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IFIM COLLEGE

Institute of Finance and International Management

An Autonomous Institution – Affiliated to Bangalore University

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COMMERCE CHRONICLE

THE NEW WAVE

A generation changing the way the world works



IDEAS THAT MATTER
From classrooms to real-world impact

PEOPLE WHO INSPIRE
Fresh minds. Bigger dreams.

BUSINESSES FOR A BETTER TOMORROW
Innovation. Sustainability. Inclusive growth.

EDITORIAL MESSAGE

Dear Readers,

Every generation brings with it a fresh perspective, new aspirations, and a unique way of looking at the world. Our generation, in particular, is witnessing change like never before. We are surrounded by young minds, bold ideas, innovative thinking, and endless possibilities that are continuously shaping the world around us.

From innovative ventures and emerging trends to creative thinking and evolving business landscapes, every idea reflects the energy and ambition of a generation that is ready to question the ordinary, explore the unknown, and create something meaningful. The world of commerce is no longer limited to traditional ideas—it is constantly evolving with technology, creativity, entrepreneurship, and new ways of thinking.

Through these pages, we bring together ideas, perspectives, and stories that capture the spirit of today's generation. Each page is an invitation to think differently, discover something new, and look at the world of commerce through a fresh lens.

So, turn these pages with curiosity, embrace new perspectives, celebrate creativity, and allow these ideas to inspire you. May this edition encourage you to question, imagine, create, and take a step towards shaping the future.

Happy Reading!

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THE COMMERCE PULSE

MARKETS

GDP surprised everyone, growing 7.8% in Q1 FY27 — well past the RBI's own 7% forecast — but then a Gulf oil shock knocked the Sensex and Nifty to three-month lows on 11 September. The rupee whipsawed too: a brief rally to a two-month high on NRI inflows, then back to 95.5+ as crude climbed.

📊 7.8% — India's Q1 FY27 GDP growth, vs 6.9% a year ago.

DIGITAL PAYMENTS

UPI just keeps climbing. August set a fresh all-time record, powered by festive spending and a widening set of everyday, small-ticket transactions — the platform is now live in 11 countries, from Singapore and the UAE to Uzbekistan, its newest addition.

📊 24.51 billion — UPI's record August transaction count, worth ₹29.82 lakh crore.

AI & BUSINESS

India's IT majors had a rough patch — Nifty IT fell for a third straight session on 3 September as a frozen US tech-spending cycle stalled AI deal-making, making it 2026's worst-performing sector. Globally, Anthropic CEO Dario Amodei published an essay on 12 September urging the industry to deliberately slow frontier AI development to keep safety checks from falling behind.

📊 –24% — Nifty IT's year-to-date fall as of early September.

GLOBAL TRADE

The India-US Bilateral Trade Agreement remains unsigned — Commerce Minister Goyal said on 4 September India won't sign until Washington beats the tariff terms given to Vietnam and Bangladesh. Meanwhile a Gulf pipeline attack on 10–11 September sent Brent crude past $100 for the first time in months, complicating every import bill in the country.

📊 $108 — Brent crude's mid-September peak, up from $88 in early August.

CORPORATE

Jio Platforms is SEBI-approved for its IPO and now eyeing an October–November listing at valuations as high as $170 billion, with NSE's own ~₹30,000 crore issue moving in parallel. On the manufacturing side, the Cabinet cleared two more semiconductor projects — CRYSTAL MATRIX in Dholera and SUCHI SEMICON in Surat — ahead of SEMICON India 2026 in Delhi.

📊 $170 bn — Jio Platforms' floated IPO valuation.



EIC REPORT

ECONOMY -

1. GDP Growth Acceleration: In September 2026, Moody's raised India's FY2027 GDP growth forecast to 7.0% (up from 6%) because the economy is holding strong against global shocks. Also, official numbers showed India's real GDP grew by a strong 7.8% in the first quarter of FY2027, led by manufacturing and services.
2. IMF Praise for Statistics: The International Monetary Fund (IMF) praised India's updated economic data in September 2026, saying that using the new industrial and producer price indexes will make GDP measurements much more accurate.
3. RBI Policy Stance: The Reserve Bank of India is keeping a close eye on inflation. They are watching out for high global oil prices and supply chain issues while deciding their next steps on interest rates and growth.

INDUSTRY -

1. Industrial Resilience: Factory output across the country is staying strong, driven by steady growth in manufacturing hubs and infrastructure projects.
2. Manufacturing and Utilities Momentum: Factories and power generation continue to be the main drivers of industrial growth, helping balance out messy global commodity prices.
3. Capital Investments & Infrastructure: Businesses are still investing heavily in heavy equipment and long-term machinery, showing that major infrastructure projects are moving forward.

