



2021- 22 Edition

ComAspire

Official Magazine of Commerce Department,
Maitreyi College



Wrapped
Wrapped
Wrapped
Wrapped
Wrapped



“Success consists of going from failure to failure without loss of enthusiasm”

EDITORIAL BOARD

Dear Readers,

Excelsior is back with the second edition of ComAspire and we couldn't be more excited to share this culmination of Commerce-related articles, case studies that give you a deeper insight into topics that were yet unknown and a quick sneak peek into all of our activities, efforts, and achievements.

ComAspire: Wrapped was cumulated after days of hard work, constant research, and the tireless urge to give you all the topics you find interesting and learn the know-how. The vision of our President and Vice President was to try and wrap up the years 2021–2022 for you just in this one edition, hence the name "ComAspire: Wrapped." We hope you enjoy reading the plethora of articles, topics, and games covered in this magazine. With immense pride and pleasure, we bring you the second edition of ComAspire. Let's get reading!

-Suhani Ahuja & Devishi Sahai

DIRECTED BY-



Mitali Arora



Rishvi Jain

HEAD EDITORS-



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Makkar



Ishani Bhadani

EXCELSIOR UNION



"The strength of the team is each individual member. The strength of each member is the team", as quoted by Phil Jackson. We are glad that we got this opportunity to lead team Excelsior for the academic session 2021-22.

Taking the legacy forward, we are elated to launch the 2nd edition of ComAspire, the annual magazine of Commerce Department, Maitreyi College. Each year Excelsior: The Commerce Society of Maitreyi College sets new standards for others and this would not have been possible without the support of the entire team, teachers, principal and college administration.

Setting another benchmark, we even got Sugar Cosmetics & Cornitos as our title sponsors for Comfesco 2022 and Market Rajneeti 2.0, respectively. We would like to thank our team for their tremendous efforts and making this year a huge success. Congratulations to all the achievers for making us proud! We would like to give our best wishes to the new team for their future endeavours.

Mitali Arora : President
Rishvi Jain : Vice - President



"Do things that make your future self proud."

Excelsior is one such milestone in my life, that I will forever cherish. It has transformed me to a woman of power and substance. The memories, the bonds and the love I gathered in the beautiful place will forever stick with me. I promised in my first year to work with utmost dedication for this society and that's what I did and with time Excelsior turned into the family, I never thought I would have! Lots of Love. Will heartily miss college and Excelsior the most!

Suhani Ahuja : Cultural Secretary



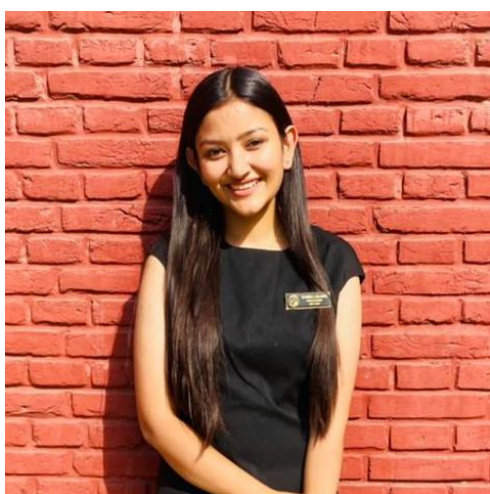
Excelsior is a push that makes me come forward to take up challenges and outdo my own self. Excelsior is a team of motive driven girls whom I can gladly call a family. It is not just a society but an endeavour where professionalism is given upmost priority and greater heights are achieved every year. The work you perform to uphold the sanctity of Excelsior will make you proud and rewards you with bonds, lessons and memories to cherish for a lifetime.

Kriti Kumar : Cultural Secretary



Excelsior has given me the opportunity to grow into a more responsible person while getting a chance to excel in various fields and making inseparable bonds. It has been the best part of my college life. From being an executive member to General Secretary and President for the session 2022-23, I'm forever grateful to this society for always bringing out the best of me.

Shruti Wadhwa : General Secretary



Excelsior has always been a family to me. It has given me a platform to develop my skillset, knowledge and my leadership qualities. My past two year as executive member and Treasurer has been amazing.

I have got plethora of opportunities while being in this society and I feel really very blessed to be a part of such an amazing team.

Vanshika Aggarwal : Treasurer

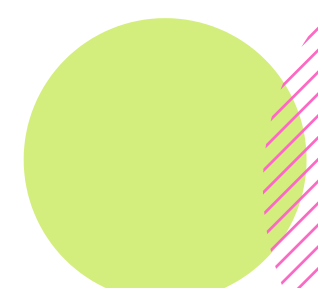


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PRINCIPAL'S MESSAGE



Maitreyi is dedicated to education, and offers a spectrum of opportunities to its students.

Learning is both a virtue and an asset. It broadens our perspective and makes us more self-reliant, also makes us more capable of empathy and sympathy.

It is a great pleasure to see Excelsior grow significantly through the years. Credit for this novel initiative goes to the students who worked day and night to achieve it. My admiration towards Excelsior team's ingenuity and compassion, and my wishes with them for the launch of the second edition of the Commerce Department's magazine, *ComAspire: Wrapped*. This endeavour will bring glory to Maitreyi College and the pleasure of reading to all the readers.



Dr. Haritma Chopra
Principal, Maitreyi College

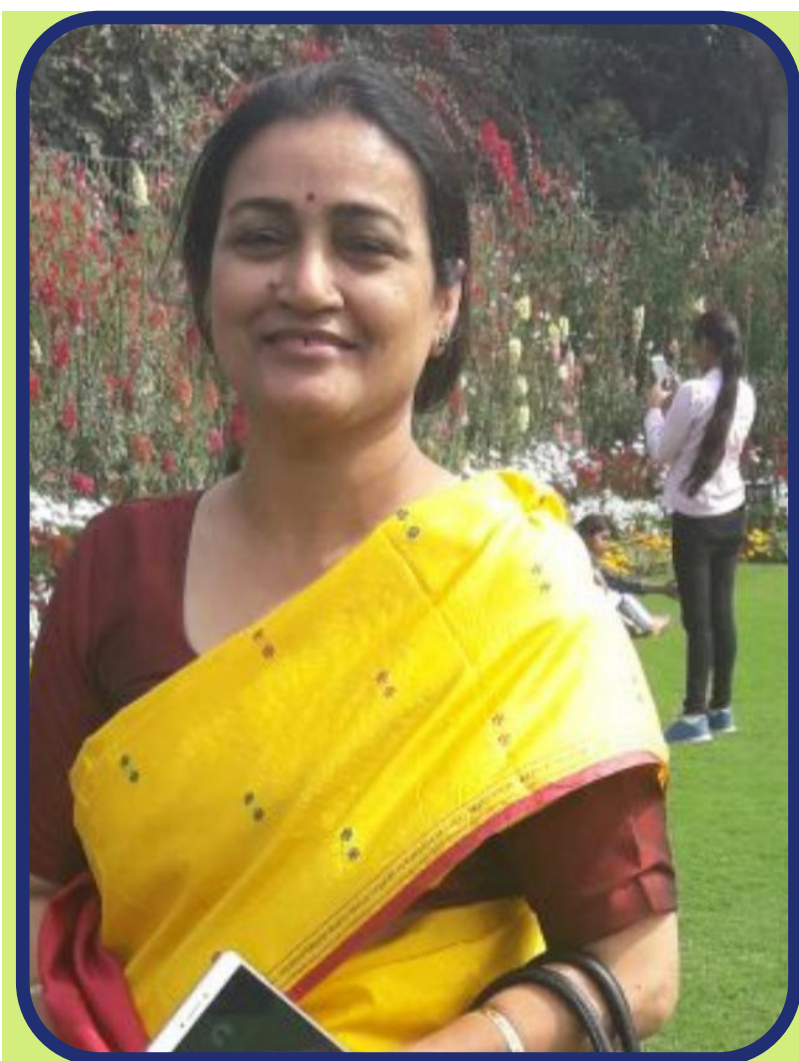
TEACHER'S MESSAGE



DR. SONAL BABBAR

Head of Department, 2021-22

I am extremely pleased to introduce the second issue of the official magazine of the commerce department titled ComAspire. After the great success of our very first edition, I hope the students with their dedicated effort and hard work make ComAspire: Wrapped an even big success. This publication has been created with an intention of providing a platform for relevant, challenging & thought provoking articles on pressing issues of our the present times. The magazine is planned, designed and managed entirely by our students. I congratulate them for their commendable effort, sincerity and enthusiasm and wish them the best for the future endeavours. With such talented students of this prestigious Maitreyi Family, we wish to achieve greater goals.



MRS. NIRMALA CHAUHAN

I am extremely delighted to bring to you the second edition ComAspire, magazine of Commerce Society of Maitreyi.

My heartiest congratulations to all the members of the editorial board and the faculty who came up with the thoughts and ideation put up in the magazine.

I also appreciate all the efforts put up in the Research and compilation of such interesting topics that are offered in the magazine.

Our Commerce Society, Excelsior is already on its path of excellence. For this magazine, ComAspire, my best wishes are that it fulfills all its dreams.



DR. PRACHI BAGLA

Learning never exhausts the mind. And this is exactly what the students and faculty aim to do through the second edition of ComAspire. This magazine brought to you by Excelsior, the Commerce Society of Maitreyi College is a great publish by the students and the editorial board who did up the entire work by themselves.

Hope everyone who is reading this magazine gets to learn something.

My best wishes to team Excelsior on successfully publishing the second edition of ComAspire. May it be loved by all and may all of you reach greater heights and become women of skill, confidence and knowledge.

