

A PUBLICATION BY
**THE COMMERCE
DEPARTMENT**

THE OTHER SIDE OF
THE UNIVERSE



COMM Verse

VOLUME: 3



DELHI PUBLIC SCHOOL BANGALORE EAST



K RAHMAN KHAN
FOUNDER AND CHAIRMAN-KKECT
PRO VICE CHAIRMAN
DPS BANGALORE/MYSORE

"Success isn't just about accomplishment; it's about how the things you do in life motivate and inspire others to pursue something meaningful and inspiring."

It brings me immense pride and joy to realize that what was once just a glimmer of academic potential has now blossomed into a vibrant reality.

Delhi Public School, Bangalore East, stands as a haven of learning, fostering not only academic excellence but also a rich tapestry of co-curricular activities. In this nurturing environment, each student's inner capabilities are cultivated, ensuring they reach the pinnacle of success.

I extend my best wishes to the Principal, Vice Principal, the dedicated teaching and non-teaching staff and my fellow students as they continue to bring laurels to the school with their endeavors. May they continue to aspire to greatness and achieve new milestones in their academic journey.



MANSOOR ALI KHAN
TREASURER - KKECT,
MEMBER BOARD OF MANAGEMENT
DPS BANGALORE/MYSORE

"If you can dream it, you can do it. Your limits are all within yourself." — Brian Tracy

I want to take this opportunity to express my deep satisfaction and share my thoughts as we embark on the journey of Comm Verse 2024-25, our third volume. Comm Verse stands as a platform to celebrate the artistic creativity and analytical acumen of our students. It represents a creative endeavor that enriches our imaginative faculties and plays a pivotal role in the holistic development of our personalities.

I extend my warmest wishes to the Principal, Vice Principal, Teachers, and, most importantly, our dearest students, as they navigate through uncharted territories and continue to bring glory to our school. The enthusiastic response from our readers to the previous editions has been immensely rewarding, and it has ignited our anticipation for the upcoming third edition.



MAQSOOD ALI KHAN
SECRETARY-KKECT,
MEMBER BOARD OF MANAGEMENT
DPS BANGALORE /MYSORE

Congratulations to Delhi Public School, Bangalore East, on the launch of the third volume of Comm Verse. This is a moment of great joy and pride for the entire school community. Comm Verse provides an excellent platform for students to explore and showcase their creative talents in the field of Commerce. It's truly inspiring to see young minds articulate and demonstrate their skills through this magazine.

The positive attitude, relentless efforts, and innovative ideas of the students are sure to captivate readers, transporting them to a world where imagination and originality blend effortlessly. I extend my best wishes to the Principal, Vice Principal, Teachers, students, and the dedicated Editorial Board behind Comm Verse.

May this magazine continue to inspire and celebrate the creativity and intellect of the students of Delhi Public School, Bangalore East. Here's to many more volumes of Comm Verse and the bright future it represents for its students.



DR.MANILA CARVALHO
PRINCIPAL
DPS BANGALORE EAST

Albert Einstein once said, "Wisdom is not a product of schooling but of the lifelong attempt to acquire it."

At DPS Bangalore East, we are dedicated to nurturing well-rounded individuals who excel both academically and personally. Education's ultimate goal is to prepare students to handle all aspects of life, beyond just academics.

As the world accelerates, educators must equip students to face real-life challenges. Commerce plays a crucial role, from managing finances to understanding business dynamics and resource allocation. It connects students to global developments and enhances their management and leadership skills.

We offer numerous opportunities for students to develop their communication and leadership abilities. I am pleased to commend the team of teachers and students for their exceptional work on the third volume of Comm Verse. Congratulations to the Commerce department, and best wishes for continued success.



PRITI SSOOTA
VICE PRINCIPAL
DPS BANGALORE EAST

It gives me immense pleasure to present the third edition of our Department of Commerce publication. This edition offers a valuable chance for students and faculty to explore significant business development and pressing global issues. Our goal is to deepen knowledge and engage everyone with the current trends.

The rapid advancements in commerce raise key questions, such as the real-time management and leadership skills students need, career opportunities in the field, the role of commerce and economics in the corporate sector, and fostering creativity in the startup era. "COMM VERSE" is an excellent platform to address these questions and inspire a passion for commerce.

I extend my best wishes to the dedicated team who had worked diligently on this edition. I hope our readers find "COMM VERSE" both informative and enjoyable.



VINITA DESAI
HOD COMMERCE

"Commerce links all mankind in one common brotherhood of mutual dependence and interest"- James A. Garfield

I am proud to announce the release of the third edition of Comm Verse, the magazine of the Department of Commerce.

Commerce is more than just a subject; it's a way of life that demands adaptability, data-driven decision-making, digital transformation, and a focus on both technology and customers. Staying informed about trends is essential for shaping the future, making Comm Verse a vital platform for empowering the next generation of commerce leaders.

This edition demonstrates our students' growth, showcasing their critical thinking, analytical skills, and passion. Kudos to our teachers for their guidance.

Congratulations to the editorial team for their dedication in making the magazine engaging and visually appealing. Your handwork is evident. May our efforts make commerce a force for good and lead to a brighter future.

Teacher's Message



SUDARSHANA ROY CHOWDHURY

It is indeed a great pleasure to present before you the third edition of CommVerse. The publication encourages the students to form opinions and challenges the status quo. The magazine delves into the intricacies of commerce - vital for every student to understand, research and study. I extend my congratulations to all the authors who have contributed to these thought-provoking articles.



R VIJAYALAKSHMY

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SEEMA VENUGOPAL

CommVerse is a testament of the hard work, creativity, and dedication put forth by the students who showcased their talents, insights, and passion for commerce subjects. I commend the Editorial team, writers, designers, and contributors for their relentless efforts in bringing this magazine to life. It reflects the excellence and spirit of our Commerce department. I encourage all students to explore the diverse articles, essays, and features in this magazine, as it offers valuable insights into the world of Commerce.



