



YOUTHINK VOL. XX

EXPOSITION

This year, the **Xavier's Commerce Society** and the **Department of Commerce** of St. Xavier's College (Autonomous), Kolkata, are releasing the 20th edition of the Annual Journal **YOUTHINK**. The theme for Youthink this year is '**PERCIPIENCE**'.

In the quiet spaces of awareness, a spark of understanding stirs. It breaks through confusion and calls the mind toward discovery. It moves through time, carrying the promise of clarity that has been hard-earned and deeply felt. The edges of reality start to come into focus, revealing aspects that were once hidden from untrained eyes. Like a lens that finds perfect focus, *percipience* urges us to look beyond the surface and explore the complex structure of truth. From the whispers of questions that have long gone unanswered to the sudden flash of recognition, it drives the seeker forward, with each step clearing away assumption. The journey turns perception into insight, and insight into wisdom. In this way, knowing becomes both the journey and the goal.

Percipience is the refined art of knowledge in motion, an unfolding journey from perception to profound understanding, deepening current of cognition, steadily carrying the mind from mere impression to enduring truth. More than observation, it is an intentional refinement of perception into understanding, and understanding into wisdom. Through *percipience*, we begin to unravel the subtle threads that weave together our experience, revealing patterns and truths often hidden in plain sight. Viewed through this lens, the world becomes less a sequence of passing events and more a richly detailed map, where each feature invites deeper inquiry. Across history, this quiet force has propelled human advancement. It has guided explorers through uncharted realms, enabled philosophers to probe the foundations of existence, and empowered visionaries to perceive opportunity where others saw only limits. *Percipience* converts ambiguity into clarity and transforms complexity into coherence. It is not a passive gift, but a cultivated pursuit sharpened through reflection, study, and the willingness to engage with the unfamiliar.

As we work to understand the subtle forces that shape the complexities of today's world, the twentieth edition of Youthink aims to shed light on the process of knowing and guide us toward deeper understanding through the lens of '*Percipience*'.

We would like to invite all the B.Com students interested in contributing articles on the theme to write on any of the following topics:



Society

Quota Conundrum

Reservation in India was introduced as a constitutional measure to address centuries of social and educational disadvantage faced by historically marginalized communities, ensuring greater representation in education, employment, and politics. Over the decades, it has opened pathways for millions, contributing to social mobility and inclusion. Yet, debates continue over its current scope, effectiveness, and criteria. Critics argue that it may, in some cases, overlook economically disadvantaged groups outside reserved categories or perpetuate dependency, while supporters emphasize its role in correcting deep-rooted inequalities that still persist. With changing demographics, economic patterns, and social indicators, the policy's impact remains a subject of discussion. Should reservation be periodically reviewed and recalibrated using up-to-date data on representation, income, and opportunity gaps? Or, does the persistence of measurable disparities justify maintaining or even expanding its current framework?

Fashion Fallout

Fast fashion has reshaped the clothing industry by delivering affordable, trend-focused garments to consumers at unprecedented speed. This accessibility has broadened style choices for millions and supported jobs in manufacturing hubs worldwide. However, its rapid production cycles mean many garments are worn only briefly before being discarded, leading to large-scale textile waste and, in some cases, unethical dumping practices that affect communities far from where the clothes are sold. Concerns have also been raised about resource use and working conditions in parts of the supply chain. Supporters see it as a driver of economic opportunity and a way to make fashion more inclusive. Critics worry it encourages overconsumption and strains both people and the planet. Should fast fashion be celebrated as a model of efficiency and accessibility? Or, should it be reimaged to balance affordability with long-term social and environmental considerations?

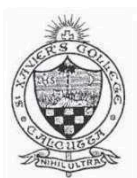
Economy

Blockchain Breach

Recent security breaches at two significant exchanges, CoinDCX and WazirX, have rocked India's cryptocurrency industry, causing multimillion-dollar losses and investor panic. These incidents have exposed critical gaps in digital asset security and operational oversight, increasing concerns in a market already shaped by regulatory ambiguity and conservative investor attitudes, the timing of these breaches has further destabilized sentiment. The hacks have not only disrupted user activity and exchange credibility but also have led to the broader debate on whether India's crypto infrastructure is mature enough to support mass adoption. As trust erodes and scrutiny mounts, industry leaders and policymakers face growing pressure to enforce stricter regulations and restore confidence. Will these hacks become a turning point for India's crypto ecosystem, prompting stronger cybersecurity, clearer regulation, and more resilient platforms? Or, will they deepen investor skepticism, slow adoption, and cast long-term doubt over the viability of decentralized finance in the country?

Currency Carousel

India's digital payment revolution has transformed the way millions transact, with UPI (Unified Payments Interface) leading the shift toward cashless convenience. Yet, recent RBI data shows a 9 per cent rise in cash circulation, the first since the pandemic. Behind the numbers lie real concerns. Merchants are frustrated with MDR (Merchant Discount Rate) charges, downtime, and delayed settlements, while many consumers worry about fraud risks, app outages, and data tracking. In smaller cities, cash is regaining ground, particularly among vendors and service providers who value certainty and ease. Can India's strong fintech ecosystem turn this challenge into an opportunity by building greater trust, simplifying design, and ensuring reliability so that digital payments remain the first choice? Or, does the return of cash suggest deeper flaws in the system, where over regulation, technical strain, and user fatigue may erode the progress of India's payment revolution?



