



# Shree Vasishtha Vidhyalaya

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# Youthpreneur Chronicles

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**Business?? We speak that  
fluently!!**

# About us

Welcome to the very first edition of Youthpreneur Chronicles. This magazine is basically where big ideas, bold dreams, and let's-just-do-it energy all hang out together. We're here to celebrate young minds who are building their own future one crazy smart idea at a time. We'll bring you stories of determination, creativity, and the relentless passion that fuels the next generation of business leaders. Each issue is a call to action, offering inspiration and practical insights to help you turn your entrepreneurial vision into reality. Join our community and get ready to be inspired, challenged, and empowered.



Ma'am .what is  
'Youthpreneur  
Chronicles'?

It is our commerce  
magazine and after reading it you  
will get to know more  
about commerce!!



## Editor-in-Chief – Isha Prasad (11<sup>th</sup> U2)

The captain of our creative ship. She charts the course, keeps the tone sharp, and makes sure every story hits right. If it's in Youthpreneur, it's because it passed Isha's "make it better" test. She has a way of spotting what's missing and pushing each piece to be its best.



## Creative Consultant – Rajvi Vaghasiya (11<sup>th</sup> U2)

The mind behind the magazine's quirks, sparks, and "Wow!, that's clever" moments. She weaves trends into tales, flips clichés on their head, and ensures every page has a little mischief hiding between the lines. If Youthpreneur has personality, she's the one who dialed it up to eleven.



## Graphic Designers – Pratishtha (11<sup>th</sup> C1) & Roshni (11<sup>th</sup> C1)

The visual alchemists who turn ideas into designs that demand attention. From bold layouts to tiny details only the sharpest eyes will spot, they make sure Youthpreneur is as much a treat for your eyes as it is for your brain.



## IT Department – Anshuman (11<sup>th</sup>C4) & Kristha (11<sup>th</sup> C5)

Our behind-the-screens heroes. They keep the magazine's digital heart beating, making sure every click, scroll, and upload works seamlessly. Quietly fixing glitches and fine-tuning details, they ensure that what readers see feels smooth, simple, and stress-free.





## ~ ADVISOR'S MESSAGE

*It gives me immense pleasure to greet you on the launch of the first edition of Youthpreneur Chronicles. Commerce education today is far more than accounting ledgers and market graphs—it is about cultivating an entrepreneurial mindset that blends ethics, innovation, and social responsibility. I am delighted to see our students explore these dimensions with curiosity and courage.*

*This magazine reflects the spirit we champion at Shree Vasishtha Vidhyalaya: learning that is experiential, contemporary, and purposeful. I am particularly pleased to see how the magazine captures both analytical thinking and artistic expression through its sections on business insights, creative talents, and student reflections.*

*My compliments to the editorial team, mentors, and contributors for their thoughtful work. May Youthpreneure Chronicles grow into a platform where young minds test ideas, challenge assumptions, and build futures with confidence.*

*Warm wishes,  
Dr. A. K. Gaur  
Advisor  
Vasishtha Group of Schools*

## ~ PRINCIPAL'S MESSAGE

*With pride and joy, I present the inaugural issue of Youthpreneur Chronicles—our commerce magazine crafted by students, for students. This publication embodies our belief that education must guide learners from classroom to career, turning knowledge into enterprise and aspiration into action.*

*I congratulate the editorial board for curating content that is sharp, relevant, and responsible. The blend of articles, opinion pieces, data visualisations, and industry spotlights showcases both academic rigour and creative expression. I am especially pleased to see themes of sustainability, inclusivity, and social impact woven into the business narratives—hallmarks of the Vasishtha ethos.*

*May this first edition motivate every learner to dream boldly, plan wisely, and lead ethically. I invite parents and well-wishers to read, respond, and partner with us as we nurture confident youthpreneurs for tomorrow's India.*

*Best wishes,  
S. Srivastava  
Principal  
Shree Vasishtha Vidhyalaya, Surat*

## ~ACADEMIC SUPERVISOR' MESSAGE

*"Creativity is intelligence having fun." – Albert Einstein*

*Dear Students,*

*It gives me immense pleasure to announce that our commerce students from Shree Vasishtha Vidhyalaya, under the guidance of Ms. Pratima Singh (PGT, Business Studies), have taken the initiative to introduce the first edition of the Commerce Magazine titled Youthpreneur Chronicles. The magazine features poems, artistic works, opportunities for students, school enterprise updates, alumni contributions, and much more.*

*This is a commendable initiative by the commerce department. I extend my best wishes to the entire team and their mentor for continued success in publishing more editions in the years to come.*



**SHALOO JHA**

## ~INCHARGE TEACHER' MESSAGE

*We are proud to present the first edition of Youthpreneur Chronicles, the official commerce magazine curated and compiled by our enthusiastic team of students. This magazine contains informative and well-researched content on various commerce-related topics, aiming to develop deeper insight, curiosity, and awareness among commerce students. It reflects the hard work, dedication, and research efforts of the entire team.*

*This remarkable initiative marks a significant milestone as the first commerce magazine of our institution. We extend our heartfelt gratitude to our Advisor Sir, Principal Ma'am, and the entire Commerce faculty for their constant guidance, encouragement, and valuable suggestions throughout this journey.*



**PRATIMA SINGH**

## ~ENGLISH TEACHER' MESSAGE

*Heartiest congratulations to the Commerce Section on the successful launch of their first Commerce Magazine. This remarkable initiative reflects the academic depth, creativity, and collaborative spirit of the students and teachers. The magazine stands as a platform that encourages critical thinking, expression of ideas, and application of commercial knowledge beyond textbooks. Each page showcases thoughtful effort, discipline, and a commitment to excellence.*

*May this magazine inspire young minds, promote intellectual curiosity, and become a lasting tradition of learning and innovation. Wishing the Commerce Section continued success and many more achievements in the years ahead.*



**ANKIT SINGH**

# ~COMMERCE BEYOND BOOKS: INSIGHTS FROM MENTORS



## **Intellect in Action - The Ultimate Quiz Challenge:**

*Guiding students for the Commerce Quiz has been a rewarding experience. Through regular discussions, case studies, and practice sessions, students developed a strong understanding of economics, business studies, and current financial affairs. Their enthusiastic participation and analytical thinking reflected their growth beyond textbooks. The quiz platform boosted their confidence, teamwork, and decision-making skills, helping them apply classroom learning to real-world commercial scenarios and competitive environments.*

*- Ms. Sakshi Sharma  
PGT Economics*

## **Future Financiers: Decoding the Pulse of the Economy:**

*For a commerce student, the NSE is the temple of modern finance. While classrooms teach the mechanics of a Balance Sheet, the NSE shows where that value is traded. Standing in the heart of India's largest financial market provides a perspective that no lecture can replicate.*

*SVV visit to the National Stock Exchange was organised as a vital step in taking commerce education beyond the classroom walls. Our objective was to help students visualize the dynamic 'World of Finance' we discuss in theory. Witnessing the pulse of India's capital markets firsthand, the students gained invaluable insights into trading mechanisms and regulatory frameworks. It was incredibly rewarding to see their curiosity sparked as abstract concepts like Nifty, equity, and market volatility came to life. This experiential learning has undoubtedly laid a practical foundation for their future careers in commerce.*

*- Ms. Shilpa Patro  
PGT Accountancy*

## **Innovibe Fest: Igniting the Entrepreneurial Spirit:**

*For a commerce student, the boardroom is where the future is written. While textbooks detail the principles of management, Innovibe Fest transformed our school into a living laboratory for innovation. It was a day where business theory met the grit of real-world execution.*

*The school organized this startup competition to bridge the gap between academic concepts and the fast-paced world of entrepreneurship. The goal was to help students move beyond the classroom to experience the thrill of building a brand from scratch. Witnessing abstract concepts like Seed Funding, Scalability, and USP come to life through student pitches was incredibly rewarding.*