COMPANY -

1. Big Corporate Funding: Reliance Industries raised ₹12,000 crore by issuing bonds (Non-Convertible Debentures) at a 7.47% interest rate maturing in 2031, showing there is plenty of money moving around in the local market.
2. Meeting with Investors: Top executives from Reliance met with big institutional investors at major September business events—like the UBS India Summit, Jefferies India Forum, and J.P. Morgan India Conference—right after receiving SEBI's feedback letter regarding the upcoming Jio Platforms IPO.
3. Export Target Frameworks: Manufacturing companies are continuing to build up their global supply chains to expand their international footprint.

CSR Corner

FY 2025-26

Reliance Industries Limited | Implemented by Reliance Foundation

₹2,248 Cr
TOTAL CSR EXPENDITURE
▲ 4.3% vs FY 2024-25

9.7 Cr+
INDIVIDUALS REACHED
Cumulative, across India

5,100
HIGHER ED SCHOLARSHIPS
48% awarded to women

1.5 Lakh+
ANIMALS CARED FOR
~2,000 species (Vantara)

CORE PILLAR HIGHLIGHTS

Rural Transformation & Agriculture

Focus on climate-resilient farming, water conservation and sustainable dairy value chains. Farmers reported **higher milk yields and household income** via artificial insemination and green fodder adoption.

Education & Higher Learning

5,100 scholarships/year (48% women); every ₹1 invested generates **₹4.4 in social value**. Early childhood programs (LiftEd & Anganwadi Labs) span 15+ states.

Environment & Animal Welfare — Vantara

Flagship rescue & rehabilitation initiative caring for **1.5 lakh+ animals across ~2,000 species**, backed by advanced specialty hospitals and clinics.

Women Empowerment & Financial Inclusion

With Gates Foundation & State Livelihood Missions, **7.7 lakh+ women** empowered across Gujarat, Odisha & MP; 50%+ report greater financial decision-making autonomy.

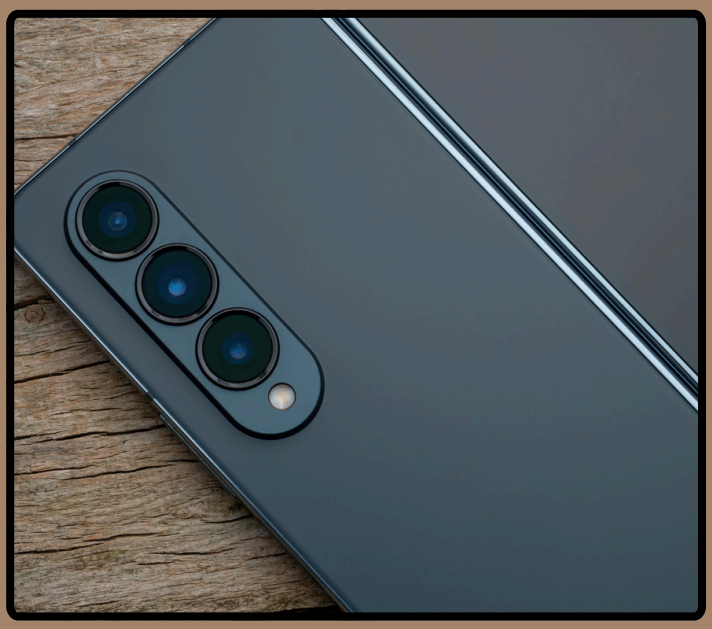
Healthcare, Sports & Culture

Primary & tertiary healthcare networks, mobile medical units and disaster response teams support communities nationwide; grassroots **Sports for Development** programs nurture athletes; the **Nita Mukesh Ambani Cultural Centre (NMACC)** preserves and promotes Indian heritage and traditional crafts.

KEY METRICS — YEAR ON YEAR

	FY 2024-25	FY 2025-26
Total CSR Expenditure	₹2,156 Crore	**₹2,248 Crore**
Annual Higher Education Scholarships	5,100 scholars	**5,100 scholars**
Animals Rescued & Cared For (Vantara)	~150,000	**>150,000**

Samsung: A Brand We See Every Day



Samsung is one of the most popular technology companies in the world. It is a South Korean company that makes many products we use in our daily lives, such as smartphones, televisions, refrigerators, washing machines, and smartwatches. Samsung has become a familiar name because of its useful products, new technology, and strong connection with customers.



One of the main reasons for Samsung's popularity is its focus on innovation. Its Galaxy smartphones are a good example. They offer features like good cameras, bright displays, fast performance, and useful smart features. Samsung also keeps introducing new products and improving its existing ones to match the changing needs of people.

