



NAAC Accredited  
with "A" Grade -  
CGPA Score of 3.18  
(Second Cycle)

# GYANGRANTH

*Learning Today... Leading Tomorrow...*

Inhouse Newsletter from P.G. Dept. of Commerce

APRIL 2026 | GRANTH II | PAGES - 27

Addr. : Post Industrial Estate,  
Sarvan, Bicholim,  
Goa - 403 529  
Ph. No. : 7620059873  
E-mail : principal@zantyecollege.ac.in  
Website : www.zantyecollege.ac.in

## GREETINGS FROM EDITORIAL SQUAD

*We are delighted to present the 11th edition of Gyangranth, our annual departmental newsletter, showcasing the key academic, co-curricular, and research-driven activities of the Post Graduate Department of Commerce for the academic year 2025–26.*

*Despite the demands of a rigorous academic schedule, the department successfully organized a variety of initiatives aimed at enhancing research aptitude, critical thinking, and professional skills. These efforts not only enriched our students but also fostered meaningful academic engagement with institutions across the state. Our active participation in intercollegiate events further reflects our commitment to holistic development.*

*Gyangranth continues to serve as a dynamic platform for students to share their experiences and express their perspectives on contemporary national and global issues.*

*We express our sincere gratitude to the Management, Principal Prof. (Dr.) Rajendra Kumbharjuvenkar, and Vice-Principal & M.Com. Mentor Dr. Rajesh Amonkar for their constant guidance and support. We also appreciate the dedicated efforts of our Editorial Board in bringing out this edition.*

*We extend our best wishes to all our readers—may this edition inspire learning, reflection, and growth.*

## PRINCIPAL'S MESSAGE

Education extends beyond the confines of the classroom, shaping our understanding of the world and our place within it. At Zantye Brothers Educational Foundation's Narayan Zantye College of Commerce, we strive to nurture not only academic excellence but also creativity, innovation, and values that empower students to succeed in a dynamic global environment.

It is with great pride that I present the 11th edition of Gyangranth, our annual postgraduate newsletter. This publication reflects the intellectual curiosity and creative expression of our students, offering them a platform to share their insights and perspectives. It also captures the spirit of inquiry and collaboration that defines our academic culture, encouraging learners to think beyond conventional boundaries.

We remain inspired by the visionary mission of Shri Harish Narayan Prabhu Zantye, whose commitment to education continues to guide our efforts. Our institution is dedicated to holistic development, equipping students with the knowledge, skills, and values needed to contribute meaningfully to society. Through continuous innovation in teaching and learning, we aim to prepare our students to face emerging challenges with confidence and integrity.

I extend my sincere appreciation to the editorial team and all contributors for their dedication to bringing out this edition. Your efforts truly reflect the spirit of our academic community. The collective enthusiasm and hard work invested in this publication are commendable and inspiring. As you explore these pages, may you find inspiration and new perspectives. We thank our readers for their continued support and look forward to many more milestones with Gyangranth in the years to come.

**Prof.(Dr.) Rajendra Kumbharjuvenkar**  
*Principal*



## A MESSAGE FROM THE M.COM. MENTOR

I congratulate the team of 'Gyangranth' for successfully bringing out the eleventh newsletter of the PG Department of our College. Gyangranth serves as a platform for showcasing students' talents, departmental activities & research work. Our PG Department has always strived to maintain academic proficiency & research excellence.

The staff & students of PG Department have always operated with high calibre moral work ethics & academic discipline. This academic year, our PG Department organized several activities for the holistic growth of our students. So as to ensure academic excellence & personality development needed to pursue their desired career objectives. Both the faculty as well as students continuously take active part in different fields as a part of holistic education. We appreciate the PG Department for their academic rigour, mentorship and contribution to student development.

**Dr. Rajesh Amonkar**  
*M.Com Mentor*



## Fresher's Party

The Fresher's Party for the new batch of M.Com Part I students was held on 10<sup>th</sup> July 2025, Thursday, in the College Seminar Hall, organised by the Postgraduate Department of Commerce. The event was a vibrant celebration marked by warmth and joyful beginnings as the department extended a cordial welcome to the new students.



The programme commenced with an inspirational inaugural address by Principal, Prof. Dr. Rajendra Kumbharjuvekar, who encouraged the freshers to strive for academic excellence while embracing new opportunities. This was followed by Dr. Rajesh Amonkar, Vice Principal and M.Com Mentor, who warmly welcomed the students and emphasized the importance of holistic development, balancing studies with co-curricular engagement. Ms. Melissa Fernandes, a faculty member of the M.Com Department, also graced the occasion.

The event was delightfully compared by Ms. Sachi and Ms. Yogita, dynamic students of S.Y.B.Com, who kept the audience engaged with their lively interactions. The seminar hall buzzed with energy as the freshers participated in various fun-filled activities such as

musical chairs and passing the ball, designed to foster interaction and ease the transition into college life. Spot prizes were awarded to add a spontaneous element of excitement, bringing cheers and wide smiles to many faces. The ambience was one of inclusivity and joy, ensuring that each student felt valued and welcomed from the very first day.

The programme concluded with a heartfelt vote of thanks delivered by Ms. Prathishta, who acknowledged the contributions of all those who helped make the event a resounding success. Overall, the Fresher's Party was a memorable celebration—a perfect start to the academic journey of the M.Com Part I batch, laying the foundation for friendships, growth, and shared experiences.

Master Prasad Narulkar  
M.Com Part I



## Laying the Foundation: An Introduction to Research Methodology

On 19<sup>th</sup> July 2025, a very insightful session on "Laying the foundation: An Introduction to Research Methodology" was conducted by our respected Principal, Prof. (Dr.) Rajendra Kumbharjuvekar, for the students of M.Com Part-I. Assistant Professors Ms. Meliissa Fernandes and Ms. Vinita Vilas Agarwadekar, were present for the session. The session was held in M.Com Part I class.



The principal highlighted the basics of research and how to go about it, especially since it's an important part of our academic journey. With his rich knowledge and experience, Sir made sure to explain each concept in a way that was easy to grasp and practical to apply. The session began with a simple explanation of what research actually means. Explained that research is a systematic and scientific process used to gather new information or understand existing data better. He also shared how research plays a major role not just in academics, but also in real-life situations like business, economics, and policy-making.

Next, he spoke about how to choose the right research topic. According to him, a good topic should match our interests, be related to our subject and have enough data available to study. He reminded us that the topic should be realistic and something we can manage with the time and resources we possess.

Research problems can be identified through various sources, such as reviewing academic journals, staying updated with current business and economic news, examining previous research studies, and engaging in discussions with teachers or experts. The key to finding a meaningful research problem lies in careful observation and identifying gaps or unresolved issues within the existing knowledge.

Sir explained about data collection for research. He explained the two main types of data: primary and secondary. Primary data can be collected through methods like surveys, interviews, and

observations, while secondary data comes from sources like books, journals, government reports, websites, and articles. He gave us useful tips on how to choose the right source depending on our topic. A highlight of the session was the guidance on questionnaire design. Sir recommended starting with simple questions, ensuring a logical flow, and including both open-ended and closed-ended questions to gather well-rounded responses. He also stressed the importance of pre-testing the questionnaire with a small group to identify and fix any issues before full deployment. The concept of sample size was clearly explained. Sir stated that the appropriate sample size depends on factors such as the total population, the study type, and the desired accuracy of results. He pointed out that a correct sample size is critical for obtaining reliable findings.

In addition, Sir covered citations and referencing, introducing us to different styles like Harvard. He explained that proper referencing not only avoids plagiarism but also enhances the credibility of our research work. Overall, the session was highly informative and reduced the initial apprehension about starting research. Many students appreciated the clear and encouraging teaching style. Requests were made for follow-up sessions on data analysis tools and reference management software, to which Sir responded positively, assuring continued guidance throughout the research process.

Ms. Vaishnavi Patyekar  
M.Com Part I



## Financial Fitness: Essentials of Insurance and Mutual Fund

A session on “Financial Fitness: Essentials of Insurance and Mutual Fund” was organised by the postgraduate department of Narayan Zantye College of Commerce, Bicholim, Goa, on Saturday, 12 July 2025, at 11 am. The session was held in the college in M.Com. Part I class. The resource person for the session was Mr. Ajinkya Salelkar, a registered mutual fund distributor.



Mr. Ajinkya Salelkar emphasised the significance of financial fitness in achieving long-term financial goals. He stressed that investing in mutual funds can be an effective way to create wealth over time, but it requires a thorough understanding of the various options and strategies available. The key objective is to provide students with practical knowledge and strategies for investing in mutual funds, managing risk and gaining insights from the personal experience of the resource person. Vice Principal of the College, Dr Rajesh Amonkar, Assistant Professors Ms. Meliissa Fernandes and Ms Vinita Agarwadekar, and highly respected faculty members were also present at the session. The proceedings commenced with Mr. Parth Chari extending a floral welcome to dignitaries on the dais. Mr. Joyel Rodriguense gave the introduction of the guest, highlighting Mr Ajinkya Salelkar's expertise and accomplishments. Mr. Prasad Narulkar explained the concept by comparing, adding structure and giving clarity to discussions. Mr. Akshay Naik delivered a vote of thanks, expressing gratitude to Mr. Ajinkya Salelkar. The session concluded at 12 pm, and M.com and second-year B.com students attended.



Ms. Sintaja Shivangeker  
M.Com Part I



## The Use of AI in Google Workspace

Date: July 26, 2027

Venue: Narayan Zantye College of Commerce, Bicholim, Goa

Resource Person: Subodh Mone, Chief Instructor, AutoTech Computer Centre, Sakhlim, Goa

Topic: usage of AI in Google Workspace



The session commenced with a welcome address by Prof. (Dr.) Rajendra Kumbharjuvenkar, Principal of our college, followed by an introduction of the resource person by Mrs. Sindura Malik, Assistant Professor.



Narayan Zantye College of Commerce, Bicholim, Goa, successfully hosted a workshop focused on the integration of Artificial Intelligence (AI) within Google Workspace tools, specifically addressing its applications in the context of commerce education. The session was expertly led by Subodh Mone, Chief Instructor at AutoTech Computer Centre, Sakhlim, Goa, a professional with a passion for imparting practical skills in engineers and extensive experience in conducting workshops across educational institutions.

The workshop began with an overview of Google Workspace as a suite of cloud-based tools like Docs, Sheets, Slides, Gmail, and Drive. The session then explored how AI is being integrated into these tools, transforming them into intelligent platforms to enhance both productivity and learning.

Mr. Mone highlighted how features powered by AI, such as Google's Gemini, can boost productivity for educators and students within Google Workspace. Gemini can assist with drafting emails, structuring documents, and brainstorming ideas for lesson plans or projects, saving time and fostering creativity.

The workshop likely emphasized the potential of AI in creating more personalized and engaging learning experiences. This could involve the use of AI to generate content formats, adapt materials to individual student needs, and provide real-time feedback within tools like Docs and Slides, fostering engagement and improving learning outcomes.

AI in Specific Google Workspace Tools: The workshop would have likely explored the integration of AI features in specific Google Workspace tools:

Docs: AI could assist with drafting, refining, and fact-checking educational content, helping educators create course outlines and students improve their writing.

Sheets: AI can facilitate data analysis and organization, potentially aiding educators in managing grade books or analysing student performance data.

Slides: AI can help create more visually appealing and interactive presentations by generating images or graphics based on prompts, making learning more engaging

The session concluded with positive feedback given by the master Akshay from M.Com and Gautam from B.Com. The vote of thanks was given by Dr. Bala Mandrekar, the College Librarian. Master Joel Rodrigues did the comparison of the event from M.Com. Part -I.

Google Workspace



Ms. Snehal Karbotkar  
M.Com Part I



## From Campus to Corporate: Building A Winning Personality

A session on "From Campus to Corporate: Building A winning Personality" was organised by the Postgraduate Department of Narayan Zantye College of Commerce, Bicholim, Goa, on Monday, 28th July 2025, at 11 am. The Session was held in the college seminar hall. The resource person for the session was JFM Sadika Buddaseth.



