



LAKSHMIBAI COLLEGE



COMSPECT BULLETIN

December Edition 2021



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TEACHERS' NOTE

It gives us immense pleasure to introduce the December Edition of “The Commerce Bulletin”- monthly newsletter by COMSPECT, Commerce Society of Lakshmibai college. We’ve diversified ourselves by organizing multifarious events or hosting regular speaker sessions with eminent personalities. We aim to spread commercial literacy in a fun yet holistic way. Similar to the businesses adapting changes in the industry, we aim to persevere towards the needs of our readers and bring out the most useful and relevant content. We hope that we can curate the best content for all our readers to make it not only informative but also interesting and relatable. We promise to be unfettered in our efforts to explain everything in a simple yet holistic way with the hope that the segments help you to enhance your knowledge, we wish that you have a pleasant reading experience. Errors if any are unintentional and suggestions are warmly welcome.

- Mrs. Sarika Bhatnagar
- Dr. Sucheta Gauba

STUDENTS' NOTE

"An investment in knowledge pays the best interest"

-Benjamin Franklin

The investment you make today will always pay off in the end. Every successful person in the world has something in common : they are constantly reading on a daily basis. Expand your knowledge and learn something new everyday because a person is never too old or young to learn anything.

We express our regards to everyone who has given their precious time for our constantly working and making our newsletter possible. Our heartfelt gratitude to our principal Dr. Pratyush Vatsala, to our Commerce TIC - Dr. Meenu and to our Convenors - Mrs. Sarika Bhatnagar and Dr. Sucheta Gauba for believing in our team and constantly guiding us. We hope the readers will have a great experience reading our newsletter and gain something insightful.

- Students



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PROFILE BUILDING WEBINAR REPORT

Live webinar

LINKEDIN PROFILE BUILDING

India's First Virtual Assistant and a Brand Catalyst, featured among 35 "Women Entrepreneurs - 2020" & "Empowered Women Entrepreneur 2021" and a facilitator at International Trainers Federation.

Date : 13 December 2021

Time: 3-5 pm

Venue : Via Zoom

Ms. Rishika Inamdar

Webinar on LinkedIn profile building was organised on Dec 13,2021. The activities of the webinar were carried out by the Management team of Comspect and Ms Rishika Inamdar.

Ms Rishika Inamdar who has mastered the art of personal branding on LinkedIn and building relationships with right content strategy. The webinar was organised for all the students of selection by college irrespective of their discipline and shared her amazing insights with us for the LinkedIn Profile Building, Branding and Engagement to the students of our college. The session definitely was an informative one. The session witnessed more than 95 students of the college. Numerous queries were entertained and all the participants actively involved themselves in the session.

RECRUITMENT 2.0



The second session of recruitment took place in the last week of December 2021.

This recruitment session was exclusively for the freshers.

Firstly, the written applications were collected from all the candidates which included their basic information and their sample work which was required for the society.

After filtering the applications, our respective Team Heads alongwith the Office Bearers conducted an interview round to know the candidates even more. The best samples or the work was selected and the candidates with potential & the ones who performed well in the interview got selected & were intimated.

The freshers batch is a bundle of fresh talent and ideas. They all are full of energy & enthusiasm. The students selected are now performing with their best efforts possible for the betterment of the society.

FUTURE OF CRYPTOCURRENCY IN INDIA

-Kritika Jain
Bcom H (1 year)

Cryptocurrency is a digital or virtual currency that is secured by cryptography, which makes it nearly impossible to counterfeit or double-spend. Cryptocurrencies are systems that allow for secure payments online which are denominated in terms of virtual "tokens," which are represented by ledger entries internal to the system. In India, the RBI and the various laws that exist have not favoured cryptocurrency investors.

After the 2018 crypto boom, RBI banned all cryptocurrency exchanges in India. Ever since the Supreme Court has lifted the ban on cryptocurrency in March 2020, we can see an overall possibility for the entire cryptocurrency ecosystem in the country to take a step forward. The lockdown has given cryptocurrency a fresh start as investors are looking for various alternative investments.

