

GOVERNMENT DEGREE COLLEGE SIHUNTA

DISTRICT - CHAMBA, HIMACHAL PRADESH



राजकीय महाविद्यालय
सिहुंता

जिला - चंबा, हिमाचल प्रदेश



KASTURIKA कस्तूरिका

2024-25



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Principal's Message



Dear Students, Faculty, and Staff,

It is with great pride and enthusiasm that I extend my warmest greetings to you through the pages of *Kasturika*, the cherished magazine of Government Degree College Sihunta. This publication beautifully captures the creativity, talent, and spirit of our vibrant academic community.

At our institution, we are committed to nurturing intellectual curiosity, fostering innovation, and promoting holistic growth. *Kasturika* serves as a canvas for your remarkable achievements, whether in academics, cultural pursuits, or community initiatives. Each contribution in this magazine reflects your dedication and passion, making it a true celebration of our collective journey.

In an ever-evolving world, I urge you to face challenges with resilience, pursue knowledge with zeal, and uphold values of integrity and empathy. Let *Kasturika* inspire you to dream boldly, collaborate, and create a positive impact.

My sincere appreciation goes to the editorial team for their hard work in crafting this inspiring edition. May *Kasturika* continue to shine as a symbol of our unity and aspirations.

With best wishes,

Dr. Arvind Kumar
Principal
GDC Sihunta

Chief Editor's Message



Dear Readers,

As the Chief Editor of *Kasturika*, the vibrant voice of Government Degree College Sihunta, I am delighted to present this edition, a canvas of our students' creativity, thoughts, and aspirations. This magazine is more than just pages; it is a reflection of our collective spirit, showcasing the talent and dedication that define our college community. In the spirit of the Rigveda, let us draw inspiration from the mantra:

“आ नो भद्राः क्रतवो यन्तु विश्वतः”

“Let noble thoughts come to us from all directions”

(Rigveda 1.89.1)

This timeless wisdom encourages us to embrace diverse ideas and foster unity through knowledge. *Kasturika* is a platform where such noble thoughts converge, celebrating creativity and inspiring innovation. Each article, poem, and artwork in this issue carries the essence of our students' hard work and imagination. From exploring new ideas to honoring our traditions, this edition captures the essence of our shared journey.

I extend my deepest gratitude to our esteemed Principal for their unwavering support and guidance, which have been instrumental in shaping this magazine. My heartfelt thanks also go to our contributors, faculty, and editorial team for their relentless efforts in bringing this vision to life. To our readers, I invite you to dive into these pages with curiosity and pride. Let *Kasturika* ignite your passion and inspire you to contribute to our vibrant legacy.

Together, let's continue to weave stories that resonate and inspire.

Warm regards,

Aman Sharma

Assistant Professor (Economics)

Chief Editor, *Kasturika*

GDC Sihunta

College Staff: Teaching Faculty



College Staff: Non-Teaching /Ministerial Staff



CSCA 2024-25



Educational Tour: H.P. Vidhan Sabha, Dharamshala



CONTENTS

विषय-सूची

Section/अनुभाग	Pages/पृष्ठ
English	E-1 – E-19
हिन्दी	H-1 – H-17
Commerce	C-1 – C-22

Kasturika

2024-25

English Section

Editor

Surender Kumar

Assistant Professor (English)

GDC Sihunta

Student Editor

Kumari Palak

B.A.-II, Roll No. – 203

GDC Sihunta

Editor 's Message



It gives me immense pleasure to extend my heartfelt greetings through the pages of *Kasturika*, our cherished college magazine. True to its name, *Kasturika* embodies a fragrance of creativity, knowledge, and youthful spirit, diffused by the talent and imagination of our students.

A college magazine is not merely a collection of writings; it is a mirror that reflects the vision, enthusiasm, and intellectual pursuits of our academic community. Each article, poem, sketch, or thought expressed here is a testament to the vibrant ideas and diverse perspectives that flourish within our campus. By engaging in such creative endeavours, students not only hone their literary and artistic abilities but also cultivate confidence, critical thinking, and a sense of belonging.

I congratulate all the contributors whose works have found a place in this issue, and equally appreciate those who supported and inspired behind the scenes. Special thanks are due to the editorial team for their dedication and tireless efforts in shaping this edition into a thoughtfully crafted volume.

May *Kasturika* continue to inspire every reader, sparking curiosity, creativity, and a quest for excellence in the years to come.

With warm regards,

Surender Kumar
Assistant Professor (English)
Editor, English Section, *Kasturika*
GDC Sihunta

Student Editor 's Message



The English Section of *Kasturika* is a platform for creativity, ideas, and self-expression. Each contribution reflects originality and passion, showcasing student talent in prose and verse. I thank all contributors and mentors, hoping these writings inspire others to explore the power of language and imagination.

Warm regards,

Kumari Palak
B.A.-II, Roll No. – 203
Student Editor, English Section, *Kasturika*
GDC Sihunta

CONTENTS

(English Section)

Article	Contributor	Page No.
Vedic Virtues	Aman Sharma Assistant Professor (Economics)	E-6
I Love My Nation	Ankita Sharma, B.A.-II, Roll No. - 104	E-7
Climate Change	Ankita Sharma, B.A.-II, Roll No. - 104	E-7
Doom Scrolling — The Reason We Can't Focus Anymore	Shinam, B.A.-I, Roll No. - 801	E-7
Discipline	Ankita Sharma, B.A.-II, Roll No. - 104	E-8
The Sunshine	Savita Devi, B.A.-II, Roll No. - 201	E-8
The Thing in My Hand	Shayani, B.Com.-II, Roll No. - 5101	E-8
Dark Night	Savita Devi, B.A.-II, Roll No. - 201	E-9
Rise Above	Savita Devi, B.A.-II, Roll No. - 201	E-9
Whispers of the Heart	Kumari Palak, B.A.-II, Roll No. - 203	E-9
The Society	Siddhant Sharma, B.A.-II, Roll No. - 202	E-10
Drug Addiction	Siddhant Sharma, B.A.-II, Roll No. - 202	E-10
Rays of Sunshine	Rupali, B.A.-II, Roll No. - 206	E-10
Unwritten Pages	Kumari Palak, B.A.-II, Roll No. - 203	E-11
From Himalayas to Arabian Sands	Hritik Vashisth, B.A.-II, Roll No. - 204	E-11
Chamba's Golden Hour	Hritik Vashisth, B.A.-II, Roll No. - 204	E-12
Floral Whispers	Rupali, B.A.-II, Roll No. - 206	E-12
Dignity	Savita Devi, B.A.-II, Roll No. - 201	E-13
Tree	Reetu Kumari, B.A.-II, Roll No. - 305	E-13
Helen Keller	Bandna Devi, B.A.-III, Roll No. - 4004	E-13
The Lifelong Value of Education	Isha Dhiman, B.A.-III, Roll No. - 4001	E-13
What is Life?	Kusum, B.A.-III, Roll No. - 4002	E-14
Poverty: The Cause of Many Evils	Kusum, B.A.-III, Roll No. - 4002	E-15
Technology and Modern Life	Monika, B.Com.-I, Roll No. - 5206	E-15
Social Media	Kajal Dadwal, B.Com.-I, Roll No. - 5201	E-16
Unbroken Spirit	Aman Sharma	E-17

Assistant Professor (Economics)		
Why God Made Teachers	Anshika, B.Com.-I, Roll No. - 5210	E-18
English in Business and Industry	Kajal Dadwal, B.Com.-I, Roll No. - 5201	E-18
The Power of Positive Thinking	Reetu Kumari, B.A.-II, Roll No. - 305	E-18
Each Day Can Be a Good Day	Kusum, B.A.-III, Roll No. - 4002	E-19

ARTICLES

(English Section)

Vedic Virtues

Satya (Truth)

Speak the truth, let your words be clear,
With honesty, dispel all fear.
No lie can stand where wisdom dwells,
For truth alone the heart compels.

Ahimsa (Non-Violence)

Harm no soul, let kindness reign,
In peace, the world finds joy, not pain.
With gentle hands and heart sincere,
Live softly, let all life draw near.

Dharma (Duty)

Walk the path that duty calls,
Uphold the right, though hardship falls.
In every act, let virtue guide,
For dharma holds life's sacred tide.

Brahmacharya (Self-Discipline)

Tame the mind, let passions cease,
In self-control, find inner peace.
Through discipline, the soul ascends,
To wisdom's light, where truth transcends.

Asteya (Non-Stealing)

Take not what belongs to another,
Share with all, like sister, brother.
With honest heart, let greed subside,
In giving, find your soul's true pride.

Santosha (Contentment)

Seek contentment, calm the mind,
In simple joys, true wealth you'll find.
Let gratitude your spirit raise,
And peace will fill your heart always.

Svadhya (Self-Study)

Know yourself through sacred lore,
Reflect, and seek the truth at core.
In study deep, the self unfolds,
To wisdom vast, as Vedas told.

Ishvara Pranidhana (Surrender to Divine)

Surrender pride to divine will,
With faith, let every heart be still.
In trust, the soul finds boundless grace,
United with the eternal space.

"Live by virtues, pure and grand,
Guided by the Vedic hand."

Aman Sharma
Assistant Professor (Economics), GDC Sihunta

I Love My Nation

With Himalayas in the north,
Indian ocean in the south,
Arabian sea in the west,
Bay of Bengal in the east.

I love my nation
With developed culture,
And beautiful sculpture.
The people have no rest,
To do their work best.

I love my nation
They give up rice in ration,
They dress in latest fashion.
They do many inventions,
Which are about fiction.

I love my nation
With number of hill station,
Which are God's creation.
It gives us protection,
And save us from tension.

Climate Change

Climate change is not funny,
All people care about is their
money.

From digging up oil,
We need more soil.

Let's keep our world clean,
Not an ozone hole to be seen.

More electric types of cars,
We need more by far.

Let's work as a team,
And easy will it seem.

And tackle through climate change!

Ankita Sharma
B.A.-II, Roll No. - 104

Doom Scrolling – The Reason We Can't Focus Anymore

In today's world, short videos are everywhere. Apps like Instagram Reels and YouTube Shorts have made quick, entertaining content very popular. People now prefer watching short clips instead of long videos because they are fast and fun. But is this affecting our attention span? Many experts believe that since we are used to quick content, we get bored easily with longer things like books or lectures.

This might make it harder to focus on studies or tasks that need patience. To improve attention span, we can try simple steps like reading for 10-15 minutes daily, taking breaks from social media, and practicing mindfulness. Setting small goals, like focusing on one task at a time, can also help. While short videos are great, we should also take time to read, think, and focus on longer activities. Balance is the key!

Shinam
B.A.-I, Roll No. - 801

Discipline

- Discipline is the key to success.
- Discipline improves our personality.
- It increases our productivity.
- Punctuality is the sign of discipline.
- Getting up early and exercising is also a part of disciplined life.
- We can see discipline in nature also.
- Our environment helps us to develop a strong sense of discipline.
- All seasons come and go on their time.
- A disciplined lifestyle always leads to success.
- Discipline also helps in nation building.

Ankita Sharma
B.A.-II, Roll No. - 104

The Sunshine

I find happiness where I create my sunshine. The sun always been my daily reminder which tells me to rise again and taught to be always bright towards whatever doing. Sun taught me no one can dim your light until you quit. Nothing can dim your light when you are doing from your heart. Sunshine makes me to feel always bright.

Savita Devi
B.A.-II, Roll No. - 201

The Thing in My Hand

I push, I pull, but you won't break,
You keep me strong, yet feel so fake.

I need you close, but feel so tied,
A friend, a foe, both side by side.

You hold me up when I am low,
But in my heart, I wish to go.

You help me stand, you keep me tall,
Yet deep inside, I hate it all.

