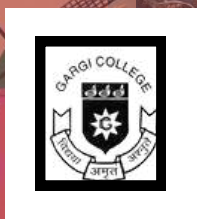


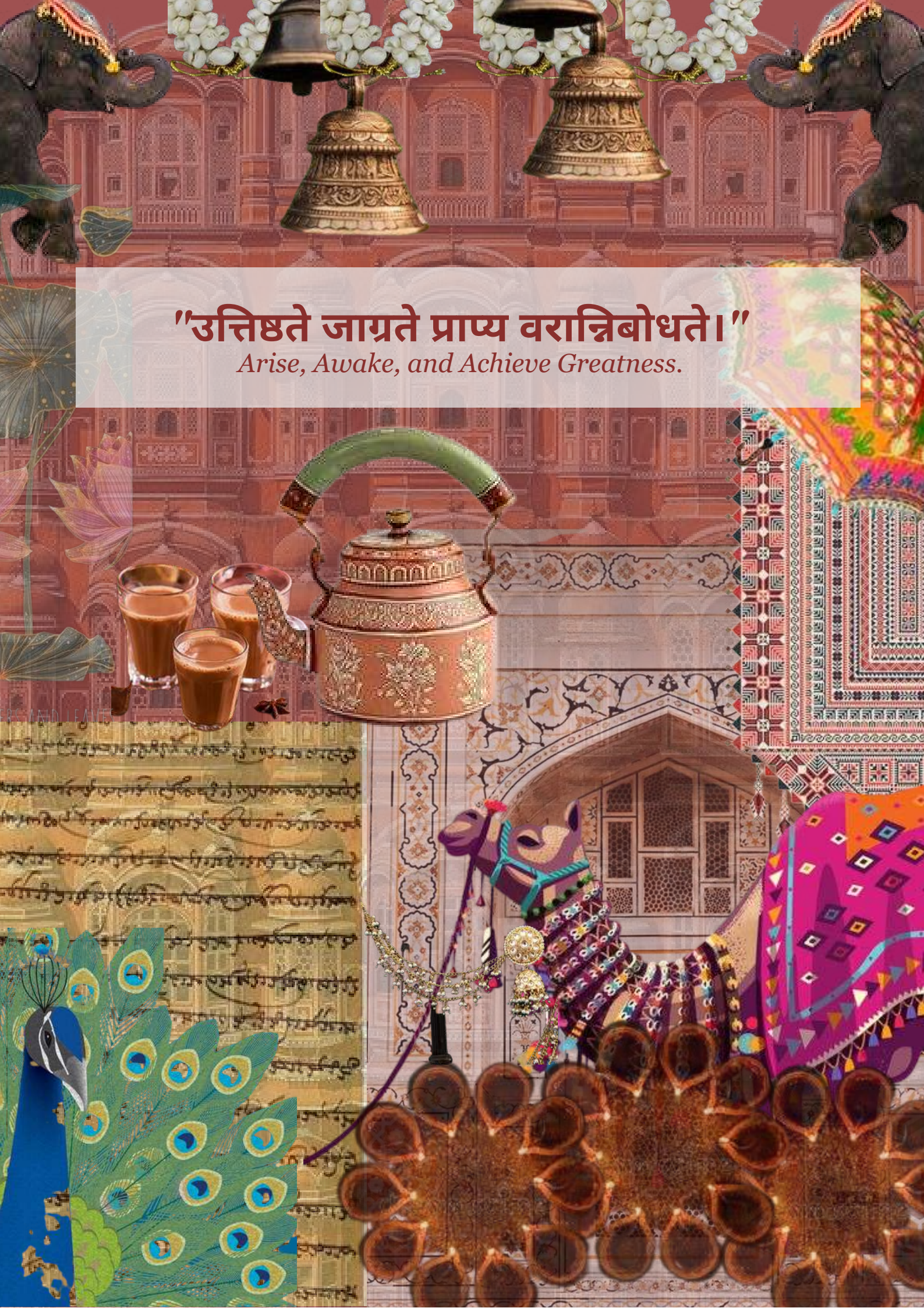
COMASCENT

VOLUME 1, ISSUE 23, 2023-24

India In The New Age: Innovation Through Sustainability And Inclusion



DEPARTMENT OF COMMERCE
GARGI COLLEGE
UNIVERSITY OF DELHI

A vibrant collage of Indian cultural elements. At the top, two elephants are decorated with garlands of white flowers and large golden bells. Below them, a central text box contains a Sanskrit quote and its English translation. The background features a traditional Indian architectural facade with intricate carvings. In the middle, a copper teapot with a green handle sits next to three glasses of tea. To the left, a peacock is partially visible. On the right, a colorful, patterned rug is shown. At the bottom, a camel is decorated with a purple and gold harness and a large, colorful shawl. The bottom right corner is filled with a pattern of lit diya lamps.

"उत्तिष्ठते जाग्रते प्राप्य वरान्निबोधते।"
Arise, Awake, and Achieve Greatness.

CONTENTS

The Editorial

Principal's Message

Editor's Note

G20 Summit 2023

Thinkers' Corner

The Commerce Association

Department Activities

AIKYAM: The Gargi ComConnect

Comic Strip Making Competition

Winning Entries

Freshers' Column

Brain Teasers

THE EDITORIAL



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PRINCIPAL'S MESSAGE



My Dear Girls

Congratulations on releasing the first Comascent Issue of 2023-24. Your efforts and contributions to making this a worthy read are commendable. Especially the selection of the two themes that talk of creating an Incredible and Sustainable Future. In recent years, India has witnessed a transformative journey towards fostering innovation, sustainability, and inclusion. This multifaceted evolution is reshaping the nation's economic, social, and environmental landscape. As the future generation, you should remain focused on Sustainable Innovations. I know that as a Gargi student, you will continue to make the world a better place by focusing on the following themes. Inclusion is at the heart of India's development strategy. Initiatives like 'Digital India' and 'Make in India' aim to bridge the urban-rural divide, provide access to education and healthcare, and create job opportunities. Inclusivity also extends to gender empowerment with campaigns like 'Beti Bachao, Beti Padhao.' I hope each one of you will empower yourself by utilizing all the resources and opportunities Gargi College offers you.

Not the least, each one of you has the talent and immense potential to create jobs. India's thriving start-up ecosystem has been a catalyst for innovation. These start-ups are disrupting traditional industries and addressing societal challenges. As a Gargi student, we expect you to address these challenges and create newer paths and opportunities. Digitalization has touched every aspect of Indian life. The 'Digital India' campaign has expanded internet access, facilitated online services, and encouraged digital payments, making technology more accessible and inclusive. Make use of the global interconnections and learn as much as you can. Knowledge is a powerful tool to achieve your goals. India is making strides in educational reforms with a focus on skill development and digital education. This empowers you as the youth, with the knowledge and skills needed for a rapidly evolving job market. Once again I reiterate, empower yourself! As India continues its journey in the new age of innovation through sustainability and inclusion, the nation's determination, vast talent pool, and growing spirit of entrepreneurship make it poised for a future that is both sustainable and inclusive. The synergy of innovation and inclusivity is India's gateway to a brighter tomorrow. And you are a part of this wonderful future!

Wishing you the very best in all your endeavors.

**Prof (Dr) Sangeeta Bhatia
Principal (Offg.)**

EDITOR'S NOTE

Dear Readers

On behalf of team Comascent, I am delighted to present Comascent Issue 23, Vol. 1 for the academic year 2023-24. It is with immense pleasure that we dedicate the theme of this issue to the agendas of the G20 Summit 2023 organized by India in New Delhi. The magazine revolves around policy initiatives on sustainable economic development and global economic inclusion, taken by member countries in the light of promoting growth with a humanitarian perspective.



The magazine not only provides insights on the summit and its outcomes but also highlights the future prospects and implications of the policy changes on the world economy and society. Further, to gain an insider's perspective of the summit, our team interacted with the volunteers from the Department of Commerce who had a crucial role in the smooth organization of this grand event, the outcomes of which are also enclosed in this issue.

Along with intellectual and thought-provoking articles, this issue highlights a perfect blend of knowledge and creativity with a touch of candidness. The 'Freshers' Column' brings a fresh perspective to life at Gargi and unveils the secret handbook of hacks to not only survive in college but also excel. The issue also includes conversations with our very own alumnae and their success stories, brought to us by 'Aikyam', the Alumnae Association of the Department of Commerce. We hope the wisdom and insights from the seniors help the students to create everlasting memories at Gargi and a successful future. Furthermore, "All work and no play makes Jullie a dull girl" is the mantra we at Comascent stand by. Hence, the 'Brain Teasers' column encourages the readers to test their wit and knowledge.

My deep appreciation goes out to the team of Comascent, whose hard work and dedication have brought this issue to life. The creativity and talent of the art editorial have perfectly captured the theme of this issue and the essence of Comascent. Lastly, on behalf of the team, I extend heartfelt gratitude to our faculty advisors for their constant support and guidance.

We hope you enjoy reading this issue. We welcome your valuable suggestions for our forthcoming publications.

Write to us at gargi.comascent@gmail.com

Agrima Kumar Rajvanshi
Editor



**The Emerging Global Order:
Coordinating the Future of Economies**

G20 2023 HIGHLIGHTS



The 18th G20 Summit was organized on September 9–10, 2023 at New Delhi's iconic Bharat Mandapam.

The theme of the summit was 'Vasudhaiva Kutumbakam' or 'One Earth, One Family, One Future'.

During India's G20 Presidency, over 200 meetings across the country, in 13 Sherpa Track Working Groups, 8 Finance Track Workstreams, 11 Engagement Groups, and 5 new initiatives, took place.

Key agreement areas- discouraging protectionism and market distortions in trade, sustainable universal social protection and exploration of the transferability of social security benefits.

Priorities- resilient and inclusive growth, sustainable development, green initiatives, technological advancement, multilateral reform, women-led development, global peace, women's empowerment, well-being, health and education.

India aims to advocate for the Global South and developing nations throughout its Presidency.

Other focus areas - Digital Public Infrastructure and Empowerment, Progression of Women's Economic Representation, Startup 20 Engagement group.

India passed the Gavel to the President of Brazil, Lula Da Silva on 10th September 2023 as a mark of closure and transfer of Presidency for the G20 Summit 2024.





G20 FAQ's

Q-1. What is the G20?

Ans: G20 is a group of countries that meets to discuss global economic and political issues. It was formed in 1999 in the backdrop of the financial crisis of the late 1990s. It aims to secure global financial stability by involving middle-income countries.

Q-2: Who are the member countries of the G20 summit 2023?

Ans: Argentina, Australia, Brazil, Canada, China, France, Germany, India, Indonesia, Italy, Japan, the Republic of Korea, Mexico, Russia, Saudi Arabia, South Africa, Turkey, the United Kingdom, the United States, and the European Union. Spain is invited as a permanent guest.

Q- 3. What is the meaning of Troika in the context of the G20?

Ans: Troika refers to the top grouping within the G20 that consists of the current, previous, and upcoming Presidencies (Indonesia, India, and Brazil). This would be the first time when the Troika would consist of three developing countries and emerging economies, providing them with a greater voice.

Q-4. What are the impacts of the admission of the African Union as a permanent member of the G20 (the G20 is now the G21) in 2023?

Ans: The G20 leaders agreed to admit the African Union as a permanent member of the G20, which is a major step towards increasing the representation of developing countries in the forum. The AU's membership in the G20 offers an opportunity to reshape global trade, finance, and investment and would provide a greater voice to the Global South within the G20. It allows African interests and perspectives to be heard and recognized within the G20.

Q-5. What is the Global Biofuel Alliance (GBA) as one of the major outcomes of the G20 Summit 2023?

Ans: GBA is an India-led initiative that aims to develop an alliance of governments, international organizations, and industry to promote the adoption of biofuels. The initiative seeks to position biofuels as a key component of the energy transition and contribute to job creation and economic growth.

Q-6: What are the benefits of the G20 Summit 2023 for India?

Ans: The energising of the international economy, the availability of greater resources for development, the expansion of tourism, global workplace opportunities, stronger food security through millet production and consumption, and a deeper commitment to biofuels are among the prominent outcomes of the G20 Summit that will benefit the entire nation.

Q-7. What is the aim of the India-Middle East-Europe Economic Corridor (IMEC) project?

Ans: *IMEC is the part of a broader initiative called the Partnership for Global Infrastructure Investment (PGII). The project aims to establish a network of transport corridors, including railways and sea lanes. IMEC is seen as a response to China's Belt and Road Initiative (BRI), providing an alternative infrastructure network.*

Q. 8. What do you mean by Startup 20 in the G20 Summit 2023?

Ans: *Startup 20 Engagement Group has been initiated under the G20 India Presidency of 2023 and aspires to create a global narrative for supporting startups. The purpose of this group is to provide a common platform for startups from G20 member countries to come together to develop actionable guidance in the form of building enabler capacities, identification of funding gaps, enhancement of employment opportunities, achievement of SDG targets and climate resilience, and growth of an inclusive ecosystem.*

Q-9. What did the G20 summit 2023 logo represent?

Ans: *The G20 Logo draws inspiration from the vibrant colours of India's national flag – saffron, white, green, and blue. It juxtaposes planet Earth with a lotus, India's national flower that reflects growth amid challenges. The Earth reflects India's pro-planet approach to life, one in perfect harmony with nature. Below the G20 logo is "Bharat", written in the Devanagari script.*

Q-10. What were the G20 Summit 2023's strategies for promoting gender equality and empowering all women and girls?

Ans: *The G20 New Delhi Leaders' Declaration 2023 focuses on enhancing economic and social empowerment, bridging the Gender Digital Divide, driving gender-inclusive climate action, securing women's food security, nutrition, and well-being, and creating a Working Group on the Empowerment of Women.*

Q- 11. What was the discussion at the G20 summit in 2023 in regard to ending plastic pollution?

