



ISSUE 1 . MARCH 2022

# BRAINPICKINGS

E-Newsletter of **VANIJYA SAMITI**,  
Department of Commerce,  
Bharati College

## MESSAGE FROM PRINCIPAL'S DESK



**Prof. Rekha Sapra**  
(Officiating Principal,  
Bharati College)

I congratulate the Department of Commerce for the first issue of their e-newsletter-“Brainpickings”. We are indeed aware that intellectual outcome is inextricably tied to the variety of approaches we can provide and sustain in our day-to-day teaching and learning. It is important for students to be securely rooted in an enabling and constructive environment in order to enable them to flourish meaningfully. I am extremely sanguine that this e-newsletter will provide an opportunity to young minds to bring their creative talent along with the academics. I congratulate all members of the Vanijya Samiti, Department of Commerce and students once more.  
All the Best!

## MESSAGE FROM TEACHER-IN-CHARGE

The adage “Fortune Favors the Bold” holds true for Vanijya Samiti, Department of Commerce, Bharati College which is moving forward vehemently from one step to another leaving the audience spell-bound. I am extremely delighted and feel proud to announce the release of the First Edition of our departmental e-newsletter named “Brainpicking”.



**Dr.Poonam**  
(Teacher In-charge)

The e-newsletter is going to provide a forum to inform, engage and inspire diverse leadership. It will also exhibit the creative and literary skills of our students and will exemplify the lessons learned in their journey. I am very sure that through these columns, readers will get a bird’s eye view of the departmental events, notable achievements, and sweet memories. It will also share with the reader articles that are informative. Readers will also find some brain-teasers. It is heartening to witness the potential of our students unfolding at various stages. I take this opportunity to congratulate the editorial team and the advisory board for their commitment and unstinted efforts put in. I also congratulate all the contributors who have put in their hard work and without whom it would not have been possible to publish the e-newsletter. I wish the entire team success in all its future endeavors.

## MESSAGE FROM CONVENER



**Dr. Kaplana Kataria**  
(Convener)

Great things are done by a series of small things brought together.” – Vincent van Gogh

It gives me immense pleasure to share that Vanijya Samit, Department of Commerce is launching its first edition of the E-Newsletter "BRAINPICKINGS". The main purpose of this is to inculcate the skills of presentation, communication, and team building among the commerce students. All contributions in this E-newsletter are made by the students only. The special feature of this E-Newsletter is to update readers about the latest events and activities in the Vanijya Samiti, Department of Commerce, Bharati College. It will also provide both internal and external news bonanza to students to read, ponder and digest.

# BRAINPICKINGS

E-Newsletter of **VANIJYA SAMITI**,  
Department of Commerce, Bharati College



## Reverberation Of The Russia-Ukraine Conflict on India's Markets

By Nitika Chhabra (B.Com Hons, Semester VI)  
and Laiba (B.Com Hons, Semester IV)

The continuous Ukraine-Russia struggle has shaken India's as of now pushed consumable oil market. India gets more than 90% of its sunflower oil from Ukraine and Russia. It is expected that retail costs could deteriorate assuming the conflict keeps on hauling for a really long time. In the monetary year finishing March 2021, India imported around 13.35 million tons of palatable oils worth more than \$10.5 billion.

The market cap of BSE-recorded organizations dropped fundamentally by Rs 6.28 lakh crore as financial backer abundance declined from Rs 246.85 lakh crore to Rs 240.57 lakh crore. Share market. The Russia-Ukraine war is negatively affecting the offer market as financial exchange financial backers lost more than Rs 6 lakh crore in early exchange.

The Russian military is carrying out airstrikes on Ukrainian military compounds, leaving a large part of the Western world tense and polarized. And crude has surged to triple digits.

Here in India, when taking a broader perspective, the quantum of the cuts for key indices is still not savage. Outperformers like IT have been punished hard (the Nifty IT Index has lost more than 15%) and the broader market is feeling bruised (Midcap Index down almost 10%).

As a jumpy market flits nervously from Ukraine to COVID recovery and also to a hawkish US Federal Reserve (Fed), we can clearly see a negative impact on share markets.

Source: thewire.in, businessinsider.in

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# Cryptocurrency: All you need to know

By Tarushi Khandelwal (B.Com, Semester I) and  
Kriti Pandey (B.Com, Semester I)

The price of one bitcoin was \$5,000 one year ago, and in today's time it is \$40,000 which is more than 30,00,000Rs, in fact, the value of bitcoin has literally doubled. Cryptocurrency is a subject that has loyal lovers and passionate haters too, and there are many people who don't know what it is.

