

Kalindi College

University of Delhi
NAAC Accredited Grade 'A+'

Bizmesh



COMQUER-
THE COMMERCE SOCIETY

**ANNUAL
MAGAZINE**





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Message from Principal's Desk

**Prof. (Dr.) Meena
Charanda**

Dear Readers,

It gives me immense pleasure to write this for the members of my commerce department. It's a moment of achievement for every student and teacher of Commerce Department so I wish to congratulate everyone for bringing out the issue of the Magazine. This issue contains the record of all the academic and extra curricular events held by our students during the session of 2024-2025. This will provide us a great chance to get an insight of the worthy Commerce Department and also to appreciate these. Our students have contributed a lot for presenting this magazine. I am sure this was an excellent learning process and experience for our students which will help them in shaping their future as well.

Regards,
Prof. (Dr.) Meena Charanda
Principal



Message from the Chief Editor

Dr. Rajni Grover

Dear Readers,

I am thrilled to present the first-ever magazine of the Commerce Department and COMQUER Society, BIZMESH 2025. This magazine is a testament to the hard work and dedication of our editorial team, comprising talented students and contributors from the Commerce Department.

This inaugural issue showcases the spirit and activities of COMQUER Society during the academic year 2024-25. We hope you enjoy flipping through its pages and get a glimpse into the vibrant world of commerce.

As we take pride in our first issue, we also recognize that there's always room for improvement. We kindly request your valuable suggestions and feedback to help us enhance future editions.

Thank you to everyone involved in making this magazine a reality. We look forward to your input!

Sincerely,
Dr. Rajni Grover
Convenor of COMQUER
&
Chief Editor,
Bizmesh 2025



Message from the Chief Editor

Dr. Anita Verma

Dear Readers,

As Co-Convener of the Commerce Society, COMQUER, I am filled with immense pride and joy in sharing the first issue of the magazine of the Commerce Department, which aims to keep readers informed of developments in business and related disciplines. This magazine is more than just a compilation of thoughts and photos; it is a reflection of effort and perseverance. As you read through these pages, you will see the power of youth-led change and the limitless potential of service-oriented leadership.

Kalindi College is well-known for its outstanding achievements in both academics and extracurricular activities, and the department strives for eminence. The commerce department's faculty and students worked tirelessly to organise various events, including seminars, talks by expert speakers, and a plantation drive. These efforts not only improve students' knowledge and abilities but also instill moral and ethical values, a commitment to environmental conservation, and a desire for digital innovation. The commerce department's emphasis on holistic development has prepared our students to compete in today's global economy while also instilling a feeling of responsibility for society and the environment. It's a pleasure to witness our students grow into well-rounded persons with the necessary skills and values for success. My sincere gratitude is extended to Principal Madam, Prof Dr Meena Charanda, for her invaluable guidance, support, and encouragement. Also, special thanks to Ms Alka Rani and Dr Rajni from the commerce department, for their stalwart commitment and dedication that have culminated in the successful publication of this magazine. Congratulations to the Commerce Department on reaching this significant milestone, and best wishes for all future endeavours. Let us continue to serve with passion, purpose, and endurance!

Regards,
Dr Anita Verma
Co-Convener
&
Chief Editor Magazine



Message from The Vice- President

Tanisha Sharma

Dear readers,

"Knowledge and hardwork are those essential which neither can be measured nor have a fix time period, can be accessed and followed at any point of time.."

It is with great pride and pleasure that I pen this message for our annual C magazine.

This magazine is more than just a collection of pages; it is a reflection of our collective efforts, creativity, and commitment towards academic and professional growth.

The Commerce Society has always aimed to create a vibrant platform for students to explore, learn, and express themselves beyond the classroom. Through seminars, workshops, competitions, and collaborative initiatives, we've strived to bridge the gap between theory and practical exposure.

The magazine beautifully captures this journey. I encourage every reader to take inspiration from these contributions and continue to push their boundaries.

As the Vice President, I would like to thank our faculty mentors, society members, and editorial team for their unwavering support and dedication. This magazine would not have been possible without your efforts.

Let's continue to strive for excellence, uphold our values, and contribute meaningfully to the world of commerce.

Wishing you happy reading and continued success!

