

COMASCENT

VOLUME 1, ISSUE 19, 2021-22



DEPARTMENT OF COMMERCE
GARGI COLLEGE
UNIVERSITY OF DELHI



FROM THE PRINCIPAL'S DESK

EDITORIAL

SURVEY

THINKERS' CORNER

ALUMNAE SPEAK

DEPARTMENT ACTIVITIES

BOOK AND MOVIE REVIEW

TRIVIA AND CROSSWORD

CONTENTS

FROM THE PRINCIPAL'S DESK



It is indeed a matter of pride to be at the helm of an institute where students and faculty are always enthusiastic to upgrade themselves about latest trends and technology. Testimony to this is the theme for the upcoming issue of Comascent, the Bi-annual magazine of the Commerce department which is “**Entrepreneurship, Culture and Creativity**”. Getting into entrepreneurship sounds cool but it may not be a rosy path. Yes, innovation with the knowledge of one’s surroundings is a boon to the business. Of course, the stakes are high but with high risk comes high rewards. One must learn to manage uncertainties which can only be done through experience. The key to success is to believe in yourself, make sacrifices and be prepared to face failures. I am happy that the department has been actively raising awareness about issues that are extremely relevant and have far reaching ramifications for our common future.

The college is committed to enrich the intellectual and emotional development of students in an atmosphere that is vigorous, happy and nurturing. The aim is to provide an education which explores and strengthens the potential which is innate in every individual but awaiting expression. Publishing a magazine is one such endeavour in this direction. It needs brain storming of both editors as well as contributors.

I congratulate the entire editorial team & contributors for the upcoming issue of ‘**Comascent**’ and enthusiastically look forward to reading our students’ perspective on the theme undertaken.

Prof. Promila Kumar
Principal (Offg)

COMASCENT TEAM



**DR. GEETA
KICHLU**



**DR. SANGEETA
JERATH**



**DR. ROMITA
POPLI**



**MS. RUPAL
ARORA**



**MS. NUPUR
TYAGI**



**MS. ISHA
CHUGH**



SHUBHI GOEL
EDITOR



TRIPTI BANSAL
SUB-EDITOR



NANDINI SHARMA
SUB-EDITOR



CHITRA
ART EDITOR



SAKSHI KUMARI
ART EDITOR



PRIYANSHI
ART SUB-EDITOR



SAKSHI GOYAL
ART SUB-EDITOR



DIKSHA CHAWLA
REPORTER



VANSHITA GHOOMI
REPORTER



PUJA BHARARA
SUB-REPORTER



GUNJAN
SUB-REPORTER



GARIMA GROVER
SUB-REPORTER

COMASCENT 2021-22

EDITORIAL

"Success doesn't come from what you do occasionally. It comes from what you do consistently."



-Marie Forleo

I am delighted to share volume 1, the first issue of Comascent for the academic session 2021-22. The magazine is centered around the theme of Entrepreneurship Conclave which is being hosted by the Commerce Association; "Entrepreneurship, Culture and Creativity". In this issue, we have covered the central role of creativity and culture in entrepreneurial practice including other sub-factors like gender, regional development, growth, competitiveness, education, technology, environment, society and finance.

It also includes a section of "success stories" which mentions two of the most renowned entrepreneurs, namely, Falguni Nayar and Vijay Shekhar Sharma, who have inspired millions with their grit, determination and exemplary contribution in their field of work.

The forthcoming sections include a survey on entrepreneurship, book and movie reviews, crossword, trivia along with the department activities. A paper writing competition was held as a part of entrepreneurship conclave in which 30 entries were received and the abstracts of best 8 papers are included in this issue.

The volume also includes a section called, "Alumnae Speak", in which alumnae who are well-established entrepreneurs have shared their accomplishments, motivations and challenges they faced while starting their venture.

We are grateful to our mentors for their advice and constant support. We thank our talented art team for bringing out the essence of Comascent through their extraordinary artwork.

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

Happy reading!

Shubhi Goel
Editor

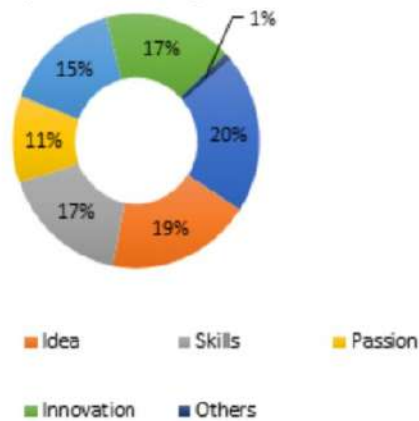
SURVEY

The Comascent Team conducted a survey to know about the entrepreneurial culture in youth and to know how well they understand entrepreneurship. The following analysis reveals the insights gathered based on 159 responses received from the students belonging to all the courses of Gargi College, University of Delhi. The survey consists of three sections; Section I about the common knowledge of entrepreneurship, Section II specifically for those respondents who own a business venture and Section III for those respondents who do not own a business venture.

SECTION I

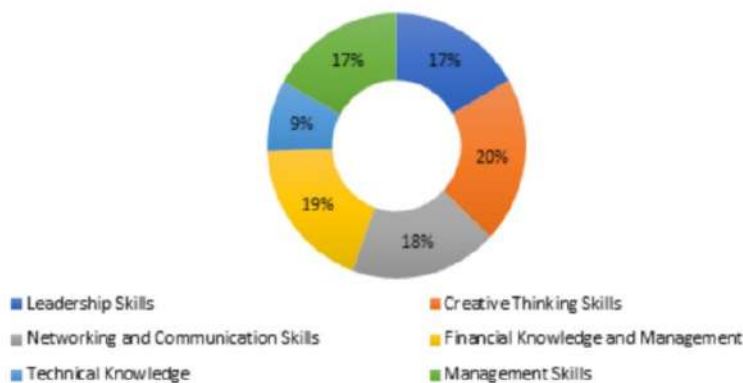
The current section of the survey includes analysis related to the general concept of entrepreneurship and what the respondents interpret from it.

What do you relate the term "Entrepreneurship" with?

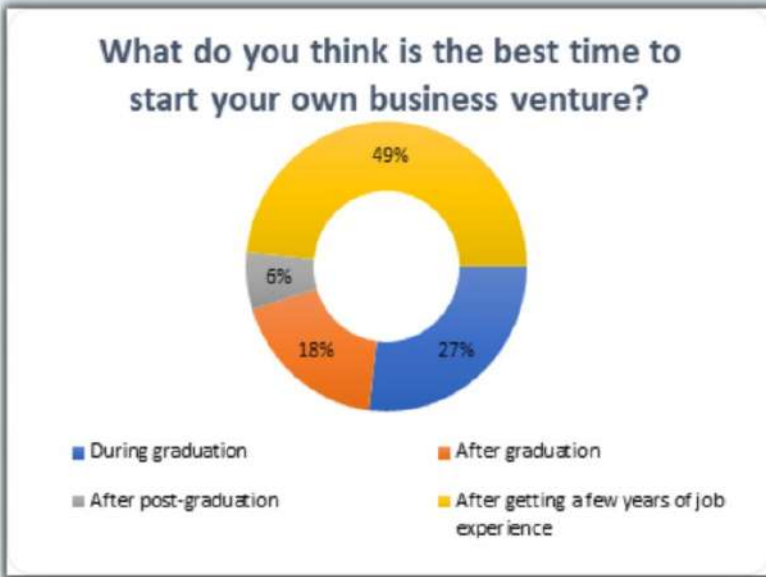


- 20% of the respondents related 'Business' with entrepreneurship whereas, 19% related it with 'Idea' and 17% with 'Innovation' and 'Skills' each.
- There were 1% students who related entrepreneurship with other terms like 'Exposure', 'Knowledge', 'Leadership' etc.

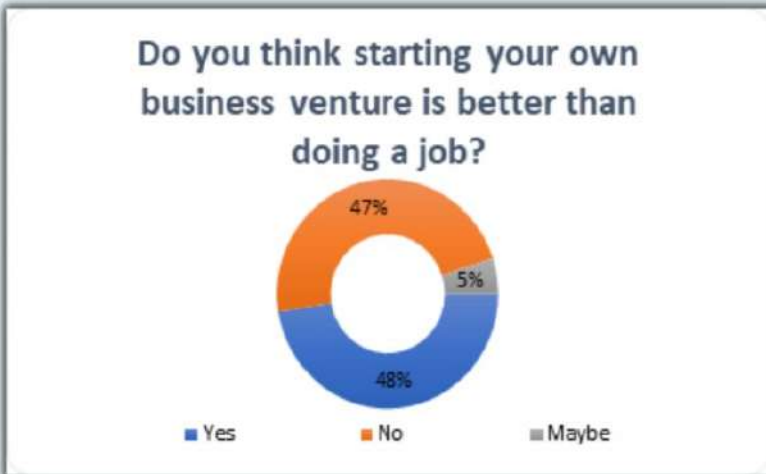
According to you, what are the important skills a person should possess to start his/her own business venture?



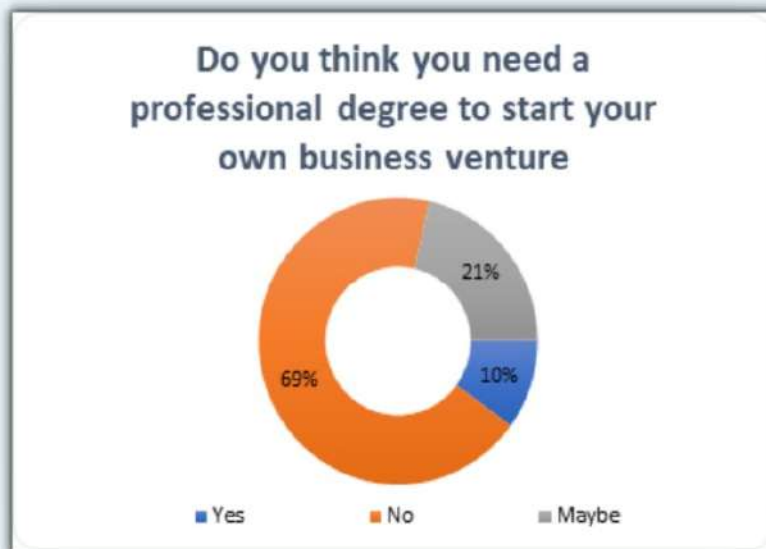
- 20% of the respondents thought that the most important skill an entrepreneur must possess is Creative Thinking Skills, whereas, for 19% Financial Knowledge and Management is an important skill.
- Leadership Skills and Management Skills each are also significant skills for 17% respondents.



- Almost half of the respondents i.e., 49% were of the opinion that the best time to start their own business venture is after getting a few years of job experience.
- 27% of the respondents reported that it is during graduation only, whereas, 18% thought the best time would be after graduation.

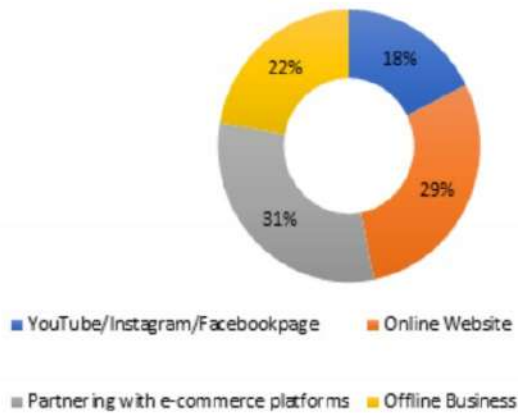


- 48% of the respondents stated that starting their own business venture is better than employment, whereas, almost same percentage of respondents were not sure.
- Only 5% of the respondents believed that employment is better than starting own business venture.
- Therefore, it seems like entrepreneurship is more preferred than jobs amongst the youth.



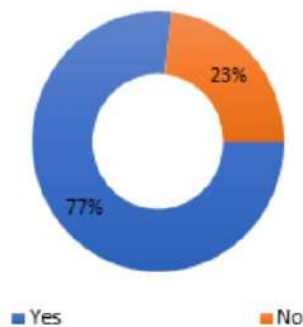
- 69% of the respondents stated that no professional degree is required to start their own business venture, whereas, 21% were unsure about this.
- 10% of the respondents think otherwise i.e., they believe a professional degree is a must requirement for starting a business venture.

Which type of business venture would you prefer?