FACULTY 2021-22



Dr. Sonal Babbar,
HOD'22



Mrs. Nirmla Chauhan



Dr. Prachi Bagla



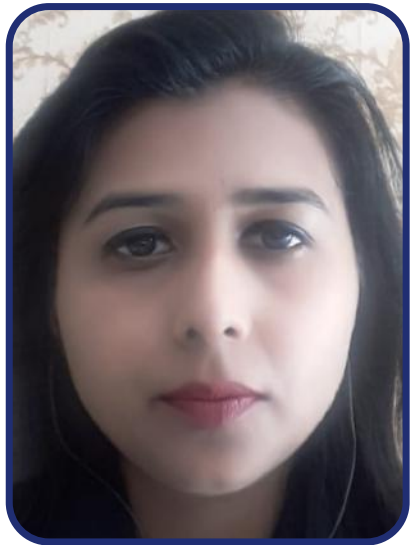
Dr. Jyotsana



Ms. Shaifali



Mr. Gimmunlal
khongsai



Mrs. Latika Poswal



Mrs. Shweta Tripathi



Dr. Vidisha Garg



Mrs. Neha



Mrs. Laxmi



Ms. Kritika Khurana



Ms. Apurva Setia



Ms. Priyanka Khanna



Mrs. Ramita



Ms. Reena



Mr. Ankit

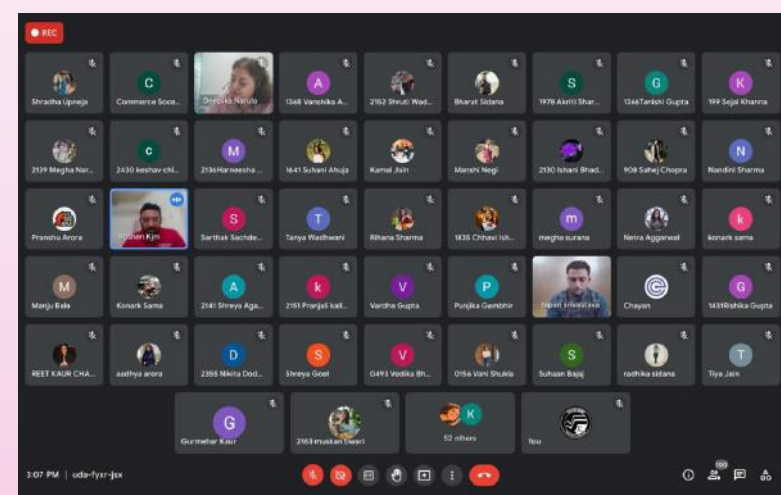
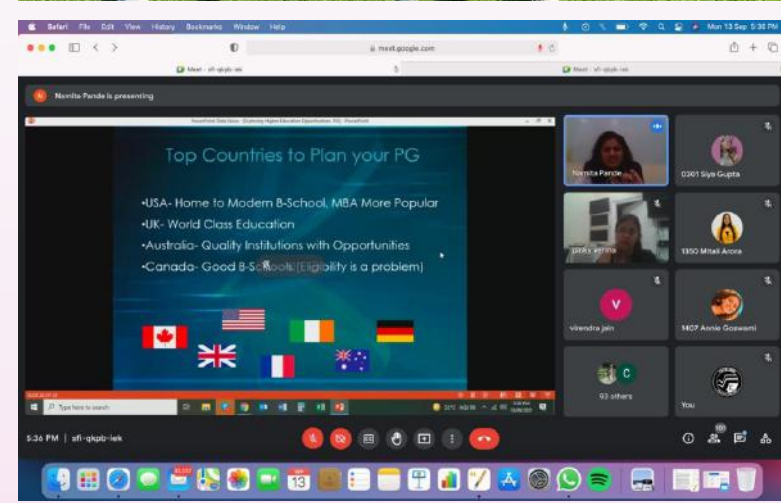


Ms. Karishma Arora



Mrs. Manisha Mittal

EXCELSIOR WRAPPED



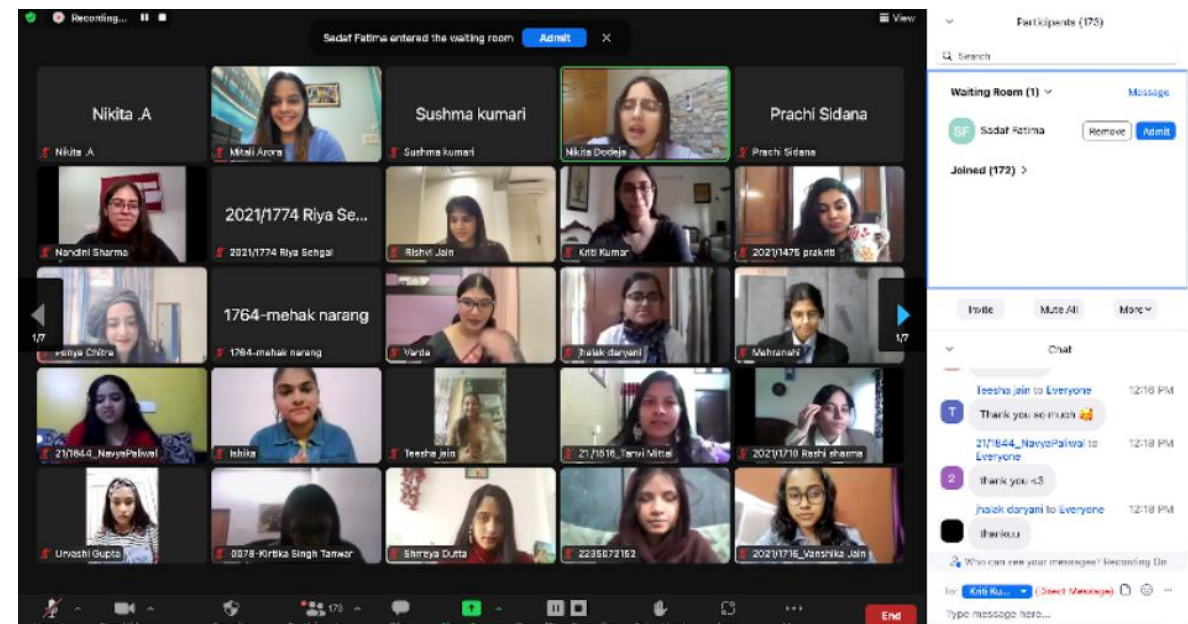
- 👉 Total number of meetings-70
- 👉 Webinars Conducted -17
- 👉 Sponsors onboarded - 74
- 👉 Audience reached through social handles
 - total number of post on all social media handles-270.
 - highest viewed reel - 13.7k
(creating online magic now finally offline)
 - post with most likes - 268
(why should you participate in market rajneeti 2.0)
- 👉 Working hours -100+
- 👉 Number of Events-6
- 👉 Total number of registration in all the events- 480

ANNUAL REPORT

Fresher's Commerce Department

12 January 2022

The Commerce Department organised Freshers for the batch of 2021-24, the theme for the event was “Favourite Hollywood/bollywood character”. It was conducted virtually via Zoom. However, the students took this as an opportunity to get to know each other and bond together.



The students dressed up as their favourite characters from famous movies and series. A virtual tour of Maitreyi College was given with a bollywood twist. Many fun quizzes and games were played including guessing songs and characters and students even enacted famous bollywood dialogues. The highlight of the event was the Talent round for the competition of Miss Freshers, where the students showcased their different talents and beautifully portrayed the reason for choosing their characters. Teachers were requested to judge this competition. The overall event was very interactive and engaging.

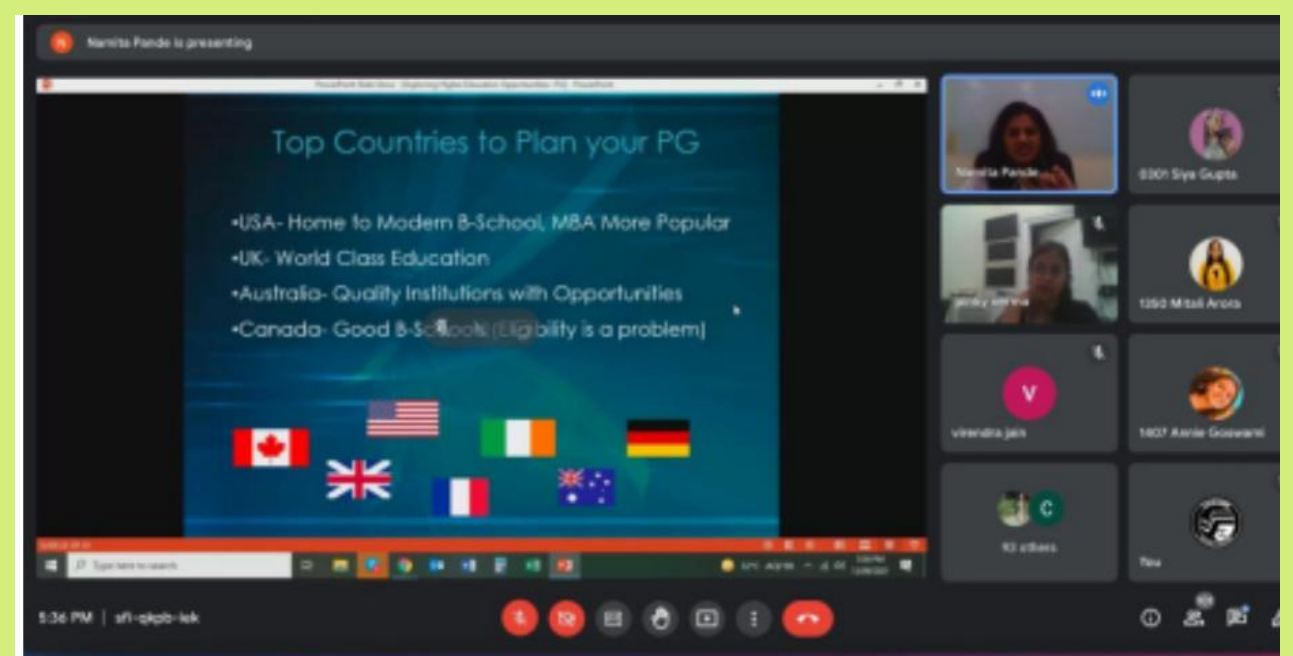
Webinars

13 July 2021- 18 February 2022

Excelsior organised various webinars on interesting topics for the benefit of the students of Maitreyi College, throughout the academic session of 2021-22.

