



Dempo Charities Trust's
S. S. Dempo College of Commerce & Economics

Reaccredited by NAAC at the 'A' grade (with a CGPA of 3.3/4)
Pandit Deen Dayal Upadhyaya Vidya Sankul, Cujira, Bambolim - Goa 403202

POST-GRAD EXPRESS

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PRINCIPAL'S MESSAGE

Dear Stakeholders,

The third edition of the "Post-Grad Express" is being released on the occasion of "Chakravayuh", the state level business event organized by the post graduate department of commerce. This year has been one of achievements for both, the faculty and students of the PG department of commerce. Faculty has led by example by presenting research papers that have been adjudged as "Best Papers" in the respective conferences/seminars. Students have followed suit by winning accolades in academic presentations as well as co-curricular, cultural and sports events. These achievements are ample proof of a vibrant and dynamic department for which I congratulate the program coordinator and teaching faculty of the department. I wish the final year students' success in their exams as well as in the careers they choose for themselves. Best wishes to the department for reaching greater heights of excellence!



- Dr. Radhika S. Nayak



HoD'S MESSAGE

The 3rd edition of our newsletter is a systematic and meticulous compilation of all the events, activities and workshops that the department has organized during the year. I congratulate the faculty editor Ms Abhisha Naique for her patient and methodical collation of all the proceedings. The student editors Ms Sita Ilkar and Ms Divina Pilgaonkar and sub editors Ms Pratibha Sahani, Ms Sonali Gaonkar, Mr Darwin Fernandes and Ms Akanksha Phadte for their pain-staking efforts in collecting, writing, editing reports and presenting them in an interesting manner. I wish the students a very successful and fulfilling CHAKRAVYUH 2020!!!

- Namrata Wagle

TEACHER EDITOR'S MESSAGE

Here we are with the third edition of the annual newsletter of the post graduate department of Commerce. The newsletter gives only but a glimpse of the adventurous and fun filled journey. From the teachers, giving it their all, polishing their students, making them industry ready, to the students showcasing their wondrous talents, using their literary skills to record and edit these achievements, this is what makes this newsletter possible. We would like to place on record, an acknowledgement and gratitude towards all those who have contributed to making this newsletter a success. It is with much excitement that we proudly present to our readers, the third edition of the "POST- GRADE EXPRESS"



- Abhisha Naique

TEACHER'S MESSAGE

Being one of the finest colleges in Goa and a state of art infrastructure, our college constantly strives for the overall development and bringing out the best in our students. Our M.Com programme is student centric, catering the students need consistently. Young and dynamic teachers equipped with substantial skills and experience, coupled with a great learning environment are bound to significantly contribute in making you industry ready.



- Akshay Naik



Dear Students

You all will graduate this year and in few months from now start working. I'll take this opportunity to share with you all a very important message I learned this year. It's rightly said by Sadhguru "Don't be dead serious about your life- It's just a play". I lost my grandmother this year and the two most important things that I realised are, At times we are busy with our jobs, careers and ambitions that we forget, with every milestone we achieve our parents and grandparents are getting old. The only thing that a person truly earns is love and care. The only thing that you can gift an individual is sweet memories, love and care. Monetary gifts are meaningless without any emotion. In today's era we are so occupied that we forget to live small moments of our life. Dear students the only thing that can make every individual satisfied and happy is touching people's life and hearts. Don't forget humanity as you climb your ladder of success. "The most beautiful moments in life are when you are expressing your joy, not when you are seeking it".

- Aakruthi Alarnkar

STUDENT EDITOR'S MESSAGE

Of all the things we wear, our expression is the most noticeable... With delight and joy, we put forward the next dynamic piece of creativity, self-expression, freedom and enthusiasm of our year's work in our newsletter. An amalgamation of this annual's account by talented minds, this newsletter is a blend of unique flavors from each contributor. To all the readers, we hope you enjoy this issue and that some of you feel inspired to contribute to the next.



