

2021-22



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DEPARTMENT OF COMMERCE

SRI VENKATESWARA COLLEGE

# KAROBAAAR

ANNUAL MAGAZINE



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# DEPARTMENT OVERVIEW

With our spirit of making things happen, we spend every effort of ours in building the best ecosystem. It is our sheer determination to always harbor a growth-oriented vision and strive to make our institution the best it can be.

The Commerce Department is one of the most prestigious and esteemed Departments of Sri Venkateswara College. The department upholds a belief and culture which can be best described as 'Truth Through Education'. This motto encapsulates and ensures the comprehensive development of the body of members associated with it. They say, 'credit where credit's due', and being the



Commerce Department of such a well-acclaimed college, we wish to register this credit in our books by the name of The Commerce Association. Comsoc is a syndicated community of 550+ spirited students, an awe-inspiring faculty, and a holistic integration between both.

It is built upon the principles of cohesion, learning and devoted engagement. Since its formation, the society has never failed to influence the mass through its varied range of ventures and it wishes to continually strive further with each passing year. The department stands strong because of its pillars of strength. The senior most faculty member, Dr. S.Venkata Kumar, is the Vice Principal of the college. The faculty members include: Ms. Sunita Chhabra, Dr. Mamta Arora, Dr. Shruti Mathur, Dr. Pooja Jain, Dr. Sindhumani Bag, Dr. Vinod Kumar, Dr. Neha Singhal, Dr. Arpita Kaul, Mr. Ajit Singh, Ms. Priyanka, Mr. Aashish Jain, Ms. Simranjeet Kaur, Ms. Mohini Yadav, Mr. Manish Kumar Dubey, Mr. Yogesh, Mr. Mukesh Kumar Meena, Ms. Devki and Ms. Angel Josy Lakra.

The student core team, or the heart of the society, includes the President, Himanshi Narang; Vice Presidents, Aarushi Govil and Karnika Pagaria ; General Secretary, Aryan Tandon; Joint Secretary, Raghav Agarwal;

Logistics Head, Mannat Arora; Editorial Head, Rehmat Walia; Marketing Head, Aditya Doomra; Sponsorship Head, Alok Khandelwal.

The magazine plays a huge role in our endeavour to make this space more accessible, interactive and integrated for our readers. We're thrilled to be launching this platform with an aim to engage, educate and entertain our commerce community, and we welcome any and all comments and participation from our readers!





# From the desk of the Principal

*Prof. C Sheela Reddy*



"Coming together is a beginning; keeping together is progress;  
working together is Success"

-Henry Ford

I am very pleased to learn about the Fourth Edition of the Annual Commerce Magazine, 'Karobaar' and would like to applaud Dr. Shruti Mathur, the Teacher-in-Charge and her exceptional team of teachers and students who worked diligently to bring out this magazine.

The magazine is a compilation of the achievements of the Commerce Department for the session 2021-22 and also covers various articles on finance, leadership etc. The efforts put in by the students and teachers is truly commendable. I acknowledge the contribution made by the senior colleagues whose legacy continues to inspire creative and innovative activities in the department. I wish good luck and a wonderful future to the entire team and would cherish to see all the students become the true ambassadors of Sri Venkateswara College by setting benchmarks with their exemplary performance in all their endeavors.

Prof. C Sheela Reddy  
Principal

# From the desk of the Vice President

*Dr. S. Venkata Kumar*



Very happy to learn that yet another edition of 'Karobaar,' the yearly magazine of the Commerce Department is getting released. My joy of being associated with the department as a teacher makes me look back from the day of joining Sri Venkateswara in 1986 to this date.

The growth of the department can be visualized through the vividness in various functional areas and the cheerful team of young faculty and highly creative group of students, who always have been second to none in exhibiting uniqueness in their respective areas.

I congratulate our young Teacher-in-charge, Dr. Shruti Mathur and the editorial team of 'Karobaar' in shaping the new edition more in connect with the contemporary issues and ethos of business and society.

My best wishes for this achievement and believe that we are on a journey in search of the knowledge that is all the time a source to quench our thirst for higher pursuits.

Dr. S. Venkata Kumar  
Vice Principal

# From the desk of the Teacher-in-Charge

*Dr. Shruti Mathur*



This new edition of 'Karobaar' marks the end of another academic year. And what a year it has been! We were finally able to welcome our students in the offline mode after almost 2 years of online teaching. Its great to see the hustle, bustle and laughter return to the college. While Covid is still far from over, we are returning to the new normal. Despite the pandemic and transitioning to offline mode in the middle of semester; our students and faculty have shown that our spirits remain high. Together our students and teachers ensured that this transition was a smooth one. Not only have they made certain that the teaching - learning process continued unhindered but also conducted extra-curricular activities with enthusiasm. This year the department with all its societies conducted 30 co-curricular events including 3 events to commemorate the completion of Diamond Jubilee (60 years) of our college. The year also saw completion of second cycle of NAAC and I am thankful to all my faculty members as well as our students who pitched in and worked tirelessly to showcase the departmental activities. Karobaar, the annual magazine of the Department of Commerce rounds up all the activities of this memorable year. It also presents some interesting articles which will be appreciated by all. I congratulate the entire team – both the teachers as well as the students for this wonderful compilation.

Dr Shruti Mathur  
Teacher-in-charge  
Department of Commerce

# From the desk of the Convener

*Ms. Simranjeet Kaur*



“In a world in which everything is interconnected, the supreme moral imperative becomes the imperative to know.”

~ Yuval Noah Harari

It brings me immense pleasure, dear reader, to bring out to you the 4th edition of annual magazine of Commerce Department i.e. Kaarobar. This year's magazine is being released at the brink of transition from online to offline mode of education. As the students embrace the new realities, one can only learn that the world, in itself, and not just the educational space, is constantly changing. This edition talks about how novel ideas such as Neo Banks and Non-Fungible Tokens (NFTs) are changing the marketplace. It also touches upon how augmented reality is moulding the E-Commerce platforms. Further, it talks about honing inter-personal skills and how to gain an edge in a competitive environment. Apart from this, it also gives a brief overview of the events organized by the societies of Commerce department.

I would like to congratulate the editorial team for their consistent hardwork, without which this edition would not have been possible. As you turn the pages of this issue, I invite you to ponder upon the ideas presented by the students who are bound, really, by one common factor, the pursuit of excellence.

- Ms Simranjeet Kaur

Convener

Department of Commerce

# From the desk of the Editorial Head

*Rehmat Walia*



'The only way around is through.'

-Robert Frost

As we come to the end of this academic year, we bring to you the ardently awaited addition of 'Karobaar.' Be it the cognizant faculty of Sri Venkateswara College or the motivated young students ready to start a venture, this is our common interest. Having interacted with a lot of people from the commerce field, I understand that adaptability, decisiveness and persistence are the keys to unlock the business world. Our annual magazine 'Karobaar' is an amalgamation of contributions made by the inspired minds of our department, treasure trove of the eventful year and the keen interest taken by our faculty to make it a huge success. It is an earnest attempt made by us to present to our readers some enthralling work.

This edition will highlight all the events and the significant achievements of this academic session. This publication also consists of some intriguing articles on NFTs, Neo Banks, How to be a Good Listener, etc and data regarding the research papers published by our faculty members, placement data etc.

We hope to keep you engrossed with our work.

Happy reading!

Rehmat Walia

Editorial Head

The Commerce Association

# ANNUAL REPORTS



COMSOC :  
The Commerce Association

MAC :  
The Marketing Club



ASCEND:  
The Entrepreneurship Cell

BLUECHIP :  
The Finance & Investment Cell





# REPORTS



## THE COMMERCE ASSOCIATION

The Commerce Association, Sri Venkateswara College, or better known as Comsoc, is an association of 550+ vibrant students, that never fails to leave its mark. The society has always been symbolic of the virtues that hold true for every member of our college.

The society stands strong and still because of its pillars of support, namely our Teacher-in-Charge, Ms. Shruti Mathur; our Convener, Ms. Mohini Yadav; the teachers' committee; and the student core team.

The student core team whose core of life has become Comsoc, includes the President, Himanshi Narang; Vice Presidents, Aarushi Govil and Karnika Pagaria; General Secretary, Aryan Tandon; Joint Secretary, Raghav Aggarwal; Editorial Head, Rehmat Walia; Marketing Head, Aditya Doomra; Sponsorship Head, Alok Khandelwal and Organising and Logistics Head, Mannat Arora.



Apart from being there for the entire Commerce department, the society is involved in the organisation of major events that take place throughout the year, such as the freshers to make every newly joined batch feel more than welcomed, the farewell to make sure every batch has a chance to bid goodbye, a bunch of seminars and workshops to hone the skills of the students and most importantly, the annual Commerce fest, Consortium.



Consortium has been a source of pride for the society. In an attempt to promote the true spirit of Commerce, Comsoc organised its annual flagship event, Consortium on the 12th and 13th of March, 2022. Consortium is one of the most prominent commerce fests in the capital which provides a platform to students to exhibit their managerial talent by participating in various state-of-art competitions crafted to showcase their skills, enhance their thinking abilities and facilitate learning via a creative blend of formal and informal events. Consortium 2022 included a collection of specially curated events to meet the expectations of the students all across Delhi and to keep the goodwill of the society intact.

Day one commenced with a virtual opening ceremony graced by the esteemed faculty members and the core team to seek the blessings of the almighty and to begin on a positive note. Thereafter, Vice Principal, Dr. S.Venkata Kumar, along with the Teacher in Charge addressed the audience, talking about the society and college in general, followed by officially declaring the event open by the President of Comsoc.



The following events were then conducted on the first day-

- Speaker session-

Mr. Ajay Chatkara, the Director and CEO of Airtel business, was invited as a guest speaker to speak on the topic- “Shift Happens”.

- Football Auction-

Teams were given the opportunity to make their ultimate dream team, a test of their confidence and the ability to keep themselves cool in the ultimate bidding war.

The following events were conducted on the second day-

- Panel Discussion-

Famous personalities, namely- Mr. Yogesh Chabria, Mr. Daksh Sethi, CA Atul Gupta, Mr. Yuvraj Tomar were invited to participate in the Panel Discussion.

- Mock Stock-

This event provided an opportunity to the teams to step into the shoes of an investor and evaluate lifelike news.

- Brandish Bandits-

The event aimed at testing teams' knowledge of various brands and coming up with an innovative collaboration strategy.



