

A collage of images related to commerce and business. The top left shows a low-angle view of modern glass skyscrapers against a clear blue sky. The top right features an illustration of a person with a megaphone, a smartphone displaying a lightbulb icon, and various business symbols like a Euro sign and a lightbulb. The middle section is dominated by the text 'THE COMMERCE COLLOQUY' in a large, bold, serif font, overlaid on a background of a calculator, a notebook, and a smartphone. Below the text, there's a row of logos including Coca-Cola, Clarín, Samsung, McDonald's, and Adidas. The bottom left shows a modern conference room with a long white table, chairs, and a large screen displaying a world map. The bottom right features a laptop with 'E-commerce' text on its screen, surrounded by icons for shopping, delivery, and discounts. At the very bottom, there are silhouettes of a group of people in business attire.



From the Editor's Pen

Greetings!

Reflecting on the past, celebrating the present, and envisioning the future' is the core of our much-anticipated newsletter filled with inspiration and information as intended.

This newsletter encompasses the understanding of various factors including career-related to e-commerce to artificial intelligence which embarks upon each one of us in one way or another in our lives and helps create innovations and important technological advancements to enhance one's knowledge in the business sector.

I hope these enriching articles deeply acknowledge the efforts put in by all and ultimately help in building our youth for the future.

I feel immensely proud to pen this editorial and to express my sincere gratitude to all of those, who have made it possible for this newsletter to publish. It was an expedition full of activities and experiences filled with learning.

Ms. Archana Dahiya
Head of Commerce Department

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**”The only way to do
great work is to love
the work you do.”**

- Steve Jobs

MEET THE EDITORIAL TEAM

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Ruhika Vij (XII C1)

Krishna Kalra (XII C1)

**Mr. Manoj Gupta
(PGT Accountancy)**

**Ms. Archana Dahiya
(HoD Commerce)**

*Success is the result of perfection.hardwork.learning from
failure.loyalty.and persistence"*
~ Collin Powell

Finance: Our All-Useful Hidden Superpower

-Krisha Kalra , XII C1

What if I told you that having a strong grasp of finance is like having superpowers?

Not the gaudy, airborne variety.

Not the cape-wearing, building-leaping kind.

But the quiet, everyday kind, the kind that helps you turn ₹500 into ₹5000. That teaches you how to wait till the end of the month, spend wisely and still afford that thing you've had an eye on. The kind that lets you make decisions not just based on what feels good now, but on what builds your future.

Welcome to the real-world magic of finance invisible but invaluable.

What If We Taught Money Like We Teach Music or Math?

We're taught to solve equations.

To play scales.

To write essays.

But when do we learn about:

- Reading a payslip?
- Avoiding debt traps?
- Understanding why banks offer "free" credit cards?

Imagine a world where finance wasn't just a boring chapter in an economics book - but a hands-on, challenge-based subject.

Picture a classroom where:

- You build your monthly budget like a Minecraft base - block by block, with limited resources and clever planning.
- You invest virtual money in a fantasy stock market and watch your portfolio rise (or fall) based on real headlines.
- You learn interest rates using Jenga - every wrong choice makes your tower wobble.

Suddenly, finance isn't dull.

It's dynamic.

It's decision-making in disguise.



Money Is Talking. Are You Listening?

Here's the thing: finance is already a part of your life.

Every time you:

- Choose between two snacks
 - Save up for a gift
 - Think "Should I spend this or wait?"
- you're making a financial decision.
- And those choices add up.

Think of money like energy:

- Spend it all at once, and you burn out.
- Use it wisely, and you power something bigger.

Every rupee has a job - you just have to assign it well.

The Game Has Changed: Finance in a Swipe-and-Click World

In today's world:

- Your phone is your wallet.
- UPI is your new "currency language."
- One Google search can teach you what compound interest means - or how a scam works.

Finance isn't stuck in files and folders anymore.

It's digital. Instant. And evolving.

Teenagers are investing.

Gamers are budgeting.

Content creators are filing taxes.

So here's the twist:

Finance isn't something you "learn later."

It's something you live now.

Start Small. Think Big.

Don't wait for a job or a bank account to start understanding finance.

Start with:

- Tracking how you spend your allowance or pocket money.
- Setting a savings goal (no matter how small).
- Learning how discounts, EMIs, and offers really work.

Because when you understand the rules of money - you stop being just a player.

You become the strategist.

Closing Thought:

The Superpower That Never Runs Out

Finance won't make you fly.

But it will teach you how to land safely.

How to take off smartly.

And how to build a future - one smart decision at a time.

You don't need a mask or a cape. Just curiosity. And the courage to ask:

"What can I make my money do for me today?"

Because the most powerful person in the room isn't the one who earns the most.

It's the one who knows what to do with it.

Business Ethics

-Ruhika Vij, XII C1

What are Business Ethics?

Business Ethics simply refer to the moral principles, policies, and values that govern the way companies and individuals engage in various business activities. They are highly influenced by the place, time and situation in the business environment. Their application comes down to acting morally even in diverse circumstances and vindicating integrity and honesty in all business dealings. The common four types of business ethics include:

Normative Ethics- Establishment of moral behaviour guidelines for individuals and businesses which help in assisting behaviour and forming a solid foundation for decision-making in a corporate set-up, highlighting ethical principles, values and standards. Various other responsibilities fall under the category of Normative Ethics such as Environmental Responsibility(to not detriment the surroundings) and Corporate Social Responsibility(to engage in charitable endeavours).

Applied Ethics- Applying moral theories and principles to actual business settings, addressing dilemmas such as conflicts of interest, bribery and corruption. These are highly applicable and relevant as they are focused on applying moral concepts in practical situations. These ethics foster the development of critical thinking and problem solving skills. Its various examples include Bioethics, Legal ethics and Environmental ethics.

Meta-Ethics- This type explores the psychological framework and moral foundations that have an impact on the moral judgements made in a corporate set-up. It entails examining the logic behind moral precepts, resulting in a wide assessment of cultural and moral development. Creating an ethical framework to be followed, setting up procedures to be undertaken before decision making and conducting assessments or surveys to gauge the levels of ethical performance, all this falls under Meta-Ethics



Abiding by the rules set by an organisation and following the prescribed code of conduct are the essential steps for the success of modern businesses as they also contribute towards the sustainability of the organisation.