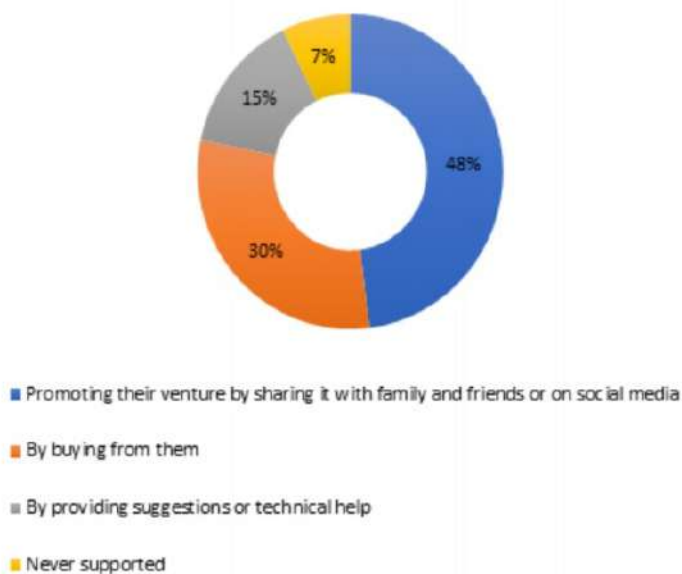
- 31% of the respondents preferred partnering with E-commerce platforms, whereas, 29% preferred online website as the most suitable type of business venture.
- With the growing online trend, offline business was the preferred type for 22% of the respondents.

Is there any business venture that you are aware of?



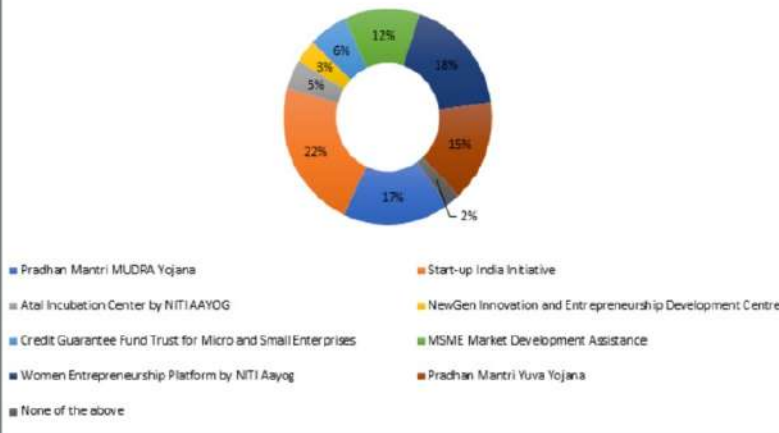
- It was found that 77% of the respondents were aware about at least one business venture, whereas, the remaining 23% were not familiar with any business venture.

How do you support them?



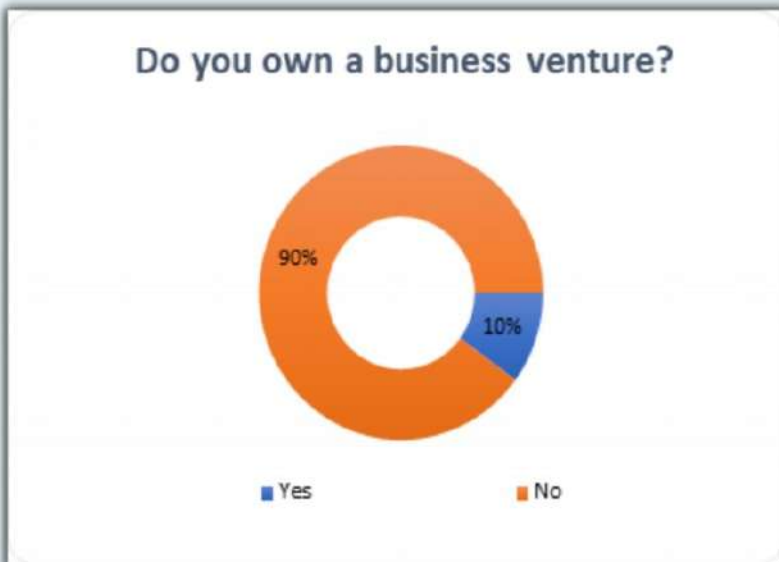
- 40% of the respondents promoted their known business ventures by sharing about them with their family and friends or on social media.
- 25% of the respondents supported them by making purchases from them.
- Sadly, 23% of the respondents never supported any business venture.

Which of the following schemes are you aware of?



- The analysis reveals that 98% respondents were aware about at least one of the government schemes, with Start-up India Initiative being the most popular scheme.
- Other schemes which respondents were aware about included Women Entrepreneurship Platform, Pradhan Mantri MUDRA Yojana and Pradhan Mantri Yuva Yojana.

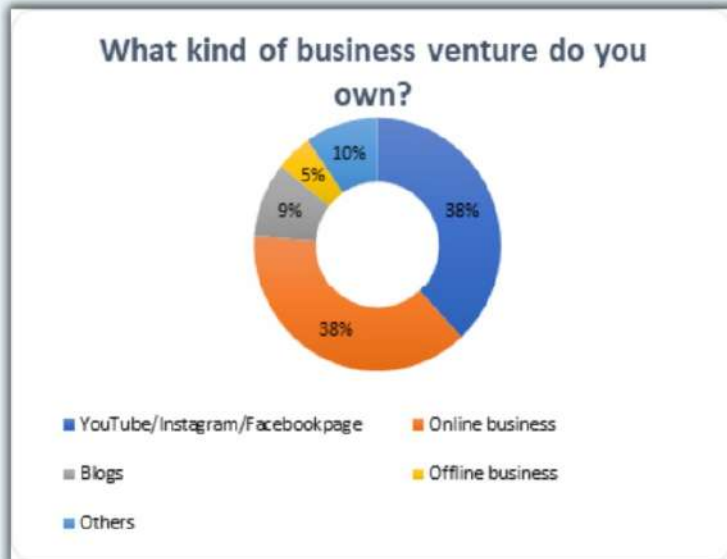
Do you own a business venture?



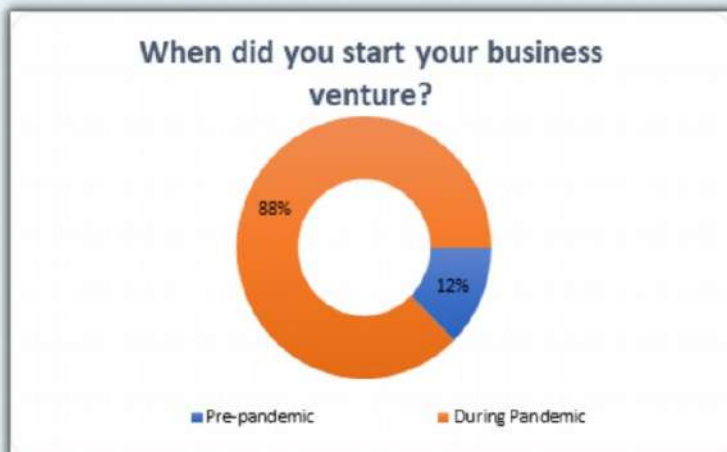
- It was found that only 10% of the respondents owned a business venture, whereas, the remaining 90% respondents did not own any business venture.

SECTION II

This section specifically includes respondents who own a business venture. The aim is to know about how college students thrive as budding entrepreneurs. 15 responses were received from students belonging to all courses of Gargi College, University of Delhi.



- The results revealed that 38% of the respondents owned some kind of online business, whereas, the same percentage of the respondents had either YouTube or Instagram or Facebook page.
- Only 5% respondents run some kind of offline business.

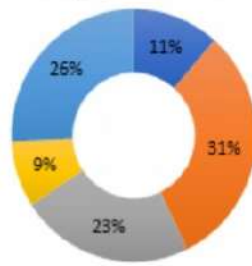


- 88% of the respondents who owned their business venture, started it during pandemic, whereas, the remaining respondents had already started it before pandemic.
- This shows that pandemic boosted entrepreneurial spirit amongst the students.



- 31% of the respondents chose Interest in Entrepreneurship as the main reason that motivated them to start their business venture.
- Other main reasons included Pursuing Passion and Killing Boredom.
- 6% of the respondents chose other reasons like supporting their families.

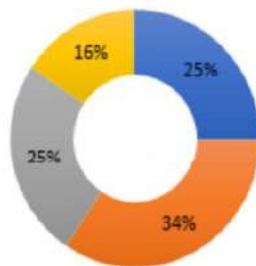
What challenges do you face as an entrepreneur?



- Financial Restrictions
- Time Constraints
- Marketing and Promotion
- Lack of support from family
- Mental Challenges (self-doubt, stress)

- Most of the entrepreneurs (39%) considered time constraints as the major challenge. This is justified as the respondents have to balance between work and studies.
- 29% of them faced marketing and promotion as the main challenge while running their entrepreneurial ventures.

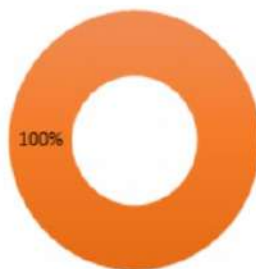
How do you deal with the challenges that you face?



- Projecting Confidence
- Organising work and studies
- Using social media platforms for marketing
- Delegating Authority

- To overcome the time constraints, 34% of the respondents tried to organize their work and studies using many applications and following a strict schedule.
- For overcoming the promotion related problems, 25% used social media platforms for marketing.

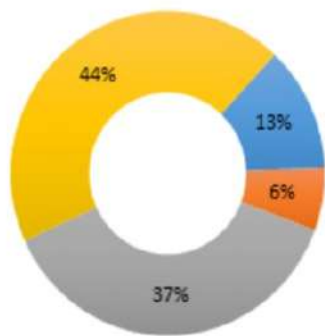
Have you ever registered your business venture to avail the benefits of Government Schemes?



- Yes
- No

- Even after being aware about many government schemes to promote entrepreneurship in youths, none of the entrepreneurs registered their business venture to avail the benefits.

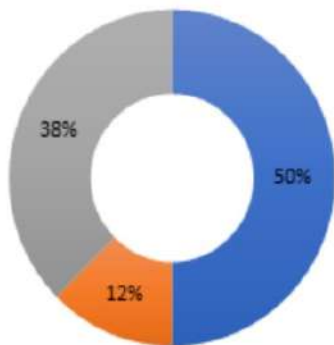
How satisfied are you with your business venture?



■ 1 ■ 2 ■ 3 ■ 4 ■ 5

- 44% entrepreneurs were found satisfied with their business ventures while 37% of the respondents were neither satisfied nor dissatisfied.
- Gladly, none of the entrepreneurs were highly dissatisfied with their venture.

Do you plan to continue with your business venture after graduation?

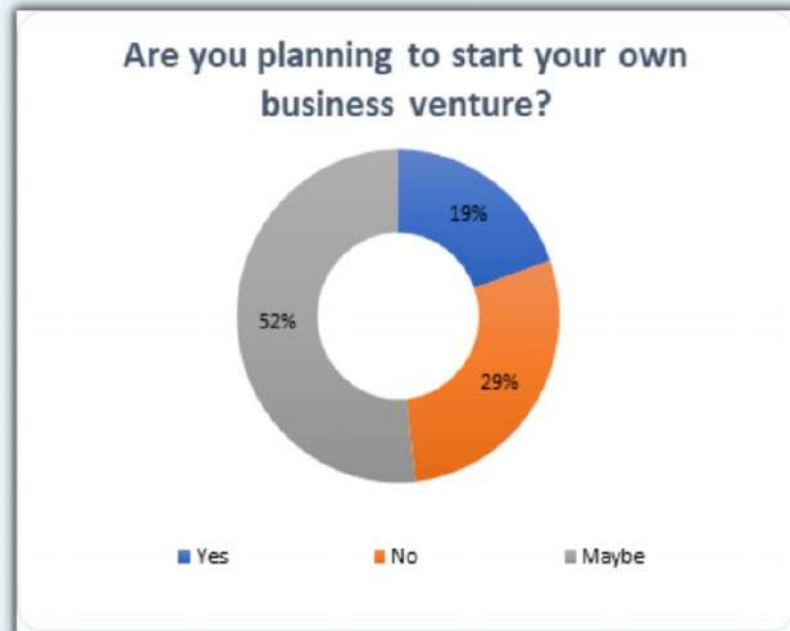


■ Yes ■ No ■ Maybe

- Half of the respondents planned to continue with their business ventures, whereas 38% were not sure about continuity.

SECTION III

Section III of the survey consists of analysis from the respondents who do not own a business venture. This short section aims to know the future interest of such respondents in entrepreneurship. 144 responses were received from students belonging to all courses of Gargi College, University of Delhi for this section.



- Of the respondents who do not own any business venture, 52% might plan to start their business venture whereas, 19% showed interest to start their own venture and remaining, 29% did not plan to do so.

CONCLUSION

In a nutshell, it can be said that entrepreneurial spirit is alive amongst the students.

Entrepreneurship is becoming a more preferable choice of occupation compared to employment.

Most of the respondents are well aware about entrepreneurship and some of them even want to start their own business venture sometime in the future.