SUB - EDITORS



FAREWELL 2019



Every year the college formally parts the batch. Last year we had the farewell for our 2017-19 batch on 9th April 2019, in the Gasper Dias hall, Miramar. The M.Com and MTTM Part I students along with the faculties organised a farewell for the part II students of M.Com and MTTM departments. The function started at 10 am. The theme for the farewell was "Tropical" and students dressed up in the most beautiful outfits! Snacks and lunch were provided to everyone. Many games were organized for the students by the hosts. Jlyna won the title of best dressed to the theme. The farewell function ended at sharp 4pm.

FRESHER'S PARTY REPORT



The 24th of July 2019 became the historic day that Bollywood took over Gasper Dias and the freshest of faces of S. S. Dempo debuted their talents. The 2019-20 batch of MCOM, IMCOM organized a party that commenced at 10am and came to an end by 2pm which became the talk of the town.

The celebration started at around 11 am and snacks were served. Everyone came with wonderful Bollywood themed outfits. Various games and activities like dancing, singing, blast the balloon, passing the glass and many spot prizes like the person with highest number of instagram followers were awarded. Many students gave their names for Mr. and Ms. Fresher's 2019-20. After a walk by each couple the participants were asked a question and were judged on their answers. Eventually the judges declared Ms. Divina Pilgaonkar and Mr. Umang Banastarkar as Ms. & Mr. Freshers of 2019-20. All the juniors thanked their seniors for the well managed freshers party. The party ended by cutting the cake. It was an exciting party where in we got to not only meet our seniors but also our fellow classmates who we would be sharing this learning adventure. This was the start of something wonderful, our college life!

STUDENT DEVELOPMENT PROGRAMS INDUSTRY INTERACTIONS

ASHWINI KRISHNA - NATIVEFOLKS

A very inspirational talk was delivered by Ms. Ashwini Krishna on 7th October 2019. Ms. Ashwini Krishna is a successful entrepreneur. She completed graduation in engineering in 2006 from Goa College of Engineering.

In 2014, she started working on her social enterprise called – Nativefolks. She inspired all the students to become a successful entrepreneur. She explained about major stages of entrepreneurship, which are, converging on the idea, business plan, business formation and growth. She clarified various myths regarding startups. The talk gave us an insight into the entrepreneurial process and encouraged us to be future entrepreneurs.



MS RUNA MENEZES - CORPORATE TRAINER

A session on resume writing was conducted in our college on 22nd February 2020 for the students of M.Com Part II. The session was very interesting and students learned lots of things such as the importance of resume writing and also how to write a perfect and decent resume. Ms. Menezes explained to students how resumes are used to make a favorable impression on a prospective employer. For this reason, it is often referred to as one of the most crucial steps taken during a job search.

Also she showed many new ways of writing a resume which includes the alignment, words, formats, and cautioned students against underestimating the importance of writing a resume. At the end of the session each of the student were ready with their resumes made by them with the guidance and instructions of Ms. Runa Menezes.



ASHUTOSH KHARANGATE – THE FOUNDER AND MANAGING DIRECTOR OF MARC

The post graduate department of commerce of S.S. Dempo College of Commerce and Economics had organized an interaction session with Mr. Ashutosh Kharangate on the topic "Entrepreneurship" on 11th January 2020, for the M.Com students of the college.

Mr. Ashutosh Kharangate enlightened the students about entrepreneurship. He shared some of his own inspiring stories, working experience which emphasized more on how to start your own business and choose entrepreneurship as the career option. He gave many valuable tips, like how to raise funds to commence any business. He also highlighted the importance of business plan which needs to be prepared beforehand.



AZHARUDDIN MULLA & ADAM SHAIKH – FOUNDERS, STOCKCASE

M.Com Part II Finance students had a talk on "Practical aspects of derivatives trading" on 27th September 2019. The talk was delivered by Mr. Azharuddin Mulla and Mr. Adam Shaikh. They spoke about how an investor needs to invest in forwards, futures and options market and the risk involved in it.

