



Manthan

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NARAYAN ZANTYE COLLEGE OF COMMERCE

Bicholim - Goa

**Accredited by NAAC at 'A' Grade
With a CGPA of 3.18 on four point scale**

NARAYAN ZANTYE COLLEGE OF COMMERCE



To be the Centre for Best Quality Learning and Research rooted in Indian ethos and culture



We are committed to produce happy learners with multidisciplinary research skills, who are socially responsible citizens with highest standards of ethical and constitutional values.



Goals:

1. Achieve academic excellence as a globally competitive multidisciplinary educational institution.
2. Develop intellectual, aesthetic, social, physical, emotional, and moral capabilities of learners in an integrated manner with a focus on skill development.
3. Reduce rural-urban divide in educational dividend and impart Indian values to learners in higher education.
4. Strive for graded autonomy whereby faculty can innovate on matters relating to curriculum, pedagogy, and assessment in the courses imparted.
5. Provide high quality support centres for academic and career counselling to all the learners in the institution.
6. Provide modern ICT enabled learning environment and offer Self Learning, Open Distance Learning (ODL) and online programmes.
7. Provide best opportunities for learners to participate in social development and community service projects thereby develop them as socially responsible citizens.

Objectives:

1. To achieve full equity and inclusion of various segments of society in the process of imparting best quality higher education.
2. To promote holistic development of students in both academic and non-academic spheres.
3. To be multidisciplinary educational institution offering courses from various streams of education according to the talent and interest of learners to facilitate unity and integrity of knowledge.
4. To reduce rigid compartmentalization between different streams of education, curricular and extra-curricular activities, vocational and academic streams etc.
5. To promote regional languages in teaching and learning so as to harness power of local languages in better understanding of concepts.
6. To promote life skills such as communication, cooperation, teamwork and resilience.
7. To achieve continuous professional development of teachers through capacity building programmes and to provide positive working environment and service conditions.
8. To make research as the basis for outstanding education by promoting multidisciplinary and interdisciplinary research.
9. To include ethics and human values as integral part of course curriculum.
10. To strive for autonomy, empowerment and good governance through collective decision making.
11. To ensure optimum use of technology for facilitating blended mode of teaching and improve effectiveness of teaching learning process.
12. To implement student centric and outcome based course curriculum.
13. To groom students for competitive exams to achieve career growth.
14. To promote entrepreneurial culture among students through incubation centre.



National Level Short Term Training programme titled 'Librarian Development Program' in collaboration with the Directorate of Higher Education, Government of Goa



State-level Workshop on "Research Methodology Using JAMOVI" in collaboration with the Directorate of Higher Education, Government of Goa



MANTHAN

College Magazine
2024 - 25

Zantye Brothers Educational Foundation's
Narayan Zantye College of Commerce
Affiliated to Goa University
Accredited by NAAC with 'A' Grade (CGPA score of 3.18)

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Editorial Board



Left to Right : Dr. Bala Mandrekar, Mrs. Shweta Borkar, Prof. (Dr.) Rajendra Kumbharjuvenkar (Principal), Dr. Rajesh Amonkar (Vice - Principal), Mrs. Sherin Sheikh and Mrs. Sona Pangam

Publisher

Prof. (Dr.) Rajendra Kumbharjuvenkar
Principal

Editor

Mrs. Shweta Borkar

Editorial Board

Dr. Rajesh Amonkar
Mrs. Sherin Sheikh

Dr. Bala Mandrekar
Mrs. Sona Pangam

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Chairman's Message



Dear Students, Staff and Readers

I am happy to witness the release of our College Magazine, *Manthan*. The magazine beautifully showcases the achievements of both students and faculty.

Our youngsters have excelled in academics, curricular, and extra-curricular activities.

I specially appreciate students who have successfully completed Professional Courses such as the Foundation Course in Cost and Management Accounting and Foundation Course Chartered Accountancy. Also heartiest congratulations to the parents for supporting their wards.

It is worth mentioning that our faculty members are deeply involved in research and have been awarded Ph.D. degrees.

Giving back to society and promoting well-being has always been one of our prime objective. The college infrastructure is fruitfully utilized by nearby schools, higher secondary institutions and various organizations.

Narayan Zantye College of Commerce was a dream of my late father, Shri. Harish N.P. Zantye, along with his brothers Shri. Suresh N.P. Zantye and Shri. Umesh N.P. Zantye. The institution, which began as a sapling in 1994, has now transformed into a *Vatvruksha*, nurturing the lives of young and creative minds.

We have a vision to offer industry-relevant courses like BBA and B.Com. Honours – a Four-Year Degree in Commerce – to develop industry-specific skills.

I wish everyone all the very best in their future endeavours.

Shri. Pravin H. P. Zantye
Chairman, Governing Council

Principal's Message



Dear Students, Staff and Readers,

It gives me immense pleasure to present the Annual Magazine for the academic year 2024–25. This publication stands as a reflection of the vibrant academic spirit, creativity, and collective achievements of our institution over the past year.

The year 2024–25 has been marked by remarkable accomplishments across academics, co-curricular, and extracurricular domains. Our students have demonstrated outstanding academic performance, securing distinctions at university level, thereby upholding the legacy of excellence that our college is known for. The consistent results reaffirm our commitment to quality education and academic rigor.

Beyond academics, our students have participated and excelled in intercollegiate competitions, commerce festivals, debates, quizzes, research presentations, and cultural events has strengthened their confidence and competence. We are equally proud of our achievements in sports, NSS, and community outreach initiatives. Our students actively contributed to social awareness campaigns, environmental drives, blood donation camps, and community service programs, reflecting our institution's commitment to holistic development and social responsibility.

The faculty members deserve special appreciation for their dedication, innovative teaching methodologies, research contributions, and continuous mentoring of students. Their unwavering commitment ensures that learning goes beyond the classroom and prepares students for the dynamic challenges of the professional world.

Infrastructure development, adoption of digital learning tools, industry collaborations, guest lectures by eminent personalities, skill-development workshops, and career guidance initiatives have further enriched the academic environment this year.

This annual magazine is not just a compilation of events and achievements; it is a celebration of talent, creativity, and teamwork. I congratulate the editorial team, faculty members, and student contributors for their sincere efforts in bringing out this wonderful publication.

As we move forward, let us continue striving for excellence, nurturing innovation, and upholding the values of integrity, discipline, and service.

I extend my best wishes to all students, staff, and stakeholders for continued success in the years ahead.

With warm regards,

Prof. (Dr.) Rajendra Kumbharjuvenkar
Principal

Editorial

We are delighted to present this edition of our college magazine *Manthan*, which captures the achievements, events, and dynamic spirit of our institution. This magazine is a compilation of articles, achievement of the students, reflecting the memorable moments and expressions. Through this magazine we celebrate the talents of our students and faculty, cultural events, academic excellence, and social outreach activities.

We take great pride in our students' success in clearing the Foundation Course Examinations of Cost and Management Accountancy and Chartered Accountancy—marking a significant milestone in their journey toward promising professional careers.

Career guidance sessions conducted by Admission Committee in nearby Higher Secondary Schools have effectively promoted early career planning among students. Furthermore, as part of the ISA initiative, internship opportunities were provided to Third Year students, offering them valuable hands-on training and practical experience.

Our students have actively participated in events like essay writing, quiz competitions and Ghumat Arti, fostering a deeper connection to their cultural roots.

In collaboration with the Directorate of Higher Education, Government of Goa, a State-Level Workshop and a National-Level Programme were organized to strengthen research skills among the faculty.

The NCC, NSS, and the Narayan Zantye College of Commerce Rotaract Club have played an instrumental role in instilling a strong spirit of social responsibility and community engagement among our students. Further, the Department of Physical Education has actively championed student wellness through a range of dynamic activities.

We take great pride in the growing number of freeships and scholarships generously installed by our well-wishers. These thoughtful contributions have enabled deserving and financially challenged students to pursue their education with new hope and determination.

We sincerely place on record our deepest gratitude to the Management for their unwavering support, guidance, and keen interest in all our endeavours.

We also extend our warm appreciation to our students, staff members, media representatives and well-wishers for their continued encouragement, cooperation, and valuable contributions.

We hope this edition will inspire, inform, and ignite a sense of pride in every reader, as we continue to build a legacy of excellence and unity. Happy reading!



Mrs. Shweta Borkar
Assoc. Prof. in Economics

GOVERNING COUNCIL

01. **Shri. Suresh N.P. Zantye** - **Chairman Emeritus**
02. **Shri. Pravin H. P. Zantye** - **Chairman**
03. **Shri. Umesh N. P. Zantye** - **Vice - Chairman**
04. **Shri. Siddharth S. P. Zantye** - **Treasurer**
05. **Shri. Rohit U.P. Zantye** - **Secretary**
06. **Shri. Pranav P. P. Zantye** - **Member**
07. **Mrs. Pallavi Salgaocar** - **Member**
08. **Shri. Rajendra Bhobe** - **Member**
09. **Shri. Gurudatt Sanzgiri** - **Member**
10. **Dr. Anil Dinge** - **Member**
11. **Prof. (Dr.) Rajendra Kumbharjuvenkar** - **Member**

LIST OF LOCAL MANAGING / ADVISORY COMMITTEE

01. Shri. Suresh N. P. Zantye,
Management - Chairman Emeritus
02. Shri. Pravin H. P. Zantye,
Management - Chairman
03. Shri. Umesh N. P. Zantye,
Management - Member
04. Shri. Rohit U. P. Zantye,
Management - Member
05. Shri. Siddharth S. P. Zantye,
Management - Member
06. Shri. Pandurang Nadkarni,
Ex-Chairman, Goa Secondary &
Higher Secondary - Member
07. Dr. Anil S. Dinge,
Ex-Principal, PES College, Ponda – Goa - Member
08. Shri. Gurudatt Sanzgiri,
Architect - Member
09. Shri. Nandan Pilgaonkar,
Chartered Accountant - Member
10. Prof. Vithal Sukhathankar,
Professor, Goa Institute of Management - Member
11. Shri. Arun Sakhardande,
Ex-Principal, Narayan Zantye College - Member
12. Shri. Bhaskar Nayak
Ex-Director, Directorate of Higher Edu. - Member
13. Dr. Ramesh Gaonkar
Ex-Principal, Parvatibai Chowgule College
Arts and Science (Autonomous)
Sr. Consultant, RUSA, DHE - Member
14. Prof. (Dr.) Rajendra Kumbharjuvenkar
Professor and Principal - Secretary
15. Dr. Bipin Bandekar
Associate Professor - Member (Teachers' Rep.)
16. Shri. Tanmay Mandrekar
Accountant - Member (Non Teaching Staff Rep.)

TEACHING FACULTY

Prof. (Dr) Rajendra Kumbharjuvekar	Ph.D, M.Com., SET, DCA (Licenciate - Life & General-III)	Principal
Department of Commerce		
Dr. Rajesh Amonkar (Vice - Principal)	Ph.D, M.Com., SET	Associate Professor
Mrs. Nayana R. Sail	M.Com., M.Phil	Associate Professor
Dr. Pravin D. Sawant	Ph.D, M.Com, M.Phil, SET	Associate Professor
Dr. Bipin Bandekar	Ph.D, M.Com, M.A, M.Phil, B.Ed, NET, SET	Associate Professor
Mr. Ramchandra Surlekar	M.M.S, NET	Associate Professor & HoD of Commerce
Mrs. Anuradha Naik Bandiwadekar	M.COM, M.Phil, NET, SET	Assistant Professor
Mrs. Sona Pangam	M.Com., NET	Assistant Professor
Mrs. Sindura Malik	M.Com., NET, SET	Assistant Professor
Mrs. Krupa K. Mayenkar	M.Com., SET	Assistant Professor
Miss. Alisha Tavares	M.Com., NET	Assistant Professor
Lt. Vaibhav V. Dhuri	M.Com., NET, SET	Assistant Professor
Mrs. Ajita Morajker	M.Com., B.Ed, SET	Assistant Professor
Ms. Prameeta Narvekar	M.Com., NET	Assistant Professor (Substitute CCL)
Ms Sankeeta Korgaonkar	M.Com., SET	Assistant Professor (Substitute Study Leave)
Ms. Sonali Gaonkar	M.Com., SET	Assistant Professor (Substitute CCL)
Department of Economics		
Mrs. Shweta Borkar	M.A, SET	Associate Professor
Mrs. Soniya Chodankar	M.A., SET	Assistant Professor
Ms. Vishaka Vithal Gavde	M.A., SET	Assistant Professor (Substitute CCL)

Department of Information Technology		
Prof. (Dr) Mrs. Jhimli Adhikari	Ph.D., M.C.A, SET	Professor
Department of English		
Mrs. Sherin S. Sheikh	M.A	Assistant Professor
Department of Mathematics		
Mrs. Nandini S. Kamat	M.Sc, M.Phil	Assistant Professor
Ms. Samrudhi U. Vaigankar	M.Sc., SET	Assistant Professor (Substitute CCL)
Department of Environmental Studies		
Mrs. Saili Parab	M.Sc. (Marine Science), CSIR NET	Assistant Professor
Department of Business Law		
Adv. Mrs. Gina Korgaonkar	L.L.B, L.L.M	Assistant Professor
Department of Marathi (Modern Indian Language)		
Ms. Sailee Garde	M.A (Marathi)	Assistant Professor
Department of Konkani (Modern Indian Language)		
Ms. Aishwarya Nair	M.A (Konkani)	Assistant Professor
Department of Physical Education and Sports		
Dr. Satyavan Harmalkar	M.P.ED., M.Phil, Ph.D. NET	College Director of Physical Education & Sports
Library and Information Centre		
Dr. Bala Mandrekar	Ph.D, M.Com, M.L.I.S., M.Phil, NET	College Librarian
Department of M.Com (Self-Financing Programme)		
Mrs. Apurva Bandodcar	M.Com., SET	Assistant Professor
Mr. Nikhil Sonawane	M.Com.	Assistant Professor

NON-TEACHING STAFF		
Sr. No.	Name	Designation
1	Mr. Tanmay Mandrekar	Accountant
2	Mrs. Shanti Naik	Head Clerk
3	Miss. Mrinal Valke	Counsellor
3	Mr. Nikil Arondekar	Instructor in Physical Education
4	Mr. Sujay Borkar	System Administrator
5	Mrs. Aashvi Gawde	Librarian Grade- I
6	Mrs. Reshma Kamat/ Mahambrey	Junior Stenographer
7	Mr. Bhiva Sawant	Upper Division Clerk
8	Mr. Shreyash Kauthankar	Laboratory Assistant
9	Mrs. Babita Kanekar	Lower Division Clerk
10	Mr. Vilas Parsekar	Lower Division Clerk
11	Mr. Satish Sawant	Lower Division Clerk
12	Mr. Yogesh Sawant	Lower Division Clerk
13	Mr. Bhikaji Sawant	Multi-Tasking Staff
14	Mr. Mallappa Hosmani	Multi-Tasking Staff
15	Mr. Eknath Harijan	Multi-Tasking Staff
16	Mr. Dnyaneshwar Raut	Multi-Tasking Staff
17	Mr. Mahadev Mayekar	Multi-Tasking Staff
18	Mr. Siddhesh Gauns	Multi-Tasking Staff
19	Mr. Sudhakar Raul	Multi-Tasking Staff
20	Mrs. Snehal Naik	Multi-Tasking Staff
21	Mr. Sanjay Matonkar	Multi-Tasking Staff (Contract)
22	Mrs. Shubhada Matonkar	Sweeper
23	Mrs. Sheetal Munde	Sweeper
24	Ms. Ranjita Narvekar	Sweeper
25	Mr. Gajanan Haldankar	Sweeper
26	Mr. Ladu Tuyenkar	Watchman
27	Mr. Navso Sawant	Watchman
28	Mr. Nagesh Gaonkar	Watchman
29	Mr. Sameer Sakhalkar	Gardener
30	Mr. Narsinha Gaonkar	Gardener

Our Star Achievers

T.Y. B.Com. Exam April 2024



Harshada Manerkar
(First)



Rajiya Killedar
(Second)



Tirtha Hemant Gad
(Third)

T. Y. B.Com. Exam April 2025



Anusha Nair
(First)



Shruti Gad
(Second)



Asmi Banaulikar
(Third)

M.Com. Exam April 2024



Priyanshu Rai
(First)



Yash Usapkar
(Second)



Aniket Naik
(Third)

M.Com. Exam April 2025



Kapil Parab
(First)



Shefali Shetye
(Second)



Akansa Kalangutkar
(Third)

Achievers (2024-25)



Best Boy Student
Mast. Suraj Pandit



Best Girl Student
Miss Asmi Banaulikar



Best NCC Cadet Boy
SUO. Ritik Singh



Best NCC Cadet Girl
JUO. Suhani Gawas



Best NSS Volunteer Boy
Mast. Gautam Prabhu Boruskar



Best NSS Volunteer Girl
Miss Asmita Paryekar



Best Sports Person
Mast. Ved Gaonkar



Best Sports Woman
Miss Tanishka Shivolkar

Congratulations to our CMA Foundation Achievers



Felicitation of students for clearing Cost and Management Accountants – Foundation Course exam held in June 2024 at the hands of Shri. Pravin H.P. Zantye – Chairman of the Governing Council

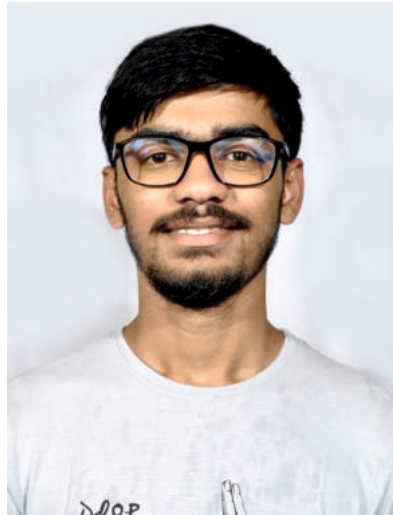
From left to right

1. Ms. Salina Gaonkar
2. Ms. Shriya Kumbharjuvenkar
3. Ms. Ashlesha Manerkar
4. Ms. Madhavi Haldankar
5. Ms. Shweta Shirodkar
6. Ms. Maithili Mayekar
7. Vighnesh Shirodkar



Ms. Utkarsha Mandrekar (2023-24 Batch) Student cleared CMA Foundation Course Exam, December 2024

Congratulations CA Foundation Achievers



Joshua Julio Tereza Lourenco Mascarenhas
September 2024 Examination

Alumni Achievers



Miss Aishwarya Desai.
Cleared Company Secretary (CS)
December 2024 Examination
From Institute of Company Secretaries
of India, New Delhi



Miss Shweta S. Chari.
Cleared Intermediate Group – I
CA Examination January 2025

HALL OF FAME



Felicitation of Associate Professor Mrs. Nayana Sail, Co-ordinator of Rotaract Club of NZCC by the Rotaract Club of Panaji Riviera



Minor Research Project Completed (Funded by GIPARD)

Dr. Pravin Sawant, Associate Professor, of our college completed the Minor Research Project titled “Determinants of Own Source Revenue (OSR) And Sustainable Development in Gram Panchayats of Goa – An Empirical Study”.

The project was funded by GIPARD with an amount of Rs. 25000/-.

Felicitation for contribution at All India Literacy Programme, SCERT, Govt. of Goa.



Felicitation of NSS Unit at the hands of Dr. Pramod Sawant, Honorable Chief Minister, Govt. of Goa

HALL OF FAME



Dr. Bala Mandrekar

College Librarian

Awarded Ph.D. for thesis titled
“Design and Developing a Model for Exploring Web-Based Services
for College Libraries”
by Kavayatri Bahinabai Chaudhari, North Maharashtra University.



Dr. Satyawan Harmalkar

College Director of Sports & Education

Awarded an Honorary Degree of Post-Doctor of Philosophy in
Physical Education from Kennedy University

EXCELLENCE IN ACTION



Project Pure Water

The Rotaract Club of Panaji Riviera, under the District CSR Grant, implemented *Project Pure Water* by installing a **Sewage Water Treatment Plant (STP)** at Narayan Zantye College of Commerce, Bicholim. This plant recycles sewage water into clean, usable water for maintaining greenery on campus.

The plant was inaugurated on 21st May 2025 at the hands of District Governor Rtn. Sharad Pai, in the presence of First Lady Ann. Padmaja Pai, PDG & ARRFC Rtn. Gaurish Dhond, and AG Rtn. Adbrona Valadares. The project was made possible through the technical and financial support of District 3170 and the Jai Bharat Foundation.

Additional support and funding were provided by Rtn. Pallavi Salgaocar, Rtn. Pravin Zantye, and Rtn. Siddharth Zantye, whose contributions ensured the successful completion of the project.

The total project cost was ₹15,33,498/-, and the entire community benefits from this sustainable initiative.





**Teaching Staff
B.Com.**



M. Com. Department



NON - TEACHING STAFF



WOMEN DEVELOPMENT AND GENDER EQUITY CELL



T. Y. B. COM. 'A'



T. Y. B.COM. 'B'



T. Y. B.COM. 'C'



POSH COMMITTEE



Admission Committee



Students' Council



Anti Ragging Committee



CA & CMA



Electoral Literacy Club



Green Audit Cell



Gymkhana Committee



Library Advisory Committee



NSS Committee



*Rotaract Club of Narayan Zantye
College of Commerce*



Sports Council



Students Aid Committee

Superannuation of Mr Mallappa Hosmani



The superannuation function was held in honor of Mr. Mallappa Hosmani on 30th September 2024 to mark his 28 years of sincere and selfless service.

Shri. Pravin H P Zantye Chairman, Governing Council appreciated Mallappa for being a consistent blood donor since September 23, 1996 and acknowledged his honesty and dedication.

The Principal (Prof.) Dr.Rajendra Kumbharjuvenkar emphasized the importance of engaging in philanthropy and social work for personal fulfilment after retirement.

The event featured a short video presentation by M. Sujay Borkar and Dr.Bala Mandrekar Librarian.

Felicitation included the presentation of a Shawl and a Memento by the Chairman, along with additional honors from both teaching and non-teaching staff, as well as the Directorate of Higher Education, Government of Goa.

Family members Mrs. Leela Mallappa Hosmani and Mast. Jatin Mallappa Hosmani were present for the function.

Lecture Series in the memory of Late Shri. Harish Narayan Prabhu Zantye & Late Mrs. Usha Umesh Zantye

1st to 5th October for the students of T.Y.B.Com. Dr. Pradeep Salgaokar, Educationist, CA. Shivanand Pal, Mr. Aditya Kawlekar, Financial Adviser and Adv. Pritam Agni were the Resource Persons.



STUDENTS' COUNCIL ACTIVITIES



The Inaugural function of the Students' Council and Sports Council



Release of the M.Com. Newsletter 'Gyanranth' 2024



Winners of Ghumat Arti Competition 2024



Funweek Valedictory Function



Inter Higher Secondary Group Dance winners on Independence Day



Funweek

STUDENTS' COUNCIL ACTIVITIES



Inaugural Ceremony of Equinox



Inaugural of Pratibimb Petal - I



Inter-Higher Secondary Runners Up at Equinox



Winners of Inter-Higher Secondary at Equinox



Winners Inter-Class Events at Equinox



Runners-up Inter-Class Events at Equinox

GLIMPSES OF CULTURAL PERFORMANCES



SPORTS COUNCIL



SPORTS COUNCIL MEMBERS

- **Sports Secretary - Kashinath Gaonkar**
- **M. Com. - Sahim Shaikh**
- **TY - A - Prasad Sawant**
- **TY - B - Arjun Chivte**
- **TY - C - Suyog Gad**
- **SY - A - Vaibhav Majik**
- **SY - B - Tanmay Gaonkar**
- **SY - C - Yash Patil**
- **FY - A - Swayam Shirodkar**
- **FY - B - Kedar Narvekar**
- **FY - C - Gaurang Morajkar**

RESEARCH AND DEVELOPMENT CELL



Research and Development Cell of the College organised a Lecture session on "Mangroves and Saltpan Ecosystems" in association with the Directorate of Higher Education, Govt. of Goa.

