



# ZANTYE BROTHERS EDUCATIONAL FOUNDATION'S NARAYAN ZANTYE COLLEGE OF COMMERCE

BICHOLIM - GOA

## Gyangranth

Learning Today... Leading Tomorrow...



Accredited by NAAC at 'B' Grade  
with a CGPA of 2.76 on Four Point Scale

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Inhouse Newsletter from P.G. Dept. of Commerce

Granth-4

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Pages - 8

### PRINCIPAL'S MESSAGE...

I am extremely delighted to proclaim that Narayan Zantye College of Commerce has completed 25 years of existence this academic year and as we enter the 'Silver Era' we look forward with positivity and vigour to scale new heights of success.



It was indeed a proud moment when in the academic year 2012-13, we instituted the PG Department of our college. The sixth batch of PG students will be completing their post graduation this academic year. I take great pride in the growth and success of our

PG Department which has been the hallmark of our Institute. The staff and students of the department have always operated with high caliber morale, work ethics and academic discipline. Every academic year our PG Department organizes several activities / programs for the holistic growth of our students so as to ensure academic excellence and personality development needed to pursue their desired career objectives.

Without further ado, I congratulate the Editorial team and present to you 'GYANGRANTH - 4' - The PG Department annual newsletter which provides glimpses of activities, events and achievements of the department. Warm wishes to all readers!

Shri. Rajesh Amonkar  
Offg. Principal

### EDITORIAL TEAM'S TWEET

It gives immense joy and satisfaction to finally introduce our News Letter "GYANGRANTH 4". In this issue, we will recount the various activities in which the M.Com. Department were actively involved in the academic year 2018-19. A lot of effort has gone into the making of this issue. The best thing about this newsletter is that it represents the creative side of the PG Department amidst the busy schedule of 2- semesters loaded with ISAs SEEs, surprise

events and all those assignments, presentations and problem sheets that make you want to bang your head on the wall. But that's the fun in college life isn't it?

Our special thanks to our faculty members for encouraging and motivating us to forward our contribution to this newsletter. In the end, what makes a book valuable is not the paper it's printed on, but the thousands of hours of work by dozens of people who are dedicated to creating the best possible reading experience for you...

### RETRO TECHNO



What's your latest gadget? Is it the iPhone Xs, One plus 6T, Vivo Nex or Oppo's find X? or have you purchased a VR set? or a smart speaker the Amazon echo / echo dot popularly known as Alexa? Well, no matter what your latest gizmo is we all love and do admire good technology for the myriad time saving and conveniences they provide. According to a public spreadsheet data from Google finance the big five (Apple, Alphabet, Amazon, Facebook and Microsoft) are worth 3.03 trillion US\$ combined. wow! The engineering R&D and product development market in Indian is expected to grow at a CAGR of 20.55% to reach US\$ 45 billion by 2020 from 28 billion in 2018. Also India is world's third largest technology start up hub with more than 1000 start ups in 2017.

The GOI is extensively promoting technology base incubators (TBIs) and Research Parks (RPs) which will promote innovative ideas till they become commercial ventures. What's intriguing is a

new trend to add new technology to old products and bring them back with a bang. Many of the products in the 70's, 80's and 90's would have done great had they been exposed to modern day level of technology. And hence, firms are now trying to bring back some of the products from yester years. Hyundai are back with Santro, Nokia have brought back 3310 from the grave, Atari are back with 8 bit video gaming consoles, Polaroid cameras have resurfaced. Saregama have launched a retro styled radio with FM and preloaded classic Hindi songs and added a USB port as well. Cycles are also definitely trending and so is the Vespa retro scooter. So what makes these products deserve a second innings? And what is creating demand for such product from the past? Why are firms investing in such Retro Techno? Or are firms just playing a wildcard or is it that these products have touched human life in such a deep way that they are destined to live forever?

Mr. Marlow Lawrence  
M.Com. Coordinator

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"You have to believe in yourself when no one else does, that makes you a winner right there" - Venus Williams.

## FINALISATION OF EMERGING COMMODITY FUTURES

The Commodity Market is of recent origin in Emerging Countries like India. It actively started trading in India in the year 2002. In 2008 the strong Global financial crises hampered most of the equity markets of the world. During this phase there was a sharp upsurge in investment pattern towards commodity futures. Such a large scale investor aptitude for commodities was on account of financialization of commodity futures market wherein commodities were also considered as an investible asset Class.

The dramatic increase in financialization of commodity futures implies increase in inflows of funds to commodity futures market by considering commodities as an alternative asset for investment and not purely as consumables. Beside this the price fluctuations in the commodity markets reflects the financial market shocks rather than simply the fundamental supply and demand factors. Thus the emergence of financialisation of commodity markets may affect the pricing of commodity as well as other financial markets.

