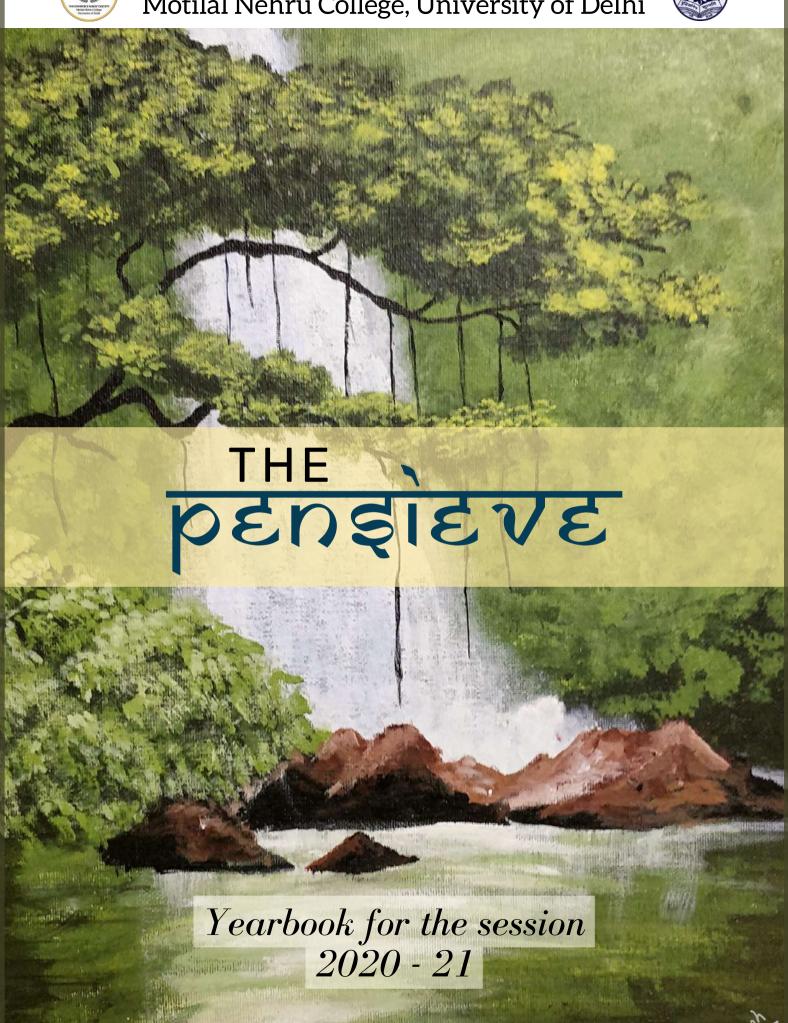


#### **COMBROSIA: THE COMMERCE SOCIETY**Motilal Nehru College, University of Delhi





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# about our college





Motilal Nehru
College (Day) is
one among the
most prominent
colleges of
South Campus,
University of
Delhi, aiming
towards the
holistic
development of
its students and
the faculty
members.

Motilal Nehru College is one of the largest constituent colleges of Delhi University. The year 2014 marks the Golden Jubilee of the college. Beginning with a humble setting in a government school building in 1964 with an enrollment of 300 students, the college shifted to its present location in 1989 and now has an enrollment of over 3000 students coming from all parts of India and from abroad.

Over the past fifty years, our students and faculty members have brought laurels to the institution by excelling in academics, sports, social science and cultural activities.

Our alumni have also done us proud with their achievements in administration, judiciary, entrepreneurship, creativity and other areas.

The current batch of enrolled students has continued with the tradition of excellence in academic and extra-curricular activities. Our students have done exceedingly well in the examinations, with some securing University positions. We have scored hundred percent results in most departments.

# about us





Combrosia:
The Commerce
Subject Society
of Motilal Nehru
College (Day)
creates great
opportunities
for students to
grow and aims
to make them
ready and
confident for
the real world.

As one of the most active societies of our college and being in the top 10 commerce societies of Delhi University, we always try to see the world beyond the parameters of academic areas and give value to the practical knowledge.

Every year we try to work on something new that increases the reach of our society as a whole.

Facing the virtual revolution in 2020 due to pandemic, we continued via online and conquered the norms.

Expanding knowledge, enhancing prospects and defining activities, despite these positives, our society

aims to track capabilities and inclusivity of strategies, fun and engaging experience.

Beyond all this, we intended to create a lasting and meaningful aspect that will benefit our members at professional as well as personal level.

We initiated some training sessions and workshops to learn new skills, increase knowledge and help them to grow.

For the reason of everything being virtual, it was important to map out our content plans long before our event. The secret to nailing our events, strategy holds our ability to plan, assign, and delegate.

## Letter from the PRINCIPAL



#### Dear Readers,

I hope everyone is safe and healthy. The last year has been a testing period for all of us and our families but I am delighted to say that both our teachers and students have risen to the occasion and have performed their duties very well. COMBROSIA has a team of talented, responsible and zealous students who have contributed to the commerce subject society with their tireless efforts even during the pandemic of Covid-19 that has shaken the world. In this regard I would like to congratulate the students and teachers for utilizing the technological advancements and successfully conducting numerous webinars, guest lectures, workshops and the flagship events Inspiron and Commerce Buzz on the virtual platform, making them accessible to all. The student community of COMBROSIA through its dedication and inclusive approach seeks to take the commerce department and our college to the crest of its glory every year. The commerce subject society instills a sense of association, team-building, confidence which helps nurture the overall personality of students and make them future ready for their professional careers.

~ Dr. Shrivatsa

## Message from the CONVENOR



#### Dear Readers,

It's a pleasure to mark the reception of the second issue of "The Pensieve", the Annual Magazine of Combrosia: The Commerce Subject Society, Motilal Nehru College (Morning).

This team of around 100 students led Combrosia to a great height. Combrosia is a platform for students to do something extra beyond studies. It's a medium of showcasing one's talent and skills. The personality development of students that take place throughout the course of this society is remarkable. The team worked efficiently and effectively in order to make its flagship events, Inspiron and CommerceBuzz, a great success. Each and every student play a unique part in the society and its development.

Lastly, I would say, I think it was my fortune that I became part of this wonderful team. I wish that this comsoc family keeps on growing and developing.