TEACHING, LEARNING & EDUCATIONAL TECHNOLOGY CELL



A Career Guidance Programme was organised by the TLE Cell for the Higher Secondary and B.Com. students in collaboration with the Institute of Chartered Accountants of India, Goa Chapter, Panaji.

NSS



International Yoga Day on 21st June



Ek Ped Maa Ke Naam Campaign, celebrating World Environment Day, NSS Unit of the College, in association with the Lion's Club of Bicholim



POSHAN MAAH celebration, the NSS unit organised a talk on 'The link between Good Nutrition and Academic Performance' for students of Govind Gunaji High School, Sarvan.



NSS Volunteers conducted a cleaning activity at Bicholim bus stand



The NSS Unit, in association with the Nehru Yuva Kendra and the Traffic Cell, Bicholim Police Station North Goa, organised a National Road Safety Week



NSS Unit planted Medicinal plants in the college campus

NSS



Tiranga rally with NSS volunteers



As a part of the Poshan Maah celebration, the NSS unit organised a competition on Nutritious Dishes for Good Health



NSS volunteers attended the First Responder Training



NSS Unit conducted the Self-defence Training Programme for female students of the College

NSS SPECIAL CAMP 2024



Sarvan, Goa, India
It 2nd j j Rane school kudchirem Goa

Sports Day for the children of Kudchirem



Sarvan, Goa, India
It 2nd j j Rane school kudchirem Goa
Lat 15.582678° Long 73.966106°

Socio-Economic survey in Kudchirem village



Valedictory function



Sarvan, Goa, India
It 2nd j j Rane school kudchirem Goa
Lat 15.582678° Long 73.966106°
25/12/24 03:59 PM GMT +05:30

Talk on Indian Culture and Heritage
by Asst. Prof. Mrs. Sailee Garde



Sarvan, Goa, India
It 2nd j j Rane school kudchirem Goa
Lat 15.582678° Long 73.966106°
23/12/24 03:00 PM GMT +05:30

Talk on "Awareness on Cyber Security"
by Asst. Prof. Mrs. Radhika Teli.

SHRAMADAAN AT SANTA GADGEBABA CHATRACHAYA OLD AGE HOME



NCC



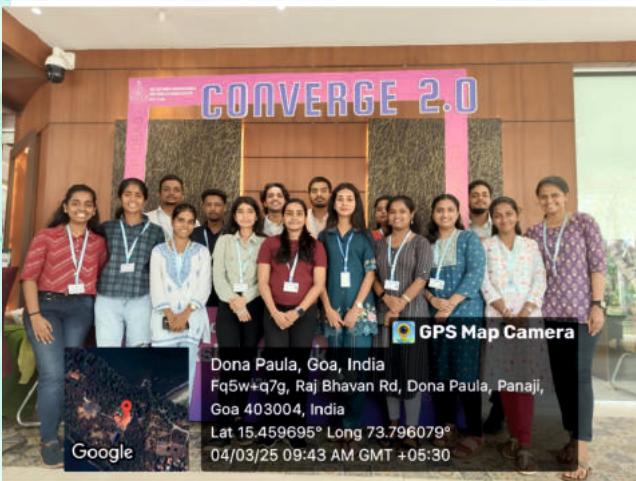
IQAC



IQAC and Department of Commerce, in collaboration with India Post Payments Bank, organised an Aadhar Mobile Update Camp

Planted a sapling in the college campus at the hands of Prof. Vithal Sukhtankar, Member of LMC and Faculty of Goa Institute of Management, Sanquelim.

TRAINING, INTERNSHIP AND PLACEMENT CELL



Students attended the Inaugural function of Converge 2.0 – Shiksha Udyojak Sangam held at Raj Bhavan Darbar Hall.



The Training, Internship and Placement Cell of the College participated in the Merger Millennium - Job Opportunity Fair.



Converge 2.0 - Shiksha Udyojak Sangam.



Speakers delivering their talks during the Converge 2.0 Session on 5th March 2025.



Converge 2.0 - Shiksha Udyojak Sangam, an Academia-Industry Summit, on 5th March 2025 attended by students, faculty members, and esteemed guest speakers.

FIVE-DAYS NATIONAL LEVEL LIBRARIAN DEVELOPMENT PROGRAMME

A Five-Day National Level Short-Term Training Programme titled “Librarian Development Program” was organized by the Library and Information Centre of our college in association with the Directorate of Higher Education, Government of Goa, from 7th to 11th October 2024.

The programme featured distinguished resource persons, including Prof. (Dr.) Rajendra Kumbhar (Retired Senior Professor, Savitribai Phule Pune University), Prof. (Dr.) Madhusudhan Margam (Professor, Department of Library and Information Science, Delhi University), Dr. Iranna M. Shettar (Deputy Librarian, Central Library, NIT Warangal, Telangana), Shri Prahlad Jadhav (Associate Director, Library, Khaitan & Co., Corporate Law Firm), and Dr. Sandesh Dessai (Librarian, Goa University).



Inaugural Function : At the hands of Chief Guest Dr. Namdev Gawas

Resource Persons



Retd. Senior Professor Dr. Rajendra Kumbhar, Pune University.



Dr. Iranna Shettar, NIT Warangal.



Prof. Madhusudhan Margam, Delhi University



Dr. Sandesh Desai, Librarian, Goa University.

ROTARACT CLUB OF NARAYAN ZANTYE COLLEGE OF COMMERCE



Scholarship distribution by Rotaract Club of Narayan Zantye College of Commerce, in association with the Rotary Club of Panaji Riviera.



The Income Tax Department (Investigation) and the Rotary Club of Panaji Riviera organized a cleanliness drive at Miramar Beach



Thirty students of our College received the Bluecross Labs Scholarship for the academic year 2024–25



Rotaract Club of Narayan Zantye College of Commerce distributing saplings to well-wishers, parents, staff, Rotaractors, students



'Joy of Giving' event at Govind Gunaji Primary and High School

POSH COMMITTEE



Session on 'Navigating Social Media Safely Awareness of Sexual Abuse and Digital Etiquette' by Mrs Sharmila Walavalkar



Creative posters highlighting the 'Pros and Cons of Social Media.'



Session on "Red Flags Identifying Unscrupulous Diet Programs" by Ms Sanjana Gaonkar (Consumer Welfare Cell)



The Navratri celebration, held in October 2024.

ELECTORAL LITERACY CLUB



Sarvan, Goa, India
Hxm8+4j, Sarvan, Goa 403529, India

“Voter Registration Camp” in collaboration with the Bicholim Mamlatdar Office.

INAUGURATION OF CMA & CA



Inauguration of CMA and CA Foundation Course oral coaching classes (Hybrid mode)

CII - Yi AND CII-MCC CLUB



Session on "Entrepreneurship – Job Creator Rather than a Job Seeker by CII-Yi cell



Signing of MoU with CII-Yi (Young Indians)

ALUMNI ASSOCIATION



Lecture Series was organised in memory of Late Shri Harish Narayan P Zantye & Late Usha Umesh Zantye for the T.Y. B.Com. Students



PARENT - TEACHERS ASSOCIATION



The Annual General Body of the Parents Teachers Association of Narayan Zantye College of Commerce held on 17th August 2024



PROFESSIONAL COURSES COMMITTEE



Inauguration of Certificate Programme in Banking, Finance and Insurance by Bajaj Finserv (CPBFI)



Ms. Reema Kanekar, Resource person for the Certificate Course in Tally ERP 9

ANTI - RAGGING COMMITTEE



An Inter-class wallpaper competition on the theme "Youth Against Ragging"

DEPARTMENT OF SPORTS & PHYSICAL EDUCATION



Department of Sports organized an Inter Higher Secondary School Cricket Tournament, with Shri Shantadurga Higher Secondary School emerging as Winners.



Kabaddi Championship 2024



The Narayan Zantye College of Commerce organised the Annual Sports Meet on 20th February 2025



Students participating in the Lions Republic Run 2025.



DEPARTMENT OF SPORTS & PHYSICAL EDUCATION



DEPARTMENT OF LAW



Participated in The All Goa Model Youth Gram Sabha Competition held at GIPARD



Winner - Youth Constituent Assembly Dialogue for a Change Vision 2047 Competition, organized by the Govind Ramnath Kare College of Law

COUNSELLING CELL



A session on "Awareness on Menstrual Hygiene"



Awareness on Adolescent Depression and Suicide



A session on "Navigating Social Media Safely"



Youth Mental Health First Aid (YMHFA) Training Program



In-house Publications

ZANTYIE BROTHERS EDUCATIONAL FOUNDATION'S
NARAYAN ZANTYIE COLLEGE OF COMMERCE
 BICHOLIM - GOA

Accredited by NAAC at 'A' Grade with a CGPA of 3.18 on Four Point Scale
 Add: Post Industrial Estate, Sarvan,
 Bicholim, Goa - 403 529
 Ph. No. 0832-2361377 / 762009973
 E-mail : zantyeeds@rediffmail.com
 Website : www.zantyecollege.ac.in

Pratibimb - A Reflection
 Campus Newsletter

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Patron
 Prof. (Dr.) Rajendra Kumbharjunkerkar
 Principal & Professor

Internal Quality Assurance Cell (IQAC)
Local Managing / Advisory Committee Meeting
 Local Managing / Advisory Committee meeting held on 15th June 2024 under the Chairmanship of Shri. Pravin H. P. Zantye. After the meeting, the Chairman and proposed vote of thanks at the end. Principal Prof. Rajendra Kumbharjunkerkar submitted his report about the progress and activities of the college. He placed the budgets of B. Com and other programs of the college for A.Y. 2024-25 before the LMC and the committee approved the budgets after discussion. Issues related to starting of new UG or PG Diploma / Degree Programs/ certificate courses were also discussed.

Editorial Board
 Dr. Rajesh Amekar
 Vice Principal
 Dr. Pravin Sawant
 Asst. Professor
 Mr. Ranachandra Sorliker
 Asst. Professor
 Mrs. Shilpa Borkar
 Asst. Professor
 Mrs. Sona Furgam
 Asst. Professor
 Mr. Alisha Teyans
 Asst. Professor
 Mr. Jayraj Borkar
 System Administrator

LMC Tree Plantation Programme
 Local Managing / Advisory Committee meeting held on 15th June 2024 under the Chairmanship of Shri. Pravin Harish P. Zantye. After the meeting, the Committee planned a sapling in college campus at the hands of Prof. Vishal Subtantiakar, Member of LMC and Faculty of Goa Institute of Management.

Annual Prize Distribution
 The Students' Council organized the Annual Prize Distribution Function on Wednesday, March 26, 2025, in the college seminar hall. The event was honored by the presence of Shri. Dhirenkrumar Jagdish, Deputy CEO of Iron Ore, Goa Division, Vedanta Group, served as the chief guest and presented awards to outstanding students and prior winners. Ms. Alisha Teyans, Chairperson of the Students' Council, extended a warm welcome to the esteemed guests. Principal Prof. (Dr.) Rajendra Kumbharjunkerkar provided an overview of the college's key activities and achievements for the academic year 2024-25. Shri. Ashish Pankar, Associate Manager - CSR at Sesa Goa Limited, also attended as a special invitee. Shri. Pravin H. P. Zantye, Chairman of the Governing Council, addressed the attendees. Finally, Mast. Sahil Sawant, General Secretary, delivered the vote of thanks.

ZANTYIE BROTHERS EDUCATIONAL FOUNDATION'S
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 BICHOLIM - GOA

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Pratibimb - A Reflection
 Campus Newsletter

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Patron
 Prof. (Dr.) Rajendra Kumbharjunkerkar
 Principal

Internal Quality Assurance Cell (IQAC)
IQAC Meetings
 The first meeting of IQAC members was held on Friday, 31st November 2024. The agenda items discussed were the report on activities of the first term, the plan of activities for the second term, and finalisation of dates for the presentation of AQAR 2023-24. Eight IQAC members attended the meeting. The second meeting of the IQAC members was held on Monday, 16th December 2024, to discuss the feedback from the conveners of criteria 1 to 10 following the presentation of the AQAR 2023-24. Prof. (Dr.) Rajendra Kumbharjunkerkar, Principal, informed about the progress of the college as of date and discussed about the future plan and road map of NAAC Cycle 3.

Editorial Board
 Dr. Rajesh Amekar
 Vice Principal
 Mr. Ranachandra Sorliker
 Asst. Professor
 Dr. Pravin Sawant
 Asst. Professor
 Mr. Ranachandra Sorliker
 Asst. Professor
 Dr. Bipin Bhandarkar
 IQAC Coordinator
 Mr. Shreyash Karthekar
 Lab Assistant

Session on Tax Savings and Investment Plans
 IQAC has organized a session on Tax Savings and Investment Plans on Saturday, 2nd November 2024. Mr. Mahesh Shaikh, Divisional Sales Manager, SBI Life Insurance Co. Ltd., Margão-Goa, was the Resource Person for the session. Mr. Shaikh provided the information about two SBI Life Pension Plans, i.e. Smart Platina Plus and Fortune Builder Plus. Dr. Bipin Bhandarkar, IQAC Coordinator, was the incharge of the programme. 24 Teaching and Non-teaching staff members attended the programme.

FDP on Outcome-Based Education under NEP 2020
 Dr. Bipin Bhandarkar, IQAC Coordinator, and Dr. Pravin Sawant, TLEC Coordinator, attended FDP on Outcome Based Education (OBE) under NEP 2020 on 25th and 26th October 2024, organized by IVMA College, Ponda, Goa.

Signing of MoUs
 Our college has signed MoUs with the following institutes and organisations. at the Ravindra Bhavan, Santaloli, Goa on 21/10/2024.
 1) A.R.D. Financial Services, Tiswadi, North Goa on 04/10/2024.

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Patron
 Prof. (Dr.) Rajendra Kumbharjunkerkar
 Principal

Students' Council
Shiv Jayanti Celebration
 On 13th February 2025, the Marathi Department, in collaboration with the Students' Council, celebrated Shiv Jayanti. The celebration included a Book Cover Page Drawing Competition and a Monologue competition. The winners of the competition were as follows:

- Book Cover Page Drawing Competition
 - + 1st place Sonali Pravarikar
 - + 2nd place Sandhya Kulkade
 - + 3rd place Sandhya Kulkade
- Monologue competition
 - + 1st place Soham Mahale
 - + 2nd place Riya Karliker

Annual Prize Distribution
 The Students' Council organized the Annual Prize Distribution Function on Wednesday, March 26, 2025, in the college seminar hall. The event was honored by the presence of Shri. Dhirenkrumar Jagdish, Deputy CEO of Iron Ore, Goa Division, Vedanta Group, served as the chief guest and presented awards to outstanding students and prior winners. Ms. Alisha Teyans, Chairperson of the Students' Council, extended a warm welcome to the esteemed guests. Principal Prof. (Dr.) Rajendra Kumbharjunkerkar provided an overview of the college's key activities and achievements for the academic year 2024-25. Shri. Ashish Pankar, Associate Manager - CSR at Sesa Goa Limited, also attended as a special invitee. Shri. Pravin H. P. Zantye, Chairman of the Governing Council, addressed the attendees. Finally, Mast. Sahil Sawant, General Secretary, delivered the vote of thanks.

ZANTYIE'S
INTERNATIONAL JOURNAL OF
COMMERCE AND MANAGEMENT
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ZANTYIE BROTHERS EDUCATIONAL FOUNDATION'S
NARAYAN ZANTYIE COLLEGE OF COMMERCE
 BICHOLIM - GOA

Gyangranth
Learning Today... Leading Tomorrow...

Inhouse Newsletter from P.G. Dept. of Commerce
 APRIL 2024 | GYANGRANTH 01 | PAGES - 16

PRINCIPAL'S MESSAGE
 Education remains beyond the confines of a classroom, being as a pathway to deeper comprehension of the world and our role within it. It aims to not only to grasp the explicit outcomes of our curriculum and projects, but also to nurture a sense of responsibility and social awareness. I am pleased to announce the forthcoming release of Gyangranth, the annual newsletter of the Post Graduate Department of Narayan Zantye College of Commerce. This publication offers a wonderful opportunity to showcase the talents and innovations of our esteemed faculty and students. The visionary initiative of organizing and publishing this yearbook, spearheaded by Shri. Harish Narayan Prabhu Zantye, is a privilege for us at Narayan Zantye College of Commerce. This publication offers a wonderful opportunity to showcase the talents and innovations of our esteemed faculty and students. The visionary initiative of organizing and publishing this yearbook, spearheaded by Shri. Harish Narayan Prabhu Zantye, is a privilege for us at Narayan Zantye College of Commerce. This publication offers a wonderful opportunity to showcase the talents and innovations of our esteemed faculty and students. The visionary initiative of organizing and publishing this yearbook, spearheaded by Shri. Harish Narayan Prabhu Zantye, is a privilege for us at Narayan Zantye College of Commerce.

GREETINGS FROM EDITORIAL SQUAD
 It is with great pleasure that we extend our warmest greetings to the editorial team of Gyangranth. This yearbook is a testament to the dedication and hard work of all those involved in its creation. We are proud to have a team of talented individuals who have brought this publication to life. We look forward to seeing you all in the pages of Gyangranth, where your insights and contributions will be shared with the entire college community.

A Message from the M.Com. Mentor
 I take great pride in the growth and success of our Post Graduate Department of Commerce, which has been the backbone of our institution. I am delighted to see this yearbook being published, which is a testament to the hard work and dedication of all those involved in its creation. I encourage all students to actively participate in the various activities and projects of the department, as they will not only enhance their learning experience but also contribute to the overall development of the institution. I look forward to seeing you all in the pages of Gyangranth, where your insights and contributions will be shared with the entire college community.

ZANTYIE BROTHERS EDUCATIONAL FOUNDATION'S
NARAYAN ZANTYIE COLLEGE OF COMMERCE
 BICHOLIM - GOA

GYANGRANTH
Learning Today... Leading Tomorrow...

Inhouse Newsletter from P.G. Dept. of Commerce
 APRIL 2024 | GYANGRANTH 01 | PAGES - 16

PRINCIPAL'S MESSAGE
 Education transcends the walls of a classroom, gaining its true depth and understanding through the world and our role within it. At Narayan Zantye College of Commerce, we strive to provide a holistic education that not only equips students with the necessary skills and knowledge but also nurtures their intellectual curiosity and their ability to apply their learning in real-world scenarios. Through Gyangranth, we celebrate the vibrant voices of our scholars, offering them a space to showcase their insights and expertise. We are proud to align with the visionary mission of Shri. Harish Narayan Prabhu Zantye, whose steadfast commitment to promoting quality continues to inspire our students. Our institution is dedicated to fostering holistic education, aimed at enhancing values, their unique talents to navigate future challenges and contribute meaningfully to their families, society, and the nation. To our students, thank you for your unwavering support. May this edition enlighten, engage, and spark new perspectives. We look forward to many more collaborations with Gyangranth in the years ahead.

A MESSAGE FROM THE M.COM. MENTOR
 The Postgraduate Department continues to excel in both academic and holistic development, as evidenced by the high quality of its newsletter, "Gyangranth." Our students actively participated in various workshops, seminars, and activities, showcasing their commitment to learning and professional growth. Beyond academic excellence, the department emphasizes moral and ethical values, fostering students' overall development through both academic and non-academic engagements. This comprehensive approach enhances their skills, paving the way for a promising future. The continued progress of the PG Department is a result of the collective efforts of students, faculty, the Principal, and the management. With a strong focus on quality education, research, and technological advancement, the department remains an institution for all. Congratulations to the team of "Gyangranth" for its successful publication in its 16th edition!

Dr. Rajesh Amekar
 (M.Com. Mentor)

SCHOLARSHIPS AND AWARDS AWARDED DURING THE YEAR 2024-2025

The following students were eligible for the scholarships/Awards for the academic year 2024-2025 installed by our well-wishers.

1. Late Shri Raghunath Govind Kamat Merit Scholarship of Rs.1100/- installed by M/s. Kamat Enterprises, Panaji for the Student who stands First at Std. XIIth amongst the students admitted to F. Y. B.Com. for the year is awarded to Mast. Gajanan Mahesh Marathe for standing First at Std. XIIth amongst the students admitted to F.Y.B.Com. A class for the academic year 2024-2025. (2435009)
2. Shri Premnath Manguesh Shirodkar Merit Scholarship of Rs.1000/-installed by M/S. Shirodkar Jewellers, Bicholim - Goa, for the student who stands Second at Std. XIIth amongst the students admitted to F.Y. B. Com. for the year is awarded to Miss Parineeta Jabarsingh Purohit F.Y.B.Com. A class .(2435022) for standing Second at Std. XIIth amongst the students admitted to for the academic year 2024-2025
3. Late Shri Rohidas L. Harmalkar Memorial Award of Rs.1000/-installed by Shri Narayan L. Harmalkar, Bicholim–Goa for the Best Sportswoman of the College is awarded to Miss Tanishka Nagesh Shivolkar of T.Y. B.Com. B class (2203224)
4. Late Shri Gajanan Vishnu Falari Memorial Award of Rs. 750/- installed by Shri Rajendra Gajanan Falari, Bicholim - Goa for the Best Sports Woman of the College for the year is awarded to Miss Tanishka Nagesh Shivolkar of T.Y. B.Com. B class (2203224)
5. Late Shri Ramkrishna Dattu Prabhu Lawande Merit Scholarship of Rs.1100/- installed by Shri Uday R. Prabhu Lawande, Sanquelim for the student who stands First at F.Y.B.Com. First & Second Semester Examination in the College for the year is awarded to Mast. Ladu Chandrakant Sawant of S.Y.B.Com. A class, for standing First at F.Y.B.Com. Examination in the College for the academic year 2023-2024 (2203108)
6. Late Shri Ranganath Venkatesh Kamat Merit Scholarship of Rs.700/- installed by Dr. Krishnanath R. Kamat, Sanquelim for the student who stands Second at F.Y.B.Com. First & Second Semester Examination in the College for the year is awarded to Mast. Gautam Jitendra Prabhu Boruskar of S.Y.B.Com. A class, for standing Second at F.Y.B.Com. Examination in the College for the academic year 2023-2024. (2203050)
7. Late Shri Shamba Sinai Amonkar Merit Scholarship of Rs.1100/- installed by Shri Ravlu Alias Dada Shamba Sinai Amonkar, Sanquelim for the student who stands First at S.Y.B.Com. Third & Fourth Semester Examination in the College for the year is awarded to Miss Anusha Biju Nair of T.Y.B.Com. A class, for standing First at S.Y.B.Com. Examination in the College for the academic year 2023-2024. (2203101)
8. Late Miss Poonam Pundalik Parab Award of Rs. 500/- installed by the Students, Teachers and Non-teaching Staff of Narayan Zantye College of Commerce for the Girl student who stands First at S.Y.B.Com. Examination in the College for the year is awarded to

Miss Anusha Biju Nair for standing First amongst Girls student at S.Y.B.Com. Examination in the College for the academic year 2023-2024. (T.Y.B.Com. A class 2203101)

9. Late Shri Jaiwantrao J. Sardessai Merit Scholarship of Rs.1000/- installed by Shri Shashikant J. Sardessai, Bicholim - Goa for the student who stands Second at S.Y.B.Com. Third & Fourth Semester Examination in the College for the year is awarded to Miss Shruti Vasudev Gad for standing Second at S.Y.B.Com. Examination in the College for the academic year 2023-2024.(T.Y.B.Com. A class 2203125)
10. Hrija Construction Award of Rs.1000/- installed by Mrs . Twinkle A. Vernekar, Bicholim- Goa for the student of T.Y. B. Com. who secures highest marks in the subject Financial Accounting Auditing & Taxation Paper I, II & III in the College for the year at Goa University examination is awarded to Miss Harshada Kamlakant Manerkar for securing highest marks in the subject Financial Accounting, Auditing & Taxation at T.Y.B.Com. Examination of April, 2024.
11. Late Shri Narayan Ganesh Prabhu Zantye Memorial Award of Rs.1100/- installed by Zantye Brothers Educational Foundation, Bicholim for the student who stands First at T.Y.B.Com. Fifth & Sixth Semester Examination in the College is awarded to Miss Harshada Kamlakant Manerkar for standing First at T.Y.B.Com. Examination of April, 2024.
12. Zantye College Alumni (Ex-students) Association Award of Rs.500/- installed by Zantye College Alumni (Ex-students) Association, Bicholim for the student who stands first at T.Y.B.Com. Examination in the College is awarded to Miss Harshada Kamlakant Manerkar for standing First at T.Y.B.Com Examination of April, 2024.
13. Late Shri Raghunath Rama Kamat Merit Scholarship of Rs.1000/- installed by Shri Bhalchandra R. Kamat, Kudnem, Sanquelim for the student who stands First at T.Y.B.Com. Examination in the College is awarded to Miss Harshada Kamlakant Manerkar for standing First at T.Y.B.Com. Examination of April, 2024.
14. Late Shri Shivram Manguesh Salkar Memorial Award of Rs. 1,100/- installed by Shri Vallabh Salkar and Dr. Shekhar Salkar, Bicholim – Goa for the Girl student who stands First amongst the Girls at T.Y.B.Com Examination in the College is awarded to Miss Harshada Kamlakant Manerkar for standing First amongst the Girls at T.Y.B.Com. Examination of April, 2024.
15. Zantye College Parents-Teachers Association Award of Rs.1000/- installed by Parents-Teachers Association of Zantye College, Bicholim Goa for the student of T.Y.B.Com. who secures highest marks in the subject Cost & Management Accounting Paper I, II & III in the College for the year at Goa University Examination is awarded to Mast. Tukaram Santosh Pednekar for securing highest marks in the subject Cost & Management Accounting at T.Y.B.Com. Examination of April, 2024.
16. Late Smt. Hirabai Narayan Prabhu Zantye Memorial Award of Rs.1000/- installed by Zantye Brothers Educational Foundation, Bicholim Goa for the student who stands Second at T.Y.B.Com. V & VI Semester Examination in the College is awarded to Miss Rajiya Khalandar Killedar for standing Second at T.Y.B.Com. Examination of April, 2024.
17. Zantye College Alumni (Ex-students) Association Award of Rs. 500/- installed by Zantye College Alumni (Ex-students) Association, Bicholim for the student who stands Second at T. Y. B. Com.