The webinars organised helped our students in adapting to change, enhancing their knowledge about the various career

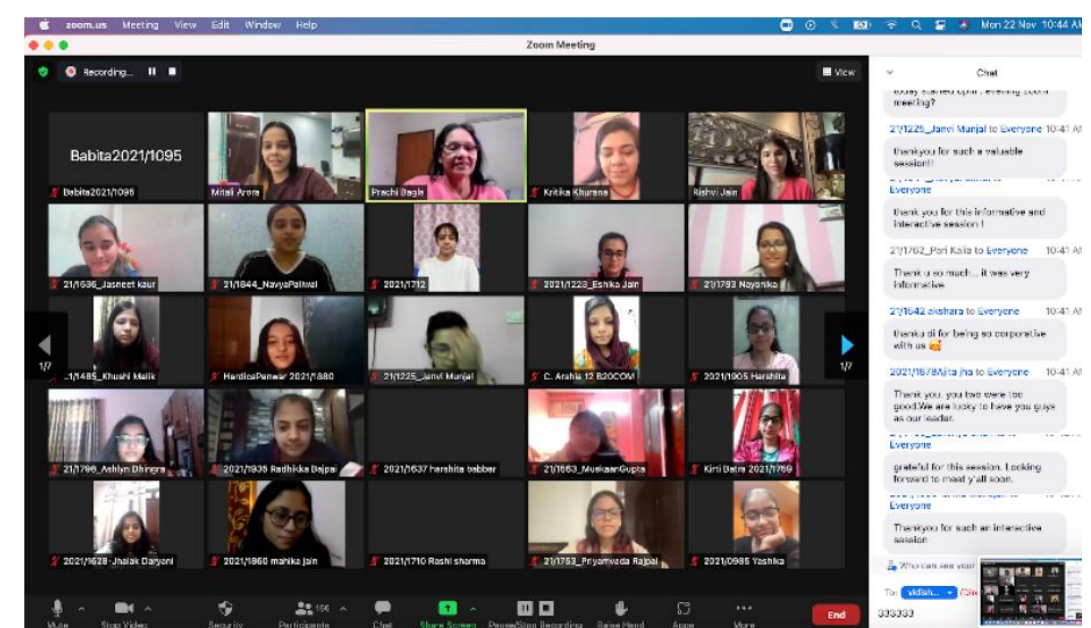
opportunities available and the ways to approach them. Apart from this, they also focused on soft skills training, LinkedIn and Resume Building. The webinars were organised by renowned institutions like IILM, IBS, IQQuanta, Global Opportunities, Scorp etc.



Orientation Programme

30 November 2021

This year the orientation program for the new joiners was conducted in the online mode. It began with a welcome note by the President and Vice-president of Excelsior. A virtual tour of our college was given to the students. The introduction about Excelsior Society and faculty was given to the freshers by the office bearers of the society.



ANNUAL REPORT

Teacher's Day

5 September 2021

"Teacher's not only educate our minds, but educate our hearts and our personality". Our teachers ignite our imagination and to reciprocate their efforts, we organised Teacher's Day for our inspiring idols. The event was celebrated in online mode and was full of enjoyment, gratification and appreciation. Fun games like Bollywood trivia were played along with a melody session by the students of our department. A beautiful self composed poem was also recited and the event ended with teacher's sharing their experiences and valuable life lessons.

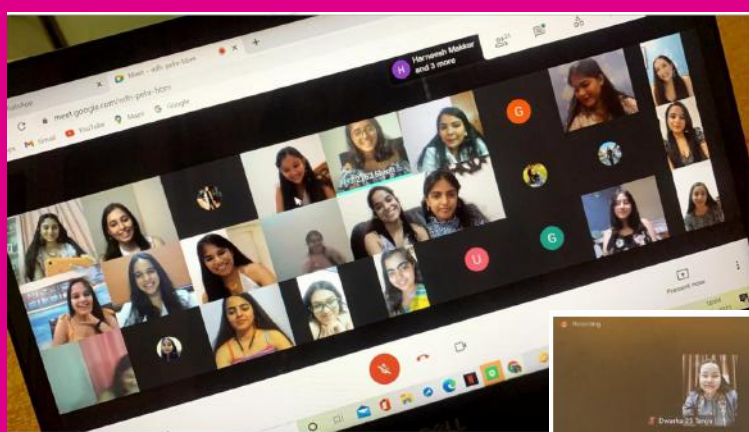


Commerce Department

Farewell

28th April, 2021

The theme for the Online Farewell was "Indian". It was a very lively event where everyone dressed up in their sarees. Their invites were creatively designed and the name for the farewell was Lamhe'21. Games like "Maitreyi Quiz" and "Guess who once said" were organised along with a fun performance and a bidding video. The outgoing members were given titles based on their personality. They were left overwhelmed with the memoir gifted to them by the end of the event.

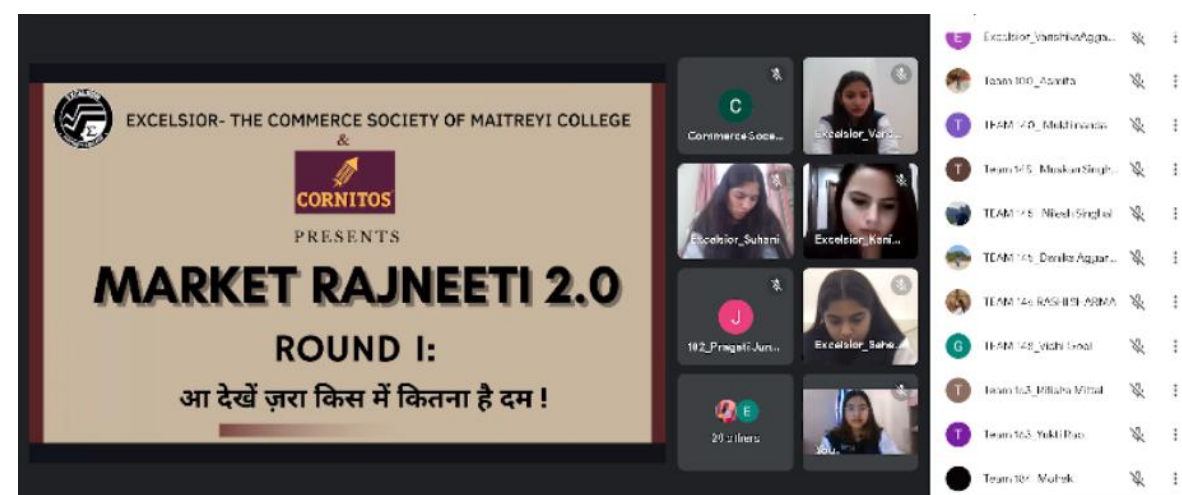


Market Rajneeti 2.0

29 January 2022- 30 January 2022

BAZAAR EK OR CHAAL ANEK, ROUND TEEN OR BAAZIGAR EK.

The event was conducted online on Google Meet and brought in 200 registrations. We were delighted to have Cornitos as our title sponsor for the event. There were 3 rounds. Prelims were held and around 70 teams were selected for Round 1.



ROUND 1

In this Round, Competitive Companies and a common product was allocated to 2 teams. They had to present the product in 3 minutes by using their creativity and marketing strategies. Then both the companies were given 4 minutes in total to compete against each other and explain why their product is better than that of its competitor and convince the jury to buy their brand's product.

ROUND 2

28 teams qualified for the second round, in Round 2, one team from every face off in the previous round was selected to compete. An alliance of 2 teams was formed and they were asked to collaborate and come up with a unique product/ service together. They were required to innovate and persuade the judges how their collaboration would benefit the customers and what unique factor they were bringing in the market. 8 teams moved forward to the final round.

ROUND 3

In Round 3, the selected teams were given negative situations related to finance, HR, marketing etc. which might lead to their downfall. The teams had to come up with smart and innovative solutions and strategies that will save their company.

Top 3 winners were presented with a cash prize of ₹10,000 and exciting hampers.

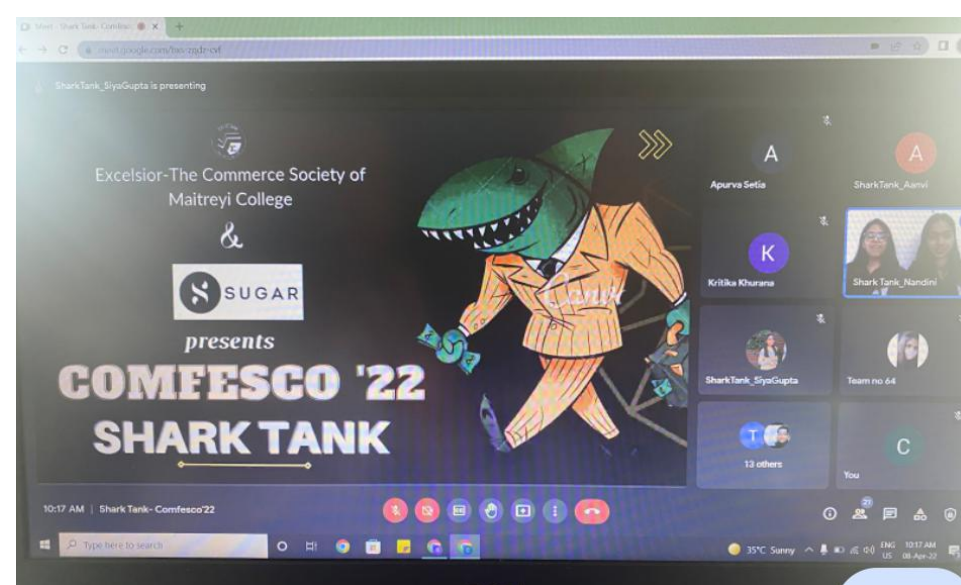
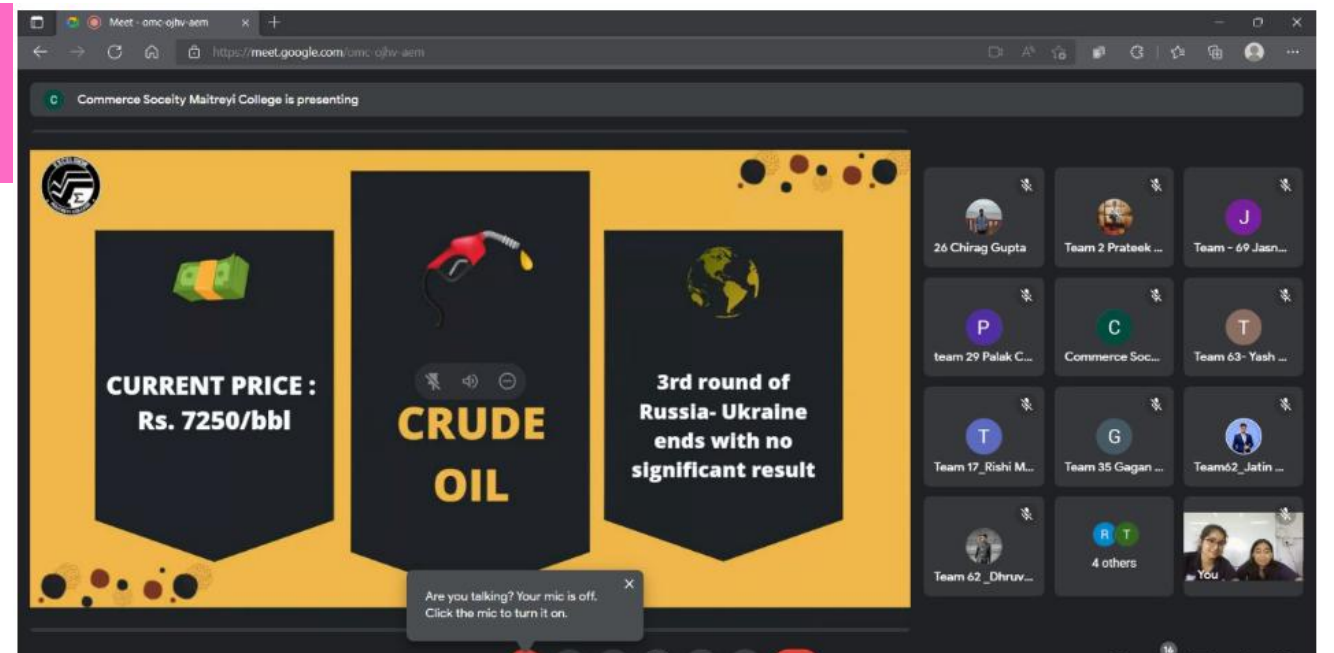
COMFESCO REPORT

On the 8th of April 2022, Comfesco 2022 was held virtually. There were a total of five events, two academic and three non-academic. Some of the events were entry based while some were conducted on google meet. A total of 15 winners were announced. For this year's event we proudly announced sugar cosmetics as our title sponsor. Sugar is a brand which stands for BOLD and FREE.