~ Dr. Anju Kahal

## List of Teachers



DR. PRAGATI MEHRA



MS. ANJU KAHAL



DR. ANU PANDEY



DR. ARCHANA KHANGWAL



DR. DEEPTI SINGH



DR. SEEMA SRIVASTAVA



MS EKTA DUGGAL



MS. MONIKA GUPTA



DR. DEVENDRA JARVAL



DR. SURAJ SHAH



DR. O.P. GUSAI



DR. MONIKA GULATI



DR. CHANDAN KARKI



DR. DIVYA GUPTA



DR. SARIKA SHARMA



MS. RUCHI



MR. MAHESH KUMAR



DR. SHILPI ARORA



MS. DEEPIKA



MS. SHALU



MR. ANURAG MAURYA



DR. JYOTI ROHILLA



DR. MOHD SHAHID ALI



DR. NEELAM RATHORE



MS. LHINGENNIAG SHOUTE



MS. NAZIA HASAN



DR. MEENA SINGH (RETIRED)



DR. PRADEEP AGRAWAL (RETIRED)

#### CORE

2020-21

#### LOVESH SONI

I will fall short of words if I start counting what Combrosia has given to me, it actually sums up my entire college journey. Combrosia taught me the real meaning of leadership, confidence, team spirit and has instilled a never give up attitude in me.

I am taking along all the good memories and feel myself honoured to have led this amazing society.





#### MOKSHA JAIN

My journey with Combrosia started 3 years ago, since then, it's been a journey full of excitement, passion and a fair share of stress (no complaints about that). The tenure as an executive member came with a bundle of opportunities to evolve and expand my horizons. I have experienced Combrosia as it developed and acquired a name for itself, and I hope it continues to grow even further.

#### RIYA BAWEJA

It's been a great journey with innumerable memories.

I have learnt a lot throughout these 3 years. I have improved myself a lot from the experiences.

And I just wish all the best to all the members and new joiners for their future endeavours.

"COMBROSIA fam. you will be missed"





#### SAHIL MADAAN

The journey with this family has been very heartwarming for me. From learning to crunch numbers & hours to brainstorming new ideas & events, I learnt something each moment. Combrosia will always hold a special place in my heart. I am grateful for everything and everyone that has made me who I am today. I'm glad I met people with such insight. Stay in touch, you beautiful minds!

#### Social Media

LOVESH SONI ARISHMA JAIN

This department was just naive and was thrown upon by adversities of pandemic when we took the responsibilities as heads. We took it as a challenge and kept the dignity and value of combrosia intact thorough various new initiatives and building of a thriving team. Our experience has been enriching and a ladder of growth. We wish to see face of combrosia reach new heights, All the best to the new team!





#### MOKSHA JAIN YASH GUPTA

#### Public Relations

The journey has been full of excitement and passion. Being the PR Heads, we gained so many skills that would not only help in our professional front, but have also shaped us as human beings. The exposure we got, from our team as well as outsiders, has really taught us the importance of having connections. We wish that the society and the members who make this team so special continue to achieve greatness.

#### Creative

#### RIYA BAWEJA SNEH MADAAN

"Creativity is contagious, pass it on"

Keeping this quote in mind we always follow the legacy to create something unique.

It's been a great journey as creative heads of Combrosia.
We have learned alot and along with that we will always
cherish all the memories we created throughout this journey.



#### Finance

#### SAHIL MADAAN HEMIN SINGLA

Working as Finance Heads was one of the greatest feeling because of the fact that our seniors trusted us that we can fulfill this responsibility well. However we did not had a particular team, but working for the department was a learning and fun experience. We are grateful for all the opportunities Combrosia gave us. We hope that the members and Combrosia grow as a whole and reach higher.





#### CHIRAG BHATIA YASHIKA GUPTA

#### Human Resources

Combrosia had been a beautiful part of our college life. It's a pack full of fun and learning. We will always cherish all the memories, from preparing for the events to end them up on a positive note. Combrosia also made me responsible and more communicable person than before. It felt great being the HR Head of Combrosia. We are glad to pass the legacy to our juniors who are equally talented and responsible.

#### Cultural

#### CHARU SWAMI ANUSHKA SHARMA

Even though everything was online, the experience we had was amazing. It definitely came with a lot of responsibilities, but were handled easily with the support of each other and our team members. Organising cultural acts was always fun for us. The team always came up with out of the box ideas, which made every event of ours more graceful. We would be more than happy to see Combrosia's talent grow and speak loud.



#### Titles

#### SMRITI CHANDA ANKITA THAKRAL

Combrosia will always hold a special place in our hearts. We found peace here as Title Heads. It's a place where we have grown the most, and most importantly our vocabulary. It was so much fun while finding the suitable title for our people. Here, we got to know our members a little more, which was one of the best part. With truckloads of memories, we bid a goodbye! Wishing you all good luck for your future.





#### MAYUR AGRAWAL LINIMA PHALSWAL

#### Anchoring

We definitely had the best time being anchors for the society events, practicing for hours and then finally delivering our act would definitely be one of the most precious moments of our college life. We look back and smile thinking about how we transitioned from being scolded for our mistakes as anchors to scolding our juniors when we became the heads.

Combrosia gave us memories of a lifetime.

#### Logistics

#### HITESH VERMA RAGHAV KALRA

To work as Logistic Heads was one of the best opportunities we got from Combrosia and our college. The skills we learnt while working here as members first and then heads after will definitely prove beneficial in various ways. We really wished to organise an event offline, so that our team would have got exposure there also along with the online one. Our team was really the best.



#### Photography

MINAAL AGGARWAL PRANJAL SINGH

Leading a bunch of people who have great energy and enthusiasm makes everything easier, and so did our team made for us. The team we got knew how to work together and make our events successful, which they did indeed. Being the heads, it was a great experience as we learnt a lot and got many opportunities to explore. Really had a great time with all the juniors. Best wishes for your future endeavours!



#### AISHWARYA GUPTA





It was a great pleasure working as the Content Head of Combrosia. I learnt a lot of new things in this journey, even though we did everything virtually. I couldn't imagine for a better team to work with. Words are the purest form of expression, I have been writing content for the society since the start, but today I fall short of words in truly describing what I feel. All in all, it indeed was a wonderful experience.