Examination in the College is awarded to Miss Rajiya Khalandar Killedar for standing Second at T.Y.B.Com Examination of April, 2024.

18. Late Smt. Neerabai Shivram Salkar Memorial Award of Rs. 1,100/- installed by Shri Vallabh Salkar and Dr. Shekhar Salkar, Bicholim-Goa for the Boy student who stands First amongst the Boys at T.Y.B.Com Examination in the College is awarded to Mast. Rahul Raju Bhuva for standing First amongst the Boys at T.Y.B.Com. Examination of April, 2024.
19. Late Smt. Sumati D. Bhakta Memorial Award of Rs. 1000/- installed by Shri Gurudatta Bhakta, Mapusa - Goa for the student of T.Y.B.Com. who secures highest marks in the subject Business Management Paper I, II & III in the College for the year at Goa University Examination is awarded to Miss Neha Sharad Satelkar securing highest marks in the subject Business Management at T.Y.B.Com. Examination of April, 2024.
20. Late Smt. Girija Shamba Sinai Amonkar Memorial Award of Rs.1,000/- installed by Adv. Prabhakar Shamba Sinai Amonkar, Bicholim-Goa, for the Best Sportsman of the College for the year is awarded Mast. Ved Vishnu Gaonkar of T.Y. B.Com. 'C' class (2203226)
21. Late Shri Rohidas L. Harmalkar Memorial Award of Rs. 1000/- installed by Shri Narayan L. Harmalkar, Bicholim – Goa for the “Best Sportsman” of the College is awarded to Mast. Ved Vishnu Gaonkar of T.Y. B.Com. 'C' class (2203226)
22. Zantye College N. S. S. Award of Rs. 500/- installed by N. S. S Unit of Zantye College, Bicholim for the Best N. S. S. Boy Volunteer is awarded to Mast. Gautam Jitendra Prabhu Boruskar of S.Y.B.Com. B class (2203050)
23. Zantye College N.S.S Award of Rs. 500/- installed by N.S.S. Unit of Zantye College, Bicholim for the Best N. S. S. Girl Volunteer is awarded to Miss Asmita Madhu Paryekar of T.Y.B.Com. B class.
24. Late Shri Dnyaneshwar Bhiva Sawant Merit Scholarship of Rs.1000/- installed by Dr. Pravin D. Sawant, Bicholim - Goa, for the student who stands First at M. Com. Examination in the College is awarded to Mast. Priyanshu Pappu Rai for standing First at M.Com. Examination of April, 2024.
25. Zantye College Teaching Staff Award of Rs. 1000/- installed by members of Teaching Staff of Narayan Zantye College of Commerce, Bicholim -Goa, for the Best Girl student for the year 2024-2025 is awarded Miss Asmi Santosh Banaulikar of T. Y. B. COM. A class. (2203011)
26. Late Smt. Laxmibai G. Sanzgiri Memorial Award of Rs. 1,100/- installed by Shri Gurudatt Sanzgiri, Mapusa – Goa for the “Best Girl Student” of the College for the year 2024-2025 is awarded to Miss Asmi Santosh Banulikar of T.Y.B.COM. A class (2203011)
27. Late Shri Sadanand V. Kadkade Memorial Award of Rs.700/- installed by Shri Ajit S. Kadkade, Bicholim - Goa for the Best Boy student for the year 2024-2025 is awarded to Mast. Suraj Shyamsundar Pandit of T.Y.B.COM. 'A' class. (2203130)
28. Late Smt. Gulab Kaur Purohit Merit scholarship of Rs. 800/- installed by Shri Harshad Purohit for the students clearing CMA foundation course examination with highest marks amongst the students of our college is awarded to Miss Ashlesha Rajendra Manerkar of S. Y. B. Com. A class.

29. Zantye College Students, Council Awards of Rs. 600/- installed by Zantye College Students' Council (2000-2001) for the most active Students' Council member for the year is awarded to Mast. Sahil Sunil Sawant of T.Y.B.Com.'C' class (2203220)
30. Late Shri Suresh V. Amonkar Memorial Award of Rs. 1500/- installed by Shri Rajesh S. Amonkar, for F.Y.B.Com. student who secures highest marks in the subject Business Mathematics by considering the average of Semester-I & II taken together is awarded to Miss Prajwal Premanand Sawant (2303234)
31. Late Shri Sadguru M. Patkar Memorial Award of Rs. 1200/- installed by Mrs. Shweta Borkar for the student who secures highest marks in the subject Economics for T.Y.B.Com. by considering the average of Semester-V & VI taken together is awarded to Miss Harshada Kamlakant Manerkar
32. Late Shri Shrirang P. Narvekar Award of Rs.500/- installed by Shri Shrirang Narvekar for the 'Best Actor/Actress student' in the College is awarded to Mast. Soham Sagar Mahale of T. Y. B. Com. 'C' class. (2203159)

DEPARTMENT OF PHYSICAL EDUCATION AND SPORTS

- 1 Organized International Yoga Day with Patanjali Yoga Samiti, Bicholim on 21st June 2024.
- 2 Participated in Kabaddi Inter-Collegiate Tournament on 27th July 2024 at Ponda Sports Complex.
- 3 Reached quarter-finals in Badminton Inter-Collegiate Tournament on 31st July 2024 at Campal.
- 4 Hosted Inter-Class Kabaddi Tournament on 20th August 2024.
- 5 Tanishka Shivolkar won Gold in Judo (48 kg), and the team secured third place on 21st August 2024.
- 6 Staff participated in Badminton Tournament on 30th–31st August 2024 (quarter-finals).
- 7 Participated in Men's Football 9-A-side Tournament on 3rd September 2024.
- 8 Held Inter-Class Football Tournament on 20th September 2024.
- 9 Women's team participated in Weightlifting on 7th October 2024; Tanishka won silver in 45 kg.
- 10 Hosted inter-class tournaments in Badminton, Table Tennis, and Chess.
- 11 Organized coaching camps in Badminton, Table Tennis, Chess, Football, and Tennikoit.
- 12 Participated in Goa University events including Swimming, Judo, Tennikoit, and Cross Country.
- 13 Participated in Red Ribbon Run at Miramar on 1st September 2024.
- 14 Took part in inter-collegiate Football, Kabaddi, Kho-Kho, and Handball tournaments.
- 15 Organised a Football Coaching Camp for HSS students (4th–14th November 2024); 19 students benefited.
- 16 Organized All Goa Kabaddi Championship with Goa Police winning the title on 9th September 2024.
- 17 Hosted All Goa Tennis Ball Cricket Tournament on 10th November 2024; Dhruv Pernem won.
- 18 Four students participated in West Zone Inter-University Championships in Judo, Cricket, Kho-Kho, and Handball.
- 19 Sports Director was appointed Manager & Coach for West Zone Inter-University Chess (6th–9th Jan 2025, Bhopal).
- 20 Sports Director was a member of the Organizing Committee for International Chess Championship (10th–19th Jan 2025).
- 21 Appointed Convenor for Yoga and Traditional Games at International Sports Conference (18th–20th Feb 2025).
- 22 Annual Sports Meet held on 20th February 2025.

DEPARTMENT OF ECONOMICS

- 1 Newspaper Reading Activity to motivate students to cultivate a habit of regular reading.
- 2 Inauguration of Economics Wall Paper – 'Economica' on 20th July 2024 by Dr. Narayan Desai, noted Educationist.
- 3 Institutional Seminar on “Union Budget 2025–2026”
- 4 In collaboration with the Institution's Innovation Council (IIC) on Tuesday, 11th February 2025 wherein seven students made PPTs.
- 5 A Session on Union Budget 2024 in association with NSS Unit for the S.Y.B.Com. students on 27th August 2024 by Mr. Anish Kulkarni, faculty member of Bodhi Academy, was the resource person.
- 6 Two-day state-level workshop on "Research Methodology Using JAMOVI"
In collaboration with the Directorate of Higher Education, Government of Goa organised a two-day state-level workshop on "Research Methodology Using JAMOVI" on September 20th and 21st, 2024.

DEPARTMENT OF COMPUTER SCIENCE

- 1 Student Wall Paper – 'Informatica' on the theme “Chatbot” was prepared by F.Y.B.Com. Students and displayed in September 2024.
- 2 Cyber Awareness Programme – Cyber Jagrookta Diwas: On 4th September 2024, Dr. Jhimli Adhikari, Professor of Computer Science, delivered a talk on 'Social Media Safety'.
Institutional Data Submission and Ranking Participation:-
- 3 The college registered on the MHRD portal for NIRF (National Institutional Ranking Framework) 2025 in October 2024, and data was uploaded on 7th January 2025.
- 4 The All India Survey on Higher Education (AISHE) 2023–2024 data was successfully uploaded on 10th January 2025.
Faculty Development and Participation
- 5 Dr. Jhimli Adhikari attended an FDP on “Tips for Writing Quality Research Proposals” organized by the IQAC on 11th April 2025.
Mr. Sujay Borkar participated in:
- 6 Admission meeting at DHE, SCERT Building, Porvorim on 10th June 2024 regarding FY admissions.
- 7 Online SAMARTH Portal demonstration meeting on 18th June 2024.
- 8 Technical Training and Institutional Workshops
Mr. Shreyash Kauthankar participated in:
- 9 Institutional training workshop on “Effective Usage of Microsoft Office Tools”, organized by IQAC on 15th February 2025.
- 10 Meeting for implementation of SAMARTH e-Governance in HEIs on 17th March 2025.
- 11 Training on HRMS and Academic Module under the SAMARTH e-Gov Project on 15th April 2025.

DEPARTMENT OF ENVIRONMENTAL STUDIES

- 1 A field trip was conducted in collaboration with VEAB (Vivekanand Environmental Awareness Brigade) at Chorla Ghat.

LIBRARY AND INFORMATION CENTER

- 1 Librarian conducted the library orientation program on 26th July & 5th August 2024 for the newly admitted students of F.Y.B.com.
- 2 The celebration of Librarians' Day and the distribution of books under the Book Bank Scheme were inaugurated by Shri Arun Naik, Principal of Sapteshwar Institute of Higher Education, Mandrem, on 12th August 2024. On this occasion, Shri Arun Naik also delivered a talk on "Creative Writing."
- 3 Saraswati Poojan performed on 10th October 2024.
- 4 A Five-Day National Level Short-Term Training Programme titled "Librarian Development Program" was organized by the Library and Information Centre of our college in association with the Directorate of Higher Education, Government of Goa, from 7th to 11th October 2024. The programme featured distinguished resource persons, including Prof. (Dr.) Rajendra Kumbhar (Retired Senior Professor, Savitribai Phule Pune University), Prof. (Dr.) Madhusudhan Margam (Professor, Department of Library and Information Science, Delhi University), Dr. Iranna M. Shettar (Deputy Librarian, Central Library, NIT Warangal, Telangana), Shri Prahlad Jadhav (Associate Director, Library, Khaitan & Co., Corporate Law Firm), and Dr. Sandesh Dessai (Librarian, Goa University).

DEPARTMENT OF LAW

- 1 In observance of Constitution Day, the department organized and delivered a virtual lecture on November 26th, 2024, for Third Year Bachelor of Commerce (T.Y.B.Com.) students
- 2 Faculty of the department, along with two students—Ms. Parineeta Purohit and Ms. Divya Patel from F.Y.B.Com—attended the Students Parliament Competition Workshop held at the Goa Legislative Assembly, Porvorim, on December 11th, 2024..
- 3 Participated in a one-day National Seminar on January 18th, 2025, organized by Govind Ramnath Kare College of Law.
- 4 On January 21st, 2025, participated in the "Youth Constituent Assembly Dialogue for a Change – Vision 2047" competition organized by Govind Ramnath Kare College of Law. The team from Narayan Zantye College of Commerce won the Rolling Trophy and a cash prize of ₹3,000/-.
- 5 A Newspaper Reading Activity was conducted on January 31st, 2025, for S.Y.B.Com students.
- 6 On the same day, January 31st, 2025, a Newspaper Reading Activity was also conducted for F.Y.B.Com enrolled in the Awareness of Cyber Crime and Cyber Security course.

- 7 A legal awareness session on "Legal Provisions for Gender Sensitization and their Relevance in Educational Institutions" was conducted for S.Y.B.Com. B on February 4th, 2025.
- 8 Participated in the All Goa Model Youth Gram Sabha Competition, held at GIPARD, Ella Farm, on March 13th, 2025,.
- 9 A session on "Right to Seek Protection under the Consumer Protection Act, 2019" was organized for F.Y.B.Com.on March 19th, 2025.
- 10 A Research paper titled "Impact on Trade and Commerce: Examining How International Trade Dynamics Affect India's Exports and Imports" was presented at Cuncolim Educational Society College, South Goa, on April 5th, 2025.
- 11 A Research paper titled "Sexual Education for Persons with Intellectual Disabilities: An Unmet Need in India" was presented at the 2nd Conference on "Empowering Persons with Disabilities: Legal, Social and Educational Pathways to Inclusion" organized by Govind Ramnath Kare College of Law, Margao, on April 26th, 2025.
- 12 A Research paper titled "Critical Analysis of the Implementation of the Prevention of Cruelty to Animals Act, 1960: A Case Study of Goa" was published in the Salgaonkar Law Review, Volume X, 2024.

DEPARTMENT OF MATHEMATICS

- 1 The Mathematics Wallpaper "MATHEMATICA" was inaugurated on 5th September 2024 at the hands of Vice-Principal Dr. Rajesh Amonkar.
- 2 A Mathematics Quiz was conducted for the First-Year students.
- 3 Remedial Classes were conducted in Mathematics and Statistics for the First-Year and Second-Year B.Com. students to provide academic support and strengthen their conceptual understanding.

DEPARTMENT OF ENGLISH

- 1 A session on "Effective Communication Skills" was conducted on 24th July 2024 for T.Y.B.Com students, with J.C. Dhanashree Desai as the resource person.
- 2 An Essay Writing Competition on the theme "*Role of Youth in Building Viksit Bharat – 2047*" was held on 8th August 2024, where Miss Asmi Banaulikar (T.Y.B.Com. A) secured the First Prize, followed by Miss Samrudhi Sagun Kubal (F.Y.B.Com. A) and Master Prabha Harijan (T.Y.B.Com. A).
- 3 A Multilingual Poem Writing Competition was organized in March 2025, featuring entries in Hindi, Konkani, English, and Marathi.

POST GRADUATE DEPARTMENT OF COMMERCE (M.COM.)

- 1 Integrating e-Resources in Research: A session on “Integrating e-Resources in Research” was conducted on Saturday, July 27th, 2024, by Mr. Bala Mandrekar, College Librarian.
- 2 Introduction to Financial Literacy: An interactive session on “Introduction to Financial Literacy” was held on Saturday, August 24th, 2024, led by Ms. Aayushi Chodankar, Deputy Manager, NSE Panjim.
- 3 Designing a Research Proposal: On Tuesday, August 27th, 2024, Alumnus Mr. Priyanshu Rai conducted a session on “Designing a Research Proposal”.
- 4 Identification of Authentic Journals: A session on “Identification of Authentic Journals” was conducted on Thursday, August 29th, 2024, by Mr. Bala Mandrekar, College Librarian.
- 5 Data Analysis Using SPSS: Mr. Priyanshu Rai facilitated a session on “Data Analysis using SPSS” on Friday, August 30th, 2024.
- 6 Signing of MoU with CII-Yi and Session on Road Safety: An MoU was signed with CII–Young Indians (CII-Yi) on Friday, September 27th, 2024, followed by a session on “Road Safety” by Mr. Kunal Arolkar, Founder, Foodybreaks Bakery Academy & Road Safety Chair, CII-Yi Goa.
- 7 EMRI Farishtey First Responder Training: A session on “EMRI Farishtey First Responder Training” was conducted by Mr. Sateesh Kama, Program Manager, and Ms. Pooja Mohite, Instructor, EMRI Green Health Services.
- 8 Paper Presentation at POMS India International Conference 2024, IIM Ranchi: Mrs. Apurva S. Bandodcar presented a research paper titled “The Organic Choice: The Application of Theory of Planned Behaviour to Investigate Consumer Behaviour towards Organic Products in Goa” at the POMS India International Conference, held from December 4th– 6th, 2024, at IIM Ranchi. The conference theme was “Reimagining the Future of Operations for Resilience and Sustainability in a Digital World.”
- 9 A-Level Workshop on 'Tourism Transformations': An A-Level Workshop on “Tourism Transformations: Fostering Sustainable Entrepreneurial Ecosystems” was organized on Friday, January 10th, 2025, by the P.G. Department of Commerce, Government College of Arts, Science and Commerce, Quepem, in collaboration with the Directorate of Higher Education. Ms. Samruddhi Gawas, Ms. Riya Mhalsekar, and Mrs. Apurva Bandodcar represented the department.
- 10 Young Leaders Conclave for Vikshit Bharat Viksit Goa 2047: The “Young Leaders Conclave for Vikshit Bharat Viksit Goa 2047” was held on Monday, January 13th, 2025, at Raj Bhavan, organized by the Directorate of Higher Education, Government of Goa. Ms. Ritu Parab and Mast. Kapil Parab from the department participated, gaining insights on leadership and national development.

- 11 National Voter Day Celebration: On Tuesday, January 14th, 2025, three M.Com. students participated in the National Voter Day Celebration organized by the Electoral Literacy Club. Ms. Vaishnavi Mallik secured First Place in the Other Creative Activities category, while Ms. Samruddhi Gawas and Ms. Riya Mhalsekar took part in Bottle Painting.
- 12 Poster Making Competition: On Tuesday, January 28th, 2025, the Consumer Awareness Cell organized a Poster Making Competition on the theme “Stay Alert, Stay Safe – Know Your Consumer Rights.” M.Com. students Mast. Suraj Gaonkar and Ms. Shefali Shetye participated, promoting awareness through creative expression.
- 13 Decoding GU-ART 2025: An orientation titled “Decoding GU-ART 2025” was organized on Wednesday, January 29th, 2025, for T.Y.B.Com. students. M.Com. students Mast. Kapil Parab, Ms. Ritu Parab, Ms. Isha Parwar, and Ms. Shefali Shetye conducted interactive sessions across three classes, benefitting 58 students in total.
- 14 Certificate Course on 'Excellence in NET/SET and Other Competitive Exams': Conducted from January 7th to February 7th, 2025, under the guidance of Mr. Nikhil Sonawane, this course trained students in strategies and methodologies for competitive examinations such as NET and SET.
- 15 Certificate Program in Analytics (CPA) in SAS: Four M.Com. students—Ms. Samruddhi Gawas, Ms. Akansha Kalangutkar, Ms. Riya Mhalsekar, and Ms. Vaishnavi Malik—attended the Certificate Program in Analytics (CPA) in SAS organized by Ganpat University and SAS-GUNI Global Centre for Analytics from January 21st–31st, 2025.
- 16 State Level Seminar-cum-Paper Presentation Competition: Held on February 5th, 2025, at Dnyanprassarak Mandal's College, the event themed “Synergies of Success” saw participation from eight students. Ms. Shefali Shetye and Ms. Ritu Parab secured first place in Track 5, bringing laurels to the institution.
- 17 Participation in Sanshodhan 7.0: On February 8th, 2025, students participated in Sanshodhan 7.0 organized by MES Vasant Joshi College, Vasco. Mast. Kapil Parab and Ms. Ritu Parab won first place in the Case Study Competition, while the UG team secured the runners-up position overall.
- 18 Orientation Sessions for GU-ART and Post-Graduation Opportunities: From February 17th–21st, 2025, M.Com. students conducted orientation sessions in four colleges across Goa, guided by Mrs. Apurva S. Bandodcar.
- 19 Wallpaper/Poster Competition on ‘2025 Union Budget of India’: On February 17th, 2025, Mast. Suraj Gaonkar and Ms. Shefali Shetye won second place in a Wallpaper/Poster Competition organized by the Institution's Innovation Council.
- 20 Inaugural Function of Converge 2.0: The Inaugural Function of Converge 2.0 was held on March 4th, 2025, at Raj Bhavan. Four M.Com. students—Mast. Suraj Gaonkar, Mast. Kapil Parab, Ms. Ritu

- Parab, and Ms. Shefali Shetye—attended the event organized by the college's Training, Internship & Placement Cell.
- 21 Converge 2.0 – Shiksha Udyojak Sangam (Academia-Industry Summit): On March 5th, 2025, 12 M.Com. students attended the Shiksha Udyojak Sangam organized by the Government of Goa and Goa State Higher Education Council in collaboration with the College.
 - 22 Paper Presentation at ICSEE 2025, BITS Pilani Goa: Mrs. Apurva S. Bandodcar presented a paper titled “Organic Conception and Sustainable Perception: The Role of Green Marketing in Shaping Consumer Perception of Organic Products” at the International Conference on Sustainable Energy and Environment (ICSEE 2025) held at BITS Pilani Goa Campus, from March 8th–10th, 2025.
 - 23 State-Level Workshop on 'Fundamentals of Econometrics in Research': Mast. Kapil Parab attended a workshop on March 7th, 2025, organized by Dnyanprassarak Mandal's College, enhancing his research and econometric skills.
 - 24 E-Poster Presentations at National Seminar (St. Xavier's College, Mapusa): From March 12th–13th, 2025, five students—Ms. Samruddhi, Ms. Sakshi, Ms. Vaishnavi, Ms. Snehal, and Mast. Harshvardhan—participated in a National Seminar on “Driving Profit through Sustainable Production and Responsible Consumption” through e-poster presentations.
 - 25 Anusandhaan 9: Sustainable Commerce – National Level Research Paper Competition: The department successfully organized “Anusandhaan 9” on Sustainable Commerce, receiving 22 research papers from 30 participants nationwide. Winners were felicitated on March 26th, 2025, and awarded publication in Zantye's International Journal of Commerce and Management.
 - 26 Anusandhaan 9: Intra-Class Research Paper Competition: An intra-class version of Anusandhaan 9 was conducted for M.Com. Part II students, encouraging research aptitude. Mast. Kapil Parab and Mast. Sahim Shaikh won first place in the primary data category, while Mast. Kapil Parab also secured first place for his secondary data paper.
 - 27 Session on 'Innovation and Startups': On March 25th, 2025, a session on “Innovation and Startups” was jointly organized by the Post Graduate Department of Commerce, Institution's Innovation Council (IIC), and CII-Yi. The resource person, Mr. Girish Sampath, shared insights on entrepreneurship and startup development.
 - 28 Industry Visit to Nestlé India, Bicholim: On Saturday, March 29th, 2025, 13 M.Com. Part II students, accompanied by Mrs. Apurva S. Bandodcar, visited the Nestlé India Plant, Bicholim.