A brief description on futures, forwards and options was given, differentiating between all the three types of derivatives. They also discussed how a smart investor chooses which investment he should go for to strengthen its portfolio. He also added that "bigger the lot higher will be the profit and loss". Also a brief explanation of linear and nonlinear payoffs was given. The talk enlightened the students about how they should invest in derivative market. This encouraged the students to trade in the market.



MR. MANGESH GAONKAR - LIFE INSURANCE ADVISOR AFFILIATED TO LIC OF INDIA.

On 15th January 2020, Mr. Mangesh Vinayak Gaonkar had an interactive session with students of M.com Department of S. S. Dempo College of Commerce and Economics in the commerce lab.

In addition to his college experience, he shared his work life experience with the students. He stated that it is important to have fun as well as excel in academics.

He explained the importance of having a work experience and urged the students to work somewhere before starting a business and give their best in the work they do in the future.

The students were inspired by his friendly nature and learned to always have a positive attitude towards everything that comes their way and try to develop the skill of being patient, dedicated and hardworking.



B:live

Our Post Graduate department had organized a wonderful and motivational interaction session with Mr. Samarth Kholkar who was a CEO & Co-Founder of B:live. He persuaded his engineering from Savitri Bai Phule University, MBA from Goa Institute of Management.

The session started with an introduction of his project B:live. Which is an EV tourism in India. Their goal is to drive adoption of sustainable mobility for tourism. B:live is the pioneer of 'Electric Vehicle Tourism' in India and has partnered with various state tourism departments to build the country's first EV Tourism ecosystem. He also explained us that how B: Live, is offering the joy of effortless riding on E-bikes while exploring the local culture, history and heritage.

It was a very interactive session where students questioned him about his journey, the competition he faced and the hurdles he encountered to come up

today in this position. Mr. Samarth Kholkar gave guidelines to all the students on how to deal with failure, challenges and their insecurities. Mr. Samarth also highlighted on how to be a client focused services leader, who can manage complex solutions and relationships. Mr. Samarth's strengths include his ability to effectively communicate and drive the team to execute in a results-oriented fashion. Overall it was a very helpful and knowledgeable session. I'm glad we have such interactions with entrepreneurs as it not only motivates us to start something on our own but also guides us on how to do so.



MS. LAXMI KUNKOLIENKAR, FOUNDER- KAMAXI ASSOCIATES

The Post Graduate Department had organized an Industrial Interaction session with Ms. Laxmi Kunkolienkar on 27th January, 2020. For all the post graduate students.

Ms. Laxmi Rajan Sinai Kunkolienkar is a qualified lawyer and did her internship at the Supreme Court of India. She completed her post-graduation in Intellectual Property Rights from Delhi. Being a die-hard foodie, she chose to take up food as her career and chose to be a women entrepreneur and launched the concept of Nescafe Coffee Corner to the state of Goa. Along with a couple of such coffee corners she has set various platforms through Kamaxi Foods like BOOK A COOK, SUGRANN, FOOD GO and SIP GO. To keep the law and the law education alive, she has established a firm called "Kamaxi Associates". Apart from this she has a platform called as "Laksh Creations" through which she conducts various food shows and workshops. She is also socially active and is part of Yi (Young India), IWN (Indian Women Network) and SSI (Small Scale Industries Association).

Session started by asking how many students want to be an entrepreneur and have some start up ideas in mind. Through her interaction she tried convincing the students to start their own business rather than working under someone else. To start own business one should have the spark of establishing something on your own. She explained this by her concept of 6 C's. The 6 C's include Creativity, Chance, Change, Challenge, Control and Cash. According to her cash is not the first C to consider while starting business. One should have courage to face the different challenges and bounce back with positive change and creative ideas.

The 6 C's will help the individual to come out of their comfort zone and think something out of the box and create their own identity through their work, product or service. She said by doing so, you'll also create job opportunities for the job seekers and help them serve their families.

