



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



PERMANENTLY AFFILIATED TO UNIVERSITY OF MUMBAI

NAAC ACCREDITED 'A' GRADE

IMC RBNQ CERTIFICATE OF MERIT 2019

ISO 21001:2018 CERTIFIED

# ARTHLEKH

---

MONEY IS A MATTER OF BELIEF  
VOLUME 6  
2021-2022

---



**THE DEPARTMENT OF ACCOUNTANCY AND**  
**FINANCIAL MANAGEMENT**

# Contents



- **Principal's Message**
- **Vice Principal's Messages**
- **Editorial Team of Arthlekh**
- **B.Com Faculty**
- **Social Media Team (2021-22)**
- **Synopsis of Events**
- **Poems & Articles**
- **Testimonials**

**“DO WHAT YOU CAN, WITH WHAT YOU HAVE, WHERE YOU  
ARE.”**

**- THEODORE ROOSEVELT.**

# DEPARTMENT OF ACCOUNTANCY & FINANCIAL MANAGEMENT

## MESSAGE FROM THE PRINCIPAL

*Dr. Sridhara Shetty*



It is a privilege for the Department of Accountancy and Financial Management of Bunts Sangha's S.M.Shetty College of Science, Commerce and Management Studies to be releasing the sixth volume of 'ARTHLEKH', a medium for our students to share their knowledge and express their opinions. Although it has been a difficult year for the world at large, the department has coped with great finesse.

As it is rightly said: "Do not confine your children

to your own learning, for they were born in another time", surely times have changed and the traditional classroom learning had to be left behind. Using hybrid classes and conducting multiple events online, the Department was able to make the most out of a very difficult situation. It is the combined effort of the students and teachers that we have been able to emerge from these trying times successfully.

We, at S. M. Shetty College, have always strived to develop children's skills by providing them with deep knowledge and expertise in their respective fields. Essential qualities like communication and leadership skills, critical analysis, and creative thinking are constantly being instilled in them to help them flourish in their personal and professional lives. They are encouraged to follow ethical behaviour as well as respect all cultures and communities. This magazine is an attempt to enhance such qualities of the young minds.

The efforts taken by Prof. Sandesha Shetty, Vice Principal and Head of the Department of Accountancy and Financial Management in the making of this magazine are indeed commendable. I would like to congratulate the Editorial team on the successful release of the sixth edition of ARTHLEKH.

I hope that the students of this institution keep moving forward in life with great passion and humility, and they continue to honor our name and do good for the nation, its people in both good and grim times. I wish everyone a hearty life this year and every year coming forward.

# DEPARTMENT OF ACCOUNTANCY & FINANCIAL MANAGEMENT

## MESSAGE BY THE VICE-PRINCIPAL

*Dr. Liji Santosh*

With a proud legacy of more than a decade, it is a matter of great pride that the Department of Accountancy and Financial Management has made consistent progress, year on year in academic and co-curricular activities.

In today's era of tough competition, it is important to be equipped with appropriate knowledge, habits, attitude, and values leading to holistic development which is one of the key objectives of the Department of Accountancy and Financial Management.



Co-curricular and extracurricular activities organized by various forums at the department facilitate the process of creative and critical thinking.

We have identified many areas where we need to work hard and introduce new systems to get desired results. We are also working to identify the black spots and will develop methods to understand and overcome their issues.

Apart from core education we are encouraging & facilitating other activities so that our students are complete individuals, when they complete their education in line with our slogan "personality development for the nation". Many new initiatives were taken in identifying and developing sports persons. We have created a state of Art sports arena in terrace and also appointed many talented sports trainers in different fields to train our budding talents. These initiatives are expected to yield results in the coming years.

The faculty of the Department of Accountancy and Financial Management has always been a trendsetter but what has also been noteworthy is the excellent support and commitment of both teaching and non-teaching staff.



