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ZANTYE BROTHERS EDUCATIONAL FOUNDATION'S

NARAYAN ZANTYE COLLEGE OF COMMERCE

BICHOLIM - GOA

Gyangranth

Learning Today... Leading Tomorrow...

Inhouse Newsletter from P.G. Dept. of Commerce

Granth-2

March 2017

Pages - 8

PRINCIPAL'S ADDRESS...



As Quoted by John Dewey, "Education is not a preparation for life; education is life itself". Our Post Graduate Department has always strived to maintain academic proficiency and research excellence. Our faculties and students have presented papers in national and international conferences. Similarly academic brilliance will have no meaning in the absence of values like integrity, honesty, kindness, responsibility and service.

The Post Graduate Department of our college lays more stress on

team-work and cooperation between individuals because we trust that a healthy society cannot be built on individualistic and self-centered performances, rather it is built on strong and competent individuals who are always ready to help and share.

I am extremely delighted to present before you the newsletter of PG Department "Gyangranth" which provides the glimpses of activities conducted and the achievements of our PG Department. I appreciate the untiring efforts put in by students, faculties and Newsletter Committee towards bringing forth this second edition of our newsletter "Gyangranth".

Shri. Rajesh Amonkar
Offg. Principal

MESSAGE FROM EDITORIAL TEAM

It is a great delight to put before you our news letter. The purpose of this is to highlight various activities & achievements of our department during the academic year 2016- 17. We are thankful for all our M.com students who have contributed their sincere efforts to this newsletter by writing such fine articles and for making this newsletter a reality. Our special thanks to our faculty Sir Narayan Parab & Madam Pritam Naik for encouraging & inspiring us to put our contribution to this newsletter.

So sit back on a comfortable chair or perhaps a sofa and indulge in Gyangranth 2017.....Happy reading!

CASHLESS FUTURE.....

The biggest problem with India was a sudden removal of 86% of its currency from circulation without having an adequate supply of new notes ready to take their place in the market. The fact is that India is more reliant on cash than almost any other country on earth. Suddenly, millions of people were left without the means to engage economically, to buy the things they wanted and needed, and businesses were left without a readily available mechanism to receive payment for their goods, to buy supplies, or pay their staff.

With the government having de-legalized Rs. 500 and Rs. 1,000 bank notes, there is mounting interest in electronic payment mechanisms. Mobile wallets, where services such as

Paytm, Mobikwik and Ola Money offer ease of transaction to customers are still in the starting phase of adoption as only around one-fifth of India's population has Smart phones where these services can be used. The acceleration in the adoption of digital payment systems resulting from demonetization is likely to affect ecommerce in India, a sector where paying by cash-on-delivery (COD) has always been the most popular payment method. Online ecommerce platforms are likely to benefit over the long term if they can eliminate the onerous task of managing cash payments in an increasingly digital world.

Miss Pritam Naik
Assistant Prof- M.Com. Dept.

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THE CEO'S WAY

PG Department of Narayan Zantye College of Commerce had organized the following CEO series for the academic year 2016-2017. As part of this program the college invites entrepreneurs, CEOs professionals in various fields to interact with the PG students. Firstly, we had a talk by a resource person Mr. Ravalnath Pednekar a master franchise from Taj Eduglobe Ltd., he told about how one's personality can be developed by knowing their strength and weaknesses. Next we had Mr. Suresh Parrikar former MD of Bicholim Urban Co-operative Bank; he gave a wonderful talk on Corporate Governance and also shared his experience of working in the bank. Ms. Rupa Sawant a resource person from Alpha Minds spoke about personality development and told the "Do's" and "Don'ts" when going for an interview. As an entrepreneur we had Ms. Philu Martins a fashion designer, she shared her knowledge of being an entrepreneur and told how it works in real life situations. She also shared with us her experience in fashion designing. Then we had resource person Mr. Melroy Pinto owner of Splashdown Water Park Anjuna in

Goa, he motivated us to be an entrepreneur. During his session, he conveyed his journey of making "Splashdown Water Park".