She offered her warm heart help to students in case they need any help regarding their start up plans. She has also claimed that she will help Miss Firoza Sheikh from Mcom Part II to take her small business named "Rainbow" to another level.

She believes in working hard in silence and allow success to make the noise...



STUDENT DEVELOPMENT PROGRAMS

VALUE ADDED SESSION

DECOUPAGE WORKSHOP

"Everything has its beauty, but not everyone sees it." - Warhol.

Decoupage art workshop was organised by the Post Graduate of commerce and the Undergraduate Department of commerce in association with the resource person Mrs.

Revati Sanzgiri who is a professional decoupler who has enriched her own decoupage techniques through knowledge exchange with various artists in UK, Paris and Germany.

Decoupage is the art of decorating an object by gluing colour paper cutouts onto it in combination with special paint effects, gold leaf and other decorative elements. We were provided with most of the raw materials required. As we placed one paper cut out over the other we realize how beautiful our simple stone looked. We also got an opportunity to buy her professional decoupage paper. She also shared her personal number if we were interested to purchase decoupage products. We were fortunate enough for our college for giving us this opportunity to learn something creative and develop a new skill of art. Overall it was a fun-loving based learning experience.



ADVANCED GST PRACTICIONER COURSE

The implementation of GST has a far-reaching impact on almost all the aspects of the business operations in India. With more than 140 countries now adopting some form of GST, India has long been a stand-out exception. The Government of India and state government had implemented GST in April 2017.

Therefore, to understand the importance of GST, the Post Graduate Department of commerce had organised a seminar on "Advanced GST practitioner course" for the students of M.COM part 2, from 9th to 14th December 2019. The course was conducted by CA Manoj Chaudhary from Agra, Delhi. He has a good experience in GST field and conducts various seminars on GST for professionals.

The course started with basic understanding of concepts under GST like supply, input tax credit, IGST, CGST, SGST and reverse charge.

Further the students learned the terms and concepts under GST in the simplest way. They also learned practical knowledge about how to register online for GST and studied the working of GSTR1 & GSTR3b which are the main components of filing GST returns.



STOCK TRADING COURSE

Stock Market is one of the most versatile sectors in the financial system, and Stock Market plays an important role in economic development. Stock Market is a hub where facilities are provided to the investors to purchase and sell their Shares, Bonds and Debenture etc. In other words, Stock Market is a platform for trading various securities and derivatives without any barriers. Therefore to make students understand the importance of stock trading our college's Post Graduate department of Commerce organized a stock trading course, by Mr. Azharuddin Mulla and Mr. Adam Shaikh. It was a total eighteen weeks course i.e from 19th July 2019 to 28th November 2019. The sessions were conducted thrice a week.

For first three weeks the lecturers made us conversant with the basics- fundamentals and meaning of stock market. Then for another five weeks students learned to use the virtual app called stock trainer which helped the students to practice virtual trading etc. During the last week students actually understood how the stock market really works, live trading was shown in the lab and a well as learned some tricks as on how to trade online.



TALLY CERTIFICATE COURSE

On 15th July 2019, the Post Graduate department of S.S.Dempo College of Commerce and Economics had organized a 30 hour Tally Certificate Course for the students of M.com Department. Mr. Sohail Mulla trained students on the use of Tally.ERP 9.

The course was conducted in M.com lab which had all the necessary technological equipments i.e. computers, projector, etc. Every student who had opted for this course was instructed to use a single PC and not share it with others so that everyone gets equal opportunities of learning Tally properly. He started with teaching the basics of tally and further taught the students how to make entries of GST.

The students learnt how important tally has become in the corporate world as it is accounting software which has made calculations simple for businesses and carries out efficient business transactions that saves time and has become a part and parcel of all the businesses.

It was a fun learning experience for all the students to learn something new which will be helpful for them in the near future. The Tally Certificate Course ended on 20th September 2019.



OUTDOOR LEARNING

INDIAN CUSTOMS AND CENTRAL EXCISE MUSEUM

On 17th of August 2019, the students of M.Com Dept had a visit to the Indian Customs and Central Excise Museum at 10 am.