- Somehow I Manage-

This event aimed at testing the participants' caliber as managers.

- Treasure Hunt-

It aimed at testing the teams' intellect in dynamic theme ranging from business and commerce to bollywood and Shark Tank. Clues were also provided at various stages to help the teams.

Apart from organizing the annual fest, a series called “Career Demystified” was also launched on the social media handles of The Commerce Association. The idea behind it was to create awareness among the commerce students. Comsoc navigated through some of the well-known profiles from various renowned colleges and used the experiences of the DU Alumni.

## 1) Diamond Jubilee Celebration

### - Workshop

Date - 28th January 2022

Time - 11 AM onwards



MAC organized a webinar on the topic “Marketing Lessons to Gen Z” as a part of the Diamond Jubilee Celebration of the Commerce Department of SVC. Ms. Arpanpreet Kaur, our keynote speaker, started the workshop with interactive polls. Throughout the workshop, she went through how the marketing strategies have changed due to the usage of social media and internet at large. She conveyed how we think as individuals and how that affects brands’ marketing strategies.

## 2) ZEAL’22 : Annual Fest of MAC

Dates: 10th and 11th March

Events:



**1. Brand Quiz:** It is the flagship event of the fest and it comprised of three rounds. The competition judged participants’ acumen of popular brands and their marketing styles.

**2. Case Roads:** The event consisted of a prelims quiz which was followed by an impromptu face off round. The final round was a case competition that tested the participants’ marketing acumen.





**3. MAC Tank 2.0:** Adapted from the famous TV series Shark Tank was a two-round competition. The first round was an elimination round for the final pitching one.



**4. Marvelous Macness:** A competition for the fans of Marvel Cinematic Universe, the first round was a quiz to test the participants knowledge. The final round saw participants debating on unpopular opinions in the fandom.



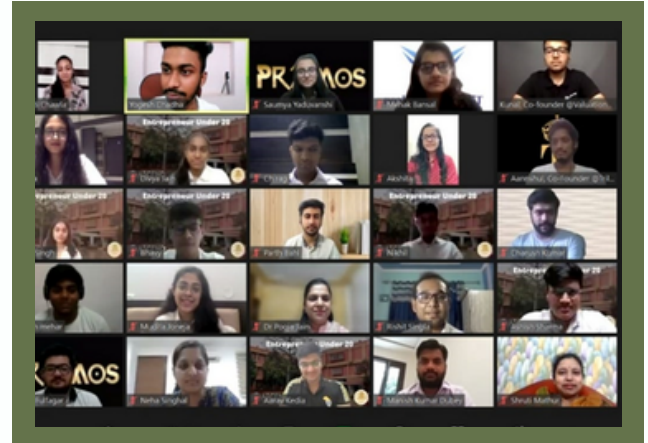
## ASCEND



A.S.C.E.N.D strives to create a dynamic and vibrant pool of talent and shape future entrepreneurs. Our E-Cell has a 3-dimensional vision: Sustain- Develop- Grow. A.S.C.E.N.D epitomises the essence of entrepreneurship through identifying, innovating and nurturing the spirit of entrepreneurship among future leaders at the college level.

### **VIRTUAL EXHIBITION- ENTREPRENEUR UNDER 20**

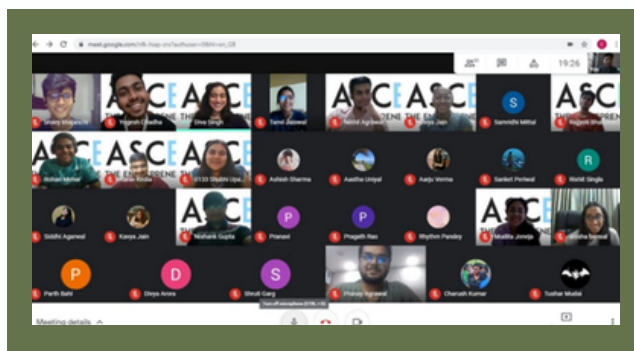
ASCEND, The Entrepreneurship Cell of Sri Venkateswara College, Delhi University, organised an event on the topic 'Entrepreneur Under 20' on 7th August 2021. The event aimed to guide school and college students on how to start a venture at an early age, and provide them exposure and networking opportunities with entrepreneurs of the same age group.



The event received an overwhelming response with over 100+ attendees from various institutes- Delhi University, IIM Kozhikode, IIM Tiruchirappalli, IIT Patna, IIM Lucknow, NMIMS among others. Post the inaugural session, the event was divided into 3 main parts:

- The Start-up Exhibit: A one of its kind, online start-up exhibition was conducted by 7 start-ups, founded by passionate entrepreneurs under the age of 20.
- The Start-up Quiz: A 15 minutes quiz was conducted to test the entrepreneurial acumen of the students.
- Speaker Session: An interactive session was conducted on the topic 'Entrepreneurship for Students' by Ms. Vrunda Bansode, co-founder of Cloud Mentor Education Solutions Pvt. Ltd.

## ACE THE CASE



This intra-soc competition helped students to develop problem-solving skills with a practical approach. This competition helped students to develop problem-solving skills with a practical approach. A very engaging competition indeed, it helped students to develop practical solutions to real business problems.

## NFTs- SHAPING THE DIGITAL WORLD

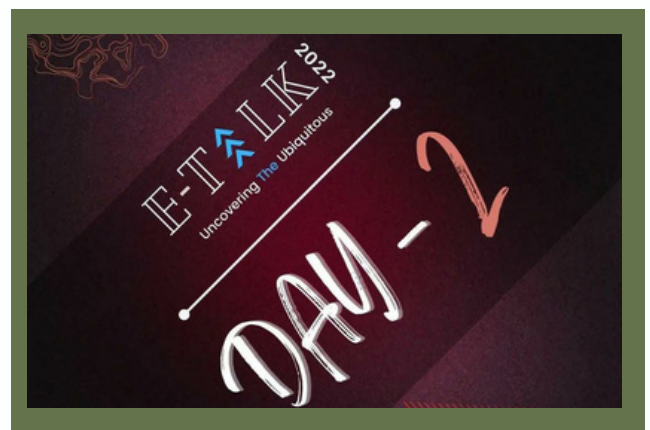
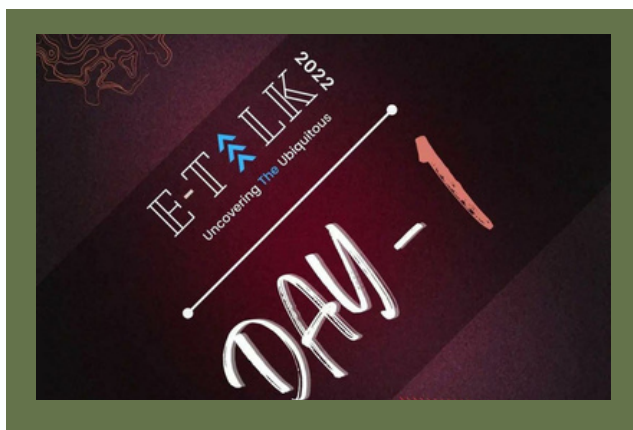
A workshop was conducted wherein the resource person introduced the concept of NFTs, and shared his screen to show how to buy/ sell various kinds of NFTs on different platforms. This was followed by a Q&A round wherein the participants could get their queries resolved by posting in the chat box. A very engaging workshop indeed. The participants were introduced to this upcoming investment avenue of NFTs and got practical knowledge as to how to trade in NFTs.

## E-TALK 22

ASCEND organised its annual flagship event E-Talk on 4th & 5th March 2022 to harbour the spirit of entrepreneurship amongst students. The 2-day summit consisted of 4 Speaker Sessions, a Workshop, a Panel Discussion, a Case-Study Session and a competition to test the entrepreneurial acumen of the participants. The event was graced by the presence of our respected Vice Principal, Dr. S. Venkata Kumar; Teacher in charge, Dr. Shruti Mathur; Convener, Dr. Pooja Jain and our Chief Guest, Mr. Virendra Patrikar, Co-Founder and CEO at IndiaOPD.com

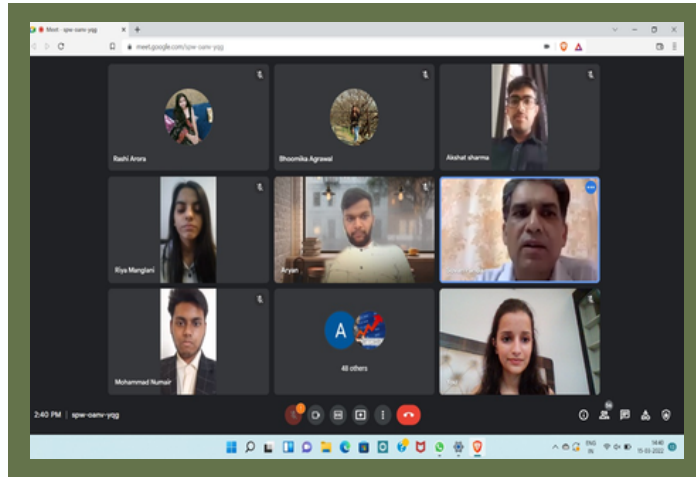
- E-Talk 2022 began with a session on Tier 3 College to Shark Tank-The Journey on 4th March 2022 with Saurabh Mangrulkar, founder at Eventbeep and a Tedx speaker.

- This was followed by a Case- Study Session on Decoding Startup Setbacks with Miss Kaushiki, founder at Markoknow.
- E-Talk 2022 witnessed a knowledgeable panel discussion on “HealthCare Driving India- Scope for Startups” with Dr. Subhrajyoti Bhowmick, Deepak Gupta, and Virendra Patrikar as panellists.
- E-Talk consisted of a 3 round game: The Entre-Life witnessing participation from teams across India. The participants were given a chance to live life like entrepreneurs and were asked for solutions for various problems that entrepreneurs face in their day-to-day life
- Day 1 of E-Talk 2022 ended with a motivational session by Ms. Shijini Das, CEO and Founder at The Das Media Group, on the topic- Journey of a Shepreneur.
- Day 2 began with a workshop on Digital Marketing with Mr. Mohit Verma, founder at Step Up Student, Project Banao and Richimono.
- E-Talk 2022 witnessed a fireside chat with Mr. Abhik Patel, Co-Founder at Wintwealth.com on the topic- Growth and Culture in a Startup.
- The last speaker session of E-Talk 2022 was a truly informative and fruitful talk with Mr. Vatsal Kanakiya, Principal and CTO of 100X.VC.