The Journey of Money: From Barter to Banknotes and Now to the Tap of a Finger

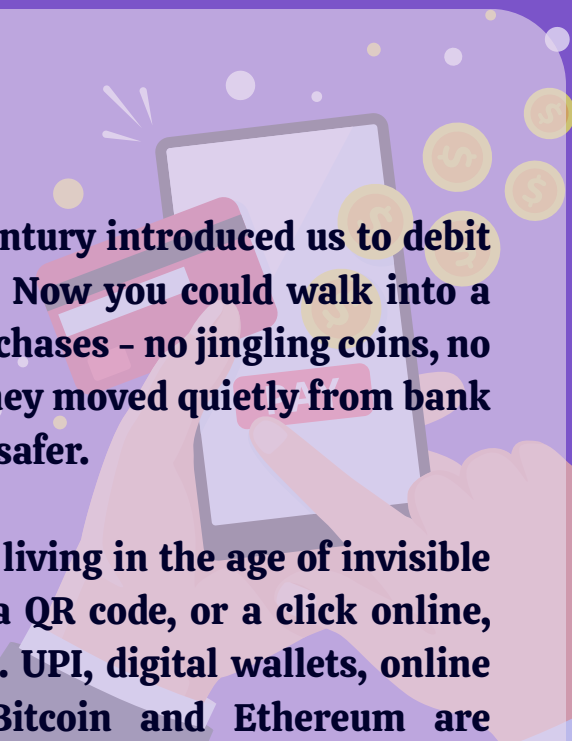
-Shivam Shashwat Tiwari , XI C1

Can you imagine buying your favourite chocolate bar in exchange for a bunch of onions? Or exchanging three pots just to get one pair of shoes ? Sounds odd, doesn't it? But believe it or not, that is how trade worked thousands of years ago. Welcome to the world before money - where barter ruled and shopping was more about negotiation than just swiping a card or doing online payments.

The barter system was simple yet not very efficient - goods were exchanged for goods. If you had wheat and needed cloth, you would have to look for someone who had cloth and wanted wheat. The problem? This "double coincidence of wants" was harder to find than you might think. What if the tailor didn't like wheat? Or if you needed just one loaf of bread but only had a goat to offer? Wouldn't it be unfair to have an exchange like this? Clearly, things needed to change and so , they did.

Enter coins, shining and reliable. Around 600 BCE, in a region called Lydia (modern - day Turkey), the first official coins were minted. Made from precious metals like gold and silver, these coins became the first "real" money. They were accepted everywhere, had a stored value, and were far easier to carry than sacks of grain or livestock. Trade flourished, markets expanded, and the world of commerce began to grow vastly.

But as trade expanded across cities, nations, and continents, carrying heavy metal coins in bulk wasn't also exactly practical. So, humans did what they do best - they innovated. They innovated paper currency - what we know as cash today. First introduced in China during the Tang Dynasty (618 to 907 CE), it spread over time to other parts of the world. Light, compact, and easy to produce, banknotes revolutionized the way we conduct transactions. People no longer relied on the actual weight of metal or any good to exchange. Instead, they believed in the value printed on paper - backed by trust and a promise from the government..



Then came the plastic revolution. The 20th century introduced us to debit and credit cards, changing the game entirely. Now you could walk into a store, swipe a card, and walk out with your purchases - no jingling coins, no bulky notes like before. With every swipe, money moved quietly from bank to merchant, making life smoother, faster, and safer.

But hold on, it doesn't stop there. We are now living in the age of invisible money. With a tap on your phone, a scan of a QR code, or a click online, money can travel across the globe in seconds. UPI, digital wallets, online banking, and even cryptocurrencies like Bitcoin and Ethereum are redefining what money looks like now. We do not just carry wallets anymore - we carry banks in our pockets.

From barter to Bitcoin, money has been on a thrilling ride. And it's not just about transactions - it's about trust, progress, and innovation. Each phase in this journey tells the story of human evolution, of how we've adapted to our needs, embraced new ideas, and kept commerce and trade alive through every age.

So the next time you scan a QR code or use your card, take a moment to appreciate the incredible journey money has made through thousands of years. Because the story of money - is also the story of US.

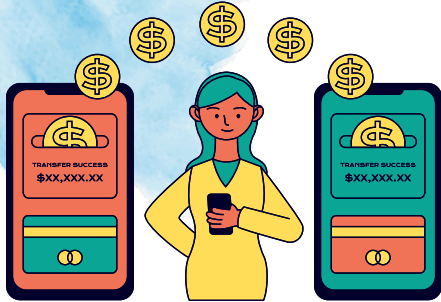


International Trade: A Catalyst for Global Growth

-Anaya Issar, XII C2

International trade continues to serve as a vital engine for global economic development, enabling countries to access goods, services, and resources beyond their borders. By allowing nations to specialize in the production of goods in which they have a comparative advantage, International trade fosters efficiency, lowers costs, and boosts innovation. In today's interconnected world, supply chains stretch across continents, making cooperation and stability in trade policies more critical than ever. Emerging economies benefit by gaining access to larger markets, technology, and investment, which accelerates industrialisation and job creation. Developed countries, in turn, benefit from lower production costs and a broader range of products for consumers. However, global trade possess its own challenges. Geopolitical tensions, protectionist policies, and disruptions like the COVID-19 pandemic have exposed vulnerabilities in supply chains and highlighted the need for diversification and resilience. Additionally, concerns about environmental sustainability and labor practices are prompting calls for more ethical and transparent trade systems. The evolution of digital trade, e-commerce, and services is reshaping the landscape, offering new opportunities for small and medium-sized enterprises (SMEs) to compete globally. As nations negotiate new trade agreements and adapt to shifting economic realities, cooperation and balanced policymaking is essential. A rule-based international trade system—underpinned by institutions like the World Trade Organization—remains crucial in ensuring fair competition, resolving disputes, and promoting inclusive growth. In the long term, fostering open, fair, and sustainable trade will not only strengthen economic resilience but also help address global challenges such as poverty, climate change, and inequality. As businesses and governments navigate the complexities of global commerce, embracing innovation, transparency, and collaboration will be the key in helping to unlock the full potential of international trade in the 21st century.