Next we had a resource person Ms. Delina Figueiredo, HR manager of Grand Hyatt. She delivered talk on how to handle different personalities in the organization employee. The session ended up with playing some games. We also had resource people from Delhi. They were Ms. Arnika, Mr. Vikram and Mr. Amitabh, they came from NGO called "Centre for Social Research Delhi". It was a workshop on the topic "Social Surfing". They guided us how to be safe when we are using social networking sites. The session was interesting as they played games with us. The CEO Series has been a great learning experience for all the students as we get a chance to learn expertise knowledge from successful people.

Miss Veeni Vilas Khorjuvankar
M. Com. II



DA PARDEE IS ON!



On 16th July 2016, our M.Com. seniors organised a fresher's party for the batch 2016-17. It is meant welcoming the juniors at the same time to create interaction between seniors and juniors so that they can get acquainted with each other. The theme was pink, black & red.

The Party was in the seminar hall; while we entered in the hall they tied pink & red friendship bands on our wrist. When we entered inside all were like "OMG!!!!" The decoration was so beautiful it was looking like a disco or club for time being we forgot that we were in college. The Party started with a brief introduction followed by nice games & spot prices.

They shared their memories with us by showing their photos. To welcome us they performed a dance & sang some songs. All were enjoying the party & started interacting with each other. The Principal and Professors said a few lines expressing their views to the students and gave them encouragement and best wishes. We thank the efforts of our seniors once again for such a warm and grand welcome.

Miss Shweta R. Sakhalkar
M. Com. I



INSTITUTIONAL INVESTORS AND STOCK MARKET BEHAVIOUR POST DEMONETIZATION



On 8th November 2016, Government of India in consultation with Reserve Bank of India (RBI) in one of the most historical decision demonetized its two highest value currency notes (Rs 500 and Rs. 1000). This move came as a bit surprise to the entire nation, however Government was seemed to be preparing for the same from couple of months.

The announcement of demonetization did raised eyebrows of various economists within India and globally as well. It soon became as most prominent topic of debate in media with various analysts and subject experts putting forth their opinions on pros and cons of the decision. The general public did face some hardships in depositing the old currency in their bank accounts or exchanging old currency with the new ones but in general scenario people seemed to be pleasant with the Government's decision of demonetization.

As a general belief, we say

everything gets discounted in stock market. This suggests, by acting as an economic barometer or as a mirror, stock market reflects and absorbs any news which is related to the economy. As a result, technical analysts will be on toes post demonetization to evidence the tremors generated on account of such news. The Indian stock market does not only consist of domestic investors, however it does attract large pool of foreign investors who invest their corpus and hope for the best returns.

The foreign investors also analyze all events which occur in the country where they have invested their corpus. Such events happening in the economy are in fact the main reasons for entry and withdrawal of foreign investors. The news pertaining if favorable, will attract foreign institutional investors in the country and subsequent withdrawal if the news in negative.

Mr. Narayan Parab
Assistant Professor
HOD PG Dept.

DEMONETIZATION BEGINNING OF A NEW ERA....

The 8th of November, 2016 was an ordinary day for the people of India. Everyone went about with their routine as usual. No one had the slightest clue as to what was in store for them that evening. However, as the sunset that evening at around 8.00 pm, PM Narendra Modi made a landmark announcement demonetising the rupees 500 and rupees 1000 currency notes with effect from midnight. The decision of demonetization fell like a bombshell among the citizens of India.

Many people did not get sleep that night as a result of the announcement as they were worried about their currencies (black currencies of course!) while others did not know what exactly happened and started searching their homes in panic for such banned currencies stashed away for emergencies in cupboards, trunks, mattresses, beds, jars, vessels, photo frames, show pieces, paintings and other unique places customary to Indian culture. There were also some people who did not know what happened and therefore slept peacefully that night. Perhaps money matters never mattered to them.