The students were shown a 15-minute documentary; which briefed them about the introduction to the custom duty practice in India. The museum guide first took them back to the Indus valley civilization and told that custom duty was practiced even during that era. After this the tour guide showed the coins with different images engraved and said these were used during the emperor's rule in India. There are books from that time period that tell us how each coin was valued.

The museum guide took the students through the years showing the different legal and illegal items that were attempted to be smuggled across the border. Diamonds, currency, tusks, drugs, etc. were all attempted to be smuggled across the border. A few of such artifacts were seized and captured by them and were on display at the museum.

The museum guide later went on to tell about Opium manufacturing in India. They explained how opium is used in medicines and is required to be grown in the country. They also showed the students mannequins depicting the Dandi March and showed us charts showing how the salt during those days used to be transported. They explained how the duty on salt was very high and hence the protesters started making their own salt.



HDFC SECURITIES PVT. LTD.

On 23th August 2019, the M.com department students visited HDFC Securities Pvt. Ltd. brokerage firm. The interaction began by introducing us to their trading portal and further showed us how they trade according to their client demands. The stocks prices were fluctuating every mille second. They briefed us about some common terminologies used with respect to trading. That week the market was on a downward trend and was an ideal time to purchase stocks. They also informed us that most of their clients traded in cash market and not derivative. They mentioned that investing is a good opportunity to make money but one should not make it a career. Further they explained that trading can be online through different apps and so people opt to trade through the apps which has an impact on the stock broking firms and as led to shut down of many. Working in a stocking broking firm not only gives one experience but also practical knowledge about the market. They explained to us that joining a stock broking firm is a good career option and encouraged us to trade. The visit was a great opportunity as we got a glimpse of trading.



STUDY TOUR

To start planning a tour it is best to start familiarising yourself with the culture and its rich archaeological heritage of that country.

We the students of M.COM got an opportunity to learn, experience and explore new things is indeed a lot to know about. After spending much of our time in attending lectures, our Post Graduate Department of commerce provided us a study tour to Bangalore, Mysore and Coorge. The tour was of total 7 days i.e. from 24th November 2019 to 1st December 2019.

There were 20 students in total and 3 teachers accompanied the students.

The students were told to assemble at Margao railway station and proceed to Bangalore by train. The very next day we were all set for and proceeded for sightseeing that was Thalaicauvery, Baghmandalo, Rajaseat and Abbey Falls and back to hotel for night stay. The next morning, we visited the Mysore Palace which is one of the famous places in Mysore and visited St. Philomena Church and we can't forget visit to Brindavan Garden where we had a really great time. Adding on we also visited the silk industry where they explained us how they extract silk from the cocoons for weaving of silk cloth. We also had the opportunity to visit the Golden Temple (Khushal Nagar) to see different religions and cultures followed by people. The last 2 days of the tour were very exciting all of us were thrilled to proceed towards Wonderla, the amusement park, where we all enjoyed ourselves. Whole day we enjoyed various rides, water rides and games. On the last day of the tour we visited the Iskod Temple and thereafter we went for shopping in the largest mall that is the Orion mall. I can only conclude by telling you what they say is true, "the more you travel, the more you learn" -Kaashvi



B-PLAN CHAMPIONSHIP 2020, IIM BANGALORE

A training programme held in December for M.Com Part I students, finalized the five students that would represent the college for the B-Plan championship 2020 in IIM Bangalore.

The students of M.Com department had an opportunity to visit the IIMB. They left for Bangalore on 31st of January. The students got their respective rooms to stay for the next three days. In total there were 50 colleges participating for the business plan competition which were divided into 3 groups. Finally, at about 10:00 am the program started, and the 3 panellists entered, the host introduced them and then the event commenced. One by one each college presented their innovative ideas. The B-Plan of the students of Dempo College was based on online studying application.