Contributors in the Field of Commerce



LUCA PACIOLI: THE FATHER OF ACCOUNTING

Fra Luca Bartolomeo de Pacioli was an Italian mathematician, Franciscan friar, collaborator with Leonardo da Vinci, and an early contributor to the field now known as accounting. He is referred to as "The Father of Accounting and Bookkeeping" in Europe and he was the first person to publish a work on the double-entry system of book-keeping on the continent. He was also called Luca di Borgo after his birthplace, Borgo Sansepolcro, Tuscany.



HENRI FAYOL: THE FATHER OF GENERAL MANAGEMENT

Henri Fayol (1841-1925) was a French coal-mine engineer, director of mines and modern management theoretician. His scientific management theory forms the base for business administration and business management. In the academic world, this is also known as Fayolism. Henri Fayol provided one of the most influential modern management concepts of his time. He is founder of the 14 Principles of management and the five functions of management.




F.W.TAYLOR: THE FATHER OF SCIENTIFIC MANAGEMENT

Frederick Winslow Taylor is known as the Father of Scientific Management, which also came to be known as "Taylorism." In 1909, Taylor published "The Principles of Scientific Management." In this, he proposed that by optimizing and simplifying jobs, productivity would increase. He also advanced the idea that workers and managers needed to cooperate with one another. This was very different from the way work was typically done in businesses beforehand.



COMPANY SECRETARIES (ICSI): AN UNDERRATED BUT PROMISING CAREER OPTION

-Prashashth, XIC1



Commerce students mainly gravitate towards careers like Chartered Accountancy (CA) or Business Administration, but an underrated and often overlooked career option is that of a Company Secretary (CS). Regulated by the Institute of Company Secretaries of India (ICSI), a CS plays a vital role in corporate governance by ensuring that companies operate in strict compliance with legal and regulatory frameworks. Regarded as the “corporate guardians,” CS professionals are crucial in maintaining transparency, ethical practices, and efficient management, making them indispensable for any company.

WHAT IS A COMPANY SECRETARY?

A Company Secretary is a professional who acts as a compliance officer, legal advisor, and corporate governance expert. They ensure that companies follow corporate laws, maintain transparency, protect shareholders' interests, and assist boards in making ethical decisions. The Companies Act, 2013 has made it mandatory for every listed company and certain large private companies to appoint a CS, which highlights the profession's significance.

ROLES AND RESPONSIBILITIES OF A CS

A CS plays a crucial role in the corporate structure. They ensure that companies comply with all laws, tax code, and corporate regulations while guiding the board of directors on corporate governance and ethical practices. They act as an intermediary between the company and regulatory authorities such as SEBI, making sure that all filings and disclosures are accurate and timely. In addition, CS professionals are often involved in strategic decision-making, advising on mergers, acquisitions, and corporate restructuring. They are also responsible for maintaining important records, and records board meetings, and communicating key information to shareholders. A CS is a key decision-maker, shaping the future of the company.

WHY CS ISN'T VERY POPULAR AMONG TODAY'S STUDENTS?

Despite its immense scope, CS is less talked about among commerce students. One major reason is the lack of awareness in schools, where most career guidance focuses on Chartered Accountancy or MBA. The limited number of awareness campaigns conducted by ICSI at the school level further contributes to this obliviousness.

CAREER OPPORTUNITIES FOR CS PROFESSIONALS

The career opportunities for CS professionals are vast and expanding rapidly with India's growing business sector. Most CS professionals work in large corporate companies, banks, and multinational companies, where they are part of the top management. A CS may choose to work with regulatory bodies like SEBI, stock exchanges, or government departments involved in policy-making. Experienced CS professionals can also establish their own consultancy firms, advising multiple companies on corporate law, tax compliance, and governance practices. The global demand for experts in corporate governance also opens opportunities abroad, especially in countries with similar legal structures. Some professionals move into academics, research, or corporate training, sharing their expertise with the next generation of commerce students.

CONCLUSION

The CS profession is ideal for commerce students who are detail-oriented, have strong communication skills, and possess an interest in law and governance. With companies placing increasing importance on transparency and ethical practices, the demand for CS professionals is rising sharply. For those who look beyond the usual career options, CS offers prestige, financial stability, and an influential role in shaping corporate decisions. If you aspire to be in boardrooms, advise top executives, and play a key role in corporate strategy, then CS is not just a career—it is a gateway to becoming a respected corporate leader.

The History of Money: From Barter to Banknotes to Plastic Money

-Disha Yadav, XI C2

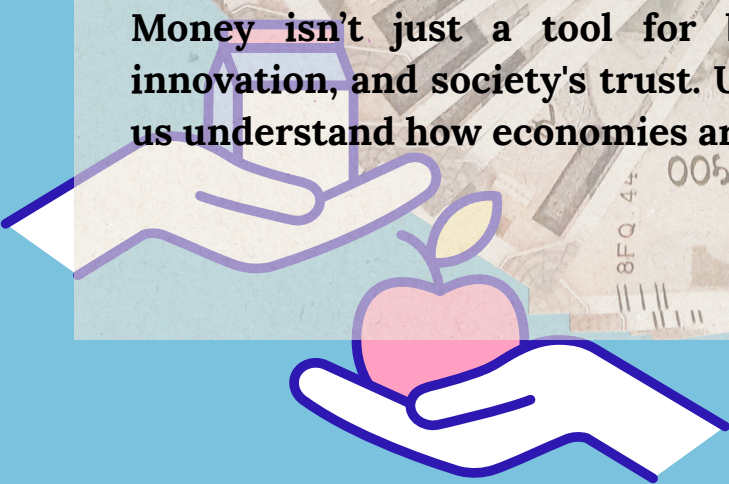
Money wasn't always coins and cards. Long ago, people used the barter system — they exchanged goods like rice for wheat, or cows for cloth. But bartering had many problems: how do you trade if the other person doesn't need what you offer?