The speaker emphasised the importance of developing a strong personality to succeed in the corporate world. JFM Sadika Buddaseth highlighted the need for



students to work on their communication skills, body language, and attitude. The session provided valuable insights into the expectations of corporate employers, including professionalism, a strong work ethic, and a commitment to continuous learning. The speaker stressed the importance of being adaptable and having a positive attitude. The key objective is to provide students with the skills and knowledge to develop a strong personality that can help them succeed in the corporate world and help students build essential skills like communication, teamwork, problem-solving, and adaptability.

The Principal of the College, Prof.(Dr.) Rajendra Kumbharjuvenkar, Vice Principal of the College, Dr. Rajesh Amonkar, and Assistant Professor Ms. Meliissa Fernandes, highly respected faculty members, were also present at the session. The proceedings commenced with Ms. Surabhi Naik and Ms. Pratishtha extending a floral welcome to dignitaries on the day. Mr. Krunal Parab gave the introduction of the guest, highlighting JFM Sadika Buddaseth's expertise and accomplishments. Ms. Shruti Manerikar explained the concept by comparing, adding structure, and giving clarity to discussions. Mr. Vishal Kavlekar delivered a vote of thanks, expressing gratitude to JFM Sadika Buddaseth. The session concluded at 2:00 pm and was attended by M.Com students and second-year B.Com students.

Ms. Surabhi Naik  
M.com Part I



## Orientation Session On Library Resources and Services

An orientation session on Library Resources and Services was organized for the M.Com Part I students of Narayan Zantye College of Commerce, Bicholim-Goa, on 30th July 2025 at 11:00 a.m. in the Computer Lab. A total of 20 students were present for the session. The session was conducted by Dr. Bala Mandrekar, the College Librarian.



The primary objective of the session was to familiarise students with the library's digital and physical resources and to guide them on how to make effective use of the available services. It was a hands-on session, which enabled students to directly interact with the library portal and explore various tools, databases, and facilities provided by the college.

Dr. Bala Mandrekar provided a detailed explanation on how to search and borrow books, access online journals, use reference materials, and navigate the library management system. Students were also briefed on the library rules and regulations.

Sankalp Volvoikar compared the session, ensuring smooth flow and coordination throughout. The vote of thanks was proposed by Suraj Varak, who expressed gratitude towards Dr. Bala Mandrekar and all attendees for their active involvement.

The session concluded at 12:00 p.m. The session proved to be highly informative and beneficial for the students, especially as they begin their postgraduate academic journey. It encouraged active participation and cleared several doubts about the use of library resources.

Ms. Samruddhi Naik  
M.Com Part I



## From Campus to Corporate – A Beginning

The Post Graduate Department of Commerce organised a guest lecture titled “From Campus to Corporate: A Beginning” on Saturday, 2<sup>nd</sup> August 2025, to prepare students for the transition from academic life to the professional world. The session aimed to equip students with practical insights into corporate expectations, professional behaviour, and career planning strategies.



The resource person for the session was Mr Pradeep Salgaonkar, Founder and Director of Saldots Academy, who brought extensive industry experience and practical knowledge.



The programme commenced with a warm and engaging introduction by the compère, Mr. Yash Maulingkar, who set the tone for the session.

The dignitaries were formally welcomed with a floral gesture by Ms. Samruddhi Naik. The official welcome address was delivered by Dr. Rajesh Amonkar, M.Com Mentor and Vice Principal, who emphasised the importance of such sessions in bridging the gap between academic learning and industry requirements.

During the session, Mr. Salgaonkar provided valuable insights into the corporate world, highlighting key aspects such as professional communication, workplace ethics, adaptability, and continuous skill development. He stressed the importance of being proactive, building a strong personal brand, and aligning one’s skills with industry demands.

A distinctive feature of the session was the inclusion of interactive in-class activities, which actively engaged the students and provided them with hands-on experience in areas such as teamwork, problem-solving, and communication. These activities not only made the session lively but also helped students understand practical workplace scenarios and expectations.

The lecture proved to be highly beneficial for the participants, as it encouraged them to reflect on their career goals and take necessary steps toward professional readiness. Despite the small group size of 11 students (7 male and 4 female), the session was interactive and personalised, allowing each student to actively participate and gain meaningful insights.

At the end of the session, a token of appreciation was presented to the resource person in the form of a memento by Prof. (Dr.) Rajendra Kumbharjuvenkar, acknowledging his valuable contribution.

The programme concluded with a heartfelt vote of thanks by Mr. Akshay Naik, who expressed gratitude to the resource person, the management, faculty members, and students for making the session successful.

Overall, the guest lecture was an enriching experience that provided students with a clearer understanding of the corporate environment and motivated them to prepare effectively for their future careers.



Master Akshay Naik  
M.Com. Part I

## Orientation Session on Counselling

An orientation session on counselling was organised by the Post Graduate Department of Narayan Zantye College of Commerce, Bicholim–Goa, on Saturday, 9th August 2025, at 12:00 p.m. The session was held in the M.Com Part I classroom on the college premises and was attended by 13 M.Com students.



The event was graced by the presence of Asst. Prof. Miss Meliissa Fernandes and the session was conducted by Ms. Mrinal Valke, the college counsellor.



The session aimed to explain the concept, process, and importance of counselling, guiding students on a journey towards self-confidence and self-awareness. It encouraged them to build a positive self-image, recognise personal strengths, and set achievable goals. The discussion also addressed recognising and responding to sexual harassment and abuse, including identifying inappropriate behaviour, understanding legal rights, and following proper reporting procedures.

Furthermore, the session promoted mental health awareness by emphasising emotional stability alongside academic responsibilities. It also shared strategies for managing stress, improving decision-making, enhancing time management skills, and informed students about the counselling facilities available in the college.

Ms. Surabhi Naik, adept at compering, brought structure and clarity to the discussions. Mr. Anuj Shirodkar delivered the vote of thanks, expressing gratitude to Ms. Mrinal Valke. The session concluded at 12:45 p.m.

This session will undoubtedly help students navigate their academic and personal journeys with greater confidence, awareness, and resilience.

Master Krunal Parab  
M.Com. Part I

## Structure and Syllabus Overview of NET/SET

The session held on 20th September on “Structure and Syllabus Overview of NET/SET” was conducted by Vice Principal Dr. Rajesh Amonkar. It was an extremely informative and engaging session that provided valuable guidance to students aspiring to appear for NET/SET examinations. Dr. Amonkar explained the overall structure, syllabus, and pattern of the exams clearly and systematically. He also shared effective preparation strategies, emphasising the importance of consistency, conceptual clarity, and time management.



Students gained a better understanding of how to approach the examination, including useful tips on answer-writing techniques and how to present answers effectively to score well. The session helped remove confusion and gave students a clear direction on how to plan their studies and build the required skills.

## Structure and Syllabus Overview of NET/SET

The program was well-organised and smoothly conducted. Pratishta efficiently handled the compering, while the presentation slides prepared by Chand made the session more interactive and easier to follow. The report of the session was compiled by Abhishek, and Samruddhi delivered a sincere vote of thanks.

Overall, the session was highly beneficial, motivating, and enriched students with the knowledge and confidence needed for NET/SET preparation.



Master Abhishek Mishra  
M.Com. Part I

## Understanding Regression Analysis - From Basics to Application

The Postgraduate Department of Commerce at Zantye Brothers Educational Foundation's Narayan Zantye College of Commerce, located in Bicholim, Goa, organised an educational session titled "Understanding Regression Analysis - From Basics to Application." This session was designed to introduce and deepen students' knowledge of regression analysis, a key statistical tool used in business and research contexts.



The event was held on Saturday, September 27, 2025, at 11:05 a.m. in the PG Classroom, Narayan Zantye College of Commerce. The session was scheduled on the current date, aligning with the college's ongoing efforts to enhance postgraduate education in commerce.

The session was led by Assistant Professor Lt. Vaibhav Dhuri, who served as the resource person. As an expert in the field, Lt. Dhuri was responsible for delivering content that bridged foundational concepts with real-world applications.

The primary aim of the session was to provide students with conceptual clarity on regression analysis. It emphasised practical applications in areas such as business decision-making and research methodologies. By attending, participants will enhance their analytical and research skills, preparing them for advanced studies and professional roles in commerce-related fields.

## Understanding Regression Analysis - From Basics to Application

Regression analysis, as covered in the session, typically involves modelling relationships between variables to predict outcomes, assess trends, and inform strategies in business (e.g., sales forecasting) and research (e.g., hypothesis testing).

The event was specifically targeted at all M.Com (Master of Commerce) students. Attendance is mandatory to ensure maximum participation and to underscore the importance of the topic in the curriculum. Students were encouraged to make the most of this informative opportunity.

Organiser: Postgraduate Department of Commerce, Narayan Zantye College of Commerce

The session was approved and endorsed by: Dr Rajesh Amonkar, M.Com. Mentor and Prof. (Dr.) Rajendra Kumbharjuvenkar, Principal. This session represents part of the college's commitment to fostering skill development among postgraduate students. By focusing on regression analysis, it addresses a core competency in data-driven fields like finance, marketing, and economics. Such initiatives help bridge the gap between theoretical knowledge and practical implementation, preparing students for competitive job markets and advanced research.

Master Pradnyesh Gaonkar  
M.Com. Part I

## Talk on Organ Donation and Release of College Journal

On Tuesday, 7th October 2025, the NSS Committee of the institution organised a Talk on Organ Donation, along with the release of the college journal titled Zantye's International Journal of Commerce and Management. The programme aimed to create awareness about the importance of organ donation while also promoting academic research among students.



The session on organ donation highlighted the significance of donating organs to save lives and encouraged students to develop a sense of social responsibility.

The speaker emphasised the need to spread awareness and remove misconceptions related to organ donation.

The programme also witnessed the formal release of the college journal, which included a collection of research papers contributed by the prize winners and participants of Anusandhaan: A National Level Research Paper Competition organised by the department in the previous year. The journal served as a platform to showcase students' research abilities and academic excellence.

A total of 12 M.Com students (6 male and 6 female) attended the programme. The event was informative and meaningful, successfully combining social awareness with academic achievement.



Master Dipesh Shirodkar  
M.Com. Part I

## Intercollegiate Badminton Tournament

The Department of Physical Education of Goa University organized the Intercollegiate Badminton Tournament for Men and Women for the academic year 2025–2026 on 6th August 2025 at the Campal Indoor Stadium, Panjim–Goa. The main objective of the tournament was to promote sportsmanship, teamwork, and physical fitness among college students across Goa. The event brought together talented players from various colleges affiliated with Goa University to compete in an atmosphere of enthusiasm and friendly rivalry. The matches were conducted under the supervision of qualified referees and coaches. Players showcased excellent skills, agility, and team spirit throughout the tournament. The event witnessed participation from multiple colleges across Goa, making it a grand and competitive sports event. The audience and sports enthusiasts appreciated the well-organised matches and the dedication of the participants.



Ms. Pratishtha Devidas Kalnekar  
M.Com Part I



## Poster Making Competition

The Rotaract Club of Narayan Zantye College of Commerce (NZCC), Bicholim, Goa, announced a Poster Making Competition on August 8, 2025, to celebrate Independence Day on August 13, 2025, at 10:00 a.m. in the College Library.



The theme, "Exploring India's Heritage," aimed to showcase India's cultural richness. Open to B.Com and M.Com students, each class could send one two-member team, with registration due by August 11, 2025.

Participants reported at 9:45 a.m., brought their own materials, and had 1 hour to compete. Judging criteria included creativity, neatness, presentation, and theme relevance. The top 5 teams received certificates. Coordinated by Mrs. Nayana Sail and approved by Prof. (Dr.) Rajendra Kumbharjuvankar. M.Com participants included Pratishtha Kalnekar and Yash Maulingkar.



Mrs. Chand Baby Shaikh  
M.Com Part I

## Dance Competition

The Students' Council and Cultural Forum of Narayan Zantye College of Commerce, Bicholim - Goa, has organised an inter-class group dance competition on Friday, 15<sup>th</sup> August, 2025, from 9.30 am in the College Gymkhana Hall. Competition was open to B.Com and M.Com. students; each class could



have a minimum of 6 members and a maximum of 10 members in a group. Last date for registration of names was on Monday, 11<sup>th</sup> August, 2025.