The sunrise on 9th November was as peculiar as the sunset on 8th. People nationwide were coming to grips with reality. There were echoes in the streets and market places to the tune patxe rupiah ata kharench chalchena? Which means will 500 rupees really not

work? The ban on currency notes affected all sections of the economy. Right from the poorest to the richest with the latter getting more hurt from the decision. The market place though full of people had a deserted feeling. Bankers were going through a seemingly never ending nightmare as they had to deal with the modus operandi, agitated customers, long queues at banks, constantly changing regulations with respect to withdrawal and deposit limits and to add to it Sundays were also declared as working days.

Businessmen had their deals put off while some debtors felt it was a hand of God. Foreign and domestic tourists were left marooned knowing not how to reach their destination. The limited use of money on account of demonetization also dampened the marriages and other ceremonies across the nation.

This historic move by PM Modi shook the nation and shocked the world. It was a deliberate and powerful step to control corruption in India and possible funding of terrorist operations. Though it caused considerable inconvenience to the people, the people of India stood in support of PM and made it a successful move.

Mr. Kapil Marathe
M.Com. II



DID YOU KNOW ?



- Ben & Jerry's is owned by Unilever.
- Wal-Mart averages a profit of \$1.8 million every hour.
- "Yahoo" is an acronym for "Yet Another Hierarchical Official Oracle."
- Starbucks' round tables were created specifically so customers would feel less alone.
- The red and white Coca-Cola logo is recognized by 94% of the world's population.
- Pepsi got its name from the digestive enzyme pepsin.
- Amazon.com employees spend two days every two years working at the customer service desk — even the CEO — in order to help all workers understand the customer service process.
- Candy Crush brings in a reported \$633,000 a day in revenue.
- Samsung accounts for 20% of Korea's gross domestic product.
- The first camera was invented by the scientist Alhazen.
- The most productive day of the workweek is Tuesday.

Compiled by Sonali M. Parwar
M.Com. I

CENTRAL LIBRARY - THE PINNACLE OF READING AND LEARNING IN GOA.



The M.Com. Department of Narayan Zantye College of Commerce had organized a field visit to Central Library; Panaji-Goa on 9th July 2016. The purpose of the visit was to familiarize the students with the importance of reading and research and to develop a reading habit. The M.Com Department faculties of the college accompanied the students to the Central Library. The students were given a brief introduction about the library by the authorities present there. This was followed by a detail and informative tour of the various levels and facilities provided by the library. Students were also given a chance to obtain a membership in the library. The visit concluded on a successful note at 12.30 p.m.

Miss Sushma V. Gawde
M. Com. I

INDIAN INX TO BE FASTEST EXCHANGE

January 9, 2017 brought a great day for Indian market as Prime Minister Narendra Modi gifted India its first international stock exchange market. This initiative of GOI has taken India step ahead in the global stock market and it was a proud moment for all Indian. INX is world's fastest stock exchange in terms of response. The highly advanced technology based stock exchange will work on four microsecond response time. INX will remain open for 22 hours a day. The stock exchange will open at 4am and will close at 2am this time span is matched with Japan and U.S. stock exchange time. Japan stock exchange open at 4 am according to Indian time and us stock exchange closes at 2 am according to Indian time. To function perfectly, the staff of BSE has relocated to Gujarat. Hundred BSE

employees have shifted to INX.

INX will trade in securities and products in Indian rupee. It will indulge in the trading of equity shares of companies incorporated outside India, depository receipts, debt securities, currency and interest rates derivatives, index based derivatives, commodity derivatives. For the first 6months, it will offer only derivative products. The people who invest via INX will get tax benefits. No income tax for fixed time span, low commodity transaction tax, beneficial for dividend distribution tax, renunciation in long term capital tax and beneficial in security transaction tax. To prevent money laundering and to manage risks and money manipulation, INX has a robust security system.