Ans: *It was decided to establish an Intergovernmental Negotiating Committee (INC) to develop an international legally binding instrument on plastic pollution, including the marine environment, with the ambition of completing its work by the end of 2024.*

Q-12. How will the recent New Delhi's G20 declaration help in enhancing the education system of India?

Ans: *Through the following measures: Recognize the importance of foundational learning as the primary building block for education and employment. Reiterate our commitment to harnessing digital technologies to overcome the digital divide for all learners. Extend support to educational institutions and teachers to enable them to keep pace with emerging trends and technological advances, including AI. Reaffirm our commitment to promote open, equitable, and secure scientific collaboration and encourage the mobility of students, scholars, researchers, and scientists across research and higher education institutions.*

G20 - Volunteers

Volunteers for the G20 Summit 2023 were shortlisted after a rigorous round of interview. They were tested for their general knowledge and awareness of national and international events. Of the 100+ applicants, only 30 were finally selected to contribute to the grand event. Following are glimpses of their experience.

I distinctly recall escorting a group of Indian leaders and interacting with them. The experience left me with cherished memories and a determination to remain humble and strive for greater heights!



Purushotma Chhabra
B.Com. (H) 2nd year



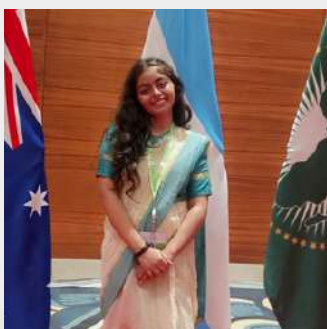
Sonali
B.Com. 1st year

G-20 was something I never expected to be a part of in my first month in college. What I remember most is being there in the summit hall when I gave a plant to the President of Brazil. I was not nervous at all but full of excitement.

Being in the presence of influential world leaders was nerve-wracking, but the day of September 10th, escorting interpreters and interacting with them, became my most memorable moment. This experience taught me that everything happens for a reason.



Ruchika Kothari
B.Com. (H) 2nd year



Tisha Gulati
B.Com. 3rd year

To be a part of the G20 Summit was indeed one of the greatest opportunities I ever had. It was a tireless journey but it was all worth it to work with so many dignitaries, civil service officers, and ministers.

On the main days, my primary role was to welcome and assist prominent guests, including political leaders, at the gala dinner and attend to delegate needs. This experience provided valuable insights into international event management with the added thrill of encountering world leaders and Indian ministers.



Shalini Chanana
B.Com. (H) 2nd year



Mausmi Kumari
B.Com. 3rd year

Being part of the G20 summit was nerve-wracking yet unforgettable. As a volunteer, my role involved assisting with various aspects of the event mainly being part of the tree sapling event in the summit hall. Standing and witnessing a hall full of global leaders was the most nervous and memorable moment of that event.

My heart raced when I was tasked with facilitating India's Prime Minister. My role involved supporting the Ministry of External Affairs in ensuring smooth meetings. I learned to be humble and confident, as leaders engaged with me, despite not knowing me. I wouldn't trade this unique opportunity for anything in the world.



Nandini Maheshwari
B.Com. (H) 2nd year



Shivani Sharma
B.Com. 1st year

It all began with a grueling interview, followed by visits to Bharat Mandapam for a week with no inkling of what awaited me. The moment that sent shivers down my spine occurred when I had the privilege of seeing Prime Minister Narendra Modi ji, Joe Biden, S. Jaishankar, and other distinguished leaders.

Starting from the interview, I never thought I'd be selected for this role seeing the long queue of students. Being in Bharat Mandapam itself was a big deal where we got the opportunity to see the prominent ministers. Interacting with the people of MEA (Ministry of External Affairs) indeed was a great opportunity. It truly was a worthwhile experience.



Radhika Arora
B.Com. (H) 2nd year



Japneet Kaur
B.Com. (H) 2nd year

Witnessing our Prime Minister, Shri Narendra Modi, alongside global leaders like President Joe Biden and Prime Minister Justin Trudeau, and visiting the summit hall for significant discussions were highlights. Prime Minister Sheikh Hasina's appreciation for our traditional attire made it unforgettable.

The most nervous point was when I had to escort the G20 delegates, at the same time it was also the most memorable moment since I got to interact with many of the leaders and my favourite Shri Yogi Adityanath Ji. To me I honestly wouldn't want to barter this opportunity as being part of such a great international event is the best chance I could've had.



Ayashni Krishnaa Dalela
B.Com. (H) 1st year



Angaja
B.Com. (H) 2nd year

It was once in a lifetime opportunity to meet so many World Leaders at the same time and no amount of money can get you to this moment. My most memorable memory is of greeting the presidents and having a conversation with the ministers of Saudi Arabia, although I was really nervous at that time.



THINKERS' CORNER

“Write what should not be forgotten”.

~Isabel Allende

INNOVATING



Inclusion



THE GLOBAL PARTNERSHIP FOR FINANCIAL INCLUSION APPROACH TO LEVERAGING EMERGING TECHNOLOGIES

Financial inclusion, as defined by the Organization for Economic Cooperation and Development (OECD), is the process of ensuring access to appropriate financial products and services needed by vulnerable groups such as weaker sections and low-income groups at an affordable cost in a fair and transparent manner by mainstream institutional players.

On a global scale, the issue of financial inclusion holds significant importance. The Global Partnership for Financial Inclusion (GPII) is an instrumental collective for facilitating the cause. Comprising G20 nations and other concerned countries, the GPII operates not exclusively for affluent individuals but with a primary focus on enabling universal access to banking services. Its central objective revolves around the execution of the G20 Financial Inclusion Action Plan, which was conceived during the inauguration summit of the Global Partnership for Financial Inclusion conducted in Seoul, in the year 2010. Presently, a substantial challenge in the realm of global financial inclusion persists; approximately 2 billion adults, constituting half of the world's adult population, lack access to formal financial institutions or effective means to manage their finances. While the majority of individuals in affluent nations possess bank accounts (94%), only about half of the population in developing nations (54%) have such access.

The GPII operates as one of the leading entities in the sphere of financial inclusion, representing the G20 and playing a pivotal role in comprehending financial policies, advocating for necessary changes, disseminating knowledge, and fostering international collaboration. Its emphasis lies in extending support to traditionally marginalized groups such as the elderly, migrants, and displaced populations, as well as offering assistance to women, youth, and rural residents. The organization aims to leverage digital banking solutions for amelioration, concurrently emphasizing financial literacy and safeguarding individuals from financial risks. The means to achieve these goals involve leveraging digital financial innovations while mitigating associated risks through financial education and consumer protection. Additionally, the GPII pledges its dedication to advancing the financial inclusion of micro, small, and medium-sized enterprises (MSMEs) to bolster global economic development and sustainability as per the G20's agenda.

The ongoing digitization of the global financial system has significantly transformed the availability of financial services on a worldwide scale. With the increasing shift toward digital currency, the GPII is working to ensure broader accessibility to these digital financial services while guaranteeing their reliability and security. The G20's 2020 Financial Inclusion Action Plan (FIAP) has effectively guided the GPII's activities from 2021 to 2023. During this time, the GPII has continuously monitored global developments and facilitated the exchange of best practices to promote financial inclusion in both developed and developing nations. It has provided valuable analysis, informed insights, and policy recommendations pertaining to digital financial inclusion and SME financing, assisting countries in enhancing financial inclusion, particularly among vulnerable and underserved populations. The GPII has also remained committed to driving down the global cost of remittances.

Through fostering collaborative efforts among nations, sharing knowledge and best practices, and embracing innovative solutions, the GPII is unwavering in its commitment to promoting financial inclusion within the G20 and beyond. The organization is steadfast in its pursuit to ensure access to banking and financial services for all individuals, regardless of their geographical location. By fostering collaboration and adopting innovative strategies, the GPII is steadfastly making strides to transform financial inclusion from a vision to a tangible reality.

Rajvi Dambhale
B.Com. (H) 3rd Year

The India-Middle East-Europe Corridor: Integration in Foreign Relations through Trade

Close your eyes for a moment and envision a world where the boundaries of commerce stretch from the heart of India to the bustling markets of Europe. Imagine a corridor that not only bridges nations but promises to transform the very fabric of international relations. Dear learned readers, this isn't a dream; it's the India-Middle East-Europe Corridor (IMEC), and it's real. On the historic day of September 9th 2023, under the spotlight of the G20 summit in Delhi, Prime Minister Narendra Modi unveiled a monumental proposal which will redefine India's trade landscape.

Now, you might be wondering, why all the buzz about this corridor? IMEC is a symphony of connectivity, a masterpiece of infrastructure, and the dawn of a new era in economic ties. This corridor is poised to become a game-changer, with its tentative path spanning from Western India to Europe via pivotal stops such as the Greek trans-shipment port of Piraeus, the Israeli port of Haifa, Dubai port, and a significant portion traversing through the heart of the Saudi Arabian mainland. What sets the IMEC apart are its dual corridors, the east corridor connecting India to the Arabian Gulf and the northern corridor connecting the Arabian Gulf to Europe. At its core, the IMEC encompasses a railway network that promises to deliver a reliable and cost-effective cross-border ship-to-rail transit system, enhancing existing maritime and road transport options.

All this doesn't stop here, the corridor opens doors for potential infrastructure like electricity and digital connectivity cables along with a pipeline for clean hydrogen export. Moreover, the project is part of the G7's Public Goods for Infrastructure Initiative (PGII), which is aimed at funding projects in developing countries and enhancing regional stability. Additionally, the initiative complements India's historical ties with the Silk Route.

Economic Significance: A Deep Dive into Power Plays and Prosperity

In a world where connectivity reigns supreme, IMEC emerges as the mastermind behind transformative economic shifts, fostering unified foreign trade relations. With its grandeur, IMEC redefines the economic panorama, demonstrating how infrastructure can serve as the golden key to unlocking prosperity.

PORTS TO BE CONNECTED

| | |
|------------------------------|---|
| Indian Ports: | Mundra, Kandla, Jawaharlal Nehru Port Trust. |
| Middle Eastern Ports: | Fujairah, Jebel Ali, Abu Dhabi, Dammam, Ras Al Khair. |
| Railways: | Fujairah (UAE) to Haifa (Israel) via Saudi Arabia and Jordan. |
| Israel port: | Haifa. |

Enhance Trade Opportunities:

- IMEC boosts economic growth through improved trade connectivity.
- Reducing transit time to Europe by 40% compared to the Suez Canal, this development marks a significant improvement in global trade efficiency.

Stimulate Industrial Growth:

- Efficient transport network for seamless goods movement.
- Encourages industrial growth, and eases raw material and product transport.

Job Creation:

- Surge in job opportunities across various sectors.
- Promote skilled and unskilled labour.
- Facilitate secure energy and resource supplies, notably from the Middle East.
- Stabilize India's energy sector and facilitate resource access.

Special Economic Zones (SEZs):

- Strategic development of SEZs along the corridor.
- Attract foreign investment, foster manufacturing, and drive economic growth in designated zones.

The Grand vision, announced during the G20 Summit, is teeming with potential, yet it grapples with a myriad of challenges. The selection of the most viable and cost-effective routes, alongside the assessment of rail and road connections, requires meticulous planning and collaboration among stakeholders. Moreover, extensive construction efforts and substantial investments are imperative to address the missing rail links, particularly in the Middle East, in order to complete the rail network. Coordinating the efforts, policies, and regulations among diverse countries with varying interests, legal systems, and administrative procedures is a formidable task that underscores the complexity of this cross-continental corridor. Additionally, potential opposition and competition from established transport routes, notably Egypt's Suez Canal, could lead to diplomatic complexities, therefore affecting traffic and revenues. These multifaceted challenges necessitate innovative solutions like astute logistics and sustainable investment along with international cooperation to make the India-Middle East-Europe corridor a reality.

India's trade relations hold immense significance, extending beyond mere commerce to maintain global connections and foster diplomatic collaborations. Thus, the IMEC proposal represents a promising pathway not only for India but also for shared prosperity among all nations involved. It stands as a testament to the power of international collaboration in building a brighter future, a beacon of hope and opportunity on the horizon.

"The trade routes of nations are the arteries of global cooperation, pumping vitality into economies and understanding into cultures." - John Maynard Keynes

Varsha

B.Com. (H) 3rd Year



Fueling India's Future: The Global Biofuel Alliance

“Delhi air pollution worsens to severe category, set to be worst since December 2021.”
- Hindustan Times, 01 November 2022



DISTRIBUTION

“Miffed at Mumbai’s worsening air quality, 650 residents write to BMC to swing to action mode.”
- The Indian Express, 12 March 2023



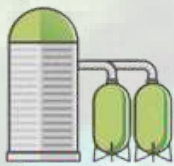
CO₂ UPTAKE

“Bengaluru air five times worse than WHO guidelines, finds Greenpeace India study.”
- The Hindu, 12 June 2023

Pollution is one of the major problems grappling the metro cities of India. According to a report published by the Air Quality Life Index (AQLI) in August 2023, polluted air is the biggest external threat to human health, worse than tobacco or alcohol. However, while we actively campaign against the latter two, little social attention is given to pollution and how it is affecting our daily lives. To address the problem of pollution The Global Biofuel Alliance (GBA) was launched on the sidelines of the New Delhi G20 summit by the leaders of India, Singapore, Bangladesh, Italy, USA, Brazil, Argentina, Mauritius and UAE on 9th September 2023. It intends to expedite the global uptake of biofuels through facilitating technology advancements, intensifying utilization of sustainable biofuels, and shaping robust standard setting and certification through the participation of a wide spectrum of stakeholders – it will help us fasten the process to reduce pollution by switching to cleaner energy.