NSS

- 1 International Yoga Day – 21st June 2024: In collaboration with the Sports Department and NCC Unit, a yoga session was conducted by Mr. Balchandra Naik of Patanjali Yoga Samiti.
- 2 Shenoi Goembab Jayanti – 23rd June 2024: Held at Shivaji Maharaj Sankul School, Bicholim, the event honored students excelling in the Konkani language and recognized contributors to its promotion and preservation.
- 3 Pledge on “Nasha Mukh Bharat” – 2nd July 2024: A pledge was administered to students to raise awareness against drug abuse.
- 4 Cyber Jagrookta Diwas (1st Session) – 7th July 2024: A talk on Electronic Payments and Safeguards was delivered by Mrs. Radhika Teli.
- 5 NSS Orientation for First-Year Students – July 2024: First-year students were oriented about the importance of NSS.
- 6 Tree Plantation – 16th July 2024: On the occasion of World Environment Day, the 'Ek Ped Maa Ke Naam' campaign was conducted in association with the Lions Club of Bicholim within the college premises.
- 7 NSS Inauguration – 17th July 2024: The NSS Unit was officially inaugurated by Shri Yashwant Sawant, Principal of Bhoomika Higher Secondary School, Paryem. An NSS-themed wallpaper was also unveiled.
- 8 Raksha Bandhan: On the occasion of the Raksha Bandhan program, 128 Rakhees were collected from NSS volunteers and handed over to Organizers, to send to Jawans at the Border. This Program was held on 21st August 2024 at Kala Academy Panaji Goa.
- 9 Cloth Bag Distribution: At the PTA meeting held on 17th August 2024, parents were distributed cloth bags submitted by NSS Volunteers.
- 10 Har Ghar Tiranga Campaign – 13th–15th August 2024: NSS volunteers participated by hoisting the Indian national flag at their homes and uploading selfies with the Tiranga on the official campaign website.
- 11 Independence Day Celebration – 15th August 2024: The 78th Independence Day was celebrated with a flag hoisting ceremony led by Mr. Mallapa Hosmani, MTS staff.
- 12 National Space Day – 23rd August 2024: A Visual Exhibition on India's space achievements was organized by the NCC and NSS Units. Students also viewed a live streaming of the event “Touching Lives While Touching the Moon – India's Space Saga”, held at Bharat Mandapam, New Delhi.
- 13 HIV/AIDS Awareness Talk – 30th August 2024: In association with the Red Ribbon Club, a talk was conducted by Mrs. Sulochena Chandroji, Extension Educator at PHC Bicholim.

- 14 Self-Defence Training – 31st August 2024: A self-defence training programme for female students was held in the college gymkhana. Ms. Manogya Narvekar ,Ex student was the resource person.
- 15 Cyber Jagrookta Diwas (2nd Session) – 4th September 2024: A second session on Social Media Safety was conducted by Dr. Jhimli Adhikari, Professor of Computer Science.
- 16 Joy of Giving – 4th September 2024: On the occasion of Ganesh Chaturthi, the “Joy of Giving” program was conducted at Keshav Sadhana School for disabled students. Stationery items and sweets were distributed to the students by NSS volunteers.
- 17 Poshan Maah Celebration – 26th September 2024: As part of the Poshan Maah a competition on nutritious dishes for good health was held. A talk on the link between good nutrition and academic performance was delivered to the students of Govind Gunaji High School in Sarvan, the adopted village by Mrs. Sulochena Chandroji from PHC Bicholim.
- 18 Saraswati Pooja – 11th October 2024: Saraswati Pooja was performed at the Primary School, Sarvan. On this occasion, a “Joy of Giving” program was organized for primary school students, including the distribution of useful items.
- 19 Rashtriya Ekta Diwas – 30th October 2024: National Unity Day was celebrated in honor of Sardar Vallabhbhai Patel's birth anniversary. And a pledge-taking ceremony was held.
- 20 New India Literacy Programme (Adult Literacy) – 14th November 2024: The programme was inaugurated at Pandit Deendayal Vidyamandir, Bicholim, by Councillor Mr. Vijaykumar Natekar. NSS volunteers educated six adult illiterates from Bicholim Taluka. Ms. Sona Pangam served as the nodal officer.
- 21 Sramadaan Activity – 12th & 14th December 2024: Talk on Elderly Care: Dr. Varsha Ganpule, In-charge at Gomantak Maratha Rajak Samaj, delivered a talk on “Sympathy, Compassion, and the Importance of Supporting Elderly People.”
- 22 Cleanliness Drive at Old Age Home: A one-day Sramadaan activity was held at Sant Gadgebaba Chhatrachaya Old Age Home, Bicholim. Activities included a cleanliness drive and an entertainment program for the residents.
- 23 Liberation Day Celebrated on 19th December 2024 at the college premises.
- 24 Meditation Session – 21st December 2024: To celebrate the 1st World Meditation Day, a meditation session was conducted by Mr. Siddhesh Kotkar (Art of Living) and Dr. Megha Salkar was present on the occasion.
- 25 Talk on Traffic Safety – 17th January 2025: Mr. Gaurish Parab, PI of Bicholim Traffic Cell, delivered a talk on “Traffic Safety” .
- 26 National Road Safety Awareness Campaign – 18th January 2025: This Program was jointly organized with Nehru Yuva Kendra and North Goa Traffic Police.
- 27 Republic Day Celebration – 26th January 2025: Celebrated in association with the NCC Unit..
- 28 Talk on Swami Vivekananda was attended by the NSS Volunteers on 11th January 2025 at Ravindra Bhavan, Sankhali.

- 29 Old Clothes Collection Drive: Organized in collaboration with Sampurnearth Environmental Solutions Pvt. Ltd. and the Mineral Foundation of Goa.
- 30 Plastic PET Bottles Collection Drive: NSS volunteers collected approximately 40 kg of plastic PET bottles, which were handed over to recyclers as part of the eco-friendly initiative.
- 31 Blood Donation Camp – 8th January 2025: In collaboration with the NCC, Rotaract Club, Rotary Club of Panaji Riviera, and Blood Bank at GMC Bambolim, a blood donation camp was held.
- 32 New India Literacy Programme (Adult Literacy) of SCERT: The new India literacy programme was inaugurated on 14th November 2024 at Pandit Deendayal Vidhamadir, Bicholim in the hand Councilor Mr. Vijaykumar Natekar. Our NSS volunteers educated six adult illiterates from Bicholim taluka. Ms Sona Pangam was the nodal officer for the same.
- 33 NSS Camp Report: The NSS Special Camp organized by Narayan Zantye College of Commerce was held from 22nd to 28th December 2024 at PM Shri 2nd Lt. J.J. Rane Government High School, Kudcherim, Bicholim, Goa.

The camp was inaugurated on 22nd December by Chief Guest Mr. Shrikrishna Naik, Principal of the host school, in the presence of the village Sarpanch and Deputy Sarpanch, along with dignitaries from the college

Activities included cleaning of two village temples, a cyber-security awareness session, a village rally promoting college programs and scholarships, cloth bag distribution, campus and garden cleanliness drives, and a health and diet talk,

Additional activities included a sports day for local children, a socio-economic village survey, a health and hygiene rally on T.B. eradication with pamphlet distribution, a cultural heritage talk, and a wallpaper-making competition on camp memories. The valedictory function was held on 27th December with Dr. Nitin Sawant, NSS Cell Co-ordinator, as Chief Guest, and Shri Pravin Zantye, Governing Council Chairman, as Guest of Honour.

Chief NSS Programme Officer Mrs. Nandini Kamat and other Programme officers Mrs. Sona Pangam and Mrs. Sherin Sheikh accompanied the students for the camp.

- 34 Swachhata Hi Seva Campaign from 17th September 2024 to 2nd October 2024.: A tree plantation program was carried out. Off-campus activities included cleaning drives at Miramar Beach, Baga Beach, the Bicholim bus stand, Vathadev Temple in Bicholim, and the primary school in Sarvan village.

NCC

- 1 Successful Completion of 'B' Certificate Exam: Five out of six cadets successfully qualified the 'B' Certificate examination held on 6th and 7th February 2024.
- 2 Successful Completion of 'C' Certificate Exam: Twelve out of thirteen cadets cleared the 'C' Certificate

examination held on 17th February 2024 at Campal Sports Ground and 18th February 2024 at Pharmacy College, Panaji, Goa.

- 3 International Yoga Day – 21st June 2024: In collaboration with the NSS Unit and the Department of Sports, NCC cadets participated in the Yoga Asana and Pranayam Workshop conducted by Mr. Balchandra Naik from Patanjali Yoga Samiti.
- 4 Pledge on Nasha Mukta Bharat – 2nd July 2024: NCC cadets joined NSS volunteers in administering a pledge against drug abuse.
- 5 Participation in Thal Sainik Camp (TSC) II: Cadet Nandita Neelgund attended the Group TSC II held at Belgaum from 24th June to 3rd July 2024.
- 6 Thal Sainik Camp – Belgaum: NCC Officer Lt. Vaibhav Dhuri attended a 10-day Thal Sainik Camp (TSC) from 22nd to 31st July 2024 at Belgaum, along with officers and cadets from Karnataka and Goa.
- 7 Tiranga Selfies Initiative – 12th August 2024: In line with the Directorate of Higher Education's directive, 12 NCC cadets (5 SD and 7 SW) participated in the “Tiranga Selfies” campaign by uploading geo-tagged selfies with the national flag to celebrate Independence Day.
- 8 Cleanliness Drive – 25th September 2024: Ahead of Swachh Bharat Diwas, 30 cadets (20 SW and 10 SD) participated in a cleanliness drive under the Swabhav Swachhata – Sanskar Swachhata initiative.
- 9 Weekly NCC Parade: NCC parades are conducted every Wednesday on the college premises to promote discipline, physical fitness, and patriotism among cadets.
- 10 Advance Leadership Camp (ALC): SGT Tanishk Kamat attended the Advance Leadership Camp (ALC-VI) held in Mangalore from 9th to 20th December 2024.
- 11 Combined Annual Training Camp (CATC): The Combined Annual Training Camp was held from 22nd to 31st December 2023 at Shri Bhumika High School, Poriem–Sattari, Goa.

ROTARACT CLUB OF NARAYAN ZANTYE COLLEGE OF COMMERCE

- 1 Shenoji Goembab Jayanti Celebration – 23rd June 2024: The 12th Shenoji Goembab Jayanti celebration was held at Shivaji Maharaj Sankul School, Bicholim.
A highlight of the event was the felicitation of 10th standard students who excelled in Konkani. Members of the Konkani Seva Kendra were honoured for their contributions, and their published books were acknowledged.
- 2 Rotaract Meeting – 6th July 2024: A Rotaract Club meeting was held, led by Ms. Tejal Marathe, Ex-President of the Club.
- 3 Rotaract Orientation – 11th July 2024 by Rtn. Jeet Tolani, New Generation Officer of the Rotary Club of Panaji Riviera.
- 4 Rotaract Club Installation Ceremony – 11th July 2024: The 9th Installation Ceremony was held in the college seminar hall.

The Secretary and outgoing President presented the Annual Report, followed by the installation of the new Board of Directors by Rtn. Adv. Adbrona Valadares. Guests including Rtn. Tanvi Sawant, Rtn. Jeet Tolani, Rtn. Viraj Dhond, and IPDRR Rtr. Pranjal Marathe delivered inspiring speeches. The event concluded with a felicitation of Rtr. Dattaraj Mashelkar and Rtr. Tejal Marathe, a vote of thanks, and a symbolic tree plantation.

- 5 Distribution of Freeships – 20th July 2024: In association with the Rotary Club of Panaji Riviera, the Rotaract Club organized the distribution of freeships to 49 deserving students sponsored by Rtn. Angad Bilochpura.
- 6 Heritage Walk – 26th July 2024: Club members participated in a Heritage Walk organized by the Rotary Club of Panaji Riviera.
- 7 Sapling Distribution – 8th August 2024: On the occasion of Vanamahotsav, 210 saplings were handed over to the Panchayat of Karapur–Sarvan..
- 8 Sapling Distribution to the Community – 10th August 2024: A total of 1,028 saplings were distributed on the college campus to well-wishers, parents, staff, students, and residents from nearby villages. Of these, 48 saplings were planted on the campus, and 210 were previously distributed to the local panchayat.
- 9 Sangharsh 3.0 – 11th August 2024: The Rotaract Club of Bicholim and Narayan Zantye College jointly organized Sangharsh 3.0, with participation from seven Rotaract clubs. The club secured several awards:
 - First in Dodgeball and Tenni Koit
 - First in Female Skipping – Madhavi Haldankar
 - Second in Lemon & Spoon – Siddhi Chopdekar
 - First in Male Skipping – Kashinath Gaonkar
 - Second in Arm Wrestling – Gautam Prabhuboruskar
 - Semi-finalists in Carrom and Badminton
- 10 Talk on Financial Literacy – 24th August 2024: In collaboration with the Post Graduate Department, the club hosted a session on financial literacy featuring Ms. Ayushi Chodankar, Deputy Manager at NSE Ltd., Goa.
- 11 Joy of Giving – 3rd September 2024: As part of the Joy of Giving initiative, the club visited Govind Gunaji Primary and High School, Bicholim. Stationery and other supplies were distributed, benefitting nearly 145 students.
- 12 Cleanliness Drive – 2nd October 2024: In collaboration with the Income Tax Department (Investigation) and the Rotary Club of Panaji Riviera, a cleanliness drive was conducted at Miramar Beach.

STUDENTS' COUNCIL & CULTURAL FORUM

- 1 Students' Council Elections – 10th August 2024: Elections for the Students' Council were held on Saturday, 10th August 2024. The elected members were:
 - General Secretary: Mast. Sahil Sawant
 - Cultural Secretary: Mast. Suraj Pandit
 - Sports Secretary: Mast. Kashinath Gaonkar
 - Ladies Representative: Ms. Harshada Padolkar
 - Class Representative (M.Com.): Mast. Kapil Parab
 - Class Representative (T.Y. B.Com.'A'): Ms. Vineesha Naik
 - Class Representative (T.Y. B.Com.'B'): Ms. Vaibhavi Rane
 - Class Representative (T.Y. B.Com.'C'): Ms. Vini Naik
 - Class Representative (S.Y. B.Com.'A'): Mast. Gautam Prabhu Buroskar
 - Class Representative (S.Y. B.Com.'B'): Ms. Nirzara Kalangutkar
 - Class Representative (S.Y. B.Com.'C'): Mast. Prathamesh Palkar
 - Class Representative (F.Y. B.Com.'A'): Mast. Ravikumar Kudiyal
 - Class Representative (F.Y. B.Com.'B'): Ms. Rohini Kashyap
 - Class Representative (F.Y. B.Com.'C'): Mast. Rohit Dodamani
 - Gender Champion (Boy): Mast. Joshua Mascarenhas
 - Gender Champion (Girl): Ms. Nisa Khan
- 2 The entire Council was elected unopposed, except for the Class Representatives of F.Y. B.Com. A, B, C, and T.Y. B.Com.'C'. Gender Champions were nominated.
- 3 Students' Council Inauguration – 14th August 2024: The Students' and Sports Councils for 2024–25 were inaugurated in the college Gymkhana Hall. Chief Guest Mr. Mac Vaz administered the oath. Academic toppers of T.Y. B.Com and M.Com (2023–24 batch) were felicitated. The M.Com. Newsletter "Gyangranth 2024" was released.
- 4 Inter-Class Group Dance Competition – 15th August 2024: As part of Independence Day celebrations, an Inter-Class Group Dance Competition was held on the theme "Patriotism". The 1st place won by S.Y. B.Com.'A' and 2nd place for F.Y. B.Com.'C'.
- 5 Inter-Higher Secondary Patriotic Dance Competition – 15th August 2024: Held post the inter-class event, the competition saw: The Bhumika Higher Secondary School, Parye won the 1st place and 2nd Place for Raghuvir and Premavati Salkar Higher Secondary School.
- 6 Awards for Mast. Rohit Chari: Mast. Rohit Chari was awarded Best Kasale Vada at: Ghumat Mogi's Inter-Collegiate Ghumat Aarti (30th August 2024, Rajiv Kala Mandir, Ponda) and Goa Music College's Ghumatangan (3rd September 2024).
- 7 Inter-Class Rangoli Competition – 5th September 2024: Organized as part of Ganesh Chaturthi celebrations: The 1st Place: Ms. Yashika Gawas & Ms. Siya Morajkar (F.Y. B.Com.'C') and 2nd Place:

- Ms. Sanjana Balekundri & Ms. Shivani Kumbhar(S.Y.B.Com.'C') Judges: Asst. Prof. Ms. Sankeeta Korgaonkar and Asst. Prof. Mrs. Saili Parab.
- 8 Inter-Class Ghumat Aarti Competition – 5th September 2024: Seven teams participated. Winner: T.Y. B.Com.'C' Runner-up: F.Y. B.Com.'A'
Special Awards: Best Ghumat Sanch – F.Y. B.Com.'C' Best Kasale Vadak – F.Y. B.Com. 'A' Best Samel Vadak – F.Y. B.Com. 'B' Best Gayak – S.Y. B.Com.'A' Judges: Mr. Rohit Parab .and Mr. Kaushik Gawas
Vote of thanks: Mast. Suraj Pandit.
 - 9 Teachers' Day Celebration – 5th September 2024: Students honoured faculty and staff by presenting tokens of appreciation and gratitude.
 - 10 UCR and UFR Elections: As per Goa University schedule: UCR (F.Y. B.Com.): Mast. Shrirang Vaze (Elected on 9th October 2024), UCR (M.Com.): Ms. Ritu Parab (Unopposed) and UFR (Commerce Faculty): Mast. Shrirang Vaze (Unopposed, elected on 18th October 2024).
 - 11 Fun Week – 16th to 18th December 2024: Best Clad Winners: All Three Days (Boy): Mast. Chirag Devidas (S.Y. B.Com.'B')
 - 16th Dec 2024 Cinema Day (Girl): Ms. Kanishka Mapari (S.Y. B.Com.'B')
 - 17th Dec 2024 Mismatch Day (Girl): Ms. Unnati Betkikar (F.Y. B.Com.'C')
 - 18th Dec 2024 Traditional Day (Girl): Ms. Veda Bapat (S.Y.B.Com.'B')
 - 12 Also, students won the First Consolation Prize at the All Goa Inter-College Fashion Show organized by Honda High School (22nd December 2024).
 - 13 Equinox 8.0 – 22nd & 23rd January 2025: A two-day Inter-Class and Inter-Higher Secondary School event hosted by the Students' Council. Shri. Sunil S. Prabhudesai was the Chief Guest and Shri. Siddhart S. P. Zantye, was the Guest of Honour. In Inter-Higher Secondary: competition Shri Shantadurga HSS, Bordem, Bicholim, Goa won 1st Place and Shri Bhumika HSS Parye, Sanquelim Sattari Goa won second place. In Inter-Class: F.Y. B.Com.'A' were the winners and S.Y. B.Com.'C' were the runners up.
 - 14 Shiv Jayanti – 19th February 2025: The Competitions was Organized with the Marathi Department and the winners are for Book Cover Page Drawing: First Place - Miss. Sonali Pirankar and Second Place - Miss. Sandhya Kakade and for Monologue: First Place - Mast. SohamMahale and Second Place - Miss. Riya Kavlekar.
 - 15 Annual Prize Distribution – 26th March 2025: The Annual Prize Distribution Function was organized on Wednesday, March 26th, 2025, in the college seminar hall. The event was honoured by the presence of Shri. Dhirajkumar Jagdish, Deputy CEO of Iron Ore, Goa Division, Vedanta Group, who served as the Chief Guest. Shri. Ashish Pilankar, Associate Manager - CSR at Sesa Goa Limited, also attended as a special invitee.
 - 16 Farewell Function for T.Y. B.Com. – 10th April 2025: The Students' Council hosted a farewell function for the T.Y. B.Com. Students on Thursday, April 10th 2025, in the Seminar Hall.

CII-Yi and CII-MCC

- 1 MoU Signing and Road Safety Session – 27th September 2024: Our College signed a three-year Memorandum of Understanding (MoU) with CII-Yi (Young Indians) Goa Chapter, on 27th September 2024. And a session on “Road Safety” was held for Post Graduate students.
- 2 Session: “Entrepreneurship – Job Creator Rather Than Job Seeker?” – 27th September 2024: Ms. Laxmi Rajan Sinai Kunkalienkar, a qualified Advocate and Entrepreneur behind Kamaxi Foods and Kamaxi Associates engaged a session for T.Y.B.Com.'A`.
- 3 EMRI First Responder Farishtey Training – 27th September 2024: A session titled "EMRI First Responder Farishtey Training," was conducted by .Mr. Sateesh Kama, Program Manager at EMRI Green Health Services, along with Ms. Pooja Mohite.

ANTI-RAGGING COMMITTEE

- 4 Inter-Class Wall Paper Competition: An inter-class wall paper competition was organized on the theme “Youth against Ragging” on Friday 16th August 2024.
- 5 Session on Anti Ragging Awareness: An awareness session on anti-ragging was conducted for the students on 17th August 2024. Asst. Prof. Mrs. Anuradha Naik Bandiwadekar welcomed the gathering. Principal Prof. Dr. Rajendra Kumbharjuvenkar spoke about the college Anti-Ragging policy and its strict implementation. Ms. Mrinal Valke was the resource person for the session.

CONSUMER WELFARE CELL

- 6 A Consumer Awareness Session on “Red Flags: Identifying Unscrupulous Diet Program”: Ms. Sanjana Gaonkar, Clinical Dietician diabetes specialist was the resource person for the session.

WOMEN DEVELOPMENT AND GENDER EQUITY CELL

- 7 A Session on Menstrual Hygiene: In collaboration with the Counselling Cell of our college a session on "Menstrual Hygiene" was held on 16th August 2024 by Dr Mithun Mahatme, an esteemed Obstetrician and Gynecologist based in Goa.