*The energy was electric as teams navigated the complexities of product-market fit and investor scrutiny. This experiential learning has done more than just teach business; it has sparked a mindset of innovation. Innovibe Fest has successfully laid a practical foundation for our students, preparing them to be the next generation of founders and CEOs.*

*- Ms. Shyama Shah  
PGT Accountancy*

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Decoding trade, economy, and enterprise for tomorrow's leaders'



Guiding students through education, opportunities, and growth



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A showcase of creativity, passion, and hidden brilliance



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# Reality Check: Commerce edition

**Myth 1: Commerce is only about Accounting and Finance.**

**Fact: Commerce opens pathways into marketing, management, entrepreneurship, economics, data analytics, supply chain, fintech, law, and public policy.**

**Myth 2: A B.Com degree offers limited career options.**

**Fact: B.Com graduates work across corporate roles, startups, consulting firms, government services, higher education, and global businesses.**

**Myth 3: Commerce is irrelevant in today's job market.**

**Fact: With businesses driving the global economy, commerce skills are more relevant than ever in a digital, data-driven world.**

**Myth 4: Commerce is easier than Science.**

**Fact: Commerce demands strong analytical thinking, decision-making, problem-solving, and real-world application—just in a different form.**

**Myth 5: You must be a math genius to succeed in Commerce.**

**Fact: Logical thinking, interpretation, and business sense matter more than advanced mathematics.**

**Myth 6: Commerce only leads to desk or clerical jobs.**

**Fact: Commerce professionals lead companies, manage investments, launch startups, handle global trade, and shape economic policy.**

**Myth 7: Technology has no role in Commerce careers.**

**Fact: Modern commerce integrates AI, fintech, data analytics, digital marketing, blockchain, and e-commerce at every level.**

**Myth 8: Commerce is only for students from big cities.**

**Fact: With digital platforms, remote work, and global access, talent matters more than location.**

**Myth 9: Success in Commerce depends on family connections.**

**Fact: Skills, qualifications, innovation, and adaptability drive success—not background or contacts.**

**Myth 10: Commerce has no scope for higher studies.**

**Fact: Commerce students pursue MBA, CA, CFA, CS, CMA, Economics, Law, Data Science, and international degrees.**

**Commerce is not a fallback—it's a future-forward choice**



By- Arya Chaniyara


## BizBytes

- 1. Commerce fuels the economy: Trade, services, and business activities are crucial for national and global economic growth. Surat processes 90% of the world's rough diamonds, making India a global leader in the diamond trade.**
- 2. E-commerce is transforming commerce: Digital platforms are reshaping how businesses operate and how consumers shop. Platforms like Meesho are empowering rural entrepreneurs, with over 50% of its sellers coming from Tier-2 and Tier-3 cities.**
- 3. Surat processes 90% of the world's rough diamonds, making India a global leader in the diamond trade.**
- 4. Platforms like Meesho are empowering rural entrepreneurs, with over 50% of its sellers coming from Tier-2 and Tier-3 cities.**
- 5. India's digital wallet market is projected to surpass \$6.4 trillion by 2029, growing at 18.3% annually, driven by smartphone penetration and UPI integration.**
- 6. E-commerce is transforming commerce: Digital platforms are reshaping how businesses operate and how consumers shop.**
- 7. India's retail market is expected to hit \$2 trillion by 2032, powered by rising income levels and rapid urbanisation.**
- 8. The FinTech sector in India is one of the fastest-growing globally, with over 10,000+ startups driving innovations in lending, payments, insurance, and wealthtech.**
- 9. UPI crossed 1,000 crore transactions per month, making India the world leader in real-time digital payments by volume.**
- 10. MSMEs contribute around 30% to India's GDP and employ over 11 crore people, making them the backbone of the nation's economic structure.**




By-Yug Chawda

# From Road to Riches: India's Growth Story



If trade routes are the veins of a nation, then this corridor is like giving the economy an energy drink! ⚡



Ma'am, relativity says time bends... but with this freight speed, even the universe would file a complaint for over-speeding! 🚀

## Western Dedicated Freight Corridor

### Introduction

To boost manufacturing and make India globally competitive, improving logistics infrastructure isn't just important—it's essential. Dedicated Freight Corridors (DFCs) are at the heart of this push, designed to move goods faster, smarter, and more efficiently than ever before. The government's goal? Slash logistics costs from 13–15% down to 8%, making trade smoother and products more competitive on the world stage. But that's not all. Indian Railways is planning 100 more Gati Shakti cargo terminals to complement the DFC network, ensuring goods flow seamlessly across the country. Together, these initiatives aren't just about rails and terminals, they're about empowering businesses, creating opportunities, and reshaping India's manufacturing and logistics story for the future.

### Benefits of DFC's Includes:

- Enhances speed – Traditional Indian Railway Freight Service moves at around 20 km/h, but Dedicated Freight Corridors (DFCs) take it up a notch, reaching speeds of 60 km/h. Faster movement means goods reach their destination quicker, keeping businesses agile and competitive.
- Reduces operational costs – DFCs are designed for efficiency, cutting operational costs by up to 40%. This saves money, reduces wastage, and makes logistics far more cost-effective for industries.
- Boosts growth opportunities – By increasing freight share from 25% to 40%, DFCs create new avenues for trade, expand market reach, and contribute significantly to India's economic growth.

### Impacts

- Integrated Supply Chain – The DFC connects major industrial hubs across the country, enabling businesses to streamline their supply chain operations. By reducing transit times and optimizing logistics, companies can minimize inventory holding costs, improve efficiency, and respond faster to market demands.
- Infrastructure Development – Investments in DFC go beyond just building rail lines. They create a ripple effect, spurring the growth of ancillary industries, generating employment opportunities, and contributing to the overall development of regions along the corridor. This means smarter logistics, stronger industries, and thriving local economies all working together to power India's growth story.



# The Bharatmala project

## Introduction

- The Bharatmala Project is one of India's most ambitious road construction initiatives, aiming to build 83,677 km of highways with a total budget of ₹6,92,325 crore. The project is designed to improve connectivity across the country, cut travel times, and give a strong boost to economic growth. By linking remote areas with major industrial and trade hubs, it promises to enhance infrastructure, facilitate smoother movement of goods, and improve the overall quality of life for citizens.
- The project has already achieved significant milestones, constructing 10,000 km of highways in FY 2017–18 and 12,000 km in FY 2018–19. With substantial government funding, including ₹65,000 crore in FY 2017–18 and ₹1,60,000 crore in FY 2018–19, Bharatmala is expected to generate employment, strengthen trade and commerce, and enhance India's competitiveness on the global stage. It's not just about roads, it's about connecting India for progress.

## Benefits of Bharatmala project are:

### 1. Economic Growth and Productivity:

The Bharatmala project is expected to contribute approximately 3.6% to India's GDP. By improving connectivity across major cities, industrial hubs, and border regions, it will facilitate the smoother movement of goods and services, strengthen trade networks, and accelerate overall economic growth. Faster transport means businesses can operate more efficiently, supply chains become more reliable, and India's manufacturing and logistics sectors gain a competitive edge on the global stage.

### 2. Employment:

This large-scale infrastructure initiative is projected to create around 40–55 lakh jobs. Opportunities range from highway construction and engineering to ancillary industries like logistics, hospitality, and service sectors. These jobs will support local economies, reduce poverty, and empower communities, providing skill development and long-term livelihood opportunities across regions.

### 3. Expressways and Reduced Travel Time

Mumbai to Bengaluru: Travel time reduced from 18 hours to just 6 hours

Pune to Bengaluru: 4–5 hours

Delhi-Mumbai Expressway: Reduced to 12 hours

Varanasi to Kolkata Expressway: Reduced from 12–14 hours to 6–7 hours

These expressways will not only drastically cut travel time but also improve logistics efficiency, boost trade and commerce, enhance regional connectivity, and make travel safer and more comfortable for millions of citizens. In the bigger picture, Bharatmala is more than a road project, it's a transformative initiative driving India's economic growth and connecting the nation like never before.