Have you ever seen that big black cloud come out of a factory chimney? The one that blackens the beautiful blue sky. Yes, that is the very issue biofuel helps solve. So that you and I can treat our eyes to the dazzling blue sky and take a breath of “fresh air.”

Before we dive deeper into what India intends to do and how, let us understand what biofuel really is and what is its source.



BIOREFINERY

Biofuels are produced through contemporary biological processes, rather than fuels produced by geological processes such as those involved in the formation of conventional sources of energy by using fossil fuels. So, depending on the feedstock, biofuels are categorised into four generations. Biofuels of the First generation were created from oil-based plants, sugar, and starch yields. However, it has been subject to the nutrition versus fuel debate, should we fill our stomachs or our machines? The Second generation are non-food yields and are principally produced from agricultural and woodland residues. The Third-generation biofuel, the hero of this age, is produced by algae, absorbs CO₂ and is easier to refine. Lastly, the newest is the fourth generation of biofuels which uses genetically engineered crops. On the whole, biofuels hold a great future.



FEEDSTOCK



TRANSPORTATION

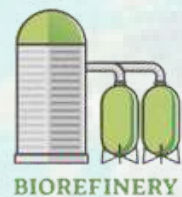


Moving forward let us look at why we as a country need to adopt biofuel. Presently, India is highly dependent on fossil fuel for its energy requirements. According to the Petroleum Planning & Analysis Cell of the Ministry of Petroleum & Natural Gas, in the year 2022-23 India had a net import of 216,235 metric tonnes of crude oil products. In the year 2023, there has been an increase of nearly 98% in our imports of diesel and natural gas compared to the previous year. Overall, this not only makes us more dependent on foreign countries to meet our basic energy needs but also leads to more pollution. In the prevalent global dynamics dominated by the international turmoil due to the Russia-Ukraine war followed by the Israeli-Hamas war, the pricing of fossil fuels is highly volatile as well as has geo-political ramifications. These aspects underscore the need to accelerate transition to cleaner alternatives like biofuels to curb greenhouse gas emissions and reduce dependency on fuel imports.

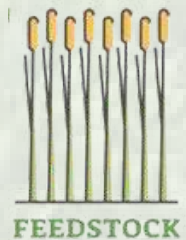


India has set its goals to achieve half of its installed energy capacity from renewables by 2030 and is committed to becoming a net-zero economy by 2070. While targets and timebound deadlines have been set, it is important to broaden the scope of the decarbonisation mission by including biofuels in its ambit as biofuels are one of the most viable solutions to solve current environmental problems and meet future economic growth needs.

This brings us to the last litre of this article, what do we do? Biofuel has huge potential to energise India's economy and environment. Biomass resources and wastes which are generated in large quantities can be used to make biofuel. Over the last decade, the Government has undertaken multiple interventions to promote biofuels in the Country through structured programmes like Ethanol Blended Petrol Programme, National Biodiesel Mission, Biodiesel Blending Programme. However, to develop a credible biofuel system, a well-designed biomass collection and repository system must be created. Government incentives and support at grassroot level is needed to encourage construction of biofuel plants and enhance their consumption.



The future of clean and sustainable growth is directly linked to the adoption and integration of Biofuels in all aspects of daily energy consumption. Hence, all of us must contribute our bit through simple steps like segregating the waste – biodegradable peels, plastics and electronics should go in different dustbins. We can also contribute by generating awareness regarding the same among others. A small step by each one of us could be monumental in its impact as a cumulative endeavour. While comprehensive policies have been laid out, action by each member of our society can achieve the change we all want.



"If you really think that the environment is less important than the economy, try holding your breath while you count your money."

- Guy McPherson

Jasreen Multani
B.Com. (H) 1st Year



The Sustainability Revolution: Entrepreneurs Leading To A Greener Future

The number of times we've heard that "We do not inherit the earth from our ancestors; we borrow it from our children" is drastically more than the number of times we try to do something about it. To wake up and breathe clean air everyday is a routine today but will be a luxury for the future generations. For decades, people have blamed industries, entrepreneurs, businesses for polluting resources, deforestation, global warming, but the times have changed. With everyday passing entrepreneurs are aware, when it comes to protecting our planet. The way regular businesses are becoming sustainable businesses is growing and sees no stop sign in the coming future. ESG (Environmental, social and governance) framework was introduced by United Nations Principles for Responsible Investing (UNPRI). Even though the ESG framework was launched in 2006, the endorsement of the concept has only begun in recent years. A concept that was still very new to people not so long ago, is something most corporations and entrepreneurs breathe and live today.

India as a country faces huge environmental challenges when it comes to air and water contamination, climate change, deforestation, along with social challenges like poverty, inequality, discrimination, and human right abuse. ESG pushes companies to invest in and create products that act to address these issues and provide justice. As a country of 140 billion plus people, our legal and regulatory system is very complex and protracted, working on policies to cater to all three ESGs can be a tedious task but not impossible and that is what the entrepreneurs these days are doing.

Creating communities, spreading awareness, innovating products, introducing new services are all just the beginnings of these Go Green Startups! The world has been seeing entrepreneurs rising with these amazing ideas for going green and being sustainable while catering to all customer needs for a while now. Whether it is Fatemah Alzelzela recycling trash in the streets of Kuwait or Nzambi Matee's protecting the beautiful land of Nairobi by making building materials out of plastic. Max Hidalgo had this brilliant idea of making water out of wind, using a turbine while Xiaoyuan Ren came up with the idea to create a database and an app to chart water quality in rural China. These brilliant ideas have created awareness on a large scale and even have support from organizations like the UN.

India is not that far behind in the race to a sustainable future. Many entrepreneurs are working day and night to make Green Tech, the face of technology and entrepreneurship moving forward. Some such entrepreneurs and businesses include:

GPS Renewable which is both a biofuel technology and execution company. It converts organic waste into energy, creating bioCNG.

Smart Joules is a startup working towards energy efficiency. The project diverts extra energy from one place and provides it to a place where it lacks.

Buyofuel is another such startup which works as an online network of biomass, biofuel raw material supplier, aggregator, manufacturer and consumers. They deal in materials like sawdust, turmeric spent, coffee husk are the raw materials they work with.

In the realm of sustainable entrepreneurship, climate change, zero emissions, and green energy technologies are more than just buzzwords—they're the driving forces behind a global transformation. As the G20 Summit, hosted under India's Presidency, demonstrates, world leaders are now allocating substantial funding and implementing policies to combat climate change and promote clean energy solutions. This international commitment calls for a united effort, not just from governments but also from emerging entrepreneurs. As we observe global leaders rallying their citizens to take action, it's only fair that entrepreneurs, the innovators of tomorrow, wholeheartedly embrace the opportunity to create a brighter, greener, and more sustainable future for all.

INDIAN WAY OF GLOBAL CONQUEST:

An Enquiry Through The Lens Of A Common Man

Do you know which country tops the list of world's largest youth population? Yes it's certainly India! India is at the pinnacle of the list with 356 million young people, making our beloved country second to none in harnessing opportunities. We, as one of the fastest-growing major economies, possess abundant talent and humongous human resources to make the world realise our worth. Gone are the centuries where the west commanded the globe; now the ball is in our court. 2023 has been an Indian year, where on one hand, achieving excellence in sports, from athletics to chess and hockey to football, on the other hand, probing scientific mysteries through the Chandrayan mission, promoting sustainability goals with the green budget and facilitating change through G20 Presidency, have filled every Indian's heart with pride.

India not only chaired the global conference but also partnered in formulating sustainable solutions for the shared future. India, a strong advocate of inclusivity and free trade, emerged as an important channel in upholding the interests of developing economies. From the onset to the culmination of G20 ceremonies, the entire nation was tied with a ceremonious thread. For a country known to be a land of festivals profoundly endorsing the culture of celebrations, this global event was no less than a major occasion to highlight its preserved cultural diversity and to showcase Indian capabilities.

There have been immense discussions and debates about global issues and various collaborations undertaken, but a question that arises in every common citizen's mind is what will these achievements and G20 Presidency bring to an ordinary individual. There are various impacts that can be drawn from our nation's emerging position on the global front and domestic reforms that the country is undergoing:

Impacts of G20 Presidency

In present times, where global businesses are seeking a shift of their establishments from China, the G20 has proved to be a massive opportunity to make the world realize India's potential. The presidency of 2023 left no stone unturned in showcasing the potential of our youth to the world. Furthermore, income and spending are two essential areas of present economies. What citizens at an individual level and countries at large level demand today is an inexpensive yet successful collaboration. The G20 served this right. This stage led to an active engagement of India with the United Kingdom, UAE, Australia, among others, influencing commodity value chains within budding economies, offering the urban middle class a cheaper choice.

Among other pressing issues, poverty, food and energy insecurity, discriminatory gender-based roles were some of the major concerns on the G20 dais. All these are important from the viewpoint of poverty eradication and are directly related to the upliftment of the locals.





A Green Budget: India coming up with a green budget has direct implications on the lives of its citizens. This budget will not only provide healthier lives but also a platform to outshine with our local resources and technologies. A reduction in the use of fossil fuels and a shift to other sustainable and feasible solutions will be fruitful for both the environment and the people. The rising rates of petroleum and diesel have been successfully making a hole in the pockets of native Indians; thus, this Green budget ought to solve many problems.

Sports Budget: This year India created history in the Asian Games; the players gave their best shot and all of this could not have been possible without successful partnership of both government and civilians. Children from various states aspire in their young age to become astounding sportspersons and bring gold home. This dream requires courage, support, and, most importantly, funds. Sometimes talent doesn't get its deserving worth, where families are not able to make ends meet; sports become a distant dream. But the record-breaking performance of India in the Asian games proves that where there is a will, there is a way!

Government's Other Initiatives: The permanent campus of IIT Dharwad was inaugurated. The central government also launched joint ownership of the houses by both males and females built under PM Awaas Yojna along with efforts to revise gender-based norms into more harmonious ones which are inclusive in nature and welcome all the genders with open arms. The government worked on providing eight crore new tap water connections. Among other the measures, the government is trying best to bind the cultural diversity thereby setting afloat 'Dil se Dilli ki Doori' campaign to bring North India closer to the mainstream and embarking upon a journey.

The historic milestones that the country is touching leave a mark on each day of this passing decade, but India is not only what governments represent; India is the sum total of the emotions of each Indian. People need to be more responsible towards gaining and imparting real education, which can only be achieved through concrete endeavours. When it comes to education, we look up to the government; who are entrusted with the responsibility, and it is believed that they will come up with policies to make things better. Administration currently focuses more on formulation and initiation of policies, whereas more emphasis should be placed on its quick and efficient implementation.

India in 75 years has come so far, a country relying on others for food on its plate is now a major exporter of various grains. We Indians have faced several hardships and downfalls but all this has never been enough for us to run out of steam. In a country of 140.76 crore people, it is natural to encounter challenges each passing moment, but, India, the mother of democracy, knows how to sail when the times are tough. Present age India has the caliber to not just define its own path but to lead the world and become 'Vishwaguru'. The 20th century has been dominated by the west but the 21st century will be India's time where we will make the world realize the true meaning of leadership and the actual power of democracy.



कारोबार और विज्ञान में महिला उत्थान: नई आशाएं, नई संभावनाएं



समृद्धि की दिशा में महिलाओं की भूमिका में महत्वपूर्ण बदलाव हो रहे हैं, खासकर कारोबार और विज्ञान के क्षेत्र में। यह बदलाव न केवल समाज में सामाजिक न्याय की दिशा में है, बल्कि आर्थिक विकास और प्रौद्योगिकी के क्षेत्र में भी उतने ही महत्वपूर्ण हैं। महिला सशक्तिकरण के लिए अंतरराष्ट्रीय स्तर पर भी चर्चाएँ चल रही हैं। भारत में आयोजित जी20 की प्राथमिकता के प्रमुख क्षेत्रों में से एक, 'महिलाओं के नेतृत्व में विकास' विषय पर आकर्षक और गंभीर चर्चाएँ हुईं।

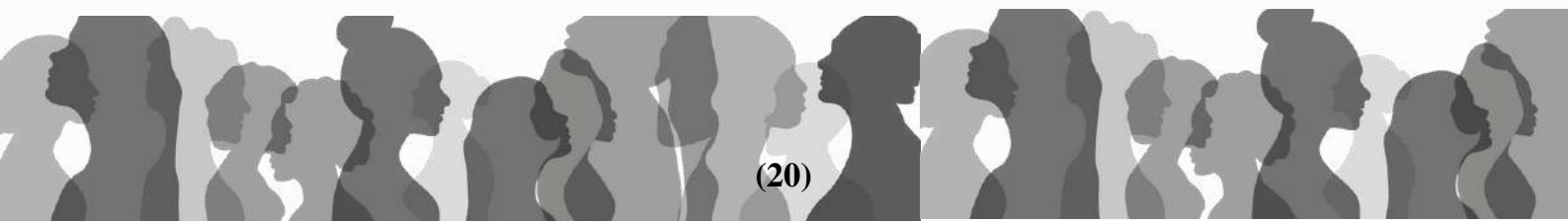
वैसे सोचा जाए तो एक दशक पहले, भारत में महिलाओं के नेतृत्व वाली योजनाओं को खोज पाना एक मुश्किल काम था। लेकिन अब दुनिया बदल चुकी है। अब कारोबार, वित्त, कृषि और तकनीक जैसे विविध क्षेत्रों में महिलाएं नेतृत्व और मुख्य कार्यकारी अधिकारी के रूप में काम कर रही हैं और उनकी संख्या लगातार बढ़ रही है। वूमेन इन इंडिया स्टार्टअप इकोसिस्टम रिपोर्ट (WISER) की माने तो भारत में 2022 में कुल 105 यूनिवर्सिटी (1 बिलियन डॉलर से अधिक मूल्य वाले स्टार्टअप फर्म) थे जिनमें से 18 प्रतिशत यूनिवर्सिटी का नेतृत्व महिलाएं कर रही थीं। उदहारण के तौर पर फाल्गुनी नायर, गज़ल अलघ और डॉ. गरिमा साहनी जैसी अनेको महिलाएं जो व्यापार के क्षेत्र में अपनी काबिलियत साबित कर चुकी हैं।

