JANUARY TO JUNE 2026

MANIPAL UNIVERSITY JAIPUR

(University under Section 2(f) of the UGC Act)

INSTITUTION'S INNOVATION COUNCIL (Ministry of Education Initiative)

ACCREDITED WITH GRADE A+ NAAC

nirf
Rankings 2025
University: 58 | Overall 98
Engineering: 58 | Management: 81
Architecture: 21 | Law: 32

DEPARTMENT OF COMMERCE

NEWSLETTER

LEARN LEAD INSPIRE

INSIDE THIS ISSUE

EDITORIAL BOARD

ABOUT THE DEPARTMENT

The Department of Commerce fosters excellence in teaching at the Undergraduate and Post graduate levels. The department offers undergraduate programs (B.Com (Hon's Accounting & B.Com (Hon's Fintech) and post graduate program (M.Com (Financial Analysis))

The department aims to provide the students with a wide range of skills and competencies in the field of commerce and management. Faculty members at department have a proven track record of research and publications in the fields of banking, accountancy, finance, entrepreneurship, marketing, human resources, and allied subjects.

VISION AND MISSION

VISION

Achieving excellence in imparting education in the field of Commerce with a focus on the holistic development of young minds.

MISSION

Use of contemporary participant-centric pedagogies and teaching methods.

Excellence in interdisciplinary research and innovation to produce quality professionals.

To promote sustainable development knowledge among students by enhancing their social and environmental awareness.

To give wings to the entrepreneurial and innovative spirits of the students.

LEADERSHIP INSIGHTS

HOD'S MESSAGE

Dr. Sunny Dawar

Associate Professor & HoD
Department of Commerce

Dear Students, Faculty Members, Alumni, and Readers,

It gives me immense pleasure to present the January–June 2026 edition of the Department of Commerce Newsletter, which captures the journey, achievements, and significant milestones of the department during the semester. This edition reflects our continued commitment to achieve academic excellence, innovation, industry engagement, and the holistic development of the students.

The semester has been marked by a wide range of enriching academic and co-curricular initiatives, including expert lectures, workshops, industrial visits, business quizzes, and industry-oriented activities. These initiatives had provided the students with opportunities to connect classroom learning with real-world practices, develop practical skills, and gain valuable exposure beyond the curriculum.

I would like to place on record my sincere appreciation for the dedication and contribution of the faculty members, whose continuous efforts have been instrumental in creating meaningful learning experiences for the students. I also congratulate the editorial team on their commitment and excellent efforts in bringing this newsletter together. Most importantly, I commend our students for their enthusiasm, active participation, achievements, and pursuit of excellence.

As we look ahead, let us continue to embrace innovation, nurture talent, and strengthen our commitment to excellence, creating meaningful opportunities for our students to grow and succeed.

ADULTING 2.0: BECOMING THE ARCHITECT OF YOUR AUTHORITY

The Department of Commerce, in collaboration with the Centre of Feminine Leadership, successfully organized an interactive workshop titled "Adulting 2.0: Becoming the Architect of Your Authority" on 28 January 2026. The session was conducted by Ms. Nikita Yogi Ganatra, Founder of the Centre of Feminine Leadership, who guided students on building self-confidence, effective communication, and developing the mindset required to navigate adulthood with clarity and responsibility.

The workshop witnessed enthusiastic participation from B.Com FinTech and M.Com (Financial Analysis) students, who actively engaged in discussions and practical learning activities. The event was successfully convened by Dr. Himani Sharma and Dr. Simran Sikka, making it a valuable initiative in fostering personal and professional growth among students.

FELICITATION OF ALUMNI

The Department of Commerce, organized the Felicitation of Alumni on 21 January 2026, providing a meaningful platform for alumni interaction with the University Leadership. Alumni who had successfully completed or were pursuing the ACCA qualification shared their academic and professional journeys, inspiring current students through their experiences.

The event was graced by Prof. (Dr) N N Sharma, President; Prof. Dr. Karunakar A. Kotegar, Pro-President; Dr. Nitu Bhatnagar, Provost; Prof. Brajesh Kumar, Dean (FOMCA); Dr. Sushil Jain, Director, Alumni Relations; and Dr. Sunny Dawar, HoD, Department of Commerce. The alumni were felicitated for their achievements, reinforcing the University's commitment to nurturing lifelong connections and celebrating professional excellence.

RECOGNITION OF CLASS REPRESENTATIVES

The Department of Commerce, organized a Recognition Ceremony for Class Representatives on 28 January 2026 to appreciate the students who served as Class Representatives during the previous semester. The ceremony acknowledged their dedication, leadership, and commitment to fostering effective communication between students and the department, while recognizing their valuable contribution to academic and co-curricular activities.

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FACULTY DEVELOPMENT PROGRAMME

The Department of Commerce, Manipal University Jaipur (MUJ), in collaboration with International Skill Development Corporation (ISDC GLOBAL), successfully organized a Faculty Development Programme (FDP) on “Innovative Pedagogy and Professional Skills for Capacity Building” on 6 February 2026.

The session was enriched by valuable insights from esteemed resource persons Mr. Ujjwal Sethi and Mr. Rahul Bhati from ISDC GLOBAL, who shared practical perspectives on contemporary teaching methodologies and professional skill enhancement.

The programme was graced by the presence of Dr. Sunny Dawar, HOD, Department of Commerce, whose encouragement added immense value to the event. The FDP was effectively coordinated by Dr. Swati Jain and Dr. Lokesh Agarwal, ensuring a highly interactive and enriching learning experience for all participants.