The lockdown has given cryptocurrency a fresh start as investors are looking for various alternative investments. Our country is a pool of opportunities for the real money ecosystem and the crypto-world may not benefit the poor people but with the help of blockchain technologies, billions of Indians can benefit from it.

In the last week of March 2021, the government made it mandatory for companies to disclose investments made in cryptocurrencies. The move was welcomed by the crypto sector operating in the country. Experts said this move would open the door for all Indian companies to have Crypto on their balance sheets. "It will bring in a lot of transparency and will act as a comfort for Indian companies which are dealing in crypto-assets and were previously confused on how to put it in their books," said Sumit Gupta, CEO & Co-founder, CoinDCX.



Slowly but steadily sentiments in favour of cryptocurrency is building in the country. In what form cryptocurrency would be acceptable to Indian lawmakers and regulators remains to be seen. However, the good thing for crypto lovers in the country is that discussions on this topic are not dead. Rather, they are getting louder even as crypto is not completely backed by the law. In the Parliament also, several members have been recently raising the issue of cryptocurrency/Bitcoin .

Now it's not a matter of if but when. We will definitely have regulations for cryptocurrencies in India. When and how they are introduced is to be seen. The biggest talking point during the parliamentary panel meeting was who will regulate cryptocurrency? The experts have left the appointment of a body completely to the government. During the meeting, it was mentioned that the RBI could look after cryptocurrencies but, it has previously stated that cryptocurrency should be banned. So, time will tell if we have a new body to regulate cryptocurrencies or the government will appoint an existing body to monitor it.

Earlier this week, the Central government announced that it will soon introduce a bill in the upcoming winter session of the Parliament to ban all private cryptocurrencies, a move that shook crypto investors in the country. With the decision to ban a few digital coins, the government has also revealed plans to introduce an official digital currency. The Reserve Bank of India (RBI) is expected to issue the digital coin that will be regulated by the central bank.

The Cryptocurrency and Regulation of Official Digital Currency Bill, 2021, will aim to regulate the cryptocurrencies in the country. The law will also become the basis for the introduction of RBI issued digital currency in India.

Looking at the bigger picture, the future for cryptocurrency in India looks highly bleak but if the user has the urge to take the risk it might just be a game-changer for the country. Hence, it all depends on the Government to guide us through the transition of the new technological era. During a time where technology is advancing every minute and we can leverage the power of the internet, this would be a great time to be financially independent and wealthy.



REVIEW - CAT'21



The Common Admission Test (CAT) is a computer based test for admission in graduate management programs. The test consists of three sections: Verbal Ability and Reading Comprehension, Data Interpretation and Logical Reasoning and Quantitative Ability. It is conducted in the month of November every year. This year too it was conducted on 28th of November, 2021. Students from our college also gave this exam. A few of the students found it difficult but for most of them, the exam level was moderate. They had their own experiences & their own learnings.

Let us know what they have to say

I was happy to experience the challenges the actual exam zone had put me through. The rush in adrenaline, the ticking timer and those amazing questions. I enjoyed reading RCs and solving data interpretation questions. I could see that at the end only your muscle memory plays the major role in your attitude, focus and logical abilities.

The lesson that I learnt is that I could see how Comprehension and Logical Ability occupies the major part of the paper. The ability to actually read the question and apply your logic are your only tools. Keeping myself calm and enjoying the paper helped me avoid any panic and jitteriness. Throughout preparation I have not learnt how to solve CAT questions, but working on Reading Comprehension, Logical Ability and Quant has actually helped me improve my logical ability and writing/ verbal skills. At the end, it is all about practicing the right way. Because during the exams all you will do is what you are habitual of. So, if you practice the wrong way you will ultimately lose the zone in exam. Practice each type of questions with timer and build the right habit. Focus on building your logic and the ability to read and understand the question. It will help you much more than just cramming the formulas. Always practice questions from past year papers as they will give you a better view of what comprises the most part of the paper and how to prioritize your study schedule.