# DEPARTMENT OF ACCOUNTANCY & FINANCIAL MANAGEMENT

MESSAGE BY THE VICE-PRINCIPAL & COORDINATOR  
OF B.COM DEPARTMENT

*Prof. Sandesha Shetty*



Change is a fact of life. It is equally so for educational institutions. We have been demonstrating a strong commitment and determination to this philosophy with a spirit of courage, confidence, and conviction by respecting the sentiments of continuity with change.

Grooming young minds to succeed in life is the ultimate goal of educational institutions. Besides, it must be the mission of the educational institutions. Today we are living in a fast-changing complex society, which presents before us challenges as well as opportunities.

In this context, it all depends on every individual how one responds to the situation with the right mindset. I firmly believe that every human being endowed with various talents and skills is a precious gift of God.

Academic excellence with co-curricular and extracurricular activities completes the process of education. Our college, therefore, lays significant emphasis on both co-curricular and extracurricular activities providing students an edge over others in their various enterprises. It is my honor to be a part of this institution as I have been associated with this institute for a decade now. The Departmental Magazine "Arthlekh" aims to capture and represent diverse aspects of the Department of Accountancy and Financial Management.

It is also a true impression of all the various achievements and progress made by the department in accomplishing the coveted goal of yielding discipline and quality education alongside acting as a platform for the students to express their creative pursuits.

I extend my heartfelt gratitude to our management for their wholehearted support and cooperation who has always been the radiant spirit behind every possible and successful activity in the department and who also believes in giving the best to the department.

# EDITORIAL TEAM

## TEACHER EDITORS



**PROF. DEBBIE JAMES**



**PROF. SHREELAXMI PAI**

# STUDENT EDITORS



**MS. NUSAIBA SHAIKH**



**MS. DHANALAXMI KAUNDER**

**"WE MUST ACCEPT FINITE DISAPPOINTMENT, BUT WE  
MUST NEVER LOSE INFINITE HOPE."**

**-MARTIN LUTHER KING**



# B.COM FACULTY



**Mr. Sandesha Shetty**

Vice Principal & B.Com Coordinator



**Mr. John Menezes**



**Dr. Vijay Vishwakarma**





**Ms. Debbie James**



**Mr. Utkarsh Kapadia**



**Ms. Shreelaxmi Pai**



**Ms. Adya Bharati**

**“TEACHING IS THE PROFESSION THAT  
TEACHES ALL THE OTHER  
PROFESSIONS.” – UNKNOWN**

# Top Rankers of Sem V

1. Poojari Mohini Nagraj
2. Shaikh Muskaan Safruddin
3. Jaiswar Rithik Ramawadh
4. Singh Dhananjay Deepak
5. Barge Ashwin Nilin

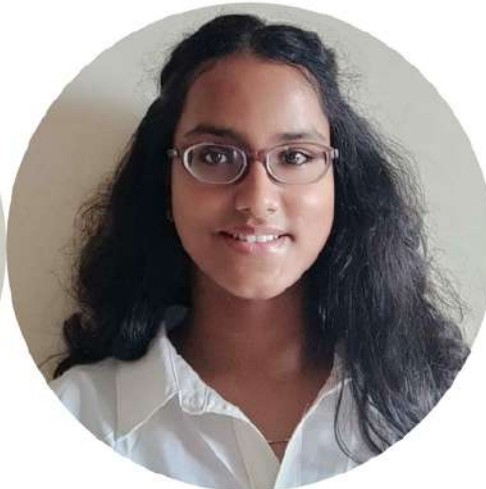
## Life I Met

~Priti Zha

I met myself,  
in the dark side of life,  
with a ray of light,  
A step of hope,  
A walk of love,  
A run for mourn,  
But, a meditation for  
PEACE.