- **Cryptocurrency is a digital currency where all records of all transactions are in a decentralized system. There are many other cryptocurrencies like bitcoin which have different prices and different protocols.**
- Different investors have different opinions on Crypto, there is no right or wrong when it comes to investing it is a matter of personal preferences. Investing in cryptocurrencies depends on your risk appetite.
- Cryptocurrency is anonymous so tracking it is difficult that's why it is used for illegal activities which should be stopped. Plus people invest in crypto to evade taxes & hide black money which is completely illegal. If you invest in cryptocurrency then you should pay a 30% tax on your profits.
- Opinions may differ but the truth is, you need to make informed decisions. Cryptocurrency comes at the top of the risk pyramid so make sure you understand all the risks of investing.

Source: <https://youtu.be/iFAC91miTMY>, <https://youtu.be/ZKXareXDeb>, <https://youtu.be/qeMmxq0MT6g>

# Green Bonds : All you need to know

By Muskan Maini (B.Com, Semester- VI)  
and Nidhi Garg (B.Com Hons, Semester I)

- Green bonds are fixed-income financial gadgets which are used to fund obligations that have mind-blowing environmental and/or nearby climate benefits.
- In plenty less difficult terms, Green bonds had been created to fund obligations that have great environmental and/or nearby climate benefits. The majority of the inexperienced bonds issued are inexperienced "use of proceeds" or asset-linked bonds.
- Proceeds from these bonds are earmarked(link is external) for inexperienced initiatives on the other hand are backed with the useful resource of way of way of the issuer's whole balance sheet.

## **BENEFITS OF GREEN BONDS:**

- Highlights their green assets/business
- Positive marketing story
- Diversify their investor base (as they can now attract ESG/RI specialist investors)

# Sneak Peek on Finance Sector of India

By **Kanishka (B. Com Hons, Semester IV)** and  
**Prakriti Sharma (B.Com, Semester IV)**

- Bank of Baroda will collaborate with the Reserve Bank of India's Innovation Hub to improve financial inclusiveness for millions of corporate women.
- AU Bank teams up with Tata Motors to provide passenger vehicle financing solutions.
- During Thursday's intraday trading, shares of L&T Finance Holdings fell 7% to Rs.82.65 on the BSE due to substantial activity on profit bookings.
- The government pushes for improvements to the finance bill to clarify the taxation of digital assets.
- To meet redemption pressures, FPIs sell Indian finance stocks.
- Anther Energy collaborates with HDFC Bank to provide retail financing for its scooters.
- India Bulls Housing Finance receives committee approval to raise to Rs. 50000 crore through bonds.
- L&T obtains 4 crore shareholdings in L&T Finance Holdings.

Source: Business standard ,The financial Times, Mint news, Zee business

## Budget 2022: Key Highlights

By **Dweep Sayal (B.Com Hons, Semester IV)** and  
**Soni Yadav (B.Com, Semester- VI)**

- A 6.4% fiscal deficit has been projected for India in FY23.
- Revised fiscal deficit estimated at 6.9% of GDP.
- No change to corporate or personal income tax rates; surcharge on specific AOPs and long-term capital assets transfer capped to 15 percent
- Virtual digital assets (VDA): Gains taxed at 30 percent; deduction allowed only for the cost of acquisition; the benefit of set-off and carry forward of losses not available; deemed gift tax provisions to apply; tax deduction at source (TDS) at 1 percent introduced.
- 2 lakh Anganwadis to be upgraded for improving child health.
- Digital university to set up for online education focusing on ICT using a hub and spoke model.
- RBI to introduce the digital rupee using blockchain technology starting 2022-23.
- e-Passports with embedded chip and futuristic technology to be rolled out.
- 60 lakh new jobs to be created under the productivity linked incentive scheme in 14 sectors.

Source: Economic Times

# Sow The Seeds Of Entrepreneurship Inside You After Reading Success Story of 'LIJJAT PAPAD'

By Palak Sharma (B.Com, Semester IV)

Remember, every time you go out for dinner, and they serve you hot, masaledar papad..and you can not help yourself but eat it, even before the main course.

But, do you know, your favorite papad company, LIJJAT, started with the capital of Rs.80 and now it stands stronger with the worth of Rs.800 crore and hitting the business of 1,600 crores.

Well, let's go back in time to know how it all started,15th March 1959, was one shiny day when 7 Gujrati women from Jabalpur, decided to change their lives, by putting all the knowledge and skills of cooking.