- Shourya Sharma
B.Com (hons)

It was a mix experience for me because the paper was moderate. So some questions were really easy or one can easily solve them & some were really tough. One thing to remember is to concentrate more on basics of the section which one is weak. Be confident about the sections that you are great at and work on sections that you are weak at.

**- Kritika Soni
B.Com (hons)**

In my opinion, competitive exams require lots of practice and good luck.

Few tips for my juniors :

- 1. Robust reading skills from Hindu, Aeon, etc. Reading different genres is important.**
- 2. Quants and Irdi set practice daily.**

**-Priyal Sachdeva
B.Com (hons)**

I had a great experience. I got to experience the real CAT pressure. That good reading is the key to crack CAT. Taking two minutes of every section in the starting to scan the questions and finding what I can do in one go. CAT is per minute intelligence test. CAT is not about how many topics you know, it's about in how many topics you have mastered. One suggestion to my juniors would be - **START READING.**

**-Shreya Tandon
B.Com**

I can say that atleast I got an experience. Some days are good and some are not. One should not get disheartened with a low score in mock. One should study continuously and be consistent.

**- Anshu Goel
B.Com (hons)**

If I talk about my experience, according to result, it was bad, but I learnt something new, faced real stress, learnt how to control emotions. But at the end I'm happy that I tried my best. No regrets.

If you are preparing for any exam then you have to be serious, consistent and courageous enough to face failures and let the things go. Give equal importance to all the subjects and don't procrastinate your goal. But with all these things never forget to enjoy your life to lower your stress level. Never ignore your weak areas.

**- Shivani
Bcom**

Firstly I was so nervous, on the other hand I knew this fact deep inside that I haven't prepared enough. It was not so bad. My learning from the exam is that practice as much as you can after learning anything. Don't just jump on another topic. Don't just make notes but also keep revising them after few intervals. The problem with me was lack of practice. One thing to remember is to always believe in yourself. There is nothing you can't do but with having a positive approach you have to work hard also.

**- Deewanshi
B.Com**

WHY ANXIETY IS COMMON AMONG TEENAGERS THESE DAYS?

-Harsimeran Kour
Bcom P (1 year)

"ANXIETY" " A word which most of the teenagers are familiar with. Anxiety is normal and a natural part of our life. Everyone feels anxious sometime; teenage, the age where one can experience a lot of new things, where we begin to learn the reality of life, where we meet different personalities, being a teenager is not easy as we go through emotional, physical and social change. The problem of anxiety among teenagers can be the outcome of one of these changes. Do you know during an epidemiological study, 14.5% of teenagers were found to be suffering from anxiety disorder; anxious teens are different from anxious children, when they are younger, kids worry about things like dark monsters or something bad happening to their parents. But teenagers are more likely to be worried about themselves, often this looks like perfectionism but teens might fear not doing well in school or sports or they may be very worried about their bodies. Going through puberty before or after, their friends are a big "trigger". As a teenager, we wish to have more friends, more social circle, then the question arises "why we still feel lonely?" Then why the problem of anxiety is not decreasing?

In my opinion having friends in number is not the solution to this problem but having the real friends with whom we can share everything is a need of the hour. Also as a teenager we learn a new skill which is we become good at hiding things from our parents, our friends. It can be hard to notice anxiety and anxiety may get overlooked as teens are good at hiding their feelings, keeping things to ourselves only also gives rise to stress, anxiety.

Anxious teens may get into the habit of consuming alcohol, it works in the short term, but their anxiety actually doesn't go away and eventually they become dependent on that substance. In this case counsellors can play an effective role as we can share our problems with them because they are not going to judge us as listening to other person's problem is a part of their profession, what can be the symptoms of anxiety?

Let's talk about it also, some of the symptoms are avoidance to irritability and lashing out, extreme self consciousness, avoidance of difficulties and new challenges in life and many more are there.



At present where the world is suffering from Covid-19, there is a substantial evidence that pandemic has increased the number of teenagers who are anxious like due to lockdowns and distancing robbed teenagers from many of the activities they care about most disrupted their education and isolated them from their friends.