# Thread of ENTS

#### INSPIRON 5.0

"A Step beyond Commerce"



#### (The Speakers' Conclave)

Tiny stacks of 104 members of Combrosia describe the most auspicious thoughts and put them all together. We endeavor to act in the best interest of all the concepts involved and exercise integrity with our personal and career dealing. Combrosia believes in reasons and holds for progress.

Two days' session of self discovery, health and motive reflected on all of us to move forward with purpose and focus. We like to make a difference and an approach to the best inference by our eminent speakers who stimulated our minds by their invigorating and thought provoking words.

The hard work and team efforts resulted in the success of Inspiron 5.0. Managing the event online was quite a great challenge but team Combrosia did it fluently. Same as the name, Inspiron, with some great life experiences, fruitful and

enriched sessions, inspired students and they enjoyed the augmented sessions. Various impeccable speakers gave different advice to make life a real one in the real sense.

Combrosia organized its annual speaker session,

Inspiron on 18th and 19th January, 2021.

The speakers were :-

Mrs. Sonu Mehmi, IAS Sonal Goel, Mr. Nishkarsh Arora,

Ms. Neha Nagar, Dilip Sinha, Arjun Vaidya,



### SPEAKERS FOR INSPIRON 5.0

#### **NEHA NAGAR**

Neha nagar, is a highly successful woman who makes us believe that it's okay to make wrong decisions and dropping that isn't a big deal. She dropped CA but believes that the knowledge gained while preparing for CA is her power. She uses that knowledge to plan her sole business, TaxationHelp. The mission and vision of her business is to help anyone from banking and insurance to wealth management and securities distribution.



#### DILIP SINHA

He is an Indian diplomat and former public administrator. He has served in the Indian Foreign Service from 1978 to 2014 and as Chairman of the Manipur Public Service Commission, India for 2015 and 2016. Ambassador Sinha is a public speaker on international security, Afghanistan-Pakistan-Iran and environmental diplomacy. He is the author of Legitimacy of Power: The Permanence of Five in the Security council (2018,vij books)

#### ARJUN VAIDYA

He is the CEO at Dr. Vaidya's: New Age Ayurveda. He quit his earlier job to take on his 150-year-old family legacy of Ayurvedic formulations. He aims to take the traditional science of Ayurveda to the 21st century by using innovative packaging, branding and new formats of products. Arjun was recently the first Ayurvedic Entrepreneur to be featured in the Forbes Under 30 Asia List for 2019 and BW Under 40 List. He is also an advisor to football focused NGO and a global mentor.



### SPEAKERS FOR INSPIRON 5.0

#### FARRHAD ACIDWALLA

Farrhad is a 27-year-old technology and media entrepreneur, investor, three-time TEDx speaker, mentor, and influencer and is a lawyer by education. He started as one of the world's youngest entrepreneurs. He has been featured by CNN, CNNMoney, The Times of India, and Vogue India. He has been invited as a speaker by institutions like IITs, IIM, and the Indian Army.



#### MR. & MRS. PUROHIT

Mr. Gyanendra Purohit and Mrs. Monica Purohit started Anand Service Society, an organization for the deaf and impaired, in 1997. In 2003, they composed the National Anthem in sign language which was recognized by the Prime Minister of India, Atal Bihari Vajpayee. They both want equality for everyone in India and aspire that no one is left behind just because of their physical disabilities.

#### NISHKARSH ARORA

Mr. Nishkarsh Arora, a television star, an accomplished media influencer, a host, a calisthenics athlete, dancer, rock climber, and what not! The man rose to stardom after appearing in a reality show on MTV. He has won hearts with his amiable personality, persistent efforts, immersed dedication, and incomparable talent. This talented person is an entrepreneur too. He talked about his business, dedication, hardwork and inspired the audience.



### SPEAKERS FOR INSPIRON 5.0

#### **SONU MEHMI**

She is a prolific individual, with Master's in philosophy from the Centre of Political Studies, Jawaharlal Nehru University. She has been extensively involved in special education therapy, online consulting services and has worked with children with autism since 2010. She is associated with numerous NGOs and associations across Delhi NCR and Kolkata. She spoke about autism spectrum disorder and shattered myths about the same.



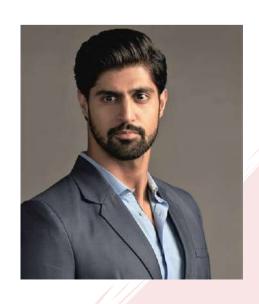


#### IAS SONAL GOEL

IAS Sonal Goel is an officer committed to the service of the nation for over a decade and is presently posted as Administrator HSVP & Additional CEO FMDA, Faridabad. She has served as a Commissioner of Municipal Corporation of Faridabad and Deputy Commissioner of Jhajjar district. She also starred in the Top 25 Women transforming India by Niti Aayog, United Nations, and MyGov in September 2016.

#### TANUJ VIRVANI

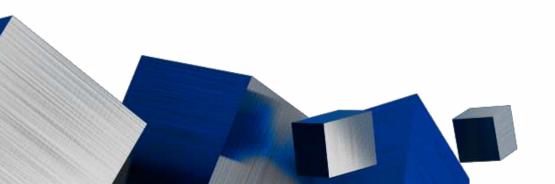
He is an Indian actor and model active in the Bollywood Industry, best known for his role of Vayu Raghavan in the 2017 'Inside Edge'. He started his career as an assistant director in 2009 with the film "Aao Wish Karein." He has also worked as a writer and a producer and has created many short films & documentaries under his banner 'Pin Drop Violence.' He is also the captain of the Box Cricket League's team 'Kota Royals Rajasthan'.

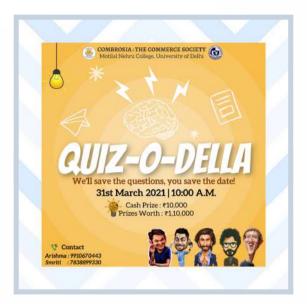


# CONNERCE BUZZ'21 A Step Beyond Commerce

It's time to freshen things up a bit! COMMERCE BUZZ'21, one of the best ways to unwind is to head to the great outdoors. We created excellent options for learning and grabbing immersive opportunities. All the events were for novices as well as experienced folks. A step beyond commerce, as the name says, we covered all the aspects of 'commerce' and everything else through various events. It had a tinch of amusement, enjoyment and entertainment, making the event exceptional and one among all.