To solve this, civilizations created coins made of metal like gold, silver, and copper. These coins had value and were easier to carry. As trade expanded, paper currency or banknotes were introduced — first in China, then globally. Paper money was lighter, quicker to print, and backed by government regulation.

With modern times came plastic money — debit cards, credit cards, and digital wallets. Today, people rarely carry cash. Apps like Paytm, PhonePe, and Google Pay have made even tea stalls go cashless!

Now, we are moving towards digital currencies and cryptocurrencies like Bitcoin. The journey from barter to blockchain shows how commerce evolves with human needs and technology.

Money isn't just a tool for buying things, it reflects our history, innovation, and society's trust. Understanding the history of money helps us understand how economies are built — one transaction at a time.



Startup India

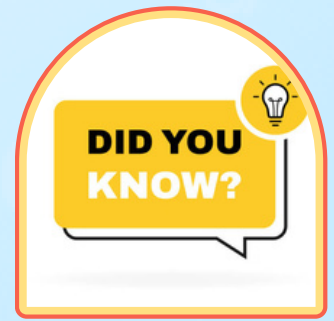
-Navya Mahajan, XII C1

The Government of India launched the Startup India scheme on January 16, 2016, with the aim of promoting entrepreneurship, encouraging advancement in trade and commerce and creating job opportunities. This initiative provides start-ups with benefits such as easy online registration, tax exemptions for three years, self-certification (for selected firms), etc. It also supports fast-tracking of patent applications and offers mentorship, networking, and incubation support through the Startup India Hub.

This initiative has had a positive social impact in addition to its economic contributions. It has empowered the Indian youth and women to take up entrepreneurship, especially in rural and semi-urban areas, helping to reduce regional and gender inequalities. By promoting startups in sectors like healthcare, education, agriculture, and clean energy, Startup India has encouraged businesses that directly improve the quality of life for many communities. It has also helped shift the future generations mindset from being job-seekers to job-creators.

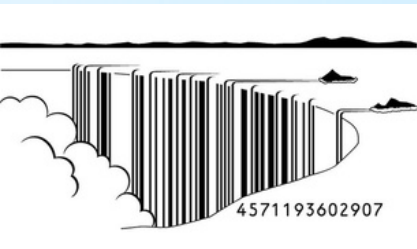
Despite these benefits, challenges still remain. Startups in small towns often lack access to funding, experienced mentors, and modern infrastructure. Many new entrepreneurs face difficulties in scaling their businesses and competing in the larger market. Continued efforts are needed to strengthen the support systems, promote entrepreneurship education, and encourage innovation beyond major cities. However, Startup India has indeed laid the foundation for a more inclusive, innovative, and self-reliant India.

Fun Facts about Some Businesses



Amazon's humble beginnings

1. Amazon, now one of the world's largest e-commerce companies, started in Jeff Bezos's garage in Bellevue, Washington, in 1994. Initially, it only sold books online.



The birth of the barcode



2. The first item ever scanned with a barcode was a pack of Wrigley's chewing gum in 1974 at a supermarket in Troy, Ohio. The barcode revolutionized retail by enabling faster and more accurate checkout processes.

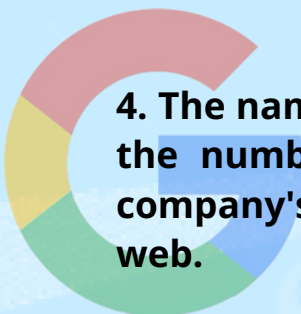
The golden arches



3. The famous McDonald's logo, the Golden Arches, was first designed in 1952 by Richard McDonald. It symbolizes the arch-shaped architecture of their early restaurants.

The origin of the name "Google"

4. The name "Google" is a misspelling of the word "googol," which refers to the number 1 followed by 100 zeros. It was chosen to represent the company's mission of organizing an infinite amount of information on the web.



DIGITAL MARKETING: THE FUTURE OF BUSINESS PROMOTION

-Saamiya Chopra, XII C2

Digital marketing is the use of online platforms and digital technologies to promote products, services, or brands. It has transformed how businesses reach customers, moving from traditional advertising to personalized, interactive communication.

Its various components include:

- **Search Engine Optimization (SEO):** Improving website visibility on Google and other search engines.
- **Social Media Marketing:** Engaging audiences through platforms like Instagram, Facebook, and LinkedIn.
- **Content Marketing:** Creating valuable blogs, videos, and posts to attract and educate customers.
- **Email & Mobile Marketing:** Personalized messages and offers through emails, SMS, and apps.
- **Pay-Per-Click (PPC) Advertising:** Paid ads on search engines and social media for quick visibility.

The various reasons for its importance are as follows:

- **Wider Reach:** Businesses can connect with global audiences 24/7.
- **Cost-Effective:** Cheaper than traditional marketing.
- **Measurable Results:** Analytics tools track customer behavior and campaign success.
- **Targeted Marketing:** Ads reach specific groups based on age, interests, and location.
- **Some of the Real-Life examples are as follows:**
- **Zomato & Swiggy:** They use witty social media content to engage audiences.
- **Nike:** Runs personalized campaigns using customer data.
- **Small Businesses:** Local shops use Instagram reels and WhatsApp to boost sales.

CONCLUSION

Digital marketing isn't just a trend, it's the backbone of modern business growth. By combining creativity with data-driven strategies, it helps brands stay competitive in a digital-first world.