Shayani
B.Com.-II, Roll No. - 5101

Dark Night

This night is so dark, as dark as
storm clouds,
Without your shining light!
I don't remember who I am,
The cold winter winds blowing,
Are making my heart feel so cold,
The afternoon breeze shook,
The branches of the trees,
Leaves, fall like tears,
Where has the warm summer
gone?
My heart feels so cold, as cold as
winter winds,
This countryside looks like a
painting,
With dark storm clouds,
Without your bright shining light,
The night is so very dark,
Without your shining soul to
warm my heart,
I don't remember who I am.

Rise Above

Rise above the noise, the pain, the fear,
And find your strength, your voice, your tears.
Don't let the darkness weigh you down,
Instead, rise up and wear your crown.
You are more than your struggles, your past,
You are a warrior, and your spirit will last.
So, rise above and shine your light,
You got this, you're strong, you're a beacon in
flight.
Don't let anyone dull your sparkle, your shine,
You are a star and your beauty is divine.
Rise above, and never give up the fight,
You are a survivor and you will rise above the
night.

Savita Devi
B.A.-II, Roll No. - 201

Whispers of the Heart

In the silence, I hear your voice,
A whisper of love, a heartfelt choice.

To follow my dreams, to chase my fears,
To listen to the whispers of my heart's tears.

The wind carries secrets of the soul's deep sea,
A mysterious language that only love can see.

In the whispers of the heart, I find my way,
To a place of peace, where love shines every day.

Kumari Palak
B.A.-II, Roll No. - 203

The Society

How Does Society Affect an Individual's Life?

Society significantly influences an individual's life by shaping their values, beliefs, behavior, identity, and opportunities through the process of socialization. Society forms an individual's social circle, where people often strive to fit in. However, those who struggle to conform to societal expectations may experience depression or other challenges. Society can also exert peer pressure, leading some individuals to engage in harmful behaviours such as drug use or criminal activities. Thus, society can have both positive and negative effects on an individual.

Drug Addiction

Why Do People Take Drugs?

People use drugs for various reasons. Some want to feel good, escape negative emotions, or improve their performance at school or work. Others may be curious or feel pressured to fit in with peers who are using drugs. However, one of the major influences is society. Children are often influenced by their environment, including their parents' behavior or exposure to drugs. Negative influences, such as bad company, also play a significant role. Peer pressure is a primary reason, as drugs may temporarily reduce stress or mental pressure. Unfortunately, many people are unaware of the harmful side effects of drug use.

Siddhant Sharma
B.A.-II, Roll No. - 202

Rays of Sunshine

Golden rays of sunshine filter through the day,
Warming the heart and lighting the way.

A symbol of hope in the darkest of times,
A reminder of joy that forever shines.

In the beauty of nature, we find our peace,
A sense of calm that the world can't seize.

So let us bask in the warmth of the sun,
And let our spirits be forever young.

Rupali
B.A.-II, Roll No. - 206

Unwritten Pages

*My life is a book with unwritten pages,
A story yet untold, with unturned stages.
The pen is in my hand, the ink ready to flow,
As I write the next chapter, only time will show.*

*The words are yet to come, the story yet to unfold,
But I'm ready to write with a heart that's bold.
The unwritten pages, a mystery yet to share,
A tale of dreams and hope, of love and care.*

*So I'll take a deep breath and let the words begin,
To see where the story takes me and the tale that spins.
For the unwritten pages are a journey yet to take,
And I'm excited to see what the future will make.*

***Kumari Palak
B.A.-II, Roll No. - 203***

From Himalayas to Arabian Sands

*From Kangra's valleys, where Himalayas rise,
I journeyed far, to Abu Dhabi's skies.*

*A land of deserts, where golden sands shine,
A world away from home, yet a trip divine.*

*From Kangra's peace, to Abu Dhabi's delight,
I travelled far, through many a first flight.*

*Himalayan memories forever in my heart,
Abu Dhabi's magic, a brand-new start.*

*A trip to treasure, a journey so fine,
From Kangra to Abu Dhabi, a memory divine.*

***Hritik Vashisth
B.A.-II, Roll No. - 204***

Chamba's Golden Hour

The Ravi River valley, bathed in gold,
As sunset falls on Chamba's hills so old.

The Dhauladhar range, a fiery blaze,
A peaceful evening in Chamba's gentle haze.

The temple bells chime as day succumbs to night,
The stars appear, like diamonds in the light.

Chamba's sunset serenity, a treasure to behold,
A moment of tranquility in the Himalayas' fold.

Hritik Vashisth
B.A.-II, Roll No. - 204

Floral Whispers

In the garden's quiet,
where flowers bloom and sway,
Their gentle whispers,
speak directly to the day.

Their petals unfolding,
like pages of a book,
Revealing secrets,
and the stories they took.

The sunflower's smile,
brightens up the day,
The lavender's calm,
chases all the blues away.

The cherry blossoms,
fleeting beauty gave,
A reminder to cherish,
the moments we share.

In the floral whispers,
I find my peace,
A sense of connection,
to nature's release.

Rupali
B.A.-II, Roll No. - 206

Dignity

- You get dignity when you stop thinking wrong when you do what you learn right.
- You can live dignified when you live a lifestyle that matches your vision.
- You can get dignity when you renounce the "ego of individuality", and rejoice ups and downs of life.
- There is dignity when you have good thoughts in your heart and mind.

Savita Devi
B.A.-II, Roll No. - 201

Tree

Do not cut me, cried the tree,
For I provide you shade for free.

In my cool shade you can rest,
And eat my fruits, which are the best.

Breathe in my fresh scent, I compel,
And let me live my life well.

Rectu Kumari
B.A.-II, Roll No. - 305

Helen Keller

She,
In the dark,
Found light
Brighter than many ever see.

She,
Within herself,
Found loveliness,
Through the soul's own mastery.

And now the world receives
From her dower:
The message of the strength
Of inner power.

— *Langston Hughes*

Bandna Devi
B.A.-III, Roll No. - 4004

The Lifelong Value of Education

Education is a lifelong process that helps people learn, develop skills, and make informed decisions. It can also help people develop good values and become more successful in life.

➤ **Benefits of Education:**

- **Learning:** Education helps people learn new things and develop skills.
- **Critical Thinking:** Education helps people learn to think analytically and solve problems.
- **Self-confidence:** Education helps people become more self-confident and aware of their own performance.

- **Career:** Education can help people get better jobs and have more job satisfaction.
- **Social Status:** Education can help people have a higher status in society.
- **Life Challenges:** Education helps people manage life's challenges and maintain positive attitudes.

➤ **Benefits of Studying History:**

History is more than a subject for idle curiosity. It offers valuable lessons about human nature and helps individuals challenge and abandon incorrect assumptions. This knowledge has applications in nearly every aspect of human life, underscoring the significant value of studying history.

Isha Dhiman
B.A.-III, Roll No. - 4001

What is Life?

Life is an Opportunity, benefit from it.

Life is Bliss, taste it.

Life is a Challenge, meet it.

Life is a Game, play it.

Life is Wealth, keep it.

Life is Mystery, know it.

Life is a Sorrow, overcome it.

Life is a Struggle, accept it.

Life is an Adventure, dare it.

Life is too Precious, do not destroy it.

Life is a Beauty, admire it.

Life is a Dream, realize it.

Life is a Duty, complete it.

Life is Costly, care for it.

Life is Love, enjoy it.

Life is a Promise, fulfill it.

Life is a Song, sing it.

Life is a Tragedy, confront it.

Life is Luck, make it.

Life is Life, fight for it!

— *Mother Teresa*

Kusum
B.A.-III, Roll No. - 4002

Poverty: The Cause of Many Evils

Poverty is a pervasive and complex issue that affects millions of people worldwide. It is a state of economic deprivation in which individuals or families lack the financial resources to meet their basic needs. Poverty is not only a moral and ethical concern but also a significant contributor to numerous societal problems. Its far-reaching consequences impact not only individuals but also communities and society as a whole. Some of the most significant effects of poverty include limited access to education, poor health outcomes, increased crime rates, social isolation, and reduced economic mobility. Breaking the cycle of poverty requires a multifaceted approach that addresses its root causes. Effective strategies for reducing poverty include: (i) Education and job training, (ii) Social safety nets, (iii) Affordable housing, and (iv) Microfinance and entrepreneurship. Poverty is a complex and multifaceted issue that demands a comprehensive and sustained response. By addressing its root causes and providing individuals with the support and resources needed to improve their economic prospects, we can help break the cycle of poverty and create a more equitable and just society. To eliminate these societal evils, we must first eradicate poverty. Governments should take decisive steps to improve the lives of these disadvantaged individuals. Poverty is a curse, but with the right support and resources, individuals can improve their economic prospects and build a brighter future.

Kusum

B.A.-III, Roll No. - 4002

Technology and Modern Life

Technology has transformed how we live, work, and communicate. From smartphones to artificial intelligence, technological advancements have made life more convenient and efficient.

➤ Benefits of Technology:

- Communication: The internet, social media, and mobile phones enable instant connections with people worldwide.
- Education: Online learning platforms provide access to knowledge from anywhere, helping students and professionals enhance their skills.

- **Healthcare:** Medical advancements, such as robotic surgeries and telemedicine, have improved the quality of healthcare services.
- **Work and Business:** Automation and artificial intelligence have boosted productivity across industries, making businesses more efficient.

➤ **Negative Effects of Technology:**

- **Reduced Physical Activity:** Excessive gadget use promotes a sedentary lifestyle, contributing to health issues.
- **Cybersecurity Threats:** Increased online activity has heightened risks like hacking, identity theft, and data breaches.
- **Social Isolation:** Spending more time on digital devices reduces face-to-face interactions, potentially weakening relationships.

Conclusion: Technology has both positive and negative impacts on society. While it enhances convenience, using it wisely is crucial to avoid its drawbacks. Balancing technology with meaningful life activities is key to a healthy and productive life.

Monika

B.Com.-I, Roll No. - 5206

Social Media

How Does Social Media Affect Real-Life Relationships?

Social media has transformed how we communicate, stay connected, and express ourselves. While it offers numerous benefits, it also has significant positive and negative impacts on real-life relationships.

➤ **Positive Effects of Social Media on Relationships:**

- **Easy Communication:** Social media enables people to stay connected regardless of distance. Friends and family can interact instantly through messages, video calls, and social updates.
- **Rekindling Old Relationships:** It facilitates reconnecting with old friends, lost contacts, and family members.
- **Sharing Special Moments:** Couples, friends, and families can share milestones, strengthen bonds and foster joy.

➤ **Negative Effects of Social Media on Relationships:**

- **Decreased Face-to-Face Interaction:** Excessive time on social media reduces real-life conversations, making relationships less personal.

- **Miscommunication:** Online messages often lack tone and body language, leading to misinterpretations.
- **Unrealistic Comparisons:** People frequently compare their relationships to idealized versions portrayed online, creating unnecessary dissatisfaction.

How to Maintain Healthy Relationships in the Age of Social Media?

- **Set Boundaries:** Limit screen time and prioritize in-person conversations.
- **Communicate Openly:** Discuss concerns directly instead of making assumptions based on online activity.
- **Use Social Media Positively:** Share meaningful content and engage in supportive discussions.
- **Take Breaks from Social Media:** Spend quality time together without digital distractions.

Conclusion: Social media is a powerful tool, but its impact on relationships depends on how it is used. It can strengthen connections by facilitating communication and sharing, but it can also weaken bonds through miscommunication, reduced face-to-face interaction, and unrealistic comparisons. Balancing online and offline interactions is essential for maintaining strong, healthy relationships in the digital age.

Kajal Dadwal
B.Com.–I, Roll No. – 5201

Unbroken Spirit

Don't let circumstances bring you down,
Refuse to be a victim, wear your strength like a crown.

Loss, illness, bullying, they may try to weigh,
But inner strength will lift you, come what may.

Look within, find your power, let it shine,
Cut ties with what's holding you, and make a new sign.

This too shall pass, you'll rise above the pain,
And find your voice, your strength, your life again.

