



Bunts Sangha's S.M. Shetty College of Science, Commerce and Management Studies, Powai.

(Affiliated to University of Mumbai)

NAAC ACCREDITED 'A' GRADE

IMC RBNQ CERTIFICATE OF MERIT 2019

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Department of Accountancy & Financial Management
B.Com & M.Com
Presents...

ARTHILEKH

Money is a matter of belief..

Volume 5

May, 2021



Accountancy & Financial Management Dept.



From the Principal's Desk

Dr. Sridhara Shetty

"An investment in knowledge pays the best interest" – Benjamin Franklin

It is a matter of great pride and satisfaction for Bunts Sangha's S. M. Shetty College of Science, Commerce and Management Studies to bring out 'ARTHLEKHA' released by the Department of Accountancy and Financial Management. The college has made tremendous progress in all areas- academic as well as non-academic capacity relevant to staff and students, despite the trying times.

The ongoing pandemic has impacted every stakeholder in the educational system. While it has changed our way of life drastically, students have been the most affected community. However our college has done its best to turn this crisis into an opportunity. The department has left no stones unturned to adapt to the online mode of education and also get the students involved and integrated into the online learning process.

Today we are living in a fast changing complex society, which presents us with challenges as well

Featuring

Word from the Principal
& Vice-Principals

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Articles from FY, SY,
and TYBCom

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Insights on college life

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Art & Poetry from
students

.....

as opportunities. In this context it all depends on every individual, on how one chooses to respond to the situation, with the right mindset. I remember the words of Benjamin Disraeli, "Nurture your mind with great thoughts, for you will never go any higher than you think." Indeed, we need better education to have better thoughts, to be better human persons, to build a better society. I firmly believe that every human being endowed with various talents and skills is a precious gift of God.

I express my deep sense of gratitude to Prof. Sandesha Shetty, Vice Principal and Head of Department of Accountancy and Financial Management under whose able guidance this work has been undertaken. I congratulate the Department, the Editorial Board and its members for the fifth volume of 'Arthlekha', using it as one of the mediums of expression to present their ideas, and I wish them the best for the coming academic year, to scale to greater heights.

To conclude, I would like to encourage the students to remember their teacher as their gurus, even in this online mode, and to the teachers I give this charge, that in this futuristic approach as opposed to being the repository of knowledge, must now be a facilitator of learning. I wish and pray that everyday you may be safe and healthy. Lets fight and win this Covid-19 pandemic together.

Dr. Sridhara Shetty,
Principal,
Bunts Sangha's S. M. Shetty College of Science,
Commerce and Management Studies,
Powai

Message by the Vice- Principal

Dr. Liji Santosh

'Education is what remains after one has forgotten what one has learned in school.'

- Albert Einstein



Our students have reached greater heights as inspired by the motto “always aim high” and have illumined the name of the Alma Mater. The students come here with a great hope and vision and achieve their dreams. The aim of the college always has been to bring out the best in the students and make them better citizens. The college always tries to impart in the students the academic excellence, a sense of duty, discipline and above all moral and humanitarian values which are a need of the time. I would like to share a poem I read:

Education:

For some it's a privilege
For others it's a right
The difference between darkness
And a future that's bright.
Some will think a burden
Where others see a gift
The key to moving forward
And to give your life a lift.
If school is not your calling
Look beyond its doors
The world can be a teacher
Many adventures are in store.
As long as you are learning
Your education grows
That will lead to contributions
As you share the things you know.

-Anonymous

May all our students soar high in uncharted skies and bring glory to the world and their profession with the wings of education!

Message by the Vice Principal & Coordinator of B.Com. Department

Prof. Sandesha Shetty

Develop a passion for learning. If you do, you will never cease to grow.

- Anthony J. D'Angelo



Education is one of the important issues concerning the progress of the country as million are left behind in the race of development owing to the lack of education. Education today still remains a far cry for the children belonging to the

underprivileged classes, which awaits benefit of globalization and liberalization to trickle down.

A department magazine is like a mirror which reflects the clear picture of all sorts of activities undertaken by the department and develops writing skills among students in particular and teaching faculty in general. This year of pandemic has been tough for all to bear. But we have been at our best to provide better levels of education to our students in the most befitting manner.

