

COMASCENT TEAM 2015-16



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FROM THE PRINCIPAL'S DESK



It gives me immense pleasure to announce that the Department of Commerce has come out with the latest issue of "Comascent", the bi-annual magazine on the theme "Startup India-Empowering Entrepreneurship". Startup is the buzzword for aspiring entrepreneurs of today who are the power engines of tomorrow. There is a talented genre of entrepreneurs with "out of the box" ideas. India needs self-motivated young entrepreneurs, who with their vision and new ideas can change the world around.

I am sure that the magazine will give an opportunity to the students to understand the concept of Startup India. I congratulate all the members of the Commerce Department and the Comascent team in bringing out current issue of Comascent.

Looking forward for the forthcoming issue.

Dr. Shashi Tyagi Principal Gargi College



EDITOR'S SPEAK

"Do not follow where the path may lead. Go instead where there is no path and leave a trail"

-Ralph Waldo Emerson

With immense pride we present Comascent latest issue July 2015-Dec2015. In this issue we have tried to acknowledge and sensitize with the common man who aims at achieving his goals through his entrepreneurial perspective. Entrepreneurship is living a few years of your life like most people won't, so that you can spend the rest of your life like most people can't.

I hope you all will enjoy and appreciate our endeavours to present different opinions related to Startup India in the concise form of this issue. We are open to your suggestions and ideas to further shape up this bi-annual magazine.

Happy reading!

Prerna Bhatia

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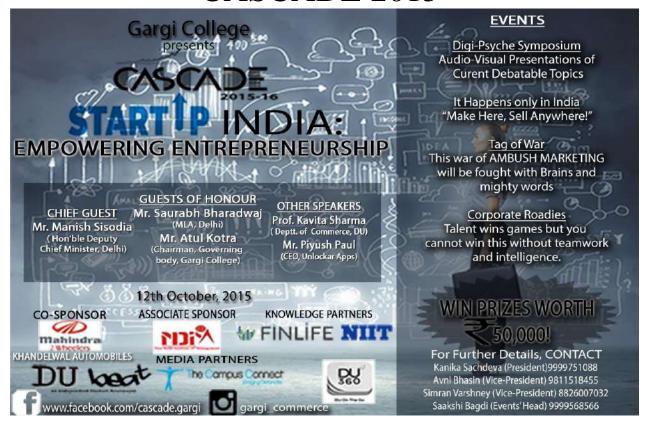
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CASCADE 2015



STARTUP INDIA: EMPOWERING ENTREPRENEURSHIP

India, world's second most populated country, having the advantage of demographic dividend, can emerge as a developed economy by enhancing appropriate and effective skills to ensure increased, meaningful employment opportunities. Empowering entrepreneurship is the apt move in the present globalized era for India. India has already acquired the capacity to produce the best engineers, technicians, doctors and known entrepreneurs. Now is the time to empower the enthusiastic youth in this direction. In the coming years, India is expected to be ranked second after United States, in startups. A study released by ASSOCHAM earlier this month has predicted a score of dollar billionaires and several new millionaires to rise in India by 2020 with a boom in the area of start-ups, notably in digital domain, e-commerce and financial services. With such an initiative, India will be among the top Asian start-ups along with the Chinese and the South East Asian countries. This year, we are therefore, focusing on the ongoing sentiment of the business corporation of India— "Startup India: Empowering Entrepreneurship".

Undoubtedly, India Incorporation will realise its dream of becoming 'Numero Uno'.

Indian Startups Have An Ace Up The Sleeve



startups today leave no stone unturned in terms of their novelty and innovation. With the success stories and escalating annual revenues of *Flipkart* which captures 44 per cent of the Indian ecommerce market followed by 32 per cent by *Snapdeal* and *Zomato* (www.businesstoday.in). No doubt that Indian startups are beaming with promising opportunities and are off to a flying start. A decade ago who would have thought that laundry could be done with the help of the online websites in India? Who, previously had a clue that services on the lines of *Flipkart*, My *Smartprice* or *Shopclues* or *Urban Ladder* or *Car Dekho* could ever exist in an Indian economy. Just like the Silicon Valley is roaring with startups, India is too streets ahead in establishing and

Startup is the buzzword these days on the lips of the aspiring entrepreneurs. Not to forget that

Indeed, this triumph is propitious for the growth acceleration of the Indian economy which witnessed a sluggish GDP in the recent past years. To catch up and establish itself as a powerful economy, startups can be an icing on the cake wherein the entrepreneurs get to fly and reap in the returns of the unconventional and in some areas the needful products and services bound with innovation.

housing the unconventional ideas of the "out of the box" thinking people.

Ruchika Bhatia, B.Com (H)1st year



My Encounter With A Startup

Startups are like a seed embedded in the soil, aspiring to grow into a big and strong tree. However we all know the amount of difficulties and hurdles faced by them is no less. What is required is good a quality input for the best output. Recently, I worked in a startup organization named TCC (The Campus Connect). It is a students' organization, aiming to connect the campuses of different colleges, by sharing the events and happenings of each college with one another. Very enthusiastic and very cheerfully I started my journey. But as time passed, I realized that working with a startup is not that easy. Lack of proper management, no effective control, lack of funds etc. were some problems that we faced. But one can't keep on complaining, for an effective output, proper inputs should also be ensured. Starting at the college level, I made a team of 7 members for the work, delegated them work properly and we began with our journey. Crossing various hurdles, we have now reached a level that is much better than the starting point. Aiming to reach the finish line soon, the entire TCC team is working very hard. Every startup faces a lot of problems; what is needed is patience, useful efforts and proper coordination. The Key to Success lies with us, the only search is for the suitable lock.

Riya Sharma, B.Com (H) 3rd year

Startup Accelerating Growth

Imagine an India full of global citizens, where every person is himself/herself an entrepreneur in his /her field of expertise. But this dream is no longer a dream. India has given a fuel to all the entrepreneurs by launching its initiative of 'Startup India, Stand up India'. Entrepreneurship in today's world is not just confined to opening up your business but also about unlocking your true potential, opportunities in global world and thereby accelerating your growth and your country's too. This initiative will provide a platform to dedicated and passionate entrepreneurs to shape their vision, promote an entrepreneurship ecosystem in India by providing them critical value additions like visibility, business networking and investors' connection and loans for helping them start their business. I think government on its part is doing a lot. It has asked state owned banks to ensure each 125,000 odd branches give at least one loan to startup venture proposal. They are boosting to invest in seed capital and time in the best scalable startups so that people can pursue their revenue goals. I think in the coming future years India would be called the HUB for intelligent and skilled entrepreneurs.

Sneha Saini, BBE 1st year

Startup Stand Up



In the aura of patriotism the overwhelming crowd at Red Fort filled the air with applaud as our Prime Minister Mr. Narendra Modi addressed the nation for the first time from this historic monument. The reason for their ecstasy other than launch of 'STARTUP; STAND UP INDIA' was that Prime Minister, Mr. Narendra Modi gave the solution for widespread unemployment in India-ENTREPRENEURSHIP. In a country like India it has long been advocated that the entrepreneurial route is a great opportunity for its youth.