**The Blue Chip-** Finance and Investment cell of Sri Venkateswara college successfully conducted its 5th annual fest - NIVESH. It was a two-day event conducted from 15th-16th March 2022. Because of COVID-related restrictions, the event was organized in an online medium wherein we saw 1000+ registrations from students pan-India.



The session were followed by three mega events namely DC auction , game of funds , and corporate carnage .

1. Our first mega event was corporate carnage- Corporate Carnage was our first big event. The purpose of the event was to highlight the students' critical thinking and analytical abilities, as well as their understanding of current events in society. More than a hundred students from various colleges across India took part in the event.

Prelims: The first round consisted of short case studies followed by an MCQ round that determined the event's top ten finalists. It was a nail-biting competition since the scores were so close, and time played a significant role. Finals The 10 finalists were divided into two boards of directors (Pepsi and Coca-Cola). Each BOD has its own meeting going on. They were given a case study to offer their opinions on the GD, and the decisions made in one meeting were leaked to another meeting so that they could see how they handled the emergency room situation. These circumstances were intertwined, and they were required to respond in relation to the preceding ones. The finalists' responses were quite engaging and informative, raising

the level of competition. The program was a huge success because the students gained a lot of knowledge while having fun. The students had a good time answering numerous questions posed to them during the evaluation period, which enhanced their general and financial knowledge and gave them a taste of how huge company boards of directors operate.

2. The second event was games of fund. Game-of-Funds was the second event. It was a fast-paced event in which participants were given news and rumours on which to base their investments in economic sectors, commodities, and FX. It was designed to put the participants' financial knowledge and analytical skills to the test and force them to think on their feet due to the event's high level of spontaneity. Participants said the event was demanding and fast-paced, offering them hands-on experience with trading (in addition to testing) and broadening their financial knowledge

The final event was DC Auction : The IPL Auction was the third event. The participants took on the role of bidders and placed bids on their favourite players and teams, honing their interpersonal skills along the way. Players are ranked based on their performance throughout the previous three years. The winning team was the one with the most points. They were evaluated on how well they handled the scarce finances available for bidding as well as their team spirit

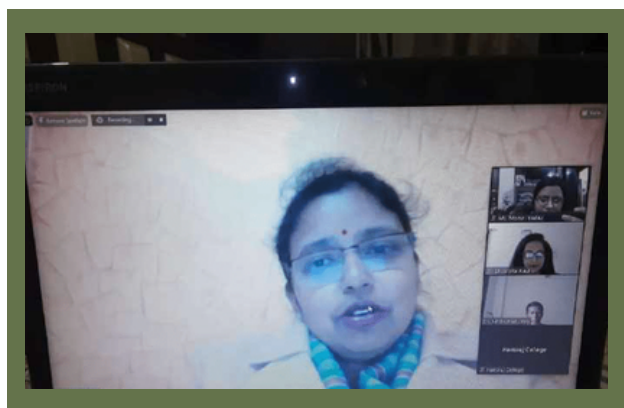
Finally, we'd want to express our gratitude to our mentors and teachers, who have always encouraged and directed us to achieve our goals. The teachers pointed us in the proper way and shared their knowledge, which helped us enhance our performance. Finally, Team Bluechip would like to express their gratitude to all of the participants and attendees who contributed to the success of the festival. We'll be back next year with even more vigour and zeal!!

# FACULTY DEVELOPMENT PROGRAM

18th DECEMBER - 24th DECEMBER 2021

The Department of Commerce, Sri Venkateswara College, University of Delhi in association with Mahatma Hansraj Faculty Development Centre, Hansraj College, University of Delhi organized a one week interdisciplinary Faculty Development Programme on, Basics of Quality Research from 18th Dec, 2021- 24th Dec, 2021.

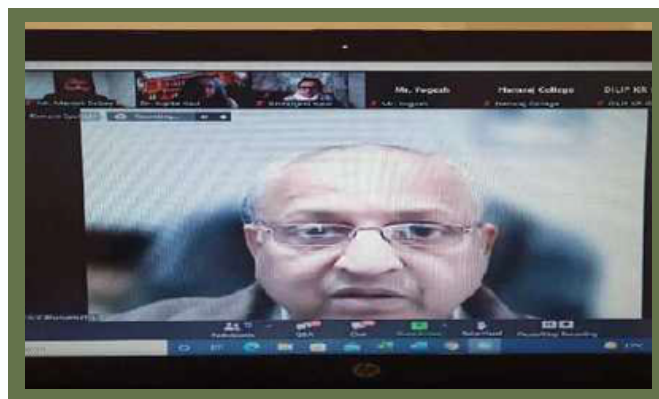
The FDP witnessed 89 registrations from not only the colleges of University of Delhi but also from other universities like IGNOU, Delhi Technological University, GGSIPU, Kurukshetra University, MDU, Rohtak, Jamia Hamdard, Manipur University, and many more.



The topics covered in the FDP were; Basics of Research, Research Methods-Problem and Design, Measurement Theory, Literature Review, Sampling Theory and Methods, Using Indian Databases, Meta Analysis, Sentiment Analysis and Predictive Analysis Software/ Software Package for Social Sciences.

The program started with an official inaugural ceremony. The Chief Guest for the same was Prof. Sanjay Sehgal, currently Head and Dean, Department of Finance and Business Economics, University of Delhi, who, in his address, stressed on the importance of research and its key elements that had made a difference in the present scenario.

The first day had a session on 'Basics of Research' conducted by Prof. K. V. Bhanu Murthy, Former Dean, Faculty of Commerce and Head, Department of Commerce, Delhi School of Economics, University of Delhi,



who highlighted the importance of understanding fundamental theory before delving into core research. Prof Murthy also conducted two sessions on the next day covering the 5Ds of research and measurement theory.

On the third day, Dr. Vibhash Kumar started the session on “Systematic Literature Review and Research Problem Formulation” by highlighting the significance of quality research in the field of academics which was followed by a session on Sampling Theory and Methods by Prof. Suresh Aggarwal.



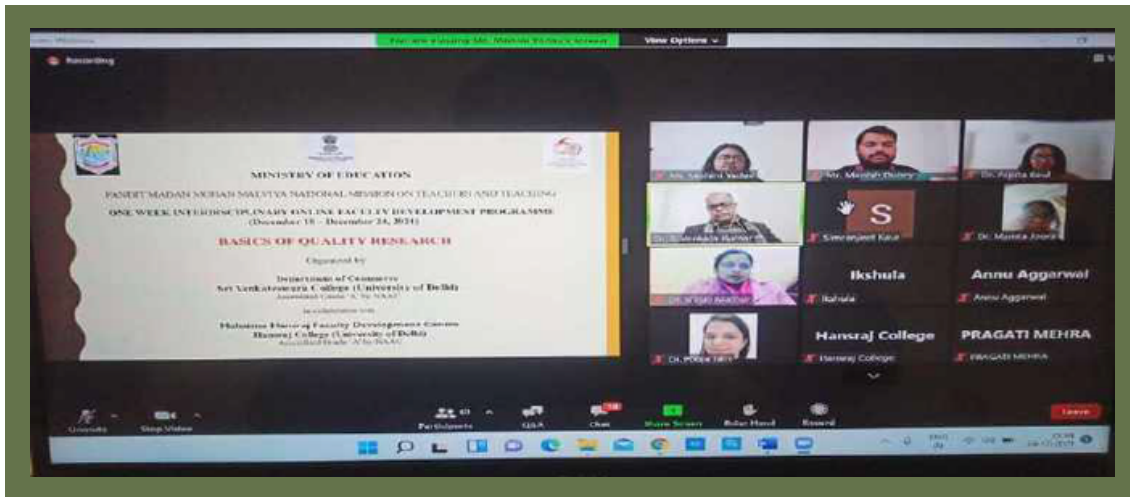
On the fourth day, session was conducted on topic “Using Indian Databases” by Dr. H.K. Amarnath, Associate Professor and Head Public Finance Information System (data bank), National Institute of Public Finance and Policy. He enlightened

the participants on data collection from various fields like Agriculture, Trade, Banking, Public Finance, Demography and Industry. The next session for the day was conducted by Dr. Pooja Goel on the topic 'Meta-analysis and Sentiment Analysis' in a very demonstrative and engaging way.

On the next day Dr. Ajay Chauhan took 2 sessions on PASW/SPSS. On the last day, Dr. Arpita Kaul, Coordinator of the FDP took up the query cum interactive session where participants asked their research doubts and how to check the authenticity of the journal using UGC care list journals, post which the Valedictory Ceremony of the FDP was organised which was anchored by Mrs Mohini Yadav who also presented the PowerPoint



presentation where she gave a brief overview of what all has happened in the previous one week including the demographics of participants and profile of the resource persons.



At the end, the participants were invited to share their feedback. Dr. Amanjot Sachdeva, Assistant Professor, Department of Management Studies, Keshav Mahavidyalaya, University of Delhi, one of the participant emphasized that how simply and clearly the resource persons have explained the concerned topics. Dr. Annu Aggarwal, Assistant Professor, Department of Commerce, Hindu College, University of Delhi appreciated the organizers by saying that workshop was very structured and well organized.