Miss Geetanjali Mangesh Naik
M.Com. I

RESEARCH PAPER PRESENTATION AT NOIDA UTTAR PRADESH

I was indeed lucky to get a golden opportunity, to present a research paper at "INBHUS ERA WORLD SUMMIT, 2017" organized by the Amity University Noida, Uttar Pradesh. Five hundred delegates from 115 countries, including vice-chancellors, ambassadors, senior academicians, corporate leaders, diplomats and students of leading institution participated in this event.

The international conference was for three days on the 8th, 9th and 10th of February, 2017. It started with the inspirational words on the importance of research and research ethics, by Prof. (Dr.) Gurinder Singh, Amity Group Vice Chancellor and information about business strategies was mentioned by one of the successful businessman, Mahashay Dharam Pal, the owner of M.D.H Masala. Mr. Amitabh Bachchan was

awarded Lifetime Achievement Award during the event, in his video message he gave blessings to the students and also promised to visit Amity soon.

Assistant professor Narayan Parab, H.O.D of Post Graduate Department of NZCC and myself presented our research work on, "Examining The Causal Relationship Between FII And Stock Returns: Evidence

From Bombay Stock Exchange". Apart from this there was a grand cultural program organized making it a very lively event. I was delighted to see the Amity University Noida Campus and the latest technology used at the campus fascinated me. Being a part of this Business summit, turned out to be very fruitful.

Mr. Girish Kapdi
M. Com. II



GOODS & SERVICE TAX

The current scenario of indirect taxes in India is very complex. Indirect taxes are levied by Central government and some are by the State government. The GST was first announced in the year 2006. Any person who is providing or supplying goods and services are liable to charge GST. GST is applied at that place where the actual consumption happens. The GST classified into two CGST and SGST. The current taxes like excise duties, service tax, custom duties etc., will be stated under CGST where as taxes such as sale tax, entertainment tax, VAT and other state taxes will be included in SGST.

The main aim of GST is to boost the GDP of the Indian economy to the next level and also to avoid the

cascade of all the taxes. GST eliminates the corruption at the political level and executive level. GST helps to avoid credit concessions and to collect the revenue at the earliest point of time. GST is not suitable for low income countries. Like demonetization the issue about GST will also be a challenging one. The cash transactions are likely to come down. In the initial phase, it might be hectic but Indian Economy will have the positive impact of GST. The main important thing is that we have to support for it. We have to consider it not as a "Rajniti" but as a "Rashtraniti".

Miss Avisha H. Fadte Gaonkar
M.Com. I

December is a month full of all cultural activities, every year NZCC come up with the unique ideas to celebrate our talent; we celebrate Equinox-as the cultural feast of NZCC. It is a two-day event; the first day being an intercollegiate event while the second day is an interclass event. Students keep themselves busy continuously for these two days to show their hidden talents through various individual and group competitions.

We enjoyed various competitions like group dance, penalty shootout, hair dressing, and food carving, and so on. This year M.Com department was the

SHIP DESIGNING AND UMBRELLA PAINTING COMPETITION



The post graduate department of Narayan Zantye College of Commerce conducted an umbrella painting and ship designing competitions. For umbrella painting competition, the theme was 'The Monsoon in Goa' and the students were given two hours to complete their designs. Ships were made out of paper, named aptly and each one had its own flag. Both the competitions gave the students an opportunity to display their talents in a creative way.

All the students actively participated in the competition. The Principal and the faculty members of the college appreciated the students for their hard work and creativity. The best designs in both the categories won laurels.

Miss Mona Tilve
M.Com.



runner's up for the Equinox. Equinox in many ways helped us to gain stage confidence to interact with different participants, It was very entertaining and joyful event in which students got chance to learn various activities and also Equinox become a platform of gathering for ex-students.

Miss Trupti S. Galyekar, M.Com. I

EQUINOX: HERALDING A NEW DAWN...





A MONSOON FIESTA...



A Hike was organized by by P.G department of Narayan Zantye College of Commerce on Saturday, 13th August, to Hivrem water fall approximately 10 kms ahead from Valpoi. All students were excited, smiling, laughing, and chatting with each other as everyone was in a mood for a monsoon fiesta.