ACCA FELICITATION CEREMONY

The Department of Commerce, successfully organized the ACCA Felicitation Ceremony on 21 January 2026, celebrating student excellence and over a decade of collaboration with ACCA and ISDC. The ceremony honoured ACCA Affiliates and students who successfully cleared key unexempted ACCA papers, including distinguished alumni and current batch students, recognizing their academic achievements and dedication.

The gathering featured inspiring addresses by esteemed dignitaries from ACCA and ISDC, emphasizing the global value of the ACCA qualification and the significance of industry-academia collaboration. The event was organized under the leadership of Prof. Brajesh Kumar, Dean (FOMCA), Dr. Sunny Dawar, HoD-Commerce.

EVENTS COMMITTEE CEREMONY

The Department of Commerce proudly hosted the Events Committee Ceremony, honoring the passionate students committed to planning and executing innovative ideas. The ceremony celebrated creativity, collaboration, and leadership as the newly appointed members take on the responsibility of shaping meaningful academic and cultural experiences. We wish the entire team great success in creating engaging and impactful events for our department.

STARTUP SANGAM

The Department of Commerce, MUJ is proud to host Startup Sangam—an initiative rooted in the belief that early-stage ventures deserve guidance, validation, and recognition as they evolve from ideas into impact-driven enterprises on 30 & 31 January.

The platform brings academia and entrepreneurship together to create an environment where innovation is supported by academic rigour and thoughtful mentorship. The inaugural session, graced by the Prof Brajesh Kumar,Dean, FOMCA, Dr. Sandeep Joshi, CEO, AIC Manipal University Jaipur, Pankaj Vyas, Director, DSW, Dr. Sukhwinder Sharma Dr. Sanchit Anand, Dr. Sunita Singh khatana, Assistant Director, DSW Dr. Sunny Dawar, HOD, Commerce, Dr. Shilpa Joshi, Convener and esteemed faculty members, set the tone for the event—one of encouragement, discipline, and constructive engagement.

Participating startups showcased their ventures through curated stalls, articulating their business models, innovations, and social relevance. The evaluation framework was intentionally designed to be both rigorous and enabling, assessing startups on business viability, originality of thought, and potential for meaningful impact. Outstanding ventures were recognised and awarded, reinforcing the value of responsible, purpose-driven entrepreneurship.

UNION BUDGET 2026: ECONOMIC VISION AND FINTECH PERSPECTIVES

Department of Commerce in collaboration with Bansal A V & Associates, Chartered Accountants, successfully organized an interactive session on 5 February. Topic "Union Budget 2026: Economic Vision and Fintech Perspectives." The session explored the key highlights of the Union Budget 2026 and its impact on the financial sector, fintech ecosystem, digital finance, taxation reforms, financial inclusion, and government initiatives promoting innovation and economic growth.

Driven by the B.Com (Hons) Fintech II Semester students, the session featured insightful presentations and engaging discussions that reflected their strong analytical and policy-oriented understanding. The event was conducted under the strategic guidance of Prof. (Dr.) Brajesh Kumar, Dean, FoMCA, and Dr. Sunny Dawar, Head, Department of Commerce. The academic mentorship of Dr. Bhaskar Arora and Dr. Swati Sharma, along with the dedicated coordination of student convenors Tanishk Chandak and Jaysingh Rathore, ensured the success of the event, fostering meaningful dialogue, collaborative learning, and active participation.

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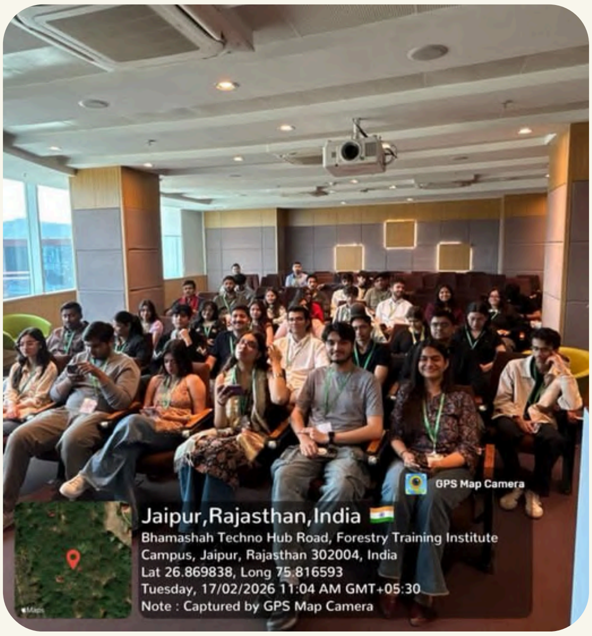
INDUSTRIAL VISIT TO BHAMASHAH TECHNOHUB, JAIPUR

The Department of Commerce organized an Industrial Visit to Bhamashah Technohub, Jaipur on 17 February 2026 for B.Com (Hons) FinTech and M.Com (Financial Analysis) students. The visit offered valuable exposure to emerging technologies, fintech-driven models, startup ecosystems, and data analytics in finance.

Interactive sessions with industry experts enhanced students' understanding of innovation and digital finance, effectively bridging the gap between academic learning and industry practices. The visit was coordinated by Dr. Bhaskar Arora and Dr. Himani Sharma, ensuring an enriching experience for all participants.

