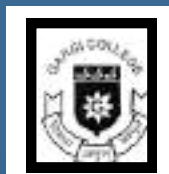


COMASCENT

VOLUME 2, ISSUE 24, 2023-24

Commerce Redefined: Examining AI Integration in Business



DEPARTMENT OF COMMERCE
GARGI COLLEGE
UNIVERSITY OF DELHI

CONTENTS

The Editorial

Principal's Message

Editor's Note

Thinkers' Corner

50 Years: A Glimpse

The Commerce Association

Department Activities

Academic Results 2022-23

Placement Report 2023-24

Competitions and Winning Entries

Budget Highlights

News Column

Brain Teasers

THE EDITORIAL



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PRINCIPAL'S MESSAGE

Dear Students & Colleagues,

Heartiest Congratulations on the 50th Anniversary of your department! The commerce department has brought countless laurels to Gargi College through the numerous achievements of thousands of our Alumni. Thank you on behalf of all stakeholders to making Gargi what it is today, a prestigious and wonderful Institution for all-round learning!



today, a prestigious and wonderful Institution for all-round learning!

Lest we rest on our past laurels, today as we know it, the world is changing at an exponentially fast pace. We at Gargi College however keep up with this change as we embark on a journey into the realms of commerce redefined, where the fusion of artificial intelligence and business innovations transforms industries and reshapes economies. I am sure the ideas brought forth through your bi-annual Magazine Comascent will delve into the profound impact of AI integration, exploring its depths and uncovering the myriad ways it revolutionizes traditional commerce.

We know that AI algorithms can analyze vast amounts of data to extract valuable insights, patterns, and trends that inform strategic decision-making. This enables businesses to make data-driven decisions and anticipate market changes more effectively. AI-powered automation more than ever streamlines repetitive tasks, processes, and workflows, freeing up human resources to focus on higher-value activities. This leads to increased productivity, reduced operational costs, and faster time-to-market for products and services.

With a focus on these aspects of integrating technology and Commerce, I hope you will undertake projects and internships for a greater understanding of individual preferences and behaviors, how businesses can tailor offerings and communication to enhance customer satisfaction and loyalty. An experiential learning will further enhance your knowledge gained at Gargi College to lead you to contribute substantively to India's future towards an 'Atma-Nirbhar Bharat' with Product Innovation and Development, and as always continue to make us all proud of your stellar accomplishments.

With great pride and happiness on the department's 50th Anniversary I once again wish you the very best of success in all your endeavors!

Prof. (Dr.) Sangeeta Bhatia
Principal (Offg.)
Professor, Department of Psychology
Gargi College
(University of Delhi)

EDITOR'S NOTE

Dear Readers

On behalf of team Comascent, I am delighted to present Comascent Issue 24, Vol. 2 for the academic year 2023-24. It is with immense pleasure that we dedicate this edition to the golden jubilee celebrations of the Department of Commerce. The department has withstood the tides of time and progressed gracefully since its foundation. To commemorate this, the magazine features highlights of the journey of the department portraying a chronicle of 50 years and looks to its future growth.



In this ever evolving tech-age, advanced machine learning and AI softwares have drastically changed the face of businesses. Hence, the magazine revolves around innovations in commerce due to adoption of AI in operations and its impact on the efficiency of business processes. It not only provides insights on the changes and their impacts but also highlights the future prospects and implications of this paradigm shift from human-efforts to robo-advisors, on the industry and its stakeholders.

The issue includes detailed activities of the department, placement report and academic result analysis for this academic year. Along with intellectual and thought provoking articles, this issue highlights a perfect blend of knowledge and creativity. Interactions with the esteemed faculty and alumni of the department who had a crucial role in this journey are also enclosed in this issue.

The 'News Column' reminisces the highlights of the industry before technological advancement, creating a realistic depiction of innovation in business through years. Furthermore, "All work and no play makes Jullie a dull girl" is the mantra we at Comascent stand by. Hence, the 'Brain Stimulator Column' encourages the readers to test themselves and their knowledge.

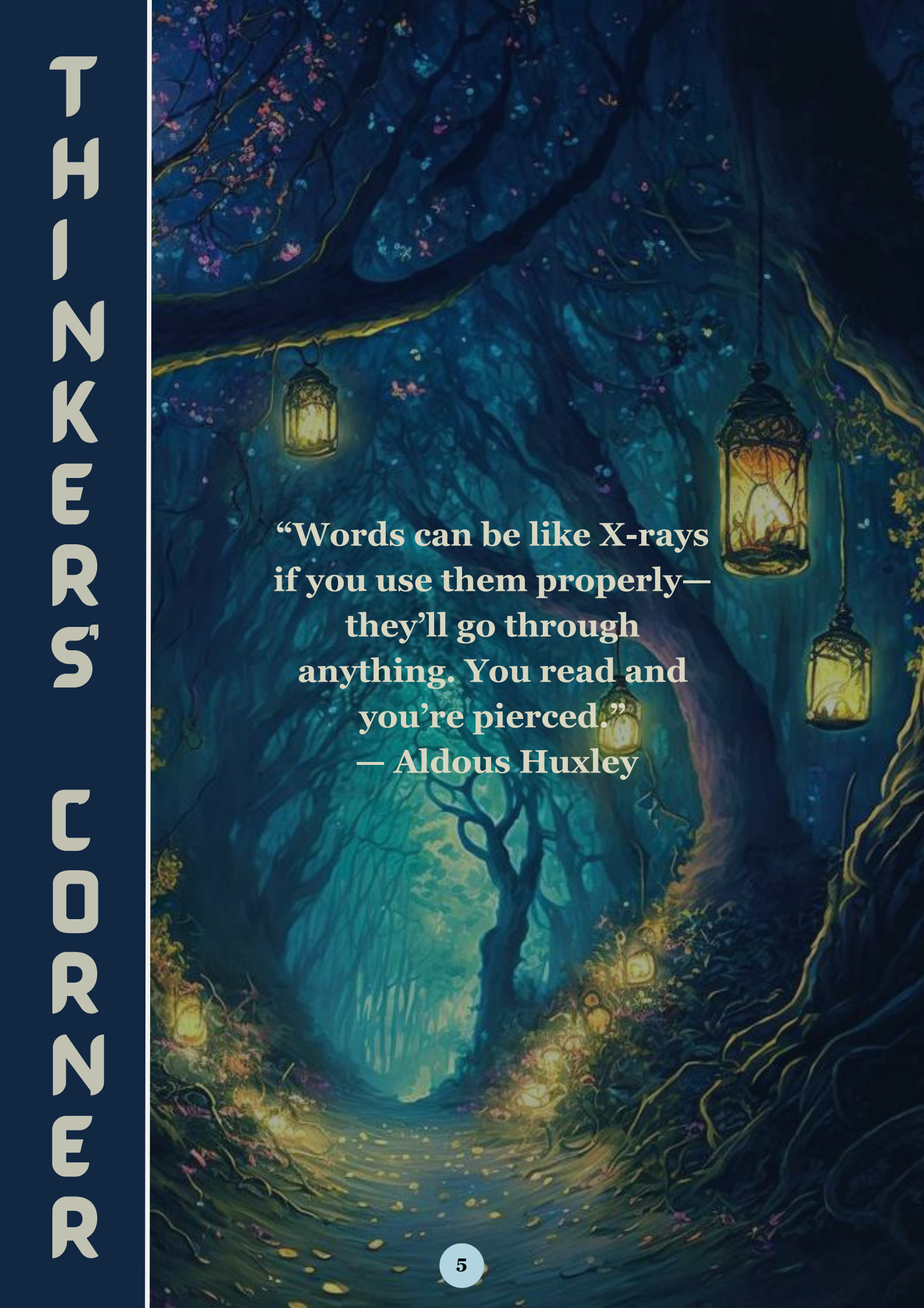
My deep appreciation goes out to the team of Comascent, whose hardwork and dedication have brought this issue to life. The creativity and talent of the art editorial has perfectly captured the theme of this issue and the essence of Comascent. Lastly, on behalf of the team, I extend a heartfelt gratitude to our faculty advisors for their constant support and guidance. With this issue as my last one for the Department of Commerce at Gargi College, I wish all the best to the future editorial to continue the legacy of Comascent with the same zeal.

We hope you enjoy reading this issue. We welcome your valuable suggestions for our forthcoming publications. Write to us at gargi.comascent@gmail.com

Regards

Agrima Kumar Rajvanshi

Editor



**“Words can be like X-rays
if you use them properly—
they’ll go through
anything. You read and
you’re pierced.”
— Aldous Huxley**

Revolutionizing Modern Business Client Relations using AI

In the relentless pursuit of competitive advantage, businesses find themselves at a critical juncture where innovation isn't merely a choice but a prerequisite for survival. AI stands not as a vision of the future but as the transformative force actively shaping our tomorrow. This is equally true in client relations, where the integration or neglect of artificial intelligence (AI) can impact the trajectory of success. This article delves into the intricate dance between innovation and stagnation, highlighting AI as the catalyst for a paradigm shift in modern business client relations.

Designing Tomorrow's Success: A Guide to Strategic Brilliance in Customer Interactions

Amid the rapid evolution of customer-centric business, a dynamic synergy emerges between AI and customer experience (CX). As businesses adjust to evolving expectations, AI propels seamless, efficient, and personalized interactions across channels. The fusion of innovation and customer-centricity reshapes the landscape, providing a transformative experience aligned with evolving client demands. At the core of success lies CX, integrating emotional connections throughout the journey. In the digital age, AI enhances CX with machine learning and natural language processing, turning touchpoints into opportunities for memorable interactions and solidifying the brand-customer bond. Embracing AI promises heightened personalization and anticipatory experiences in the future of CX.

How is AI reshaping the customer experience landscape? According to McKinsey report (2020) on AI customer service, AI is reshaping the customer experience landscape by making self-service digital channels the preferred 'first point of contact' for support. As per NVIDIA, a leading company in AI computing, conversational AI, proactive support, and predictive analytics gain traction as 69% of support leaders plan increased AI investments. To adapt, businesses should move away from generic approaches like email blasts and cold calls, opting for personalized, data-driven strategies with automation for effective lead generation. Enumerated here are several remarkable prospects wherein AI stands to transform the landscape of customer experience:

- **Emotion AI:** AI evolving beyond text and voice recognition to understand and respond to human emotions, enabling empathetic customer experiences. Virtual assistants, e.g., Siri, makes use of this AI for personalized and empathetic responses by analyzing user voice tones.

- **Immersive AI Experiences:** Integration with Augmented reality (AR) and Virtual reality (VR), allowing customers to virtually try products or visualize items in their space, reshaping interactions with businesses. Lenskart employs AI, Computer Vision, and Augmented Reality for a virtual try-on feature with face recognition and 3D rendering.
- **Neural Networks and Deep Learning:** Advanced AI systems interpreting unstructured data for highly personalized customer experiences. Netflix employs deep learning to provide personalized content recommendations, enhancing the viewing experience.
- **Quantum Computing:** Accelerating AI's processing speed for real-time personalization and swift responses to customer actions. Google explores quantum computing to accelerate AI computations, improving response times, especially in language processing.
- **AI Ethics and Transparency:** Growing emphasis on ethical and transparent AI practices, fostering customer trust in AI-powered experiences. OpenAI prioritizes ethical AI, promoting transparency and responsible development to build user trust.

The integration of AI into customer experiences has ushered in a new era of personalized, efficient, and emotionally attuned interactions. From tailored recommendations to 24/7 support through AI-powered chatbots, businesses are poised to enhance engagement and foster loyalty. Predictive analytics and voice assistants further contribute to customer satisfaction, while sentiment analysis offers valuable insights for continuous improvement.

As we navigate this transformative journey, it is crucial for businesses to prioritize ethical and transparent AI use. It is felt that AI in client relations faces challenges such as a lack of empathy, high implementation costs, and potential job displacement. Achieving human-level accuracy is difficult, especially in tasks like image recognition. The key lies in ensuring that technology complements human interaction rather than replacing it.

In the AI-driven age, businesses must sculpt a tomorrow where innovation intertwines seamlessly with modern client relations, promising a future of unparalleled possibilities and enhanced customer experiences.

Varsha
B. Com. (Hons.), 3rd Year

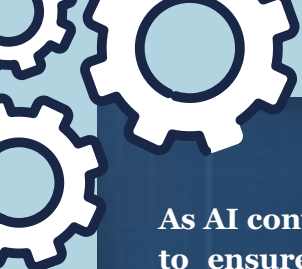
Navigating the Ethical Frontier: AI's Impact on Business and the Moral Imperatives Ahead

Artificial intelligence (AI) has undergone significant transformation in today's rapidly evolving world, opening up a universe of possibilities that have the power to improve our lives. However, alongside these advancements, businesses leveraging artificial intelligence are exposed to a variety of risks and ethical obligations. These include risks of data and security leaks, intellectual property issues, compliance with open-source licenses, confidentiality and liability issues, and various other ethical concerns rising due to misuse of AI. The unethical usage of AI can lead to legal consequences for the companies.

