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**JALANDHAR (PUNJAB) INDIA**



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# COMMERCE INSIGHT

2023-24 (VOL. - 9)

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# डी ए वी गान

अविरल निर्मल सलिल सदय, ज्ञान प्रदायिनी ज्योतिर्मय,  
हो चहुँदिश उद्घोष अभय  
॥ डी ए वी जय जय ॥

प्रबल प्रवाहमयी नित-नूतन, जीवन दायिनी सदा सनातन,  
वेद प्रणीता परम पुनीता, यह धारा अक्षय ॥  
॥ डी ए वी जय जय ॥

दयानन्द से प्रेम-भक्ति ले, हंसराज से त्याग-शक्ति ले,  
धर्म-भक्ति का राष्ट्र-शक्ति का, हो दिनमान उदय ॥  
॥ डी ए वी जय जय ॥

सुख समृद्धि इसकी लहरें, प्रेम शान्ति इसके तट ठहरें,  
सघन शान्तिमय प्रबल कान्तिमय, लिए अटल निश्चय ॥  
॥ डी ए वी जय जय ॥

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# FROM THE PRINCIPAL'S DESK



It is with great pleasure that I extend my warmest greetings to you through the pages of Commerce Insight.

Commerce, as a field of study and practice, plays a pivotal role in shaping economies and driving global progress. In today's rapidly evolving world, the demands on commerce professionals are greater than ever before. It is essential for us, as educators and mentors, to equip our students with not only the necessary knowledge and skills but also with the vision and adaptability to thrive in an ever-changing landscape.

HMV is committed to nurturing the next generation of business leaders and entrepreneurs. Through a blend of rigorous academic programs, experiential learning opportunities, and industry collaborations, we strive to provide our students with a holistic education that prepares them to excel in the dynamic world of commerce.

In this edition of the magazine, you will find insightful articles, thought-provoking analyses, and inspiring stories from the world of commerce. From emerging trends in e-commerce to strategies for sustainable business practices, each page is filled with valuable insights and perspectives that I trust will enrich your understanding of the field.

I congratulate the editorial team and all the contributors for their continued support and engagement with Commerce Insight. May this publication continue to serve as a beacon of knowledge and inspiration for all those passionate about the world of commerce!

Blessings!  
Prof. Dr. (Mrs.) Ajay Sareen  
Principal





## MESSAGE FROM THE FACULTY HEAD

India, a nation adorned with a myriad of colors and a vibrant tapestry woven with the threads of tradition and progress, finds itself at the crossroads of a dynamic commerce landscape, gazing unwaveringly towards the promising horizon of tomorrow. Mahatma Gandhi's timeless wisdom, encapsulated in the words, "The future depends on what you do today," resonates profoundly in the realm of commerce, guiding India's business journey.

In the present, India exemplifies resilience, blending tradition with innovation in a digital landscape. E-commerce has evolved into a powerhouse, fueled by the 'Make in India' initiative, nurturing startups alongside established enterprises. The future of Indian commerce unfolds with promise and challenges amidst the digital revolution and a focus on sustainability. Conscious consumerism and cutting-edge technologies shape a landscape where businesses lead rather than adapt. India envisions a seamless integration of traditional values with futuristic ideas. Sustainability becomes a guiding principle as businesses embrace eco-friendly practices. The global stage beckons, with India poised to take center stage, driven by ethical commerce and responsible business practices.

Dear students, embark on an exploration of India's commerce, where the heartbeat echoes the spirit of a nation poised on the brink of greatness. From bustling markets to virtual storefronts, draw inspiration from the resilience of Indian businesses and the promise of a brighter tomorrow. Navigating this dynamic landscape, witness the evolving narrative of India's commerce, capturing the essence of a nation harmonizing tradition with progress.

**Mrs. MEENU KOHLI**

Associate Professor and Head,  
P.G. Deptt. of Commerce and  
Management





## MESSAGE FROM THE & EDITOR

India is a great country - a vibrant and young democracy striving to succeed. Indian economy is diverse, growing rapidly and driven by key industries such as agriculture, service sector, manufacturing and information technology sector. Everywhere Indians stand out for their intelligence and professional ethics. India will become the world's third-largest economy by 2030 and the fastest growing major economy in the next three years. Presently, our focus must be to eradicate poverty and corruption.

India is making significant strides for its futuristic growth trajectory. Indian economy is anticipated to surpass USD 4 trillion in the financial year 2024-25 and further escalate to USD 5 trillion by the financial year 2026-27. India will emerge as the largest economic superpower by the end of the century, with gross domestic product (GDP) 90 per cent larger than China's and 30 per cent larger than the US, Centre for Economics and Business Research (CEBR) said in its latest World Economic League Table report.

We take great pleasure in presenting our college magazine, Commerce Insight, Vol 9, 2023-24 as we endeavor to carry forward the legacy. The magazine promises an opportunity to the readers to relive the enthralling journey of the said academic year by projecting the glimpses of the achievements of the students through their activities and to kindle their imaginations by expressing their creativity.

Currently, this magazine is focusing on the theme of '**India Today and Tomorrow.**' I congratulate the students for presenting their beautiful ideas and thoughts on the theme. I would like to extend my heartfelt gratitude to the college Administration for providing me this platform. I am also grateful to our whole Commerce Insight Team for their wonderful efforts.

Dear young learners, the future of India lies not just in numbers on a balance sheet, but in the innovative minds, responsible hearts, and entrepreneurial spirit of its youth.

May this magazine be a testament to your potential and may your voices shape a stronger, more prosperous India tomorrow.

**Dr. Seema Khanna**

(Editor)

Associate Professor

PG Department of Commerce and  
Management





## MESSAGE FROM THE CO-EDITOR

Dear Students,

You are the future of the country as you stand at the threshold of opportunities. The question that resonates is not just about India today, but more importantly, about the India you envision for tomorrow. Today, you find yourselves in an era of rapid changes, where the traditional and the modern coexist. The classrooms you inhabit are not merely spaces for learning; they are laboratories of ideas and innovation. As students, you have the unique privilege and responsibility of being the torchbearers of progress.

In the present era, besides focusing on academic excellence it is crucial to recognize the power inherent in your voices and ideas so that you can move towards the path of holistic development. Your intellectual curiosity is the fuel that pushes society forward. You must understand that challenges and opportunities co-exist so strive for excellence, embrace challenges, and be agents of positive change. As you embark on this journey of self-discovery and learning, remember that your dreams are intrinsically tied to the destiny of our nation. India's future hinges on your ability to blend innovation with inclusivity. India today is a canvas; India tomorrow is the masterpiece you collectively paint. Tomorrow's India beckons with the promise of technological advancements, sustainable practices, and a society that values empathy. In a diverse nation like ours, understanding and appreciating differences is as crucial as embracing common goals. As future leaders, entrepreneurs, scientists, and artists, your vision must be anchored in principles of equality and social justice. Dream big, work hard, and let your vision for India be a beacon that lights up the path to a brighter tomorrow. Best wishes for your journey of exploration and discovery.