With the best infrastructure, techno-savvy ambience, latest gadgets to equip one to stride with competitive fervor, ever increasing new job oriented courses, career-counselling and highly enthused qualified teachers - the College Management, Principal - Dr. Sridhara Shetty, Vice Principal Dr. Liji Santosh earnestly endeavor to help the students in realizing their dreams and make them better human beings.

I appreciate every student who shared the joy of participation in co-curricular and extracurricular activities along with their commitment to curriculum. I would like to thank all my editorial team members for helping me pull this through. I express my considerable appreciation to all the authors of the articles in this magazine. These contributions have required a generous amount of time and effort. It is this willingness to share knowledge, concerns and special insights with their peers that has made this magazine possible. Thank you all!

Body image in India


Nusaiba Shaikh, FYBCom

We have all seen the fair and lovely advertisements and have been for as long as we can remember. Most believe these advertisements have no effect on people. However, according to a BuzzFeed India survey done in 2010, Fair and Lovely was already a 423 million dollar company. This says a lot about its impact on our society. Girls belonging to a society already obsessed with fair skin are told you need to be fair to be successful in life. Most of us have watched Bollywood growing up. One of the most popular movies till date, 'Kabhi Khushi Kabhi Gham' shows the younger brother Rohan as a fat child. He's called "Laddoo" which in itself is a problem, he is also subtly bullied by his own family throughout and this was used as comic relief in the movie.



Now, most people are probably wondering why are these things being talked about. It is important that we address more subtle ways of body shaming as these are just as bad as straight up bullying a person.

A lot of times we use derogatory terms without even realizing the repercussions of doing so. The effect of what we say to any person is far greater than we think it is. When we hold our friend's wrist and laugh about how skinny it is, we don't even realize how

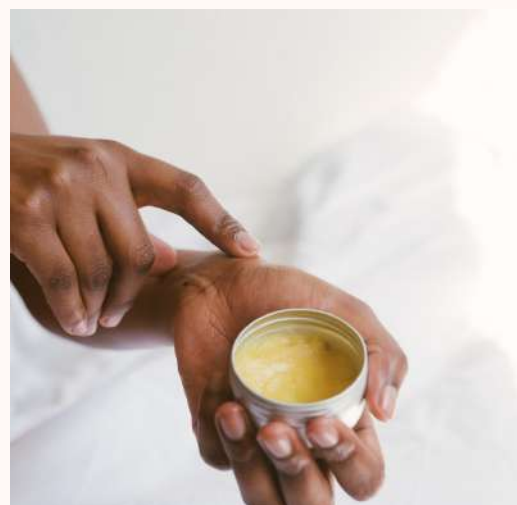


it makes them. When we tell people to wear lighter colors because deep colors make them look dark, we are making them insecure. A lot of times relatives tell each other that they have become darker or grown fatter. These things are perceived as 'normal'.

It has been ingrained in our minds since our childhood that a particular shade of skin is better than the other and a particular body shape is worse than the other, and so we resort to mocking anyone who does not fit our image of an ideal body. There are many examples of these if we look around ourselves, casually saying the clothes someone wears don't suit them because they are fat, calling people 'nicknames' which address their body types and skin color are all things we do in our daily life without realizing that we might actually be hurting others.

The beauty standards of our society are not only extremely unrealistic they are also highly toxic. Our grandmothers rush to us with homemade recipes to make us fairer. We have all used turmeric, curd, gram flour and many more kitchen ingredients so we get lighter which might or might not be good for our skin for other purposes. The products released in the market also has a great impact on people's choices. Our markets are flooded with whitening products. Brands like White Tone, Ponds, Nivea, etc. all produce and promote whitening products heavily. Supermarket shelves are filled with their face washes, masks and creams. Makeup brands mostly cater skin products to lighter shades making it harder for people with dark skin to even find a shade matching their own. It is however in the people's hands to change these perceptions ultimately.

Going back to the first example of Fair and Lovely, which has changed its name to Glow and Lovely and released a darker shade due to the backlash it received by people on social media. The hashtag 'unfair and lovely' made a huge impact on the company's reputation and sales. This shows the power people hold and that if we want to, we can make huge changes.



We are also surrounded with weight loss remedies and products. We have abundance of body positivity posts and articles all over the internet. Despite of that all of our humor begins and ends with jokes about a person's physique. We can easily search up weight loss tips and tricks filled with unhealthy and extreme ways to lose weight. These are horrible not only for our physical health but also our mental health.