The word ENTREPRENEUR is derived from the French verb 'Entrepende' which means, to undertake. In most parts of the world, the word Entrepreneur is identified as a person who starts his own business. In human history, they have been the agent of change and they continue to be. From an economic point of view, entrepreneurs have been and are still an important part of Indian economy. After Independence an immediate need was felt for such people who were willing to take risk on their own money. With further decline in the performance of public sector undertakings, entrepreneurs emerged as a ray of hope. It is to be realized that the path is not an easy one and most of the time aspiring entrepreneurs back out due to the risks involved.

But the journeys of million miles start with a single step. Great personalities like Mr. Narayan Murthy and Dhiru Bhai Ambani are examples that risk is always rewarded. For all the young women there is no one who could stop women just like you from stepping into this game that too in a field where in men had not dared to venture.

The government has provided numerous incentives to support young entrepreneurs such as tax holidays to easy loans. Many government departments have also come forth with their own schemes to encourage startups. The 'STARTUP; STAND UP INDIA' initiative is also one more step in this path. Nonetheless, this risk will have to be taken by those young men who have the spark in them. To all those who dream this dream, remember, Entrepreneurship is living a few years of your life like most people won't so you can spend the rest of your like most people can't. So go on and HIRE YOURSELF AS AN ENTREPRENEUR.

Anushka Malhotra, BBE 1st year

Startups - A Seed To Grow In Time

"If you are passionate about something and you work hard then you will be successful"
-Pierre Omdiyar, Founder of E-Bay

India is now considered as the world's fastest growing startup ecosystem. Even Prime Minister Mr. Narendra Modi has recognized the potential of entrepreneurship in the country and announced the program, "Startup India, Stand Up India". Every nook and corner is now buzzed up with words like "entrepreneurship", "startups", "seed capital", "ventures" and so on. The aspiring and enthusiastic young Indians are all set to start their journey into completely different world of Startups. I met one similar enthusiastic young entrepreneur who founded a startup "EAZY PG". This online portal helped students of DTU especially freshers to get accommodation in PG or flats. With realizable target, viable revenue model, he along with his four friends was all set to start their venture. But the venture did not last for even a year. "There was problem in profit sharing", he said. This is just an example to cite a big issue, "Why it is said that every 9 out of 10 start ups fail?" It's time for reality check. One of the biggest hurdles is Capital. Starting from initial capital to the working capital requirements of business, people do face in having required amount to run the business which sometimes ends up in shutting down the business.

This also brings us to the second problem of lack of experience. The new entrants to the world of business do not have an adequate knowledge and skills of how to deal with the investors, customers and team mates. In this immensely competitive environment where millions of startups are coming up, young entrepreneurs face tough challenge. If they are unable to cope up, they end up shutting their business.

Our energetic, enthusiastic and risk taking Indians sometimes forget that being too confident and ambitious maybe dangerous at times. The venture "EAZY PG" wanted to expand their business to a large scale but ended up having nothing .They should understand that growth of the business takes time. Before starting a venture one does a lot of surveys to check the viability of business. But becoming totally dependent on surveys is also risky as it can backfire the plans of firm.

Lastly the reason is family pressure. Indian families prefer conventional jobs so as to have security in terms of money and job. So they are quite reluctant of the idea of startups. Rather than sounding a bit pessimistic, I want all the aspiring, young entrepreneurs to take a lesson from all such instances. So what are you waiting for? "LET'S START UP!!!!!!"

Deeksha Bhardwaj, BBE 1st year

Origin Of Startups

The most common word these days, taking not only the lives but also the economy by storm is 'STARTUP'. While we were young and our little feet touched the school ground there were pre-determined goals being set up for us, starting from being an archeologist to zoologist. We all were hauled up by all possible options but never did this word come in consideration back then. If Einstein or Newton would have come up with this, then there was a possibility that we would be learning about this in schools rather than the 'laws of motion'. Then what actually are startups and why are they so popular?

A 'Startup' is considered as a new business in a company form, where they are involved in the process of exploring an unknown and innovative business model in order to attract the already existing and established market towards itself. Whether it was Zomato or Amazon they all started out as a startup, with an aim to provide solutions to customer regarding their needs and wants. Why they are able to achieve this popularity, well the answer lies within the purpose of creating a startup which is, designed to grow fast. The essential purpose for them is growth and everything associated with it follows this growth. It is not a one man army, but a collaboration of different people, some with capital and some with the potential to think differently backed by a flood of humans who are categorized under the head 'buyers' who make the start up a success or a failure. There has been an increase in need for employment opportunities for the young workforce. Startups have really helped to reduce the burden on companies and provide a platform for people to choose between, being a part of the crowd or be the crowd puller.

In recent years, the Indian economic system has been able to come into its own, driven by factors such as massive funding, consolidation activities, evolving technology and a burgeoning domestic market. There are various enablers, accelerators, and incubators providing startups with growth advice and decision- making tools and funds. Eminent businessmen have come forth to support the new ventures. Mr. Ratan Tata has made investments in startups like Paytm, Urban Ladder, Swasth India among others. NASSCOM has come up with an ambitious initiative called '10,000 Startups', aiming to scale up the startup ecosystem in India by 10 times. The program is supported by Microsoft, Google, Intel, Verisign and Kotak. While there were 3,100 startups in 2014 there is a colossal projection of more than 11,500 by 2020. This is a revolution which is certainly going to change the way; the markets are working today in India.

Source:

 $\frac{https://en.wikipedia.org/wiki/Startup\ company, http://thenextweb.com/in/2015/07/05/india-the-worlds-fastest-growing-startup-ecosystem/$

Employee or Entrepreneur

Can I become a good employee or an entrepreneur was the first question that arose in my mind when I heard the new slogan of startup India, stand up India.

Pondering over the same question for a day or so I decided to sit down and make a list of pros and cons of being an entrepreneur or an employee. I took a pen and a notepad and sat down to bring out the same but found myself lost, completely blank. I tried hard but was left behind blank table with headings of entrepreneur and employee.

What was I to do next!? This question of choosing my future course of action became my dilemma I decided to go for a good sleep but as soon as I lay on my bed I found myself again entangled in the same dilemma. I found that I need to sort this out sooner or later. I struggled hard, read about entrepreneurs, read about successful leaders in corporate world and finally was able to draw the table. The difference started with the most basic but the most difficult question about what is to be done after being an entrepreneur, which line to choose, which field to choose, what are the things am I good at and what is the area where I could achieve success. The first difference itself drove me near to the corporate world but I had the power to resist in making out a decision so early so I kept on thinking.