MOUMITA SAHA

What lies behind you and what lies in front of you, pales in comparison to what lies inside of you.— Ralph Waldo Emerson

It is a matter of deep pride and satisfaction to be a part of the Department of Commerce that has brought out the latest edition of the CommVerse. CommVerse aims to provide a platform to the students of Commerce to present their innovative thoughts and perspectives on the various Economic and business events that are happening throughout the world. I extend my best wishes to the team.



ROSMA JOS

I extend my heartfelt congratulations to the Editorial team of CommVerse who shaped this magazine and to all who were instrumental in bringing out this commendable piece of work. The current issue of CommVerse showcases the student body and their creativity and unwavering passion on different topics related to Economics and Business world.



SIMITHAA G

I wholeheartedly congratulate the student prowess for making CommVerse a grand success. It is not just a testament to the students' talents but also a valuable asset added to our school's legacy. CommVerse brings fresh and informative content to its readers, while captivating them with its unique perspective, and becomes a valuable addition to the world of Commerce. Once again, congratulations to all the students who shared their valuable contributions.



SUBHASHINI KUMAR

It is with great enthusiasm that I join in celebrating the latest edition of CommVerse. This issue stands as a tribute to the dedication, creativity, and hard work of our students, who have passionately shared their knowledge and insights into commerce. I extend my heartfelt appreciation to the Editorial team, writers, designers, and contributors for their unwavering commitment to bringing this magazine to fruition. It embodies the excellence and vibrant spirit of our commerce department. May this publication inspire and support you in your academic endeavours. Keep striving for excellence.



VEDAVATHI LANKA

I am thrilled to extend my heartfelt congratulations on the release of the latest edition of CommVerse. This edition has created immensely fresh and innovative content and would enhance one's understanding of contemporary Market issues. It's inspiring to see how the publication continues to evolve and showcase the innovative spirit of commerce and excellence of our school.



NIKITA GUPTA

It is a matter of immense pride and success for me to be a part of the Commerce department. Through this latest edition of Commverse, I would like to take this opportunity to wish all my students the very best for their future endeavours. Remember to stay curious, keep learning, and adapt to the ever- changing world of commerce. Stay focused, work hard, and never give up on your goals.



SHARMISHTHA JAIN

Congratulations to the Editorial team of CommVerse for bringing out the third edition. CommVerse does not only provide a platform to the students to showcase their talent, but also discusses the dynamic world of Economics. It brings together insightful articles on Business trends, Economic analysis, and real-world case studies. It is a space for inspiration, learning and growth, and a reflection of the bright future that awaits our students in the field of commerce.

From The Editorial Board



"If you want to change the world, pick up your pen and write" Martin Luther.

It is a great pleasure to be a part of CommVerse Volume 3. The journey we started with the first volume in the session 2022-23 was marked by enthusiasm, teamwork, and a shared vision to create something remarkable. The appreciation received by the first two volumes is testament to the immense talent, boundless creativity, and unwavering commitment of our students.

The study of commerce enables students to have an insight into the business world, understand the business dynamics, and face the challenges as well as opportunities emanating from them. With this perspective and thought, our students have written articles on a variety of contemporary business and economic issues.

It was a delightful experience to be a part of such an enthusiastic team that worked tirelessly to bring this volume together. I am sure the readers will enjoy reading this fresh and vibrant volume of CommVerse.

**- Mamta Bhalla
PGT Commerce**

GURBANI BASSON

XII - D

I extend my heartfelt thanks to the entire team and our dedicated teachers for their unwavering support and guidance throughout this process. This achievement was made possible by the collaborative efforts of each group member, and I am proud to have contributed to such a meaningful project.

I look forward to applying the skills and insights gained during this experience in my future endeavors.

GURUKAVIIN S

XII - D

As an aspiring graphic designer, I had a blast working on this, as well as the previous edition of Commverse. I am so grateful to have been provided with this opportunity and to have worked alongside such amazing people as part of a member of the editorial. I would also like to thank all the teachers for their guidance throughout the journey of putting the magazine together and I hope everyone reading enjoys the magazine as much as we enjoyed making it.

BHAVNEET TALWAR

XII - E

Passionate students, informative articles and creative outputs of cumulative talent, Commverse stands as a creative lookout for all commerce students here at DPSBE. My second term in this editorial team and working closely with some of the same team since last year has been exciting to the very core. Under the guidance of Mamta Maam, we have enjoyed our work together throughout and can't wait for the readers to enjoy this piece! Happy reading!

SAACHI KHURMA

XII - F

Being on the editorial team has truly been one of the highlights of my year. It was an invaluable learning journey that I know will have a lasting impact. I'm deeply grateful to my fellow co-editors and the entire team for the incredible memories we created along the way, and for the remarkable work we produced together.

SANSRITI SHARMA

XI - E

Collaborating with this outstanding magazine and its esteemed editorial team was a truly memorable experience that provided priceless opportunities for personal and professional development, and I am forever grateful to my mentors and teachers for their expert guidance and unwavering support. I extend warm wishes to our valued readers for an enjoyable reading experience.

ARYASHREE M

XI - F

I'd like to express my heartfelt gratitude for the opportunity to work with the editorial team on this magazine. It has been a fantastic experience as an aspiring designer. I appreciate the support and collaboration of the team throughout the process. Your insights and creativity have inspired me, and I'm grateful to have been a part of such a talented team.

POORVI BHAT

XI - F

Being in the editorial team of CommVerse has been such an exciting and eye-opening experience. As a high school student, I didn't expect to get the chance to be involved in something this big. What I enjoyed the most was being able to work with other team members who all brought different ideas and perspectives. It's awesome to be part of something people actually read and talk about. Overall it's been a great experience.

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The Rise of Social Stock Exchanges in India: Empowering Non-Profit and Social Enterprises

- Rishika Teja Reddy | XI F



India is setting a new route in global finance with the introduction of Social Stock Exchanges (SSEs), a ground-breaking project spearheaded by the Securities and Exchange Board of India (SEBI). This innovative concept aims to redefine how non-profits and social entrepreneurs receive capital by providing a platform that differs from typical stock markets, which largely focus on profit-driven corporations.

SSEs aim to connect socially conscious investors with organizations focused on addressing social and environmental problems. Displaying their projects on these online platforms gives social enterprises and charities important exposure and credibility that is often challenging to attain through traditional fundraising methods. This increased visibility attracts investments directly from individuals and organizations interested in supporting valuable projects.