THE AUDIT TRAP: HOW FORENSIC ACCOUNTANTS CATCH CROOKS

-Parth Kushwaha, XII C1

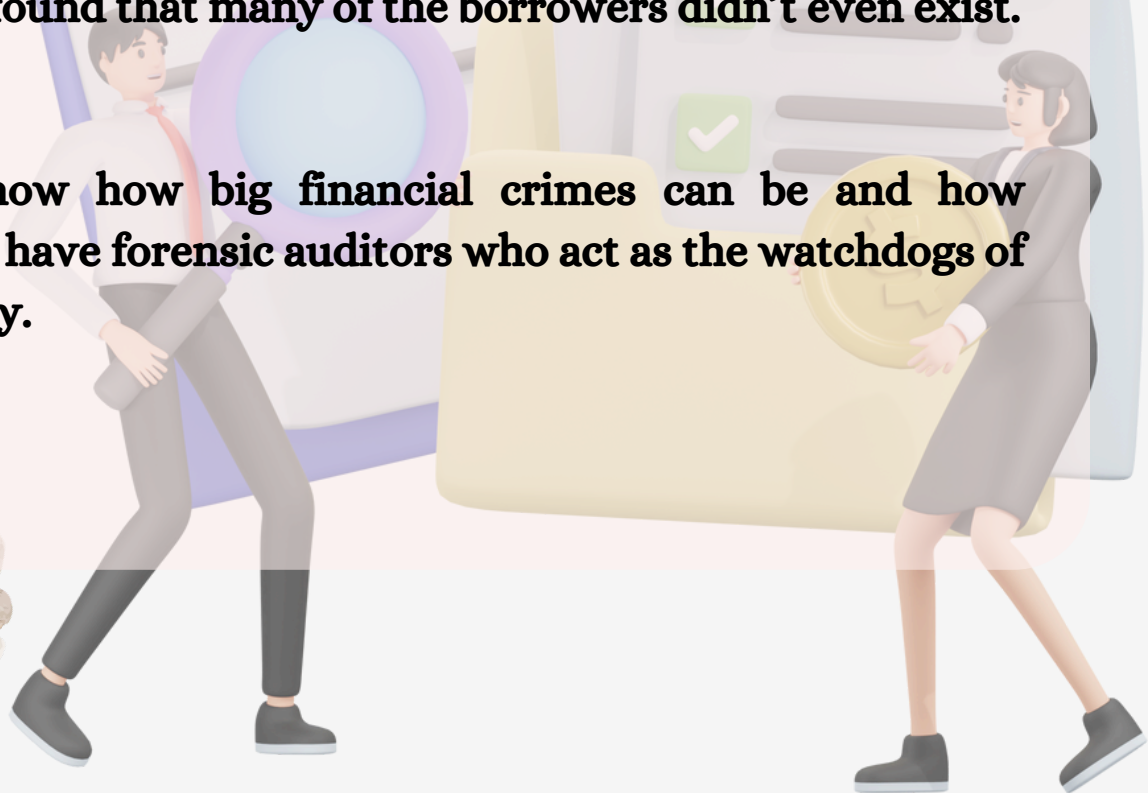
In the world of money, where balance sheets and profit margins speak louder than words, not everything is always as clean as it seems. Behind the curtains of smooth business presentations and glossy annual reports, some companies try to hide their grimy secrets—fraud, embezzlement, and accounting tricks. This is where the heroes with calculators step in—not superheroes, but forensic accountants. These are specialized professionals who combine accounting with investigation. They don't just check numbers, they read between the lines. Forensic accounting is a work like that of a detective, except the clues are not fingerprints or footprints, but suspicious transactions, fake invoices, and inconsistent financial statements. With financial frauds increasing globally, especially in large corporations, forensic accountants play a crucial role in protecting investors, banks, and the public.

But how do these experts actually catch the crooks? It's not as simple as spotting a missing number. Forensic accountants go deep into the company's financial records—sometimes years' worth of data and look for unusual patterns. For example, if a manager approves multiple payments just below the approval limit, or if there are duplicate invoices sent to fake vendors, that's a red flag. They also use software tools that can scan thousands of entries to spot trends and outliers. Sometimes, they compare the company's financial reports with industry averages, or even track personal lifestyles of employees. For example, if someone earning ₹50,000 a month suddenly buys a luxury car, it's worth asking how. Forensic accountants also interview employees and whistleblowers to gather inside information. In short, they connect the dots that others might miss. They don't just prove that money is missing, they find out how, when, and who was behind it.

History is full of massive financial scams that were eventually cracked open by forensic investigations. One of the most famous is the Satyam scam (2009), where the company's founder admitted to the inflating profits by over ₹7,000 crores. It was a classic case of fake revenues, manipulated balance sheets, and false accounts, all uncovered by audit teams and forensic experts after whistleblowers raised concerns.

Then there is the Nirav Modi case (2018), where the fake Letters of Undertakings (Lou's) were used to illegally borrow over ₹11,000 crores from the Punjab National Bank. Forensic auditing exposed how internal controls were bypassed repeatedly. Another shocking scam was the DHFL fraud (2020), involving ₹31,000 crore siphoned through fake companies and shell firms. Investigators traced fake loan entries and found that many of the borrowers didn't even exist.

These stories show how big financial crimes can be and how important it is to have forensic auditors who act as the watchdogs of corporate honesty.



Unlocking Global Commerce: The Power of Free Trade Agreements

-Aafrin Parween, XI C2



Free Trade Agreements (FTAs) are foundational legal pacts between nations designed to dismantle trade barriers like tariffs and quotas. These agreements aim to supercharge economic integration, boost trade flows, and ignite overall economic growth. Whether bilateral (between two countries) or multilateral (among three or more), FTAs go beyond just cutting tariffs, often covering intellectual property, investment, and technical standards. Iconic examples include the USMCA and the European Union's single market.

The benefits are compelling. FTAs grant domestic producers access to larger foreign markets, significantly reducing costs for consumers and businesses alike. This increased competition spurs innovation and makes member states magnets for foreign investment, fostering technology transfer. Consumers enjoy a wider array of products at lower prices, while economic cooperation often strengthens diplomatic ties.



However, FTAs aren't without their downsides. Local industries can face stiff competition from imports, potentially leading to job losses and outsourcing.

Governments may see a reduction in tariff revenue. There's also the risk of uneven benefit distribution, environmental concerns from increased trade, and challenges to national sovereignty due to compliance requirements. Small businesses, in particular, may struggle to compete with larger, international firms.

The Balancing Act of Free Trade Agreements

Free Trade Agreements (FTAs) are undeniably pivotal in our interconnected global economy, acting as catalysts for prosperity, innovation, and stronger international alliances. Yet, this transformative power comes with inherent complexities. While FTAs can open vast new opportunities, they also pose significant challenges, particularly for vulnerable domestic industries, workers, and government revenues.