Failure to handle artificial intelligence appropriately and ethically can be detrimental to the reputation of businesses and will reduce trust among customers. For instance, Facebook's notorious involvement with political consulting firm, Cambridge Analytica, where in the private information of over 50 million users was compromised leading to breach of trust. Such incidents not only tarnish the company's image but can also lead to missed opportunities for growth and collaboration and ultimately hampering the company's long-term success.

AI ethics refers to a set of values, principles, and techniques that employ widely accepted standards of right and wrong, guiding moral conduct in the development and utilisation of AI technologies. It represents a critical aspect of AI literacy and corporate responsibility, affecting individuals, societies, and environments interacting with AI systems. While discussions on data ethics" and "AI ethics" were once consigned to only academics and nonprofit organisations, major tech companies like Google, Facebook, Twitter, Microsoft, and others, are now rapidly assembling teams to address the ethical challenges arising from widespread gathering, processing, and application of vast amounts of data, particularly in training artificial intelligence (AI) models.

Several strategies have been discussed to reduce the ethical risks associated with data and AI, each with its shortcomings. The scholarly approach often fails to reconcile academic perspectives with business imperatives, focusing more on societal benefits rather than practical AI applications. Conversely, the "on-the-ground" strategy involves engineers, data scientists, and product managers within firms, but their lack of comprehensive ethical training and expertise often leads to inadequate solutions. Furthermore, while businesses are introducing advanced AI ethics guidelines, translating these ideals into actionable practices remains a challenge.



As AI continues to integrate into various business operations, it becomes imperative to ensure that AI practices uphold ethical standards. According to a Harvard Business Review article, companies must develop a clear strategy to address the ethical challenges posed by AI. This involves identifying existing infrastructure that can support a data and AI ethics program and creating a tailored AI ethical risk framework for the industry.

In constructing an ethical framework for AI, businesses must consider its potential impact on stakeholders and actively monitor these effects. Senior management should foster ethical awareness and incentivize employees to identify AI ethical risks. Moreover, they should provide adequate training and resources to product managers for ethical decision-making. Brands must also ensure that AI applications align with societal and environmental welfare, integrating ethical standards into their AI practices.

In the words of Eliezer Yudkowsky, co-founder and research fellow at the Machine Intelligence Research Institute, "By far, the greatest danger of Artificial Intelligence is that people conclude too early that they understand it." This underscores the importance of awareness and vigilance in AI application to prevent unethical behaviors. As AI becomes increasingly ubiquitous, establishing a transparent and ethical AI framework is imperative. While tech companies strive to enhance public trust in AI, corporate initiatives must prioritize ethics to foster widespread acceptance and trust.

Sanchita Singh
B.Com. (Hons.), 2nd Year



From Algorithm to Advancements: The Evolving Landscape of AI Driven Decision Making

Decades back when asked, “what do you think the future holds?”, people replied with flying cars, talking machines, making decisions themselves and the world at its pinnacle. We might not have flying cars right now but we do have machines with a brain of their own. The expanding horizons of the human brain have transformed the face of technology from what it used to be, and this process of metamorphosis doesn't seem to be stopping anytime soon.

How do machines even do this? How do they make decisions independently? When did they become this self-reliant? Like it or not, the human brain is responsible for it! Creating algorithms that can give them access to the world records, ability to think for themselves and have a fixity of purpose, we did all this. Those who used to catechize the capabilities of the human brain, here we are. Not a day goes by when we do not come across algorithms and Artificial Intelligence or commonly referred as AI helping us make decisions.

It isn't the 21st century that saw the rise of Artificial Intelligence but in fact Alan Turing's work in the 1930's that sparked the bulb about all things algorithms and machine learning. Ever since then it's been a constant game of trial and error to explore the AI world in depth. This is a long jump that we took from the traditional rule based system of learning to modern machine learning and deep learning models. Completely transforming the way we perceive the decision making process, learning concept and even some professional jobs. The finance, healthcare, marketing sector are thriving with the intervention of AI, but is it all good?

In the financial industry, AI techniques, particularly machine learning algorithms, are used to analyze market data and make real-time trading decisions in a highly dynamic and competitive environment. The Medallion Fund, managed by Renaissance Technologies, is one of the most successful hedge funds in the world, known for its use of AI-driven trading strategies. The fund employs sophisticated machine learning algorithms to analyze massive amounts of financial data, identify patterns, and predict market movements with high accuracy.

AI is reshaping the business landscape by driving efficiency, insights, and personalized experiences. With the help of advanced data analytics, AI empowers businesses to glean actionable insights from vast datasets, facilitating informed decision-making and strategic planning. Automation powered by AI streamlines workflows, enhances productivity, and reduces operational overheads. Moreover, AI enables businesses to deliver personalized customer experiences through targeted marketing, tailored recommendations, and responsive customer support. With its transformative capabilities, AI is revolutionizing traditional business practices, fostering innovation, and driving competitive advantage in diverse industries.

Addressing ethical concerns in AI-driven decision making, including bias, transparency, fairness, accountability, and monitoring, is crucial for responsible AI use. Efforts to mitigate bias, promote fairness, enhance transparency, establish accountability, and monitor are vital. Regulations are essential to mitigate risks, promote trust, safeguard rights, and foster innovation. Integrating ethics and regulations helps stakeholders harness AI.

It's all AI, does it mean it's foolproof with no room for challenges? The answer is No! Interpretability remains a significant hurdle. As complex AI models often produce opaque results, it becomes difficult to understand their decision-making processes. Scalability poses another challenge, particularly as data volumes increase exponentially, requiring AI systems to process and analyze vast amounts of information efficiently. Additionally, ensuring robustness against adversarial attacks and unexpected inputs is crucial to maintaining the integrity and reliability of AI-driven decisions. AI hallucinations are a common and major flaw to the tech, referred to erroneous or deceptive outcomes produced by AI models, stemming from factors such as inadequate training data, flawed model assumptions, or biases inherent in the training dataset. Addressing these challenges requires concerted efforts to enhance interpretability, develop scalable infrastructure, and bolster the resilience of AI systems to ensure their suitability for real-world applications across diverse domains.

The promising future of AI heralds a new era characterized by advanced integration with cutting-edge technologies like blockchain and the Internet of Things (IoT). This synergy is poised to usher in enhanced data security, transparency, and integrity across sectors such as finance, supply chain management, and healthcare, revolutionizing decision-making processes worldwide. By harnessing blockchain's decentralized ledger and IoT's real-time data acquisition capabilities, AI systems will autonomously analyze information, empowering organizations to make swift, well-informed decisions. However, amidst the allure of AI's potential lies a cautionary note. AI's potential misuse, from creating deepfakes to perpetrating scams and hacking into devices, raises concerns about its darker implications. Instances like virtual reality game-related assaults and the fabrication of fake simulations underscore the need for vigilant consideration of AI's ethical and societal impacts, lest its misuse precipitate its downfall.

Perhaps the days of flying cars are really not that far. A creation of the human brain, AI is the new trend, the tech, and the new way of living. A deep breath in this second and in the world of AI in the next. AI's decision making capabilities have allowed it to change lives and create a revolution in the technological world. It's good but also has its own limits. What's left to see is, the outcome of this revolution, will it change lives or make humans rethink the creation of algorithms.

Bhavya Ahluwalia
B.Com. (Hons.), 2nd Year

AI Driven Supply Chain Revolution

“Predicting the future isn’t magic, it’s artificial intelligence.”

-Dave Waters

People are intrigued by artificial intelligence (AI) - what we know forms a very small part of this abyss, waiting to be discovered. AI can be defined as a stimulation of human intelligence by software coded heuristics and is the buzzword today, a solution for everything and rightly so as AI has transformed industries and processes.

AI has had a profound impact on the supply chains and modern logistics. In simple terms, supply chain is a series of all activities that facilitate sourcing, producing, and delivering goods, depending on the industry. For example, manufacturing supply chains focus on the process of sourcing raw materials to delivering the finished products. Logistics are the activities within supply chain management, which focus on delivery and transport. Supply chains which include logistics are the lifelines of businesses and most often, efficiency of supply chains dictates the profitability of business ventures. Globalisation has led to formation of intricate and complex supply chains running across the world. Rapid flow of information, speed of data crunching and physical movement have helped in telescoping vast distances.

Ever wondered how supply chains for mega enterprises like Amazon, Flipkart, Country Delight, 1mg, Lenskart, etc and over the counter items like consumer goods, are managed?

At present, Amazon can ship close to ten million different products. All made possible by the use of the latest technology. Sophisticated algorithms and data analytics through AI help track and manage inventory levels and predict product demand. Technology such as barcodes and Radio Frequency Identification (RFID) tags can track products throughout the supply chain and ensure that goods are shipped and delivered accurately and on time. AI softwares also optimise routes and schedules for its delivery trucks, planes, and other transportation assets, to reduce costs and increase efficiency.

If we were to manage the complexities of a supply chain through manual and simple linear processes, we would end up scratching our heads with despair and frustration.

We would probably struggle to:

1. Efficiently predict demands.
2. Stock up items while avoiding dead inventory.
3. Locate demanded products across the network of warehouses.
4. Ship the goods over multiple modes of transport.
5. Track and deliver them in time to the customers.





AI solves all these problems! AI models can incorporate virtually unlimited data points to develop sophisticated predictions and help guide business decisions. Real-time inventory management by AI assisted solutions can cut down the cost by avoiding over stocking by implementing Just In Time (JIT) replenishment.

AI based processes:

1. Weed out volatility by broad basing partners to avoid disruptions of supply as well as optimising shipping.
2. By automating tedious time-consuming tasks, AI can relieve human labour of such tasks.
3. Can perform tasks which do not meet the standard human safety requirements thus cutting down expenditure.
4. Have revolutionised the functions related to warehouse management through automation of processes.

“Research by McKinsey published on 30 April 2021 found that early adopters of AI improved logistic costs by 15%, service levels by 65% and inventory levels by 35%.”

Enterprises can use AI to ensure effective business operations thereby ensuring profitability and continued growth. All businesses must remember that success is not incidental, it is the result of planning, hardwork and adaptation. Integrating AI in supply chain helps companies to operate more efficiently, reduce costs and improve the speed and accuracy of its fulfilment and delivery operations.

“AI is a tool. The choice about how it gets deployed is ours.”
Oren Etzioni

Jasreen Kaur Multani
B. Com. (Hons.), 1st Year



ए – आई : एक नया सफर

तकनीक के क्षेत्र में प्रायः ही जुड़ती है नई इकाई,
इस बार ए – आई के विश्लेषण की है बारी आई।

वक्त के साथ विज्ञान की दिशा में भी प्रगति हुई,
अमेरिका के जॉन मैकार्थी की भी जगत में प्रसिद्धि हुई,
अब मशीनों में भी मनुष्यों सी सोच विकसित हुई,
रोजमर्रा के कार्यों को कुशलता पूर्वक करने की सिद्धि हुई ।

रंग बिरंगी डिज़ाइन, कोडिंग की कहानी,
विचारों का जादू , सर्च इंजन की जुबानी,
हो शिक्षा या व्यवसाय, हर क्षेत्र में है ये जानी पहचानी,
ए –आई की बढ़ती उपयोगिताओं को देख होती है सबको हैरानी।

परंतु नकारात्मकता इस क्षेत्र में भी अपनी छाप छोड़ती है,
कभी आवाज़ तो कभी तस्वीरों से छेड़ छाड़ करती है,
आत्मविश्वास को हराने के लिए नए-नए तरीके खोजती है,
इसमें डेटा पायरेसी की शिकायत आए दिन होती है।

सीख लें हम अगर, सावधानी से आगे बढ़ने की कशमकश,
इस तकनीक के उत्सव में हम, हो सतर्क और विचारशील बस।

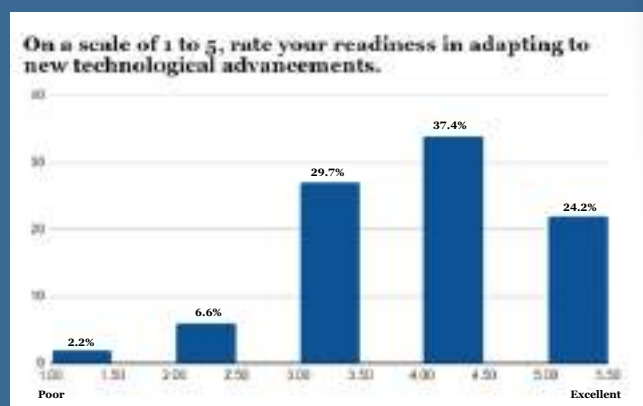
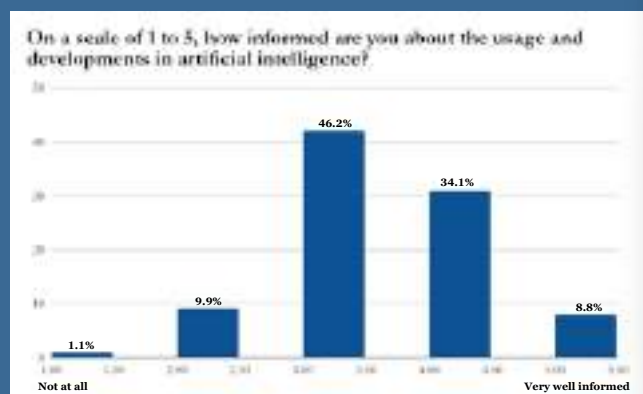
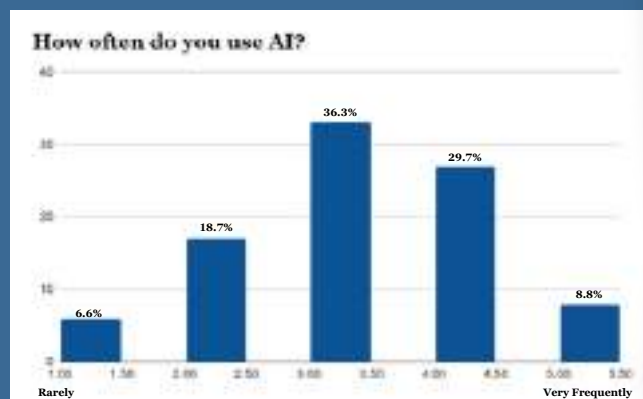
– संचिता सिंह
बी. कॉम (ऑनर्स)
द्वितीय वर्ष

STUDENTS AND AI: FUTURE READY OR OVERWHELMED?