The SSE approach not only diversifies financing sources, but it also balances financial returns and social benefits. Investors can contribute to programs in education, healthcare, and poverty eradication while potentially receiving a financial return. This link between investment and social benefit makes the notion of social investing more appealing and accessible.

With India leading the way in this innovative approach, SSEs are poised to transform the funding landscape for social enterprises. They offer a structured approach for distributing funds to initiatives that support sustainable development and social advancement. SSEs represent a significant advancement in India's economic growth as they merge financial success with societal accountability. This plan could set a global example, showing how financial markets can be utilized to promote and expand positive social change, representing a significant change in how investments are viewed and executed.

Is *ENTREPRENEURSHIP* Becoming the New Trend for Youth?

- Siddhi Datri | XI C

In recent years, we have witnessed a significant shift in the aspirations of young individuals. The traditional path of seeking stable employment is gradually being replaced by the allure of entrepreneurship. But what is driving this trend, and what implications does it have for the future? Let's delve deeper into this intriguing phenomenon.

The Rise of the Youth Entrepreneurs

Young people are increasingly drawn to the world of entrepreneurship for several compelling reasons. The digital age has democratized access to information and resources, empowering individuals to turn their innovative ideas into profitable ventures with minimal barriers to entry. Moreover, the promise of autonomy, creativity, and unlimited potential for growth has captured the imagination of the youth.

Embracing Risk and Resilience

Entrepreneurship is not for the faint of heart. It requires a willingness to embrace risk and uncertainty, qualities that many young individuals possess in abundance. The ability to adapt to challenges, learn from failures, and persist in the face of setbacks are essential traits that set successful entrepreneurs apart.





Nurturing a Culture of Innovation

The youth brings fresh perspectives and a willingness to challenge the status quo, making them natural innovators. By harnessing their creativity and embracing a culture of experimentation, young entrepreneurs have the power to drive meaningful change in society and disrupt traditional industries.



The Impact of Mentorship and Networking

While entrepreneurship can be a solitary journey, the value of mentorship and networking should not be underestimated. Establishing connections with experienced professionals and like-minded peers can provide invaluable guidance, support, and opportunities for collaboration. Building a strong network can significantly enhance a young entrepreneur's chances of success.

The Road Ahead

As entrepreneurship continues to gain popularity among the youth, it is essential to recognize the potential benefits and challenges that come with this trend. By fostering an environment that encourages innovation, risk-taking, and collaboration, we can empower the next generation of entrepreneurs to shape a brighter future for themselves and society as a whole.

In conclusion, the rise of entrepreneurship as a trend among the youth signals a shift towards a more dynamic and innovative future. By embracing risk, nurturing creativity, and fostering a supportive ecosystem, young entrepreneurs have the potential to create lasting impact and drive positive change in the world.

Start Up **INDIA** Scheme

- Poorvi Bhat | XI F



India has huge talented population endowed with creativity and skills. Due to lack of financial, technical, and marketing support, many of them are not able to utilize their talents effectively. Prime Minister Narendra Modi launched the Start-Up India Scheme on January 16, 2016, which became a turning point for entrepreneurial development in India. The scheme was started to boost innovation and enhance the risk-taking capacity of start-ups. The scheme provides various benefits like tax exemptions, investment and funding influxes, and simplified regulations for setting up the business.

SUCCESS STORIES UNDER START-UP INDIA SCHEME

One notable success story is Zomato, an online food delivery service. Zomato was founded in 2008 and had to face challenges in getting funding and increasing the scale of the business. However, with the support of the Start-Up India initiative, it gained access to mentorship, investment, and resources that helped in its growth.



Another successful enterprise under Start-Up India Scheme is Ola, the ride-hailing platform founded in 2010. Initially, Ola was struggling to compete with the competitors and get customers. It benefited significantly from the access of government funding and mentorship programs. It expanded its operations, scaled the business up, and enhanced its technology under the scheme.

Start-Up India Scheme also facilitates the establishment of incubators and accelerators which help start-ups in refining their business models and get access to the investors. As of 2023, more than 60 thousand start-ups have been recognized, contributing significantly to economic growth and the creation of employment opportunities. India has become a global hub for innovation. They are also increasing their reputation at the international level. The scheme's long-term impact on the Indian economy is expected to be profound, positioning India as a leader in the global start-up landscape.

GET RICH QUICK

Money laundering and the Indian economy

- Aryashree M | XI F

Introducing illicit funds into the financial system, obscuring sources of the money and reintroducing the now clean money back into the economy. Common methods include layering transactions through shell companies, using real estate, and integrating funds into the economy through various business ventures. Often associated with drug and human trafficking rings, financial fraud and organized crime, Money laundering poses as one of the biggest threats to the national and financial security of the country. India's main money laundering originates from risks relating primarily to fraud, including cyber-enabled fraud, corruption and drug trafficking. It encourages corruption, distorts economic decision making and undermines the legitimacy of the private sector.

One of the major events of money laundering emerged in 2012; officially known as the "coal allocation scam", the coalgate scam had shaken the country and had citizens question the transparency of Indian authorities at the time.



In India, coal is a critical resource for energy and industry. The government allocated coal blocks to private and public sector companies for mining, primarily between 2004 and 2011. The Comptroller and Auditor General (CAG) of India reported that the allocation process was flawed, leading to significant financial losses for the government. These losses were estimated to be around ₹1.86 lakh crore (approximately \$30 billion). This figure represented the notional loss to the government. It was alleged that coal blocks were allocated without competitive bidding, which resulted in undue benefits to certain companies. High-profile politicians and bureaucrats were implicated, suggesting that there was favoritism in allocation and a lack of transparency. Several ministers resigned, and there were demands for the resignation of then Prime Minister Manmohan Singh, who was in office during the allocation period. Charges were filed against several individuals, including former ministers.

In response to the scandal, the Indian government initiated reforms in the coal allocation process. These included competitive bidding, a legal framework for the auctioning of coal mines (The coal mines act 2015), A national mineral policy that encourages the transparency of the private sector, And developed systems to monitor the framework of coal production and it's utilization.