Now the question arises what kind of things that the parents are required to do in order to overcome anxiety among their child? They should try to talk to them understand their problem and should try to see the world the way they do and help them to keep their perspective in order to cope up with difficulties "be mindful of the expectations you set for your children, no doubt high expectations can help teenagers to reach out their potential but they need to be realistic ones". Remember that children need time to get relax, play, let them hangout with their friends for a while which is crucial for their mental and physical health. As teenagers spend most of their day at school it just makes sense to have mental awareness and education become part of the school curriculum, when we empower students with knowledge and encourage them, students will be able to get all the help they need. As a teenager we sometimes get so indulged in impressing others we often forgot to know our worth it is very important for us to learn to be good for ourself first, only then we are going to prove good for others, always have a positive mind set and don't let the feeling of self doubt arise in yourself, there is so much in the world to focus on, try to concentrate on the bright side of the things and learn to deal with dull side of the things too.

Last but not the least major reason of anxiety is that as a teenager we are highly active on social media platforms and whatever we see there we wish to be like them, sometimes we question ourself why we can't have the best time of our life like everyone else do, but you must know everything on social media is not real, here is no need to be perfect, all we have to do is to accept ourself in a way we are, we have to accept our flaws and the power of self love is going to make your life more beautiful.

"Our anxiety does not empty tomorrow of its sorrows, but only empties today of its strengths".



2021 REWIND 21

JANUARY

MON TUE WED THUR FRI SAT SUN

- The World Bank has signed a \$105 million project with the Government of India and the Government of West Bengal to improve the inland water transport infrastructure in Kolkata, West Bengal.
- Global financial services major HSBC has inaugurated its International Banking Unit (IBU) branch at GIFT City near Gandhinagar city in Gujarat

FEBRUARY

MON TUE WED THUR FRI SAT SUN

- The New Development Bank (NDB) has committed to invest USD 100 million (Rs 727.6 crore), into the National Investment and Infrastructure Fund Limited (NIIF) Fund of Funds (FoF).
- The e-commerce company Flipkart has partnered with ICICI Lombard to offer its customers the 'Group SafeGuard' insurance, a group health insurance policy.

MARCH

MON TUE WED THUR FRI SAT SUN

- The National Payments Corporation of India (NPCI), the umbrella entity for digital payments in India, has launched a new application named "UPIHelp" on BHIM UPI, which will act as a grievance redressal mechanism for the users of the BHIM application
- HDFC ERGO General Insurance has launched the "Business Kisht Suraksha" cover.

APRIL

MON TUE WED THUR FRI SAT SUN

- The e-commerce giant Amazon has launched a \$250 million (Rs 1,873 crore) venture fund called "Amazon Smbhav Venture Fund", to invest in Indian startups and entrepreneurs, with a focus on digitizing SMEs.
- PhonePe has become the first company to cross one billion transactions on Unified Payments Interface (UPI) infrastructure
- SwitchON Foundation, a West Bengal-based not-for profit organization, has partnered with Punjab National Bank to facilitate solar pump financing for small and marginal farmers.

MAY

MON TUE WED THUR FRI SAT SUN

- The National Payments Corp. of India (NPCI) has partnered with Turkey's global payment solutions company PayCore as one of the certified partners for RuPay SoftPOS to drive cashless payments across the country.
- Bajaj Finance is all set to join the likes of Paytm and Amazon in the prepaid payment segment with the Reserve Bank of India (RBI) approving the nonbank lender's foray with perpetual validity.

JUNE

MON TUE WED THUR FRI SAT SUN

- Amazon has acquired an American instant messaging app 'Wickr' to offer secure communications for businesses, government agencies, and individuals, who are moving to hybrid work environments, due to the COVID-19 pandemic.
- Pharmeasy has announced the acquisition of rival Medlife, thereby creating India's largest online pharmacy

2021 REWIND 21

JULY

MON TUE WED THUR FRI SAT SUN

- Paytm Payments Bank has become the first bank in the country to achieve the milestone of issuing 1 crore FASTags.
- Adani Group led by Gautam Adani has completed the takeover of 'Mumbai International Airport' from the GVK group.
- Flipkart has launched Shopsy, an app that will enable Indians to start their online businesses without any investment.
- Amazon has launched its first Digital Kendra in India in Surat, Gujarat.