The judges appreciated and really liked their idea. When all the colleges were done with their presentations the students were told to be in the auditorium where the results were to be declared. All the judges encouraged the students participated in the event to continue their work on new ideas and congratulated the teams for participating and coming up with different ideas. At the end the results were announced but the college team didn't make it in the top 3.

Overall it was a good experience for the participating students for getting an opportunity to participate in such a great event!



INDUSTRY VISIT

An industry visit was organised for the students of MCom department on 25th February 2020. The students were taken to 3 organisations i.e Centre for Incubation and Business Acceleration (CIBA), Monginis and Pfizer.

The students were first taken to CIBA which is located in the Fr Agnel Campus Verna. Mr Raj Naik explained the main functions of CIBA, its incubation model, benefits that a start up gets if they join collab with CIBA. CIBA is based in Goa and Mumbai. In Goa it is located in two places i.e. Verna and Assagao. They have helped 127 start ups till date. They' have also organised 120+ workshops and events. The technological field is supported by Department of Science and Technology, Government of India and Goa. He further explained the main functions of CIBA i.e. to support new business ideas of individuals and help them at various levels. They provide seed funds in return of equity. The thrust areas are: IT enabled services, Product development and design, Food processing, Travel and tourism and entertainment and Mixed technologies.

The next organisation was Monginis. Monginis is an outlet of bakery chain offering creative cakes, pastries, chocolates etc. It is based in Mumbai and situated in various parts of India. The students were taken to

Monginis located in the Verna Industrial Estate. All the students were given a chance visit in two batches and see the various stages of making perfectly decorated, finished cakes and pastries.

The last organisation for the day was Pfizer. It is a pharmaceutical company. Mr Gajanan Gawas, the Human Resource manager explained the various tablets manufactured by Pfizer, its quality control measures; costing overview etc. he also mentioned that Pfizer is among the top 10 pharmaceutical companies in the world. Pfizer in Goa manufactures oral contraceptive pills, steroids and other general tablets i.e. anti-allergic, anti-diabetic, multivitamins, anti-infective, antibiotics, fever etc.



FULL TIME STUDENTS, PART TIME ORGANIZERS!

CHAKRAVYUH 2019

The Post Graduate department of S.S. Dempo College of Commerce and Economics every year organises it's very own business event called the Chakravayuh! Last year it was held on 12th February 2019. Its an one day state level inter -collegiate business event. It was conducted in the college premises. It comprised of 11 on stage and off stage events all related to business and finance!



Total 9 colleges had participated in the same event. The winners of chakravayuh 2019 were M.E.S College Zuarinagar, the second place was shared by Shree Damodar College of Commerce and Economics Margao and S S Dempo college Cujira.

The winners securing the first, second and third positions in each event were awarded trophies and certificates.

All the events were interesting and fun and as well as disseminated knowledge to all the participants. From handling the call centres to composing their own business lyrics. The efforts put in by the participants, the students and teachers of the college made this event a successful one!



M-QUEST 2019

The third edition of M-QUEST was organized by the students of the post graduate department for the undergraduates of the college on 3rd of October 2019.

The quiz was conducted using the KAHOOT app which consisted five rounds, namely; business questions, Gandhi. Sports, logos/personalities and last innovation and technology round. The quiz was held in college's commerce lab. Around 30-40 students



participated in the quiz competition. Ms. Geetanjali Shetkar and Mr. Darwin Fernandes were the quiz masters for M.QUEST. The participants were very enthusiastic about the quiz. The KAHOOT app declared the first three winners on the



basis of the speed at which the participants answered correctly.

RETAIL MELA

On 28th August 2019, a fun filled competition was held. The entire batch of the M.Com department was divided into four groups which were led by leaders from M.Com part II class. The teams had to collect funds from its respective group members, get/make food items to sell and earn revenue. The team with the maximum profits was to be declared as the winner. This event was held to help students apply different techniques to deal with financial problems and come up with innovative marketing tactics.

Retail Mela started off at 10.00am and went up to 2.00pm. Many fun activities were arranged like games, nail art, handmade ornaments, crafts stalls, etc. Each group had their unique dishes and the style



o f marketing their products. Various faculty members and students of the college were the customers.