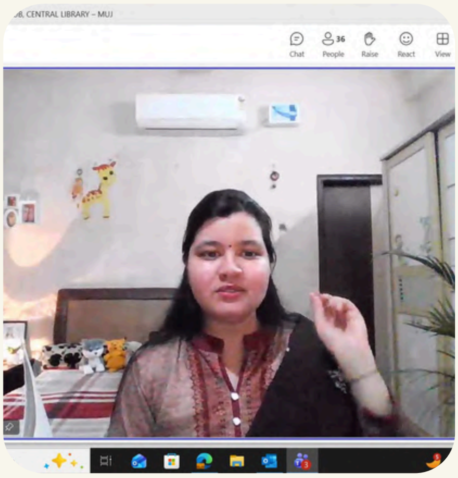


SEMINAR ON "BE AWARE & BE SECURE" – CYBER SECURITY & CYBER CRIME AWARENESS

The Department of Commerce, in collaboration with Union Bank of India (FGMO Jaipur), organized a seminar on "Be Aware & Be Secure" on 17 February 2026. Experts from the Digital Banking Department highlighted cyber security, digital fraud prevention, safe banking practices, and data protection.
Coordinated by Dr. Jeevesh Sharma, the session enhanced students' awareness of secure digital practices through valuable insights and engaging discussions.

FACULTY AUTHOR SPOTLIGHT

The Department of Commerce is proud to share that Dr. Himani Sharma was featured as the author for the first Readers' Club Book Talk, organized by the Central Library, MUJ, on 20 February 2026. Her book, Dream of Being, inspired participants to reflect on authenticity, self-discovery, and personal growth through an engaging and interactive session.
The event witnessed enthusiastic participation and meaningful discussions, celebrating the scholarly and literary contributions of the department's faculty.



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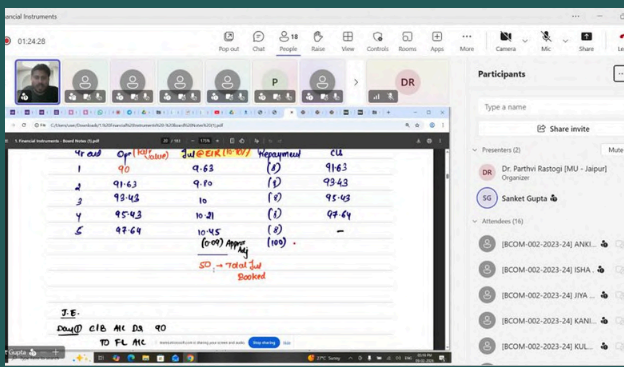
Decoding the IPO Process: Strategy, Valuation & Growth

The Department of Commerce successfully organized an academic session on "Decoding the IPO Process: Strategy, Valuation & Growth" on 12 March 2026 under the 3Fs Series: Fun with Fintech Fundamentals. The session was delivered by Prof. (Dr.) Brajesh Kumar, Dean (FoMCA), who provided valuable insights into the IPO process, strategic planning, valuation, and the role of IPOs in corporate growth and capital markets.

The session enabled students to connect theoretical concepts with real-world financial practices, offering a deeper understanding of investment banking, corporate finance, and the evolving fintech ecosystem.

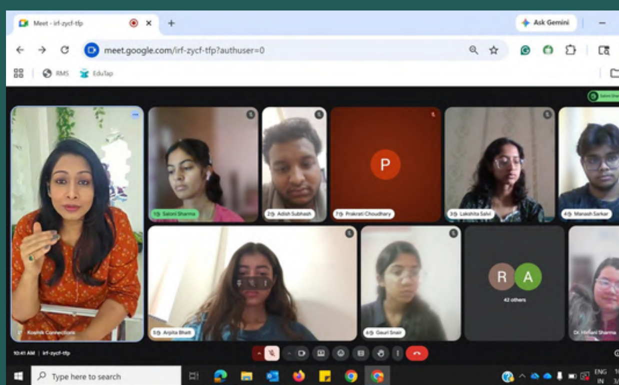
Industry Expert Lecture on Financial Instruments and EVA

The Department of Commerce successfully organized a curriculum-based Industry Expert Lecture on “Financial Instruments and EVA” for B.Com (Hons.) Accounting – Sixth Semester students on 4th, 9th, and 10th February 2026.
The sessions were conducted by Mr. Sanket Gupta, Audit Consultant at Ernst & Young (EY), who shared valuable industry insights on financial instruments, valuation, disclosure requirements, and Economic Value Added (EVA).
Through practical examples and expert perspectives, students gained a better understanding of financial decision-making, value-based management, and contemporary accounting practices. The session effectively bridged the gap between academic learning and real-world industry applications, enhancing students’ professional knowledge and skills.



Industry Expert Lecture: Pause, Breathe & Reset

The Department of Commerce successfully organized an Industry Expert Lecture on "Pause, Breathe & Reset: Building Mental Wellness in Today's World" on 21–22 March 2026. The session was delivered by Ms. Meghna Sharma, Founder & Director of Kosmik Connection Yoga & Fitness Centre, who highlighted the importance of mental well-being through interactive discussions, mindfulness exercises, and meditation practices.
Convened by Dr. Himani Sharma, the session equipped students with practical techniques to manage stress, enhance emotional well-being, and maintain a healthy balance in their academic and personal lives.