Jaswantiben Jamnadas Popat took a loan of Rs.80 from a social worker Chhanganlal Karamshi Parekh to take over a loss-making papad venture and bought the necessary ingredients and the basic infrastructure required to manufacture papads to start Shri Mahila Griha Udyog Lijjat Papad or popularly known as Lijjat. He not only gave them loans but guided them in their journey.

Lijjat expanded as a cooperative system. Initially every younger girl could join but later 18 was fixed as the minimum entry.

Within 3 months, there were about 25 women making papads. And now it gives employment to 45,000 humans.

The company started in Jabalpur now serves in 25 different countries but as the heart belongs to India, so is the headquarters.

The business started with only 4 packets of papad manufactured by three women at their home, and now it contributes to the economy by delivering products like Soap, Detergent, Masala, Flour.

And this is not the end. Jaswant ben has also been awarded Padma Shri in 2021.

Well, this is not the story of success, but the story of vision, teamwork, hard work, and all the hardworking humans, who are behind this success.



# Events and Updates

By Moushmi (B.Com, Semester- VI)

The month of March has witnessed exciting events ranging from **quizzes and seminars to workshops and alumni sessions**, organized by Vanijya Samiti.

- On March 09, 2022, a quizzing event namely '**QUIZATHON**' was organized. The prime objective of the game was to evaluate the knowledge of participants within academics as well as beyond academics and to make them familiar with the prospects of the quizzes and the objectivity of the questions.
- A **movie screening of 'Gangubai Kathiawadi'** session on creating awareness for the upliftment of backward groups of the societies was shown on March 10, 2022. It helped in triggering sentimental feelings among students and made them sensitive towards the ill-treated communities of society
- After these frolic activities, on March 12, 2022, an **informative webinar on 'GATEWAY TO FINANCIAL FREEDOM'** was conducted in association with the Hedge School of Applied Economics. The participants of the webinar were taught various ways to manage finances at an early age.
- A **workshop on 'UPSC DECODED'** was held on March 23, 2022. The resource speaker of the session Ms. Shweta Goyal who is an Indian Economic Service Officer of 2021 batch and has also cleared UGC NET, JRF (Economics) explained the procedure and phases of the UPSC CSE exam in such a comprehensive way that it helped in attaining a level of clarity for the exam.
- The **sixth session of the 'POWER TO EMPOWER' alumni series proved to be a great motivation for undergraduate students. Having Tanu Panwar, an Alumnus of the 2011 batch on board, kept the audience enthralled and deeply engrossed.**

## ANNOUNCEMENTS

- **Workshop on 'Placements and How To Crack Them/Career Awareness' - 7th April 2022.**
- **Commercio, the annual fest will be organized by Vanijya Samiti, Department of Commerce, Bharati College.**