"We were meant to be different. It is our differences that makes us who we are."



Bollywood movies and songs also use blatant body shaming and colorism without being questioned at all. The song 'Gore rang pe' from a 1974 movie refers to a fair skin tone as 'roop' which means to beauty showing how shallow the meaning of beauty is for us. The use of the word 'gori' is still very common in our songs. The recent song 'Beyonce sharma jayegi' received a lot of attention for all the wrong reasons. The song implies that Beyonce- one of the most popular dark-skinned celebrities would shy away because the girl is so beautiful because she is, yet another, 'goriyan'. It shows that from 1974 to 2020 our mentalities haven't reformed at all. We are still stuck in the era where we believed fair skin is superior.

Nobody is perfect' we say, but why? Why aren't we perfect? We were meant to be different. It is our differences that makes us who we are. We were never meant to look like one single body type and one single color, so why the discrimination.

Our society needs to learn that these casual remarks on one's body has an unimaginable impact on their emotional self. We need to be aware of the consequences of our words. We need to change our perspectives of 'ideal' body types and learn to accept everyone for who they are and what they are. We need to start saying 'everybody is perfect.' We need to bring a change.



College Life – Freedom or Responsibilities

Talha Shaikh

Within a few months, we will be joining a college. The anticipation of how life will be, is probably filling the air around every eighteen year old with excitement. How do you think, the college life will be? How do you look at it? Would it be freedom from strict discipline imposed on you by the school? A carefree life with no worries of completing assigned homework. Or, is it the beginning of responsible preparation for a brilliant career?

In college, we shall have the freedom to work at our own pace. There will be no homework. There will be assignments. But, we shall not have to turn it in the very next day. There will be no dictates, uniforms or punishments. However, college means extra responsibilities. No one will force us to study every day and constantly nag us about our scores. But, being in college means that we are responsible enough to study on our own, work towards our career and prepare for the competitive, real world out there.

In college life, unlike school life, the stress is more on self-reliance and zero spoon-feeding. When in college, we would have the freedom to choose what we study and how we study. It would give us a sneak-peek into the dream career that awaits us. Therefore, we have to make wise choices. I think, college life would be a mixed bag of fun, freedom, experiments and responsibilities. It will contain new hopes and aspirations, new joys and disappointments and new friends. Those wiser than us say that college days are the best days of one's life. The decisions we make now shape up our future.



The Fire in You

The desires within you,
Are a tornado of confusions,
Unaware of the peril,
You land on the delusions,
You land in the world of dark regrets.

Don't let the regrets eat you up,
Don't let the people judge you out,
Rise from the dark,
From your otherwise doubts,
You have a spark,
A dignity, a self-esteem,
That'll burn you out,
A desire, a comprehension,
To achieve your passion,
Mockery will be the language,
Of the people you love,
Make the taunts your very weapon,
And knock out the fear of disapproval.

Don't look back, don't give up,
For the people who love you,
Will hate you for your defeat.
Make your dreams come to reality
And then you shall laugh,
At the people you once thought,
Were the people you loved.

Urshita, FYBCom

Something to ponder on...

"You can't go back and change the beginning, but you can start where you are and change the ending."

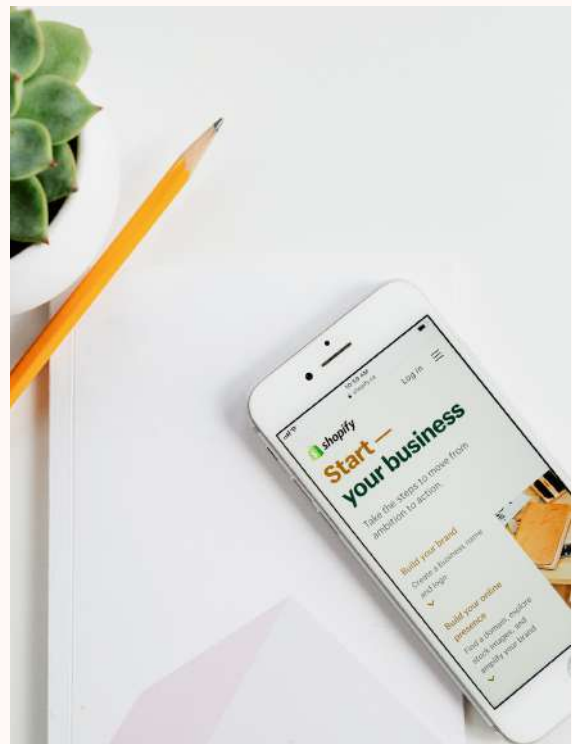
C. S. Lewis



E – COMMERCE

WRITTEN BY ADITHYA ACHARYA

E -Commerce is the process of buying and selling of products on an online platform through various services provided over the internet. It includes technologies like mobile commerce, fund transfer, supply chain management, online transaction process and data collection systems. Modern electronic commerce typically includes world wide web for transactions through e- mail.