For policymakers, the path forward is a delicate balancing act. It requires not only a thoughtful design and robust enforcement of FTAs but also the implementation of strategic measures to mitigate their potential adverse effects. The ultimate goal is to ensure that the benefits of trade liberalization translate into long-term, inclusive, and sustainable economic development for all.



The Capsule Class were organized for the students of grade XII. It was conducted by the esteemed guest Dr. Vikas Vijay, a renowned author and a subject expert in Accountancy. Famously known as 'Accounts Guru', he is known for his strong command over his subject and well-known study material titled Together with Accountancy and Business Studies published by Rachna Sagar Pvt. Ltd.

Capsule Class for Commerce



The purpose of the session was to reinforce a better understanding of the subject among the students, enhance their present knowledge, and find solutions to the problems that they face while preparing for the board exams.



The resource person emphasized the need to visualize the concepts and go for hands-on practice. Every aspect of the session was touched upon with a practical task given by the resource person followed by a fruitful discussion. At the end of the session, the children also shared their feedback with the guest.



FUN FACTS

Here we present you some of the quite interesting and fun facts related to Commerce-



1



According to Greek Mythology, Poseidon is considered the father of commerce as he is sea's god and used it for trading.



2



Jeff Bezos is the first person to start an American e-commerce company called Amazon in 1994.



3

Bookkeeping is the only word in English language with three consecutive sets of double letters.



4



In digital marketing, consumers have an attention span of 8 seconds.



5

As of January 2021, there are more than 4000 types of cryptocurrencies in the world.



6

Bombay Stock Exchange is the stock exchange which has the highest number of listed companies in the world with 5689 companies.



AUXILIARIES TO TRADE: THE UNSUNG HEROES OF COMMERCE

-Shaurya Choudhay, XI C1

When we think of trade, our minds often jump straight to buying and selling goods — a farmer selling apples, a shopkeeper offering clothes, or an online store delivering gadgets. But trade is more than just the exchange of goods and money. Behind every successful transaction lies a network of essential services that make the flow of goods smoother, faster, and more efficient. These services are known as auxiliaries to trade.

What Are Auxiliaries to Trade?

Auxiliaries to trade are the support systems that help in the movement, storage, promotion, and smooth transaction of goods and services. They don't directly produce goods, but without them, the business world would struggle to function. Think of them as the backstage crew in a theater — the audience sees the performance, but it couldn't happen without the people working behind the scenes.

Let's break down the main types of auxiliaries to trade:

1. Transport

Imagine buying mangoes in a city while they're grown miles away in rural farms. Transport bridges this distance. Whether by road, rail, air, or sea, transport moves goods from the place of production to the place of consumption. It expands markets and connects buyers and sellers from different parts of the world.

2. Warehousing

Goods aren't always sold right after they're made. Sometimes they need to be stored safely before they're sold. That's where warehousing comes in. Warehouses protect goods from damage, theft, or spoilage and help maintain a steady supply, especially during off-seasons or demand spikes.

3. Banking

Businesses often need money — to buy raw materials, pay wages, or expand operations. Banks provide loans, overdrafts, and other financial services to keep trade running. They also offer payment methods like cheques, cards, and online transfers, which make transactions safer and more convenient.

4. Insurance

Trade involves risks: goods may get damaged, stolen, or lost. Insurance helps protect businesses from such losses. For example, if a shipment of smartphones is lost at sea, the insurance company compensates the business, reducing the financial blow.

5. Advertising

No matter how good a product is, it won't sell if people don't know about it. Advertising promotes goods and services, informs potential buyers, and helps businesses attract more customers. From TV commercials to social media ads, it plays a huge role in modern trade.

6. Communication

Effective trade relies on timely and accurate information. Communication services like phones, emails, and courier systems help businesses stay connected with suppliers, customers, and partners. They allow quick decision-making and better coordination.

Why Are Auxiliaries to Trade Important?

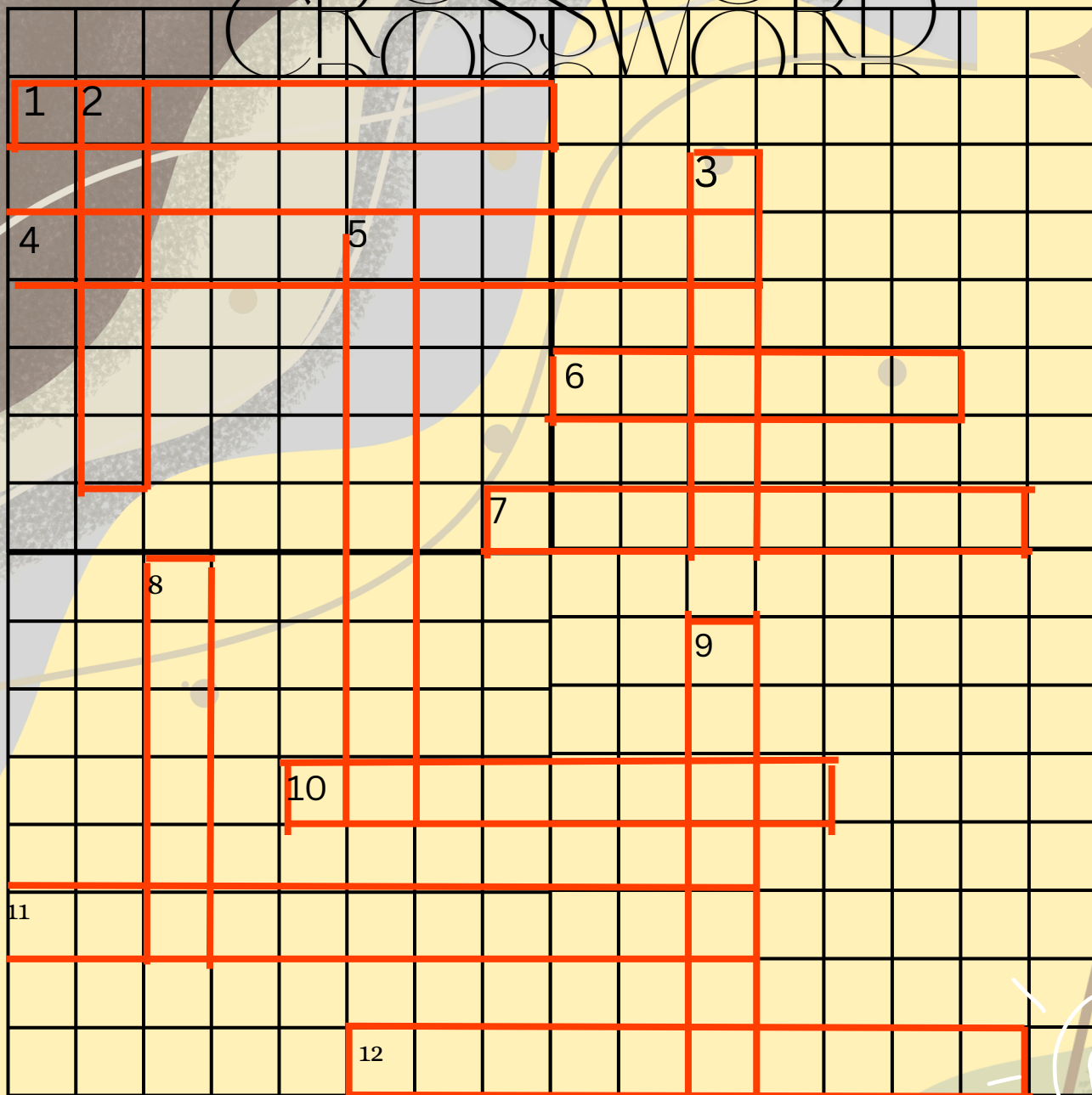
These services are essential for the smooth functioning of any economy. They:

- Reduce the gap between producers and consumers
- Speed up transactions and delivery
- Minimize risks and losses
- Improve customer satisfaction
- Support business growth and competition

Conclusion

Auxiliaries to trade are the backbone of the trading world. From getting goods delivered to protecting them with insurance, they keep commerce efficient and reliable. So the next time you shop online or receive a package, remember — there's a whole system of invisible helpers making it all possible.

CROSSWORD



By- Veronica Kalra, XI C2

Across

- 1 worker
- 4 a business deal
- 6 a list of items to be discussed at a formal meeting
- 7 one that buys goods or services
- 10 information about reactions
- 11 take part
- 12 money paid for selling something

Down

- 2 an area in which commercial dealings are conducted
- 3 expend money with the expectation of achieving a profit or material
- 5 favorable or superior position
- 8 one that owes a sum of money
- 9 accomplishment of an aim

CROSSWORD

ANSWERS



E	M	P	L	O	Y	E	E									
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T	R	A	N	S	A	C	T	I	O	N						
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**“Consumer protection isn’t a privilege—
it’s a promise that fairness will always have a fighting chance.”**

–Anurag Kumar Ishwar, XII C2

The Consumer Protection Act is a legislative act passed by the Parliament of India and was implemented in 1986. The act at its grundnorm protects the consumers from any malpractice or unfair trade action happening in the market-consumer relationship. Additionally, the Consumer Protection Act aims to provide quick and effective redressal of consumer’s problems and unfairness as it encourages consumers to speak out for their rights even in a market-dominant environment.

Historically, the statute was enacted due to the increasing dominance of sellers in the market with a habit of overlooking consumers’ issues. The consumers had limited alternatives, poor quality of goods and had to suffice with a meagre recourse against defective goods and unfair trade practices. Despite the existence of heavyweight statutes such as the Indian Contract Act, 1872 & Sale of Goods Act, 1930, the procedure for remedy against malpractices was slow and expensive. Thus, a workshop inspired by the United Nations Guidelines for Consumer Protection (1985) was conducted in India which led to the formation of a drafting committee for the making of the Consumer Protection Bill, 1985. Further, the bill was passed in the Parliament and was signed by the President in 1986 with its historical enactment which gave a new path to India’s consumer legislation.

The act has some significant features which derive the authority, scope and jurisdiction of the statute. Firstly, this Act applies to all kinds of goods, services and unfair trade practices unless there is specific exemption made by the central government under the act. Additionally, all the sectors whether they are private, public or cooperative are covered under this Act. Secondly, the Act gives consumers the privilege of 3-tier redressal system which includes redressal filings at Centre, State and District levels for providing justice to the victims affected by abnormal trade practices. Also, the act involves the provision of e-filing of complaints for better access and pecuniary privilege to the victims who are vulnerable to not file complaints due to hardships in accessing government authorities.

As we know, change is the rule of nature, everything needs to be scrutinized on timely basis for efficient and effective functioning. The Consumer Protection Act of 1986 although came out to be a saviour for the consumers, but it was based on older issues and addressed time-worn issues. People found loopholes and continued malpractices in ways which were not yet recognized by law and hence, the act needed changes. The most recent amendments to the Consumer Protection Act were introduced in 2019 which experienced several significant changes to enhance consumer rights and protections. Here are some key highlights:

1. E-Commerce Transactions:

The definition of “consumer” has been expanded to include those who buy goods or services through online transactions, electronic means, direct selling, teleshopping or multi-level marketing.

The monetary limits for consumer complaints have been revised and increased.

2. Pecuniary Jurisdiction:

3. E-Filing of Complaints:

Consumers can now file complaints online at the 3-tier hierarchy redressal system.

A new regulatory authority,

the CCPA, has been established to investigate unfair trade practices, misleading ads, and protect consumer rights and also can impose penalties and order product recalls.

4. Central Consumer Protection Authority (CCPA):

5. Product Liability:

The amendments have increased the liability for manufacturers, service providers, and sellers of defective products.



These changes aim to modernize the law, making it more relevant in the digital age and providing greater protection and convenience for consumers. The Act's 'Heart & Soul' as we can say is the Section 2(9) which especially defines the rights of the consumer and states as follows: "The right to be protected against the marketing of goods, products or services which are hazardous to life and property; The right to be informed about the quality, quantity, purity, standard and price of a product; The right to be assured, wherever possible, access to a variety of goods, products at competitive prices is guaranteed under this section."