You'll rise up, you'll face the fight,
With courage, hope, and inner light.

Don't be a victim, take control of your fate,
Move on, feel lighter, don't let it weigh.

You've got the strength, you've got the might,
Rise above, shine your light!

— Tony Gowers

Aman Sharma
Assistant Professor (Economics), GDC Sihunta

Why God Made Teachers

When God created teachers,
He gave us special friends
To help us understand His world
And truly comprehend
The beauty and the wonder
Of everything we see,
And become a better person
With each discovery.

When God created teachers,
He gave us special guides
To show us ways in which to grow
So we can all decide
How to live and how to do
What's right instead of wrong,
To lead us so that we can lead
And learn how to be strong.

Why God created teachers,
In His wisdom and His grace,
Was to help us learn to make our world
A better, wiser place.

— *Kevin William Huff*

Anshika
B.Com.-I, Roll No. - 5210

English in Business and Industry

English is vital for effective business communication and serves as the primary language of global commerce. Proficiency in English fosters strong business relationships and is essential for entering and succeeding in the global market. It plays a critical role in career advancement, enhances business opportunities, and is indispensable in international trade and finance. English enables businesses to expand globally, negotiate contracts and agreements, and engage in global marketing. Moreover, it is crucial for communicating with clients and customers, participating in international conferences, and gaining a competitive edge. Ultimately, English proficiency unlocks a wealth of global business opportunities.

Kajal Dadwal
B.Com.-I, Roll No. - 5201

The Power of Positive Thinking

- Keep your thoughts positive because your thoughts become your words.
- Keep your words positive because your words become your behavior.
- Keep your behavior positive because your behavior becomes your habits.
- Keep your habits positive because your habits become your values.
- Keep your values positive because your values become your destiny.

— *Mahatma Gandhi*

Reetu Kumari
B.A.-II, Roll No. - 305

Each Day Can Be a Good Day

Sometimes, when things go wrong, it's not easy to hold onto the joy we've experienced or the good fortune we've encountered. Those tough times can become opportunities to cherish the friends we've known and the favours they've shown us, to reflect on the sun-filled times we've spent and the beautiful places we've visited. Life offers us beauty time and again. On a day when things go wrong, don't give up; instead, embrace the memories and think of the joyous days. Live long, live free, and live joyfully.

Kusum

B.A.-III, Roll No. - 4002

कस्तूरिका

2024-25

हिन्दी

अनुभाग

सम्पादक

ऋचा

सहायक आचार्या (हिंदी)

राजकीय महाविद्यालय सिड्हुता

छात्रा सम्पादक

अंकिता शर्मा

बी.ए.-II, अनुक्रमांक - 104

राजकीय महाविद्यालय सिड्हुता

सम्पादक का संदेश



‘साहित्य समाज का दर्पण है’

साहित्य मनुष्य जीवन की सुंदरतम अभिव्यक्ति है । समाज में जो कुछ भी घटित होता है उसका प्रतिबिम्ब साहित्य में अभिलक्षित होता है । रचनाकार अपनी कला व कौशल के आधार पर जीवन में संचित अनुभवों को शब्दों में निरूपित कर साहित्य रचता है ।

राजकीय महाविद्यालय सिड्हुता द्वारा प्रकाशित पत्रिका ‘कस्तूरिका’ के हिंदी अनुभाग का सम्पादक होना गर्व की बात है । ‘कस्तूरिका’ के इस संस्करण को अपनी प्रतिभा व कला से सँवारने वाले विद्यार्थियों की मैं सराहना करती हूँ, जिन्होंने अपनी रचनात्मकता को विभिन्न विधाओं से जोड़ने का प्रयास किया । अंत में मैं प्राचार्य महोदय, सम्माननीय शिक्षक वर्ग और विद्यार्थियों को शुभकामनाएं देती हूँ ।

ऋचा

सहायक आचार्या (हिंदी)

सम्पादक, हिन्दी अनुभाग, कस्तूरिका

राजकीय महाविद्यालय सिड्हुता

छात्रा सम्पादक का संदेश



प्रिय साथियों,

राजकीय महाविद्यालय सिहुंता की पत्रिका कस्तूरिका, आपकी रचनात्मकता और प्रतिभा का दर्पण है। यह मंच आपकी उपलब्धियों, कविताओं, कहानियों और विचारों को उजागर करता है। इस संस्करण में आपकी कृतियाँ हमारे महाविद्यालय की जीवंतता और एकता को दर्शाती हैं।

मैं आपसे आग्रह करती हूँ कि ज्ञान के प्रति उत्साह, सहयोग और नैतिकता के साथ आगे बढ़ें। कस्तूरिका के संपादन में आपका योगदान अनमोल है। संपादकीय टीम को उनके अथक प्रयासों के लिए हार्दिक धन्यवाद।

आइए, इस पत्रिका को प्रेरणा और सृजन का प्रतीक बनाएँ।

शुभकामनाएँ,

अंकिता शर्मा

बी.ए.-II, अनुक्रमांक - 104

छात्रा संपादक, हिन्दी अनुभाग, कस्तूरिका

राजकीय महाविद्यालय सिहुंता

विषय-वस्तु

(हिन्दी अनुभाग)

लेख	योगदानकर्ता	पृष्ठ सं.
कलम की ताकत	सानिया शेख, बी.प्र.-I, अनुक्रमांक - 814	H-5
जिंदगी	सोनाली, बी.प्र.-I, अनुक्रमांक - 608	H-6
जीतता वही है जो प्रयत्न करता है	नैन्सी, बी.प्र.-I, अनुक्रमांक - 813	H-6
जीवन	प्रियंका, बी.प्र.-I, अनुक्रमांक - 815	H-6
शिक्षित होने का अर्थ	उजाला, बी.प्र.-I, अनुक्रमांक - 901	H-6
एक सवाल	रितु कुमारी, बी.प्र.-II, अनुक्रमांक - 305	H-7
वो भारत देश है मेरा	रितु कुमारी, बी.प्र.-II, अनुक्रमांक - 305	H-7
छोटा हिरन	अंकिता शर्मा, बी.प्र.-II, अनुक्रमांक - 104	H-7
मीराबाई	पूजा देवी, बी.प्र.-I, अनुक्रमांक - 924	H-8
हिन्दी के इस दौर की पीढ़ी से पिछड़ने के कारण	सक्षम शर्मा, बी.प्र.-I, अनुक्रमांक - 1004	H-8
धरती माँ	अंकिता शर्मा, बी.प्र.-II, अनुक्रमांक - 104	H-9
तिरंगा	अंकिता शर्मा, बी.प्र.-II, अनुक्रमांक - 104	H-9
मेरा देश है मेरा	अंकिता शर्मा, बी.प्र.-II, अनुक्रमांक - 104	H-9
कबीरदास	अंकिता देवी, बी.प्र.-III, अनुक्रमांक - 4108	H-9
मेरा भारत महान	अंकिता शर्मा, बी.प्र.-II, अनुक्रमांक - 104	H-11
खुद से भी तो मिलो कभी	सोनम, बी.प्र.-II, अनुक्रमांक - 313 अनवी, बी.प्र.-II, अनुक्रमांक - 314	H-12
अल्फाज़ शायरी	शबनम, बी.प्र.-II, अनुक्रमांक - 429	H-12
जिसका किरदार बुरा वो इंसान बुरा	शबनम, बी.प्र.-II, अनुक्रमांक - 429	H-13
हिन्दी	काजल डठवाल, बी.कॉम.-I, अनुक्रमांक - 5201	H-13
समाचार पत्र	शिल्पा देवी, बी.प्र.-III, अनुक्रमांक - 4342	H-14
बेटा बेटा है एक समान	अंशिका, बी.कॉम.-I, अनुक्रमांक - 5210	H-16
बेटी	अंशिका, बी.कॉम.-I, अनुक्रमांक - 5210	H-16
जीत पक्की है	नेहा, बी.प्र.-III, अनुक्रमांक - 4104	H-17

लेख

(हिन्दी अनुभाग)

कलम की ताकत

ताकत तभी जब कलम आपकी हो,
कलम में हो मसि, कर में असि आपकी हो ।
अक्षर हों अपने, वाक्य भी आपके हों,
लिखावट की सारी सुरभि आपकी हो ।

कलम से है जीवन में नभ तक ऊँचाई,
कलम में महारत महत जिसने पाई ।
समय काल से भी बढ़कर रहा वह,
उंगलियों में कलम यदि नहीं अचकचाई ।

कलम आज है और कल भी यही है,
इसमें है बल पर निर्बल भी यही है ।
कलमधर्मिता का उपासक बनें सब,
सचक शक्ति का व्यक्त स्पंदन यही है ।

कलम है जो जीवन का बल,
ध्यान रखती जन चेतना का अतुलित है संबल ।
कलम क्रांति वाहक, कलम शांति धारक,
सन्दर्भों प्रसंगों में संतुष्ट अंकन ।

कलम एक पल में इतिहास रचती,
धारक अगर ज्ञान में निपुण है ।
कलम की ही पूजा देवता तुल्य होती,
विपुल रूप में कलम बस सगुण है ।

सानिया शेख
बी.ए.-I, अनुक्रमांक - 814

जिंदगी

काश, जिंदगी एक किताब होती,
एक पन्ने की ही सही पर बेहिसाब होती।

जुड़ते कुछ पन्ने उनकी यादों के भी, जो
हँसना सीखा गए,
टूटे सपनों को फिर पढ़ने को कोई
किताब तो होती।

कभी नंगे पाऊँ की दौड़ का, कभी पतंग
से लिपटी डोर का,
कोई एतबार तो होती।
काश, जिंदगी एक किताब होती।

कभी बीते हुए कल का, कभी नदी के
बहते जल का,
कोई हिसाब तो होती।
काश, जिंदगी एक किताब होती।

सोनाली

बी.ए.-I, अनुक्रमांक - 608

जीतता वही है जो प्रयत्न करता है

छोटे-छोटे कदमों से, जो बड़ा सफ़र तय करता है,
हर दिन नया सबक, अपनी राह में जो गढ़ता है।

संघर्ष की राह में जो आगे बढ़ता है,
जीतता वही है जो प्रयत्न करता है।

हार का डर जिसे मंजिल से दूर नहीं कर पाता,
उसके अन्दर का जुनून डर की हर दीवार को गिराता।

सपनों को पंख दे जो ऊँचाइयों पर उड़ता है,
जीतता वही है जो हर मुश्किल से लड़ता है।

राह में अगर काँटे हो तो भी वह मुस्कुराता है,
हर दर्द को जो अपनी ताकत बनाता है।

मंजिलें भी झुकती हैं उसी के आगे,
जो हर समय जीतने का प्रयत्न करता है।

नैन्सी

बी.ए.-I, अनुक्रमांक - 813

जीवन

जीवन में बहुत सी कठिनाईयों का सामना करना पड़ता है। कुछ व्यक्ति जीवन में पहले ही सफलता प्राप्त कर लेते हैं और कुछ सफलता को प्राप्त करने के लिए संघर्ष करते हैं। सभी लोगों का जीवन एक-दूसरे से अलग है। जीवन में घर को न स्वीकार करके सफलता को प्राप्त करने के पीछे लग जाना चाहिए क्योंकि जीवन में ऐसा कुछ भी संभव नहीं है जो मनुष्य की पहुँच से दूर हो।

प्रियंका

बी.ए.-I, अनुक्रमांक - 815

शिक्षित होने का अर्थ

शिक्षित होने का सही अर्थ केवल ज्ञान प्राप्त करना नहीं, बल्कि व्यक्तित्व में संस्कारों का समावेश है। यह तब झलकता है जब कोई दूसरों के बुरे व्यवहार के बावजूद उदारता और सहनशीलता दिखाए, कठिनाइयों का धैर्यपूर्वक सामना करे, और अच्छे-बुरे की पहचान कर सही मार्ग चुने। शिक्षित व्यक्ति में नैतिकता, सहानुभूति और दूसरों के प्रति सम्मान होता है। यह संस्कार ही उसे सच्चा शिक्षित बनाते हैं।

उजाला

बी.ए.-I, अनुक्रमांक - 901

एक सवाल

आओ, पूछें एक सवाल,
मेरे सिर में कितने बाल?