Samsung is also known for its strong marketing. We often see Samsung advertisements on television, social media, and the internet. The company offers products at different prices, so people with different budgets can choose Samsung products. This has helped the company build a strong customer base around the world.

Samsung also tries to contribute to society and protect the environment. It works on energy-efficient products, recycling, and other sustainability efforts. It also supports education and community programs.



Conclusion

Samsung is not just a company that makes electronic products. It has become a part of our everyday lives. Its focus on technology, innovation, and customers has helped it grow into a global brand. Samsung's journey shows that continuous improvement and understanding people's needs are important for long-term success.

Ms. Navya Shree
B.Com 2026-2029

Corporate that connects



Mr. Aswathanaryana S
Technician architect
Value point

Sometimes I look around my workplace and think about how different it is from when I started working. The technology has changed, of course, but what surprises me more is how much the people and the way we work have changed.

When I started my career, going to the office every day was just normal. We sat at our desks, spoke to colleagues face-to-face and had meetings in the same room. If you needed help, you simply walked over to someone and asked. Work had a certain routine to it.

Today, that routine looks very different. A person can work from home, attend a meeting with someone sitting in another country and finish a task with the help of AI—all before the day is over.

The younger generation entering the workplace also has a different outlook. Earlier, we gave a lot of importance to stability. Staying in one company for many years was common, and changing jobs frequently was not something everyone was comfortable with. Today, young employees look for growth, flexibility, learning opportunities and a better balance between work and personal life.

I have worked with many young people, and one thing I notice is that they are not afraid to question the way things are done. They are comfortable saying, “Can we do this differently?” Sometimes, that question can lead to a much better way of working.

Technology is another major difference. Earlier, learning a particular technology could keep you relevant for several years. Today, things change so quickly that we constantly have to learn and update ourselves. Artificial intelligence has made this even more noticeable. Some tasks that once took hours can now be completed in minutes.

But I don't think technology can replace experience completely.

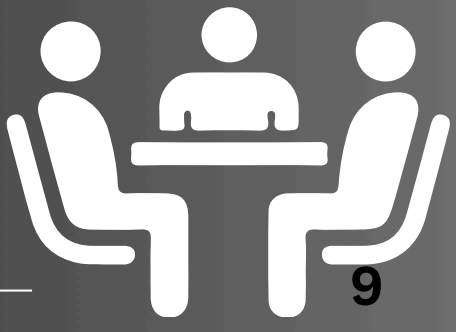
A new employee may know the latest AI tool, while someone with years of experience may know how to handle a difficult client or recognise a problem before it happens. Both kinds of knowledge are valuable.

This is why I don't see the generation gap as something negative. Younger employees bring fresh ideas, speed and comfort with new technology. Experienced employees bring patience, practical knowledge and lessons learned over the years. When both sides are willing to listen, everyone benefits.

The IT industry has changed tremendously, and I am sure it will continue to change. The workplace of tomorrow may look completely different from the one we know today.

But perhaps that is the most interesting part of working in this industry. We don't always know what comes next.

We just have to be ready to learn, adapt and move forward with it.



THE NEW WAVE

YOUNG MINDS, NEW IDEAS, A CHANGING WORLD – GEN Z TOWARDS VIKSIT BHARAT 2047





Prof A. Seshachalam
Assistant Professor
Department of Commerce

The New Wave of Gen Z is shaping a changing India with fresh ideas, digital confidence, creativity and purpose. Their goals extend beyond personal success to innovation, entrepreneurship, social responsibility and sustainable growth.

Ambitious young minds are exploring diverse career paths in technology, research, business, healthcare, education, public service, creative industries and emerging fields. As India moves towards the 2047 vision of Viksit Bharat, Gen Z can contribute through skills, ethical leadership, resilience and lifelong learning.

Their choices today can influence tomorrow's economy and society. A skilled and responsible youth can help build a prosperous, inclusive, innovative and future-ready India.

WHY ENTREPRENEURSHIP IS THE FUTURE FOR GEN Z



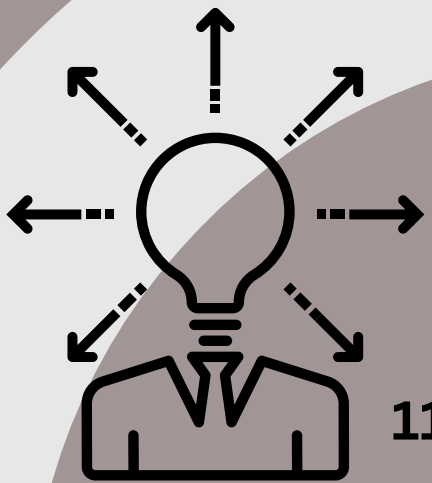
Prof. PV. Rajaram Sastry
Associate Professor
Department Of Management

From Job Seekers to Opportunity Creators : Gen Z is entering a world of work that is changing faster than ever. AI, automation, economic cycles, global competition, gig work, restructuring and changing skill requirements are reshaping traditional employment. A degree may open the door to a job—but increasingly, skills, adaptability and the ability to create value determine how long that opportunity lasts.