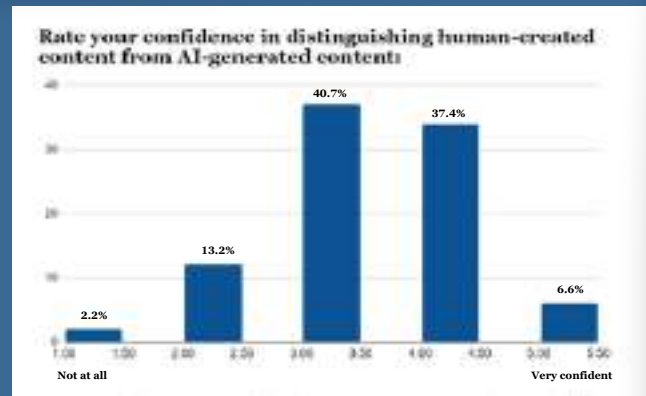
The Comascent team conducted a survey amongst all the students of Gargi College, University of Delhi. The survey was divided into two sections. Section I focused on awareness of AI among students. Section II covers the effect of AI on different sectors. The purpose of the survey is to gather information about college students' experiences integrating artificial intelligence (AI).

The following analysis presents the insights gathered from the responses received:

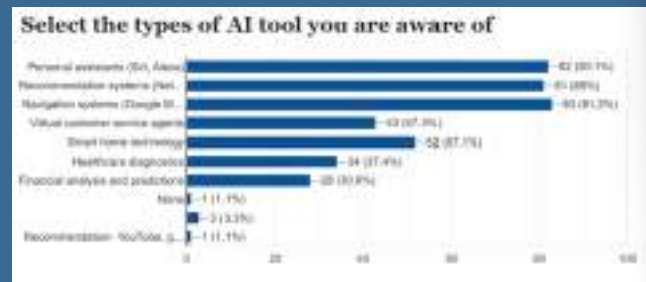
- Only 8.8% of the respondents use AI very often while 6.6% of the respondents rarely use AI.
- 36.3% of the respondents use AI frequently.
- 8.8% of the respondents rate themselves as fully informed about AI usage and developments.
- Most of the respondents, around 46.2%, believe that they partially know about the usage of AI.
- Only 1.1% of the data shows the unawareness about the usage and development in AI.
- 37.4% of the respondents rate themselves as better in adapting to new technological advancements.
- While 22% believe they are excellent in adapting to new technological advancements.



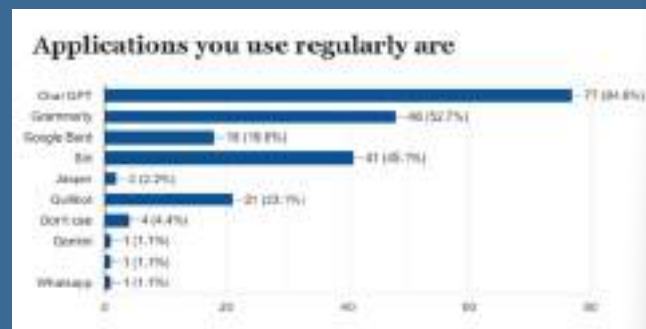
- 6.6% of the respondents are fully confident in distinguishing between human-created content from AI-generated content.
- Most of the respondents (40.7%) are partially confident in making the distinction between two.



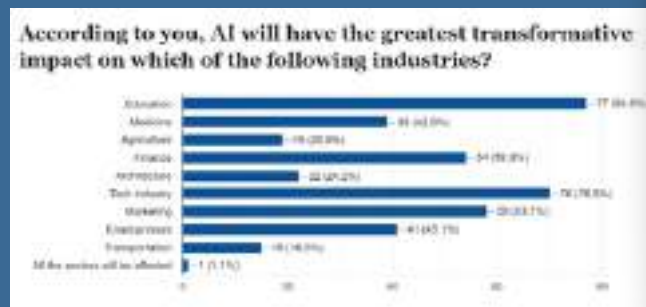
- The highest awareness is that of the navigation system at 91.2%, which is closely followed by personal assistants at 90.1%.
- 89% of the respondents are aware of the recommendation system.



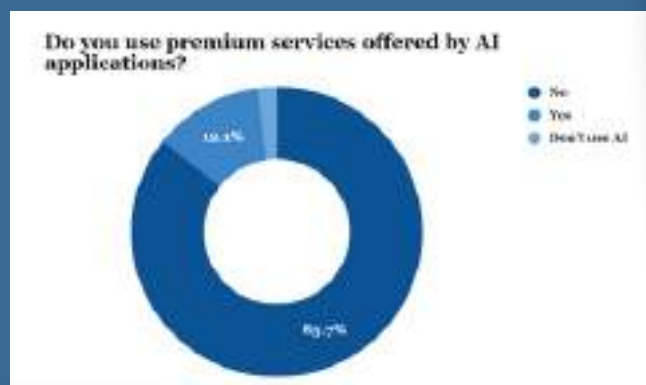
- Majority of the respondents (84.6%) use ChatGPT which leads by quite a margin, the second most used being Grammarly at 52.7%.
- Apple Siri takes the third spot at 45.1%.



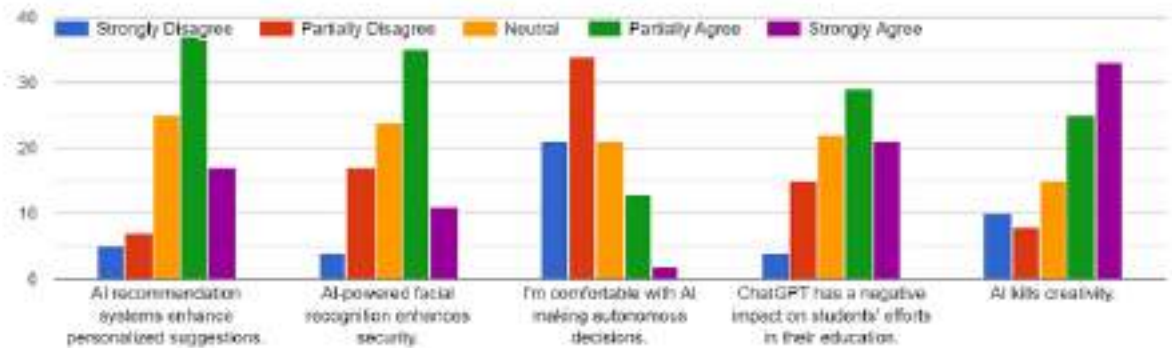
- As per the respondents, AI will have the largest impact in the education industry, followed by the tech and marketing industry.
- The sectors with the lowest impact include agriculture and transportation.



- Majority of the respondents (85.7%) do not pay a premium to use AI.
- Only around 12% respondents pay for the premium services.

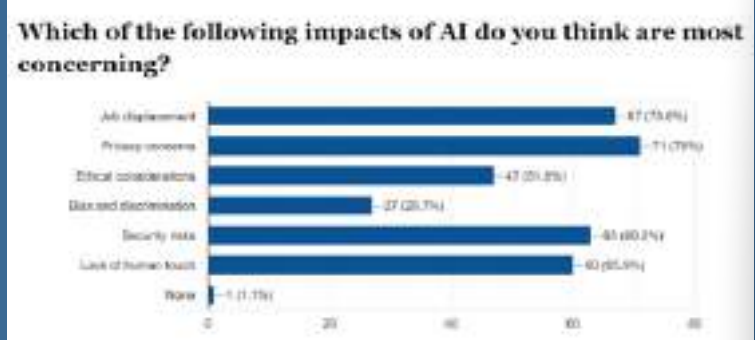


Express your agreement or disagreement with the following statements

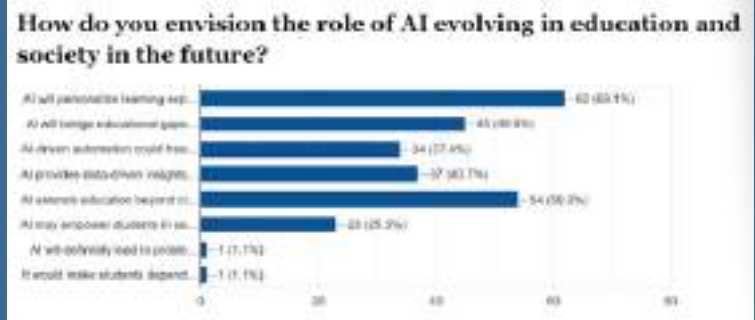


- AI recommendation systems enhance personalized suggestions, with 38% partially agreeing, alongside neutral responses.
- AI-powered facial recognition's security enhancement received a higher partial agreement rate.
- Most respondents disagreed with AI making autonomous decisions.
- Mixed responses on ChatGPT's impact on student efforts, with a majority partially agreeing.
- A large number of respondents strongly agreed that AI kills creativity.

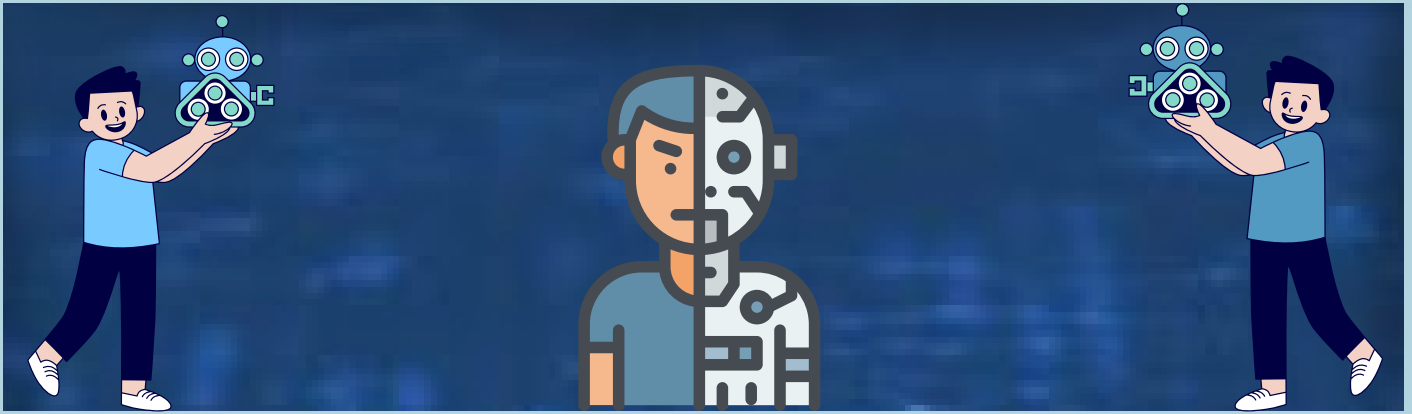
- Privacy concerns rank highest, with 78% of students expressing worry, indicating fears about the misuse or intrusion of personal data.
- Job displacement follows, with 73.6% of students expressing significant apprehension about AI replacing human labour.
- Concerns about security risks, including potential breaches, data leaks, and cyberattacks facilitated by AI systems, are substantial with 69.2% of students.
- 65.9% of students worry about the lack of human connection and empathy in AI interactions.