# B.Com Social Media Team 2021-22





## **Top Rankers of Sem III**

- 1. Shaikh Nusaiba Abdulsamad**
- 2. Sharma Manavi Mahesh**
- 3. Khan Mariyam Fakruddin**
- 4. Patel Dhiren Vinesh**
- 5. Khan Mohammad Adeel Kafeel Ahmed**

## **Top Rankers of Sem I**

- 1. Avi Ashwani Bajaj**
- 2. Prathamesh Rajgarhia**
- 3. Riya Rakesh Singh**
- 4. Apeksha Anil Ningawale**
- 5. Soham Santosh Shetty**

**"ALL DREAMS ARE WITHIN REACH. ALL YOU HAVE TO DO  
IS REACH TOWARDS THEM"**

**- VIOLA DAVIS**

**SYNOPSIS OF EVENTS  
CONDUCTED BY THE  
DEPARTMENT**

*Certificate Courses*

*Finmon'22*

*Webinars*

*Alumni Diaries*

*Croeso 2.0*

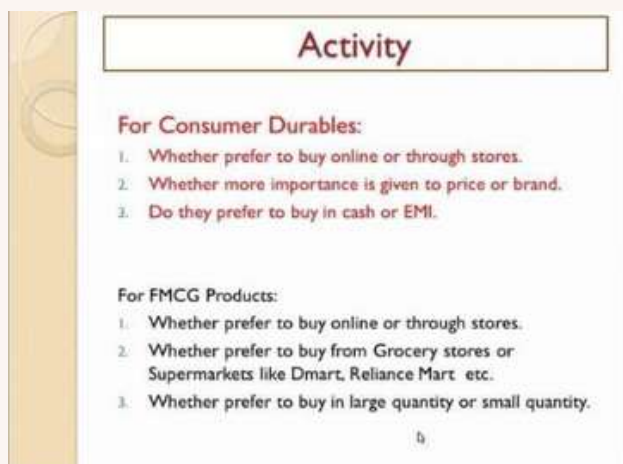
*Privet'22*

*National Level E-Conference*

*Soft Skills in the Corporate World*



# CERTIFICATE COURSES



## 2. NISM V A Certification Course – Mutual Fund Distributors

**Course Duration: 30 Hours**

**Course Dates: 24th August, 2021 to 15th September, 2021**

### Objectives:

- To know the basics of mutual funds, their role and structure, different kinds of mutual fund schemes and their features.
- To understand how mutual funds are distributed in the market-place, how schemes are to be evaluated, and how suitable products and services can be recommended to investors and prospective investors in the market.
- To get oriented to the legalities, accounting, valuation and taxation aspects underlying mutual funds and their distribution.
- To get acquainted with financial planning as an approach to investing in mutual funds, as an aid for mutual fund distributors to develop long term relationships with their clients.

## 1. Digital Marketing

**Duration: 30 Hours**

**Course Start Date: 17th August, 2021 to 16th September, 2021**

### Objectives:

- To enable students to learn various Digital Marketing & E-CRM tools and improve Business Decision Making capabilities which enhance their analytical skills as is the need of the hour for any business organization.
- To have an in-depth understanding of different facets of marketing & consumer behavior which will help in taking vital marketing decisions.
- To educate about marketing processes in detail and its implications in business.



**Course Benefits**

- Free Training for 12 days
- Free one attempt to clear NISM Certification Exam
- NISM Certification allows you to get registered with AMFI as practitioner
- All AMFI Registers can empanel themselves with all the AMCs in the country

Participants: Sandeepa Shetty, Dr. Vivek Gupta, Burito Singh's S.M.S., Burito Singh's S.M.S., 17 Dhanalaxm

### 3. Program: Online 30hrs Certificate Course in Research Methodology

**Course Start Date: 15th January, 2022**

**Course Timing: 3.00 PM onwards**

#### Objectives:

- To impart research skills to the beginners and help improve the quality of Research by the existing researchers and to experiment with different techniques of research and tools.
- To understand key concepts and strategies of research and develop the most appropriate methodology for their Research Studies and to learn the art of research writing.

**SAMPLING METHODS AND SIZE OF SAMPLE**

There are two methods of sampling. These are-

- Random Sampling
- Non Random Sampling

In the case of random sampling the sample are selected on the basis of chance. It is similar to lottery methods. The different methods of random sampling are-

- Simple Random Sampling
- Systematic Random Sampling
- Stratified Random Sampling
- Proportional / Distortional Sampling
- Cluster Sampling
- Multi Stage Area Sampling

# FINMON

**Date & Time:** 04th and 05th March 2022, 12:00 pm onwards

**Venue:** Zoom Meeting and Google Form

**Objective:** To conduct an intercollegiate fest of the Department of Accountancy and Financial Management 'Finmon' virtually.