The Coalgate scandal highlighted the need for greater transparency and accountability in government processes, particularly in resource allocation.





The Rise of India's Digital Economy: UPI's Transformative Impact on Payments and Small Businesses

- Rishika Teja Reddy | XI F

The Unified Payments Interface (UPI) is causing an enormous change in India's digital economy. Since being established in 2016 by the National Payments Corporation of India (NPCI), UPI has altered transaction techniques across the country, leaving behind a more inclusive and efficient payment infrastructure.

One of UPI's most significant benefits is its potential to simplify and speed payment operations. Unlike traditional payment systems, which can entail complex procedures and intermediaries, UPI enables quick transactions via smartphones. With only a few taps, this technology enables peer-to-peer transfers, bill payments, and retail transactions, all linked to a single cell phone and bank account. Its simplicity and efficiency have fueled fast acceptance, making digital payments available to millions.

UPI has revolutionized the operations of small businesses. Historically, businesses have found it expensive and complex to establish payment gateways. UPI offers an affordable solution for small business owners to receive payments directly into their bank accounts without high transaction fees. This has made digital payments accessible to all, enabling even the smallest sellers to take advantage of the shift towards cashless transactions.

UPI has also increased financial inclusion by reaching rural and neglected areas. It enables those without traditional banking access to participate in the digital economy, widening the financial environment. This is especially important in a country where many people stay outside the official banking system.



Moreover, UPI has an advantageous effect on stimulating creative thinking throughout the financial services business. The growing popularity of UPI has resulted in the establishment of a number of fintech firms and applications that offer services such as budgeting tools, investment possibilities, and microloans, thereby boosting the financial sector.

UPI has had an impact on India's digital economy by increasing financial access, assisting small enterprises, and promoting speedier payment processes. The growing popularity of UPI in India would substantially enhance the future of payments and financial services, enabling further growth and innovation in the digital economy.



IMPACTS OF GAMBLING

Gains and Strains

- Arnav Bijoy | XI C

Gambling, which has a long history, has changed a lot with the rise of digital technology. Nowadays, online casinos have become increasingly popular. Sports betting and online games such as Mines, Plinko, Rummy have had a huge impact on the youth.

Its impact on the economy is complex. This article explores the various ways gambling can affect the economy, including both the benefits and the drawbacks.

Economic Benefits of Gambling

1. Revenue Generation

One of the most direct economic benefits of gambling is revenue generation for governments and businesses. Casinos, lotteries, and online gambling platforms generate substantial tax revenues. These funds can be allocated to public services such as education, healthcare, and infrastructural development.

2. Employment Opportunities

The gambling industry creates numerous jobs, ranging from casino employees to software developers for online platforms. These jobs contribute to reducing unemployment rates and boosting local economies.



Moreover, related sectors such as hospitality, entertainment, and retail also benefit from increased business due to gambling tourism. Casinos need a lot of staff, including security guards, technical support, and gaming personnel. In 1996, about 300,000 employees in the U.S. earned a total of \$7.7 billion.

3. Tourism and Regional Development

Casinos and gambling resorts attract tourists, leading to the development of local infrastructure. This influx of visitors supports hotels, restaurants, and other businesses. Regions that strategically position themselves as gambling destinations can experience significant economic growth. Hotel services and chauffeurs are also in higher demand because of gambling. Gambling increases aggregate demand for goods and services in the economy.

Economic Drawbacks of Gambling

1. Social Costs

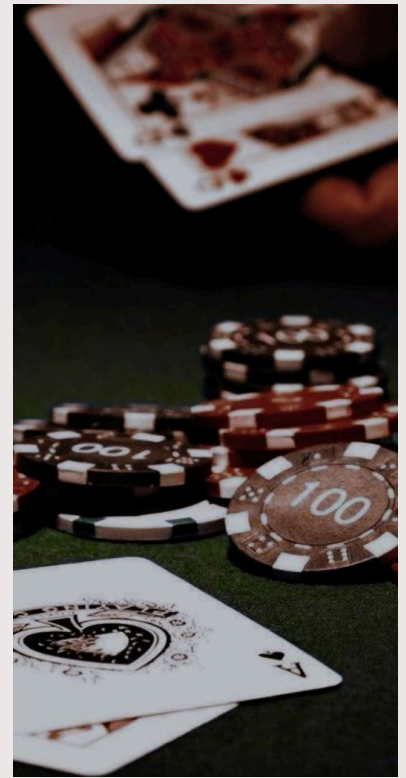
While gambling can generate revenue, it also imposes social costs. Gambling can push some individuals to extreme measures to manage debt. Those with severe addiction invest most of their energy into their habit. They cost companies loss of productivity and profit. Gamblers themselves may suffer from depression and bankruptcy. It may as well cause indebtedness that can further lead to anxiety and stress.

Problem Gambling-Problem gambling, also known as ludomania, involves repeated gambling behaviour despite harmful consequences. It may be diagnosed as a mental disorder according to the DSM-5 if specific criteria are met.

2. Redistribution of Wealth

Gambling often results in a redistribution of wealth rather than its creation. Money spent on gambling is diverted from other areas of the economy, such as retail or savings. This can have a neutral or negative net effect on overall economic growth, particularly if a significant portion of gambling revenue is not reinvested locally.

During economic success, casinos often attract workers from nearby businesses by offering higher wages. As a result, employees leave local establishments, like restaurants, for casino jobs. Customers might also choose to dine at the casino rather than at neighbouring restaurants. This illustrates that not all growth attributed to casinos equates to overall economic growth; sometimes, casinos simply shift economic activity from other businesses to themselves.



3.Economic Instability

Sectors that have gambling as their major source of income face economic instability on a daily basis. Variations in gambling activity, influenced by economic cycles or shifts in consumer behaviour, can result in unpredictable tax revenues and economic uncertainty.

This instability can pose significant challenges for governments and communities that depend on steady gambling income. Additionally, the reliance on such revenue sources can make these areas more vulnerable to economic downturns, potentially leading to reduced public services and increased financial strain on local governments. The resulting volatility can undermine long-term economic planning and stability.