PARENTS TEACHERS ASSOCIATION

- 8 Meeting of the PTA Managing Committee: The first meeting of the Managing Committee was held on 30th July 2024 to discuss about the activities to be undertaken by the PTA for the academic year 2024 25.
- 9 Annual General Body Meeting of PTA: The Annual General Body was held on 17th August 2024.
- 10 Donation of Washing Machine to the Old Age Home 'Shantikutir': The Parents Teachers Association raised the funds from Parents, Managing Committee Members and Teaching and Non -Teaching Staff of the college and donated a fully automatic washing machine costing Rs. 27,500 to the Old Age home 'Shantikutir' situated at Sarvan, Karapur.

CMA FOUNDATION COURSE COMMITTEE

- 1 Session on 'CMA as a career option': A Session was delivered by Asst. Professor Mrs. Krupa Mayenkar, Coordinator of CMA Foundation course to the students of F.Y.B. Com 'C' class on 28th June 2024, F.Y. B. Com 'B' class on 29th June 2024 and F.Y.B.Com. 'A' class on 29th June 2024.
- 2 Felicitation of students for clearing Cost and Management Accountants – Foundation course exam held in June 2024. The CMA (Cost and Management Accountants) Foundation course exam was held in June 2024. 20 students had appeared for the same out of which 06 students (as mentioned below) have cleared the exam.
 - Ms. Madhavi Haldankar
 - Ms. Shriya Kumbharjuvenkar
 - Ms. Salina Gaonkar
 - Ms. Shweta Shirodkar
 - Ms. Maithili Mayekar
 - Ms. Ashlesha Manerkar
- 3 One (01) student from our previous year batch (2023-24) Mast. Vighnesh Shirodkar has also cleared the Foundation course exam. Overall, 07 students have cleared CMA Foundation Course exam out of 21.
- 4 All these students were felicitated at the hands of Shri. Pravin H.P. Zantye – Chairman of the Governing Council of the college on 12th July 2024 in the seminar hall of the college.
- 5 Inauguration of CMA and CA Foundation Course oral coaching classes (Classes in Hybrid mode): Inauguration was held on 1st August 2024 at the hands of CA Rajesh Chhadda. 18 students have taken admission for CMA Foundation course and 13 students have taken admission for CA Foundation course for the academic year 2024-25.
- 6 Result of CMA - Foundation Course Exam held in December 2024: The CMA (Cost and Management Accountants) Foundation course exam was held in December 2024. Ms. Utkarsha Mandrekar of 2023-24 batch cleared the CMA Foundation Course Exam December 2024.

ALUMNI ASSOCIATION

- 1 On 08th July, 2020 'NARAYAN ZANTYE COLLEGE OF COMMERCE ALUMNI ASSOCIATION' Bicholim has been duly registered under the Societies Registration Act, 1860 by the OFFICE OF THE DISTRICT REGISTRAR, NORTH & INSPECTION GENERAL OF SOCIETIES, and Government of Goa.
- 2 Alumni Interaction Series was held in association with Teaching Learning Cell as part of Late Shri. Harish N P Zantye and Late Mrs. Usha Umesh P Zantye Memorial Lecture Series. Shri. Aditya Kawlekar, Owner of ARD Financial Services and Alumni of our college addressed T.Y.B.Com. Students on the topic “Careers in Finance” on 4th October, 2024.

Memorandum of Understanding (MoU) was signed between A.R.D. Financial Services, Tisawadi – North-Goa and Narayan Zantye College of Commerce, Bicholim- Goa on 4th October, 2024.

- 3 In Association with RRSR Alliance organized Women Tennis Ball, Cricket Tournament was organised on Sunday 10th November 2024.
- 4 Mr. Adhish Pednekar, Proprietor, Panther Investment Services, Lamgao, Bicholim and our Alumnus, provided an Internship opportunity in Accounting and Tally to five students of T.Y.B.Com. 'B'.
- 5 Mrs. Sarika Gawas, Ex-student working as Librarian at Hedgewar School, Karapur donated Konkani book written by her "Haves" and published by Goa Konkani Academy to our college library on 12th December 2025.
- 6 The Meeting of the Managing Committee of NARAYAN ZANTYE COLLEGE OF COMMERCE ALUMNI ASSOCIATION was held on 12th March 2025.
- 7 Snake Awareness Programme was organized in association with the 'Green Audit Cell' of our college on Monday, 17th March, 2025. Shri. Amrut Singh, Animal Rescue Squad conducted this session. Asst. Prof. Mrs. Sherin Sheikh was In-charge of the program. Mr. Mangaldas Alvi, President Alumni Association sponsored the program.

STAFF WELFARE CELL

- 1 Staff Meetings were conducted on 24th July, 2024, 15th November 2024, 9th January 2025 and 21st January 2025, 12th March 2025, 5th May 2025 and 31st May 2025.
- 2 The superannuation function of Mr. Mallapa Hosmani, MTS was held on 30th September 2024 to mark his 28 years of sincere and selfless service.
- 3 The Navratri celebration was held from 3rd to 11th October, 2024.
- 4 Annual New Year Gift Exchange Program for staff was held on 4th January, 2025.

PROFESSIONAL COURSE COMMITTEE

- 5 Certificate Program in Banking, Finance and Insurance by Bajaj Finserv (CPBFI) Bajaj Finserv, as part of its CSR initiative, successfully conducted a 96-hour Certificate Program in Banking, Finance, and Insurance, benefiting 60 B.Com. Students.

TRAINING, INTERNSHIP AND PLACEMENT CELL

- 6 Placement Drive: The Training, Internship & Placement Cell of the college in association with the Post Graduate Department of the college organized a "Placement Drive" for our past-out students of 2023-2024 batch of T.Y.B.Com. and M.Com. on 1st August 2024 in the PG department. The recruiting partners were Goa Electronics Limited and Ethernet Xpress. Mr. Prem Netardekar of B.Com. and Mr. Yash Usapkar of M.Com. — were offered an offer of appointment by Comnet Solutions.
- 7 Career Bridge Program - "Launching Your Career Journey": On July 29th, 2024, a Career Bridge Program session titled "Launching Your Career Journey" was conducted in association with Disha Career Bridge Advisors.

- 8 BODHI Academy Classes: Bodhi Academy government exam preparation classes commenced in the college from 19th September 2024 in hybrid mode.
- 9 Participation In The Merger Millennium - Job Opportunity Fair: Organized by BNI Voices which took place on October 4th, 2024, at Ravindra Bhavan in Margao, Goa..

ADMISSION COMMITTEE

- 1 F.Y.B.Com. Admission: The application process for F.Y.B.Com. Admission commenced online through the Samarth Portal on 27th May 2024.
- 2 T.Y.B.Com. and S.Y.B.Com. Admission:
The admission counselling for T.Y.B.Com. was conducted in college on Friday, 14th June 2024, and for S.Y.B.Com. on 13th June 2024.
- 3 Orientation for F.Y.B.Com. Students: An Orientation Programme was conducted for the newly admitted students of F.Y.B.Com. and their parents in the Multi-Purpose Gymkhana hall on 29th June 2024.
- 4 Career Guidance Programme For Students of Standard XIIth : The Admission Committee conducted career guidance programmes for students of Standard XIIth in three different higher secondary schools in October 2024 as follows: Asst. Prof. Mrs. Anuradha Naik Bandiwadakar and Asst. Prof. Lt. Vaibhav Dhuri visited Vividha Higher Secondary School, Navelim, Sanquelim, Goa on 3rd October 2024 and Siddharth Bandodkar Higher Secondary School, Velguem, Bicholim on 8th October 2024 to conduct Career Guidance Programmes. Associate Prof. Dr. Praveen Sawant and Asst. Prof. Alisha Tavares visited Bhumika Higher Secondary School, Parye-Sattari on 11th October 2024 to conduct a career guidance programme.

INTERNAL QUALITY ASSURANCE CELL (IQAC)

- 1 Institutional Level Workshop on Accessing E-Resources to Facilitate Project Work For T.Y.B.Com. Class on Monday, 22nd July 2024 by Mr. Bala Mandrekar, Librarian of our college.
- 2 Aadhar Mobile Update Camp: IQAC and Department of Commerce in collaboration with India Post Payments Bank organised Aadhar Mobile Update Camp on Monday, 12th August 2024. Mr. Sagar Toraskar, Branch Manager, India Post Payments Bank, Panaji Branch, and Shri Devrao Rathod, Branch Post Master, Sanquelim Post Office, helped in linking Aadhar and mobile numbers of the students.
- 3 Local Managing Committee Meeting: Local Managing/Advisory Committee meeting was held on 15th June 2024 under the Chairmanship of Shri. Pravin H. P. Zantye.
- 4 LMC Tree Plantation Programme: Local Managing/Advisory Committee meeting held on 15th June 2024 under the Chairmanship of Shri. Pravin Harish N.P. Zantye. After the meeting, the committee planted a sapling in the college campus at the hands of Prof. Vithal Sukhtankar, Member of LMC and Faculty of Goa Institute of Management.

- 5 Remedial Classes For SY and TY Students for October 2024 Exam
IQAC coordinator prepared a schedule of remedial classes for the students of T.Y.B.Com. (CBCS) and S.Y.B.Com. (NEP).
- 6 Talk on Importance of Reading Newspapers: IQAC organized a talk on Importance of Reading Newspapers on 31st August 2024. Resource person Mr. Sardar Raut, member, Research and Marketing Department of The Times of India, Panaji Office, addressed the students of F.Y. B.Com. 'A' B' and M.Com. Classes.
- 7 IQAC MEETINGS: The meeting of IQAC was held with AQAR Criteria conveners on Friday, 23rd August 2024. The first meeting of IQAC members was held on Friday, 14th November 2024. The second meeting of IQAC members was held on Monday, 16th December 2024 to discuss the feedback of conveners of criteria I to VII after presentation of AQAR 2023-24.
- 8 Session On Tax Savings and Investment Plans: On Saturday, 2nd November 2024 by Mr. Mukhtar Shaikh, Divisional Sales Manager, SBI Life Insurance Co. Ltd., Margao-Goa.
- 9 Commerce Wallpaper “COMPEDIA” on Union Budget 2024: T.Y.B.Com. 'A' Class students prepared the first issue of commerce wallpaper COMPEDIA on the topic Union Budget 2024 in August 2024 and second issue on the topic Union Budget 2025 - Empowering India.
- 10 Internship Training To T.Y.B.Com. Students: Forty-one (41) students from T.Y.B.Com. A class attended internship training of minimum one week as a part of assignment in the subject Accounting Major I (Sem V) – Income Tax and GST.
- 11 Submission of Quarterly Report to Governor's Office under Unnat Bharat Abhiyan: Samarth E-Governance Platform of DHE, Goa, Directorate of Higher Education, and Govt. of Goa has on boarded all HEIs on the SAMARTH e-Governance platform starting from academic year 2024-25.
- 12 Signing of MOUS: Our College signed MoUs with the following institutes and organizations:
 - a) The Ravindra Bhavan, Sankhali, Goa on 21/10/2024.
 - b) A.R.D. Financial Services, Tiswadi, North Goa on 04/10/2024.
 - c) Bajaj Finserv Limited on 31/07/2024.
 - d) Confederation of Indian Industry (CII) on 27/09/2024.
 - e) CA Pradip Lad & Associates on 06/03/2025.
- 13 Submission of AQAR 2023-24: The presentations of AQAR of A.Y. 2023-24 were held from 12th to 16th December 2024. The final AQAR was submitted on 14th January, reviewed on 16th January, and accepted by NAAC on 17th January 2025.
- 14 Finalization of College Uniform: As per the instruction of DHE, Goa, the Uniform Committee in consultation with the Management of our college decided the uniform. Uniform shall be implemented for F.Y. and S.Y. B.Com. Students from the second term of academic year 2024-25.
- 15 Minor Research Studies Submitted to Gipard By Dr. Pravin Sawant
Minor research proposal submitted by Dr. Pravin Sawant, Associate Professor, to GIPARD was

selected for research on 06-05-2024. The final project report titled 'Determinants of Own Source Revenue (OSR) and Sustainable Development in Gram Panchayats of Goa - An Empirical Study' was submitted to GIPARD.

- 16 Workshop on basics of Financial Planning and Taxation On 4th January 2025 by Ms. Manali Vernekar, CEO and Founder of Financial Wisdom, Margao-Goa.
- 17 IIC Registration: College Institution's Innovation Council (IIC) is registered with Innovation Cell of Ministry of Education, Govt. of India. Our college IIC ID is IC202425440.
- 18 Subscription of Newspapers of Union Budget Issue 2025: Mr. Sardar Raut, RMD, Bennett, Coleman & Co. Ltd. gave an offer of subscription to newspapers of The Economic Times and The Times of India - Union Budget Issue 2025 for ₹ 10/- per copy.
- 19 Organized Workshop on Effective Usage of Ms Tools for the Administrative Staff Mr. Sujay Borkar, System Administrator of our college, on deputation at DHE, Govt. of Goa, was the resource person for the workshop.
- 20 Formation of Task Force Committee to Design New UG/PG Programs: A Task Force Committee was formed to design new UG/PG programs for the A.Y. 2025-26 on 18th March 2025. The committee consists of Dr. Bipin Bandekar as Coordinator (IQAC Coordinator), Dr. Rajesh Amonkar, Jt. Coordinator (Vice Principal), and 11 faculty members.
- 21 Meeting of Task Force Committee: The meeting of the Task Force Committee was held on Thursday, 27th March 2025. Dr. Bipin Bandekar informed that all these proposals will be discussed in the meeting of Local Managing Committee (LMC) for further action.
- 22 Local Managing Committee (LMC) Meeting held on 29/03/2025: Local Managing / Advisory Committee meeting was held on 29th March 2025 under the Chairmanship of Shri. Pravin H. P. Zantye.
- 23 Book Titled 'Cost And Management Accounting' By Dr. Pravin Sawant: Dr. Pravin Sawant, Associate Professor, published a book titled 'Cost and Management Accounting'. Publisher - Alpha International Publication. First Edition 2025.
- 24 Commerce Wallpaper "COMPEDIA" on Union Budget 2025: Students prepared the second issue of commerce wallpaper COMPEDIA
- 25 Installation of Sewage Water Treatment Plant: The Sewage water Treatment Plant was installed and inaugurated at the hands of Shri. Sharad Pai, District Governor, Rotary Club in the presence of Shri. Pravin H. P. Zantye, Chairman, Governing Council of our college, Shri. Siddharth S.P. Zantye, Mrs. Pallavi Salgaonkar and other members of Rotary Club of Panaji Riviera and Dr. Rajendra Kumbharjuvenkar, Principal of college on 21st May 2025. The total cost of the plant is ₹ 18 Lakhs, out of which Rotary Club of Panaji Riviera contributed ₹ 13 Lakhs and college contributed ₹ 5 Lakhs. This project was considered as a part of Green initiative and Pollution control strategy of the college.
- 26 Remedial Classes for F. Y. and S. Y. Students for April/May Exam 2025 were held.

BLUECROSS LABS SCHOLARSHIP 2024–2025

- 1 Bluecross Labs scholarships were distributed during the Annual Prize Distribution Function held on 26th March 2025 in the college seminar hall.
- 2 Mr. Dhirajkumar Jagdish (Dy. CEO, Vedanta Iron Ore Goa), Mr. Ashish Pilankar (CSR Head, Vedanta Iron Ore Goa), Mr. Pravin H.P. Zantye (Chairman, Governing Council), and Principal were present on the dais.
- 3 The Chief Guest distributed scholarships worth ₹2,10,000 (including a Certificate of Appreciation and a cheque of ₹7,000/- per student) to 30 students—10 each from F.Y.B.Com., S.Y.B.Com., and T.Y.B.Com.

INSTITUTION'S INNOVATION COUNCIL (IIC)

- 1 All college IIC activities are uploaded to the IIC portal. The IIC was reconstituted on 31st January 2025 with the following members:
 - **President:** Dr. Rajesh Amonkar
 - **Vice-President:** Mr. Ramchandra Surlekar
 - **Convenor:** Dr. Bipin Bandekar
 - **Area Coordinators:**
 - Innovation: Dr. Pravin Sawant, Mrs. Apurva Bandodkar
 - Start-Up: Lt. Vaibhav Dhuri, Ms. Alisha Tavares
 - Internship: Mrs. Soniya Chodankar, Mrs. Ajita Morajkar
 - IPR: Dr. Bala Mandrekar, Adv. Gina Korgaonkar
 - Social Media: Mrs. Shweta Borkar, Mrs. Anuradha Naik Bandiwadekar
 - ARIIA: Mrs. Krupa Mayenkar, Mrs. Sona Pangam
 - NIRF: Prof. (Dr.) Jhimli Adhikari, Mr. Shreyash Kauthankar
 - Other members include industry experts, students, and alumni.
- 2 Session on 'Innovation and Startups': Held on 25th March 2025 in collaboration with CII-Yi by Mr. Girish Sampath to B.Com. and M.Com. Students.
- 3 Wallpaper/Poster Competition on Union Budget 2025: Held on 17th February 2025. Winners: The 1st Place won by Mast.Pratik Karbotkar (F.Y.B.Com. 'A'), 2nd Place for Miss.Shefali Shetye & Suraj Gaonkar (M.Com. Part II) and 3rd Place for Miss.Umme Habiba Khan & Richa Mandrekar (S.Y.B.Com.-'C').
- 4 Converge 2.0 - Academia-Industry Summit (Raj Bhavan) organized by GSHEC and DHE, powered by IIC. College was attended by students and coordinator Asst.Prof Miss Prameeta Narvekar on 4th March 2025.
- 5 Converge 2.0 (College Edition) was organized on 5th March 2025.
- 6 Awareness Brochures Displayed: Brochures on project schemes such as Patent Grant, Prototype Grant, and Goa Rajya Vidnyanik Puraskar were displayed on the notice board.

- 7 Innovative Activity – 'Accounts Expo' organized by Dr. Pravin Sawant. Students created models using accounting concepts. The exhibition was inaugurated by CA Pradip Lad.
- 8 Converge 2.0 – Shiksha Udyojak Sangam : Organized Converge 2.0 – Shiksha Udyojak Sangam, on 5th March 2025, in the college seminar hall. The Chief Guest, Mrs. Pallavi Sagar Salgaocar (Executive Director, GENO Pharma; Founder and our Director, Desserts N More) and Guest of Honour, Dr. Kaustubh Kamat, addressed the gathering.

TEACHING LEARNING AND EDUCATIONAL TECHNOLOGY CELL

- 1 Workshop on “Outcome-Based Education”: A workshop on *Outcome-Based Education* (including Bloom's Taxonomy) was conducted on 27th July 2024 by Dr. Russel Souza from Nirmala Institute, Panaji.
- 2 Field Visit and Presentation Report: A field visit to a Manufacturing Unit was conducted under the guidance of Dr. Bipin Bandekar.
- 3 Lecture Series in Memory of Late Shri Harish Narayan P. Zantye and Late Usha Umesh Zantye: A lecture series was organized from 1st to 5th October 2024 for the T.Y.B.Com. The following eminent speakers addressed the sessions: Dr. Pradeep Salgaokar – Educationist, CA Shivanand Pal, Mr. Aditya Kawlekar – Financial Adviser and Allumni, Adv. Pritam Agni – Advocate
- 4 Internship Programme: An internship initiative was undertaken to provide T.Y.B.Com. students with hands-on experience in Accounting, Auditing, and Taxation for 41 Students by Dr. Bipin Bandekar.
- 5 Workshop on Literature Writing in Konkani: A two-day workshop titled "Bal Sahitya Likhan" and "Sahitya Ankar" was organized in collaboration with the Goa Konkani Academy.
- 6 Reading of 'The Economic Times': With the assistance of the Journalist Office of The Economic Times, the newspaper was made available to students at a subsidized rate for home reading.
- 7 Devnagari Typing Programme: A Devnagari Typing Programme was conducted in collaboration with Prime TV Channel Goa.
- 8 Career Guidance Programme for Aspiring Chartered Accountants: A Career Guidance Programme was conducted for Higher Secondary and B.Com students. in collaboration with the Institute of Chartered Accountants of India (ICAI), Goa Chapter, Panaji.
CA Mitali Talwadkar and CA Pradnya Bhat were the resource persons. The programme was inaugurated by CA Vishwanath Bhoobe, President, ICAI Goa Chapter, Panaji.

SEMINAR, CONFERENCES, WORKSHOPS AND FDP COMMITTEE

- 1 Two-Day State-Level Workshop on Research Methodology Using JAMOVI: On 20th and 21st September 2024, a Two-Day State-Level Workshop on Research Methodology Using JAMOVI was organized by the college in collaboration with the Directorate of Higher Education, Government of Goa. The resource persons for the workshop were Dr. Shreemathi S. Mayya and Mrs. Bhagyajyoti Rao.

- 2 Five-Day National-Level Librarian Development Programme: From 7th to 11th October 2024, a Five-Day National-Level Librarian Development Programme was conducted in collaboration with the Directorate of Higher Education, Government of Goa.
- 3 Workshop on Tax Savings and Investment Plans: On 2nd November 2024, a Workshop on Tax Savings and Investment Plans was organized by the IQAC. The session was conducted by Mr. Mukhtar Sheikh from SBI Life Insurance Co. Ltd., Margao,
- 4 Workshop on Effective Usage of Microsoft Office Tools: For administrative staff was conducted on 15th February 2025 by Mr. Sujay Borkar, System Administrator.
- 5 IQAC-organized Faculty Development Programme (FDP) on 'Tips for Writing Quality Research Proposals' was held on 11th April 2005.
- 6 Seminar on Innovation and Start-ups was organized on 25th March 2015 by the IIC Cell of the College in association with CII-YI for the B.Com. and M.Com. students.

COUNSELLING CELL

- 1 The Counseling Cell and POSH Committee of Narayan Zantye College of Commerce conducted an orientation for F.Y. B.Com students on July 10th and 16th, 2024. Led by Ms. Mrinal Valke, the session focused on the purpose and benefits of counseling, highlighting its role in students' holistic development. A total of 125 students attended the orientation program.
- 2 An informative session titled "Navigating Social Media Safely: Awareness of Sexual Abuse and Digital Etiquette" was conducted for First Year B.Com students on July 18th, 2024. Designed by Sharmila Valavalkar, the session emphasized social media etiquette and its role in maintaining healthy relationships online. The session was attended by 75 students (37 males and 38 females).
- 3 The Women Development and Gender Equity Cell, in collaboration with the Counseling Cell of Narayan Zantye College of Commerce, organized a session on "Menstrual Hygiene" on August 16th, 2024. Led by Dr. Mithun Mahatme, an obstetrician and gynecologist, the session focused on two key areas: PCOD (Polycystic Ovary Syndrome) and menstrual hygiene. Dr. Mahatme discussed PCOD symptoms, lifestyle factors like diet, exercise, stress management, and sleep, and their impact on managing PCOD.. The event, attended by 82 female students from various classes, concluded with a Q&A session and a vote of thanks.
- 4 The Counseling Cell and the POSH Committee of Narayan Zantye College of Commerce conducted a session on "Teamwork and Leadership" for first-year B.Com students on August 27th, 2024. Designed by Sharmila Valavalkar, the session aimed to equip students with essential skills for effective teamwork and leadership. the session was attended by 77 students (27 males and 50 females).