**Highlights:** There were a total of 5 events that were organized during Finmon, they were as follows:

● **Invest - O - Mania:** 04th March, 12:00 PM, Zoom. In this event, the students had to attend a webinar on portfolio construction. Once the participants had attended the webinar the event in charge had shared a pdf with them which consisted of the client details on which they had to construct a portfolio.

**First position:** Jeshwant Makarla (S.M. Shetty College)

**Second position:** Gaurav Soni (J.E.S College)



Bunts Sangha's  
S. M. Shetty College of Science, Commerce  
and Management Studies,  
Powai, Mumbai-400076.  
Permanently Affiliated to University of Mumbai  
NAAC Accredited 'A' Grade  
IMC RBNO Certificate of Merit 2019  
ISO 21901:2018 Certified

DEPARTMENT OF ACCOUNTANCY AND FINANCIAL  
MANAGEMENT  
WELCOMES YOU ALL TO

**INVEST-O-MANIA**

**Webinar on Portfolio Creation &  
Portfolio Creation Competition**

**DATE:** 4th March, 2022  
**TIME:** 12.00 pm  
**VENUE:** Zoom

**RESOURCE PERSON:**  
**ASST. PROF.  
UTKARSH KAPADIA**

● **Arthkala:** 04th March, 12:00 PM, Google Forms. In this event the students had to create a sketch/painting with a message of "Go Cashless".

**First position:** Mahika Bhaven Shah (Vivekanand Education Society's College of Arts, Science and Commerce)

**Second position:** Reema Sadashiva Palan (S.M. Shetty College)

● **Finidoodle: 04th March, 12:00 PM, Google Forms.** In this event students had to create a doodle using a pen or pencil on A4 size paper for E-commerce. **First position: Taiyaba Salim Jindran (K.J. Somaiya College of Science and Commerce)**

**Second position Vaishnavi Nityanand Chettiyaar (Thakur College of Science and Commerce)**

● **Arth - Vitarkah: 05th March, 12:00 PM, Zoom.** In this event participants had to speak for/against any of the topics given by us from the list of questions.

**First position: Purvi Pradeepkumar Kansadia (Thakur College of Science and Commerce)**

**Second position: Harsh Sujit Jambhale (S.M. Shetty College)**



● **Photography (Topic-Based): 05th March, 12:00 PM, Google forms.** In the following event the participants had to click pictures related to the theme which was 'Changing Economic Life During The Pandemic Era'.

**First position: Avinash Nikam (S.M. Shetty College)**

**Second position: Anuradha Gupta (Vivekanand Education Society's College of Arts, Science, and Commerce)**

The event received good participation from students from various colleges.



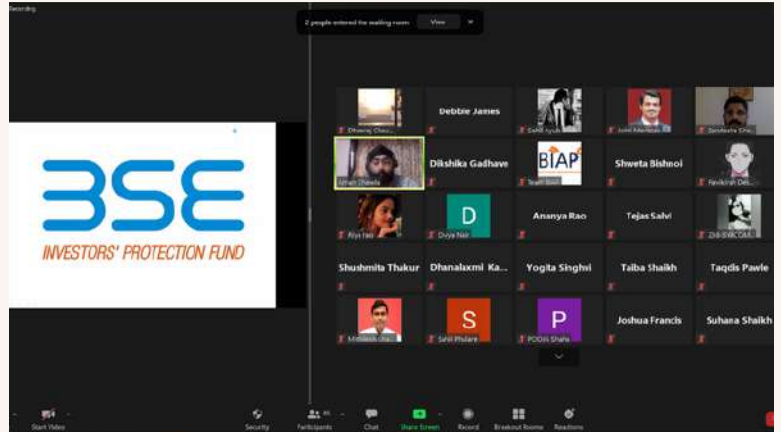
# WEBINARS

## **I. Program: SEBI Sponsored webinar on**

### **‘Learn Financial Market Through Gamification’**

**Resource Person: Mr. Amanpal Singh Chawla**

**Date: 15-07-2021**



**Objectives:** To acquaint students about various financial market instruments using the gamification method. The talk would also help them to understand the important financial parameters to study and analyze before investing safely.