Maximum time allowed for performance was 5 minutes, including arrangements. The theme for the group dance was Patriotism. Winners and Runners-up received certificates. M.Com participants included Surabhi Naik, Samruddhi Naik, Pratishtha Kalnekar, Vaishnavi Patyekar, Akshay Naik, Dipesh Shirodkar, Sahil Sawant, Sankalp Volvaikar, Shivjeet Dodamani and Yash Maulingkar.

Ms. Shruti Manerikar  
M.Com. Part I



## Ganesh Chaturthi Celebrations

The Students' Council and Cultural Forum of Narayan Zantye College of Commerce, Bicholim, Goa, organized a series of vibrant, culturally enriching, and engaging activities on the auspicious occasion of Ganesh Chaturthi on Saturday, 23rd August 2025, within the college premises. The celebrations, collectively known as Chaturthi Utsav, aimed to foster cultural



awareness, creativity, teamwork, and entrepreneurial spirit among students, while also instilling a sense of unity and devotion.

One of the major highlights of the celebration was the Ganpati Bazar, held at the Hira Bai Zantye Memorial Hall. This lively event provided an excellent platform for students of B.Com and M.Com Part I to showcase their creativity, innovation, and business acumen by setting up thematic stalls. The M.Com Part I stall was efficiently managed by Joyel Rodrigues, Pratishta Kalnekar, Abhishek Mishra, and Surabhi Naik. Their stall stood out due to its vibrant decoration, organized presentation, and a wide variety of products that catered to the festive spirit.

The stall featured an attractive collection of Ganpati decoration items, handmade garlands, Ganpati jewellery, traditional festive delicacies such as neovrio and chivda, homemade ghee (tup), and Matoli Saman. A particularly unique and innovative feature was the sale of chocolate modaks, where one modak contained a hidden almond. This creative concept added an element of surprise and excitement for customers, as the person who found the almond received a special prize. The lucky winner was Ms. Reshma Kamat, a stenographer from the college office. The stall received widespread appreciation for its originality, product quality, and interactive approach, making it one of the most popular attractions at the bazar.

Another significant event of the celebration was the Ghumat Aarti Competition, conducted in the college premises from 10:00 a.m. onwards. The competition was open to both B.Com and M.Com students, with each class represented by one team. Participants performed traditional aartis in Marathi or Konkani, strictly without the use of pre-recorded music or certain modern instruments, thereby preserving the authenticity and sanctity of Goan traditions. Each team was allotted 10 minutes, and performances were judged based on voice quality, rhythm, coordination, tempo, modulation, and overall stage presence.



## Ganesh Chaturthi Celebrations

The M.Com Part I team, comprising Akshay Naik, Dipesh Shirodkar, Sahil Sawant, Sankalp Volvaikar, Shivjeet Dodamani, Yash Mavalinkar, Krunal Parab, Prasad Naik, Vishal Kavlerker, and Pradnesh, participated with great enthusiasm and devotion. Their synchronized performance and traditional presentation contributed significantly to the spiritual and festive atmosphere of the event. The competition not only celebrated devotion but also highlighted the rich cultural heritage of Goa, encouraging students to preserve and promote traditional art forms.

The celebrations also included a Wall Hanging Competition, held in the T.Y.B.Com 'A' classroom from 10:00 a.m. to 12:00 noon. The theme for the competition was "Ganesh Chaturthi: Festival of Joy." Each class was represented by a team of two participants who designed creative wall hangings using their own materials. The entries were judged on the basis of theme relevance, creativity, innovation, aesthetic appeal, and overall presentation.

Representing M.Com Part I, Samruddhi Naik and Chand Bibi Shaikh created an eco-friendly wall hanging that beautifully blended traditional motifs with contemporary ideas. Their thoughtful use of sustainable materials and vibrant design elements reflected not only their artistic skills but also their awareness of environmental responsibility. Their work stood as an example of how tradition and sustainability can go hand in hand.



Overall, the Ganesh Chaturthi celebrations at the college were a grand success. The events provided a holistic platform for students to explore and express their artistic talents, entrepreneurial skills, and cultural values. The enthusiastic participation, teamwork, and dedication displayed by the students—especially from M.Com Part I—added immense value to the celebrations. The Chaturthi Utsav not only strengthened cultural bonds but also created lasting memories, making it a truly meaningful and enriching experience for everyone involved.



Master Shivjeet Dodamani  
M.Com. Part I

## Inter-Collegiate Kabaddi Tournament

The Inter-Collegiate Kabaddi Tournament organized by Goa University was held on 2nd September 2025 at the Shyama Prasad Mukherjee Stadium, Taleigao. The event saw enthusiastic participation from various colleges affiliated with the University, showcasing exceptional talent, teamwork, and sportsmanship. Narayan Zantye College of Commerce, Bicholim, proudly participated in the tournament with a team of 12 students, representing the college in this prestigious inter-collegiate event. The team was guided and accompanied by the Sports Director, Dr. Prof. Satyawan Harmalkar, whose mentorship and encouragement played a crucial role in preparing the players for the competition.



The team included students from both the B.Com and M.Com streams. Among them, Mr Sahil Sawant, an M.Com student, represented the college and contributed significantly to the team's performance on the field. In their opening match, Narayan Zantye College of Commerce faced MES College. The match was intense and competitive, with both teams displaying commendable skill and determination. However, through excellent teamwork, quick raids, and a strong defensive strategy, the Narayan Zantye College team emerged victorious in their first game, defeating MES College convincingly.



This victory marked a proud moment for the college, reflecting the students' dedication, discipline, and the effective guidance of their sports director. The success also highlighted the college's growing emphasis on sports and holistic development alongside academics. The team's performance at the tournament brought pride and recognition to Narayan Zantye College of Commerce, motivating other students to actively participate in future inter-collegiate sporting events.

Master Sahil Sunil Sawant  
M.Com.Part I

## Navratri Bazar

The Students' Council, Cultural Forum, and Entrepreneurship Development Cell of Narayan Zantye College of Commerce, Bicholim-Goa, jointly organised a vibrant Navratri Bazar on 1st October 2025, at the Hira Bai Zantye Memorial Hall within the college campus. The event was held in conjunction with the Navratri Utsav (Garba) celebration, creating a festive and colourful



atmosphere across the college. The primary goal of the event was to provide students with a platform to display their creativity, entrepreneurial mindset, and management skills while embracing the cultural essence of the Navratri festival.

The Navratri Bazar featured stalls set up by students from all classes of B.Com and M.Com Part I, each showcasing unique products, ideas, and creativity. Students took initiative in planning, designing, and managing their stalls, which included items ranging from food and handmade crafts to traditional accessories.

## Navratri Bazar

This provided participants with valuable hands-on experience in marketing, teamwork, communication, and customer handling, simulating real-world business practices.

The M.Com Part I students Joyel Rodrigues, Sahil Sawant, Pratishta Kalnekar, Akshay Naik, Sankalp Volvaikar, Dipesh Shirodkar, Yash Mavalingkar, Vishal Kavalakar and Shivjeet Dodamani actively participated by setting up a lively and attractive food stall. Their stall became one of the highlights of the event, drawing large crowds for its wide variety of food items such as Samosa Chat, Dhokla, Jalebi, Patoli, and Serradura. The team members worked collaboratively to prepare, present, and serve the dishes, ensuring hygiene and maintaining a welcoming atmosphere for every visitor.

The stall stood out for its vibrant decoration, teamwork, and energetic service, creating a joyful environment for customers. The delicious food items received excellent feedback from teachers, students, and visitors who appreciated both the taste and the presentation. The experience also helped students learn practical lessons about pricing strategy, customer satisfaction, and time management, all essential skills for future entrepreneurs.

Overall, the Navratri Bazar 2025 was a grand success, combining cultural celebration with entrepreneurial learning. The event encouraged students to take initiative, build confidence, and develop leadership skills through active participation. It not only celebrated the festive spirit of Navratri but also strengthened unity, cooperation, and creativity among students.

The M.Com Part I stall was especially praised for its innovation, teamwork, and enthusiasm, making it a memorable part of the event.

Master Sankalp Volvaikar  
M.Com. Part I



## Data Visualization Competition – World Statistics Day

On the occasion of World Statistics Day (2025–26), Narayan Zantye College of Commerce organised a Data Visualisation Competition in collaboration with the Mathematics Department and the ASHE Team, as per the circular issued by the Directorate of Higher Education dated 27th August 2025. The competition aimed to enhance students' analytical and presentation



skills through the effective use of data visualisation tools such as charts, graphs, maps, and patterns using PowerPoint presentations. Participants were required to collect suitable data from the internet, present it visually, and explain their interpretation during the presentation round held on 10th October 2025.

## Data Visualization Competition – World Statistics Day

A total of three teams, each consisting of two students, participated in the event: 1. Joyel Rodrigues & Vishal Kavlekar 2. Chand Shaikh & Shruti Manerikar 3. Pratishtha Kalnekar & Snehal Karbotkar All teams presented their topics using creative and informative visual representations of data. The judges evaluated the teams based on clarity of data presentation, creativity, accuracy, and explanation. After careful evaluation, the team of Joyel Rodrigues & Vishal Kavlekar secured the First Prize for their outstanding performance and effective data visualisation. The other teams also displayed commendable effort and participation in the competition.

The winners were awarded trophies, and all participants received participation certificates.

The event was coordinated by Assistant Professor Mrs. Nandini Kamat under the guidance of the ASHE Nodal Officer Prof. (Dr.) Mrs. Jhimli Adhikari. The competition proved to be an enriching experience for the participants and successfully highlighted the importance of statistics and data representation in today's world.

Master Joyel Rodrigues  
M.Com. Part I



## Educational Study Tour to the Heritage Cities of Rajasthan

The Post-Graduate Department of Narayan Zantye College of Commerce organized an educational and cultural study tour across Rajasthan from 24 November to 2 December. The tour included 7 M.Com. students (including 5 boys), accompanied by the Vice Principal and M.Com. Mentor Dr. Rajesh Amonkar, Lt. Vaibhav Dhuri, and the College

Clerk & Stenographer Ms. Reshma Kamat. The journey provided a meaningful blend of historical learning, cultural exposure, and memorable travel experiences.



## Educational Study Tour to the Heritage Cities of Rajasthan



The journey commenced on 24 November with departure from Madgaon Railway Station by the Marusagar Express toward Jaipur. After an overnight journey, the group arrived in the historic Pink City of Jaipur on 25 November and checked into the hotel. Jaipur, founded by Maharaja Jai Singh, is renowned for its planned architecture, pink-coloured heritage buildings, and royal traditions. In the evening, the group visited the iconic Hawa Mahal and spent leisure time exploring the vibrant Bapu Bazaar.

On 26 November, the day began with visits to the peaceful Birla Temple and the magnificent Amber Fort, followed by a photo stop at the scenic Jal Mahal. Later, the students explored the royal City Palace and the astronomical observatory Jantar Mantar, concluding the day with an overnight stay in Jaipur. On 27 November, the group travelled to Jodhpur, the historic city founded in 1459 by Rao Jodha and known as the stronghold of the Rathore dynasty. After hotel check-in, they visited the grand Mehrangarh Fort, the elegant marble memorial Jaswant Thada, and Umaid Garden, followed by an overnight stay in Jodhpur. The journey continued on 28 November toward Jaisalmer, the renowned Golden City of Rajasthan. Upon arrival at the Sam Sand Dunes, students checked into Swiss tents and enjoyed exciting camel and jeep safaris in the desert. The evening featured traditional Rajasthani folk music and dance around a bonfire, creating unforgettable moments beneath the desert sky.

On 29 November, the group explored Jaisalmer city, beginning with Gadisar Lake and boating, followed by visits to the magnificent 12th-century Jaisalmer Fort, intricately carved havelis, and the Jaisalmer War Museum, offering deep insight into the region's rich heritage. The night was spent in Jaisalmer. On 30 November, the group returned to Jodhpur to board the Ranakpur Express to Mumbai. They reached Dadar on 1 December, where students enjoyed free time for sightseeing and shopping before boarding the Konkan Kanya Express to Goa later that night.