Webinar on 'GATEWAY TO FINANCIAL FREEDOM' - March 12



'Workshop on UPSC Decoded' - March 23



Movie Screening- 'Gangubai Kathiawadi' - March 10



# Events So Far...



QUIZATHON - March 09



Session with Ms. Tanu Panwar - March 24



# Fun with Commerce

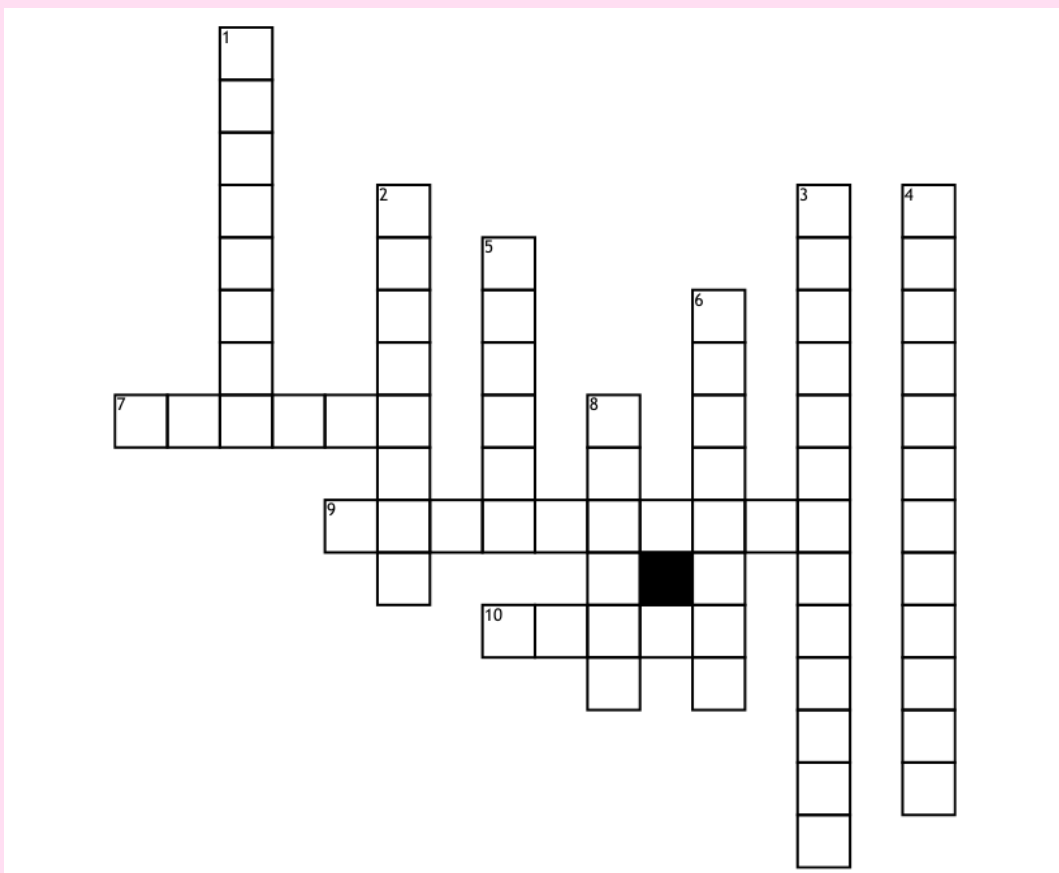
By Uruj Najam (B.Com, Semester VI) and  
Mahika Khanna (B.Com Hons, Semester IV)

## ACROSS

7. The swapping or exchanging of one good for another
9. When the offeree agrees to the proposal
10. Items that you can see and touch

## DOWN

1. Someone who purchases goods and services to satisfy needs and wants
2. A legally binding agreement
3. Buying something without giving too much thought as to whether you need it or not
4. Let the buyer beware
5. A written communication ordering your financial institution to pay a person a specific amount of money
6. Any organization that produces and sell, for a profit, the goods and services that satisfy the needs and wants of the consumer
8. Electronic Funds Transfer at Point Of Sale



# ALUMNI SERIES: 'POWER TO EMPOWER'

By Lakshika (B. Com, Semester IV)

It is rightly said Alumni are extraordinary good examples for current students and are regularly very much positioned to offer functional help to students as they start their professions. Subsequently, to give our present current students a brief look at what they are doing in the business, and how they can get ready for something similar, Vanijya Samiti conducted different meetings with its alumni.

## INAUGURAL SESSION : Ms. Shipra Soni

Our first alumna is Ms. Shipra Soni, who is a worldwide former student of the business branch of Bharati College. She is as of now filling in as a business manager, at the Catholic Church Diocese of Darwin, Australia.

## SESSION 2: Ms. Disha Sharma

She is a senior manager at BCW India, part of WPP Global. She has over 8 years of experience in public relations industry, and have a keen interest in developing content skills, press releases and kits.

## SESSION 3: Ms. Sunita

The third alumna who was part of this series, is an assistant professor at Bharati College, the University of Delhi with a teaching experience of 9+ years. Ms. Sunita is a Cost and Management Accountant (CMA) by profession and secured All India Rank 84 in the exam.



# ALUMNI SERIES: 'POWER TO EMPOWER'

By Lakshika (B.Com, Semester IV)

## SESSION 4: **Mrs. Malvika Saxena**

She is currently working as a Manager at Bank of America; Won an overseas/international award for Challenge to change automation competition for the best project in wealth management business held at Bank of America; CMA, CS (inter), B. Com (Hons.); Recently, she also won the Woman's Achievement Award in office for Innovation”.