कितने आसमान में तारे?

बतलाओ, या कह दो हारे!

नदियाँ क्यों बहती दिन-रात?
चिड़ियाँ क्या करती हैं बात?

क्यों कुत्ते को बिल्ली खाए?

बिल्ली क्यों चूहे को खाए?

फूल कहाँ से पाते रंग?

रहते क्यों न जीव सब संग?

बादल क्यों बरसाते पानी?

बच्चे क्यों करते शैतानी?

नानी की क्यों सिकुड़ी खाल?

अजी, न ऐसा करो सवाल!

यह सब ईश्वर की माया है,

इसको कौन जान पाया है!

रितु कुमारी

बी.ए.-II, अनुक्रमांक - 305

वो भारत देश है मेरा

जहाँ डाल डाल पर सोने की चिड़िया करती है बसेरा,
वो भारत देश है मेरा, वो भारत देश है मेरा ।
जहाँ सत्य अहिंसा और धरम का पग पग लगता डेरा,
वो भारत देश है मेरा, वो भारत देश है मेरा ॥

यह धरती वो जहाँ ऋषि मुनि जपते हरी नाम की माला ।
जहाँ हर बालक इक मोहन है, और राधा इक इक बाला ।
जहाँ सूरज सब से पहले आकर डाले अपना फेरा,
भारत देश है मेरा, वो भारत देश है मेरा ॥

जहाँ गंगा यमुना कृष्णा और कावेरी बहती जाये ।
जहाँ उत्तर दक्षिण पूर्व पछिम को अमृत पिलवाये ।
कहीं यह जल फल और फूल उगाये केसर कहीं बिखेरा,
वो भारत देश है मेरा, वो भारत देश है मेरा ॥

अलबेलों की इस धरती के त्यौहार भी हैं अलबेले ।
कहीं दिवाली की जगमग है होली के कहीं मेले ।
जहाँ राग रंग और हँसी खुशी का चारों ओर है घेरा,
वो भारत देश है मेरा, वो भारत देश है मेरा ॥

जहाँ आसमान से बाते करते मंदिर और शिवालये ।
किसी नगर में किसी द्वार पर कोई ना ताला डाले ।
और प्रेम की बंसी जहाँ बजाता आए श्याम सवेरा,
वो भारत देश है मेरा, वो भारत देश है मेरा ॥

रितु कुमारी

बी.ए.-II, अनुक्रमांक - 305

छोटा हिरन

एक बहुत घना जंगल था । वहाँ कई प्रकार के जंगली जानवर और पक्षी रहते थे । एक दिन उस जंगल में भारी तूफान आया । उसी तूफान में एक हिरन का बच्चा अपनी माँ से बिछड़ गया । उस जंगल के पास एक छोटा गाँव था । जब गाँव के लोग जंगल में घास लेने गए, तो उन्हें वहाँ बिछड़ा हुआ हिरण का बच्चा मिला । लोगों ने हिरन की माँ को ढूँढने का बहुत प्रयास किया, लेकिन वह उन्हें कहीं नहीं मिली । उन्होंने इस छोटे हिरन को पालने का फैसला किया । वे हिरन को अपने साथ गाँव ले आए

और उसका बहुत ख्याल रखा । अब वह धीरे-धीरे बड़ा होने लगा । उसने घास खाना शुरू कर दिया । गाँव के लोग छोटे हिरन को बहुत प्यार करते थे । वे अक्सर उसके साथ खेलते । अब छोटा हिरन गाँव के लोगों की जिंदगी का एक महत्वपूर्ण हिस्सा बन गया था । उन्हें हिरन से बहुत लगाव था । उन्होंने उसका नाम चीकू रखा । लेकिन उनकी यह खुशी ज्यादा दिन तक नहीं रही, क्योंकि छोटा हिरन अचानक बीमार पड़ गया । उसकी तबीयत बिगड़ने लगी । उसने खाना-पीना छोड़ दिया । अब न तो वह घास खाने जाता, और न ही उनके साथ खेलता । वह काफी कमजोर हो गया । वह इतना कमजोर हो गया कि न तो वह उठ सकता था, और न ही चल सकता था । गाँव के लोगों ने उसका बहुत ध्यान रखा और उसका इलाज करवाया । लेकिन फिर भी वह बच नहीं पाया और मर गया ।

शिक्षा: मनुष्य हो या जानवर, वे अपने परिवेश से विपरीत दूसरे स्थान पर ज्यादा दिन तक जीवित नहीं रह सकते ।

अंकिता शर्मा

बी.ए.-II, अनुक्रमांक - 104

मीराबाई

पिया जब पास आवेंगे,
नैना ना मिला पावेंगे ।
देख बिन रहा न जावेगा ॥
बिन देख रह न पाऊँगी,
पलके जब उठाऊँगी ।
तब भारीपन सतावेगा ॥

उठ भी गई पलकें,
तो लजा कर गिर जावेंगी ।
पिया जब पास आवेंगे,
नैना ना मिल पावेंगे ॥

हरे कृष्ण, हरे कृष्ण,
कृष्ण कृष्ण हरे हरे ।
हरे राम, हरे राम,
राम राम हरे हरे ॥

पूजा देवी

बी.ए.-I, अनुक्रमांक - 924

हिन्दी के इस दौर की पीढ़ी से पिछड़ने के कारण

- प्रौद्योगिकी की कम जानकारी ।
- नवीनतम रुझानों और विचारों से अनजान ।
- पारंपरिक विचारों और मूल्यों की अवहेलना ।
- नई पीढ़ी की जरूरतों और अपेक्षाओं को नहीं समझना ।
- सामाजिक और आर्थिक परिवर्तनों के साथ तालमेल न बैठा पाना ।
- शिक्षा और प्रशिक्षण में कमी ।
- नवाचार और प्रयोग की कमी ।
- संवाद और संपर्क में कमी ।
- तकनीकी ज्ञान की कमी ।
- वैश्वीकरण और अंतर्राष्ट्रीय संदर्भों की कम समझ ।
- सामाजिक मीडिया और डिजिटल मंचों पर अनुपस्थिति ।
- नवीनतम, अनुसंधान और विकास से प्रतिस्पर्धा और नवाचार की कमी ।
- संगठनात्मक और प्रबंधन कौशलों में कमी ।
- व्यक्तिगत और पेशेवर विकास में कमी ।

सक्षम शर्मा

बी.ए.-I, अनुक्रमांक - 1004

धरती माँ

धरती हमारी माँ है,
पेड़ पौधे इसकी शान हैं।

मत पहुँचाओ कोई चोट इसे,
इसमें भी तो हमारी तरह जान है।

अंकिता शर्मा
बी.ए.-II, अनुक्रमांक - 104

तिरंगा

तीन रंग का झंडा प्यारा,
शान से रहे यह कर्तव्य हमारा।

यही आज़ादी की पहचान है,
झुकने न दो इसे यही कहता पूरा हिन्दुस्तान है।

अंकिता शर्मा
बी.ए.-II, अनुक्रमांक - 104

ऐसा देश है मेरा

मैं उस देश की नागरिक हूँ,
जिसके होठों में गंगा और हाथों में तिरंगा है।
वो देश जो कभी सत्यम शिवम सुन्दरम,
कभी वंदे मातरम्, कभी पंजाब सिंध गुजरात मराठा द्रविड उत्कल बंगा है।

मैं उस देश की नागरिक हूँ,
जो हर ठुकराए हुए की शरणस्थली बन जाता है,
और सात समुन्दर पार परदेसियों को भी अपने भाई-बहन कहकर बुलाता है।
यही प्रेम की पूज्य भूमि भारत वर्ष कहलाता है, भारत वर्ष कहलाता है।

अंकिता शर्मा
बी.ए.-II, अनुक्रमांक - 104

कबीरदास

कबीरदास का जीवन परिचय: भक्तिकाल को हिंदी का स्वर्ण युग कहा जाता है। भक्तिकाल के संत कवियों में संत कबीरदास का स्थान सबसे ऊपर माना जाता है। कबीरदास 15वीं शताब्दी के महान संत, कवि और समाज सुधारक थे। उनका जन्म 1398 ईस्वी में काशी (वाराणसी) में हुआ था। उन्होंने समाज में प्रचलित अंधविश्वासों, पाखंड और जाति-धर्म के भेदभाव का विरोध किया। कबीरदास ने अपने दोहों, साखियों और रमैणियों के माध्यम से

सरल भाषा में प्रेम, समानता और एकता का संदेश दिया। उनकी रचनाएँ गुरु ग्रंथ साहिब में भी शामिल हैं और उनकी शिक्षाओं से प्रेरित कबीर पंथ आज भी उनके विचारों का प्रसार करता है। वे भक्तिकाल के अकेले ऐसे संत थे जिन्होंने अपनी लेखनी के दम पर समाज को सुधारने की कोशिश की। वो जब तक जिन्दा रहे, उन्होंने समाज के द्वारा बनाई गई कुरीतियों के खिलाफ आवाज उठाई। कबीर दास की रचनाएँ पढ़कर अंदाजा लगाया जा सकता है कि वे अपने समय से कितने आगे का सोचते होंगे।

कबीरदास के कुछ प्रसिद्ध दोहे (अर्थ सहित):

**बुरा जो देखन मैं चला, बुरा न मिलिया कोय ।
जो दिल खोजा अपना, मुझसे बुरा न कोय ॥**

अर्थ: कबीर कहते हैं कि जब मैं इस दुनिया में बुराई खोजने गया, तो मुझे कुछ भी बुरा नहीं मिला और जब मैंने खुद के अंदर झांका तो मुझे खुद से ज्यादा बुरा कोई इंसान नहीं मिला।

**धीरे-धीरे रे मना, धीरे सब कुछ होय ।
माली सींचे सौ घड़ा, ऋतु आए फल होय ॥**

अर्थ: कबीर दास जी कहते हैं कि धैर्य रखें धीरे-धीरे सब काम पूरे हो जाते हैं, क्योंकि अगर माली किसी पेड़ को सौ घड़े पानी से सींचने लगे तब भी फल तो ऋतु आने पर ही लगेगा।

**चिंता ऐसी डाकिनी, काट कलेजा खाए ।
वैद बिचारा क्या करे, कहाँ तक दवा लगाए ॥**

अर्थ: कबीर दास जी कहते हैं कि चिंता एक ऐसी डायन है जो आदमी के कलेजे को काट कर खा जाती है। इसका इलाज वैद्य नहीं कर सकता। वो कितनी दवा लगाएगा। यानी चिंता जैसी खतरनाक बीमारी का कोई इलाज नहीं है।

**गुरु गोविंद दोउ खड़े, काके लागूं पांय ।
बलिहारी गुरु आपनो, गोविन्द दियो बताय ॥**

अर्थ: कबीर दास जी कहते हैं कि गुरु और भगवान अगर साथ में खड़े हैं तो सबसे पहले गुरु के चरण छूने चाहिए, क्योंकि प्रभु तक पहुंचने का रास्ता भी गुरु ही दिखाते हैं।

**साईं इतना दीजिए, जा में कुटुंब समाय ।
मैं भी भूखा न रहूं, साधु ना भूखा जाय ॥**

अर्थ: कबीर दास जी कहते हैं कि प्रभु तुम मुझे इतना दो कि जिसमें मेरा गुजरा चल जाए, मैं खुद अपना पेट पाल सकूँ और आने वाले मेहमानों को भी भोजन करा सकूँ।