Balancing the Economic Impact

1.Regulation and Oversight

Effective regulation and oversight are crucial for maximising the economic benefits of gambling while minimising its social costs. Governments can implement policies to ensure fair play, prevent money laundering, and protect vulnerable populations from gambling addiction.

2.Promoting Responsible Gambling

Promoting responsible gambling through education, self-exclusion programs, and support services can help mitigate the negative impacts of gambling.

By addressing problem gambling proactively, the industry can maintain its economic benefits while reducing its social costs.

3. Diversification

Diversification of local economies can reduce the risk of economic instability. Regions that complement gambling with other industries, such as technology, manufacturing, or agriculture, can create a more resilient economic base. This approach ensures that fluctuations in gambling revenue do not disproportionately impact the overall economy.

Conclusion

The economic impact of gambling is multifaceted, encompassing both significant benefits and considerable drawbacks. By understanding and addressing these complexities through original, clear, and in-depth analysis, stakeholders can make informed decisions that maximise the positive effects of gambling on the economy while mitigating its negative consequences. Effective regulation, responsible gambling initiatives, and economic diversification are key strategies in achieving this balance.



STOCK MARKET | STRATEGY OR GAMBLE

- Tanish Kabra | XII F



“The Stock Market is the device for transferring money from the impatient to the patient”- Warren Buffet

We all know the significance of investing. Investing can be done in many ways, such as fixed deposits, bonds, debentures, real estate, and the stock market. The stock market is a way to invest in companies by buying the shares or ownership of the companies listed on different stock exchanges all over the world. The stock market is heart-stoppingly volatile, and due to this risk, the returns expected are comparatively higher than any other form of investing. The risk and the unpredictable nature of this market have caused it to attain the position of ‘gambling’, conveying that the winning chance is very low, like the winning chance in a casino. But is the stock market really gambling? When asked by the biggest investors around the world, like Warren Buffet, George Soros, Rakesh Jhunjhunwala, etc., they have stated that it is both strategy and gambling, depending on the way it’s done.

The strategic investor's view is extremely different from the gambler's. Strategic investors understand that the stock market is a long-term game that requires an extreme level of discipline, control, patience, and a well-formulated plan. The principles they use to remain profitable in the stock market are not difficult to follow, yet many fail to do so. Researching and analyzing, setting goals, risk management, diversification, and long-term perspective are some key elements that differentiate successful investors from gamblers. The reasons why there are 'gamblers' in the market are because of the ability to become "Zero to Hero" over a short period of time. Gamblers do not understand the risk associated with the market and expect unreasonable returns without having any knowledge in this field. Another reason why gamblers exist is due to the way the stock market is glorified. It is portrayed in such a way that an amateur is attracted to it as it is a 'cool' lifestyle and an easy way to make money.

The government and the SEBI can play a major role in stopping the gamblers from entering the market. Strict actions like setting a fixed number of trades during a time period, increasing short-term capital gain tax, and the removal of weekly expiry in futures and option may help in changing the perspective and expectations of the gamblers from the market.

In conclusion, the stock market has both sides, strategic investment and gambling, but the side on which people go depends upon the style in which they choose to do it.



E - Commerce

- Sansriti | XI E

E-commerce has become a vital organ in the system of business, whether for small enterprises or established corporations. The emergence of digital technology and e-commerce was widely embraced in the commercial sector. It gave potential proprietors a ray of motivation.

It all started with the birth of this electronic trading website, namely “Boston Computer Exchange,” in the 1980s. The cons of launching a website in the pre-internet era were many. Making a simple transaction involved a phone call, the shipment of a bill to the customer, high transportation inconvenience, and more. Evolving technology brought life-saving tools for these businessmen. Into the bargain, it gave rise to business ideas that are almost as mind-blowing as flying cars. Imagine traveling three decades back and telling someone you could get fresh groceries delivered to your doorstep in the blink of an eye; convincing them would take a while. It also enhanced sales rapidly. As the popularity of digital technology and e-commerce flourished among people worldwide, businesses observed a skyrocketing increase in their sales. The sole reason behind this was access to all geographical boundaries without the hindrance of limited communication. Traders were now able to attract consumers from all seven continents.

Superior tracking of shipments is another splendid attribute of e-commerce. In earlier times, shipping items in bulk from a supplier for further manufacturing or trading was an extremely risky and unreliable task. Goods were often lost in transit. It was an unavoidable downside of shipping until tracking of the transport came into existence. Customers are now notified when and where their desired item is. In case the product is destroyed, stolen, or misplaced during the shipment procedure, the customer is informed and refunded. This impressed the world and gained their trust on a tremendous scale.

Small businesses and startups were largely inspired by e-commerce. Customers now wish to shop for their favorite items without leaving their comfort zone, and failing to meet this demand can put a business at an immediate disadvantage. This is where e-commerce and the magical tools of digital technology come into play.



The automated marketing engine is one of the most spectacular innovations in the advertising sector. Advertisement is no longer limited to online posters or a page in your daily newspaper. Small businesses can now be found easily on social media with just a click. This helped lesser-known businessmen expand their reach with minimal effort.



Customer experience is crucial for any business. Online shopping provides services 24/7, which customers can access from their couch, saving time and gas money. However, no layperson would spend hours on a website with limited options and no extra benefits. Small businesses need to focus on expanding their options and offering attractive deals. They could include a reliable return policy along with good customer reviews to build trust among future customers. AI tools, such as analyzing a consumer's previous preferences to predict what would pique their interest, are convenient for small businesses.

In a nutshell, online stores can escalate the growth of small businesses swiftly. E-commerce is highly appropriate for these businesses to stand out in such a saturated market. Undeniably, it is not the only platform and may not always be helpful for certain types of businesses. However, it's all about finding your specific platform and using it to serve a wider audience.



The Rise of Digital Gold:

India's New Investment Frontier

- Rishika Teja Reddy | XIF

The introduction of digital gold has caused a significant disruption in the Indian investment scene, changing how people engage in gold investment. This innovative approach makes gold a desirable and convenient option for both experienced and novice investors as it allows them to purchase, sell, and oversee gold on the internet without the need for physical storage.