Many business venture owners are very satisfied with their business venture and would like to continue with it even after graduation.

Pandemic became a major factor for growth of entrepreneurial spirit amongst the students as many of them started their business venture during pandemic only.

Online mode of business is becoming more popular for the advantages that it offers. Social media platforms are definitely an asset for business venture owners, helping them in promoting and growing their area of operations all over India.

THINKERS' CORNER



GROWTH OF ENTREPRENURIAL CULTURE IN INDIA

The Indian entrepreneurship culture is a vibrant and ever-evolving one. Since last few decades, entrepreneurship has grown tremendously in India. Many new ventures have been opened which are now successful and represent India in international business. In the light of business, entrepreneurial culture can be defined as the attitude, values, skills and power of a group or individuals working in an institute or an organization to generate income.

The growth of entrepreneurship in India can be seen after independence only but the noticeable growth can be highlighted in the post-liberalization era. Liberalization Privatization Globalization (LPG) policy in India increased the business opportunities. Many entrepreneurs started coming up and grew from small-scale contractors to real-estate developers. One example can be of Sunil Mittal, a first-generation entrepreneur. In 1994, he launched Airtel bringing new innovations to the telecom industry.

The successive years saw the Indian businesses turning more professional and even acquiring international businesses. To promote entrepreneurship for job creation, the Micro, Small and Medium Enterprises (MSME) Act was enacted in the year 2006. Many other policies were also introduced to encourage the entrepreneurial spirit in India. Many training programmes in entrepreneurial development, marketing assistance, credit and so on were provided to boost entrepreneurship. Self-help groups in rural areas were especially encouraged for women entrepreneurs in the rural areas.

The landmark in start-up revolution came on 16th January, 2016 when our Honourable Prime Minister Mr. Narendra Modi released an Action Plan and launched Start-up India, Digital India, Self Employment and Talent Utilization (SETU) and Make in India to help promote Indian start-ups and entrepreneurship.



START-UP
INDIA



DIGITAL INDIA



SETU (SELF EMPLOYMENT AND TALENT
UTILIZATION)



MAKE IN INDIA

Many people had thought that entrepreneurship and start-ups would come to a halt during pandemic. But surprisingly, the entrepreneurial spirit was not crushed. Many entrepreneurs started their own business ventures which are a success now. Some of the success stories are cited here:

- **ChefJunction in Bhubaneswar**

It is a website that enables users to order home-cooked meals. Founded by college mates Suryanshu Panda and Epari Pritam in August 2020, this website provides home chefs a chance to make a living out of their culinary skills.

- **Gradeazy in Surat**

Launched in June 2020 by Surat-based Dishant Gandhi and Alok Kumar; this application enables educational institutions to conduct exams in online mode for just ₹ 1 per exam.

- **Greenhive Essentials in Rourkela**

Childhood friends Abhishek Deo and Gaurav Sarangi started Greenhive which sells eco-friendly and sustainable daily use products.

- **Felicity in Jaipur**

Pratika Khandelwal and her brother Vaibhav Khandelwal started Felicity in June 2020 to increase awareness about mental wellbeing. This aims to help people to get access to mental health therapy through online video counselling at an affordable cost.

(Source: yourstory.com)

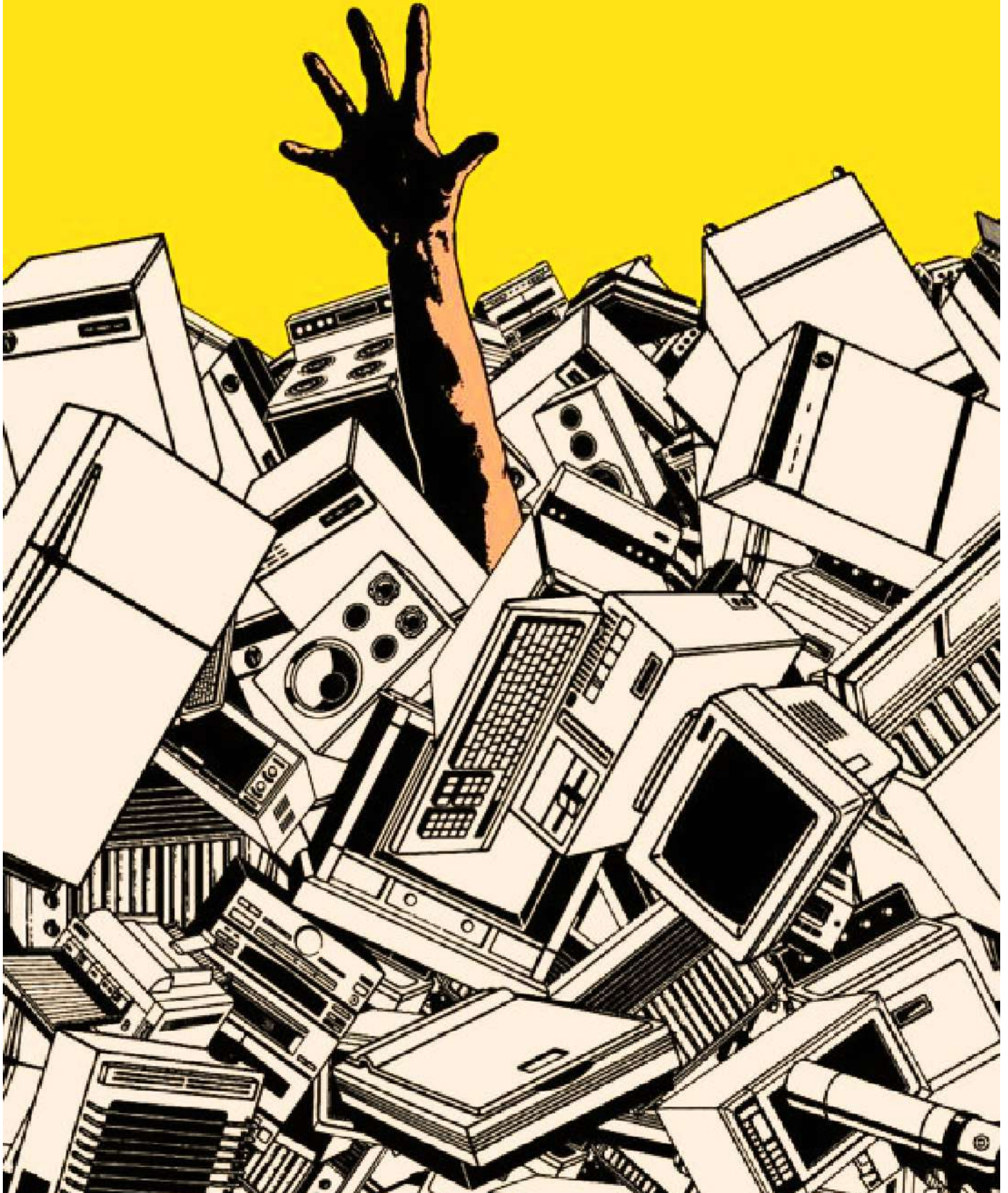
India is witnessing an amazing growth in its entrepreneurship culture. It is amazing that India has more than 10 unicorns within the initial six months of 2021 and now has more than 50 unicorns with PharmEasy, founded by Dharmil Seth and Dr. Dhawal Shah, valued at 4 billion.

According to Economic Survey 2020-21, India has approximately 41,061 start-ups, generating 4,70,000 jobs, as of December 23, 2020. Presently, India has the world's third largest start-up ecosystem with 38 firms being valued at over \$1billion.
(Source: The Economic Times)



Tripti Bansal
B.Com 2nd Year

E-WASTE MANAGEMENT: A NEW BUSINESS OPPORTUNITY



Isn't it true that in this modern era of technological advancements, everything can be done with a click of a button? Have you ever wondered how drastically we, as human beings, are dragging this environment towards a global crisis of e-waste generation, with our increasing consumerism and materialistic approach towards life?

According to a UN report Global E-waste Monitor 2020, "India produced approximately 3.2 million tonnes of e-waste annually and ranks third among the top e-waste producing countries, after China and the United States."

With the mounting quantities of e-waste, it is high time that new businesses should come up with the innovative ideas to solve this enormous issue of e-waste management.

In light of the massive amounts of e-waste, an effort was made to recycle this garbage in order to manufacture medals for the Tokyo Olympics 2020. This was the first time that medals were made from recycled metals contributed by the general public in the form of compromised technological gadgets in Olympic history.

Global E-waste Monitor 2020 forecasted that e-waste will rise to an alarming 74 million metric tonnes by 2030 and this presents a tremendous opportunity for young bright minds to display their talent and become rising global entrepreneurs in the fight against electronic waste.

Many entrepreneurs in India have come up with the awestruck ideas of e-waste management. A few of them are:

**Nitin & Rohan Gupta
(Founders of Attero)**

Founded in February 2008 with a belief that "It's not waste until it's wasted", Attero Recycling Pvt. Ltd. is an authorized and registered PRO (Producer Responsibility Organization). As reported in Economic Times on October 6, 2021, "It is experiencing a triple-digit growth on a year-on-year basis with very high profitability & positive cash flows. It has extracted metals with 99% efficiency from lithium-ion battery waste and aims to become a supplier of battery metals in the next 7 years. It also aims to expand its recycling plants in 6 new states by the end of 2021."

Karan Thakkar

(Founder of EcoCentric)

EcoCentric management Pvt. Ltd. (ECMPL) is one of India's premier electronics asset management companies, founded in January 2011 and guided by the 3C's (Caring, Committed, and Creative). It provides businesses and people with a tailored end-to-end solution for e-waste management, asset recovery, and other services. It has aided top-tier organisations such as TCS, Infosys, and Wipro in their e-waste management efforts. As reported in VCCircle on December 27, 2016, "ECMPL has raised its first round of growth capital from a couple of high net worth individuals (HNIs) and these funds will be mainly used to increase capacity & expand its reach pan-India."

Achitra Borgohain

(Founder of Binbag)

Binbag is a Bengaluru based start up which has started its operations by collecting waste from people's doorstep. In the first year of its operations alone, Binbag served 3,000 people in its home town. It is catering to small & medium companies needs to dispose their e-waste. As reported in betterindia.com on November 9, 2019, "Binbag has recycled over 500 tonnes of e-waste from across the length and breadth of the country since its inception in 2014." With an array of services ranging from E-waste recycling, data safety to asset disposal, it provides a spectacular way of recycling WEEE (Waste Electrical and Electronic Equipment).

It is only the beginning of the transformation; e-waste management entrepreneurship has a long way to go. With the growing environmental awareness among the youth, entrepreneurship in e-waste management will undoubtedly bear golden fruit in the upcoming decades. The advancement of technologies for eradicating e-waste has a stupendous future ahead of it.

Diksha Chawla

B. Com (H) 2nd year

GENDER FUNDING GAP

Entrepreneurship is one of the most dynamic features of economic growth which cannot be attained without the active participation of women. Kiran Mazumdar Shaw who is known as India's wealthiest self-made women entrepreneur, found a biopharmaceutical firm in 1978. This firm has entered in US biosimilars market and is getting the attention of investors. As per Forbes, it is the first company to get approval from the USFDA. In 2019, she was India's 54th richest person and world's 65th powerful woman.

The McKinsey Global Institute study in 2015 found that advancing women's equality could add \$12 trillion to the global economy by 2025 and in the best possible situation, that number could also jump to 28 trillion dollars. Despite this, significantly fewer women get funding for new businesses. The Columbia Business School Report in 2019 suggests that women are 63% less likely than their male counterparts to secure the venture capital funding they need to get their new businesses off the ground.

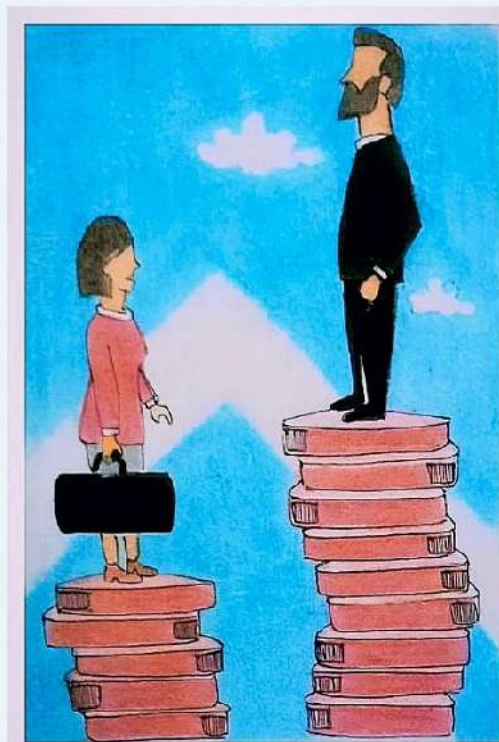
Although women entrepreneurs generally face difficulty in gathering start-up capital, it has been seen that they have the same motivation as their counterparts to climb the ladder of success.