We reached at 11 O'clock at the foothills and after short briefing we started hiking into the jungle towards the main spot. There were three main waterfalls. The company of friends, thrillingly chilled showers, the splendid sight of the monsoon glory, the density of the forest and the richness of wildlife altogether culminated in a wonderfully wonderful experience.

At around 1.30 pm. we all sat down together and shared lunch. After lunch guess what ? yes ! we again went back to the water fall. Around 3.30 pm. we began our return journey. There were lots of adventure and funny things all along our way down. We reached back to the college campus by 5.30 pm. and our trip ended with beautiful memories.

Mr. Vindesh S. Tilve
M.Com. II

MASTER CHEF: THE CHAMPIONS OF FOOD



The Master Chef competition was organised on 27th August, 2016 for Post-graduates students who actively participated in competition by showing their creative talents in innovative areas of food.

Participants enjoyed a lot, right from preparation and presentation of delicious dishes. Every dish presented was different from each other. The design, quality, texture, combination, innovation, creativity and the hard work could be identified just by looking at the plates. Students got practical knowledge on the art of cooking and brief insight of the enormity of the food industry. Some of the names of dishes prepared were aalobhaji, cornlet, oricrispy fry, khajurhalwa, jaggery coconut rolls, tangy delight fruit cocktail and many more. The Champions of Master Chef competition was Miss Adiksha Fatrekar and Miss Aishwarya Gawde and the name of their dish was Cornlet. Miss Avisha Fadte bagged the second



place with Crispy Pattus. This was indeed a mouth-watering day.

Mr. Viraj Gaonkar
M.Com. II

DID YOU KNOW ?



- Warner Music owns the copyrights to "Happy Birthday," so it's technically owed royalties every time you sing it to someone on their big day.
- Each week nearly one-third of the U.S. population visits a Walmart.
- The Volkswagen group owns Bentley, Bugatti, Lamborghini, Audi, Ducati, and Porsche.
- Some cars and trains use vegetable oil as alternative fuel source.
- One day Laptops will roll up like a yoga mat.
- Kevlar, flexible fabric is 5 times stronger than steel and is used for bullet proof vests.
- Sonim XP3300 force is recognized as the toughest phone. It survived an 84ft drop without any operational damage.
- Google uses a web tool called foo. Bar to recruit new employees based on what they search for online.
- The inventor of the modern World Wide Knighted by Queen Elizabeth.

Compiled by Sonali M. Parwar
M.Com. I

LETS FOOTBALL...



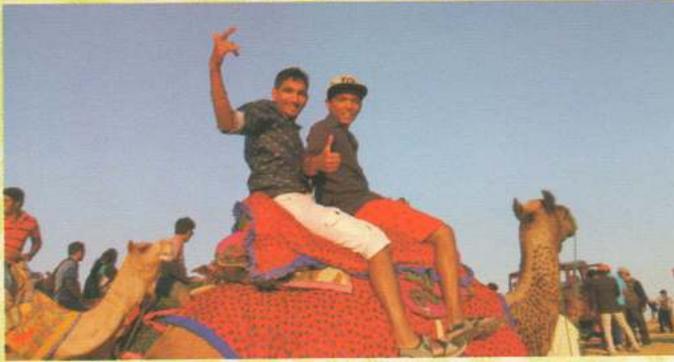
On 17th September 2016 intercollegiate football tournament for boys, penalty shootout for girls and photography was organised by the post-graduation department of Narayan zantye college of commerce at the college ground. The main focus of holding such a tournament was to provide a platform for students to showcase their tactics rather than giving them a competition feel.

The day was graced by Mr. Shankar Falari as our chief guest, a renounced football player as well as a coach. The matches were full of excitement and all teams were strong and showed their excellent skill and performance. Damodar College secured, the first prize for men's football tournament and photography competition, while Narayan Zantye College of Commerce secured first place for girl's penalty shootout.