By- Harshit Shah

## Guess the Riddle ??



Q1. -I show what you own and what you owe. I balance both, row by row. Assets, liabilities. I list them all. Guess my name, I stand tall!

Riddle answer on page no. 18

# The Sagarmala Project

## Introduction

The Sagarmala Programme, launched in 2015, is India's flagship initiative to transform the maritime sector, leveraging the country's 7,500 km coastline and 14,500 km of navigable waterways to turn ports into engines of economic growth. Under this ambitious plan, around 839 projects, with a total estimated cost of ₹5.79 lakh crore, have been identified for implementation. As of March 2025, 272 projects have been completed, representing an investment of roughly ₹1.41 lakh crore. These projects have modernized port infrastructure, improved coastal and inland waterway connectivity, and enhanced cargo handling efficiency, reducing logistics costs and supporting smoother trade flows. Beyond infrastructure, Sagarmala has generated employment across construction, port operations, and ancillary industries, boosting local economies and communities along the coastline. With the upcoming phase, Sagarmala 2.0, the focus will expand to shipbuilding, repair, recycling, and port led industrialization, along with strengthening coastal economic zones. The programme is not just about building ports; it is about creating a seamless, sustainable maritime ecosystem that supports India's trade ambitions, energizes coastal regions, and positions the nation as a global maritime hub.

## Benefits to Indian Economy

- **Economic Growth** – Sagarmala is a game changer for India's maritime trade. By improving port infrastructure and connectivity, it reduces transportation costs, strengthens industrial clusters along coastal regions, and encourages trade with global partners.
- **Employment Generation** – The programme generates jobs at multiple levels, from construction and port operations to shipbuilding and skilled labour, providing livelihoods and empowering coastal communities.
- **Logistics and Supply Chain Efficiency** – With multimodal logistics parks and upgraded cargo handling systems, Sagarmala ensures smoother movement of goods, reduces congestion at ports, and eases pressure on road networks, making India's supply chains faster, cheaper, and more reliable.

## Routes Covered

### 1. Maritime Routes:

East and West Coast corridors, like Kolkata–Kanyakumari and Kandla–Kanyakumari, connect major ports such as Chennai, Mumbai, and Cochin, enabling faster and smoother coastal trade.

### 2. Inland Waterways:

Routes like NW-1 (Ganga), NW-2 (Brahmaputra), and NW-4 (Godavari-Krishna) facilitate cargo movement inland, offering a cost-effective alternative to road transport.

### 3. Economic Corridors:

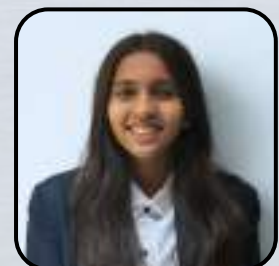
Coastal corridors, including the East Coast Economic Corridor, link ports to industrial hubs and special economic zones, boosting trade and regional development.

### 4. International Links:

Maritime routes connect India with Bangladesh, Sri Lanka, and Southeast Asia, promoting cross-border trade and access to global markets.



Ans.3 - Trade



By–Jaina Shah

# The Vizhinjam Port Project

## Introduction

The Vizhinjam International Transshipment Deepwater Multipurpose Seaport is one of Kerala's most ambitious infrastructure projects and a major turning point in India's maritime development. Developed under the landlord port model through a public private partnership, the project is being executed with Adani Vizhinjam Port Private Limited as the private partner. Construction officially began on December 5, 2015, and the port marked a historic milestone when its first phase was inaugurated on 2 May 2025. Vizhinjam is designed to function as a world class transshipment hub with the ability to handle some of the largest container vessels. It also supports multipurpose and break bulk cargo, giving it the flexibility needed for modern trade. The port enjoys natural deepwater advantages, close proximity to international shipping routes, and minimal dredging requirements, which together reduce operating costs and make cargo movement faster and more efficient. With expansion planned over the coming years, Vizhinjam is expected to create employment, strengthen regional trade, and position India as a stronger player in global maritime logistics.

## Routes Covered

The Vizhinjam Port sits just 10 nautical miles from one of the busiest east to west shipping corridors in the world, a route that connects Europe with the Persian Gulf, Southeast Asia, and the Far East. This location is a major strategic advantage because it places the port directly on an international maritime highway used by thousands of large vessels each year. The port also offers a natural depth of 24 metres, which is extremely rare along the Indian coastline. This deepwater advantage reduces the need for expensive dredging and allows Vizhinjam to accommodate the largest container ships on the planet, including vessels that carry more than 24,000 TEU. With an investment of around 8,800 crore, the first phase of the port was inaugurated by the Prime Minister of India, Narendra Modi, on 2 May 2025. As the port becomes fully operational, it is expected to transform India's maritime capabilities by bringing in global shipping lines, increasing cargo handling capacity, and reducing India's reliance on foreign ports for transshipment. Over time, Vizhinjam will contribute to lower logistics costs, faster cargo turnaround, new employment opportunities, and stronger economic growth along the Kerala coastline. The port is not just an infrastructure project; it is a gateway that connects India more closely with global trade and sets the foundation for long term maritime leadership.

## Benefits

- **Job Opportunity** – The development of Vizhinjam Port has created a significant rise in job opportunities for people in and around Kerala. From construction to port operations and supporting industries, the project is helping reduce unemployment and improve livelihoods in coastal communities.
- **Increased Capacity and Competitiveness** – The port has strengthened India's cargo handling capacity and improved maritime competitiveness. With the ability to host some of the world's largest container ships, Vizhinjam positions India as a stronger player in global trade.
- **Economic Growth** – The port has brought a noticeable boost to Kerala's economy. Increased trade activity, investments, and new business opportunities are contributing to steady regional development.
- **Reduced Dependence on Foreign Ports** – Vizhinjam has reduced India's reliance on foreign transshipment hubs such as Colombo and Singapore. This helps cut logistics costs, improve turnaround time, and support smoother export and import operations.
- **Sustainable and Green Port Development** – Vizhinjam is designed as a green port, supported by natural deepwater conditions that require minimal dredging. Its planning also includes integrated transport solutions and environmentally responsible practices, ensuring long term sustainability.



By- Vibha Shah

# TARIFFS-THE TRADE TOOL



Basically two countries saying, "You tax me? Fine, I'll tax you more!"

Ma'am, what's a tariff war?



Tariffs are taxes applied on imported goods, and they play an important role in shaping a country's trade and economic strategy. By making foreign products more expensive, tariffs help protect local industries from cheaper overseas competition and can also generate valuable revenue for the government. However, when countries impose tariffs on each other, it can escalate into trade disputes or even full-scale trade wars, affecting global supply chains and consumer prices. Today, tariff policies are carefully designed to balance domestic growth, global competitiveness, and fair trade commitments. For commerce students, understanding how tariffs work is essential, as it helps them interpret international trade patterns, policy decisions, and the economic forces that influence global markets.



Exactly- like kids arguing, but with billions of dollars.

so... It's like a money fight??



## Trade turned Toxic

The US China tariff war began in 2018 when the United States sharply increased taxes on a wide range of Chinese imports, accusing China of unfair trade practices and the misuse of American technology. In response, China introduced its own tariffs on American goods, turning the situation into a prolonged exchange that disrupted global supply chains, pushed up production costs, and created financial pressure on consumers. Entire industries, from electronics to agriculture, felt the impact as companies struggled to adapt to unpredictable policies and shifting market conditions.

Despite multiple rounds of negotiation over the years, both countries often found themselves stuck between political pressure at home and economic realities abroad. By 2025, the two nations finally agreed to a temporary pause in the conflict, reducing a limited number of tariffs and reopening formal trade discussions. This step has lowered immediate tensions, but the truce is still fragile. Major issues such as technology security, data protection, market access, and broader geopolitical rivalry continue to shape the relationship.

While the pause has offered brief relief to global markets, long term stability will depend on whether both sides can move beyond short term fixes and address the deeper structural concerns that fuel the conflict.