AUGUST

MON TUE WED THUR FRI SAT SUN

- Sebi has allowed payments banks to carry out the activities of investment bankers to provide easy access to investors to participate in public and rights issues by using various payment avenues, markets regulator.
- RBL Bank has chosen Amazon Web Services (AWS), an Amazon.com company, as its preferred cloud provider.
- Asian Development Bank (ADB) and the Government of India have signed a \$500 million loan to expand the metro rail network in Bengaluru with the construction of two new metro lines totalling 56 km in length

SEPTEMBER

MON TUE WED THUR FRI SAT SUN

- Life Insurance Corporation of India (LIC) has launched a new mobile app 'PRAGATI' for the exclusive use of its Development Officers. The Life Insurance Corporation of India (LIC) has launched the mobile application of its digital paperless solution, "ANANDA" for LIC agents. ANANDA stands for Atma Nirbhar Agents New Business Digital Application. Life Insurance Corporation of India (LIC) has launched a new mobile app 'PRAGATI' for the exclusive use of its Development Officers. PRAGATI stands for "Performance Review Application, Growth And Trend Indicator.

OCTOBER

MON TUE WED THUR FRI SAT SUN

- Gautam Adani-led Adani Group has took over the responsibilities of the Jaipur International Airport from the Airports Authority of India (AAI)
- Online payment services provider, Paytm has acquired a 100% stake in Mumbai-based digital lending startup CreditMate.
- Fintech company BharatPe, announced its entry into the 'Buy Now Pay Later' (BNPL) category with the launch of 'postpe'.

NOVEMBER

MON TUE WED THUR FRI SAT SUN

- NITI (National Institution for Transforming India) Aayog and the World Bank (WB) are working together to facilitate a program for faster and easier financing of electric vehicles (EVs).
- BharatPe launched the World's 1st Merchant Shareholding Program (MSP) for merchant partners

DECEMBER

MON TUE WED THUR FRI SAT SUN

- Whatsapp has announced the Digital Payments Utsav for 500 villages in India.
- Paytm, a leading digital ecosystem for consumers and merchants has partnered with Amazon Web Services (AWS) to offer Paytm Startup Toolkit with exclusive payment services to early-stage Indian startups

OMICRON

BE CAREFUL, IT'S SPREADING!!

In the last two years, if Covid - 19 has taught us anything, it is to start taking precautions before it's too late. The omicron cases in the country are rising steadily.

The country is nearing 4460 cases but the numbers can rise more rapidly since omicron spreads fast, even faster than the Delta which ravaged the nation in the second wave in April-May last year.