**Content:.** Mr. Amanpal Singh Chawla covered a range of topics from Wealth Creation, Personal Finance - Planning and Risk Management, Tax Planning, to Crypto Currency, and also the Use of Artificial Intelligence & Machine Learning in Investment Products Optimization throughout the session. Mr. Chawla thus introduced various financial instruments to the students, important parameters to keep in mind while investing, the importance of SEBI in maintaining rules and regulations in the capital market, and also how to ‘create wealth’. The session ended with a final game on the topics covered.

## **II. Program: Accountancy Association Inauguration & Webinar on Investment awareness Programme.**

**Resource Person: CS Ayushi Gandhi**

**Date: 15-07-2021**

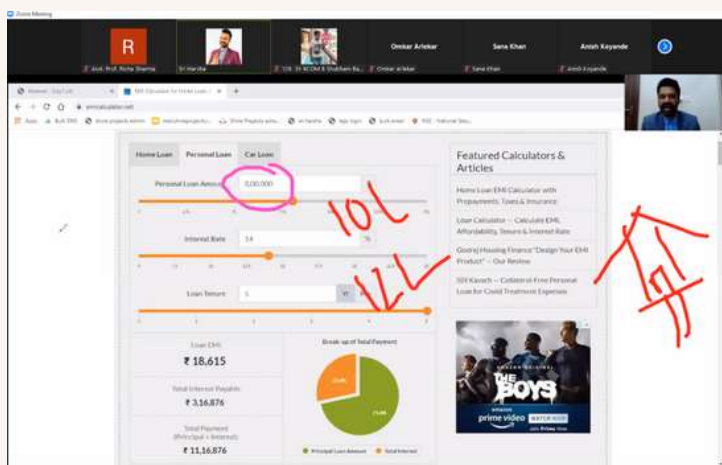
**Objectives:** The aim is to provide them with the right guidance required to help them understand the importance of investment and financial management at an early stage and to help them understand various techniques involved in investment from basics.

**Content:** Ms. Ayushi talked about various investment options in the Stock market, gave necessary details on Opening and usage of Trading Account which is needed to invest in the stock market. She also highlighted on investment and returns that can be generated through Mutual Fund schemes and further explained how Mutual Fund functioning takes place. The participants took advice from the guest speaker on various topics like key stocks to invest, minimum amount required for investment and crypto currency.

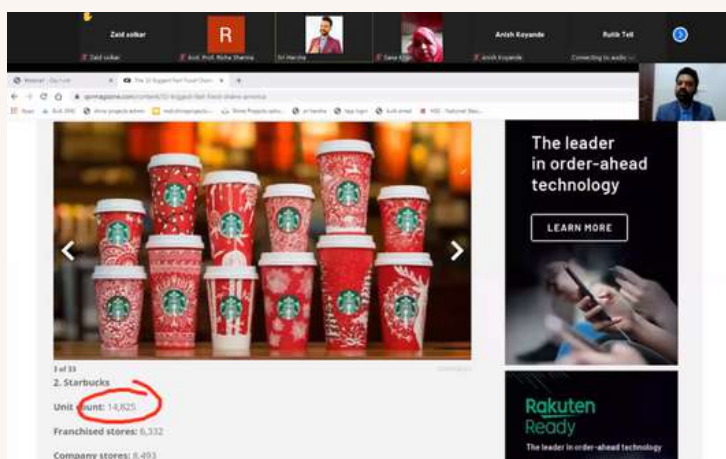
### **III. Program: Webinar on 'Share Markets' by Shine Project**

**Resource Person: Mr. Sri Harsha, Certified Financial Market Analyst and Macro Economic Expert**

**Date: 26-08-2021**



**Objectives:** To orient the students with the realities of the market and industry so as to bridge the gap between theory and practice. To acquaint students with the importance of being educated about the stock market in order to actively participate in the market



**Content:** The resource person gave a detailed explanation of the Share market, Stock exchanges, Stock market Index as well as the top stocks that are traded in the market. The participants raised their questions and the resource person gave clarity on it.