# Impact

Tariff wars create a wide range of economic and social challenges. They push up the prices of everyday goods, slow down economic activity, and place heavy pressure on both consumers and businesses. When two major economies impose taxes on each other, trade relationships weaken, global cooperation declines, and entire industries face instability. Many citizens experience job losses, shrinking incomes, and a noticeable drop in purchasing power as companies struggle to absorb higher costs. The recent temporary truce between the United States and China has brought limited relief, but it is still far from a lasting solution. To ensure long term stability and growth in an interconnected global economy, nations must focus on cooperation, fairness, and balanced trade practices rather than confrontation.

## Solution to tariff war between China and USA

Tariffs are taxes on imports that protect domestic industries but can trigger trade wars. The U.S.–China tariff war began in 2018, raising costs and straining trade ties. By 2025, tariffs peaked at 145% before a truce reduced U.S. rates to 51% and China's to 33%. Key sectors like steel and autos still face high duties. Tariff wars raise prices, slow growth, and threaten jobs. Understanding tariff policies is crucial for commerce students navigating the complexities of global trade and diplomacy.



Atleast, this doesn't cause harm to nature and humankind.



By : Harshit Shah

Yes, but it is economically harmful.



## FOUNDERS: TRAJECTORY FILES

### Ratan Tata – Tata Group

When I stepped into the leadership of the Tata Group, I did not carry loud confidence or quick certainty. Instead, I felt like a student entering a room filled with people who understood the organisation far better than I did. I chose to listen carefully, spend time understanding past decisions, and respect the foundations that had been laid long before me.

The Tata Nano project shaped my thinking deeply. Interacting with families who dreamed of owning a safe and affordable car made the responsibility of leadership feel personal. It reminded me that business decisions impact real lives. Over time, I learned that leadership is not about being noticed, but about being consistent, ethical, and deeply committed to the company's values. Those early experiences quietly defined every decision I made later.

#### Message:

True leadership is built through patience and purpose, not volume.  
When values guide decisions, progress follows naturally.



# SIX SIGMA: THE POWER OF PRECISION

Six Sigma is a set of techniques and tools for process improvement, originally developed by Motorola in the 1980s. In today's fast-paced, data-driven commercial landscape, operational efficiency is not just an advantage - it's a necessity. In today's competitive business landscape, organizations are constantly seeking ways to improve efficiency, reduce costs, and enhance customer satisfaction. It aims to enhance product quality and operational efficiency by minimizing variability and defects in processes. The philosophy behind Six Sigma is to approach problem - solving with a disciplined and data - driven perspective, making it applicable across various sectors, including manufacturing, healthcare, and service industries. Among the most impactful methodologies to emerge in this quest for excellence is Six Sigma. While the name itself might sound technical, its underlying principles and practical applications are profoundly relevant for the world of commerce.

## MUMBAI DABBAWALAS

**Meet the Dabbawalas: The Unsung Heroes of Mumbai**

Every morning, as Mumbai stirs to life, an army of about 5,000 men in white Gandhi caps gets to work. They're not tech-savvy engineers or corporate executives - they are the Dabbawalas who deliver tiffin boxes to over 200,000 office workers each day.

What's astonishing? They do this with an error rate so low that global experts have compared their accuracy to Six Sigma standards, typically seen in the world's most sophisticated manufacturing plants.

Imagine delivering 1 million lunch boxes - Six Sigma means only 3 or 4 go to the wrong address. The Dabbawalas don't use smartphones, GPS, or fancy apps. Just teamwork, trust, and a clever coding system. Yet, they achieve an accuracy level comparable to Six Sigma - that's a 99.9999% success rate.

### Conclusion

The Dabbawala case shows that Six Sigma is not just about machines and algorithms. It can be a state of mind - doing something so well, so consistently, that mistakes become the rare exception. So next time you see a man in white, cycling with a stack of tiffins, know this: you're looking at a world-class quality system in motion - powered not by tech, but by trust.

## FOUNDERS: TRAJECTORY FILES

**Narayana Murthy – Infosys**

When we started Infosys, it was a small beginning with limited resources but strong intent. We worked from a modest space where every discussion mattered and every task was shared. I focused on building discipline, honesty, and clarity from the very start. Instead of worrying about scale, we concentrated on quality and long-term trust.

Meeting clients, understanding global expectations, and proving Indian capability became a learning process. Each step reinforced my belief that strong values create strong institutions. Over time, patience and consistency shaped Infosys into a company built on credibility.

Message:

Great organisations are built on ethics before expansion. Sustainable growth comes from discipline and trust.



### Guess the riddle??

Q2 - I'm the price people pay to borrow cash. I'm written percent gone in a flash. Banks love me, savers too. Too high or low? That's bad for you.. → What am I?

**Riddle answer on page no. 15**



## AMAZON

### Meet Kruti: A Customer from Lucknow

Kruti, a young working professional in Lucknow, relies on Amazon for everything - books, groceries, electronics, and even her dog's food. One day, she orders a birthday gift for her brother. It's expected to arrive in two days.

She tracks it constantly, and - just like magic - it arrives on time, perfectly packaged, exactly what she ordered.

But is it really magic?

No. Behind that flawless delivery is a powerful quality management system: Six Sigma.

Amazon uses Six Sigma principles to make sure people like Kruti receive the right product, at the right time, every time.

Thanks to Six Sigma, Amazon doesn't just deliver boxes - it delivers trust. Every successful delivery to people like Kruti is backed by millions of hours of training, data analysis, and process perfection.



## MAHINDRA

At Mahindra & Mahindra's tractor plant in Nagpur, workers like Ramesh were growing frustrated. Gearboxes were failing, oil was leaking, and complaints from farmers - both in India and abroad - were piling up. It wasn't that the team didn't care; they just didn't have the right system in place. That's when Mahindra turned to Six Sigma. By carefully measuring defects, analyzing where things went wrong, and retraining workers with smarter tools and clearer standards, the team saw a massive change. Ramesh, who once just followed instructions, now felt ownership over every tractor he touched. Within months, complaints dropped by over 70%, and the factory floor buzzed with new pride. Six Sigma didn't just fix gearboxes - it fixed confidence.

## FOUNDERS: TRAJECTORY FILES

### Kiran Mazumdar-Shaw - Biocon

My journey with Biocon began with curiosity rather than certainty. I entered biotechnology without a predefined path, learning continuously through research, experimentation, and collaboration. Working from a small setup taught me to appreciate innovation driven by purpose rather than scale. Every scientific effort strengthened my belief that meaningful progress comes from perseverance and thoughtful problem-solving. Building Biocon became a process of learning alongside growth.

Message:

Innovation thrives when curiosity meets commitment.

Purpose-driven work creates lasting impact.



Ans.4 - Profit and loss account  
(Income statement)



Amex cards give good rewards, but the higher ones need really strong credit.

# FORTUNES ON CREDIT: AMEX CARD

So ma'am, the card is smart... but only if I'm smarter? 😊



## INTRODUCTION TO AMEX:

American Express, widely recognized as Amex, is one of the most prestigious and globally respected financial services companies. Known for its premium credit cards and charge cards, Amex caters to individuals who value convenience, security, rewards, and exclusive lifestyle privileges. Unlike ordinary credit cards, Amex focuses heavily on enhancing the user experience, providing benefits that go far beyond basic banking. Cardholders enjoy travel perks, shopping rewards, event access, and highly secure transactions. Over the decades, American Express has built a strong reputation for reliability, superior customer service, and innovative financial solutions, making it a preferred choice for high net worth individuals, frequent travelers, and professionals seeking both status and convenience.

