

THE COMSOC GAZETTE



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FINANCE AND INVESTMENT

STOCK MARKET

STARTUPS

ECONOMY

GEO POLITICS

SCIENCE AND TECH

COMSOG GENIE



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01 BUDGET SESSION HIGHLIGHTS INDIA'S ECONOMIC OUTLOOK

The Indian economy is projected to grow at 6.3% to 6.8% in the financial year 2025-2026, according to the Economic Survey presented by Union Finance Minister Nirmala Sitharaman on Friday. The survey highlighted that India must grow at 8% for up to two decades to achieve developed nation status by 2047.

The Economic Survey, an annual document presented before the Union Budget, reviews the economy's current state and outlines short to medium term prospects.

The first part of the Budget Session of Parliament started on Friday and will run until February 13. The session will reconvene on March 10 and continue until April 4, with a total of 27 sittings scheduled.

In her address to the joint sitting of Parliament, President Droupadi Murmu emphasized the government's commitment to inclusive development, stressing that a nation's success is only assured when it adheres to fundamental principles.



02 RBI'S GREEN BOND AUCTION AND FX SWAP MEASURES AMID LIQUIDITY DEFICIT

The Reserve Bank of India (RBI) partially devolved Rs 3,945 crore worth of 10-year sovereign green bonds to primary dealers, accepting only Rs 1,054 crore of the Rs 5,000 crore auctioned.

The RBI aimed for a "greenium," a premium paid for green bonds due to their sustainability impact, but bidding was at market levels.

Meanwhile, the \$5 billion six-month dollar/rupee buy-sell swap auction was oversubscribed five-fold, attracting \$25 billion in bids, with 253 participants. The RBI's efforts to inject liquidity came after the banking system faced a Rs 2.2 trillion deficit.

Post-auction, the 1-year dollar-rupee forward premium dropped slightly to 2.24%.

The Indian rupee depreciated to 86.66 per dollar amid month-end dollar demand, closing flat at 86.62.

In the bond market, no inflows were recorded in the Bloomberg Index, and traders are awaiting the upcoming Union Budget for further fiscal guidance.



01 HUL'S STRATEGY TO ENTER INTO HEALTH AND WELLNESS DRINK MARKET

By introducing its product Liquid IV, HUL plans to compete with major brands such as Red Bull, Gatorade and Prime. The company also aims to increase its portfolio by 900 base points, focusing more on high-end wellness beverages. Basis point, or bps, is a unit of measure used in finance to describe the percentage change in the value or rate of a financial instrument.

The company has already established Liquid IV as the largest powdered hydration brand in the U.S. Moreover, it has been established in other countries such as the UK, China, Mexico, etc. HUL has identified the growing demand of functional and fortified beverages and has set a target consumer group aged between 18 to 45. The Indian nutraceuticals market is estimated to be worth ₹47,000 crore, with half of it being functional food and beverages.

HUL recently invested in Zywie Ventures, which owns brands like Oziva and Nutrition Lab, further solidifying its presence in the wellness space. Many D2C brands, such as Minimalist are also leveraging the growing demand of personalised health products.

HUL's entry into the premium hydration drink segment with Liquid IV aligns with the increasing demand for health-conscious, functional beverages. By leveraging its brand presence and expertise, HUL aims to capture a significant share in India's growing wellness market.

02 AKASA AIR FACES DISADVANTAGE DUE TO FREEZE ON INTERNATIONAL FLYING RIGHTS

Budget carrier Akasa Air is being deprived of opportunities to expand its international operations as the government has put a freeze on international flying rights. This has left the airline at a disadvantage since IndiGo and Air India are still dominating most key international routes, especially into the UAE.

International allocation of flights between countries is made bilaterally. Today, IndiGo and Air India Group, including Air India, Vistara, and Air India Express, have completely exploited most of India's allocated flying rights, particularly for the Dubai and Sharjah sectors.

Akasa Air, looking to expand its presence in global markets, has been asking the Indian government to increase international flight allocations, especially for Abu Dhabi. The government has been hesitant, though, as increasing foreign airline access may affect Indian carriers.

Akasa is pushing for more flight slots because it feels the aviation sector is growing too fast and that unfair competition could arise. India had previously denied requests from UAE-based airlines like Etihad to add more flights, which provided it with a restrictive approach in granting more such rights. Opening up of the world to international travels highlights some of the deeper issues related to India's aviation sector as new airlines struggle to compete with restricted access abroad.