Thus, we can conclude that the Consumer Protection Act, 1986 was a reliable statute that curbed malpractices and unfair trades by providing protection to the consumers' interests and giving a new path to Indian legislation and now, with the 2019 amendment, the act is now enforceable in various dimensions and provides the consumers with easy access to justice through its provisions.



Sustainable Business Practices: A Necessity or a Trend?

-Rushika Goyal, XI C1

Sustainable business practices, once considered a niche or trendy marketing tactic, have evolved into a vital necessity for businesses in the 21st century. These practices involve integrating environmentally friendly operations, social responsibility, and long-term economic planning into the core of business strategies, aiming to balance the “triple bottom line” of people, planet and profit.



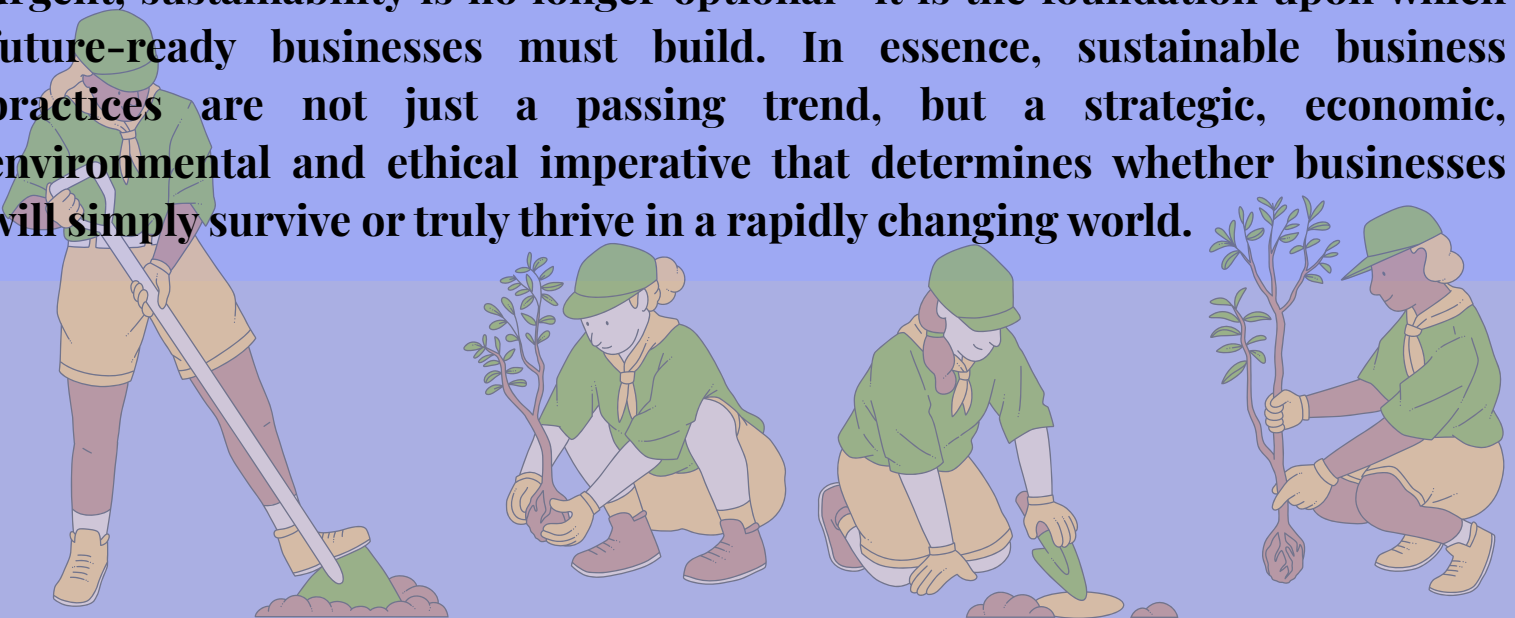
The shift toward sustainability is being driven by multiple powerful forces: increasingly conscious consumers who prefer ethical brands, stricter government regulations on environmental and social governance, investor demands for ESG-compliant companies and rapid technological advancements that make green solutions more accessible and scalable. Globally recognized companies such as Patagonia, IKEA, Tata Group and Unilever have demonstrated that sustainable business models can drive both profitability and positive impact by adopting renewable energy, reducing waste, ensuring fair labor practices and contributing to community development..

While some companies may superficially adopt green practices for public image—a phenomenon known as “greenwashing”—the broader shift indicates a deeper and more permanent transformation in how businesses operate and define success. The benefits of sustainability go beyond environmental impact; they include increased brand loyalty, operational efficiency, talent attraction and retention, risk mitigation and enhanced access to funding through green bonds and responsible investing.

However, challenges remain, including the high initial costs of sustainable technologies, complex global supply chains, lack of awareness in smaller enterprises and pressure to meet short-term financial targets. In India, the push for sustainability has gained significant momentum through initiatives like the Business Responsibility and Sustainability Report (BRSR), Startup India's green incentives and policies supporting renewable energy and circular economy practices..



As climate change, resource depletion and global inequality grow more urgent, sustainability is no longer optional—it is the foundation upon which future-ready businesses must build. In essence, sustainable business practices are not just a passing trend, but a strategic, economic, environmental and ethical imperative that determines whether businesses will simply survive or truly thrive in a rapidly changing world.



ACHIEVEMENTS

INTERNATIONAL COMMERCE OLYMPIAD 2024-25

SCHOOL TOPPERS

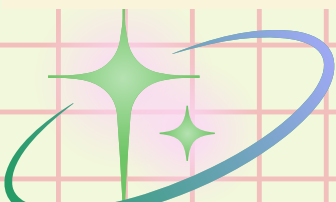


PALAK MAKHIJANI
XII C1

This felicitation is a testament to Palak Makhijani's talent, perseverance and commitment to excellence in her subjects.

RUHIKA VIJ
XI C1

This felicitation is a recognition of Ruhika Vij's consistent effort and dedication.



INDIANS SHAPING THE WORLD



Sundar Pichai
CEO Google



Satya Nadella
CEO Microsoft



Indra Nooyi
CEO PepsiCo



Parag Aggarwal
CEO, X (formerly Twitter)



Arvind Krishna
CEO, IBM



Leena Nair
CEO, Chanel