## KEY FEATURES:

- 1. Membership Rewards Points:** Amex cards allow users to earn points on every purchase, whether online or offline. These points can be redeemed for flights, hotel stays, dining experiences, shopping vouchers, or even unique experiences like concerts and sporting events. The rewards ecosystem encourages loyalty while giving cardholders flexibility to use points as per their lifestyle needs.
- 2. Travel Perks:** Travel is one of Amex's strongest advantages. Premium cards offer complimentary access to airport lounges worldwide, travel insurance, emergency assistance, priority boarding, and rental car insurance. These benefits make international and domestic travel smoother and more comfortable, ensuring a worry-free journey.
- 3. Event Access:** Certain premium Amex cards provide exclusive entry to high-profile events, including music concerts, sporting tournaments, theater shows, fashion events, and private launches. Members can also get early access to tickets and VIP experiences unavailable to the general public.
- 4. Amex Offers:** American Express regularly provides personalized offers and discounts for cardholders. These include deals on dining, groceries, shopping, travel bookings, electronics, and wellness services. This tailored approach helps users save money while enjoying a premium lifestyle.

## ELIGIBILITY:

Eligibility requirements for American Express cards vary based on the type of card. For standard credit cards, a good or excellent credit score is sufficient, and applicants can apply directly through the Amex website after meeting the basic criteria.

For premium and elite cards, the eligibility bar is set much higher. Income requirements are significantly greater, credit scores need to be excellent, and some cards are invitation only, making them rare and prestigious. The strict criteria reflect the exclusivity and premium services offered, ensuring that only committed and high-value clients can access these benefits.



By: Aryan Singh

# SCHOOL ENTERPRISE CHALLENGE

**School Enterprise Challenge 2024–25: Empowering Young Entrepreneurs through “Denim Reborn”**

Our school proudly participated in the School Enterprise Challenge 2024–25, an internationally recognised initiative organised by Teach A Man To Fish, London, with the objective of promoting entrepreneurship education, developing practical business skills among students, and fostering sustainable and socially responsible enterprise practices. Representing this vision, the school participated under the enterprise team “Denim Reborn.” The project focused on creatively recycling old denim jeans into handbags, backpacks, and tote bags of various designs and sizes, reinforcing the values of sustainability, innovation, and environmental stewardship.

Nearly 45 commerce students participated with remarkable zeal and dedication, functioning as a cohesive enterprise team under the able guidance and leadership of the in-charge teacher. This initiative provided an extraordinary experiential learning platform, enabling students to gain hands-on exposure to the complete entrepreneurial process—ranging from product design and development to pricing, promotion, communication, sales, and customer engagement.

The programme transformed academic learning into real-world business experience, nurturing confidence, leadership, teamwork, and problem-solving abilities. The award of Silver Badges for the academic year 2024–25 is a testament to the school’s commitment to excellence in entrepreneurship education. With consistent Silver Badge achievements from 2022 to 2024, the school continues to empower commerce students to emerge as innovative, responsible, and future-ready entrepreneurs on an international platform.

The school enterprise operated as a student-run venture with a strong focus on sustainability and environmental responsibility. The business was based on the idea of recycling and upcycling old denim jeans to create useful and value-added products. By repurposing discarded denim, the enterprise aimed to reduce waste while promoting eco-friendly practices within the school community.

A variety of recycled denim products were designed and produced, including bags, pencil cases, handbags, and other utility items. These products were handcrafted using school resources, ensuring quality, creativity, and durability. The production process emphasized innovative design while making effective use of recycled materials.

To promote and sell the products, the enterprise adopted simple yet effective marketing strategies. Sales were mainly conducted within the school through stalls set up during events and activities. Awareness about the products was also created through word-of-mouth promotion and social media, highlighting their sustainable nature and practical use.

The revenue model focused on basic financial management practices such as tracking costs, setting appropriate prices, and managing sales revenue. The profits generated were reinvested into the project and used to support school initiatives as well as future student-led entrepreneurial activities. Overall, the business model provided students with hands-on experience in running a sustainable enterprise while contributing positively to the environment.



**Guess the riddle??**

Q3 – Goods I sell, not for fun, but for profit when the day is done. Buy low, sell high that's the key. In retail, wholesale you'll find me. → What am I?

**Riddle answer on page no. 04**

The School Enterprise Challenge played an important role in developing entrepreneurial skills among students. Through this initiative, students learned how to identify opportunities, plan business activities, and convert ideas into practical outcomes. The experience encouraged innovative thinking and a problem-solving approach while working in a real business environment.

Students actively participated in decision-making, teamwork, and responsibility sharing, which helped build confidence and leadership skills. The project also provided hands-on exposure to essential business concepts such as production planning, marketing, pricing, and financial management.

Overall, the enterprise helped students understand the values of creativity, discipline, and perseverance required to run a successful business. It served as a strong foundation for nurturing future entrepreneurs and developing a practical understanding of entrepreneurship.

### MD's Insights

“Last year, the school took part in the School Enterprise Challenge—an exciting, student-led project that combined learning with real business experience. As the Managing Director, the opportunity was given to lead this meaningful journey.

The experience highlighted that leadership is not just about giving instructions, but about working as a team, solving problems collectively, and encouraging everyone to perform to their best ability.

The products created were not only visually appealing but also carried strong messages related to sustainability and culture.

From planning and budgeting to marketing, the team gained a realistic understanding of how a business operates. This experience went beyond selling products; it focused on discovering potential, taking responsibility, and expressing creativity. The journey was a valuable learning experience, and the opportunity is deeply appreciated.”

— Mohit Jain

MD for the year 2024–25

“Being part of the School Enterprise Challenge proved to be an enriching experience that helped develop essential qualities such as teamwork, leadership, problem-solving, and coordination. The platform also provided important skills in managing and working with others.

The hands-on exposure to business concepts encouraged the generation of innovative ideas and supported the launch of a sustainable and profitable school-based enterprise. Overall, the journey of running a school enterprise was a powerful educational experience that significantly strengthened the understanding of entrepreneurship.”

— Vinita Teli

MD for the year 2024–25

### Achievements and Milestones

Winning the **Silver Award** in the School Enterprise Challenge was an important milestone for the team. The team planned, developed, and managed a real-world enterprise together. This award reflects the team's hard work, dedication, and creativity. It was not only about receiving recognition, but also about learning, collaborating, and developing entrepreneurial skills as a group. This journey helped the team achieve several goals and led to this meaningful recognition.

— Vinita Teli

MD for the year 2024-25



Ans. 5 - Capital

## Customers' Feedback

“The chemical-free candles made by the students were a wonderful demonstration of creativity, environmental responsibility, and practical skill. By choosing natural, non-toxic ingredients, the students showed a clear understanding of the importance of health and sustainability. The variety in scents, colours, and presentations added a personal touch, making each piece unique. This type of initiative promotes eco-conscious living while encouraging innovation and hands-on learning. It’s inspiring to see young minds take the lead in creating products that are both beautiful and kind to the environment.”

— Vicky and Priya Mehta (Parent)

“The handmade soft toys created by the students were a delightful showcase of creativity, craftsmanship, and care. Each toy reflected attention to detail, imaginative design, and impressive sewing skills, turning simple materials into charming, heartfelt creations. Beyond being visually appealing, these toys demonstrated patience, precision, and a thoughtful understanding of design and function. This project not only encouraged artistic expression but also fostered fine motor skills and sustainable practices through handcrafting. It’s heartening to see students bring warmth and personality into every stitch. A truly commendable effort that highlights the value of handmade work in a fast-paced, digital world.”

— Bharat and Anita Modi (Parent)



By - Lakshita Singhal



## FOUNDERS: TRAJECTORY FILES

### Mukesh Ambani – Reliance Industries

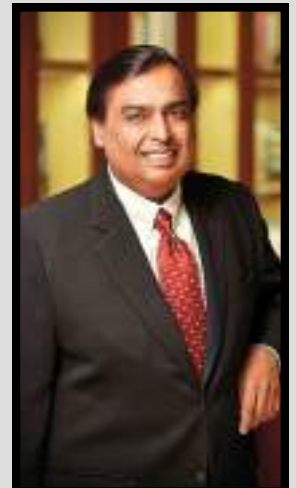
My journey with Reliance Industries has been about building for the future while respecting a strong foundation. Stepping into a legacy created by my father, I focused on learning deeply and thinking long term. I believed that technology and innovation could play a powerful role in shaping modern India. Every expansion whether in energy, retail, or digital was guided by the idea that growth should create value for people, not just for business. I learned that leadership means aligning teams with a shared vision and staying committed to execution.