1. EMPLOYABILITY IS NO LONGER GUARANTEED -
Technology is transforming jobs across industries. Roles are being redesigned, some tasks are
automated, and new roles are emerging. Gen Z therefore needs to think beyond "Where can I get a job?"
and ask: "What problem can I solve, and what value can I create?"

2. AI IS CHANGING THE EMPLOYMENT EQUATION -
AI is not simply replacing jobs—it is changing the nature of work. Gen Z can use AI as a productivity
partner to research markets, develop prototypes, analyse customers, create content and test business
ideas. The future advantage may belong to people who can combine AI + human creativity +
entrepreneurial thinking.

3. ENTREPRENEURSHIP CREATES OPPORTUNITIES -
Entrepreneurship is not limited to launching a startup. It includes identifying problems, creating
solutions, taking initiative and converting ideas into value.
A Gen Z professional can become:
- Founder – build a new venture - Freelancer/Gig professional – monetise specialised skills - Creator – build a digital business or personal brand - Intrapreneur – innovate within an existing organisation - Social entrepreneur – solve societal problems sustainably



WHY ENTREPRENEURSHIP IS THE FUTURE FOR GEN Z

4. GEN Z HAS A DIGITAL ADVANTAGE -
Gen Z has grown up with smartphones, social media, digital platforms and instant access to information.
This creates opportunities to build, test and market ideas at relatively low cost and reach customers
beyond geographical boundaries.

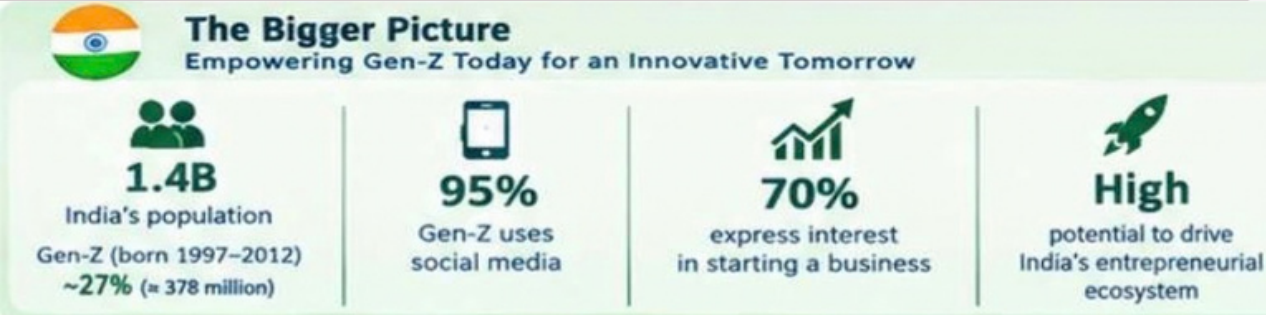
5. ENTREPRENEURSHIP BUILDS FUTURE-READY COMPETENCIES -
Entrepreneurial thinking develops capabilities that remain valuable even when jobs change:
Creativity → Problem Solving → Risk Management → Communication → Collaboration → Adaptability → Resilience → Leadership → AI Literacy

These are not merely "startup skills"—they are increasingly career-survival skills.
THE BIG SHIFT : OLD MINDSET Degree → Job → Promotion → Retirement
EMERGING MINDSET Skills → Problems → Solutions → Value Creation → Multiple Opportunities

THE MESSAGE FOR GEN Z :

You don't have to become an entrepreneur immediately. But you should develop an entrepreneurial mindset. In a world where jobs can change, skills can become obsolete and career paths can be unpredictable, the ability to spot opportunities, learn continuously, solve problems and create value can provide greater career flexibility.

"Don't prepare only to find a job. Prepare to create value wherever you work—and, when possible, create
opportunities for yourself and others."