Mr. Vindesh S. Tilve, M.Com. II

EXPLORING RAJASTHAN...



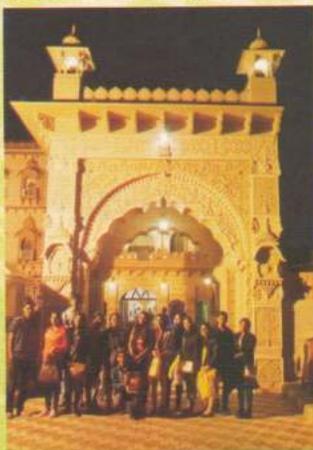
The train heading to Jodhpur was departing from Margao station at 10.30 am. The touring students of M.Com Zantye College were bound with glee and excitement as we boarded the train on the 27th of November- a memorable day indeed.

The journey from Goa to Jodhpur was almost 30 hours. But time flew by as we were laughing, playing games, singing songs and having a merry time together.

We reached the destination in Rajasthan at Jodhpur at 4.30 pm the next day. We were directly taken to hotel Sagar and checked in for the night. The next day we left for 'Umaid Bhavan' a beautiful Palace in Jodhpur. It was established in 19th century. Since it was the first place of visit we were too much excited. All of us took a round of the palace and watched all the things such as swords, lamps, candles, knives, also the kitchen items that were used in the olden days. A short time later we proceeded to a place called 'Jaswant Thada' which is a tomb of King 'Jaswant Singh'. After having lunch, we proceeded to 'Mehrangarh' fort in Jodhpur. This marvelous structure build in 15th century is still very strong. Here all of us also eye-witnessed the cannon marks which are still visible.

Late evening we arrived at Jaisalmer and there we had a nights halt. The next day we started journey at 8 am in the morning to the destination at Golden Fort, it was built in 1156 A.D. then to Patwao ki Haveli before lunch. It is the most important and largest Haveli. It is a cluster of five small havelis and then to Kuldhara village, it is also known as Haunted village, established in 13th century, it was once

a prosperous village inhabited by Paliwal Brahmins. From there we left for Sam Sand Dunes, one of the most memorable places in the whole trip, where we lived in tents in the desert. In the evening we went for a Jeep safari exploring the vastness of the desert sands followed by a majestic camel ride. Late evening the traditional folk dance of Rajasthan was presented by the local people of Rajasthan amidst a Bon



fire. The students started dancing besides the fire under the open night sky in the desert. The faculty too joined in as well. The desert night sky was beautifully lit up with numerous stars. Jaisalmer definitely had a mystical aura of the supernatural.

The next morning we proceeded to the Bikaner. In Bikaner we visited Junagarh Fort, one of the oldest fort in the earlier 20th century, Lalgarh Palace built for sir Ganga Singh Maharaja of Bikaner between 1902 and 1926 and Karni Mata temple which is famous for the large number of rats approximately 25000 black rats. We also visited a famous camel farm.

From Bikaner we proceeded to our final destination Udaipur. It was an amazing experience of travelling by the bus the whole night. At Udaipur we visited places like City Palace built in 16th century, Maharana Pratak Smarak which is a historical site that is dedicated to the memory of the great Rajput Prince Maharana Pratap, it is at the top of the hill. Fateh Sagar Lake constructed in 1680 and Saheliyon ki Bari which is a major garden. It has fountain and kiosks, a lotus pool and marble elephants, built by



Rana Sangram Singh. Here the memorable moment was boating in Fateh Sagar Lake. In the late evening we had been provided time for shopping.

Our tour could not conclude without visiting the Chittorgah fort. It is the second largest fort in India spread around 13 kms. We enjoyed sightseeing here in local rickshaws. Finally, we reached Kota railway station on 4th December to begin our return journey we arrived in Goa on 5th December at around 11 pm. None of us will be able to forget the beautiful moments shared together during this tour.