स्टार्ट अप की दौड़ में अधिकाधिक महिला उद्यमियों के शामिल होने से भारत की अर्थव्यवस्था में भी वृद्धि होने की संभावनाएं हैं।

इतना ही नहीं महिलाओं ने विज्ञान के क्षेत्र में भी अपनी काबिलियत दिखाई है। वे इंजीनियरिंग, जेनेटिक्स, न्यूरोसाइंस जैसे अन्य क्षेत्रों में आधुनिक अनुसंधान व विकास कर रही हैं। भारतीय अंतरिक्ष अनुसंधान संगठन यानी ISRO के एक श्रेष्ठ अधिकारी ने बताया है की चंद्रयान 3 की सफलता के पीछे लगभग 54 महिला इंजीनियरों व वैज्ञानिकों का हाथ था, जिन्होंने सीधे चंद्रयान-3 मिशन में काम किया था। चंद्रयान 3 से पहले भी अनेको महिलाओं ने इस क्षेत्र में अहम भूमिका निभाई थी। जैसे डॉ. कल्पना चावला जिन्होंने चंद्रयान-1 मिशन में रॉकेट की रूप रेखा और निर्माण के कार्य में महत्वपूर्ण योगदान दिया था। डॉ. ममता कुलकर्णी और डॉ. रीना डी. जैन जिन्होंने चंद्रयान-2 और चंद्रयान-3 मिशन के नियन्त्रण प्रणाली का विकास करने में महत्वपूर्ण योगदान दिया था। इन महिलाओं का विज्ञान और इंजीनियरिंग के क्षेत्र में सराहनीय प्रदर्शन युवा महिलाओं को सफल बनने के लिए प्रोत्साहित करता है।

महिलाओं के विकास से महिलाओं के नेतृत्व वाले विकास तक का सफर तय करने हेतु जी20 एम्पावर 2023 की बैठकों में लगातार चर्चाएं हुईं जो सभी स्तरों पर महिलाओं के भविष्य को प्रभावित करेंगी। महिलाओं के नेतृत्व को बढ़ाने हेतु निम्नलिखित सूझाव दिए गए हैं।

- महिला उद्यमिता को बढ़ावा देने हेतु राज्य महिला उद्यमिता नीति 2023-28 के तहत महिला उद्यमियों के लिये विनिर्माण उद्यम परियोजनाओं के लिये 50 लाख रुपए तक के ऋण, सेवा उद्यम परियोजनाओं के लिये 25 लाख रुपए तक के ऋण तथा व्यवसाय उद्यम परियोजनाओं के लिये 10 लाख रुपए तक के ऋण के लिये प्रावधान किया गया है। नीति के तहत महिला उद्यमियों द्वारा प्रदेश में स्थापित नवीन, विस्तारीकरण, सूक्ष्म, लघु एवं मध्य विनिर्माण व सेवा उद्यमों को आर्थिक निवेश प्रोत्साहन प्रदान किया जाएगा तथा महिलाओं और लड़कियों को मूलभूत और वित्तीय शिक्षा भी दी जाएगी।



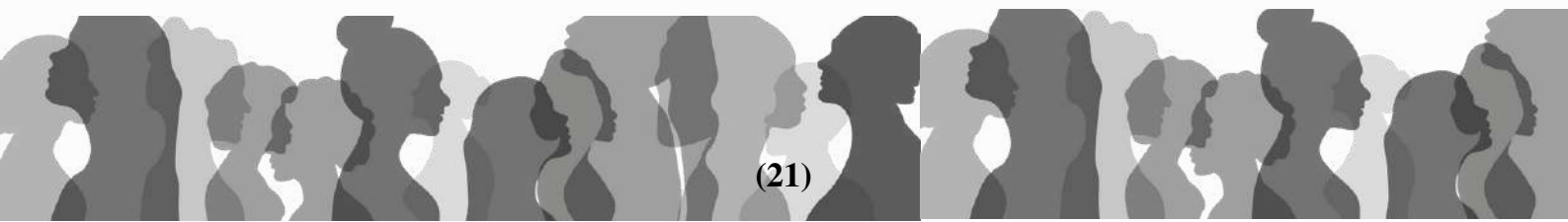
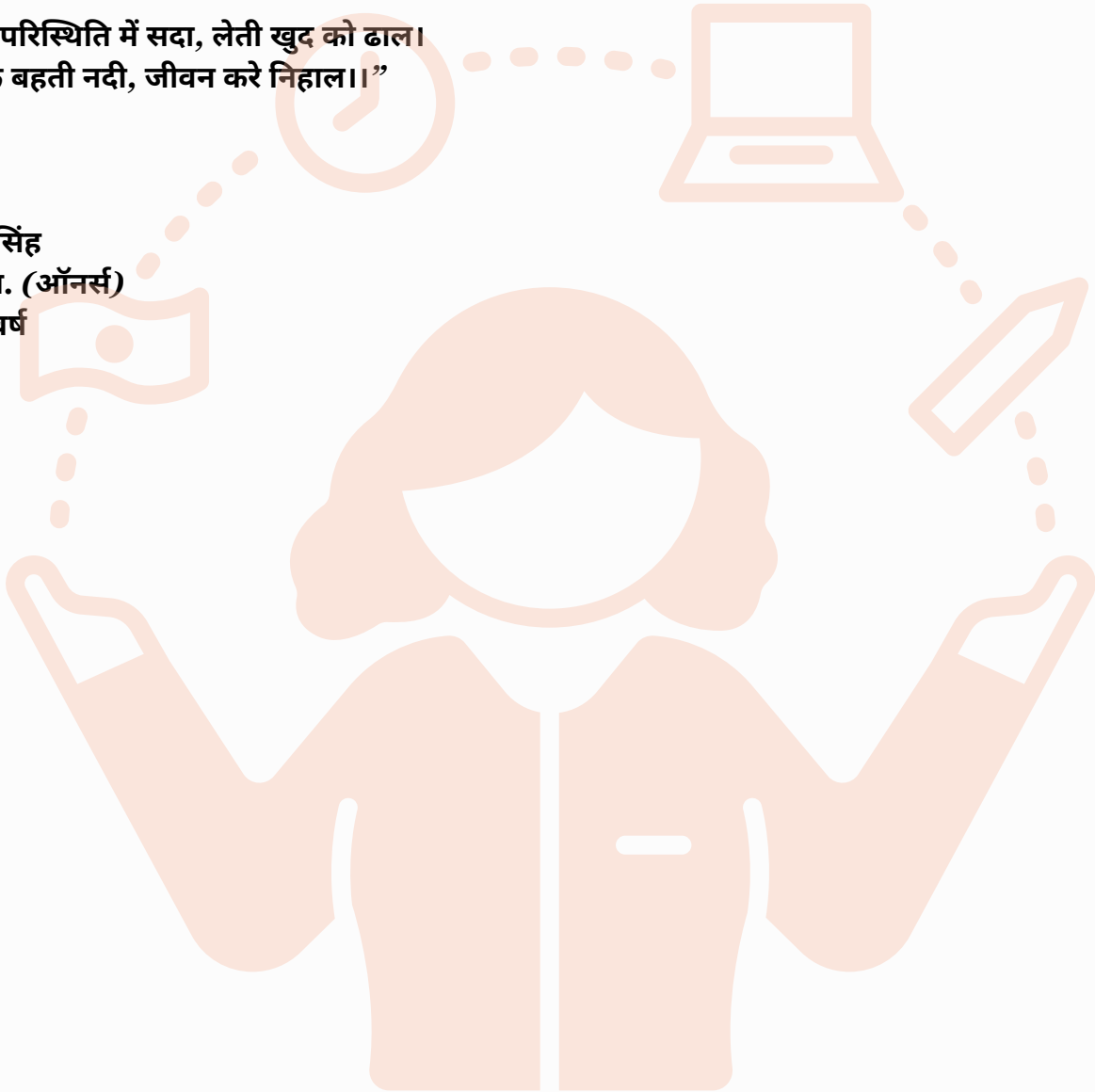
- लड़कियों को किफायती, समावेशी, न्यायसंगत शिक्षा प्रदान की जाएगी तथा *STEM (Science, Technology, Engineering, and Mathematics)* में और सुधार करने हेतु अधिक पूंजी का निवेश किया जाएगा।
- लैंगिक विकास विभाजन को खत्म करने हेतु ऐसी नीतियों को बढ़ावा दिया जाएगा जो महिलाओं और लड़कियों को सक्रिय रूप से डिजिटल क्षेत्र में सक्षम बनाएंगी। जिसमें बढ़ते डिजिटल बदलावों से सभी महिलाओं और लड़कियों को होने वाले सभी संभावित जोखिमों को दूर करना शामिल है।

भारत ने महिलाओं को सशक्त बनाने, उनकी आकांक्षाओं का समर्थन करने का सोचा है। जी20 देशों में महिलाओं और लड़कियों के लिए पर्याप्त अवसर पैदा करने के लिए एक इकोसिस्टम बनाने हेतु भारत ने एक उत्प्रेरक बनने का संकल्प किया है। महिलाओं के लिए संभावनाओं का बड़ा द्वार अभी भी उनके इंतजार में है जो लगातार उनके सशक्त होते रहने से ही खुल सकेगा।

अंत में नारी के कौशल के लिए बस इतना ही कहेंगे

“कठिन परिस्थिति में सदा, लेती खुद को ढाल।
नारी इक बहती नदी, जीवन करे निहाल।।”

संचिता सिंह
बी. कॉम. (ऑनर्स)
द्वितीय वर्ष



Shattering Ceilings, Illuminating Skies: Women Unveiling a New Era

*A tale untangles,
History breathes and whispers,
Courage that lingers,
Bright hues of strength and grace,
Women find their rightful space.*

*In a world once silent, they boldly speak,
With courage so strong, in the search of the peak,
Rising from the shadows, they found their light,
Bold and fierce, fighting for their rights.*

*In the artist's realm, they hold the brush,
Strokes of passion, dreams that rush,
Among scholars, their intellect soars,
Unveiling the truths, unlocking locked doors.*

*A healing grace that knows no bounds,
In their care, new sanctuaries are found,
With grace and power they sprint and soar,
Shattering barriers like waves on the shore.*

*In the galaxy of science, they explore and dream,
Unraveling mysteries, a cosmic stream,
In science's quest, they reach for the skies,
Unveiling secrets because curiosity never dies.*

*They stand as entrepreneurs, strong and far,
Capturing the market and vibrant bazaars,
Creating ventures and forging paths anew,
Business's canvas brushed with their hues.*

*In the realm where governance weaves its tale,
Women step forward, a vibrant gale,
A voice for change, for justice they strive,
A better world they all contrive.*

*In every sphere, they crave their name,
Fueling the fires of an eternal flame,
A palette rich with hues profound,
Their artistry, a symphony unbound.*

*For India's tapestry, colorful and vast,
Is woven with threads that steadfastly cast,
Inclusion's anthem, in harmonious cries,
A symphony of dreams, reaching the skies.*

*India's daughters, a force to be reckoned,
Inclusion blooms, prejudice is threatened.*

Saloni Saini
B.Com. (H) 1st Year

गहन चिंतन, आत्म मंथन
करने सामाजिक विपदाओं को नियंत्रण
चलो संवाद करते हैं

विश्व भर की समस्याएं
आर्थिक असुरक्षा, प्रदूषण, गुनाहों की बढ़ती संख्याएँ
बहुत रह लिए पृथक, अब मिलकर कदम बढ़ाएँ
चलो संवाद करते हैं

भारत सजा, अतिथि सतकार को
दिल्ली सजी, मिलने विश्व परिवार को
वाणिज्य तैयार, व्यापार को
संस्कृति बाहें फैलाए, दिखाने अपने पुरातन संस्कार को
भारतवासी तैयार, प्रदर्शित करने अपने कौशल के समाहार को

जल, वायु, विद्युत के सुधार का मार्ग हुआ प्रशस्त
दिखाकर प्रतिभा युवाओं की, निवेशकों को किया आशवस्त
युद्ध-बुद्ध दोनों का संदेश, दिया जगत को सुनाई
विश्व पटल पर प्रगति बनेगी, भारत की परछाई

भारतीय मनीषा को कम आंकने वाले,
अब ले इतिहास उठा,
भूल ना जाना शान वे, जब भारत मंडपम था सजा।
रक्षक हम स्वाभिमान के, शांति दूत भी हम ही हैं,
भारत योग्य नहीं, यह विश्व का केवल भ्रहं ही है।

गहन चिंतन, आत्म मंथन
करने समाजिक विपदाओं को नियंत्रण
चलो संवाद करते हैं
सर्वधर्म संभाव का प्रयत्न
मानव-प्रकृति सौहार्द का प्रण
जगत उत्थान को समर्पित भारत का एक-एक क्षण
चलो संवाद करते हैं ।

महक बजाज
बी. कॉम. (ऑनर्स)
द्वितीय वर्ष

जी20

एक संवाद



भारत 2023 INDIA

TRUTH
CAN KILL

MOVIE REVIEW

Money Monster: A Thriller with a Surprising Twist

Director: Jodie Foster

Cast: George Clooney, Julia Roberts, Jack O'Connell, Dominic West, Giancarlo Esposito, Emily Meade, Caitriona Balfe

Rated: R

Runtime: 98 mins.