**Mrs. Shefali Kashyap**

( Co- Editor)

Assistant Professor

Department of Commerce & Management





2023 is a momentous year for India. India G-20 Presidency this year presents an exceptional opportunity for the country to spearhead a collective approach to tackle multiple, complex and interconnected challenges while placing the needs and aspirations of the developing world to the front and centre. The IMF latest projections highlight that emerging markets and developing economies are expected to contribute around 80% of the global growth, with India accounting for more than 15%.

India has set **"VASUDHAIVA KUTUMBAKAM "or " ONE EARTH- ONE FAMILY- ONE FUTURE"** as the theme for its G20 presidency , rightly aiming to instil a sense unanimity essential for addressing the global challenges collectively and effectively. India G20 agenda is to be "inclusive, ambitious , action-oriented and decisive".

India's presidency of the G-20 comes at a time of great significance for the country. As one of the world's fastest-growing major economies, India has emerged as a key player in the global economic landscape. With a rapidly expanding middle class and a young population, India's economic potential is vast, and its influence on the global stage is growing.

One of the key priorities for India's G-20 presidency will be to address the economic impact of the COVID-19 pandemic. The pandemic has caused widespread disruption to global supply chains, trade, and investment, leading to a sharp contraction in global economic activity. As the world looks to recover from the pandemic, India will have a crucial role in shaping the G-20's response to these challenges. In addition to the immediate economic impact of the pandemic, India will also have an opportunity to drive discussions on longer-term issues such as sustainable development and climate change.

India's G-20 presidency will also provide an opportunity for the country to showcase its leadership in areas such as digital innovation and technology. With a rapidly growing digital economy and a thriving tech industry, India has much to offer in terms of promoting digital inclusion and harnessing technology for sustainable development. By leveraging its expertise in these areas, India can contribute to shaping global policies that promote innovation and address digital divides.

India's G-20 presidency will also be an opportunity for the country to strengthen its partnerships with other major economies and advance its own interests on the global stage. By taking on a leadership role in shaping the global economic agenda, India can enhance its reputation as a responsible and influential player in international affairs.

Looking ahead, India's G-20 presidency has the potential to leave a lasting impact on global economic governance and sustainable development. By leveraging its growing economic clout and promoting inclusive and sustainable growth, India can contribute to building a more resilient and equitable global economy for future generations.

In conclusion, India's presidency of the G-20 presents a significant opportunity for the country to shape the global economic agenda and drive discussions on critical issues such as recovery from the COVID-19 pandemic, sustainable development, and inclusive growth.

Kriti  
(B.com Sem 6)  
UG HEAD GIRL



# e-COMMERCE AI

## EVERY SELLER'S NEW COACH?

The high paced digital transformation from merely using computers to do calculations to the creation of a whole new virtual world, technology just keeps widening the perimeter for ecommerce. The latest player in this tech circle is AI also known as Artificial Intelligence. However when we think of AI most of us think of some gigantic robots with immense superpowers but in reality AI need not have huge metal bodies to function but only requires some coding. What if you combine the world of ecommerce and AI, providing us a new prospect in our commercial world?

AI is a kind of cheat code which can help transform your business to divergent levels. AI can tell the sellers which cards they need to play and at what times. Basically AI acts as a guide and a consultant as with the help of data mining (gathering information of past and present relevant to the business) it can simply tell us which group of customers you should actually target instead of targeting the whole market virtually. This feature helps in email marketing optimization by creating aesthetic emails which increase the customer engage rate. AI helps in personalized product recommendations. Big Basket India has added a feature of Smart basket which with the help of AI prepares a cart based on customer's previous purchases. This has helped in reducing the cart abandonment rate.

Also when we think of ecommerce we think of websites and applications where all this gets operated. With the help of AI platforms you can do all this in a matter of seconds. AI also provides the feature of visual search for customers where they can click a picture and search for products.

Companies like Lenskart uses AI to detect faces and helps try customers try various eyeglasses which removes the need to visit a physical store.

Additionally businesses can add AI driven chat models that answers all customer queries. Nykaa's virtual assistant has been listed as one of India's best AI powered assistant as it is immensely personalized but also gives quick responds. All this would eventually help cut a massive amount of cost and time for any seller. AI can help predict new trends with simple yet accurate information given to it about your business. It can tell you what products will be outselling other products so in this way you can pay more attention to those products. This predictive analysis has been used by Myntra to figure out upcoming fashion trends based on data from social media, influencers and past trends.

It is absolutely agreeable that AI helps increasing customer retention and unlocks a whole new level in the game of profits. This is for sure that AI is helping unbolt a whole new potential of ecommerce in India and reducing the tech gap with the big economies. No matter what the future holds AI is something all the businesses will have to eventually imbibe in themselves if they still want to be the players in this race.

Palak  
(M.com Sem 2)





Today, The Evolution in India has brought a significant change in the mindset of the younger generation. In the current scenario, youth has developed a stronger sense of autonomy and a desire for space to explore their potential. All these factors have led to establishment of a Startup Culture in India.

As India is transforming into a digital economy, the availability of a wide range of resources and simple access to the internet has made the country's youth more logical and creative thinkers. The younger generation is using online platforms to run their startups. In India, various types of online platforms are available, such as Amazon, Flipkart, etc. Today's youth is more innovative than we imagine, utilizing social media platforms like Instagram, YouTube, Facebook, etc. for their startups. The growth of all startups may not be same, but success stories of startups encourage the youth to continue facing emerging challenges. Creative future startups that will be able to capture the market can be AI Startups and Tech Startups. Some successful startups like CRED , Digital Insurance, Groww, Razorpay etc., are continuing to flourish in the market.

The government has played an important role in motivating and guiding its citizens to think innovatively and convert ideas into startups by launching programs like Aatmanirbhar Bharat, Make in India ,Startup India Seed Fund Scheme, Atal Innovation Mission etc.

As per official reports, India's Startup Ecosystem, with over 61,000 recognized startups, spread across 55 sectors and 635 districts, is the third-largest Startup Ecosystem in the world. India has also been given the acronym of being the world's Fastest Growing Startup Ecosystem, with a total of 82 unicorns.

Over time, more startups will emerge as younger kids today are being born and raised in the digital era. They are comfortable using smartphones, social media, and other digital platforms. The use of technology by younger kids can be advantageous in various aspects. Younger kids today has started learning additional skills with their studies, like coding from digital platforms, and are exploring different interests, which is beneficial for further development of startup culture in India.

In conclusion, today, the youth of India more interested in starting their own ventures. The emergence of more and more startups helps in the development and innovation of product & services, increasing the rate of employment opportunities. The government has played an important role in boosting the startup culture in India, and tomorrow there will be more startups than today. This startup trend will have a significant impact on the future of India.

Jugnu Nisha  
(M.com Sem 2 )



# ENTREPRENEURSHIP



## IN INDIA



India has always been a land of entrepreneurs, with a rich history of trade and commerce dating back thousands of years. In recent times, the country has seen a surge in entrepreneurial activity, with a growing number of startups and small businesses emerging across various sectors. This trend has been fueled by factors such as economic liberalization, technological advancements, and a burgeoning consumer market.

