

COMMERCE CLUB REPORT

The aim of the **COMMERCE CLUB** is to impart **FINANCIAL EDUCATION** to the students, to foster entrepreneurs who comprehend business models & startup funding, to raise the level of Financial Literacy of the youth of India.

Students of any club, right from class 8th to 12th, can submit their articles for review in the club-initiated monthly business-newsletter, **BizNEWS**. The articles of the newsletter cover a wide variety of topics including developments in economy, marketing strategies and current affairs. To spread practical knowledge among students on how they can better choose their career, it also features a Career Guidance section and an Alumni Column.

The club conducted -

1. **HAM/JAM** (on important basic concepts)
2. **Advertisement** (skit format)
3. **Quizzes** (on GK & Current Affairs)
4. **Debates & Group Discussions** (on entrepreneurship, economy and technology)

The fundamentals of **ENTREPRENEURSHIP** and the steps involved in product development, branding and pitch were taught to the members in regular sessions of the club.

The club conducted regular sessions on **STOCK MARKET**. Students trade Virtually on Simulations of Indian and Foreign Stock Markets.

The following commerce events were the highlight of the year -

1. **EXCELSIOR 2022**, a two day intra-school event, had 100+ students associated with it.
2. **DR. RAJARAM JAIPURIA INTER-SCHOOL COMMERCE DEBATE 2022**, an inter-school event, that saw participation from schools around Lucknow.
3. **EXHIBITION 2022**, a two day school wide annual event. The club set up charts & models and conducted a wide variety of quizzes to educate and appeal to the viewers. A Live Virtual Trading Center was set up with simulations of the stock market and crypto market presented to viewers. The exhibitors aimed to educate them about basic trading principles and investments.
4. **FOUNDER'S DAY 2022**, a school wide annual event. The club presented 'Investor's Pitch', a performance by students to educate about the intricacies of a startup and its funding. A pitch of a startup idea was presented to a panel of investors. The technical analysis of the market, informative rebuttals and heated bid-war left the audience enthralled.



RELIANCE'S POLICY OF VERTICAL INTEGRATION

Vertical integration is a strategy that allows a company to streamline its operations by taking direct ownership of various stages of its production process rather than relying on external contractors or suppliers. For example, Netflix's shift from licensing shows and movies from major studios to producing its own original content is an example of vertical integration. **Horizontal integration** is a competitive strategy where business entities operating at the value chain level and within the same industry merge to increase the production of goods and services. Merger between Nike and Adidas would be an example of horizontal integration. Last year Reliance had proposed to invest 75000 crore over 3 year to set up four giga-factories across 5000 acres in Jamnagar, producing solar panel, energy storage system, electrolyzers, and fuel cells and forge Global partnership to help the company achieve net carbon zero status by 2035. In this way the company continues to carry forward with its policy of vertical integration. This step of the company in turn will help to reduce the production cost because now the company will produce the supplies rather than purchasing or transporting it from outside the company. It will also help the organisation to have independent control over all aspects of their business operations without third parties involvement. This can lead to better efficiency.

Bhagyashree gupta
12E



OH MY COS-H

Mathematics forms our foundation but should we pursue it? Let's find out.

Till class X we receive the knowledge of applied mathematics but in class XI and XII, abstract theories overtake. Maths requires daily practice which would become difficult with the other equally crucial subject, i.e., Accounts. It also requires consistent practice and mastering of several theories.

A general myth prevails that quitting mathematics would be disadvantageous for one's career. However, in this contemporary era, there are million new doors of career paths opening in every field such as technology, research, banking, analysis, actuarial sciences and many more!

Hence, we must keep these misconceptions out of sight and opt for subjects, even if it's Maths, according to our goals and strategies.

Annika Dubey
12B



FINANCIAL ADVICE - What is 50/30/20 rule?

The **50/30/20** rule is a tool that can help one to create a budget and stay on track with his/her financial life. It divides one's income into three spending categories and suggests allotting 50% of monthly income to essential expenses, such as rent and food, 30% to non-essential but important goals or wants and 20% to savings and debt repayment. Allocating one's resources in this

way helps to ensure that spending for the month is done in an effective and sustainable manner, so that necessary items can be afforded without neglecting of one's own desires. We can learn to prioritize, avoid overspending or getting into debts, improve our financial health and build a financially secure future with the help of this easy budgeting method.

1. **NEED:** 50% of your income should be used for expenses related to:

- Mortgage and debt payments such as credit card debts
- Premiums for life and health insurance.
- EMI payments



2. **WANTS:** You are advised to spend only 30% of income on luxuries apart from your necessities, such as:

- Recreational activities
- Dining out
- Outings

It is advisable to cut down on the 'wants' expenditure with time for a better budget for the future.



3. **SAVINGS:** 20% of your income is the most important and non-negotiable portion of your in-hand income that you must save. This portion of funds can be used for investments SIPs, mutual funds, stocks, etc to generate passive income.



Atharv Khare
11 B



ACTIVITY ZONE

By Ishika Singh 11B

MATCH THE FOLLOWINGS

1) CEO OF GOOGLE	A) SATYA NADELA
2) FOUNDER OF NIRMA	B) SUNDER PICHAI
3) FOUNDER OF NYKKA	C) SHANTANU NARAYEN
4) CEO OF MICROSOFT	D) FALGUNI NAYAR
5) CEO OF ADOBE	E) KARSANBHAI PATEL

GUESS THE LOGO

ANSWERS TO PREVIOUS EDITION

1. Ford
2. Monster
3. Tommy Hilfiger
4. ChupaChups
5. HotWheels



1



2



3



4



5



6

WHAT STEPS CAN YOU TAKE TO WORK IN PUBLISHING ?