MMTC-PAMP and Augmont are two recognized platforms for investing in digital gold, and they offer numerous benefits over traditional gold investments. The procedure of purchasing and keeping gold through digital platforms is simplified, making transactions easier. Investors can acquire lesser quantities of gold, which lowers the entry threshold and makes gold investing more accessible. In addition, digital gold eliminates the need to store it physically, alleviating worries about cost and safety.

One of the key features of digital gold is its ability to be owned in smaller fractions, enabling purchasers to acquire as little as one gram of gold. This skill not only increases the opportunity to invest in gold but also reflects India's deep cultural connection with gold as a symbol of status and wealth.



Investors have the option to monitor their assets, trade gold based on market prices, and even choose physical delivery.

The growing trend of integrating technology with conventional investment strategies is reflected in the rising popularity of digital gold. It emphasizes the growing need for financial products that are adaptable, transparent, and efficient in today's digital era. It is expected that digital gold will play a major role in investment because of its simple and safe investment strategy.

In conclusion, digital gold represents a fundamental shift in the way Indians interact with one of their most valuable possessions. Its combination of simplicity, accessibility, and technology integration marks a new era in gold investing, fitting with modern financial practices while upholding historic ideals.



RISE OF ***E-COMMERCE***

SCAMS AND
PREVENTION

- Gurbani Basson | XII D



The internet has transformed the way businesses operate, offering countless opportunities for growth, convenience, and reach. However, along with these advantages comes the growing menace of online scams and fraud, which pose significant threats to businesses of all sizes. Fraudsters have adapted their tactics, exploiting vulnerabilities in the digital landscape, deceiving both businesses and consumers. As more businesses move their operations online, it's crucial to understand the types of scams that exist, their potential impact, and how to protect against them.

Online scams take on many forms, from phishing emails to ransomware attacks, and they continue to evolve. Phishing remains a common method used by scammers to trick individuals into providing sensitive information such as passwords and credit card details. Similarly, Business Email Compromise (BEC) scams involve fraudsters impersonating company executives or vendors to authorize fund transfers or obtain confidential data. Another prevalent scam is e-commerce fraud, where fake online listings lure customers into paying for goods that never arrive. Ransomware attacks, in which hackers lock a company's data and demand payment for its release, can disrupt business operations entirely, leading to significant financial losses.

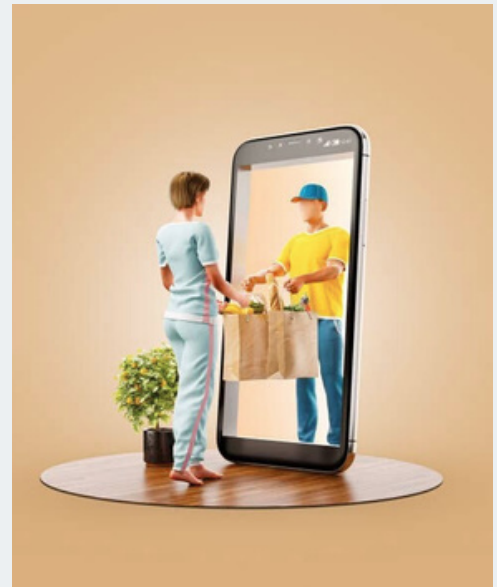
As a small business owner, I've personally experienced the damaging effects of online fraud. On one occasion, I ordered raw materials crucial for my operations, enticed by what seemed like an excellent offer. After making a payment of ₹6000, I waited eagerly for the delivery, which never came. Despite multiple attempts to contact the vendor, I received no response, and it soon became clear that I had fallen victim to a scam. This experience was both financially and emotionally draining, costing me not only the money but valuable time that could have been spent elsewhere. In another instance, I ordered a jacket from an Instagram page that appeared legitimate. After completing the payment, I was blocked by the seller, and the jacket never arrived. These experiences highlight the vulnerabilities that both businesses and consumers face in the digital marketplace.

The impact of online fraud on businesses can be devastating, particularly for small enterprises. Direct financial losses are only part of the problem; scams can also damage a business's reputation and erode customer trust. Companies may face additional costs related to recovery, legal action, and compliance with regulatory requirements. Studies indicate that cybercrime costs businesses millions each year, not just in direct losses but in long-term recovery efforts.

Furthermore, the emotional strain on business owners and employees can lower morale and lead to decreased productivity, compounding the overall damage.



Despite the growing threat, there are ways businesses can protect themselves from online scams. Educating employees about the risks and how to identify suspicious activity is one of the most effective first steps. Regular training can help staff recognize phishing emails, fraudulent transactions, and other red flags. Additionally, businesses should invest in robust cybersecurity measures, such as encryption, firewalls, and anti-virus software, to safeguard sensitive information. Verification processes for financial transactions can also prevent unauthorized payments, particularly when large sums of money or confidential data are involved. Finally, monitoring financial accounts and online activities for unusual behavior can help catch fraud before it escalates, and any suspicious activity should be reported immediately.



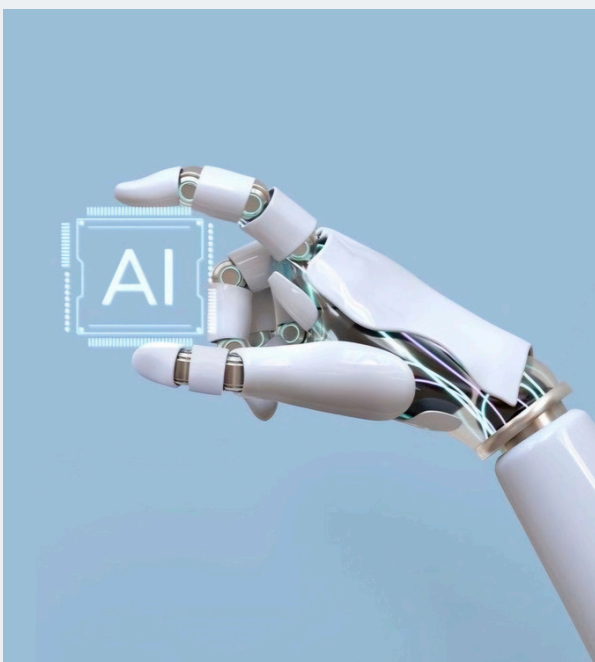
In conclusion, online scams are an inherent risk in today's digital landscape, and businesses must remain vigilant to protect themselves. By implementing strong security measures, training employees, and maintaining constant awareness, companies can reduce the threat of fraud and operate safely in the digital marketplace. The online world offers many opportunities, but it requires proactive strategies to ensure success without falling victim to increasingly sophisticated scams.