# ADD ON COURSE REPORT

## DIGITAL MARKETING

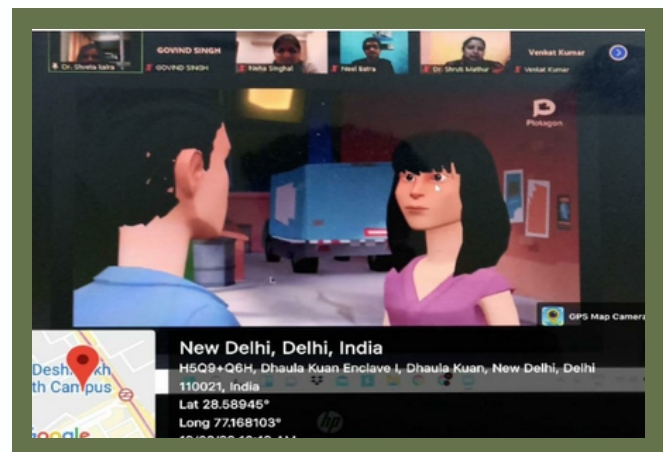
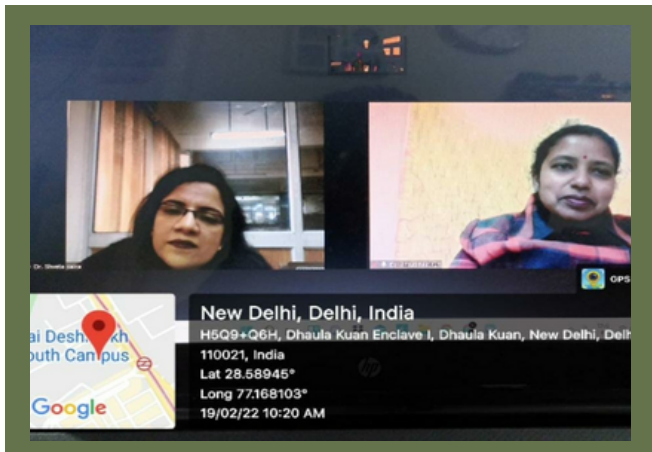
An interactive session on Digital Marketing: Creativity and Ingenuity was organized by The Add-On Course Committee, Department of Commerce, Sri Venkateswara College, University of Delhi. The session was held on 19th February, 2022 on a Zoom Meeting. The students pursuing the add-on course in Digital Marketing and the students from various courses of Sri Venkateswara College attended the session with great vigor. The session witnessed over a hundred participants.



The Inaugural session began with Ganesh Vandana. Further, the host invited Dr. Neha Singhal, Convener, Add-On Course Committee, who introduced the need and importance of digital marketing in today's era. She then invited Dr. Shruti Mathur, Convener, Add on Course and Teacher In-Charge, Department of Commerce. She shared how college has achieved new heights and introduced us to the successful completion of ADDON Course in the previous years. She also highlighted how Digital Marketing has become the buzzword and how it has changed the landscape. Further, Dr. S. Venkata Kumar, Vice Principal, SVC and senior most faculty member of the Department of Commerce welcomed the Resource persons and illustrated why Digital Marketing is better than the traditional Marketing. He also thanked the conveners and the entire organizing committee for taking this responsibility of starting an Add on Course on such a significant theme.

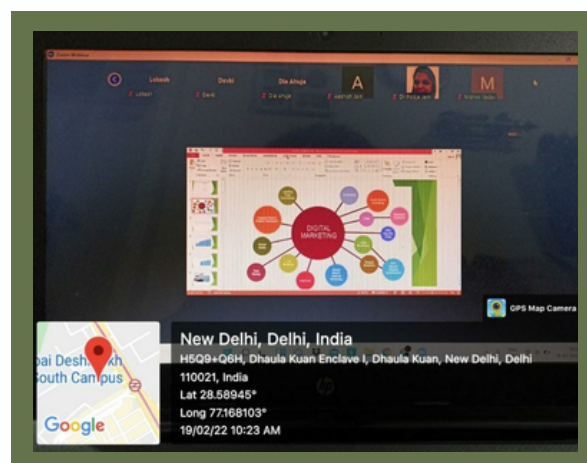
A video depicting the relevance of this webinar made by the students of the Add-On course in Digital Marketing was shown. It represented students wanting to learn from the experts of the field.

This was followed by a brief introduction of the resource persons- Dr. Shveta Kalra and Mr. Aditya Goel by Neel Batra. He then invited Bhavneet Kaur, the moderator of the session to take it forward.



Dr. Shveta Kalra, Assistant Professor, Satyawati College, University of Delhi took the dais. She explained various nuances of Digital Marketing and how it was a part of our daily lives. She gave various examples of marketing quoting brands such as Starbucks, Zomato, etc. and highlighted the role of their social media presence.

Mr. Aditya Goel, Founder and CEO, QuirkyByte Media emphasized on the importance of organic digital marketing. He discussed myriad successful and failed ad campaigns by big brands such as Mercedes Benz, McDonalds, Dove, Henikens etc.



At the end, Devesh, student of Add-On Course proposed the vote of thanks and expressed heartfelt gratitude to all.



# SPEAKER SESSIONS



## SPEAKER SESSIONS (MAC, Marketing Society)

## SPEAKER SESSIONS (MAC, Marketing Society)

**1. Opening Ceremony:** We were proud to have Mr. Priyank Ahuja as our chief guest to inaugurate our Annual Fest. He is an ISB graduate and Product Manager at accenture. His words of wisdom and blessings gave our fest a great start.

**2. Saloni Patel:** Her presence filled our event with exuberance. She was a part of a recently released TV shows, Campus Diaries and Broken but Beautiful. We had a great time interacting with her and getting to know her experiences.

**3. Prateek Gandhi:** Youth sensational singer, Prateek Gandhi was invited as a Guest Performer. He is an experimental independent music composer, a producer and singer. His presence added a musical vibe to our fest.

**4. Panel Discussion on Brand Marketing:** Our panel comprised three speaker including Ankur Soni, Brand Marketing and Communications Consultant at MICA Ahemdabad.

Our second speaker was Moksha Srivastava, Co-founder of Pankhuri and is a postgraduate from IIMC.

**5. Rakhi Pal:** She is an Associate Member at TiE Pune and is the Co-founder of Event Beep. She interacted with the audience and truly enlightened us with her presence.

**6. Rohit Negi:** He is a graduate from IIT Guwahati and currently curates content for YouTube. He gave a very inspiring session that gave us all the motivation we needed for our careers

# SPEAKER SESSIONS



## SPEAKER SESSIONS

(ASCEND, The Entrepreneurship Society)

## SPEAKER SESSIONS

(ASCEND, The Entrepreneurship Society)

1. Name of the Speaker - Ms. Vrunda Bansode

Details of affiliation - Co-founder of Cloud Mentor Education Solutions Pvt. Ltd.

Name of the Speaker - Ms. Mehak Bansal

Details of affiliation - Founder, The Venture Falcon, student at SVC, DU

Name of the Speaker - Mr. Pragath

Details of affiliation - Founder, Rao Pramos, student at SVC, DU

Name of the Speaker - Ms. Akshita Nasa

Details of affiliation - Founder, The Baked Heaven, student at SVC, DU

Name of the Speaker - Ms. Ishivita Garg

Details of affiliation - Founder, MyMoMa, student at SSCBS, DU

Name of the Speaker - Ms. Jagriti, Thoda

Details of affiliation - Founder, Clay, student at Kurukshetra University

Name of the Speaker - Mr Aannshul

Details of affiliation - Founder, Trillionaire89, student at SSCBS, DU

Name of the Speaker - Fundvertise

Date of affiliation - Launched by Ascend- E-Cell, SVC

Title of the talk - Virtual Exhibition- Entrepreneur Under 20

Date - 7th August 2021

# SPEAKER SESSIONS



## SPEAKER SESSIONS (BLUECHIP)

1. Name of the Speaker - Mr. Chinmay Das

Details of affiliation - Equity Analyst & Campus Engagements Manager from Finlatics

Title of the talk - Basic Fundamental and Technical Analysis of Stock Market

Date - 14th August, 2021

2. Name of the Speaker - Ms. Anjali Mamgain

Details of affiliation - CMO at Bloomex.io, an upcoming cryptocurrency exchange

Name of the Speaker - Dr Sudhi Sharma

Details of affiliation - PhD from MLSU, Udaipur and is Asst. Professor of Finance at FIBB

Title of the talk - Decoding Cryptocurrency

Date - 5th February, 2022

## SPEAKER SESSIONS (Department of Commerce Souvenir Committee)

1. Name of the Speaker - Prof R. K. Singh

Date of affiliation - Dean and Head of Department, Department of Commerce, Delhi School of Economics

Name of the Speaker - Prof H. K. Dangi

Date of affiliation - Professor, Department of Commerce, Delhi School of Economics

Name of the Speaker - Prof Amit Kumar Singh

Date of affiliation - Professor, Department of Commerce, Delhi School of Economics

Title of the talk - New Paradigms in Business and Technology: A Careers Perspective

Date - September 23, 2021

2. Name of the Speaker - Mr. Abhishek

Date of affiliation - Alumni, SVC, currently Behavioral Researcher, Behavioral Business & Social Sciences at Tata Research

Title of the talk - Career Prospects in Business Research

Date - November 15, 2021

# SPEAKER SESSIONS



## SPEAKER SESSIONS

(The Diamond Jubilee Committee)

## SPEAKER SESSIONS

(Add on Course Committee)

1. Name of the Speaker - Mr. Sambhav Jain

Details of affiliation - Co-founder, FamPay, a teen-focused Fintech Startup, Forbes 30 under 30, IIT-R Alumni

Title of the talk - Financial Literacy

Date - 15 November, 2021

2. (MAC) Name of the Speaker - Ms. Arpanpreet Kaur

Details of affiliation - Associate Consultant, Accenture

Title of the talk - Marking lessons for Gen-Z

Date - 28th January, 2022

3. (ASCEND) Name of the Speaker - Mr. Abhinav Singh

Details of affiliation - Founder and CEO – Follage, Web3 & Crypto Enthusiast & An entrepreneur and TEDx Speaker

Title of the talk - Non-Fungible Token (Shaping The Digital World)

Date - January 28, 2022

1. Name of the Speaker - Mr. Aditya Goel

Date of affiliation - Founder, Quirky Byte

Name of the Speaker - Dr. Shveta Kalra

Date of affiliation - Assistant Professor, Satyawati College, DU

Title of the talk - Digital Marketing: Ingenuity and Creativity

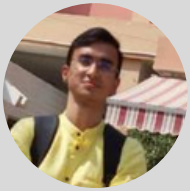
Date - 19th Feb 2022

# ACHIEVEMENTS



## **Vansh Wadhwa**

B.com(P), First Year  
Trio-o-feste- 1st position  
Sri Guru Gobind Singh  
College of Commerce



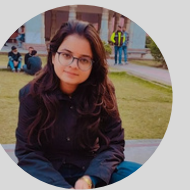
## **Hrithik Bhatt**

B.com(H), Third Year  
Best Presenter award in a  
climate change conference  
Zakir Hussain College



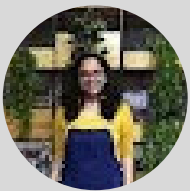
## **Shreya Goel**

B.com(H)  
Participated in a bootcamp  
about how to write a  
research paper.