One of the key drivers of entrepreneurship in India is the government's efforts to promote a culture of innovation and enterprise. Initiatives such as Startup India and Make in India have been launched to provide support and incentives for startups and small businesses. These programs offer financial assistance, mentorship, and access to resources, helping entrepreneurs to navigate the challenges of starting and scaling their ventures.

In addition to government support, India's rapidly expanding digital infrastructure has played a crucial role in fostering entrepreneurship. The widespread availability of affordable smartphones and internet connectivity has enabled entrepreneurs to reach a vast audience and conduct business online. The entrepreneurial landscape in India is also characterized by a spirit of innovation and creativity. Entrepreneurs are leveraging emerging technologies such as artificial intelligence, blockchain, and machine learning

to develop cutting-edge products and services. Moreover, there is a growing emphasis on sustainability and social impact, with many startups focusing on environmentally friendly practices and addressing pressing social issues.

Despite these positive developments, entrepreneurship in India still faces several challenges. Access to capital, bureaucratic red tape, and infrastructure constraints are some of the obstacles that entrepreneurs often encounter. Moreover, the lack of a robust ecosystem for research and development can hinder the growth of innovative startups.

In conclusion, entrepreneurship in India is on an upward trajectory, fueled by government initiatives, technological advancements, and a culture of innovation. As the country continues to embrace entrepreneurship, it is poised to become a global hub for startups and innovation, contributing to economic growth and societal development.

Prachi Sharma  
(B.com Sem 6)  
HEAD DISCIPLINE



# Flying into new zone of Development

India is one of the fastest developing countries in the world. It also has the fastest growing economy in the world. To make India more strong, facilities of infrastructure are increasing day by day which will also lead to creation of employment opportunities in a country. Recently, in the step of development, Prime Minister Shri Narendra Modi inaugurated Surat Diamond Bourse- world's biggest workplace which aimed at shifting the entire Diamond Trading Business out of Mumbai to Surat. It is built on an area of 66 lakh square feet at Diamond Research and Mercantile City, a greenfield project designed as a township spread over nearly 700 acre. It has nine 15 storey interconnected towers, and offices ranging from 300 square feet to 75000 square feet. Other than that about 27 retail jewellery outlets will be opened while over 4000 CCTV Cameras have been installed. All diamond related activities and infrastructure will be available in the course. Earlier, The Surat International Airport has been upgraded to a New Integrated Terminal which is being denoted as an integral part of India's Infrastructure boost. The terminal building in Surat is equipped to handle 1200 domestic passengers and 600 international passengers during peak hours. Also number of features are included in this solar power plant, rainwater harvesting, low heat gain double glazing units, canopies for energy conservation etc.

Not only in infrastructure, India also rises in other parts of development. India's first semi- high speed rail service launched by Prime Minister of India. He inaugurated the 'NAMO BHARAT' train connected Sahibabad and Dubai Depot stations in Uttar Pradesh. This marks the launch of Regional Rapid Train Service (RRTS) in India. NAMO BHARAT is a transformational regional development initiative which is designed to provide high speed trains for intercity commuting .

RRTS trains prioritise passenger comfort with features like overhead storage, WIFI and charging options at each seat. Moreover, there is a premium class car with spacious seating, ample legroom and coat hangers. Other than that, 100 5G Use Case Labs awarded to educational institutions across the country. The institutions will get 5G Use Case Labs as part of the initiative of the Department of Telecommunication. The 5G lab equipment would include 5G SA infrastructure, 5G SIMs, dongles, router and application server to meet lab needs along with a management dashboard. In the field of technology, Cross- border connectivity -the UPI and PayNow of Singapore launched in our country. About 74 billion transactions amounting to more than rupees 126 trillion, which is approximately 2 trillion Singapore dollar, was done through UPI in 2022. Many experts are estimating that very soon India's digital wallet transactions are going to overtake cash transactions.

There is no doubt that India is growing fastly in all the fields that help to make India the strongest and self- reliant nation in the world. But along with this rapid growth, government should initiate Poverty Reduction Schemes, Infrastructure development techniques and should introduce various Start-ups to create more employment opportunities for youth to secure their future.

Sakshi Vaid  
(Bcom Sem 4)  
Joint Secretary, Commerce  
Club



# Chandrayaan-3

## "Witnessing history as India's lunar dreams become reality: Chandrayaan-3"

India's third lunar mission, Chandrayaan-3, marks the nation's second attempt at a soft landing on the moon, occurring on July 14, 2023. Lifted off from Sriharikota's Satish Dhawan Space Center, Chandrayaan-3 entered lunar orbit on August 5, 2023. India achieved a historic triumph on August 23, 2023, as it successfully landed close to the lunar south pole.

The mission's primary objectives include ensuring a safe and smooth landing on the moon, deploying rovers for exploration, and conducting in-situ scientific research. Comprising the Rover Module, Lander Module, and Propulsion Module, Chandrayaan-3 has yielded noteworthy discoveries of iron, chromium, titanium, hydrogen, aluminum, sulfur, oxygen, and more.

Chandrayaan-3 holds immense significance for India, following the setbacks of Chandrayaan-1 and 2, serving as an opportunity to showcase the nation's capabilities and technological advancements to the world. Its positive impacts on the Indian economy are evident through increased business prospects, heightened interest in the space technology industry, and opportunities for lunar exploration and innovation.

The mission has stimulated private investment and garnered international collaboration, contributing to economic infrastructure development and employment generation. India's technological prowess, demonstrated through Chandrayaan-3, instills confidence domestically and internationally, fostering further advancements across various sectors.

The economic benefits extend to ISRO's return on investment, potentially boosting GDP growth and bolstering the nation's economic development. Moreover, Chandrayaan-3's success enhances India's unity and serves as a beacon of progress and inspiration on the global stage.

In conclusion, Chandrayaan-3 marks the beginning of India's journey towards global prosperity and technological excellence, illuminating the path for future endeavors in space exploration and beyond.

Vinayaka  
(B.com Sem 4)





# INDIA:

## A Glimpse into the Present and Future of a Vibrant Nation

India with immense potential and a rapidly growing economy have experienced remarkable growth, contributing significantly to the nation's overall development with its booming industries as information technology sector overall employing 5.4 million people as of March 2023. With a skilled workforce and a flourishing startup ecosystem, India has become a global IT hub, attracting multinational companies and generating employment opportunities for millions. Another thriving industry in India is the pharmaceutical sector currently valued at \$50 Billion. Known for its cost-effective production and high-quality drugs, India has emerged as a key player in the global pharmaceutical market.

Furthermore, India's automotive industry has witnessed a remarkable expansion registering a positive growth of 35.9%. With major global players setting up manufacturing units in the country, India has become a significant producer and exporter of automobiles and components. India's renewable energy sector has highest year-on-year growth in renewable energy additions of 9.83%. With a strong focus on clean energy and sustainable development, India aims to achieve a substantial share of renewable energy in its total energy mix, making it one of the leading countries in the transition towards a greener future. Additionally, the e-commerce industry in India has experienced rapid growth in recent years by increasing penetration of the internet and smartphones with over 800 Million users.