The tour concluded on 2 December with arrival at Thivim Railway Station, marking the end of an enriching 8-night, 9-day journey filled with cultural learning, friendship, confidence building, and lifelong memories. Overall, the tour highlighted that travel is a powerful source of experiential learning beyond the classroom, strengthening bonds among students and creating experiences that will be cherished forever.



Sankalp Volvaikar  
M.Com. Part I

### Goa MSME Adhiveshan 3.0

Students from Narayan Zantye College of Commerce attended Goa MSME Adhiveshan 3.0, organized by Laghu Udyog Bharati on Monday, 12 January 2026, at the Durbar Hall, Raj Bhavan from 2:30 PM to 7:30 PM. A total of 16 M.Com students and 3 B.Com students participated in this knowledge-oriented conclave that brought together policymakers, industry leaders, experts, and students on a common platform to discuss the development, modernisation, and global potential of MSMEs. The event was graced by eminent dignitaries, including Dr. Pramod Sawant, Hon'ble Chief Minister of Goa, Harsh Malhotra, Union Minister of State for Corporate Affairs, Pankaj Chaudhary, Union Minister of State for Finance, Krishna Gopal, Seh Sarkaryawah, RSS & Sampark Adhikari of Laghu Udyog Bharati, and Mauvin Godinho, Minister of Industries & Transport, Government of Goa. Their addresses highlighted the importance of policy support, financial assistance, innovation, and ease of doing business for strengthening the MSME sector in Goa and across India.

A major highlight of the programme was the MSME Knowledge Series, where experts shared practical insights relevant to small and medium enterprises. Shekhar Sardessai, CMD of Kineco, delivered an inspiring talk on exports and explained how Goan industries can reach global markets. Anup Tabe spoke on the use of Artificial Intelligence for MSME businesses and demonstrated how technology can improve efficiency and decision-making. C. Anandharamkrishnan, Director of CSIR-NIIST, introduced new-age CSIR technologies that can be adopted by MSMEs for product and process innovation. Arundhati Chattopadhyay, Regional Director of NPC, explained the concepts of NPC, LEAN, and RAMP in Goa and how these frameworks help MSMEs enhance productivity, quality, and competitiveness.

The session provided students with practical exposure beyond classroom learning. They gained a better understanding of government initiatives, technological advancements, export opportunities, and productivity improvement models for MSMEs. Interaction with experts and industry professionals made the experience highly informative and insightful. Overall, participation in Goa MSME Adhiveshan 3.0 was a valuable learning experience for the students. It helped them connect academic knowledge with real-world industry practices and understand the growing importance of innovation and entrepreneurship in the MSME sector.

Master Yash Mavlingkar  
M.Com. Part I



### Equinox 9.0

The M.Com Department of Narayan Zantye College of Commerce enthusiastically participated in Equinox 9.0, held on 16th January 2026, marking a vibrant celebration of creativity, talent, and student engagement across disciplines. The event provided an excellent platform for students to step beyond academics and demonstrate their artistic flair, teamwork, and innovative thinking through a variety of cultural and technical competitions. The department's presence was strongly felt in multiple high-energy events. Students participated in a Group Dance performance and a Fashion Show built around the dramatic theme "Legion of Demons," which required not only performance skills but also coordinated costume design, stage presence, and storytelling. These events showcased the students' ability to collaborate effectively and present a visually compelling act before a large audience.

Creativity extended into the digital and visual arts domain as well. The Reel Making competition saw participants depict the relatable and inspiring journey from college life to corporate life, blending humour, realism, and cinematic editing. In the Face Painting event, students artistically portrayed the scenic beauty of Goa, reflecting cultural appreciation and fine artistic detail. Through these entries, the department demonstrated how students could translate ideas into engaging visual narratives. The competitive efforts of the department were rewarded with notable achievements in individual categories. Sankalp secured the 2nd Prize in the Mobile Photography competition for capturing a compelling and aesthetically rich moment through his lens. Abhishek earned the 2nd Prize in the Avatar competition with an impressive portrayal of Lord Krishna, which stood out for its detailing, expression, and authenticity.

Behind the scenes, a dedicated technical and creative media team supported various events through video editing, costume planning, stage coordination, and digital design. The Fashion Show team, comprising nine students, worked tirelessly to synchronise choreography, expressions, and thematic presentation, contributing significantly to the overall impact of the performance. Overall, the participation of the M.Com Department in Equinox 9.0 reflected a healthy balance between academic commitment and extracurricular excellence. The students' enthusiasm, teamwork, and achievements brought pride to the department and highlighted the holistic development encouraged at the institution.

Mrs. Chand Baby Shaikh  
M.Com. Part I



## National Level Conference on "Navigating Commerce in a Digital Era"

The Department of Commerce at Narayan Zantye College of Commerce, Bicholim-Goa, in collaboration with the Directorate of Higher Education, Government of Goa, successfully hosted a two-day National Level Conference titled "Navigating Commerce in a Digital Era" on January 23rd and 24th, 2026.



This significant academic gathering was organised to address the transformative shifts occurring in the global marketplace due to rapid digitalisation. By bringing together a diverse group of academicians, research scholars, and industry experts, the conference aimed to explore how traditional commerce frameworks are being redefined by emerging technologies and shifting consumer paradigms.

The event commenced with a prestigious inaugural ceremony, where Prof. (Dr.) Purva G. Hegde Desai from Goa University delivered a compelling keynote address. She highlighted the necessity for businesses to move beyond traditional models and embrace the "hyperconnected" nature of modern trade. The session was presided over by the Principal, Prof. (Dr.) Rajendra Kumbharjuvankar emphasised the college's commitment to fostering a research-driven environment that prepares students for the complexities of the 21st-century economy.

The session began with an engaging and insightful lecture on FinTech (Financial Technology), delivered by the distinguished academic, Dr. Kedar Vijay Marulkar from Shivaji University, Kolhapur. Dr. Marulkar's presentation covered the disruptive innovation occurring across the financial sector, examining topics such as mobile banking, blockchain technology, peer-to-peer lending, and regulatory challenges. He provided a comprehensive overview of how technology is fundamentally reshaping traditional financial services and creating new opportunities for efficiency and accessibility.

Following this foundational session, the event transitioned into a series of highly specialised technical sessions designed to provide deep, practical insights into cutting-edge fields. One critical area explored was digital marketing ethics, which addressed the growing need for responsible data usage, transparency in advertising, and the ethical implications of personalisation and targeting in the digital sphere. Concurrently, another pivotal session focused on the transformative integration of Artificial Intelligence (AI) in supply chain management. This technical deep dive illustrated how AI is being leveraged for predictive analytics, optimising logistics, automating warehousing, and building more resilient and demand-responsive supply chains, thereby significantly enhancing operational efficiency and strategic decision-making.

The conference concluded with a valedictory session, marking the successful dissemination of new knowledge and the facilitation of professional networking. A key outcome of the event was the selection of high-quality research papers for publication in Zantye's International Journal of Commerce and Management, ensuring that the insights shared during the conference reach a wider academic audience. Ultimately, the event reinforced Narayan Zantye College's position as a hub for academic excellence in Goa, providing participants with a comprehensive roadmap for navigating the challenges and opportunities of the digital commerce landscape.

Master Vishal Kavlekar  
M.Com. Part I



## Inter-Class Volleyball Match

The Sports Department of Narayan Zantye College of Commerce organised the Interclass Volleyball Tournament for Men for the academic year 2025–2026 on 27th January 2026 at the College Ground. The main objective of the tournament was to promote sportsmanship, teamwork, and physical fitness among college students. The event brought



together talented players from various classes to compete in an atmosphere of enthusiasm and friendly rivalry. The matches were conducted under the supervision of qualified referees and coaches. Players showcased excellent skills, agility, and team spirit throughout the tournament. The event witnessed participation from all the classes, making it a grand and competitive sports event. The audience and sports enthusiasts appreciated the well-organized matches and the dedication of the participants.

Students of M com Part I actively took part in the event. Every player showed dedication and enthusiasm. Classmates supported the team by cheering throughout the match. M.com part I participants included Krunal Parab, Sahil Sawant, Suraj Varak, Sankalp Volvoikar, Yash Maulingkar, Vishal Kavlekar and Praydnesh Gaonkar.

Our team played confidently against other classes. The match was very competitive and exciting. Players demonstrated excellent coordination, discipline, and sportsmanship. Though the competition was tough, our team performed well and gave their best effort. We lost in the semifinals of the tournament.

The match taught us the importance of teamwork, leadership, discipline, and time management. It also helped strengthen bonding among classmates. Participation in the Inter-Class Volleyball Match was a memorable experience for our class. The event motivated us to stay active and work together as a team. We sincerely thank the organizers and teachers for providing this wonderful opportunity.

Master Suraj Varak  
M.Com. Part I

## Sports Day

The Annual Sports Day of Narayan Zantye College of Commerce, Bicholim, was successfully held on 3rd February 2026 with great enthusiasm and active participation from students of various classes. The event aimed at promoting physical fitness, teamwork, and sportsmanship among students. The entire sports event was efficiently organized and conducted



under the guidance of the Sports Director, Dr. Satyawan Harmalkar. Various exciting sports activities were conducted throughout the day, including Relay Race, Mixed Relay, Discus Throw, Javelin Throw, and Shot Put. Students from different classes actively participated and showcased their talent and competitive spirit.

In the Shot Put event from M.Com, the winners were Shivjeet Santosh Dodamani (Boys Category) and Pratishtha Kalnekar (Girls Category), who performed exceptionally well and brought pride to their class. After the completion of all events, the final Prize Distribution Ceremony was held. The Principal of the college, Dr. Rajendra Kumbharjuvekar, delivered a valuable and inspiring speech emphasising the importance of sports in shaping discipline, leadership, and overall personality development. A Chief Guest was also invited for the occasion, and medals were awarded to all the winners.

The winning class, S.Y.B., was honoured with the Overall Championship Trophy. The event concluded on a joyful note, leaving students with memorable experiences and a spirit of unity and sportsmanship. The Sports Day was indeed a grand success and reflected the college's commitment towards the holistic development of students.

Master Shivjeet S. Dodamani  
M.Com. Part I



## Career Guidance Program Conducted by Vedanta Sesa Goa

A Career Guidance Program was successfully conducted at our college by Vedanta Sesa Goa, aiming to provide insightful knowledge and preparation tools to students stepping into the professional world. The session was marked by enthusiastic participation and valuable interactions with experienced speakers.



The program began with a warm introduction by Miss Ananta, who set the tone by emphasising the importance of career guidance in shaping students' futures. She highlighted how proper direction, skill development, and awareness of industry demands are essential in today's competitive world.

Following her introduction, Miss Sonali took the stage and delivered an informative session on "Essential Skill Sets for Freshers." She explained the key qualities required for a successful career launch, which included:

- Analytical and Quantitative Acumen
- Interpersonal Skills
- Actionable Steps such as enrolling in certificate courses, pursuing internships, and preparing effectively for interviews.

The third speaker, Miss Chitrava Chari, focused on the technical aspect of employability by addressing how to build a strong resume. Her session provided students with practical tips on structuring, formatting, and customising resumes to match job requirements.

Later, Miss Ananta returned to the podium to elaborate on interview preparation techniques, giving students useful tips to confidently face both HR and technical rounds of interviews.

The session also featured Mr. Bandisha, who shared his personal journey and experiences. His inspiring story resonated deeply with the students, providing a real-life perspective on challenges and success in the professional world.

The event concluded with a heartfelt vote of thanks by Miss Soniya Chodankar, who appreciated Vedanta Sesa Goa for organising such a beneficial program and acknowledged the efforts of the speakers, faculty, and students.

Overall, the program was a great success. It not only helped students understand the expectations of the job market but also motivated them to actively prepare for their careers.