Academic Events

1. FINTASTIC FOUR

It was a competition in which competitors had to demonstrate their financial understanding by buying and selling various investment alternatives. The ultimate portfolio values were computed based on the securities kept and sold.



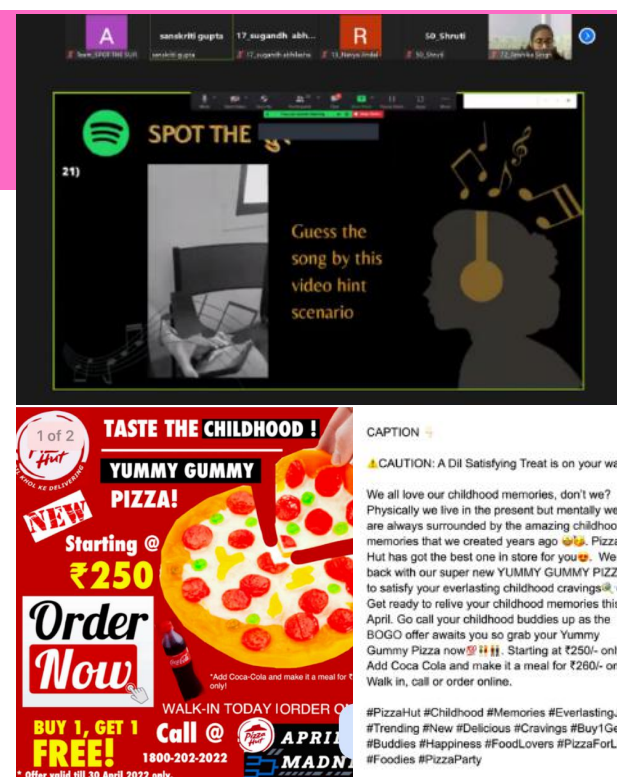
2. SHARK TANK

Under the auspices of Comfesco 2022, Shark Tank was an event where young entrepreneurs presented their self-built business ideas to a panel of investors or sharks in the hopes of receiving funding for their venture.

Non Academic Events

1. SPOT THE SUR

A non-academic event called Spot the Sur was launched. The players had to predict the song's title based on a series of riddles. The competition consisted of two rounds. Round one consisted of video riddles, while round two consisted of hooksteps and word puzzles. The event went off without a hitch, and participants gave positive feedback.

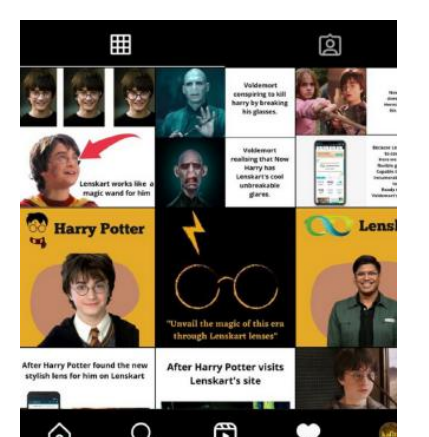
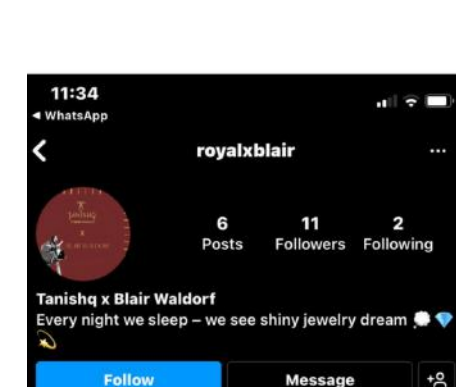


2. FOOL THE FLEET

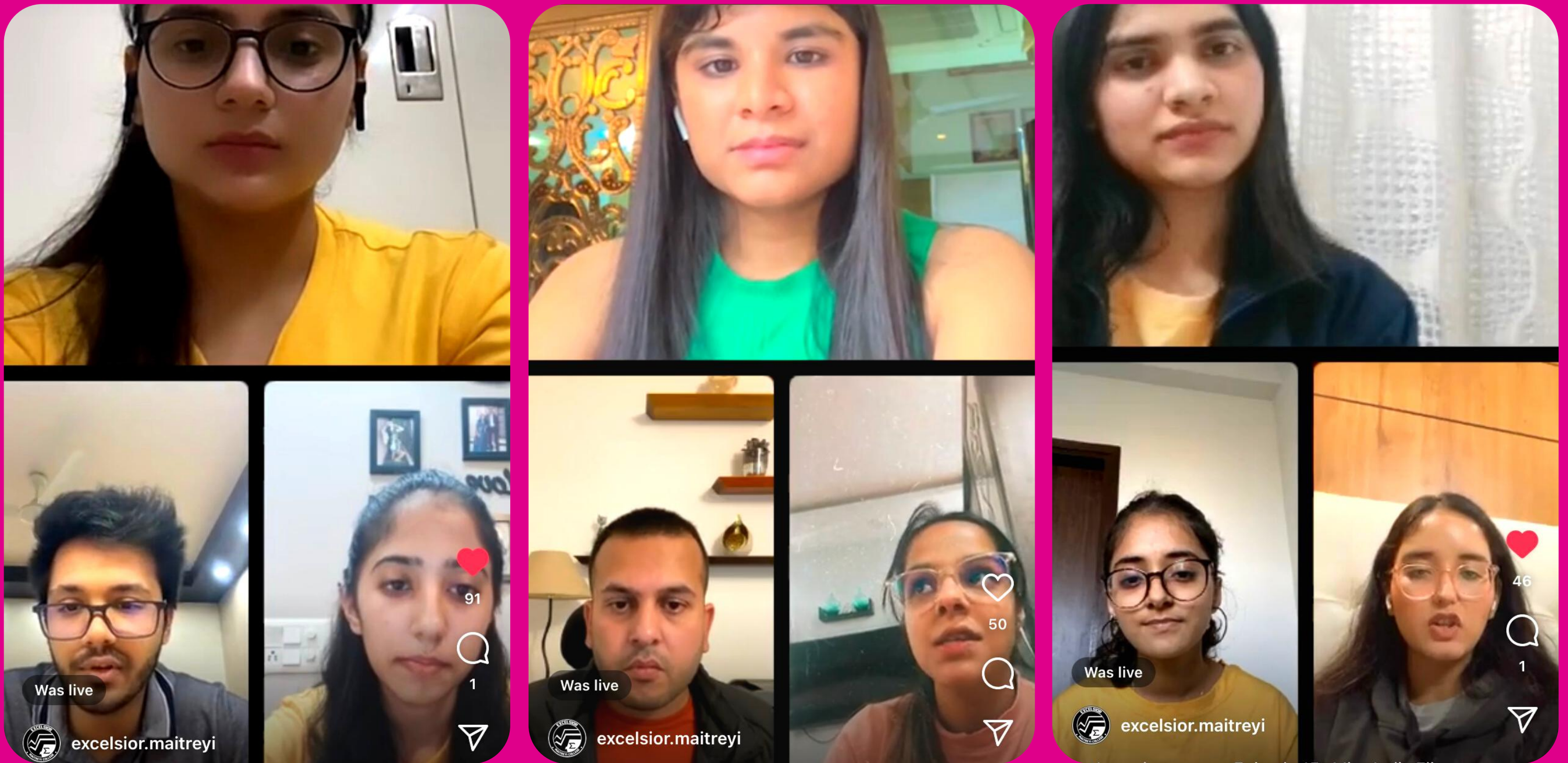
The participants were required to submit a poster with suitable caption in a pdf format depicting a product or a service being a part of April Fool's Day campaign of any brand. The said product/service had to be believable yet something unique as per the brand's core ethos.

3. MAKE A MARK

Participants in this event were needed to develop an Instagram profile displaying their marketing talents, in which they were required to brainstorm and choose one product and one fictitious character. The character could be a foreign character while the product could be an Indian one or vice versa. On their Instagram pages, the teams were required to make at least three posts. To sell their goods, they could utilise all of the resources at their disposal, such as creating a reel, creating a poster, or going live.



● LIVE SESSIONS WRAPPED



Number of live session- 16

Total duration of the live session- 14 hours approx.

Audience reached through live sessions- 600 (average)

Trending topics covered-

1. Soft skills
2. Importance of Digital Business
3. Building a Professional Network
4. Digital Entrepreneurship
5. Importance of Interpersonal skills for students
6. Financial literacy among today's generation.

High profiled speakers onboarded-

1. Mr. Daksh Sethi
2. Mr. Jatin Arora
3. Mr. Shawrya Mehrotra
4. Mr. Rohit Sharma
5. Geetarsh Kaur
6. Mr. Digant Sharma
7. Mr. Prashant Desai

NEWS WRAPPED

100%

equity transferred to Tata Sons, owing to Air India Disinvestment

0.4%

0.2-0.4% decline in world trade per day due to Suez Canal crisis

\$69 MN

spent on sale of first purely digital NFT-based artwork

\$51 BN

external debt default announced by Sri Lanka

7

major changes in income tax rules applicable from April 1st 2022

\$46.14 BN

surge in Gold imports in 2021-22

€128 BN

increase in trade predicted owing to India-UK FTA

RS.1 CR

Penalty on Paytm Payments Bank, Western Union

200

cities of India avail Facebook's "Small Business Loans Initiative"

\$64 BN

FDI received by India received in 2020, fifth largest recipient in world: UN

\$500 MN

program approved by World Bank approves USD to help boost MSME sector in India

4%

jump in Sensex in March amid Ukraine war; ends FY22 with 18% gains

FEATURED ARTICLES

2021: A Year of IPOs

The Indian startup environment has seen quite some growth in recent years. So much so that many startups have buckled up for IPOs in 2021-22. But why now?