Over time, this approach shaped my belief that scale when driven by purpose can transform both industries and lives.

Message:

Vision must be matched with disciplined action.

Purpose driven growth creates lasting impact.



# CAREER SCOPE: DIVERSE CAREER OPTIONS IN COMMERCE PATHWAY

Commerce gives you plenty of solid career paths after 12th, all depending on what you enjoy and aim for.

So ma'am... commerce is like a menu, and I just have to pick what suits my taste? 😊

**Railway Recruitment:** Indian Railways provides a wide range of employment opportunities, including positions such as Commercial Clerk, Goods Guard, and Ticket Collector. Recruitment for these posts is conducted through the Railway Recruitment Board's Non-Technical Popular Categories (RRB NTPC) exams. These exams test candidates on subjects like mathematics, reasoning, general awareness, and English, ensuring merit-based selection. Securing a job in Indian Railways offers job stability, attractive allowances, and opportunities for career growth, making it one of the most sought-after career options for aspirants across India.



**Defence Services:** Commerce students have the opportunity to join the Indian defence services through various entry schemes, including the National Defence Academy exam, which opens doors to careers in the Army, Non - technical jobs in Navy and Air force. Apart from the NDA, there are other entry routes like the Combined Defence Services exam, Technical Entry Scheme, and Short Service Commission, which allow candidates from different academic backgrounds to serve the nation. Joining the defence services offers not only a prestigious and respected career but also provides structured growth, attractive allowances, skill development, and the chance to contribute directly to national security. It is a career path that combines discipline, responsibility, and personal development.



**Staff Selection Commission (SSC):** The Staff Selection Commission conducts examinations for a wide range of government positions, including Lower Division Clerk, Data Entry Operator, and Postal Assistant or Sorting Assistant. These exams are highly competitive and test candidates on general awareness, reasoning, quantitative aptitude, and English language skills. Securing a position through SSC offers job stability, attractive allowances, and opportunities for career growth within various central government departments. For commerce students and other aspirants, SSC exams provide a reliable pathway into public sector employment, combining the security of a government job with the chance to develop professional skills and contribute to the efficient functioning of government services.

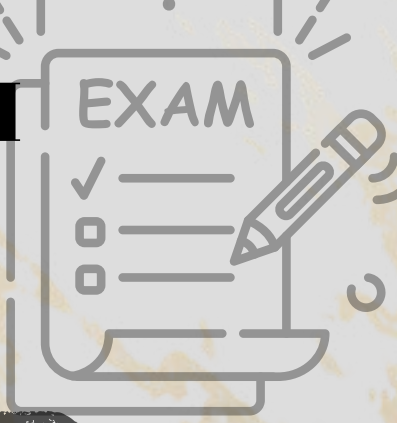


Ans.2 - Interest



By - Jay Rathava

# THE GATEWAY EXAM



Ma'am, why do these gateway exams look like mini-battles?

Because each one unlocks a different future—choose wisely, warrior! 😊

## 1. CLAT:

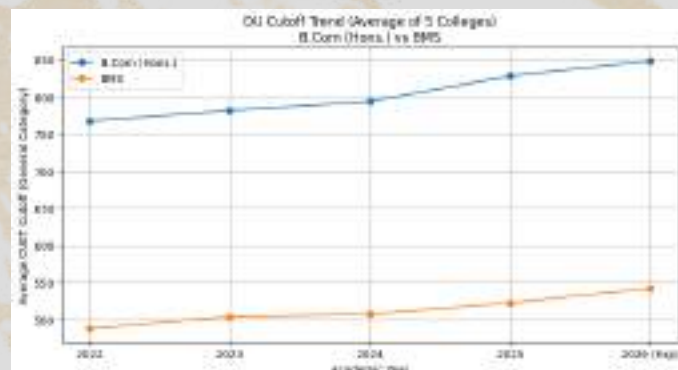
The Common Law Admission Test, or CLAT, is a national level entrance exam conducted by the Consortium of National Law Universities. It allows admission to undergraduate and postgraduate law programs in 25 NLUs, testing candidates on English, legal aptitude, reasoning, general knowledge, and mathematics.

## 2. IPMAT:

The Integrated Programme in Management Aptitude Test (IPMAT) is a national-level entrance exam conducted for admission into the prestigious five-year Integrated Programme in Management (IPM) offered by top IIMs like IIM Indore, IIM Rohtak, and others. Designed for students who have completed their Class 12 or equivalent, IPMAT offers a unique opportunity to begin a management career early by directly entering the IIM ecosystem.

## 3. CUET:

The Central Universities Entrance Test, commonly known as CUET, is a national level examination conducted by the National Testing Agency to standardize admissions into India's top universities. The exam assesses students on multiple parameters, including domain specific subjects, general aptitude, and language proficiency, ensuring a comprehensive evaluation of knowledge and skills. CUET serves as the gateway to prestigious institutions such as Delhi University, Banaras Hindu University, Mumbai University, and many other leading universities across the country. By providing a uniform platform for admission, the test helps maintain fairness, transparency, and merit based selection. Every year, thousands of aspiring students appear for CUET with the goal of securing a place in their dream universities and shaping their higher education and career prospects.



# CAREER COMPASS FOR COMMERCE STUDENTS:

## SHAPING THE PATH AHEAD

In today's fast-changing business world, choosing the right career in commerce is no longer just about marks or degrees. It is about understanding oneself, building the right skills, adapting to work culture, embracing entrepreneurship, upholding values, and keeping pace with technology. A strong career compass helps students move in the right direction with clarity and confidence.

### *Decision-Making & Self-Discovery & Skills, Mindset & Future Readiness*

In a rapidly changing world, students are expected to do more than score well in exams. They must understand themselves, make wise choices, and prepare for a future filled with new challenges and opportunities. Decision making and self discovery help students identify their strengths and interests, while the right skills and mindset ensure they are ready to face life beyond the classroom.



By - Param Dadhaniya

Decision making begins with self discovery. When students understand their values, abilities, and goals, they are better equipped to make responsible academic and personal choices. This self awareness helps them avoid confusion, peer pressure, and impulsive decisions, allowing them to choose paths that align with their true interests and long term aspirations. Along with this, developing skills such as communication, critical thinking, teamwork, and problem solving is essential in today's competitive world. These skills help students express ideas clearly, work effectively with others, and find practical solutions to real life challenges. Equally important is a growth mindset, the belief that abilities can improve through effort, practice, and continuous learning.

Together, self discovery, strong decision making, relevant skills, and a positive mindset shape a successful future. When students reflect on who they are, choose wisely, and continuously build their abilities, they become prepared not just for exams, but for life. The journey of self awareness and learning today lays the foundation for confident, responsible, and capable citizens of tomorrow.



As this journey continues, students begin to realise that every experience, whether big or small, adds to their growth. Each choice they make teaches them something new about themselves and the world. By staying curious, asking questions, and seeking guidance, they learn to navigate challenges with clarity and courage.

With time, they also understand that success is not defined by marks alone, but by character, effort, and the impact they create. When students remain committed to learning and self improvement, they build inner strength that supports them through change and uncertainty.

In this way, self discovery, wise decision making, strong skills, and a positive mindset do more than prepare students for the future. They help them shape a life of purpose, confidence, and responsibility, where they are ready to grow, contribute, and lead in whatever path they choose.



By - Asit Chaniyara



By - Parth Solanki

When you understand yourself, sharpen your skills, and believe in growth, every decision becomes a step toward a confident and future-ready life.