01 MAHA KUMBH MELA: A SPIRITUAL SPECTACLE DRIVING INDIA'S CONSUMER ECONOMY

As millions of devotees take the holy dip in the sacred waters of Prayagraj, the Maha Kumbh Mela is not just a religious phenomenon—it is an economic powerhouse. With over 40 crore visitors expected during the 45-day event, businesses are racing to make their move, and spending is projected to touch a staggering ₹2 lakh crore.

For many, the Kumbh is a moment of devotion and tradition. But for India's consumer-driven economy, it is a business opportunity. With ₹12,670 crore allocated for infrastructure and logistics, the Uttar Pradesh government has turned Prayagraj into a bustling economic hub. Nearly 90 lakh visitors arrive daily, creating a market of immense scale.

An estimated ₹3,600 crore will be spent on branding, with 70% of marketing efforts focused on the six keys 'snans' (bathing rituals). Maha Kumbh provides a perfect intertwining of the sacredness and the economic boost which the businesses and the startups are set to capitalize this season.



02 ASIA'S MIDDLE-CLASS GROWTH STAGNATES AMID ECONOMIC SHIFTS

The growth of Asia's middle class has slowed significantly, raising economic and political concerns across the region. Indonesia's statistician-in-chief, Amalia Adininggar, recently reported a decline in the country's middle class, with six million Indonesians slipping into the "aspiring middle class" since 2021.

The slowdown is most evident outside India, where middle-class growth remains strong. Without India, Asia's middle class has stagnated, with only 1.7 million households added annually since 2021.



The reasons behind this stagnation are multifaceted. Workforce informality remains high in countries like Indonesia, where informal employment rose to 61% post-pandemic. In Thailand, middle-class families are burdened by soaring household debt. Meanwhile, Vietnam's economic growth has slowed due to a lack of skilled labor, reducing the pace of middle-class expansion. However, with increasing financial difficulties, people worry that economic stagnation could either lead to demands for reform or create political unrest. Since many governments have not yet built strong support systems, the middle class remains vulnerable, influencing both the economy and politics in the future.

SUSTAINABLE SYNERGIES

01 CHINA BUILT OUT RECORD AMOUNT OF RENEWABLE ENERGY IN 2024

Last Year in 2024, China made a remarkable leap forward in renewable energy by commissioning 357 GW of wind and solar power, which is 6 years ahead of its 2030 target. The capacity for solar energy has increased by 45% and wind by 18% since 2023, according to the National Energy Administration. In spite of its leadership in renewable energy, China is still the largest emitter of carbon in the world owing to its ardent use of coal.

Experts agree that China's strategic advancement of clean energy is of paramount importance not only for climate but also for energy security. Carbon Brief has suggested that there have been marginal declines in China's CO₂ emissions in the past 10 months, but it is uncertain whether a long-term decline might be underway. Clean energy in the U.S. also grew, with an additional 268 GW installed. Also, China has brought the price of solar panels and batteries down by dominating the supply chain for solar panels, wind turbines, and batteries. Trump-era policies have been detrimental to wind energy expansion in the U.S.



02 INDIA LAUNCHES ISNR INITIATIVE TO SET GLOBAL BENCHMARK FOR SUSTAINABLE RUBBER

India introduced the Indian Sustainable Natural Rubber (ISNR) initiative, which caters to global sustainability standards and the European Union Deforestation Regulation (EUDR). The program was launched in Kerala to provide zero-cost certification to farmers, ensuring they comply with sustainability norms while increasing India's competitive edge in the international rubber market.

The ISNR framework aims to provide deforestation-free rubber with the utmost possible empowerment to farmers by providing training, while also ensuring full traceability of the supply chain.

The technology partner, TRST01, plays an important role in digital monitoring and tracking compliance along with the environmental impacts. It promotes real-time traceability, lowering carbon footprint and ethical sourcing, making sure Indian natural rubber is competitively priced and sustainably produced.

The ISNR aims to set a new global standard in sustainable rubber production through its amalgamation of innovation, fairness, and ecological responsibility.



THE GLOBAL CHESSBOARD

05

01 JPMORGAN CHASE RESHUFFLES LEADERSHIP IN GLOBAL MARKETS DIVISION

In a defining moment for global finance, JPMorgan Chase has executed a high-stakes leadership overhaul, appointing Pranav Thakur as the sole head of its powerhouse global markets unit following the departure of co-head Jason Sippel. This dramatic restructuring signals the bank's aggressive push to fortify its dominance amid escalating market volatility and economic uncertainty. As regulatory frameworks tighten and financial landscapes evolve at breakneck speed, JPMorgan is making bold moves to reinforce its adaptability and cement its leadership in the investment banking arena. Analysts anticipate further seismic shifts as the financial titan recalibrates its strategy to stay ahead in an increasingly unpredictable global economy.