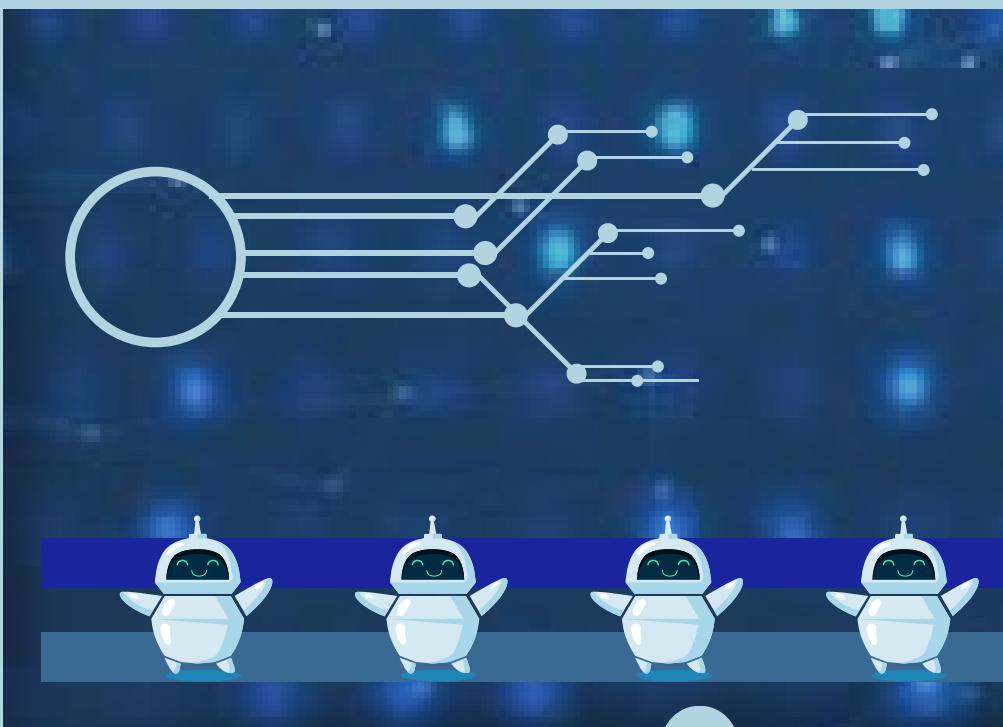
- AI will leverage personalized learning experiences for students, with 68% of respondents acknowledging its potential in tailoring education to individual needs.
- Bridging educational gaps and promoting inclusivity is favoured by 49.5% of the respondents.



- Automation driven by AI could free educators for personalized teaching, as noted by 37.4% of respondents, enhancing efficiency and effectiveness in education.



- **In a nutshell, it can be said that a lion's share of students are moderately to well aware of AI, with very few not having any knowledge.**
- **The survey highlights that students are not willing to pay for using AI tools.**
- **The data shows that mostly students are able to adapt with new technological advancements.**
- **Use of AI by students is rising and includes diverse tool types.**
- **Differentiating between AI and human created content is a concern for many and the majority feels that it kills creativity.**
- **Students also believe that AI will personalize learning experience and extend education beyond classrooms in the near future.**



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B. Com. (Hons.), 2nd Year

Jasreen Kaur Multani
B. Com. (Hons.), 1st Year



5

years

The Department

*"Celebrating a half century
of The Department"*



of
Of Commerce

*of commitment and progress
of Commerce"*

Tomorrow's Triumphs: Anticipating The Future Of Department Of Commerce



The Department of Commerce at Gargi College commemorates its fifty years of excellence, in 2024. It stands at the precipice of a future brimming with possibilities, fuelled by its remarkable history and steadfast commitment to innovation. Established in 1973, the Department of Commerce has evolved significantly. Offering only one course - 'Bachelor of Commerce Programme', subsequently, in the year 1984, paper titled 'Entrepreneurship and Small Business' was offered to B.A. Programme. In the year 1993, Bachelor of Commerce Honours was added.



In its relentless pursuit of academic excellence, the department attempts to provide students with the practical knowledge and skills necessary to navigate through the constantly changing and fast-paced nature of the business world. Amidst triumphs, the department has weathered its share of challenges, the recent one being during the COVID-19 pandemic. A smooth transition to online platforms was made, maintaining both extracurricular and academic activities and demonstrating flexibility and perseverance in the face of difficulties. It has also swiftly adapted its curriculum to the New Education Policy (NEP 2020).



The Department has consistently made sure to include extracurricular activities in addition to academics for the holistic development of the students. 'The Commerce Association' is the official student body of The Department of Commerce. The Association provides a platform for contemporary ideas and exciting opportunities that incorporate student engagement and improvement.



'Cascade' has been the Department's annual seminar since 1993. Eagerly anticipated by students and faculty alike, it is the most prominent event hosted by the Department. Organized by The Commerce Association, it remains a cornerstone occasion, featuring panel discussions and speaker sessions. Complementing these academic pursuits are inter-college competitions, including case study analysis, marketing, bidding, pitching and many more, adding a wide range of interactions and perspectives to the event.



From the year 2000, the department started organizing innovative entrepreneurship workshop for the students belonging to B.A. (P) ESB, B.Com. and B.Com. (H). The students showcase their creativity in the form of various handmade products and food items. To add an element of fun to this initiative, stalls of interactive games are also put up by the students. The judgement is based on innovative product idea, marketing, promotion and profitability.

‘Comascent’ which initially started as a newsletter in 2003, has over the years transformed into the bi-annual magazine since 2012. The Commerce Department has been the pioneer in Gargi College, to have its dedicated publication. It provides students a forum to express their ideas and creativity. The magazine focuses on diverse and contemporary topics related to the field of commerce. The insightful articles, surveys and competitions along with creative artwork and poetry provide a good read. The magazine also includes interviews with industry experts, alumnae and superannuating faculty members. Embracing an environmentally conscious approach, Comascent now distributes soft copies to both students and faculty. The Comascent team also releases Yearbook: ‘Reflections’, a compilation of the data of the graduating batch on the annual day.

‘E-Conclave’, an engaging event with established entrepreneurs, was introduced in 2021. It aims to foster and develop the spirit of entrepreneurship in the students. These interactions encourage mentorship initiatives and collaborations with industry leaders and experts.

‘Aikyam: The Gargi ComConnect’ the alumnae association of the department, was established in 2023. It 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. To commemorate 50 years of the department, a speaker series with accomplished alumnae, was organized in collaboration with IQAC to provide insights and enhance the learning experience of students.

These multi-faceted activities offer an incredible opportunity for the students to develop their leadership abilities, collaborate effectively in teams and acquire new skills. Forecasting future developments, the faculty is committed to providing unwavering mentorship and guidance to students.



Rajvi Dambhale
B. Com. (Hons.), 3rd Year

CONVERSATIONS OF THE PAST.....

Q. What advise would you like to give to the faculty and students?

To my lovable students, I would say that college days are the best days of one's life. This is the time for exploring one's talents and developing them. Make the best of your college life by attending classes as well as by participating in extra-curricular activities. To my lovely colleagues, I would say that Teaching is a challenging job, but it becomes enjoyable when it is backed by learning and re-learning. Our work fills a large part of our lives and one could be truly satisfied only by doing what one loves to do. My best wishes to all my friends. Lots of love to you all.

-Ms. Rajkumari Gupta

Q. How has the Commerce Department evolved over the years?

The Department of Commerce started in the year 1973 with one section of B.Com (Pass). The college did not have any faculty of its own. The classes were taken by guest faculty from different colleges. The college was located at Lajpat Nagar, just behind Lady Shri Ram College. The college shifted to the present location in the year 1976. The Department slowly and gradually expanded. With the passage of time the Department of Commerce has spread its wings across University of Delhi.

-Dr. R.K Jain

Message to my dear students-

"Spend time not in decorating your book on the outside, but filling the pages of your book with great memories and wonderful characters that you met at Gargi. Remember, it is the characters that make the story interesting.

-Mrs. Kiran Batra

Q. What is the one motto you would like students of Gargi to follow throughout their lives?

Whatever gives you strength, gives your soul more power, do that. Don't rely on other peoples' opinions, make your own opinion, just be truthful and you will get real strength.

-Prof. Promila Kumar

Q. What do you like the most while interacting with the young minds of the college?

It was always challenging yet exciting to talk with the young students. It was majorly learning. If a student comes and asks us a question, we are also encouraged to think and answer them back. It was dynamic to deal with young adults. But all interactions were full of positivity. It also helps us to feel young.

-Dr. Sheela Dubey

Every day has given me a new experience which is very difficult to enumerate. Teaching is a very unique profession where interacting with young minds is so challenging and exciting at the same time.

-Mrs. Usha Vaish

~ FACULTY MESSAGES ~

On the occasion of celebrating 50 years of the department, the Comascent Editorial asked all the faculty members about their journey as a member of the Commerce family at Gargi and any improvements and suggestion to enhance the learning experience and opportunities for the students of the department.

Dr. Geeta Kichlu - "My journey at the Department - A trajectory beyond description. A place for which I will always live in Gratitude for. A place where I not only shared my learnings with the youth but a place where I learnt a lot from them too."

I have seen humungous growth in my tenure at Gargi College. The perception of the students too has had a quantum jump. The students are now more communicative, have an inquisitive mind and believe in holistic development which the Department encourages. For further growth I believe, the department should focus on inculcating team spirit among students, emphasizing that academic pursuits alone do not give happiness, understanding their inner self and continuing to strive and work for the society.

Dr. Manju Sahai - "Gargi has become my second home and is playing the role of temple in my life which has given me the wonderful life."

I have witnessed the growth of the department since the last 40yrs. Tremendous developments like formation of Commerce Association, Comascent, Pathfinder projects etc. attest for the vision to excel. The world is now facing an increasing uncertainty and volatile situations, which need to be tackled. So I believe, the focus should be on wellness to provide holistic development to improve mental health of youth especially.

Dr. Sangeeta Jerath - "My journey at Gargi has been a joyous bouquet of learning, unlearning, teaching, evolving and more learning, unlearning....."

The Department of Commerce has always been resilient in adapting to new challenges. Thus providing ample opportunities to the students to hone their skills in diverse ways under the committed mentorship of teachers.

Dr. Mandakini Das - "My journey echoes the department's commitment to academic excellence, integrity, holistic approach, undiminished enthusiasm for teaching and the pride and joy of witnessing our students being successful in varied fields."

The department has successfully adapted to the changing scenarios, has been like a family, supporting members in times of need. Collaboration with department members and members of other departments for an Interdisciplinary Professional Development, encouraging research projects, strengthening alumni network to provide mentorship opportunities and industry linkages should be focused on for further growth.

Mrs. Ramanbir Bindra - "Through all the changes in the past 28 years of my life at Gargi, it has been my only constant!"

For me the biggest change has been to watch the generational change in students, their confidence, and capabilities with the diverse activities organised by our department and exposure today. Teaching in the Annual Mode really gave me the time to interact and forge closer bonds with my students. Our department has constantly endeavoured to but going towards a yet deeper real life industry interface and exposure would be very valuable.

Prof. Geeta Sidharth - “Truly 'blossoming' by exploring my true potential by crossing the boundaries for my professional, personal, and spiritual expansion.”

The department has grown tremendously in terms of technology, innovation, research, placements, students' engagement, publications, and holistically managed relationships. Over the years, the department has earned the highest number of dedicated professors and doctorates. I believe, meaningful innovation and research; Anticipating the opportunities and challenges ahead, Creative thinking and Teamwork should be key focus areas for future growth.

Prof. Nidhi Gupta - “A captivating odyssey filled with both moments of triumph and challenges, a mosaic of experiences that intertwine sorrows and joys.”

The department has definitely grown not only in quantitative terms, but also in qualitative terms. The faculty has been actively involving in research, mentorship, extra curricular activities at the college and the department level. There has been a significant shift from just academic to being part of student oriented activities and individual growth. The students have become quite active, focusing on their overall development and are highly career oriented nowadays.

Prof. Sonali Ahuja Dua - “My journey in the college has been characterized by fostering meaningful connections with students, building a supportive family among colleagues, and achieving stupendous professional milestones together”

Over the preceding years, the Department of Commerce at Gargi College has experienced significant growth in both its student population and the range of activities it organizes. The establishment of AIKYAM, an Alumnae Association for the Commerce Department, has further strengthened connections between current students and alumnae. I believe there are still various opportunities which can be tapped in the area of research as well as industry collaboration. It's encouraging to see that we've already begun initiatives in these areas, and I'm confident that our efforts will lead to significant improvements in the future.

Prof. Anjni Anand - “My journey has been incredibly uplifting, full of growth, happiness, and fulfilment.”

