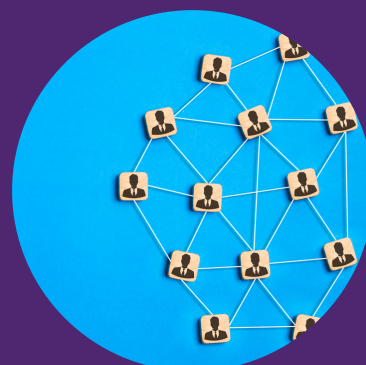


MATA SUNDRI COLLEGE FOR WOMEN
PRESENTS

Econverse 2022

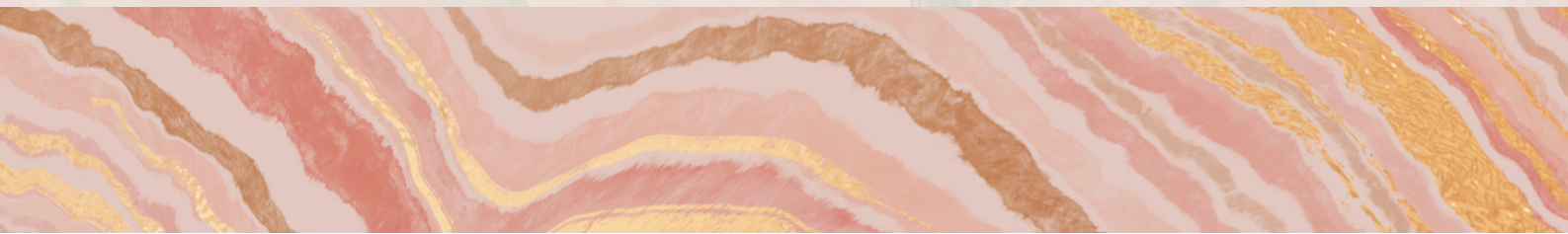
Volume 7

Annual E-Newsletter Of
Department Of Commerce



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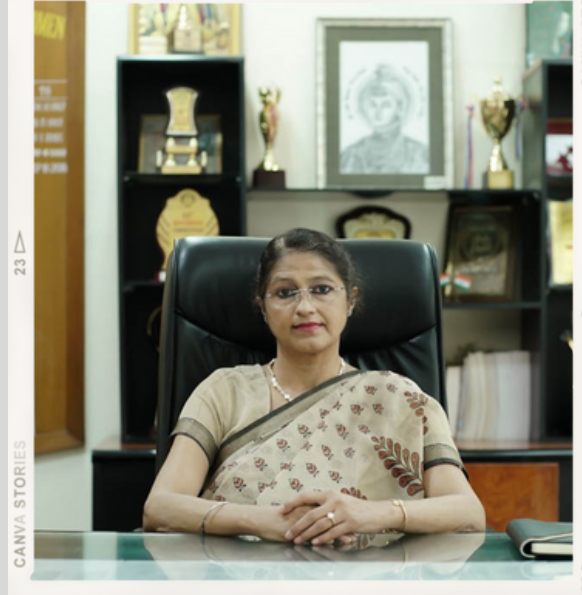
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NOTE FROM PRINCIPAL'S DESK

My heartiest congratulations to the Department of Commerce for the issue of 7th edition of the newsletter “E-Converse”. Like the previous years, this year too, E-Converse comes forth as a forum for self-expression and reflections of the faculty members and students. This issue is a promising platform to encourage the students to display their subject-specific expertise, creativity and innovative ideas and give recognition to their achievements. This edition is a reservoir of valuable articles, poems, book reviews and artistic work of the commerce faculty as well as students on varied prevalent business topics.

It showcases the numerous academic and non-academic events conducted by the society of the department “Invictus” throughout the year and also highlights all the extra-curricular activities which took place during the year. This reaffirms the consistent efforts and commitment of the college toward providing enriching learning opportunities and experiences to the students.

The faculty of the Department of Commerce is appreciated for continuously motivating and guiding the students to come up with penetrating ideas and persuasive viewpoints. I extend my best wishes for the future and hope that with Mata Sundriji’s blessings, the department will reach new heights.



PROF. HARPREET KAUR

Principal

*Mata Sundri College for Women
(University of Delhi)*

WORD FROM *HOD'S DESK*

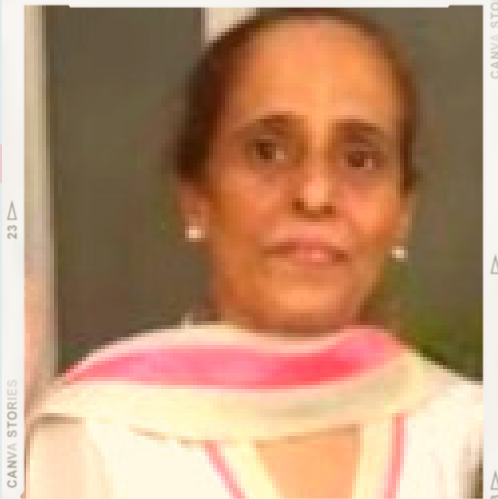


Dr. Renu Arora
(Teacher In Charge)

Dear Students,
We are looking forward to great year of opportunities and new avenues. With New Education policy 2020, widening your horizons and opening new vista's, I assure you that the changes coming forward will make you more dynamic. Change is inevitable and those envision it and equip themselves with required skills will always be winner. Since you all are part of ever evolving world of business and commerce, you have to apprise yourself with changing business models. The key to success in present time is Technology and digitization. The key skills are data sciences, business analytics, digital marketing and cloud computing.

With your existing curriculum framework, you must seize any opportunity that comes your way to learn these skills though, Though I assure you learning alone will not suffice, finding application of these learned techniques will be more challenging and satisfying. Having a mindset of keen observation and looking for gaps in human satisfaction both in business and social world will brighten your innovation skills and then success will not be far away. I wish you for your proactive and holistic development, under Saksham and Nipun Bharat.

NOTE FROM EDITOR-IN-CHIEF



Ms. Jaspal Kaur Sahni
(Editor-In-Chief)

Malcolm X said, "Education is the passport to the future, for tomorrow belongs to those who prepare for it today."

It is with great pleasure, I announce the release of the 7th edition of our departmental newsletter E-Converse. This edition is a reflection of the talent, creativity, and achievements of our department, and we are proud to share it with you. This edition features articles, book review and artwork submitted by students, staff, and alumni. Each contribution provides a unique perspective on various topics and showcases the diversity of thought and expression within our community. Invictus, the Commerce Society has performed extraordinarily in terms of organizing events to enrich the knowledge of students and fostering deeper bonds/connects with one another and the faculty as well. The events have been conducted in order to bring together the Department of Commerce as one and to create value and importance for the views and opinions of students.

The articles penned down by our students take a dive into the depths of their values, traditions and their time at our esteemed university. Business lessons from Money Heist and Julies & Julia are very refreshing. The artwork by our students, has such fineness, perfection and keen details that I instantly feel proud of them. The students' academic achievements are also par excellence. The articles by our faculty members on emerging topics in the field of commerce and business are very insightful. I encourage you to take a moment to read through the newsletter and celebrate the efforts of our contributors. In 2022, we have bid farewell to our dear colleague Dr. Kamlesh Kaur on her superannuation and have all our wishes for her post retirement life. Ensuing with our yearly tradition, the present edition of E-Converse shall bring forth a sense of fellowship and guidance. It shall ensure that the students and faculty will maintain this unequivocal connection and network and uphold the culture our university teaches us.

This has been made possible only under the able guidance and motivation from our Principal, Prof. Harpreet Kaur and Teacher-incharge, Prof. Renu Arora, and continuous dedicated and focused hard work of two teacher editors, Ms. Manpreet Kaur and Ms. Rameet Kaur, Assistant Professors; and the equally bright student editors, Ms. Sanya Sehgal, Ms. Tanisha Tiwari, Ms. Sneha Agarwal and Ms. Navya Luthra. Their dedication and hard work have resulted in a truly impressive publication that we can all be proud of.

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III Year
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Bcom (H)
III Year
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II Year
(Student Editor)



Navya Luthra
Bcom
II Year
(Student Editor)

"The way a team plays as a whole determines its success. You may have the greatest bunch of individual stars in the world, but if they don't play together, the club won't be worth a dime." — Babe Ruth

Student Editors' Note



Sanya Sehgal

Bcom

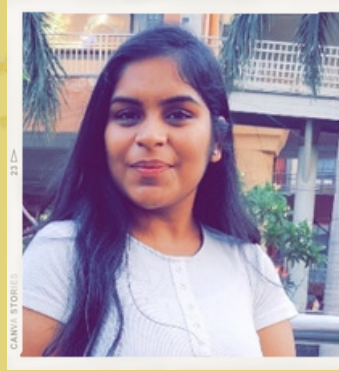
III Year



Tanisha Tiwari

Bcom (H)

III Year



Sneha Agarwal

Bcom

II Year



Navya Luthra

Bcom

II Year

E-Converse, magazine of department of commerce is an intellectual and creative forum which provides students from not only the editorial team, but from entire commerce dept with learning opportunities. We believed we had the tedious task of representing over 1000 students. We felt it was our responsibility to be the voice of this diverse group, which included students with various political and cultural identities. Then we realized we were wrong. We learned that it was not our responsibility to speak for them, but rather provide a space for them to speak for themselves. This magazine unfolds a saga of young voices writing for a better future.

This magazine would be incomplete without the constant support of our teachers Ms Jaspal Kaur Sahni, Ms Manpreet Kaur and Ms Rameet Kaur. We would also like to thank all who have made this edition possible. So presenting you to

Our 7th edition of E-CONVERSE-2022.