Warm regards,
Tanisha Sharma
Vice President,
Comquer-The Commerce Society

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President



Tanisha Sharma
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Pragya Sharma
Marketing head



Deepanshi Bhadana
Marketing head



Editorial Board



Anjali Sharma
3rd year



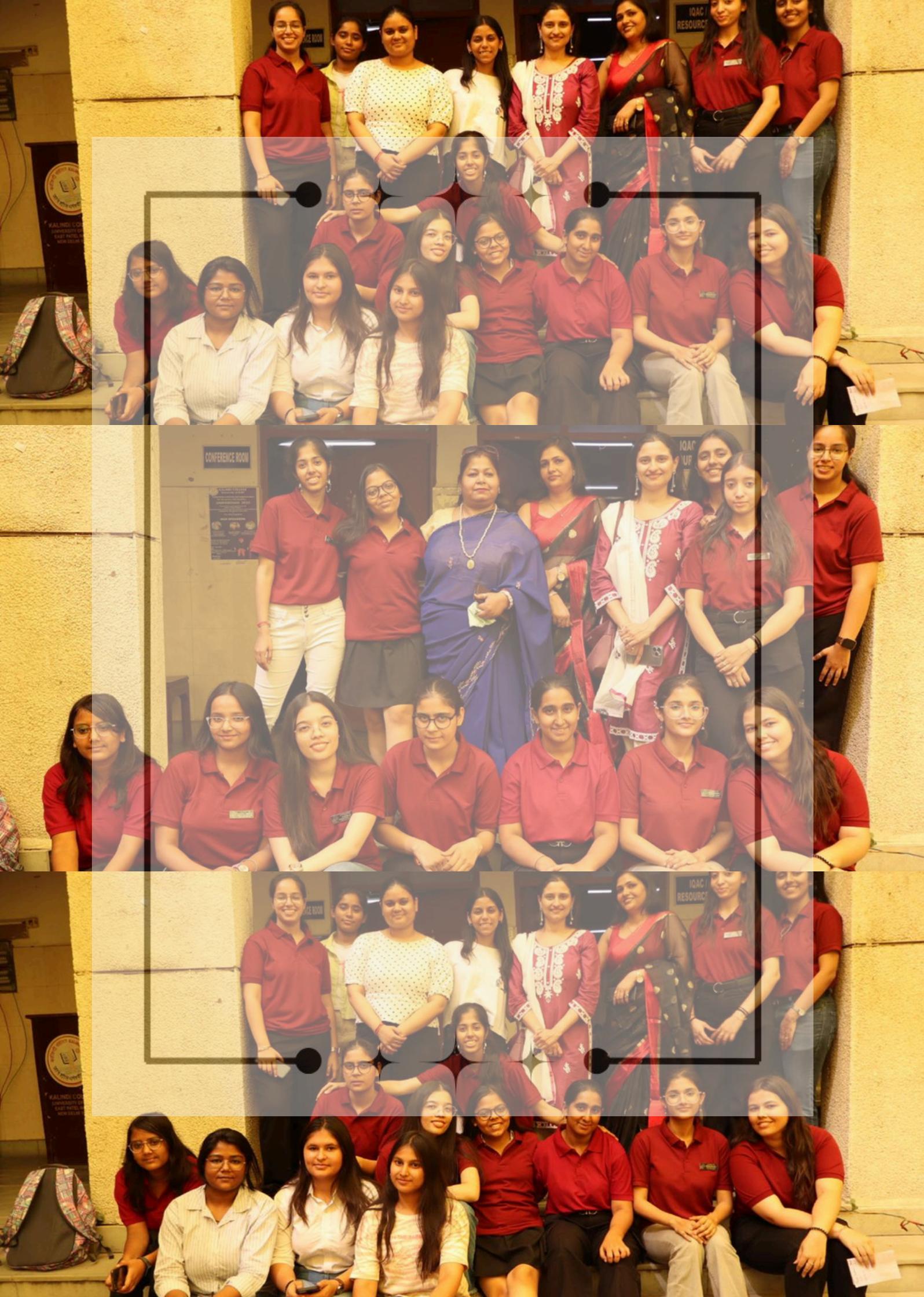
Sanchi Gulia
1st year

As the Editors of the BIZMESH Magazine, it has been both an honour and a privilege to contribute to the making of this edition. This magazine stands as a reflection of our collective spirit, creativity, and dedication. Every page captures the essence of what BIZMESH represents – ideas that inspire, stories that move hearts, and voices that dare to bring change.