The department has kept pace with time to offer more relevant experiences to students, making them more informed as they graduate. The students have lived up to the image of a commerce student of Gargi - smart, enthusiastic & involved. However, I feel the over exposure to social media has distracted them, & some have lost their focus. With the immense potential within them & a plethora of opportunities, the students today can scale any height with focus. To thrive, learning is important & what can be better than peer learning. I hope the establishment of AIKYAM - The Alumnae association helps in building a strong bond between us (within college) & our alumni, which will guide us, pave the path for our students & help them stay connected to their roots forever.

Dr. Romita Popli - “My journey at the department of commerce at Gargi till now has been enriching and experiential, creating me as I am as of today!”

The Commerce department has grown immensely over the years. To excel further I believe the department can focus on teaching-learning process besides, career development opportunities, programmes aiming at holistic development of students.

Ms. Chitra Kheria - It makes me extremely happy & proud looking back at the kind of changes department of commerce has embraced over the years. Comascent, the bi-annual magazine, keeping abreast with global digitalization, has transitioned from print version to digital version in turn significantly increasing its reach. The commerce association continues to focus on the most pertinent topics of today's age for the annual event-Cascade. The key focus areas keeping in mind the current changes in education system should be: 1. Student-Faculty integration programs and 2. Industry exposure

Ms. Sumant Meena - I have got the best exposure and experience of my life through this job and as a student life. I had the best time of my life in college, and my college life memories will always make me happy. Department is doing every job well. However, alumni network should be strengthened more through frequent meets.

Dr. Amit Rohilla - “Since 2010, I’ve been sculpting minds at Gargi, where every day is a masterpiece.” From the expansion of interdisciplinary offerings to the adoption of advanced pedagogical approaches, our department has evolved to meet the dynamic demands of the modern educational landscape. To ensure continued excellence, I believe the Department should focus on enhancing industry integration and fostering meaningful partnerships to provide students with real-world exposure, embracing technological advancements to modernize teaching methodologies, promoting interdisciplinary collaboration to cultivate well-rounded professionals capable of addressing complex challenges and prioritizing faculty development and research initiatives to stay abreast of emerging trends and contribute to knowledge creation in the field.

Ms. Aakriti Chaudhry - “My Gargi journey has been a fulfilling odyssey marked by continual growth, enjoyable experiences and fostering meaningful relationships.” Over the past few years there has been a notable shift towards fostering entrepreneurship among students with the introduction of entrepreneurship conclave and building a robust alumni network to provide mentorship and guidance to students. Strengthening industry-academia partnerships to provide students with hands-on experiences and introducing skill development programs tailored to industry trends to equip students with relevant skills for career opportunities are the key areas I believe the department should focus on.

Dr Karishma Gulati Trehan - Working as an assistant professor in the commerce department has been a rewarding experience. The vibrant academic environment, coupled with a diverse and motivated student body, has allowed me to foster a dynamic learning atmosphere. Collaborating with colleagues who share a passion for education and research has been inspiring. The commitment to academic excellence and innovation has provided me with opportunities to engage in cutting-edge teaching methodologies and contribute to impactful research projects.

Dr. Payal Jain - My journey at the department of commerce at Gargi till now has been “Exhilarating and fulfilling!”.

Ms. Rupal Arora - “Gargi isn't merely my workplace; it's my second home. The overwhelming love and support from my students and colleagues in my department are deeply appreciated, and I'm thankful for it. With a strong passion for teaching, my aspiration is to continue aiding my students in gaining practical knowledge in the subjects I teach.” The department has grown tremendously over the years. It has always aimed at providing holistic education to students. The department organises a number of seminars and workshops for the students as well as faculty compared to its initial years. However, strengthening research and alumna network, courses in collaboration with foreign universities are some suggestion for future growth.

Ms. Nupur Tyagi - “My journey has been a transformative voyage, where each day presents an opportunity to inspire and empower students, collaborate with colleagues, and contribute meaningfully to the rich and thriving ecosystem of academic excellence.” The establishment of an alumnae association highlights a focus on alumni engagement, demonstrates a commitment to enhance the educational experience and foster a strong sense of belonging within the department. While we've achieved commendable success, focusing on industry collaboration remains paramount for sustained growth. Strengthening ties with industry partners enhances opportunities for research collaborations and industry-sponsored projects, further enriching our students' academic journey and career prospects.

Dr. Anjali Siwal - My journey till now - “Embracing the learning journey”

Ms. Simranjeet Kaur - My journey at the department of commerce at Gargi till now has been “Wonderful and Fulfilling!”. To excel further I believe the department can focus on “research projects, industry linkages and extension activities”.

Ms. Sunita Kumari - “Amazing journey... Gargi is my second family”

The Department of Commerce has been a constant support for me at every step. There has been tremendous change over the years, we have 32 faculty members now and all are working hard to provide a wholesome learning experience and guidance to students in different field.

Mr. Sushil Kumar - Gargi College is not just an institution, it is like a Family.

Dr. Priyanka - My journey at the department of commerce at Gargi till now has been “Awesome!”. To excel further I believe the department can increase focus on “Women Empowerment initiatives”.

Ms. Iti Verma - “Each moment that I have lived and will live at Gargi is always dearest to my heart, and I will cherish it forever. This place unfolds as a vibrant mosaic of experiences, keeping every moment full and rich♥”

The best part of the Department of Commerce at Gargi College is keeping itself updated with the changing needs of the hour. This commitment is evident in various aspects such as seamless technology integration, adapting innovative research initiatives, several extracurricular and bridging the gap between the alumni and existing students through ‘Aikyam’. Further, the faculty development program reflects the department's dedication to ensure that its faculty remain at the forefront of their respective fields, contributing to a dynamic and enriching learning experience for students.

Ms. Anam Khan - The experience is amazing. During the past years, our department have served as a pillar of strength for us. The active involvement of faculty members transform events into joyous celebrations, creating a sense of community and camaraderie among faculty members.

Mr. Manoj Kumar Pandey - “Blessed!”

I have always been an ardent follower of Goddess Durga. On 9th November I joined Commerce department of Gargi College. A college for women, lead by Women. I am fortunate that the Goddess blessed me with all her divine faces at one place near me. The department is going to thrive inevitably.

Ms. Shristi Singh - To be honest, joining Gargi College as a teacher was a dream come true. The red walls of Gargi College now make me feel at home. All the teachers working here are very efficient and honest. I feel fortunate to be associated with this college. I will give my 100 percent to this organization. I suggest more FDPs for teachers and add on courses for students.

Ms. Rinki Gour - I'm grateful for the supportive and collaborative environment at Gargi.

Dr. Namita Aggarwal - College campus is beautiful with well maintained gardens lot of variety of flowers makes it look good. Yes Gargi has been an institution of pride for me in my career. Each day it makes me feel empowered. "The department can conduct more seminars for increasing awareness among faculties and students. Also, students exchange program can be conducted."

Mr. Haridarshan Singh - “College taught me to to see beyond my insecurities, to be more organised and self reliant”.

वाणिज्य की कलम से लिखे कुछ पन्ने: उत्क्रिष्टता की ओर बढ़ता अर्ध शतकिय सफर

५० वर्ष, समय का एक ऐसा अंतराल है, जिसमें व्यक्तित्व और जीवन की काया पलट जाती है। कोई व्यक्ति जब ५० वर्षों की आयु का आलिगन करता है, तो वह केवल अनुभवों की पाठशाला में ही युवा नहीं होता, वरन अपने से छोटे पथिकों का मार्ग दर्शन करने योग्य, तथा यात्रावृत्तांतों की सभाओं में सहभागी भी सहज ही हो जाता है। व्यक्ति की ही भाँति जब कोई संस्थता, अर्ध शतकिय आयम को छूती है, तो यह उसके कुशल नेत्रित्व तथा प्रगति की ओर कार्यरत रहने की सोच का परिचायक होता है। कुछ इसी प्रकार, संकटों से लड़ते और प्रशंसा के पात्रों के मध्य अपनी एक विशेष जगह बनाते, गार्गी महाविद्यालय का वाणिज्य विभाग, इस वर्ष अपनी ५० वर्षगांठ मना रहा है।

यह लाल दीवारें जिंहोंने ना जाने कितनी धूप-छाँव देखी हैं, यह सिड़ियाँ जिसके सहारे कितने ही सपने अपने ऊर्ध तक चढ़ते होंगें, यह कक्षाएं जहाँ उम्मीदें व्यसक हुईं, आज वह सब ५० वर्ष के हो गए हैं, किंतु इस सफर का उदघोष इस प्रकार नहीं हुआ था। लाजपत नगर में स्थित सरकारी विद्यालय के प्रांगण में जन्मा शिक्षा का यह बीज, साधनों के स्थान पर अपनी साधना के सहारे आगे बढ़ता रहा, गार्गी की छात्राओं ने विश्वविद्यालय में अपना लोहा मनवाने में कोई कसर नहीं छोड़ी। महाविद्यालय का तबादला १९७५ में वर्तमान इमारत में हुआ और उसके अगले ही वर्ष वाणिज्य विभाग की चिरईया को भी उड़ने के लिए महाविद्यालय का आकाश दे दिया गया। १९७३ में प्रारंभ हुआ वाणिज्य(प्रोग्राम) में सनातक शिक्षा का सफर कई वर्षों तक एक ही कक्षा एवं ३ अतिथि संकाय के माध्यम से आगे बढ़ता रहा। १९९३ में विभाग में वाणिज्य (प्रावीण्य) सनातक का प्रवेश हुआ व इस अंतराल में कक्षा तथा अध्यापकों की संख्या भी बढ़ने लगी। डॉ आर.के. जैन, मिस. राजकुमारी तथा मिस. किरन बत्रा जैसे अनेकों आधार स्तंभों पर खड़ा हुआ यह विभाग आज सफलता के जिन आयामों को छू रहा है, वह उन सभी अध्यापकों के कुशल नेत्रित्व के बिना संभव नहीं था। महाविद्यालय की पुस्तक में वाणिज्य के इस अंक का प्रारंभ इस क्षेत्र में बढ़ती रुची तथा नए अवसरों की दिशा में हुआ था किंतु शिक्षकों एवं छात्राओं के जुनून ने इस ज़रूरत को प्रतिभा के अवसर में तबदील कर दिया, ९० के दशक से ही विभाग वार्षिक उत्सव 'कैस्केड'का आयोजन कर रहा है तथा २००३ में न्यूसलेटर का संपादन प्रारंभ किया जिसे आगे चलकर 'कॅमासॅट' पुस्तिका में रुपांत्रित किया गया।

गार्गी महाविद्यालय का वाणिज्य विभाग आज दिल्ली विश्वविद्यालय में अपनी प्रतिभा के कारण चर्चित है, यहाँ की छात्राओं को प्रत्येक क्षेत्र में आगे बढ़ता देख विभाग का सफर फूला नहीं समाता, विभाग आज वर्ष में दो बड़े उत्सवों के साथ ही साथ छात्राओं के सर्व क्षेत्रिय विकास हेतु कई आयोजन करता रहता है, देश के चर्चित उद्यमियों तथा विख्यात कलाकारों से लेकर देश भर में तरक्की करती विभाग की पूर्व छात्राओं तक सभी आज नवीन पीढ़ी का मार्गदर्शन करने हेतु महाविद्यालय में आते हैं। वर्तमान समय में सुदृढ़ खड़े इस दुर्ग की नीव संकाय सदस्यों के जुनून तथा विद्यार्थियों के विश्वास पर खड़ी है। विद्यालय में आरंभ हुआ महाविद्यालय का यह अध्याय कई चुनौतियों से हो कर गुज़रा, हर नई यात्रा अपने अंदर अनेकों सबक समेटें होती है, वाणिज्य विभाग की यह कहानी हमें अपने सपनों पर और अपने आप पर भरोसा रखने का संदेश देती है। विभाग की यह किताब अभी लिखी जा रही है और आशा है कि उत्क्रिष्टता की ओर बढ़ता यह अर्ध शतकिय सफर विभिन्न आयामों को छूता हुआ अपने ऊर्ध तक शीघ्र ही पहुँचे तथा ज्ञान के वट वृक्ष की छाया से सभी को अनुग्रहित करता रहे।

महक बजाज
बी. कॉम. (ऑनर्स)
द्वितीय वर्ष

Golden Echoes: A Half-Century Journey

In the corridors where whispers of youth once roamed,
50 years ago, a dream was sown.
Eager mind with books in hands,
Embarked on a journey, a path unplanned.

Golden echoes, half a century's embrace,
Memories are made, nothing can erase.
In the heart of Gargi, commerce alive and bold,
We script stories of silver and gold.

With calculators clicking, hands run,
Talking between lectures, just for fun.
Nostalgia clings to every brink and seam,
We chase horizons dream by dream.

Now step into the canvas of unknown,
Next 50 on the new horizon.
AI whispers, a story to unfold,
Machines that learn, algorithms untold.