I next pondered on the fact where could I use my brain more in terms of intellectual thinking, in terms of application of creativity and I found it more luring in entrepreneurship. I could think out of the box and take up those ventures that suit me. Now the fact is that being an entrepreneur I would have the power not just to earn my own livelihood but also the power to make others earn their livelihood. Thus help in fighting the problems of poverty and unemployment and in economic development of the country.

I still remember the line addressed by our Prime Minister Mr. Narendra Modi that "This is Team India, a team of 125 crore Indians. This is the team that makes the nation and takes our nation to new heights," and the major proportion of this team India is occupied by the youth. If the country and its leaders provided us the facilities of trying something new in life, bringing us out of the flock of sheep entering corporate world everyday then why not try this too, let's take this adventure too was the last feeling I ended up with.

Poorvisha Jindal, B.Com (P) 1st year

Book Review

TITLE: Stay Hungry, Stay Foolish.

PUBLISHER: CIIE, IIM Ahmedabad (2008)

AUTHOR: Rashmi Bansal **GENRE**: Non-fiction-Business

ISBN-10819107303X



Rashmi Bansal's book, **Stay Hungry Stay Foolish**, is a collection of stories of 25 IIM Ahmedabad graduates who instead of settling for the monotonous 9 to 5 jobs, dared to do something different. It is about people who did things that others thought were foolish, and yet they stayed hungry for that something more. They followed their passion and chose the tough and rocky path of entrepreneurship.

The entrepreneurs in this book have been classified into three sections: The Believers, The Alternate Vision and The Opportunists. The entrepreneurs in the first section, i.e. the Believers knew that entrepreneurship was their final call, and dived into business ventures after their graduation or after few years of their jobs. The second section talks about those who weren't planning to become entrepreneurs, but grabbed the right opportunity when it knocked their door. The last section talks about those, who had an Alternate Vision, i.e. those who used entrepreneurship for social change or to express their creativity.

The story of each entrepreneur follows a certain format. Beginning with their introduction, and talking about their childhood, education, career, background, life in general etc., it delves into their struggles and successes, and why they chose the path of entrepreneurship. This insightful tell-all of the entrepreneurs is followed by any advice or tips they have for the budding entrepreneurs. All the entrepreneurs mentioned in the book are from diverse backgrounds. They belong to different age groups and are interested in a wide of range of business arenas – from education, engineering, grocery stores, investment banking, clinical research, brand consulting and a lot more. Yet, the one thing they have in common is the passion, commitment, dedication and perseverance they had to achieve their goals.

Putting together the journey of 25 successful entrepreneurs who are very much similar to many of us into a single book makes Stay Hungry Stay Foolish a good read. The book has been written in narrative/conversational format. The language is simple, easy-to-follow and precise. With her quirky writing style, a well-developed structure and using Hindi in between, the book manages to keep its readers engaged. A careful, precise and in-depth research and her input into writing this book can be felt in her writing style.

This book is definitely a treat for people who are or were planning to go for entrepreneurship, yet never had the courage to do the same. It is a very inspiring book and one will come across various experiences, tips etc. One thing I liked about the book is the fact that the author chose to include entrepreneurs from various age groups shows us that age is just a number, and if we are passionate enough about entrepreneurship, we can pursue it any age.

All the 25 stories are equally fascinating, yet the most inspiring & optimistic story for me was that of entrepreneur Nirmal Jain, who founded India Infoline, which is now one of the biggest financial services provider with a huge turnover and large-scale presence.

According to me, this book is at least a one-time must read for everyone.

Ayushi Gupta, B.Com (H) 2nd year

What A Startup Actually Is...

This is the question which made me and my GD mates to think upon when we were sitting for the GD round of KPMG placement drive. According to me a startup is like a newborn child- it will flourish and prosper if due attention and care is given in the starting years of its establishment. This is the term which became quite common since when our honorable Prime Minister Mr. Narender Modi launched 'Make in India' project on 24 September, 2014. This is mainly initiated to empower the manufacturing sector of Indian economy and will also lead in the technology enhancement so that we are able to prepare what is the requirement of our people. Okay so I was on the GD round, we discussed that how most of our IIT and IIM alumni are holding the command of startups in our country. These people are the crème layer and set the benchmark for the upcoming youth. At that moment I realized that government should provide subsidies to all the IIT's and IIM's so that more and more talented youths can be enrolled in these institutions irrespective of their social and cultural backgrounds. Starting own business is a huge challenge in itself and the problem of funds, capital, demand, supply, entry into new product line, goodwill, are some of the factors which increase the difficulties to another level. Even though there are huge risks involved, there is a good chance that all the risks will pay off. When you aspire to achieve something, you must give it all that you have. As they say "Don't tell people your dreams. Show them!"

Preeti Yadav, B.Com (H) 3rd year

The Letter

It was 4:26 am by the clock, It brought a smile on the faces of all the docs. Suddenly all the tension turned into joy, their tiny angel was a baby boy.

His dad couldn't control his tears, with a smile he whispered to his wife "he is our baby dear" Nurse handed him his child, He stared him immense love and just smiled.

She was awake all night singing hymn, and he was working overnight to earn more money for him. They loved him more than anything else, He was named Ian Bells.

He brought Ian his first bicycle, He used to make him sit and jiggle. Ian was scared of falling down,

So he held his father's finger throughout the town.

Ian was dressed up in his school uniform, He cried and said "I don't want to go mom" They admitted him in the best school, To give their son the best education was their golden rule.

Dressed up in white shirt and blue trousers, Ian had gradually grown up, he was no more that little baby of hers That day he asked about pursuing his higher studies abroad, His father readily agreed with an applaud.

Somewhere both of them were scared of letting him go, But were satisfied to see Ian's face glow.

Ian told them not to cry, Hugged them and bid them good bye.

Years passed by
They requested Ian to come back soon.
But they maintained their promise not to cry.
They were getting old day by day, Their hair started to turn grey.

All they wanted was to see their son, They sent him messages, mails but he replied to none.

One day he called and told he would never come back.

Everything for them turned black.

All their efforts went in vain, both of then couldn't express their pain. And one day Ian received a letter at his door.

that his parents were no more.

Inside that envelope was a letter from his father,

When you were born it was the happiest day of our lives

But somewhere we went wrong. We worked day and night to give you everything you wanted. But somewhere we went wrong.

We admitted you in the best school But somewhere we went wrong.

We sacrificed our happiness for you But somewhere we went wrong.

We gave you what all you wanted But somewhere we went wrong.



Sanya Gulihar, B. Com (H) 3rd year

Cornea Gifting A Start Up At Gargi College



The Nabia Foundation is a startup by first year BBE students of Gargi College. It is an NGO which derived inspiration from the 'Pathfinder Competition'. Now entrepreneurship asks for doing something which people find 'new'. So, the NGO went deep inside and found that there were two ways to donate eyes: one, the complete eye ball donation, the other, cornea donation (Cornea is a transparent layer over the black part of the eye). So Nabia then focused on "cornea gifting". It launched a campaign called "Eye for India" campaign.