Below we covered 11 ideas for making our first ever virtual fest a standout experience for attendees and a natural fit of their participation to grow and evolve. During our events, we created live portraits of our attendees to share their unique experiences that highlighted their visual interest and kept attendees tuned in. Fun, learning, excitement, CommerceBuzz'21 had it all. Through this, we covered the practicality of fun as from the games, learning as from the questions in various rounds, excitement and exhilaration as from the prize money that was rewarded.





#### QUIZ-'O'-DELLA

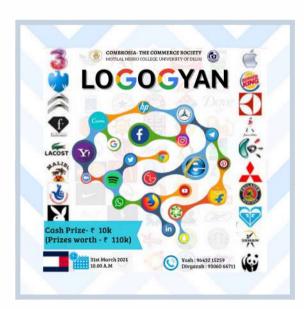
A fest without a quiz can't be imagined.

This year too, Quiz-o-della attracted a large span of audience or rather we should say 'virtual audience'. "We'll save the questions, you save the date", going by the tagline, the event consisted of 4 rounds filled with fun, excitement and knowledge.

Round 1 & 2 - Questionnaire Round

Round 3 - Spin The Wheel Round (Wheel consisted of different categories from which questions were asked.)

Round 4 - This round had four teams which were asked questions from different areas, supporting them through some lifelines.



#### LOGOGYAN

"A logo doesn't sell (directly), rather it identifies."

Putting this famous quote by Paul Rand into action, Combrosia every year organises the event Logogyan with the limelight being on all those unique, creative and meaningful brand and trademarks. It goes out in testing the creativity, memory & reasoning skills of the partaker.

Round 1 - Questionnaire on brands

Round 2 - Guess the correct logo

Round 3 - Guess the gibberish brands and taglines

Round 4 - Design your own logo, a tagline that matches with an innovative idea for your company



#### **FILMISTAAN**

Everybody has a hidden bollywood freak among them. So to satisfy the thirst of all the bollywood lovers whose hearts beat to the rhythm of bollywood, Combrosia organized Filmistaan. From the generation of "Jumma Chumma De De" to the generation of "Mujhse hook up tu kar le na", we have it all.

Round 1 - Questionnaire Round

Round 2 - The teams had to choose an imaginary non-existing product and were required to advertise it using movie references

Round 3 - The teams were required to change/modify the ending of the films which were alloted to them on the basis of bidding



#### COMBROSIA CRICKET LEAGUE

Cricket isn't just about playing on the field, you need to get your facts done right! Keeping this in mind, the most intriguing event of Combuzz'21 was organized, Combrosia Cricket League.

It was a 3 round event with 1st round being the preliminary questionnaire round where participants had to show their command in cricket. The next was the rapid fire round where not only the knowledge but the timing played an important part.

The last was the most venturesome and fun round which was the auctioning round, just to give our participants a real world IPL feel, where they had to bid for their favourite players



#### **MERGENTURE**

This event was initiated to test the creative and industrial merger - acquisition skills of the participants. They were welcomed to a dwelling where dwellers dicker to make money in future. Two different types of products which are incoherent are merged by the participants to create a new product on the basis of their innovation and creativity. The event was about how the companies shake hands and create new products.

Round 1 - Questionnaire Round

Round 2 - Bidding of Companies

Round 3 - Presentation of new product designed



#### SNAPON 3.0

We believe there are things nobody would see if someone didn't photograph them. And this year, Combrosia witnessed some exquisite moments in their yearly event Snap On, a platform provided to all those hidden photophiles to compete in a run to capture the perfect moment on their camcorders.

Round 1 - Preliminary round based on a theme

Round 2 - Weave a story by capturing 3 moments describing their hometown pride

Round 3 - Capture a replica of a technically hard picture provided on the spot within a time limit



#### MUKADMA

An event that judged legal knowledge, case solving skills, made you transform into a real advocate and took you for showtime in the courtroom! The timed unsolved mystery case made students apply their critical thinking skills to catch the culprit. With exciting prizes and money on the head, the students tried their best in the mock court to support their arguments and turn the case in their favour.

Round 1 - Preliminary Questionnaire

Round 2 - Solving a murder mystery through hints at every step Round 3 - Mock Trial (two teams with one in favour and another in against of a case)



#### VIGYAPAN

Enlightening the old jingles the way brands inframed their advertisements and trying to capture the essence of brand talks and tweets, Combrosia organised Vigyapan to pay homage to all of these. It's all about advertisements, from the company's billboards to their marketing strategies. This event, tends to appraise participants' knowledge of grasping the marketing trends companies inframe.

Round 1 - Prediction of correct logos and solving crosswords

Round 2 - Reasoning out brands from the gibberish

Round 3 - Putting competitors into nerve wracking state bidding challenges



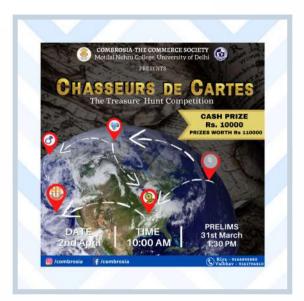
#### **STOCKATHON**

The most thrilling phrase in investing is 'got played by luck'. Because of its dynamic nature, stock market is always different and changing. To acknowledge the bulls and bears of the market, Combrosia created its own stock market through 'Stockathon' where participants had to play their investing minds. The event was organized with a view to increase knowledge and awareness regarding the stock market among the students.