Additionally, the Indian government has been actively promoting the growth of the technology sector through initiatives like "Digital India." This ambitious program aims to transform India into a digitally empowered society and knowledge economy. Moreover, India's space program, led by the Indian Space Research Organization (ISRO), has achieved remarkable milestones. From launching satellites for communication and remote sensing to successfully sending missions to the moon and Mars, India has demonstrated its capabilities in the field of space exploration and technology. These technological advancements in India have a significant impact on various sectors like healthcare, agriculture, education and transportation. They have the potential to uplift millions of lives, bridge the digital divide, and create new opportunities for innovation and entrepreneurship.

The country is undergoing significant social progress, particularly in the areas of empowering women and promoting inclusivity that has been implemented as the Beti Bachao Beti Padhao (Save the Girl Child, Educate the Girl Child) campaign and introduction of reservation policies for SC's, ST's, and OBC's has helped in providing opportunities for social and economic upliftment. The government has also launched Skill India and Digital India to bridge the digital divide and enhance digital literacy among all sections of society.

The future of India is filled with immense potential for growth and development. In recent years, the Indian government has implemented numerous reforms and policies to attract foreign investments and promote entrepreneurship. These initiatives, coupled with the country's robust infrastructure development are creating a favorable environment for businesses to thrive. Furthermore, India's focus on renewable energy and sustainability presents a promising future. Additionally, advancements in technology and digitalization are transforming various sectors in India. Education and skill development are also crucial aspects that will shape India's future. While India faces challenges such as poverty, inequality, and infrastructure gaps, the nation's determination and resilience are propelling it towards a brighter future.

**"To lose patience is to lose the battle"** is very well said by Mahatma Gandhi Ji so on this journey as we uncover the captivating story of India and gain a glimpse into its promising future.

Rasika  
(B.Com Sem 4)



# AUGMENTED REALITY

## - The New Business Perspective

Augmented reality is a highly intensify, reciprocal version of real world environment designed with latest digital audio and visual components via technology. Unlike virtual reality which creates a completely unnatural environment, augmented reality users experience a real world environment with generated perceptual information overlaid on top of it. Augmented reality has been awarded increased attention over the last years both from managers and scholars alike. Augmented reality affected companies in every industry and many other types of organisations from universal to social undertakings.

In the coming months and years it will modify how we learn, make decisions and associate with the physical world. It will also alter how enterprises serve customers, instruct employees, design and manufacture products and manage their value chains and ultimately how they compete. Businesses utilizing AR applications can fascinate their audience with appealing content, bridging the gap between physical and digital principality. The incorporation of augmented reality has resulted in remarkable impact on different aspects of society and culture. Within the field of education it has inflated the probability for learning, 3D anatomy lectures and captivating methodology.

In the field of healthcare and medicine there is magnified surgical planning, therapeutic interpose etc. AR applications are being used in manufacturing, training and education, maintenance, simulation of complex procedures etc. Augmented reality today stands out as a transformative strength in the Indian reality. It is not merely a technological tool; it is an adjuvant for curiosity and involvement. For real estate players, AR offers a fierce edge. It can make property listings more communal providing buyers with a lively experience.

It allows them to explore properties virtually and personalize their view, encouraging a deeper connection with the property.

The future of augmented reality in India is definitely promising. With its ability to empower and amplify, this progressive technology will become an industry standard. This novel technology is influencing all walks of life, be it entertainment, advertisement or travel. In India augmented reality is slowly but steadily initiating itself as the future of technology. In the fashion industry shopper's stop came up with an AR app to create eagerness about the discount offers. This was one of the first augmented reality campaigns and was skilfully attained. KFC India used this technology to present KFC Fiery Grilled. Cadbury India introduced an AR app to commemorate friendship day.

The future of augmented reality seems to be more prepared towards haptics and tactile feedback. With this technology, users will now be able to feel crash and ridges and also figure out which areas are rougher than others. For consumers it could one day be the ultimate in satisfaction-delivering information on everything you could ever want to know about people, places, objects and anything else right in front of your eyes, on your wrist or via any other kind of device. With applications of the technology now broaden in many directions it's clear that AR as an industry is not trying to hide something about augmenting its own future.

Ashveen Kaur  
(M.com Sem 2)



# Trade Wars

## : NAVIGATING COMPLEXITY

Global trade dynamics have undergone significant shifts in recent years due to escalating trade tensions and protectionist policies. This article analyses the complex ramifications of trade wars on the global and Indian economies, as well as potential ways forward.

Trade conflicts disrupt supply chains, increasing production costs by 32% on average according to the World Trade Organization. The International Monetary Fund predicts global economic growth will slow by 0.5% as tensions rise. Market uncertainty resulting from trade wars has also reduced worldwide investment, notes the International Labour Organization. Developing nations like India face especially large impacts, with some export values dropping 30%, according to UNCTAD.

With exports contributing around 20% of GDP, India has felt effects across sectors like information technology, pharmaceuticals, and textiles. The CII highlights destabilizing impacts on bilateral relations like with the United States. However, the Ministry of Commerce cites efforts to expand partnerships in Southeast Asia and Europe to mitigate risks.

Anticipating future changes, the World Bank stresses the need for trade policy adaptation, such as tariff adjustments, new alliances, and domestic industry promotion. Meanwhile, the World Economic Forum identifies technical innovation as critical for resilience—consistent with India's goals around skills and competitiveness.

Resolving issues demands international cooperation. The WTO emphasizes rebuilding collaborative institutions and problem-solving, to ensure stable trade. At this pivotal time, strategic planning, diversification, and technology focus could help India thrive amid uncertainty. But collaborative spirit remains essential for global stability in an turbulent environment.

Overall, a more nuanced understanding and holistic approach is needed to navigate today's complex trade landscape and its broad consequences for economic growth.

Sukhleen Kaur  
(B.com Sem 2)





## THE PERVASIVE INFLUENCE OF CRYPTOCURRENCY ON CONTEMPORARY INDIA AND SHAPING ITS FUTURE

**"Currencies evolve, mirroring our society's progress. Cryptocurrency, data, skills, trust, time, and social capital—these aren't merely trends, but reflections of a new paradigm."**

**-Farshad Asl**

During the era of mechanics metamorphosis, cryptocurrencies have emerged as a catalyst, bringing about a significant shift in India's financial landscape. The current relevance of these digital assets presents numerous financial opportunities, permeating diverse sectors and sparking discussions about the direction of the country and its government's future.

Cryptocurrencies, exemplified by ubiquitous Bitcoin and Ethereum, have surpassed their initial niche as speculative assets. Their inherent decentralized nature, upheld by blockchain technology, challenges traditional financial institutions and offers a new perspective on financial independence. In the present Indian context, 1 Bitcoin is valued at approximately ₹3,563,597.30. Moreover, the flourishing blockchain ecosystem holds promise for transforming industries beyond finance. In this era of digital revolution, the significance of cryptocurrencies in India is not just an economic phenomenon but a transformative force within its government.

From healthcare to supply chain management, the immutable and transparent nature of blockchain technology ensures enhanced safety, traceability, and efficiency. As we look towards the future, the trajectory of India's financial progress appears intricately intertwined with the fate of cryptocurrencies.

The potential benefits, ranging from financial inclusion to technological innovation, underscore their importance in shaping a liberal and resilient national economy. However, the regulatory landscape remains a challenge, requiring a delicate balance.