Let us first know that the process of issuing shares of a private firm to the public in a fresh stock issuance is known as an initial public offering (IPO). An IPO is a tool for companies to raise capital from the general public. And 2021, in particular, has been a great year for ipos.

According to a survey by Ernst & Young, 72 initial public offerings (IPOs) were launched in India between January and September, raising a total of \$330.66 billion. There are now 35 IPOs in the queue for this year, including Nykaa, Mobikwik, LIC, and others. Now, it is generally considered beneficial for companies to go public in the market and issue IPOs as its advantages include:

- increased stakeholder trust
- increased market visibility
- ease in the liquidity and marketability of shares

However, in 2021, startups had entirely different motivations. It is known that the central banks are pumping new money into circulation in the hope of tackling the aftermath the pandemic has left the economy in. This money enters the banking system and eventually makes its way into the financial markets—mostly stocks.

A Look at Future of E-Commerce

The Internet has revolutionised the way individuals buy and sell goods and services during the last decade. Customers' shopping experiences are being transformed by e-commerce.

*-By Anushka Pandey,
B.Com Hons 1st yr*

And that means there's ample money floating around in big institutions that have the financial muscle-power to invest in IPOs. Startups like Zomato, Nykaa, and Delhivery, some of which have already been made public and some of which are gearing to go public, have the intuition that they can attract the interest of these investors.

Many startups saw the increasing growth of internet companies during the pandemic, bolstering their confidence in the bull run the market was having. But mostly, the final listing decision must be due to the regulatory changes SEBI has brought about. SEBI has been pushing reforms in a bid to make it easier for startups to list in India. Hence, we saw the IPO wave of 2021.

Apart from the startup industry's point of view, IPOs were extremely popular among retail investors this year, as they believed what they invested in would see exponential growth in the future. Apart from retail investors, even private equity firms looked for a favourable exit with good returns. The IPO exit is the most desired of these, as it is when a firm is truly appreciated by the market. A successful IPO exit benefits limited partners (LPs), who invest their money in PE funds, and helps the funds persuade more people to trust them with their money. So all in all, startups are ready to be flush with investments from 2022 onwards as well.

*-By Tanuja Chauhan,
B.Com prog. 2nd yr*

Particularly in the previous two years, the sector has experienced remarkable expansion. Technology is allowing the e-commerce business to become more accessible and efficient.

FEATURED ARTICLES

Smartphones and tablets, as well as technologies such as 3G, 4G, Wi-Fi, and high-speed broadband, are assisting in the growth of online customers. Banks and other e-commerce firms provide a secure online platform for paying quickly and easily using a payment gateway. The global spread of internet connectivity via PCs and smartphones is fueling a surge in e-commerce, which is transforming the retail scene. It is also altering India's way of life. SMBs are increasingly selling online, with the channel accounting for a major amount of their sales. Snapdeal presently has over 100,000 SMBs operating on its Platforms. On the Snapdeal site alone, thousands of them sell things worth more than \$250,000 every year. A rising number of tiny start-up shops are discovering that using the internet to develop brands and sell things is simple and inexpensive. The expansion of digital commerce in India is being fueled by online marketplaces for these small businesses. To stay relevant in the market, eCommerce players need to focus on not only expanding sellers and selection on their platforms but also ensuring the existing sellers have adequate capacity to meet consumer demand. Most E-commerce players are working towards seamlessly integrating all the consumer touchpoints—mobile phones, desktops, and tablets. Recent trends have also led to the emergence of a new set of players who are setting up mobile-only marketplaces and tapping social media to grow their customer base. Emerging new digital product categories are also significantly driving ecommerce growth and primarily contributing to the increased frequency of transactions online. While India's retail trade is dominated by cash transactions, growth in online payments continues to outpace growth in other payment methods.

The number of users transacting online is expected to reach 100 million by the end of this year. This will lead to more innovation in the payments space, resulting in simpler and incrementally more secure payment options. To summarise, unique changes to the existing business model that can get more sellers and customers to transact online, integrating and improving multiple touch points, identifying categories that drive frequency of usage, coupled with innovative payments and quick delivery, will be the key to success in the Indian ecommerce domain. It is critical for all players to build an ecosystem encompassing all the mentioned areas of digital commerce rather than just monolithic platforms. The global e-commerce market is more advanced in terms of technology, awareness, and payment systems. Amazon and Alibaba are two big players when it comes to the global e-commerce market. Alibaba accounts for more than 80% of all online purchases in China and has a global presence. It manages the marketplace and has a commission-based business model with no products of its own. Amazon, on the other hand, started as an online book store and expanded the business as a marketplace and also sells its own consumer electronics such as Kindle eBook readers, Fire Tablets, and Fire TV. Only two pure-play web-only e-tailers (Amazon and JD) out of the top 50 e-tailers were large enough to rank among the top 250 retailers. E-commerce is going to impact multiple industries and business models. We can clearly see a significant transformation in sectors such as consumer healthcare, thanks to digitally driven innovations such as

FEATURED ARTICLES

HealthKart Plus. E-commerce will unleash a new wave of innovation in such sectors as healthcare and education, where the provision of information, transparency, choice, and access will help revolutionise the way these sectors have worked. Today, any citizen with a mobile phone can learn about their medicines, compare prices between multiple brands, and also become aware of possible side effects and interactions, enabling them to maximise their effectiveness and minimise the cost of their medication.

The entire space of consumer healthcare, which has been built with inherent opacity for consumers traditionally, will be transformed into a new model with the consumer and transparency at its centre. This means a huge change in the way healthcare works in India and across the world—and the change has already started with initiatives like HealthKartPlus. In a similar way, all such areas where transparency and choice have been missing will be revolutionised by the advent of digital commerce.

A Year of Fuel Price Hikes that Affected MSMEs

*-By Ishika Mahajan,
B.Com Hons 1st yr*

"May your happiness and success increase like petrol prices."

Do you know how many times India has witnessed fuel price hikes this year? In May 2021, nearly every alternate day witnessed fresh hikes in fuel prices in India, and the month ended with all-time high prices. A similar number of hikes were seen in February too. In India's capital, Delhi, petrol prices touched and crossed the Rs.100/litre mark, while diesel prices crossed Rs.91/litre.

India imports around 85% of its total petroleum requirements. The price of gasoline and diesel has been rising in lockstep with the price of crude oil on the worldwide market. Crude oil prices on the worldwide market began to soar days before Russia's invasion of Ukraine. As a result of the Russia-Ukraine conflict, crude oil prices are projected to rise

further in the coming days, resulting in higher petrol and diesel prices in India. Dealer commissions and freight charges are two more elements that influence fuel costs (petrol and diesel) in India. As a result, a number of factors have an impact on gasoline pricing.

Fuel prices are rising, making it difficult for MSMEs to keep up. Transportation costs are rising as a result of rising gasoline prices. According to industry groups, MSMEs sell at very low margins, and even those margins have been slashed by rising input costs. As orders and contracts are pre-booked, the market is unwilling to tolerate price fluctuations. Many households reduced their other expenses just to meet their fuel requirements.

FEATURED ARTICLES

Metaverse: The Future Of Advertising

Johnathon Swift once said that "Vision is the art of seeing what is invisible to others." The concept of the Metaverse, which was first introduced in Neal Stephenson's science fiction novel "Snow Crash" in 1992, now appears to be a future reality. Do you know that 45.8 million people watched the Travis Scott in Fortnite event in 2020? The craze around the game Fortnite is invincible, but what exactly is building up that craze? Well, it is because it possesses metaverse-like features. The metaverse is a concept of an online, 3D digital reality that combines the aspects of social media, online gaming, augmented reality (AR), virtual reality (VR), and cryptocurrencies to allow users to interact virtually. It is driven by AR, with each user controlling an avatar.

Now to understand the Metaverse in a better way, let's look at the concepts of centralised and decentralised worlds. In a centralised system, the central authority is in control of the data. For example, on Facebook and Youtube. The idea of a decentralised world came into existence in 2009 with the release of Bitcoin, wherein, with the help of blockchain technology, if you want to send bitcoin to someone, then it doesn't have to go through anybody. The Metaverse lies somewhere in between the two worlds.

Global M&A Activity

"Mastering the art of deal making is what transforms an everyday company into a great business empire!" Mergers and acquisitions are the epitome of a business owner's success.

*-By Prachi Yadav,
B.Com Hons 1st year*

Currently, video games offer the closest metaverse-like experience because of their emphasis on 3D virtual reality. Also, many of them now offer services and features that crossover into other aspects of our lives.

Similar to how we transitioned from television, radio, and banner advertising to social media, search engines, and other mediums, we are now transitioning from digital advertising to metaverse advertising. Did you come across Balenciaga's video game, "Afterworld: The Age of Tomorrow" that allows users to enter a virtual Balenciaga store and explore their fall collection? Well, it's just the beginning of metaverse marketing. It will soon be incorporated completely. Today, businesses in display advertising often use words and supporting graphics. However, as the market shifts, these visuals will become 3D, making the work a little tricky. Digital marketers would get more flexibility in terms of how they advertise and sell their products. Metaverse will change the way the world perceives digital marketing. The world is taking a dynamic turn and it's changing faster than we all expected. The vision of Metaverse is now seeing a transition "From one day to day one!"

*-By Renuka Hansraj,
B.Com Hons 1st year*

The terms "merger" and "acquisition" are often used interchangeably; however, they have slightly different meanings. When one company takes over another and establishes itself as the new owner, the purchase

FEATURED ARTICLES

is called an acquisition. On the other hand, a merger describes two firms of approximately the same size that join forces to move forward as a single new entity rather than remaining separately owned and operated. This action is known as a "merger of equals."

Many mergers happened in 2021, but there were some that really grabbed the eyeballs. One of them was between Auth0 and Okta. The acquisition was bought for \$6.5 billion.