The few online markets are iTunes store, Amazon and retailing market. Some of the business applications include - Digital wallet, electronic tickets, enterprise content management Instant messaging, internet security, online auction, online banking, retail.

Global trends

E - commerce has been used widely in many countries such as Brazil, Middle East, Egypt, USA, China, United Kingdom, France and has made profits of 17.3 billion dollars. Czech Republic was the European country which had the biggest contribution to its total revenue about (24%). The rate of growth of the number of internet users in Arab countries increased rapidly - 13.1% in 2015. Alibaba had an e-commerce market share of 80% in China recording the highest internet users in the world.

Impact on employment

E-commerce helps to create new job opportunities with the help of information related services, software app and digital products

The development of e - commerce will create jobs that require highly skilled workers to manage large amounts of transactions between customers demand, and production processes.

Impact on customers

E -commerce brings convenience to customers as they don't have to leave their homes and only need to browse through websites online. Customers can also track the order and review history online. The success of e-commerce in urban and regional levels depends on how the local firms and consumers have adapted to it.

Impact on traditional retail

E-commerce has been cited as a major force for the failure of us retailers in the markets. The rise of e-commerce like amazon has made it harder to compete with other retailers to attract customers to their stores and has forced companies to change their sales strategies.



Impact on supply chain management

E-commerce has the ability to integrate both, other companies and inter-company functions, which has three flows (physical flow, financial flow, information flow). It's helpful in more efficient payments and settlement solutions. E-commerce helps to collaborate with each other within the supply chain.

Distribution channels

E-commerce may take place through retailers like 'web series or mobile apps, or those of e-commerce marketplaces such as amazon, email from Alibaba. Those channels provide support by conversational commerce as well, for e.g., live chat or chatbots on web sites. It can be used via voice assistants and messaging apps

Recommendation

Certain recommendations are given by big multinational companies to be part of e-commerce and give the customers the freedom to take decisions during the purchasing processes. The recommended system could be operated through the top sellers on website, which benefits the consumer experience without any physical shopping.

E-commerce during Covid -19

In march 2020, global retail website had a heavy hit of 14.3 billion visits signifying an unprecedented growth of e-commerce during the lockdown. Retail sales of e-commerce show how Covid-19 has had a significant impact on e-commerce, and its sales is expected to reach \$6.5 trillion by 2023.

Current Condition Of Indian Economy

Ananya Gupta, SYBCom

2020 has been a challenging year for everyone across the globe. It has also been a breakdown year for the world economy due to the huge loss it has had to face. Covid-19 has been like a speed breaker for the GDP growth worldwide. The June 2020 Global Economic Prospects describes both the immediate and near-term impact of the pandemic and the long-term damage it has to deal with for its growth.



Effect of Covid-19 on stock market

1. The probability of a stock market crash in 2020 is about 80%.
2. On 9th March, investors demanded a higher yield for the one month Treasury bill than the 10-year note. Specifically, the yield curve was
 - 0.57% on the one-month Treasury bill
 - 0.33% on the three-month bill
 - 0.38% on the two-year Treasury note
 - 0.54% on the 10-year note
 - 0.99% on the 30-year Treasury bond
3. Probably it was a bad year for holding shares but partially it was the best year to buy stock because of less pricing and the after effect will surely show a growth in the stocks.
4. Small investors went bankrupt.

Current economic condition of India

The economy of India is characterized as a developing market economy. India is also known as the fastest growing country in economic status. Our GDP fell to Rs. 26 lakh crore in constant terms and Rs. 38 lakh crore in nominal terms. Covid-19's impact on the economic market was unpredictable; lots of small businesses shut down due to Covid-19.