According to the Global Crypto Adoption Index provided by Chainalysis, the general usage of cryptocurrencies is expected to increase by 880% in 2021, with India ranking second after Vietnam, with an index score of 0.37. Indian cryptocurrency trading has increased by 641% in the past year alone. The global cryptocurrency market holds immense promise and is expanding rapidly, making it a potential area for India as well. The likelihood of cryptocurrencies replacing paper currency is rather low. Instead, there may be a peaceful coexistence of cryptocurrencies and paper currency going forward, allowing businesses and individuals to use different services for varying purposes, promoting innovation and mitigating risks.

In conclusion, the significance of cryptocurrencies in India extends beyond mere financial opportunities, permeating various sectors and shaping the nation's future course. The evolving narrative requires a nuanced approach, navigating the delicate balance between embracing innovation and ensuring regulatory caution to shape progress.

Kris Sondhi  
(B.com Sem 4)  
ASST.SECRETARY OF EDC



# Hail Electric Vehicle and Farewell

## Diesel Vehicle : A Deadlock

Now a days, the price difference between petrol and diesel has narrowed down in India, the sale of diesel vehicles had increased a lot. But these diesel cars produce a lot more NO<sub>2</sub> and the pollution of a diesel engine is equivalent to 24 petrol vehicles or 40 CNG vehicles. Therefore, the Energy Transition Advisory Committee under the Ministry of Petroleum and Natural Gas, in a report recommended a strict pan-India diesel ban by 2027. The investments for commercial vehicles are made for long-term use, leaving diesel engine standalone candidate with extra torque to move large weights with ease, even in hard-to-reach locations like mountainous areas. Also, heavy investments in the latest BS6 Compliant Diesel Engines to meet Phase 2 emission norms are made by manufacturers like Hyundai, Tata, Mahindra, and MG. Consequently, the diesel ban in such a short timeline would affect the owners and manufacturers adversely without any financial relief and causing a disruption in the industry. Therefore, the diesel engine ban requires a complete transition to any other highly powered alternative and the strong hybrids/electric cars can be the possible solutions.

An electric vehicle (EV) is a vehicle powered by an electric motor drawing electricity from a battery or both from a battery as well as internal combustion engine. These electric automobiles were first introduced in India's roadways around 30 years ago. In 1993, first electric car named "**Lovebird**", in 1996 three-wheeler named "**Vikram Safa**" and in 2000, first electric bus by BHEL with seating capacity of 18 passengers were launched. These ventures were not successful, reason being the use of the costlier and inefficient lead-acid batteries which took longer hours to fully charge and had a limitation of driving on slopes till 15 degrees. today's time. Indian government has showed its vision of converting all the vehicles in India to electric vehicles by 2030 and be a carbon neutral country till 2070. Some of those companies are Ola, Simple Energy, Ather, Hyundai, Tata and MG. Tata's Nexon EV becomes the most sold Electric car in India with more than 55000 sales this year.

India is competing among the global EV race and making a significant place by adopting the electric vehicles easily. The Central Government has also extended the deadline for FAME -II subsidy till March 2024, which was earlier 2022. Alongside, many state governments also provide subsidy for electric vehicles and trying to make a better charging infrastructure. Consumers are also interested in adopting electric and electric hybrid variants of vehicles. Furthermore, the EVs are using Lithium Batteries which have benefits over the previous Lead acid batteries like: Safety, lightweight, longer life, constant power and fast charging. These all efforts of the governments and car manufacturers alongside the consumer interests post a promising future of EVs in India.

On the contrary, for success of EVs in the long run there can be various issues that still have to be tackled. Most of the metro cities are equipped with a good number of charging stations, the reliability will still remain an issue. Additionally, infrastructure for EVs is still not fully developed while expensive hybrid tech remains out of reach for most car buyers. Subsequently, the issues like range anxiety, high prices and lack of reliable charging infrastructure have kept EVs adoption slow. Moreover, EVs can post an enormous stress on electricity production where more than 78% is coming from thermal power plants. As this will just shift the carbon emission source from vehicles towards thermal plants and will not add-up to India's plan of being a carbon neutral country, which is required to be fulfilled overall. Consequently, the push towards cleaner mobility needs to be done in a phased and considerate manner.

In nutshell, it can be concluded that till there is increase in the share of the renewable sources of energy and the limitations of EV technology are reduced subsequently, the gas-powered vehicles (LPG/CNG) can act as the intermediary fuel type in the transition towards electric mobility.

Tanisha Babbar  
(B.com Sem 2)



# INDIA'S SPACE ENDEAVOURS

India's space program has come a long way since its inception in the 1960s. From humble beginnings, the Indian Space Research Organisation (ISRO) has evolved into a leading player in the global space industry, with a reputation for innovation and cost-effective solutions. With a series of successful missions to its credit, India has established itself as a key player in the space race, with ambitious plans for the future.

## **The launch of INSAT and IRS :**

In the 1980s, ISRO made significant strides in satellite technology with the launch of the Indian National Satellite System (INSAT). This series of multipurpose geostationary satellites provided vital services such as telecommunications, broadcasting, meteorology, and search and rescue operations. Concurrently, ISRO also launched the Indian Remote Sensing (IRS) satellites, which revolutionized India's agricultural and natural resource management through high-resolution imagery.

## **Mars Orbiter Mission: A Giant Leap:**

One of ISRO's most notable achievements came in 2013 with the successful launch of the Mars Orbiter Mission, also known as Mangalyaan. This landmark mission made India the first country to reach Mars' orbit on its maiden attempt and at a fraction of the cost compared to other space agencies.

## **Chandrayaan Missions: Unraveling Lunar Mysteries :**

Building on the success of the Mars Orbiter Mission, ISRO embarked on its lunar exploration program with the Chandrayaan missions. Chandrayaan-1, launched in 2008, made history by discovering water molecules on the moon's surface, challenging existing scientific beliefs. The subsequent Chandrayaan-2 mission aimed to further explore the moon's south pole region and deploy a lander and rover.

## **Gaganyaan:**

India's Human Spaceflight Program:

This human spaceflight program aims to send Indian astronauts into space, marking India's entry into the elite club of nations capable of manned space missions. With rigorous training and preparations underway, ISRO is poised to achieve this historic feat in the coming years.

## **Technological Innovations and Future Prospects:**

ISRO's success can be attributed to its focus on technological innovation and indigenous development. Looking ahead, ISRO has an ambitious roadmap that includes missions to study the sun, Venus, and other celestial bodies. The organization also aims to enhance its satellite capabilities for communication, navigation, and earth observation. Furthermore, ISRO is actively pursuing collaborations with private companies and startups to foster innovation and entrepreneurship in the space sector.

## **Challenges and Opportunities:**

While India's space program has achieved remarkable success, it faces challenges such as budget constraints, technological complexities, and global competition. However, these challenges also present opportunities for ISRO to innovate, collaborate, and diversify its capabilities. With a growing demand for satellite-based services and an increasing interest in space exploration, India is well-positioned to capitalize on these opportunities and expand its presence in the global space industry.