Another was when Hitachi announced its decision to acquire GlobalLogic. It cost approximately \$9.6 billion to complete. Aveva also announced plans to take over its rival OSIsoft in March 2021 for \$5 billion. McAfee was also acquired by the investor group. McAfee is a global protection software company that was taken over by an investor group for 14 billion dollars. Another case in point is the announcement by leading software investment firm Therma Bravo of the succession acquisition

of Proof Point Innovation in cyber security and compliance. It was purchased for \$12.3 billion. Mimecast was also acquired by Permira in December 2021. Permira, which is a global premier equity firm, purchased Mimecast, which is a leading security and cyber resilience organisation. Clayton acquired Cloudera for 5.3 billion dollars, resulting in Cloudera becoming a private company. Oracle, a leading IT company, announced a 28.3 billion US dollar acquisition of Cerner, a provider of electronic medical records and health care IT services. Mergers and acquisitions have gained popularity throughout the world in recent times. They have become popular due to globalisation, liberalisation, technological developments, and intensely competitive business environments. Mergers and acquisitions are a big part of the corporate finance world. Throughout 2021, we saw a slew of exciting new deals, with values in the billions. The right M & A deal can give any company an edge.

Influencer Marketing

Influencer marketing is a kind of marketing that utilises an influencer's reach among the general public to market a commodity to a larger audience. It incorporates the concept of celebrity endorsement into a modern, content-driven marketing campaign. In the case of influencer marketing, the primary differentiation is that the campaign's results are collaborations between businesses and influencers. Influencer marketing, however, is not limited to celebrities. Instead, it is centred on influencers, many of whom would never consider themselves famous in a traditional sense. One of the most

common blunders made by traditional media is failing to distinguish between celebrities and online influencers.

It's also crucial to remember that most influencers have worked very hard to cultivate a loyal and enthusiastic following. It's no lie that people are more inspired by influencers than by brands. The audience could care less about the company. They mostly just care about the influencers' thoughts. One should not try to impose corporate norms and practices on influencers. They own the audience, and they may walk away at any time, taking

***-By Annie Goswami,
Bcom hons 2nd year***

FEATURED ARTICLES

their followers with them. Some influencer marketing partnerships are less tangible than that—firms just collaborate with influencers to increase brand awareness. One very famous example of Influencer marketing is that of Daniel Wellington who has strategically grown their sales with the help of various influencers. The brand harnessed the influence of top Instagram accounts from around the world in order to raise awareness about their watches and boost conversions.

Kusha Kapila is recognised as one of the well known influencers in today's times. Having an estimated net worth of \$3 million, she endorses brands in a way like no other. The uniqueness she brings with her characters and voice modulations is hilarious and fun to watch at the same time. Being engrossed in her content, a viewer

doesn't realize when a brand gets stuck in their minds as well through her ads. This is how the brands work is fulfilled. Just like her, there are various other influencers making a luxurious living out of Influencer Marketing. According to INCA's analysis, the influencer marketing sector is expected to develop at a CAGR of 25% over the next decade, reaching a size of Rs 2200 crore in 2025. According to the survey, celebrities only get 27 percent of marketing money, while internet influencers get 73 percent.

Today, seeing how the digital industry has transformed in 2020 and 2021, this new era belongs to Influencers and Influencer Marketing is one of the major techniques that brands must use to market their products and services. More and more brands are opting for influencer marketing, be it startups or age old brand names.

Brand Collaborations of the Year

"Great things in business are never done by one person; they're done by a team of people." -Steve Jobs

This is applicable to all those brands who created a mark by making these collaborations successful.

Gucci x Balenciaga-

In November 2021, Gucci and Balenciaga collaborated on a hacker project. Alessandro Michele, the creative director of Gucci, and Demna Gvasalia, the creative director of Balenciaga, came up with the idea for this project. The goal is to retain their brand's authenticity and appropriateness. According to the Hacker Project, Alessandro Michele is "contaminating"

Demna Gvasalia's strong Balenciaga designs with Gucci's nostalgic, feminine vibe.

Gucci's distinctive GG mark was reimaged as a double B logo.

H&M X Sabyasachi-

Sabyasachi Mukherjee, a Bengali designer, teamed up with H&M, a Swedish multinational apparel retailer, to create a line of cheap clothing and accessories for consumers who desired to own a piece of couture.

*-By Jhanak Vaish,
B.Com Hons 1st year*

FEATURED ARTICLES

"Having spent most of my career doing couture, it is incredibly thrilling to bring that elegance of craft to 'ready-to-wear' and create whimsical and fluid designs that offer comfortable sophistication to everyday life," Sabyasachi Mukherjee remarked.

Supreme X Tiffany & Co-

Tiffany & Co. teamed up with Supreme, a fashion-forward streetwear company, for a collection of luxury sterling silver charms dubbed "The Return to Tiffany."

The heart tag pendant, oval tag pearl necklace, heart tag stud earrings, star bracelet, heart knife key ring, and oval tag key ring are among the pieces in the partnership, which are reinvented versions of Tiffany & Co's 1960s originals.

Puma X Liberty-

Puma and legendary London department store Liberty collaborated in August 2021 to add a luxurious touch to a streetwear collection with a distinctly feminine vibe and was created to celebrate powerful women. The first Puma and Liberty collaboration builds on both brands' long histories, bringing them together to tell a single story. The collection uses the famed Liberty floral prints in a wild garden motif to give PUMA silhouettes a really new and feminine appeal.

CASE STUDY

Crypto Craze

CryptoCraze i.e. the huge public interest in cryptocurrencies, blockchains and decentralized finance (De Fi). The demand to be involved in the newest get rich quick fad coupled with an almost complete lack of public understanding of this new tech.

A cryptocurrency, crypto-currency, or crypto is a digital currency, trillion dollar industry globally designed to work as a medium of exchange through a computer network that is not reliant on any central authority, such as a government or bank, to uphold or maintain it. Cryptocurrency does not exist in physical form (like paper money) and is typically not issued by a central authority. Cryptocurrencies typically use decentralized control as opposed to a central bank digital currency (CBDC). When a cryptocurrency is minted or created prior to issuance or issued by a single issuer, it is generally considered centralized.

Taking this further, Crypto is sometimes a boon and sometimes a bane. It suffers the following advantages and disadvantages:

Cryptocurrency has the following advantages:

- Funds transfer between two parties will be easy without the need of a third party like credit/debit cards or banks.
- It is a cheaper alternative compared to other online transactions.

- Payments are safe and secured and offer an unprecedented level of anonymity.
- Funds transfer are completed with minimal processing fees.

Cryptocurrencies have the following disadvantages:

- The almost hidden nature of cryptocurrency transactions makes them easy to be the focus of illegal activities such as money laundering, tax-evasion and possibly even terror-financing.
- Payments are not irreversible.
- Cryptocurrencies are not accepted everywhere and have limited value elsewhere
- There is concern that cryptocurrencies like Bitcoin are not rooted in any material goods.

Three mistakes to avoid when dealing in cryptocurrency:

1. Cryptocurrency and share aren't the same. (crypto may increase in value, is also a form of payment)
2. Don't overtrade (this will lead to money loss and increase tax liabilities)
3. Don't chase cheap coins. (don't guarantee big returns)

DO YOU KNOW:
You can buy at Mc Donald's and pay your taxes with Bitcoin in El Salvador.

CASE STUDY

Crypto Craze

Government interest brings attention to crypto for more people, and everything feeds the crypto craze. El Salvador made Bitcoin legal currency, while China banned it entirely. The U.S. is figuring it out. There are over 5,000 different currencies in the world. However, there is always a diamond in the rough that people are hoping to grab. In other words, not all altcoins are useless. With over 5,000 cryptocurrencies available, some creative ones exist out there. China is the biggest cryptocurrency miner.

CRYPTO SCAM

What is a Bitcoin Scam?

Scammers always find new ways to steal your money and one such way includes the usage of cryptocurrency and one sure sign of a crypto scam is when anyone says you have to pay by cryptocurrency. Of course, if it has been paid by cryptocurrency, there's almost no way to get back that money, which is what most of the scammers are counting on. One big example of such scam is the Karnataka Bitcoin Scam. Let's have a deeper look into it.

The Bitcoin Scam of Karnataka:

This particular case involves prime suspect Srikrishna Ramesh who stands accused of cyber fraud, drug peddling and cryptocurrency theft. The Central Crime Branch (CCB) in November 2020 had reportedly seized 31 bitcoins worth Rs.9 cr. from the Bengaluru-based hacker. However, these bitcoins are not in possession of CCB, raising suspicion about corruption within the police department.

All because of this, the cryptocurrency row has now become a political blame game in Karnataka with the Congress demanding an independent investigation into the matter by a Supreme Court-monitored Special Investigation Team (SIT).

Why is Congress accusing BJP?

The Congress has accused CM Bommai of looking the other way even as he was Karnataka Home Minister when the case began.

"Instead of conducting a fair investigation, the state government appeared to be preoccupied with covering it up," the Congress party has alleged.

The Congress party claims that the alleged bitcoin scam can cost CM Bommai his chair.

THE MISSING BITCOINS

A report claimed that Ramesh had confessed to have hacked and illegally transferred over 5000 bitcoins to different parties. The value of EACH Bitcoin was \$65000.

The Central Crime Branch had claimed that it recovered nearly 31 bitcoins, with an estimated worth of Rs 9 crore then. Such a claim was withdrawn later, post the CCB's statement that the accused had attempted to mislead the probing agency into thinking that he had transferred the coins.

CASE STUDY

Crypto Craze

REMARKS:

Who is SriKrishna Ramesh ?
Sirki is a 25 year Old Hacker, currently being investigated by probe agencies such as Enforcement Directorate, Cyber Crimes wing of the Criminal Investigation Department and Central Crime Branch of Bengaluru Police. He is accused of hacking Karnataka Government's e-procurement site in 2019.

Bitfinex heist has been his highlight.

CONCLUSION:

The Karnataka Crypto scam stirred a buzz among police and politicians. This multi -billion bitcoin scam has rocked state politics since 2021. This #bitCoinScam is still under police investigation as claimed. This scam has led to several faceoffs between Multiple State Parties, stalling the proceeding of the state Assembly, as the debate continues.

Cryptocurrency is a digital or virtual currency that is secured by cryptography, which makes it nearly impossible to counterfeit or double-spend. Many cryptocurrencies are decentralized networks based on blockchain technology—a distributed ledger imposed by a different network of computers. When it comes to cryptocurrencies, one of the biggest challenges for investors is not getting caught up in the publicity. If you've decided to invest in the cryptocurrency market, it's salient—same as with any other investment—to do your research.