02 GLOBAL CEO DEPARTURES HIT RECORD HIGH IN 2024

A corporate leadership crisis is unfolding at an unprecedented scale, with 2024 witnessing an all-time high in CEO resignations. A volatile convergence of investor impatience, economic headwinds, and disruptive technological revolutions has triggered a mass exodus at the top, leaving global enterprises scrambling for visionary leaders. The relentless churn of executives underscores the mounting impossibility of maintaining long-term stability in today's ruthless corporate arena. Companies are now in a desperate race to secure agile, future-focused leadership that's

capable of steering through regulatory upheavals, sustainability mandates, and digital transformation. The era of traditional executive tenure is fading, replaced by an unforgiving demand for immediate impact and relentless innovation.

03 KIA RECALLS OVER 80,000 VEHICLES OVER SAFETY CONCERNS

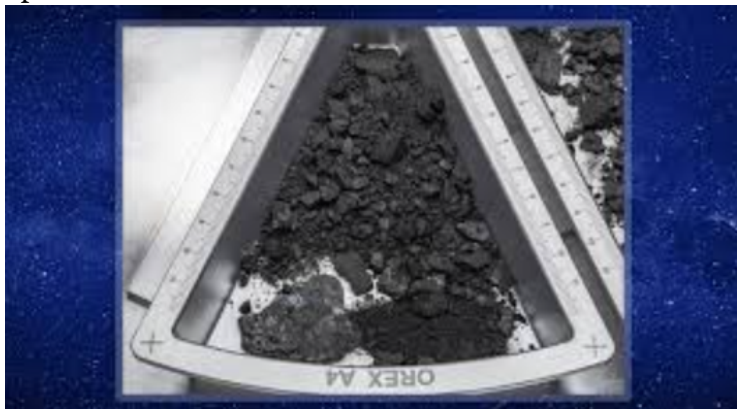
In a massive blow to consumer confidence, Kia America has issued a large-scale recall of over 80,000 Niro EV, Plug-in Hybrid, and Hybrid models (2023-2025) due to a critical wiring flaw that could disable airbag and seat belt functionality, posing a severe safety hazard. This latest crisis underscores the automotive industry's intensifying struggle to uphold safety standards in an era of relentless technological advancement. With regulatory bodies cracking down and consumer trust hanging by a thread, Kia is racing against time to mitigate the fallout. This recall is not just a logistical challenge—it's a stark reminder of the perils automakers face as they push the boundaries of innovation while navigating an unforgiving landscape of safety scrutiny.

01 SCIENTISTS DISCOVER DNA'S BUILDING BLOCKS IN ASTEROID BENNU, POSSIBLY EXPLAINING LIFE'S ORIGINS

NASA's OSIRIS-REx mission recovered 121.6 grams of Asteroid Bennu, revealing nitrogen rich organic matter, including some of the essential bases of DNA. Japanese scientists detected all 5 nucleobases- building blocks of DNA and RNA. They also found certain differences between the chemistry of asteroid Bennu and those of other meteorites, thus suggesting diverse cosmic conditions that have shaped their molecular makeup.

The Bennu samples from NASA were handled under nitrogen to prevent contamination by the Earth's atmosphere. A 17.75 mg sample was processed and analyzed for N-heterocycles-organic molecules with a ring structure containing carbon and nitrogen—using high-resolution mass spectrometry at Kyushu University.

These findings add weight to the theory that the building blocks of life originated in space and that asteroids may have helped kick-start life on Earth. This discovery may prove to be a significant milestone in terms of unraveling the hidden mystery behind the formation of our planet.



02 CHINA'S DEEPSEEK REDEFINES THE GLOBAL ARTIFICIAL INTELLIGENCE RACE

DeepSeek is an LLM powered natural language chatbot developed by a Chinese company. It is reportedly close to ChatGPT in terms of power, but the significant point of difference is that it is said to have been built at a minimal cost of \$6 million, just a fraction of the construction cost of ChatGPT.

As a result of this new, eye-opening platform, concerns have been raised against the huge amounts of money being invested in Artificial Intelligence in countries like the United States. Financial markets have reacted dramatically and stocks of top companies like Nvidia have plummeted, falling by around 17% in a single day.