## SESSION 5: **Ms. Sandhya R**

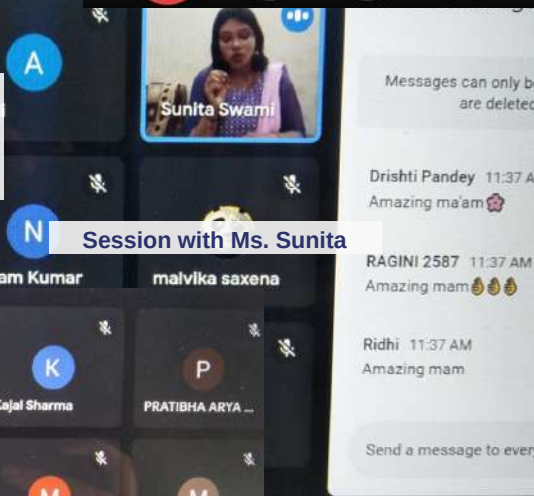
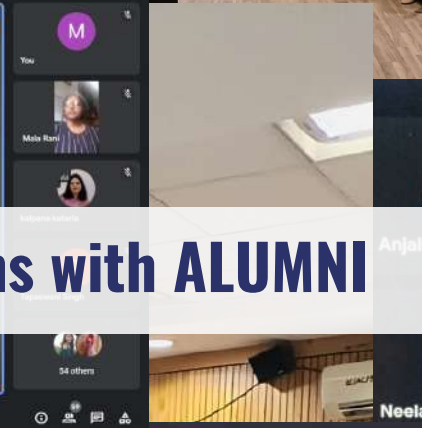
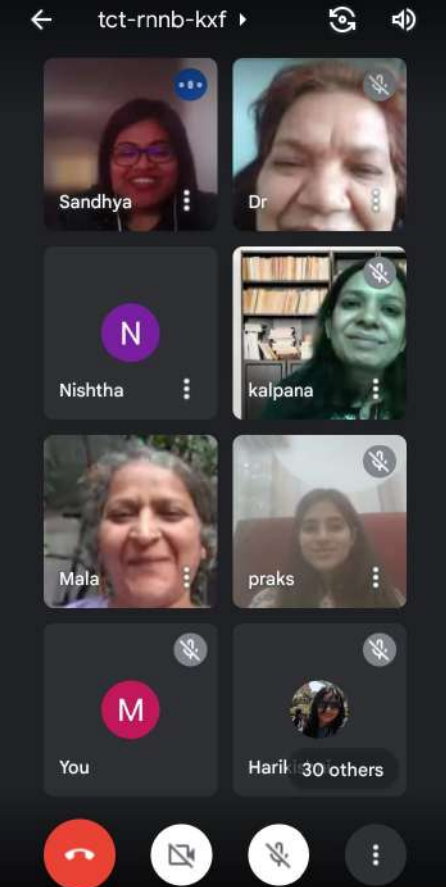
Our next alumna of the session was Ms. Sandhya R, who is Vice President at Financial Strategy, Anand Rathi Wealth Ltd. She is one of the Acclaimed and Prominent Alumna from the Batch 2011.

## SESSION 6: **Ms. Tanu Panwar**

She is an alumna of Bharati College, University of Delhi. She joined BARCLAYS as a Global Sourcing Manager, but currently is AVP at Barclays.

5 sessions of the alumni series were conducted online and 6th session of the series 'Power to Empower' was held offline in Bharati College.





# Sessions with ALUMNI



Session with Ms. Shipra Soni



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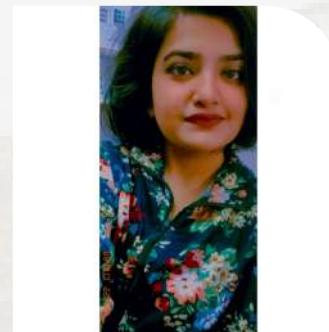


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## MESSAGE FROM PRESIDENT, VANIJYA SAMITI

VANIJYA SAMITI the commerce society of Bharati college feels exhilarated with the release of our first e-newsletter. This initiative was meant for the enlightenment of the current happening around us. The idea was to imbibe mojo in the brain of our readers. We affirmatively felt the urge for revelation by articulating our minds out. This initiation is done by society for imbibing a sense of pride and accomplishment in the mind of our readers.

We are in anticipation that our efforts of inculcating knowledge will have an impact. We aim to bring perspective with perusal. This is just a beginning of an era. We gleefully want to put in all our efforts along with your firm support.

With that being said, this is an open invitation for everyone to send in their entries for our monthly edition. We would be thrilled to have some exuberant content by your end. Send your entries to [vanijyasamiti202122@gmail.com](mailto:vanijyasamiti202122@gmail.com) or you can send them via WhatsApp on 8588939291 latest by 15th April 2022.

Also, don't forget to follow us on:



<https://www.instagram.com/commercio.bharaticollege/>



<https://www.linkedin.com/in/vanijya-samiti-bbb408192/>



Vanijya Samiti :The Commerce Society



**MUSKAN MAINI**  
(President, Vanijya Samiti)

CROSSWORD ANSWERS:  
1. Consumer 2. Contract 3. Impulse buying 4. Caveat emptor  
5. Cheque 6. Business 7. Barter 8. Etipos 9. Acceptance  
10. Goods