The uncertainty in the equity market has also resulted in shifting the attention of portfolio managers to some other alternative asset class like commodities. Commodities also bear a low or negative correlation with other traditional financial assets and also factors which determine the prices of commodity are different from that of other financial assets. Besides this Commodities also act as natural hedge against inflation during the periods of financial turmoil. During such periods value of traditional assets like stocks and bonds falls but commodity prices shows increasing trend to that of inflation. Such increasing role of commodity futures has generated an intensive debate in academic literature that whether commodities as an investible asset move in sync with other financial assets to provide diversification benefit to traditional portfolio or not and whether the financialization process has an impact on commodity prices or not. Since India is at the Commodity Intensive stage of development, besides financialization a stress should be also given on various reforms like introduction of commodity transaction tax, mergers of commodity exchanges etc. which have also attributed to pricing mechanism of commodities.

Miss Mrunali Jambotkar  
Assistant Professor

## INDUSTRIAL ACADEMIA INTERACTION



The Post-Graduation Department of Narayan Zantye College of Commerce arranges various sessions for their students. In the month of August 2018 Young Indian Members delivered a talk on Yuva, basically youth India involves students from schools and colleges around the country to involve in the leadership and nation building activities. Another session was organised on Advance Excel on 30th October 2018, which helped the students to grasp more knowledge on Microsoft Excel; Mr. Amit Bandekar was the resource person. WTO members visited the campus on 23rd November 2018 to give information about International Trade and Finance. In order to spread awareness about investment, a talk was arranged for the students where Mr. Dalvi from Securities Exchange Board of India was the resource person.

On 12th January 2019 Employability Skills talk was organised, The special guest was Miss Melissa Fernandes. She talked over Communication skills, good listening skills, greeting and introduction, how to write application letter, way to dress for an interview, etc. The other day session was on Entrepreneurship by CIBA which was held on 5th February 2019, awake the entrepreneur from yourself. Lastly, on 16th February the talk was on Financial Derivatives by Mr. Sarvesh Sawant who conveyed information about the investment avenues and derivatives.

Miss Rupali Rohidas Betkekar  
M.Com Part II

## STCC - BASICS OF STOCK TRADING

PG department has organized 10 days workshop on basics of stock trading on 22<sup>nd</sup> of October to 31<sup>st</sup> October, 2018 by Mr. Aditya Kawlekar- Financial Advisor. During this workshop sir has imparted basic knowledge about stock market and financial planning. How to tackle the risk or how to take risk and gain profit was the fundamental learning of this Short Term Certificate Course. Investment should be done in a proper manner. Firstly one have to study the market and analyse it. During this workshop we learn how to do trading virtually. How to buy and sell shares, how to do intraday trading, on what basis you can buy the shares of a particular company. We also saw how to create a portfolio. But first one should always begin with paper trading.



We acquired lot of knowledge relating to stock market during this workshop. Sir suggested us some of the best financial plans for individual. He also shared us different career options in the field of stock market and finance.

Miss Ashwini Surya Gawas  
M.Com. Part I

## WORKSHOP ON GST

The Post Graduation department of Narayan Zantye College of Commerce had organised a "Talk on GST (Goods and Service tax)" for the M.Com. students on 25<sup>th</sup> July 2018. The resource person for the talk was Adv. Mr. Prasad Pawar. The talk was conducted in the distinguished presence of Principal of Narayan Zantye College of Commerce Shri. Rajesh Amonkar, Adv. Pawar in his talk covered the basics of how GST is being implemented on various goods and services along with tax slabs under the GST taxation system. He put light on how GST is of great importance to businessmen and how they can benefit from it. He also explained the concepts of CGST, SGST and IGST. He also put light on a component of GST that is destination based tax. Mr. Pawar talked about the various E-billing techniques under GST and the special audits under GST. He also explained the grievance mechanism under GST filling. After the session got over he held a questionnaire for students to know how much they have understood from the talk.



Miss Mehveen Shaikh  
M.Com. Part I

## GURU THE ADVISOR AND THE PATH LEADER

Be grateful to the one who made you meet yourself...

On Friday, 27<sup>th</sup> July 2018 PG students of Narayan Zantye College of Commerce, celebrated "Guru Purnima" the day where "Shishya" worship their "Guru" the day where "Shishya" express their words of gratitude honor and respect towards their "Guru" the advisor and the path leader.

The PG students celebrated the day merrily beginning with the floral welcome to Guru's followed by the address of the officiating principal Shri. Rajesh Amonkar, who inform about the important place which a Guru holds in student's life.

The students of PG department offered "Aukshan" to Guru's as a token of love and respect. The celebration ended with a melodious Indian musical show performed by the students.

Miss Twinkle Dilip Salgaonkar  
M.Com. Part II



"If people are doubting how far you'll go, go so far that you can't hear them anymore" - Michele Ruiz

## # LIVE AT FABER CASTEL

The Post Graduate Department of Narayan Zantye College of Commerce, Bicholim underwent an industrial visit to three different companies namely, Fiemench Perfumes India Pvt. Ltd. (Kundaim), Faber Castell India Pvt. Ltd. (Corlim) and Automobile Corporation of Goa Ltd. (ACGL) (Honda Sattari).