Each article, report, and photograph included here carries a piece of our journey, a journey filled with learning, collaboration, and countless moments of growth. This edition celebrates not only the achievements of our team but also the tireless efforts of our volunteers who transformed imagination into action and intention into impact.

BIZMESH is more than just a magazine. It is a space where thoughts take shape, where creativity meets purpose, and where every contribution adds meaning to our shared vision. We hope this edition serves as a reminder that stories, no matter how small, have the power to inspire change.

Here's to the spirit of innovation, compassion, and commitment that binds us all together. And here's to every story that matters and every voice that leads.

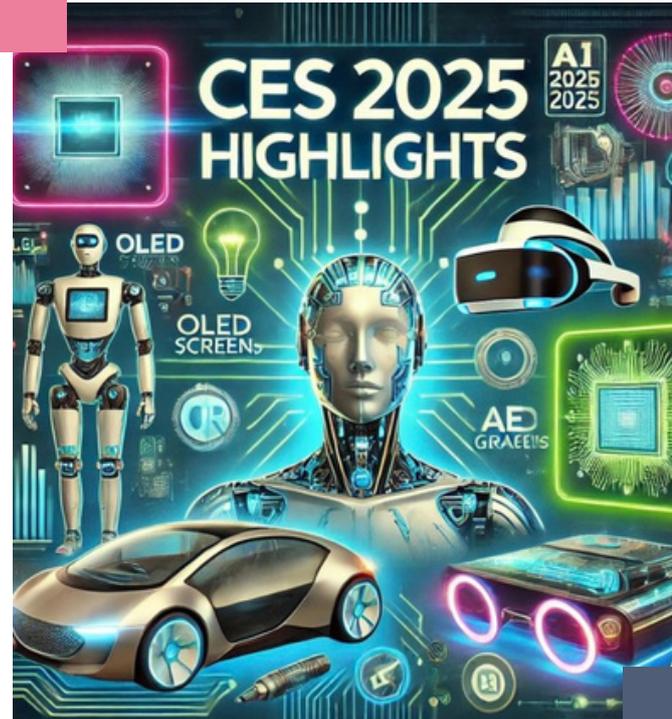
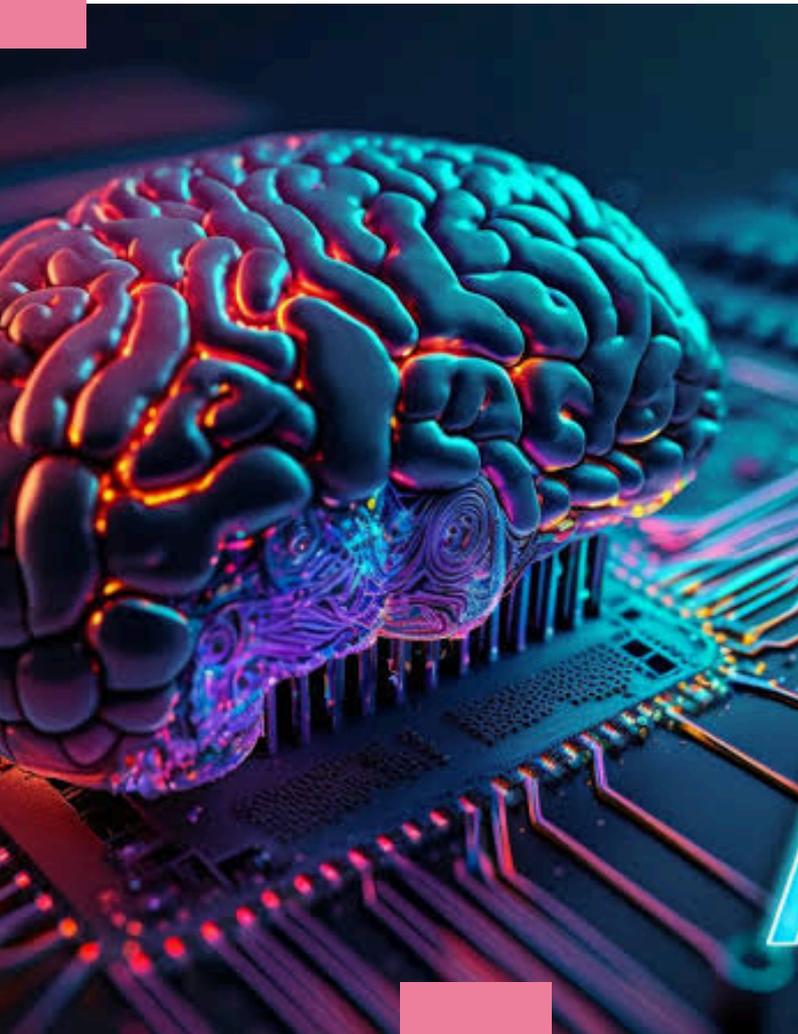