Consider why you're interested in this particular investment vehicle, and familiarize yourself with cryptocurrencies and blockchain technology, to be more fully furnished to determine whether this type of investment opportunity is worthwhile for you. When you're considering an investment, take the time to find the project's white paper. Once you've found out the cryptocurrency or cryptocurrencies for investment, look into how those tokens make use of blockchain technology and whether they provide any alterations that differentiate them from the rest. The digital currency world moves swiftly and is known for being highly volatile. News of an exchange hack, fraud, or price manipulation can send shock waves through the cryptocurrency sphere, so it's important to watch out for what's going on in the space more broadly.

Finally, remember that digital currencies are highly speculative. For every overnight bitcoin millionaire, many other investors have flooded money into the virtual-token realm only to see that money disappear. Investing in this space means taking a risk.

"By doing your research before making an investment, you help give yourself the best chance of success."

ALPHABETICAL BUSINESSWOMEN

A



ADITI GUPTA

Aditi Gupta is an Indian author and co-founder of Menstrupedia Comics. In 2014, she was one of the names on the Forbes 30 under 30 list. Her aim has been to educate young girls about menstruation through a positive lens and break the stereotypes that exist in society.

B

BASUDHA SHRIVASTAV

Basudha Shrivastav is the co-founder of ExpressEarth. She is one of the sharpest minds and is the reason behind the motivation of numerous girls. She was born and brought up in Bihar and moved to Delhi for her further education. ExpressEarth is a travel service that deals with visa arrangements, accommodations, tickets, and everything else that a traveller needs.

C



CHEN WANG

Cher Wang is a Taiwanese entrepreneur and philanthropist. She is the co-founder and chairwoman of HTC. She became one of the first women to instate a tech business in the 90s. In a male dominated industry, she allowed her passion and dedication to leave a mark in the industry.

D

DIVYA GOKULNATH

Divya Gokulnath is an Indian entrepreneur and educator. She is the director and founder of Byju's-The Learning App. She used to teach in Byju's coaching classes and decided to terminate her offer of education in The United States and decided to stay true to her passion of education and teaching. She believes that education is the tool that has the potential to eradicate all our problems.

F



FALGUNI NAYAR

Falguni Nayar is an Indian businesswoman who is the founder and CEO of Nykaa. She decided to quit her job at the age of 50 and decided to create something from scratch. She decided to follow her entrepreneurship dream and today she herself and her venture are synonymous to success and innovation.

G

GHAZAL ALAGH

Ghazal Alagh is the co-founder of MamaEarth, one of the pioneers in offering natural skincare and baby care products. She is often referred as a mompreneur, a mother of two, Ghazal has nourished her beliefs and passion into one of the most famous skincare brands in India.

H



HUDA KATTAN

Huda Kattan is the founder of one of the most revolutionary beauty brands of the century-Huda Beauty. She is a businesswoman, beauty blogger, a mother and a make-up mastermind. Huda Beauty embodies the creative and dynamic forces of the beauty industry. Huda Kattan has expanded her brand with one knock-out product at a time.

I

INDRA NOOYI

Indra Nooyi has been accredited for the restructuring and diversification of the soft drinks manufacturer PepsiCo, Inc.'s brands under her leadership as the CEO and chairman of the company. She joined the board of Amazon in 2019. She authored The Calloway Way: Results & Integrity, HBR's 10 Must Reads on Creative Teams Collection and her memoir, My Life in Full: Work, Family and Our Future.

J



JAYSHREE ULLAL

Jayshree Ullal is the Chief Executive Officer and President of American computer networking company Arista Networks. She is responsible for its business and thought leadership in cloud networking. She led the company to a historic and successful IPO and turned it into a multibillion-dollar business. She is also on the board of directors of Snowflake from 2020. She was included in the Forbes list of America's Richest Self-Made Women 2021.

ALPHABETICAL BUSINESSWOMEN

K

KIRAN MAZUMDAR SHAW

Kiran Mazumdar Shaw is one of India's richest self-made women who founded India's largest listed biopharmaceutical firm by revenue, Biocon in 1978. Formerly, she was the chairperson of the Indian Institute of Management, Bangalore. She is recognized as a global thought leader for Biotechnology. She has been the recipient of various accolades for her contributions to society.

L



LEENA NAIR

Leena Nair, the British-Indian business executive is the first female global CEO of the French luxury brand Chanel. Prior to that, she was the first female, first Asian and the youngest-ever Chief Human Resources Officer of Unilever. She featured in Fortune magazine's 2021 list of most powerful women and is widely praised for her people-focused approach to business.

M

MELINDA GATES

Melinda French Gates is a philanthropist, businesswoman, and global advocate for women and girls. She is a former Computer Scientist and General Manager at Microsoft. She co-founded the Bill and Melinda Gates Foundation. Her mission is to close the funding gap for female founders through her investment and incubation company, Pivotal Ventures. She authored a book, *The Moment of Lift: How Empowering Women Changes the World*.

N



NINA LEKHI

Nina Lekhi is the Managing Director and the Chief Design Curator of the popular vegan bag and accessories brand, Baggit. Started almost 30 years, the Made in India brand started with Rs. 7000 and currently has an annual turnover of around Rs. 111 crores. Her autobiography, *Bag It All* is an inspirational story of how she built the brand and rose higher to achieve more.

O

OPRAH WINFREY

Oprah Winfrey is one of the richest and most influential women in the United States. She's an American television personality, actress, and entrepreneur whose syndicated daily talk show was among the most popular of the genre. She published several self-help books, including *The Path Made Clear: Discovering Your Life's Direction and Purpose* and *What Happened to You?: Conversations on Trauma, Resilience, and Healing*.

P



PRIYA PAUL

Priya Paul is an Indian businesswoman, the chairperson of Apeejay Surrendra Park Hotels, a subsidiary of the Apeejay Surrendra Group, which operates The Park Hotels chain of hotels. Currently, she is a member of the National Council of Science Museums, the advisory council of national tourism, and the chairperson of the South Asia Women's Fund. She pioneered the concept of boutique hotels in India through the Park brand.

R

RADHIKA GHAI AGGARWAL

Radhika Aggarwal is the co-founder of ShopClues and India's first female co-founder of a unicorn firm. With a keen understanding of the customer's pulse, she is the marketing robust that has made ShopClues one of the luminaries.

With over 7 million monthly visits, ShopClues is India's first and largest fully managed marketplace. It is currently available in over 9,000 Indian cities, towns, and villages.

S



SHUBHRA CHADDHA

Shubhra Chaddha is a successful entrepreneur who built the iconic brand Chumbak after selling her home. It all began with her passion for travel and collecting souvenirs, which evolved into a popular fashion-led lifestyle business that creates India-inspired quirky and contemporary products across a wide range of sectors. Chumbak's products are now accessible in over 70 exclusive stores, along with a strong online presence.

T

TANVI MALIK

Tanvi Malik and her friend Shivani Poddar started FabAlley and Indya, two fashion eCommerce businesses in India. Indya is an ethnic-fusion label, while FabAlley is a fast-fashion Western wear line with globally attractive clothing and accessories. With a focus on diversity, feminism, and making apparel that matches Indian aesthetics and body proportions, the brands now offer their clothing through 300+ retail shops across India.

ALPHABETICAL BUSINESSWOMEN

U



UPASANA TAKU

Mobikwik, India's first virtual wallet, was co-founded by Upasana Taku with a purpose to modernise the Indian Fintech sector. Mobikwik is a mobile payment system and digital wallet that helps consumers and businesses cross the digital divide. They have over 101 million registered users and more than 3 million ecommerce, physical retail, and biller partners over the years.

V

VANDANA LUTHRA

The founder of VLCC

Vandana Luthra is popularly known as the queen of wellness. She is a woman entrepreneur in India and the founder of VLCC, a one-stop beauty and wellness service. Vandana started VLCC in her rented house with a small bank loan in 1989 when the concept itself was alien. She focused on health and beauty services and products. Vandana was featured in Fortune magazine's 2018 list of Fortune India Next 500. VLCC is the largest organisation in terms of scale and breadth of operations in the beauty and wellness service in India. Today

W



WANG LAICHUN

Wang Laichun is the chairman of Luxshare, a Chinese electronics manufacturer that supplies Apple much of its parts. The Company's products are widely used in computers, communication devices, consumer electronics products and automobiles. When first breaking the boundary of becoming a billionaire, she was stated as one of the world's youngest self-made female billionaires. Wan Laichun bought the company with her brother in 2004, and now her estimated net worth is roughly \$1.5 billion.

Y

YANG LAN

Media mogul Yang Lan is undeniably the most powerful woman in the Chinese media. She not only founded the Sun Media Group but is also a journalist and talk show hostess. She is the co-founder and chairperson of the Sun Media Group and the Sun Culture Foundation. In 2013, she was ranked number 100 in Forbes magazine's 100 World's Most Powerful Women

Z



ZHOU QUNFEI

Founder and CEO of Lens Technology
Zhou Qunfei is the founder and CEO of Lens Technology. The Chinese billionaire is reportedly the world's richest self-made woman, according to Forbes. Her company manufactures glass for tech giants like Tesla, Apple, and Samsung. In 2018, she was named the world's richest self-made woman, with a net worth of \$9.8 billion

BOOK REVIEW

*-By Jhanak Vaish,
B.Com Hons 1st year*



My Life in Full

Indra Nooyi

This is a book that will motivate and inspire you. Everyone who is trapped at work or striving to advance in their career should read this book. This book pushes you to realise the value of financial independence, the hurdles you'll face as you advance in your career, and the personal effort required to balance work and family life.

As one of the world's most known CEOs, Indra Nooyi redefined what it meant to be an amazing leader for a decade. She reshaped PepsiCo with a singular vision, a relentless pursuit of quality, and a strong sense of mission.

She was the first woman of colour and an immigrant to run a Fortune 50 firm, as well as one of our generation's most influential strategic thinkers. *My Life in Full*, a lovely book full of grace, grit, and good humour, is a firsthand account of Nooyi's illustrious career and the sacrifices it took.

From her childhood and early education in 1960s India through her study at Yale and her rise to the top of the corporate ladder as a business consultant and strategist, Nooyi takes us on a journey through the events that shaped her life. The book gives readers an inside look at PepsiCo and Nooyi's ideas as she guided the iconic American firm toward healthier products and a new environmental profile, amid fierce opposition from all sides.

Nooyi also discusses the obstacles she had when balancing a hectic professional life with a developing family for the first time, as well as what she learned along the road. She makes a convincing case for boosting corporate and community support for young family builders in order to unleash the economy's full potential, and she makes a clear, tangible, and urgent call for businesses and governments to prioritise the care ecosystem, paid leave, and work flexibility.

Generous, authoritative, and grounded in lived experience, *My Life in Full* is the story of an extraordinary leader's life, a moving tribute to the relationships that created it, and a blueprint for 21st-century prosperity.