The first company which was explored by the students was Fiemench Perfumes India Pvt. Ltd. The company is a manufacturer of perfumes, shave lotion, hand sanitizer, etc. Through the visit, students understood the whole process of manufacturing various types of fragrant products right from the scratch. The second company visited was Faber Castell India Pvt. Ltd. The company manufactures, markets and exports coloring and writing instruments such as wax and fabric colors, color pencils, highlighter pen, marker pen and writing supplies. One of the representative of the company guided the students in exploring the manufacturing unit of the company. The students observed the various steps involved in producing the different products of the company.

Lastly, students visited Automobile Corporation of Goa Ltd. (ACGL). ACGL develops and designs semi-integral bus bodies. Through the visit, the students were shown how the different parts of the bus body is assembled together. The visit to the three companies was highly useful for the students in terms of practical knowledge and it also helped the students to understand the industrial working conditions.



Miss Shamali Sahadev Gosavi  
M.Com. Part II



## # GOA LEGISLATIVE ASSEMBLY

On Tuesday, 24<sup>th</sup> July 2018 the PG students of Narayan Zantye College of Commerce with their faculties visited Goa Legislative Assembly and attended 'Question Hour' at the assembly. It was an effort taken to acquaint the students with how the sessions workout at the Goa assembly and to know the proceedings. To speak about the session, the session started with welcome of the speaker for the session. Questions regarding power shutdown in rainy season, unemployment, street lights and LED bulbs, fish market and about industries were put forth. Lastly, the students interacted with the speaker of Goa assembly Honourable Dr. Promod Sawant. We are very glad that our college gave us the opportunity to gain the knowledge besides academics.

Miss Sarika Dilipsingh Rane  
M.Com. Part II



## # SPLASHDOWN AT CHARAVNE WATERFALL

Saturday, 4<sup>th</sup> August 2018 PG Department of Narayan Zantye College of Commerce went for a hike at a beautiful village of Charavne Waterfall, Valpoi, Sattari -Goa. The journey was embarked by sixty students including four teachers and two guides. From Charavne Village it was a one hour hike to reach the waterfall. The place is kept clean and garbage free that makes you feel you're in remote stretch in deep mountains. The height of the Waterfall was enormous and the way was very risky and Slippery. Students showed their Coordination by helping each other to climb the hill. Everyone was

very friendly, and in cheerful disposition. Students also shared food with each other. All were in a relaxed mood and were enchanted by nature's beauty. For all it will be a long lasting memory in their Life.

We also had lot of activities over there, like river climbing, zipline, rope climbing etc. Students also engaged themselves in bird watching. A wide variety of beautiful birds were seen there.

It was a lovely and thrilling experience for us and we enjoyed a lot. I would like to thank everyone for this

wonderful nature trial.

Mr. Virej Manoj Dhargalkar  
M.Com. Part I



## UNION BUDGET 2019

The Finance Minister of India Piyush Goyal presented the Interim Budget 2019-20 on 1<sup>st</sup> February 2019. This year, the government presented the Interim Budget, also known as 'Vote on Account' as it is close to the end of its term. An interim budget is usually passed by the Lok Sabha without discussion. As per the Interim Budget or Vote on Account, the government seeks the approval of Parliament to meet its expenditure for the first four months (January-April) of the fiscal year with no changes in the taxation structure, until a new government takes over and presents a full Budget of the year in July 2019.

Following are some of the major highlights of the Union Budget 2019:

- Inflation has been brought down to 4.1 percent; average inflation stands at 4.6 percent.
- Income Tax has to be exempted for individual drawing an income of upto Rs. 5 lakhs. Standard deduction raised to Rs. 50,000/-
- India attracted maximum Foreign Direct Investment (FDI) in 2018-19, amounting to USD 239 billion. This has been possible through rapid liberalisation of FDI policy.
- By March 2019, every household will have electricity under the Saubhagya Yojana.
- India's aviation industry has seen a high in the past. India now has more than 100 operational airports with the inauguration of the Pakyong airport in Sikkim.
- The Budget speech also mentioned the government's big financial decision of demonetisation. The move succeeded in eliminating the black money. Demonetisation and other moves were able to bring back Rs. 1,36,000 crores of cash to banks.
- The government now aims for 1,00,000 digital villages in the next five years.