Tech Trends to Watch in 2025: From AI to Robotics

As we enter 2025, technology advances at an exponential rate, transforming industries, economies, and daily life. These are the most important tech trends making headlines

1. Artificial Intelligence (AI) Takes Centre Stage

Artificial Intelligence is still among the most popular tech topics for 2025. Private enterprises and governments are investing heavily in the development of AI, with the European Union pledging €50 billion for the purpose of enabling it to compete on a global scale with the US and China.



2. Quantum Computing: The Next Frontier

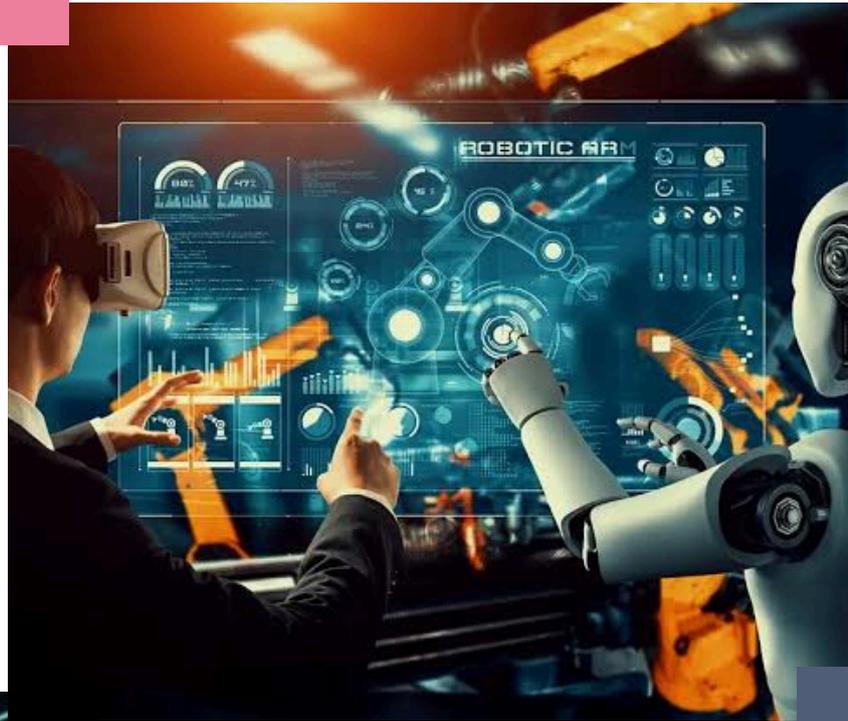
Quantum computing is poised to make major leaps in 2025. With companies like IBM and Google leading the charge, breakthroughs in quantum hardware are expected to pave the way for advances in cryptography, materials science, and complex simulations. Experts predict that in the coming years, quantum computing will solve problems that are currently unsolvable by classical computers, making it one of the most exciting areas of tech innovation.

3. The rise of 5G And 5G Advance

The rollout of 5G networks is ongoing, and the next phase, 5G-Advanced, promises to offer even faster speeds, better connectivity, and more efficient energy consumption. This will pave the way for the rise of new technologies, such as autonomous vehicles and extended reality (XR) applications. As these technologies evolve, they will play a major role in driving the digital transformation across industries.