Research & Development Cell

1. Journal Club Activity

The Journal Club, established in August 2024 under the Research & Development Cell, conducted a presentation session on 10th February 2025 from 1:15 p.m. to 2:15 p.m. in the College Meeting Room. Four students of T.Y. B.Com (Class A) presented their completed research project titled “*Non-Performing Assets and Profitability of Indian Banks – An Empirical Study*” using an LCD projector, under the guidance of Dr. Bipin Bandekar, Associate Professor. The session, attended by eight project students, promoted meaningful academic discussion and strengthened the participants' research and analytical skills.

2. Bebras India Computational Thinking Challenge

The Research & Development Cell facilitated the participation of First-Year B.Com students in the Bebras India Computational Thinking Challenge, a global initiative conducted in over 80 countries to promote computational thinking and problem-solving skills. As per the directives of the Directorate of Higher Education, all FY B.Com students were enrolled on the Bebras portal, and 45 students participated in the challenge held from 15th November to 15th December 2024. All participants received certificates, with Chaitanya Umarye securing the Winner position and Gajanan Marathe achieving First Runner-Up. Dr. Jhimli Adhikari was also honored with an Appreciation Certificate by the Directorate of Higher Education for her role as Coordinator.

3. Lecture Session on “Mangroves and Saltpan Ecosystems”

The Research & Development Cell in association with the Directorate of Higher Education, organized a lecture on “Mangroves and Saltpan Ecosystems” on 1st February 2025 as part of the “Vidnyan Dhara 2025” science series. The session, delivered by Dr. Bhakti B. Salgaokar, Assistant Professor of Microbiology, Goa University, highlighted the ecological significance of mangroves and saltpans, their role in coastal sustainability, and the need for conservation amid urbanization and climate change. The programme, organized in celebration of National Science Day, was attended by 68 students and 4 faculty members.



PROF. (DR.) RAJENDRA KUMBHARJUENKAR
Principal

- Chairperson of the Sub-Committee under Board of Studies (BOS) in Commerce.
- Appointed as the Vice Chancellor's Nominee and Subject Expert representing the University for various departmental proceedings on 21st July 2025 at Agnel Institute of Technology and Design (AITD), Assagao, Goa
- Served as a Member of the Subject Expert Committee for faculty promotions under the Career Advancement Scheme (CAS), organized by the Directorate of Higher Education (DHE) on 5th August 2025.
- Appointed as the Vice Chancellor's Nominee and Subject Expert for the selection committee constituted to conduct the interview for the post of Principal at CES College, Cuncolim..
- *Invited as a* Resource Person at *Converge 2.0 – Shiksha Udyojak Sangam 2025* at the Government College of Arts, Science and Commerce, Sanquelim, Goa.
- Chaired the Technical Sessions for the Two-Day National Training Programme-cum-Workshop on “Smart PLS-Based Structural Equation Modelling” held on 15th and 16th February 2024.
- Invited as Chief Guest for academic functions by various institutions in Goa.

DR. PRAVIN SAWANT
(Associate Professor in Commerce)

- Published a book in the Regional language in Konkani titled “Sapankali” for which the Goa Konkani Academy, Panaji, has provided financial assistance.
- Authored book in “Cost & Management Accounting” published by Alpha International Publications, first edition 2025 with ISBN 9789357629249.



DR. BIPIN NAMDEV BANDEKAR
(Associate Professor in Commerce)

Papers Published:

- Published Paper titled 'Differential Impacts of Tourism on GDP Growth: A Comparative Study of Developed and Developing Economies' in the Scopus Indexed Journal '*Journal of Information Systems Engineering and Management*', e-ISSN 2468-4376, Volume 10 (7s), January, 2025, Pp 656-663. (Scopus Indexed Journal - Elsevier).
- Published Paper titled “An Empirical Study on The Impact of NPAs on Profitability Metrics of Indian Private Sector Banks” in *International Journal of Creative Research Thoughts*, ISSN 2320-2882, Volume 13, Issue 5, May 2025, Pp 13-23.
<https://doi.org/10.56975/ijcrt.v13i5.287926>



Participation in Seminars/Conferences/Workshops/FDPs.

- National Level FDP on Outcome Based Education (OBE) under NEP 2020 on 25th and 26th October 2024 organized by GVM's college of Commerce & Economics, Ponda Goa.
- State level conference “Bridging the Gap: Fostering Industry - Academia Interface in Goa” on 5th October 2024 organized by Vidya Prabodhini college, Porvorim Goa.
- State Level workshop on Advancements in Modern Accounting on 4th July 2024 organized by GVM's college of Commerce & Economics, Ponda Goa.
- FDP on Outcome Based Education (OBE) on 27th July 2024 organized by Narayan Zantye College of Commerce, Bicholim Goa.
- Workshop on “Research Methodology using JAMOVI” on 20th and 21st September 2024 organized by Narayan Zantye College of Commerce, Bicholim Goa.
- State Level Workshop on “Innovative Approaches to Teaching and Learning Cost Accounting” on 20th July 2024 organized by Govt. College Borda Margao.

- Data Visualization with Google Looker Studio on 5th January 2025 organized by Prof. K.P. Muraleedharan Endowment Trust, Kerala.
- FDP on AI Tools for Enhancing Classroom Teaching on 13th and 14th November 2024 organized by SVS Caculo college, Mapusa, Goa and IBS.
- International FDP on Impact Focused Entrepreneurship on 29th January, 8th April and 12th May 2025 (3 Modules) organized by GIM, Sanquelim and Centre for Excellence in Sustainable Development.
- Tips for writing Quality Research Proposals on 11th April 2025 organized by Narayan Zantye College of Commerce, Bicholim Goa.
- FDP on Innovation, Creativity and Startups on 6th and 7th March 2025 organized by Goa State Innovation Council at Don Bosco College of Engineering, Fatorda, Goa.
- State level workshop on Process to Progress: Building Progressive HEIs Through SoP on 24th March 2025 organized by Vidya Prabodhini college, Porvorim Goa.

Reviewership:

Reviewer for the Journal of International Journal of Science and Research.

Organized FDP and Workshop under IQAC:

- Organized FDP on **Tips for writing Quality Research Proposals** for faculty members on 11th April 2025.
- Organized Institutional Level Training workshop on **“Effective Usage of Microsoft Office Tools”** for administrative staff on 15th February 2025.

PROF. (DR.) JHIMLIADHIKARI (Professor in Computer Science)

Participation in Workshop / Meeting / Seminar

- Attended the "Faculty Enrichment Internship Program (FEIP) review meeting" and made a presentation on 20th September 2024 at the Directorate of Higher Education (DHE) on 20th September, 2024.
- Attended online workshop to familiarize with the AISHE Web DCF 2023-24 on the 16th December 2024 at 10:30 am. AISHE team New Delhi conducted the workshop.
- Participated in the workshop on AISHE Data Upload for Academic year 2023-24 organized by the Goa State AISHE Unit in association with the Ministry of Education, New Delhi on 6th January 2025



- Attended training on SAMARTH e-Governance in HEI's on 17th March, 2025 at DHE, Porvorim, Goa
- Attended the Meeting regarding recording of e-content under project DISHTAVO as per the NEP-aligned syllabus, held at the Seminar Hall, SCERT Building, Porvorim, Goa on 23rd April 2025

Research Activities

Reviewer Roles in Journals

- Worked as reviewer in **Scopus indexed** International Journal, “**Pattern Recognition Letters**”, Elsevier Science (Impact factor 3.9) and reviewed one (01) full length research articles in August, 2024.
- Worked as reviewer in International Journal, “Journal of Web Engineering & Technology”, ISSN (2455-1880) and reviewed one (01) full length research articles in September, 2024
- Worked as reviewer in International Journal, “**Journal of Intelligent Systems**”, DE GRUYTER (Impact factor 2.1) and reviewed one (01) full length research articles in February, 2025

Research Publication

- Published A paper Titled “**Leveraging Book Genre Classification using Machine Learning**”, DESIDOC Journal of Library & Information Technology, Vol. 45, No. 3, May 2025, pp. 1-8, DOI : 10.14429/djlit.20026 indexed in **Scopus** and **Web of Science**

Recognition and Appreciation:

- Received Certificate of appreciation from Directorate of Higher Education, Govt. of Goa for valuable commitment and support as a Coordinator for Bebras India Computational Thinking Challenge 2024 held from 15th November to 15th December 2024.

MRS. KRUPA K. MAYENKAR **(Assistant Professor in Commerce)**

Participation

- Participated in Five days National level FDP on “Empowering Educators with Modern Pedagogy and use of AI in Teaching and Research” organised by Ideal Institute of Academic & Research Advancement (IIRA), Ministry of MSME, Mumbai in online mode from 13th September to 17th September 2024
- Successfully completed the Refresher Course in Commerce, Accountancy and Management Organised by UGC-MMTTC University of Rajasthan, Jaipur from 11/11/2024 to 23/11/2024



Research Publications and Presentation of Research papers:

- Published a Research paper titled 'An empirical study on the impact of NPAs on Profitability Metrics of Indian Private sector Banks' in International Journal of creative research thoughts' volume 13, issue 5, May 2025.
- Registered for Doctor of Philosophy (Ph.D) Degree with Kavayitri Bahinabai Chaudhari North Maharashtra University, Jalgaon-Maharashtra on 19th May 2025 in the subject Commerce.

MS. ALISHA TAVARES

(Assistant Professor in Commerce)

- Attended Zero Waste Event organised by the IQAD cell of Govt. College Sankelim in association with Arannya Environment Research Organisation (AERO) on 30th September, 2024.
- Successfully completed Refresher Course in "Commerce, Accountancy and Management" from 11.11.2024 to 23.11.2024, organised by UGC MMTTC in collaboration with University of Rajasthan.
- Chaired the Students' Council, is the Institutional Nodal Officer on National Scholarship Portal since 2020.



DR. AJITA MORAJKER

(Assistant Professor in Commerce)

Paper Published:

- Published Research Paper entitled “Analyzing the Impact of Service Quality of Food and Beverages Outlets on Tourists' Satisfaction in Goa, India” in " *Journal of Tourism Insights*: Vol. 14: Iss. 1, Article 21.

Paper Presented:

- Presented research paper entitled “Promoting Sustainable Growth through Accommodation Services: Enhancing Tourist Satisfaction and Environmental Awareness in Goa, India” at the International Conference on Sustainable Energy and Environment from 8th March 2025 to 10th March 2025 at BITS Pilani, KK Birla, Goa Campus.



MRS. SONIYA CHODANKAR

(Assistant Professor in Economics)

- Attended a programme organised by the Civil Supplies and Consumer affairs, Government of Goa on the subject



“Observation of State Consumers Rights Day” held on 25th June 2024 at Rajiv Gandhi Kala Mandir, Ponda, Goa.

- Programme coordinator for “Two – Day State Level Workshop on Research Methodology Using JAMOVI” organised by the Narayanz Zantye College of Commerce, Department of Economics in association with Directorate of Higher Education, Government of Goa.
- Participated in the “Five Day National Level Faculty Development program on Data Analysis in Social Sciences” organised by SES's Sridora Caculo College of Commerce and Management Studies, Mapusa – Goa from 22nd October to 26th October 2024.

MRS. APURVA BANDODCAR
(Assistant Professor in Commerce)

- Presented a paper titled 'Understanding Consumer Purchase Intentions for Organic Products: A case study of Goa' at International Conference on Global Economy and Sectoral Dynamics: Navigating Challenges and Innovations across Commerce, Trade, Management, Humanities, Engineering, and Information Technology organized by Choice College of Arts and Commerce, Pune, in association with BrightHawk InfoTech Solutions Pvt. Ltd. Pune on Saturday, 5th October, 2024.
- Presented a paper titled 'Attitudinal Influence on Organic Purchases An empirical study into the role of Marketing Strategies in shaping Organic Product Purchase Behaviour in Goa' at FIIB Research Conference 2024, Rethink, Reimagine, Redesign Businesses for Meaningful and Mindful Impact organized by FIIB New Delhi on Wednesday, 16th October, 2024.



MS. MRINAL VALKE
(College Counselor)

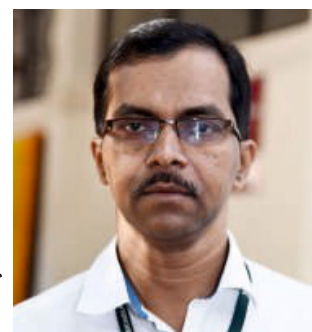
- Successfully organized a 3-Day Youth Mental Health First Aid Training Program in collaboration with Project Mpower (Aditya Birla Trust), equipping students and staff with essential mental health literacy and response strategies.
- Delivered impactful anti-ragging awareness sessions, highlighting the psychological implications of ragging and fostering a culture of empathy, inclusion, and safety on campus.



- Selected as a contributing author for upcoming academic book chapters (proposal accepted) in Scopus-indexed publications, including:
 - Toxic Work Environments and Employee Mental Health (Proposal Accepted)
 - Social Media and Self-Esteem, Body Image, and Self-Worth in Gen Z (Published)
- Participated in the 2-Day National Advanced Online Counselling Training Programme on Balancing a Client-Centered Perspective with Cognitive Behaviour Therapy, enhancing my therapeutic toolkit and evidence-based practice.

DR. BALAMANDREKAR
(College Librarian)

- Awarded Ph. D. by Kavayitri Bahinabai Chaudhari North Maharashtra University, Jalgaon (MS) on 13th July 2024 for the Theses Titled 'Design and Developing a Model for Exploring Web-Based Services for the College Libraries' under the guidance of Dr. Sharmila Gadge, Librarian, D.D.S.P. College of Arts, Science and Commerce, Erandol, Jalgaon (MH).



Papers Published:

- Published paper titled 'Transformative Role of Libraries in the Implementation of National Education Policy 2020' in UGC CARELIST Journal 'Library Herald' Vol. 63 No. 1, Pgs. 89-98, March 2025.

Chapter in Book:

- Published chapter "Empowering Users in the Digital Age: How Social Media Bridges the Divide in Indian Libraries" in a book titled 'Navigating The Digital Library Landscape: Trends and Strategies' Edited by P. B. Ghante and others and published by Ess Ess Publications New Delhi with ISBN no. 9789392594922

Papers in Conference Proceeding:

- Published Paper titled 'Marketing Your Library: Online Strategies and Techniques' in the conference proceeding titled GOALIS-2024, Modern Libraries for Future Generation: A Way to Enter in Digital World with ISBN no. 9789386043108.
- Published paper Titled 'Leveraging AI Tools for Libraries' in the conference proceeding titled AI-Driven Libraries: Shaping the Future of Knowledge Management with ISBN no. 9789358984620.

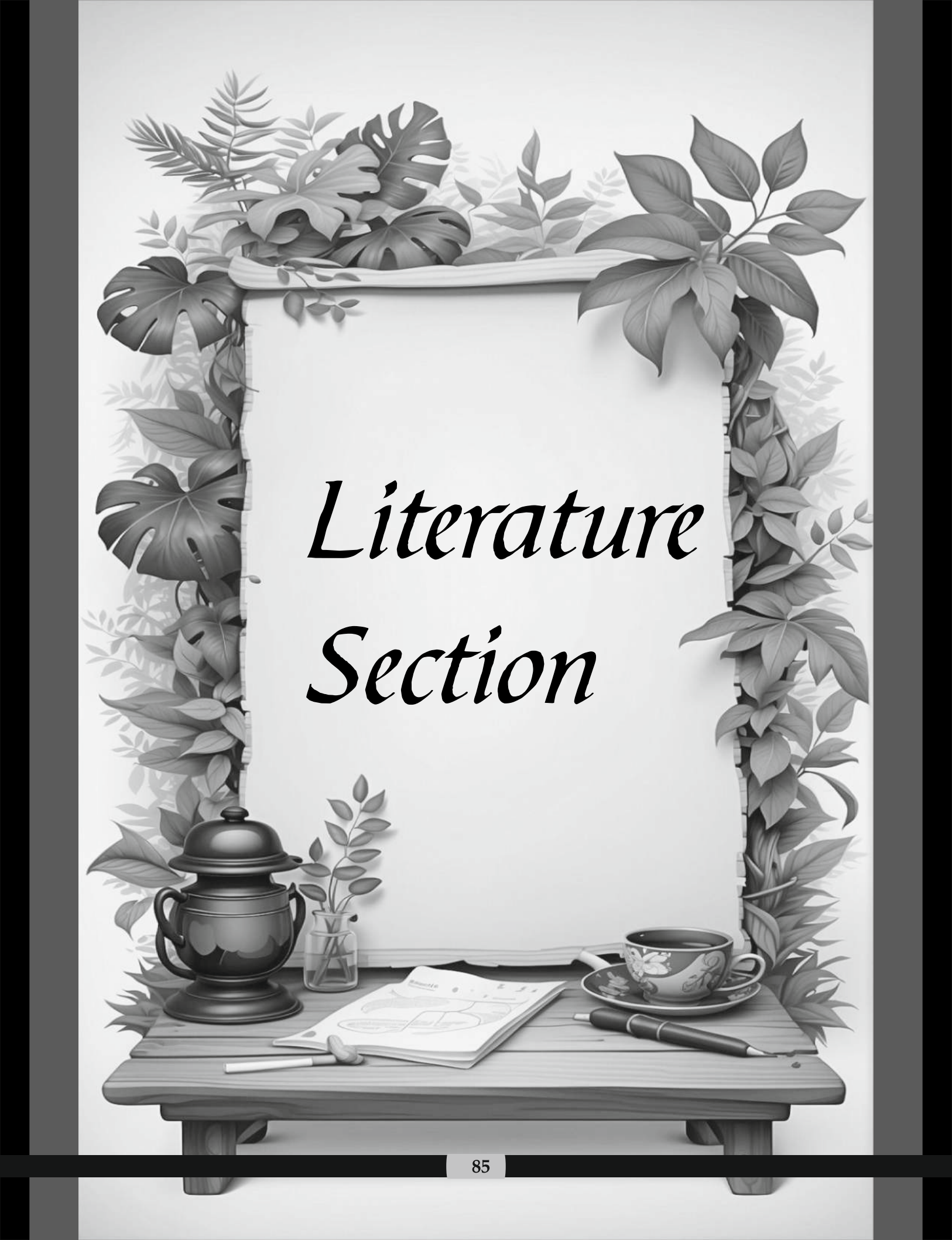
- Published paper Titled 'Artificial Intelligence in Libraries: Shaping the Future of Information Service' in the conference proceeding titled AI-Driven Libraries: Shaping the Future of Knowledge Management with ISBN no. 9789358984620.
- Published paper Titled 'Harnessing Artificial Intelligence in E-Learning: Transforming Continuous Education through Adaptive Learning Platforms.' in the conference proceeding titled AI-Driven Libraries: Shaping the Future of Knowledge Management with ISBN no. 9789358984620.

Resource Person:

- Resource person for the Short Term Certificate Course in ' Emerging Technologies in Library and Information Resources for Skill Development' organized by T. B. Cunha Information Centre, MES College on 18th July 2024.
- Resource person for the Panel Discussion on the occasion 'Book Exhibition' organized by Krishnadas Shama Goa State Central Library on 20th December 2024.
- Delivered a Sessions on 'Referencing, Citation, H-Index and Impact Factors' on 27th & 28th February 2025 for Students, Teachers and Research Scholars, organized by Government College of Arts, Science and Commerce , Sanquelim, Goa.
- Delivered a session on ' Identifying Scholarly Journals in Academics' on 13th March 2025 at PES College of Education, Ponda Goa.

Workshops

- Coordinator for the Five Day National Level Short Term Training Program titled 'Librarian Development Program' organized by our College from 7th to 11th October 2024 in association with Directorate of Higher Education, Government of Goa.



*Literature
Section*

Sustainable Fashion: Discourses from an Indian Perspective

Mrs. Apurva Bandodcar (Asst. Professor)

LITERATURE SECTION

Of the 193 United Nations Member States that have adopted the 17 Sustainable Development Goals, India ranks 109 with an SDG Index score of 63.99. One of the goals, Goal 12, relates to Responsible Production and Consumption. The fashion industry, notorious for pollution and unfair compensation to workers, has been attempting to achieve organizational and industrial goals without compromising on sustainability.

On track to become the world's third-largest consumer market by 2027, India's position in the global fashion market is being driven by its robust growth. This is particularly true for the mid-market segment, which is expected to grow between 12% and 17% during 2025, compared to the projected low single-digit growth of the global fashion market.

The fashion industry is the second-largest consumer of water globally and accounts for 2–8% of global carbon emissions, 24% of insecticide use, and 11% of pesticide consumption. Valued at approximately ₹2,700 Cr in 2024, the Indian sustainable fashion industry market is expected to surpass ₹25,000 Cr, with Indians willing to pay about a 13% premium for sustainable products.

In 2022, post-industrial textile waste in India was calculated to be 326 crore kilograms per annum, with consumers generating 394 crore kilograms annually. These stark figures indicate why India remains one of the largest generators of textile waste — a key challenge in the industry.

Sustainability, as defined by the Oxford English Dictionary, refers to the degree to which a process or enterprise is able to be continued while avoiding the long-term depletion of resources available naturally. However, this definition is not exhaustive. With the fashion industry, the concept of sustainability assumes a broader meaning and, also, encompasses the just and fair treatment of the human resources involved. Several strides have been made in recent years to make the fashion industry sustainable.

However, all is not lost. The growing emphasis on the renewal of the traditional Indian handloom, which are more often than not, sustainable, offers a ray of hope for the industry that has seen exponential growth due to the fast-fashion.

India's rich heritage boasts various examples of sustainable fashion. Kantha embroidery promotes circularity, as it is created on repurposed fabrics like sarees and sheets. Khadi is handspun from locally grown cotton and generates employment. Ajrakh and Kalamkari employ water-efficient practices and use natural dyes, as seen in block printing, which uses carved wooden blocks to imprint designs.

Although experts differ on whether the Indian handloom or the global textile and fashion industry can ever be fully sustainable, there is no denying that the Indian fashion industry has significant potential to incorporate sustainable practices. The sustainable fashion movement in India has gained traction. This is evident from the rise in demand for pre-loved luxury items, thrift fashion, rental fashion, DIY refashioning, and clothing swaps that reshape eco-friendly wardrobes.

Upcycling and circularity in fashion are becoming popular trends. Even traditional silk sarees now have sustainable companions in vegan silk yarns and fabrics — a clear indication of efforts made in the sustainable direction.

Integrating technology in the processes can provide an impetus for sustainable practices within the fashion industry. AI-enabled tools, digital design tools, 3D printing, and lab-grown materials are examples of innovations that have curbed waste generation and resource depletion during the processes.

The advent of digital platforms of communication has enabled artisans to connect directly with consumers, in turn reducing waste, enhancing transparency in supply chains, and ensuring fair payments. It presents an opportunity for the sustainable consumers to witness the trickling effect of a simple investment made by them in the sustainable fashion item. For the sustainable fashion ecosystem to flourish in India, promoting the merits of slow fashion and educating consumers about the impact of mindful choices are essential.

A sturdy legal system with explicitly stated laws to curb the spread of misinformation, and raising awareness among the populace will contribute significantly in helping India preserve its heritage and maintain its ecological beauty. Consideration of all the stakeholders of the planet Earth is vital for the achievement of the sustainable development goals.



From Yajnaseni to Sairandhri - Whispers of the past

Ms. Mrinal Valke (College Counsellor)

"A name is a powerful thing. It sets one apart and gives significance."

These words echoed in my mind as I turned the pages of *The Palace of Illusions* by Chitra Banerjee Divakaruni. The book is a retelling of the Mahabharata, but not from the perspective of the warriors or kings we're so familiar with. Instead, it gives voice to Draupadi, the fierce queen whose life was moulded by sacrifice, resilience, and a quest for identity.

Divakaruni's narrative takes us back to an era of grandeur and chaos, where Draupadi, often referred to as Panchali, struggles to carve out a name for herself beyond the shadows of her father and husbands. Her journey is not just about survival in a patriarchal society but about self-actualization a thirst to be seen as more than a pawn in the games of power and politics.