Miss Mona V. Tilve  
Assistant Professor

## CASHLESS NATION WITH CARELESSNESS

Digital is the world in which everything is transforming into a digital system. We cannot touch such system of digitalization, the only thing we can do is that just check out the action to be done. As we click the button, on the other end digital world plays their stroke. It's just like that. Within a one click we can transfer information, can do publicity, can transfer cash/funds, can also communicate via networks and so on which helps in minimization in wastage of time. Such digitalization helps the nation to be faster and also competitive. Which is good for the development of the nation but what about devil mind of the human that takes birth with such digitalization world which misuse the technology. As we are altering from physical activities to digital activities with an intention that such digitalization will helps us to make the things faster and secured we usually tends to click the button without analyzing the full online documents/ information. Many a time unknowingly we provide our personal data to digi human devil (is the one who misuse the data) by clicking on a button "Accept" while installing any application or by the others means. Many a times we don't read the information, we also uses a ATM for faster and secured transaction but any one notice if the ATM controller itself have a devil mind then it will be a risky transaction. Adhaar Card which carries human biometric identification with the help of which one can find personal details of the holders which can be misuse. Even when we take a Xerox copy of our Adhaar or Pan Card or any personal documents sometimes copy of the same can be save in the machine or can also take out the extra Xerox who knows? We sometime provide account no. while transferring funds online but what if the other person devil minded who knows your pin as well as account number then it will be a risky transaction. Sometimes we fail to take care of such small things. Carelessness towards technology in cashless nation will have a high probability of risk towards security of cash.

Miss Sanjana S. Halarakar  
Assistant Professor

## ANUSANDHAAN II

The Research event, every Master of Commerce awaits for - Anusandhaan. It is a platform for Post Graduate students to showcase their research skills and attributes. Anusandhaan is a state level seminar organise by PG Department of Narayan Zantye College of Commerce, Bicholim-Goa.



Anusandhaan II comprised of 3 competitions viz Research Paper Competition, Synopsis Writing Competition and Research Quiz Competition. The event was schedule on 24<sup>th</sup> February 2018. Anusandhaan II began with a formal inaugural function; Dr. Mahesh Pai was the keynote speaker. Other dignitaries on the dais were Offg. Principal Rajesh Amonkar, Siddharth Zantye, Head of Department Narayan Parab and Assistant Professor Marlow Lawrence.

For Research paper competition 12 papers were presented by student from various colleges. Shree Damodar College of Commerce and Economics was declared as the Winner of Anusandhaan II.

The curtains of Anusandhaan II came down with a valedictory function.

Miss Dhanashri Durgaram Shet  
Ex-Student

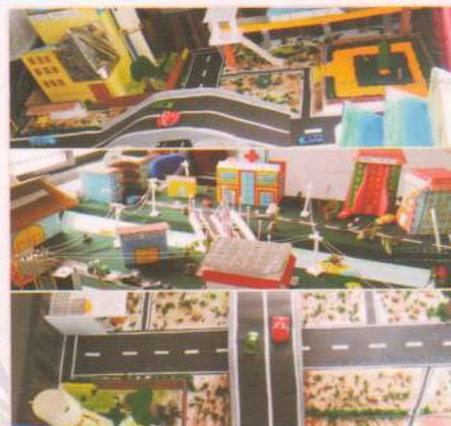
## SKILL INDIA – 3D INDUSTRIAL MODELING COMPETITION

"Your skill is your honour", Skill India is a campaign launched by our country's Prime Minister Shri. Narendra Modi on 15<sup>th</sup> July 2015, to ensure that millions of people who enter in job market, receive formal skill building opportunities.

We have to think in a big way. A lot of technologies are coming which leads to improved productivity and employment. It is a great initiative taken by government to train the unskilled people by giving formal education, regarding the operation of advanced technology.

By taking inspiration, our PG Department organised Skill India competition on 3D Industrial Modeling. We were divided in groups and had to design a 3D Morden Industrial City model. All students had taken great effort to make it successful by applying unique skills. M.Com. Part I were the winners of the competition. The competition helped us to gain knowledge about the basic infrastructure and resouces required for building an industrial city

Miss. Divya Govind Gaddi  
M.Com. Part II



"You can't control everything – you just have to do your best with every opportunity" - Priyanka Chopra

## PHIR MILENGE

It is often said that the best period in the life of anyone is the time that he/she spends in college. This is undoubtedly a golden era, as we will recollect all the beautiful memories for the rest of our life. Sadly, this golden era of our life came to an end on 28<sup>th</sup> April 2018. Our farewell had taken place in the college seminar hall at 9:30 am. The hall was decorated with paper craft and fancy lights, the seats were arranged in semi circle. It began with a motivational speech by our Sir Marlow Lawrence, followed by our Principal's address, and address by Senior Prof. Sankaranarayanan Sir. They all wished us a brilliant success later ahead. Here were many games and activities namely balloon-breaking with a foot, musical chair, dance, entertaining mimicry and cake cutting ceremony. Post lunch a farewell video was presented by our juniors. Students shared their 2-year journey in M.Com. Lastly, all the good memories were captured with photographs, selfies and group photo session and finally we conclude our farewell by 5.30 pm.