Mast. Shubham Nene
M.Com. I



When facing a difficult task act as if you cannot fail... -Anonymous

MANAGEMENT BY FUN



"All work and no play make Jack a dull boy", goes an old English saying. This fast paced modern competitive world can be very routine and boring not forgetting taxing and stressful on all aspects of our lives physically, mentally, emotionally and spiritually as well.

Most businesses can see only profits and turn their men into machines driving them into a never ending rat race....competing for targets, appraisals, raises, bonuses, promotions and the like. Employees are always working under this sword forcing them to perform or perish. Employee stress is at an all time high. Farmers committing suicides is a sad fact indeed. But the suicide rate among employees over the past decade is horrifying too. The long working hours, the daily monotonous routines and the tedious work schedules have made the work place boring if not a nightmare. Employees are stressed, depressed and fatigued. The mounting job pressures have also lead to lack of concentration and motivation, impaired judgment, poor decision making and ultimately to burnouts and other chronic diseases.

Yes I know! As many would squabble work is not supposed to be fun. That's why it's called work. Would it be doomsday if you cracked things up with a little more fun and humour? Come on you managers its time you lightened up a bit! Research shows that such murky views of work are actually wrong and counter-productive. Research indicates that happy people are more productive than stressed up individuals. Ever wonder how your folks organised a grand birthday bash for you in less than half a day? It's because they were having fun! We talk about team building but a team that isn't having fun is no team at

all. Fun and games allow for the barriers between departments to be broken down. It creates a more open and communicative atmosphere, and as such a more creative and productive workplace. If colleagues are able to freely share and exchange ideas, like friends over a cup of coffee, rather than remaining isolated individuals, profits will shine. As many young folk would say to their mums take a "chill pill mom!" I think it's time many managers take a 'chill pill' too.

Companies like Google, Apple, Coca Cola, Symphony, and American Express are great companies and have great fun too! Many companies now have fun work concepts like fun Fridays, games and tournaments, decorate the workplace for almost any occasion, have a humour room and or a fun committee, have meetings none business related, pizza parties, blast music, dance, paper ball fights, sword fights!! (Fake swords of course) etc.

Educational institutes too can get pretty grim with this whole curriculum and syllabus completion deadline. Teachers deal with youngsters who love and live to have fun. Perhaps our actions hinder their fun and consequently are detrimental to their grades. May be we need to lighten up a bit. Perhaps we need to let them make those jokes and take that selfie. Perhaps we need to join them ourselves, for our own sake! Undoubtedly, one also needs to draw a line where fun can become unprofessional and unproductive, but tapping into the right balance is where you can find the golden nugget. I conclude my few words with another famous quote "if you are as busy as a bee, one day you will wake up to find that someone has stolen your honey."

Mr. Marlow Lawrence
Assistant Prof., M. Com. Dept.

DIGI FEST

The PG Dept. of NZCC took the initiative to spread awareness of the use and pros of technology among the faulty, non-faculty and under-graduate students through our one day workshop titled 'DIGI FEST' held in the college campus on 18th March 2017.

It started with inaugural function by our Principal who gave his address via Video call from his cabin. Altogether 12 Stalls were setup by the PG Students which included team viewer, Google Drive, movie maker, connectivity, GPS and so on. The B.Com. students and teaching staff were welcomed to gain knowledge about technology. There was good response of students and also of teachers. Students enjoyed learning new things, playing games, watching movies and much more.

The DIGI FEST ended with an input session by resource person Mr. Prajyot Mainkar, Director of Androcid Media Pvt.Ltd-Goa. He opened up with the latest facts in technology followed by various insights and tips and concluded with a Q & A round. The DIGI FEST was an innovative concept

and students benefited a lot from it.