COMMERCE CONCLAVE

The Department of Commerce, in collaboration with ISDC Global, successfully organized Commerce Conclave 2026 on 18 March 2026 with the theme "Beyond Balance Sheets: Reimagining Commerce Professions in the Age of AI." The inaugural session was graced by Prof. (Dr) N N Sharma, President, MUJ, with Dr. Sunny Dawar, HoD–Commerce, delivering the welcome address and Prof. Brajesh Kumar, Dean (FoMCA), highlighting the significance of the conclave.
The conclave brought together leading industry experts from finance, AI, consulting, and corporate sectors for insightful discussions on the future of commerce, AI-driven transformation, andemployability. Convened by CA (Dr.) Jyoti Jain, Dr. Parthvi Rastogi, and Dr. Jeevesh Sharma, theevent reinforced the department's commitment to industry-academia collaboration and future-readycommerce education.
HMS, Genpact Mr. Mohit Sharma, CEO, Co-Founder and Chief Architect, Pinaka AI CMA Garvit Gupta, SAP Implementation Lead, Accenture CFA Vipul Jain, Manager – Product Management, Mastercard Mr. Rahul Mishra, Head of Operations and Talent, Concept Campus CA. Silky Mittal, CPA, Senior Vice President – Finance & Business Development, Formidium CA. Amit Vijay, Chartered Accountant in Practice, Founder – Vijay Amit & Associates Ms. Reetika Sood, Head of Talent Acquisition, APAC, AML RightSource CA. CS Vaibhav Agiwal, Assistant Manager – D&A, BSR & Co. LLP

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Expert Session on Healthy Hearts & Mindful Breathing

The Department of Commerce successfully organized an expert session on "Healthy Hearts, Calm Minds: Understanding the Secret of Breath" on 24 March 2026. The session was delivered by Dr. Mohit Sharma, Professor, Department of Cardio-Vascular & Thoracic Surgery, S.M.S. Medical College, Jaipur, who shared valuable insights into the role of breathing techniques in promoting cardiovascular health, stress management, and overall well-being.

Convened by Dr. Shilpa Joshi, the session witnessed enthusiastic student participation. Tanishk Chandak served as the Student Convenor, contributing to the successful coordination and execution of the event.

Blockchain & Cryptocurrency : Unlocking the Future of Finance

The Department of Commerce successfully organized an insightful session on "Blockchain & Cryptocurrency: Unlocking the Future of Finance" under the 3Fs Series: Fun with Fintech Fundamentals on 20 March 2026. The session was delivered by Dr. Gaurav Lodha, Associate Professor (Senior Scale), who shared valuable insights into blockchain technology, cryptocurrencies, and their growing impact on the financial ecosystem.

The session provided students with a practical understanding of emerging financial technologies and was conducted under the guidance of Dr. Sunny Dawar, HoD–Commerce, with Dr. Jeevesh Sharma coordinating the event.

Business Quiz 2026 in collaboration with the Directorate of E-Cell

The Department of Commerce, in collaboration with the Directorate of E-Cell, organized a Business Quiz on 24 & 25 March under the IIC activity theme "Business Model Canvas (BMC) & Business Model Fit."

Conducted over two days, the event encouraged students to showcase their business knowledge, analytical thinking, and competitive spirit through engaging quiz rounds.

Winners: Dev Mehta & Shikhar Bhattacharya

Runner-Ups: Keshav Goyal & Lucky Saini

The winners and participants were felicitated by Dr. Brajesh Kumar, Dean, Dr. Sunny Dawar, Head, Department of Commerce, and Dr. Upendra Kulshrestha, Assistant Director, Directorate of E-Cell. The event was successfully coordinated by Dr. Savita Panwar and Dr. Simran Sikka.

Dean's List Award Ceremony

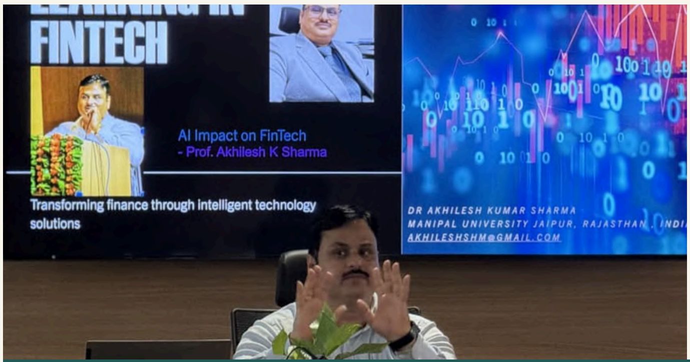
The Faculty of Management, Commerce & Arts successfully organized the Dean's List Award Ceremony 2026 on 25 March 2026, recognizing outstanding students of the Department of Commerce for their exceptional academic performance, dedication, and commitment to excellence. The ceremony celebrated the achievements of high-performing students and inspired them to continue striving for academic and professional success.

Industry Expert Lecture on Investor Awareness & Financial Education

The Department of Commerce successfully organized a 10-hour Industry Expert Lecture on Investor Awareness & Financial Education for B.Com (Hons.) FinTech and M.Com (Financial Analysis) students on 9–10 March 2026. The session was delivered by Dr. Ishu Tayal, Regional Head–West, NSDL and NISM Empanelled Trainer, who shared valuable insights on financial markets, inflation, RBI policies, and responsible investing.
Conducted under NISM's Investor Awareness Program (IAP) and supported by Vivriti Capital's FinLit Initiative, the session was convened by Dr. Soumya Choubey and provided students with essential financial knowledge for informed investment and financial decision-making.

Outreach Activity at Gaushala

The Department of Commerce organized a meaningful Outreach Activity on 3 April 2026 at a Cow Shelter (Gaushala) in Sanjariya, Jaipur. Students actively participated in feeding the cows and gained valuable insights into sustainable livestock management, rural livelihoods, and community engagement.
The visit offered a firsthand understanding of responsible resource management and social responsibility, making it a rewarding learning experience that encouraged empathy, sustainability, and community service among students.



3Fs Series: AI in FinTech

The Department of Commerce successfully organized an insightful session on "AI and Its Impact on FinTech and Current Finance Data" under the 3Fs Series: Fun with Fintech Fundamentals on 1 April 2026. The session was delivered by Prof. (Dr.) Akhilesh Kumar Sharma, HoD – Data Science & Engineering, who highlighted the transformative role of AI and Machine Learning in modern finance, banking, investment, and data-driven decision-making.