DeepSeek can take a prompt and use it to create almost anything that can be written by humans, be it poetry or even computer coding. As opposed to ChatGPT, DeepSeek is open-source, meaning that anyone can use it or modify the code as per their preference, and this element is said to be a major contributor in the cost-effectiveness of this new tool.

MOVIE RECOMMENDATION

RUSH (2013)

“Rush” (2013) is a biographical sports movie by Ron Howard depicting Formula 1 racing and heated fight between two racers, James Hunt (Chris Hemsworth) and Niki Lauda (Daniel Brühl) during the 1976 season. The narrative pits Hunt’s reckless, gleefully hedonistic persona against Lauda’s almost obsessive professionalism. This fierce rivalry is showcased in one fateful season where Lauda crash, barely escaping death, only to be revived. “Rush” is a film about passion, obsession and respect and tells a captivating story of the history of motorsport with an impressive display of breathtaking race sequences and dramatic personal conflicts.



BOOK RECOMMENDATION

"THE BOOK THIEF" BY MARKUS ZUSAK

Set in Nazi Germany, this novel follows Liesel Meminger, a young girl who finds solace in stealing books and sharing them with others, including a Jewish man hiding in her basement. Narrated by Death, the story explores themes of love, loss, and the power of words amidst the horrors of war. Through Liesel’s journey, the novel highlights resilience, the impact of human kindness, and the way stories can offer hope even in the darkest times.

PODCAST RECOMMENDATION

THE MAN WHO SPENT \$2M TO BECOME IMMORTAL

This podcast of Ranveer Allahabadia with guest Bryan Johnson of Kernel and OS Fund covers health, longevity, and growth. During the dialogue, similarities in the topic of the show concerning human optimization and health are discussed: Bryan’s experience of journeying to reverse aging and improve human health. They talk about the role of science and knowledge in daily lives and walk, the effect of technology on human well-being, And Bryan’s inventions such as the interface between the brain and the computer as well as other biohacking.

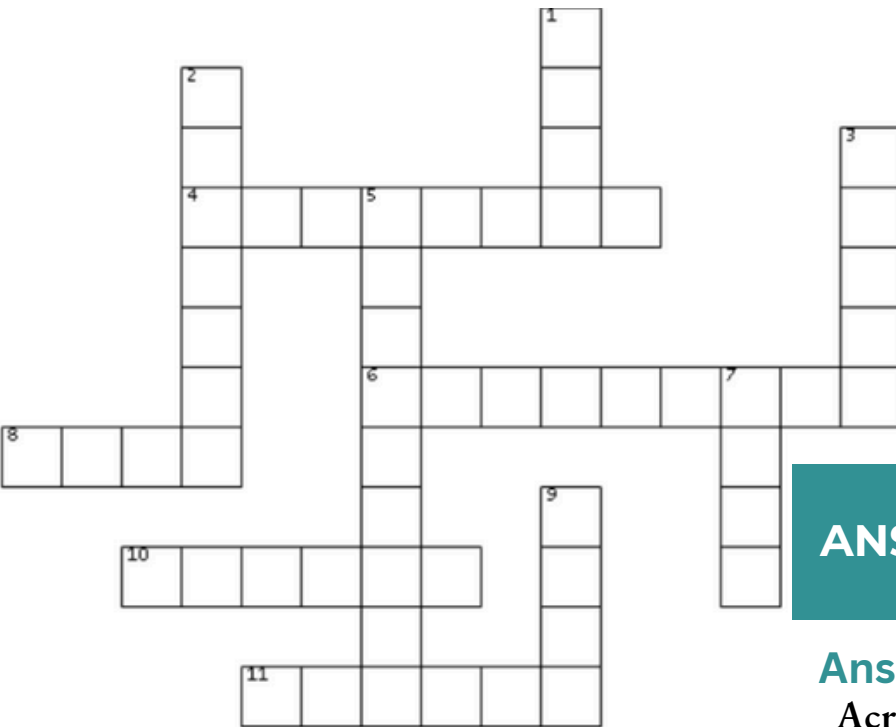


MUSIC RECOMMENDATIONS

1. T.V. off- Kendrick Lamar, Left Gunplay
2. Heartbreak Kid- Talha Anjum
3. Something about you- Eyedress, Dent May
4. Take me home, country roads - John Denver
5. Softcore- The Neighbourhood