OUR FACULTY



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(Associate Professor)



Ms. Prabhsharan Kaur
(Associate Professor)



Ms. Rashmi Singh
(Associate Professor)



Ms. Tajinder Kaur
(Associate Professor)



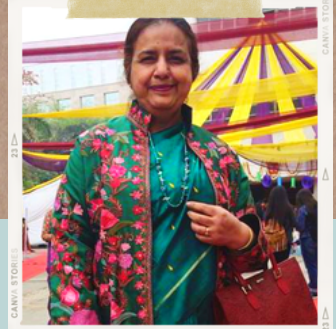
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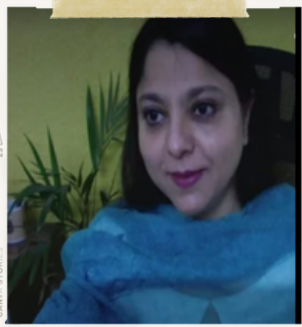
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(Assistant Professor
Selection Grade)



Dr. Manjot Kaur
(Assistant Professor)



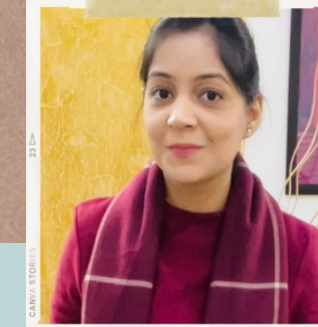
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(Assistant Professor)



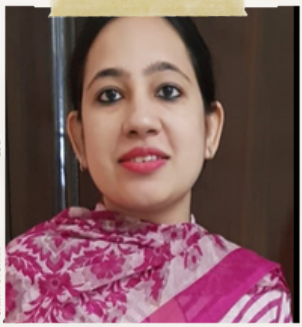
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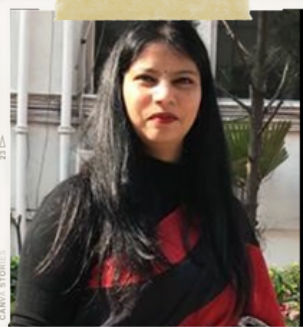
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Ms. Jasmeet Kaur
(Assistant Professor)



Dr. Jyoti Verma
(Assistant Professor)



Ms. Amanpreet Kaur
(Assistant Professor)

**INVICTUS
AND
ITS
ENDEAVOURS**

INVICTUS

THE COMMERCE SOCIETY

Invictus gives an impassioned platform for each and every student to learn the abilities of management, organization, leadership, collaboration, and many other connected elements. They curate and organise events that help people grow, develop their personalities, and make their imprint in the business world. It assists in the development of a healthy network of relationships across diverse start-ups, enterprises, and small businesses as well as the development of negotiating skills in students.

Core Team 2022-23



Divyangana Khanna
President



Muskan Kaushik
Vice President



Navisha Magan
Student Co-ordinator



Vaidehi Khanna
Secretary



Prerna Garg
Joint Secretary



Arshita Aneja
Treasurer

INVICTUS TEAM MEMBERS



Sanchee Bhatia



Aanchal Goel



Baanipreet Kaur



Bhoomi Arora



Sahira Malhotra



Chestha Virmani



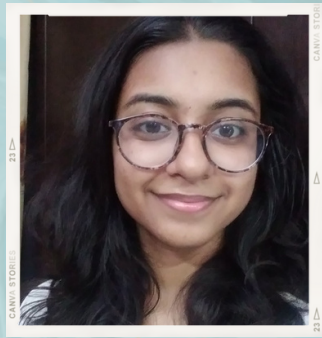
Diya Pant



Cursimar Kholi



Rafiya Aarzoo



Rashi Nanda



Shraddha Gahlawat



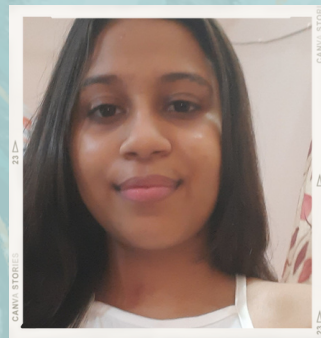
Shrishti Rawat



Simaranjeet Kaur



Unnati Bhist



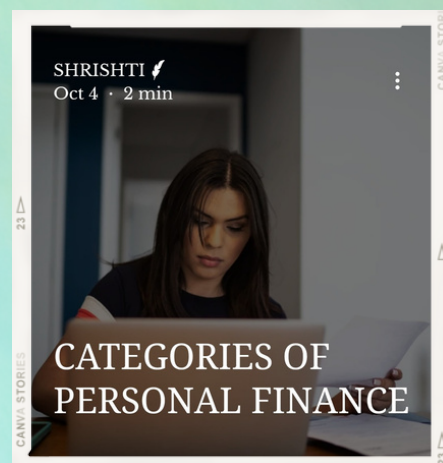
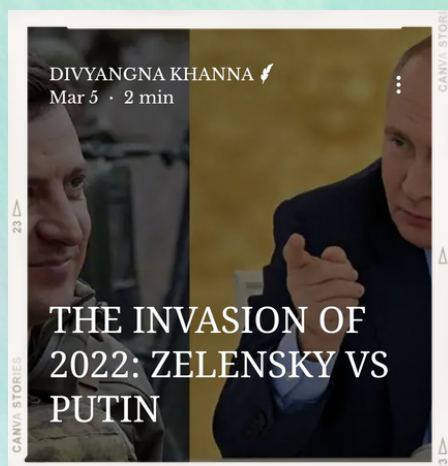
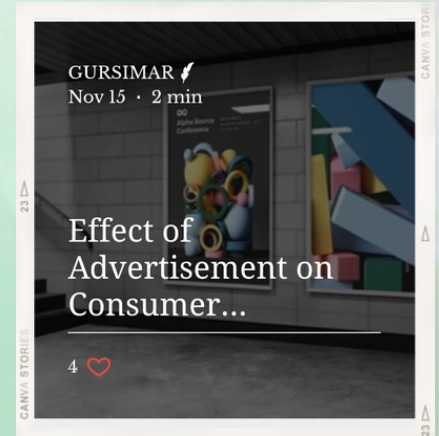
Yashi Gupta

INVICTUS ARC



MAKING IDEAS HAPPEN

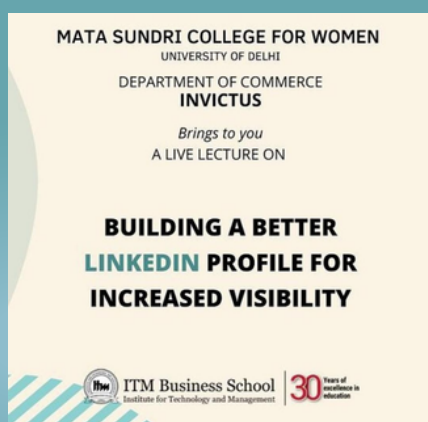
The ***Invictus Arc*** is an educational blog site launched by ***Invictus*** – The Commerce Society of Mata Sundri College for Women with the goal of conveying a wealth of knowledge about finance, economics, and the business world, as well as making ideas into reality. The ***Invictus Arc*** pledges to accomplish and support lofty goals. The ***Invictus Arc*** is a story with strong values that inspires readers to become better readers and writers.



EVENTS BY INVICTUS

SQUIZMADE 12-JAN-2022

The official freshers for the batch of 2021 filled with exciting rounds. Many prizes and awards were given out including Ms. OOTD for the best dressed, tag of the event and Ms. Amplifying beats as the singing tag, among others.

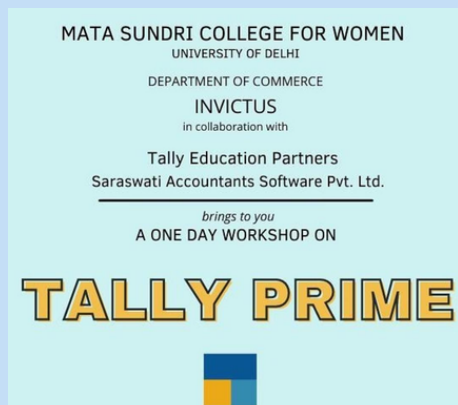


BUILDING A BETTER LINKEDIN PROFILE 22-JAN-2022

An event organized in collaboration with the ITM group of universities, with Ms Preeti Kaushal guiding students on how to create a great LinkedIn profile and its relevance in building better connections.

ALUMNI MEET 29-JAN-2022

Invictus organized the alumni meet for the year 21-22. This gathering brought back sentimental memories for the seniors and allowed them to relive their farewells.



TALLY PRIME 12-FEB-2022

A one-day workshop on Tally Prime was organized by the NIIT Foundation and Invictus. The lecturer, Mr. Dinesh Khatri, helped the pupils in comprehending the fundamentals of computerized accounting, i.e. Tally prime.

EVENTS BY INVICTUS

COMVICTUS (30-MAR-2022)

The annual commerce fest was organized by the commerce society and the commerce department of our college. It organized three events

Captive-O-mania

The purpose of this event was to put participants' knowledge of branding and marketing to the test. There were three rounds;

- Break the Code: Included inquiries about taglines, full forms, etc.
- Brand Swap round: Creating a commercial for a preset list of brands and products.
- Battle of the brains: Defending a given brand against the rest.



Endorse your vyapaar

This event tested the spontaneity and originality of small business representatives. The first round was 'Meme it, Scheme it', where participants had to select and implement a meme. In the second round, contestants were given a potential company dilemma and instructed to offer a solution.