The Revolutionary Impact of AI on Small Businesses

- Siddhi Datri | XI C

Introduction

The economic landscape has changed as a result of artificial intelligence (AI) integration, especially for startups looking to make a big name for themselves in their niches. This essay explores how AI is changing traditional business methods and its tremendous effects on small firms.



Personalizing Customer Experiences

In order to provide businesses with individualized experiences, artificial intelligence (AI) algorithms analyze client data to obtain insights into preferences and behavior. This degree of personalization not only encourages client loyalty but also assists companies in efficiently customizing their goods and services to suit the needs of specific customers.

Enhancing Operational Efficiency

Processes are streamlined by AI technology, which helps companies automate tedious work and distribute resources more effectively. Small firms can increase productivity, lower operating expenses, and free up critical time to concentrate on core business tasks by utilizing AI-powered solutions.

Improving Decision-Making

AI-driven analytics give small businesses the predictive capacity and insightful information they need to make wise decisions. Businesses are able to anticipate market demands, spot trends, and improve plans for long-term growth by studying massive databases.



Driving Innovation and Competitiveness

AI technology gives small firms a competitive edge by encouraging innovation and enabling quick adaptation to market developments. Businesses may create new products, improve current offers, and remain ahead of the curve in a constantly changing business environment with the help of AI-driven solutions.



Overcoming Challenges and Embracing Opportunities

The long-term advantages of AI adoption much exceed the concerns, despite initial investment and labor reskilling being obstacles. Adopting AI innovation allows small firms to seize new opportunities, attract a wider audience, and establish themselves as leaders in their respective industries.

Conclusion

To sum up, the incorporation of AI technology is transforming the way small businesses function, giving them the ability to improve productivity, customize client experiences, make wise decisions, spur innovation, and maintain their competitiveness in the digital era. Emerging companies may realize their full potential and prosper in a business climate that is changing quickly by embracing AI tools and solutions.

BOLLYWOOD

in the Indian Economy

- Mridula Bhar | XI E

The Bollywood industry, based in Mumbai, is the largest film industry in India. The "Golden Era" of Bollywood in the 1950s to 1970s established its iconic status with legendary stars and classic films and the whole industry. The name of Bollywood, provokes the images of vibrant storytelling, bright colours and high production value in our minds and its influence extends to cultural exports, including films, music, and fashion and it has engaged in cross-cultural collaborations with other film industries, enhancing its global presence and impact.

From the initiation of Bollywood in 1913 to today, it has been the second most important factor behind India's economic growth. Being one of the world's biggest film industries, Bollywood has a lot to contribute to our economy. But how exactly does it do so?

- Bollywood provides almost 18.8 lakh jobs to Indian people with an employment generation capacity of 35,000 every year.

During 1991 LPG reform Bollywood took the opportunity of utilizing foreign investment. As a result, with increasing Globalization, Bollywood has taken the overseas market by storm.

- Every day an estimated 20 million people spend their time watching Bollywood movies. The revenue generated through this is equivalent to India's average daily wage.

- Furthermore, Bollywood contributes to 40% of our National Income with a 10-20 % year-on-year growth potential.

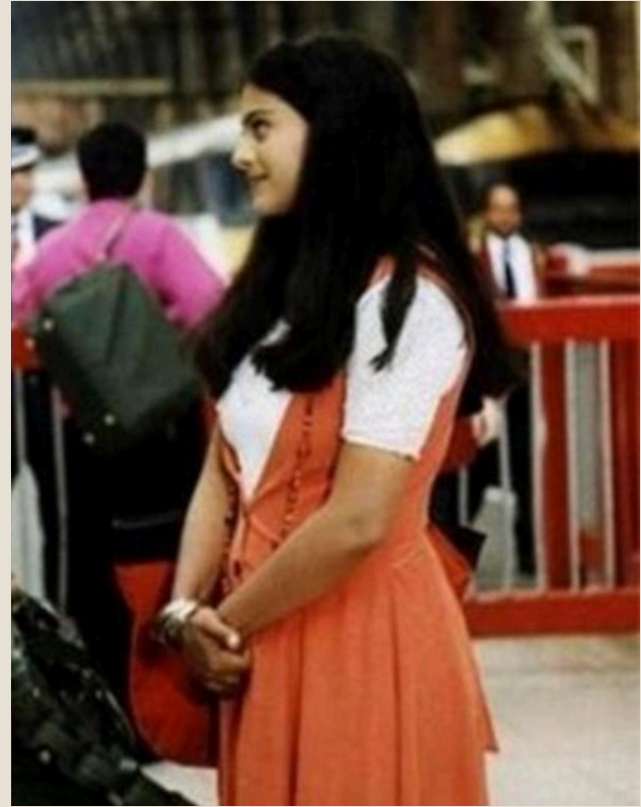
- Since 2010, Bollywood has been working as the biggest foreign exporter in the entertainment industry of the USA



The movie industry in India employs nearly two million professionals, including production line professionals, writers, actors, editors, cinematographers, makeup artists, costume designers, directors and camera specialists. Employment generation done by Bollywood is one of its most impressive feats.

Impact on Related Industries-

Whether it be subconsciously or not, we are all attracted to familiar products as the ones we see on the big screen. With an industry as big as Bollywood, the impact on related industries is undeniable. From fashion and lifestyle industries to tourism and media industries, bollywood's influence extends throughout. Iconic looks from films frequently inspire new trends. A-line frocks that Kajol wore in *Dilwale Dulhania Le Jayenge* would become a rage among the young female demographic. After the movie, *Hum Aapke Hain Kaun* arrived, every saree store started stocking the purple saree that featured in *Didi tera devar deewana*. Tourists are drawn to destinations they recognize from the big screen that serve as backdrops for Indian films. These sites are transformed into pilgrimage sites for movie fans and tourists alike. Bollywood, contains carefully choreographed dance of promotional strategies, transforming it from a cinematic creation into a cultural phenomenon. Bollywood films collaborate with brands for promotional tie-ups. This includes product placements within the movie and joint marketing efforts. Through Bollywood viewers get familiar with various products and their appearance which then boosts sales.