CROSSWORD



ACROSS

- 4. A military or economic barrier to restrict access to a region or a country.(e.g. Gaza blockade)
- 6.Economic penalties imposed on a nation to influence their behavior. (e.g Usa against Russia)
- 8. A military alliance of western countries playing a key role in the Russia-Ukraine conflict
- 10. A meeting of world leaders to discuss geopolitical issues.(e.g. G20, COP28)
- 11. A formal agreement between countries to promote peace or corporation.(like the PARIS Climate agreement)

DOWN

- 1.A strategic dialogue involving the US, INDIA , JAPAN , AUSTRALIA focusing on INDO-PACIFIC region
- 2. A ban on trade with a specific country often used as a geopolitical tool
- 3. A political and economic bloc of emerging countries

DOWN

- 5. A temporary pose in fighting often to facilitate peace talk and humanitarian
- 7. An oil cartel of major oil exporting countries influencing global energy policies
- 9. A nation that supports another at the time of conflict. (like NATO members)

ANSWERS IN THE NEXT EDITION

Answers of the previous edition

- | | |
|---------------------|-----------------|
| Across | Down |
| 2. Creditworthiness | 1. Amortization |
| 4. Arbitrage | 3. Underwriting |
| 6. Profitability | 5. Hedge Fund |
| 8. Fiduciary | 7. Inflation |

VOCABULARY

- Sanctimonious** - Excessively or hypocritically pious.
- Bemused** - Perplexed by many conflicting situations or statements.
- Unabashed** - Not embarrassed.
- Pliant** - Capable of being shaped or bent or drawn out.
- Billowing** - Characterized by great swelling waves or surges.
- Bedizen** - Decorate tastelessly.
- Delineate** - Represented accurately or precisely.
- Evolutionist** - A person who believes in Darwinian theory.
- Ornery** - Having a difficult and contrary disposition.
- Quandary** - State of uncertainty in a choice between unfavorable options

JARGONS DECODED

Supernova

Supernova is a giant explosion that signals the death of a star at the same time releasing large amounts of energy and light. There are two types: It occurs in the gravitational collapse of a massive star's core (type II) and the thermonuclear explosion of a white dwarf in a binary system (type I). These are important in distributing heavy elements into space and initiating star formations. Supernovae are rare and they are observed few times in a century in galaxies such as the Milky way galaxy.

Monte Carlo Simulation

Monte Carlo Simulation is an approach that helps to estimate the likely hood of particular situation in uncertain conditions. It utilizes systematic random sampling in order to model situations so that investors, analysts, and businesses can predict market prices for stocks, returns from portfolios or risks for a particular project. It includes by performing thousands of simulations, it offers probabilities of best and worst-case scenarios. This method is most relevant to the financial planning and risk assessment in uncertain conditions.

MYTH BUSTERS

“You need a lot of money to start investing”

Perhaps one of the biggest myths that predisposes people against investing is that one has to be extremely wealthy to invest. There is also fractional investing, hence, anyone can begin trading from ₹100. The early stage investment of any sum of money, no matter how little, has an excellent chance of experiencing massive growth because of compounded returns. For instance, saving ₹1,000 a month for retirement yields more than ₹1 crore in a normal working span. This makes it easier for everybody to invest and build wealth for themselves economically.

“Investing in stocks is just like gambling”

This belief regarding investment in shares as a form of gambling is actually a myth. While betting entails risk and speculation, investing in the stock market involves some work, including the study of companies and the stock market. Fund managers work with a focus on long term investments, while gambling results depend on chance. On average, the stock market provides about 12% annual returns, thus it is a more sound financial move. Such distinctions, therefore, may help in making more effective investment decisions.

FORTUNE'S FABLES

Nithin and Nikhil Kamath founded Zerodha in Bangalore, inspired by Nithin's dissatisfaction with traditional brokerage. Launched during the global financial crisis, the platform struggled initially, opening just 3,000 accounts in its first year. Despite skepticism about its low-cost model, Zerodha focused on building a trader-friendly ecosystem.

It introduced Varsity, an educational platform, and Trading Q&A, a forum for investors. Instead of ads, it invested in advanced technology, launching Coin to simplify mutual fund investments. Zerodha revolutionized India's stockbroking industry with its customer-centric and transparent approach.

Overcoming early challenges, it has grown into India's largest stockbroker, maintaining its vision of eliminating middlemen while empowering investors.

Nothing ever goes away until it teaches
us what we need to know.
—Pema Chodron

Thank you for reading!

Hope you enjoyed the content.
Stay tuned for the next edition!