SHER-unlock

In this event teams had to uncover secrets and locations of the quest using numerous hints in this treasure hunt.



EVENTS BY INVICTUS

STOCKMIND 12-MAR-2022

Invictus and ICICIDIRECT collaborated to host a virtual one-day webinar on stockmind, a virtual stock platform. Through a platform for virtual stocks, this event gave the students advice on where and how to invest their digital funds



ARTIFICIAL INTELLIGENCE 20-SEP-2022

A one day workshop was organized on artificial intelligence in digital marketing in association with ITM Business school, Navi Mumbai. The speaker Mr Anurag Bhatia shared information on the use of AI in digital marketing.

WHY AND HOW OF IAS 17-OCT-2022

Invictus organized a one day event in association with University of Delhi on why and how of IAS. The speaker Mr Sandeep Rupella revealed to pupils how simple it is to pass the exam while discussing a variety of new and vital topics.





CONVERSE COLUMNS



BUSINESS LESSONS FROM MONEY HEIST

Engage the best

This is the most important task of a leader: choose well and trust. The Professor, chose the best team members with different competencies and never compromised on this. Any good leader knows that he/she is only as good as his/her team, and then should be able to utilize each team member's strength and not worry too much about their weakness.

Tanisha Tiwari
Bcom (H)
III Year

Pressure management and conflict management

During pressure and conflicts, leaders need to exhibit their best character and attitude. The Professor showcased this in multiple critical situations where he was not just a leader but a mentor and binding force to his team. His team respected him so much that they did whatever he told them to do maintaining the coolest head among all, his team and the counterparts.

Never mix business with emotions

The line between treating your team as a family and failing to take critical actions not influenced by emotions is very thin. The Professor was very close to each of his team members, but he was very clear of his decisions not getting impacted by the emotional attachment they developed during their journey.

Your purpose has to be bigger than your competitors'

The Professor had a purpose behind his action plans and was strategically correct and passionate about them, which allowed the team to avoid catastrophic failures. Same in business, the leader should have a bigger purpose and a bigger hunger than his competitors. Each one of his team members should live that and be passionate about .

Time is Money

Money is important, but there is nothing more important than Time. The Professor used time to his advantage, weather by acting early or by buying time to get ready for the counter strategy. The good leader knows the importance of the right action, motivation and training at the right time in the right direction.

These teachings now clearly before us, one would almost need to go through all the episodes again and see how they were applied.

BUSINESS LESSONS FROM JULIE & JULIA

Sanya Sehgal
Bcom
III Year

When You Don't Fit In, You Just Don't

A 6'2 woman, who worked at the Office of Strategic Service during World War II was hardly the kind of picture mid-50s television wanted to teach people how to cook. Alas! Julia Child had other plans. A failed author trying out recipes from a 40 year old, 726 page book was not an idea that would sell itself but well it did.

Learning Has No Age

Julia Child, also known as 'the woman who taught America how to cook and eat' did not learn the first thing about cooking till her early 30s. She started her journey to mastering the art of French cooking in 1951 after moving to Paris. Julie Powell was on the verge of turning 30 when she realised she had nothing to show for the writing career she had so long dreamed of when she found the joy of blogging and learning to cook along with her imaginary friend, Julia Child.

Julie & Julia

Consistency is Key

Faced another rejection? Stew burnt in the oven? Frustration impacting relationships and career? Well guess what? That's life. And the only difference between people who made their dreams come true and others who just missed it was showing up. Everytime. Every day. For better or for worse showing up and keeping on doing what they were meant to do.

Be Competitive For No Reason It Will Do You Good

Everybody is set in their ways and have a competitive advantage over you? Nope that just would not do. Is everything a competition against others? No. Is everything just a competition of you against you? Well, yes. But it really feels a little better to fight a new face in your imagination everyday doesn't it? You do not have to be bitter or sabotage someone but the temptation of being just slightly better than your peers may do wonders for your path.

INSPIRATIONAL WOMEN



Droupadi Murmu

She made history when she became the first tribal woman to hold the highest constitutional position in India. Ms Droupadi Murmu has been nothing short of an inspirational tale for anyone who aspires to achieve his or her goals without relying on the system.

Vineeta Singh

Vineeta Singh, the co-founder of the homegrown brand, SUGAR Cosmetics has been inspiring women entrepreneurs from the last 2-3 years. With a current turnover of 500 crore, she has demonstrated that risks taken with determination and forethought are worthwhile.



Maithali Raj

From being the first player in India to score 2000 runs in T20 to leading her team through golden opportunities as the captain of the Indian Women Cricket team, Mithali Raj has continuously brought glory and pride to the country.

Navya Luthra
Bcom II Year

Amazon- The Good, The Bad, and The Evil

"Alexa, Are you invading my privacy?"

Amazon truly justifies its name as it is the largest global e-commerce market in the world. Popularly known as "*The Everything Store*", then-computer engineer Jeff Bezos founded it from his garage in Bellevue, Washington, on July 5, 1994.

Amazon works over one principle - *Consumer Satisfaction and Trust*. It all seems great, Amazon cares for its customers, but everything comes at a cost. You may not even realize the malpractices followed by Amazon. Unfortunately, once you start reading about these examples of unethical practices, you may question your trust in Amazon.

No ethical working environment: "I am not a robot!" claims one of the workers working at Amazon. Workers here complain about the harsh working conditions at the amazon warehouses where workers are exposed to major injuries as well as a lack of proper sanitation facilities. Workers are expected to work way above the expected standard.

No remorse toward the environment: Stop and think twice before ordering any item from Amazon. A recent investigation by ITV News looked at one of 24 fulfilment centers based in the UK. The investigation revealed that the products that were returned or left unsold were dumped and destroyed by Amazon each year.

Invasion of privacy: "We are not in the business of selling information."

This is what Amazon's privacy policy says when you have a question what does amazon do with my data? Amazon stores your data in its server through its different products. So whether it's Alexa or Amazon Prime, you're under surveillance. Amazon collects the time you spent on its website, which products you've gone through, your voice commands to Alexa, and whatnot.

Amazon does not pay Taxes: Amazon is notorious for having a team of lawyers and accountants who make sure that the company pays little to no tax. Amazon has been paying \$0 in U.S. federal income tax for the past two years but had to pay \$162 million in 2019, as reported by an article in Fortune Magazine. It is also reported that Amazon avoided about \$5.2 billion in corporate federal income taxes in 2021.

It is rightly said that there are two sides to a coin. Whereas Amazon may be a convenience store around the world, its unethical practices cannot be ignored. Hence, it is important to be aware of the right and wrongdoings of a company as a consumer.

Mahika Uppal
Bcom
III year



UAE - The UAE has a thriving economy and a more multicultural environment than majority of countries in the Middle East. This translates into excellent dining and entertainment options. There are also very good educational facilities available and a strong English-speaking populace. They have advanced in health sector as well. Undoubtedly its hub for international conference and events. This accounts for its revenue. UAE ranks 7th in the world and holds for around 5.9% of world's total oil reserve.

Tax Free Countries



BAHAMAS - Also called a tax haven country which does not levy any tax liability on individuals and corporates. A country of islands in the Atlantic ocean with around 700 islands, ranks 20th in the list of world's most expensive countries. It has a powerful banking sector and provides offshore international financial services, which contributes 16% of the GDP. Its manufacturing industries which mainly involves production of rum and liquor. This accounts for 5 to 7% of GDP.



BRUNEI - This tiny Sultanate on the Malaysian island of Borneo has enough oil wealth to forego income tax. It is the 5th richest country in the world. With a high literacy rate, it desires to be country with the highest quality of life. It is the 4th largest producer of oil in Southeast Asia and is ranked 9th largest gas exporter in the world. It also involves huge capital investment and foreign exchange.

Sexual Harassment a Bi-Product of PATRIARCHY

**“You’re not a victim for sharing your story.
You are a survivor setting the world on
fire with your truth.” - Alex Elle**

We have either seen or heard quite frequently how females must be submissive in Indian households. This is something we are taught from a young age and, of course, have to display it at all times. This leaves men with the feeling that they are the ones with power over us and not obeying them lets their anger spiral out, often resulting in harassment. Also supporting this argument is the fact that men are expected to display their control and power over the family. Male dominance has always been evident even in modern society. In fact, most of us have been made to believe that it's a man's duty to keep us in check to protect us.

A common consequence with all such is sexual harassment encountered by women. The ‘#MeToo’ movement successfully unveiled the issue of harassment for what it is and its impact on society. As we can recall, starting in 2017, this movement called out people in power and for their role in sexual harassment. This movement has been quite effective and has done its part in raising awareness. For many women harassment is something that they have just come to expect. They are unable to raise their voices against it and have been rendered helpless.



LOOK
BOOK
LOOK
BOOK

Nothing will change if we don't start at home. Now is the time to end patriarchy for all those who have suffered immensely at its hands. For many generations young girls have been taught to be submissive and docile. Now is the time to end patriarchy for all those who have suffered immensely at its hands. With the right approach we can greatly tackle sexual harassment, but for that we must start by imparting morals and redefining the concepts of superiority at home.