## **Anusha Keshari**

B.com(H), First Year  
Nebula 2.0- 2nd position  
Business plan competition



## **Radhika Jindal**

B.com(H), Third Year  
Secured 1st rank in CA  
intermediate in Gurugram



## **Priyanshi Bhasin**

B.com(H), First Year  
Campus Ambassador of  
SVC in an event organised  
by IIM Lucknow



## **Sandra Francis**

B.com(H), Third Year  
Volunteered in Ukraine  
Evacuation group for the  
government of Kerela



## **Charush Kumar**

B.com(H), Second Year  
1 out of 300 students  
selected for IIM  
Bangalore's Vista's Young  
Leaders Summit- August  
2021

AIR 4 at IIM Indore's  
Atharv at Avant Garde-  
the Business Plan  
Competition

National Finalists(top 10)-  
Biz Plan Competition at  
Delhi Technological  
University

Top 50 at Shri Ram  
Management Olympiad  
organized at SRCC-  
October 2021

# ACHIEVEMENTS



## **Narayan Sharma**

B.com(H), Third Year

XAVIER'S CUP,  
Phillipines - Open  
quarterfinalist

Polemic PD,Ramjas  
college-Invited Adjudicator  
and semi-finals judge

RAHAT PD - Open  
quarterfinals judge

ARGO Open2021,Romania  
Octafinals judge

Asia world schools debate  
open 2021 Malaysia-invited  
adjudicator and open  
grandfinals judge

Daulat Ram College PD-  
invited adjudicator

ANU Summer 2021, -  
Invited Adjudicator and  
Novice Finals Judge

World Debate Open -  
Novice Finalist

Aditi PD - Invited  
Adjudicator and Open  
Grandfinals Chair

Dyal Singh College PD -  
Core Adjudicator

Symbiosis Law School PD  
Core Adjudicator and Open  
Grandfinals Judge

International Scholastic  
Debating Championship,  
Malaysia - Invited  
Adjudicator and Open  
Quarterfinals Judge

Sishu Griha (SG) PD -  
Invited Adjudicator and  
Open Grandfinals Judge  
(28th-30th August)

National Asian High School  
Debate Championship, De  
La Salle University,  
Philippines - Invited  
Adjudicator and Open  
Semifinals Judge

International Education  
Open BPD – Silver Finalist  
(5th September)

WoLCE Pre-Asians –  
Open Pre-Semifinalist

Shiv Nadar University  
APD - Invited Adjudicator  
and Open Grandfinals  
Judge

Malaysia BP - Invited  
Adjudicator and Novice  
Finals Judge

Malaysia National Schools  
Debating Championship –  
Invited Adjudicator and  
Open Grandfinals Judge



# ACHIEVEMENTS



National Law University  
Jodhpur APD – Open  
Grand Finalist and 8th Best  
Speaker

Western IV - Invited  
Adjudicator and Novice  
Finals Chair

IIT Bombay IV BPD – 5 th  
Best Adjudicator

Shanghai-SIDO Hanoi ABP  
Open Pre-Octafinalist Doon  
School Debate – Invited  
Adjudicator

Premchand Memorial PD,  
Hindu College – Open  
Quarterfinalist

EurOpen, Germany – Open  
Quarterfinals Judge

SLS Pune PD – Open  
Semifinalist and 3rd Best  
Open Speaker

Tokyo NEADC- Invited  
Adjudicator and EFL Finals  
Judge

National Law University  
Odisha - Core Adjudicator  
and Open Finals Judge

Tamil Nadu National Law  
University Pre-Australs IV  
Invited Adjudicator and  
Open Finals Judge

Pan-African Universities  
Debating Championship  
2021 - Invited Adjudicator  
and Open Finals Chair

Auckland Pre-Australs -  
Invited Adjudicator and  
Open Semifinals Judge

Japan BP – Overall Best  
Adjudicator

Nepal Australs 2021 –  
Invited Adjudicator and  
EFL Semifinals Judge

Doxbridge Worlds 2022  
[MAJOR] – Invited and  
Breaking Adjudicator

Africa IV 2022 – Open  
Grandfinalist and 2nd Best  
Open Speaker

Uhuru Worlds 2022 – Core  
Adjudicator

Shaheed Sukhdev College  
of Business Studies PD –  
Open Quarterfinalist and  
6th Best Open Speaker  
(14th-16th January)

ILS Pune PD 2022 – Open  
Pre-Quarterfinalist (21st-  
23rd January)

Jagran Lake University PD  
– Champion and Finals Best  
Speaker



# ACHIEVEMENTS



NLU PD-Invited  
Adjudicator  
Shaheed Bhagat Singh  
College PD – Open  
Quarterfinalist and 8th Best  
Speaker  
Guru Gobind Singh College  
PD-Invited Adjudicator  
Trinity College - Invited  
Adjudicator and Open  
Semifinals Judge  
Asia Universities Debating  
Championship – Invited  
Adjudicator and Open  
Semifinals Judge  
Asia Online Debating  
Championship (AODC) –  
Invited Adjudicator and  
Open Grandfinals Judge  
ICFAI College, Dehradun  
PD – Core Adjudicator  
West Bengal National  
University of Juridical  
Sciences NUJS PD –  
Invited Adjudicator  
Vivaad IPCW PD – Best  
Speaker IIT Delhi PD –  
Invited Adjudicator



## Sujit Ray

B.com(H), Second Year  
Secured 1st position in  
following:

Enquizta General Quiz, IIT-  
BHU

Innovision BizTech Quiz,  
NSUT

Pragyaan General Quiz,  
Shaheed Bhagat Singh  
College,

WhizQuiz, Sahyadri  
College of Engineering and  
Management, Mangalore

Khel Gaaon Sports Quiz,  
Maharaja Agrasen College,

Prakhar General Quiz: Sri  
Guru Nanak Dev Khalsa  
College

Tech-Woiz: Pandit  
Deendayal Energy  
University (PDEU),  
Gandhinagar

Mindfest Business Quiz,  
Dayal Singh College, DU

Wizards of Wit Business  
Quiz, Dayal Singh College,  
DU

# ACHIEVEMENTS



Awarded 2nd prize in the following:

Much Ad About Nothing Quiz: IIT-BHU  
Biz-Quiz, VIT Chennai

3rd position in the following:

Comquest Business Quiz: Jesus and Mary College, DU

ChkaraView BizTech Quiz- Ashoka University

Moksha Pop Culture Quiz- NSUT

Lorem Ipsum General Quiz: RV College of Engineering, Bangalore

Yuvawiz Quiz: St Francis College for Women, Hyderabad

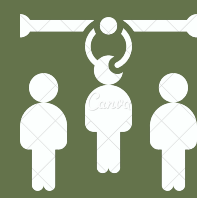
Slam Dunk Sports Quiz: Hansraj College, DU

Servare Vitas Open Fundraiser Quiz

The BQuiz ;The Quizzers Inc.

Quiz-e-Kiams ,Kirloskar Institute of Advanced Management, Pune  
Gengle Bells- General Quiz KREA University, Sricity  
Ranked 5th in the Moneyball Quiz: IIT-Patna

# PLACEMENT DATA



## Placements

B.Com (H)

**78**

Offers

B.Com

**26**

Offers

## Internships

B.Com (H)

**138**

Offers

B.Com

**87**

Offers

**Highest Package**  
INR 21.25 LPA

**Company**  
D.E. SHAW

**Course**  
B.COM (H)

**Students Name**  
ADITYA AGGARWAL  
MAHIMA KAUR BAJAJ  
VINAYAK GANDHI

**Total Number of Commerce Offers -**

**78 + 26 + 20 (Articleships)**

# PUBLICATIONS



## PAPER PUBLICATIONS

**Mr. Aashish Jain**

**IMPACT OF COVID-19 ON  
THE PERCEPTION AND  
BEHAVIOR OF INVESTORS  
TOWARDS MUTUAL FUNDS**

PUBLISHED BY:

Asian Journal of Organic &  
Medicinal Chemistry

2022



**Ms. Simranjeet Kaur**

**A DECADE OF IMPACT OF  
MONETARY POLICY ON  
FOOD INFLATION: AN  
OVERVIEW AND FUTURE  
DIRECTION**

PUBLISHED BY:

Vision, Sage Publishing (ABDC  
listed)

2021

# PUBLICATIONS



**Mrs. Priyanka**

**EXPLORING THE  
DIFFERENCES BETWEEN  
BUSINESS  
COMMUNICATION: A  
POTENTIAL KEY TO  
SUCCESSFUL ACCOUNTING  
AND MANAGEMENT IN A  
WORLD**

NAME OF JOURNAL:

Vidyabharati International  
Interdisciplinary Research Journal  
(Special issue)

YEAR OF PUBLICATION:

October, 2021

ISSN: 2319 4979



**Mrs. Priyanka**

**EXPLORATORY STUDY OF  
INTEGRATED ARTIFICIAL  
INTELLIGENCE BASED  
ECONOMIC SUPPLY CHAIN  
MANAGEMENT SYSTEM**

NAME OF JOURNAL:

Korea review of international studies

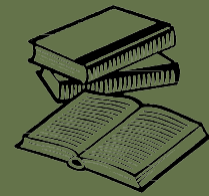
YEAR OF PUBLICATION

January, 2022

ISSN: 1226 4741



# PUBLICATIONS



**Mr. Mukesh Kumar Meena**

**CHALLENGES OF VIRTUAL CLASSROOM DURING COVID-19 PANDEMIC: AN EMPIRICAL ANALYSIS OF INDIAN HIGHER EDUCATION**

**PUBLISHED BY:**  
International Journal of Evaluation and Research in Education (IJERE)  
2022



**Dr. Arpita Kaul**

**A STUDY ON VALUES AND ATTITUDES OF INDIAN MILLENNIALS**

**PUBLISHED BY:**  
International Journal of Business Insights and Transformation

**A COMPARATIVE ANALYSIS OF THE VALUES AND ATTITUDES OF GENERATION X AND GENERATION Y IN INDIA**

**PUBLISHED BY:**  
IITM Journal of Management and IT



# PUBLICATIONS



## **Dr. Neha Singhal**

### **1. Moderating Effects Of A Health Consciousness On Consumer Behavior Towards RTE Foods**

NAME OF JOURNAL: Academy of Marketing Studies Journal  
ABDC listed

### **2. Social Media Marketing: Prospects For New Business**

NAME OF JOURNAL: Business Studies Journal  
ABDC listed

## **BOOK PUBLICATIONS**

### **1. Dr. Pooja Jain and Dr. Neha Singhal**

#### **Principles of Marketing**

PUBLISHER DETAILS: Scholar Tech Press  
ABDC listed

### **2. Dr. C B Gupta and Dr. Neha Singhal**

#### **Auditing and Corporate Governance**

PUBLISHER DETAILS: Scholar Tech Press  
ABDC listed

### **3. Dr. Shveta Kalra and Dr. Neha Singhal**

#### **Business Organization and Management**

PUBLISHER DETAILS: Scholar Tech Press  
ABDC listed

# ARTICLES

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## INDEX

- NEO BANKS
- UNDERSTANDING THE FUTURE OF NFTs
- HOW TO SELL YOURSELF EFFECTIVELY ?
- HOW AUGMENTED REALITY IS CHANGING E-COMMERCE
- GOOD LISTENERS MAKE BETTER ENTREPRENEURS
- THE GREAT INFLATION AND ITS AFTERMATH

# ARTICLES

## NEO BANKS



-Kabir Chandola  
(B.com Program, 1st year)

Neo banks are financial institutions that provide people a cheaper alternative to the traditional banks. Neo banks do not have any physical branches but offer services in a more efficient manner. They provide personalized services at minimal operational costs with the help of technology and artificial intelligence. Neo banks do not aim to be another bank but strive to be one that provides a superior digital banking experience to the customers.