## **Conclusion :**

The future of the Indian space sector looks promising, with several major initiatives and with continued support from the government and private sector participation, India is set to leave an indelible mark in the domain of space exploration and technology . Therefore, space is becoming a new frontier.

Mishtha Katyal  
(B.com Sem 6)



# The Future of Bharat : Unlocking Opportunities with



The digital revolution has transformed the way businesses operate, consumers engage, and economies grow. In India, the rapid digitization of the economy has opened up a world of opportunities, paving the way for a future where technology drives inclusive growth and innovation. As the nation embraces the digital age, the Open Network for Digital Commerce (ONDC) emerges as a game-changing initiative that holds the potential to revolutionize the digital commerce landscape and empower businesses, consumers, and entrepreneurs across the country.

ONDC, an ambitious project by the Government of India, aims to create a level playing field for all participants in the digital commerce ecosystem. One of ONDC's key objectives is to empower small and medium enterprises (SMEs) and individual entrepreneurs by providing them with a level playing field to compete with larger players in the digital commerce space. Leveraging the ONDC platform, these businesses can gain access to a wide range of digital tools and services, including e-commerce platforms, payment gateways, logistics solutions, and more.

Furthermore, ONDC aims to enhance transparency and trust in digital commerce transactions by leveraging advanced technologies such as blockchain and data analytics. ONDC has the potential to catalyze innovation and entrepreneurship in the digital commerce space by fostering a vibrant ecosystem of startups and technology innovators.

ONDC (Open Network For Digital Commerce) is the harbinger of a Digital Revolution sweeping every nook and corner of Bharat. ONDC is a Non-Profit Company whose network will enable the display of Products and Services from all participating E-commerce Platforms in search results across all the Apps on the network.

**For Example:** If both Amazon and Walmart Flipkart integrate their platforms with ONDC then user searching for Bluetooth headset on Amazon would also see results from Walmart Flipkart on the Amazon app.

The Main Motive behind ONDC is to bring 30 million sellers and 300 million shoppers onto its network by the end of 2024. According to McKinsey's Report-Democratizing Digital Commerce In India- ONDC is projected to increase Indian digital consumption to staggering \$340 Billion by 2030. Women Entrepreneurs among the 4.5 million members of Kerala government supported organization, kudumbashree, got the opportunity to have their products available for purchase online for the first time in 25 years.

ONDC is a type of E-commerce network established by the Indian government. The platform's major goal is to end the dominance of two large players in India's e-commerce scene and provide equal chances and growth to all sellers and dealers. So, after UPI, ONDC is the biggest experiment by the Indian government.

Shamli Sharma  
(B.com Sem 4)



# INDIA'S RAPID POPULATION GROWTH - IMPACT ON THE ECONOMY

**INDIA crossed China ,becoming the most populated country of the world with 1.43 billion people.**

It is the first time since 1950 when, China has been knocked off the top spot. India overtook China as the world's most populated country, which turned most significant demographic since records have begun.

According to UN's projection, India has the population of 1,425,775,850, surpassing China for the first time. With size — comes geopolitical, economic and cultural power that India has long sought. And with this comes the "demographic dividend." India has a work force that is young and expanding even as those in most industrialized countries, including China, are aging and in some cases shrinking.

Poonam Muttreja, executive director of Population Foundation of India said **"Earlier projections said we would overtake China in 2027 so it's happened four years faster, mostly because of our young population,"**. But the country's immense size also lays enormous challenges.

## Effects of population growth on the economy:

Population growth has different effects on the economy depending on level of development. Population explosion has affected the standard of living. Overpopulation creates problems such as unemployment, poverty, food shortages, low per capita income, capital formation problem, high pressure, social problems, economic insecurity, social insecurity, pressure on land and degradation of the environment. Study shows that the country's population growth is putting a growing burden on the country's limited and rapidly decreasing natural resource base.

Natural resources are under increasing pressure, even though most people survive at subsistence levels. Huge population pressure on land contributes to land degradation.

Though India being the third largest economy in the world but still ranks on 116th in terms of per capita income. Also the large size of the population and its growth rate increase consumption needs. This increases the consumption expenditure. So, the savings rate and capital formation do not increase much.

## Measures:

The measures include promoting family planning and reproductive health services, raising awareness about the benefits of smaller families, improving access to education, particularly for women, and empowering them with economic opportunities. Additionally, incentivizing small families, implementing effective policies for population control, and investing in healthcare infrastructure are crucial steps to address the population challenge. Furthermore, encouraging delayed marriages and providing comprehensive sex education can contribute to controlling the population growth in India.

In conclusion, India's population growth has huge impacts on its development and progress. It offers an opportunity for economic growth and social diversity but also poses a challenge for environmental sustainability and political stability. Therefore, it is essential for India to adopt policies that can maximize its benefits while minimizing its costs while ensuring that all its people have access to basic needs such as education, health care, employment, etc.

Yashika  
(B.com Sem 4)



# INDIA

## TODAY & TOMORROW

From one of the poorest countries in the world with a highly regulated business regime, we seem to be freeing ourselves from the shackles and become a forward looking .Poverty is decreasing but, but at a speed that is far insufficient. We need to bring depth to our reforms process so that it seeps to the poor man in terms of education, jobs, and an increase in per capita income, etc. After privatizing, India became one of the fastest growing markets and it has created hundreds of thousands of jobs, lots of wealth, as well as opportunities in ancillary industries. However, as the country looks towards the future, it faces a myriad of challenges and opportunities that will shape its trajectory in the coming years.

Today, India grapples with various social, economic, and environmental issues. One of the most pressing challenges is the need to address poverty and inequality. Despite significant economic growth, a large section of the population still lives below the poverty line. Moreover, environmental degradation and climate change pose significant threats to India's sustainable development. On the economic front, India faces the task of creating employment opportunities for its burgeoning youth population.

Amidst these challenges, India also stands at the cusp of numerous opportunities. The country's demographic dividend, with a large working-age population, presents a unique opportunity for driving economic growth and innovation. Moreover, India's growing middle class and consumer market offer immense potential for businesses and industries. In addition, India has made significant strides in technology and innovation. Embracing technological advancements and fostering innovation can propel India towards becoming a knowledge-based economy.

### WHAT IS AN INDIA OF TOMORROW?

I believe for India to grow, to reach that dream land India of tomorrow we need definite objectives as our milestones. Happy India, "Achhe din", "Sabka Sath Sbka Vikas" — these all are good foundations to have, but to make them a reality we must have a defined objective which we want to reach to attain.