Master Pradnyesh Gaonkar  
M.Com. Part I



## Awareness in Diploma and Investment Planning

Narayan Zantye College of Commerce organised an insightful guest lecture on the theme “Awareness in Diploma and Investment Planning”, with Mr. Bijoy Ghosh as the Chief Guest and Resource Person. The session aimed to enhance students’ understanding of professional diploma courses and the importance of systematic investment planning in today’s dynamic financial environment.

A total of 12 students, comprising 8 boys and 4 girls, attended the programme. The session was designed to bridge the gap between academic learning and practical financial decision-making.

Mr. Bijoy Ghosh began his address by emphasizing the growing relevance of specialized diploma courses in areas such as finance, taxation, investment management, and financial planning. He explained how short-term professional diplomas can strengthen employability, improve technical knowledge, and provide industry-oriented

skills. He encouraged students to pursue additional certifications alongside their degree programmes to remain competitive in the evolving job market.

The second part of the lecture focused on investment planning awareness. Mr. Ghosh elaborated on the importance of early financial planning, goal-based investing, and disciplined saving habits. He explained fundamental investment avenues such as mutual funds, fixed deposits, equity shares, and systematic investment plans (SIPs). He also highlighted the significance of risk assessment, diversification, and long-term wealth creation strategies.

Through practical examples, he demonstrated how even small, consistent investments can grow significantly over time due to the power of compounding. He advised students to develop financial literacy at a young age to ensure financial security and independence in the future.

The session concluded with an interactive question-and-answer segment where students clarified their doubts regarding diploma selection, career opportunities, and suitable investment options for beginners.

Overall, the guest lecture was highly informative and motivational. It provided students with clarity about professional growth opportunities and the importance of strategic investment planning. The programme successfully created awareness about career-oriented diplomas and responsible financial management among the participants.



Master Akshay S. Naik  
M.Com. Part I

## One day Business Management Training

A Business Management Training Program on Digital Marketing, Brand Management, and Brand Promotion was organised in collaboration with Narayan Zantye College of Commerce and Management under the Raising and Accelerating MSME Performance (RAMP) initiative, supported by the Government of Goa, Entrepreneurship Development Institute of India, and the World Bank. The program was conducted on Friday, 12th December 2025, in the seminar hall of Narayan Zantye College of Commerce, Vatadev, Sarvan, Bicholim, Goa, from 9:45 a.m. to 5:00 p.m. The training program aimed to provide knowledge about digital marketing, brand management, and brand promotion for entrepreneurs and students. The event was attended by M.Com students, B.Com students, and many outsider entrepreneurs, which created a good learning environment for discussion and learning.

The program began with registration from 9:30 a.m. to 10:00 a.m., after which the first session on Introduction to Digital Marketing for Entrepreneurs was conducted from 10:00 a.m. to 11:30 a.m. In this session, participants learned about the importance of digital marketing for small businesses and different marketing channels such as social media, search engines, email marketing, and content marketing. The speaker also explained how to create a digital marketing strategy by setting goals, identifying the target audience, and planning the marketing budget. An interactive activity was conducted where participants defined simple digital marketing goals for their business. This was followed by a tea break from 11:30 a.m. to 11:45 a.m.

The second session on Brand Management for Entrepreneurs was held from 11:45 a.m. to 1:15 p.m. During this session, participants learned about brand identity, brand positioning, and the importance of building a strong brand through logos, taglines, and brand storytelling. The speaker also explained the importance of maintaining brand consistency and providing a good customer experience. Participants also worked on identifying their Unique Selling Proposition (USP) during a practical exercise. After this session, there was a lunch break from 1:15 p.m. to 2:15 p.m.

The third session on Brand Promotion through Digital Channels was conducted from 2:15 p.m. to 3:30 p.m. Participants learned about social media marketing through platforms like Facebook, Instagram, LinkedIn, and Twitter, along with SEO, SEM, email marketing, and content marketing strategies. A group activity was conducted where participants prepared a digital content calendar for brand promotion. This session was followed by a tea break from 3:30 p.m. to 3:45 p.m.

The final session on Measuring Success and Optimising Digital Campaigns was conducted from 3:45 p.m. to 5:00 p.m. In this session, participants learned about Key Performance Indicators (KPIs) and how to measure the performance of digital marketing campaigns using Google Analytics and social media insights. The speaker also explained A/B testing and the importance of customer feedback to improve digital marketing strategies and build brand loyalty. Participants analysed a sample digital marketing campaign and discussed ways to improve it.

The program ended at 5:00 p.m. with closing remarks and certificate distribution. Overall, the training program was very informative and beneficial for the participants. It helped students and entrepreneurs gain practical knowledge about digital marketing, brand management, and brand promotion, which can help them improve their business and marketing strategies in the future.



Master Krunal Parab  
M.Com. Part I

## Research Methodology

The Post Graduate Department at Narayan Zantye College of Commerce offered a comprehensive Certificate Course in Research Methodology throughout August and September 2025. In this course, we learned basic principles and practical steps of conducting systematic and effective research.



The course commenced on Monday, 11<sup>th</sup> August 2025, at the college premises with Mrs. Tanvi Bhandankar, Assistant Professor, Narayan Zantye College of Commerce. On 11<sup>th</sup> August 2025, two sessions were held. This course was organised by the Post Graduate Department, which guided participants on the topic “Meaning, need, purpose and importance of research” and in the second session, she guided us about “Application of Research” (15 attendees: 8 male, 7 female)

Mrs. Krupa Mayekar, Assistant Professor, Narayan Zantye College of Commerce, conducted two sessions on Tuesday, 12<sup>th</sup> August 2025, on the topic “Meaning and Approaches to Research Design” (15 attendees: 10 male, 5 female).

On Wednesday, 13<sup>th</sup> August 2025, Dr. Bala Mandrekar, Librarian of Narayan Zantye College of Commerce, conducted two sessions on the topic “Content Management” (16 attendees: 9 male, 6 female).

On Wednesday, 13<sup>th</sup> August 2025, Dr. Bala Mandrekar, Librarian of Narayan Zantye College of Commerce, conducted two sessions on the topic “Content Management” (16 attendees: 9 male, 6 female).



On Tuesday, 19<sup>th</sup> August 2025, Dr. Bala Mandrekar, Librarian, Narayan Zantye College of Commerce, conducted two sessions on the topic “Identifying the



Research Problem”. (7 attendees: 3 male, 4 female)

A Session by Dr. Pravin Sawant, Associate Professor, Narayan Zantye College of Commerce, on Wednesday, 20<sup>th</sup> August 2025, focused on “How to frame Objectives of Questionnaire” (18 attendees: 10 male, 8 female)



Dr. Bala Mandrekar, Librarian of Narayan Zantye College of Commerce, guided students on “Content Management (Practical)” on Thursday, 21<sup>st</sup> August 2025. (15 attendees: 8 male, 7 female)

Miss. Vinita Agarwadekar, Assistant Professor, Narayan Zantye College of Commerce, conducted a session on Monday, 25<sup>th</sup> August 2025, on the topic “Research design- Introduction, types, importance” (9 attendees: 2 male, 7 female)

The topic “Importance of data, Sample v/s Population, Sampling Methods” was covered by Mrs Krupa Mayekar, Assistant Professor at Narayan Zantye College of Commerce, on Tuesday, 2<sup>nd</sup> September 2025. To cover this topic, she conducted two sessions. (5 attendees: 3 male, 2 female)

Miss. Vinita Agarwadekar, Assistant Professor, Narayan Zantye College of Commerce, conducted a session on the topic of “Research Design Step, Applications and Activity” on Wednesday, 3<sup>rd</sup> September 2025. (6 attendees: 5 male, 1 female)



Mrs. Sindura Malik, Assistant Professor, Narayan Zantye College of Commerce, conducted two sessions on Monday, 15<sup>th</sup> September 2025, on the topic “Data Collection- Pilot Study”. Another session was engaged on Tuesday, 16<sup>th</sup> September 2025, on the topic “Uni and Bivariate- Data Organisation Tabulation and Graphs cross tabulation”. (16 attendees: 9 male, 7 female)

Dr. Pravin Sawant, Associate Professor, conducted sessions on Wednesday, 17<sup>th</sup> September 2025, on the topic “Framing the Questionnaires (17 attendees: 10 male, 7 female)



Miss. Vinita Agarwadekar, Assistant Professor, Narayan Zantye College of Commerce, conducted a session on the topic “Theory of Estimation (1:2)” on Wednesday, 17<sup>th</sup> September 2025. (17 attendees: 10 male, 7 female)

On Thursday, 18<sup>th</sup> September 2025, Dr. Jhimli Adhikari, Assistant Professor, Narayan Zantye College of Commerce, conducted a session on the topic “Theory of Probability”. (14 attendees: 9 male, 5 female)



On Friday, 19<sup>th</sup> September 2025, Dr. Bipin Bandekar, Associate Professor, Narayan Zantye College of Commerce, conducted a session on topic “What constitutes a Research Report”. (18 attendees: 10 male, 8 female)



## Research Methodology

Mrs. Tanvi Bhandankar, Assistant Professor, Narayan Zantye College of Commerce, conducted session on the topic “Normality of data, Reliability” on Monday, 22<sup>nd</sup> September 2025 (19 attendees: 11 male, 8 female)



Dr. Bala Mandrekar, Librarian of Narayan Zantye College of Commerce, guided students on the topic “Plagiarism” on Tuesday, 23<sup>rd</sup> September 2025. (18 attendees: 10 male, 8 female)

The course concluded with a session on Wednesday, 24<sup>th</sup> September 2025, by Miss. Vinita Agarwadekar, Assistant Professor, Narayan Zantye College of Commerce, organised by the Post Graduate Department, discussing the topic “Theory of Hypothesis”. (13 attendees: 7 male, 6 female)



Ms. Shruti Shridhar Manerikar  
M.Com. Part I

## Gyaan Series 2025 – 26 Learning Beyond The Classroom (Jul to Sept)

The Gyaan Series, organised between July and September 2025, aimed to help students develop practical skills through interactive, activity-based learning. Each session focused on communication, ethics, leadership, creativity, and decision-making. The following are detailed reports of the sessions conducted during this enriching period.



### 1. Group Discussion – “Is Artificial Intelligence a Threat to Employment?”

Date: 08 July 2025

Total students present were 9 (Male: 6, Female: 3)

The series began with a lively group discussion on the theme “Is Artificial Intelligence a Threat to Employment?” Nine students engaged in an analytical dialogue on the



advantages and risks of AI in modern workplaces. Students examined how automation replaces certain human tasks while simultaneously creating new opportunities in technology-driven sectors. The discussion strengthened their critical thinking, logical reasoning, and communication skills. Participants demonstrated awareness of global employment trends and learned the value of continuous skill enhancement to stay relevant in an evolving digital economy.

### 2. Just-a-Minute (JAM) Talk

Date: 11 July 2025

Total students present were 14 (Male: 9, Female: 5)

Fourteen students participated in the Just-a-Minute (JAM) activity designed to improve spontaneity and articulation. Each participant was given a random topic to speak on for exactly one minute without hesitation, deviation, or repetition. The fast-paced activity promoted quick thinking, linguistic fluency, and confidence. Students displayed creativity and humour while maintaining composure under time pressure. Faculty members observed significant improvement in speaking skills, as participants learned how to organise thoughts instantly and express themselves clearly. The JAM session successfully boosted self-assurance and public speaking confidence among students.



### 3. Letter to My Future Self

Date: 15 July 2025

Total students present were 12 (Male: 7, Female: 5)

Twelve students participated in the introspective activity “Letter to My Future Self.” The session encouraged students to write personal letters to be opened five years later, describing their ambitions, goals, and reflections on life. The process helped them engage in self-awareness, goal setting, and mindfulness. Students wrote about their desired careers, emotional growth, and lessons they hoped to learn in the future. Many shared that the exercise inspired them to think deeply about their values and aspirations. The activity fostered emotional intelligence and self-motivation while promoting reflection and gratitude.