The availability of and access to finance is a critical element to the start-up and consequent performance of any enterprise. Hence, any barriers or impediments to accessing appropriate levels or sources of funding will have an enduring and negative impact on the performance of affected firms.

"Why do women get less funding?" A question that comes to the mind of almost all women entrepreneurs. The stereotypical mindset of people is one of the reasons behind less funding to women entrepreneurs. Norms of various cultures have significantly differentiated the roles

of men and women in society. According to Yuva Nagarik Meter's study in 2015, there is widespread universality of gender-biased attitudes and negative stereotypes in the youth of urban India. According to the study, 52% of Indian Youth believe that the main role of women is household chores and raising children.

However, the mindset is gradually changing. People have started recognizing the importance and economic benefits of having women entrepreneurs. A report published by the Boston Consulting Group (BCG) in 2018 stated that businesses founded by women deliver higher revenue, in fact, twice as much, per dollar invested than those founded by men. Moreover, another report by the BCG published in 2019 suggests that if both men and women around the world participate equally as entrepreneurs, global GDP can rise significantly.



While we may not have a majority of women leading start-ups, the number of women-led companies is successfully growing at a fast pace. The Indian government has made way for funds to boost female entrepreneurship and Venture Capitalists have been actively looking out to bridge the gender gap in the country's start-up sector. The government's Start-up India runs a Women Entrepreneurship Program(WEP). WEP was launched by NITI Aayog for providing an ecosystem for budding & existing women entrepreneurs across the country.

Even though the mindset of society is changing and the focus of government bodies is shifting towards the importance of women entrepreneurs, still a lot needs to be done. There is enough evidence pointing scope for growth if women entrepreneurs are provided requisite benefits effectively.

Puja Bharara

B.Com (H) 2nd Year

ENTREPRENEURSHIP, GROWTH, REGIONAL DEVELOPMENT AND COMPETITIVENESS

"I really believe that entrepreneurship is about being able to face failure, manage failure and succeed after failing."

Kiran Muzumdar Shaw



We often hear that so and so is an entrepreneur, who has started his or her own business. It is also because when we hear the term 'entrepreneur', we tend to associate it with a person who has started his/her own venture(s). But what does entrepreneurship actually mean and who is an entrepreneur? Entrepreneurship is a process of starting a business for a profit whereas an entrepreneur is a person who sets up a business undertaking, and assumes financial risks in the hope of profits.

Some renowned entrepreneurs are Mr. Shiv Nadar (founder of HCL), Mr. Deepinder Goyal (CEO and founder of Zomato), Mrs. Indra Nooyi (CEO of PepsiCo), Ms. Kiran Muzumdar Shaw (Owner of Biocon Ltd.). Besides, many other entrepreneurs worked day and night

to make their dream a reality. Today, they are standing out as successful entrepreneurs. Many people from this young generation also started their new ventures with a dream but patience is the most important necessity in this journey. Jessica Herrin once said, *“You have to see failure as the beginning and the middle but never entertain it as an end”*.

We all know business is an organ of society and so it must have social objectives too. A business, apart from making profits for themselves, also helps society in many ways, financially and socially. And it is also a fact that having operations only in some areas of a nation, cannot allow a business to grow. For this, every part of the country needs to be aware of the firm's business and to achieve this, the entrepreneurs should set up /expand their business to every part of the country. The government is also coming forward but their motive is different; they are doing it for the regional development of the nation while the company's motive is to grow and prosper. The government has come up with many incentive schemes like providing land at a concessional rate, tax incentives, provision of free/concessional power and water, for setting up business in backward areas.

Many companies have also contributed on their own for this noble cause of nation-building; for instance, Infosys Foundation worked with the local administration to achieve community development goals. It constructed roads, provided drainage systems, electricity, etc. And Okhai has been set up by Tata Chemical Society for Rural Development (TCSR); it symbolises the empowerment of women in rural and semi-urban areas while promoting traditional handicraft techniques. *(Source-Infosys.com and Okhai.org)*

These entrepreneurs face abundant competition in the form of sales, price, quality and location etc. The victorious entrepreneur is the one who faces it, learns from it and takes this competition as an opportunity to become a leader in the chosen field of business. Many companies face great competition like Coca-Cola and Pepsi, where both offer almost the same product but try to build their market share using marketing and positioning strategies *(Source- freedough.com)*.

To conclude, *“In entrepreneurship, to win without risks is to triumph without glory.”*

Gunjan
B. Com (H) 2nd year



GOVERNMENT SCHEMES FOR ENTREPRENEURS



India is in the midst of an entrepreneurship boom with a large magnitude of people attempting to become entrepreneurs and it is the wake of an era of start-ups. The Indian Government has fuelled up the idea by introducing several schemes in their favour and is pushing young people to start their firms. As per National Association of Software and Services Companies (NASSCOM), India saw a growth of 108% in start-ups in 2018. This growth seems unstoppable now.

It's a good time for budding entrepreneurs to kickstart their ventures and proper utilisation of schemes initiated by the government can aid finances and push the start-up culture forward.

Here are a few schemes that every young entrepreneur should be aware of:

START-UP INDIA SEED FUND

This fund was launched by PM Modi and is worth INR 1000 Crore to help start-ups and support the idea of successful entrepreneurs. It gives financial support to start-ups for product trial, proof of concept, prototype document, market entry and commercialization. It enables start-ups to graduate to a level where they can raise investment from venture capitalists and seek loans from commercial banks.

A SCHEME FOR PROMOTION OF INNOVATION, RURAL INDUSTRIES AND ENTREPRENEURSHIP (ASPIRE)

It was launched in 2015 to provide knowledge to entrepreneurs so as to help them in building successful businesses. It was introduced to create new jobs and promote start-up enterprises for innovation in rural areas and traditional agro-industries. This scheme aims at creating new jobs and reducing unemployment. Its motive is to grassroot economic development at the district level. It facilitates innovative business solutions for unmet social needs.

MULTIPLIER GRANTS SCHEME (MGS)

MGS was initiated by the Department of Electronics and Information Technology. It aims to encourage collaborative Research & Development (R&D) between industry and academics/institutions for the development of products and packages.

PRADHAN MANTRI MUDRA YOJANA (PMMY)

The MUDRA (Micro Units Development Refinance Agency) banks provide start-up loans of up to INR 10 lakhs to the non-corporate, non-farm small/micro-enterprises. It grants credit facilities and boosts the growth of entrepreneurs in the rural sector.

START-UP INDIA INITIATIVE

This scheme was launched in 2016. The motive of this initiative is to support entrepreneurs by increasing wealth and employability. It has initiated several programs for building a robust start-up ecosystem and transforming India into a country of job creators instead of job seekers. The scheme provides tax benefits, and roughly 50,000 start-ups have been recognised as a result of it.

MINISTRY OF DEVELOPMENT AND ENTREPRENEURSHIP

This Ministry of Development and Entrepreneurship was set up in November 2014 to coordinate and deal with all skill development efforts across India. It is a separate ministry dedicated to the development of entrepreneurs. The motive is to reach 500 million people by the year 2022 through gap-funding and skill development initiatives.

ATAL INNOVATION MISSION

This was initiated in 2015. The aim was to promote a platform for academicians and international experience for research, development and culture of innovation. INR 150 Crores were allocated for this.

eBiz PORTAL

eBiz Portal was launched in January 2013 and it is the first Indian electronic Government-to-business (G2B) portal. The aim is to transform and develop a conducive business environment in the country. It was designed as a communication platform for the business community and investors.

SUPPORT FOR INTERNATIONAL PATENT PROTECTION IN ELECTRONICS & INFORMATION TECHNOLOGY (SIP-EIT)

It was initiated by the Department of Electronics and Information Technology to provide financial support to MSMEs and Technology Start-ups for international patent filing. It further encourages innovation and recognizes the value and capabilities of future growth opportunities.

VENTURE CAPITAL ASSISTANCE SCHEME (VCA)

Small Farmer's Agri-Business Consortium (SFAC) has launched VCA scheme for the welfare of farmer-entrepreneurs and to develop their agri-business. This scheme is approved by RBI and intends to provide assistance in the form of term loans to farmers so that the latter can meet the capital requirements for their project's implementation.

SINGLE POINT REGISTRATION SCHEME (SPRS)

SPRS was launched in 2003 with a view to increasing the share of purchases from the small-scale sector. The National Small Industries Corporation Limited (NSIC) was introduced in 1955 by the Indian Government to promote the growth of small industries in our country. NSIC registers all Micro & Small Enterprises (MSEs) in India under this Single Point Registration Scheme (SPRS) for participation in Government Purchases.

Enterprises are classified as Micro, Small, and Medium based on the limit of investment. Eligible MSME units are provided with Udyog Aadhaar registration certificate.

MODIFIED SPECIAL INCENTIVE PACKAGE SCHEME (M-SIPS)

Under this scheme, the GoI provides a subsidiary of 20% on capital investments in special economic zones (SEZs) and 25% on capital investments in non-SEZs for individual companies. It also provides reimbursement of excise on capital equipment in non-SEZs.

STAND UP INDIA SCHEME

Stand-Up India is a notable Government of India scheme for financing SC/ST and women entrepreneurs. The objective of this scheme is to provide bank loans between Rs. 10 lakhs to Rs. 1 crore to at least one Scheduled Cast or Scheduled Tribe borrower and at least one woman borrower per bank branch to set up a greenfield enterprise. The purpose is to set up a new enterprise in manufacturing, trading or agricultural areas.

HIGH-RISK HIGH REWARD RESEARCH

This scheme supports and invites new proposals and ideas expected to have a paradigm-shifting influence on the Science and Technology. It is launched by GoI to formulate new hypotheses and scientific breakthroughs which aid the emergence of new technologies.

DAILY ENTREPRENEURSHIP DEVELOPMENT SCHEME

DEDS is a scheme implemented by the Department of Animal Husbandry, Dairying, and Fisheries to generate self-employment opportunities in the dairy sector. These opportunities in the mentioned sector comprise activities like the enhancement of milk production, procurement, preservation, transportation, processing, and marketing of milk by providing subsidies for bankable projects.

Nandini Sharma, Vanshita Ghoomi
B.Com (H) 2nd Year

BECOME YOUR BEST SELF

SUCCESS STORIES



Vijay Shekhar Sharma



"I don't need to sleep, I am living a dream."

This saying by Vijay Shekhar Sharma truly inspires entrepreneurs to trust their ability. Many entrepreneurs taste victory because they work hard and are determined to defy traditional norms. One such trailblazing man who turned his vision into a flourishing business empire is Vijay Shekhar Sharma.

Vijay Shekhar Sharma is the founder and CEO of a financial technology company, Paytm. At the end of March 2021, Paytm networth was 6535crores. According to Forbes 2021 ranking, Vijay Shekhar Sharma has been ranked as the 92nd richest person in India, with a net worth of US\$2.35 billion. In the year 2017, he was one of India's youngest billionaires.

This prodigy has been born in a middle-class family of Aligarh and completed his schooling at the young age of 14. To pursue engineering, he joined Delhi Technical University. Where he felt that his life was similar to the protagonist, Ishaan from the popular Bollywood movie, Taare Zameen Par! He became an average student and soon his grades began to decline. Vijay started losing interest in engineering and developed an interest in entrepreneurship.

To get an insight into the practical working of various companies Vijay took six jobs in a span of two years. He wanted to do something great for himself and make the country proud. When most of the college students were dreaming of their placements, Vijay, along with his friends dreamt of something of his own and created their first company XS Communications. The company developed Content Management System (CMS). Their CMS was used by many major publications like The Indian Express, The New Yorker, BBC America, Forbes, etc. He took a loan for this but ended up trapped in the vicious circle of unpayable debt, for which he took up odd jobs.

Paytm was founded in 2010 with an initial investment of US\$2 million and later in 2013 it added various services. Paytm is a Reserve Bank of India (RBI) approved e-wallet and is equipped to handle 5000 transactions per second.

Government's decision of demonetization in 2016 forced people to switch to either plastic money or digital payment method. This turned out to be an opportunity for the company. Vijay Shekhar Sharma's journey has proved that a man makes his destiny through hard work and conviction, no force can stop one from reaching one's goal.

"Paytm karo!"

Falguni Nayar



*"...Keep Ithaka always in your mind.
Arriving there is what you are destined for.
But do not hurry the journey at all..."*

These lines from the poem Ithaka by Constantine Cavafy encouraged Falguni Nayar to build an empire and carve a rock-solid niche for herself.