**बड़ा हुआ तो क्या हुआ, जैसे पेड़ खजूर ।
पंथी को छाया नहीं, फल लागे अति दूर ॥**

अर्थ: जिस प्रकार खजूर का पेड़ इतना ऊंचा होने के बावजूद आते-जाते राही को छाया नहीं दे सकता है और उसके फल तो इतने ऊपर लगते हैं कि आसानी से तोड़े भी नहीं जा सकते हैं। उसी तरह आप कितने भी बड़े आदमी क्यों न बन जाए लेकिन आपके अंदर विनम्रता नहीं है और किसी की मदद नहीं करते हैं तो आपका बड़ा होने का कोई अर्थ नहीं है।

ऐसी वाणी बोलिए मन का आपा खोए।

औरन को शीतल करे, आपहुं शीतल होए ॥

अर्थ: कबीर दास जी कहते हैं आदमी को बोली हमेशा ऐसी होनी चाहिए जो कि सामने वाले को अच्छा लगे और खुद को भी आनंद का एहसास हो।

शब्द विचारी जो चले, गुरुमुख होय निहाल।

काम क्रोध व्यापे नहीं, कबूँ न ग्रासै काल ॥

अर्थ: गुरु के मुख से निकले वचनों का विचार करके जो जीवन में आगे बढ़ता है वह धन्य हो जाता है। वह काम, क्रोध, लोभ, माया से दूर रहता है।

अंकिता देवी

बी.ए.-III, अनुक्रमांक - 4108

मेरा भारत महान

कितना सुन्दर कितना प्यारा,
सारे जहाँ से अच्छा हिन्दुस्तान हमारा,
जहाँ पर मिलता बेसहारे को एक सहारा।

मिलजुल कर रहना हमको सिखाए,
अपनों का साथ क्या होता है ये हमें बतलाए।

जब समस्या सिर चढ़ जाय तो समाधान मिलकर आए,
ऐसा अनुपम देश मेरा जिसके लिए सभी हैंसते- हैंसते कुर्बान हो जाएं।

जिन्होंने आज़ादी के लिए दिया बलिदान,
ऐसे वीरों को करते हम शत्-शत् प्रणाम।

अंकिता शर्मा

बी.ए.-II, अनुक्रमांक - 104

खुद से भी तो मिलो कभी

खुद का हाथ पकड़ कर, खुद के संग भी चलो कभी,
थोड़ा वक्त निकाल कर, खुद से भी तो मिलो कभी ।

पूछो तो हाल खुद का, कभी-कभार खुद से,
खामोशी से करो बेशक, खुद से बातें करो कभी ।

जिन्दगी गुजर चली है तेरी, जमाना खुश करने में,
चंद लम्हे निकाल कर, खुद के वास्ते खिलो कभी ।

रहते हो मशरूफ़ साकी, औरों को पिलाने में,
एक-आधा जाम कभी-कभार, खुद से भी पूछ लो कभी ।

जिम्मेदारियाँ उठा देती हैं, वक्त से तुझे इतवार को भी,
एक बार तो सोमवार को, मनमर्जी से उठो कभी ।

खुद का हाथ पकड़ कर, खुद के संग भी चलो कभी,
थोड़ा वक्त निकाल कर, खुद से भी तो मिलो कभी ।

सोनम

बी.ए.-II, अनुक्रमांक - 313

अनवी

बी.ए.-II, अनुक्रमांक - 314

अल्फ़ाज़ शायरी

कि कुछ इस तरह से हमारी बातें कम हो गईं,
“कैसे हो” पर शुरू, “और ठीक हो” पर खत्म हो गईं ।

जबाव रखे-रखे सवाल हो गए,
अब तो खुद से मिले कई साल हो गए ।

वक्त ने फंसाया है लेकिन परेशान नहीं हूँ मैं,
इन छोटी-छोटी बातों से हार जाऊँ वो इंसान नहीं हूँ मैं ।

अल्फ़ाज़ नहीं लिखते उसमें दर्द पिरोते हैं,
हम शायर हैं जनाब! जो स्याही से रोते हैं ।

सफर-ए-जिंदगी में एक और दिन ढल गया,
हम देखते ही रह गए और वक्त सामने से निकल गया ।

शबनम

बी.ए.-II, अनुक्रमांक - 429

जिसका किरदार बुरा वो इंसान बुरा

'मंदिर' में दाना चुगकर चिड़ियां 'मस्जिद' में पानी पीती हैं,
मैंने सुना है 'राधा' की चुनरी, कोई 'सलमा' बेगम सीती है ।

एक 'रफ़ी' था महफ़िल महफ़िल 'रघुपति राघव' गाता था,
एक 'प्रेमचंद' बच्चों को 'ईदगाह' सुनाता था ।

कभी 'कन्हैया' की महिमा गाता 'रसखान' सुनाई देता है,
औरों को दिखते होंगे 'हिन्दू' और 'मुसलमान' ।
मुझे तो हर शख्स के भीतर 'इंसान' दिखाई देता है,

क्योंकि ना हिंदू बुरा है ना मुसलमान बुरा है,
जिसका किरदार बुरा है वो इन्सान बुरा है ।

शबनम

बी.ए.-II, अनुक्रमांक - 429

हिन्दी

मान है, अभिमान है हिन्दी,
भारत की शान है हिन्दी ।
क्रांति की परिभाषा है हिन्दी,
भारतवासियों की भाषा है हिन्दी ।

भारतीयों के दिलों में बसी है हिन्दी,
जन-जन की भाषा है हिन्दी ।
भारत की आशा है हिन्दी,
फिर क्यों बोलने में शर्माते हैं हिन्दी ?

देश आगे बढ़ रहा है, पीछे क्यों रह गई है हिन्दी?
हिन्दी है पहचान हमारी, हिन्दी ही मान हमारा,
हिन्दी बोलने में कैसी शर्म ! हिन्दी है अभिमान हमारा ।

काजल उडवाल

बी.कॉम.-I, अनुक्रमांक - 5201

समाचार पत्र

समाचार-पत्र जनसंचार का एक पुराना, विश्वसनीय और अत्यंत महत्वपूर्ण माध्यम है, जो समाज को सूचित करने और शिक्षित करने में केंद्रीय भूमिका निभाता है। ये पत्र रोजाना या साप्ताहिक रूप से मुद्रित होते हैं और विभिन्न स्वरूपों में उपलब्ध होते हैं, जैसे कि भौतिक अखबार, डिजिटल संस्करण, और ऑनलाइन पोर्टल। समाचार-पत्र समाज के सभी वर्गों—चाहे वह युवा, वृद्ध, छात्र, व्यवसायी या गृहिणी हों—के लिए उपयोगी हैं, क्योंकि ये न केवल सूचना प्रदान करते हैं, बल्कि समाज को एकजुट करने और विचार-विमर्श को प्रोत्साहित करने का कार्य भी करते हैं। यह हमें राष्ट्रीय और अंतर्राष्ट्रीय स्तर पर होने वाली वर्तमान घटनाओं, जैसे कि राजनीतिक बदलाव, प्राकृतिक आपदाएँ, वैज्ञानिक खोजें, और सामाजिक आंदोलनों के बारे में विस्तृत जानकारी देते हैं।

समाचार-पत्रों में विभिन्न विषयों पर सामग्री होती है, जो पाठकों की विविध रुचियों को संतुष्ट करती है। इनमें राजनीति, खेल, मनोरंजन, व्यापार, शिक्षा, स्वास्थ्य, पर्यावरण और समाज से संबंधित समाचार शामिल होते हैं। उदाहरण के लिए, कोई पाठक सुबह के अखबार में देश के नए कानूनों के बारे में पढ़ सकता है, जबकि दूसरा खेल प्रेमी क्रिकेट विश्वकप की नवीनतम स्कोर अपडेट देख सकता है। मनोरंजन अनुभाग में फिल्म समीक्षाएँ और सांस्कृतिक कार्यक्रमों की जानकारी होती है, जबकि व्यापार खंड में शेयर बाजार, निवेश के अवसर, और आर्थिक नीतियों का विश्लेषण होता है। शिक्षा से संबंधित लेख छात्रों को प्रेरित करते हैं और उन्हें करियर विकल्पों के बारे में मार्गदर्शन प्रदान करते हैं। इस तरह समाचार-पत्र हर आयु वर्ग की रुचि के अनुसार कुछ न कुछ प्रदान करते हैं।

भारत में समाचार-पत्रों का एक विशेष सांस्कृतिक महत्व है। अधिकांश भारतीय घरों में सुबह की शुरुआत एक कप चाय और अखबार के साथ होती है, जो एक दैनिक रस्म की तरह है। लोग सुबह के शांत माहौल में अखबार पढ़ते हैं, जिससे उन्हें दिन की शुरुआत में ही दुनिया की ताजा खबरों का ज्ञान हो जाता है। यह न केवल व्यक्तिगत जानकारी बढ़ाता है, बल्कि परिवार और मित्रों के बीच चर्चा का आधार भी बनता है। उदाहरण के लिए, एक परिवार नाश्ते की मेज पर किसी राजनीतिक घटना या खेल की जीत पर चर्चा कर सकता है, जो सामाजिक एकता को बढ़ावा देता है।

समाचार-पत्र विश्व स्तर पर सभी देशों में विभिन्न भाषाओं में छपते हैं, जैसे कि हिंदी, अंग्रेजी, तमिल, बंगाली, और कई अन्य। ये संसार भर में क्या हो रहा है, इसकी ताजा और विश्वसनीय सूचना प्रदान करते हैं। चाहे वह किसी नयी वैक्सीन की खोज हो, किसी

देश में हुए चुनाव हों, या अंतरराष्ट्रीय शांति वार्ताएँ हों, समाचार-पत्र इन सभी को अपने पाठकों तक पहुँचाते हैं। भारत में, जैसे कि दैनिक जागरण, हिंदुस्तान टाइम्स, और द टाइम्स ऑफ इंडिया जैसे अखबार, विभिन्न भाषाओं और क्षेत्रों में लाखों पाठकों तक पहुँचते हैं।

समाचार-पत्रों का मुख्य उद्देश्य जनता को सूचित करना और जागरूक करना है। ये न केवल तथ्य प्रस्तुत करते हैं, बल्कि विश्लेषण, संपादकीय लेख, और विशेषज्ञों की राय के माध्यम से गहरी समझ भी प्रदान करते हैं। समाचार की मदद से लोग महत्वपूर्ण घटनाओं, जैसे कि नीतिगत बदलाव, सामाजिक सुधार, या प्राकृतिक आपदाओं के बारे में जानते हैं और अपने जीवन से संबंधित सही फैसले लेते हैं। उदाहरण के लिए, किसी नई सरकारी योजना की जानकारी अखबार से मिलने पर लोग उसका लाभ उठाने के लिए आवेदन कर सकते हैं।

समाचार-पत्र सामाजिक जिम्मेदारी और नैतिकता की भावना को भी विकसित करते हैं। ये सामाजिक मुद्दों, जैसे कि लैंगिक समानता, पर्यावरण संरक्षण, और मानवाधिकारों पर लेखों के माध्यम से लोगों को संवेदनशील बनाते हैं। विशेष रूप से विद्यार्थियों के लिए, समाचार-पत्र शिक्षा का एक अनौपचारिक स्रोत हैं। ये उन्हें विभिन्न क्षेत्रों की घटनाओं, जैसे कि विज्ञान, प्रौद्योगिकी, और साहित्य के प्रति जागरूक करते हैं। उदाहरण के लिए, एक छात्र पर्यावरण परिवर्तन से संबंधित लेख पढ़कर जलवायु परिवर्तन के प्रति सक्रिय हो सकता है।