Global power of Bollywood-

Bollywood movies serve as cultural ambassadors, showcasing various aspects of Indian culture, including traditions, customs, languages, music, dance, and fashion, to audiences worldwide. This representation helps maintain a sense of cultural identity and belonging among Indians while also introducing Indian culture to other audiences. Various collaborations between Bollywood and international film industries promote cultural exchange and open up new markets for Indian media. This cultural export enhances India's soft power and drives economic benefits through increased demand for Indian entertainment products. Bollywood's expanding international audience has led to the export of Indian films, music, and related media, generating foreign exchange and contributing to India's balance of payments. This strengthens economic ties with other countries. The global distribution of Bollywood films, music, and related merchandise generates significant revenue for India, contributing to the country's GDP and foreign exchange reserves.



Challenges and conversion to Opportunities-

Being such a huge industry of high importance it is bound to have various problems to face. One such challenge is the problem of piracy. Movie piracy significantly reduces the revenue generated from box office sales, DVD sales, and legal streaming platforms. This loss of revenue affects all types of production companies or producers, leading to decreased budgets and potential job losses within the industry. With more and more people choosing to view films and television shows online, the number of people going to movie theaters has dropped, leading to a decline in box office sales. However, although streaming services have led to a drop in traditional revenue, they have also introduced new revenue sources, such as subscription fees and advertising tailored directly to viewers' interests. India has seen a major surge in OTT platform subscription and viewership, especially with the lockdown due to Covid-19. India is currently the world's fastest-growing OTT market, set to become the sixth-largest around the globe by 2024. India's Media & Entertainment industry is expected to grow to INR 3.08 Tn by 2026 at 10-12% CAGR, led by OTT, Gaming, Animation and VFX. The introduction of OTT platforms has led to a significant change in the Indian film industry. While it has provided a platform for small-budget films and new talent, it has also led to concerns about censorship and revenue loss for traditional distribution channels.



The Battle Against MISLEADING ADVERTISEMENTS

- Gurbani Basson | XII D

In today's consumer-driven world, advertisements play a pivotal role in influencing purchasing decisions, particularly in the beauty industry. From skin creams that promise fairness to hair products that claim miraculous growth, the industry thrives on grand, often exaggerated claims. However, in 2015, a 67-year-old man from Kerala, K Chaathu, decided he had had enough of these false promises. He filed a complaint against Indulekha, a beauty product manufacturer, and its brand ambassador, actor Mammooty, for promoting misleading advertisements.

The advertisement in question promoted a soap with the tagline, "soundaryam ningale thedi varum," which translates to "beauty will come in search of you." The product claimed to make users fairer and more beautiful. After using the soap, Chaathu saw no such results. Feeling deceived, he sought ₹50,000 in compensation, believing the company had misled him and countless others with false claims.

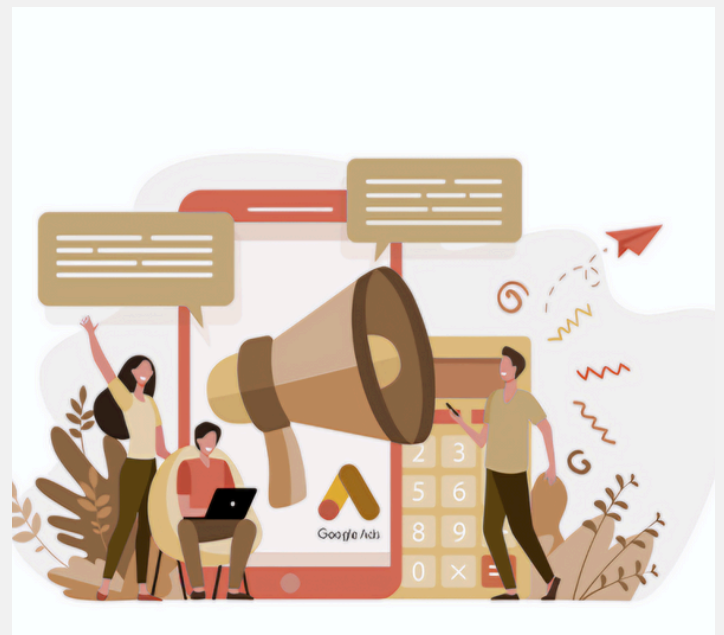


Indulekha eventually settled out of court, agreeing to pay ₹30,000 in compensation. For Chaathu, this case was not about money but about holding companies accountable for misleading consumers. He felt it was wrong for brands to get away with making false promises just to increase sales. His case against Indulekha brought attention to the broader issue of deceptive advertising in the beauty industry, where unrealistic expectations are often sold to consumers.



Misleading advertisements are particularly rampant in the beauty industry, where societal pressures around appearance are high, and products that promise quick fixes or drastic changes are appealing. The fairness cream industry in India alone is worth billions of rupees, driven by the cultural preference for lighter skin tones. Brands frequently promote products with exaggerated claims, implying that they can change one's appearance or boost self-esteem. However, many of these claims lack scientific evidence and are often unattainable.

What makes these ads even more convincing is the involvement of celebrities, like Mammooty in this case. Celebrity endorsements carry significant weight in India, often convincing consumers to trust and buy products, even when the claims are dubious. This raises ethical concerns, as celebrities have a responsibility to promote products that deliver on their promises.





India's Consumer Protection Act (CPA) is designed to prevent such deceptive practices, enabling consumers to challenge companies that make false claims. In Chaathu's case, his decision to take legal action highlighted how consumers can use the CPA to fight back against misleading advertisements. However, despite these legal protections, many companies continue to push the boundaries of truth, believing that most consumers won't take the trouble to challenge them.

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Thank You

Thank you for taking time to read the articles and giving us an opportunity to showcase our talents. Hope it has been an informative journey.