Round 1 - Preliminary Questionnaire Round

Round 2 - Case Study Round

Round 3 - Mock Stock Round



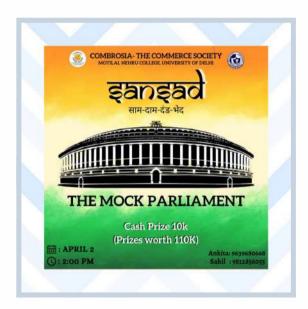
#### CHASSEURS DE CARTES

Nothing brings a team together like a treasure hunt, of fun and problem solving. Combrosia organised its treasure hunt that provided real time interaction, following the tack of perfect team building, a quest full of knowledge and history, an exciting way to discover ideas, keeping the adventure alive . This particular event is all about sharing thoughts and challenging intuitions, focus and ability to locate and decipher clues and riddles. It consisted of 3 rounds:

Round 1 - Questionnaire Round on basic knowledge

Round 2 - Perform tasks assigned by the organising committee

Round 3 - Decode the different PDFs through the clues given



#### SANSAD

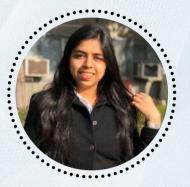
Sansad is an initiative to engage youth in healthy discourse, political knowledge and expose them to current events & topics. It emphasises debaters' knowledge and thinking over points of rhetorical thoughts that flourish over real world issues. The event challenged participants to go beyond the media headlines and delve deeper into the biggest issues confronting society. It is an opportunity for those who wish to see India change, to interact with other like-minded youth and set the stage for a future Indian Government.

Round 1 - Questionnaire Round

Round 2 - Mock Parliament Round (Topic - Privatisation of PSUs)

#### **EVENT HEADS**

#### Quiz-'O'-Della



Arishma Jain



Smriti Chanda

#### Logogyan



Yash Gupta



Divyansh Baweja

#### Filmistaan





Charu Swami Aishwarya Gupta

#### CCL





Chirag Bhatia Himanshu Malik

#### Mergenture



Aastha Sindhu



Mayur Agrawal

#### Snapon



Minaal Aggarwal Pranjal Singh



#### **EVENT HEADS**

#### Chasseur De Cartes

#### Vigyapan



Riya Baweja



Vaibhav Jaiswal



Moksha Jain



Hemin Singla

#### Stockathon



Lokesh Dhingra



Shresth Yaday

#### Sansad





Sahil Madaan Ankita Thakral

#### Mukadma



Lovesh Soni

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#### **Education Partners**







































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#### LAUNCH OF WEBSITE

This year, we brought a huge evolution in Combrosia by designing our own website, a powerful new way to know more about us. You can now visit us on www.combrosia.in.

We came live on combrosia.in so that people can get an insight on how we function as a whole. The website gives better access to who we are, how we work, events, lectures & seminars, our members, sponsors and magazines as well as a little perception of our college. Amongst the new features, the site contains integrated social media buttons for Facebook, Instagram and Linkedin to foster improved communication with the visitors.

The launch event was held on January 9th, 2021 in the esteemed presence of the Principal of Motilal Nehru College, the whole faculty of the Department of Commerce and the society members. The event was fully recorded and even broadcasted live on our Facebook page. Our ability to work together towards a common vision was the prior consideration, which resulted in successful float of our website.





#### WEBINARS

This year has certainly not been a normal one.

But as they say, you may slow down but do not give up. Combrosia organized four successful webinars throughout the academic session with prominent personalities.

#### Dr. Anupriya Pandey

Combrosia conducted a webinar with our guest speaker Dr. Anupriya Pandey, assistant professor in the School of Management Studies IGNOU on 9th April 2021 at 11:30 am via Zoom. She enhanced our knowledge about Entrepreneurship in the times of the pandemic. She taught the students about the boom in entrepreneurship in the pandemic since 2020, how they can start their own start ups and what can they do when going gets tough in these times through her wise words.

#### Vijay Kumar Kaul

We conducted a webinar where development, challenges, opportunities and holding Indian Knowledge System of language, arts and culture were the essence framed by our guest speaker Professor Vijay Kumar Kaul on 25th March 2021 at 11:30 am via zoom. He inframed new ways to assess the effectiveness of programming and a systematic approach for identifying and compiling data from New Education Policy and ensuring that they are available for program evaluation. He established a core set of analytical methods for developing its relevance and challenges in India and taught students the aspects that they can drag in their graduation years.

#### **Dr.Varun Kapoor**

Cyber security is an important aspect in today's virtual high-tech world. So, Combrosia organized an insightful 2 hour session by an NIT engineering graduate, Dr. Varun Kapoor, who also is an author of the book 'Cop with camera - Wilderness Diaries' on October 3rd, 2020 at 1 pm on Google Meet where he enlightened everybody on 'Cyber Security Measures for Youth in Cyber World'. With a detailed discussion on cyber crime, phishing, malware, cyber stalking, identity theft, this session proved to be a great help for students. He taught various aspects of cyber security, its effectiveness and most importantly, its need in this changing cyber world.

#### **Dhruv Gupta**

E-commerce has taken a big leap in our dynamic - social community. So, to conceptualize this, Combrosia organized a webinar on 15th April, 2021 at 11:30 am on zoom. We had Mr. Dhruv Gupta as our speaker who is a co-founder of trase footwear. Going by the topic, 'Understanding e-commerce paradigm in India', he talked about the virtues, needs and advantages of e-commerce. He specifically talked about the pattern of e-commerce in India in this session.



Dr Anupriya Pandey



Vijay Kumar Kaul



Dr Varun Kapoor



**Dhruv Gupta** 

### FAREWELL'21

Farewell is the crushing reminder of the fact that not only are we saying goodbye to our friends, but we're saying goodbye to our leaders and our mentors. On 9th May, 2021, Saturday, a colourful and memorable virtual farewell was organized for the class of 2021. This event was held virtually on zoom platform and it continued for almost 3 hours.

Entire event was managed by the students of 1st and 2nd year. The event was commenced by a welcome speech and was followed by a melodious hailing of music. A tribute video was played for the seniors. Members of different branches conveyed their best wishes to the outgoing batch of 2021. Any farewell is incomplete without dance and music performances, so, the students gave a singing performance, followed by a dance performance. Seniors gave their valuable feedback and recalled their journey of three years. A goodbye video of their seniors, i.e, Batch of 2020 was displayed as a token of love from the Combrosia family to departing students. It was indeed a memorable event!





#### **EXHIBITING**

the efforts of students & teachers of the Commerce Department, Motilal Nehru College

#### THE

#### ARTICLES

#### EXCISE DUTY AND THE MOUNTING OIL PRICES

- By Mayur Agarwal

s the Indian economy observes a V shaped economic recovery, another challenge after COVID-19 crisis has started to take shape in the form of mounting oil prices. The consumers already faced the brunt of food inflation subsequently due to supply chain disruptions during the pandemic induced lockdown as reported by Economic Survey 2020-21.