In the tapestry of time, threads anew,
Tomorrow's promise, today we pursue.
Motivation fuels our lanterns, vision our guide.
As we walk towards the future, side by side.

For the 50 years, we celebrate,
A journey through time, a legacy inborn.

Saloni Saini
B. Com. (Hons.), 1st Year



The Commerce Association 2023-24



Faculty Advisors: Prof. Nidhi Gupta, Prof. Anjni Anand, Dr. Amit Rohilla, Dr. Payal Jain, Ms. Sunita Kumari, Ms. Iti Verma, Ms. Anam Khan

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Vice-President: Riya Aswani

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Operations Sub-Head: Sanya Agrawal

Senior Member: Joyal Jangra, Anika Narang (Corporate), Kritika Khera, Sanjami Arora (Operations), Archita Kumari, Navya Goyal (Design & Tech)

Junior Member: Saanvi Ganguly, Saumya Mittal, Kashish Medatwal, Saachi Nagpal, Sanchi Chugh (Corporate), Kavya Dasari, Bhumi Agrawal, Kanika Garg, Anushka Dalpat, Samya Fatima Jafri, Himanshi, Aadya Chaudhari (Operations), Anusha Singh, Hiya, Mehak Sharma, Riya Singh, Tanisha Gupta, Gauri Yadav (Design & Tech)

The Commerce Association President's Message

Greetings to all

My journey at Gargi and at The Commerce Association both have reached to an end and it didn't strike me until now. One whole year has passed since I assumed my role as TCA President and this journey has been incredibly fulfilling for me in terms of the experiences I've had, the people I've met, and the lessons I've learned along the way. I will always have a place in my heart for TCA, and I'm delighted to see it grow to this extent. We've organized a plethora of events including speaker series, challenging competitions, awareness campaigns, development seminars and field trips. The fact that I was able to contribute significantly to TCA brings me great joy.



We can't help but notice the significant influence that media and films have on our lives in the modern world. Our consumption of films and other media portrays the culture of today, influencing our behaviour and reactions in the process. We have, therefore, declared 'Cinematic Dynamics: Unravelling the Nexus of Commerce, Market Trends, and Consumer Behaviour' as this theme for 'Cascade 2024' in order to explore how films affect both our daily lives and the business world. Our objective with this event is to delve deeply into the significant economic influence of films and reveal how consumer tastes change in response to the ever-changing film industry.

Being my final event as President, 'Cascade 2024' holds great significance for me, transporting me back to my first day at TCA and beyond. Respected Principal Ma'am, our supportive convenors, faculty advisors, and my diligent team deserve special recognition for turning this concept into a fantastic event.

It's time to hand off leadership to the incoming team for an exciting new term and upcoming events. Our team overcame obstacles and learned in the process, matched standards and established benchmarks, and accomplished it all. I wish them luck in the future because I think they have what it takes to take TCA to new heights. Never underestimate your talent; although there will be difficult moments, perseverance and determination will enable you to achieve greater heights. Give your best and stand by your team at all times.

Lastly, the team at Comascent has accomplished a great deal with the second issue for this academic year. I extend my sincere congratulations to them for their fantastic work in producing two successful issues this term.

Divyanshi Purohit
President

DEPARTMENT ACTIVITIES

E-Conclave 2023

Entrepreneurship is an innovative and creative response to the constantly changing environment. The fast-paced world of digital disruption demands the youth to be digitally resilient. By integrating the two aspects seamlessly, The Commerce Association, Gargi College organized The Entrepreneurship Conclave, 2023 centered around the theme - "Digital Renaissance: The New Age Entrepreneurship" on October 12, 2023.

The event included an insightful panel discussion moderated by Dr. Payal Jain. The eminent speakers were Ms. Radhika Bajoria, founder of Radically Yours; Ms. Priyanka Madnani, founder of Easy to Pitch & IncuDash; Mr. Deep Bajaj, founder of Sirona and Mr. Krishnan Sunderarajan, founder of Loka. From admiring their journeys of ebbs and flows into the entrepreneurial career, to delving deep into the wide range of concepts crucial for understanding and thriving in the digital era of entrepreneurship, the students were truly enlightened. The audience showcased its zeal and inquisitiveness by putting up thought-provoking questions.

Various stalls of small businesses such as beaded jewels and bracelets, stickers, canvas paintings, beautifully crafted Rajasthani diaries, bubble tea, hair braiding and face paintings, were set up. A gaming stall with amazing prizes was also put up by the members of the Association. The vibrant hues of the decor added to the beauty of the event. The event turned into a great success, creating a memorable day to be cherished forever.



Alumnae Speaker Series: ComConnect - Insights

CAMPUS TO FOUNDERS - A PANEL DISCUSSION

AIKYAM, the Alumnae Association organised a dynamic panel discussion featuring three successful alumnae from Department of Commerce, Gargi College: Ms. Lavanya Tehran, Ms. Nikunj Agarwal and Ms. Varunavi Chauhan. They shared insights into their entrepreneurial journeys, strategies for identifying career paths, advice for aspiring entrepreneurs, networking tips, managing business alongside a job while tackling gender inequalities. The panelists stressed the importance of persistence, passion, and leadership skills and urged individuals to push beyond comfort zones and maintain consistency and grit. The distinguished alumnae contributed diverse perspectives based on their experiences, imparting practical advice to current students. Their narratives served as an inspiration, encouraging students to navigate their professional journeys with efficacy and purpose.



CAMPUS TO FASHION DESIGNING - MS. SONIA JAISWAL

AIKYAM: The Alumnae Association of the Department of Commerce organized the 5th session of ComConnect Insights, on 27th February, 2024. The guest speaker, Ms. Sonia Jaiswal, a graduate from NIFT, Delhi, took to the stage and shared her inspiring journey in the world of fashion entrepreneurship. She highlighted the significance of unwavering dedication to one's passion and encouraged the students to actively engage in their chosen field and acquire practical skills through hands-on learning. Through her experiences, she shared the importance of embracing failures.



Recognizing opportunities emerged as a crucial theme, along with a caution against comparing oneself to others. Ms. Jaiswal underscored the importance of seizing opportunities that align with one's passion and goals. The event left the audience inspired, showcasing the power of passion, resilience, and pursuit of dreams.

NSIC Field Trip



On 21st February 2024, the Department of Commerce organized a field visit to the National Small Industries Corporation for an entrepreneurship orientation program. The visit commenced with an informative session on the objectives and mission of the organization by Ms. Uzma Mumtaz. She enlightened the students about many government loan schemes supporting small businesses and startups in India. The session also covered valuable information about MSME registration and initiatives. The session was followed by an incubator tour where real time functioning of different machineries for various kinds of manufacturing projects was displayed. Projects involving baking, packaging, grinding spices, branding etc. were explained thoroughly. The visit encouraged the students to become successful entrepreneurs and avail the opportunities offered by various government organizations to promote the entrepreneurial spirit in the future.



MCX Speaker Session

The Department of Commerce of Gargi College organized a seminar on Commodity Derivatives and Price Risk Management on 22nd February 2024. The Guest Speaker, Mr. Sanjay Gakhar, the Vice President and Regional Head for Business Development at MCX, New Delhi initiated the session by addressing students about the growing importance and potential of the commodities market in India. The seminar covered various market aspects including equity markets, debt markets, derivatives, along with discussions delving into commodity price risk factors such as supply-demand dynamics, volatility, market risks and management. The importance of understanding the value chain of commodities like gold and the impact of brand equity on pricing were also highlighted. Students were enlightened on concepts like hedging and speculating and to foster a deeper understanding of the financial market landscape.



Financial Literacy Conference

On 15th March, 2024, Gargi College organized The National Conference on 'Financial Literacy: Demystifying Investment Options', with an objective to spread awareness about financial literacy and well-being among the youth. Prof. Yogesh Singh, Vice Chancellor, University of Delhi was the Chief Guest of this enriching conference. During the inaugural session, Prof. Sangeeta Bhatia, Principal, Gargi College, welcomed and presented a token of gratitude to the dignitaries. Further, Prof. Amit Kumar Singh, Chairman, Governing body, Gargi College shared the growing importance of financial literacy among the citizens, Prof. R. P. Tulsian, Chairman, Committee of financial literacy, University of Delhi, talked about growing women's education in the field of finance. In conclusion, the chief guest Prof. Yogesh Singh, Hon'ble Vice-Chancellor, University of Delhi, explained the journey from financial literacy to financial independence.

The inaugural ceremony was followed by a speaker session. The dias was graced by the esteemed speakers - Mr. Alok Pant, Ms. Teena Jain Kaushal, Mr. Dipanshu Parashar, Mr. Suryakant Sharma and Mr. Munish Subharwal- to provide a holistic understanding of financial concepts and cyber security to the audience. There were two technical paper presentation sessions, first session focused on 'Financial Literacy in the Evolving Digital Financial Landscape' while the second session focused on 'Behavioural Aspects of Finance and Contemporary Issues in Finance'. Presenters of various papers covering various facets of financial literacy included scholars, students, and faculty members from different colleges. During the valedictory ceremony took place. Prof. Anjni Anand, Convenor, National Conference on Financial Literacy, delivered the vote of thanks.

Art of Being Happy

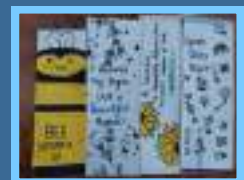
EDUCATIONAL TRIP

Students of value addition course (VAC), 'The Art of Being Happy', had a joyous morning on 5th March 2024, with a memorable trip to Arun Jaitley Park. Accompanied by teachers, they indulged in physical exercise, fun games, and a picnic! They explored the rich flora of the park, engaging their five senses. Students experienced the healing power of nature. The visit enhanced all the aspects of their wellbeing, and gave them a sense of happiness, away from the usual classroom interaction.



INTERNATIONAL DAY OF HAPPINESS

On 20th March 2024, students of VAC captured the essence of the International Day of Happiness by making artwork as a class activity. Indulging in their creativity and depicting the joy of creating art, they made colorful cards, smileys and pretty bookmarks, spreading happiness to everyone. Students distributed cards to the Principal, the non-academic, academic staff, the maintenance staff, the gardeners and the security personnel.



The Golden Jubilee Rendezvous

On 7th April 2024, AIKYAM, The Alumnae Association, Department of Commerce, organized 'The Golden Jubilee Rendezvous', to celebrate 50 years of the department. The event started with the plantation of Lal Chandan tree, which symbolizes friendship, growth and gratitude. Prof. Sangeeta Bhatia, Principal, Gargi College, graced the tree plantation ceremony with her presence.

Prof. Sonali Ahuja Dua, the teacher-in-charge of the Department of Commerce, expressed her appreciation for the arduous efforts of the organizing team to make the event a success. She highlighted the significance of the event in facilitating networking and creating new memories together. This was followed by a short video, showcasing the Department's achievements over the years.

The event included various cultural performances by the students of the Department of Commerce. Mehak Bajaj, a second-year student, recited a nostalgic, self composed poem, followed by a stunning western and Bhangra fusion dance performance. Pramiti Saxena, a second-year student, performed a medley about friendship. The stage was also graced by our esteemed alumnae to deliver speeches and performances. Ms. Ira Rajiv, Ms. Manharika, Ms. Lavanya Trehan, Ms. Nikita and Ms. Tanushree Tangri delivered heartwarming speeches. Ms. Priyamvada Munjal and Ms. Srishti Kohli also performed melodious songs.

The alumnae were also invited to play games to spice up the celebration, and they had a great time playing 'Add to Act and Pass the Number'. The audience was also engaged in a game of 'Tambola'. A surprise performance by the faculty of the department added energy to the event. The event ended on a fun note by playing 'Fire in the Mountain'. Ms. Agrima Kumar Rajvanshi, convenor of Aikyam, delivered the vote of thanks. The event was followed by a networking lunch.



In Conversation with Ms. Sonia Jaiswal



Class of 2017

Q. What would you say were the challenges that you faced in the process of changing your field of study to fashion designing and taking your work to where it is today?

“I believe somewhere deep down I always knew that fashion designing is something I wanted to do and graduating in commerce proved helpful in establishing my own business and becoming an entrepreneur. It helped me to understand and reach out to the appropriate target audience, to diversify the business through freelancing and figuring out where I was going wrong and what all could be done. Something that I realized during my journey is that learning can never be a waste. The different paths you take and the different things that you do in life, all help you to achieve that one true goal.”

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

“10 things to always remember -

- 1. Believe in God’s plan, everything happens for a reason**
- 2. Believe in yourself and your dreams**
- 3. Embrace the failures. That's how you learn**
- 4. Don't compare yourself with others**
- 5. Recognize the opportunity and grab it**
- 6. Be careful of your friend circle and mindful of them**
- 7. Don't think of what people will think**
- 8. Face the challenges**
- 9. Don't be afraid of changes**
- 10. Never give up”**

**-Bhavya Ahluwalia
B. Com. (Hons.), 2nd Year**



“Everything happens for reason and the reason is always better than you think.”