Although the term neo banking was coined in 2017, the concept had emerged several years before, between 2013-15. Due to the early introduction of common banking guidelines the UK got a head start in neo banking. Monzo, Revolut, N26, and Atom Bank were one of the first companies to launch in the UK and Germany. The fundings and the deals that were received due to this concept reflected the clear interest of the people in net banking.

### **Neo Banking In India**

In India neo banking startups are growing at an exponential rate and are building a competitive e-banking landscape. But these firms do not have the specific licenses and must rely on bank partners to provide licensed assistance. This is because the Reserve bank of India has yet to allow banks to be hundred percent digital and is resolute in prioritizing bank's physical branches. Banking partnerships form the core of neo banks in India and hence are different from the other global banks around the world.

### **How Do They Work?**

Neo banks have a completely different business model from the traditional banking system. They follow the "Banking is a service" module and try to bridge the gap between traditional banking services and customer expectations. But neo banks do earn income somewhat between money inflow and money lending like traditional banks. Customer relationship is an integral part of the

business. Now, as neo banks do not have a physical presence the prices have been reduced by a crucial amount which is another advantage.

The word neo bank is often confused with the word digital banking. Digital banks are usually the online- only subsidiary of an existing and established player in the banking sector. On the other hand, neo banks have no physical branches and exist solely online.

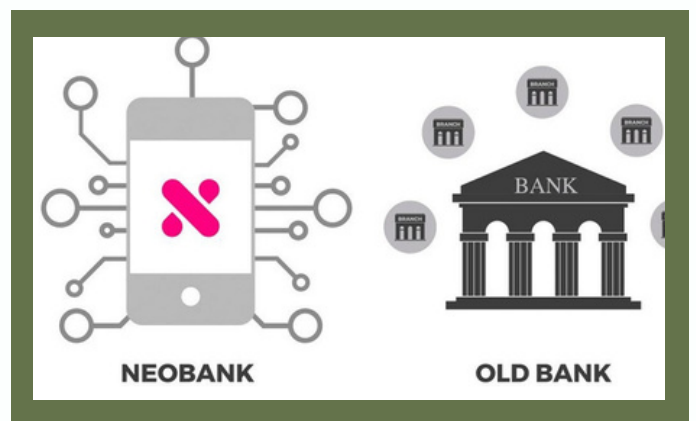
Neo banks can have any of the three approaches:

1. Non licensed firms that collaborate with traditional banks to provide personalized services.
2. Traditional banks that launch their own digital initiatives.
3. Neo banks that have the required licenses and do not have to rely on or collaborate with traditional banks.

### **Advantages of Neo Banks Over Traditional Banking System**

Neo banks make use of new technology like AI and cloud analytics which to the customers is just an app. Neo banks are for those people who have a very busy schedule and cannot afford to spend

countless hours waiting in lines at physical branches. Hence, they attract a large customer base who would rather have access to banking services with the help of their mobile phones. They are ideal for SMEs that need online banking services like payment gateways, billing software etc.

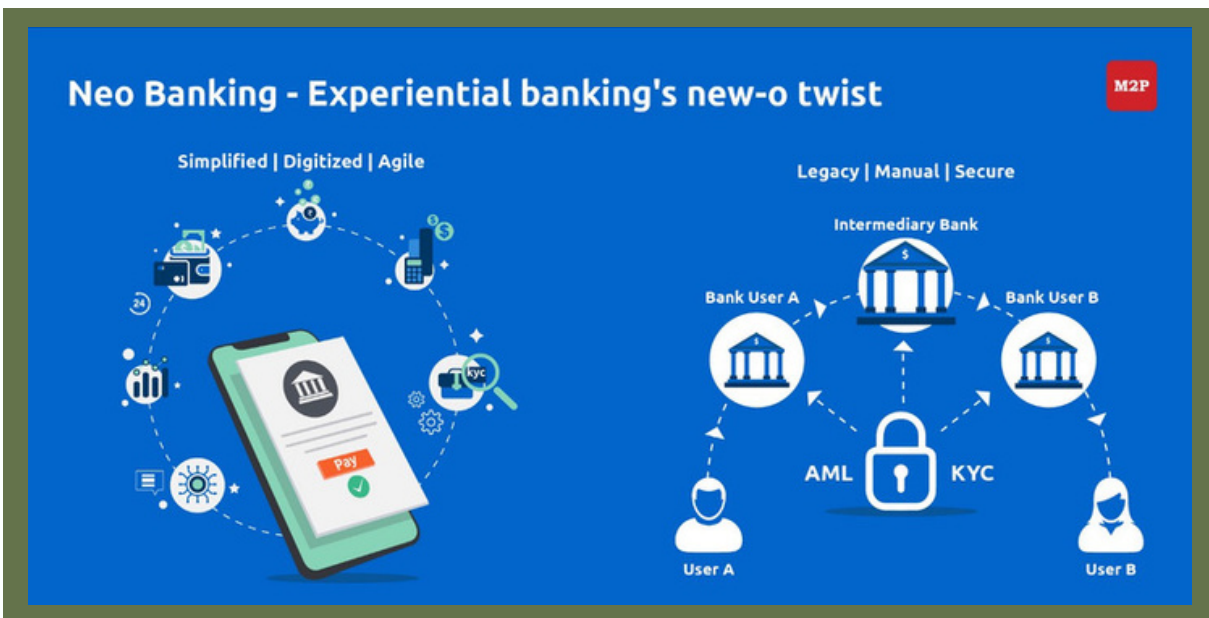


### **Impact of Neo Banks on Traditional Banking System**

Although Neo banks have not been functioning at the maximum potential due to the lack of licenses, they have managed to challenge each aspect of the traditional banking system with the help of AI and cloud analytics. Neo banks recognized the problems and the gaps in the existing system and helped to provide the services in a more improved and efficient manner which attracts more customers.



But Neo banks offer only a small range of products and services if compared to the traditional banking system. Having no physical presence is another big disadvantage as building trust is very difficult without physical branches. Hence providing services like free memberships and subscriptions can play a very important role in building trust which could make new banks more acceptable to the customers. So as of now, we cannot say that neo banks can replace the traditional banking system because at the moment they cannot provide services without the assistance of traditional banking system due to absence of licenses. Although these problems are making it even harder for this system to revolutionize the whole banking industry, it has already made the lives of a lot of people more convenient and with some changes it can surely takeover the traditional banking system in the future



# UNDERSTANDING THE FUTURE OF NFTs



-Abhimanyu Garg  
(B.com Program, 1st year)

In today's world of cryptocurrencies and the metaverse, it is so easy to lose track of every new technology in the field of e-commerce, but with news headlines boasting about the sale of digital art such as Cryptopunks and Bored-apes for over a million dollars most of us have inevitably come across the term "NFT". But what exactly does an NFT denote?

NFT stands for Non-Fungible Token, a non-interchangeable unit of data with a unique identification code that exists on a blockchain. But what does all this really mean? An NFT can be understood as a digital signature that acts as proof of ownership over a piece of digital property. This can be compared to the certificate of authenticity in the real world. For example, the Mona Lisa painting present at the Louvre can be differentiated from a mere copy due to its certificate of authenticity thereby making it unique and non-replaceable. Similarly, although a piece of digital art can be copy-pasted infinitely, an NFT opens the door for proving its real ownership.

The best part is that anything can be converted into an NFT, a tweet, a piece of art, and even a clip from your favorite sports match. The NBA recently sold a Lebron James clip in the form of an NFT for over 200,000 dollars. But the real question that arises then is, why would anyone be willing to pay exorbitant amounts of money over something that can only be accessed over a screen. The answer has both a psychological as well as a technological side to it. It is important to understand that humanity has been investing in "collectibles" for centuries now. These are items of great sentimental value, even though they provide no functional benefits in the real world. Some examples of these can be antique stamps, coins, trading cards, and even toys. Now with the younger generations spending most of their time online, it only makes sense for the demand for "digital collectibles" to rise.

On the technological side, NFTs have allowed various platforms such as OpenSea and Rarible to come up that act as marketplaces for trading NFTs, additionally, they support creators for making their own NFTs through a process called minting. Even so, the backbone of the NFT world is the ability to store them over a blockchain. What is a blockchain? you may ask, a blockchain can be understood as a public cloud database where NFTs can be stored and verified. To understand this, let us assume a scenario under which rather than middlemen such as banks or other government entities keeping track of all our transactions, all the data is processed and stored over millions of computers all over the world. This is exactly what can be achieved using blockchains and since it is nearly impossible to attack all these computers at once, it makes it nearly impossible for anyone to manipulate or hack the data.

The future implications of NFTs are immense and widespread. NFTs provide companies the ability to track and trace products simplifying supply-chain management. They provide assurance of authenticity which can greatly restrict the flow of counterfeit goods and even act as a digital ledger for intellectual property rights, personal



records, patents, etc. Currently, NFTs have revolutionized the gaming industry with personalized icons and avatars and acted as game-changers for artists by providing them a global platform while also reducing middlemen.