Release Date: 13/05/2016

'Money Monster' is an exciting look into the world of finance. It has great actors like George Clooney and Julia Roberts and keeps you engaged with humor and deep thinking.

George Clooney plays a show host in the movie, and things get intense when a frustrated investor shows up with a bomb, demanding answers for his financial losses. Director Jodie Foster creates a cleverly funny atmosphere, making you laugh even when the characters are in life-or-death situations. The film mixes humour with serious moments, and the actors' interactions are intense. It touches on people's frustration with the financial system and corporate power, even though it doesn't give all the answers.

The supporting actors contribute depth to the story, making the story more engaging and well-rounded. It's a fast-paced and thrilling ride that sparks important conversations about finance. However, the movie doesn't strongly criticize Wall Street, and its message might not be very clear leaving everyone puzzled. "Money Monster" is like films such as 'The Big Short' and 'Dog Day Afternoon', trying to entertain while making you think differently about investing. The fast-paced direction and exciting music by Dominic Lewis keep you interested throughout.

At the end, 'Money Monster' is a rollercoaster of emotions that entertains and makes you think. It doesn't give a clear plan to fix financial problems, but it gets people talking about the complexities of the financial world. So, grab your popcorn and get ready for a thrilling ride that will make you consider the world of Wall Street long after the movie ends.

Varsha

B.Com. (H) 3rd Year



GEORGE
CLOONEY

JULIA
ROBERTS

JACK
O'CONNELL

MONEY MONSTER

The Commerce Association 2023-24



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

President: Divyanshi Purohit

Vice-President: Riya Aswani

General Secretary: Bhavya Ahluwalia

Joint Secretary: Anya Jain

Treasurer: Mehak Bajaj

Corporate Head: Siya Soni

Operations Head: Jiya Bhojania

Design & Technical Head: Ishita Chaprana

Operations Sub-Head: Sanya Agrawal

Senior Member: Joyal Jangra, Anika Narang (Corporate), Kritika Khera (Operations), Navika Gupta (Design & Tech)

Junior Member: Saanvi Ganguly, P.V. Sai Kashish, Kashish Medatwal, Saachi Nagpal, Sanchi Chugh (Corporate), Kavya Dasari, Bhumi Agrawal, Kanika Garg, Anushka Dalpat, Samya Fatima Jafri (Operations), Anusha Singh, Hiya, Mehak Sharma, Riya Singh, Himanshi (Design & Tech)

The Commerce Association President's Message

Greetings

I've reached halfway in my incredible journey as the President of The Commerce Association. It has been a challenging yet truly exhilarating one and I am grateful for the invaluable lessons I've gained during my time here. One of my prime learnings from the association is 'the power of being dynamic and resilient in the face of adversity'. Every step along this path has been a valuable learning experience.



This year, the association has embarked upon an exciting adventure, exploring new horizons and organizing events and sessions that contribute to the comprehensive development of the students of The Department of Commerce. Our annual theme for this year, "Empowered Evolution: Nurturing Well Being and Personal Growth", focuses not only on academics and skill development but also takes into account mental and emotional well-being.

The flagship event of The Commerce Association, The Entrepreneurship Conclave was organized on the same purview under the theme, "Digital Renaissance: Navigating the New Age Entrepreneurship". It throws light on the ever-dynamic digital environment and its effect on the entrepreneurial landscape. Our idea for this theme was to make the students aware of the many unexplored and unknown fields of entrepreneurship they can venture into and make them know the norms of the same.

In the upcoming event of Cascade, we plan to delve into an idea which is new, intriguing and interesting. This event would not only be insightful but fun to experience with case competitions and much more to learn from. I couldn't be happier about the progress we have made and I am extremely grateful to respected Principal ma'am, teacher convenors and faculty advisors of TCA for their constant support and guidance. I am immensely proud to have a wonderful, hardworking and co-operative team with me throughout. I'm eagerly looking forward to a remarkable journey ahead!

I'd also like to take this opportunity to congratulate the entire team of Comascent for their first publication for this session and giving the students of the Department of Commerce, a platform to present their views.

Divyanshi Purohit
President



5

years

The Department

*"Celebrating a half century
of The Department"*



12-23

THE COMMERCE ASSOCIATION
GARGI COLLEGE
CONSTITUTION
REVIVAL OF INDIA'S INNOVATIVE SPIRIT | STRENGTHENING ENTREPRENEURSHIP

THE COMMERCE DEPARTMENT, GARGI COLLEGE
PRESENTS
ENTREPRENEURSHIP CONCLAVE
REVIVAL OF INDIA'S INNOVATIVE SPIRIT | STRENGTHENING ENTREPRENEURSHIP

10th October, 2022

of
Of Commerce
of commitment and progress
of Commerce"

GARGI COLLEGE

DEPT. OF COMMERCE

CASCADE Report 2022-23

"Your brand is what people say about you when you're not in the room,"
- Jeff Bezos.

On 10th February 2023, the Commerce Association of Gargi College organized its annual flagship event - 'Cascade 2023' on the theme "Elevating Your Personal Growth: The Power of Personal Branding and Personal Finance". The symposium's main themes were financial management for students and leveraging personal branding to advance their careers and themselves. There were more than 750 students in attendance from different departments at the event. The Cascade was a speaker session graced by the following speakers:

Ms. Shivangi Narula is a skill coach, and content creator. She holds a Diploma in Teaching English to Speakers of Other Languages and is an English Honors Graduate.

Mr. Anant Ladha is the founder of 'Invest Aaj Kal' and financial coach for various media platforms.

The speakers shared their valuable insights regarding the theme of the event. Ms. Narula encouraged students to build their social capital and shared her journey of starting content creation. She focused on the importance of the personal branding for career advancement. Mr. Ladha shared valuable insights about managing personal finances and the disadvantages of trading during one's college years. He captivated everyone with stories about his college years. The floor was then opened for questions by students, which were enthusiastically answered. A Stand-Up Comedy Session was also held where Nishant Suri, the winner of the 'Comicstaan' Season 1, provided the crowd with hilarity.

The Commerce Association provided a platform for initiating conversations about finance and branding, which were aligned with entertainment and fun. To sum it all up, as one review said, "I came here for Nishant, but I stayed for everyone."



Pathfinder Report 2022-23

Faculty Advisors: Dr. Manju Sahai, Prof. Sonali Ahuja Dua, Dr. Payal Jain, Ms. Iti Verma

The Pathfinder Committee, Department of Commerce, Gargi College on 19th April, 2023, conducted the Pathfinder Competition to award research projects in the domain of commerce and allied subjects. Dr. Rajni Jagota, Associate Professor, PGDAV College, and Dr. Sonali Ahuja Dua, Associate Professor, Gargi College, judged the research projects that were presented by the team members on the day.

| S. No. | TOPIC | PARTICIPANTS | MENTORS |
|--------|---|---|---|
| 1. | The Economic Impact of Counterfeiting | Sanjana Rastogi, Tripty Wig | Dr. Manju Sahai Dr. Varun Bhandari |
| 2. | A Study on Financial Literacy Among the Individuals in Urban India | Anica Agarwal, Harshita Joshi, Nishtha Jain | Dr. Nidhi Ms. Iti Verma |
| 3. | Impact of Climate Change: An Inevitable Catastrophe | Sneha Agarwal | Dr. Payal Jain |
| 4. | A Study on Moonlighting Jobs Related to Perception of Various Stakeholders and its Challenges and Opportunities | Vidushi Singhla | Mr. Ranjeet Kumar Ambast |
| 5. | Impact of Electric Vehicles on the Household Sector in India | Diksha Chawla, Dhruvi Rathi | Ms. Gunjan Tuteja |
| 6. | Combating Climate Change: The Stakeholder's Perspective | Nikita Aggarwal, Ritika Kapasiya | Dr. Geeta Kichlu Ms. Hansika Khurana |
| 7. | New IT Rules – A Threat to Consumer Privacy and E-Commerce | Drishika Bajaj, Janhvi Rai, Jahnvi Saini | Ms. Mohini Rajput |
| 8. | Financial Literacy of College Going Students in Delhi Region | Priyadharshini Anupuram, Samiksha Saini, Smriti Kashyap | Dr. Anjali Siwal |
| 9. | Social Media Page and Online Advertising During Covid 19 | Dhruvi Jain, Dolsey Motwani, Jyotideep | Mr. Sanatan Tiwari |
| 10. | Impact Of Clickbait on Users: Perception, Detection and Prevention | Ananya Kumra | Ms. Isha Chugh |
| 11. | Global Economic Impact of the Energy Crisis of 2022 | Agrima Kumar Rajvanshi | Dr. Sonali Ahuja Dua |
| 12. | A Study on the Effect of the Mental and Physical Health of Employees on Organizations and their Productivity | Avani, Chhavi Sharma, Anchita Goel | Dr. Manju Sahai, Dr. Jyotika Bahl |
| 13. | The Economic Impact of E-Rupi as an Alternative to Traditional Currency2 | Kavya Dasari, Vanshika Chaudhary, Jayalakshmi PJ | Dr. Payal Jain |
| 14. | A Study on the Influence of Global Events on Indian Petroleum Sector and its Effect on the Common Man | Siya Shukla, Parthivi Garg | Ms. Rupal Arora |
| 15. | Role of Shark Tank as a Reality Show in Strengthening the Entrepreneurial Spirit in India | KS Sreedevi, Karuna Kumari, Mauli Gaur | Ms. Nupur Tyagi Ms. Isha Chugh |

Pathfinder Winners 2022-23

1st

Drishika Bajaj, Jahnvi Rai, Jahnvi Saini

2nd

Ananya Kumra

2nd

Agrima Kumar Rajvanshi

3rd

Sanjana Rastogi, Tripty Wig

3rd

Priyadharshini Anupuram, Samiksha Saini, Smriti Kashyap



DEPARTMENT ACTIVITIES

Farewell 2023

On 24th April, The Commerce Association of Gargi College bid a fond and enthusiastic farewell to the graduating batch of 2023, celebrating the theme of "Spring Vibes" to symbolize the essence of new beginnings. The event commenced with a heartfelt speech delivered by the Head of the Department, Prof. Sonali Ahuja Dua. One of the highlights of the evening was the distribution of titles and awards, bringing smiles and laughter as students were recognized for their unique qualities and contributions. The 'Miss Farewell' Pageant added an element of glamor and talent to the evening, featuring a ramp walk, talent showcase, and a thought-provoking question-answer round, showcasing the multifaceted abilities of the graduating class. The investiture ceremony was a momentous occasion as the baton was passed to the incoming Commerce Association members, signifying the continuity of leadership and the commitment to carrying forward the legacy. The evening was sweetened by a cake-cutting ceremony, adding to the joy and nostalgia. The President delivered a heartfelt note, bidding adieu and imparting words of wisdom to the outgoing students. In conclusion, the Commerce Association's farewell event was a perfect blend of celebration, reflection, and anticipation of a bright future. It was an evening that encapsulated the essence of transition and new beginnings, leaving an indelible mark on the hearts of all who attended.



Financial Literacy Workshop

The Commerce Association of Gargi College conducted a workshop on "Financial Literacy: Prosperity and Wealth" on May 17, 2023, under the patronage of Prof. Sangeeta Bhatia, Principal, Gargi College. The event had notable speakers, Honorable Prof. Amit Kumar Singh, Chairperson, Gargi College, and Shri Suryankant Sharma, Senior Consultant, AMFI. The event saw a footfall of more than 250 students from various departments in the college. Prof. Bhatia addressed the audience about the importance of Financial Literacy and its use as an empowerment tool. Prof. Amit Kumar Singh shared insights about keeping track of finances. Mr. Sharma elaborated on the importance of early investing. He also educated the audience about major long-term investment schemes. The workshop proved beneficial for the attendees .



Department Orientation

To familiarize the new students with the department and college, the Department of Commerce hosted an orientation program on August 16, 2023, at the auditorium. Prof. (Dr.) Sonali Ahuja Dua welcomed the newcomers and gave an overview of the department and faculty before the session got underway. She also discussed the NEP course format. Additionally, the President and Vice-President of the Commerce Association provided an overview of the association, events, and recruitment process. Team Comascent also elaborated on the bi-annual magazine of the Department of Commerce. The recently established Alumnae Association of The Department of Commerce, 'AIKYAM: The Gargi Comconnect', was also introduced. Post the event, the students were excited, if not a little nervous, for the journey ahead.



Pathfinder Orientation

On 18th October, 2023, the department conducted an orientation session for the Pathfinder Competition. The orientation began with the anchors enlightening the present students about the competition. The main objectives of this competition are to enhance critical thinking and innovation within oneself to solve problems creatively. It allows one to delve into their topic of interest and work under the guidance of their teacher mentors. The general guidelines were imparted to the students followed by an interactive Q&A session, revisiting the history of the competition with the past winning topics to give a broad idea to the students. The orientation was a big success, leaving everyone with great insights.



Teachers' Day Celebration

On 5th September 2023, The Commerce Association of Gargi College celebrated Teachers' Day with a heartwarming event, acknowledging the profound impact teachers have on the world. The day began with the symbolic plantation of a tree sapling in the Sacred Garden, representing the growth and nurturing that teachers provide to their students. This gesture underscored the enduring influence of educators. Following this, souvenirs were distributed as token of appreciation, and photographs captured the joyous moments shared with the teachers. This celebration was a heartfelt expression of gratitude to those who tirelessly contribute to shaping the future, proving that indeed, "Those who teach, change the world over and over again."



Learnovation

The Commerce Association along with 180 Degrees Consulting Club of Gargi College organised “Learnovation: Case Interviews Unleashed” on October 26, 2023, during the ECA break. The event began with the welcome of the Guest Speaker, Ms. Sheetal Kakkar, a seasoned professional with experience in consulting at top renowned companies such as McKinsey and Sattva. She addressed the students with the importance as well as the growing demand for consultancy. Vice President of The Commerce Association delivered the vote of thanks. The event was a huge success leaving everyone with great learnings.