ACADEMIC RESULTS 2022-23

B.COM(H)

FIRST YEAR

POSITION	NAME	CGPA
First	ANUSHKA AGRAWAL	8.95
Second	TIYA RATHI	8.91
Third	RIYA	8.86

SECOND YEAR

POSITION	NAME	CGPA
First	SANDRA SATHEESH	9.36
Second	GARIMA BALODI	9.07
Third	BAKSHI	9.00

THIRD YEAR

POSITION	NAME	CGPA
First	ANANYA KUMRA GARIMA GROVER YASHIKA KEDIA	9.297
Second	ANIKA AGARWAL	9.257
Third	NANDINI SHARMA	9.203

B.COM

FIRST YEAR

POSITION	NAME	CGPA
First	VANDANA VAISHNAV	8.86
Second	MANIYA PAHUJA VANSHIKA	8.73
Third	RATNA KUMARI ADITI DWIVEDI	8.68

SECOND YEAR

POSITION	NAME	CGPA
First	DHRUVI DAVE	8.91
Second	ANAMIKA SINGH MANSI MEENA	8.77
Third	HARSHITA SINGH	8.55

THIRD YEAR

POSITION	NAME	CGPA
First	VISHNU PRIYA	9.045
Second	ANU PRIYA DAKSHATA NANDINI AGARWAL	8.697
Third	RISHIKA GAHOI	8.639



Placement Report

2023-2024



Deloitte.

Deloitte USI

Sandra Satheesh
Sehajpreet Kaur
Tamana Gupta
Amulya Tyagi
Jiya Sharma
Tanisha Jain
Aashi
Aayushi Tawakley
Agrima Kumar Rajvanshi
Akshita Pandey
Anika Narang
Anshika Atri
Ayushi Arora
Bandana Kumari
Bhavika
Deepanshi Jain
Diksha Hora
Divyanshi Purohit
Gauri Rampal
Geetika Sharma
Geetika Arora
Ishika Gulati
Jiya Arora
K S Sreedevi
Khushi Talwar
Mehr Khosla
Muskaan Khatri
Prachi Pangtey
Saaranya Agarwal
Shivanshi Agarwal
Shreya Singh
Shreya Thiagarajan
Soumya Sahu
Tanya Kamboj



Ernst & Young GDS

Vidhi Jain
Eeshani Manmohan
Mahak Jindal
Muskan Sahu
Mauli Gaur
Sejal Hansraj
Navya Goyal
Sanjami Arora
Muskan Sund
Bhumika Yadav
Navika Gupta
Talisha Mittal
Tisha Gulati
Nishtha Batra
Rashi Priya
Mitali Sharma
Harshita Singh
Aastha Dhingra
Ramya R
Ankita Agnihotri
Khushi Garg
Vaishali Yadav
Ritvika Shukla
Ishika Goel
Devangi Agrahari
Trisha Agarwal

Ernst & Young India

Priyanshi Tiwari
Yashi Tripathi



Bank of America

Rashi Garg
Renu Thakur
Rishita Bhutani
Rubal
Sakshi Pal
Sanya Bishnoi
Shivangi Porwal
Smriti Kashyap
Sonu Deshwal
Srishti Udani
Aishwarya Bharadwaj
Akanksha
Anamika Singh
Anchita Goel
Archita Kanojia
Devyangi Tandon
Jahnavi Grampurohit
Kshama Dixit
Mehak Singla
Natasha Gupta
Arpita Tulsyan
Akanksha Goyal
Anshika
Archana Tomar
Ashika Kumari
Chhavi Bhardwaj
Niharika Goyal
Arpita Sikka
Devangana Rajawat
Vishakha Choudhary

Placement Report 2023-2024



KPMG Global Services

Anshika Yadav
Shruti Barthwal

KPMG India

Arshiya Saini
Priyanshi
Jaiswal
Aarti Sharma
Saman Fatima
Riya Aswani
Garima Balodi
Rishita Joshi
Shreya Agrawal
Dhruvi Dave



Planet Spark

Parul
Vaishnavi Pandey
Ananya Nigam
Ananya Bhatia
Alisha Siddiqui
Mahi Gupta
Vijeta Pandit



Ditto by Finshots

Juhi
Priyanshi Yadav



Anushka Singhal
Janvi Chauhan
Khushi Saraf
Muskan Prajapati



National Australian Bank

Anam Ansari
Diya Patidar
Kanika
Chowdhary
Karuna Kumari
Maahi Vermani
Navika Budhreja



Orbit Techsol India Pvt. Ltd.

Sonam Bhurjia



Riya Singh



Business Standard

Priya Dayal

Logo Making Competition

Comascent: The Bi-annual Magazine of the Department of Commerce proudly hosted the Logo Making Competition on January 30, 2024 during ECA break to commemorate the remarkable 50 Years of the Department of Commerce. With a robust participation of numerous students, the competition unfolded as a testament to the department's proud legacy. The theme for this competition was the Celebration of 50 Years of the Department of Commerce, providing a platform for participants to express their artistic interpretations of this significant milestone. Apart from being a creative outlet, the competition served as a vivid testament to the vibrant spirit of the Department of Commerce on its 50th anniversary.



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



**Pragya
B.Com. (H),
1st Year**



**Amreen Zehra
B.Com. (H),
1st Year**



**Sonali
B.Com. (H),
1st Year**



Doodle Making Competition



On the 6th February 2024, Comascent: The Bi-Annual Magazine of the Department of Commerce organised an engaging doodle making competition on the topic, "Innovation with Artificial Intelligence" and invited students across all streams to take part in. The competition saw enthusiastic participation by many students who artistically depicted their perspective of artificial intelligence shaping the world.



The competition merged AI, a novel concept with something as ancient and instinctive to humans as art. The participants were given 45 minutes to complete their doodles and displayed a balance between time management and innovative designs.



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

Vandita Singh
B.Sc. Botany (H), 1st Year



Varsha
B.Com. (H), 3rd Year



Meenal Vinod
B.Com., 2nd Year



BUDGET HIGHLIGHTS

2024

Budget 2024 analysis

- It is an **INTERIM BUDGET**.
- Presented by **Finance Minister Nirmala Sitaraman**.
- **Prioritizes social justice, infrastructure development, technology utilization, and demographic challenge management, with a focus on supporting key demographics like the poor, youth, women, and farmers.**
- **Aims to reduce the fiscal deficit below 4.5% by 2025-2026.**
- **India's economic resilience is evident with three consecutive years of 7% GDP growth.**
- **The budget emphasizes continued government capital expenditure, allocating 3.4% of GDP to infrastructure development.**
- **1 crore households will receive up to 300 units of free electricity monthly.**

WHAT IS AN INTERIM BUDGET?

- Also known as 'vote-on-account' serves as an authorisation for incurring specific expenditures necessary until a new government assumes office.
- The government cannot propose major taxes or policy reforms in the budget as it can influence voters.
- Typically, a vote-on-account remains effective for a duration of two months, with the possibility of extension if necessary.



ALLOCATION OF MAJOR SCHEMES (IN CRORES)

**Mahatma Gandhi
National Rural
Government
Scheme
(86,000cr.)**

**Production
based Incentive
Scheme
(6,200cr.)**

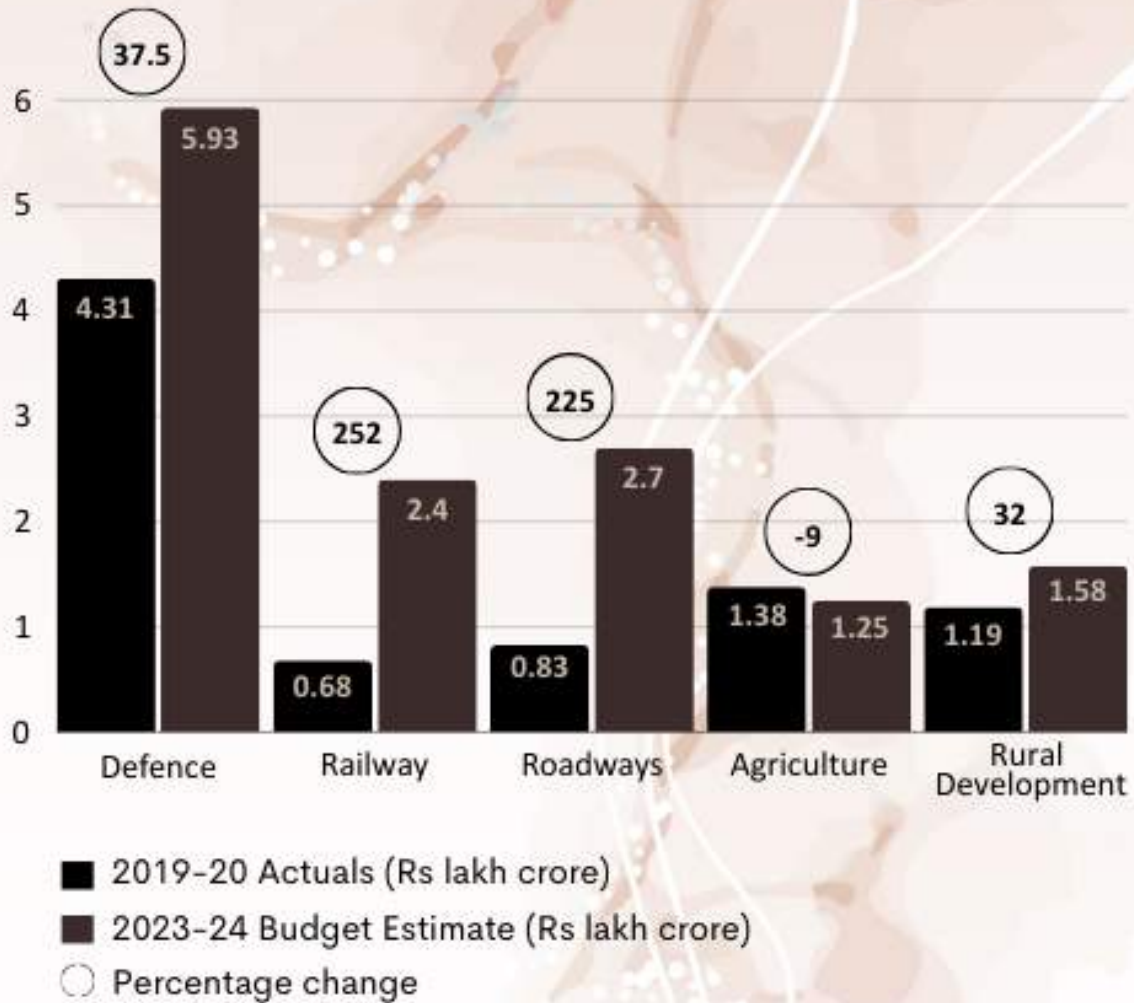
**National Green
Hydrogen
Mission
(600cr.)**

**Ayushman
Bharat –
PMJAY
(7,500cr.)**

**Modified
Program for
Development of
Semiconductors
(6,903cr.)**

**PM Mudra
Yojana
(43cr.)**

Ministry Wise Allocation Of Funds



KEY HIGHLIGHTS

- Fiscal deficit revised to 5.8% of GDP, improving despite nominal growth moderation. The government targets to reduce fiscal deficit below 4.5% by 2025-26.
- The total receipts of the government, excluding borrowings, were estimated at ₹27.56 lakh crore in 2023-24, with tax receipts at ₹23.24 lakh crore.
- The Centre aims for ₹14 lakh crore of gross market borrowings through dated securities aimed for 2024-25 to meet expenditure needs.
- The government has increased the allocation of the infrastructure sector to ₹11.11 lakh crores in FY25, which will be 3.4% of the GDP.
- The allocated budget for MGNREGS in the fiscal year 2024-25 is set at ₹86,000 crore, emphasizing continuity in supporting rural employment and welfare initiatives.

The budget aims to drive research activities and sustainable economic growth through a strategic combination of developmental focus and adaptability, promoting human capital enhancement, increased productivity, and an environment conducive to economic development. Effective implementation and monitoring are crucial for realizing the intended benefits

THE NEWS COLUMN

Examining AI Integration Over The Years



Alan Turing

Birth of AI: The Beginning

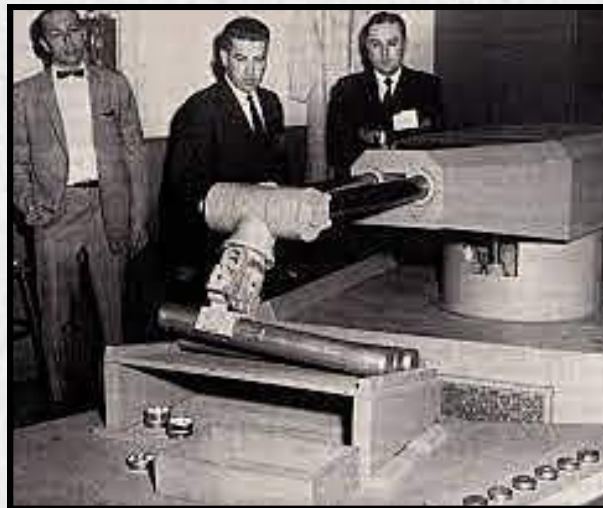
In 1950 Alan Turing published “Computer Machinery and Intelligence” which proposed a test of machine intelligence called The Imitation Game. Then in 1952 A computer scientist named Arthur Samuel developed a program to play checkers, which is the first to ever learn the game independently.