Plans to get economic stability

With the permission of Prime Minister Narendra Modi, India is set to be a cautious spender in 2020 to open the fiscal floodgates as Prime Minister Narendra Modi seeks to pull Asia's third-biggest economy bank from the worst of the pandemic. The finance department is planning to cancel 80 government departments and ministries earlier in the year to preserve cash in order to relax this quarter.



In addition, this year's budget will be increased from its current 30 trillion rupees (\$407 billion) when new spending plans are announced in February. Government has decreased stamp duty on property purchase from 5% to 2.5% to boost the real estate industry.

"Underwhelming" Steps

That package, however, underwhelmed some economists who saw the actual fiscal cost of the steps, which were mostly loan guarantees, at less than 2% of gross domestic product. This compares to direct spending of roughly 3% of GDP on average in other emerging markets, according to S&P Global Ratings.

Our top rankers of TYBCom SEM V

1. Dharewa Aishwarya Rajendra
2. Sharma Ishika Vivek
3. Naik Shejal Rajendra
4. Uchil Akshay Shrikanth
5. Khan Lyba Hafizullah



Advertising

Rahul Brijlal Yadav, SYBCOM

We see that there is a great competition now in every field of life. To reach the prospective buyers there is a need of some type of approach, but contact with individuals is impossible. This has made advertisements very important.

Businessmen and Manufacturers benefit most from advertisements. Advertisements enable people to know which articles are on sale in the market. If not for advertisements people would not be aware of the varied products in the market. This is the reason for the huge investment on advertisements.

There are various ways for advertisement, but the cheapest and the most popular is through newspaper publicity. TV, radio,

cinema slides, hoardings, posters etc. are other different sources of advertisement.

Small documentary films are also prepared by some manufacturers for their products as a means of advertisements. For examples: SociallyIn, Disruptive Advertising, LYFE Marketing are the various Advertising companies.

The Different Types Of Social Media Platforms To Serve Ads:

- Social networking (Facebook, LinkedIn, Google+).
- Microblogging (Twitter, Tumblr).
- Photo sharing (Instagram, Snapchat, Pinterest).
- Video sharing (YouTube, Facebook Live, Periscope, Vimeo).



“

I don't know the rules of grammar. If you're trying to persuade people to do something, or buy something, it seems to me you should use their language.

”

David Ogilvy

Advertising

Gaurang Gaokar, SYBCOM



Advertisements play an important role in our day to day lives. We see them in our newspapers and magazines, watch them online and on television and listen to them on the radio. It is while watching T.V. that we generally dislike the commercial breaks because they are shown too often. In most instances, ads can seem annoying. Yet, a number of advertisements do add to our knowledge.

The purpose of an advertisement is to reach out to the masses in the shortest time possible, with a product or an idea, which may appeal to them. Some ads tell us about the price of a product, whether it is a new launch or its price has changed or if it is on sale. Others tell us about the product itself, the make, quality, use, unique value, etc. These factors influence our decision as we consider and reconsider all these factors before buying a product. Advertisements make us aware of what, why, when, where and how we should buy a product.

There are advertisements, which are more of a way of communication between companies, NGOs or the government and customers. They are issued mainly according to the interest of the public. Such ads spread social awareness amongst the masses and appeal to their emotional, human side. Therefore, it is sufficing to say that advertisements, to some extent are a source of information. For example, Tata limited, Johnson and Johnson, Ford motor company, Coco-cola, etc.

All About Public Relations

Mansi Bhaktwani, FYBCOM

Public relation is a strategic communication process for individual companies & organizations used to build mutually beneficial relations with the public. It is that art of crafting & delivering message that inform, persuade the public & get people to change opinion or take actions. A public relation specialists drafts a specialized communication plan & uses media & other direct, indirect medium like radio shows, newspapers, websites, magazines & blogs to create & maintain a positive brand in it & a strong relationship with the target audience.

The process of public relation focuses on:

1. What information should be drafted?
2. How it should be drafted?
3. How it should be released?
4. What media should be used to release the information (usually earned / free media is used for the same)?

Today lines are blurring between the traditional definitions of public relation & other forms of marketing. In practice, public relation is a multi-strategy, multi-tactical means of reaching various external & internal target audiences called public's by practitioners.

Objectives of Public Relations

The main objective of public relation is to maintain the positive reputation of brand & maintain a strategic relationship with the public prospective customers, partner, prospectus, employees & other stake holders which leads to a positive image of a brand & make it seem honest, successful, important & relevant. At its core public relation is about, communication.