The session provided students with valuable insights into emerging AI-powered FinTech applications and career opportunities. The event was supported by Dr. Jeevesh Sharma, with Tanishk Chandak serving as the Student Convenor.

Industry Expert Session: Emerging Trends in Marketing Environment

The Department of Commerce successfully organized an expert session on "Life Skills for Success: From Classroom to Corporate" on 3 April 2026. The session was delivered by Ms. Gunjan Sharma, Life Coach, Entrepreneur, and NLP Practitioner, who shared practical insights on self-awareness, emotional intelligence, positive thinking, discipline, and personal growth to help students prepare for professional success.

The event was convened by Dr. Tanushree Sharma, with Tanishk Chandak serving as the Student Event Convenor. The interactive session encouraged active student participation and equipped students with essential life skills for a confident transition from academia to the corporate world.

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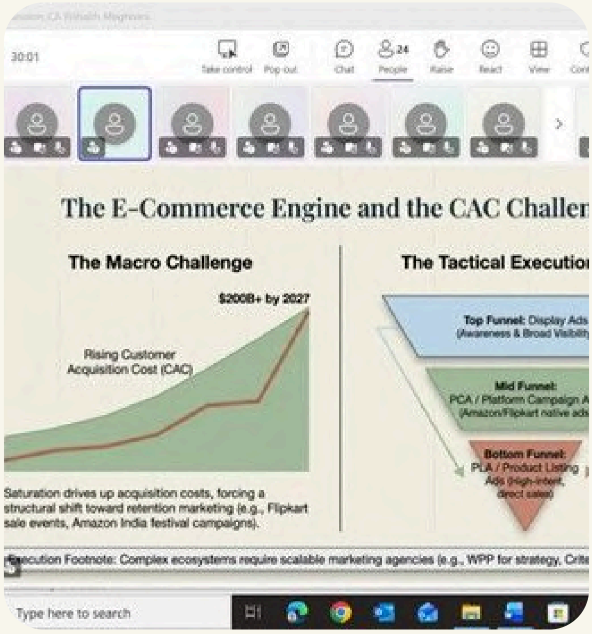
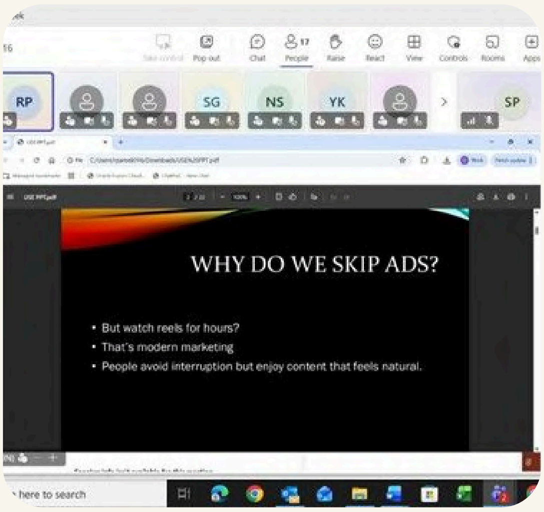
INDUSTRY CONNECT: EMERGING TRENDS IN MARKETING

The Department of Commerce, successfully organized an Industry Expert Session on "Emerging Trends in Marketing Environment" through MS Teams.
The session was conducted by CA Rishabh Meghnani, Manager at Acko Tech Pvt. Ltd., who shared valuable insights into the rapidly evolving marketing landscape. He highlighted the impact of digital transformation, data-driven decision-making, changing consumer behavior, and technological advancements in shaping modern marketing strategies.
The interactive session provided students with a perfect blend of academic knowledge and practical industry perspectives, enabling them to better understand current marketing trends and prepare for the dynamic business environment.



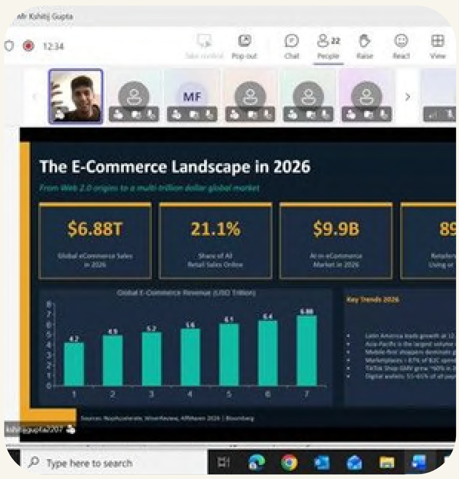


SEMINAR ON "BE AWARE & BE SECURE" – CYBER SECURITY & CYBER CRIME AWARENESS

The Department of Commerce organized an Industry Expert Session on "New Age Advertising: Creative Strategy & Development."
The session was led by Ms. Roma Pareek, Assistant Manager – Risk & Controls at PwC, who shared insights into emerging advertising trends, creative strategies, and the evolving marketing landscape. The session provided students with valuable industry exposure, effectively connecting academic concepts with real-world marketing practices.

INDUSTRY EXPERT TALK: E-COMMERCE & WEB 2.0 TECHNOLOGIES

The Department of Commerce organized an Industry Expert Session on "E-commerce Opportunities for Industries & Web 2.0."
The session was delivered by Mr. Kshitij D. Gupta, Senior Data Engineer at Bloomberg (New York), who shared insights into e-commerce, data-driven decision-making, and the impact of Web 2.0 technologies on modern businesses. The session provided students with valuable industry exposure, bridging academic learning with real-world applications.