But the current situation of NFTs is far from perfect, according to a report in 2021, the number of sellers for NFTs was almost double the number of buyers, causing some to believe that the NFT market is in a bubble with unaware investors jumping in for quick profits. But the bigger problem lies with its underlying technology of blockchain. Ethereum, the most popular blockchain for NFTs consumed close to 100TW of power last year which is more than the annual power consumption of entire countries like Belgium and the Philippines, reflecting the significant negative impact that the use of blockchains can have on the environment.

But beneath all the hype and trade of monkey pictures, NFTs provide a unique way to define the boundaries between the physical and the digital world with long-term implications across numerous industries.



# HOW TO SELL YOURSELF EFFECTIVELY?

-Bhavneet Kaur  
(B.com Hons, 1st year)



You are your own unique product, and nobody can take that away from you. Structure yourself as an asset for the world. The purpose of marketing yourself is not to make you look good but to make you desirable.

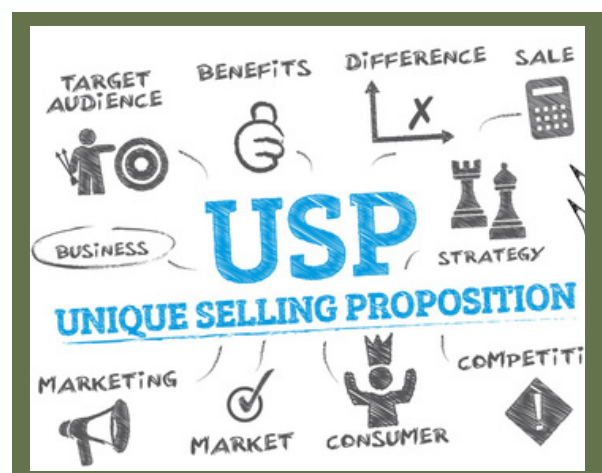
Most ways of marketing yourself consist of some form of communication that may be written, verbal or even interpersonal. Mentioned below are some key factors to successfully marketing yourself:

- Exuberate confidence

Have you noticed how some people just brighten the room when they enter? You can be that person. Confidence is professionally attractive, and it ascertains that you are sure of yourself. You need to play the part even if you aren't close. In simple words, fake it till you make it.

- Know your USP

It is cardinal to find your niche and make sure people around you are aware of it. For instance, if you're passionate about dogs, make people aware of the fact. Don't just be the black sheep of the herd, be violet.





- Keep your fingers on the pulse

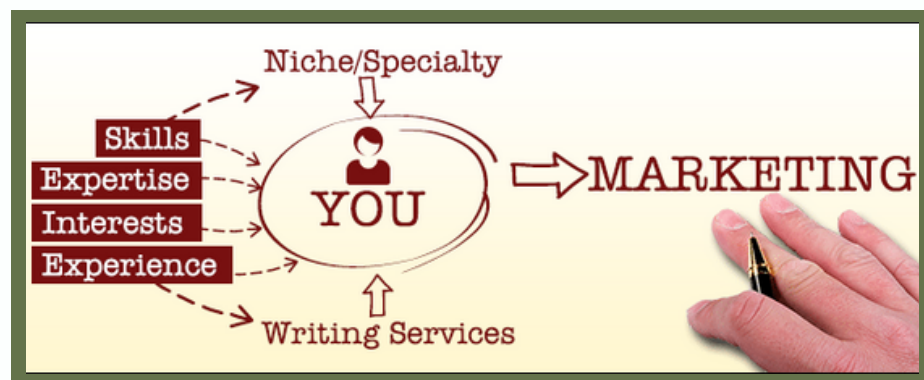
Regularly updating your knowledge about the industry is imperative. Further, keeping your skills up to date also gives you an edge over the competition. Study the current trends in your field; it is usually helpful in active participation in conversations instead of being just a passive listener.

- Web savant

Working knowledge of social media platforms like LinkedIn, Twitter and Instagram can play a huge role in building a network of like-minded individuals and sharing your ideas. It is key to direct communication and connection with society.

- Work on Non-Verbal Communication

Always keep a straight posture and try to hold eye-contact no matter how intimidating it might seem. This makes you look substantially more confident. Further, having a leisurely yet poised walking style is also very attractive. Lastly, having a firm handshake is imperative in the corporate world and depicts professionalism.



- Tailor your elevator pitch

You can't just have one pitch and expect it to work for all kinds of audiences. You need to make yourself look like the solution to all the problems of that firm. That only works if you research well about the employer and tweak your pitch to match the description.

- Prepare meaningful anecdotes

Hear me out; we all have had awkward questions like “What is the thing you regret the most?” and been rendered speechless. It is better to think of a less embarrassing story beforehand wherein you emerge victoriously. It makes you look like the perfect candidate.

- Look the part

“Don’t judge a book by its cover.” I know. But unfortunately, in the real world, first impressions count. More often than not, they are based on our appearance. It is advisable to look presentable.

- Don’t blow your own trumpet

I know this seems antithetical, but all we need to do is market ourselves humbly. Remember, you didn’t like the kid who showed off swiss chocolates in school that his relatives got them. Don’t be that kid. Say you’re good without saying that you’re the best.

You don’t need to change who you are, you just need to make it look irresistible, and that’s what marketing yourself is all about.

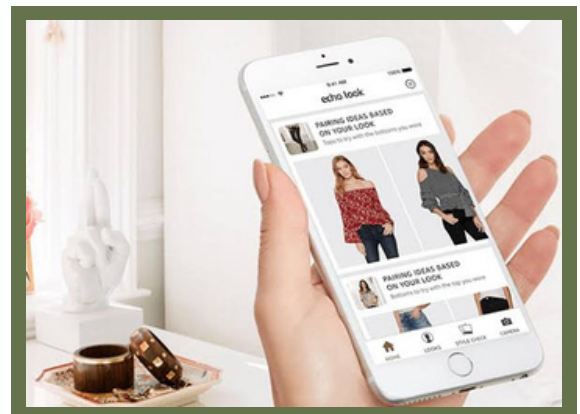


# How Augmented reality is changing E-Commerce

-Tisha Jain  
(B.com Hons, 1st year)

Wouldn't it be awesome if you could figure out which red shade is the one for you without having to get your hand painted red from the swatches of various lipsticks, only to realize that you don't like any? Or to try on hundreds of spectacles and sunglasses without testing the patience of the shopkeeper? Or to decide if that funky paint that you are thinking for your room walls would enhance or ruin your aesthetic?

What if I told you that all of this is possible and that too from the comfort of your home! Yes, you guessed it right; 'Augmented Reality' makes it happen. In simple words, AR is a technology that adds digital objects to your real camera view. Think Pokemon Go,



it's a location based AR, in which users play the game while walking down the street, looking at the real environment through their phone, in which digital characters are overlaid in specific places.

One of the biggest challenges of online shopping is that it doesn't lend itself well to a full sensory product experience. In a brick-and-mortar environment, you can try on clothes, touch fabrics, or see for yourself just how big a couch looks in a room. While those things aren't technically possible in ecommerce, augmented reality (AR) applications offer a way to give customers deeper and more complete information about the products — right from their own home.

## How E-commerce Businesses are using Augmented Reality:

AR allows ecommerce customers to preview products or experience services in their own environment and on their own time, before electing to make a purchase. Using AR, customers can preview products and be more likely to pick the right product the first time.

### 1) Virtual try on solutions

Has it ever happened to you that you really liked a clothing item on display, but when you tried it on you realized it doesn't suit you at all? We've all been there. So how do we ensure that during online shopping, we end up picking out the right product for ourselves.

AR has got you covered. Apps of

Gap, Carat Lane, Lenskart, Ray-Ban, Nike, Sephora, etc. offer a virtual try-on option.



### 2) Preview placement

The orange sofa does not look right in that corner, so you move it to the center of the room. You're strong, you're independent, you need no help. But the color is off. Maybe if it was aqua? So you fix that, too. Wait?y How did you pull that off? You're not magic, you're just equipped with an augmented-reality shopping app like Ikea Place, Wayfair, etc. which gives you a real-time glimpse of what a product will look like when placed in your own environment. Dulux visualizer app works on the same concept too.

### 3) **Interactive user manuals**

An interactive user manual responds to user actions, providing on-page contextual support when using a piece of software, website, or application. Many AR user manual apps scan the product and indicate the buttons in the real-life environment using graphical arrows and animations with text. For example, Hyundai has implemented a mobile AR manual that shows you how to fix your car.

### 4) *Social media filters*

If you've used Instagram Stories or Snapchat lately, you may have used an AR filter. These filters were once used just for fun, but over the years there's been a rise in the number of brands jumping on the AR bandwagon through social media filters. For instance, 'Which Starbucks drink are you?' filter by Starbucks.



## **How is AR benefitting e-commerce businesses?**

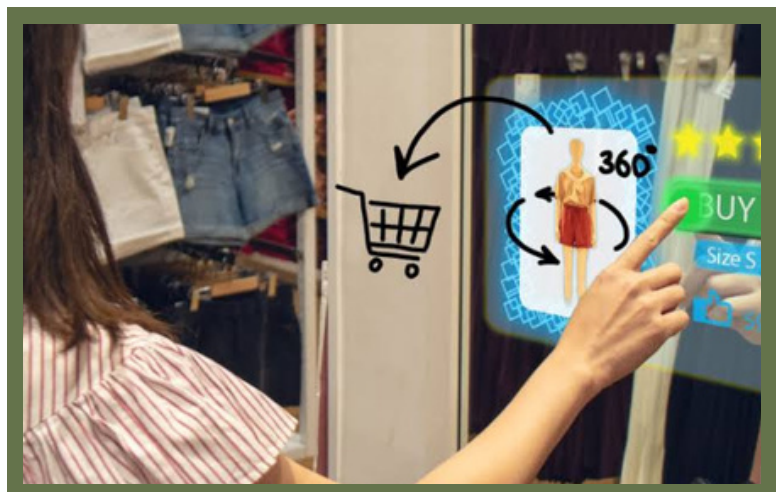
One of the greatest limitations in e-commerce is the difficulty of representing a physical, three-dimensional product in a virtual, two-dimensional environment. AR can help bridge the gap between shopping at a physical location and shopping online by making it easier to represent merchandise and giving the consumer a better understanding of the product they're purchasing. Thus AR helps e-commerce businesses by increasing customer engagement, reaching new customers and reducing returns.