FROM ANCIENT ROOTS TO MODERN MINDS



Prof. Meera
Assistant Professor

“ उच्छिष्टं न भुञ्जीत" (Ucchiṣṭaṃ na bhuñjīta) ”
“ One should not eat saliva-contaminated leftovers. ”

This simple Sanskrit principle has been followed in Indian households for centuries. It is mentioned in several classical texts, including the Dharmashastras, Manusmriti, Yājñavalkya Smṛti, Gṛhya Sūtras, and Ayurvedic literature. The word उच्छिष्ट (Ucchiṣṭa) refers to food or drink that has come into contact with a person's saliva after they have begun eating. Across India, this concept is known by different names—"jhoota" (Hindi), "enjalu" (Kannada), and "ucchiṣṭam" (Telugu/Sanskrit). While these practices were traditionally associated with hygiene, etiquette, and respect, modern science now explains why they also make good health sense. As per science every person's saliva is unique. It contains: A unique community of oral bacteria (oral microbiome) DNA from naturally shed cells inside the mouth Proteins and digestive enzymes Hormones and other biological molecules Although saliva helps protect our own mouth, it can also carry microorganisms that may spread from one person to another. Avoiding saliva-contaminated food is important. Sharing food that has already been eaten or drinking from the same bottle can increase the risk of transmitting infections such as:



➢ Common cold and influenza
➢ COVID-19 and other respiratory infections
➢ Herpes simplex virus (cold sores)
➢ Streptococcal throat infections
➢Mononucleosis ("kissing disease")
➢ Oral bacteria associated with tooth decay and gum disease.

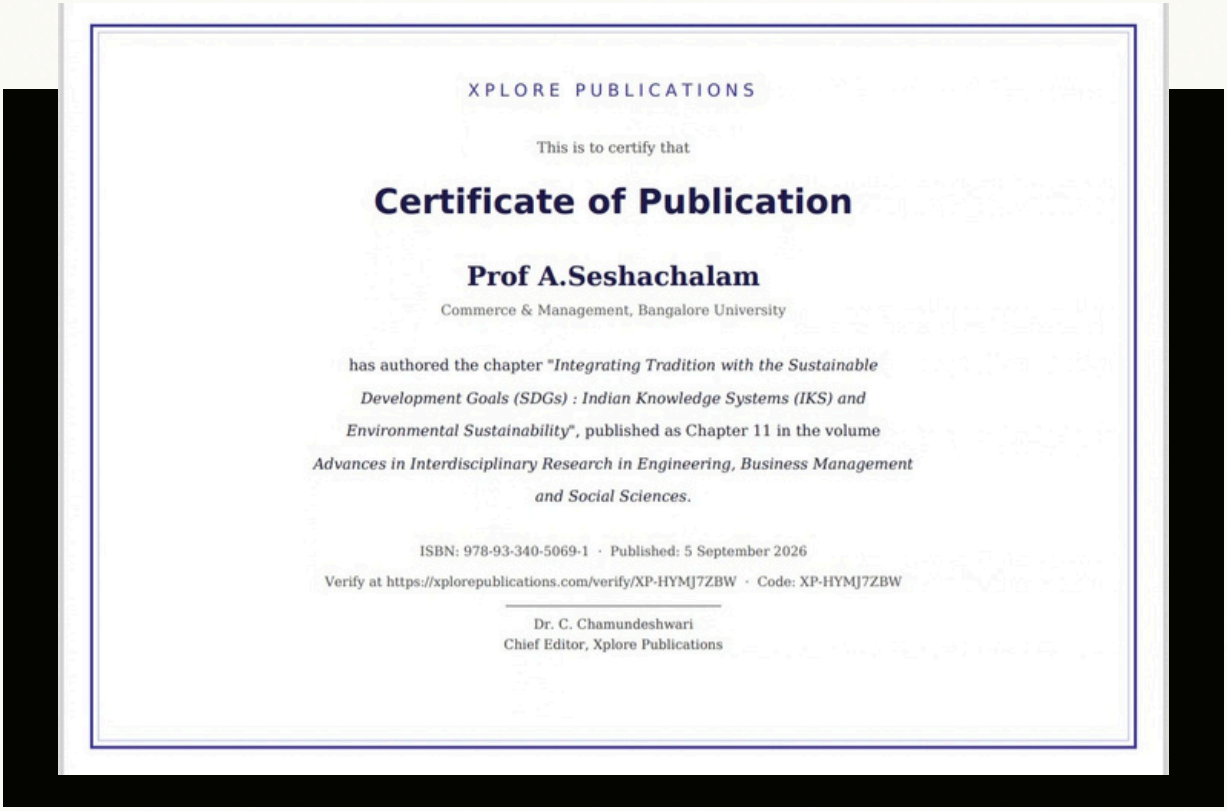
The COVID-19 pandemic reminded the world of the importance of maintaining good hygiene and avoiding unnecessary sharing of saliva-contaminated food or drinks.

