₹10 crore for easy access to credit.

✓ First-Time Entrepreneur Scheme: Dedicated loan scheme for first-time entrepreneurs with a limit of ₹2 crore.

✓ Tax Relief for Startups Extended: Capital gains tax exemption & relief in compliance to ease new ventures.

Effect: Young entrepreneurs, university start-ups, and small enterprises have more access to financial support to turn their ideas into businesses.

### 3. Investment & Stock Market Advantages for Students

Feeling like you'd like to begin investing? This budget will help!

✓ Stock Market Boost: Cut in Securities Transaction Tax (STT) to bring in more retail investors.

✓ Mutual Fund Taxation Simplified: Simplified rules for easy portfolio management by young investors.

✓ Digital Assets & Cryptocurrency Clarity: A clear-cut taxation policy for crypto, minimizing uncertainty.

Effect: Investing is student-friendly now, encouraging financial literacy & wealth generation at a young age.

### 4. Education & Skill Development: A Big Win for Students

✓ Additional Medical & Engineering Seats: Additional 10,000 medical seats and increased funding for IITs & IIMs.

✓ AI & Tech Courses Introduced: AI, blockchain, and data analytics courses integrated into mainstream education.

✓ Atal Tinkering Labs Expanded: 50,000 innovation labs in govt schools to foster creativity.

Internship & Research Grants: Paid internships & research grants for students to increase practical learning.

Effect: Students get better education, more career options, and higher chances of getting the best jobs.

### 5. Digital India & Infrastructure Development

✓ 5G-driven Digital Economy Boost: ₹1 lakh crore towards constructing digital infrastructure & increasing rural internet penetration.

✓ Smart City & Green Energy Investments: Clean growth & alternative business models.

✓ Scaling up UPI & Fintech Growth: More cashless transactions & encouragement of digital payment start-ups.

Effect: Tech-savvy companies will flourish, and students will be employed in AI, fintech, and digital marketing.

### Conclusion: A Budget Full of Opportunities

Union Budget 2025 is a milestone, and it is placing its focus on financial empowerment, digital development, and youth entrepreneurship. As an investor, student, or entrepreneur, such developments are offering more opportunities to earn, learn, and develop.

So what's your strategy, then? Are you ready to make the most of this budget? Stay current, stay ahead!

# STUDENT CORNER

## India's Defense Budget: Strengthening Security and Modernization

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

India's defense budget is a crucial component of the Union Budget, funding the country's armed forces, research initiatives, and strategic advancements. It covers salaries, pensions, training, operational expenses, and the acquisition of new technologies and weapons. Over 50% of the budget is allocated to the Indian Army, with the remaining funds distributed among the Navy, Air Force, and other defense-related sectors.

### Trends in Defense Allocation (2017–2025)

India's defense budget has steadily increased over the years, reflecting the country's commitment to national security. Here's a snapshot of allocations:

2017–18: ₹359,000 crore (16.8% of central budget, 2.1% of GDP)

2018–19: ₹404,365 crore (16.6% of budget, 2.2% of GDP)

2019–20: ₹431,011 crore (15.5% of budget, 2% of GDP)

2020–21: ₹471,378 crore (15.5% of budget, 2.1% of GDP)

2021–22: ₹478,196 crore (14% of budget)

2022–23: ₹525,166 crore (~10% increase, 4th largest globally)

2023–24: ₹593,540 crore (Focus on modernization & R&D)

2024–25: ₹621,540 crore (~10% increase, emphasis on infrastructure and self-reliance)

### Strategic Priorities & Modernization

India's defense budget isn't just about maintaining forces; it's about enhancing capabilities.

A significant portion of recent budgets has been directed toward:

**Indigenization & 'Make in India' Initiative** – Reducing dependency on foreign arms imports.

**Border Infrastructure** – Strengthening security in sensitive areas.

**Research & Development** – Increased funding for DRDO and emerging technologies.

**Joint Forces Integration** – Streamlining defense operations for greater efficiency.

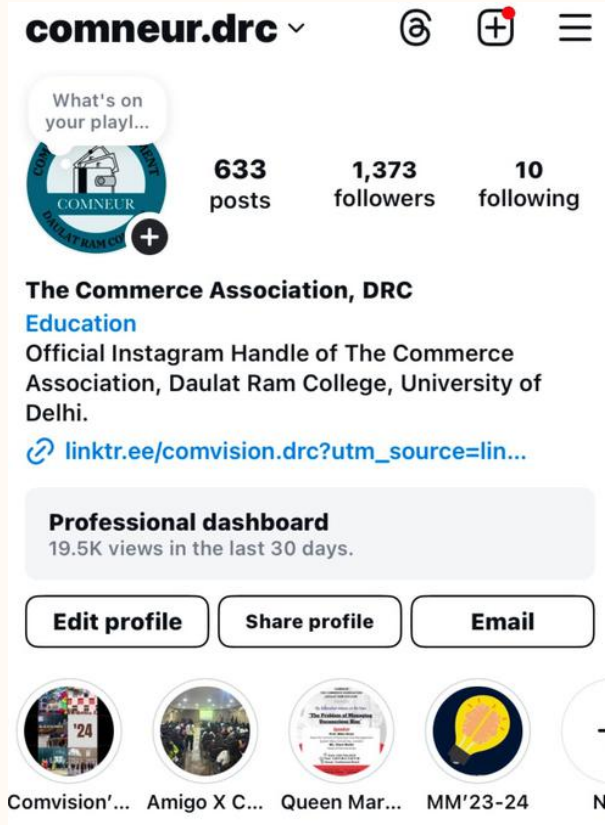
### India's Global Defense Standing

India ranks among the top five global defense spenders, alongside the U.S., China, Russia, and the UK. While its military budget is substantial, the focus remains on striking a balance between personnel costs, modernization, and long-term strategic growth.

### Conclusion

The steady increase in India's defense budget highlights the government's commitment to security and self-reliance. While personnel expenses remain high, the shift toward modernization and indigenous defense production signals a long-term vision of strengthening India's global defense position. As geopolitical challenges evolve, so does India's strategy, ensuring the nation remains prepared for the future.

# SOCIAL MEDIA WRAP-UP



## INSTAGRAM HANDLE @comneur.drc



### UNION 2023-24

New Union Introduced

COMNEUR: The Commerce Association of Daulat Ram College, UoD maintains a strong presence across social media platforms like Instagram, Facebook, and LinkedIn, engaging a diverse audience. Our Instagram handle alone boasts 1,373 followers, with an impressive 19.5K monthly views across various posts and stories.

To enhance our digital presence, we curated 'Monday Mania Quiz', a commerce-based quiz series, and shared insightful reels and posts covering emerging business trends and industry updates. Additionally, we actively promoted key events such as our Annual Fest – Comvission'24, Farewell, and various interactive sessions, including speaker sessions, seminars, and workshops throughout the year.

Through engaging content and interactive initiatives, COMNEUR continues to foster a dynamic platform for commerce enthusiasts, keeping them informed and connected to the ever-evolving business world.



### EXTENDED TEAM

Team Heads & Members



### EVENT GLIMPSES

Glimpse of Seminar & Sessions Organised

# SOCIAL MEDIA WRAP-UP

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**MONDAY MANIA**  
Weekly Quiz Series



**COMVISION'24**  
Engaging Reels & Event Posters



**EVENT GLIMPLES & SPONSORS**  
Glimpse of Comvision & Farewell  
Gratitude to Sponsors



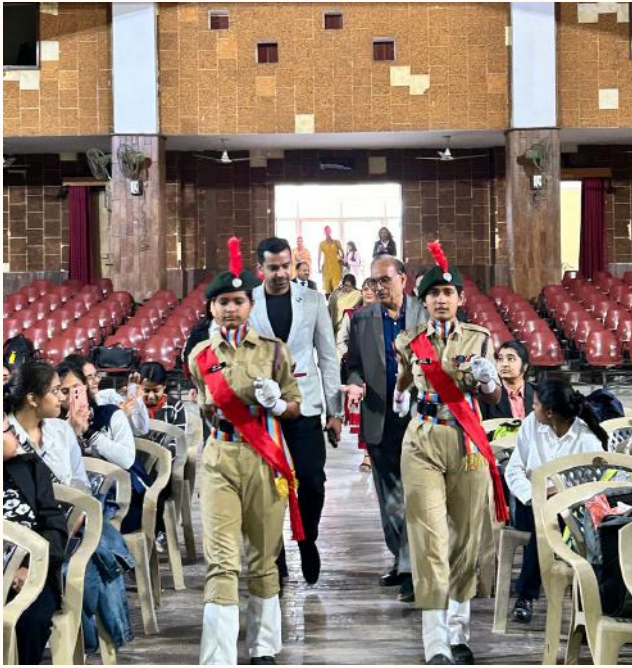
**SIGNING OFF**  
Union 2023-24 Signs Off

# GLIMPSES













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