In this campaign, they went to various ground level institutes and hold seminars about the unprivileged people, the need for cornea gifting, the simplicity of the procedure, the benefit to the society, the \$11 billion GNP (www.businesstoday.in) loss due to blind unproductive population and the organizational structure through which the donation occurs. They also distribute forms affiliated to The National Eye Bank, AIIMS, New Delhi. They then collect back the forms and allocate donor cards provided by AIIMS. Also, in a true entrepreneurial sense, Niharika Garg, the founder, collected views of various people about eye donation. This helped to understand the various myths and misconceptions that people possess related to this noble cause. The presentations, therefore, focus more on removing the ambiguity and myths so as to provide a clear picture.

This NGO functions by contacting various schools, colleges, small educational institutions, fitness centers, blood donation camp organizers, etc to fix interactive seminars. The seminars are often modified to suit the target audiences, such as the seminar for kids have more skits and plays while the seminar for adults are about myths clarifications and religious connotations. Anyone can contact them on their Facebook page if they wish to have a seminar in their organization.

Niharika Garg, BBE 1st year

Indian Brands At Par With The Global Dominant Brands

The difference between winning and losing is most often not quitting." -Walt Disney.

Indian Business may be trapped in a myopic eyeball size perspective and perception at one point of time but these days, they are doing a roaring trade. With novelty and innovation paving the path of most Indian brands they are eyeing the goals which seemed to be impossible or unreachable or unrealistic once.

Reaffirming the fact, Indian brands such as Tata, headquartered in Mumbai, have held the ground in terms of reliability, consumer confidence and satisfaction since decades. The Tata group has been ranked as the most valuable Indian brand since 2013 followed by Airtel, State Bank of India and Reliance.

Airtel, headquartered at New Delhi, operates in more than 20 countries and is the largest mobile operator in South Asia "and "the third largest in the world with a 303 million subscriber base which is enough to demonstrate the heights Indian brands have attained".

The best example according to me is of Micromax, headquartered in Haryana, which aptly communicates its Tagline "Nothing like anything" by the products it offers in the market within an operating time span of just 5 years. It, undeniably, has gone ahead of Samsung to claim the largest Indian domestic mobile handsets company. A diamond in the rough, Micromax has polished itself to cater to the diversified needs of the Indian customers and expand globally. "On 24 January 2014, Micromax became the first Indian mobile company to start sales in Russia."

However, a blind eye should not be turned on big restaurants such as Café Coffee Day and the Indian Tobacco Company (ITC) which managed to capture their respective target market. By welcoming Starbucks in the Indian economy we cannot ignore the irresistible aromatic coffee and snacks at CCD which has its traces in Karachi, Vienna, Dubai and Prague as well. Another unforgettable milestone in Indian brands is Infosys, headquartered in Bengaluru. It has more than 800 clients across 50 countries including United States, China, Australia, Japan, Middle East and Europe. No doubt, Indian brands in their respective areas of operation are ahead of their competition and are shining as brightly as a visionary's dream, stepping up a gear day in day out, probing into their weaknesses, redefining innovation and creating many success stories by emerging as the WINNERS.

Source: Economic Times

Interning With Startups

Internships are the gateway to a world full of exciting possibilities and opportunities. They are usually a student's first foray into the real world and go a long way in forming impressions that determine crucial career choices. While big companies, marketable brand names and attractive stipends are the first targets when it comes to scoring star internships, lately a lot more variety has been introduced into this game.

Nowadays, students are willing to work for minimum stipends, sometimes even without stipends, as long as they get to work on interesting brands and have a wider networking exposure, as these are things money cannot buy. But students prefer working in a dynamic environment of a startup rather than doing clerical and administrative jobs for a big named firm. That is why students prefer interning with a startup.

Startups have been changing and challenging the status quo ever since they came into the fray. They are tacitly small, independently funded and fast developing organizations that are founded on certain ideals and focus on inspiring ideas by the way of doing business.

They not only bring out the best from their interns, they develop a leader within them. As a mere intern, they are entrusted with real responsibilities, provided interns prove their mettle. Given the excess responsibility and workload that will be their lot, it is inevitable that they will end up learning a lot more than if they had decided to intern for a large bustling company. And in the process of fulfilling the responsibilities, the leader is unleashed within the interns. To top that, they have so many talented people to bounce their ideas to. Youth ideology is the pulse of Startups and it is here that they will be urged to voice out their issues, work on their ideas and generally be a valuable team member of a dynamic and enthusiastic work environment.

Given the stringent funding of Startups, offering stipends to interns is not usually an option for them either. Even employees fight it out on shoe string salaries, working out of passion rather than necessity. They do not possess glamour and star power that mega corporations boast of. Their reputation is well known only among a small circle of elites and fans. But if you take a chance and devote a summer to one of these minuscule organizations instead of a billion dollar capitalist industry, the things you will see and learn will make it more than worth your while.

The Math Teacher

I joined school and I wasn't aware of the school classrooms. I was lost and tried to find my way to my next class. It was then that I heard a loud voice that boomed throughout the entire block and all students were inside the classrooms within the blink of an eye. "Why do I see you loitering around when the break has already ended a long time back"? "Ma'am, umm..." "Would you care to explain to me now?" A shiver went down my spine. I told her the reason and she didn't look very satisfied. With an authoritative tone she told me to follow her into the class. I entered and sat on the first bench as it was the only one vacant. She picked up the white Chalk and with her crooked fingers wrote 'Mrs. Alka Gupta' on the board beautifully. Only the screeching of the chalk could be heard.

Since I had just shifted from a girls-only school to a Co-Ed, a lot happening around me was strange. Since the beginning of time, Math had never been my cup of tea and an unfriendly Math teacher seemed like a rotten cherry on the stale pie right then. She familiarized us with the syllabus and that was the first and the last day I ever sat on the first bench. Her grey hair and jet black eyes along with her neon coloured sarees on her stooping back were enough to scare the students. After that classes felt routine. She would to enter, teach and lecture us about everything. Like most teachers, she looked at us and said that all students are same. But that was a little unbelievable, because there, in the front row, slumped in his seat, was a boy named Kunal. Kunal had always been weird. He was always lost within his books and didn't talk to anyone. Also, he was always shabbily dressed and constantly smelled like he needed a bath. While others complained about the excess homework, he always smiled and took up the challenge. Kunal was the only student who scored an A consistently, throughout the year. Rest of us always landed up with a big fat F. Mrs. Alka wasn't any less weird. She often used to assign bundles of homework and then leave town for the weekends, which made us hate her more. We thought she used to visit her husband during the weekends in the City Hospital but whenever we confronted her, she never replied. One day the entire class was determined to find out the truth. So, we all planned a trip to City Hospital. The hospital was a regular kind. We were continuously being stared at by entire staff, us being in our grey uniform.