Miss Geetanjali Naik  
Ex-Student



## JAB WE MET

The journey of our College life begins with "Fresher's Party" started from 10.00 a.m, on Saturday, 7<sup>th</sup> July 2018. Our seniors had given us the best surprise in the seminar hall with good music and decorations. It was party time with new faces, smiles and laughter all the time. It was the movement to chill out. Our Principal welcomed us with the nice speech.

The fresher's party began with the PPT show & snacks. This generated memories for us. After that we had a introduction with game. In which we picked chits and there was one unique task we had to perform. We all showcased our talents, it was really a great fun and we all enjoyed a lot. We played games like passing a potato with elbow, bottle race, flipping the bottle on the table and many more. Besides this they also entertain us with funny dance on stage, singing and also played flute for us. It was a enjoyable movement with them. Lastly, fresher's party ended with DJ performance, selfies, laughter and fun along with a delicious lunch. It was the best memories we had. This had created unity among us in this we enjoyed their company and made new friends.

Miss Deepika Dilip Gawas  
M.Com. Part I



## FUSION

It is true that college days are golden days with lots of friends of different characters. Once we pass out we see the different world around us with complicated people and when we start missing our college days our friends and the enjoyment we had with then during our college time. We can't get these days back again but at least we can enjoy with our friends for one day and that day is 'M.Com. Fusion' held on 14<sup>th</sup> July 2018. So, the students of M.Com. Part I & II organized Fusion for the ex-students. All were eagerly waiting to meet their friends. M.Com. fusions began with a small formal function and then the charge was taken by the students. They had planned games for all the students present there and even the ex-students had planned out some games plus the event for us ended up with lots of fun and memories.

Miss Adiksha Fatrekar  
Ex-student



## TNT - INTER PG LEVEL DEBATE COMPETITION

On 6<sup>th</sup> October, 2018 the PG Department of Narayan Zantye College of Commerce organised TNT 2k18. The first debate competition for all Goa PG level commerce students. The competition started with a formal function escorting our chief guest Sir Rohit Zantye who gave encouraging thoughts to the participants as well as to the organizers. In total eight colleges of Goa had participated. The rounds of competition included picture perfect round, quarter finals, semi finals and the grand finale. S. S Dempo college were named as the winners of the debate competition TNT 2k18 and Govt. College of Virnoda were the runners up. The event closed with a photo session. We all gained a lot of knowledge and I eagerly await TNT 2K19.

Miss Durva Bharat Petkar  
M. Com Part II



## BEING STUDENT TO FACULTY - JOURNEY OF NZCC

When you learn TEACH, When you get GIVE. It's been since childhood I dreamt of becoming a teacher. Living my dream makes me more proud of what I have done in the past years. "An Educator to impart knowledge" has been a motto for life. Sharing my knowledge to others has always made me proud of myself. From being an average student to achieving success have made me to do better and better day by day. Being a five years NZCCian I have learned a lot in terms of Success and failures too. It is rightly said that 'you learn a little when you succeed, alot when you fail'. The failures have taught me great lessons. I have earned respect being a student and I am continuing it by being one of the faculty of NZCC. It is the marvelous thing I could ever imagine. Teaching your students who were friends last year is the most memorable. The journey of imparting knowledge is just started and will continue for lifetime. Education is a powerful tool for improving the lives of others and for leaving your community and world better than you found it.