### 4. Action – Decode – Deliver (Applied Learning Activity)

Date: 18 July 2025

Total students present were 14 (Male: 9, Female: 5)

Fourteen students participated in the Action – Decode – Deliver session, an experiential activity focusing on teamwork and problem-solving. Each group was presented with a real-life business



or social challenge to analyze, decode, and deliver actionable solutions. The session promoted strategic thinking, leadership, and collaboration. Students learned how to approach complex problems methodically, communicate ideas effectively, and implement realistic solutions. The faculty appreciated the innovative plans and professional presentations made by each team. The activity bridged classroom learning with real-world problem-solving, preparing students for dynamic work environments.

## Gyaan Series 2025 – 26 Learning Beyond The Classroom (Jul to Sept)

### 5. Role Play – Customer Service Call

Date: 22 July 2025

Total students present were 16 (Male: 10, Female: 6)

Sixteen students participated in a practical role-play exercise simulating a customer service call. Pairs of students enacted real-world scenarios such as handling complaints,



resolving issues and offering assistance. The activity emphasised listening skills, empathy, and professional communication. Students learned how tone, patience, and politeness contribute to customer satisfaction. The exercise allowed participants to experience both sides of a service interaction—customer and executive—developing insight into problem resolution and business etiquette. The role play effectively combined emotional intelligence with communication training, making it one of the most interactive sessions.

### 6. Pitch Perfect – One-Minute Business Pitch

Date: 25 July 2025

Total students present were 19 (Male: 12, Female: 7)

Nineteen students took part in the entrepreneurial session “Pitch Perfect.” Each participant had one minute to present a new business idea, highlighting the product, target



customer, problem solved, and a unique selling point. The exercise developed persuasive speaking, creativity, and marketing awareness. Innovative ideas such as eco-friendly products and digital solutions were presented. Faculty members acted as investors, asking questions and providing feedback. The activity strengthened entrepreneurial confidence and taught students how to make a strong impression in a limited time. It encouraged them to think like innovators and business leaders.

### 7. Mastering the Mic – Public Speaking for Hosting Events

Date: 28 July 2025

Total students present were 17 (Male: 9, Female: 8)

Seventeen students attended this engaging workshop aimed at improving event hosting and public speaking skills. Participants learned how to introduce speakers, deliver a



vote of thanks and manage stage presence effectively. The focus was on tone, body language, and audience engagement. Students practised live comparing exercises and received constructive feedback

on clarity and poise. The interactive environment helped them overcome stage fright and build confidence in formal communication. The session prepared students for anchoring academic and cultural programs with professionalism and composure.

### 8. Counselling – A Path to Self-Awareness and Growth

Date: 08 August 2025

Total students present were 11 (Male: 8, Female: 3)

Eleven students participated in the Counselling Session that aimed to raise awareness about mental health and emotional well-being. The activity encouraged open



discussion about the purpose of counselling, breaking myths associated with it. Students reflected on personal experiences, learning that seeking help is a strength, not a weakness. The facilitator emphasised empathy, self-awareness, and stress management techniques. The session created a safe and inclusive environment where students felt comfortable expressing their thoughts. It fostered a positive attitude toward mental health and emotional resilience.

### 9. Ethical Dilemma Activity

Date: 19 August 2025

Total students present were 13 (Male: 9, Female: 4)

Thirteen students took part in the Ethical Dilemma Activity, which explored real-world situations with no clear right or wrong answers. Participants analysed cases



involving workplace honesty, social responsibility, and integrity. The session encouraged ethical reasoning, debate, and moral judgment. Students learned to justify their decisions logically while considering values, consequences, and fairness. The exercise promoted empathy and ethical awareness, helping participants understand that ethical choices define leadership quality. Faculty facilitators appreciated the maturity and analytical reasoning demonstrated during the discussions.

### 10. Chaturthi Bazaar – Learning Business through Festive Entrepreneurship

Date: 22 August 2025

Total students present were 22 (Male: 14, Female: 8)

Twenty-two students transformed into entrepreneurs during the Chaturthi Bazaar activity. Each group designed a mock business stall for the festive season, planning products, pricing, and promotional strategies.



## Gyaan Series 2025 – 26 Learning Beyond The Classroom (Jul to Sept)

The event connected cultural celebration with business learning, focusing on entrepreneurship, teamwork, and creativity. Students prepared posters, slogans, and finance plans, showcasing innovative and eco-friendly ideas. The session helped them understand budgeting, marketing, and customer appeal. This vibrant and festive exercise successfully linked classroom theory with practical business experience, fostering collaboration and innovation.

### 11. Group Discussion – Supreme Court’s Stand on Stray Dog Menace

Date: 09 September 2025

Total students present were 17 (Male: 10, Female: 7)

Seventeen students participated in an analytical group discussion on the Supreme Court’s rulings regarding stray dog management in India. Participants examined the ethical



and legal balance between animal rights and human safety. The discussion improved critical thinking, empathy, and legal reasoning. Students debated potential solutions such as sterilisation, relocation, and public awareness. The faculty guided the conversation toward civic responsibility and compassion. The activity developed structured argumentation skills and encouraged students to view social issues through ethical and constitutional lenses.

### 12. Skill Reflection – Real World Impact

Date: 19 September 2025

Total students present were 17 (Male: 10, Female: 7)

Seventeen students participated in the Skill Reflection session, which encouraged them to identify a personal or professional skill developed during college life. Students reflected on skills such as teamwork, leadership, and time management, explaining how each would benefit them in real-world careers. The activity promoted self-evaluation, confidence, and awareness of employability skills. Faculty facilitated discussions linking classroom learning to workplace readiness. By reflecting on growth, students recognised the value of continuous learning and the importance of soft skills in personal and professional success.

### 13. Stock Market Price Analysis Viva

Date: 23 September 2025

Total students present were 22 (Male: 14, Female: 8)

Twenty-two students participated in a Stock Market Analysis viva session. Each student tracked stock price movements of listed companies such as Infosys and Reliance over ten trading days. Participants presented line graphs and analyses, discussing factors influencing market fluctuations.

The activity enhanced financial literacy, data interpretation, and presentation skills. Students gained practical insight into how global and economic events impact share prices. Faculty evaluators provided feedback on clarity, accuracy, and analytical depth, making this session both educational and industry-relevant.

### 14. Mastering Prioritisation with the Urgent–Important Matrix

Date: 24 September 2025

Total students present were 18 (Male: 11, Female: 7)

Eighteen students participated in the concluding session titled Mastering Prioritisation with the Urgent–Important Matrix. The workshop introduced students to Stephen Covey’s time management model, teaching them how to categorise tasks into quadrants based on urgency and importance. Participants practised sorting real-life academic and personal tasks to identify priorities. The session improved organisation, planning, and decision-making skills. Students realised the importance of focusing on long-term goals rather than immediate distractions. The activity concluded the Gyaan Series on a thoughtful note, emphasising discipline and strategic time management for success.

Master Sahil Sunil Sawant  
M.Com Part I

## Baseline Need Assessment Survey (NAS) and Social Impact Evaluation

The Baseline Need Assessment Survey (NAS) and Social Impact Evaluation were conducted under the guidance of the Indian Institute of Corporate Affairs (IICA), functioning under the Ministry of Corporate Affairs, Government of India, in collaboration with Vedanta Ltd. The purpose of this survey was to evaluate the socio-economic conditions of



households and to understand the development needs of communities living in selected villages. The survey was carried out from 9 February 2026 to 14 February 2026 in various villages located in Goa and Sindhudurg district of Maharashtra. The field survey team consisted of the following investigators: Joyel Johny Rodrigues, Sahil Sunil Sawant, Dipesh Devdatta Shirodkar, Vishal Prashant Kavlekar, Abhishek Ajay Mishra, and Samruddhi Arjun Naik. As a team, we worked together to conduct the household-level survey and collect reliable data from the selected villages. The survey was conducted under the supervision and coordination of officials associated with the project, ensuring that the data collection process was systematic and accurate.



## Baseline Need Assessment Survey (NAS) and Social Impact Evaluation

The main objective of the survey was to collect detailed information about the living conditions of the local communities. The survey focused on several important aspects such as education, healthcare facilities, employment opportunities, sanitation, housing conditions, infrastructure, and access to basic services. By gathering this information directly from the residents, the survey aimed to identify the major needs and challenges faced by the communities and to support the planning of effective development initiatives in the future.

During the survey period, our team visited multiple villages and interacted directly with the residents of the households. The survey process involved asking structured questions and carefully recording the responses provided by the villagers. Through these interactions, we were able to gain valuable insights into their daily lives, socio-economic conditions, and the challenges they face in accessing various services. The residents cooperated with the survey team and shared their experiences and concerns openly, which helped us gather accurate and meaningful data.



One of the important aspects of the survey was the daily work planning. Each day, the team was given a specific target of households to cover. This daily target helped us maintain discipline, organisation, and efficiency in our work.



The team worked collaboratively to ensure that the assigned targets were completed within the given time. Although we faced certain challenges such as travelling between different villages, managing time, and coordinating with households, we completed our daily targets with dedication and teamwork.

Working as a group played a crucial role in the success of the survey. Each member of the team contributed actively to the data collection process. By supporting each other and sharing responsibilities, we were able to conduct the survey smoothly and efficiently. Teamwork also helped us solve problems quickly and maintain a positive working environment during the fieldwork.

Participating in this survey was an extremely valuable learning experience for all the team members. It provided practical exposure to field research and helped us understand how large-scale social surveys are conducted in real-life situations. Through direct

interaction with villagers, we developed better communication skills and learned how to approach people respectfully while collecting important information.

The survey also helped us gain a deeper understanding of the social and economic realities of rural communities. We observed the challenges faced by villagers in areas such as employment, education, healthcare, and infrastructure. This experience allowed us to connect theoretical knowledge with practical fieldwork and understand the importance of research in identifying community needs.

In addition, the survey helped us develop important personal and professional skills such as teamwork, responsibility, time management, patience, and problem-solving. Conducting interviews, recording responses accurately, and managing daily targets required discipline and coordination among all team members.



Overall, the Baseline Need Assessment Survey and Social Impact Evaluation was a productive and meaningful group experience. It not only contributed to collecting valuable data for social research and development planning



but also provided us with an opportunity to gain practical knowledge and fieldwork experience. The survey helped us understand the importance of community engagement and accurate data collection in planning effective development programs.

In conclusion, the experience of conducting this survey under the guidance of the Indian Institute of Corporate Affairs and in collaboration with Vedanta Ltd was highly enriching for our entire team. It strengthened our research skills, improved our confidence, and provided us with practical exposure to real-world social research. This experience will remain beneficial for our future academic and professional growth.

**Master Abhishek Mishra**  
M.Com. Part I





## Gyaan Series 2025-26 - Capacity Building for Anusandhaan 10.0 (Dec to Feb)

During the second half of the academic year 2025–26 (Semester II), the Post Graduate Department of Commerce, Narayan Zantye College of Commerce, Bicholim – Goa, organised a series of academic sessions under the Gyaan Series for M.Com Part I students. The initiative was designed with the objective of strengthening research orientation, academic planning, leadership development, and collaborative learning in preparation for participation in the Anusandhan Research Competition. The lecture series followed a structured and progressive approach, enabling students to systematically develop research-related skills, organisational abilities, and presentation competence through guided academic engagement and practical planning for the event.



### Lecture 1: Developing Research Skills and Conceptual Understanding

Date: 05 December 2025

The first Gyaan Series lecture focused on developing foundational research skills and introducing students to the nature and scope of academic research. Students were guided on identifying research interests, understanding problem areas, and appreciating the importance of analytical and conceptual clarity. The session laid a strong foundation for future research activities. Attendance for the lecture was 20 students, comprising 12 boys and 8 girls, reflecting strong initial engagement from the class.

### Lecture 2: Developing Leadership and Teamwork Skills through Committee Structuring

Date: 09 December 2025

This lecture aimed to develop leadership qualities and teamwork skills through the formation of committees for research-related activities. Students were assigned specific roles and responsibilities to encourage coordination, accountability, and collaborative planning. The session enhanced organisational skills and collective responsibility. A total of 19 students attended the lecture, including 11 boys and 8 girls, indicating active participation with minor variation.