Indra Nooyi is an Indian-American business executive and former chairperson and chief executive officer of PepsiCo.

Nooyi was honored with the **Outstanding Woman in Business** award by the League of Women Voters of Connecticut.

She was listed among **Time's 100 Most Influential People in The World** in 2007 and 2008.

In 2018, she was named as one of the **Best CEOs in the World** by CEOWORLD magazine.

In 2009, Fortune ranked her the **#1** in the list of **Most Powerful Women in Business**.

ACHIEVEMENTS

A time for looking back on lessons learned, adventures share, bright moments filled with special meaning.

STUDENT ACHIEVEMENTS



- President : Excelsior : The Commerce Society of Maitreyi College.
- Interned at SoDelhi; profile : sales and marketing.
- Interned at Growlance, an influencer marketing agency; profile : Campaign manager.

MITALI ARORA



- Cultural Secretary- Excelsior Commerce Society of Maitreyi college
- Interned at Metvy & EasyCap
- Assistant Manager at Raj Essence Mart, Family Business
- Started 2 startups in the past 2 years. Dhanda-Digital Marketers & Karighur.official.
- Got picked for Admission in Masters Union School of Business in the first attempt for MBA.

SUHANI AHUJA



- Head, Media and Marketing : Excelsior : The Commerce Society of Maitreyi College.
- Placement at Deloitte.

VEDIKA BHARGAVA



Joined Zomato Feeding India in September, 2020 with the vision of helping people who are suffering during the times of Covid and are unable to afford a single meal. Promoted as the City Leader wherein I headed the most incredible team of 100+ volunteers and got to build contact with amazing sponsors.

ANKITA CHHABRA



- Head, Corporate and Finance : Excelsior : The Commerce Society of Maitreyi College.
- Placement at Deloitte.

KANIKA BHALLA



- Vice President : Excelsior : The Commerce Society of Maitreyi College.
- Felicitated with Achiever's Award from B.Com Hons
- Placement at Deloitte.
- Interned at Growlance, an influencer marketing agency; profile : Influencer marketing manager.
- Interned at Nykaa; profile; Marketing & communications intern.

RISHVI JAIN



- Head, Media and Marketing : Excelsior : The Commerce Society of Maitreyi College.
- Interned at Easy Cap,
- Interned at Metvy and Ashman foundation.
- Interned at Dhanda- Digital marketers, profile : Graphic Head.

CHHAVI ISHPUNIYANI



- Head, Data & Communication Department :The Placement Cell of Maitreyi College.
- Council Team Head : Vishlakshi Foundation.
- Senior Executive Member, Corporate and Finance : Excelsior : The Commerce Society of Maitreyi College.
- Interned at DOJO SPORTS, profile : Talent Acquisition Intern
- Placement at Deloitte.

PARTHI SURI



- Head, Creative and PR Department : Excelsior : The Commerce Society of Maitreyi College.
- Placement at Deloitte.

VANI SHUKLA



- Placed at Deloitte USI.
- Vice President: Horizon-Placement Cell Maitreyi College.
- PR head : Marketricks - Marketing Society, Maitreyi College.
- Interned at Freeskout, profile : Account Management Intern.

ASHIKA BHATIA



- Interned at Youth India Foundation, profile : Finance intern later promoted as Finance Engagement Officer of the entire Delhi State.
- Owner of a startup named THE RANG DE STORE. Its the gifting store which deals in multiple of products.

MAYURI JAIN



- Sub-Head, Creative and PR Department : Excelsior : The Commerce Society of Maitreyi College.
- Interned at Campus Guide, profile: Product and Research Manager.

HARNEESHA MAKKAR



- Sub-Head, Creative and PR Department : Excelsior : The Commerce Society of Maitreyi College.
- Head, Public Relations : Marketricks : Marketing Society of Maitreyi college
- Teacher volunteer of Deepalaya, NGO in association with Enactus.

ANANYA JAIN



- Sub-Head, Media and Marketing Department : Excelsior : The Commerce Society of Maitreyi College.
- Founder of food blog on instagram @theoctoberwallflower_.
- Interned at Goa Prism, profile : Content Writer.
- Interned at TM Kitchen Outlets, profile : Social Media Manager.

TANISHA KATARIA



- Co-author in the anthology "A Glimpse of Hope" in which one of her poetry work was featured, compiled by Ms. Chanchal Garg and published by Ek shayar ke bate community and Notion press.

ADITI VERMA



- Second position in Poem competition organised by IIM AHMEDABAD.
- First position in Poem competition organised by NSS Maitreyi.
- Second position in Poem competition organised by Students Union of Maitreyi College.

SIYA JAIN



- Treasurer : Excelsior : The commerce society of Maitreyi
- Human Resource Head : Marketricks : The Marketing Society of Maitreyi College.
- Interned at Boddhi Tree foundation, profile : HR of Uttar Pradesh and Jammu and Kashmir.

VANSHIKA AGGARWAL



- President : Excelsior : The Commerce Society of Maitreyi College for the session 2022-23.
- General secretary : Excelsior : The Commerce Society of Maitreyi College.
- Interning at Cloud Software Startup; profile : marketing assistant.
- Interned at Tutree, profile : Content Writer

SHRUTI WADHWA



- General Secretary : Excelsior : The commerce society of Maitreyi.
- Interned at E3, profile : Managed accounts using Excel and Tally.

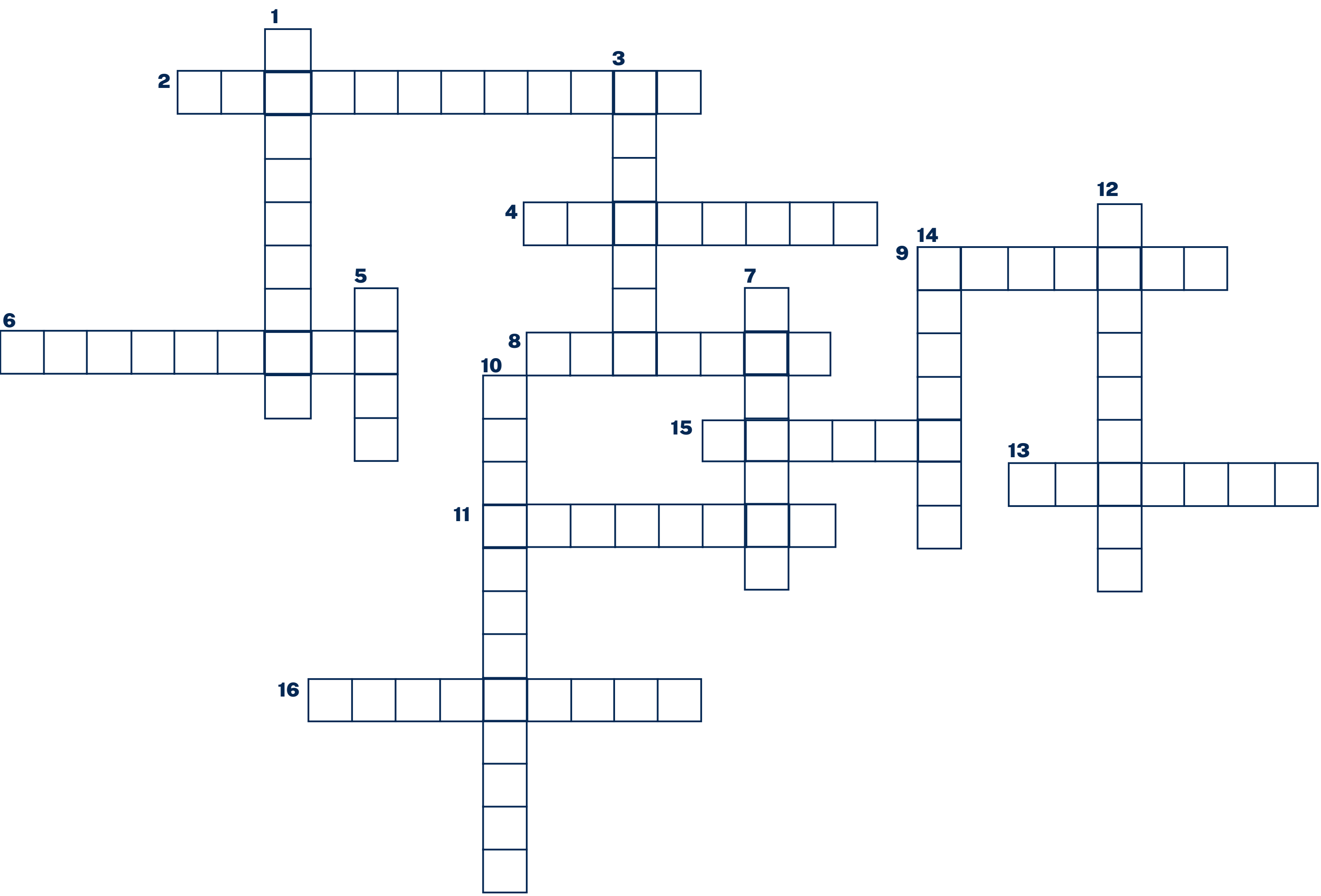
KRITI KUMAR



- Head Editor of ComAspire: Wrapped
- Felicitated with Student of the Year Award for academic year 2021-22
- Interned as Junior Consultant at Brainworks, management consulting firm
- Placed at Deloitte

DEVISHI SAHAI

CROSSWORD



HINTS

Across

2. Amount of capital that wears out over time. (12)
4. The profit made by a company. (8)
6. Advertisement that announces a public offering of securities (9)
8. When a bond is sold above face value. (7)
9. Shows the value of a company at a particular time. (7)
11. Any part of shareholders' equity, except for basic share capital. (8)
13. A startup whose valuation is over a billion. (7)
15. Digital currency to secure transactions. (6)
16. Financial report about an organisation's financial results (9)

Down

1. Situation in which price level falls over time. (9)
3. Not paid at an expected or required time. (7)
5. An owed amount of money. (4)
7. A period of 3 months. (7)
10. Individual who creates and/or invests in one or more businesses. (12)
12. When prices of most goods and services rise over time (9)
14. A decentralised digital currency which began its use in 2009. (7)



2021- 22 Edition

ComAspire

Official Magazine of Commerce Department,
Maitreyi College



Wrapped
Wrapped
Wrapped
Wrapped
Wrapped



We are thankful to each one of you who took the time to read the annual edition of ComAspire, brought to you by Excelsior, the commerce society of Maitreyi College. We hope we were able to convey and impart knowledge and insight into our work and achievements to you!