E-Conclave 2023

On October 12, 2023, the Department of Commerce organized an entrepreneurship conclave at Gargi College auditorium. The theme of the event this year was, “Digital Renaissance: Navigating the New Age Entrepreneurship”. Ms. Radhika Bajoria, the creator of ‘Radically Yours’, Mr. Deep Bajaj, the creator of ‘Sirona’, Ms. Priyanka Madnani, the creator of ‘Easy to Pitch’, and Mr. Krishnan Sunderarajan, the creator of ‘LOKA’, were the guests for the panel discussion. The event began with the lighting of lamp and presenting a token of appreciation to the distinguished guests. Dr. Payal Jain was the moderator for the panel discussion. The panelists shared their successful adventures with everyone. They further highlighted the challenges they encountered. Each member of the panel offered their own perspectives on the digital arena followed by an interactive Q&A round and a vote of thanks by the President.

THE COMMERCE ASSOCIATION, GARGI COLLEGE

ENTREPRENEURSHIP

CONCLAVE 2023

DIGITAL RENAISSANCE:
NAVIGATING THE NEW AGE
ENTREPRENEURSHIP

9:30 AM ONWARDS

12 OCT 2023

AUDITORIUM

| | | | |
|--------------------------------------|------------------------------|---|-------------------|
| | | | |
| RADHIKA BAJORIA | KRISHNAN SUNDERARAJAN | PRIYANKA MADNANI | DEEP BAJAJ |
| FOUNDER RADICALLY YOURS INC US | FOUNDER LOKA | FOUNDER EASY TO PITCH & INCLUDASH | FOUNDER SIRONA |

[in](#) The Commerce Association, Gargi [@commerceassociation_gargi](#)



New Education Policy (2020) Conference

On 3rd-4th November, 2023, Gargi College organized a conference to discuss the theme, “New Education Policy 2020: Perspectives, Challenges and Way Forward”. In the conference the following students from the department, under the mentorship of teachers, presented research papers.

| Paper Topic | Mentor | Students |
|--|--|---|
| Creating an Eco-System for Startups and Entrepreneurship in India: A Case Study of Information Dissemination on Udhmodya Program at the University of Delhi | Dr. Geeta Sidharth | Deepti Yadav (B.Com) Gunika Sanwria (B.Com.) |
| Awareness On NEP 2020 Among Undergraduate Students In India: A Quiz-Based Survey Study | Dr. Geeta Sidharth Prof. Shashi Chawla | Giya Singh (B.Com) Riya Singh (B.Com (H)) |
| Revitalizing Untapped Indigenous Products and Traditional Knowledge Systems working through Self-Help Groups | Dr. Geeta Sidharth | Saaranya Agarwal (B.Com.(H)) |
| Diversity, Equity, Inclusion, and Belonging (DEIB) Framework in the Cultivation and Consumption of Kalanamak Rice: A Case Study | Dr. Geeta Sidharth | Saaranya Agarwal (B.Com.(H)) |
| Exploring The Governance Based Dynamics Of Competitiveness Of G20 Countries In Industry 5.0 Era | Dr. Geeta Sidharth Dr. Payal Jain Ms. Anam Khan | Disha Arora (BBE) |
| Untapped Gems Of India: Revitalizing Indigenous Products and Traditional Indian Knowledge Systems under the UN’s SDGs | Dr. Geeta Sidharth | Saaranya Agarwal (B.Com.(H)) |
| Are Value Addition Courses Really Adding Value? | Dr. Payal Jain | Bhavya Ahluwalia (B.Com.(H)) |

Social Outreach Programme

The Department of Commerce at Gargi College conducted a social outreach program on October 27, 2023. The drive was held at Sector 2, Sadiq Nagar, New Delhi, at the Mayank Vohra School. Students and faculty interacted with children with physical disabilities and made a valuable contribution through social impact by distributing packaged food items. Helping them and interacting with them made all the faculty members and department students feel a sense of accomplishment and an increased sensitivity towards disabilities. Students of the school were delighted to interact with the faculty and student volunteers of the department. Everyone who attended the drive left with a sense of accomplishment and feeling of empathy.



“Alone we can do so little; together we can do so much.”

— Helen Keller



Alumnae Speaker Series: ComConnect - Insights

CAMPUS TO CORPORATE - MS. URVASHI KATYAL

On August 29, 2023, the Alumnae Association of the Department of Commerce, conducted the inaugural session of 'The Alumnae Speaker series: ComConnect - Insights', in partnership with IQAC.

Ms. Urvashi Katyal was the guest speaker at the session, a 2015 alumna of the Department of Commerce, had shared her journey from the campus premises to Meta. She discussed her academic experiences and how they aided in her personal development. The entire session was quite inspirational for all the attendees and made them think about how "Success is like an Addiction, once you define that path and the destination there is no stopping you."



CAMPUS TO CIVIL SERVICES - MS. DIVYA JAIN

The second session convened on September 19th, 2023, featuring Ms. Divya Jain, District Audit Officer in Meerut, a 2015 alumna. Ms. Jain's path towards her current position commenced during her college years when she confronted a pivotal decision around her passion for civil services. After careful consideration, she opted for Civil

Services instead of campus placements, guided by the conviction, "to bring a change you need to be a part of the structure." The road to success was challenging and extensive, requiring five years of relentless dedication and effort. She attributes her accomplishments to a judicious blend of diligent effort and strategic acumen.



CAMPUS TO CONSULTING - MS. SUGANDHA AGARWAL

The third session of ComConnect Insights convened on October 10th, 2023, featuring Ms. Sugandha Agarwal, Senior consultant, Capgemini. While recollecting her journey, she mentioned the increased uncertainty she went through. During the session she highlighted the importance of staying positive and dedication towards what you want to achieve. Further, she explained the different segments of consulting. She also spoke about the various roles of a consultant depending on their competency and understanding.

In the second segment of her presentation, she highlighted the skills and life lessons that she considered important. In the Q&A segment, she emphasised on making boundaries for yourself in the corporate world and setting the right work life balance. She also talked about the importance of being yourself and not getting intimidated by others. Her tips and tricks to balance interests and overcome distractions efficiently added to the takeaways. It was an enriching experience seeing the cohesiveness between her learnings at campus and implementation at consulting. The audience truly enjoyed her ticking off 'giving an alumni session at her college' in the checklist.



AIKYAM: The Gargi ComConnect 2023-24



STUDENT BODY

| | |
|-----------------------------|---|
| Convenor: | Agrima Kumar Rajvanshi |
| Co-Convenors: | Aanvi Narayan, Kshama Dixit |
| Technical Heads: | Radhika Arora, Pramiti Saxena |
| Communications Head: | Manya Chawla |
| Operations Head: | Pratibha Bisht |
| Members: | Mishthi Wadhvani, Vanshika, Pragya Chauhan, Ishita Shekhawat, Tanya Jain, Manya Singh |

FACULTY ADVISORS

Dr. Sangeeta Jerath
Dr. Mandakini Das
Prof. Sonali Ahuja Dua
Ms. Aakriti Chaudhry
Dr. Payal Jain
Ms. Nupur Tyagi
Ms. Isha Chugh
Ms. Mohini Rajput

AIKYAM: The Gargi ComConnect

CONVENOR'S MESSAGE

Greetings

It is with immense pleasure that I introduce the newly founded 'The Alumnae Association of The Department of Commerce' through Comascent. AIKYAM: The Gargi ComConnect, is a platform designed to bring together the 'Gargi Commerce Community'. This platform is a space where past meets present, friendships revive, and the echoes of one's adventures as a commerce student and professional resonate once again.



Just as AIKYAM reunites the students of the department and provides a platform to strengthen connections, Comascent upholds the responsibility of being the voice of students and a platform for expression and creativity along with learning.

The consideration and precision with which the themes for the magazine have been chosen is commendable. G20 presidency is not only a huge step forward for India in its standing among global economies but also a great initiative towards a brighter and peaceful future. Promotion of inclusivity and strengthening of international relations is no doubt an important aspect of global economic development. It is evident that the team has left no stone unturned to make the first issue of this academic year informative and interesting.

On behalf of AIKYAM I thank the editorial team of the magazine for their active support and coverage of the Alumnae events. I am grateful to Comascent for featuring our interactions with the esteemed alumnae of the department. AIKYAM is proud to contribute to the magazine through our insights and initiatives. Congratulations to the editorial for a wonderful issue.

All the best, Team Comascent!

Agrima Kumar Rajvanshi
Convenor

MENTORING SESSIONS

AIKYAM, the Alumnae Association of the Department of Commerce, organized online mentoring sessions with the alumnae to provide One-to-One guidance to the students about their fields of interests.

Ms. Urvashi Katyal

On 22nd October, Ms. Urvashi Katyal interacted with a few enthusiastic students to address their queries about the corporate life. The session aimed to provide students with valuable insights and guidance on a range of topics, including the challenges faced in the corporate world and achieving a work-life balance. She also focused on the importance of personal effort in networking and securing referrals for job opportunities.



Ms. Divya Jain

On 15th October, Ms. Divya Jain, a distinguished UP -PCS Officer provided students with valuable insights and guidance on challenges faced in civil services and effective UPSC examination preparation. She stressed on the significance of perseverance and adaptability while facing obstacles. She underlined that civil services should be viewed as a goal rather than life's sole purpose. She also stressed on the importance of the intent to serve the public and possessing confidence in decision-making.



Ms. Sugandha Agarwal

On 18th November 2023, Ms. Sugandha Agarwal, a senior consultant at Capgemini, enlightened the students about the field of consulting and guided them towards establishing a career in this industry. The session focused on comprehending consulting fundamentals, steps for entry, essential skill sets, and job roles. She advised to understand the strategic decision-making aspect and the responsibility consultants hold in product-based consulting.



In Conversation with Ms. Urvashi Katyal

Class of 2015

Q. Being a female, from a Girls College, to entering into the corporate world, which largely remains male oriented, did you ever face any setbacks, prejudice or did you feel intimidated to step up and voice yourself?

“Right after college I was working with Zomato, in a team with 8 men and being one of the only 2 females, it was not just intimidating but intense during certain moments. I wasn’t particularly scared or in a shell, my internships and other experiences had prepared me that much but indeed, there were certain prejudices about me as a woman employee, which I worked hard to prove wrong. What I did end up doing after a point of time was ‘change my perspective’. I stopped looking and interacting with people on the basis of their genders, rather I looked at them as just human beings. I respected their feelings and emotions. A human who is working hard to achieve their dreams and targets deserves my respect just like I deserve theirs, and that helped me a lot in connecting with people and working on myself.”



Q. One Advice to your younger self and the current Gargi students?

“Step out of your comfort zones and experiment. Try everything the world has to offer, take a taste of it all, learn and fail and only then decide what you want to do further. Realize things that energize you and things that tire you, work on what you are passionate about. Intern, join societies, take on all the experiences there are, learn the skills you can take on. ‘Don’t Settle For Less’. Use your work in college as examples to highlight the skills you gained to present yourself.”

“Success is like an addiction, once you define your goals, there is no stopping you.”

Bhavya Ahluwalia
B.Com. (H) 2nd Year

In Conversation with Ms. Divya Jain

Class of 2015

Q. Your story has been one of perseverance and determination. For 5 years constantly working for your dreams and not giving up cannot be easy. But please tell, why PCS and not something mainstream like Indian Administrative Services (IAS)?

“It’s true that it was not an easy journey, especially when my parents began to lose hope in me after a point of time. As soon as college ended, I knew I didn’t want to go for some corporate job, rather I wanted to join the civil services. I gave my 1st attempt of PCS in 2018, and had to wait till 2020 to get the result due to Covid. During this period of 5 years, I did my master's in M.A.(Philosophy), taught at a coaching center to earn a minimal income. The wait got too long and my patience was slipping, so I even ended up applying and clearing for The Energy and Resources Institute (TERI). However, then the results came and my dreams finally saw the light they had been searching for, for so long. What kept me going? My dream, my belief in myself, my willpower, positivity and the flexibility to move back a step when needed. I never had a Plan B to begin with, if not here I would probably be in TERI, but would I be happy there? Probably not. A reason to go for PCS and not something like IAS, was to understand the difference between specialisation and generalisation when it comes to the field of civil services. The options are quite less but it inspires you to put your knowledge and passion on the correct route. It certainly did for me.”

Q. One Advice to your younger self and the current Gargi students?

“Remember your morals, beliefs and teachings. There will be moments when you would feel alone and then they would help you to stand on your feet and figure out the ways. Don’t give up on your dreams and aspirations, turn days into nights to make them your reality.”



Bhavya Ahluwalia
B.Com. (H) 2nd Year

“Manzil se zyaada khoobsurat hota hai safar”

In Conversation with Ms. Sugandha Agarwal

Class of 2016

Q. Why did you choose consulting as your career? How would you express your opinion on the importance of this career choice? Could you also explain some challenges you faced while on this journey?

“I never chose Consulting as my career rather it was the career that chose me, just after Gargi. I worked with EY as an Assurance Associate, but I had a hunger to learn more and went for my Masters. During this transition from a work desk to a study desk, I was diagnosed with an auto-immune condition called Alopecia which changed the way how the world perceived me as a person. I was judged for the way I looked by people around me, during job interviews and in every other aspect of my personal and professional life.

But did that stop me? No. Rather it pushed me to test my limits and push through all of them. After all, what mattered to me was the picture of my dreams in my head, not necessarily how I looked. This made me realise that people will mock you, poke you, try to pull you down all your life but you should never stop, rather learn to push through all of these and try to make the best of it.