# Your Next Stop: University



SR. NO	UNIVERSITY	STATE	ENTRANCE EXAM	CUT OFF	CUT OFF
1.	SHREE RAM COLLEGE OF COMMERCE	DELHI	Common University Entrance Test [CUET]	2024: B.Com(Hons): 782 B.A.(Hons) Economics: 758	2025: B.Com(Hons):780 B.A.(Hons) Economics:800
2.	LADY SHREE RAM COLLEGE OF COMMERCE	DELHI	Common University Entrance Test [CUET]	B.Com(Hons): 770 B.A.(Hons) Economics:730	B.Com(Hons): 765 B.A.(Hons) Economics:725
3.	LOYOLA COLLEGE OF COMMERCE	TAMIL NADU	College-based Entrance Test	B.Com:95% B.A. Economics:90%	B.Com:95% B.A. Economics:90%
4.	CHRIST UNIVERSITY	KARNATAKA	The Christ University Entrance Test [CUET]	MAT:550 GMAT:450	MAT:600 GMAT:450
5.	NARSEE MONJEE COLLEGE OF COMMERCE AND ECONOMICS	MAHARASHTRA	Common University Entrance Test [CUET]	B.Com(Hons): 94% B.Com:88%	B.Com(Hons):90% B.Com:87%

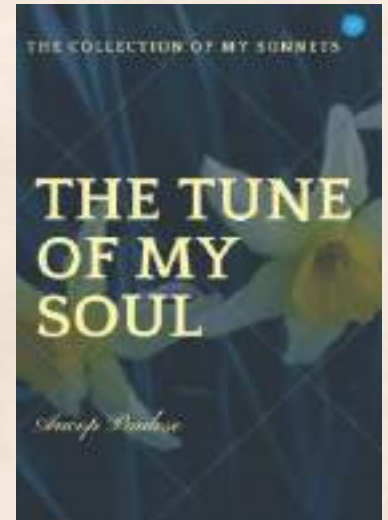
# BEYOND THE CHALK

Mr. Anoop Paulose, a dedicated and inspiring English teacher at SVV, has always been passionate about fostering creativity and self-expression in his students. With years of experience, he brings both a deep knowledge of the language and a genuine love for literature to his classroom. His ability to engage and connect with students has earned him admiration and respect. Outside of teaching, Mr. Anoop Paulose is also an accomplished writer, and his work, *The Tune of My Soul*, is a reflection of his deep sensitivity to the human experience. This book is not only a testament to his literary talent but also to his unwavering commitment to inspiring others through both his teaching and his writing.



"A journey through my words and verse is the best suited description for 'The Tune of My Soul'. Picking up a career in teaching, developed a passion for ideas and motivation for new write ups in me. Deep thinking about the soul led me to forming sonnets and 'The Tune of My Soul' is the collection of my 106 sonnets. "

By: Mr. Anoop Paulose



Ms. Shyama Shah, a senior commerce teacher, not only inspires her students in Business Studies and Accounts but also amazes them with her artistic skills. She is a gifted sketcher, and her drawings reflect depth, creativity, and attention to detail. Her ability to balance teaching with her passion for art is truly inspiring. Through her sketches, she brings emotions and stories to life, leaving everyone in awe. It is a matter of pride for us to place her artistic endeavors in this edition.



Ans.1 - Balance sheet

# ARTISTIC CORNER

## CANVAS AND VERSES



**NIYA VADALIYA**



Imperfections make us unique and rare,  
A beauty that's distinct, beyond compare.  
Flaws and cracks tell stories of our past,  
A history that shapes us, forever to last.

In the lines on our faces, we find a tale,  
Of laughter and tears, of joy and fail.  
Each wrinkle a memory, each scar a test,  
Of life's adventures, and  
the moments we've guessed.



**MAHEK AGARWAL**

Imperfect we are, yet beautiful and true,  
Our flaws make us human, and lovable too.  
In our imperfections, we find a special charm,  
A uniqueness that disarms.  
So let's celebrate our flaws, and be proud,  
Of the imperfections that make us loud.  
For in our differences, we find a beauty rare,  
A beauty that's imperfect, yet beyond compare.

### FOUNDERS: TRAJECTORY FILES

**Sundar Pichai – CEO of GOGGLE**

My journey began with curiosity and learning, not privilege. From a modest upbringing in India to leading one of the world's most influential technology companies, I focused on solving problems that improve everyday life. I believe leadership is about making complex things simple and accessible to everyone.

At Google, growth is driven by innovation, responsibility, and long-term thinking. Every product, decision, and team culture reflects one idea: technology succeeds when it serves people first, not just profit.

Message:

Great leaders build with purpose.

When students focus on impact, success follows naturally.



# STUDIO LENS



**BHAVYA SHAH**



**RUDRA PATEL**



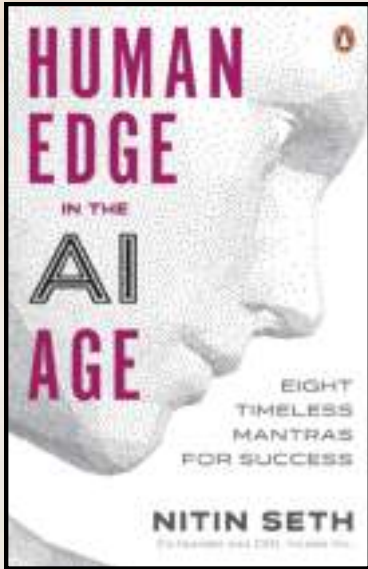
**DHYAN PATEL**

**Guess the riddle??**

Q4 - I'm the heart of every business. Controlling cost is what my job is. Income, loss I clearly state. In financial statement, I hold weight. → What am I?  
**Riddle answer on page no. 09**



# READING CABINET



## HUMAN EDGE IN THE AI AGE -NITIN SETH

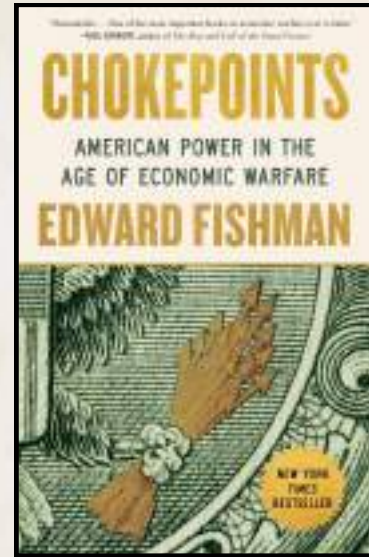
As commerce increasingly meets technology, *Human Edge in the AI Age* becomes a timely read for commerce students stepping into a digitally driven economy. Nitin Seth explores how data, AI, and human decisions merge — and what it means for businesses, jobs, and markets.

The book doesn't preach futuristic hype. Instead, it explains in concrete terms how AI is reshaping industries, consumer behaviour, and corporate strategy. For students, it's a wake-up call: the world of commerce isn't just about ledgers and balance sheets anymore — it's also about data-driven decisions, digital business models, and agility.

This isn't a technical manual, but rather a guide to thinking about business in the age of artificial intelligence. It helps young learners understand how to stay relevant, adapt to change, and build a mindset suited for the future of business, management, and finance.

### About the author

Nitin Seth is an Indian entrepreneur, technologist, and CEO of a global data & AI services firm. He previously held senior leadership positions at Flipkart and other top firms.



## CHOKEPOINTS : AMERICAN POWER IN THE AGE OF ECONOMIC WARFARE -EDWARD FISHMAN

In a world where business no longer happens solely in boardrooms, *Chokepoints* shows how economics and global power go hand in hand. Edward Fishman offers a compelling look at the new rules of global commerce — where trade routes, supply chains, currencies, and technology act as levers of influence.

For a commerce student, this book brings the textbook theories of trade, markets, and competition into a vivid, real-world context. It makes you see how sanctions, export controls, supply-chain bottlenecks, and currency dominance shape the opportunities and risks in international business.

Reading *Chokepoints* forces you to broaden your horizon beyond domestic trade and accounting: it introduces you to global dynamics, geopolitics, and economic strategy. If you are considering banking, trade, international business, or economics, this book will give you insight into what those careers look like in a connected world.

### About the Author:

Edward Fishman is a scholar and former diplomat who studies global economic policy and the power dynamics behind international trade.

# FLASHBACK FILES



They are the ex-students of Vasishtha who are doing wonders in life.

Who are these Alumni?