#### **REASONS**

Since April 2020, the oil prices fell due to decrease in global demand caused by the pandemic. But as the restrictions on movement eased, prices have been recovering.

Government reasons fall in crude oil production by the OPEC+ which has increased the oil prices by 50 percent from \$40 per barrel between June and October to about \$60 per barrel since November. The control on oil production amidst economic recovery around the world has subsequently helped in the rise of oil prices, benefitting the oil exporting countries especially the Gulf countries. The other reason corresponds to tax levies and excise duty imposed on petrol and diesel. The following table shows the price of petrol as on 16 March 2021 with Central and State pool of tax:-

Element	Unit	New Delhi
Base Price	Rs/ltr	33.26
Freight	Rs/ltr	0.28
Excise Duty	Rs/ltr	32.90
Dealer Commission (average)	Rs/ltr	3.69
VAT (including Dealer Commission	Rs/ltr	21.04
Retail selling price	Rs/ltr	91.17

Source-Indian Oil Corporation Ltd.

The table clearly shows that around 60% of the price one pays for one litre of petrol goes out in the form of taxes. There lies variation in price build up from state to state who levy their own Sales Tax. The landlocked states face even higher prices due to increase in freight charges. Eg Anuppur district in Madhya Pradesh went on to see petrol price at Rs 101.59 on March 23,2021.

Ideally when the oil prices fall, the benefit should go the consumers which does not happens in practice, as in such a scenario more taxes are slapped on to fetch extra revenues. When there is a rise in price, like in the current scenario when the global production of Brent crude oil is low, Government seems to be in no mood of cutting down tax except a few. Eg Rajasthan Government announced 2% cut in diesel and petrol).

#### IMPACT

As per a Reserve Bank of India (RBI) report, every \$10/barrel increase in crude prices leads to an additional \$12.5 billion deficit, which is roughly 43 bps of India's GDP. So, every \$10/barrel increase in crude price will shoot up the CAD/GDP ratio by 43 bps.

Hence it will certainly lead to increase in Current Account Deficit which currently stand at \$25 billion. Further, it leads to fiscal policy and excise duty

contradiction. Secondly, it affects the foreign exchange reserves. Thirdly, a rise in global crude oil prices will increase the domestic price of petroleum products and increase domestic inflation because of increase in cost of production. With inflation hiking, government adopts contractionary Monetary Policy whereby policy rates are increased reducing the Money Supply leading to fall in Aggregate Demand and Investments resulting in lowering down of economic growth. Fourth, stock market gets affected in a short run as rise in oil prices affects the companies which are heavily dependent on such fuel for production whereas domestic companies exploring oil would be benefitted. Fifth, it creates a pshycological burden among the people with every one hundred rupees they spend on refuelling. Sixth, some or the other way it has positive impact on environment as people living far off from their working places tend to pool cabs and use public transport to reach to their workplace, hence reducing the carbon footprint.

#### **ALTERNATIVES**

If government tends to reduce excise on fuel, it would induce increased burden upon the exchequer leading to rise in fiscal deficit. Recently, Government urged the OPEC+ to raise the oil production but in response India was asked to use its strategic reserves. India holds Strategic Petroleum Reserves with total capacity of 5.33 Million Metric Tonnes (MMT) at 3 locations, namely Vishakhapatnam, Mangaluru and Padur. As per the consumption pattern of 2019-20, the total capacity is estimated to provide for about 9.5 days of crude oil requirement- as the PIB mentions.

Government could have cut down the duty and managed debt financed fiscal spending if the fiscal deficit was not at soaring 9.5% as per the Revised Estimates of 2020-21. Debt financed fiscal spending would not have affected FRBM issues and could have helped in preventing Debt to GDP ratio from rising, as during recession public expenditure is unaffected and private investment is hampered due to increase in saving habits in the economy.

As the prices continue to increase, there are demands to bring crude oil, petrol, diesel, jet fuel (ATF) and natural gas under the Goods and Services Tax (CST). Under the ambit of CST, the uniformity in taxation would cut down the prices significantly, also allowing the producers to take benefit of input tax credit. Government time and again goes on for diversification of crude oil procurement so as to avoid such conditions. India has substantially increased its import of crude oil from Iran which is now affected due to sanctions imposed on Iran as concerns over its nuclear programme continue to rise. Reports have suggested that Iran could start pumping in 2 million barrels of oil every day, leading to a further drop in global crude prices. India has been in talk with Russia for long term imports of crude oil from Russia's far east regions.

#### CONCLUSION

According to ANI Report, the government is discussing as to what extent the taxes could be cut, and that too, without having much stress on either the Centre or the state government. Finance Ministry is also exploring options to bring Centre and States at one platform to find a decisive solution.

#### **CRYPTOCURRENCY - THE NEW ASSET CLASS**

- By Utsav Goyal

t's a form of currency that only exists digitally & not physically. It usually has no central issuing or regulating authority but instead uses a decentralized system to record transactions in a ledger existing in a form of computerized database using strong cryptography to secure transaction & prevent counterfeiting and fraudulent transactions. Bitcoin, first released as open-source software in 2009, is the first decentralized cryptocurrency. Since the release of bitcoin, other cryptocurrencies have been created.

Some of the most popular cryptocurrencies in the world are:

- Bitcoin
- Ethereum
- Ripple XRP
- Litecoin

#### How are they made/Architecture :

- Cryptocurrencies are created by algorithms that rely on cryptography. That is
  why it is called "crypto" currency. Every transaction relates back to unique
  cryptographic codes that secure the network.
- Cryptocurrency software is decentralized and distributed, meaning it is hosted on many peoples' computers across the world instead of just on one server by one company.
- The algorithms generally are written to award coins to computers that add transactions to the blockchain. The process of adding transactions to the blockchain is known as mining.
- The code of the cryptocurrency defines things like maximum supply, mining rewards etc.
- Thus, for most cryptocurrencies, the main way new coins are created is by people all over the world running hardware that adds transactions to the blockchain. Otherwise, cryptocurrency tokens are created by other mechanisms contained in a cryptocurrency's software.
- Lastly, the code for almost all cryptocurrencies is public, so anyone can check how coins are created.