As for the importance of consulting as a career choice, there was a time when many people used to dream to be part this industry because of the the social status attached to it rather that the expertise but now times are changing. Though India is yet to catch-up in the race of what we call ‘Hardcore Consulting’, but it is going at a rapid pace. It's not an easy career, in fact no career is easy, and this decision must be taken wisely.”

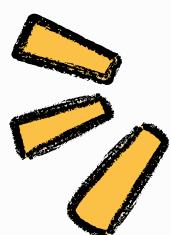
Q. One Advice to your younger self and the current Gargi students?

“Always trust your gut. There will be moments, chances and decisions you will have to make that will make you question a lot of things, people will try to guide you but, if you have a gut feeling, follow it to the end of the world and never regret it. Everything happens for a reason.”



Bhavya Ahluwalia
B.Com. (H) 2nd Year

Comic Strip Making



Competition



Comascent, the Bi-Annual Magazine of the Department of Commerce organised an engaging 'Comic Strip Designing' competition on October 31, 2023. The theme of the competition was centered around G20 Summit 2023.

The competition saw enthusiastic participation by students across a wide range of courses. The artists were given 45 minutes to complete their designs using the art medium of their choice.

It is often said that "art speaks louder than words," and this competition not only provided a platform for artistic expression but also made a valuable contribution towards spreading awareness about the G20 Summit.



IF YOU ARE SOMEONE WHO LIKES ART AND HAS A HUMOROUS SIDE, WE LOOK FORWARD TO SEEING YOU THERE!

A COMPETITION BY COMASCENT THE BI-ANNUAL MAGAZINE (DEPARTMENT OF COMMERCE)

DESIGN YOUR COMIC-STRIP

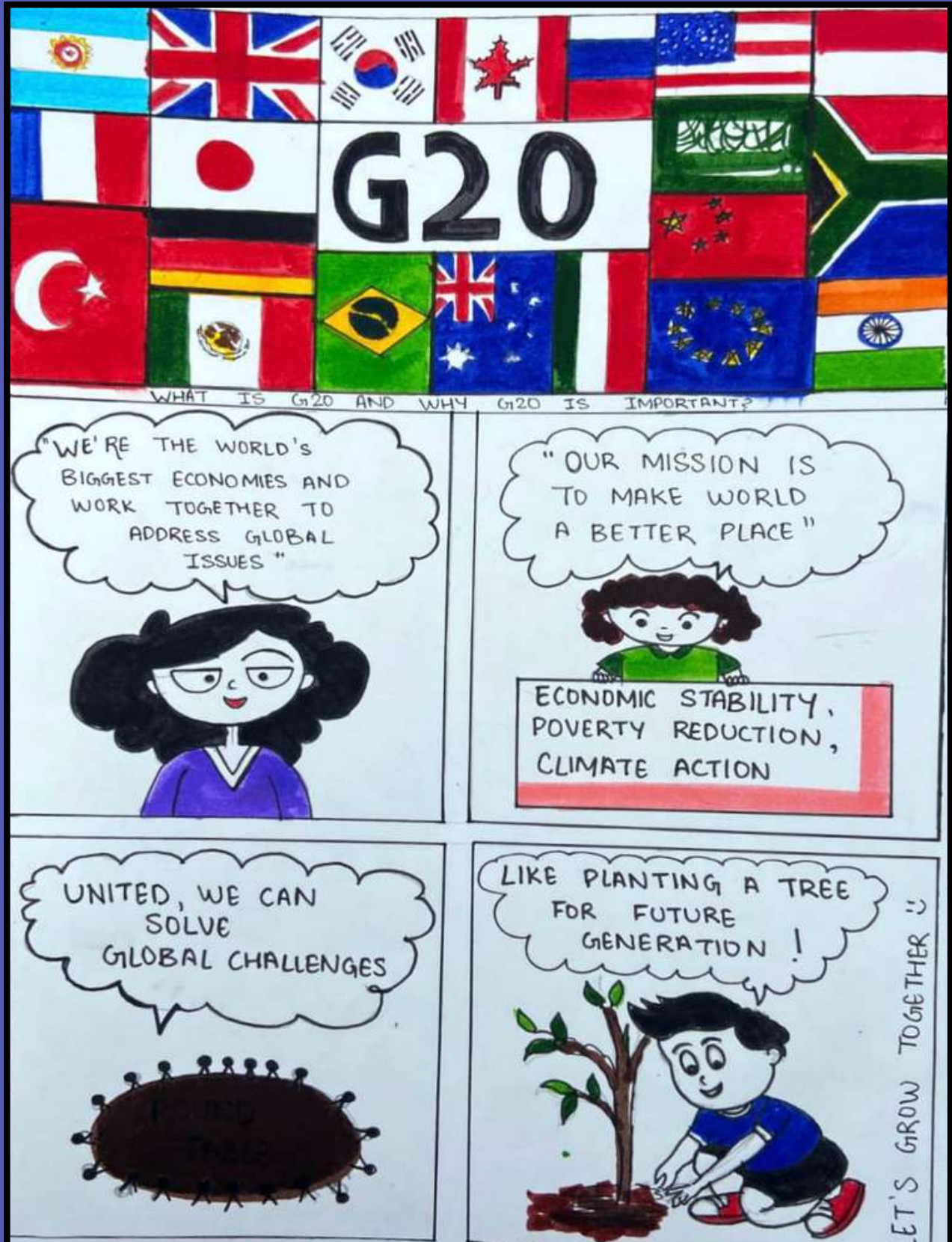
- ★ THEME: G20 SUMMIT 2023
- 📅 DATE: 31ST OCTOBER, 2023
- 🕒 TIME: ECA BREAK, (12:10 TO 12:55 PM)
- 📍 VENUE: LT - 1

A CHANCE TO WIN ATTRACTIVE CASH PRIZES

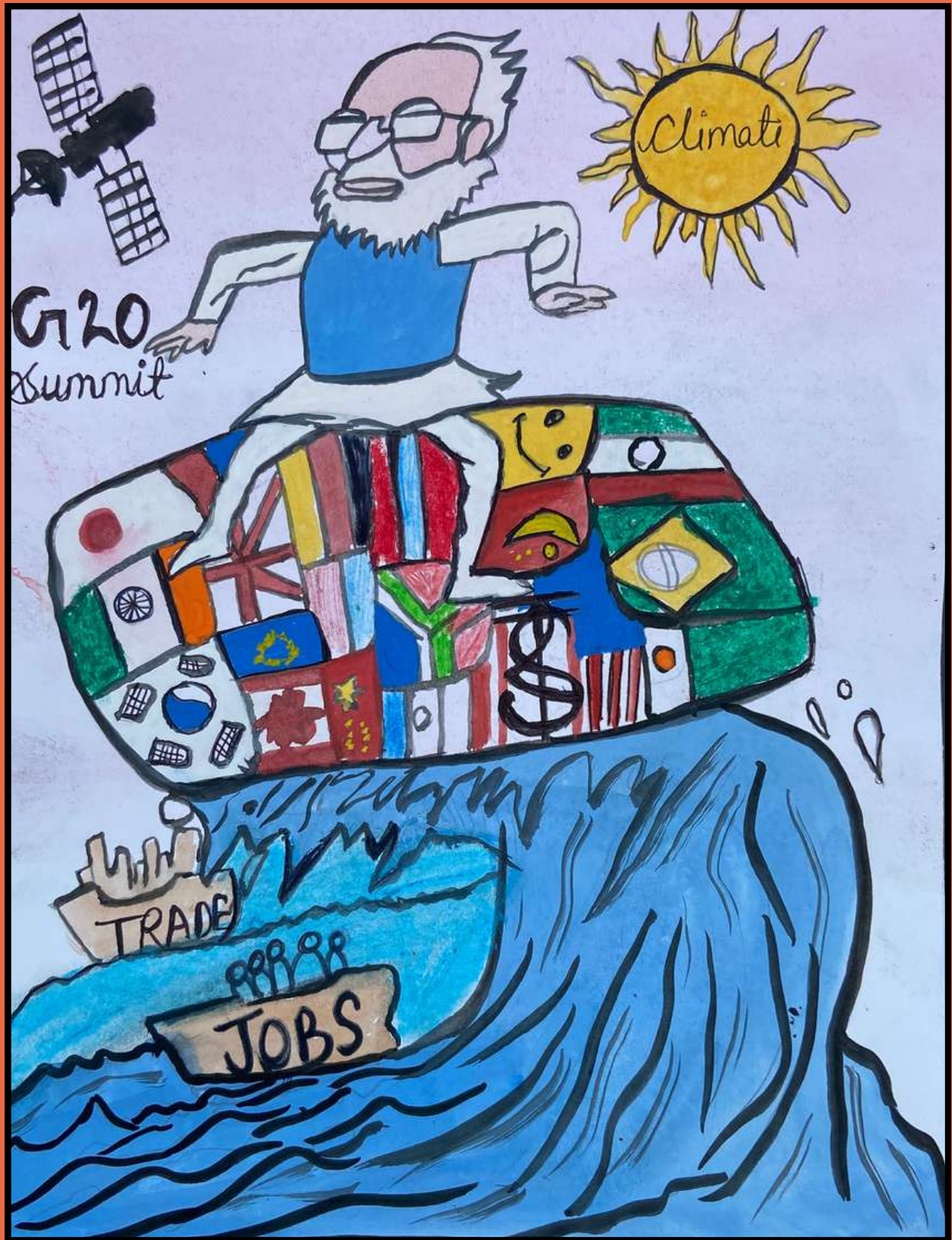
OPEN TO ALL THE STUDENTS OF GARGI COLLEGE

FOR QUERIES CONTACT: BHAVYA AHLUWALIA (9818589114)

We congratulate the following winners and thank all the participants for their creative entries and enthusiasm



- Priya Battan, B.Com. 1st Year



- Shreya Singh, B.Com. 2nd Year

DARK SIDE OF G20





FRESHERS' COLUMN

"As you step into the college realm, remember: your education is a journey, not a race. Enjoy every moment, savor every lesson, and celebrate every achievement."



SURVIVAL GUIDE

TIP #1: INTROVERT MUCH?!

“You ask, I’m not asking!” - Feeling like a shy phoenix unable to spread their wings and ask doubts?

Here's the secret: The professors at Gargi are very friendly and approachable. Sure, they might have that "college professor" aura, but that's just the outer cloak. Beneath it, they're ready to be your personal Dumbledore, guiding you through the maze of knowledge.

Think of it as ‘The Dobby Approach’, my fellow witches and wizards. Be respectful and, they will go out of their way to help you. It's like summoning a Patronus, but for academic questions! You can also seek assistance from the Hermiones around you or approach your CRs to ask doubts on your behalf.

Now, for all you freshers out there who think, "Doubts? Those are mythical creatures" remember, the doubts will arise when you start studying. So, embrace the magical journey ahead, knowing that the Gargi family has your back. From professors to peers, they're all here to ensure your academic adventure is spellbinding!

TIP #2: CONFIDENCE IS THE KEY

Fear not, for the sea of judgement is but a shallow pond! Dive into the conversation with the confidence of a pirate searching for treasure, for most folks are like friendly dolphins, not sharp-toothed sharks.

We often find it difficult to talk to others due to the fear of being judged, forgetting that the majority of people in reality are very kind and understanding, not here to judge.

Also, when the teacher's question sets sail, raise your hand with enthusiasm, as if you're shouting "Land ho!" from the crow's nest. Remember, it's about taking the plunge into the sea of participation (trying). You might need to summon your inner pirate spirit and brace for the occasional rough water, but the treasures of self-confidence and growth await you on this daring voyage.

In the end, when you look back on your journey, you won't remember the moments you spent in the safety of the harbour.

TIP #3:

TIME'S UP!!

Each person has their own timetable that works perfectly for them. Imagine your timetable as a magical clock, tailor-made to fit your unique wizardry. It's not about chaining yourself to the clock, minute by minute; no one wants to be a time-slave, right? Instead, we're embracing the art of time intervals.

It is also important to limit distractions such as mobile phones and TVs. For mobile phones, you can use the digital wellbeing setting, which allows you set timers for the apps.

As Maciej Aniserowicz put it, "There is no such thing as 'I do not have time'. This is all just a matter of priorities."

Therefore, start by prioritising your work. Task with higher priority should receive more of your time and is completed first.

Think of your day as a quest filled with various tasks and adventures, and your timetable as the map guiding you through this epic journey. Remember, even heroes need breaks and balance; too much magic drains their power. So, make sure to sprinkle in moments of fun and relaxation.

Attached below are the sample timetables for reference, these are meant to assist you. We encourage readers to create their own according to their unique needs.

Morning Person

- **5:30AM:** Wake up early. Morning people tend to be most productive in the early hours.
- **6:00AM - 7:30AM:** Start your day with a healthy breakfast and engage in activities that require focus and creativity.
- **7:30AM - 9:00AM:** Complete important tasks or work-related activities. Your mind is fresh and alert in the morning.
- **9:00AM - 10:00AM:** Take a short break for snack and some light exercise to maintain energy levels.
- **10:00AM - 12:30PM:** Continue with important tasks or attend meetings, if needed.
- **12:30PM - 1:30PM:** Lunch break and relaxation.
- **1:30PM - 3:00PM:** Handle tasks that require attention but aren't as mentally demanding.
- **3:00PM - 4:30PM:** Another short break to recharge.
- **4:30PM - 6:00PM:** Continue with less demanding tasks or wrap up the day's work.
- **6:00PM - 7:00PM:** Evening exercise or recreational activities.
- **7:00PM - 8:00PM:** Dinner.
- **8:00PM - 9:30PM:** Involve in relaxing activities like reading or pursuing a hobby.
- **9:30PM:** Prepare for bed.