4).Robotics: The Battle For The Future

In 2025, giants such as Meta Platforms and Apple are entering the robotics game. The increased focus on humanoid robots is regarded as a straight-up challenge to firms such as Tesla, which has dominated the electric vehicle sector for years. The new entrants are likely to shake up sectors from manufacturing to healthcare, as robotics continues to define the future of automation and human-robot interaction.



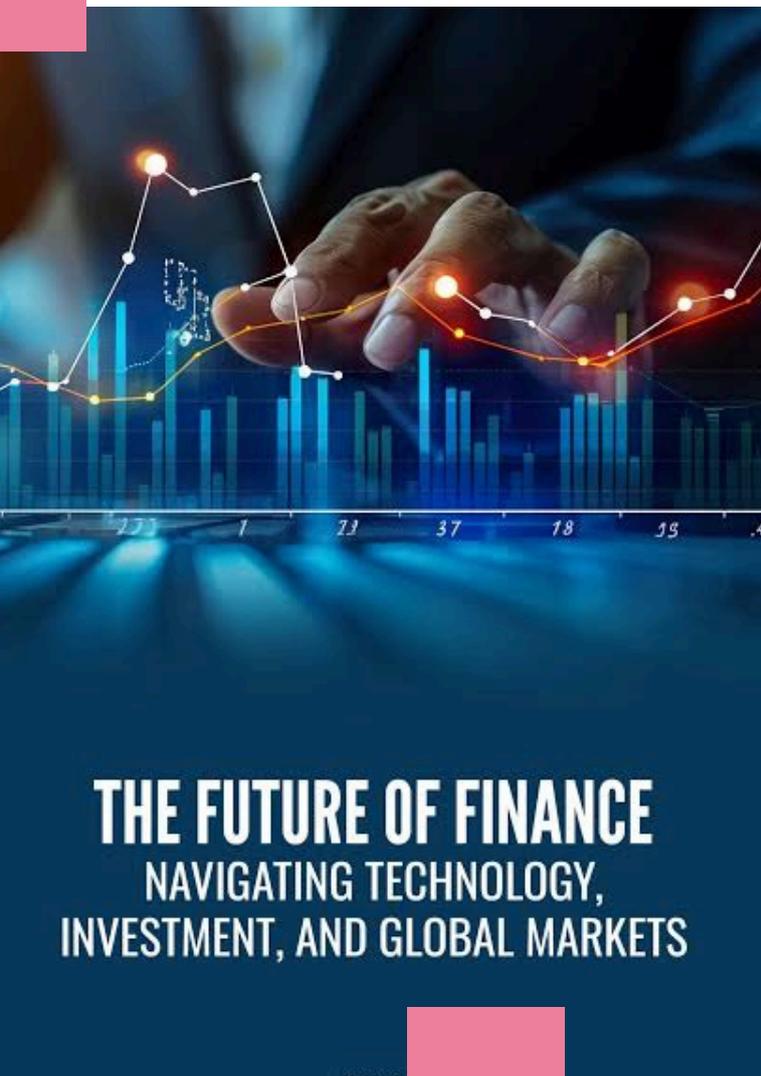
5. Cybersecurity Concerns Grow

With technology advancing, so too do the risks associated with cybersecurity. As more data is generated and shared across devices, experts warn of an increase in cyberattacks, especially from AI-powered threats like deepfakes. Protecting privacy and safeguarding sensitive information will be a priority in 2025, as both individuals and organizations look to stay ahead of cybercriminals.



The Future of Finance in 2025: Trends Shaping the Financial Landscape

As we move into 2025, the financial sector is undergoing rapid transformation, driven by technological innovations, changing regulations, and shifting consumer behaviours. Here are the key trends to watch in the future of finance:



1. Digital Currencies & Central Bank Digital Currencies (CBDCs)

The rise of digital currencies, including cryptocurrencies, is reshaping the global financial ecosystem. In response, many governments are exploring Central Bank Digital Currencies (CBDCs) as a more stable and regulated alternative. By 2025, expect widespread testing and potential rollouts of CBDCs, with several countries leading the way in integrating them into their financial systems

2. Machine Learning and Artificial Intelligence in Finance

AI is increasingly being used in finance for risk assessment, fraud detection, and customer service automation. Machine learning algorithms are also enhancing investment strategies, analyzing vast amounts of data to predict market trends and optimize portfolios. The use of AI is expected to increase in financial institutions, making services more efficient and personalized for consumers.