What struck me most was how the author reimagines Draupadi's life, blending the lines between reality and imagination. We see her not just as a queen or a wife but as a woman with desires, ambitions, and vulnerabilities. Her relationships with Krishna, her husbands, and even her enemies are brought to life with such depth that they feel both timeless and deeply human.

The book explores themes of love, respect, revenge, and empowerment, but what caught my attention was Draupadi's unwavering strength in the face of humiliation and adversity. Her story is a testament to the resilience of women, even in the most oppressive of times.

At first glance, a *Itihasa* Enthusiast might think, "I already know the Mahabharata; why read this?" But *The Palace of Illusions* gives us a fresh perspective, far removed from the dramatized versions we've seen on television or in movies. It's a story that challenges us to rethink what we know about Draupadi and the women of her time.

If you're looking for a book that will take you back to an ancient era while empowering you with its themes of resilience and self-discovery, this is the perfect read. Draupadi's journey is a reminder of the strength and power of women, not just in the past but in the present as well. It's a story that will stay with you long after you've turned the last page.



India's Food Exports: A Pillar of Growth and Global Influence

Ms. Akansha Ashok Kalangutkar,
(M.Com. – II)

India's journey in food exports reflects a rich narrative of tradition, perseverance, and economic strength. From golden fields of rice paddies to aromatic spice farms, Indian

agriculture has established a significant identity in the global market. The country's diverse and high-quality produce has established India as a major exporter, influencing worldwide trade and sustaining millions of livelihoods.

Agriculture has been the heart of India's economy for centuries, and today, it fuels the country's rising global stature. Rice, one of the most consumed grains in the world, has placed India at the forefront of international trade. Whether it's the fragrant basmati that graces dinner tables worldwide or the resilient non-basmati varieties feeding nations across Africa, the Middle East, and Southeast Asia, Indian rice remains in high demand. Government initiatives, such as the Foreign Trade Policy 2023-28, have further strengthened India's export potential, ensuring that the nation retains its competitive edge in the global market.

India's achievements in food exports extend beyond rice alone. Spices have historically represented India's rich cultural legacy, tracing back to the era when merchants navigated the oceans to obtain the nation's prized flavors. In the present day, India remains the "Spice Bowl of the World," exporting valuable turmeric, black pepper, and cardamom to international markets. The rising inclination toward natural and organic ingredients has further enhanced India's spice commerce, while the increasing popularity of Indian cuisine overseas continues to fuel demand.

Cashew nuts, another jewel in India's export basket, form a key part of India's export basket, catering to markets across the globe. However, in recent years, rising production costs and growing competition from countries like Vietnam and Brazil have presented challenges. Despite this, India's cashew sector continues to show resilience, consistently innovating and exploring new markets to maintain its position in the international cashew industry.

The journey of Indian food exports has not been without obstacles. The COVID-19 pandemic disrupted global trade and caused temporary setbacks. But like a phoenix rising from the ashes, India's agricultural exports made a strong comeback. Despite an initial decline, the sector rebounded strongly, particularly in spice exports, as health-conscious consumers sought out immunity-boosting ingredients such as turmeric and ginger. This revival highlighted the resilience of India's food export sector and its critical role in stabilizing the economy.

Despite its success, India's food export industry faces significant competition. Countries like Thailand and Vietnam challenge India's rice dominance with competitive pricing and improved crop varieties. Stringent food safety regulations in markets such as the European Union and the United States add

another layer of complexity for Indian exporters. Additionally, high transportation costs and logistical inefficiencies create barriers to smooth trade.

Yet, with challenges come opportunities. The world is shifting towards healthier, more sustainable food choices, and India is perfectly positioned to meet this demand. Organic farming is gaining traction, offering Indian farmers and exporters a golden chance to tap into premium global markets. Expanding the value-added food products, such as packaged and processed goods, can help India gain a stronger foothold in high-value markets. Moreover, advancements in technology, including AI-driven logistics and blockchain-based quality assurance, are transforming food exports and improving efficiency.

To further strengthen India's position in the global food export market, India must take proactive measures. Strengthening trade agreements with key international partners will ensure consistent demand. Investments in agricultural infrastructure, such as better cold storage facilities and advanced supply chain networks will enhance efficiency and reduce wastage.

Encouraging research and development in agriculture, focusing on high-yield and climate-resilient crops, will help Indian farmers maintain their competitiveness. Additionally, providing financial support and incentives for export-oriented farming will play a vital role in sustaining growth.

India's food exports are more than just trade figures; they represent the hard work of millions of farmers and the country's rich agricultural heritage. The export of rice, spices, and cashews has not only enhanced India's global reputation but also improved the livelihoods of millions across the nation. Looking ahead, India must embrace innovation, expand its reach to new markets, and adapt to global trends to sustain its momentum.

With the right combination of policy support, technological advancements, and market diversification, India's food export sector can continue to flourish, ensuring that the world enjoys a taste of India for generations to come.



Ayushman Ayogya Mandir

Ms. Isha Parwar, (M.Com. – II)

Health is fundamental to human existence and vital for leading productive lives. It encompasses physical, mental, and social well-being, as defined by the World Health Organization (WHO). This definition underscores the importance of holistic well-being, allowing individuals to thrive. Physical health refers to the body's optimal functioning, enabling daily activities without excessive fatigue or stress.

Private services now play a crucial role in delivering healthcare in conjunction with government facilities. To prevent the exploitation of vulnerable populations, the Government of India has implemented measures such as the Consumer Protection Act and the accreditation of private hospitals.

The Consumer Protection Act is designed to enhance the protection of consumers' interests and to address disputes related to consumer matters. As a result, healthcare providers nationwide are paying closer attention to the importance of delivering quality care. Accreditation acts as a quality rating system, similar to those used in the tourism industry, and is based on factors such as service levels, efficiency, and cleanliness. In essence, accreditation involves assessing the performance of a healthcare facility.

Goa Public Health Act

No Objection Certificates (NOC) from a sanitation perspective are formally issued by the Health Officers or Medical Officers Incharge, operating within their designated jurisdictions. This process falls under the provisions of the Goa Public Health Act of 1985, along with the accompanying Rules of 1987 and various amendments that have been introduced over the years. These certificates are essential for a wide range of establishments, including commercial, industrial, and construction projects. In cases where concerns are raised, the local Competent Health Authority diligently investigates complaints submitted by the Goa Public Health Act, ensuring the community's health and safety remain a top priority.

Additional Beneficiary & Other Information

Goa Government employees and their dependents under the Medical Attendance Rules can enroll in the scheme by submitting the required form to their Head of Office/Department. This option cannot be changed for one year.

There are 14 Homeopathic, 32 Ayurvedic, 26 ophthalmic, and 29 Dental Clinics at various PHCs/CHCs, along with three STD clinics in Urban Towns like Mapusa.

The Directorate and its units issue NOCs for establishments as referred by local authorities. Parties must submit a triplicate application to the Health Officer/Medical officer in charge at their respective PHCs/CHCs/UHCs.

The Medical Store Depot (MSD) procures and distributes medical equipment and medicines to hospitals and health centers, supplying allopathic, Ayurvedic, homeopathic drugs, surgical items, and machinery as needed through public tenders. All lifesaving and essential drugs are continuously available as per requirements.

Ayushman Arogya Mandir

Ayushman Arogya Mandir aims to transition from a selective approach to healthcare by providing a comprehensive range of services, including preventive, promotive, curative, rehabilitative, and palliative care. The program consists of two complementary components.

The first component involves establishing 150,000 Ayushman Arogya Mandirs to deliver comprehensive primary healthcare that is universal and free for users. This initiative focuses on wellness and offers a broader range of services within the community.

The second component is the Pradhan Mantri Jan Arogya Yojana (PM-JAY), which provides health insurance coverage of up to Rs. 5 lakhs per year to over 10 crore poor and vulnerable families in need of secondary and tertiary care.

Expanded range of services

The expansion of services has been planned incrementally. As a first step, screening, prevention, control, and management of non-communicable diseases and chronic communicable diseases, such as tuberculosis and leprosy, have been introduced at Ayushman Arogya Mandir.

Ayushman Arogya Mandirs aim to provide a broad range of services, extending beyond maternal and child health to include care for non-communicable diseases, palliative and rehabilitative care, mental health, and emergency services, alongside free essential drugs and diagnostics. They are fundamental to India's public health system, promoting "Health for All" and striving for Universal Health Coverage. Launched under Ayushman Bharat, these centers focus on delivering comprehensive, affordable, and quality healthcare to all citizens, transforming the primary care landscape.



Mom

*Mom, it's you, when I was small
Who held me close
Till I became tall
You were always there
To help me everywhere*

*You taught me how to talk
Held my hand and made me walk
When I started understanding
things
And when I got my own wings
You helped me understand many
tough things*

*Whenever I was in a sad mood
You cheered me up with my
favourite food
You have taken lots of trouble
Today because of you I'm capable*

*Mom you are the best
To have you I feel blessed
You are one in a million, mother
You make me smile like no other*

*You guided me through all my way
Today, I have so much to say
But the words, I have are very few
To express to you a big thank you*



Purva Rajendra Govekar
S.Y.C

Handling Market Volatility: Comprehending Stock Volatility in the Digital Era

Mast. Kapil Parab (M.Com – II)

Economic data, geopolitical tensions, business results, and investor behavior all have an impact on stock market volatility, which is still a critical component of financial markets. Concerns about inflation, changes in central bank interest rates, and the emergence of AI-driven trading have all contributed to the volatility of major stock markets in 2024–2025. Investor caution has intensified as a result of the recent fall in tech stocks and the economic uncertainty in both China and the United States. Despite this volatility, market analysts believe that industries like fintech and renewable energy are well-positioned for expansion.

Macroeconomic indicators like GDP growth and inflation rates, geopolitical events like trade wars and disputes, technological disruptions from high-frequency trading and blockchain-based assets, and investor speculation driven by behavioral finance are some of the major factors that influence market fluctuations.

Volatility affects retirement savings, market morale, and economic confidence, but it also presents trading possibilities. Although market fluctuations can lead to panic selling, they also offer profitable opportunities for individuals who are aware of market cycles. Markets have shown resilient throughout history, rebounding from downturns and rewarding patient investors.

The most recent developments show that although fintech, EV technology, and cryptocurrency adoption continue to shape market dynamics, AI-driven trading is speeding up market moves. Nowadays, a large percentage of international commerce is carried out by AI algorithms, which causes markets to react more quickly to news and economic updates. Once thought of as a niche sector, cryptocurrencies are now more and more integrated with traditional stock markets, impacting liquidity trends and investor mood.

Furthermore, the use of blockchain technology into stock trading platforms is improving market stability overall, decreasing fraud risks, and increasing efficiency and transparency. Global investments are also being drawn to emerging economies like India, Brazil, and Southeast Asia since they provide advantages for diversification and have significant development potential in comparison to more established Western markets.

Investors should utilize dollar-cost averaging, diversify their portfolios, take long-term investing strategies, hedge against risks, and keep up with market developments in order to manage volatility. Understanding technical analysis and economic data can help investors make

well-informed decisions rather than emotionally responding to market fluctuations, making financial literacy more important than ever. To reduce risk exposure, several experts advise holding a well-balanced combination of stocks, bonds, commodities, and other assets. Additionally, maintaining current knowledge on central bank rulings, technology advancements, and international economic policies might provide you a competitive edge in a market that is becoming more and more dynamic.

In the end, stock market volatility offers both possibilities and difficulties, and investors can maximize their investing plans for long-term success by adjusting to new trends and technological developments. Even though brief swings could appear concerning, investors can profit from market changes rather than be overtaken by them by sticking to a disciplined investing plan and utilizing technology developments. Those that embrace change, exercise patience, and make data-driven judgments will probably become successful investors in the long term in the quickly changing financial scene.

Healthy Eating Habits for Busy Women

Ms. Ritu Parab (M.Com – II)

Eating healthy can be tough for busy women juggling job, school and personal commitments. But for energy, focus and overall health, a healthy diet is key. Even the busiest women can make healthier choices without sacrificing their schedule by using smart eating strategies.

Meal planning is one of the best ways to ensure a healthy diet. Meal planning ahead of time ensures balanced nutrition, cuts down on unhealthy food choices and saves time.

Simple and wholesome meals students can make include easy stir-fries for dinner, pre-packaged salads or wraps for lunch and overnight oats for breakfast. Preparing meals ahead of time reduces the temptation to grab processed snacks or fast food.

Busy women sometimes turn to fast food due to time constraints. But unhealthy eating can be avoided by stocking up on healthy snacks. Nuts and seeds, fruit-topped Greek yogurt, hummus-topped whole-grain crackers and protein and fibre-rich smoothies are some of the best snack options. Between meals these snacks will keep you full and give you long lasting energy.

Sustaining energy and focus requires adequate hydration. Women should drink 8-10 glasses of water daily. Reusable water bottles can be a helpful reminder to drink plenty of water throughout the day. Hydration is part of a healthy lifestyle because it affects digestion, metabolism and overall health.

When it comes to eating healthy students are concerned about affordability. Buying in bulk of foods like rice, lentils, oats and whole grains, seasonal fruits and vegetables, frozen rather than fresh when needed and cooking at home rather than dining out are some of the affordable yet wholesome options. Students can eat a balanced diet without breaking the bank by making small thoughtful decisions.

Stress eating which often means eating unhealthy food can be caused by academic pressure and busy lifestyle. Women can choose healthy comfort food like dark chocolate or herbal teas, exercise and mindfulness and relaxation practices to help them cope with stress. Identifying emotional eating triggers and choosing healthier alternatives can help them eat a balanced diet.

Even the busiest women don't have to struggle to eat healthy. Students can eat a balanced diet and promote overall well-being by planning their meals, choosing wisely, drinking plenty of water and managing stress. By forming these habits you can achieve your academic and personal goals more effectively and live a healthier and more active life.



Beyond the Body: Exploring the Mysteries of Astral Travel

Riya Uday Mhalsekar (M.Com – II)

The search for meaning and significance is something deeply woven into who we are as humans. It's a journey that often leads us toward spirituality a path that feels more personal and intimate than traditional religion.

Spirituality is less about rules and more about exploring our inner selves and our connection to something greater than us. It's about finding peace within, often through practices like meditation, mindfulness, or yoga. These moments of stillness help us step back from the chaos of everyday life, offering clarity and a deeper understanding of who we are and what we're here for. For many, spirituality is about uncovering their own truths and living a life that feels authentic and meaningful.

One of the more fascinating and sometimes debated aspects of spiritual exploration is the idea of astral travel, or astral projection. Imagine this: the belief that we have an “astral body,” a kind of energy duplicate of our physical self, that can leave the body and travel to other dimensions. People who've experienced it often describe it happening during deep meditation, lucid dreams, or even near-death experiences. They talk about feeling like they're floating, sensing vibrations, or even feeling a gentle pull as their astral self separates from their physical body. It's a concept that's as mysterious as it is captivating.

For those curious about astral travel, there are techniques to explore it. It starts with deep relaxation think guided meditations or calming rituals to prepare the mind and body. Visualization is key, helping to guide the astral body on its journey. Setting clear intentions beforehand is also important, as it gives the experience direction and purpose. And for some, tuning into subtle sensations, like vibrations or a sense of lightness, can signal that the separation is beginning.

Those who practice astral travel often speak of its profound impact on their spiritual growth. They say it offers insights into life and existence that go beyond what we experience in our physical world. For some, it even eases the fear of death, suggesting that consciousness might continue beyond the body. Others believe it sharpens intuition, deepens inner wisdom, and even unlocks memories of past lives, helping to resolve karmic patterns. It's a practice that feels deeply transformative for those who embrace it.

But not everyone is convinced. Scientists often approach these claims with skepticism, suggesting that astral travel experiences might be vivid dreams, hallucinations, or the brain's response to sensory deprivation. They argue there's no concrete evidence for an astral body or the ability to travel beyond the physical realm. Still, research in fields like consciousness studies and quantum physics keeps the conversation alive. Some scientists even suggest that even if these experiences are subjective, they can still hold deep psychological and spiritual value for the individual.

Whether or not astral travel is “real” in a scientific sense, it undeniably sparks curiosity and wonder. It taps into our innate desire to push beyond limits and explore the unknown. Spirituality, in general, is about growth, self-awareness, and our connection to the universe, while astral travel offers a tantalizing glimpse into realms beyond our everyday perception. Together, they reflect our timeless quest to understand our place in the cosmos and to uncover the boundless possibilities of existence.

At its core, spirituality and practices like astral travel remind us that life is about more than what we can see or touch. They invite us to question, to explore, and to dream. Whether you see astral travel as a literal journey or a metaphor for inner exploration, it challenges us to expand our minds and dive deeper into the mysteries of life. It's a reminder that the universe and our potential might be far greater than we can imagine. And isn't that a beautiful thought?

Government Initiatives and Their Impact on Safeguarding the Environment

Ms. Riya Narulkar (M.Com – II)

Governments are essential in tackling one of the most important issues of our day: environmental protection. Governments may prevent climate change, reduce environmental degradation, and guide society toward sustainable practices by enacting laws, rules, and incentives. Good policies encourage companies, communities, and individuals to embrace eco friendly practices in addition to providing the foundation for environmental protection. The clash against environmental problems like pollution, deforestation, and global warming would not have the structure and enforcement necessary to make significant progress without robust government participation.

Legislation is one of the main ways that governments support environmental protection. Legal guidelines for pollution prevention, resource management, and biodiversity preservation are established by laws like the Clean Air Act, Clean Water Act, and Endangered Species Act in the United States, as well as the Green Deal in the European Union. By ensuring that businesses follow environmental regulations, these laws decline harmful emissions, save natural ecosystems, and encourage the sustainable use of resources. Governments can stop environmental damage at its source and level the playing field for companies that are dedicated to sustainability by holding corporations responsible.

Governments can promote environmental conservation by offering financial incentives in addition to rules. Businesses and individuals are encouraged to hold eco-friendly habits through grants for conservation projects, tax advantages for green technologies, and subsidies for renewable energy projects. For instance, in many nations, laws that encourage solar and wind energy have greatly sped up the shift away from fossil fuels. In a similar manner, carbon pricing schemes like carbon taxes or cap-and-trade schemes provide monetary rewards for cutting greenhouse gas emissions, which makes it profitable for businesses to invest in greener technologies.

Another essential component of government-led environmental preservation is international cooperation. Collective action is necessary to address global concerns like biodiversity loss, ocean pollution, and climate change. Governments can set global goals for lowering carbon emissions and preserving ecosystems by taking part in international agreements like the Paris Agreement. Governments can increase their influence and address cross-border environmental challenges by working together, exchanging resources, and coordinating policies.

However, the enforcement and flexibility of government policies determine their effectiveness. Even the best-meaning legislation can be rendered ineffectual by laidback enforcement, and strict laws may not be able to handle new issues. To make sure that policies continue to be

effective and relevant, governments must make investments in innovation, accordance, and monitoring. Transparency and public involvement are also crucial because they guarantee that policies represent the interests and values of the populace and keep governments responsible. To essence up, government regulations are essential in the clash to save the environment.

Governments can establish the outline required to address environmental concerns through law, financial incentives, public awareness campaigns, and international collaboration. Although everyone in society has a responsibility to protect the environment, governments have a leadership role to play by establishing the guidelines and supplying the resources required for a sustainable future. The goal of a planet that is healthy and thriving will remain unattainable without their active participation.



The Rising Appeal of Veganism and Its Benefits

Ms. Sakshi Padwal (M.Com – II)

In recent times, veganism has seen a remarkable increase in appeal around the globe. Formerly considered an elite lifestyle, it has become a thriving global phenomenon influencing food industries, public policies, and consumer behavior. More than just a nutritional choice, veganism embodies a philosophy that curtails animal exploitation while emphasizing health and ecological sustainability. With the increasing awareness of the negative health consequences of meat and dairy production on humans and the environment, more individuals are adopting plant-based diets.

Several elements have led to the growing uptake of veganism, such as the impact of social media, empirical research, moral considerations, and the availability of plant-based options. Social networks have played their role in sensitization, and so many influencers, dietitians, and public figures have been spreading the messages of plant-based diets by posting recipes, health benefits, and ethical concerns.

Documentaries like *The Game Changers*, *Cowspiracy*, and *What the Health* have illuminated the environmental and health issues linked to meat consumption, igniting further curiosity about veganism. Moreover, scientific evidence has shown that plant based diets can decrease the risk of chronic diseases, such as cardiovascular disease, diabetes mellitus, and cancers. With the growing health conscience, there is a growing tendency for people to consume vegan diets as a preventive measure for enhancing their health status.

The growing movement toward veganism is supported by many hypothesized benefits, such as health gains, environmental sustainability, and ethical reasons. In terms of health, a diet rich in plant material offers many advantages, making it a very attractive option for people who want to better their overall well-being. Research indicates that vegans face a lower risk of heart ailments, hypertension, obesity, and type 2 diabetes due to their intake of nutrient-dense foods such as fruits, vegetables, legumes, and whole grains.

Vegan diets are generally rich in fiber, providing favors to digestion and constipation. Additionally, plant-based foods are generally calorie-reduced and lower in saturated fat, thus facilitating maintaining a lean body mass. In addition, the variety of vitamins, antioxidants, and phytonutrients present in plant foods helps to strengthen the immune system and protect against illness.

The ecological consequences of meat and dairy production have led to a move towards an alternative sustainable way of life in the form of veganism. Animal farming is one of the leading causes of greenhouse gas emissions. Science tells us that a plant-based diet yields significantly less emissions, less water pollution, and significantly less land usage than meat-based diets. In

addition, animal husbandry uses large amounts of water, a consumption pattern that is offset by using plant-based diets to minimize water use and to minimize pollution caused by animal excretions. Deforestation also poses a significant issue, as extensive areas of forest are cleared

for livestock grazing, resulting in biodiversity loss. By lessening meat consumption, veganism aids in safeguarding natural ecosystems and promoting a more sustainable food system.

Beyond health and environmental/ecosystem benefits, veganism promotes a cruelty-free way of life through the reduction of the use of animal products, directly in food, but also in textile and cosmetic fields. Plant-based diet consumes fewer resources and can provide a solution for the global food shortage. Not only do many vegan consumers support cruelty-free and fair brands, they are also in support of equitable and environmentally sound, sustainable business practices. With the understanding by companies of this shift in consumerism, the number of vegan products available is growing, allowing people to make better-informed and ethical decisions.

Despite all the advantages, the change to a vegan diet is not easy. One of the main questions is to guarantee an adequate intake of fundamental nutrients, e.g., protein, vitamin B12, iron, and omega-3 fatty acids. But they may be acquired from plants, plant-derived sources, and/or supplements, etc. Furthermore, vegan food options may be limited (or more expensive) in some locations, affordability being another potential barrier. Additionally, most traditional diets are dominated by meat and dairy, which is difficult for some people to follow to live without food from animals. The achievement of these challenges requires training, planning, and sustained development of plant-based, food-industries.

The rise of veganism is driven by concerns about health, environmentalism and ethicality. Although there are caveats to be considered in this lifestyle, the advantages lie way ahead of the caveats. In line with the expanding availability of plant-based substitutes, veganism is expected to trend upward in the next years. Regardless of motivation driven by health, animal welfare, or ecology, the commitment to a vegan way of life has demonstrable positive effects on humans and the environment. Small changes in diet, like adding more plant-based meals, can help create a healthier and greener planet.