Bloomberg Certification Felicitation Ceremony

The Department of Commerce proudly organized a Felicitation Ceremony on 9th April 2026 to honor and inspire students who successfully completed the Bloomberg Certification and actively supported the department in various events and activities throughout the year.

The ceremony was graced by:

- Dr. Brajesh Kumar, Dean
- Dr. Sunny Dawar, Head, Department of Commerce

Students were presented with appreciation certificates in recognition of their dedication, hard work, and commitment to excellence.

Such initiatives continue to motivate students to strive for academic excellence and holistic development.

Special thanks to Dr. Lokesh Agarwal and Dr. Bakir Illahi Dar for their excellent coordination and dedicated efforts in making the event a grand success.

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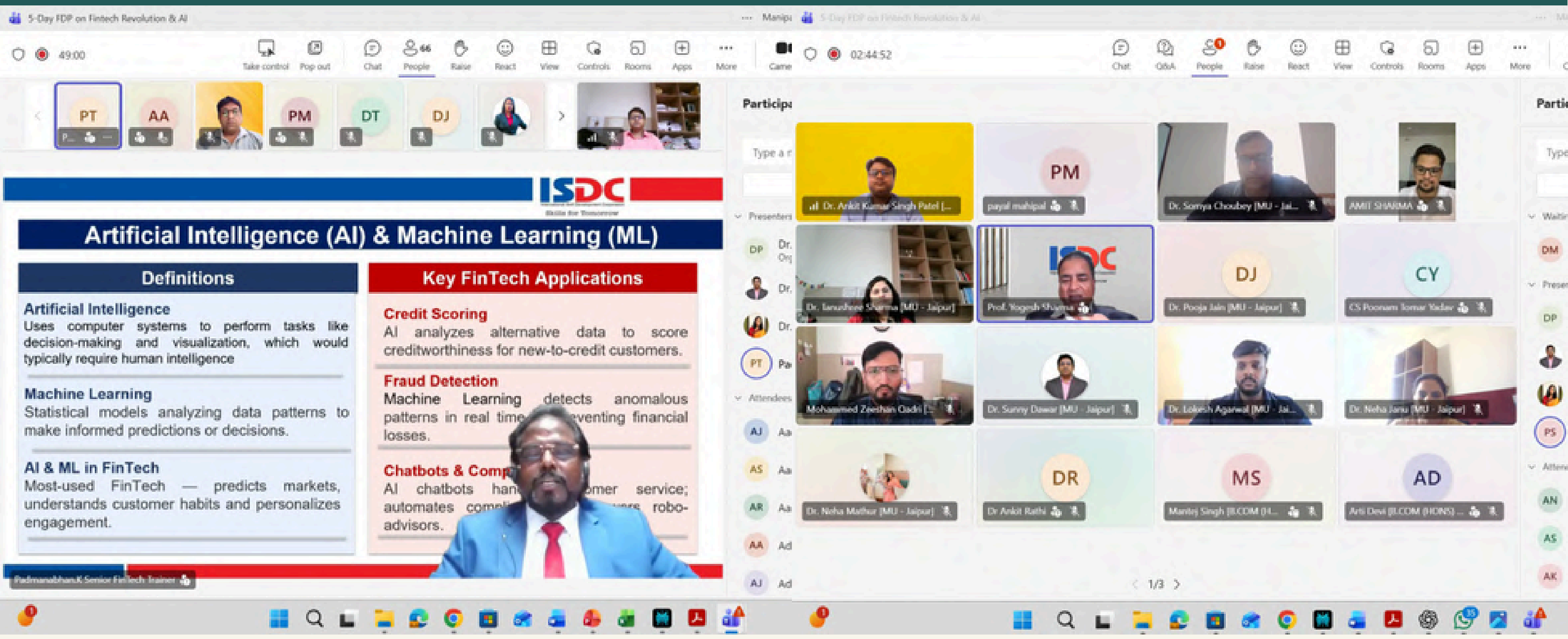

Five-Day Faculty Development Programme (FDP) on "FinTech Revolution: AI, Blockchain & ESG for Next-Gen Accounting & Commerce"

The Department of Commerce, Manipal University Jaipur, in collaboration with the International Skill Development Corporation (ISDC) and MUJ-TEC, organised a Five-Day Faculty Development Programme (FDP) on "FinTech Revolution: AI, Blockchain & ESG for Next-Gen Accounting & Commerce" from 18th to 22nd May 2026 in online mode. The programme was designed to equip faculty members, research scholars and students with a working understanding of the technologies reshaping accounting and commerce – Artificial Intelligence (AI), blockchain and cryptocurrency, Environmental, Social and Governance (ESG) reporting, and AI applications in accounting – through expert-led sessions and hands-on demonstrations.

Details of the Distinguished Speakers

Mr. Padmanabhan K – Senior FinTech Trainer, ISDC Global, Bangalore
Mr. Yogesh Sharma – CPA, CA, CAI, ACCA, IBM, CS, CITP – ACCA Trainer, ISDC Bangalore
Mr. Ganesh Balaji – ACCA Trainer, ISDC Bangalore

LIST OF FACULTY PUBLICATION

Mehta, K., Solanki, U., Pal, S., Ranjan, R., & Nagasampige, M. (2026). Industry 5.0 era enabling the transition of logistics to smart logistics: A bibliometric and systematic review. The Asian Journal of Shipping and Logistics.

Dawar, S., Patnaik, A., Kudal, P., & Dawar, P. (2026). Exploring the relationships among consumer landscape, attention restoration, and place attachment in organic agritourism. Discover Sustainability, 7(1), 948.

Motwani, K., Choubey, S., Saxena, A., & Patni, I. (2026). Generation Z's mobile payment adoption: integrating UTAUT model and government initiative impacts. Journal of Innovation and Entrepreneurship.