"Could you tell us Mr. Gupta's room number", we asked the nurse. "I'm sorry. We have no Mr. Gupta admitted. We all wondered, confused and shocked, about what was it that Mrs. Alka was hiding about her frequent visits.

As we turned to leave, we noticed a plaque with Mrs. Alka Gupta's name at the very top, right under which was written "The record holder for blood donated". It was then, we realized that we

didn't know half of her. On further inquiry, we got to know that she was everyone's favourite. Nurses and staff spoke of how wonderful she was, leaving us speechless.

Then we learned something even more unbelievable. When Mrs. Alka wasn't torturing kids with Calculus, she was at the hospital for sick babies, three days a week, for the past 20 years. She had volunteered stepping in when parents couldn't. It was that day, that very moment, I realized sometimes you think you know someone, but you have no idea. The incident left a huge impact on all of us and we never spoke about it to Mrs. Alka. However, we did start organizing blood camps on behalf of our school and put Mrs. Alka in charge of the campaign.

Aakriti Gupta, B.Com (P) 2nd Year

Women Startup Via E-Commerce

Women entrepreneurs are in hit in the 21st century. Ecommerce has sparked off a quiet revolution in terms of women empowerment by bringing in a level playing field. Anyone can become an entrepreneur, irrespective of socio - economic condition, geographical location and educational background. All one needs is an idea, access to the internet and the will to succeed. There are many success stories of Women Entrepreneur in India. A few to quote are Sia Rumesh, who sells Hindu spiritual items online, Aparna Pradha and Kethi Anna, housewives who sell apparels and accessories online, Shruti Jaiswal, CEO of Roohserve helps to empower women. All these women came from the middle class backgrounds and yet excelled.

Women are walking in pace and I think even ahead of the men, they are more serious about their growth and profitability and selling their goods to customers has helped them to reach hitherto unknown markets. Women traditionally found technology to be a challenge but soon surmounted it. There are various campaigns like 'She means Business' but there should be more and many more such projects and campaigns that can celebrate women business acumen. The need is to provide them with a more global base, recognizing their efforts of women sellers and demystifying the role of social media. They go through various hardships, are not appreciated for their work yet they excel. Sometimes it just needs a spark to ignite hope in the hearts of women and that spark can come in form of micro loan and training, organization, educational workshops and equipping them with necessary skills which would help her small business to grow.

Sneha Saini, BBE 1st Year

BUSINESS PLAN WINNING ENTRIES CLEAN WASH

First Prize: Richa Pansari and Pooja Yadav B.Com (H) 3rd year

This is an online laundry business, located in Laxmi Nagar. The target customers are outstation students and working employees so as to reduce their burden and provide good laundry services at economical prices. The USP is to provide whiteness and fragrance to clothes and to provide hygienic and friendly services ranging from washing, drying, folding and ironing at reasonable prices. The initial capital required is around 5 lakhs which will be used for buying 15 washing machines and 5 dryers. The business plan is advertised on television, Internet and pamphlets are distributed so that the idea can reach to masses. Two modes of payment are available to the customers - Cash or Credit Card. The plan is also to focus on extension in other areas as well with introduction of better variants.

CUT AND CURL - THE BEAUTY SALON

Second Prize: Priyanka Chugh B. Com (H) 2nd year

The business is focused on providing salon services to women at a very affordable price even at their door step. Being a startup, the focus of the business plan is to accumulate the funds for the business. The business aims to be one-stop-shop for all beauty services ranging from hair cutting, styling, coloring to bridal makeup. The plan very clearly shows the projected revenues & profits over next five years and the steps taken to achieve it. The workforce required is very less and estimated to be around 8-10 people. The main focus is on online and offline marketing techniques. The plan stated that the salon will be providing extra coupons and online shopping points to those who persuade their friends to download the app of the company and use its services.

MOTHERS' SPECIAL

Third prize: Vishnupriya Gupta and Rhea Mahajan B.Com (H) 2nd year

The business is focused on delivery of home cooked food to people of all age groups. The plan has a unique characteristic which differentiates it from its customers that is to provide good quality food at a reasonable price with an option of omitting onion and garlic from the food and to provide festive foods as well. The initial capital requirement is Rs. 4 lakhs which will be raised by borrowing funds from relatives and banks. Marketing strategies include posters, pamphlets, appointing campus ambassadors in various colleges and through word of mouth. The main long term goal is to collaborate with other leading firms in this field such as Zomato, Food Panda, etc. and to provide healthy and tasty food to their customers.



Interview with Ms. Rubinder Kaur

Rubinder Kaur is an Alumnus of Gargi College from B.B.E. Department. She was also a part of the Student Union in her final year of college. Currently, she is an entrepreneur and owner of Frisky Crafts, an online Hand-made gift shop, managing her business single-handedly.



Q.1. Tell us about your startup.

Ans. My start up under the name Frisky Crafts caters to the gifting requirements of the people. It deals in handmade customized and personalized gifts for the loved ones. Its tagline, "Express love creatively" is our ultimate motto.

Q.2. What inspired you to undertake Frisky Crafts?

Ans. Well!! Since childhood, I have always been interested in art and craft. I was very good at it. I used to make gifts for my friends. So, before starting Frisky Crafts, I was thinking about making a gift for my friend since it was his birthday. Also, after college I was thinking to start something on my own. That's how this idea struck me. And one day, I was sharing my thoughts with one of my friends and she motivated me to start this. Also, spending my final year in Union has helped me to identify that passion for art and craft that I possess.

Q.3. What were the challenges you faced and how did you overcome them?

Ans. I did a marketing research before entering this sector. The biggest challenge that I faced was that there were already many players in the market making it difficult for me to enter the market. So, I decided to differentiate my products by including more of handmade things into the products and also I followed "low cost leadership policy" which has helped me to overcome the challenges.

Q.4. What were the marketing techniques adopted by you?

Ans. My business is basically online. People contact me to place their order. I am marketing it online via social networking sites like Facebook and Instagram. I am thinking to create a website for it to market it better.

O.5. How did you find your business?

Ans. Since I do not have an outlet of Frisky Crafts, I didn't need much investment to commence it. I had my savings which I used in the beginning to finance the former projects. Now, I have good returns coming which I use for further projects.

Q.6. What are your future goals?

Ans. Right now Frisky Crafts is at an introductory stage. So, my current objective is to make it a known brand and this objective will help me to achieve the ultimate goal of making it a one stop destination for gifting requirements.