3. Sustainable Investing

Environmental, Social, and Governance (ESG) investing is gaining traction as investors and corporations concentrate on sustainability. ESG considerations are now integral to investment choices, with more funds and investment products focusing on firms that value environmental and social responsibility. With 2025 in sight, sustainable investing will be a top priority for institutional and individual investors alike.



4. Cybersecurity and Privacy

With the increasing digitization of financial services, cybersecurity is becoming a top priority. Financial institutions are investing heavily in protecting consumer data from cyberattacks, with stricter regulations and standards for data privacy emerging. By 2025, advancements in cybersecurity technologies, such as biometric authentication and advanced encryption, will be essential to safeguard the financial system



DIGITAL MARKET TRENDS

As we progress into 2025, digital marketing is evolving quite significantly. Key trends such as the application of artificial intelligence (AI), the rise of user-generated content (UGC), and the evolution of influencer marketing are revolutionizing the way businesses strategize.

1). Artificial Intelligence Revolutionizing Advertising

AI technologies would transform the way advertising is done. Brandtech CEO David Jones acknowledges that AI software such as Flux, which generates images from text, will be



embraced by large brands to produce commercials within a year. This transformation is intended to reduce the cost of content creation and enhance efficiency, which would transform the traditional marketing gigs.

2). Influencer Marketing and Industry Consolidation

Influencer marketing continues to rise, marked by large mergers and acquisitions. A case in point is the acquisition of Mavely by Later for \$250 million to link social media posts directly to sales, thereby making influencer campaigns easier. This is a sign of the demand by advertisers for end-to-end solutions in efficiently managing influencer partnerships.

3). New Trends by Marketers on TikTok

TikTok's "What's Next" report highlights key trends for 2025, such as the use of AI, working with niche influencers, and changing attitudes to life milestones among young audiences. The platform recommends that brands can leverage AI as a creative partner and should also look at working with niche influencers to build trust within specific communities. Brands can discover how to better connect with their audience by understanding contemporary attitudes towards personal achievement.





Geo-Tagging Camera

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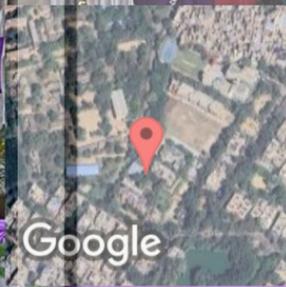
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Geo-Tagging Camera

The role of FINTECH

By Pragya Sharma
(B.Com., 1st Year)

Introduction

Financial technology, or fintech, has changed the way we handle money. From mobile banking to digital payments, fintech has made financial services faster, more convenient, and accessible to people who previously struggled to get a bank account. In this essay, we'll explore how fintech is shaping the world of finance, its impact on financial inclusion, and what the future might look like.

How Fintech Has Evolved

Fintech isn't something new—it has been growing for decades. The journey began with credit cards in the 1950s, followed by ATMs and online banking. However, the real boom happened in the last two decades with the rise of smartphones and the internet. When the 2008 financial crisis shook the world, people started looking for alternatives to traditional banks, and fintech stepped up with innovative solutions.

Fintech and Financial Inclusion

One of the biggest contributions of fintech is making financial services available to more people. Many individuals, especially in rural areas, don't have easy access to banks. Fintech bridges this gap through mobile wallets, digital lending, and microfinance platforms. Services like Paytm, GPay, etc. allow people to transfer money, pay bills, and shop online—all without a traditional bank account.

Fintech also helps small business owners and entrepreneurs get loans without dealing with complex paperwork. Instead of relying on credit scores, fintech platforms use alternative data like mobile transactions to assess a person's creditworthiness. This has opened up financial opportunities for many who were previously excluded from the formal banking system.

Transforming Banking and Payments

Earlier, banking meant standing in long queues, dealing with paperwork, and waiting for days to get things done. Fintech has changed all that. Today, you can open an account, transfer money, or apply for a loan in just a few clicks. Digital payment platforms like Google Pay, Apple Pay, and PayPal have made transactions seamless and secure, reducing our reliance on cash.