Most cryptocurrencies are designed to gradually decrease production of that currency, placing a cap on the total amount of that currency that will ever be in circulation. Compared with ordinary currencies held by financial institutions or kept as cash on hand, cryptocurrencies can be more difficult for seizure by law enforcement.

#### LEGALITY

The legal status of cryptocurrencies varies substantially from country to country and is still undefined or changing in many of them. It is not illegal to sell, buy or trade bitcoins in India. In fact, bitcoins were never regulated by any central authority in India. However, in future, it is expected that the government might release some guidelines to control and trace bitcoin transactions happening in the country.

#### Corporates jumping in the scene

- 1. MicroStrategy A little known listed company in the USback in August 2020 intially took \$250 million from their balance sheet and purchased 21.454 bitcoins in a bid to extract more value from their investment. After the first round of investments several more rounds of investing into bitcoin was followed which sums up the firm's holding into bitcoin to a massive \$5Billion now. This was perhaps the first instance of a mega-corporation vouching for Bitcoin.
- 2. On Feb 08, electric-vehicle kingpin Tesla Motors announced in a filing with the Securities And Exchange Commission (SEC) that it had purchased \$1.5 billion worth of Bitcoin for its balance sheet, and that it would soon be

accepting Bitcoin as a form of payment, where applicable by law.

3. During the third quarter of 2020, Payments facilitator Square spent \$50 million to acquire 4,709 Bitcoin. Within the past couple of weeks, Jack Dorsey's company bought another 3,318 Bitcoin, totaling \$170 million. The October purchase has more than quadrupled in value. In total, 5% of Square's \$4.4 billion in assets are now held as Bitcoin.

#### Cryptocurrency As A Hedge Against Inflation

2020 has not only eroded the U.S. economy but it has also brought deep societal and cultural rifts to the fore. Rioting seems to have become a national pastime, culminating in the seemingly permanent militarization of the nation's Capitol. In conjunction with America's foreign policy, its standing in the world is seen by some as quickly eroding—as much as its economy. Translated into economic terms, a severe market crash—comparable or worse to the one in 1929—will almost certainly exacerbate many social ills plaguing the country, cascading from one downturn into another. Global investors would flee the USD, which has already devalued significantly compared to the bitcoin a cryptocurrency with an embedded deflationary mechanism and, more importantly, without a master. Because of these properties, Bitcoin received the moniker "digital gold", but without the cumbersome nature of gold and its associated costs of storage, transport, mining, and security.

Whereas on the other hand the Benefits of gold make it hard to believe that it will ever lose its luster for individual retirement investors, as it has:-

- Long-term price stability.
- · Secure storage in vaults.
- Custodian oversight of gold or silver individual retirement accounts.
- Real-world industrial utility.
- Proven longevity over millennia.

However, as a hedge against inflation where the safety of capital is the priority, gold is much better than Bitcoin.

#### How to trade in cryptocurrencies in India

The crypto account works just like your normal trading account

- Trading in cryptocurrencies in India is as easy as creating a trading/demat account. You can choose any of these platforms - WazirX, BuyUCoin, CoinDCX, Bitbns, Zebpay, CoinSwitch - which are widely trusted in the world of cryptocurrency.
- Cryptocurrency exchanges work in a similar way to the stock market where an investor can buy, sell or hold the cryptocurrencies.
- As you register on the cryptocurrency platforms, you will be asked to submit your KYC documents.
- One bitcoin today might cost you up to Rs 40.2 lakh but you don't need to
  buy a whole bitcoin in the beginning. You can start with as low as Rs 500
  and buy a tiny portion of a bitcoin. However, there is a maximum limit to the
  number of bitcoins that you buy as of 8 January 2020, you can buy a
  maximum of 2.405,700 bitcoins.
- When you have to book profits, you close your trade and will receive the amount of profit/loss in INR in your funds account which you can transfer in your linked bank account.

#### CONCLUSION

The lack of a traditional government or bank-backed system to regulate its use makes cryptocurrencies the target of several concerns such as it being a conduit for black money or anonymously funding terrorism. Despite the odds, cryptocurrencies have gained popularity worldwide and the cryptocurrency market in India has also been slowly gathering momentum.

#### CAN EDUCATION CONQUER GENETICS?

- By Dr. Devendra Jarwal

where authors argue that some personalities are much more favourable for entrepreneurship. It is an important thing, and it really constrains and influences outcomes. Entrepreneurs are different. They have the ability to deal with uncertainty, to take risks and tolerate ambiguny. They usually have a personality that is mercurial, and they have highs that are really high and lows that are really low. As a consequence, if you want to know who's most likely to be an entrepreneur, don't go to a business school and see who has taken entrepreneurship courses, instead just observe the behavior of a person to find his entrepreneurial abilities. After reading this book I thought authors have put a question mark upon the face of education. In my opinion they simply concluded that education can instill skills but cannot groom personality traits. I am inclined to think that in the education system whether we are creating any value or wasting our resources. I have firm belief that though we cannot teach

a person to take him how to calculate the risk and cover risk with available resources and knowledge, practise makes a man perfect is a proverb which tells us the importance of continuous practice in any subject to learn anything. There is no alternate to the hard work and success. We must practice in the particular field on regular basis in which we want to succeed. Nobody can perform well in his field if he does not practice on regular basis. Only by continuous practice, a man can achieve his target and succeed in his particular field. Knowledge is a big thing but if practice is not done, knowledge cannot take us to our goal. We have to convert our knowledge into action which needs regular practice. I am assured that teachers of this college have delivered their best in imparting knowledge and training. I request all the students of this college to use their knowledge to the full extent and apply it in practical field. Together we need to prove that we can revolve the axis regardless of our genetics and education has power to change personality traits.

#### NO FEES BUT FULL SATISFACTION

- By Akul Malik

here's enough to satisfy one's need but never enough for one's greed.

One of the most burning issues nowadays is parents wanting education for their kids - for free - completely ignoring the teachers who need their monthly pay.