## JAYAK PATEL, ENTREPRENEUR

My name is Jayak Patel, I graduated from Shree Vasishtha Vidhalaya in 2017. My last two years of school were the best time of my life. I made many friends and many lasting memories that I remember today and which bring smile to my face. I would say that the teachers I had in the last two years of school were the best mentors I could have ever asked for.

They have taught me how the life after school is and they prepared us to face the world and the reality of the it.

After gaining experience working in different jobs, I have finally started my business and started following the path to achieve my dream and goals. I am very grateful and thankful to all my mentors in life to teach me and guide me along my journey. And I remember my teachers telling me that our best time of life would be the last two years of school, so make as many memories as we could because one day we would understand that this time would not come back where we don't have many responsibilities and society's pressure. "These are the golden day of your life," and I have to say they were right. Those school days are not going to come back and now I cherish those school days and they bring a different kind of happiness to me.



## GHANSHYAM AGARWAL, PURSUING CA & CMA FINAL YEAR

I am Ghanshyam Agarwal and I have completed my entire schooling at SVV. I belong to a middle class Marwadi family. I have created many great memories at SVV through my active participation in various events and competitions that have been instrumental in fostering significant personal growth.

Initially I struggled to communicate with my colleagues but participation and involvement helped me improve communication with seniors.

I am pursuing my passion in finance and business, i.e. CA & CMA, being in Final stage and securing an AIR 29 in my CMA Intermediate. The unwavering support and encouragement from my teachers and SVV have been pivotal in boosting my confidence and empowering me to believe in my capabilities.



# YASH LODHA, MUSIC INFLUENCER AND LIVE COMMERCE TRAINER

My name is Yash Lodha, and I am a proud alumnus of Shree Vasishtha Vidhyalaya (SVV), where I completed my entire schooling journey. SVV was not just a school for me — it was the foundation of my personal and professional growth. Whether it was academics, cultural events, or developing essential life skills, SVV played a transformative role in shaping me.

During my school life at SVV, I was an active member of the school’s music group. This involvement sparked my lifelong love for music and gave me the confidence to pursue it alongside my academic aspirations. After completing my schooling, I went on to earn a Bachelor's degree followed by a Master's (MBA) in Digital Marketing.

Currently, I am working in the corporate world as a Live Commerce Trainer, where I have had the privilege of training over 600+ content creators/influencers and 500+ sellers in the art of live streaming and audience engagement.

Parallel to my professional career, I also run a successful YouTube channel called “Acoustic Music Library”, which has crossed 115,000+ subscribers and earned me the prestigious Silver Play Button from YouTube. My passion for music extends to Instagram as well, where I connect with over 125,000+ followers. Music has taken me places. I have performed at various national-level concerts and shows, and had the incredible honor of representing Indian music internationally during a 24-day show tour in Spain (Europe). These experiences have not only enriched my musical journey but also expanded my worldview.



In addition to music, I’ve hosted and performed at numerous live events, concerts, corporate shows, award functions, and celebrity shows. One of the most memorable milestones in my journey was participating in and anchoring two Guinness World Record events held in Surat—a moment of immense pride and honor. Currently, I am also working on developing multiple AI-powered YouTube channels, exploring how automation can enhance content creation and audience engagement.

As I look back on my journey, I want to express my heartfelt gratitude to all the teachers of SVV. Your encouragement, guidance, and belief in my potential laid the cornerstone for everything I have achieved. A special thanks to the management team and Principal, who supported my core interests and helped me balance my passion with academics.

SVV will always remain a cherished chapter in my life story — one that gave me wings to fly.

## FOUNDERS: TRAJECTORY FILES

### Howard Schultz – Starbucks

My vision for Starbucks was shaped by the belief that businesses should create human connection. I focused on understanding how spaces, service, and culture influence people’s daily lives. Growth was intentional, ensuring that values were preserved as the company expanded.

Every store, conversation, and experience reinforced the importance of prioritising people over processes.

Message:

Strong cultures build strong businesses.

When people feel valued, growth follows naturally.



### Guess the riddle ??

Q5 – I'm not alive, but I can grow. When you invest in me, your wealth may flow. Stock markets love me. I rise and fall. Returns and risks. I carry them all. → What am I?

**Riddle answer on page no. 12**



THE QUIET SKILLS:

# NEGOTIATION, NETWORKING AND NO DRAMA LEADERSHIP



**T**here is something fascinating about the quiet people in school. You know the type. They walk into a room without announcing their arrival, yet things start falling into place once they are there. They do not seek attention, but their calm presence makes all the difference.

Everyone else is busy being loud, competitive, or slightly dramatic, while they just exist, sipping their water and observing the chaos like it is a mildly entertaining reality show. And the funny part is that these are the people who end up handling situations better than the ones who shout instructions.

What they have is not luck. It is a set of skills people often overlook because they are not flashy. They don't sparkle. They don't make noise. But they work. And one of the first among them is negotiation.

Now, negotiation in school isn't the glamorous scene you see in movies where someone walks in wearing sunglasses and says something clever. It is far more subtle. Sometimes it looks like convincing your project partner to take the slightly harder part because you already have two tests the next day. Sometimes it is simply saying no without turning it into a full-blown emotional scene. Real negotiation teaches you how to place your thoughts on the table without shoving them into someone's face. It teaches you how to listen even when the other person is, honestly, being a little unreasonable. And when you finally reach a fair decision, you get that quiet satisfaction, the kind you don't brag about but definitely feel.

Then comes networking, which is often misunderstood. Some people think it means pretending to be friendly with everyone, which is exhausting just to imagine. Real networking is far more natural. It is that senior who gives you one piece of advice that saves your entire year. It is the teacher who encourages you once and somehow that one sentence sticks. It is discovering that the quiet kid who sits behind you knows exactly how to solve the doubts you've been struggling with. Networking is just human connection, nothing more dramatic than that. And strangely, it is these connections that end up guiding you, sometimes without you even realising it.

And finally, there is the art of no drama leadership. This is a personal favourite because it is very rare and very needed. A no drama leader does not panic when things fall apart. They do not yell when the group is late with submissions. They do not blame anyone when the event is five minutes from chaos. They just breathe, look around, and somehow pull things back together. It is not that they do not feel stressed. They just do not let stress take over the steering wheel. When people like this lead, the entire team relaxes, even if just a little. And that is real leadership. Not shouting. Not trying to look important. Just steady presence.

When you put these three skills together, something interesting happens. You get a kind of strength that does not show off but does show results. You become someone others rely on. Someone who can handle people. Someone who can handle pressure. And honestly, someone who surprises even themselves sometimes.

This strength does not come from being the loudest voice in the room or from demanding attention. It comes from showing up every day, staying grounded, and thinking clearly when things get difficult. These are the people who listen more than they speak. They pause before they act. They choose their words carefully and respond with intention rather than impulse. Over time, people begin to trust them, not because they asked for trust, but because they quietly earned it.

When situations get tense, they remain steady. When others feel unsure, they bring a sense of calm. They understand that leadership is not always about standing in front or giving instructions. Often, it is about understanding others, managing emotions, and making thoughtful decisions at the right moment. Their strength lies in patience, empathy, and resilience. These qualities may not look impressive at first, but they make all the difference when it truly matters.

In a world where everyone is trying to be heard, it is often the quiet strengths that shape the loudest successes. While others rush to speak or prove themselves, these individuals focus on growing, learning, and staying true to their values. And maybe, just maybe, the people who do not shout are the ones who end up creating the deepest impact, surprising the world and themselves along the way.



By - Rajvi Vaghasiya



So, you learnt many things about commerce today!

Yeah, ma'am today I got to explore so many things about commerce and i enjoyed.



Good. Just remember, one magazine cannot cover everything .

That's means there's still a lot left to learn.



Exactly, learning doesn't stop at the last page.

That actually makes me more curious.



Curiosity is the best takeaway from this.

I'll keep exploring and learning more.



That's what we hope for as readers.

And I'll stay tuned with you for more updates.