## **IV. Program: National Level Webinar on “ITR FILING FOR THE ASSESSMENT YEAR 2021-2022 w.r.t INDIVIDUAL ASSESSEES”**

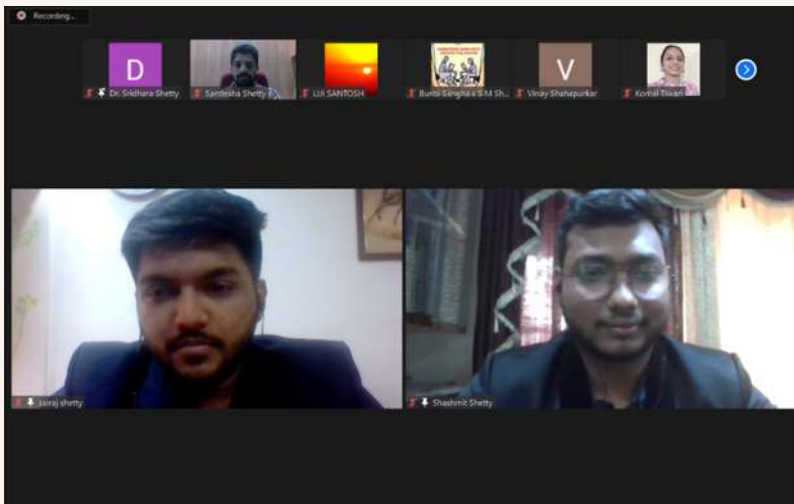
**Resource Person: Mr. Sairaj Shetty & Mr. Shashmit Shetty - Tax Consultants**

**Date: 24th December, 2021**

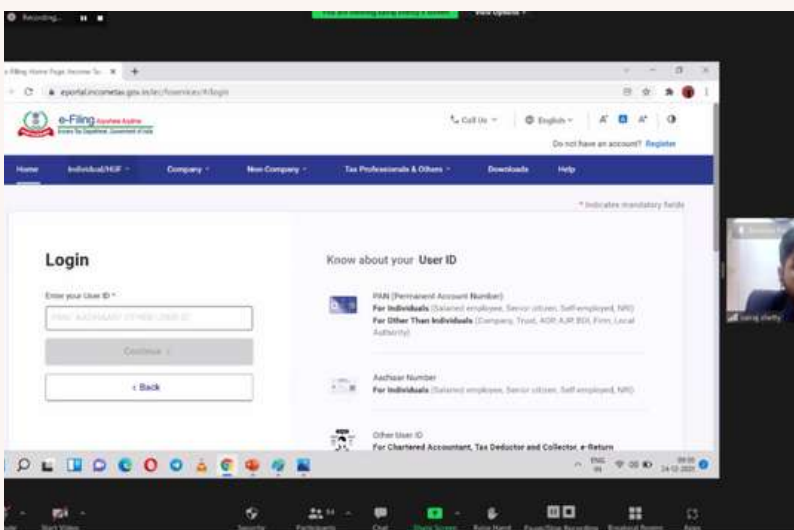
**Objectives:** - To educate the teachers and students about the revised income tax

portal, ITR filing procedure and regime).