Neobanks—fully digital banks with no physical branches—are also gaining popularity. These banks operate at lower costs and offer better interest rates, making banking simpler and more affordable. Cryptocurrencies like Bitcoin and Ethereum have introduced a new way of looking at money, although they still come with risks and regulatory challenges.

Fintech in Investing and Wealth Management

Fintech has also made investing easier for everyone. Earlier, investing in stocks or mutual funds required brokers and financial advisors, but now, platforms like Zerodha, Robinhood, and Groww allow anyone to start investing with just a small amount of money. Robo-advisors provide personalized investment plans using AI, making wealth management more accessible to common people.

Crowdfunding platforms like Kickstarter help startups and creative projects raise funds directly from the public. Peer-to-peer (P2P) lending platforms connect borrowers with individual lenders, offering an alternative to traditional bank loans

The Social Impact of Fintech

Beyond convenience and financial accessibility, fintech has also played a role in improving social outcomes. Many fintech startups focus on financial literacy, helping individuals manage their money better. Platforms provide insights into spending habits, offer budgeting tools, and even educate users on smart investing. Fintech has also encouraged charitable giving through platforms that allow people to donate easily and transparently. Additionally, it has enabled migrant workers to send remittances to their families more efficiently, reducing costs and ensuring faster transfers. By addressing real-world financial challenges, fintech is not just about profit-it's also about empowerment and economic progress for individuals and communities alike.

Insurance and Fintech (Insurtech)

Insurance, once known for its complicated paperwork and long processing times, has also benefited from fintech. Insurtech startups like Lemonade and PolicyBazaar provide quick and hassle-free insurance policies, allowing customers to buy coverage in minutes. AI-driven tools help in fraud detection, while blockchain technology makes claims processing more transparent and efficient.

Challenges & Risks

Despite its many benefits, fintech has its fair share of challenges. One major concern is cybersecurity. With so much financial data being stored online, the risk of fraud and hacking is high. Fintech companies must constantly improve security measures to protect customer data.

Regulation is another issue. Governments worldwide struggle to create laws that encourage fintech growth while ensuring consumer protection. Cryptocurrencies, for instance, are still a gray area in many countries, making it difficult to regulate them properly.

Another concern is job loss. As fintech automates many banking and financial services, traditional bank jobs may become obsolete. While new jobs are being created in tech and data science, there is a need for reskilling and adapting to new roles.

The Future of Fintech

The fintech industry is only going to grow from here. AI and machine learning will continue to make financial services smarter and more personalized. Blockchain technology will likely improve cross-border transactions, making international payments quicker and cheaper.

Many governments are also exploring Central Bank Digital Currencies (CBDCs), which could provide a digital version of traditional currency. If implemented well, these could make digital transactions more secure and widely accepted.

Another exciting trend is the rise of green fintech-financial services that promote sustainability and responsible investing. As people become more conscious about the environment, fintech will play a role in directing investments toward eco-friendly businesses and projects.

CONCLUSION

Fintech has completely transformed the way we handle money. Whether it's making banking more convenient, enabling financial inclusion, or simplifying investments, fintech has made financial services more accessible to everyone. However, it also comes with challenges, particularly in terms of security and regulation. As technology continues to evolve, fintech will keep shaping the financial world, making it more efficient, inclusive, and innovative. The key will be to strike a balance between innovation and responsibility, ensuring that fintech benefits everyone in the long run.



Glimpses of Bizmesh



Our success





Plantation Drive





Donation Drive



New Delhi, Delhi, India

Kailindi College Cross Road, Pras
Phase 1, New Delhi, Delhi, India

Invited Speakers – Special Contributors *For Seminar*



PROF. DR. SUSHMA AGGARWAL
Retired Professor, Lakshmibai College
University of Delhi

Topic :- Real dhan: human health “A step towards arogyata”

Date:- 31st January 2025

Conclusion of the Seminar:

The seminar concluded with a heartfelt vote of thanks by Ms. Alka Rani, who expressed sincere gratitude to Prof. Dr. Sushma Aggarwal, the faculty, and the organizing teams for their efforts in making the event successful and impactful.