There are various teams that work together to finish a book that a reader holds in the end. There are copyeditors who edit the manuscript once it comes in. There are publicists who create marketing and publicity plans for the book through traditional media, social media and other platforms. There is the sales team that ensures the book reaches every nook and corner of the country so readers get easy access.

ALUMNI CORNER



NAME: BUSHRA AHMED

PLACE OF WORK AND DESIGNATION:

HARPERCOLLINS PUBLISHERS, SENIOR COMMISSIONING EDITOR

EDUCATION:

SETH MR JAIPURIA BATCH 2004

WHAT DO INSTITUTIONS AND COMPANIES LOOK FOR IN A CANDIDATE?

Companies prefer candidates who have studied Literature in their undergraduate degree, but it isn't a hard and fast rule. One will have to give a test for most roles— a copyediting test if applying for an editorial role or campaign ideas if one wants to be a publicist. This is all to gauge the candidate's preparedness. An ideal editor will be detail-oriented, since brining out books needs patience as well as an extreme eye for detail. To be a commissioning editor, one has to be outgoing and be comfortable with talking to people. Often, an idea comes from the most unexpected quarters, so as a commissioning editor one's mind must be in a constant state of where can the next big idea, or next big author come from.

"AGE IS AN ISSUE OF MIND OVER MATTER. IF YOU DON'T MIND IT DOESN'T MATTER"

These lines are perfectly exemplified by **Advait Thakur**. This **15-year-old** Indian tech prodigy started using computers at age six, launched his first website at age nine, and has been working with Google's AI and Cloud Platform for a couple of years now. While peers were stacking Legos,

this seven-year-old was learning how to code by his father. At age seven, Advait launched his first website which he developed using simple HTML and CSS. He started Apex Infosys India and currently serves as its Chief Executive Officer. He is the youngest professional to earn the HubSpot Inbound Certification along with the same from Google too.

In the near future, Advait plans to elevate Apex Business Solutions to the position of India's top digital agency. His goal is to establish himself as one of the most influential people in the field by having a positive impact.

Nandini Roy Chaudary

11E



ADVAIT THAKUR





Cadbury Celebrations Not just a Cadbury ad

On Diwali, in the year 2021, the American multinational confectionery brand, Cadbury launched the marketing campaign **"Not Just a Cadbury Ad"** to highlight the fact that unlike any other Diwali, this year, the local retailers would suffer huge losses because the sales would be restrictive. The brand designed a unique real-time data experience in its ad, where it advertised for hundreds of local businesses across India, that had been adversely affected due to the Covid-19 Pandemic. In the midst of this heart-wrenching and hopeless scenario where millions of people lost their lives, Cadbury tried to spark a sense of hope and optimism through its campaign. The company collaborated with **Rephrase.ai**, specializing in creating life-like advertisements using AI tools and artificially generated narrators. This strategy worked, as during the global pandemic; people highly appreciated this campaign which gave hope to small businesses. Cadbury also built positive relations with the local stores, in the time

of e-commerce businesses which helped in increasing the brand value of Cadbury.

Vaibhavi Pratap Singh
11-B



TATA SONS announces merger of Vistara, AirAsia India and Air India Express under one umbrella of Air India, balloning its fleet strength and market share. Though will still be behind Indigo. The aim is to synchronize operations and cut down costs.



FTX The 3rd largest crypto currency exchange by volume, has declared

bankruptcy. This happened after its founder used \$10 Billion in client funds to prop up his hedge fund (which is considered a big taboo) which then suffered huge losses on its bets. FTX thus had insufficient funds when the crash of its currency, FTT, triggered a bank run. Its 10 lakh users stood directly affected and crypto market across the world is in turmoil.

A LEHMAN BROTHERS' MOMENT ?



the Curators

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I have never been a **'NETFLIX AND CHILL'** kind of person. So when the first wave of COVID-19 hit back in early March 2020, and schools, tuitions, malls, and shops all closed, I had startlingly limited choices on how to utilize my time. It was now that I started to explore finances and came across the concept of the **STOCK MARKET AND TRADING**. With all the time in the world, I spent day and night learning these new and intriguing concepts. After months of hard work, I finally got used to their nitty-gritty. The most remarkable feeling was when I closed my very first profit trade. I was ecstatic to discover how it feels to be independent and be able to cover all my expenses. I remember the day as vividly as yesterday when I told my parents the good news and saw the shock and pride on their faces. It was the same pride that I see whenever I tell them I can manage to buy my stationery or even the canteen food.

Island Deep Rai
12C



A recent RTI reply by RBI revealed that Indian Banker wrote off more than **₹7,10,00,000 Crore** in past 5 yrs. Only 13% have been recovered. The main motive is to reduce its NPAs and thus the overall taxable amount.



17th G20 Summit was held from 14th to 16th Nov under Indonesian presidency. Significant highlights include-

1. India joins Mongrove Alliance for Climate (MAC) and called for its integration with Redd program.
2. PM Modi held bilateral meeting with UK PM, Rishi Sunak, in which UK pledged 3000 visas/yr and launch of Young Professional Scheme (Indian graduates to easily get 2yr visas for study & work)