Arthur Samuel

UNIMATE: The Fascinating Story of the First Robot

George Devol and Joseph Engelberger created Unimate in the early 1960s. Devol was an inventor and entrepreneur who had been working on the concept of a programmable robot for several years, Devol’s idea was for a machine that could transfer objects from one location to another. He then realized that such a machine would require the ability to perceive and respond to its environment.



He developed a system that could guide a robot’s movements. Engelberger saw the potential of the invention in 1956 and convinced him to work together to enhance the device’s performance and market it.

They decided to call it “Robot.” Together, Devol and Engelberger refined the design of the robot and developed the necessary software and systems. They named their company Unimation Inc. and began marketing the robot, named Unimate, to industrial customers. The first customer for Unimate was General Motors in 1961.

The Rise of ChatGPT: AI Innovation

In 2020 OpenAI started beta testing GPT-3, a model that uses Deep Learning to create code, poetry, and other such language and writing tasks.

While not the first of its kind, it is the first that creates content almost indistinguishable from those created by humans.

Further, in 2021 OpenAI developed DALL-E, which can process and understand images enough to produce accurate captions

Ahead of time: Meet the man who started India's first e- commerce site in the 90s

“When we started, there were no shipping companies, no payment gateways. We had to do all of that on our own” - K. Vaitheswaran

Before there was Flipkart, Myntra, and Snapdeal, there was Fabmart. Before the Bansals, there was K Vaitheswaran. While we hail the current e-commerce majors for changing the way we shop, there was a man, quite ahead of time, who started India's first e-commerce website Fabmart.com back in 1999. Fabmart was acquired by Aditya Birla Group and rebranded to More.

But Vaitheswaran continued his marketplace under a new brand Indiaplaza.com. But then came the Bansals with their deep discounts and washed away Indiaplaza, which had to shut shop in 2013.



Four years later, Vaitheswaran has penned down his journey of being a failed entrepreneur with his book 'Failing to Succeed: The Story of India's First E-Commerce Company'.

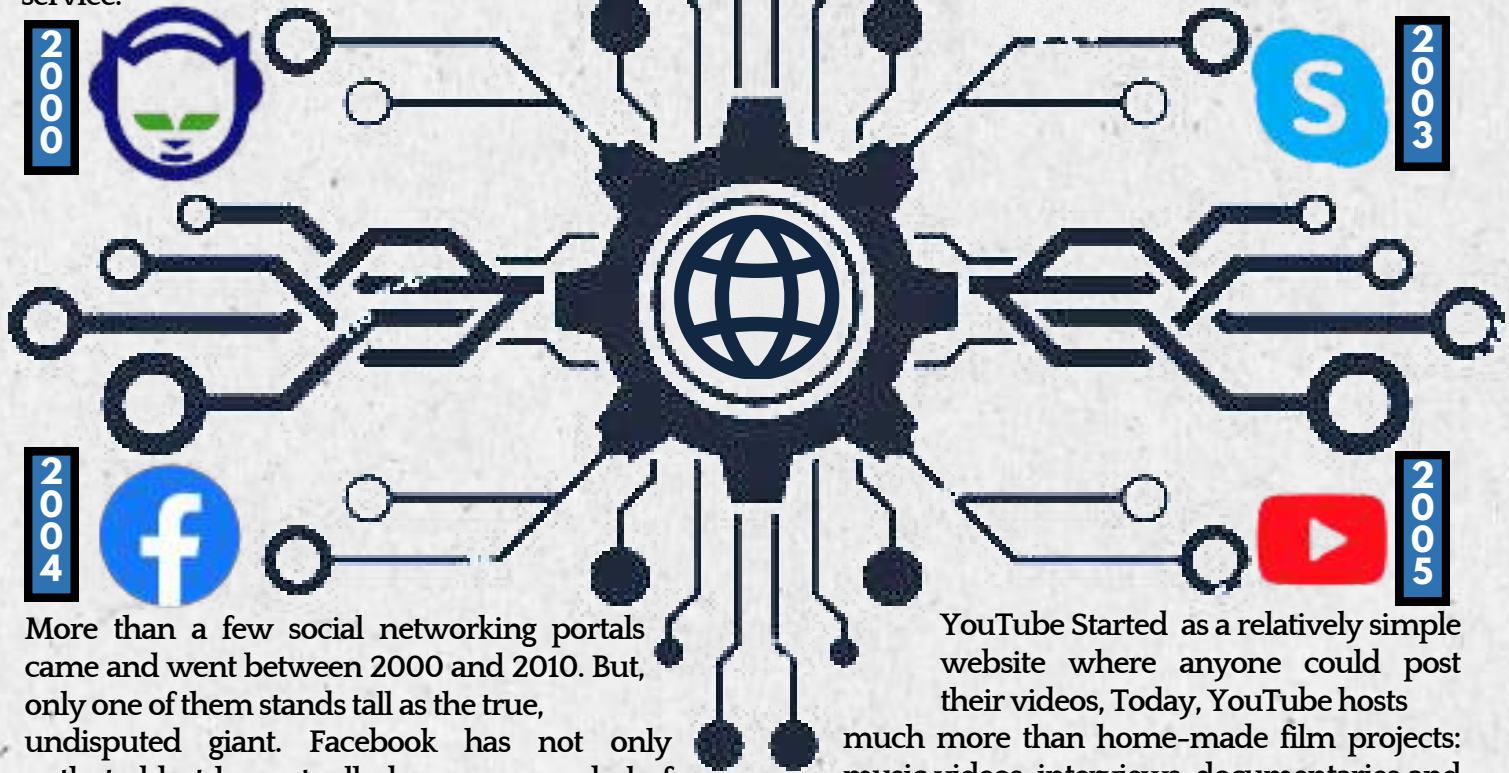
Prior to 2000, the music industry was firmly rooted in old-school ways and this is how things were expected to stay for ten or fifteen years into the future.

But Shawn Fanning had other ideas. He coded the first version of Napster from his dorm at Northwestern University in Boston. It was he world's first widely used MP3 download service.

Most Disruptive Startups from 2000-10

Aimed at applying FastTrack-esque P2P technology to the communications industry, Niklas Zennström released

Skype as a free app enabling two people anywhere in the world to have online voice chats for free. Skype now boasts over 550 million registered users.

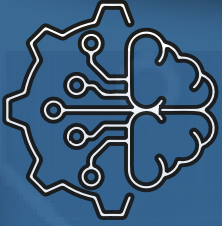


More than a few social networking portals came and went between 2000 and 2010. But, only one of them stands tall as the true, undisputed giant. Facebook has not only outlasted but has actually become a symbol of modern culture with over 500 million users.

YouTube Started as a relatively simple website where anyone could post their videos, Today, YouTube hosts much more than home-made film projects: music videos, interviews, documentaries and just about every type of video imaginable

BRAIN TEASERS





AI TERMINOLOGIES

Automatic Speech Recognition

ASR is a type of natural language processing that is associated with recognizing human speech such as voice assistants.

Algorithm

A finite sequence of unambiguous, computer-implementable instructions, typically to solve a class of problems or to perform a computation.

Accuracy

The fraction of predictions that an AI model got right. It is the number of correct predictions measured over the total number of predictions made.

Data Architect

A data architect is a practitioner of data architecture, a data management discipline concerned with designing, creating, deploying, and managing an organization's data architecture. Data architects often work with data scientists on AI projects.

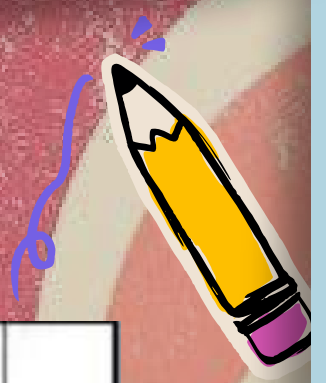
Computer Vision

An interdisciplinary scientific field that deals with how computers can be made to gain high-level understanding from digital images or videos. From the perspective of engineering, it seeks to automate tasks that the human visual system can do.

Brute Force Search

A search that isn't limited by clustering/approximations; it searches across all inputs. Often more time-consuming and expensive, but more thorough.

-SUDOKU-



	3		9			7	1	
4		5		8				3
	8			2			6	
9		2			5	3		
	7			1				4
		8	4		7	9		
		7	3			5		
		1		4			8	
5			6			1		9

-ANSWER-



5	2	4	6	7	8	1	3	9
3	9	1	5	4	2	6	8	7
8	6	7	3	9	1	5	4	2
1	5	8	4	3	7	9	2	6
6	7	3	2	1	9	8	5	4
9	4	2	8	6	5	3	7	1
7	8	9	1	2	3	4	6	5
4	1	5	7	8	6	2	9	3
2	3	6	9	5	4	7	1	8

ZODIACS

STRENGTHS & WEAKNESSES



ARIES (Mar 21 - Apr 20)

Competitive but insecure: There is nothing an Aries cannot achieve once they set their mind to it—no mountain is too high. However, you will also find them nursing a hidden imposter syndrome that can chip away at their confidence if allowed free rein.



TAURUS (Apr 21-May 20)

Loyal but stubborn: Loyal to a fault, a Taurus is the most reliable person you can have in your corner when the chips are down. However, they have a stubborn streak a mile wide and can hold a grudge like no one else, so make sure you don't cross them.



GEMINI (May 21 - Jun 21)

Versatile but impatient: Throw a Gemini to the wolves, and they will come back leading the pack—the air element in this sign means that they can adapt easily to any situation. But their fuse runs short and once they run out of patience with someone, there is no wiggle room for second chances.



CANCER (Jun 22 - Jul 22)

Passionate but uncommunicative: Behind the brooding fortress that Cancer has erected to protect themselves are abundant reserves of deep, undying love and loyalty. Pity that few will get to experience it because they aren't the best at communicating what is in their hearts.



LEO (Jul 23 - Aug 23)

Bold and bossy: The spotlight is Leo's natural habitat, relishing every moment as the center of attention. Yet, their unwavering self-belief can sometimes lead them to unintentionally bulldoze over others' emotions and opinions.



VIRGO (Aug 24 - Sept 23)

Perfectionist but self-critical: Meticulous, organized and diligent, if the world were to end tomorrow, you would want a Virgo to lead the march into the new dawn. However, that pesky niggler of self-doubt in their head means that they are often harsher on themselves than anybody else can be.



LIBRA (Sept 24 - Oct 23)

Empathetic but indecisive: If you are looking for someone to lend a comforting shoulder during times of distress and truly put themselves in your shoes, ring up the first Libra in your contacts. This empathetic side of theirs can sometimes get derailed by their inability to make up their mind, compounded by a fear of confrontations, which means that you never truly know which side they stand on.



SCORPIO (Oct 24 - Nov 22)

Intense but secretive: The fiery, intense personality of a Scorpio can make any time spent together a wild, dizzying ride. But while they will go the extra mile to take care of your emotional needs, they remain notoriously secretive about their own—good luck cracking open the spine of this closed book.



SAGITTARIUS (Nov 23 - Dec 21)

Spontaneous but flighty: There is no storyteller quite like a Sagittarius—they can have the entire room hanging on their every word. But while they can show you grand dreams, it can sometimes be hard to pin them down and make them deliver on their promises.



CAPRICORN (Dec 22 - Jan 21)

Goal-oriented but unforgiving: Not everyone can conquer the world but if a Cap were to set out to do it, nothing would deter them until they had accomplished their goal. With a personality that is hardwired in practicality, they can often fail to appreciate nuance and are known to be unforgiving of others' mistakes.



AQUARIUS (Jan 22 - Feb 19)

Philosophical but detached: A deep-thinker with a humanitarian streak, an Aquarian has grand plans to change the world. Shame that they left the party early though because their reclusive nature makes it hard for them to establish bonds with those around them.



PISCES (Feb 20 - Mar 20)

Whimsical but over-sensitive: If you are looking to escape the mundane everyday grind, a Pisces's imaginative mind can whisk you away into a realm of fantasy. Their kind, nurturing personality can prove to be a double-edged sword though, because their overtly sensitive heart is easily wounded, further compounded by a tendency to play the victim.