### The Three Musketeers of India Tomorrow:

The main focus of digital India is not to just make India adapt to the technologies present in today's world but it is for India to advance in the domain of Information And Technology and start being the provider of cutting edge IT solutions to the world. Similarly, focus on India Talent / skills India is the government's attempt to take advantage of India's youth potential and transform India in to world's skill capital. Throughout my carrier my technology background has constantly made me think how technology can help in delivering great business outcomes, also, I believe that talent is every country's life line, without a talented work force no country can compete with the world, since we need to make our youth highly skilled to make India a one stop for quality and innovative products & services, the prime minister intents to export the skills of India-not the skill holder. World is growing and with it grows the absorption capacity of the consumers, but so does the quality of the products required as well as competition, the only competitive advantage anyone will have is going to be their IT advancements, the Skills of their work force & the how wide and global they will offer their product and to reach that what need is just right implementation of this equation:

$$IT+IT+IT=IT$$

Nazam  
(BBA Sem 2)



# EMPOWERING WOMEN

## Seminar on Legal Rights of Women

Commerce Club in collaboration with Anti-Ragging Committee organised seminar on 18th August under the UGC guidelines to celebrate Anti-Ragging week. The resource person for the seminar was Mrs. Kiranpreet Kaur Dhami (Member of State Commission for Women and the Principal of Sri Guru Harikrishan Sr. Sec. Public School). The objective of the seminar was to explain the importance of legal literacy to today's women and also to brief the students what the laws offer to them. Mrs. Kiranpreet Kaur Dhami started the seminar with various legal provisions and acts introduced by the government to prevent violence in society against women. She narrated day-to-day life examples related to the legal rights of a woman in a short story form and also encouraged the students to speak up against the violence. She also expressed her concern over the Dowry harassment. Overall, her session was very enlightening and informative as it was related to legal rights.





# "Where Potential meets Opportunity"

Commerce Club of PG Department of Commerce and Management of Hans Raj Mahila Maha Vidyalaya, Jalandhar organized orientation session for 100 hours Certificate Programme in Banking, Finance and Insurance (CPBFI) in collaboration with 'Bajaj Finserv' under the able guidance of Principal Prof. Dr. (Mrs) Ajay Sareen. A successful career begins with right capabilities. This course helped in development of right attitude, domain knowledge and communication and workplace skills to enhance the employability of the participants. Professional recruiters took the participants through a simulation of the end-to-end recruitment process. Around 45 students enrolled in this course and got the Star certificates from Bajaj Finserv.



CPBFI



# IMMERSIVE EXPOSURE TO SECURITY MARKET THROUGH WORKSHOP ON *Financial Literacy*



Commerce Club organized 10 hours Financial Literacy Workshop on the topic “Career in Securities Market Sector and Developing Good Investment Habits” in collaboration with NISM & SEBI. The Resource Persons of this workshop were Mrs. Anita Saini (Financial Market Trainer) and Mr. Nagesh Kumar (Company Secretary & Chartered Financial Analyst). Mr. Nagesh Kumar educated the students regarding investment habits and encouraged students to invest their money wisely. He also gave knowledge to students about various investment schemes. Mrs. Anita Saini talked about the pros & cons of investing in securities market along with the various Mutual Funds and Equity Schemes available. Career options in Security Market were also discussed with the students. Students attended workshop very enthusiastically and were very much satisfied.



# Workshop on Computerised Accounting "CATPRO"

COMMERCE Club organized 30 hours Workshop on Computerised Accounting "CATPRO" in collaboration with Ingeniero World Institution, Jalandhar under the able guidance of Principal Prof. Dr. (Mrs) Ajay Sareen. The resource persons of the session were Mr. Rahul Puri, (Director of Institution), Miss Neha, Mr. Mukesh (Software Trainers). Total 53 students of B.com Sem1 participated in this course. Various aspects like creation of bills, bank enteries , stock handling were taught to the students.



# Workshop on Banking Software "FINACLE "



A workshop on Banking Software 'Finacle' was organised by the PG Department of Commerce and Management of HMV for the students of B.Voc [BFS]. On this occasion, the students visited the circle office of RBL Bank, Jalandhar. Mr. Johny Bhatia, Operations Manager welcomed the students. He explained the use of latest version of Finacle and the commands which are used in Finacle Software in order to operate customer transactions like how to check Balance, Print Passbook, Accounts Ledger enquiries etc.



# INTELLIGENCE HUNT

## - A QUIZ COMPETITION



Students of PG Department of Commerce and Management participated in Intelligence Hunt- A Quiz Competition on the theme 'Bharat ko Jaano' which was organized by Commerce Club in collaboration with the Department of Youth Welfare. The College Quiz Competition served as a platform for students to exhibit their cognitive abilities, teamwork, and passion for learning. The event not only celebrated academic excellence but also instilled a sense of camaraderie and healthy competition among the participants.

## New year resolution for " BETTER ME AND BETTER INDIA"

### - A VIDEO MAKING COMPETITION

A Video Making Competition on the Theme : **My New Year Resolution for Better Me and Better India** was organized by Commerce Club. Students of Commerce Department participated with zeal and enthusiasm in this competition and told about their resolutions for Better India. Mrs. Binoo Gupta, Incharge of Commerce Club and Mrs. Meenu Kohli , HOD congratulated the winners and encouraged the efforts of all the participants.

**RESULT OF VIDEO MAKING COMPETITION**



**SHINING STARS**



Sakshi Vaid  
1st

Alisha  
2nd

Rasika  
3rd

**RISING STARS**



Kashish  
1st

Kris Sondhi  
2nd

Pooja Kumari  
3rd



# COMMERCE ELITE 2024

COMMERCE CLUB of PG DEPARTMENT OF COMMERCE & MANAGEMENT organized inter - class competition COMMERCE ELITE 2024@HMV. More than 150 participants enthusiastically participated in the various events mentioned below.

## • JAM - JUST A MINUTE

More than 25 students of Commerce Department participated in JAM where participants were required to speak on a given topic for one minute. Roshni of Bcom sem 4 (K1), Khushi of Bcom sem 6(k2) and Gursimran Kaur of Bcom sem 2(K2) won First, Second and Third prize respectively.

## • COLLAGE MAKING COMPETITION

A Mosaic of Possibilities: Collage Making Competition was organized on the topic of "Fintech" and "India Vision @2047". Prabhnoor of Bcom Sem 4(K1) won First prize. Gautmi and Kiran of Bcom sem 4(K1) won second and third prize respectively.

## • CAPTURE THE BEST COMPETITION

Baljeet of BBA sem 4 won first prize and Manpreet of Bcom sem 6 won second prize in Capture the best competition respectively. Students captured the glimpses of Commerce Elite 2024 and made a short video in a creative manner.







## • GO BEYOND YOUR LIMITS: ROLE PLAY COMPETITION

Role Play Competition was organized where participants showcased their acting skills and creativity. They portrayed different scenarios with enthusiasm and talent. Lisha of Bcom sem 6 won first prize, Vibhuti of Bcom sem 2 got second prize and Nisha of Bba sem 4 got third prize.



## • KAHANI LOGO KI: PPT COMPETITION

Kahani Logo ki : Creativity needs Courage - Ppt Competition was organized where about 20 students of Commerce dept. participated wholeheartedly and explained the story behind the Logos of different companies. Damini Sharma of BBA sem 4, Prabhnoor of Bcom sem 4 and Harsmriti Sodhi of Bcom sem 4 got first, second and third prize respectively.



## • BUSINESS QUIZ COMPETITION

Quiz team "MOTIVATORS" comprising of Roshni, Rasika and Gunjan of Bcom sem 4(K1) stood first and team "Creators" comprising of Pooja, Tamanna and Karmanjeet of Bcom sem 2 stood second in Get Quizzical: Business Quiz Competition.