Night Person

- **10:00 AM:** Wake up after a good sleep. Night owls thrive with more sleep.
- **10:30 AM - 12:00 PM:** Start your day with a hearty brunch and engage in light activities to wake up.
- **12:00 PM - 1:30 PM:** Begin with important tasks. Night people tend to be more alert as the day progresses.
- **1:30 PM - 2:30 PM:** Take a break for lunch.
- **2:30 PM - 4:00 PM:** Continue with important tasks or attend meetings.
- **4:00 PM - 5:30 PM:** Short break for snack and relaxation.
- **5:30 PM - 7:00 PM:** Handle less demanding tasks or work on personal projects.
- **7:00 PM - 8:30 PM:** Evening exercise or social activities.
- **8:30 PM - 9:30 PM:** Dinner.
- **9:30 PM - 11:00 PM:** Engage in tasks that require deep focus and creativity.
- **11:00 PM - 12:00 AM:** Short break to relax and unwind.
- **12:00 AM - 1:30 AM:** Continue with tasks or enjoy leisure activities.
- **1:30 AM:** Prepare for bed.

TIP #4:

BEFRIEND YOUR SENIORS

Starting Meaningful Bonds - Seniors ka Saath Milega, Jab Aap Initiate Kareng!

Hey there, fellow newbie! Here's the lowdown on getting in the good books of your experienced colleagues:

- **Open Communication:** Approach your seniors with a friendly and respectful attitude. Express your eagerness to learn from their experience. Don't hesitate to ask for guidance when needed.
- **Seek Mentorship:** If the opportunity arises, inquire if any of your seniors would consider being your mentor. A mentor can offer valuable insights and support as you navigate your career. If you spot a potential mentor in the wild (aka your seniors), drop a friendly "Would you be my Yoda?" and watch the magic happen.
- **Network:** Make an effort to attend team events or social gatherings. Building personal connections in informal settings can often lead to stronger professional relationships.

TIP #5:

FOCUSS!

Implement the strategies below to slay the distraction dragon and rock your tasks like a pro!

- **Epic Workspace Quest:** Create a distraction-free zone. Think of it as your superhero lair, where only productivity is allowed.
- **Pomodoro Power:** Channel your inner time warrior with the Pomodoro method - work hard for 25 minutes, then reward yourself with a 5-minute dance break!
- **Goal-Getter Blueprint:** Set crystal-clear goals. It's like having a treasure map to success.
- **Tech Wizardry:** Use tech to block distractions. It's like your personal forcefield against time-wasting websites.

TIP #6:

STAY HEALTHY

Balancing college craziness with staying active can be a real challenge, but no worries, we've got the lowdown for you.

- **You don't need fancy equipment or gym.** Try some quick and intense bodyweight workout in your dorm room or go for brisk walks around the campus. It's like a secret energy potion!
- **Join campus sports clubs – they're like your fun fitness crew.** It's all about staying active, no fancy gear require. A healthy body keeps your brain sharp and will help you conquer your college journey.

TIP #7:

HAPPY BUDGETING!

Budgeting can be a sport in itself! Set aside 10% of your budget as savings or future use. Then forget it like that friend of yours who only calls you when they're in trouble. From the remaining amount, start by designating a portion for essentials like food and groceries- because, let's face it, a happy stomach means a happy soul. Next, add a dash of thriftiness by exploring budget-friendly havens like Sarojini Nagar and Janpath Market for affordable fashion finds. Now, set aside some funds for those epic Metro rides, and don't forget the rickshaws which are practically a rite of passage.

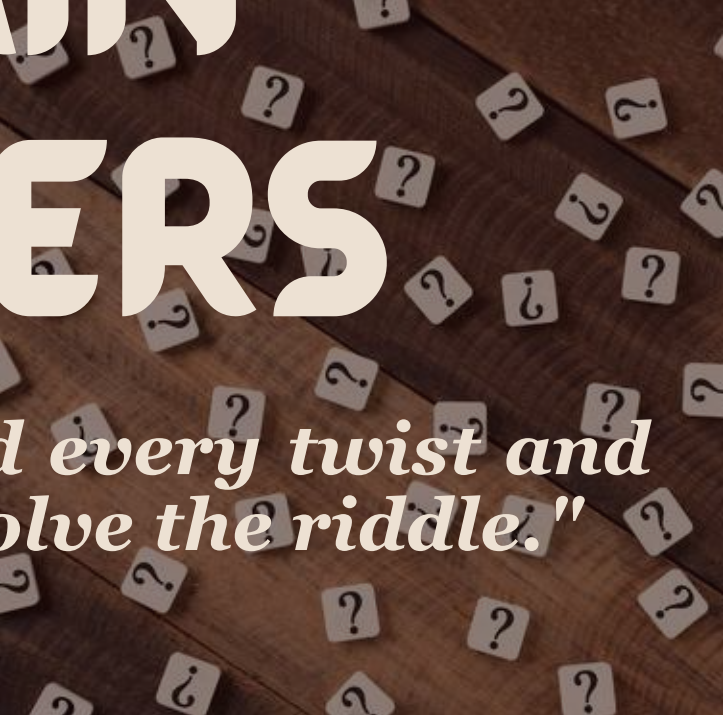
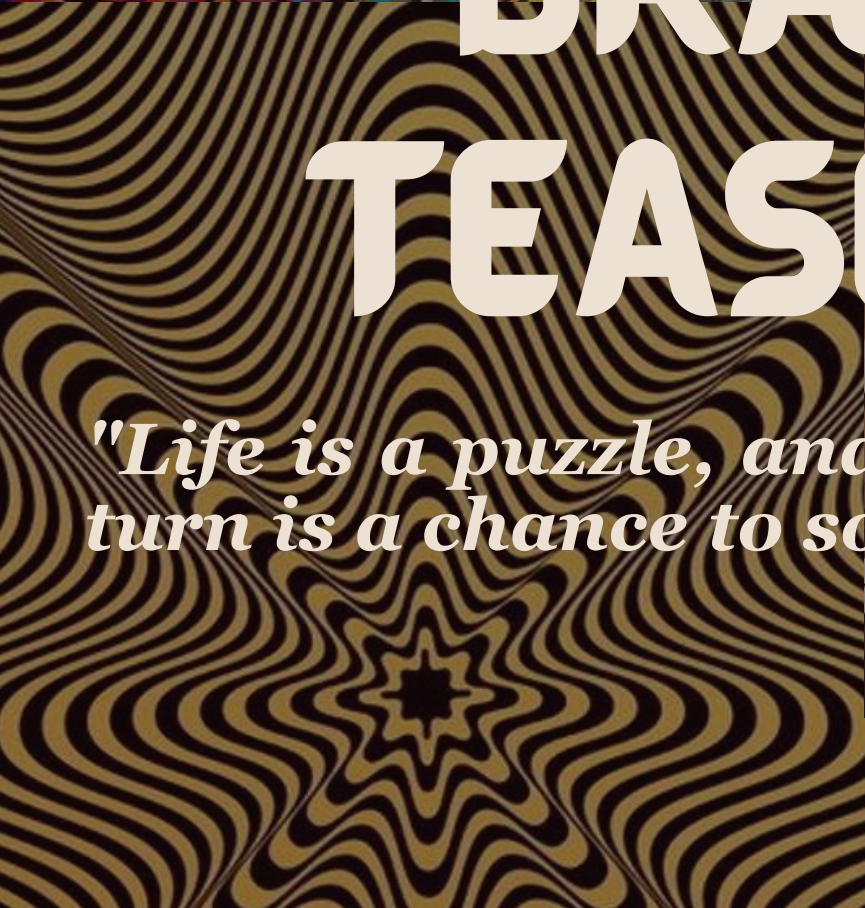
Don't forget to allocate a portion for scrumptious street food because your taste buds deserve some love too. And if there's anything left, congratulations, give yourself a treat (maybe a self date?) because you've mastered the art of budgeting.

If you have any cash left over at this point, congrats! Treat yourself or put it in the savings. Remember, you're the boss of your budget; it's all about being the hero of your own financial story!

| | |
|-------------------------------|-------------|
| Total | 100% |
| Less: | |
| Food and Groceries | 30% |
| Transportation | 30% |
| Books and Supplies | 10% |
| Entertainment and Fun | 10% |
| Miscellaneous Expenses | 10% |
| Savings | 10% |



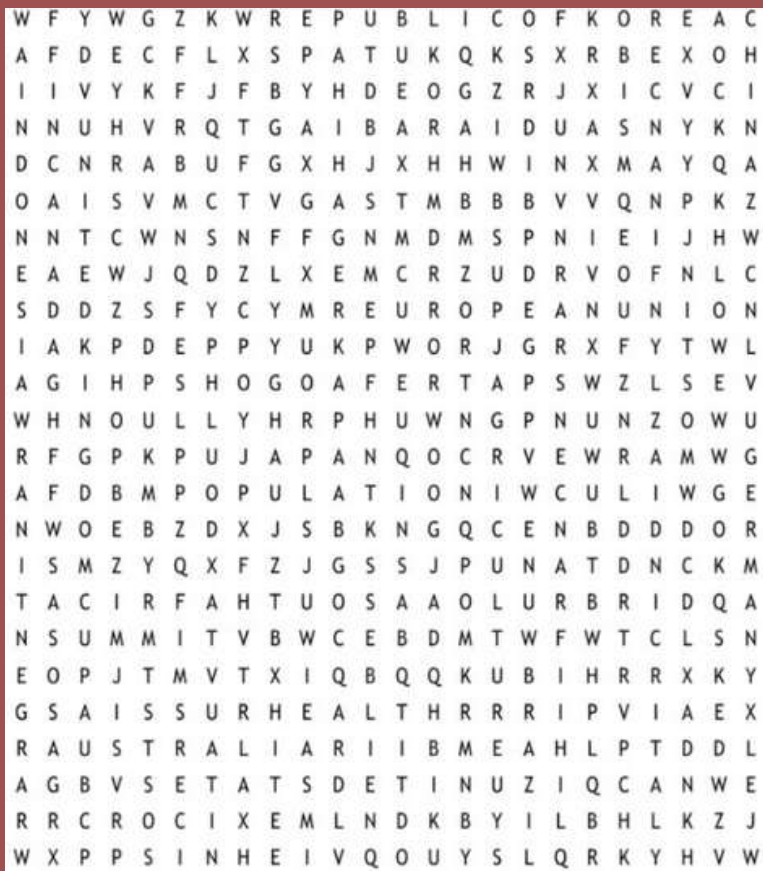
BRAIN TEASERS



"Life is a puzzle, and every twist and turn is a chance to solve the riddle."



CROSSWORD



Find the following words in the crossword above.

Words are hidden in the following direction; Across, Down and Diagonal

FRANCE

EMPLOYMENT

AGRICULTURE

HEALTH

SUMMIT

TRADE

POPULATION

EUROPEAN UNION

UNITED STATES

TURKEY

UNITED KINGDOM

SOUTH AFRICA

SAUDI ARABIA

MEXICO

RUSSIA

AUSTRALIA

JAPAN

INDONESIA

ITALY

INDIA

GERMANY

CHINA

REPUBLIC OF KOREA

CANADA

ARGENTINA

BRAZIL





RIDDLES

1. I AM AN 8-LETTER WORD.
I AM KEPT SECRET FROM EVERYONE.
MY 2ND,3RD,4TH LETTER SPELL AN ANIMAL.
MY 4TH,5TH,6TH,7TH,8TH LETTER IS A WEAPON.
MY 1ST,2ND,8TH LETTER IS USED FOR WRITING
AN EXAM.
MY 3RD,4TH LETTER ARE THE SAME.
WHO AM I?

2. WHY IS EUROPE LIKE
A FRYING PAN?

5. WHAT IS SEEN IN THE
MIDDLE OF MARCH AND
APRIL THAT CAN'T BE
SEEN AT THE BEGINNING
OR END OF EITHER
MONTH?

3. PEOPLE MAKE ME, SAVE
ME, CHANGE ME, RAISE ME.
WHAT AM I?

4. YOU HAVE ME TODAY,
TOMORROW YOU'LL HAVE MORE:
AS YOUR TIME PASSES,
I DON'T TAKE UP SPACE,
BUT I'M ONLY IN ONE PLACE:
I AM WHAT YOU SAW,
BUT NOT WHAT YOU SEE.
WHAT AM I?

6. WHAT ROOM DO
GHOSTS AVOID?

9. THE MORE YOU
TAKE, THE MORE
YOU LEAVE BEHIND.
WHAT AM I?

7. IF I AM HOLDING A BEE,
WHAT DO I HAVE IN MY
EYE?

8. WHAT IS EASY TO SPOT
BUT HARD TO FIND?

6. THE LIVING ROOM
7. BEAUTY.
EXPLANATION: THIS RIDDLE IS A PLAY ON THE PROVERB, "BEAUTY IS IN THE EYE OF THE
BEHOLDER." IN THIS CASE, YOU ARE THE "BEE-HOLDER," THUS, "BEAUTY IS IN YOUR EYE."
8. TALENT
9. FOOTSTEPS.

1. PASSWORD
2. BECAUSE IT HAS GREECE AT THE
BOTTOM
3. MONEY
4. MEMORIES
5. THE LETTER 'R'.



In the vibrant streets of India, where vendors once held sway, e-commerce has risen as the modern marketplace, linking distant corners of the world and bringing consumers closer together.

From long bank queues to instant cash withdrawals, India's shift to ATMs has redefined the convenience of financial transactions



From skilled artisans crafting intricate handiwork to software developers crafting complex codes, India's journey has been one of evolution and adaptation

In the land where coins once jingled, India's digital rupee now echoes a new era of modern and cashless transactions.



~The exceptional creativity and dedication of our art team have brought unparalleled beauty to our magazine, turning visions into visual masterpieces.