समाचारों से जुड़े रहने से लोगों का दृष्टिकोण व्यापक होता है और उनका सामान्य ज्ञान बढ़ता है। नियमित रूप से अखबार पढ़ने वाले लोग वैश्विक और स्थानीय मुद्दों पर बेहतर तर्क-वितर्क कर सकते हैं। यह उन्हें न केवल एक जिम्मेदार नागरिक बनाता है, बल्कि सामाजिक और राजनीतिक चर्चाओं में सक्रिय भागीदारी के लिए भी प्रेरित करता है। समाचार-पत्र आधुनिक जीवन का एक अभिन्न अंग हैं, जो न केवल सूचना का स्रोत हैं, बल्कि समाज को शिक्षित करने, प्रेरित करने, और एकजुट करने का माध्यम भी हैं। डिजिटल युग में भी, जब समाचार ऑनलाइन उपलब्ध हैं, भौतिक अखबारों का आकर्षण और विश्वसनीयता बरकरार है। समाचार-पत्र न केवल वर्तमान को दर्शाते हैं, बल्कि भविष्य को आकार देने में भी महत्वपूर्ण भूमिका निभाते हैं।

शिल्पा देवी

बी.ए.-III, अनुक्रमांक - 4342

बेटा बेटी है एक समान

बेटा बेटी है एक समान,
दोनों करते जग निर्माण ।

अगर बेटा तन है तो बेटी मन है,
अगर बेटा अंश है तो बेटी अंश है ।

अगर बेटा घ्राण है तो बेटी जान है ,
अगर बेटा शान है तो बेटी गुमान है ।

अगर बेटा वारिस है तो बेटी पारस है,
अगर बेटा संस्कार है तो बेटी संस्कृति है ।

अगर बेटा भाग्य है तो बेटी विधाता है,
अगर बेटा दवा है तो बेटी दुआ है ।

अगर बेटा शब्द है तो बेटी अर्थ है,
अगर बेटा माया है तो बेटी काया है ।

अगर बेटा गीत है तो बेटी संगीत है,
अगर बेटा प्रेम है तो बेटी पूजा है ।

अंशिका

बी.कॉम.-I, अनुक्रमांक - 5210

बेटी

मैं भी लेती श्वास हूँ, पत्थर नहीं इंसान हूँ,
कोमल मन है मेरा, वही भोला सा चेहरा ।
जज़्बातों में जीती हूँ, बेटा नहीं पर बेटी हूँ ॥

कैसे दामन छुड़ा लिया, जीवन के पहले ही मिटा दिया,
तुझ से ही बनी हूँ, बस प्यार की भूखी हूँ ।
जीवन पार लगा दूँगी, अपना लो, मैं बेटा भी बन जाऊँगी ॥

दिया नहीं कोई मौका, बस पराया बना के सोचा,
एक बार गले से लगा लो, फिर चाहे हर कदम आजमा लो ।
हर लड़ाई जीत कर दिखाऊँगी, मैं अग्नि में जलकर भी जी जाऊँगी ॥

चंद लोगों की सुन ली तुमने, मेरी पुकार ना सुनी,
मैं बोझ नहीं भविष्य हूँ, बेटा नहीं पर बेटी हूँ !

अंशिका

बी.कॉम.-I, अनुक्रमांक - 5210

जीत पक्की है

कुछ करना है, तो डटकर चल,
थोड़ा दुनिया से हटकर चल ।
लीक पर तो सभी चल लेते हैं,
कभी इतिहास को पलटकर चल ॥

अर्जुन सा, निशाना रख,
मन में, ना कोई बहाना रख !
लक्ष्य सामने है, बस उसी पे,
अपना ठिकाना रख ॥

जो चले थे अकेले उनके पीछे,
आज मेले हैं ।
जो करते रहे इंतज़ार उनकी,
जिंदगी में आज भी झमेले हैं ।।

बिना काम के मुकाम कैसा?
बिना मेहनत के दाम कैसा?
जब तक ना हासिल हो मंज़िल,
तो राह में, आराम कैसा?

सोच मत, साकार कर,
अपने कर्मों से प्यार कर ।
मिलेगा तेरी मेहनत का फल,
किसी ओर का ना इंतज़ार कर ॥

सोच बदलो, जिंदगी बदलो! संकल्प के साथ विकल्प अपने आप मिल जाएंगे ।

नेहा

बी.ए.-III, अनुक्रमांक - 4104

Kasturika

2024-25

Commerce Section

Editor

Lt. Dr. Dharmender Kumar
Assistant Professor (Commerce)
GDC Sihunta

Student Editor

Shayani
B.Com.-II, Roll No. – 5101
GDC Sihunta

Editor 's Message



Dear Students,

It is with great pleasure that I extend my greetings to you through the Commerce section of *Kasturika*. The magazine serves as an intellectual platform for our student community, enabling aspiring writers, researchers, and thinkers to articulate their ideas, analyses, and creative expressions. The Commerce section, in particular, is envisioned to present well-researched articles and informed perspectives on the ever-evolving domain of commerce, management, and economics.

In the contemporary era, the field of commerce is undergoing significant transformation, shaped by rapid technological advancement, globalization, and dynamic market practices. To remain relevant and competitive, students must cultivate critical thinking, academic rigor, and adaptability. I encourage you to engage actively with both curricular and co-curricular initiatives, as these not only broaden academic horizons but also foster essential competencies such as analytical reasoning, leadership, and effective communication.

I firmly believe that the contributions showcased in this edition will enrich our collective understanding of commerce-related issues while also reflecting the scholarly potential of our students. I hope that this section continues to serve as a source of knowledge, inspiration, and academic dialogue for its readers.

Wishing you a productive and intellectually stimulating year ahead. May your academic pursuits be marked by dedication, innovation, and excellence.

With regards,

Lt. Dr. Dharmender Kumar
Assistant Professor (Commerce)
Editor, Commerce Section, *Kasturika*
GDC Sihunta

Student Editor 's Message



Dear Readers,

It is my great pleasure to welcome you to the Commerce section of *Kasturika*, the official magazine of our esteemed college. As the Student Editor of this section, I am delighted to present to you a collection of insightful articles, features, and perspectives that reflect the hard work and creativity of our commerce students.

This year marks a phase of new opportunities, fresh ideas, and innovative initiatives, and we, the students of commerce, are eager to embrace this journey. With several academic and co-curricular events, competitions, and guest lectures planned, this year promises to be both engaging and enriching for all of us.

Through this section, we aim to provide a meaningful platform for commerce students to showcase their talents, share their experiences, and exchange knowledge. The articles in this edition cover diverse themes—ranging from finance and accounting to marketing, entrepreneurship, and emerging trends in commerce. Each contribution reflects extensive effort, research, and enthusiasm, ensuring that the content is not only informative but also thought-provoking.

I sincerely hope that this edition of *Kasturika* inspires you as much as it has inspired my team and me during its creation. I encourage you to read, reflect, and engage with the ideas presented, as we continue to explore the dynamic and fascinating world of commerce together.

I appreciate your support, and happy reading!

Warm regards,

Shayani
B.Com.-II, Roll No. – 5101
Student Editor, Commerce Section, *Kasturika*
GDC Sihunta

CONTENTS

(Commerce Section)

Article	Contributor	Page No.
Digital Payment vs. Cash — The Future of Transaction	Kajal, B.Com.-I, Roll No. - 5204	C-5
The Side Hustle Economy — A New Way to Earn	Monika, B.Com.-I, Roll No. - 5206	C-7
The Psychology of Marketing — Why We Buy? What We Buy?	Shayani, B.Com.-II, Roll No. - 5101	C-8
India vs. China — The Battle for Manufacturing Power	Shayani, B.Com.-II, Roll No. - 5101	C-10
Smart Money Habits	Pratibha Awasthi, B.Com.-II, Roll No. - 5102	C-11
Money Management for College Students	Vandna Devi, B.Com.-III, Roll No. - 4501	C-13
E-Commerce and Digital Payments	Vandna Devi, B.Com.-III, Roll No. - 4501	C-14
Stock Market Basics for Beginners	Parul Sharma, B.Com.-III, Roll No. - 4502	C-16
Goods and Service Tax (GST)	Parul Sharma, B.Com.-III, Roll No. - 4502	C-17
Income Tax	Akhilesh Verma, B.Com.-III, Roll No. - 4507	C-18
The Role of Social Media in Modern Marketing	Akhilesh Verma, B.Com.-III, Roll No. - 4507	C-19
Corporate Social Responsibility (CSR)	Ritu Devi, B.Com.-III, Roll No. - 5004	C-20
Impact of AI and Automation on Business Models	Ritu Devi, B.Com.-III, Roll No. - 5004	C-21

ARTICLES

(Commerce Section)

Digital Payment vs. Cash — The Future of Transaction

Introduction: In today's world, we have two main ways to make payments – cash and digital payments. While cash has been used for centuries, digital payments like UPI, credit cards, and mobile wallets are becoming more popular.

Comparison: Let's compare them in simple words.

1. Convenience

- **Digital payments:** You can pay anytime, anywhere, with just your phone or card. No need to carry cash or count change. *Example:* Imagine you are buying something online or booking a movie ticket with digital payments. You can do it in seconds without going to an ATM.
- **Cash:** You withdrawn it from a bank or ATM and carry it with you. If you don't have the exact amount, it can be inconvenient. *Example:* If you buy something for 95 and 100 you have to wait for 5 change which takes time.

2. Safety/Security

- **Digital payment:** Money is stored securely in banks and digital wallets. If you lose your phones or card, you can block it immediately. Some apps also use OTPs and fingerprints for security. *Example:* If you lose 5000 in cash, it's gone forever. But if someone steals your phone, they can't use your digital wallet without your passwords or PIN.

3. Availability

- **Digital payment:** Need an internet connection and a mobile phone. In rural areas or during network issues, payments may not work. *Example:* If your phone battery dies or the server is down you can't make a UPI payment.

- **Cash:** works everywhere, even where there is no internet. Small vendors, street stalls and rural areas often prefer cash.
- **Winner.** Cash is more reliable in remote areas.

4. Tracking/Budgeting

- **Digital payment:** Every transaction is recorded in your bank statement or payment app. This helps in tracking expenses and meaning managing a budget. *Example:* Apps like Google pay, Paytm and PhonePe show how much you spent on food, shopping, and bills.
- **Cash:** No record of spending. If you use cash for everything you may not know where your money is going.
- **Winner.** Digital payments help in better money management.

5. Extra Benefits/Rewards

- **Digital payment:** Many apps and credit cards offer cashback discounts and reward points for transactions. *Example:* If you pay a ₹500 electricity bill using payment you might get ₹50 cashback.
- **Cash:** No rewards no cashback. Just simple transaction.
- **Winner.** Digital payment gives extra benefits.

6. Government Support/Future Growth

- **Digital payment:** The Indian government is promoting digital payments through initiatives like UPI, Aadhaar pay, and Rupay cards. It helps in reducing black money and corruption.
- **Cash:** Used for centuries but can sometimes support illegal activities (like tax evasion and bribery).
- **Winner.** Digital payments are the future of the economy

Conclusion: Which one is Better? Both cash and digital payments have their advantages. Cash is reliable and works without internet but digital payments are faster, safer, and offer more benefits. As technology grows digital payments are becoming more popular and widely accepted. For daily use a combination of both is the best approach. Carry some cash for emergencies but use digital payment whenever possible to enjoy security rewards, and convenience.

Kajal
B.Com.-I, Roll No. - 5204

The Side Hustle Economy

— A New Way to Earn

Introduction: The world of work is changing. Today, many people are not just relying on one job for income – they are exploring side hustle. Side hustle is a part-time job or business that people do along with their regular work or studies to earn extra money. From freelancing and online businesses to content creation and tutoring, the side hustle economy is growing fast, allowing people to follow their passions and earn more.

■ Why are people choosing side hustles?

a) Extra Income: Salaries are sometimes not enough to meet expenses. A side hustle adds financial security. Example: A teacher who also sells handmade crafts online through Etsy.

b) Passion & Creativity: Many people want to explore their hobbies and skills outside their main job. Example: A math teacher earns extra money by tutoring students on Vedantu.