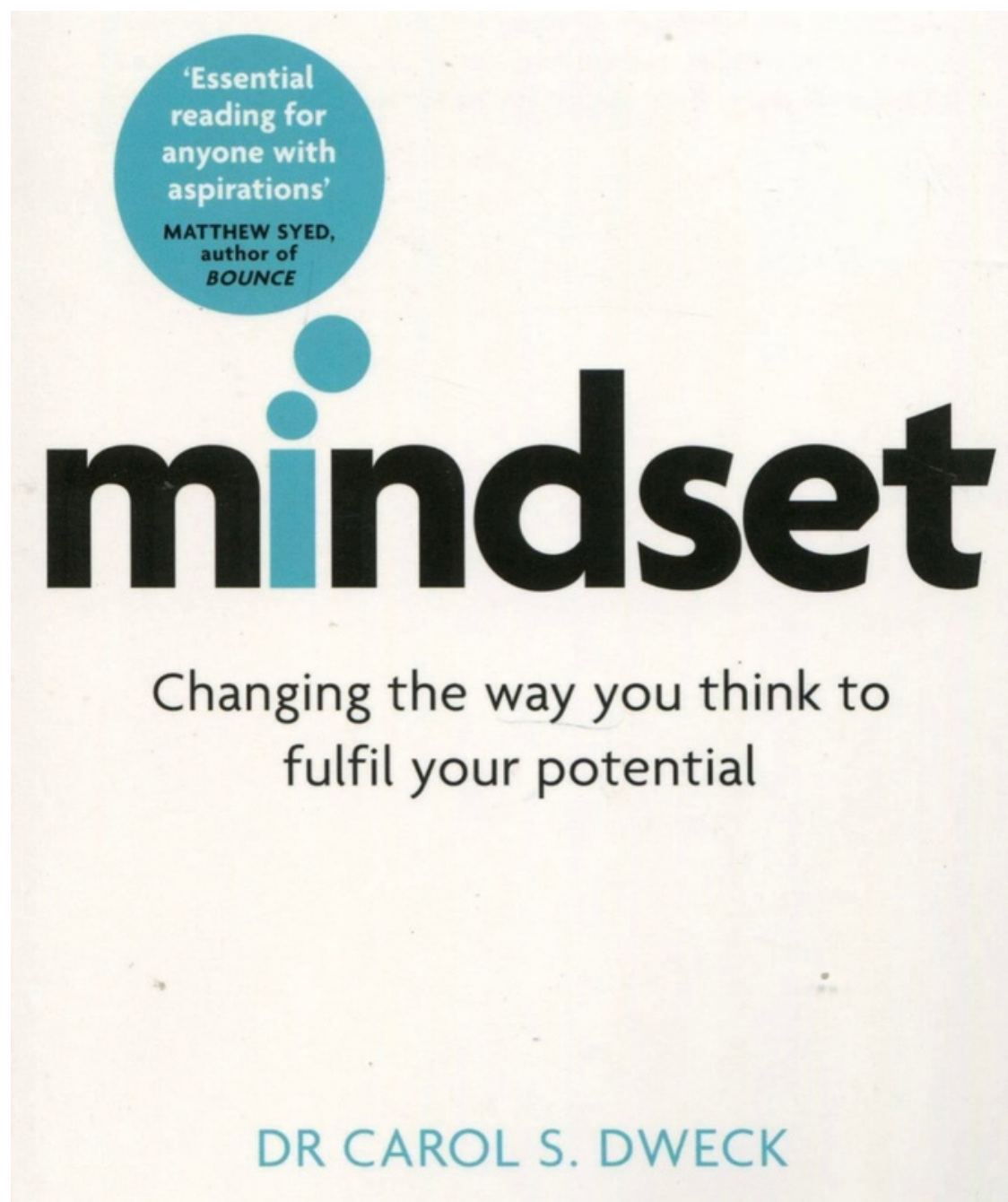
SYMPTOMS

- Fever
- Congestion and runny nose
- Headache
- Sour throat
- Fatigue
- Cough

PREVENTION

- Get vaccinated
- Avoid crowded places
- Maintain social distance
- Wear a mask and use sanitizer

BOOK



Our own mentality determines how we deal with different situations and setbacks, as well as our willingness to cope and improve ourselves. This book differences between people with a **FIXED MINDSET** versus those with a **GROWTH MINDSET**. And this trait affects everything in life, from your world view to your interpersonal relationships.

MINDSET is suitable for all those people who want to discover their mindset and how they influence their behaviour, being able to improve their capabilities. Author explains that it is possible to have a fixed mindset for certain things and a growth mindset for others.