Public relation is about the message. The companies communication & its ability to persuade others to voluntarily adopt or share those messages.



Functions of Public Relations

Public relation is different from advertising. Public relation agencies don't buy ad, they don't focus on attractive fake promotions. The main role of public relation is to promote the brand by using editorial contents appearing on various medium Using on or free media for promotion have its own benefits as information on these mediums aren't bought. It has 3rd party validation & hence isn't viewed with

skepticism by the public. The functions of public relation manager & agencies include:

- Participating, analyzing & interpreting the public opinion & attitudes of the public towards the brand & drafting strategies which use free or earned media to influence them.
- Drafting strategies to support brands every campaign & new move to editorial contents.
- Speech writing, writing & press releases.
- Planning & executing special public outreach & media relations even.
- Writing contents for internal & external websites.
- Handling social media presence of the brand & responding to public reviews on social media.
- To educate & train the employees of the organizations regarding the policies, course of action organizational responsibility & their responsibilities.
- Dealing with government & legislative agencies on behalf of the organizations.

Public Relation Code of Ethics

The Public Relation Student Society of America has established a set of fundamental guidelines that people within the public relations professions should practice and use in their business atmosphere. These values are:

- **Advocacy:** Serving the public interest by acting as responsible advocates for the clientele. This can occur by displaying the marketplace of ideas, facts and viewpoints to aid informed public debate.
- **Honesty:** Standing by the truth and accuracy of all facts in the case and advancing those statements to the public.
- **Expertise:** To become and stay informed of the specialized knowledge needed in the field of Public Relations. Taking that

- knowledge and improving the field through development, research and education. Meanwhile, professionals also build their understanding, credibility, and relationships to understand various audiences and industries.
- **Independence**: Provide unbiased work to those that are represented while being accountable for all actions.
- **Loyalty**: Stay devoted to the client while remembering that there is a duty to still serve the public interest.
- **Fairness**: Honorably conduct business with any and all clients, employers, competitors, peers, vendors, media and general public. Respecting all opinions and right of free expression

Types of Public Relations

According to functions of public relation, department / agencies, public relation can be divided into 7 types, which are:

- Media relation.
- Investor relation
- Government relation
- Community relation
- Internal relation
- Customer relation &
- Marketing communication



What Public Relationship is not

Some people try to diminish public relation by calling it spin or buzz. But putting a spin on something or making it interesting to generate buzz are not bad things. Then there are those people who define public relation as a corporate propaganda but that's wrong because the word propaganda suggests a deliberate intention to mislead. Effective public relation is ethical & factually accurate. The goal is not to lie, because that could backfire spectacularly when the truth comes out & eventually it will. Rather, the goal of effective public relations is to present fruitful messages just to frame positive image for your brand. A perfect example is 'Is the glass full or half empty?' (rhetorical question). both are correct, but only one way present the message positively. The content & intent matters. The best communication are timely & relevant.

People are more interested in current events than plain vanilla business message. Public relations differ from marketing & other promotional activities.

Public relation v/s marketing v/s advertising.

Marketing is much more broader than public relations. 5P's of marketing refer to

1. Product (differentiation, appearance, packaging)
2. Price (discount, credit terms)
3. Promotion (advertising, TR sponsorship's)
4. Place (distribution channels, markets)
5. People (customer services, employee skill)

Everything you do in marketing includes public relations traditionally fit under P for promotion. It isn't public relations v/s marketing. Rather think of it how to fit public relations in marketing. Your marketing plan should include public relations but public relations should not be your entire marketing plan. Public relations is earned media, advertising is paid media, owned media is content & brand effect like images that you create. Earned is when others share your messages voluntarily. There is no perfect answer to "what is public relations?"

A public relations definition is good only in so far as it helps you learn, learn how to do public relations to meet public business goals, development of basic understanding of what public relations is all about

& the difference between public relations & other forms of marketing then positioned to jump in & develop a PR approach for you as individual, your start-up a small business, corporation or non-profit organization.



Advantages & disadvantages

Following are the advantages of public relation:

1. Credibility - Public trust the message coming from third party more than that of advertised content.
2. Reach - A good public relation strategy can attract many news outlets, it exposes the content to large audience. More ever these medium can help the company utilize certain organic such points that are hard to capitalize otherwise.
3. Cost effectiveness - Public relation is a cost effective technique to reach large audience as compared to paid promotion &
4. Better communication - Public relation helps the company to communicate more information to the public than other forms of communication media.