■ Popular side Hustle in India & Around the world

a) Freelancing: Websites like Fiverr, Upwork, and Freelancer allow people to work in graphic design, writing, programming, logos. Example: A college student earning money by designing logos.

b) Online Tutoring: Teaching school subjects, foreign languages, or skills like coding is in demand. Example: Someone who loves photography does wedding shoot on weekends.

c) Flexibility & Independence: Unlike full time jobs, side hustle allows people to work at their own time and pace. Example: A student who teaches English online through platforms like Preply or Chegg.

d) Blogging & Affiliate Marketing: People write about topics they love and earn through ads and sponsored content. Example: A travel blogger gets paid for recommending hotels and travel gear.

■ Challenges of side Hustle

While side hustle offers many benefits, they also come with challenges:

- *Time Management:* Balancing a main job/study with a side hustle can be tough.

- *Initial Struggles:* Many sides hustle take time to start making money.

- *Consistency:* Success requires patience and effort.

■ Future of the Side Hustle Economy

As technology advances, more people will adopt side hustle to gain financial independence. The future will see more flexible jobs, remote work, and online businesses becoming common. In India, platforms like Meesha (for reselling), YouTube, and UnAcademy (for teaching) are already helping millions turn their side hustle into full-time careers.

Conclusion: The side hustle economy is not just a trend – it is a new way of working. Whether you are a student, a working professional, or a homemaker, a side hustle can help you earn extra and follow your passion. If you have a skill or talent, why not turn it into a side hustle? The possibilities are endless!

Monika

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The Psychology of Marketing — Why We Buy? What We Buy?

Have you ever walked into a store, planning to buy one thing but ended up with a full shopping bag? This isn't just a coincidence—it's the power of marketing psychology. Companies use clever strategies to influence our decisions without us even realizing it. Let's explore some powerful marketing strategies that companies use to influence our decisions.

1. Color Psychology: Colors trigger emotions and influence buying decisions. Brands carefully choose colors based on what they want customers to feel:

- **Red & Yellow:** Used by McDonald's, Burger King, and KFC because red increases hunger & yellow creates happiness.

- **Blue & White:** Common in tech brands like Facebook, LinkedIn, as blue represents trust & reliability.

2. Price Psychology: Pricing is more about perception than the actual number:

- **₹999 vs. ₹1000:** Our brain focuses on the first digits, making ₹999 feel much cheaper than ₹1000. Amazon & Flipkart use this strategy extensively.

- **Buy 1 Get 1 Free:** Supermarkets use this trick to make people feel they are getting a great deal, even when the price is adjusted.

3. Scarcity and Urgency Marketing: People value things more when they seem rare or time-limited:

- Nike & Adidas launch limited edition shoes to create a sense of exclusivity.

- Zara & H&M change collections frequently so customers feel pressured to buy before styles disappear.

4. Celebrity & Influencer Marketing: People tend to trust brands that celebrities and influencers use:

- Virat Kohli & Puma: Fans trust their endorsements; even after Kabir Singh movie, sales of aviator sunglasses & biker jackets increased.

- Nykaa, Mamaearth & Sugar Cosmetics send free products to influencers, and their positive reviews encourage people to buy.

5. Placement & Store Layout Tricks: The way products are placed in stores & on websites affects what we buy:

- Essentials like milk & bread are kept at the back of the store so customers have to walk past many other products & might buy more on impulse.

- Online shopping sites like Amazon & Flipkart show "Best Seller" or "Most Popular" labels to push customers towards certain products.

6. Free Trials and Subscription Traps: Companies give free trials, knowing that people will get used to the service:

- Netflix and Spotify give you a free trial, knowing you'll get used to the service and once you start using them, switching to another brand feels difficult.

Conclusion: Marketing is not just about selling products; it's about selling emotions, experience, and habits. Marketing is about making you addicted to spending. Even if you think these strategies don't work on you, they often influence your behavior in subtle ways. This happens due to a concept called heuristics. Next time you shop, ask yourself—are you buying because you need it, or because marketing made you want it?

Shayani
B.Com.-II, Roll No. - 5101

India vs. China

– The Battle for Manufacturing Power

India has the potential to become the world's top manufacturing hub & compete with China. However, to achieve this, India must improve its infrastructure, reduce costs, attract investments, & develop skilled workers. Here's how India can beat China in manufacturing.

1. Improve Infrastructure: A strong infrastructure is the backbone of any manufacturing hub. India needs better roads, railways, ports, and power supply to make transportation and production smooth. For example, China's Shenzhen is a global electronics hub because it has high-speed transport, 24/7 electricity, & modern ports. India is improving with projects like Delhi-Mumbai Industrial Corridor (DMIC), but more needs to be done.

2. Reduce Manufacturing Costs: India has cheaper labor than China, but other costs like electricity, logistics & raw materials are high. To reduce these, India must offer tax benefits, cut electricity costs, and improve supply chains. For example, Apple started making iPhones in India because of lower labor costs & government incentives, but many companies still find China cheaper for full production.

3. Simplify Business Rules and Reduce Red Tape: Starting and running a factory in India is difficult due to long approval processes & strict rules. In contrast, China provides quick approvals and easy policies for businesses. India has taken steps like the 'Make in India' and 'Ease of Doing Business' initiatives, but further simplification is needed. For example, Tesla wanted to set up a factory in India but faced delays due to complex regulations.

4. Focus Skilled Workforce: China invests heavily in technical education, while India lacks enough skilled workers. Increasing vocational training and industry partnerships can help. For example, Germany's dual education system trains students in classrooms & factories, making them job-ready. India should adopt a similar model.

5. Strong Local Supply Chains: India depends on Chinese parts for manufacturing. Developing local suppliers can reduce this reliance. During COVID-19, Indian businesses struggled due to supply chain disruptions in China. TATA & Reliance are investing in semiconductor manufacturing, which is a good step.

6. **Attracting Foreign Companies:** Many global companies want to move out of China due to rising costs & political issues. India can attract them by offering tax breaks & fast approvals. For example, Vietnam attracted Samsung with special incentives. India can do the same for companies like Tesla & Intel.

7. **Investing in Innovation:** China spends heavily on research and development (R&D) to build high-tech industries. India must do the same to compete in fields like robotics, electric vehicles & AI.

Shayani
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Smart Money Habits

Introduction: Managing personal finance during college can be a daunting task and difficult for many students. However, developing sound financial habits early on is crucial for ensuring long-term financial stability. From budgeting to saving and spending wisely, the decisions you make today can have a lasting impact on your financial future.

Budgeting: Understanding Your Cash Flow

A budget allows students to understand their income and track where their money is going.

- *Track Income and Expenses:* Whether from a part-time job, allowance, or scholarships, knowing your total income is essential. Similarly, keep track of fixed expenses like rent and utilities and variable expenses like dining out or entertainment.
- *Use Budgeting Tools:* Leveraging digital tools such as Mint, You Need A Budget (YNAB), or PocketGuard can simplify the budgeting process.
- *Implement the 50/30/20 Rule:* Allocate 50% of your income to needs (rent, food, transportation), 30% to wants (entertainment, dining out), and 20% to savings and debt repayment.

Smart Spending: Prioritizing Needs over Wants

Learning the difference between needs and wants is essential for controlling spending.

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- *Look for student discounts:* Many retailers, subscription services, and transport providers offer discounts to students. Take advantage of these opportunities to save on necessary purchases.
 - *Buy used and borrow when possible:* Textbooks, furniture, and even electronics can often be found at a lower cost when purchased second-hand. Additionally, borrow textbooks from libraries or share them with peers.
 - *Avoid impulse purchases:* Implement a 24-hour rule for non-essential purchases. If you still need an item after a day, then consider purchasing it.

Saving: Building a Financial Cushion

Saving, even in small amounts, can help provide financial security and protect against emergencies.

- *Start small:* Commit to saving even a small amount — such as ₹400 to ₹800 per week. Increase your savings as your financial situation improves.
- *Automate savings:* Set up automatic transfers to a savings account to ensure consistency.
- *Create an emergency fund:* Aim to save ₹40,000 to ₹80,000 for unexpected expenses, such as medical bills or car repairs, to avoid relying on credit cards or loans.

Earning Extra Income

- *Freelancing and gig economy:* Websites like Fiverr, Upwork, and TaskRabbit provide flexible opportunities to earn money through freelance work, ranging from writing to graphic design.
- *Tutoring and part-time jobs:* Use your academic strengths to offer tutoring services. Part-time jobs on or off campus can also be a reliable source of income.
- *Internships:* Internships not only provide valuable experience but may also be paid opportunities, allowing students to gain work experience while earning money.

Investing: Power of Compound Interest

- *Start with low-cost investments:* Consider using robo-advisors like Acorns or Robinhood, which allow for beginner-friendly, low-risk investing in index funds or exchange-traded funds (ETFs).
- *Long-term focus:* Aim to invest for the long term and avoid making impulsive decisions based on short-term market fluctuations.
- *Educational resources:* Take the time to learn about basic investment principles, such as asset allocation and diversification, to make informed decisions.

Conclusion: Personal finance in college is not just about making ends meet; it's about building habits that will shape your financial future. By budgeting effectively, spending wisely, saving regularly, and investing early, students can gain financial foundation, starting with the commitment to smart money habits.

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Money Management for College Students

Managing money wisely in college is essential for financial stability and future success. With tuition, textbooks, rent, and social activities, expenses can add up quickly. Here's a practical guide to help students develop good money habits and make smart financial choices.

1. Create a Budget: A budget is the foundation of financial stability.

- *Track Income and Expenses:* List all sources of income (allowance, part-time job, scholarships, etc.) and track spending (rent, food, entertainment, etc.).
- *Use Budgeting Apps:* Apps like Mint, YNAB, or PocketGuard can help track expenses and savings.
- *Follow the 50/30/20 Rule:* Allocate 50% to needs (rent, food, bills), 30% to wants (entertainment, shopping), and 20% to savings or debt repayment.

2. Minimize Unnecessary Expenses: Saving money doesn't mean sacrificing fun; it means being smart about spending.

- *Take advantage of student discounts:* Many stores, software providers, and entertainment services offer student discounts.
- *Limit eating out:* Cook at home to save money and it is often healthier.

- *Use public transportation:* Instead of owning a car, use buses, trains, or ride-sharing services.
3. **Save Money whenever Possible:** Even small savings add up over time.
- *Open a savings account:* Choose an account with no fees and a good interest rate.
 - *Set up automatic transfers:* Automatically move a small amount to savings every month.
 - *Apply for scholarships and grants:* Reduce the financial burden by applying for as many scholarships as possible.
4. **Be Smart with Credit Cards:** Credit cards can be helpful if used wisely but dangerous if mismanaged.
- *Use credit responsibly:* Only charge what you can afford to pay off in full each month.
 - *Pay bills on time:* Late payments lead to fees and lower credit scores.
 - *Choose a student credit card:* Look for a card with low interest, no annual fee, and rewards suited for students.
5. **Find ways to Earn Extra Income:** Balancing work and studies can be challenging, but earning extra cash can ease financial stress.
- *Look for part-time jobs:* On-campus jobs, tutoring, or remote work can help cover expenses.
 - *Start a side hustle:* Freelancing, selling handmade goods, or content creation can bring in extra income.
6. **Plan for the Future:** Good financial habits now will benefit you in the long run.
- *Start an emergency fund:* Save a few hundred dollars for unexpected expenses.
 - *Learn about investing:* Consider investing small amounts in index funds as learning about stocks.

By following these money management tips, college students can reduce financial stress and set themselves up for a stable future.

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E-Commerce and Digital Payments

How Digital Payments are Revolutionizing the Way we Shop?

The Future of E-Commerce: The rise of e-commerce has transformed the way we shop, and digital payments have played a crucial role in this transformation. In recent years, there has been a significant shift towards

digital payments, with more and more consumers opting for online payment methods over traditional cash transactions.