She started her journey as a stockbroker. Later, she joined Kotak Mahindra as an investment banker and in 2005, she took over as MD where she successfully spearheaded the firm as India's leading IPO banker. During her stint as MD, she met a lot of entrepreneurs and the lines from Ithaka triggered the idea of her becoming an entrepreneur. The inspiration to start a cosmetic line was an acknowledgment of how women still had to visit dingy neighbourhood beauty stores for makeup. The choices were limited and there was no chance to sample the products.

In April 2012, she set up Nykaa, also popularly known as 'Indian Sephora', which has become one of the most trusted business chains in the country. The objective of curating Nykaa was to help millions of women become self-confident, look beautiful for themselves and feel empowered.

Nykaa started with 60 orders at its launch and within months, the sales increased to a thousand orders per day. The platform introduced diverse products customised for Indian skin tones and varied as per the local weather.

She has incessantly worked towards extending and improving the brand's market presence. She has expanded her empire from online stores to brick-and-mortar outlets. Nykaa has followed a strategy that is built on grounds of investment in technology, boosting up marketing techniques and flexibility in its reach towards customers.

According to Technopak estimates (Saritha Rai, The Economic Times, August 3rd 2021), the beauty market will grow more than 8% annually until 2025. In March 2021, Forbes declared Nayar as India's second richest, self-made woman who is soon set to become a billionaire.

Falguni Nayar's personality lies beyond the realms of beauty and business. She is the founding member of the Asia Society In India and is on various corporate boards as well. She is an embodiment of the saying that "women can do anything". She has revolutionised the global cosmetics industry with elegance and is a true epitome of resilience and grace!!

Gunjan , Vanshita Ghoomi
B.Com (H) 2nd Year

MY ENDEARING MOM

She's Patient and coy
She's Gentle, yet so strong
That is, indeed, my mother.
A woman like no other

Whenever I feel cold
She's my strength
I think she and God
Are on the same wavelength

She can't see me sinking
Can't see me dejected
During my dismal times
She's the most affected

Her unconditional love
Her forgiving nature
Is appreciable, despite
my blundering nature

She's my anchor
She's my guide
Who bails me out
Of every pain and tide

Her endurance is ineffable
How do I thank my MOM?
She forgone her own dreams
So that mine are achievable

She is the true blessing
I could ever hope for
Abiding love flows
From her heart's core

Garima Grover
B.Com (H) 2nd Year



आ चल उड़ान भरें

आसमान की ऊंचाई से ज्यादा ऊंचे सपने है तेरे
पंखों में जान तेरे कम तो नहीं , आ चल उड़ान भरें

कभी कभी तो हवा भी धीमी चलती है , लहरे भी शांत होती हैं
तभी मेहनत को रंग लाने में हौसला और संकल्प लगता है

राह ज़रा धुंधली होती नज़र आएगी , अंधेरा तुझे सताए
फिर ख्वाबों का काफ़िला तुझे मंजिल दिखाएगा

टोक रहा है समाज , पीछे खींच रही है उसकी डोर
मगर तू सामना कर , लड़ता चल और उड़ता चल

थकान है पर तू पीछे न देखना , जो ताकत तुझमें है वो उनमें कहां
आगे है सवेरा और उसका सूरज तू है वो कहां

मंज़िल अब दूर नहीं , रंगना है जहान को अपने रंग में
सच होता नज़र आ रहा है हर एक सपना ऊंचाई पे

किरणों ने सजाया है रास्ता , जलाए है दीप
सितारों ने महफिल जमाई है , गाए गए हैं गीत

तू भी चल कामयाबी के सफ़र पे , यकीन
पंखों में जान तेरे कम तो नहीं , आ चल उड़ान भरें!!

नंदिनी शर्मा

B.Com (H) 2nd Year

ALUMNAE SPEAK



ROHI BASHIR

Q1. Could you please enlighten us about your business venture?

"They call us dreamers but we are the ones who don't sleep" ~ DREAM BIG

My name is Rohi and I have started my own business startup @rohibashir page on Instagram and Facebook. My hometown is Kashmir and I have been brought up in Delhi. I have done my graduation with B. Com from Gargi College in 2013 and completed my majors in Commerce from Delhi University itself.

The 3 years of time spent in Gargi College was the best time I had in my life and every moment spent on this campus is still precious. The knowledge and transformation we had with this college is the reason we find ourselves successful today. My entire faculties - R.K. Jain sir, Romita ma'am, Sumant ma'am, Sanjay sir, Monica ma'am, Neha ma'am always motivated me to empower myself and were very friendly, ready to help, encouraging, and supportive. I look forward to keeping in touch always while I am away.

I will walk you through what it takes to become a successful entrepreneur and what little it takes to fail in entrepreneurship

When I started my own business last year (i.e. 2020), I was out of my comfort zone, as being a corporate employee working 9-5, then doing 24*7 business was quite difficult for me initially, but with the utmost support of my family and friends, I was able to overcome all the difficulties. I love doing it now every single day because I get to live my dream. So life never gave me anything for granted; I worked hard and achieved everything, from getting opportunities to work in big MNCs like Chegg India and Naukri.com to establishing my own venture.

A lot of hard work, time, and patience go into building up your start-up. Right from deciding your business name, logo making, cost analysis, shipment structure, product portfolio, logistics, content creation, marketing, social media engagement, expanding the business, customer satisfaction, time management, keeping up with the trends on online platforms, maintaining work-life balance. And to achieve everything smoothly you need to have a knack for multi-tasking and prioritizing tasks at work.

You all might have a question that why did I start my business in my own name? Well yes, I had many options and suggestions by my friends and family to name it as per my family's tradition or Kashmir's regional culture. So I thought why not begin it with my own name, a girl who belongs from a small downtown area in Kashmir with big dreams and wants to showcase the artistic multiproduct straight from the heaven of earth~ Kashmir!

Well, there are actually many pros to starting your business with your name:

1. You are the center of the business
2. It seems authentic
3. There is a personal touch
4. Straight forward and simple
5. Increases connection

If I talk about my team's effort – That's basically "me" Right from managing and handling accounts, design, logistics, photography, shipping, social media, everything is single-handedly done by me.

Some simple useful tips on online business, I would love to share:

1. Don't doubt yourself
2. Stop comparing with others
3. Show yourself as people want to know real you
4. Engage and interact to have real conversations
5. Don't emphasize on perfectly looking feed

RB is driven by the aim to ensure quality and comfort with our elegant and luxurious wide range of unique products which sets us apart from others.

renowned globally and popular amongst the top fashion designers, Kashmiri products depict your inner beauty, boldness and timelessness.

Q2. What motivated / Who inspired you to start your own business venture?

While pursuing my B. Com from Gargi College, I was pursuing CS too and had completed 60% of it. But then I thought to myself: Is this something I really want to do? Is it something that truly brings me joy? And every time I would ask myself this question, the answer would be "No". That's when the tables started to turn. I attempted CS papers half-heartedly and didn't continue with it. I sometimes listened to my parents' various career advice too but that didn't stop me from exploring new challenges and experiences.

I then worked in many big firms in the position of HR, some companies had a really good culture, some had a mix of environments, some places I really enjoyed working, but then I was always dreaming of starting something of my own. I didn't find satisfaction in it, then I realised that something that I could do has always been in front of me, my father has been doing it all his life but I didn't want to adopt his business module, because his business module requires a lot of personal travel, so I thought to give more time to online business. Also, I realise my culture, hometown has a lot to give, a lot to show that people are still either unaware of or it has not gotten its due exposure, and then I looked into what products I could start with. With the right amount of exposure, I could really figure out what I really wanted to achieve and become in my life.

I have taken inspiration from my father's business Shiekh Bashir crafts~ Sb crafts which is run for 4 decades. It's my privilege to work beside him. We are now dealing with all kinds of high-end hand-embroidered shawls and clothing such as pure pashmina shawls, kanijamawar shawls, kalamkari shawls, antique Jamawar shawls, suits, sarees, pherans, fashion accessories, home decor and much more.

Q3. During the challenges you faced in your journey, what kept you going?

As a girl, there are lots of hindrances that you have to face. Sometimes in some circles, you will not be taken seriously, sometimes even your family might not take you very seriously cause girls have not ventured out in your family earlier if you are from a family where girls have ventured out and they are encouraged to do that then you are privileged, but if they haven't you don't need to lose hope, you just need to be persistent, know that you can do it and just keep working towards it.

How building a small business without capital, without any prior experience, how you have to learn everything on the go. You have to learn accounting, stock-taking, pricing, marketing, because you can't afford to hire all, depending on your circumstances. It takes time for anything to catch a good rate of growth until that time comes you have to also keep faith in yourself.

Sometimes you find support, sometimes you don't; sometimes you find a solution, and sometimes there are no solutions. Sometimes a problem has to remain a problem for a certain period of time before it can get resolved and for that period you have to just keep going, just find a way to sustain yourself.

Q4. We might have a few budding entrepreneurs among our audience; what piece of advice do you have for them?

As far as advice goes, I don't really believe in giving generic advice. All I can tell you is persistence is a very important key to the whole puzzle.

In the end, I have a small message, especially to all the women out there. Do not get scared of any failure or hurdles. You have to hustle and think out of the box. I myself hail from the world's most disputed region where there is uncertainty about smooth business operations and mostly women are deprived of pursuing their own choice of profession. I really want to be the voice of the revolution where your voices will join soon.

Always believe in your dreams and keep working towards them to make them come true one day; because when you do what you love, you will love what you do.

So get out there. believe in yourself, dream big and go for it; *BECAUSE IF I CAN, YOU CAN TOO!*





MRINAL SHARMA

Q1. Could you please enlighten us about your business venture?

Baba's Beans is the glorious offspring of our burning passion for coffee. Indian Coffees to us are a realm of infinite possibilities in the cup, the locus of energy, charm, flavour and stimulation. Indian soil is well-endowed to birth brilliance; as coffee entrepreneurs hailing from an agrarian economy our vision culminates in a sustainable impact; on the growth and consumption, in the agricultural landscape of this magnificent crop.

Our mission has been to craft coffee encounters in the cup that introduce the Indian coffee consumer to their own palate through discovery into the world of Indian coffees.

We source our coffees from farms in Coorg, Chikmagalur in Karnataka, Araku Valley in Andhra Pradesh and we have now added to the selection of Coffees from Tripura, North East India. Our coffees are available for the home consumer through our website and through our coffee bar. We also cater to B2B clients and customise an array of coffee solutions for them apart from customising coffee blends for them. Apart from which we showcase our encounters with coffee and extend them to consumers on the menu through our B2B collaborations; Baba's Beans Coffee Bar @ Aloft Hotel, Aerocity New Delhi.

The quest for our venture is to find a way to put small farmers on the map. As an Indian Coffee Brand, we perpetually try to become the means for facilitating a closer community because we believe that the entire chain of growers and consumers of coffee have a stake in each other's livelihood. We have been working with multiple small single-origin coffees for the last two years and are ready to start promoting these small single origin coffees and the farming communities through our coffee bar experiences and through our website for home consumers.

Q2. What motivated/ Who inspired you to start your own business venture?

Sadhavi (Co-Founder) and I met in Gargi college and cultivated a friendship over multiple cups of coffee, very similar world views and a shared sense of purpose and youthful ideals and passions for creating a social impact in some form. On a rather fascinating trip to the coffee plantations of Coorg in 2012, we encountered coffee like never before. We have had a sense of reverence towards coffee since childhood, but to just be exposed to the idea that there is a world of possibilities in the cup and it is all growing right here on our motherland is just something that has held us captive ever since.

Over multiple trips back to the lands of mocha, we started our journey into the crop universe with this magnificent being and were on a mission to understand the crop at the farm level. We set out to

meet a number of farmers on our visits and introduce ourselves to the humble coffee bean. This was a significant time in our journey; with a growing fascination and love for the splendor of coffee, we were intoxicated with the idea of starting our own venture in the coffee industry as a perfect extension of our shared ideals and love for coffee.

Q3. During the challenges you faced in your journey, what kept you going?

One of the things that keeps us always going is measuring the impact we make at different levels in the supply chain of the Coffee Industry and other is of course coffee ;)

Q4. We might have a few budding entrepreneurs among our audience; what piece of advice do you have for them?

Don't wait for the light at the end of the tunnel, just light it up!



LAVANYA TREHAN

Q1. Could you please enlighten us about your business venture?

I run a Boutique Graphic Design studio called 'Crease' short for 'Creativity with Ease' in New Delhi. We, at Crease, love to disrupt, be it design and advertising, or the line for coffee. Our aim is to provide a stunning visual identity to our clients that create brand recall and accentuates brand value. We are fully immersed in the world of branding, communication design and illustrations. From Logo Design, Attractive retail packaging to responsive UI/UX and Web Design, our in-house Design Ninjas do it all. Crease is also building its retail parallel in the area of e-commerce where we offer to our customers everything 'customized'. Gift items, Stationery, home décor, apparel and much more that you can think of, all in one place and customized. This is the age of 'custom-made'. People today are not interested in mass-produced products but only products that are made to order. We, at Crease, understand this and provide our customers just that.