Students definitely learned how to tackle unseen threats smoothly and tackle the same with appropriate solutions (discounts, offers, etc.),

competitors (opposite teams) and

compete with its competitors to market the remaining products.

Overall it was a successful event packed lots of enthusiasm and zest. It



was the first interactive and fun event among the M.Com dept., the students learned various marketing tactics and most importantly, the worth of money.

FACULTY ACHIEVEMENTS

Asst. Prof. Aakruthi Alarnkar Won the best paper award for presenting a paper on the topic "A study on in-store shopping environment and its impact on impulsive buying behaviour" at RDA's International Conference on "Advances in business management,digital economy, research and technology " during July 27th and 28th 2019 at Jaipur, Rajasthan



Asst Prof. Aakruthi Alarnkar and Asst Prof. Abhisha Naique of M.Com department along with Asst. Prof Ashfa Shaikh of I.MCom. Department presented a paper titled "A study on consumer's perception and behavior towards eco friendly cars: A step towards sustainable growth in the indian automobile sector" at the 1st National conference on Development of sustainable Tourism Policy, organised by Department of Tourism studies in association with Eco Kshatriya Foundation



Asst Prof. Akshay Naik presented a paper titled "Beach shacks in the state of Goa: An empirical study" at the 1st National conference on Development of sustainable Tourism Policy , organised by Department of Tourism studies in association with Eco Kshatriya Foundation



Asst. Prof. Namrata Wagle presented and won Best Paper award at the 2 day international conference on "Asian Economy- A cross country analysis" at University of Mumbai, for her paper titled " Evaluating the dynamics of momentum and contrarian strategies in the Indian stock market for the short term period"



STUDENT ACHIEVEMENTS



Bensan Babu Winner , 9 Ball Pool Talent Hunt organised BY Sports Authority of Goa



Rohit Dantye, Gauresh Naik, Shambhu Pilainkar Winners of Control Cricket for Ebullience event organised by Dempe college



Shambhu Pilainkar and Gauresh Naik of mcom II secured 1st place for intercollegiate ghumat aarti competition at goa university



Nikhat Khan and Chrislyn Pereira of M.Com part I presented a paper titled “ the Role of Women in Cooperatives: Relevance, benefits and Challenges” at the National Conference on Co-operatives in a globalized economy: Relevance, Issue and Challenges



Divina Pilgaonkar and Hashlaine Fernandes won 2nd place at one day national level event organized by Carmel College on “Responsible Behavior Towards a Green Society: An Innovative Approach”



Shambhu pilainkar has been selected for cricket Nationals at Bareilly UP



Latish Tulsidas and Cliffton Tavares secured Runners Up Position In The Football Tournament "Spinnaker", organised by People Tree College, Belgavi. Cliffton Tavares was Awarded 'Best Goalkeeper'



Aranxta Rangel secured 2nd place synopsis writing fo anusandhaan IV



Gaurish Naik business management topper



Miss Libania secured 1st place for the Annual Singing Competition



Ms Aishwarya Gaonkar secured 2nd place at Annual Dance Competition



Passonic, umang banastarker secured 1st place in stress interview



Pavitra Kandula, Finance Topper



Plexus 2019 entry parade winners



winners mastermind 2020



Hashlaine and Fatima won for pencil sketch competition



Chryslin Pereira and Hashlaine Fernandes secured 1st place in poster making competition



Mayur Naik, Mr. Comquest

CAMPUS RECRUITMENT



Carolene Swengly
ICICI



Jlyna Fernandes
ICICI



Prisca Araujo
ICICI



Suyash Phadte
ICICI



Sweta Kammar
ICICI
Open Destination

STUDENTS CORNER



Fatima Furtado



Feroza Shaikh
Entrepreneur, RAIN BOWS



Geetanjali Shetkar



Hashlaine Fernandes



Libania Fernandes



Maclyna Fernsdes



Sonali Gaonkar



Vanessa Almeida



Pranoy Vaingankar



Sahil Naik

Merger of Banks: Is Bigger Always Better?