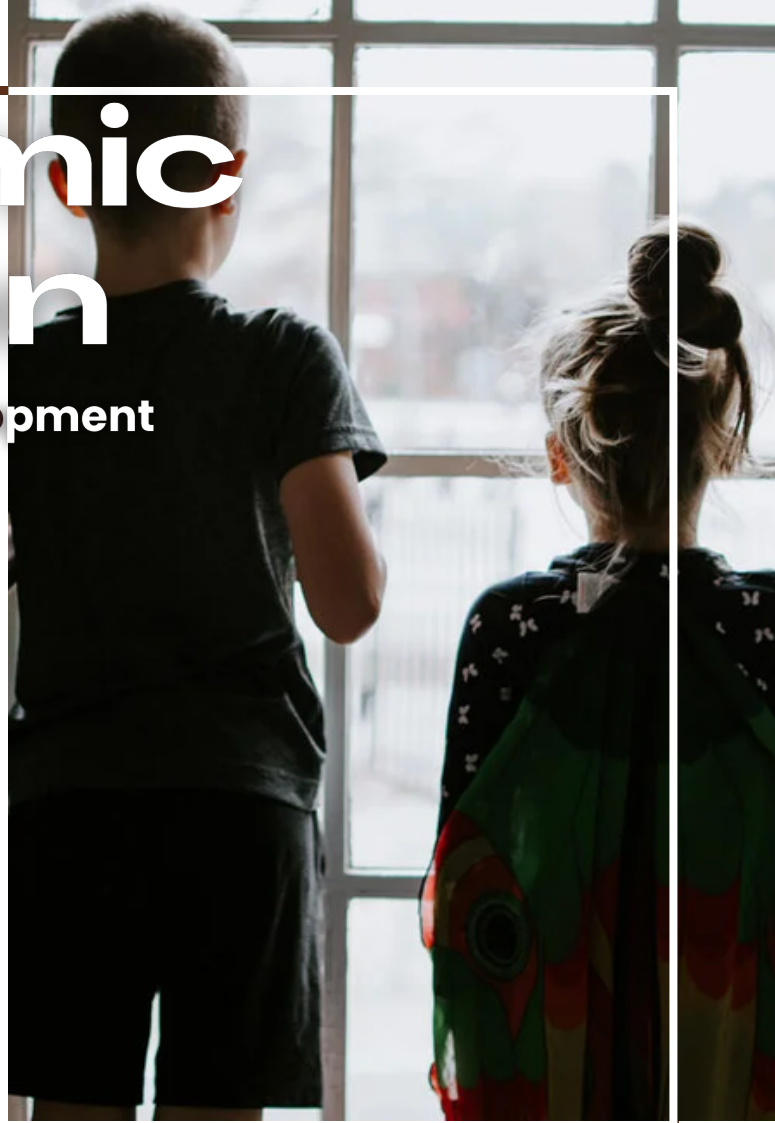
Samridhi Mishra
Bcom
II Year

Pandemic Isolation

Hindrance in Toddlers Development

Manpreet Kaur
Bcom (H)
III YEAR

The Covid-19 pandemic has affected everyone's life and brought significant changes to them. The whole country has experienced physical, mental and financial stress for most. Apart from this, it has also shown a major impact on toddlers between the age of 3-5 years. It has affected their growth and development at present and shaped their outlook for the coming 5-10 years. Toddlers are to be taught basic values when they are put into kindergartens.



But during the pandemic, parents were not able to send their children to schools so the interaction they missed out with their friends and teachers, is what affected their openness and social behaviour. Knowing the impact of pandemic on teenagers and how anti sedentary they have become , so we can imagine how it might have impacted the young budding toddlers. To top it off, they have gotten addicted to phones/tablets. Regular seminars should be conducted for children like them and they should be taught and given chance to speak in front of large audiences. There should be a time limit for them to use mobile phones and their screen time should be monitored by parents . No doubt that they have definitely added on a lot to their aptitude in terms of technology. In a nutshell, they have grown smarter but may lack in some aspects which might be crucial for their overall development and well being.

How Is Social Media Playing A Major Role In Digital Marketing?



Social Media. What do you think of this word when you hear it very frequently from either your friends, family or somewhere else? This is something that you should sit and ponder about. Nowadays, Social Media has grown to be the only platform where people go to relax, watch videos, and even to see latest news.

This has created opportunity for various businesses. They have started using social media as a means to promote their products. Social media has helped them widen their reach even more and it has given them access to the international markets as well. The companies and brands have started collaborating with the influencers and digital creators on social media platforms.

The creators with a good amount of followers are paid for promoting the products and services of the brands and it helps both of them to achieve their goals.

There are more than 80% people who search and buy products online than offline. A large number of small business' have started implementing several digital marketing strategies to effectively reach their target audience online.

Digital marketing tactics have proved to be the most cost-effective and efficient techniques. Some great strategies working in the favour of Digital Marketing are SEO (Search Engine Optimisation), content marketing and Social Media Engagement. The biggest advantage that Digital Marketing offers is that it has become extremely convenient for the companies to track the success of their digital campaigns.

Social Media has been, is and always will be the biggest platform to have ever existed to promote Digital Marketing. The companies that haven't started marketing digitally should buckle up and pull up their socks because the competition is getting really tough and it's better late than never. Getting their products and services online would give them a new perspective and will make tracking of customer behaviour and responses easy for them.

Shreya Jain

Bcom (H)

III Year

HABITS

Let's learn about how habits are formed and how the know-how of habits can be a life-altering thing for you. Most of the choices we make each day may feel like the products of well-considered decision making, but they are not. It is an involuntary process. They are habits. For instance; walking, writing, laughing on a joke etc. are all habits.

But from where do these habits emerge?

Well, the process occurs in three-step loop:

- **Cue**– a trigger that tells your brain to go into the automatic mode and not think.
- **Routine**– the obvious behavior you perform after getting a cue. It's normal completion of steps that can be physical, mental, or emotional.
- **Reward**– a positive stimulus that tells your brain that the routine worked well and is worth remembering for the future. Let us make it simple by taking a practical experiment that was conducted on rats by a scientist in the 1990s.

Some rats were placed into a T-shaped maze with chocolate at one end. The maze was structured so that each rat was positioned behind a partition that opened with a click sound. Initially, when a rat heard the click and saw the partition being removed, the rat moved around wandering, sniffing and scratching the walls appearing to have detected the smell of chocolate but not being able to figure out how to find it. But, in the end, they found the way to the chocolate.

While each rat was wandering through the maze, its brain– in particular, its basal ganglia–worked furiously. Within a week, the rat had internalized how to sprint through the maze to such a degree that it hardly needed to think at all. Here the reward is the chocolate.



This is how any habit is formed, with a reward we always unknowingly want. Our brain now already knows what to do and doesn't have to analyze things and make decisions again and again, leading towards the creation of a new habit, an adaptation of a new involuntary process by our body.

This is because our brain doesn't have a habit loop and an urge to lose weight and we end up eating junk. Every time you want any new habit to take over, you just need to find a cue and a reward then make a routine accordingly and voila! you have a new habit.

Rashi Jain
Bcom
II Year

Constantly Connected



**DON'T CHANGE YOUR
DREAMS, CHASE THEM
INSTEAD.**

Have you ever considered the impact that social media has on children's dreams? We all wanted to be doctors, scientists, actors, and other professionals. However, today's generation has completely different goals. They aspire to be YouTubers, vloggers, gamers, and so forth.

This reality is propelling the world to go digital. *Phones and televisions* have already become necessities. However, children's excessive use is forcing them to develop and live in their digital bubble.

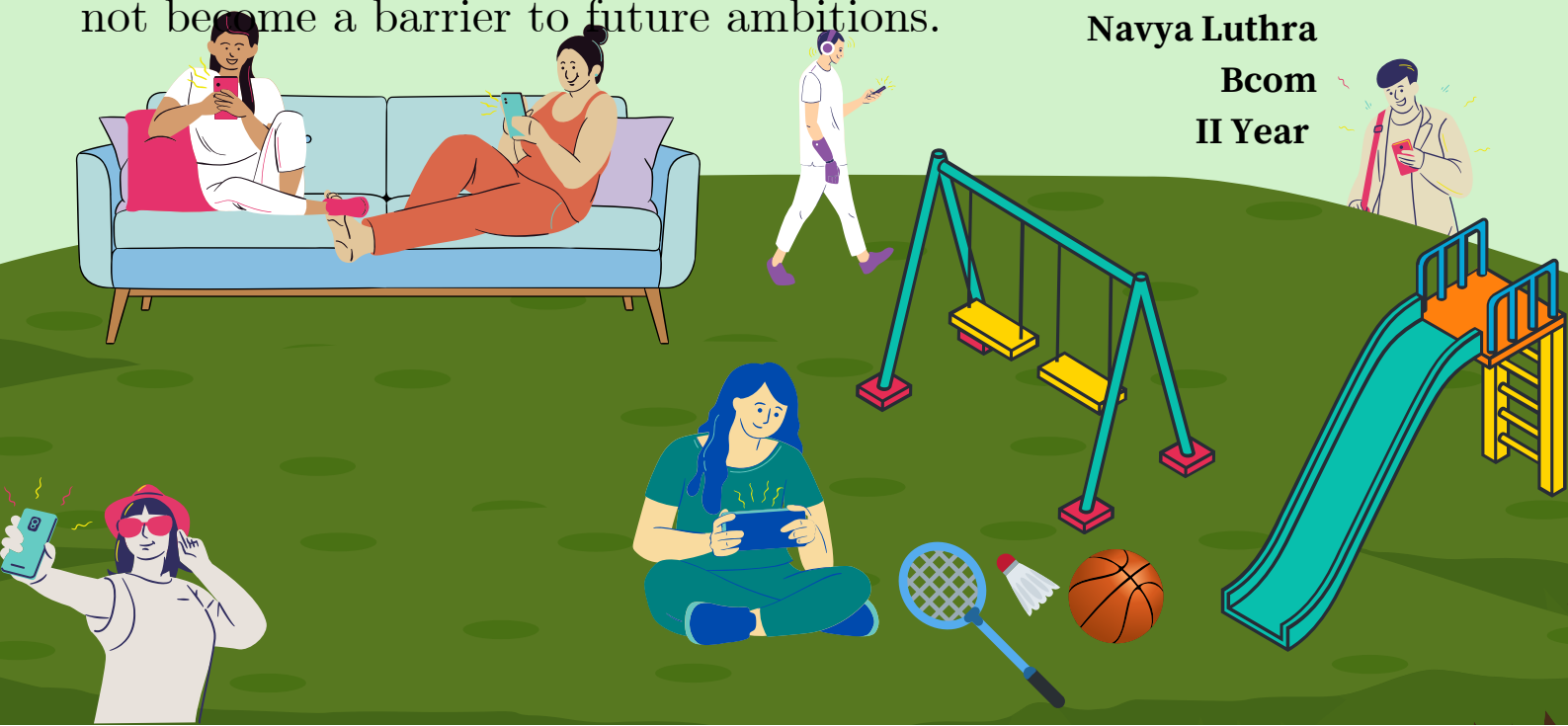
There is no doubt that these phones and laptops are useful, but excessive use is affecting the mindsets of both children and parents. The fear of being left behind by friends who already have phones has caused us to stop thinking about the most trivial matters.