Miss Dhanashri D. Shet  
Assistant Professor

"The fruit of your own hard work is the sweetest" - Deepika Padukone

## EXPLORING THE UNKNOWN: M.COM TOUR TALES 2K18

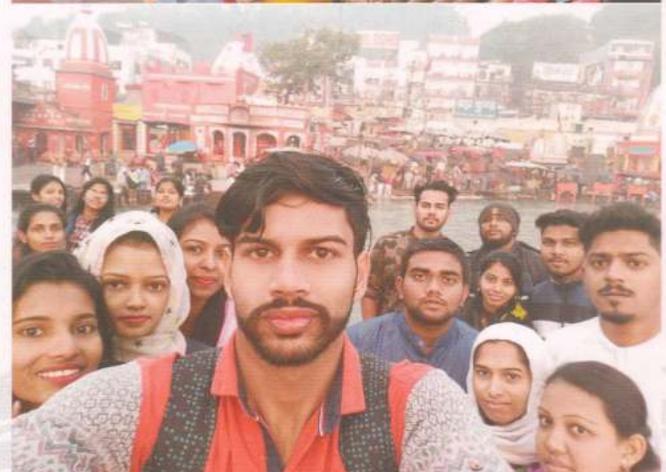
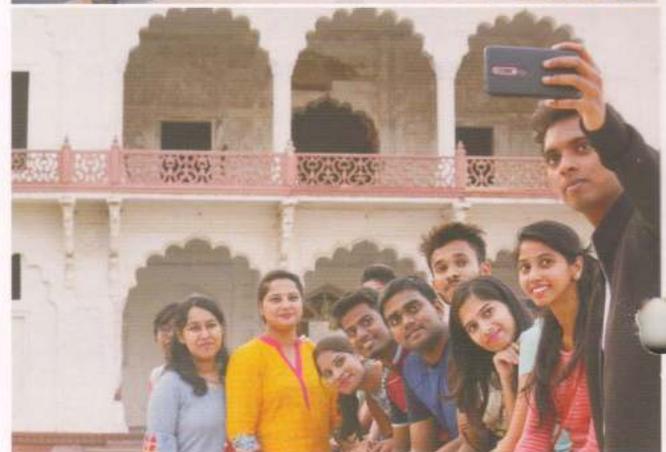
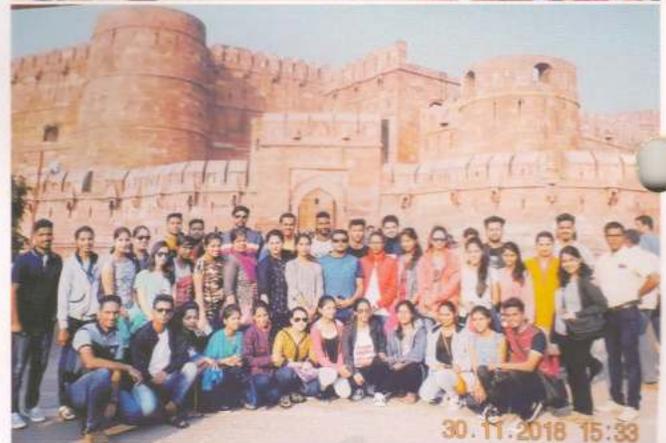
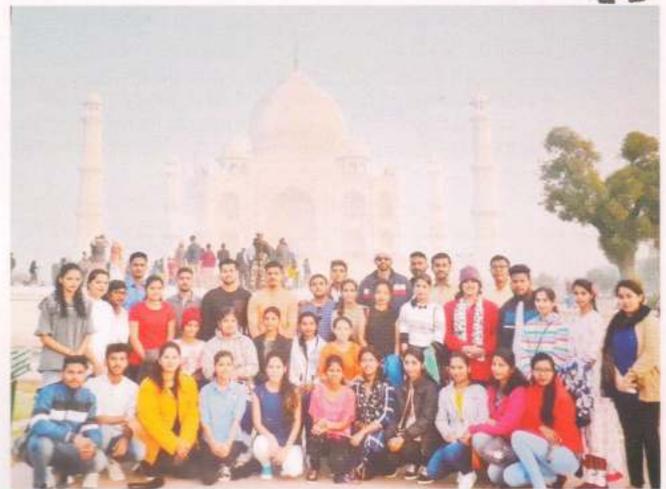
It is rightly said that there is no greater enrichment for the soul than the experience of traveling. As the clock struck 3 am on Thursday, 29<sup>th</sup> November 2018, while India slept, a group of 39 excited individuals embarked on a journey they envisioned as an experience of a lifetime. Amidst mixed emotions of excitement, anxiety, sense of adventure, the desire to learn and much more beyond explanation, the chugging of the train and the loud screech of it pulling up at the station platform brought the realization of a dream—the dream of an adventure. As the first rays of sunlight crept into the train, 33 M.Com. students accompanied by 6 faculty members of Narayan Zantye College of Commerce woke up to the shared excitement of the M.Com. study tour that had finally begun.

The next day and a half was filled with music, games, chit-chat and planning as we proceeded on our journey to our first destination—the beautiful city of Agra located in the Northern Indian state of Uttar Pradesh. It was a surreal experience to visit the beautiful Agra Fort which houses amazing architecture and an even more fascinating history. The view of the Taj Mahal from the Fort filled us with more excitement to see this 'wonder of the world' next. The next day was a 'dream come true' for many as they stood before the symbol of love - 'The Taj Mahal'. Our journey continued as we headed to the Capital city of India—Delhi. Here we were fortunate to have the opportunity to visit the spiritual cultural campus of Akshardham temple followed by a moment of solemnity at the war memorial India Gate.

The next 2 days in Nainital, a beautiful Himalayan resort town in the Kumaon region of Uttarakhand gave us an opportunity to visit some of the most famous lakes of the region. The low temperatures of Nainital failed to dampen the spirits of the tour group as we enjoyed boating on Nainital Lake, the ropeway experience, a fair amount of shopping at Mall Road and also a campfire. Around 93.4 kms. further, Jim Corbett National Park, a forested wildlife sanctuary in Uttarakhand, awaited us. The Jeep safari through the forest in Corbett proved to be a thrilling and peaceful experience as we were able to connect with nature so closely. Our next stop was the ancient and important Hindu pilgrimage site—Haridwar. After seeking blessings at the Ganga Ghat, we visited some of the famous temples in the area before leaving for Rishikesh to see Ram Jhula Bridge.