### Lecture 3: Enhancing Accountability through Committee-Specific Briefing

Date: 12 December 2025

The third lecture involved a detailed briefing of committee-wise duties and responsibilities. Students were informed about timelines, task execution, and coordination mechanisms required for smooth functioning. The session strengthened accountability, role clarity, and planning skills. Attendance recorded for this lecture was 21 students, consisting of 13 boys and 8 girls, showing increased participation.

### Lecture 4: Monitoring Progress and Preparing for Execution

Date: 06 January 2026

This lecture focused on reviewing the progress of committee work and preparing students for the effective execution of assigned tasks. Students shared updates, discussed challenges, and received guidance for improvement. The session enhanced problem-solving and time-management skills. A total of 18 students were present, including 11 boys and 7 girls, reflecting normal academic attendance variation.

### Lecture 5: Introduction to Research and Discussion on Basic Research Concepts

Date: 13 January 2026

The lecture introduced students to basic research concepts such as types of research, objectives, and the research process. Interactive discussions were conducted to clarify doubts and strengthen conceptual understanding. This session improved academic confidence and research awareness. Attendance for the lecture was 20 students, comprising 12 boys and 8 girls, indicating sustained student interest.

### Lecture 6: Essentials of Research Methodology

Date: 20 January 2026

This lecture focused on research methodology essentials, including research design, data collection techniques, and ethical considerations. Students were guided on systematic planning and execution of research work. The session strengthened methodological clarity and academic discipline. The attendance recorded was 19 students, including 12 boys and 7 girls, showing consistent engagement.

### Lecture 7: Role of Literature Survey in Selecting a Research Topic

Date: 27 / 31 January 2026

The lecture highlighted the importance of literature review in identifying research gaps and refining research topics. Students were trained to analyse and synthesise academic literature effectively. This session enhanced critical reading and decision-making skills. A total of 21 students attended, comprising 13 boys and 8 girls, reflecting high participation.

### Lecture 8: Structuring Research Work and Documentation

Date: 14 February 2026

This lecture addressed structuring research work, academic writing, referencing techniques, and documentation standards. Students were guided on organising content logically and maintaining academic integrity. The session contributed significantly to improving research writing skills. Attendance for this lecture was 20 students, including 12 boys and 8 girls, indicating active involvement.

### Lecture 9: Final Review and Preparation for Research Presentation

Date: 17 February 2026

The concluding lecture focused on the final review and preparation for participation in the Anusandhan Research Competition. Students received guidance on presentation skills, confidence building, coordination, and final execution strategies. The session reinforced teamwork and readiness for academic presentation. The attendance recorded was 18 students, comprising 11 boys and 7 girls, ensuring effective final-stage preparation.

The Gyaan Series successfully enhanced students' research aptitude, analytical thinking, leadership skills, organisational ability, communication competence, and collaborative learning. Lecture-wise attendance records demonstrate consistent and active student participation, confirming the academic relevance and effectiveness of the series in preparing students for research-oriented competitions.

Master Joyel Rodrigues  
M.Com. Part I

## Lecture Series 2.0

On Monday, 22nd September 2025, the Training, Internship, and Placement (TIP) Cell of the institution organised a session under Lecture Series 2.0. The session was delivered by Mr. Dattesh Praulkar, who addressed the students on relevant industry-oriented topics.

The speaker shared valuable insights aimed at enhancing students' professional outlook and



preparing them for future career opportunities. The session focused on bridging the gap between academic learning and industry expectations, encouraging students to develop practical skills and a proactive approach towards their careers.

A total of 20 participants (12 male and 8 female) attended the session. The programme proved to be informative and beneficial, providing students with guidance and motivation for their professional growth.

Master Suraj Varak  
M.Com. Part I

## CONVERGE 3.0 – Shiksha Udyojak Sangam

The Centre for Training, Internship and Placement (TIP) Cell of Narayan Zantye College of Commerce, in collaboration with the Directorate of Higher Education and the Goa State Higher Education Council, organised CONVERGE 3.0 – Shiksha Udyojak Sangam, an Academia-Industry Summit, on 16 February 2026 at the Gymkhana Hall, Multipurpose Sports Complex, Bicholim, Goa. The programme aimed to enhance career readiness and strengthen academia-industry engagement among students. A total of 22 M.Com students (8 female and 14 male) participated in the programme.



## CONVERGE 3.0 – Shiksha Udyojak Sangam

The programme commenced with an introduction by Prof. Soniya Chodankar, TIP Coordinator, and was compered by Prof. Sindura Malik. The inaugural session was graced by Principal Prof. (Dr.) Rajendra Kumbharjuvenkar, Vice Principal Dr. Rajesh Amonkar, Chief Guest Dr. Abdul Razzak, and resource persons Amey Karmali and Sheshali Kesarkar. The dignitaries emphasised the importance of skill development, entrepreneurship, and industry-academia collaboration.

The first session, conducted by Dr. Abdul Razzak on “How to Take Forward a Business Idea,” highlighted India’s growing entrepreneurial ecosystem and encouraged students to transform innovative ideas into business ventures.

The second session by Amey Karmali on “Learning Beyond the Classroom” focused on the importance of practical exposure through internships, projects, and co-curricular activities, along with essential skills such as communication, teamwork, and problem-solving.



The third session by Sheshali Kesarkar on “Campus to Corporate: Preparing Industry-Ready Graduates” emphasised the need for both technical and soft skills, highlighting that a major part of professional success depends on soft skills.



The programme concluded with a vote of thanks by Prof. Sindura Malik, followed by the National Anthem.

Overall, the summit was insightful and impactful, equipping students with valuable knowledge on entrepreneurship, industry expectations, and the importance of practical learning for becoming future-ready professionals.

Master Vishal Kavlekar  
M.Com. Part I

## Gyaan Series 2025-26 – Research Methodology and Dissertation Preparation Programme (February–March)

The Post Graduate Department of Commerce of Narayan Zantye College of Commerce organized a series of academic sessions under the “Gyaan Series” for the students of M.Com Part I (2025–26) during February–March 2026. The objective of these sessions was to equip students with essential knowledge of research methodology and guide them in the preparation of their research proposals and dissertations.



The first session was conducted on Saturday, 21st February 2026, on the topic “Research Data Practices.” The session focused on the importance of collecting, managing, and organising research data effectively, while emphasising accuracy, reliability, and ethical practices. A total of 15 students (10 males and 5 females) attended the session.

The second session was held on Tuesday, 24th February 2026, on “Literature Mapping.” Students were guided in reviewing existing literature, identifying relevant academic sources, and systematically organising previous research studies, highlighting the importance of a strong literature review. The session recorded an attendance of 15 students (10 males and 5 females).

The third session took place on Saturday, 28th February 2026, on the topic “Identifying Research Gap.” Students learned to critically analyse previous studies and identify areas for further research, aiding in the selection of meaningful research topics. A total of 14 students (10 males and 4 females) were present.

The fourth session was conducted on Saturday, 7th March 2026, on “Framing of Research Objectives.” The session focused on translating research ideas into clear, measurable objectives aligned with the research problem. The attendance for this session was 15 students (10 males and 5 females).

The final session was organised on Tuesday, 10th March 2026, on the topic “Conceptualisation of Dissertation / Research Proposal.” Students were introduced to the structure of a research proposal, conceptual frameworks, and systematic planning of dissertation work. A total of 14 students (10 males and 4 females) attended the session.

All the sessions witnessed active participation and engagement from the students. The interactive discussions, explanations, and practical insights helped students gain clarity regarding the different stages of research.

Overall, the Gyaan Series proved to be an enriching academic initiative that strengthened the research skills of postgraduate students and effectively prepared them for their dissertation work.

Master Sankalp Volvoikar  
M.Com. Part I



## Artificial Intelligence in Research: Transforming the Future of Knowledge

*“Artificial Intelligence is not replacing researchers — it is redefining how research is done.”*



In recent years, Artificial Intelligence (AI) has emerged as a revolutionary force in the field of research. AI refers to the ability of machines to simulate human intelligence processes such as learning, reasoning, and problem-solving.

A major component of AI, Machine Learning, allows systems to learn from data and improve without direct programming. Today, AI is reshaping research across disciplines from science and medicine to business and social sciences by making processes faster, more accurate, and efficient. One of the most important contributions of AI is in data analysis. Traditional research methods often require extensive time for collecting and interpreting data.

In contrast, AI tools can process large datasets quickly, detect patterns, and generate meaningful insights. This significantly reduces the time required for research while improving the depth and quality of findings. AI also enhances research accuracy by minimising human error and bias. It supports researchers in conducting literature reviews by scanning thousands of academic articles and summarising key information. This enables researchers to focus more on critical thinking and innovation rather than routine tasks.

In business and commerce research, AI plays a crucial role in understanding consumer behaviour, predicting market trends, and improving financial forecasting. Companies like Amazon and Google use AI to analyse customer data, optimise pricing, and support strategic decision-making. Such applications highlight the growing importance of AI in real-world research and business environments. However, the use of AI in research also presents certain challenges. Concerns related to data privacy, lack of transparency, and over-reliance on technology must be carefully addressed. Excessive dependence on AI may reduce human involvement and critical thinking, which are essential for meaningful research outcomes. Moreover, researchers must develop digital skills to effectively use AI tools. Understanding both the capabilities and limitations of AI is necessary to ensure its responsible and ethical use.

In conclusion, Artificial Intelligence is redefining the boundaries of research by making it more dynamic, efficient, and insightful. While it offers immense possibilities, the responsibility lies with researchers to use it wisely and ethically. The future of research will not be driven by AI alone, but by the synergy between intelligent machines and thoughtful human minds.

Ms. Vinita V. Agarwadekar  
Faculty, M.Com.



## Carbon Credits — The New Commodity Market

*The world has found a new currency. It is invisible, it is controversial, and it might just be the most important commodity of the 21st century.*

We have always known what a commodity looks like. It is the gold sitting in a bank vault, the crude oil moving through a pipeline, the wheat loaded onto a cargo ship. It is something real, something you can point to.



But somewhere between the climate summits and the boardroom panic over sustainability targets, the market quietly invented something it had never seen before: a commodity you cannot touch, cannot store, and cannot see. And yet, the world is paying billions for it.

A carbon credit is simply a permit that represents one tonne of carbon dioxide kept out of the atmosphere. That is it. No physical form, no intrinsic material value. But tell that to the hedge funds trading carbon futures, or the airline companies scrambling to offset their emissions, or the Indian government, which is right now building a domestic carbon trading framework from scratch. Clearly, something invisible has become very valuable.

It started modestly enough with the Kyoto Protocol in 1997, where countries first floated the idea of putting a price on pollution. The thinking made intuitive sense if emitting carbon costs money, companies will think twice before doing it carelessly. So cap-and-trade systems were born. Governments set an emission limit. Stay under it, and you earn credits. Cross it, you buy them from someone who didn't. It was economics applied to the atmosphere, and it worked well enough that the Paris Agreement of 2015 doubled down on the idea and pushed it global.

Today, the numbers are staggering. The global carbon market crossed 900 billion dollars in value in 2023. The European Union runs the world's largest carbon trading system. China, never one to sit out a major market, launched its own national carbon exchange in 2021. And India, eyeing both its climate commitments and the financial opportunity, passed the Energy Conservation Amendment Act in 2022 to lay the groundwork for its own Carbon Credit Trading Scheme. SEBI is involved. The Bureau of Energy Efficiency is involved. This is no longer a conversation happening only in environmental policy circles; it has moved firmly into the world of finance.

And finance has embraced it wholeheartedly. Investment banks now have entire desks dedicated to carbon trading. Portfolio managers factor carbon exposure into their decisions the same way they once factored currency risk. Startups have built businesses purely around verifying, aggregating, and brokering carbon credits. It is a market that has grown its own ecosystem remarkably fast.

But here is where honesty matters. The carbon credit market, particularly its voluntary segment, has a trust problem. Journalists and independent researchers have found that a troubling number of certified credits may not represent real emissions reductions at all. Forests claimed to be protected were never really under threat. The carbon savings existed on paper but not on the planet. This is not a minor footnote it strikes at the very logic of the market. If credits cannot be trusted, the entire mechanism falls apart.