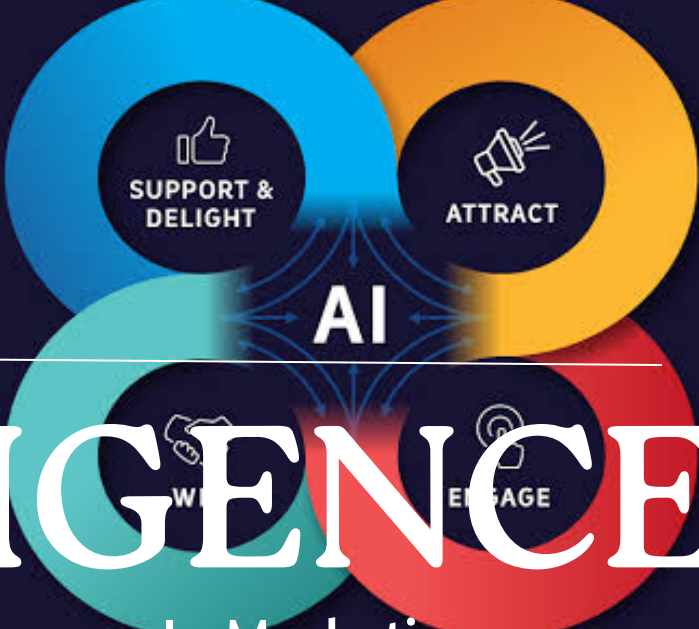
Social media has become a valuable asset, but it also has risks. To prevent their children's future from deteriorating, parents should begin taking regular steps such as setting time limits, monitoring their online activities, providing alternative activities to spend time on, and many other activities.

This gaming and YouTube world is not only destroying students' minds, but it is also affecting their health. I just hope that parents and children understand the stakes and that this social cause does not become a barrier to future ambitions.

Navya Luthra

**Bcom
II Year**





A diagram showing four overlapping circles in blue, orange, teal, and red. The top-left blue circle contains a thumbs-up icon and the text 'SUPPORT & DELIGHT'. The top-right orange circle contains a megaphone icon and the text 'ATTRACT'. The bottom-left teal circle contains a hand icon and the text 'WORK'. The bottom-right red circle contains a speech bubble icon and the text 'MESSAGE'. In the center, where all circles overlap, is the text 'AI'.

Artificial INTELLIGENCE

In Marketing

Dr. Manjot Kaur Boparai
(Assistant Professor)
Department of Commerce

The replication of human intelligence functions by machines, particularly computer systems, is known as artificial intelligence. Expert systems, natural language processing, speech recognition, and machine vision are some examples of specific AI applications.

Large volumes of labelled training data are ingested by AI systems, which then examine the data for correlations and patterns before employing these patterns to forecast future states. By studying millions of instances, an image recognition tool can learn to recognise and describe objects in photographs, just as a chatbot that is given examples of text chats can learn to make lifelike exchanges with people. AI programming focuses on three cognitive skills: learning, reasoning and self-correction.

Learning Processes

This area of AI programming is concerned with gathering data and formulating the rules that will enable the data to be transformed into useful knowledge. The guidelines, also known as algorithms, give computing equipment detailed instructions on how to carry out a certain activity.

Reasoning Processes

This area of AI programming is concerned with selecting the best algorithm to achieve a particular result.

Self-correction Processes

This feature of AI programming is to continuously improve algorithms and make sure they deliver the most precise results.

Artificial Intelligence In Marketing

AI refers to software that helps us to carry out one particular job – such as identifying where to place advertising in order to maximise efficiency or how to personalise an email to increase the likelihood of receiving a reply – and get better and better as it is exposed to more data.



AI marketing uses artificial intelligence technologies to make automated decisions based on data collection, data analysis, and additional observations of audience or economic trends that may impact marketing efforts.



It's rare that there are marketing professionals working today who are not utilising AI in some way. The reason for this is simple: People use a lot of tools with AI characteristics without even realising it. The most popular email marketing platforms, e-commerce solutions, social and search engine advertising programmes, and tools for helping with content production all offer functionality that taps into what we now refer to as "AI" in business.

Examples of AI

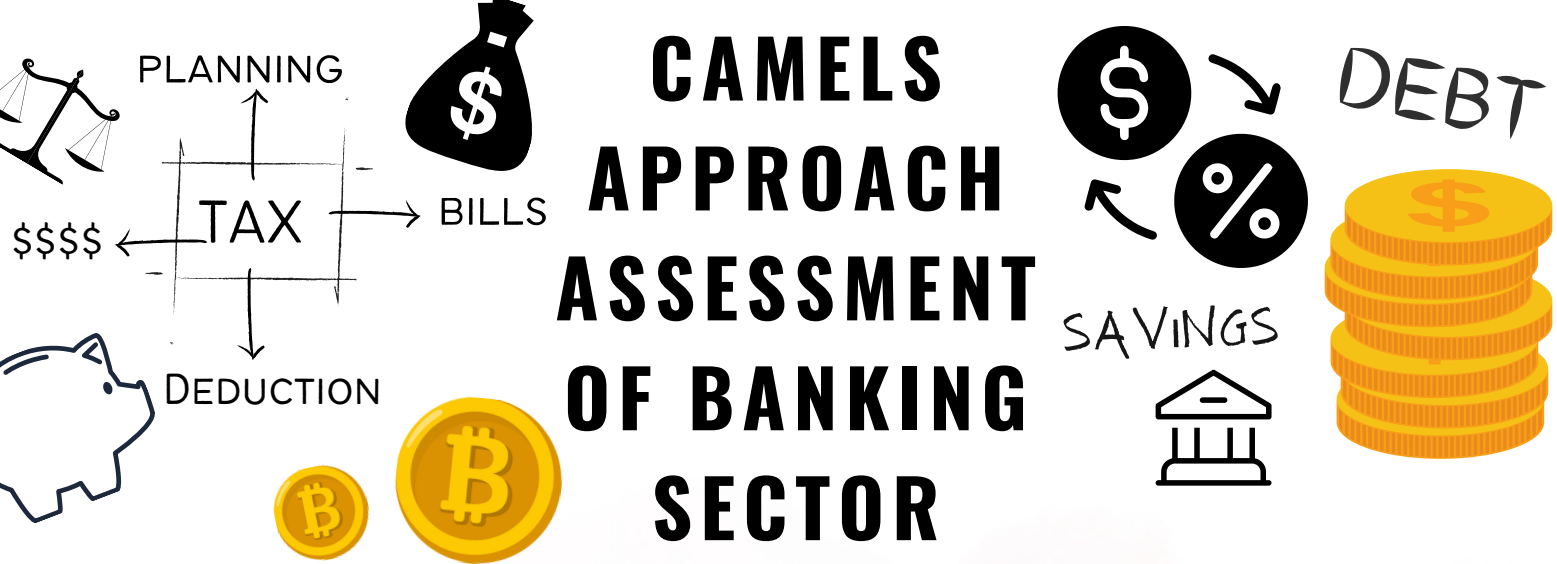
- Improving client satisfaction and experience overall.
- Enabling flexible product pricing, together with marketing strategies and advertising strategies.

- Analysing social media financial impact, along with influencer messaging and sales effectiveness with prior brand partnerships.

Is Artificial Intelligence the Future of Marketing?

Over the past four years, there has been a 270% increase in the number of organisations embracing AI, and by 2027, the worldwide AI market is expected to be worth \$267 billion. One area of corporate operations where artificial intelligence (AI) is expected to significantly alter operations is marketing. In fact, a McKinsey study discovered that it is the single corporate function where it will have the greatest

This increase is not unexpected, especially when you take into account all the advantages of implementing AI technology in marketing. Marketing staff will be able to automate some cognitive processes with AI-powered solutions. Additionally, they will be able to recognise present trends and forecast them for the future, which will help to secure the success of their marketing operations.



There are a number of ways to assess the adequacy of banking system of a country; one of these is the CAMELS adequacy approach. Globally implemented, the CAMELS approach is a method to ascertain the overall condition and robustness of banks and financial institutions. It did gain a lot of popularity at the time when the world was undergoing a financial crisis. It is being utilized by various Central Banks of different countries and their corresponding authorities in order to understand the soundness of the financial sector for their respective country. Further, the approach is used by rating agencies and researchers to look into the financial soundness of the banking system. The technique was developed in the United States in 1979, named as 'Uniform Financial Institutions Rating Systems (UFIRS)' However, internationally it came to be known by the acronym 'CAMEL'. Further in 1995 the letter 'S' was added and the term became 'CAMELS'. The acronym 'CAMELS' stands for 'Capital Adequacy, Asset Quality, Management Capability, Earnings, Liquidity and Sensitivity to Market' (S being added in 1995).