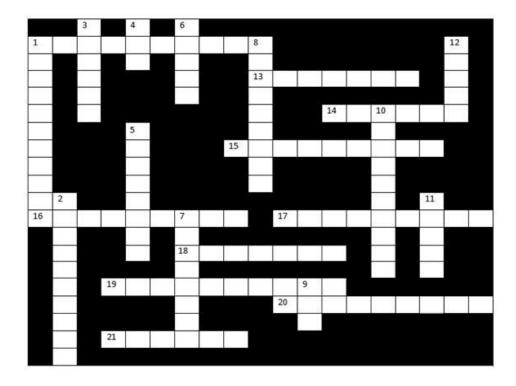








INDIAN STARTUP CROSSWORD



ACROSS:

- 1. An e-commerce website providing online facility for prepaid, postpaid mobile bills, DTH & Data Cards in India. It was acquired by Snapdeal on 8 April 2015.
- 13. The largest Education Company in India. It was founded by Shantanu Prakash.
- 14. Previously known as FoodieBay, this company was first seed funded by Info Edge (India) in August 2010.
- 15. An Indian online grocery provider; started its operations in Bengaluru.
- 16. India's largest furniture & home online marketplace founded in 2012.
- 17. An Indian online portal that sells jewellery. Tiger Global, a US-based hedge fund, has been investing in it since 2011.
- 18. The second-largest India-based IT services company by 2014 revenues founded in 1981.
- 19. Launched in 1999, caters to ticket sales for movies, plays, concerts and sporting events via online platform.
- 20. An online jewellery store that houses high quality products founded by Gaurav Singh Kushwaha.
- 21. The world largest producer of plastic water tank founded in 1931, Kalol.

DOWN:

- 1. Founded in 1987 by Kishore Biyani. Some of its subsidiaries include Big Bazaar, Pantaloons, Ezone.
- 2. Founded in 2011, a part of Bright Life Care Pvt. Ltd. Online portal for dietary supplements & health devices.
- 3. Founded in 2006, became a part of IBIBO Group in 2013 via a 100% acquisition.
- 4. Founded in 1991 by Shiv Nadar, a global IT services company.
- 5. An online marketplace started in 2010 together by a Wharton Graduate and an IIT Delhi alumnus.
- 6. Launched in 2010, owned by One 97 Communications and initially focused on Mobile and DTH Recharging.
- 7. An e-commerce company founded in 2007. It is registered in Singapore and operates in India.
- 8. This financial company has five businesses- capital markets, asset management, credit, commodities and insurance.
- 9. Founded in 2010, it bought TaxiForSure on 1 March 2015.
- 10. An Indian online travel company, founded by Deep Kalra in 2000.
- 11. This Indian brand of cosmetics started as a company under Tata Group. In 1996 sold off to Hindustan Unilever.
- 12. An online travel organization founded in January 2007 by Ashish Kashyap. It is now a subsidiary of Naspers.

GUESS THE BRANDS FROM THE TAGLINES

- 1. "Think different"
- 2. "It just tastes better"
- 3. "Between love and madness lies obsession"
- 4. "The pause that refreshes"
- 5. "The world's online market place"
- 6. "American by birth. Rebel by choice."
- 7. "Invent"
- 8. "The powers of dreams"
- 9. "Don't dream it. Drive it"
- 10. "Just do it"

DEARTH OF WOMEN ENTREPRENEURS

When Indra Nooyi, Naina Lal Kidwai and Kiran Mazumdar Shaw win prestigious awards like Padma Shri and Padma Bhushan for their contribution in businesses of the world, we dip into realization that India has a dearth of women entrepreneurs!

India ranks 70 out of 77 countries covered in the 2015- Female Entrepreneurship Index. In India, only 4 percent of CEOs and a mere 9.5% of board members are women. Even in senior management, women occupy only 15% positions.

"Women Entrepreneur" is a person who accepts challenges with a strong desire to do something positive, via contributing values in both family and social life. Let's now look at the reasons behind such low number of women entrepreneurs in India. The primary reason has always remained the patriarchal society. The societal set up in India has been traditionally a male dominated one. Women are considered as the 'weaker sex' who have always been dependent on men throughout their life. They are expected to remain in their houses, cook food and raise children. Doing business or working to earn money is not considered their domain. Even if women desire to work, they have to work under men and can't take autonomous decisions. This thinking has to be reformed. Success stories of Indian women are the main tools which have always been and will always be the biggest motivation for women in the patriarchal society.

In spite of so many schemes formed by the government, the women entrepreneurs face a lot of problems of funding. They do not reach the women who actually need them. Also, many women don't even know about the existence of such schemes. Another problem of funding is the difficulty in accessing loans. In major parts of India, women don't own property. This results in the unavailability of collateral security to obtain loans. The hype created by international brands is also a hurdle in their way to market their goods.

So it becomes necessary to provide inspiration as well as training to the women of this golden nation to polish up their skills and step into the world of entrepreneurship, startups and challenges.

Source- Economic Times

Sneha Saini, BBE 1st year



Make Life More Meaningful

"To Accomplish great things, we must not only act, But also dream, not only plan but also believe."

-Anatole France

Bound in the shackles of depression, bewilderment and nervosa, the youth of the contemporary time is struggling hard to reach the zenith of his career. He is availing every possible opportunity he can, to be on the top. In this rat race, he is suppressing the voice of his conscience and marching ahead towards his own doom. When he reaches the pinnacle of his dream project, he will realize that he has achieved materialistically but has lost the tranquility of mind, blissfulness of soul and above all his human nature, the features which distinguish him from the other creatures of God.

In this depressing scenario, the need is to take out some time thinking as to what actually is the true achievement. The acquisition of wealth, status and authority goes a long way making us influential in society but no one has ever pondered that while leaving towards our heavenly abode, we will have to leave behind all these materialistic things and our virtues will be the only things which will remain with us.

Today's youth hardly realizes that in order to win the race of success, they need both stamina as well as speed. Shakespeare's tragic hero Macbeth utters the following words when he is tormented by life.

"Life is but a walking shadow

It is a tale told by an idiot".

Macbeth sees nothing significant in life. His over ambitious nature throws him in the dungeons of darkness and consequently the development of his personality and character gets arrested. Julius Caesar's brutal death was also the result of his over-ambitious nature. Many examples can be cited proving that following a wrong path to achieve some goal can be disastrous.

Life is a game, a puzzle which only a few people play or figure it out correctly. The most imperative feature is to make a humble start in life, inculcate and practice virtues of love, compassion and forbearance. Over ambitious nature will serve just to curtail one's life span. Adopting an optimistic outlook will help not only to relieve the tension inside but also to increase the momentum of life. One needs to have a healthy competition with his mates. One should neither feel abashed with a defeat nor feel over excited after a victory. Standing at the top

should not grant one the authority to look down upon the others. One needs to shed off his self-centered attitude and help the others who are less fortunate and see how it leads to wonders. The trauma and confusion will automatically leave you and above all you will be blessed by the Almighty.

Rabia Talwar, B.Com (P) 2nd Year

A Vanilla Ice-Cream

"Aroma-filled snow white ice cream with exotic-nuts" sounds more tempting than "Vanilla Ice-cream". This is what you, as entrepreneurs simply do!