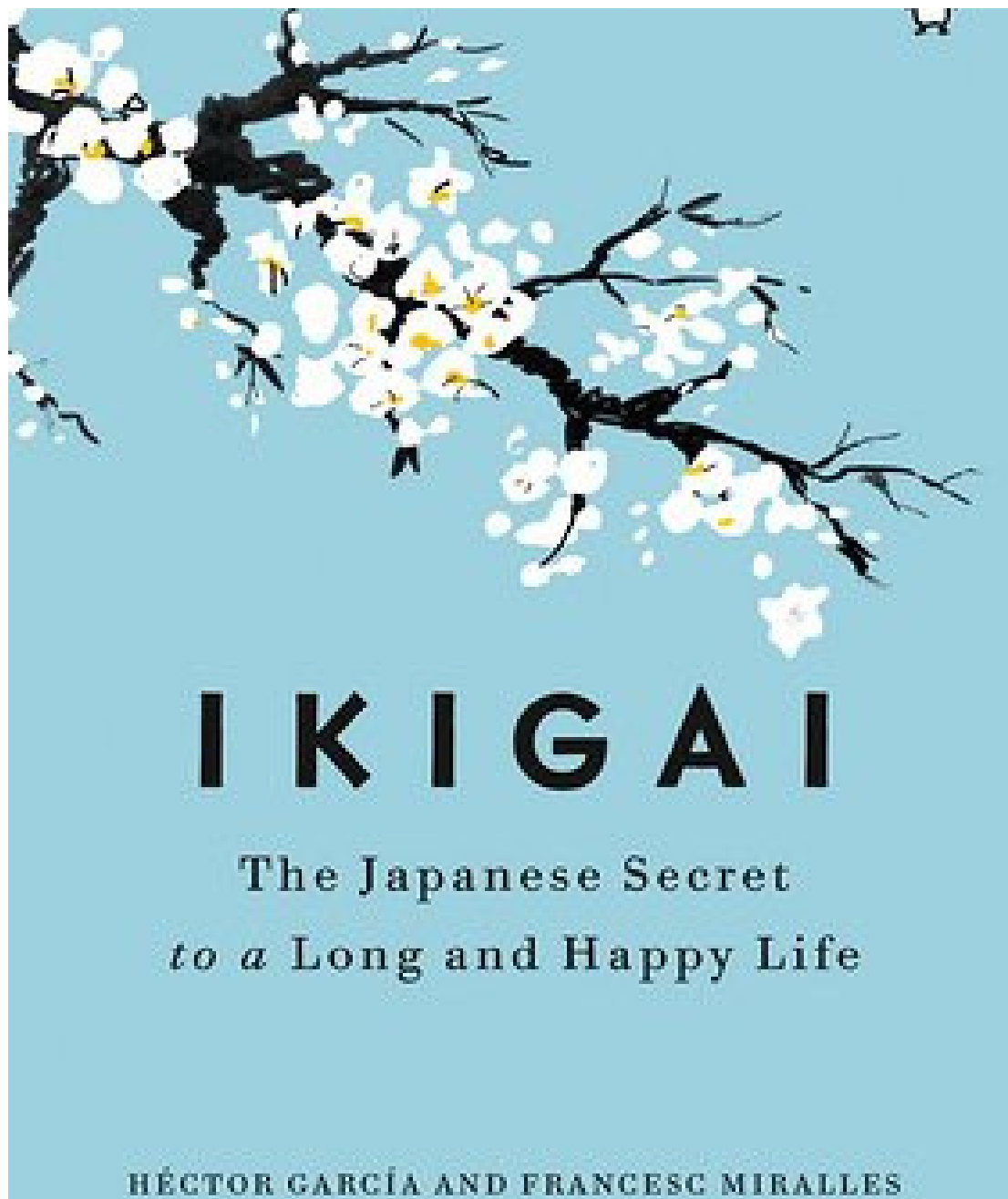
"No matter what your ability is, effort is what ignites that ability and turns it into accomplishment." - Carol S. Dweck

Society ends up inducing us to believe in a pattern of intelligence and success, that, for the fixed mindset, ends up becoming sources of frustration.

I'd like to give this book 4/5 star rating as this book has actually made me realise that our skills can be improved but we're just supposed to put our efforts into it!

REVIEW

BOOK



There's an island in Japan named as Okinawa. The people living there live with the formula called 'ikigai'. IKIGAI is a Japanese word which means, 'reason for being'. Ikigai explains how you can live a longer and happier life by having a purpose, eating healthy and not retiring. Okiwans view ikigai as a way to describe 'why' behind their daily life. They have a reason to get up every morning, which means they have something to live for. Ikigai is the philosophy that blissfully keeps them busy until the end of their days.

Once you discover your ikigai, pursuing it and nurturing it everyday will bring meaning to your life. Your ikigai is your life purpose or your bliss.