The beautiful hill station Masoorie, situated around 35 kms from Dehradun, was the final destination of our tour. This enchanting place has given us memories to cherish for a lifetime - the shopping, the cable car ride to Gun Hill Point, the photography sessions and not to forget Masoorie Lake. As we stood at the Delhi station awaiting the train that would bring us home, there were mixed emotions again - the sadness of the tour ending, tiredness, excitement to finally be returning home and the disappointment of separation. It has been rightly said that sometimes the journey counts more than the destination and this 12 day tour was definitely a journey that will remain a fond memory in 39 hearts forever as strangers became friends, limits were pushed, fears were overcome and unexpected yet beautiful bonds were formed for a lifetime.

Ms. Rebecca L. Pinto  
Asst. Prof. in English



**HOPE!**

"HOPE" makes "IMPOSSIBLE" to "I M POSSIBLE". Author Christopher Reeve said "Once You Choose Hope Anything Is Possible". So, it is there with us from the start of our day to the end of the day and it is always there to those who are getting started. Hope keeps motivating us to do "Better" and to be the "Best".



Mr. Irfaan Shakur Shaikh  
M.Com. Part II

**LOVE...**

'Love is God and God is Love and the one who knows Love knows God'

Love is like a beautiful flower, when the flower blooms, the entire world gets scented by its fragrance.

So what is Love? Love is feeding the hungry person, love is making the caring person happy and love is finding happiness in good deeds.



Miss Afsana Adam Mujawar  
M.Com. Part II

**DREAMS...**

'When you walk on the way to your destination huddles are the lessons and overcoming them with patience is your self-development. Achievement is in between giving up and holding into your dream at that time when everything seems to go against you and suddenly you achieve more than what you ever dreamed off....'



Miss Leena Premanand Gauns  
M.Com. Part I

**Upcoming Writers**

**MUSIC**

"Music gives a soul to the universe, wings to the mind, flights to the imagination and life to everything" - Plato

The only thing that makes me happy and the only thing which I never got bored of is Music. When words fails, music speaks. It has its own aroma which emits all negativity and fills me with the huge positive vibes. The interest rose from bathroom singing to all way to doing bhajan. This led me to join the classical singing tutorial. I got a very excellent person Shri Ramchandra Naik as my Guru. He helped me to compile the music with my soul. In the span of two years, I learnt to play harmonium, flute and pankhawaj.

Music have a great meaning in my life. It changed me completely. The force that soothes my body, mind and calm my nerves down. All the negativity, limitation, that I face the whole day; Music is the only medicine that changed my mood to better, it's like a perfect healer.

Music is a continuous exercise, one can't learn it in one day or couple of years because music is something that comes from within and lasts forever...



Mr. Mahesh Shiva Gawade  
M. Com. Part II

**MOTIVATION**

The stories of people achieving unusual success despite all manner of handicaps never fail to capture our attention. The boy whose legs were terribly burned and who was told he would be as likely to ever walk again becomes a champion track star. The woman blind and deaf from infancy becomes one of the most inspirational figures of the century. Believe in yourself! Have faith in your abilities! be humble, be confident and trust in your own powers. You can be successful and happy.



Mr. Virej Manoj Dhargalkar  
M.Com. Part I

**SILVER JUBILEE YEAR**

Narayan Zantye College of Commerce attained its silver jubilee in the academic year 2018-19, having been established on 1994 by Zantye Brothers Educational Foundation, under the Chairmanship of Shri. Harish N.P. Zantye. It's one of the youngest institution for undergraduate commerce education in Goa. M.Com. programme affiliated to Goa University has been set up during the year 2012-13. The college also offers professional programmes such as ICAI and CA-CPT. Goa University has granted special recognition to our college as a research center in Commerce.

College is accredited by NAAC with "B" grade with CGPA score of 2.76 on a four point scale.

Narayan Zantye College has consolidated its position in the field of higher education in Goa through its consistent academic and other performances. The college inculcates the social, moral and spiritual values in students and lay more stress on team work and co-operation between individuals and sincerely works towards overall development of the student.



Miss Pooja Mahale & Miss Uchi Parab  
M.Com. Part II

**PERSONALITY DEVELOPMENT**

As we enter into a certain age every individual wish to have a great personality. Each individual is unique and have the best qualities in one self but somewhere or the other we want these qualities to be the best in oneself that's where the matter of personality development comes into the picture. Personality development is a combination of two terms "personality" which means character of an individual and "development" which means growth in one self. Persons with a great personality always shines and seems to be unique, it provides life satisfaction to ourself in other words it gives a meaning to life of an individual. We can get motivation from many sources such as good books, friends, teachers, mentors and so on. Hence, it is very crucial for a person to constantly surround themselves with such positive motivational forces. Our personality is everything which refers who we are, its keep us real. There is a saying which say "being beautiful with fantastic personality is just everything" which means if we have personality we have everything in life.