The world is full of comfortable AC offices and 9-5 job offers. But are they worth the genius you? You can think, right? So why not think different!

It takes little to think a little different, but, it leads to a big difference. A life takes a U-turn when one shifts from a 9-5 job to the position of a boss. What does it require?

It's not the "IIT/IIM" tag you require, at the least. Dare to look up at everything "opportunistically"! There is not a thing in this big world which cannot be made better. Is there any?

When mobile phones and laptops became common, Steve Jobs came up with I-Pad. Now that's the spirit of entrepreneurship. When the world became obvious of embroideries and all sort of patches on sarees, the iconic fashion designer Masaba comes up with prints as unusual as horses, handprints and apple.

As young Gargiites, we can seek a role model in almost each and every thing we can look at or imagine. Just be creative! Look at your hands and think of a tattoo that stays for exactly the same number of days for which you want it to stay! Or look at your pen and imagine a print that it must have so that you simply love it! So you see, being able to "wonder" is becoming synonymous to being an entrepreneur and mint like huge money! From the collar of a shirt to swings in a children's park, from the shape of specs to a new sport in town, this world is actually a child looking for new candies and toys every time! So, start the journey today!



Niharika Garg, BBE 1st year

MY STORY

As I lay and close my eyes, Thousand thoughts come to life. Million memories struggle to strive, Happy or sad, that time decides.

Whatever tries to dim your light, Whoever tries to cut your flight. Let your mind and heart decide, Whether to sit or stand upright.

Your story is what you make of it, Be the protagonist, not a side artist. Your light is brighter than the sun, Prettier than the moon, weaker than none.

That heart within has trapped fireflies, Open the jar and let a rainbow rise. 7 colours held as one, When combined turns to wan.

You can be a jack of all and a master of none. She spends her life Now is the time when multitalented souls win the run. Kept like an animal,

Never hold back what you own, Can be that others surely yearn. One such talent may outcast the rest, Make you one among the best.

MAN'S SHADOW

Only through men's eyes
She always sees her body;
Only from men's feelings
She conceives her own spirit.
See, even to look at herself
She experiences shame
Hiding inside herself
She's invisible in the world.

That woman --- Shadow of a Man.
Eyes cast down always, lifeless her step,
Frightened as a startled doe,
Uneasy at the sound of her own
footsteps,
Her life always what man will share
with her,
Her face concealed age after age,
Relegated to a corner of the house,
Trembling like a candle flame.

She spends her life Kept like an animal, Captive in the prison of lust, Yet moved by ideal morality.

Aanchal Nagar, B.Com (P) 2nd year



THROUGH THE WALK OF LIFE

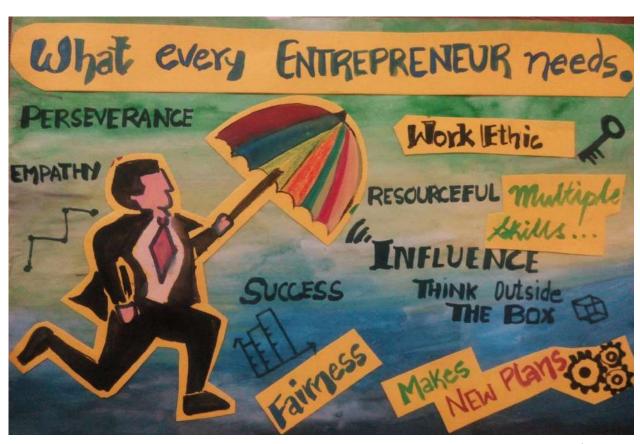
So many things, but less time to do. What to do and how to get through. Opportunities will come and will go. You have to chase them, cannot be slow.

Things you let go help you grow. What if it was precious you always wanted to throw. Today might be dull but there's always tomorrow. After the days of happiness, also comes sorrow.

Look forward to your dream and just follow. All the fears you have, you got to swallow. The path will be tough but also mellow. At times deep and at times shallow.

Do not lose hope, when the days are blue. Sooner or later, things will work out for you.

Arushi Gupta, B. Com (P) 2nd year



-Ritika Dhankar, B. Com (H), 3rd year

News from the Department

Orientation for the Freshers

20th July 2015: The Commerce Department of Gargi College conducted an orientation for the commerce freshers. It commenced with the speech by Dr. Geeta Sidharth, Teacher-in-Charge of Commerce Department. She briefed the students about the Choice-Based Credit System, add-on courses, placements, Gargi College Pathfinder Award, Comascent Magazine and Cascade-commerce annual seminar. She highlighted the importance of co-curricular activities during the three years of college and guided the students on bearing a good moral character throughout .The event was an informative session for the freshers.

Business Quiz





21st August 2015: The Commerce Association successfully conducted its first event, the Business Quiz for the third year students. Four teams from different sections of the third year participated in the event. The quiz comprised of five rounds, the first round being the Visual round, followed by a Crossword and Buzzer round. The fourth round required the teams to enact advertisements of well-known brands with a twist. By a process of elimination the final two teams reached the Rapid Fire round.

The event was judged by Mrs. Kiran Batra and Dr. Sangeeta Jerath. The audience looked thoroughly enthralled and also got to win prizes in the general knowledge quiz. The team "E & Y" was declared the winners followed by the team named Deloitte as the first runner up. The winning team received a cash prize of Rs 2,500 and the 1st runner up received Rs. 1,250.

UKEIRI (Indo-Exchange) Programme for the UK Students



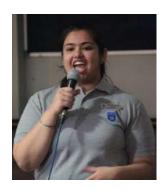


1st **September 2015:** The College hosted the Indo-UK student exchange programme. The programme commenced with a welcome speech by Dr Geeta Sidharth. She gave an overview about the department and its varied activities ranging from academics, co-curricular to students' placements. Thereafter, the students of Commerce Association and the Comascent team took over the proceedings. The visiting students were divided into groups of three and they participated in numerous activities based on commerce and marketing.

The Commerce Association conducted the very popular and entertaining event "Ad-Mad". The foreign students displayed their creativity and talent while advertising unconventional products like shirt with a hole, fused bulb, leaking bucket and other products.

The event was followed by Business Quiz and Jog Your Memory activity, organized by the Comascent team. The foreign students impressed everyone with their knowledge about global business personalities. The film clippings were shown in the "Jog your Memory" competition and the participants had to relate the scenes with the management concepts such as innovative marketing, business is creating needs, socially anything can be marketed etc. In the final tally the top two teams, with the highest scores were given prizes.

The students actively participated during the interactive session managed by Kanika Sachdeva, President, Commerce Students' Union where they enquired from the students about the young entrepreneurial opportunities in India.





Cover

Page

Design Competition





9th September 2015: The Comascent team organized the Cover Page Design Competition for the Commerce and BBE students. The participants exuded creativity and enthusiasm for designing the cover page of Comascent on the topic, "Startup India: Empowering Entrepreneurship".