The main objective of banking supervision as stated by Reserve Bank of India (RBI) under various statutory provisions is to ensure that depositor interests are protected at all times. Thus, RBI has adopted CAMELS framework for the supervision of commercial banks in India.

RBI's supervisory processes include evaluation of banks' performance with reference to the following:

- Banks' financial condition and performance highlighting Asset Quality, Solvency and Capital Adequacy, Earnings Performance and Liquidity;
- Management and operating conditions focusing on Management (board and senior management), Systems and Internal controls, including risk management strategies;
- Compliance to Regulations including integrity of reporting and compliance to guidelines

While assessing the banking system on the basis of CAMELS approach, a rating by the regulator may be given from 1 to 5. A rating of 1 refers to outstanding and 5 as poor. Normally, a rating of 2 or lower is considered to be good and a rating of 3 or higher may be considered as unsatisfactory. CAMELS approach is based upon the premises that lower the rating; better and robust is the banking system.

Banks across the country are going through rapid technological transformation and banking mergers. Thus, it is fundamental to understand and assess the strength of our banking institutions to enable them to sustain and manage risks effectively. Hence, timely evaluation and assessment of banks on CAMELS Approach remains essential.

Dr. Harshmeeta Kaur Soni
(Assistant Professor)
Department of Commerce

Moment Marketing

TRENDING WAY TO ENGAGE CUSTOMERS

In digital world, where a person is exposed to around 5000 advertisements on an average in a day and is overloaded with information online, grabbing customer's attention and engaging with them is a big challenge for marketers. In this era of dynamic technology and social media, where posts go viral in seconds and videos get million views in hours, taking advantage of the right event, news and ongoing trend for becoming a part of the customer's conversations in the most natural way is what Moment marketing does.

What is Moment marketing?

"The ability to take advantage of an event to deliver relevant and related, seemingly spontaneous, and often fleeting interactions with customers in real time." - Deloitte Digital Trend Report, 2016

Is it a new and modern way of marketing?

It's not a new way of marketing but became a modern way using digital technology and power of social media. Amul has been practising moment marketing since years successfully.



But the term has become more popular now due to social media and its feature of putting messages across target audience instantly with a click. For example, Oreo in 2013, tweeted during a 30 min electricity breakdown and connected with people instantly without being a pushy advertisement.



**HAR SPACE MISSION
CHANDRAYAAN 2 NAHIN**

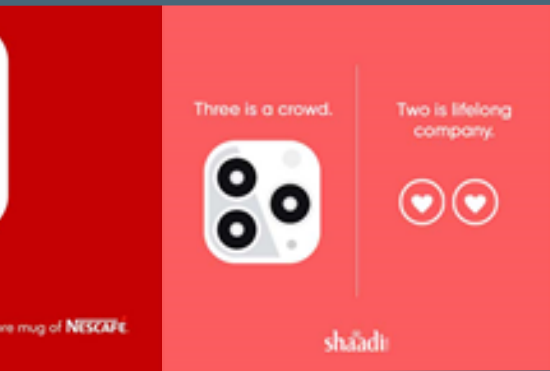
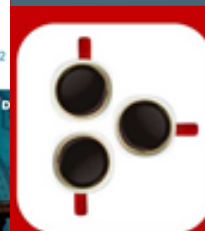
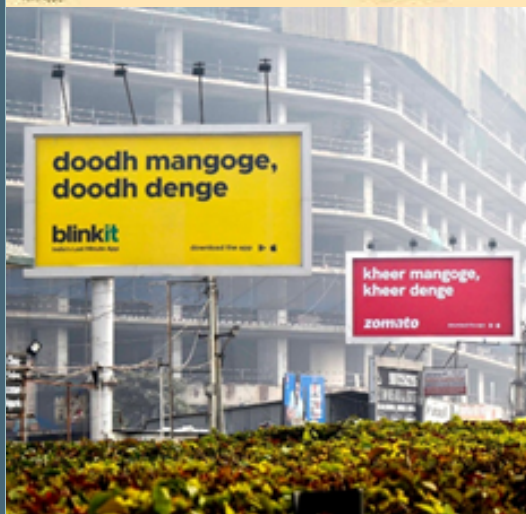


**HAR PAANI KI BOTTLE
BISLERI NAHIN**



How does it help to engage customers with the brand?

Audience attention span is way too short, which is the real challenge in the path to engage them with the brand. And to overcome this barrier, moment marketing is the best choice. What a brand needs is, one moment and solid content that communicates their brand value(s) and connects them with their audience easily. When a customer is reading about an ongoing trend and that moment he/she sees the brand's message popped up related to the trend, either a strong opinion or a sarcastic comment or a humorous one but a well communicated and relevant one, leads to engaging customers.



Few Glimpses of Popular Moment Marketing

Is Moment marketing just a fad?

No, it's a phenomenon that is here to stay but brand marketers need to be real and authentic in their approach. Marketers should stay true to their core brand values and should not exploit a moment when it's not matching their product or brand's image. Customers are smart enough to distinguish between a real and a forceful moment marketing.



Dr. Ishleen Kaur
(Assistant Professor)
Department of Commerce

PONZI SCHEMES



The origin of the Ponzi scheme dates back to 1920 when an Italian immigrant named Charles Ponzi ran a fraudulent scheme. He was known for his deception to convince people to invest their money.

A Ponzi scheme refers to any investment scheme which has no legitimate source of revenue or profits to pay return to investors. Returns are paid to old investors by new investments made on a rolling basis. When the Ponzi scheme does not generate new investments it collapses. These schemes are intended to cheat people.

Companies indulging in Ponzi schemes put all their efforts in attracting new investors to make investments who will not realize that they are falling prey. Once the money is collected from the new investors the same is used to pay returns to the initial investors.

But, everything in the world has an end so does the inflow of money from new investors and when this happens the individuals running the scheme will run out of money and will not be able to pay their investors and the scheme will fall apart.

Today in India we often hear about various notorious entrepreneurs and companies making money through such "Ponzi schemes" and suddenly disappear once enough profit has been made from this fraud.

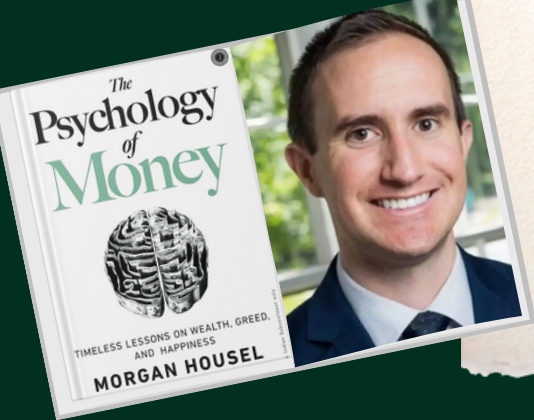
On April 5, 2022, Minister of State of Corporate Affairs, Rao Inderjit Singh assigned 8 cases involving 84 companies to Serious Fraud Investigation Office (SFIO) to inspect Ponzi schemes. Some of the prominent examples of Ponzi schemes in India are Social Trade Scam, Qnet Scam, Sraddhaa and Rose Valley, to name a few. Back in 2016-2017, GainBitcoin an "MLM Scheme" operated by late Ajay Bhardwaj, promises a highly inflated 10% monthly return on Bitcoin investments for 18 months. The scheme was built to attract investors with not enough knowledge about the crypto world. However, soon it turned 'too good to be true', once people started losing money in the scheme and Bhardwaj kept changing the contracts without intimidating the investors.

The Indian Legislature has sadly been extremely slow on the uptake and as a result many well-known ponzi schemes have been able to thrive undetected. According to Indian penal Code, anyone found guilty of such an act will be punished for deception, fraud, etc. However, in light of the increasing incidence of these Ponzi schemes, the Indian government has now found it necessary to take the essential steps to take action against these nefarious entities.

Ms. Gurpreet Kaur
(Assistant Professor)
Department of Commerce



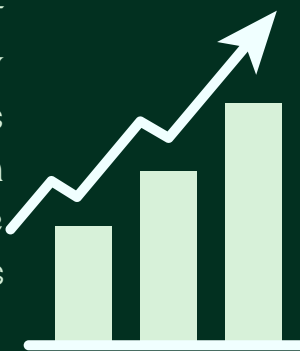
BOOK REVIEWS



The Psychology OF Money



Majority of the world's population spends a lot of their time and energy trying to solve the puzzle of financial freedom. If we put it less eloquently 'How to get rich,' 'How to become a part of the 1%,' 'Making more money fast 101,' and similar other thoughts plagues the thoughts of an average person. There are more than a thousand titles going around bookstores telling you the exact formula on how to be successful. One as such is 'The Psychology of Money' by Morgan Housel. This title may be familiar as this book has been familiar to many booksellers' shelves, instagram motivation reels and "get your life together by reading these books" on YouTube, especially in the past year. But this book is more than what its title leads us to believe.