The Influence of Excessive Thinking on Students

Ms. Samruddhi Kashinath Gawas
(M.Com – II)

In today's rapidly changing environment, students encounter significant academic demands, career doubts, and societal pressures. While introspection and deliberate decision-making are essential, too much contemplation can be harmful. Excessive thinking, often termed the “analysis paralysis,” can result in stress, anxiety, and diminished self-assurance. This article examines the consequences of excessive thinking on students and presents strategies to manage it effectively.

Excessive thinking arises when students repeatedly fixate on previous errors, fret over potential outcomes, or scrutinize situations from every conceivable perspective. While it may appear to be a method of preparing for challenges, overanalyzing frequently results in inaction

and self-doubt. For instance, a student gearing up for an exam might spend more time stressing about failure than actually preparing. Likewise, someone pondering a career decision may delay too long, fearing they will choose poorly.

One of the primary repercussions of excessive thinking is heightened stress and anxiety. Continually rehashing negative scenarios in the mind can elicit feelings of apprehension and uncertainty. This emotional weight can hinder academic performance, as students may find it difficult to focus or feel overwhelmed by their responsibilities. Excessive thinking also disturbs sleep patterns, making it harder for students to concentrate and absorb information.

In addition to academic pressures, excessive thinking can influence social interactions. Numerous students dissect every conversation, worried they may have said something inappropriate or embarrassed themselves. This self-critique can lead to social withdrawal, complicating the formation of meaningful relationships. Over time, it may also diminish self-esteem, as students grow excessively concerned about others' perceptions.

A significant reason students overthink is the fear of failure. Whether regarding exams, internships, or career paths, the drive to succeed can render every choice daunting. Rather than viewing errors as educational opportunities, students may pause to avoid risks, constraining their personal and academic development. Nevertheless, failure is a vital component of growth, and learning from errors holds more value than steering clear of them.

To combat overthinking, students need to cultivate a proactive mindset. One effective tactic is imposing time constraints for decision-making. Instead of endlessly deliberating a situation, designating a specific period to evaluate options and reach a conclusion can mitigate mental fatigue. Moreover, engaging in mindfulness and relaxation practices, like meditation or deep breathing, can assist in soothing an overly active mind.

Journaling is another beneficial approach. Documenting thoughts and worries enables students to perceive their anxieties more objectively, helping them differentiate between legitimate concerns and excessive analysis. Similarly, seeking guidance from mentors, peers, or counselors can provide reassurance and new viewpoints.

Another critical step is shifting the emphasis from perfectionism to progress. Many students overthink because they strive for impeccable outcomes. Acknowledging that errors are integral to the learning journey can ease the fear of failure. Instead of fixating on what may go awry, students should concentrate on making small, achievable strides toward their objectives. Lastly, participating in physical activities or hobbies can redirect focus from overwhelming thoughts. Sports, music, or creative endeavors assist students in relaxing and escaping negative thought cycles. Balancing academic duties with enjoyable engagements fosters a healthier mindset.

Overthinking is a prevalent issue among students, but it doesn't have to dictate their experiences. By employing practical tactics like time management, mindfulness, and self-compassion, students can reclaim control over their thoughts and alleviate stress. Learning to accept uncertainty and make confident decisions is crucial for personal and academic achievement. Instead of overanalyzing each scenario, students should rely on their capabilities and progress with an optimistic attitude.



Artificial Intelligence - A Boon with Caution

Ms. Shefali Shetye (M.Com. Part II)

Artificial Intelligence (AI) has revolutionized industries and daily life by enhancing efficiency, automating tasks, and solving complex problems. From business operations to healthcare, AI has proven its potential. However, its rapid advancement raises ethical concerns, job displacement risks, and issues regarding human dependency. While AI boosts productivity and convenience, responsible usage is essential to mitigate its drawbacks. It explores AI's benefits and challenges, advocating for a balanced approach to its integration into society.

The Boon of Artificial Intelligence

AI has significantly improved efficiency across sectors by automating complex tasks and reducing errors. One of AI's primary advantages is automation, which helps businesses update production, reduce costs, and improve accuracy. AI-driven systems handle repetitive tasks, allowing humans to focus on strategic and creative roles.

In healthcare, AI has transformed diagnostics, treatment planning, and surgeries. Machine learning algorithms detect diseases like cancer with precision, assist doctors in predicting patient outcomes, and personalize treatments. AI-powered robotic surgeries enhance accuracy and minimize risks associated with human errors.

Education has also benefited from AI-driven learning platforms. Personalized learning tools adapt to student needs, offering customized lessons and assessments. AI-powered chatbots and virtual tutors help students clarify doubts, making education more interactive and accessible.

Security and surveillance have been strengthened with AI-powered facial recognition, biometric authentication, and cybersecurity tools. Smart home devices and AI-driven security systems offer enhanced protection against threats.

In agriculture, AI-driven tools help farmers optimize crop production. Smart sensors, drones, and predictive analytics monitor soil conditions detect diseases, and improve irrigation techniques. AI also analyses climate patterns, assisting farmers in making informed decisions.

Challenges and Risks of AI

Despite its advantages, AI presents several challenges. One major concern is job displacement due to automation replacing manual labour. Although AI creates new job roles, it necessitates reskilling to keep up with evolving industry demands.

Data privacy and security are also significant issues. AI systems process vast amounts of personal data, raising concerns about misuse and cyber threats. Data breaches can lead to identity theft and financial fraud, highlighting the need for rigid protection measures.

AI-driven decision-making raises ethical concerns. If trained on biased data, AI algorithms

may reinforce discrimination in hiring, law enforcement, and financial services. Ensuring fairness and transparency in AI systems is crucial to prevent unethical outcomes.

Excessive reliance on AI could also weaken critical thinking and problem-solving skills. While AI enhances learning and productivity, over-dependence may reduce individuals' ability to think independently. AI should complement, not replace, human intelligence.

Another major concern is AI's potential misuse in conflict and surveillance. Autonomous weapons and AI-driven military strategies pose global security threats. Without ethical regulations, AI could be exploited for destructive purposes, leading to civilized crises.

A Balanced Approach to AI Implementation

To maximize AI's benefits while addressing its risks, a well-rounded approach is necessary. Governments, businesses, and researchers must collaborate to establish ethical AI frameworks that emphasize transparency, fairness, and accountability. Regulations should ensure unbiased AI-driven decisions that obey ethical principles.

Investing in AI education and workforce development is crucial for preparing individuals for evolving job markets. Reskilling programs can help workers transition into AI-centric industries, minimizing job displacement. Enhancing AI literacy will empower individuals to use AI responsibly and understand its implications.

Strengthening data privacy and security is essential. Robust cybersecurity measures, encryption protocols, and ethical AI practices must be enforced to protect user information from cyber threats.

Additionally, AI should complement rather than replace human intelligence. Integrating AI across industries while preserving human creativity, decision-making, and ethical judgment will ensure that AI serves humanity's best interests. Encouraging human-AI collaboration will promote a future where AI enhances, rather than diminishes, human capabilities.

AI has transformed industries and improved quality of life, offering benefits in healthcare, education, security, and agriculture. However, its rapid development presents challenges, including job displacement, ethical concerns, and data security risks. Striking a balance between AI's benefits and risks is crucial for responsible integration.

By implementing ethical guidelines, investing in AI education, and ensuring data privacy, AI's potential can be harnessed while mitigating drawbacks. AI should be used as a tool to complement human intelligence, fostering innovation and progress without compromising ethical values. As AI evolves, a cautious and thoughtful approach will ensure a future where AI and humanity coexist cordially, unlocking new possibilities while upholding ethical standards.



The Health Perks of Chocolate: More than Just a Sweet Delight

Ms. Sneha Palav (M.Com – II)

Chocolate has been historically regarded as a representation of indulgence and luxury. Nevertheless, in addition to its pleasing flavour and rich heritage, studies have revealed various health advantages linked to chocolate consumption especially dark chocolate. From boosting mood to supporting cardiovascular health, this cherished treat offers unexpected wellness benefits that elevate it beyond mere indulgence.

Dark chocolate particularly those with elevated cocoa percentages is loaded with vital nutrients and potent antioxidants. Research indicates that cocoa is abundant in flavonoids natural substances recognized for their capacity to fight oxidative stress and inflammation. These antioxidants are essential in lowering the risk of chronic illnesses and promoting overall cellular wellness. Furthermore, dark chocolate (containing 70% or more cocoa) delivers valuable minerals such as iron, magnesium, and fiber, rendering it a surprisingly wholesome component of one's diet.

It's no surprise that chocolate is frequently associated with joy. This sweet delight has been discovered to affect brain chemistry in a manner that uplifts moods and induces relaxation. Cocoa triggers the release of serotonin, a neurotransmitter that boosts feelings of welfare. Moreover, the bromine and phenyl ethylamine two significant compounds present in chocolate assist in enhancing alertness and uplifting mood. This clarifies why chocolate is a flavoured selection for celebrations and gifting customs particularly in cultures such as India, where it acts as a contemporary substitute for traditional sweets.

One of the most compelling incentives to relish dark chocolate in moderation is its favourable effect on heart wellness. Studies propose that the flavonoids in cocoa enhance blood circulation, decrease blood pressure, and minimize the likelihood of cardiovascular diseases. Regular intake of dark chocolate has been associated with improved endothelial function, which helps blood vessels retain flexibility and reduces the risk of thrombosis. By incorporating small portions of dark chocolate into a balanced diet, people may support their heart wellness in a delightful manner.

In addition to its influence on mood chocolate might also foster cognitive health. The flavonoids in cocoa have been demonstrated to bolster memory, concentration, and overall mental clarity by augmenting blood flow to the brain. Some research even suggests that



habitual chocolate consumers may experience enhanced cognitive abilities over time. Moreover, the mixture of caffeine and the bromine in chocolate offers a mild, natural energy boost, allowing individuals to remain alert and focused without the jitters often linked to excessive caffeine consumption.

Contrary to the prevalent belief that chocolate causes weight gain, moderate consumption of dark chocolate can indeed assist in weight management. It aids in regulating hunger by fostering a sensation of fullness and curtailing cravings. The healthy fats and fiber content decelerate digestion, preventing overeating. Additionally, dark chocolate boasts a low glycemic index, meaning it does not provoke rapid fluctuations in blood sugar levels, rendering it a more stable alternative compared to sugary snacks.

The advantages of chocolate extend beyond internal benefits it can also promote healthier skin. Research suggests that cocoa consumption may shield the skin from UV damage, enhance hydration, and improve elasticity. With its rich antioxidant profile, dark chocolate fosters skin health from within making it a valuable addition to a balanced diet.

As consumer awareness increases, there is a growing demand for ethical and sustainable chocolate choices. People are becoming more cognizant of the origin of their chocolate and its effects on both the environment and cocoa farmers. Recent years have witnessed a rise in the popularity of fair-trade, organic, and vegan chocolate signalling a shift towards more responsible choices. By selecting sustainably sourced chocolate individuals can indulge in their preferred treat while supporting ethical farming practices.

Chocolate transcends being merely a delightful indulgence it presents a multitude of health advantages when consumed mindfully. Dark chocolate, in particular is remarkable for its high antioxidant content and potential benefits for heart, brain, and skin health. As more individuals adopt healthier and more ethical consumption practices chocolate continues to be a cherished treat that provides both pleasure and wellness. So, the next time you enjoy a piece of chocolate take a moment to cherish not only its flavour but also the goodness it brings to your body and mind.

Despite its benefits chocolate should be eaten in moderation as excessive consumption can lead to unwanted weight gain and other health concerns due to added sugars and fats. Opting for dark chocolate with a high cocoa content is the best way to maximize health benefits while minimizing unnecessary additives. Choosing chocolate with minimal processing and avoiding those with high sugar levels ensures that one can enjoy its perks without negative consequences. When included as part of a balanced diet, chocolate can be more than just a sweet indulgence it can be a valuable addition to a healthy lifestyle.



The Cultural Impact of Memes: How Internet Humor Shapes Society

Mast. Suraj Gaonkar (M.Com – II)

In the modern digital age, memes take up a central position in the cultural environment. Through funny, relatable, or often sarcastic pictures, clips, or phrases, memes rapidly circulate through social media. They have changed the ways in which we relate to one another, convey feelings, and participate in social and political conversations. They have far-reaching impacts not only on entertainment but also into other large areas like language, marketing, activism, and social relations.

Memes in today's configuration probably started evolving with the internet and its social media. Meme was coined by biologist Richard Dawkins in 1976 and it defined the cultural transmission of ideas among humans. Nowadays, internet memes change at an amazing speed, with almost new trends springing up every few days. Such spans have made these rapidly viral items, transforming from early stars like "Rickrolling" to modern forms such as reaction memes and deep-fried images, to remain a salient part of culture in the online world.

Memes serve as the world's common language. They cut across cultural and linguistic barriers. They are typically a speedy and effective way to communicate feelings and reactions, often replacing words altogether. Seeing a single meme can mean humor, sarcasm, annoyance, or togetherness. This is what makes it very powerful for digital expressions. With all these, it has gotten to this "meme culture," where people come together with similar jokes and references over the net.

Companies learn that memes can attract the attention of younger types. That is why an increasing number of brands are using memes in their marketing approaches, appearing more relatable and establishing ties with their customers. Businesses in Twitter and TikTok, moreover, are using trending memes to advertise products and services under viral marketing campaigns that easily achieve substantial visibility.

Beyond the playful aspect of things, memes serve as serious tools of political and social activism. These have been useful in creating awareness about social issues, making the voice of dissent heard against authority, and even making mobilization possible. These include political campaigning using memes, climate campaigns, and protest movements. Their ability to condense gristly ideas into neat mouthfuls makes them a good resource for activism in this digital age.

Memes will continue to evolve with technological advancements. Emerging forms of memes will be facilitated by artificial intelligence and deepfake technologies. While still excitingly funny or jocular, communication, marketing, and social transformation will acquire an even greater stride.

In short, memes have gone beyond mere jokes on the internet. They have grown into a mighty force within cultures by holding back personal interactions with the outer world. Their ability to influence communication, business, and activism guarantees that they will remain a crucial part of contemporary society.



The Role of Social Media in Political Campaigns

Ms. Vaishnavi Manguesh Malik, (M.Com – II)

Social media has transformed the political landscape, providing platforms for communication, mobilization, and engagement that were unimaginable just a few decades ago. Its influence on politics is profound and multifaceted, impacting everything from election campaigns to governance and public discourse. This article explores the various roles social media plays in politics and its implications for democracy.



Social media platforms like Twitter, Facebook, and Instagram enable politicians to communicate directly with the public. This direct line of communication bypasses traditional media filters, allowing politicians to convey their messages unedited and in real-time.

US President Donald Trump's use of Twitter to announce policies and respond to news demonstrates how social media can serve as a direct communication tool. Social media fosters engagement between politicians and citizens, allowing for immediate feedback and interaction. Politicians can gauge public opinion, respond to concerns, and build a more personal connection with voters.

MK Party uses social media to interact with citizens, answer questions, and share updates on initiatives. This open dialogue helps build trust between political leaders and the electorate, allowing for more transparent and accessible governance. Additionally, social media platforms provide live updates during political rallies, speeches, and debates, further enhancing real-time communication between politicians and the public.

Social media is integral to modern political campaigns, offering cost-effective ways to reach large audiences. Campaigns use targeted ads, viral content, and interactive posts to mobilize supporters and sway undecided voters. Barack Obama's 2008 and 2012 presidential campaigns effectively utilized social media for grassroots organizing, fundraising, and voter turnout. This approach revolutionized political campaigning, demonstrating the power of digital engagement. Similarly, politicians today use influencer collaborations, video content, and interactive question-and-answer sessions to enhance their online presence.

Social media has also been instrumental in the rise of grassroots political movements. Hashtags, viral videos, and online petitions can galvanize support and organize protests or events. The #FeesMustFall movement in South Africa gained momentum through social media, mobilizing students across the country to protest against university fee hikes. Likewise, movements like #MeToo and Black Lives Matter have used social media to raise awareness and drive social and political change on a global scale.

Social media platforms are key sources of news and information, allowing politicians and news outlets to quickly disseminate updates. During the COVID-19 pandemic, they played a crucial role in sharing public health information. However, misinformation spreads rapidly, contributing to echo chambers and political polarization. Algorithms reinforce existing beliefs, making balanced discourse challenging. Studies show false information spreads faster than the truth, prompting calls for stronger fact-checking measures while preserving freedom of expression.

Social media enhances public scrutiny of politicians and government actions, allowing citizens and watchdog organizations to hold leaders accountable. Platforms like Twitter and Facebook have exposed corruption scandals and inefficiencies, prompting investigations and reforms. Digital activism enables people to voice concerns, sign petitions, and engage in political discourse globally. Governments use social media for transparency by sharing policy updates, expenditures, and initiatives.

The South African government, for instance, updates citizens via Twitter. Platforms like YouTube and Instagram host town halls and live discussions, fostering trust and public awareness of governmental decisions.

The spread of misinformation and fake news on social media poses significant challenges. False information can influence public opinion and election outcomes, undermining democratic processes. The 2016 US presidential election saw widespread dissemination of fake news on social media, prompting concerns about its impact on voter behaviour.

Balancing the regulation of social media to prevent harm while protecting free speech is a complex issue. Governments and social media companies are grappling with how to address harmful content without infringing on rights. Debates over social media regulation in the European Union and the United States highlight the ongoing struggle to find this balance.

Various governments have introduced fact-checking initiatives and media literacy campaigns to help users discern credible sources from misleading content. Social media companies are also implementing AI-driven content moderation systems to identify and flag deceptive content. However, challenges remain in ensuring fair and unbiased regulation that does not suppress diverse political opinions.

Social media plays a critical role in modern politics, offering tools for communication, engagement, and mobilization. While it has democratized information dissemination and enhanced transparency, it also presents challenges such as misinformation and polarization. Understanding the multifaceted impact of social media on politics is essential for leveraging its benefits while mitigating its risks. As social media continues to evolve, so too will its role in shaping political landscapes worldwide. Politicians, citizens, and regulatory bodies must work together to ensure that these platforms foster informed, inclusive, and democratic participation in political discourse.

निसर्गाचे सूर

कितको चितनांभायर गोड सुफळ सुगंध आस्तलो,
पयलोच धरणीर पडलेल्या पावसाचो
शुद्ध हिरवीगार दुनयेक आजून तो नितळ करणारो..

कितली खेळली-नाचली आसतली फळा-फुलांची रुखां,
मातिय देखून भिजली व्होडा आनंदान.
सरी त्यो वोतल्यो जशो ज्योती देवल्यो सर्गारथावन,
असो मागीर धरतीमातेक केन्नाच मेळोंक नासतलो भौमान...

भुकेचो पापी मनीस- निसर्गांत निर्माण जालो
आयज ना त्या पावसां-सुर्या-सर्देचो ठिकाणो;
कारण प्रगतेच्या मार्गार चलत्या मुनशांनी दिलो धरतेक घावो!
ह्या मनशान आजून आपल्या निसर्गाक त्रास ना दिल्या फावो...

आता तरी उल्हासूया ती निसर्गांत घडणारी विज्मीतां
ऊलो मारता भूमी, सदांच आदाराक आमच्या..
सांभाळूंक ती झाडा, प्राणी-पक्षी, शेती-पीक, उदक-माती;
ना धर्मजाती, पूण तुजो श्वास तुजी व्हडली देणी लागता ह्या खातीर...

पर्यावरणांत दवरला तरे-तरेच्या जनजातीक सांभाळून,
पूण लागलात त्यो सोगळ्यो मनजाती, आपलोच हक्क दाखोवूंक..
आसली जरी चडान-चड गिरेस्तकाय; मनशा कुड तुजी झाला इबाड,
हाडूंक दुषीत जिवांनी आनी जगांत परिवर्तन, विसरो नाका मुनशा लाउंक झाड....!!

Lestin D'Souza
F.Y.B.Com. B



जगणं कळत जातं

अचानक कधीतरी आयुष्य, नकारात्मक अंशात
बदलतं,

हवं असलेलं हिरावून, नकोसं पदरात पडतं...
संपलं सगळं हा एकच आवाज अंतर्मनात घुमत
राहतो,

तनामनाचाच नव्हे तर हृदयाचा देखील
कानाकोपरा अंधारमय वाटतो.

थकतं शरीर, दमतं मन, आक्रोशही मूक होतो,
परिस्थितीशी लढताना जीव मात्र नकोसा होतो,
अचानक बदलतात समीकरणे, मन पुन्हा
आशेला लागतं,

का कुणास ठाऊक कुणाचा, एक अदृश्य आधार
वाटू लागतो...

म्हणून तर यश-अपयश काहीही असो लढणं
सोडायचं नाही,
एकदाच मिळणाऱ्या आयुष्यात जगणं थांबवायचं
नाही.....

चढ उताराच्या प्रवासात मग आयुष्य समृद्ध
होतं,

प्रत्येक कळ अन् ठेच सोसताना आयुष्य जगणं
कळत जातं....

संजना मनोहर बाळेकुंद्री.
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मुखी सदा नाम हरिचे

पंढरीच्या पांडुरंगा,
तुला भेटण्याची आस जिवाला।
तुझ्या स्मरणी डोळे मिटता
उरे फक्त दर्शनाचा ध्यास।।
अमृताहूनी गोड तुझे नाम, देवा,
तुझ्या पायी धावते माझे मन हा।

पंढरीच्या पांडुरंगा,
तुला भेटण्याची आस।।
सर्व चिंता होती विरघळून,
नाम घेताच शांत होई अंतरंगा।
तुझ्या स्मरणाने निर्मळ भाव उमटे,
पंढरीच्या पांडुरंगा,
तुला भेटण्याची आस।।

मुखी तुझे नाम,
मन माझे सदैव सुखी।
तळमळते हृदय माझे पुन्हा पुन्हा
तो हा विठ्ठल विठेवरी
तो हा विठ्ठल विठेवरी!!

- केदार नार्वेकर
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जीवन

जीवन हा एक प्रवास आहे
 चालत राहणे कर्तव्य आहे
 काय आपणास मिळेल पुढे,
 हा तर नशिबाचा भाग आहे(१)
 कधी आनंद तर कधी दुःख हा
 ऊन सावलीचा खेळ आहे,
 आंबट-गोड नात्यांचा इथे
 एक चविष्ट मेळ आहे(२)
 आयुष्य खूप सुंदर आहे
 जगात येणं महत्वाचं आहे,
 अडचणी सर्वानाच आहेत,
 मात करणं महत्वाचं आहे(३)
 आयुष्य नको होऊ निराश.
 खरच इतकं ते कठिण नाही,
 हे दिवस बदलून जातील,
 स्थिर जगात असे काहीच नाही (४)

अनन्या रमेश नडविनमनी
 S.Y.B.Com. C



माझ्या मातीची थोरवी ।
 गुण गाई मायबोली ॥
 पुढे टाकण्या पाऊले ।
 पिढी सज्ज हो जाहली ॥
 माय मराठी आकाशी ।
 ध्वज विजयाचा हासे ॥
 पैज अमृताची म्हणे ।
 वाणी ज्ञानी वदे वाचे ॥

भाषा खुलते फुलते ।
 गंध दरवळे दूरी ॥
 गाथा तुकोबाची सांगे ।
 सेवे सुमने शब्दांची ॥
 युगे लोटली ही जरी ।
 अंत भाषे कधी नसे ॥
 शब्द धनांची या माळे ।
 हे कुसुमाग्रज लाभे ॥

सुर छेडीत राहिले ।
 माय मराठीची गाणी ॥
 तीस अलंकार साजे ।
 दिसे भाषा ही सुशोभी ॥
 गोडी बोलीची लागली ।
 ओढ अंतरी ही भासे ॥
 देणे भाषेने दिधले ।
 आम्हा समृद्धीचे लेणे ॥

मराठी प्राध्यापक : सायली रामकृष्ण गर्दे



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