Miss Sushma Gawde, Miss
Dhanashri D. Shet,
M.Com. I



SERENDIPITY



The word serendipity it seems look like something complicated but it is nothing to do with complication. In fact it means quiet and peace. Serendipity was the Art festival held in Panaji from 16th to 23rd December, 2016. All students of M.Com part I & part II were taken for this art festival. Firstly, all of us were taken to Adilsha Palace. Here, there were so many different art exhibits and cameos of paintings, photography craft which itself revealed many stories. Paper carving, wood carving, & many more things were there. From Adilsha Palace we had gone to ESG (Entertainment society of Goa) here there was a display of art and science exhibits some of the awesome experiments were DNA test , Think tank, breath game,

The Art festival certainly made us have a different perspective on ordinary things at the same time displayed an eyebrow raising aspect to future things.

Miss Adiksha P. Fatrekar
M.Com. I

PASSONIC 2K16 – WE THE TAX CRUNCHERS



"Practice makes human beings perfect". I heard this quote before but was not sure that it really works.

19th January 2017, Rosary College of Arts and Commerce, Navelim organized an inter-collegiate event called "PASSONIC" which is conducted for post-graduation students in Goa. Passonic were held so as to provide students with a platform to form, conform and transform their classroom learning and theoretical knowledge to gain insights into practical business applications.

Six colleges participated in the event. The event was segregated into

Ace, King, Queen and Jack event and accordingly points were allotted. The events include corporate roadies, Cease O chain, Biz quiz, Business euthenics, word sword and so on.

Altogether we won 5 trophies in sub-events. This day I realized that practice actually makes everything perfect and hard work indeed is the key to success. I still remember the momentthose five seconds where everything stood still..... and then they declared "the winners of Passonic 2k16 are..... The Tax Crunchers!".

Miss Dhanashri Durgaram Shet
M.Com. I

EDITORIAL TEAM

STAFF EDITOR



Mr. Marlow Lawrence

STUDENT EDITORS



Miss Adiksha P. Fatrekar



Miss Sushma V. Gawade



Miss Dhanashri D. Shet



Miss Sonali M. Parwar



Miss Trupti S. Galyekar

GK QUIZ

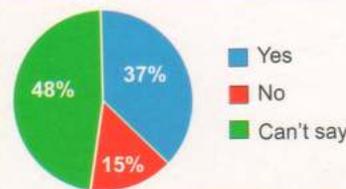
1. In which year was the National Stock Exchange established?
2. Which is the first foreign bank in India?
3. Which is the largest private sector bank in India?
4. Which companies mobile phones are marketed with the slogan – Big inside. Small outside?
5. What was State Bank of India previously known as?
6. What is the full form of TCS?
7. With which company did Dell merged?
8. What is the old name of Nike?
9. In which year did the Yes bank was founded?
10. What is the Currency of Japan?

Compiled by Sonali M. Parwar
M.Com. I

*Wish you all a
Happy Summer Season*

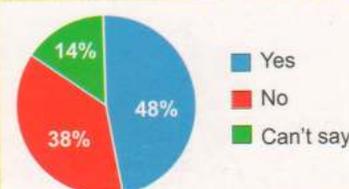
STUDENTS' POLL

Several questions related to current affairs were asked to our students to get their opinion. 60 students shared their views:



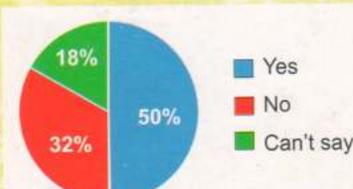
Q.1. Will election of Donald Trump have adverse affect on Indian economy?

48% of the students can't say whether election of Donald Trump will have a positive impact or not. While 37% do believe his election will have a negative impact on the Indian economy and only 15% students felt positive.



Q.2. Satisfaction level with regards to newly elected Government in Goa.

With respect to the newly elected Goa govt. 48% of students are satisfied, 38% are not, while 14% are neither satisfied nor dissatisfied with the outcome of the election.



Q.3. Has Reliance JIO made a positive impact on customers?

50% students' feel that Reliance JIO has had a positive impact on customers while 32% believe it has had no positive impact on customers. 18% were found to be fence sitters and couldn't make a call.

Compiled by Avisha H. Fadte Gaonkar
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