Augmented reality technology is really starting to take off, and advertisers. in retail or otherwise are taking notice. Let's look at some of the numbers to prove it:

- Global AR advertising revenue, which topped out at half a billion dollars in 2019, grew to \$1.41 billion in 2020.
- One AR research firm projects that advertising revenue could top \$8 billion by the end of 2024.
- eMarketer estimated that more than 43 million people in the U.S. would use social network AR at least once a month in 2020. That's almost 21% of social network users.
- Overall, more than 83 million people in the U.S. will use AR on some kind of device at least once per month, and eMarketer expects this number to rise to 95.1 million by 2022.
- As of June 2020, 35% of U.S. respondents said they'd used AR to visualize furniture or vehicle customisations.
- A June 2020 survey of U.S. retailers showed that 20% expected to invest in AR or VR for their company's online store, up from just 8% six months prior.

5G availability is expected to increase retailer interest in AR and VR experimentation because of the improvement in bandwidth.



## Wrapping up

Some product categories can be a tough sell on ecommerce sites because it's so difficult to interpret how the products will look in real life versus a computer or mobile screen. That's why augmented reality applications — particularly since the onset of social distancing — are on the rise, and the increasing trend is likely to continue.



# GOOD LISTENERS MAKE BETTER ENTREPRENEURS

-Mansi Somani  
(B.Com Program, 1st year)

"Wisdom is the reward you get for a lifetime of listening  
when you'd have preferred to talk."

-Doug Larson

Listening can be a matter of life and death. Imagine a distracted hostage negotiator or an airline pilot who tunes out air traffic control. Consider an ER

physician who fails to hear a critically ill patient's symptoms. These are extreme examples, but listening well is also a game-changing skill for leaders and entrepreneurs. Only ten percent of us listen effectively, research shows. Often, we're technically listening-remaining silent while someone else speaks, but our minds are busy with other thoughts. As author Stephen R. Covey wrote in *The 7 Habits of Highly Effective People*, "Most people do not listen with the intent to understand; they listen with the intent to reply."

Much is talked about the qualities of a good leader or entrepreneur. For example, they should be able to motivate their team, be able to delegate efficiently, be able to think creatively, solve problems quickly and so on. We tend to value speaking over listening, especially among leaders and founders, who are often typecast as extroverted, outgoing mavericks. We admire people who can clearly express what they're thinking the moment it crosses their minds. But listening is also a superpower: It enables us to gain new perspectives, to hear what's not being said, and to learn what we don't know we are missing. When a leading magazine once asked Virgin Founder Richard Branson what it takes to be a good leader, he said one should be a good listener. "If you want to stand out as a leader, a good place to begin is by listening," he said. "Great listeners are often terrific at uncovering and putting in place strategies and plans that have a big impact."

Building a business, much like Branson put it, is about building relationships, and good communication skills lie at the core of this. One of the most common misconceptions is that having good communication skills means being able to put your ideas across efficiently. It is sometimes forgotten that knowing when not to speak is as important as when to do so. Listening is, therefore, a very important part of good communication. According to a UCLA study, 55 percent of the meaning in face-to-face interactions is conveyed nonverbally. Another study conducted at George Washington University showed that listening can influence up to 40 percent of a leader's job performance.

Most leaders are not just outspoken and charismatic, they also take the time to listen to what their employees, customers and other stakeholders have to say.

This way, they will be in a position to anticipate problems before they surface as they would be tuned into situations better. Listening to someone's opinion means we are respecting them and their thoughts, and that we care for them. This will gain us a loyal customer and staff base, ensuring smooth communication channels within and outside the organisation. By listening, we can work with our employees and customers on their feedback and complaints to create a better all-round employee/customer experience. Listening also ensures fewer chances of misinterpretation and miscommunication because we are listening to the other person attentively before communicating our own message.



Three different levels of listening—beginning with internal listening, this occurs

when we're absorbed in our own thoughts and simply pretend to hear the other

person. Focused listening means we're listening but not fully connecting; often

miss nonverbal cues and nuances. The top level is 360-degree listening, which

occurs when we're not only listening to what someone says but also how they say it — as well as what they don't say.



Cognitive bias might lead us to think we're always hitting the 360-degree mark, but we often fall short.

### **How to be a better listener**

Research suggests that during the 70 to 80 percent of our waking hours that we spend communicating, we write nine percent of the time, we read 16 percent, speak 30 percent and listen 45 percent of the time. Yet, not all of us are great listeners. Some of us are too distracted by our own thoughts while others are too busy trying to impose meanings on the other person's thought before they even finish expressing it. Now that it is clear why one needs to be a good listener, let's find out how one can brush up their listening skills:



- **Make eye contact**

Look into the eyes of the person you are having a conversation with. It shows them that you are interested in the conversation and are listening to them.

According to Adrian Furnham, Founder-Director of Applied Behavioral Research Associates, who writes in *Psychology Today*, gaze plays a crucial role in conversation. “Looking at another person is a way of getting feedback on particular points. It is also used as a synchronizing signal,” he says. “People tend to look away when hesitating, talking non-fluently or thinking. There is often mutual eye contact during attempted interruptions, laughing and when answering short questions.” So follow Adrian’s advice and make eye contact to help you focus on the conversation. This will help stop your mind drifting away or preparing what to say next. You will also not miss out important points made by the speaker.

- **Keep distractions away**

Keep that phone away when you are talking to someone. Make sure you are away from such disturbances that might affect your ability to properly listen and understand what the other person is saying. Fidgeting with your phone or paying attention to other nearby things will distract the speaker, too, and it may make them go off-track. You, too, will not understand or may miss out on what is being said, possibly leading to misinterpretation of ideas conveyed.



- **Do not interrupt**

Let the speaker finish their sentences and thoughts fully. Stop interrupting them or making judgements on what they say . Be patient and speak only when the speaker indicates, verbally or nonverbally, that they are done saying their part. Be open to what they are saying. You don't need to contradict or interrupt and set right if what they are seeing contradicts your beliefs or ideas. You can do that once the other person is done and you have fully understood what they are saying. Stop arguing with the speaker in your head before they are done, this will only hinder further concentration and discussions.

To sum up , being a good listener enables us to empathise more with others, make meaningful relationships, network better, be a good team player and avoid unnecessary miscommunication. All this put together is what leads to every entrepreneur's success.

Hence it can be concluded that good listeners make better entrepreneurs.



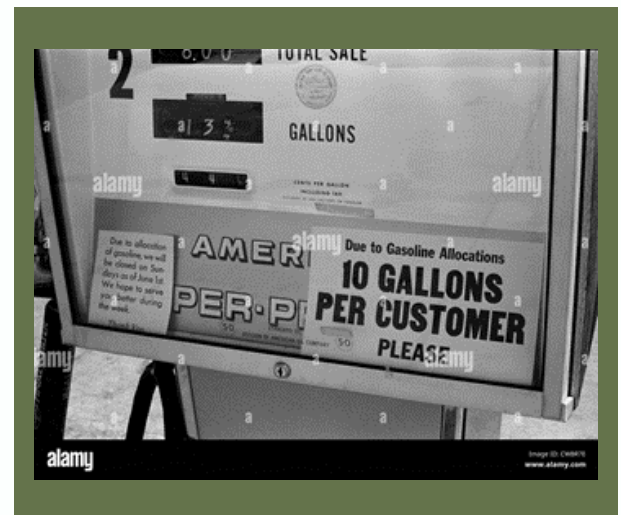
# The Great Inflation and it's Aftermath

-Aditya Mishra  
(B.com Hons, 1st year)

Today, when we talk about inflation we think that the current period is probably the worst hits by inflation but reports reveal that Inflation in the 1970s was much higher than today, accelerated over the decade and had a traumatic effect on economic policy of many nations . Starting from about 2 percent in the late 1960s, inflation rose to 20 percent in 1974 .The main reason behind this inflation was the 1973 oil crisis.

The 1973 Oil Crisis or first oil crisis began in October 1973 when the members of the Organization of Arab Petroleum Exporting Countries (OAPEC) led by Saudi Arabia proclaimed an oil embargo. An Embargo is a protectionist measure by which a country prohibits the trade or other commercial activity to another country and the immediate effect of this is to stimulate the price of oil to rise. The embargo was targeted at nations that had supported Israel during the Yom Kippur War.

The Yom Kippur War, also known as the Ramadan War was an armed conflict fought from 6 to 25 October 1973 between Israel and a coalition of Arab states led by Egypt and Syria. The initial nations targeted by the OAPEC were Canada, Japan, the Netherlands, the United Kingdom and the United States



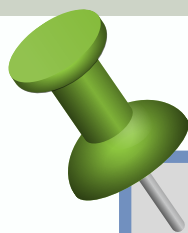
with the embargo also later extended to Portugal, Rhodesia and South Africa. As a result of the oil embargo the supply of oil in western nations had decreased, which ultimately led to an increase in the prices of oil. Since the supply curve shifted to the left so the new equilibrium was determined at a point above the initial equilibrium thereby increasing the prices of oil from 3 to 12 dollars per barrel globally. The embargo which included both a ban on petroleum exports in the targeted countries as well as significant production cuts destabilised a pricing system that had already been under fractious negotiations with members of the OPEC.

Now talking about the situation of India at that time, India was importing about 50 per cent of its crude oil requirements from OPEC in hard currency and 50 per cent from the then Soviet Union on rupee payment terms. So, India was badly hit by OPEC's sudden and steep increase in oil prices. When the Yom Kippur war had begun, India, which enjoyed friendly relations with Arab states, had hoped for some favorable treatment.

However, with OPEC refusing to adopt a dual pricing system, India became one of the major losers from the ensuing oil shock. Rising prices were bogging Indira Gandhi government down in public eyes. Inflation was 22 per cent in 1972-73, over 20 per cent in 1974 and over 25 percent in 1975. So in order to deal with this problem Prime Minister Indira Gandhi had decided to respond to this development in two ways-first by conserving oil consumption to the maximum extent and secondly, by maximizing exports to Arab member countries of the OPEC. However these steps did not prove to be much of use as over the next 3-4 years, inflation grew over 20 percent while unemployment rose and food riots were common.



# TEAM 2021-22



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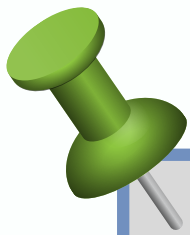
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