Following are the disadvantages:

1. No direct control - Unlike paid media there isn't a direct control over the content distributor through the earned media. This is the biggest risk of investing in public relation.
2. Hard to measure success - It is really hard to measure & evaluate the effectiveness of public relation campaign &
3. No guaranteed results - Publishing of press release isn't guaranteed as the brand doesn't pay for it. The media outlet publishes it only if it seems as it attracts its target audience.
4. Examples of Public Relations
5. Public relation stunts / strategies range from donating effective community to running a brand activation stunt in a mall. Some of the examples of successful campaigns are:

Examples of Public Relations

Public relation stunts / strategies range from donating effective

community to running a brand activation stunt in a mall. Some of the examples of successful campaigns are:

1. Google's site e-bola campaign - The outbreak of e-bola virus in 2014 was critical as it was spread among various countries & took many lives. Google, to help the people in need & to build-up a positive brand image, started donation campaigns where it pledged to give dollars for every \$1 donated to the cause through its website. The Public relation strategy attracted the media attention & resulted to be a huge success as google raised \$7.5mn.



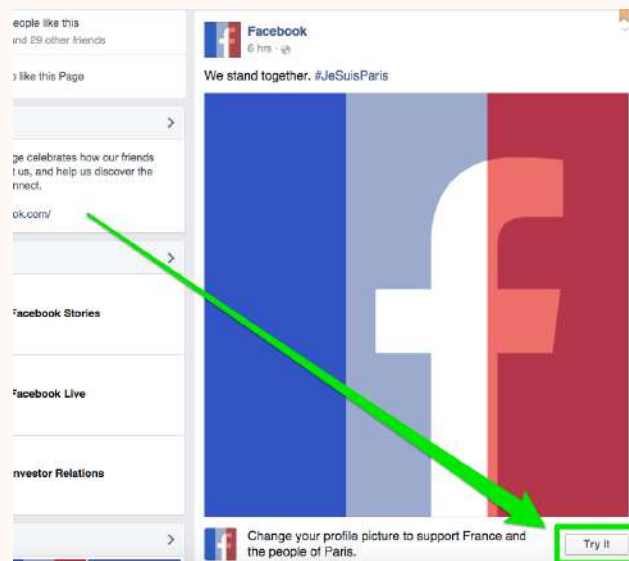
This week, Google and Larry Page's family foundation announced a \$25 million donation to fight the global Ebola crisis. We invite you to join us by making a donation today for even greater impact.

2. Paramount pictures, the ring publicity stunt - Paramount pictures, to promote its new horror franchise, the ring, & to get more user attention, took a step forward & planned a publicity stunt where protagonist haunted the people in real life scenario. The film's most iconic scene of Samara crawling out of the TV set was re-created in a TV showroom where the protagonist came crawling from the hidden compartment behind a TV screen & scared people. The stunt went viral & the video on Facebook received over 10mn views.

3. Just eat & a fix customer - Just eat in an online food ordering application which lead users add comments to their orders to inform

the delivery person about the right address or to leave the order to neighbor etc. One unwell customer tried her luck to see if she could get the delivery person to stop en-route & get her some medicine. She wrote 'will you please stop in the spar on the way & get me some Benylin cold & flu tablet & I'll give you the money'. Only ordering food so I can get the tablet. The delivery person delivered both & this Public relation stunt went viral all over the media. &

4. Facebook Paris support profile picture - In response to the tragic shooting in Paris in 2015 where approx. 129 people were killed, Facebook added a France flag filter which the users could apply to their profile pictures to support France. Millions of people applied this filter on their profile & appreciated the efforts by Facebook.