Our ancestors did not have microscopes to observe bacteria and viruses. Yet, they developed practices that promoted cleanliness and protected community health. Today, scientific research supports many of these traditional habits. The principle of "Ucchiṣṭaṃ na bhuñjīta" is therefore not only a matter of tradition but also a use clean utensils. practical habit that encourages: ➢ Better personal hygiene ➢ Reduced spread of infections ➢ Respect for others ➢ Healthy eating practices ➢ Responsible behaviour in shared spaces College life often involves sharing meals, snacks, and drinks with friends. While sharing food is a wonderful way to build friendships, it is wise to avoid sharing food or beverages after they have come into contact with someone else's saliva. Instead, serve separate portions or Small habits make a big difference. By following this simple practice, you protect not only your own health but also the health of your friends and family. Ancient wisdom often carries timeless lessons. When tradition and science point in the same direction, it is worth paying attention.

"उच्छिष्टं न भुञ्जीत" — A timeless reminder that good hygiene is an act of self-care, respect for others, and social responsibility.



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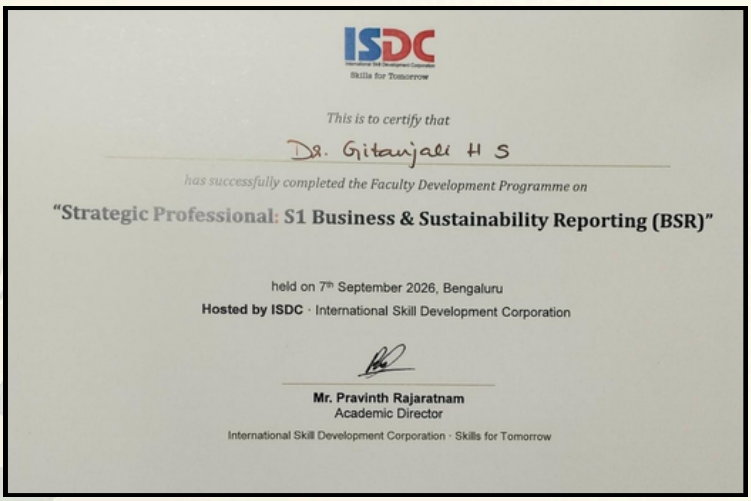
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Prof. A. Seshachalam has earned notable recognition for his contributions to technology and academic research. He successfully secured an official design patent registered with the Patent Office, Government of India, for a Computing Device for Real-Time Consumer Behavior Tracking (Design No. 502919-001). Alongside this milestone, he published a scholarly book chapter examining how Indian Knowledge Systems align with environmental sustainability and modern Sustainable Development Goals (SDGs), featured by Xplore Publications. His work exemplifies a dedicated bridge between tech innovation and sustainable research.

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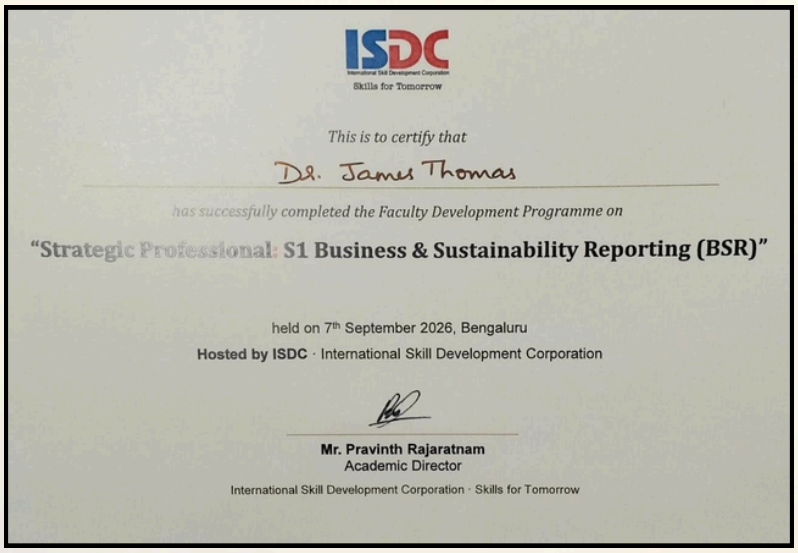
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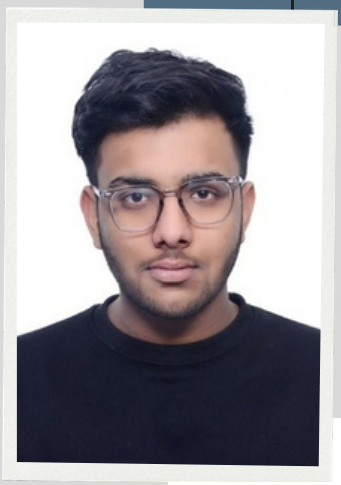
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Academic Director

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STUDENT ARTICLE

WHAT THEY DO:

Alongside college studies I trade silver to earn money and manage my monthly personal expenses. I trade silver through a trusted agent of an online trading platform. Think approach gives me an understanding of how the silver market works and how buying and selling decisions in silver trading are made.