Housel is a partner at Collaborative Fund and was formerly a columnist for The Motley Fool and The Wall Street Journal. He has won The Best in Business Award from the Society of American Business Editors and Writers and a New York Times Sidney Award for his work. His book explores the topic of money not as an instrument, investment or a means to make ends meet but from the lens of human behaviour and perception. It explores the themes of greed, luck, risk, wealth and happiness and how that contributes to an individual's ultimate success or failure. The book has 20 chapters and 18 lessons, which are independent of each other. Each chapter can be read as an individual title of its own without depending on its predecessor. It takes examples of famous wealthy people and what kind of behaviour led to their success or failure. The book does not state if a specific pattern of behaviour that must be followed to build wealth, rather connotes examples of people and their experience and how the formula of money has a million factors, which may or may not be controlled by us. Money can be made and money can be spent but true wealth and happiness lies with the one who can control their behaviour around it.

Sanya Sehgal
Boom
III year



Book Review

A MEMOIR

THE SHOE DOG

—PHIL KNIGHT

As the term implies, "shoe dogs" are those who have dedicated their whole lives to the manufacture, purchasing, selling, or designing of shoes

The life of Phil Knight, the man behind the most well-known sports clothing company, *Nike*, is the subject of the book. The story explains how Nike came to be. Phil Knight was a straightforward student like us who graduated from business school and had lofty ambitions to launch his own shoe-selling company.

Phil travelled the world and visited a variety of countries before placing an order with a Japanese company for some shoes for the sample while on route home. Phil obtained the funding in the form of a loan from his father and launched the company that would become Nike. Bill Bowerman, who was Phil's coach in university, became a part of Phil's firm. He experienced many ups and downs in the business over the years, but he never wavered in his will to keep working toward his objective. In order to compete with the well-known brands, Nike produced a number

of advances, including the development of air soles, apparel, and accessories. After then, the company went public and reached unprecedented heights.

Mansi Bhatia
Bcom
II year





Students' Hall of Fame

Academic Achievers

Bcom

Bcom (H)

1st Year

Name	Rank	CGPA
Simran Pariyar	I	9.27
Nisha Kumari	II	9.18
Kiran	III	9.05
Aditi Shrivastav	I	9.59
Himani	II	9.5
Shreya Satyawali	II	9.5
Mansi Chauhan	III	9.45
Anshika Chauhan	III	9.45
Chiranshu Sharma	III	9.45
Vaishnavi Kaushik	III	9.45
Priyal Jain	I	8.879
Tuba Begum	II	8.864
Chanchal Kumari	III	8.53
Vinisha Chawla	III	8.53

2nd Year

Name	Rank	CGPA
Ishika Agarwal	I	9.64
Simarleen Kaur	I	9.64
Sakshi	II	9.59
Ramanpreet Kaur	III	9.55
Divyansha Dang	III	9.55
Kanika Thakur	I	9.79
Sejal	I	9.79
Simran Verma	II	9.61
Gurleen Kaur	II	9.61
Jhanvi Arora	III	9.57
Kanishka Jain	III	9.57
Tavleen Kaur	III	9.57
Kanishka Jain	III	9.57
Nitya Mohan	I	9.081
Yashika Adlakha	II	8.986
Anjali Sharma	III	8.959

3rd Year

INTERNSHIPS

Students' Name	Course	Company Name
Aastha Katyal	Bcom (H)	TCR Innovation
Avni Bansal	Bcom (H)	RSVI
Chetna Batra	Bcom (H)	Prep Junction
Gurmehar Kaur Makker	Bcom (H)	Wedding Wire
Harjinder kaur	Bcom	TLS
Harshita Jeena	Bcom	TalentServe
Ishmeet Kaur	Bcom (H)	Apli
Ishmeet kaur	Bcom (H)	TBH Circle
Jasmeet kaur	Bcom	Yhills
Jasmeet kaur	Bcom	IM Stocks
Kajal Jain	Bcom (H)	Recruit Kart
Kanika Singla	Bcom	Brands Impact
Kanika Suri	Bcom (H)	Pratham
Kanishka Jain	Bcom (H)	DU Connect
Kushleen Kaur	Bcom (H)	Renukiran Foundation
Meenakshi Bisht	Bcom (H)	Edu World International
Mehak Kharbanda	Bcom	Social Parindee
Naina Rastogi	Bcom	Agile capital service
Parnika Sharma	Bcom	Business Quant
Priyanka Malhotra	Bcom	People First
Rashmeet kaur	Bcom (H)	Universal Tribes
Richa Chhabra	Bcom (H)	TAC
Riya Kapoor	Bcom	Yaadgar Safar
Sanya Pahwa	Bcom	Finobility
Shruti Lamba	Bcom	Digipplus
Varsha	Bcom	Insplore
Vidhi Tyagi	Bcom	MissionEd



IM STOCKS
TRADING COMMUNITY



UNIVERSAL TRIBES
Empowerment & Upliftment of Tribal Art

WEDDINGWIRE

TCR
INNOVATION

INSPLORE
WE INSPIRE, YOU EXPLORE



PLACEMENTS

Students' Name	Course	Company Name
Amrita Mukherjee	B.com	CUR8
Bhawna singh	B.com	Hike Education
Gurbani Kaur	B.com	Focus Edumatics
Harleen Kaur	B.com	Soul Miracles
Isha Thakur	B.com	Bioworld
Kirandeep Kaur	B.com	Focus Edumatics
Manpreet Kaur	B.com (H)	Focus Edumatics
Mitali Gupta	B.com	Transcorp Pvt Ltd
Prabhjot Kaur	B.com (H)	Alea Consulting
Shikha	B.com (H)	Focus Edumatics
Smriti Khattar	B.com	Focus Edumatics
Supreet Kaur	B.com (H)	Focus Edumatics
Tripti Arora	B.com	Transcorp Pvt Ltd
Vanshika Aggarwal	B.com (H)	Focus Edumatics



SOUL MIRACLES



Risk Mitigation | Due Diligence | Compliance



TRANSCORP
FOREX | MONEY TRANSFER

BIOWORLD



FOCUS EDUMATICS
ACCELERATING TRANSFORMATION

Messages From Our Alumnae



PALAK MANGTANI

"If opportunity doesn't knock, Build a door"

This Mantra has kept me going all my life. MSCW has always been an institution which pushed students to come out of their comfort zone and have the opportunity to explore their creative sides, along with providing assistance for technical know how, the college also motivated for the soft skills development. Industry Exposure, on field trips to virtual assistance, MSCW left no stones unturned to make our three year journey remarkable and remembering for the future. Being given a chance to serve as the president of the commerce department, it gave me a myriad of opportunities to grow and Excel. I came in bare handed leaving with bags full of emotions, skills, thrive and hunger to do better in future and countless blessings of faculties.



YASHIKA SWAMI

If someone ask me to describe their college life in one word I would say GRATEFUL Grateful for knowledge ,Grateful for learning ,Grateful for teaching ,Grateful for friends for life ,Grateful for memories. College life is the best part of anyone's life And everyone should live it to its fullest.



DRISHTI KALRA

I'm proud to call myself an MSCian. My time at MSCW was absolutely incredible. My teachers gave me unending love and valuable knowledge, and they made me work hard in order to succeed. My college years are cherished memories, and they were also the happiest and most productive times of my life. My personality has changed as a result of education, and my future goals have become more clear. This environment allowed me to fall on my own, but it also forced me to ascend the success ladder.



SAUMYA JAIN

3 years at Mata sundri college for women was an amazing yet bumpy journey. I am lucky to have made a bunch of friends and memories for life. I was a part of the E-converse team since my first year and it was a pleasure to contribute some of my talent for 3 consecutive years. E-converse gave me an opportunity to find a hidden talent and showcase it in front of the whole college in the form of an e-magazine. Through e-converse I had a chance to work with some supportive teachers, amazing seniors and brilliant juniors. It is a time I will cherish forever.



KINJAL KHADELWAL

My journey in Mata Sundri College for Women has been nothing less than a rollercoaster of achievements and hurdles. Even after being the so called "Covid Batch", the college provided me with ample opportunities. I had the honour of being the vice President of the commerce society - Invictus, through which i honed my leadership and marketing skills. This college has been the perfect stepping stone for launching my career in one of the D2C Unicorns of India - The Good Glamm Group. I am grateful to the teachers for going beyond the books and teaching us about life.

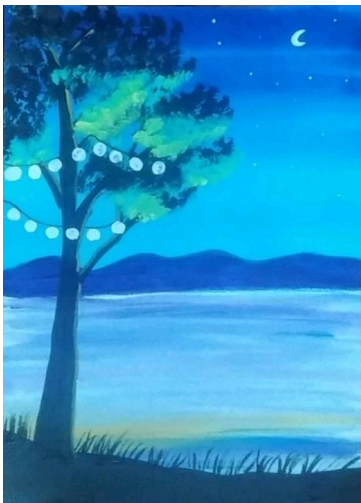
ARTISTIC CORNER



Harshpreet Kaur
Bcom
II Year



Sneha Agarwal
Bcom
II Year



Prabhsimran Kaur
Bcom
II Yearr



Hrishita Sharma
Bcom
III Year



Navya Luthra
Bcom
II Year



ARTISTIC CORNER



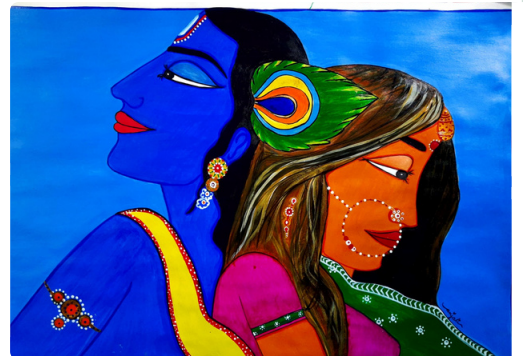
Vidhi Goenka
Bcom (H)
I Year



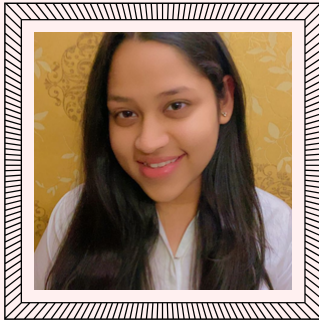
Shitakshi Bhanot
Bcom
II Year



Anjali Bansal
Bcom (H)
III Year



MASTERS OF ARTICULATION



Vidhi Goenka
Bcom (H), I year



Harshpreet Kaur
Bcom, II year



Mansi Bhatia
Bcom, II year



Prabhsimran
Bcom, II year



Samridhi Mishra
Bcom, II year



Shitakshi Banhot
Bcom, II year



Rashi Jain
Bcom, II year



Anjali Bansal
Bcom (H), III year



Mahika Uppal
Bcom, III year



Hrishita Sharma
Bcom, III year



Shreya Jain
Bcom, III year



Dr. Manjot Kaur
(Assistant Professor)



Ms. Ishleen Kaur
(Assistant Professor)



Dr. Harshmeeta Kaur
(Assistant Professor)



Ms. Gurpreet Kaur
(Assistant Professor)



Looking Back At 2022

JANUARY

Facebook launches a privacy center to facilitate more control over data and privacy.