2. What motivated/ Who inspired you to start your own business venture?

I was working in London in Reckitt Benkiser before starting my own venture and honestly, I was quite happy learning there and being in the corporate headquarters of a company that is the market leader in manufacturing products for Home, Health and Hygiene. While I was there, I used to closely observe and work in conjunction with the design department. I loved their approach to things and how they handled briefs but I saw that it was always the concepts that were liked by the senior management that was going ahead and being finalized. Sometimes these people were in their mid-40's and -50's and the product's ideal customer was 20 years old who saw things very differently. This made me want to create an environment where we have an open discussion and research system including people of all ages of the target audience to decide what works and what doesn't. This was the genesis of the idea of Crease - A place where creativity is approachable to all.

However, it wasn't easy to give up a great job and jump into the entrepreneurship bandwagon as I had to give up the safety and security of a steady income for a few months and also learn to do everything myself which can be daunting. This is when my dad gave me a piece of advice I'll never forget, he said "It might be difficult today, but it will always be more difficult tomorrow. So, if you have to do it, do it now!" and then there was no looking back for me.

Q3. During the challenges you faced in your journey, what kept you going?

There were a lot of challenges from Day one and I still feel I am facing challenges on a daily basis. But I have realised, the key is to lose the fear of failing. Initially, I was horrified by even the smallest thing going wrong because I thought if this doesn't work, I left my job for nothing, I invested all this time and money for nothing. But the fact is, it's not for nothing. The most important thing that I am gaining from this is the Experience that will stay with me no matter what. Once I realised this, and the fact that it is okay to make mistakes and to fail to reach anywhere in life, I was much better equipped mentally and physically to handle the challenges that came my way. "Rome was not built in a day" and it too had its challenges. So, to get anywhere in life, we have to make mistakes so that we get better and eventually the best in order to be successful.

Q4. We might have a few budding entrepreneurs among our audience; what piece of advice do you have for them?

My advice to all of you who are interested in entrepreneurship would be:

1. Have confidence in yourself. You are your biggest cheerleader. If you are not confident of your capabilities, no one else will be. Have unaltered confidence in yourself that you can do it and you will.
2. Be excited to learn. There is going to be so much for you to learn so being averse to it won't help. Embrace it and make it a part of your daily life.
3. Have a mentor that can guide you so you can learn from their mistakes as well. This will pace up your journey towards success and also give you the assurance that you are on the right track.





MANASI KHANNA

Q1. Could you please enlighten us about your business venture?

I run a business in Amsterdam. It is called Tasty Talks. Tasty Talks is a community platform that brings people together over authentic cultural meals and food experiences. Setup nearly 3 years back, Tasty Talks is a leader in food experiences in the country of Netherlands. The community is enriched with more than 30 hosts from different cultures, nearly 300 successful events and thousands of guests who have joined the food meetups. Week by Week, our culinary experiences grow in number and diversity.

Q2. What motivated/ Who inspired you to start your own business venture?

2 things:

1. Missing the home-cooked food from my country
2. The hunger to set up something of my own

Q3. During the challenges you faced in your journey, what kept you going?

So far, I haven't let the professional challenges bog me down. There are disappointments when things don't go too well, but I was quick to learn from them and move on. From the very beginning, I was very clear that it was going to be tough. Setting up a business in a totally new country with zero social connections and unknown laws, I knew the path I was treading was going to be hard, but exciting. In all honesty, I turned a deaf ear to others' opinions and blind eye to things that stressed me out and kept a razor-sharp focus on what I wanted. It really helped.

Q4. We might have a few budding entrepreneurs among our audience; what piece of advice do you have for them?

Calculate your risks, weigh your circumstances and just go for it. Don't wait too long. Probably, the right time is NOW.



VARUNAVI CHAUHAN

Q1. Could you please enlighten us about your business venture?

My business is about seed-based stationery; the name is "Paperworks". Paperworks basically remodels ordinary stationery and helps in creating a valuable impact on the environment. The use of paper is inevitable; so has the transition to plastics; everything we use nowadays has plastics. Paperworks makes sure that no matter how many people use stationery and no matter how much stationery is there, we at Paperworks make sure that we give back to Nature as well as uphold the stationery values that people are often associated with. We basically deal with seed diaries, seed papers, seed pens, seed pencils and colour pencils, seed notepads and much more; the reason being that we want to make sure that at the end of the day, people when they are given a choice at affordable rates, they choose the option that saves the environment as well.

Q2. What motivated / Who inspired you to start your own business venture?

I think my motivation was the constant curiosity about what am I, as a citizen, doing to benefit my country or to benefit the environment in general because as college students, we tend not to figure out how much stationery we consume and even as school students, we never paid attention to the amount of plastic that might have gone into stationery; but once we dwell deep into it or we research on Google itself that there are about 159.9 million tonnes of plastic stationery which is used in stationery and it gets wasted. It sort of brings us in broader light that these are issues that are not only going to trouble the present generation but literally so many more generations to come. Uses of stationery are something inevitable; people who are young, who are in school use it, working professionals use it and then moving forward to the senior citizens, they are also much more associated with stationery than any other digital product that we have in the market. So in the same light, we just want to make sure that we basically do something that is a little unconventional. I would say and I think, more or less what basically gave me the inspiration to start my own business venture was that we were smitten by pandemic and my undergraduate degree has been B.Com (H) that teaches not just one segment of business but rather the entire totality of how to do things, how to deal with things and how to proceed with business acumen and professional ethics. So in that same line, I just wanted to know that whatever I have learnt in college, whether or not I can put it practically in use; it was the period of utmost uncertainty, the entire country was going into lockdown. So, we just wanted to make sure that we are able to provide something. I was under the spectrum of hope that even if I fail, I will have something to share with those who are planning to start something on their own.

Q3. During the challenges you faced in your journey, what kept you going?

In the beginning, I didn't have any concrete plan of how my business will be after one year from now. I basically started it as something I was hopeful for; like I hope somebody has introduced this change earlier. One thing that kept me going is that I have got nothing to lose and this probably is going to be a great learning opportunity for me, regardless of how things would turn out to be. As I love the Marketing discipline, I thought why not use my skills to get to a wider audience who want to know about my product and use it.

The entire model or idea is itself challenging as people do not buy stationery online. In the beginning, I circulated Google forms to know what kind or type of stationery people want. It helped me to target my segment of prospective customers. After getting some orders, I searched for people who can work with values that we have like making stationery products with minimum plastic or with no plastic, making zero waste or sustainable stationery.

Q4. We might have a few budding entrepreneurs among our audience; what piece of advice do you have for them?

Those who want to start their business should consider two things. Firstly, they should have a nice idea and secondly, a brilliant execution. Anyone who has these two things can go ahead and pursue it. At the end of the day, when a general idea is given a unique execution, it stands out great. For example, there are so many brands available in the fashion industry but only a few brands are there that stand out because of their perfect execution. You should try to come up with unique and innovative ideas. And even if it doesn't work, it will give you experience, confidence and a perspective about how things work, so go ahead and do it.



ALUMNAE ENTREPRENEURS



Toshika Aggarwal Venture : Hoick Ventures

Hoick has helped students to start their own business and is now building a professional growth platform for them.

Malika Kamboj Venture : PD Group

I am the founder of Perceive Differently which is a new-age marketing and creative agency that will help you level up your marketing game. We believe in perceiving things differently.



Vani Agarwal Venture : Thinking Spree

Thinking Spree is a strategy and innovation consulting firm. We use design pedagogy to help organisations scale. Our approach to generate limitless ideas with the help of our virtual brainstorming sessions is our unique value proposition.



Kranti Mishra Venture : Zokie Technologies

Zokie is a Fun Aggregator Platform, bringing together Plug-n-Play style Organized Group Tours, Adventures and Local Activities, enabling efficient connect between Customers and Operators.



ALUMNAE ENTREPRENEURS



Nicky Agrawal

Venture: Headwest Migration Services

The business is on education field. It is related to the study abroad counselling and visa processing. Also it provides an online platform to the students to study.

Shubhangi Jeswal

Venture : Prindey Travels Pvt. Ltd.

Prindey Travels Pvt. Ltd. is an adventure travel firm . We got incorporated in 2017 and started leading treks in the Himalayas. Till date we have led more than 20 treks in Himachal, Uttarakhand and Ladakh .We are into leading trips for women and promote solo women travelling as well.



Drishti Tantia

Venture : Athaarva Capitals

Being certified financial planner (CFP), my aim through this venture (still in the initial stage of launching our own page) is to promote flat fee financial advisory in India & create awareness in youth regarding the power of savings at early stage of life. The services offered are global portfolio & financial plan creation which includes investment planning, tax planning, retirement planning, insurance management based on flat fee compared to percentage model based on AUM (Asset under management) charged by Portfolio management service (PMS) providers.



Meghna Rathore

Venture: Nariksha Pads Pvt. Ltd.

We are developing biodegradable sanitary napkin from agro-waste and bio-waste and providing them to the environment and health conscious women.



DEPARTMENT ACTIVITIES



COMMERCE ASSOCIATION

2021-22



**DR. SHEELA
DUBEY**



**MS. SUMANT
MEENA**



**MS. AAKRITI
CHAUDHRY**



**DR. VARUN
BHANDARI**



CHHAVI AGARWAL
PRESIDENT



ESHIKA GARG
VICE PRESIDENT



ANANYA KUMRA
GENERAL SECRETARY



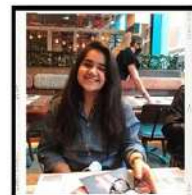
HIMANSHI CHHABRA
JOINT SECRETARY



ANUSHKA DHULL
PUBLIC RELATIONS OFFICER



SIMRAN GOYAL
TECHNICAL HEAD



KASHVI SURI
CREATIVE HEAD



CHHAVI SINGH
STUDENT NETWORKING COORDINATOR



PALAK TAMRAKAR
REPORTER



HITESHIKA TENWAR
SOCIAL MEDIA COORDINATOR

DEPARTMENT ACTIVITIES

PRESIDENT'S MESSAGE

Greetings!

The Commerce Department of Gargi College has been playing a significant role in shaping the ethos and the future of its students. Even during the COVID-19 Pandemic, our team strived hard to organize its first ever Virtual Cascade which turned out to be successful with the presence of industry experts, faculty members, participants and our beloved audience.



With new session, come new opportunities and responsibilities to outdo our own selves. We believe in Innovation and Creativity as well as encouraging entrepreneurial culture amongst the youth. Keeping this thought in mind, we launched The Entrepreneurship Conclave to acknowledge and felicitate the monumental efforts put forth by our prestigious alumnae as well as students of current batches. *“Entrepreneurship is not about unique ideas but about making those ideas happen!”*

I and my team not only aim at outperforming the existing benchmarks but also setting the new ones. I wish all the very best to the upcoming first year students for their beautiful journey ahead and a future filled with success, happiness and hope.

Chhavi Agarwal
President, Commerce Association

SMALL BUSINESS CAMPAIGN

Let's support small
businesses together

The "Small Business Campaign" was conducted by The Commerce Association, Gargi College in the first week of September 2021. It was the first virtual campaign organised by the Department of Commerce.

The Commerce Association launched this campaign in September 2021. This was an initiative to acknowledge and accentuate the hard work and efforts of small business owners from Commerce Department. The initiatives of the students were given a shoutout through the social media handle of The Commerce Association.

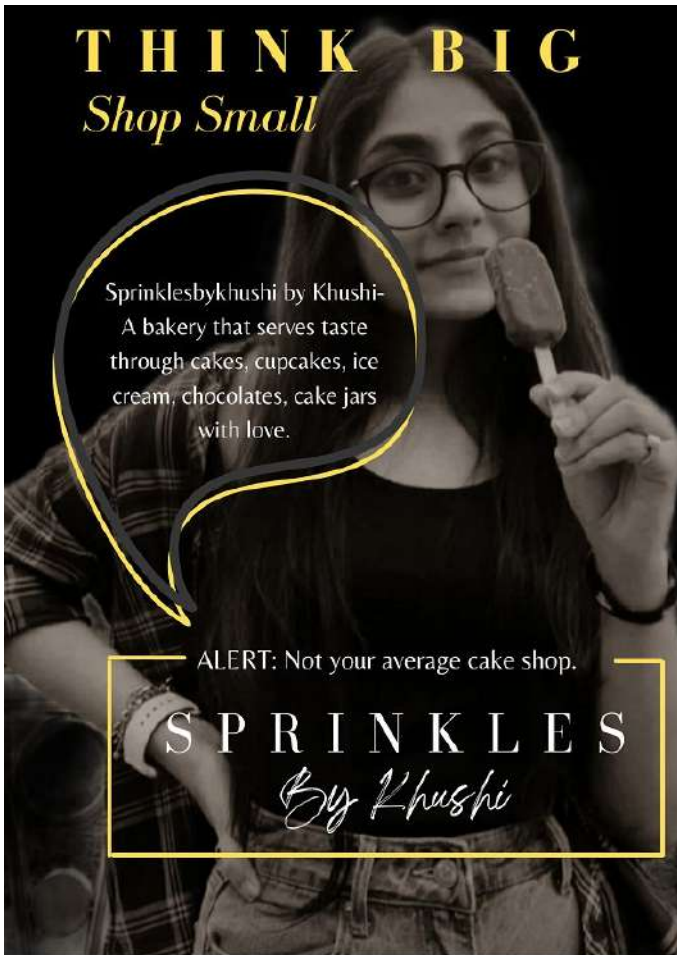
Independent businesses are where innovation happens. Due to the sudden Covid-19 pandemic, the local shops were shut down as the businesses were adversely affected. The digitalization of local as well as small businesses amidst the pandemic was like a ray of hope for the economy. Hence, The Commerce Association found it worth appreciating the enthusiastic efforts of small business owners who dared to dream of becoming an entrepreneur.