"only things that are imperfect, incomplete and ephemeral can truly be beautiful, because only those things resemble the natural world"

- Hector Garcia

Many people find themselves trapped in never ending need to do everything faster, better and harder. In contrast, discovering your ikigai will help you slow down and enjoy life more.

I would like to give the book 4.7 stars and would recommend you to read this book because it has helped me in and out with my IKIGAI.



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NEWS BULLETIN

BUSINESS:-

- Sensex, nifty end the year of milestones on high

India's stock market ended 2021 on a positive note with benchmark indices closing nearly 1 percent higher than the previous year. This is a befitting end to a year of milestones for the market with the benchmarks recording lifetime highs — the S&P BSE Sensex crossing the 62,000 mark and the Nifty 50 topping 18,400 in October on a rally driven by economic recovery post the pandemic induced slump.

- Rupee closes 2021 on firm note, settles 13 paise higher at 74.29 against USD.

The rupee surged 13 paise to close at 74.29 (provisional) against the US dollar on the last trading session of 2021, tracking positive domestic equities amid year-end dollar selling by banks and exporters. At the interbank forex market, the local unit opened up at 74.35 against the greenback and witnessed an intra-day high of 74.10 and a low of 74.38. It finally settled at 74.29, a rise of 13 paise.

NATIONAL:-

- PM Inaugurates, Lays Foundation Stones of Projects Worth Over Rs 17,500 Cr in Haldwani

Prime Minister Narendra Modi inaugurated and laid foundation stones of 23 developmental projects worth over Rs 17,500 crore in Haldwani ahead of the Assembly elections in Uttarakhand. "These inaugurated development projects will give better connectivity and better health to the people of Haldwani," said Modi. Addressing the public rally, Modi said that the BJP government is also working on a Rs 2,000 crore scheme for the overall infrastructural development of Haldwani, including water, sewage and road projects.

- Piyush Jain Kanpur raid: Rs 195 crore cash, Dubai property documents seized in 120-hour-long raid

Kanpur businessman Piyush Jain has been sent into 14 days of judicial custody after a prolonged 5 day-raid at his residence led to the recovery of over Rs 194.45 crore of cash, 23 kg gold, and also 600 kg sandalwood. The businessman has been arrested under section 132 of the CGST Act.

INTERNATIONAL:-

● Huge, quick "tsunami" of new COVID-19 cases overwhelming health systems around the world: WHO chief

The COVID-19 Weekly Epidemiological Update, released by the global health agency Thursday, said that during the week December 27, 2021 to January 2, 2022, following a gradual increase since October, the global number of new cases increased sharply by 71 per cent as compared to the previous week.

● Hong Kong bans flights from India and 7 other countries

Hong Kong has announced strict restrictions since the rise of Covid cases across the globe. Hong Kong has banned flights, restricted dining options and shut gyms, reportedly

● Xi Jinping flags Taiwan reunification, CPC achievements in his New Year address

China, which claims self-ruled Taiwan as part of the mainland, had ratcheted up tensions by sending over hundreds of military planes into Taiwan's Air Identification Defense Zone in recent months and conducted military drills close to the island.

● Britain approves Pfizer's antiviral COVID-19 pill

The approval comes as the country scrambles to build its defenses amid a record daily record of new COVID-19 cases on Thursday, government data showed a surge in COVID-19 cases.

● Thousands flee as wildfires wreck havoc in Colorado

Thousands of residents have been evacuated from two cities in the US state of Colorado following a wildfire. The 20,000-strong town of Louisville, along with the 13,000 residents of Superior, have been told to move out, with the National Weather Service describing the situation as "life-threatening."

SPORTS:-

● Hockey - bronze for India men hockey team

Asian Champions Trophy Hockey 2021, India vs Pakistan Highlights: India beat Pakistan 4-3 to win the bronze medal. Indian men's hockey team won the bronze medal at Asian Champions Trophy after beating Pakistan 4-3 in the third-place play-off match.

● Ross Taylor and Harbajan Singh announces retirement

Ross Taylor announces retirement. Taylor retires from all form of cricket. Bhajji, Harbajan Singh also retires from all form of cricket



COMSPECT

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