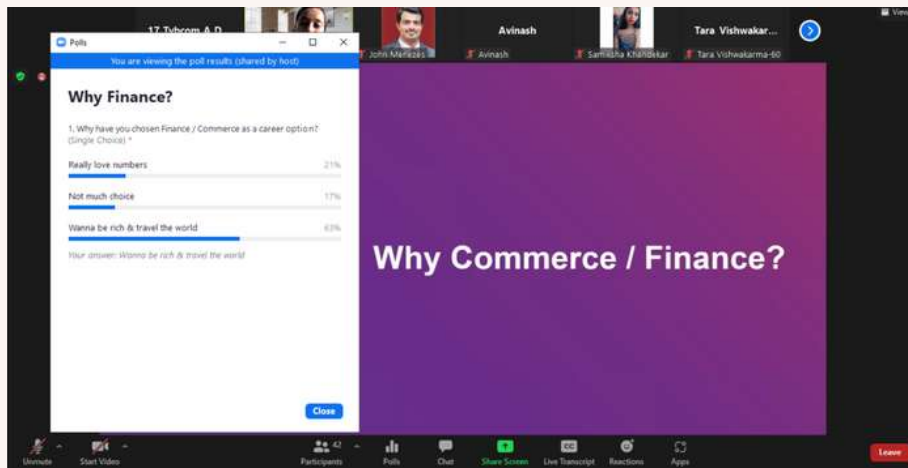
- To enable the participants to independently file their Income Tax Returns.



**Content:** They initially discussed the dates for ITR filing and various ITR Forms for assesseees. They also discussed the old tax regime and new tax Regime and key documents – last year’s returns, bank account statements, Form-16 and Form 26AS . This was followed by a Practical online filing process- starting from registration on the portal to the final return, which was very well demonstrated. Various queries were also answered to the satisfaction of the participants.







## **V. Program: Webinar on CGMA Finance Leadership Program - Opportunities and Career Prospects**

**Resource Person: Ms. Bhakti Rane (CIMA)**

**Date: 08/10/2021**

**Objectives:** To orient students on CGMA course, its curriculum, time link of the course and career prospects on successful completion of course.

**Content:** The Resource person explained in detail the course curriculum, examination pattern and duration of the course. She also highlighted the career advancements available upon fulfillment of the course. The participants raised their questions and the Resource Person gave them clarity on it.

## **VI. Program: IBS Session on “Data Driven Decision Making”**

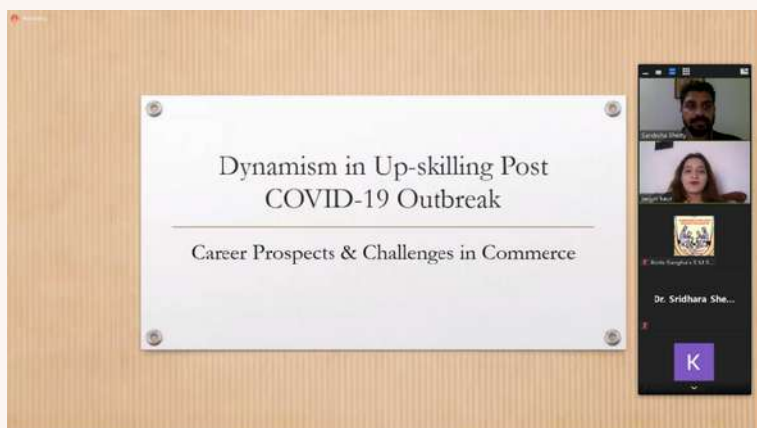
**Resource Person: Dr. Vanita Joshi**

**Date: 31st July, 2021**

**Objectives:** to inculcate an awareness about and show the importance of Data Driven Decision Making amongst students in today’s market and to bridge the gap between theory based education and the realities of the industry

**Content:**The resource person interactively led the session, covering a range of topics such as Big Data, Data Analysis, Data Visualization, Research tools for DDDM. The questions raised by students at the end of the session were discussed elaborately. Overall, the session was a great success.