Students look forward to this competition because not only do they get to display their talent and creativity but also the Prize winning entry is published on the cover page and back page of the department magazine. Attractive prizes and certificates of participation are given to all competitors. The entries were judged by the Comascent faculty advisors and Aayushi Mittal, B.Com (H) Ist year won the first prize and Second Prize by Drishti Mathur, B.Com.(H) IInd year. Aanchal Chawla, B.Com (H) IInd year was given special recognition.

The "Gargi Pathfinder Award" Orientation





10th September 2015: Gargi Pathfinder award was introduced by the College to encourage the students to do research on any economic or social issue. To make the students aware about the award, the faculty members Mrs. Kiran Batra and Mrs. Sheela Dubey organized the Pathfinder Orientation. The last year's winning team Srishti Jain, Nandini Mananktala and Mahima Aneja (mentored by Dr. Geeta Kichlu and Ms. Aakriti Chaudhry) gave a presentation about their study to the potential participants.

Business Plan Orientation





14th September, 2015: Comascent team conducted a Business Plan Orientation to equip the students with the basic knowledge about Business Plan, its preparation and other contents like executive summary, marketing strategies and target groups. The participants found the presentation informative and helpful. Teacher mentors and Comascent team prepared a mock business plan presentation to guide and inform the participants about the competition.

Business Plan Competition





16th September 2015: The Business Plan Competition received an overwhelming response with participation of around 35 teams. The participants were given different topics for startups like Home Cooked Services, Beauty Services, Laundry Services and Car Pooling. The contestants had to write a business plan for their chosen area. The teams were expected to create business strategies which included company's executive and management summary and implementation of the respective start up chosen by the teams.

The competition was judged by Dr. Sangeeta Jerath and Ms. Chitra Kheria.

The prize winners were Pooja Yadav and Richa Pansari (First Prize), Priyanka Chugh (Second Prize) and Rhea Mahajan and Vishnupriya (Third Prize).

Panorama





28th September 2015: The first "Panorama" lecture for the current session was presented by Ms. Aakriti Chaudhry on the topic 'Basics of Research: Research Problem and Research Design'. She shed some light on the basic knowledge of research and briefly covered topics such as difference between fact and truth, hypothesis testing, 5 D's of research design and the steps involved in conducting research. The presentation was followed by a lively discussion on new concepts and terminology in research methodology.

Investiture Ceremony



30th September 2015: Comascent team members were officially introduced to the department through the investiture ceremony. The Student Editorial team has been selected through a process of written test and interview. The ceremony commenced with an introductory speech by the Editor, Prerna Bhatia followed by the badge ceremony of Comascent Team. The ceremony denotes the faith and confidence entrusted by the department in the newly appointed members and sets the right tone for an academic year. The winners of Cover Page Design and Business Plan Competition were felicitated and given prizes by the faculty members.

The Commerce faculty graced the occasion with their presence in order to boost the morale and encourage the new, talented and enthusiastic student editorial team.

SOME OF OUR STUDENTS HANDPICKED BY

■ E RNST & Y OUNG	KPMG	TIIT
Tanavi Sharma	Pallavi Jaggi	Srishti Jain
Riya Sharma	Richa Pansari	
Saakshi Bagdi	Preeti Yadav	
Harleen Kaur	Sakshi Antil	
Ritika Anand	Pratishtha	
Prachi Goel	Shivali Dharnia	
Nikita Mehra	Preeti Singhal	
Geetanjali Sharma	Madhulika Sircar	
Suneha Sethi	Shreya Arora	
Stuti Uppal	Ayushi Tanwar	
Sugandha Aggarwal	Saurabhi Khetarpal	
Sadhika Munjal	Apporva Arora	
Megha Arora	Swati Sarda	
Tanvi Baluja	Chandni Malhotra	
Vani Dhingra	Bhumika Bhalla	
Anushka Rajkumar	Vibhooshitha Raghuraman	
Mahima Gupta	Ayesha Akhtar	
Aarushi Kumar	Jayati Arora	
Kritika Pahwa	Drishti Kathuria	
Ambika Ramdev	Kaushiki Singh	
Yashasvi Patne	Kritika Yadav	
	Niharika Bhuwania	
	Upasana Hota	

Guess the brand name from images

1.



6.



2.



7.



3.



8.



4.



9.



5.



10.



Startup Princesses

India is developing! This is the fact that everyone knows but very few people know that it is developing with its women entrepreneurial talents. Women entrepreneurs are increasing day by day which is a very good sign for the development of society. So here is a fun activity to make you familiar with these new faces in the corporate world. You have to match their pictures with their startups.



a) Pankhuri Shrivastava (Co-Founder & CMO, Grabhouse.com)



b) Aditi Gupta (Founder, Menstrupedia)



c) Shubhra Chadda (Co-founder, Chumbak)

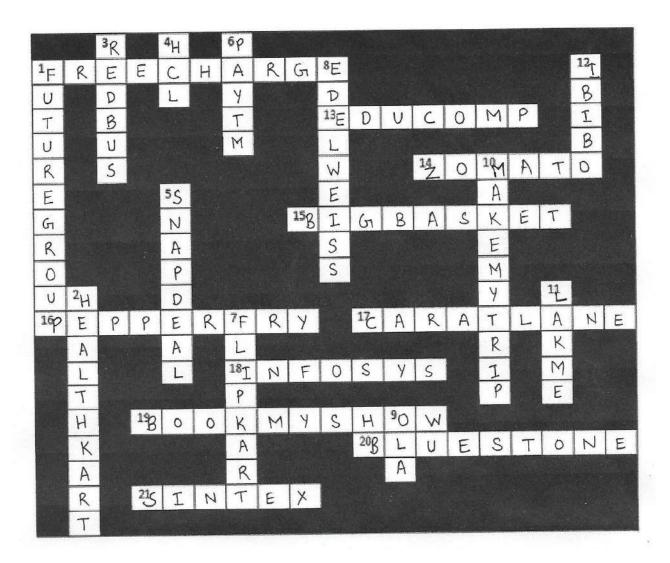


d) Anu Sridharan (Founder, Nextdrop)



e) Ankita Gaba (Founder, Socialsamosa.com)

Answers for the crossword



Answers to "Guess the brands from the taglines"

- 1. Apple 2. Burger King 3. Calvin Klein 4. Coca Cola 5. Ebay.com
- 6. Harley Davidson motorcycles 7. HP 8. Honda 9. Jaguar 10. Nike

Answers to "Guess the brand name from images"

1. Peppertap 2. Zostel 3. Wooplr 4. Gaan 5. Urban clap 6. Crown It 7. Jugnoo 8. Ruplee 9. Just Dial 10. Pepperfry.com

Answers to Startup Princesses

1-b, 2-d, 3-e, 4-a, 5-c





Designed by : Drishti Mathur B. Com. (H.) 2^{nd} year