Sharma, J. (2025, July). Blockchain Technology: Scalability and Performance. In International Conference on ICT for Sustainable Development (pp. 273-284). Cham: Springer Nature Switzerland.

Dubey, S. K., & Sharma, J. (2026). Indicators for Assessing the Corporate Environmental Performance Index: A Comprehensive Analysis. Environmental and Sustainability Indicators, 101257.

Jain, S., Bhagirath, S. N., Batra, B., & Bhatnagar, V. (2026). Developing mathematical models to analyze economic growth patterns in emerging market dynamics. Journal of Interdisciplinary Mathematics, 29(3), 505-516.

FACULTY PUBLICATIONS
JAN-01-2026 TO JUN-30-2026

Journal Publication						
	Q1	Q2	Q3	Q4	Non-Quartile but Scopus	Non-Scopus
Count	3	3	1	0	1	0

Conference Publication			Book Series								Book (with ISSN No.)								
			Authored Book		Edited Book		Conference Procceding		Book Chapter		Authored Book		Edited Book		Conference Proceeding		Book Chapter		
	Scopus	Non-Scopus	Scopus	Non Scopus	Scopus	Non Scopus	Scopus	Non-Scopus	Scopus	Non-Scopus	Scopus	Non-Scopus	Scopus	Non-Scopus	Scopus	Non-Scopus	Scopus	Non-Scopus	Full Book
Count	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0

Sancioned External Projects	Count
Above 50 lac	0
30-50 lac	0
20-30 lac	0
10-20 lac	0
Less than 10 lac	0

Total No. of Publications: 10

IPR	Count
Patent Granted	0
Patent Published	4
Patent Filled	0
Copyright Registered	0
Copyright Applied	0
Design Registered	0
Design Filled	0

Total No. of IPR/Project Funding: 4

THE PSYCHOLOGY OF EXCESS: EXTREME WEALTH BEING AN ETHICAL EXPERIMENT

By Arpita Bhatt
B.Com Hons Accounting
III Semester

The psychology of excess: Extreme wealth being an ethical experiment

What do you think you would do if you woke up tomorrow filthy rich, with enough money in your hands to buy you mansions, private jets, your dream car, a world tour, and everything you ever dreamed of purchasing? Now imagine living that life till the moment you die. Having enough money to spend millions of dollars without running out of it till you die. What happens when nothing feels special anymore?
When does enough become too much?
Money was created as a medium of exchange to ease scarcity, not to create unimaginable abundance in the hands of a single individual.
Abraham Maslow's Hierarchy of Needs suggests that human motivation follows a gradual ascent, from securing food and shelter to seeking safety, belonging, self-esteem, and ultimately self-actualization. For most people, money is simply the bridge that helps them climb this hierarchy. And as we move towards the top of this hierarchy, the power that comes with all that money increases. Power of doing things or getting things done without facing the consequences a person without that power would normally face.
Once you cross the line of more than enough, luxury becomes excess, and excess begins searching for new purpose to give you comfort. The pursuit shifts from living well to possessing just because you can. Money, which once functioned as a bridge to a better life, gradually becomes a mechanism for reshaping the lives of others.

The Law of Diminishing Returns
Wealth, like every other thing in life, follows the principle of diminishing returns. The first few thousand dollars can bridge the gap between hunger and nourishment, homelessness and shelter, despair and opportunity. The first few million would bring financial independence; the next few million could secure you for life, but what after an individual crosses that mark of a billion? Does it really contribute to the individual's quality of life?
What changes after that point is the influence that person has on society. Influence which could wield over the life of others.

The Price of Influence
One of the biggest concerns that extreme wealth gives birth to is the quiet transformation of a private citizen to public power. Democracies are built on the principle that decisions affecting millions of people should be made through institutions that are accountable to the public. Governments that can be questioned, voted out, or challenged in court. Yet extraordinary fortunes can grant individuals influence that rivals, and sometimes exceeds, that of elected leaders. This fortune can exempt them from things a normal citizen is liable for.

Through the ownership of major media outlets, social media platforms, political donations, and control over technologies, a single person can shape public opinion, influence legislation, or determine which innovations receive funding. None of these actions are inherently wrong, but together they raise a difficult question: should any unelected individual possess the ability to influence society on such a scale simply because they have accumulated enough wealth?

The philanthropy paradox

Philanthropy is often presented as a major justification for the possession of extreme wealth. And indeed, many of the world's wealthiest people have done a lot for the society, but should it be the sole defense of extreme wealth? A billionaire may choose to eradicate diseases, help to end world hunger and homelessness, invest in education, and a lot of other things, but the major issue it raises is that should a handful of individuals get to decide which parts of the world deserve improvement?

In defense of billionaires

An argument that most people bring to the table when someone questions a billionaire o,r a trillionaire which interestingly, now exists among us, is that it's the reward of their hard work, but is it? Your hard work and luck, if you count that as well, can bring you millions to a point, but a billion? A trillion? No fortune is created in isolation. Every thriving business. depends on public infrastructure, legal systems that protect property rights, workers who build and operate it, consumers who sustain it, and governments that provide the stability in which markets can function. Success is rarely the product of one individual alone. Merit may explain why someone becomes wealthy, but it does not fully explain why one person comes to control resources worth hundreds of billions of dollars. At some point, the narrative of individual achievement begins to overlook the countless social, economic, and institutional contributions that make such wealth possible. Recognizing this does not diminish success; it reminds us that extraordinary fortunes are built not only by exceptional individuals but also by the societies in which they prosper.