Art by Bhavishya Shetty, FYBCOM

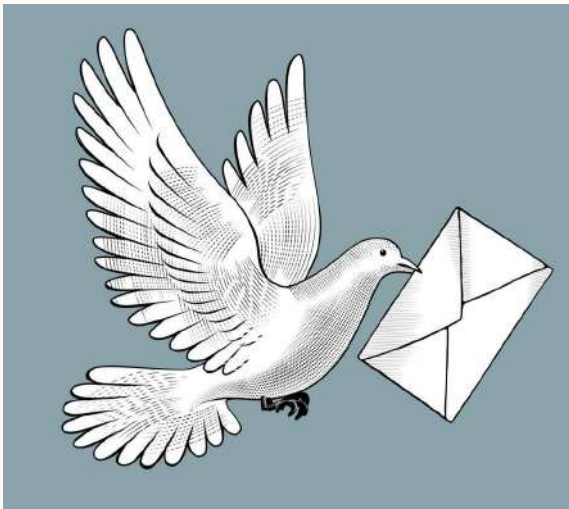


Our top achievers of SYBCOM Sem III

- Singh Swati Rajesh
- Mrinalini Srikanth
- Shaikh Mehnora Ismail
- Pagare Nikita Ravindra
- Nirmale Vaishnavi Subhash
- Singh Mahima Chandrashekhar

Our top achievers of FYBCOM Sem I

- Singhvi Yogita Premchand
- Shaikh Nusaiba Abdulsamad
- Patel Bhaveshwari Mahendrabhai
- Khan Mariyam Fakruddin Patel
- Dhiren Vinesh



Journey of Letters

Sayyed Jaidali, FYBCOM

Tell me, what will you do when there's no way to communicate with the people who are far away? What if all your communication devices cease to exist for a day. That's how it's probably been back then before the invention of

Before the 18th century there was no means of communication apart from face to face. When a person wants to talk to someone far away he/she needs to cover a long distance travel for longer hours paying traveling expenses which are hard to afford. Seeing all these problems which were making it difficult to communicate with others, a man

decided to do something about it. To change things for a better future, to make it affordable and easy to access.

There was a man named Rowland Hill who was a teacher in England. He founded a way which changed the future of communication. He created "letters" in the year 1837.



Now look at our era, I am so astonished how the letters have evolved from a single piece of paper to electronic devices in which you can send your desired message to the desired person at the desired place. It has helped to express one's ideas, thoughts and feelings in a suitable manner. In the current scenario letters have taken a new name known as "emails" which are greatly and widely used throughout the nation from a big deal to a small promotion.

There are different kinds for emails used nowadays.

1. **Newsletters** are the most renowned emails used by 83% of the companies. It is mainly used to send promotional messages details regarding account information, product updates and so on.

2. **Transactional email** holds a high regard in the corporate world. It is commonly known as notifications. Which includes purchase receipt, account notification and updates regarding social media.

3. **Behavioral emails** are basically used in an automated website or an app in which when a person interacts with the web it sends an email to the person regarding the deals, offers or sales which are currently trending in the market. This type of email is majorly used to increase the organizations engagement and its profit respectively.



4. **Special offer emails:** special offers mail are promotional emails which are sent to existing customer or buyers for latest updates on products, this type of email are intended to provide knowledge and insights about the new product launch, this helps the company to grow further in terms of sales and goodwill.

5. **Welcome emails:** Welcome emails are used for newly signed up consumers or buyers .it's one of the most effective ways to keep your business consistent. The Welcome emails present first hand offers and deals to the newcomers which results in excitement for the product and creating a positive relationship between consumers and businesses.

6. **Curated content emails:** curated emails are a systematized collection of best in variety of offers, sales, deals, image, links and articles. Which are created by reputable and trusted sources to ensure and provide the best possible services.

7. **New announcement email:** new announcement email are sent one week or prior before the launch of new product. It is included with the products name images and important details. It is used to offer incentive such as free shipping, newcomers deals and early bird discounts. This explains the value of the product which is an essential part in the communication

8. **Confirmation emails:** Confirmation emails are sent to your consumers or buyers on your website as a proof of a completed actions and transactions. Mostly these are purchase confirmation or shipping confirmations.

In the olden days there was no means of communication for longer distance there was a struggle among the citizens, but after the

invention of letters there was a sense of relief. Earlier, it was sent by 'pigeons post' because they have excellent sense of direction.

In modern times a lot of communication is done through letters. Whether its a small issue related from school such as complaints, holiday notice, to an important announcement to big business deal in corporate world, from completing an online transaction to filling job applications.

Walk with me Mumma

Walk alongside me, mumma,
And hold my hands,
I have so many things to learn,
That I don't yet understand.

Teach me things to keep me safe,
From the danger everyday,
Show me how to do my best,
At home, at college, at studies.

Every child needs a gentle hand,
To guide them as they grow,
So walk along side me, mumma,
We have a long way to go.
Miss you mumma.

Bhaveshwari Patel, FYBCOM