Vansh Bajitpuria
Bcom 2026-2029

THEIR STORY:

My journey with silver began when I bought 250 grams of silver when its price was around ₹1 lakh. Initially this purchase was mainly driven by curiosity and a desire to understand metals and their value. As I began to follow silver prices closely I grew increasingly interested, in learning about silver market movements and opportunities.

One of my lessons happened when silver climbed to about ₹4 lakh. I could have sold silver. I chose to keep it hoping silver would go higher. Later the market moved the way. I then learned that spotting an opportunity is one piece of trading. The tougher piece is deciding when to act. Losing that opportunity taught me an important lesson.

After that I have tried to stay disciplined and watch market changes closely. Mixing silver trading with my B.Com studies taught me patience, responsibility and the need to handle money carefully. Beyond earning money this experience gave me practice in making financial decisions outside school.

ONE LESSON: "Every opportunity has a moment. Knowing when to wait and when to act is as vital, as knowing the market."

STARTUP OF THE MONTH



Zepto-From an Idea to a Business

Introduction

Today, people are becoming more busy and they often look for things that can save their time. One such example is buying groceries online. Zepto is an Indian startup that became popular by delivering groceries and daily-use items in a very short time. It was started by Aadit Palicha and Kaivalya Vohra in 2021. The idea was simple: if people need something urgently, why should they have to wait for hours or go to a store? Zepto tried to solve this problem by making grocery delivery much faster and more convenient.

The Idea → The Problem

The idea for Zepto came from a common problem faced by many people. Sometimes we need basic things like milk, bread, fruits or snacks immediately, but going to the market takes time. Even online grocery delivery could take a few hours or sometimes longer. The founders saw this gap and decided to focus on quick delivery. They set up small warehouses, known as dark stores, in different areas so that products could be stored closer to customers and delivered quickly.

The Business Model → The Money

Zepto mainly works through its online grocery delivery platform. Customers select the products they need on the app, and the order is sent to a nearby dark store. The items are packed there and then delivered to the customer. The company earns money mainly by selling products through its platform, along with other charges and business sources. To expand this system, Zepto needed a lot of money for warehouses, technology, employees, inventory and delivery operations. It raised funds from investors, which helped the company expand into more areas and compete in the quick-commerce market.

The Challenge → The Lesson

Running a business that promises very fast delivery is not easy. Zepto has to manage many things at the same time, such as keeping products available, controlling delivery costs and maintaining its network of dark stores. It also faces strong competition from other quick-commerce companies. This teaches us that having a good idea is only the first step. A business also needs proper planning, money management, customer understanding and the ability to handle competition.

Conclusion

Zepto's journey shows how a simple idea can become a business when it is connected to a real problem. The company understood that people wanted groceries quickly and tried to make the process easier for them. Its story gives an important lesson to young entrepreneurs: you don't always need a completely new idea; sometimes, improving an existing service and solving a common problem in a better way can create a successful business.



ALUMINI TALK

It has been more than a year since completing college, and the journey from campus to the corporate world has been a valuable learning experience. After graduation, a six-month internship provided exposure to both HR recruitment and operations, helping build an understanding of professional responsibilities and workplace practices.

Following the internship, a full-time opportunity was received at Allegis Group as a Recruiter, working with US-based clients. The role has provided valuable experience in recruitment, client communication, and professional development. Recently, the opportunity to progress as a Level 2 Recruiter has been another significant milestone in this journey.

College played an important role in preparing for the corporate environment. The PEP classes, group discussions, resume-building sessions, current affairs discussions, and other activities helped develop communication, confidence, teamwork, and professional skills. These initiatives also provided an understanding of corporate expectations and the importance of presenting oneself effectively.

After entering the corporate world, the value of these experiences became even more evident. They provided a strong foundation and made the transition from college to professional life smoother and more confident.

Overall, the college experience has been an important stepping stone towards professional growth, and the knowledge and skills gained continue to contribute to the journey ahead.



Ms. Lavanya
B.Com 2022 - 25

Why We Buy Things We Never Planned To

Have you ever gone shopping with a list and still come home with things that were never on it? Maybe it was a chocolate near the billing counter, a cute little accessory, or something you saw online and suddenly felt like you needed. This is called impulse buying, and most of us do it without even thinking about it.

A simple example is the billing counter at a supermarket. Shops often keep chocolates, snacks, small toys and other inexpensive items near the checkout. While we are waiting to pay, we notice them. We may not have planned to buy anything extra, but we think, “It's just one chocolate,” and put it in our basket. A small decision like this can turn into an extra purchase.