Miss Twinkle Dilip Salgaonkar  
M.Com Part II

**SERENDIPITY - ARTS FESTIVAL**

A multidisciplinary festival that brings together performative, visual and culinary practices from India and beyond, in ways unseen before. It was spread across at various venues in Panjim - Goa. The festival served as a platform of eminent and emerging artists to showcase their work and collaborate. Not just to the artists but to all the students who visited and gain knowledge and creativity from the festival. The practice of indulging in Serendipity every year is helpful to the students.



Miss Durva Bharat Petkar  
M.Com. Part II

"Never buy gold, simply earn it" - Mary Kom

## EQUINOX- DEFENDING CHAMPS

Every college will have a major festival that student's council organizes every year. For those who naturally withdraw from crowds as well as for those who naturally emerge as leaders, College feast is the perfect platform for participation; it is the melting point of personalities and ideas for all students.



In our college we celebrate Equinox as our feast. Being the winner of Equinox 2k17 we had the pressure of maintaining the position and getting the trophy back again in the pavilion. There is a quote said by Ryunosuke Satoro that "individually we are one drop together, we are an ocean." This quote describes our dedication, teamwork, responsibilities and pressure that boosted us to achieve and bring back the title of "EQUINOX 2k18"

The event was categories in two segments, on stage and off stage which includes different sub-areas from sports to cultural. We were participated in all the events, we were victorious in the duet dance competition, group dance, nail art, photography, instrumental war, solo singing and lastly fashion show. The effort of M.Com. students as a team is commendable, and we proudly say that "M.Com. are the Champions of Equinox 2k18".

Mr. Sahil Mahesh Pilgaonkar  
M.Com. Part II

### WHAT LIES AHEAD....

The PG department has several activities ahead before we close for this academic year. Our academic year's conclusion looks as follows:

23rd February 2019 Anusandhaan III

2nd March 2019 Pass it on

16th & 17th March 2019 Workshop on Cyber security

3rd April 2019 Farewell

3rd May 2019 Picnic

6th May 2019 Workshop on GST

### EDITORIAL TEAM

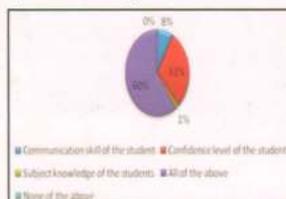


(From left to right)

Mr. Brijesh B. Narvekar - Student Editor  
Miss Twinkle D. Salgaonkar - Student Editor  
Miss Shamali S. Gosavi - Student Editor  
Miss Durva B. Petkar - Student Editor  
Mr. Marlow Lawrence - Staff Editor  
Miss Dhanashri D. Shet - Staff Editor

### STUDENTS' POLL

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



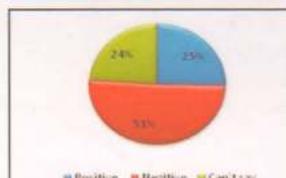
#### Q.1. According to you presentation made by students class has developed:

Out of the 100%, 60% of the students agree that there was an overall improvement in developing the communication skills, confidence level and subject knowledge on account of the presentation. It was also noted that 31% of the students agree with the fact that there is significant improvement in overall confidence due to presentation made by the students in the class.



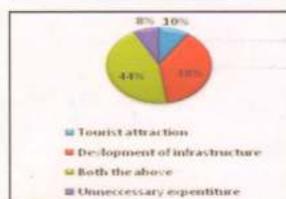
#### Q.2. On completion of Post Graduation do you feel you are job ready?

49% of the students can't say whether they are job ready or not. While 30% of the students say that they are job ready and 21% say that they are not job ready.



#### Q.3. What is the impact of migrants doing business in state of Goa?

51% of the students felt that the migrants doing business in state of Goa has negative impact. While 25% of the students believe that migrants doing business in state of Goa has positive impact and rest 24% can't say whether migrants doing business in state of Goa has positive or negative impact.



#### Q.4. According to you the newly constructed Mandovi Bridge "Atal Setu" is.....

Most of the students are of the opinion that Mandovi Bridge "Atal Setu" play a dominant role in the development of infrastructure of the state. Whereas only meager number of students feels it as a wasteful expenditure.



#### Q.5. Was it worth spending approximately 3000cr to build Statue of Unity located on a river island facing the Sardar Sarovar Dam on the river Narmada in Kevadiya colony, Gujarat?

While 11% of the students believe it is worth spending approximately 3000Cr building Statue of Unity on the other hand 64% of the felt that is not worth spending approximately 3000Cr to build Statue of Unity and rest 25% of the students can't say whether it is worth or not.



#### Q.6. what is your main expectation from the upcoming government?

Around 67% of the students expect the upcoming government to create more jobs opportunities, were else 22% of the student expect incentives to businesses and small entrepreneurs, rest 9% of the students expect government to reform the economy further and only 2% of the students expect government waive of all farm loans.

Compiled by Miss Twinkle Dilip Salgaonkar  
M.Com. Part II