The concept of a trillionaire

The idea of us sharing this world with a trillionaire feels less like economic progress but more like dystopian fiction. A trillion dollars is not just an unimaginable amount of money but an unimaginable amount of power, one that could literally shape nations. When one person possesses wealth that no one consumes, experiences or spends within a lifetime, the conversation is no longer about personal success. It is about an unhealthyconcentration of power, which can rival the annual economic output of entire nations and grant extraordinary influence over technology, media, politics, space exploration, and even the direction of global innovation. The question is not about the level of success these people have achieved or what they are contributing to society but whether an individual should possess resources on such an immense scale.

Conclusion

The question is never whether a billionaire or trillionaire deserves their wealth. It's about how an individual reaching an extreme level of wealth has a huge effect on society, which often goes overlooked. Should it really be normal to permit the concentration of so much economic power in the hands of handfuls of individuals?

Perhaps the true danger of extreme wealth is not what it buys, but what it makes possible. Wealth can decide who holds the power, what information can be available to the public, and sometimes, shield extreme misconduct behind layers of influence, privilege, and power. The mere existence of these misconducts should concern us. Perhaps the most unsettling aspect of extreme wealth is not that someone can buy another mansion or another yacht; beyond a certain point, money stops purchasing possessions and begins purchasing influence. And history has rarely been kind to societies that mistake the concentration of power for the triumph of progress.

From the Chief Editor's Desk

Dear Readers,
It gives me great pleasure to present this edition of the Department of Commerce Newsletter, reflecting the vibrant academic journey and collective achievements of our department. Over the past year, we have witnessed several significant milestones, including the continued growth and development of the B.Com (FinTech) program, further strengthening our commitment to innovation, technological advancement, and industry-oriented education.

This edition captures the highlights of various academic and co-curricular initiatives, including orientation programmes, expert lectures, workshops, cultural events, conclaves, and other departmental activities. These experiences have enriched our students' learning and contributed to their holistic development.

I encourage our faculty members to continue contributing their valuable insights and support in strengthening this publication. I also invite our students to actively share their ideas, experiences, research, and creative work, making future editions even more engaging and meaningful.

I extend my heartfelt gratitude to the Dean, Faculty of Management, Commerce & Arts, and the Head of the Department for their constant guidance and encouragement. My sincere appreciation also goes to the Associate Editor, Student Editor, faculty members, and students whose dedication, enthusiasm, and teamwork made this newsletter possible.

Let us continue to foster a culture of collaboration, creativity, and academic excellence.

Warm Regards,
Dr. Shilpa Joshi
Chief Editor

From the Associate Editor's Desk

Dear Readers,
It is a pleasure to present this edition of the Department of Commerce Newsletter, which reflects the enthusiasm, dedication, and accomplishments of our department. Through its pages, we celebrate the academic, professional, and co-curricular activities that have enriched the learning experience of our students and strengthened our academic community.

This newsletter is the result of the collective efforts of our faculty, students, and editorial team, whose commitment and creativity have made this publication meaningful and engaging.

I sincerely thank all contributors, faculty members, and students for their valuable support and active participation. My appreciation also goes to the editorial team for their dedication in bringing together the diverse achievements and experiences featured in this edition.

As we continue our journey of growth and excellence, I encourage everyone to remain actively involved in sharing ideas, achievements, and experiences that inspire learning and innovation.
I hope you enjoy reading this edition and look forward to your continued support in the years ahead.

Warm Regards,
Dr. Lokesh Agarwal
Associate Editor

Student Editor's Note

Dear Readers,

It is with great gratitude and pleasure that I present the January–June 2026 edition of the Department of Commerce Newsletter. Being entrusted with the responsibility of serving as the Student Editor has been a truly rewarding and memorable experience. I am sincerely thankful to the Department of Commerce for giving me the opportunity to contribute to a publication that celebrates our department's achievements, growth, and vibrant academic journey.

This newsletter is a reflection of the dedication, enthusiasm, and collective efforts of our faculty and students throughout the semester. From insightful industry expert sessions and business quizzes to workshops, industrial visits, and student accomplishments, every page showcases our shared commitment to learning, innovation, and excellence.

I extend my heartfelt gratitude to Dr. Sunny Dawar I am also thankful to our Chief Editor, Dr. Shilpa Joshi, and Associate Editor, Dr. Lokesh Agarwal, for his constant guidance, encouragement, and support. I also express my sincere appreciation to Divya Agarwal for every contributor whose dedication and teamwork made this edition possible.

I hope this newsletter not only highlights the milestones of the past semester but also inspires every reader to continue learning, growing, and contributing to the legacy of the Department of Commerce

Warm regards,
Tanishk Chandak
Student Editor

Student Editor's Note

Dear Readers,

With immense gratitude and happiness, I, Divya Agarwal, along with my co-Student Editor, Tanishk Chandak, present the January–June 2026 edition of the Department of Commerce Newsletter.

While working on this edition, I realised how our department is filled with numerous events, opportunities, and experiences that help students discover and showcase their potential in different ways. Being given the responsibility of serving as the Student Editor has been a truly memorable and enriching experience for me. It was not just about bringing everything together, but also about witnessing the effort, creativity, and learning that goes into every initiative of our department.

I would like to express my sincere gratitude to Dr. Sunny Dawar for his constant support and encouragement. I am also thankful to our Chief Editor, Dr. Shilpa Joshi, and Associate Editor, Dr. Lokesh Agarwal, for trusting me with this opportunity and guiding me throughout this journey.

I hope that as you read this edition, you don't just go through the events, but also experience the passion, growth, and memories that make our department's journey truly special and reflect the spirit of Manipal University Jaipur.

Warm regards,
Divya Agarwal
Student Editor

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