Impulse buying is not limited to supermarkets. Online shopping has made it even easier. We scroll through an app, see a product we like, and add it to our cart even though we did not plan to buy it. Discounts, attractive pictures, “limited-time offers” and free delivery can make the decision even easier.

Businesses understand these small habits. They place products where we are most likely to notice them and use offers and attractive displays to catch our attention. They are not forcing us to buy anything, but these little things can make an unplanned purchase more tempting.

The next time you find yourself buying something that was not on your shopping list, take a second and ask yourself, “Did I really need this, or did I just feel like buying it?” Sometimes, that one question can make us notice how easily small things can influence our shopping choices.

Impulse buying is a simple part of everyday commerce. It shows that business is not just about big companies and complicated transactions. Sometimes, it is as simple as picking up one extra chocolate while waiting at the billing counter.

COMMERCE FUN CORNER

QUESTIONS

ODD ONE OUT

1. Cash • Bank • Debtor • Capital
2. Journal • Ledger • Trial Balance • Balance Sheet
3. Assets • Liabilities • Capital • Drawings
4. Purchases • Sales • Returns Inward • Machinery
5. GST • Income Tax • Customs Duty • Rent

DECODE THIS

1. 💰 + 📈 = ?
2. 🛒 + 💳 + 🧾 = ?
3. 🏦 + 💸 = ?
4. 📦 + 🚚 + 💰 = ?
5. 📉 + 💰 + 😭 = ?



BRAIN FLIP

1. Assets = ₹80,000, Liabilities = ₹30,000. What is Capital?
2. Buy for ₹400, sell for ₹500. Profit or loss?
3. If demand increases and supply stays constant, what usually happens to price?
4. Which account records goods bought for resale: Purchases or Sales?
5. You have ₹1,000 and spend ₹350. How much is left?

ANSWER



ODD ONE OUT

1. Capital — the others are current assets.
2. Balance Sheet — the others are part of the accounting recording process.
3. Drawings — the others represent the basic accounting equation components.
4. Machinery — the others relate to trading goods.
5. Rent — the others are taxes/duties.

DECODE THIS

1. Profit
2. Purchase
3. Bank Transaction
4. Delivery / Sale of Goods
5. Loss

BRAIN FLIP

1. ₹50,000
2. Profit of ₹100
3. Price usually increases.
4. Purchases
5. ₹650

GLOSSARY

KEY TERMS FOR A BRIGHTER COMMERCE TOMORROW

GDP
The total value of goods and services produced within a country during a specific period.

INFLATION
A general rise in the prices of goods and services over time.

RBI
India's central bank, responsible for monetary policy, currency management and regulation of the banking system.

INTEREST RATE
The percentage charged on borrowed money or earned on savings and investments.

GLOBAL TRADE
The buying and selling of goods and services between countries.

BILATERAL TRADE AGREEMENT
An agreement between two countries that sets rules and conditions for trade.

TARIFF
A tax imposed on goods imported from another country.

CRUDE OIL
Naturally occurring unrefined petroleum used to produce fuels and other products.

IPO
The process through which a private company offers its shares to the public for the first time.

SEBI
The Securities and Exchange Board of India, which regulates India's securities market and protects investors.

UPI
A digital payment system that allows users to transfer money instantly between bank accounts.

CSR
The responsibility of businesses to contribute positively to society and the environment.

STARTUP
A newly established business, usually created to develop and offer a product or service in a scalable way.

QUICK COMMERCE (Q-COMMERCE)
A form of online retail focused on delivering products to customers within a very short time.

INVENTORY
The goods and products a business keeps available for sale or use.

INNOVATION
The introduction of new or improved ideas, products, services

GRATITUDE MESSAGE

We sincerely express our gratitude to everyone who contributed to making Commerce Chronicle a meaningful and engaging initiative. This magazine would not have been possible without the guidance, encouragement, creativity, and support of our faculty members and fellow students.

We are especially thankful to our faculty for their valuable suggestions and constant encouragement throughout the process. We also appreciate the efforts of every student who contributed ideas, articles, designs, and insights that brought this edition to life.

Commerce Chronicle is more than just a magazine—it is a reflection of our curiosity, creativity, and passion for the world of commerce. We hope this edition inspires readers to look at commerce beyond textbooks and connect it with the world around us.

With heartfelt gratitude to everyone who was a part of this journey.

Thank you for being a part of Commerce Chronicle!

THE COMMERCE CHRONICLE

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COMMERCE THAT CONNECTS

IDEAS THAT MATTER • PEOPLE WHO INSPIRE • BUSINESS FOR A BETTER TOMORROW











Ideas
People
Experiences
Impact

THE COMMERCE CHRONICLE

COMMERCE THAT CONNECTS

THE BUSINESS LESSON:

Innovation matters, but understanding the customer matters more.