The small business owners are the young entrepreneurs with high spirits and The Commerce Association want to support their dreams and encourage them to step out of their comfort zone and continue to do what they are doing. Another reason to acknowledge their efforts was to observe the authenticity and hustle of the owners.

Anticipating the efforts of these small business owners, The Commerce Association recognized the huge potential in them and it believes that if these small businesses are given enough financial and social support, India will be the best place for startups to bloom.

The event turned out to be a great success as the young entrepreneurs started to get the engagement they deserved for their hard work. The owners were delighted that The Commerce Association considered and recognized their efforts. They were grateful and appreciated this campaign.

Furthermore, this campaign is acclaimed by so many young entrepreneurs, as they want to be a part of this initiative which makes all the efforts worthy. Nine business were selected for the campaign. The businesses are –



THINK BIG
Shop Small

Sprinklesbykhushi by Khushi-
A bakery that serves taste through cakes, cupcakes, ice cream, chocolates, cake jars with love.

ALERT: Not your average cake shop.

SPRINKLES
By Khushi



A BIG BUSINESS Starts Small

A business that deals with selling handmade Indie jewellery which can be customised according to customer needs. Their products include mismatched pink necklace, Daisy rings, Y2K phone charm.

ALERT: Shop the cutest jewellery here.

BUTTON & BEADS
By Ananya Saawariya



THINK BIG
Shop Small

AHSP FASHIONS
By Ananya Kumra

You're just a click away from your perfect attire!

A small business aiming to fulfill the clothing and ancillary needs of women. Its products are Turquoise Blossom Scrunchies, Night suits, stone embedded hairs pins.


A BIG BUSINESS
starts small



A trendy business that makes handmade lip glosses, body shimmer spray, lip scrubs as well as lip mask with the best formula.

AS COSMETICS
By Ania Singh

THINK BIG SHOP SMALL



A business that has all kinds of traditional ethnic jewellery at affordable prices promoting Indian beauty.

Their products include Krishna silver replica set, Rakhis, ghunghru chain pendant set, stone necklace se.

SHALINI JEWELLERY COLLECTION
By Aishwarya Agarwal

THINK BIG Shop Small



A luxury collection of wooden handbags with utterly styles. Its products include Roundiva wooden bag, Woodensio bag.

GLITZ BAG
By Shreya Shah

A BIG BUSINESS

Starts Small



A diversified business into earrings for square and necklaces.

The products are Block sling, pearl chain, high neck zipper top.

JaiDe Collections

By Parthivi Gang

BIG BUSINESS

Starts Small

A small business that sells handcrafted and customised press on nails. The products are pink bloomies, cherry bomb, stereo hearts.



Nails 'n' Paints

By Anushka Agarwal

THINK BIG

Shop Small



“ A small business that conducts art workshop and teachers Mandala and quilling to people. ”

MANDALA B FEATURES

By Bhavna

PAPER PRESENTATION COMPETITION

ENTREPRENEURSHIP CONCLAVE,
COMMERCE ASSOCIATION

The Commerce Association, Gargi College
presents

Alumnae Connect
Paper Presentation
Win Exciting Prizes

**ENTREPRENEURSHIP
CONCLAVE**

29th October
11 am Onward
Cisco Webex

Entrepreneurship • Culture • Creativity

 PATRON Prof. Promila Kumar Principal Gargi College	 Manasi Khanna Founder, Tasty Talks	 Mrinal Sharma Co-Founder, Baba Beans	 Rohi Bashir Founder, RB- Kashmiri Handicrafts	 Lavanya Trehan Founder, Crease Design Works	 Varunavi Chauhan Founder, Paper Works
---	--	--	--	---	---

Media Partners: AIESEC INDIA, INSIGHTS ONE, UNIFY, Computer Graphics, Esports, 23 November

Gifting Partners: A C F, KhidKi

Gifting and Knowledge Partners: FESTA, FZ, fushia, KAPUTIS

gargi.commerce
association@gmail.com
commerceassociation_gargi

Chhavi Aggarwal
President
8318951070

Eshika Garg
Vice-President
8699482825

The Entrepreneurship Conclave 2021 is being hosted by the Commerce Association on 29th October 2021, on the theme “Entrepreneurship, Culture and Creativity”. The conclave seeks to familiarize students with the endless possibilities of entrepreneurship and to inculcate a spirit of innovation, creativity and business acumen among them.

As part of the conclave, a ‘Paper Presentation Competition’ on the said theme is being organized that consists of two rounds. The first round i.e. ‘Paper Submission’ witnessed an enthusiastic response wherein 30 entries have been received. Of these, 8 papers have been shortlisted for the second round i.e. ‘Paper Presentation’ to be held on the day of the conclave. The shortlisted papers have been evaluated by the faculty editors of the COMASCENT magazine. Below are given the abstracts of the shortlisted papers:-



FIN-TREPRENEURS - EXPLORING AVENUES THROUGH EVOLUTION, REVOLUTION AND CO-OPETITION

**Authors: Gauraang Phadke and
Suhrud Joshi (Team 3)**

Abstract: Sustained growth of financial markets is a necessary condition for the growth of other sectors. The nature and role of financial markets has changed massively in the past two decades. In a world that is fast-paced and risky, tech products offer a reasonable speed of transaction together with auto-checks for risk. This has created plenty of opportunities for fin-trepreneurs. Internet and digital adoption have taken off across India. This, together with the smartphone revolution, events such as demonetization and the Covid pandemic and an emerging ecosystem of Startup India, incubators, accelerators and venture funds has created an environment ripe for fin-trepreneurship. Whilst fintech products (based on blockchain, AI, big data) do serve as embedded products that help the financial markets to carry out transactions quicker and in a low-risk environment, some fintech start-ups have stepped out of an 'embedded' role in order to grow into a business segment itself. The former can be called as evolutionary start-ups, the latter (Paytm, PhonePe) are revolutionary ones. In the future, fintechs can survive only if they take a co-opetitive approach. They will have to cooperate and at the same time compete for space with not only financial institutions and banks, but also with agritech, healthtech and edutech start-ups. They will have to design complementary products and price those competitively. The stage is set. Let the battle begin.



GREEN ENTREPRENEURS- THE FLAG BEARERS OF THE GREEN WORLD

**Authors: Arpita Dixit and
Ria Bharti (Team 7)**

Abstract: Encouragement of pro-environmental behavior within society has become crucial in view of the approaching green economy. Through this research paper we have shed light on numerous areas of green and environmental entrepreneurship, emphasising their importance and impact on society as a whole. We've also shown a peek of what our society may become if we had the appropriate information on sustainable enterprises. In a nutshell, we've highlighted the journey we've already taken and the road we still have ahead of us to make the world a better place to live.



FINANCE, OPERATIONS MANAGEMENT & ENTREPRENEURSHIP

Authors: Pasupula Priyanka (Team 11)

Abstract: Entrepreneurship is a long-run game. The decisions taken by an entrepreneur not only impact his/her personal or professional life but also the lives of employees, customers associated with the company, and the growth of the company. It is very important to have a clear vision and great passion for business, taking the right moves at right time is very important. These qualities of an entrepreneur help to convert innovative ideas to successful businesses. An entrepreneur needs to have great management skills, especially great finance management skills. Most of the companies do not fail because of bad ideas, they fail because of the poor financial management system and miscommunications within the team. So, managing finance is really important for the company to survive in the market. There is a structured approach to tackle these challenges and emerging technologies like Artificial Intelligence, Machine Learning, Robotic Process Automation (RPA), Big data and other related technologies helping entrepreneurs to take wise decisions. Although there are a lot of resources and approachable solutions for every problem, always mindset of the entrepreneur impacts the company's growth in the long run. The diverse, open-minded, and versatile nature of the entrepreneur helps the company and team to see great heights.



E-WASTE MANAGEMENT: AN ENTREPRENEURIAL OPPORTUNITY?

**Authors: Sanskriti Pal, Srishti Jasuja,
and Tanya Nain (Team 14)**

Abstract: India is a country that generates a lot of e-waste. However, e-waste is not futile and it can be made valuable too. The main theme of the paper is to search for entrepreneurial opportunities available in India which can make it a growing hub of e-waste management. A SWOT analysis of e-waste management hints at the opportunities available to take the much-required job to entrepreneurs discusses the factors conducive in the Indian setting and the scope and potential of entrepreneurship to exploit technological opportunities available in e-waste management. The paper tries to explore entrepreneurial opportunities in private sectors enterprises, public sector enterprises, or a partnership of both public and private i.e. PPP mode, available to profitably take up the brimming industry of e-waste management which is not new to India but certainly not well exploited, with the help of existing examples of some Indian start-ups, big firms, etc. It also gives a model and guides on what goes into starting an e-waste management unit. The Government of India has also taken several initiatives to encourage entrepreneurs to take up e-waste management, these are also discussed in brief. E-wastes though hazardous to the environment and health cannot be considered trash. These e-wastes in return for recycling offer some valuable resources such as noble and precious metals. The paper discusses the opportunities available in metal extraction from e-waste. Future scope again highlights the fact that e-waste can be made useful and cites ways to make it useful, which certainly involves dealing with the current limitations that the Indian business environment and market is currently faced with.



DEVELOPMENT BEYOND GENDER DISPARITIES: A PARADIGM

**Authors: Samridh Aggarwal and Palak
Gupta (Team 16)**

Abstract: This paper aims to identify the patterns between Economic development and Gender equality amidst a selected sample of countries ranging through diverse income groups. The research focuses on the use of concrete statistical tools and a comparative analysis through its two case studies. The Case Studies attempt to answer the ubiquitous question: does female participation in entrepreneurship and in labor force relate to more per capita income? (per capita income/GDP has been chosen as a measure of economic growth). The answer to the question is approached by analysing the two types of economies: developing economy and developed economy by correlating the secondary data from the Global Entrepreneurship Monitor's (GEM) total entrepreneurship activity (% female participation of age group 18-64) and the World bank data related to the per capita income as well as the ILO statistical data, in order to examine the relation reported by the mentioned international organisations. After assembling the data of Per Capita Income and Total Early-Stage Entrepreneurship Activity % of females we perceive the correlation between two indices of developed economies and developing economies. We discern from the correlation that the correlation of per capita income and TEA % of females is divergent in developed and developing economies. Developed nations indicate the positive correlation between the indices which interprets that female participation in entrepreneurship is related to the per capita income of the nation, whereas developing economies indicate the negative correlation between two variables thus, further adding substance to our assumption. In the instance of developed economies this occurrence is indicative of the well-established infrastructure that is provided for by the respective countries and the modern ideology that is perceived by its people regarding promotion of businesses as well as regard for an increase in participation of both genders in the labor force. Whereas, the case of developing or patriarchal mindset countries represents no positive correlation which implies that the existence of poor infrastructure and accentuates the need to promote higher participation of women in the economy and provide them infrastructure, incentives and the better socio-economic market for the same to ultimately get a positive correlation between the indices and to maximise their economic potential.