A merger is a process of bringing two or more separate business entities under common ownership through a series of legal and administrative measures. Mergers in Indian banking have been initiated through the recommendations of Narasimhan Committee II.

The issue has been in the news recently as the Union Cabinet approved the merger of Vijaya Bank and Dena Bank with Bank of Baroda (BoB). Following merger of these state-owned banks, BoB will become the third largest bank in terms of assets in India.

Merger of banks is one of the solutions for the ills of Indian Public Sector Banks (PSB). Before further mergers, the government has to work on other issues faced by the PSBs which are responsible for the increasing Non-Performing Assets (NPAs) and inefficiency. Some of these issues are political interference in appointments of higher officials in PSBs, the ever increasing responsibility of PSBs in providing credit facilities in agriculture, frequent loan waivers by government, long gestation period of projects, lack of thorough study of the business before disbursing loans.

Some difficulties are encountered in a merger. For instance, there is confusion and lack of clarity among employees. Despite new position being created, a considerable number of positions are abolished with the merger. The number of bank branches certainly increased after merger, which makes it difficult for the head office of the merged entity to regulate and monitor all activities. Further, weaknesses of the banks will also initially get into the system before they can be weeded out.

There is always a risk of isolating the customer base immediately after a merger. First of all, there is the fear about the security of money deposited. Secondly, banking policies sometime change, along with technological platforms and that may not go down well with customer base, especially with long term and elderly customers.

Bank mergers and acquisitions are complex procedures with the possibility of extraordinary payoffs. Hence, it is important that the banks and government handle the nitty gritty of this pivotal transformation with care.

-Reuel Rodrigues

Unity in Diversity

Unity in diversity is the existence of oneness even after various numbers of differences. Unity in diversity is a common proverb. It is said that "United we stand, divided we fall". The meaning of this proverb is that if we stay together, then nobody can defeat us if we keep fighting over trivial matters then outsiders may take advantage of the internal weakness of our country.

Nowadays India is not only known for technology industries but also its diversity. Numerous languages, multiple customs and traditions; different races with different faces and marvelous landscapes. These are the things responsible in projecting India as a country that finds unity in its diversity. We join hands to watch, to celebrate the achievements of the Indian Cricket team as "Indians", forgetting all the things that make us different from one another.

Youth is an important tool for a successful Indian future. They can change the society in the future. Half of all Indian children are not in school. There are thousands and thousands of children in slums who have never gone to school and they do not have any basic training, no proper shelter and no sanitation. It's obvious, the poor and innocent always suffer.

Each and every problem in India is politicized. Many of our politicians are "Man of Mess" who always play a chess game in all the issues of the society. Media is always with them which most of the times never allow our people to think.

Unity in diversity concept in India gives everyone a strong message that nothing is without unity living together with love and harmony provides the real essence of life. Unity in diversity in India shows us that we all are born, cared and nourished by one supreme God.

-Pratibha Sahani



I'm a woman!

My grand mother told me to learn Konkani
Because no mother in law would accept me
You're on your period? You should rest
You won't be able to survive the temple entry test
I may be an A+ student with tons of curricular activities
But a haphazard in the kitchen, and no knowledge of festivities
Especially in the eyes of someone that isn't me
I'm loud, out going, and have an eccentric personality
And I'd rather be alone than face irrationality
I've been told to keep my thoughts to my self
And put another's ideologies on my shelf
When will misogyny be a myth
And the length of my skirt stop giving a man a fit
Indian mentality is changing? It's a hoax, there
People still have the audacity to tell me what to wear
Probably the most general stories a girl lives to tell
While the storm in them grows with swell
No matter how long, I will always fight
Fiercely, adamantly, until everything's all right
In the same way Maya Angelou broke free,
I'm a phenomenal woman, phenomenally, that's me.

- Divina Pilgaonkar