International Affairs

Trade Tussle

As protectionism rises, tariffs and taxes on imported goods are increasingly being used as instruments of global trade strategy. Trade tensions are becoming more acute, particularly with China and India, as seen in disturbances like the European Union's Carbon Border Adjustment Mechanism and American 'friendshoring.' Tariffs can correct trade imbalances, encourage local production, and safeguard domestic industries. Yet, they also risk triggering retaliation, raising consumer prices, and straining international cooperation. Can selective tariffs, when used responsibly by countries such as Mexico or India, serve as a pathway toward greater economic independence and resilience in an uncertain world? Or, will their growing use deepen trade rivalries, fuel tariff wars, and weaken multilateral institutions like the WTO, fragmenting global commerce into competing blocs?

Bordered Dreams

In the past decade India has expanded its global engagement through sustained outreach. The Prime Minister and key ministers have built partnerships with major powers, supported by steady diplomacy from the External Affairs Ministry. A growing diaspora and rising economic weight have strengthened India's image. Yet many citizens still face tough visa hurdles. The passport stands at rank 75 and travellers report heavy paperwork, higher fees and uneven treatment. Can this wider goodwill translate into easier visas, transparent rules, lower costs and kinder service at counters worldwide, so that students, workers and families travel with confidence and dignity? Or, will Indian passport holders continue to wait in long queues, navigate changing rules, pay more than peers and at times face bias, even as the country's voice grows abroad?

Business and Entrepreneurship

Layoff Labyrinth

Layoffs have become a recurring reality across tech, finance, and startups. Companies describe them as strategic realignment, pointing to efficiency, AI integration, and economic pressures. Yet, for employees, these cuts are not just restructuring, but sudden ruptures of trust, often delivered without warning. Behind the language lies a cycle that has repeated itself: executives overpromise, overhire, and then downsize to protect margins, sometimes only weeks after reporting record profits or announcing new funding. What was once seen as the sign of a struggling startup is now common at unicorns and legacy firms alike, leaving workers to question stability and fairness in the workplace. Can the current wave of layoffs push leaders toward greater accountability, transparent communication, and humane practices that rebuild confidence in the workplace? Or, have layoffs become an entrenched shortcut to cover leadership excesses, normalizing instability and deepening the erosion of long-term trust in organizational culture?

Exit Gambit

In the changing landscape of entrepreneurship, a new trend is reshaping startup dynamics, the strategic founder exit. Founders invest vision and energy to build companies rapidly, raise large sums from investors, and dilute equity for capital. Much of this funding is pushed into aggressive marketing and fast growth, often creating the image of success and lofty valuations. Yet, many of these companies remain structurally weak and financially fragile. Founders leave with wealth and recognition, while investors and employees are left to face the risks of dwindling returns, layoffs, and in some cases, collapse. Can the rise of professional leadership after founder exits bring maturity, stronger governance, and long term sustainability to startups? Or, will this model deepen volatility, erode trust, and turn the startup dream into cycles of hype followed by disappointment?



Sports and Entertainment

Boundaries Beyond

India and Pakistan have one of the fiercest rivalries in sport, with cricket at its core, filled with history, pride, and emotion. India's choice to pull out of the World Championship of Legends semi-final after the July 2025 Pahalgam attack has sparked a renewed debate about whether cricket can still serve as a bridge in tough times. These matches draw millions of viewers globally and often lead to rare moments of joint celebration. However, the threat of terrorism and security issues still impacts their future. The main challenge is to foster this rivalry in a true spirit of sportsmanship while also ensuring safety and trust. Can multi-nation tournaments like the Asia Cup offer a platform for cricket to maintain its role in uniting people? Or, will outside challenges limit its ability to bring communities together?

Knight Shift

Indian chess is witnessing an unprecedented rise, marked by historic victories that have catapulted the nation into global prominence. Gukesh D, at just 18, has become the World Chess Champion, making history as the youngest ever to hold the title and defeating former champion Magnus Carlsen twice, a feat that has drawn admiration from across the international chess community. Adding to this momentum, Divya Deshmukh secured the title of Women's World Cup Champion at the FIDE World Rapid Championship, signaling India's growing influence in both men's and women's formats of the game. With increasing media attention, a surge of youthful talent, and a long-standing cultural reverence for intellectual sport, India appears to be on the brink of a chess renaissance. Can the country, however, convert this success into lasting dominance through structured institutional support and sustained grassroots development? Or, will these achievements remain brilliant but isolated peaks in a sporting ecosystem still struggling to offer mind sports the recognition, infrastructure, and visibility they deserve?



Rules and Regulations:

1. Plagiarism is strictly prohibited.
2. The articles should contain a minimum of 1000-1200 words. Further, there should be an abstract of 150 words.
3. We reserve the right to edit any article that has been submitted.
4. The students are also free to write on any other business-related topics not necessarily related to the theme.
5. The articles should be submitted in .doc or .docx format.
6. Kindly send all articles to youthink.editor@xavcomsociety.com by 20th September, 2025.

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