FEBRUARY

Viacom India has announced the launch of a first of its kind NFT marketplace from a youth entertainment brand in order to educate and attract viewers.



MARCH

A Burger King branch in London goes fully vegan. They are quite proud to introduce their meat free menu to the whole world.



APRIL

Elon musk bought Twitter for \$44B and promises to make it a better and diverse platform for all its users



MAY

Google aims to conquer the ecommerce space by offering free shopping ads and product listings for its users.



JUNE

Oreo launched its new pride limited coolie edition pack for the LGBTQ community in which cookies are embossed with the word 'PROUD'.



Marketing Wrap

JULY

Instagram launches a new NOTE feature which are like sticky notes that can be seen by your followers and respond to.



AUGUST

Using Twitter circle, select the audience with whom you want to share your tweet.



SEPTEMBER

Google launched a new multi search option where you can order a new sofa by just clicking the picture of your living room by sitting in your living room



OCTOBER

The Heinz scarily good black garlic Mayo is a vegan Mayo launched especially for the Halloween season for you to dress up to your favourite recipes in a frightful way.



NOVEMBER

Amul captured India's excitement about Alia Bhatt and Ranbir Kapoor's new born baby girl by captioning it "UTTERLY DAUGHTERLY DELICIOUS".



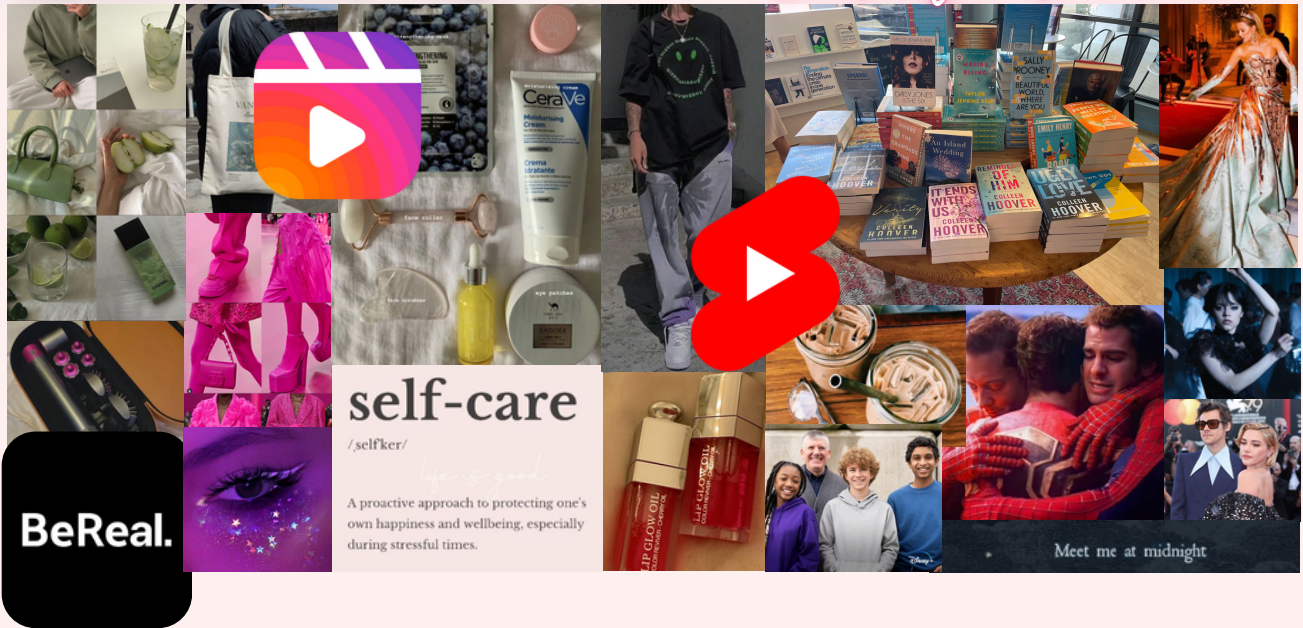
DECEMBER

Himalaya's new ad for baby oil celebrates the best of both worlds. this product captures the emotional appeal of the customer as marketing strategy.

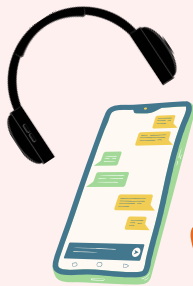


Multiverse of Trends

Shaping Pop Culture

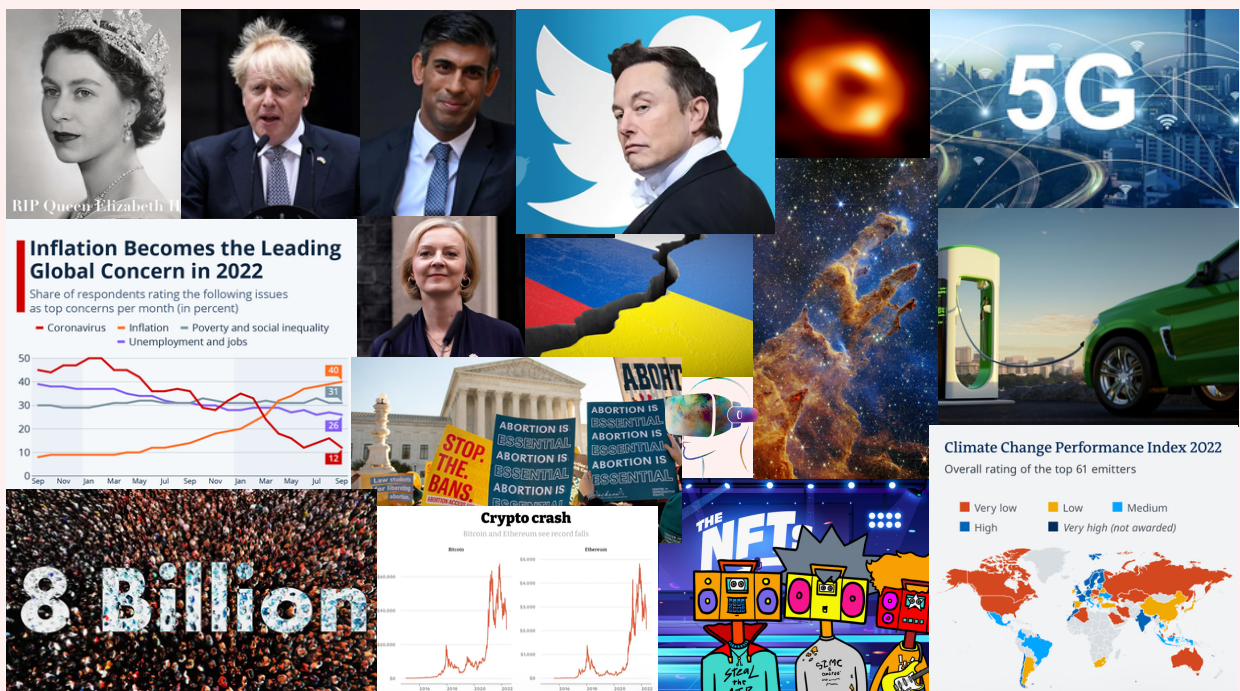


Rise of Gen Z



Inside Social Media 2022

Med
Back To College



Global Turbulences & Updates

Upscaling Tech

Our Retired Faculty



Dr Kamlesh Kaur

As a senior faculty member, Kamlesh Kaur Ma'am has been a vital part of our college for many years. Her contributions to the academic community have been immeasurable, and her dedication to teaching and mentoring has had a profound impact on generations of students.

As she retires, we celebrate her many achievements and the legacy she leaves behind. She has been a leader in her field. She has been a dedicated teacher. Her wisdom, knowledge and guidance have been an inspiration to us all. She has not only been a great mentor but also a friend to many of us. We are proud to have had her as a senior faculty member and will always remember the invaluable lessons she has taught us.

We are grateful for the years of service and commitment Kamlesh Kaur mam has given to the college and we wish her all the best in her retirement. She will be greatly missed by colleagues and students alike, but her influence will continue to be felt for many years to come.

We wish you a happy and fulfilling retirement, and thank you for your service.



E-Converse 2022

Volume 7

writing, sharing, expressing...

Reach Out To Us



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@invictussocietymsc



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commerce.writeups@gmail.com