## • NUKKAD NATAK COMPETITION

"Street Play": Nukkad Natak Competition was organized where six teams having 7 members participated and presented Nukkad Natak on different topics and problems. Students of Bcom sem 4(k2) including Sakshi, Dilpreet, Aditi, Nandini, Harshdeep, Jasmeet, Sakshi Anand presented Nukkad Natak on the topic "Cyber Crime" and won first prize.





# HIGH-FLIERS



## 8 Students of HMV cleared CA Foundation Exam



## HMVians acing CA Intermediate



## CA SAMEEKSHA



Sameeksha, Student of Hans Raj Mahila Maha Viddyalaya has brought laurels to the institutions by clearing CA final examination. she is now a certified CHARTERED ACCOUNTANT.



# “COMPETITION BREEDS EXCELLENCE!”

## Inter-college Fests

### RANGMANCH 3.0



The students of Bcom sem 4 of Hans Raj Mahila Maha Vidyalaya participated in “Rangmanch 3.0”, an inter-college competition organized by CT Group of Institutions. The team of Business Plan: The Pastel Laces pitched their real-life business and stood 1st comprising participants: Kris Sondhi and Sakshi Vaid. HMV bagged 2nd Runner Up Trophy along with a cash prize of Rs. 5000/-

### QUIZ BATTLE

The Quiz team of Hans Raj Mahila Maha Vidyalaya comprising of Nazam of BBA sem II, Alisha of BBA sem II and Pooja Kumari of B.com sem II brought laurels by bagging first position in the Inter-College Quiz Competition organized by Sri Guru Teg Bahadur University College. They were awarded with certificates, Individual trophies and a cash prize of Rs.7000.





# HMV UTSAV

## AN INTER COLLEGE COMPETITION

Students of Commerce Department participated in various events during the HMV UTSAV -The Inter College Competition organized at Hans Raj Mahila Maha Vidyalya .Kris Sondhi and Sakshi Vaid of Bcom 2nd year presented their Business Idea in Idea Pitching competition . Besides this , students of PGDBM enthusiastically participated in AD-MAD Show. Students of BBA also stood third in Quiz Competition.



# PAPER PRESENTATION

## ON GREEN AND SUSTAINABLE ENTREPRENEURSHIP

Sukhleen Kaur of B.com Sem-2 presented a research paper at ICSSR Sponsored National Level Seminar on Green and Sustainable Entrepreneurship in Commerce held on 2nd March 2024 at Hindu Kanya College, Kapurthala under the due guidance of Dr. Seema Khanna, Associate Professor at PG Department of Commerce and Management, Hans Raj Mahila Maha Vidyalya.





# **"NOTHING LIKE VOTING, I VOTE FOR SURE" -A NUKKAD NATAK**



Students of PG Department of Commerce & Management performed Nukkad Natak on the topic "Vote Pao Desh Bachao" on 14th Voters Day organized at Hans Raj Mahila Maha Vidyalaya in collaboration with the District Election Office, Jalandhar and created the awareness of voting amongst the gathering by highlighting that it is vital to make a difference in the world by having your voice heard and representing the views of people who don't have a voice. Voting is an important civic duty that can significantly impact the future of our country.





# FIESTA – 2024

*- The Trade Fair*



Giving suitable opportunities and education to girls is the first step towards their empowerment and HMV continues walking tall in the field. Splashed with the colours of a variety of stalls and the vibrant garbs of the students, the annual fete Trade Fair - Fiesta 2024 was organized at Hans Raj Mahila Maha Vidyalaya under the dynamic guidance of Principal Prof. Dr. (Mrs.) Ajay Sareen and with the blessings of Justice (Retd.) N.K. Sud, Vice President, DAVCMC and Chairman Local Committee. Budding entrepreneurs of HMV set up their stalls including Cake town, Pehrawa , Eleganza , Giftoons etc. and they were also appreciated and awarded by the Principal mam.





# Journey Diaries:

## “College Escapes and Beyond”

### “THE PINK CITY”- JAIPUR



Students of Commerce dept. had an overwhelming experience of visiting Jaipur: The Pink City .They visited places like City Palace, Jantar Mantar, Hawa Mehal, Jal Mahal, Amer Fort, and Albert Hall Museum. The students came to know about the history of Indian Kings and their Kingdoms. Students were enriched with the culture of Rajasthan by enjoying the cultural events, dance, food, shopping, magic shows, and camel rides in Chokhi Dhani.

### “INDUSTRIAL VISIT TO JAIPUR HAAT”

HMV Jalandhar organized an industrial visit to Jaipur Haat i.e Handicrafts and Textile Corporation. Students learnt about the block printing process with vegetable colors. They had also seen the handicrafts of Rajasthan in the form of jewelry and decorative items. They also felt happy to see the block-printed variety in suits, bedsheets ,sarees, and quilts. This gave an idea to the students about a new business line.



### “KBC SET OPENS ITS DOORS FOR HMVIANS”



Students of Commerce Department and from other streams visited “Kaun Banega Crorepati”. The group attended the shooting of KBC as an audience and met Mahanayak Mr. Amitabh Bachchan. They presented a Pencil Sketch of Mr. Bachchan . The group had a great time with Mr. Bachchan .

### “INDUSTRIAL VISIT TO KWALITY PHARMACEUTICALS,AMRITSAR”

An industrial visit to Kwality Pharmaceuticals in Amritsar was organized for students by the PG Dept. of Commerce and Management. This visit proved immensely beneficial for the students as they gained valuable insights into quality control in pharmaceutical manufacturing. Students actively engaged in discussions, raising queries regarding the rigorous quality checks . Guided by an experienced employee with a decade of industry knowledge, the visit provided a comprehensive understanding of pharmaceutical quality standards and practices.





# UNDER THE SHADOW OF PG DEPT. OF COMMERCE & MANAGEMENT

## CLASSROOMS

- Learning
- Knowledge
- Group Behaviour
- Social Interaction
- Team Work

## SKILLED COURSES

- Personal Grooming
- Team Spirit
- Competitiveness
- Speaking Skills
- Confidence

## GUEST LECTURES

- Banking
- Stock Market
- Industry Insight
- Financial Planning and Literacy

## COACHING FOR COMPETITIVE EXAMINATION

- CA Foundation
- Banking
- SSC
- UPSC
- IAS/ PCS
- UGC

## TRADE FAIR

- Marketing
- Branding
- Innovation
- Entrepreneurship

## COMPETITIONS

- LOGO Making
- JAM
- Quiz
- Role Play
- Nukkad Natak
- Business Quiz

## CATPRO

- Computerised Accounting
- Dexterity

## CAREER COUNSELING & PLACEMENTS

- Knowledge Academy
- Evergreen Publishers
- Reliance Insurance
- TCS
- CISCO
- Bharti Consultants
- Flipcart
- Radio Mirchi

## CPBFI

- Practical aspects of banking and insurance
- Communication Skills
- Workplace Skills
- End to End experience to recruitment

## SCHOLARSHIPS

- SC/BC
- Brilliance Award
- Single Girl Child
- Sister Concession
- Poverty Basis
- Fatherless / Parentless





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