To commemorate the day and promote environmental sustainability, the guest speaker, along with the faculty and members of Comquer and Dhanverse, participated in a tree plantation activity, symbolizing growth and a commitment to healthier living.

The seminar proved to be an informative and inspiring session, leaving the audience with valuable insights on health and wellness.

Invited Speakers – Special Contributors

Empowering Entrepreneurs



Manju Bansal

founder partner at Astute Law Advisors, a practicing company secretary firm.

Paschim Vihar, New Delhi

Conclusion of the Seminar:

On 18th October, 2024, Manju Bansal, a practising Company Secretary with vast expertise in corporate governance, legal compliance, and advisory services, delivered an insightful seminar organized by Comquer- the Commerce society of Kalindi College, on entrepreneurship and startup funding. With her rich experience as an investment manager in one of the largest - incubators supporting women-led startups, she shared valuable insights into how aspiring entrepreneurs can navigate today's business landscape.

Invited Speakers – Special Contributors

Training and Awareness Program



PROF. NAMITA RAJPUT

Department of Commerce, Sri Aurobindo College, University of Delhi
POSH and POCSO Trainer Empaneled in Ministry of Women and Child Development.
Expert Member, Saksham Web Portal (UGC)
DEI Practitioner.

Topic:- Training and awareness program on empowering woman through digital redressal.

Date:- 21st April 2025

Conclusion of the Seminar:

The seminar succeeded in creating a dynamic and educative platform for discourse on women's safety, digital grievance redressal, and the importance of legal literacy. The participants left with a renewed sense of responsibility and empowerment, better prepared to support safe, inclusive, and respectful workplaces.

Invited Speakers – Special Contributors

Resource person



PROF. (Dr.) SHEETAL KAPOOR

Professor, Department of
Commerce
(Kamala Nehru College, University
of Delhi)

Date:- 13th November, 2024

Conclusion

On 13th November 2024, Comquer, the Commerce Society of Kalindi College, organized an exciting and vibrant multi-event day to celebrate the department's spirit and showcase the talents of its students. The day was packed with engaging activities, including a guest lecture, creative competitions, an Oath-Taking Ceremony for batch holders, live performances, and the much-awaited Miss Fresher's Contest.

The event was a success, reflecting the unity, creativity, and dynamic spirit of Comquer, the Commerce Society of Kalindi College. It was a perfect blend of education, creativity, and celebration, leaving everyone eagerly anticipating future events. The day truly highlighted the student community's talent, enthusiasm, and vibrant energy.

Invited Speakers – Special Contributors

Expert lecturer and External Judge



MR. SATYA PRAKASH

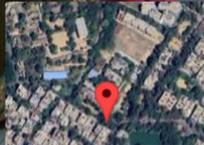
Advertising, Brand Management and Marketing Communication

Topic:- Advertising in the age of social media

Date:- 25th April 2025



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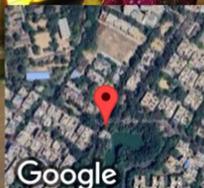
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Seminar



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Closing ceremony





Acknowledgement

As we bring this edition of Bizmesh to a close, we take a moment to express our heartfelt gratitude to everyone who played a role in making this magazine a reality. This publication is a reflection of the dedication, creativity, and teamwork of numerous individuals who contributed their time and efforts to showcase the journey, achievements, and impact of our initiatives.

We extend our deepest appreciation to our mentors and faculty members, whose constant support and encouragement have been invaluable in guiding us through this endeavour. Their insights and advice have helped shape Darpan into more than just a magazine - it is a testament to our shared vision and commitment.

A special thanks to our editor, designers, and photographers, whose tireless work and passion have brought every page to life. Your dedication to presenting stories of service, growth, and impact has made this publication truly inspiring.

finally, we are grateful to our readers for their enthusiasm and unwavering support. Your interest and engagement drive us to continue documenting and celebrating the spirit of service and community. May Bizmesh continue to serve as a source of inspiration, motivation, and reflection for many more editions to come.

**With immense gratitude,
Team - COMQUER
The Commerce Society**



THANK YOU TEAM COMQUER



"ज्ञान शीलम धर्मस्य भूषणम्"