According to a section of parents, teachers aren't doing anything productive. Who cares if the same teachers spend over half of their day providing education. The educators aren't leaving a stone unturned towards this end and inspite of that, they are not getting their salary due to non payment of fees. The same section of parents feel that the teachers are just coming online to teach with zero knowledge, zero hard work, not to mention the cost of network connection. For these parents, a teacher without a classroom is a person who has no knowledge.

Inspite of reduction in school fees, parents are unwilling to pay because apparently buying branded clothes, phones, watches and other high-end products are much more important since 'show off krna toh zyada jaroori hai'.

Every parent isn't same but if one wants one's child to be educated, then one needs to pay fees - it's their obligation.

For children, it's a newfound freedom as for the first time their parents are supporting them not to study. Parents are doing this for their childrens' betterment as too much of screen time will effect their eyes, but what happens when the child is watching TV or using phones unnecessarily rather than investing their valuable time in attaining knowledge? Again, there's no answer to it.

School uniforms do not define education. If child isn't leaving home for school and is not wearing uniform, that doesn't mean that the child is not gaining any knowledge.

It's a myth that one can attain knowledge and information only LIVE. Even our Prime Minister Narendra Modi conducts a session 'Mann ki baat' virtually: many MNCs are working without having their employees go to the offices. Even people are getting food without going out, if one is comfortable with these things and services, so why not education?

Thus parents should understand teachers and support them.







#### चाँद और वो|

उसकी खूबसूरती की क्या बिसात दूं, बिलकुल चाँद जैसी है वो।

एक अलग ही रौशनी है उसके चहरे में, बिलकुल चाँद जैसी ही।

उसकी आँखों के लिए तो बस क्या ही कहूँ, कोई देख ले तो घंटो बस उन्हें ही निहारता रहे। आवाज़ में ठीक वहीं चाँद जैसी शीतलता, हंसती है तो मानो जैसे, उन काले बादलों के पीछे से निकल कर सामने आई हो।

उसके साए में सुकून कुछ ऐसा है, जैसा एक चांदनी रात में होता है।

उसके साथ गुजारे हुए कुछ एक पल बिल्कुल उस तरह हैं जैसे दिन भर तपती धूप में चलते मुसाफिर के लिए चांद का वो ठंडा साया हो, मानो रेगिस्तान में चलते राहगीर को पानी मिल गया हो, मानो जैसे गांव की बंजर जमीन को बारिश का नीर मिल गया हो।

हां, बिल्कुल चांद जैसी ही तो है वो, अपनी जिंदगी के हर सुख दुख के साथ वो उन काले बादलों की तरह लुका छुपी भी खेल ही लेती है,

कभी उनके सामने आकर तो कभी उनके ही पीछे छुप कर मुझे भी खुश रख लेती हैं। आपको बता दूं कि वो कोई और नहीं मेरी मां है। उसकी खूबसूरती की क्या बिसात दूं, बिल्कुल चांद जैसी है वो।

#### कारगिल - धैर्य, पराक्रम, विजय

सोचा था हथिया लोगे कश्मीर, अमरीकी हथियारों से ? सोचा था हथिया लोगे कश्मीर तुम जिहाद के नारों से ? कब तक कश्मीर पर लगाए रखोगे तुम अपना ये दिल अंतकवाद पर भारत का "अटल" प्रहार बना देखो कारगिल

कितनी राखियाँ जल उठी उस बर्फ़ीली माटी में। कितने सपने दफ़न हुए, कारगिल की उस घाटी में। अपने पीछे छूट गए उस बर्फ़ीली वादी में। कितनो के वादे टूट गए, कारगिल की उस घाटी में।

भारत माँ पर वीरों ने न जाने ये कैसा क़र्ज़ चढ़ाया ? माँ से जुदा होकर वीरों ने भारत माँ को देख बचाया सुन "बोफ़ोर्स" की गर्जन देखो काँप उठे दुश्मन के दिल भारत के वीरों की "अटल" पुकार बना देखो कारगिल।

-Janvi Aggarwal

-Shaurya Khurana

# Paintings



- By Palomi Jain



- By Yogesh Yadav



- By Minal Gupta



- By Krishna Jain



- By Rishika Modi



- By Manya Garg



**Arshit Chugh** 



Yogesh Yadav



Manya Garg



Aditi Goyal



Yashika Agarwal

### Say hello to the yearbook team!

The Editorial Board of the session 2021-22 takes immense pleasure in releasing the second edition of Combrosia's yearbook. The Pensieve, is a place where each and every facet of the Commerce Department is highlighted, right from its events to its team. It is also a platform for the students of Commerce Department to share their hidden talents and skills. It is a collection of all the happy memories that our Comsoc fam had made which we can revisit anytime!

We are so grateful to our whole team for their immeasurable contribution and the faculty members for always being the support we needed. We, the members of editorial board, feel fortunate enough to be a part of this yearbook.

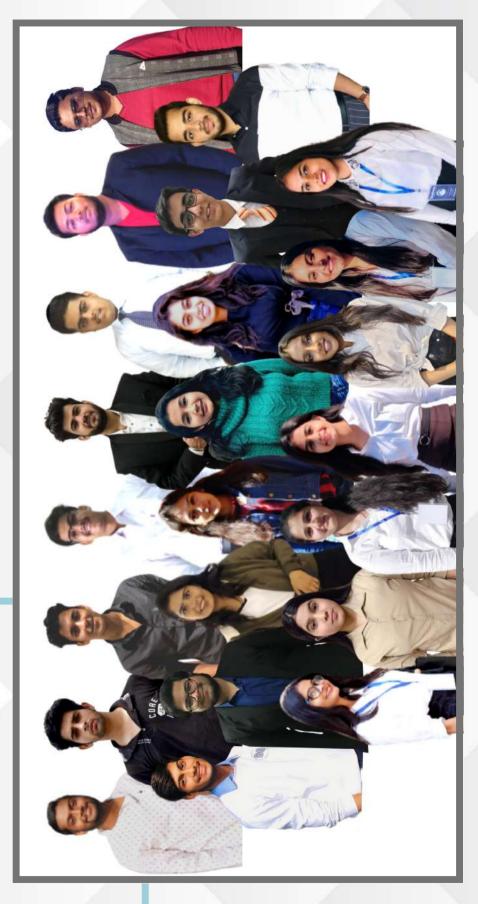
# THE BATGH @F 2021



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