The Growth of E-Commerce: E-commerce has experienced rapid growth over the past decade, with online sales projected to reach \$6.5 trillion by 2023. This growth can be attributed to the increasing availability of high-speed internet, the proliferation of smartphones, and the rise of social media.

The Rise of Digital Payments: Digital payments have been instrumental in driving the growth of e-commerce. According to a report by Worldpay, digital payment accounted for 57% of all e-commerce transactions in 2020. This trend is expected to continue, with digital payment projected to account for 67% of all e-commerce transactions by 2023.

➤ Types of Digital Payments

There are several types of digital payments, including:

1. **Credit/Debit Cards:** Credit and debit cards are the most widely used digital payment methods. They offer a secure and convenient way to make online transactions.
2. **E-wallets:** E-wallets, such as PayPal and Apple Pay, allow users to store their payment information in a secure digital wallet.
3. **Mobile Payments:** Mobile payments, such as Google Pay and Samsung Pay, allow users to make payments using their mobile devices.
4. **Cryptocurrencies:** Cryptocurrencies, such as Bitcoin and Ethereum, are digital currencies that use cryptography for secure financial transactions.

➤ Benefits of Digital Payments

Digital payments offer several benefits, including:

1. **Convenience:** Digital payments offer a convenient way to make online transactions, eliminating the need to carry cash or visit a physical store.
2. **Security:** Digital payments are secure, with multiple layers of encryption and authentication protecting user data.
3. **Speed:** Digital payments are fast, with transactions processed in real-time.
4. **Cost-Effective:** Digital payments are cost-effective, reducing the need for physical infrastructure and minimizing transaction fees.

➤ Challenges and Opportunities

Despite the benefits of digital payments, there are several challenges and opportunities that need to be addressed:

1. **Security Risks:** Digital payments are vulnerable to security risks, such as hacking and data breaches.
2. **Regulatory Frameworks:** Digital payments require regulatory frameworks to ensure compliance with anti-money laundering and know-your-customer regulations.
3. **Financial Inclusion:** Digital payments offer an opportunity to promote financial inclusion, providing access to financial services for underserved populations.

4. Innovation: Digital payments offer an opportunity for innovation, with new technologies and business models emerging to meet changing consumer needs.

Conclusion: Digital payments have revolutionized the way we shop, offering a convenient, safe, and cost-effective way to make online transactions. As e-commerce continues to grow, digital payments will play an increasingly important role in driving this growth. However, there are several challenges and opportunities that need to be addressed to ensure the continued success of digital payments.

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Stock Market Basics for Beginners

Investing in the Stock Market can be a powerful way to build wealth over time. Here's a beginner-friendly guide to understanding the basics:

(1) What is the Stock Market? The stock market is a platform where individuals and institutions buy and sell shares of publicly traded companies. These shares represent partial ownership in a company.

(2) Why Invest in Stock?

- **Potential for Growth:** Historically, the stock market has offered higher returns compared to other investment vehicles over the long term.
- **Ownership:** Holding stocks means owning a piece of a company, allowing investors to benefit from its growth and profits.

(3) Steps to Start Investing:

- **Educate Yourself:** Before diving in, learn about the stock market, investment strategies, and financial principles. Resources like Wall Street Survivor offer educational materials and simulations to practice trading without real financial risk.
- **Set Financial Goals:** Determine your investment objectives, such as saving for retirement, buying a home, or building an emergency fund.
- **Choose a Brokerage Account:** To buy and sell stocks, you'll need to open an account with a brokerage firm.
- **Start Small:** Begin with amounts you're comfortable with. Even modest investments can grow over time. Avoid high-risk options like penny stocks, which are typically priced.
- **Diversify:** Spread your investments across various sectors and asset classes to mitigate risk.

(4) Investment Strategies:

- **Long Term Investing:** Holding stocks for extended periods to benefit from the company's growth and market appreciation.
- **Dividend Investing:** Focusing on companies that pay regular dividends, providing a steady income stream.
- **Index Fund Investing:** Investing in funds that track specific market indices, offering diversification and lower fees.

(5) Common Mistakes to Avoid:

- **Lack of Research:** Investing without understanding the company or market conditions.
- **Emotional Investing:** Making decisions based on emotions rather than logic and analysis.
- **Chasing Trends:** Following the crowd without assessing the investment's fundamentals.

(6) Continuous Learning: The stock market is dynamic. Regularly update your knowledge through books, reputable financial news sources, and courses. Platforms like Wall Street Survivor provide interactive learning experiences to enhance your understanding.

Parul Sharma
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Goods and Service Tax (GST)

What is GST?

GST stands for Goods and Service Tax. It's a single tax levied on the supply of goods and services, right from the manufacturer to the consumer. The main aim of GST is to simplify the tax structure in a country by replacing multiple indirect taxes with a single tax.

➤ Types of GST

- **CGST (Central Goods and Service Tax):** Collected by the Central Government on intra-state sales.
- **SGST (State Goods and Service Tax):** Collected by the State Government on intra-state sales.
- **IGST (Integrated Goods and Services Tax):** Collected by the Central government on inter-state sales.

➤ **GST Rates:** GST is categorized into different tax slabs, which vary depending on the types of goods or services. Common slabs include 0%, 5%, 12%, 18%, and 28%.

➤ Impact of GST on Economy

1. *Simplification of Tax Structure:* GST has simplified the tax structure in India. Previously, various indirect taxes like VAT, Service Tax, and excise duty were levied separately.
2. *Increased Revenue for Government:* The implementation of GST has led to improved tax collection for the government. When businesses collect GST on their sales and file it correctly, it boosts government revenue.
3. *Boost to Small Businesses:* Under GST, small businesses benefit from a threshold limit for exemption. This reduces their compliance burden, allowing them to focus on growing their business. This in turn supports overall economic growth.
4. *Facilitation of Inter-State Trade:* GST has made inter-state trade easier. Businesses no longer have to pay different taxes when transporting goods from one state to another, which enhances supply chain efficiency and helps reduce costs.

➤ How does GST affect Small Business?

1. *Simplified Compliance:* One of the main benefits of GST for small business is the simplification of the tax compliance process.
2. *Threshold Exemption:* Small businesses with a turnover below a certain threshold are exempt from GST. This exemption allows them to operate without the burden of tax compliance, enabling them to focus on growth and development without the hassle of filing GST returns.
3. *Input Tax Credit:* Can benefit from the input tax credit under GST. This means they can claim credit for the GST paid on their purchases, which reduces their overall tax liability.
4. *Improved Market Access:* GST facilitates easier interstate trade by eliminating the need for multiple state-specific taxes. This allows small businesses to expand their market reach beyond their local area, potentially increasing sales and revenue.

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Income Tax

Income tax is a fundamental aspect of modern economies, serving as a primary source of revenue for government. An income tax is a direct tax on the income or profit on individuals or entities like corporations.

Government uses income tax revenue to fund public services such as infrastructure, education, healthcare, defence, and social welfare programs. The taxable income is the portion of your income that is subject to taxation. It's often calculated by subtracting deductions and exemptions from your gross income.

Tax rates can vary depending on income levels. Progressive tax systems, like the one in India, tax higher income at higher rates. The income tax department of India, under the control board of direct taxes, administers income tax, and India has a progressive income tax system.

Income Tax and Black Money

The relationship between income tax and black money is deeply intertwined. Essentially, black money often arises from the evasion of income tax. Here's a breakdown: A primary source of black money is the act of not paying due income tax. Black money by its nature is income that is hidden from tax authorities.

Akhilesh Verma

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The Role of Social Media in Modern Marketing

In the current digital era, social media platforms have emerged as pivotal elements in shaping effective marketing approaches, connecting billions of users worldwide. Channels such as Instagram, Twitter, LinkedIn, and Facebook offer businesses unparalleled opportunities to engage with their intended audiences. This discussion explores the transformative role of social media in marketing and underscores the importance of leveraging these platforms strategically.

1. Strengthened Audience Interaction: Social media facilitates immediate and dynamic interactions between brands and their consumers. Such real-time engagement cultivates a sense of belonging and strengthens consumer loyalty, as companies can respond promptly to feedback and inquiries.

2. Precision in Targeted Advertising: Advanced targeting capabilities allow organizations to tailor their marketing efforts to specific audience segments based on demographics, interests, behaviours, and geographic locations. This precision enhances the efficiency of marketing expenditures, ensuring advertisements reach individuals with a higher propensity to engage or purchase.

3. Amplifying Brand Visibility: Social media serves as a powerful instrument for enhancing brand recognition. By consistently sharing relevant content and engaging with users, businesses can significantly expand their reach and establish a robust online presence, making social media indispensable for modern marketing success.

Akhilesh Verma
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Corporate Social Responsibility (CSR)

Corporate Social Responsibility refers to a company's commitment to operating in an ethical and sustainable manner by considering the social, environmental, and economic impacts of its business activities. CSR initiatives may include charitable donations, environmental sustainability efforts, ethical labor practices, and community development programs. The goal is to contribute positively to society while maintaining profitability and business growth. Corporate Social Responsibility is essential for businesses as it helps them contribute positively to society while maintaining long-term profitability.

Importance of CSR

- 1. Enhances Brand Reputation and Trust:** Companies that engage in ethical and sustainable practices build stronger relationships with customers, investors, and stakeholders.
- 2. Increases Customer Loyalty:** Consumers prefer brands that align with their values, such as environmental sustainability and fair labor practices.
- 3. Attracts and Retains Employees:** A strong CSR strategy fosters a positive work environment, increasing employee satisfaction, engagement, and retention.
- 4. Encourages Sustainable Business Growth:** CSR initiatives, such as eco-friendly operations and ethical practices, support long-term success.
- 5. Regulatory Compliance and Risk Management:** Government and international organizations enforce CSR-related regulations, and responsible companies are better prepared to comply with these policies.
- 6. Contributes to Community Development:** Businesses can support local communities through education programs, healthcare initiatives, and job creation, improving overall societal well-being.

7. Drives Innovation and Competitiveness: Companies adopting sustainable practices often develop innovative products and services, gaining a competitive edge in the market.

8. Increases Investor Confidence: Investors are more likely to support businesses with strong CSR policies, as they demonstrate responsible management and long-term profitability.

Ritu Devi
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Impact of AI and Automation on Business Models

Introduction: Artificial Intelligence (AI) and automation are revolutionizing business models across industries by enhancing efficiency, reducing costs, and improving decision-making. Companies are increasingly integrating AI-driven technologies such as machine learning, robotics, and data analytics to streamline operations and gain a competitive edge.

Key Impacts:

1. Enhanced Efficiency & Productivity: AI-powered automation eliminates repetitive tasks, allowing businesses to optimize workflows and allocate human resources to higher-value activities. This leads to increased productivity and operational efficiency.

2. Data-Driven Decision Making: AI analyses vast amounts of data in real-time, providing businesses with valuable insights for strategic planning, risk management, and customer behavior predictions.

3. Cost Reduction & Scalability: Automation reduces labor costs by handling routine tasks, while AI enhances scalability by enabling businesses to expand operations without proportional increases in expenses.

4. Personalized Customer Experience: AI-driven chatbots, recommendation engines, and predictive analytics help businesses deliver personalized customer experiences, improving satisfaction and retention rates.

5. Job Transformation & Workforce Shift: While automation replaces some traditional jobs, it also creates demand for new skill sets in AI development, data analysis, and digital transformation roles.

6. Challenges & Ethical Considerations: Businesses must address CSR concerns related to data privacy, cybersecurity risks, and the ethical implications of AI-driven decision-making. Responsible AI implementation is essential to maintaining transparency and trust.

Conclusion: AI and automation are redefining business models by fostering innovation, efficiency, and growth. Organizations that strategically adapt to these advancements will gain a significant competitive advantage in the evolving digital landscape. However, businesses must also invest in workforce upskilling and ethical AI practices to ensure sustainable and inclusive progress.

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