CONTEMPORARY ISSUES IN WOMEN ENTREPRENEURSHIP WITH REGARD TO RECONSTRUCTION OF SOCIAL STRUCTURE IN INDIA

**Authors: Bhavya Saluja, Karuna Aggarwal,
and Manomita Das (Team 19)**

Abstract: An entrepreneur is a person who has an enterprising quality with an eye on prospects and a mysterious vision, commercial insight, and above all, a person who is eager to take risks because of the exploratory skill within, the same holds true for women also. However, women have to go a long way to achieve equal rights and position as men because traditions are deeply rooted in Indian society where the sociological setup has been a male-dominated one. Women are the world 's most underutilized resource. Despite the emerging number of women-led businesses and a noteworthy increase of initiatives, policies, and resources mapped out to encourage and expand women's entrepreneurship, the gender gap and other problems in entrepreneurship still persist. The purpose of this empirical study is addressed to find out various motivating and de-motivating internal and external factors, initiatives taken by govt and checking their implications. An attempt to study the impact of covid-19 on women entrepreneurs has also been made with the objective of analyzing the various social and economic obstacles faced by the female entrepreneurs and suggesting remedial measures to eliminate and reduce such hurdles which will help in accelerating the economic development of women and society. This study is based on secondary data collected from previous research papers, journals given by various research scholars, blogs, and websites and primary data collected from the women engaged or have interest in entrepreneurship. Keywords: Entrepreneurship, challenges, women entrepreneur, opportunities, Economy, skill-development, society patriarchal society.



ECOPRENEURSHIP: A WIN WIN SITUATION

**Authors: Priyanshi Agarwal, Shubhi Goel,
and Vaishnavi Singhal (Team 20)**

Abstract: Change is a common phenomenon that can occur in a cyclic pattern or in a seemingly random order. Customers' needs, wants, requests, tests, and preferences differ according to the same approach. Consumers are becoming increasingly open to eco-friendly or green products as their awareness of environmental issues grows. As a result, this consumer preference leads to the growth of the green market. It is a growing industry that offers numerous opportunities in fields such as green design, green supply chain, green production, and many more. The anti-environmental behaviour has little or no respect for the well-being of flora and fauna. As a result, the primary goal of this paper is to evaluate, explore, and synthesise existing viewpoints in the field in order to clarify key concepts in the context of green entrepreneurship. We also identified the need to properly outline the steps leading to the practise of green entrepreneurship as a deviation from traditional business practises. In terms of the findings, the paper identified new trends in green entrepreneurship and the need to define several key topics including CSR, diverse sustainable company models, the green entrepreneurship decision-making process. The paper was concluded by recent developments around the globe, government adopted environmental policies, and the impact of covid-19. Resources are scarce and we must meet the demands of people. Green entrepreneurship is the only option for them to keep their promises of providing efficient and safe operations while also being environmentally and socially responsible.



DECODING THE ZOHO MODEL: A CASE STUDY ON MITIGATING THE UNEMPLOYMENT CRISIS THROUGH SOCIAL-ENTREPRENEURSHIP

Authors: Harjas Kaur, Sakshi Singh, and Sphurti Srivastava (Team 25)

Abstract: This research is an empirical attempt to understand how a social-entrepreneurship venture, situated in a remote village of a small district in Tamil Nadu, is disrupting the conventional education system and job market dynamics by providing a stipend to rural underprivileged kids to learn practical industry skills, thus helping them secure high-paying professional jobs. It also aims to evaluate whether this model is a scalable solution to India's unemployment woes? The Indian education system suffers from a lot of problems. However, the biggest issue is its outdated curriculum which fails to equip its beneficiaries with practical industry skills, thus rendering them unemployable. This problem was recognised by Sridhar Vembu, who launched the Zoho school of learning in 2004 to create educated and employable engineers. Zoho schools pay its students a nominal stipend during their 2 year training period and employ them once they have completed the programme. Most of the students of this school belong to rural underprivileged families as Sridhar Vembu believes that village economy is the key to the development of any country. This research paper is an attempt to study the Zoho model in detail to analyze what made it successful and to see whether this model is scalable. As a part of our research, a primary survey was conducted with a sample size of 150 people. Moreover, secondary data was also used in our analysis to arrive at the conclusions.



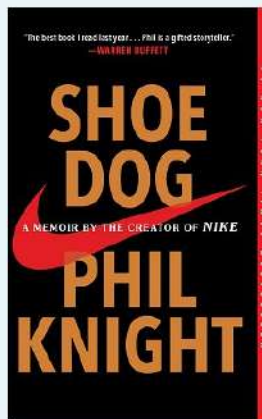
STUDY OF SOCIAL AND COMMUNITY ENTREPRENEURSHIP IN INDIA AND CONSUMERS' PERCEPTION TOWARDS SOCIAL ENTERPRISES

**Authors: Ananya Singla, Harshita Joshi,
and Shagun Malik (Team 30)**

Abstract: Solutions provided by social entrepreneurs are innovative, remarkable and environmentally friendly. Cost-effectiveness is additionally an immense thought. The most rewarding feeling to a social business is how you can have an impact on society. Social entrepreneurs are individuals with innovative solutions to society's most pressing and daunting social problems. The need for and significance of social entrepreneurs is imbued with multiplicity of justifications. Business entrepreneurs change the face of business, social entrepreneurs act as the change agents for society, seizing opportunities others miss and improving systems, inventing new approaches, and creating solutions to change society for the better. This paper considers both the "social" and the "entrepreneurship" elements. This study helped us to critically review the concept of social and community entrepreneurship in India. The study encompasses the impact of social entrepreneurship on unprivileged communities, investors and other stakeholders of social enterprises. Analysis on Consumers and various other stakeholders' perception about social entrepreneurship is also studied.



BOOK REVIEW



Shoe Dog

Fear of failure, I thought, will never be our downfall as a company, not that any of us thought we wouldn't fail; in fact, we had every expectation that we would. But when we did fail, we had faith that we'd do it fast, learn from it, and be better for it.

- Phil Knight

Shoe Dog is a beautifully authored candid by Phil Knight, the founder and CEO of Nike. In this book of his he shares the inside story of the company's early days as a start-up and its evolution into one of the world's most iconic, game-changing, and profitable brands. The book is an honest reminder of the efforts and sacrifices which actually go in but lie unnoticed and what the path to business success really looks like.

Phil's crazy random idea of importing shoes from Japan and selling those to the American public was the foundation stone of the 'NIKE'. Idea which was rejected by his family and friends, actually proves to be the best for him. The first and most important person to believe in yourself is you. So, embrace your creative ideas despite what others think. Phil writes that those crazy ideas often make the journey of life beautiful if one is passionate about them.

Patience was of paramount importance in Phil's life. He got his first consignment after almost a year. While reading the book, at each step, it seems as if his company would end in failure, but his passionate mind and optimism held him strong throughout his long journey. He says "for an entrepreneur, every day is a crisis. But this life is for those who fight it and never cease to learn and grow". Phil often said in his interviews that if you do not grow, you'd cease to exist and the growth in initial years matters the most. This turns out to be one of the biggest learnings from this book for an entrepreneur. The book also touches on one of the teachings of George Patton "Never tell people how to do things. Tell them what to do and they will surprise you with their ingenuity."

The Nike team was a ragtag team, including a paralysed track star, an overweight accountant, the salesman who obsessively wrote to Phil. They all would not seem unfit to any sportswear company but Phil's faith in them and his support for them was incredible, which actually took Nike to extraordinarily greater heights. This touched me the most from this book. Together, harnessing the transcendent power of a shared mission and vision, and a deep belief in the spirit of sport, the team built a brand that changed everything. The right set of people who believe in your mission would go an extra mile to help you accomplish your goals.

This must-read remarkable book talks about the importance of persistence and being patient in life because good things take time. The story truly sets an example for someone who dreams of doing something different, innovative and big in life. The book is worthy of becoming a source of motivation to take up a crazy idea and keep going with it. A little luck of course can help, but commitment and perseverance are essential in transforming dreams into reality.

Garima Grover
B.com (H) 2nd Year

MOVIE REVIEW



The boy who harnessed the wind

No more skipping breakfast; no more dropping out of school. With a windmill, we'd finally release ourselves from the troubles of darkness and hunger. In Malawi, the wind was one of the few consistent things given to us by God, blowing in the treetops day and night. A windmill meant more than just power, it was freedom.

- Willam

The boy who harnessed the wind is an astonishingly true story about William Kamkwamba, a Malawian. What we dream, what we aspire to be, does that really depend on our financial condition? Willam proved all myths wrong by developing a wind turbine in the crisis of famine. This movie shows how climate change deeply affects the lives of people. The movie teaches us that we should not just be busy being busy but to look for better ways for achieving our goals like William who solved the root cause of the problem rather than trying out things that didn't work in the past. If you truly have confidence in something, do not walk out and persevere till you accomplish what you have in mind.

With the application of Dynamo and the knowledge he acquired by reading books, Willam wanted to construct a wind turbine which could provide enough electricity to water the barren land. He wanted to do this for his village so that they could grow crops and survive hunger. His father was disapproving of this as Willam wanted to use his bike and at this stage as they were already out of resources. Young boy with no resources defied all the odds. After all the restlessness and determination of Willam, family support was restored. Despite all the obstacles, William and his friends managed to construct a wind turbine and it was a success. It is a depiction of how a person's craving for solutions can help family and community even during the most unlucky times. This movie exemplifies how support from people around us can help us achieve our goals. The movie also sets an example for the parents to support their inquisitive children.

The boy who harnessed the wind is wholesome and inspiring. It epitomises the need for persistence, research and teamwork. This movie depicts that the hardships one faces with determination, result in success and we should never stop someone from trying and experimenting as those experiments can result in brilliant discoveries. The movie highlights that one can start small and achieve great heights by continuous learning and perseverance.

Nandini Sharma

B. Com (H) 2nd year

TRIVIA



Apples float because they are 1 quarter air.

India is the first country where diamonds were discovered over 2400 years ago.

The current American flag was designed by a high school student.

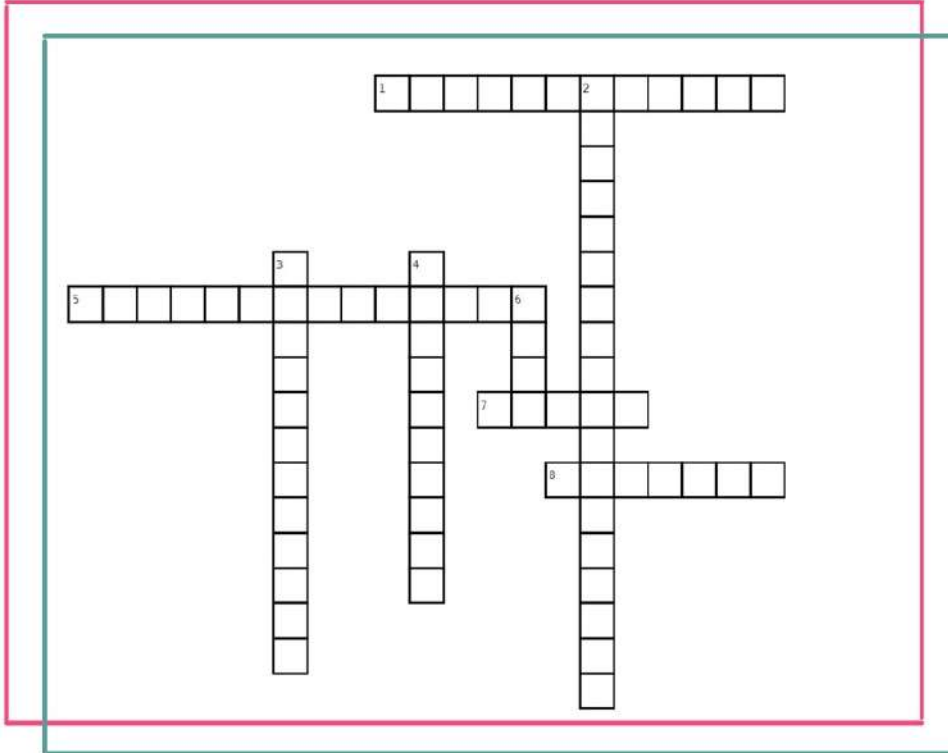
Thanks to 3D printing, NASA can basically “e-mail” tools to astronauts.

The inventor of the microwave appliance only received \$2 for his discovery.

TRIVIA



CROSSWORD



ACROSS

DOWN

- 2. Who is known as the Padman of Jaipur?
- 3. Referred as the "Slumdog Millionaire", she is the first women entrepreneur in India.
- 4. CEO of 'MinorMynas', the youngest entrepreneur in the world.
- 6. ZEEL has recently merged with which famous company?

- 1. Which Indian secured the first rank in the "Forbes India Rich List 2021"?
- 7. 'Your Beauty, Our Passion' is the slogan of which company?
- 8. Hindustan Lever is selling Lipton Ice Tea in association with which company in the Indian Market?
- 5. The Neticket scheme, which allows the passengers to fly without ever visiting a reservation counter has been introduced by which airline?

Across:
1. Akhilesh Maheshwari 2. Kalpana Saroj 3. Hillary Yip 4. Sony

Down:
1. Mukesh Ambani 2. Nykaa 3. Indian Airlines 4. Pepsi Co. 5. Indian Airlines

CROSSWORD