This is exactly why the next chapter of this market will be defined not by volume but by credibility. Standardised verification, transparent registries, and stronger regulatory oversight are not

landing on balance sheets. Green finance is changing how capital moves. The commerce professional who understands this space will not just be relevant, they will be ahead.

The commodity you cannot hold may turn out to be the one that matters most.

Master Joyel Rodrigues  
M.Com. Part I

## Impact of Social Media on Consumer Buying Behaviour

In the modern digital era, social media has become an integral part of our everyday lives. Platforms such as Instagram and YouTube are not only used for communication and entertainment but also play a significant role in influencing consumer buying behaviour. For students and young consumers, social media has transformed the way products are discovered, evaluated, and purchased.



One of the most important aspects of social media is influencer marketing. Influencers promote products through posts, reels, and videos, often sharing their personal experiences. Consumers tend to trust these recommendations more than traditional advertisements because they feel more genuine and relatable. As a result, many people make purchase decisions based on what they see their favourite influencers using or endorsing.

Another major impact is the rise of impulse buying. Social media platforms constantly expose users to attractive advertisements, trending products, and limited-time offers. This continuous exposure creates a sense of urgency and desire, leading consumers to make quick and sometimes unplanned purchases. With easy access to online shopping links, the gap between seeing a product and buying it has reduced significantly.

Social media also helps in building brand awareness and shaping brand image. Companies use creative content, engaging videos, and interactive campaigns to attract consumers. Likes, shares, and comments act as social proof, influencing how a brand is perceived. A product that is trending or widely shared is often seen as more desirable.

Furthermore, online reviews and ratings play a crucial role in decision-making. Before purchasing a product, consumers often read reviews or watch review videos. These opinions help them evaluate the quality and reliability of the product, reducing uncertainty and increasing confidence in their decisions.

In conclusion, social media has revolutionized consumer buying behaviour by making the process more interactive, fast, and influential. While it offers convenience and a wide range of choices, it is important for consumers to remain aware and make thoughtful decisions. As technology continues to evolve, the influence of social media on consumer behaviour is expected to grow even further.



Ms. Shruti Shridhar Manerikar  
M.Com. Part I

## Sustainable Practices in Indian Corporate Sector: Trends and Impact

Sustainability has become a central concern in the Indian corporate sector, driven by regulatory frameworks, global environmental commitments, and rising stakeholder awareness. Indian companies are increasingly integrating sustainable practices into their business models to ensure long-term growth, social responsibility, and environmental protection.



### Trends in Sustainable Practices

One of the significant trends is the adoption of Environmental, Social, and Governance (ESG) frameworks. Companies are aligning their operations with ESG principles to enhance transparency and accountability. The Securities and Exchange Board of India (SEBI) has mandated Business Responsibility and Sustainability Reporting (BRSR) for top listed firms, encouraging organisations to disclose their sustainability initiatives.

Another trend is the shift toward renewable energy usage. Corporations such as Tata Group and Reliance Industries have invested heavily in solar and wind energy projects to reduce carbon emissions. Additionally, there is an increased focus on waste management, circular economy practices, and sustainable supply chains.

Corporate Social Responsibility (CSR), mandated under the Companies Act, 2013, has also strengthened sustainability efforts. Indian companies are actively investing in education, healthcare, and environmental conservation projects, thereby contributing to inclusive growth.

**Impact of Sustainable Practices** The adoption of sustainable practices has had a multifaceted impact on Indian corporations. Environmentally, it has led to reduced carbon footprints and efficient resource utilisation. Economically, sustainability initiatives have improved operational efficiency, reduced costs in the long term, and enhanced brand reputation.

Socially, these practices have contributed to community development and improved stakeholder relationships. Companies focusing on sustainability are also attracting socially conscious investors and gaining competitive advantages in global markets. However, challenges remain, including high initial costs, lack of awareness among smaller firms, and difficulties in measuring sustainability outcomes. Despite these challenges, the long-term benefits outweigh the short-term constraints.

### Conclusion

Sustainable practices in the Indian corporate sector are evolving rapidly, supported by regulatory measures and growing awareness. While challenges persist, the integration of sustainability into corporate strategies is essential for achieving economic growth, environmental protection, and social equity. Indian corporations must continue to innovate and invest in sustainable solutions to remain competitive in the global economy.

Ms. Surabhi Kalidas Naik  
M.Com. Part I

## E-Commerce: Transforming the Way We Buy and Sell

In the modern digital age, technology has transformed almost every aspect of our lives, including the way people conduct business. One of the most significant developments in this area is E-commerce, or electronic commerce. E-commerce refers to the buying and selling of goods and services through the internet. It allows businesses and consumers to carry out transactions online using computers, smartphones, and other digital devices.



E-commerce has grown rapidly due to the widespread availability of the internet and the increasing use of smartphones. Today, people can shop for clothes, electronics, groceries, and many other products without visiting physical stores. Online platforms such as websites and mobile applications enable customers to browse products, compare prices, make payments, and receive home delivery. This convenience has made e-commerce extremely popular among consumers.

There are different types of e-commerce transactions. Business-to-Consumer (B2C) is the most common type, where businesses sell products directly to customers through online platforms. Another type is Business-to-Business (B2B), where companies sell goods or services to other companies. Consumer-to-Consumer (C2C) involves individuals selling products to other individuals through online marketplaces. Additionally, Consumer-to-Business (C2B) allows individuals to provide services or products to businesses.

E-commerce offers several advantages. It provides convenience, as customers can shop anytime and from anywhere. It also gives access to a wide variety of products and allows easy comparison of prices and features. For businesses, e-commerce helps reduce operating costs and reach customers across different regions and countries. Furthermore, digital payment systems have made transactions faster and more secure.

However, e-commerce also has some challenges. Security concerns such as online fraud and data breaches can affect consumer trust. Customers cannot physically examine products before purchasing them, which may lead to dissatisfaction. In addition, delivery delays and return procedures may sometimes create inconvenience.

In conclusion, e-commerce has revolutionized the business world by making buying and selling faster, easier, and more accessible. Despite some challenges, its benefits have made it an essential part of modern commerce. As technology continues to advance, e-commerce is expected to grow further and play an even more important role in the global economy.

Master Akshay Naik  
M.Com. Part I



## Entrepreneurship Development in India: Driving Innovation and Economic Growth

India is witnessing a remarkable transformation in its economic landscape, with entrepreneurship emerging as a key driver of growth, innovation, and employment. From small-scale enterprises in rural areas to high-tech startups in urban hubs, the spirit of entrepreneurship is shaping the nation's future. The increasing support from the government, access to digital technology, and a growing culture of innovation have significantly contributed to the development of entrepreneurship in India.



Entrepreneurship development refers to the process of enhancing the skills, capabilities, and mindset of individuals to create and manage business enterprises. It plays a crucial role in generating employment opportunities, reducing regional imbalances, and promoting economic self-reliance. In a country like India, with a large and diverse population, entrepreneurship serves as a powerful tool for inclusive growth.

One of the major factors contributing to entrepreneurship development in India is government support. Initiatives like Startup India, Make in India, and Skill India have created a favorable environment for budding entrepreneurs. These programs provide financial assistance, training, and ease of doing business, encouraging individuals to turn their ideas into successful ventures. Additionally, schemes like Mudra loans and Stand-Up India have made credit accessible to small entrepreneurs, especially in rural and semi-urban areas.

The rise of digital technology has further accelerated entrepreneurial growth. With the widespread use of the internet, mobile phones, and digital payment systems, starting and managing a business has become easier than ever. E-commerce platforms have opened new avenues for small businesses to reach customers across the country and even globally. Moreover, social media has become a powerful marketing tool, enabling entrepreneurs to promote their products and services at low cost.

Another significant trend is the growth of startups in India. Cities like Bengaluru, Mumbai, and Delhi have become major startup hubs, attracting investment and talent. These startups are not only creating jobs but also bringing innovation in sectors such as technology, healthcare, education, and finance. The increasing participation of youth and women in entrepreneurship is also a positive sign of social and economic progress.

Despite these advancements, entrepreneurship development in India faces several challenges. Lack of access to finance, regulatory hurdles, inadequate infrastructure, and fear of failure are some of the major obstacles. In rural areas, limited awareness and lack of proper training further restrict entrepreneurial activities. Therefore, there is a need for continuous efforts to address these challenges through policy reforms, skill development programs, and improved support systems.

Education and training play a vital role in fostering entrepreneurship. Incorporating entrepreneurial education in schools and colleges can help develop a business mindset among students. Training programs, workshops, and mentorship initiatives can equip aspiring entrepreneurs with the necessary skills and knowledge to succeed in the competitive business environment.

In conclusion, entrepreneurship development in India is a powerful engine for economic growth and social transformation. With the right mix of government support, technological advancement, and skill development, India has the potential to become a global hub for entrepreneurship. Encouraging innovation, reducing barriers, and creating a supportive ecosystem will ensure that the entrepreneurial spirit continues to thrive, leading the nation towards a prosperous and self-reliant future.

Master Dipesh Shirodkar  
M.Com. Part I

## From Chalkboards to Smart Boards: Reimagining the Contemporary Classroom

Technology has ushered in a paradigm shift in the domain of education, redefining conventional classrooms into dynamic, learner-centric ecosystems. The pedagogical landscape is no longer confined to traditional chalk-and-board instruction; instead, it is increasingly characterised by the integration



of digital tools, data-driven approaches, and immersive learning experiences that enhance both engagement and comprehension.

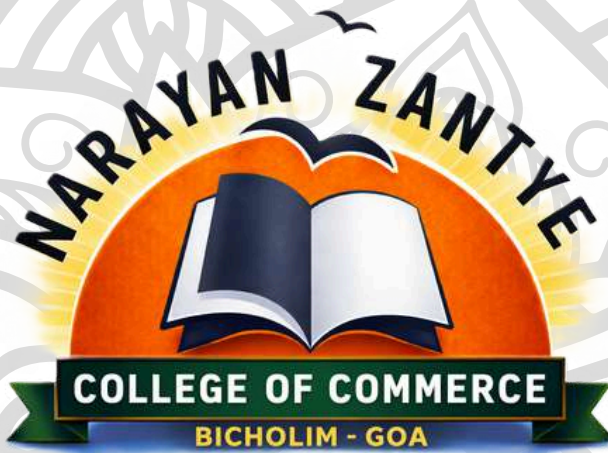
A prominent manifestation of this transformation is the emergence of smart classrooms. Equipped with interactive whiteboards, projectors, and seamless internet connectivity, these environments facilitate multimodal instruction. Educators can now employ audiovisual content, simulations, and real-time demonstrations to elucidate complex concepts, thereby catering to diverse cognitive styles and fostering deeper conceptual clarity.

Equally significant is the proliferation of online resources and e-learning platforms, which have democratized access to knowledge. Digital repositories, academic databases, and structured online courses empower students to transcend the limitations of prescribed curricula. This shift promotes self-directed learning, enabling learners to engage in critical inquiry, revisit content, and assimilate knowledge at their own pace.

Furthermore, technology has catalysed the adoption of interactive pedagogical methodologies. Tools such as digital assessments, collaborative platforms, and educational applications encourage participatory learning and peer engagement. This not only augments student involvement but also cultivates essential competencies such as analytical thinking, problem-solving, and collaborative skills—attributes indispensable in the contemporary knowledge economy.

In summation, the infusion of technology into education has significantly enhanced the efficacy and inclusivity of the teaching-learning process. When leveraged judiciously, it has the potential to transform classrooms into intellectually stimulating spaces that prepare students to navigate the complexities of an increasingly digital and interconnected world.

Ms. Meliissa Fernandes  
Faculty, M.Com.



## THE POST GRADUATE DEPARTMENT OF COMMERCE

### EDITORIAL TEAM

#### Student Editors

#### Staff Editors



Mr. Akshay Naik



Mr. Dipesh Shirodkar



Mr. Joyel Rodrigues



Mr. Sahil Sawant



Ms. Samrudhi Naik



Ms. Meliissa Fernandes



Ms. Vinita V. Agarwadekar