# ALUMNI DIARIES



**ALUMNI DIARIES (1st Series) - 'Dynamism in Up-Skilling Post COVID-19 Outbreak- Career Prospects & Challenges in Commerce.'**  
**Resource Person: Ms. Jasjyot Kaur**

**Date: 26-06-2021**

**Content: Ms. Kaur spoke about the challenges in the job market post lockdown and how to tackle them.**

**She solved queries of the students related to the same. She also gave suggestions to the students and encouraged them to take up extra-curricular courses and actively participate in various activities organized by the college for overall personality development.**

**ALUMNI DIARIES (2nd Series) - 'Life Hacks- Requisite for becoming successful & budding entrepreneur.'**

**Resource Person: Mr. Ajit Singh**

**Date: 09-07-2021**

**Content: Mr. Singh talked about the challenges faced during his journey as an entrepreneur and also about how to tackle them.**

**He spoke from his heart and experience, while explaining to the participants the 'Do's and Don'ts' of being a business owner.**

**He also explained the documentation process to avoid any complexities. He also encouraged the participants to take up extra-curricular courses and actively participate in various activities organized by the college for overall personality development.**

**ALUMNI DIARIES (3rd Series) - 'Time Management - setting SMART goals and 5s method.'**

**Resource Person: Ms. Rebekah Wicket**

**Date: 28th August, 2021**

**Content:** The Resource person explained in detail the Time Management techniques through proper goal setting. She briefed the students on how to accomplish tasks in a time bound manner by setting SMART goals. She explained the importance of timely completion of tasks in corporate life. She also cleared the students doubts regarding the same.



**ALUMNI DIARIES (4th Series) - 'Campus to Corporate - Managerial Skills required in the Dynamic Business World.'**

**Resource Person: Ms. Rushita Anand**

**Date: 25th September, 2021**

**Content:** Ms. Anand spoke about the managerial skills required by an individual in order to climb the organizational ladder quickly.

She also spoke about the transition from the college and campus atmosphere to a business environment and how one must prepare for interviews, take up various online courses, and upgrade themselves constantly.

**ALUMNI DIARIES (5th Series) - 'Experience and Education: Your Most Valuable Asset.'**

**Resource person: Ms. Faye Santos**

**Date: 26th October 2021**

**Content:** The resource person introduced the participants to the importance of education & experience and the skill sets to become job ready. She explained in detail the importance of taking experience and education together while pursuing graduation and its significant impact in corporate life. She also pointed out ways and means in which things could be achieved and highlighted few corporate traits required and shared industry related examples and benchmark practices.

## **ALUMNI DIARIES (6th Series) - "Global Trends & Challenges in Human Resource Management"**

**Resource person: Mr. Abdul Rahim Sayyed**

**Date: 27th November 2021**

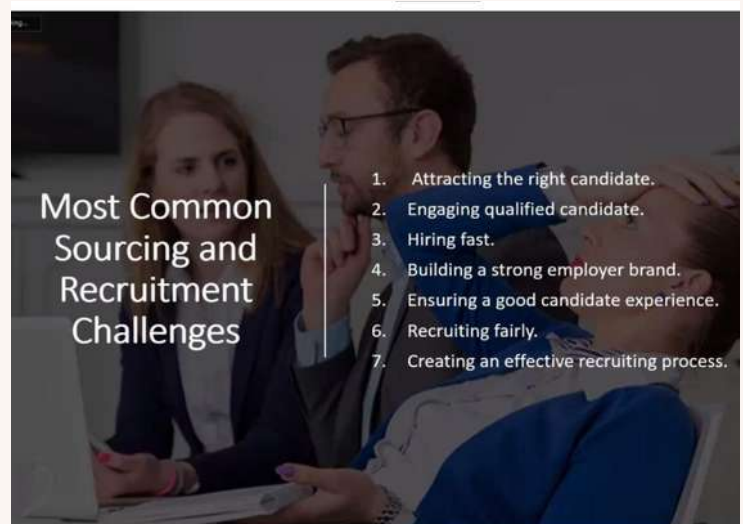
**Content: Mr. Abdul Sayyed spoke about the importance of time management and decision making from a students perspective. He also shared his experience during his graduation days and how it helped him in the corporate world. Moreover, he pointed out the global trends, prevailing practices and challenges in human resource management and guided the participants to prepare and find out in which field they are capable, how to fit in, and job suitability**

## **ALUMNI DIARIES (7th Series) - 'Sourcing and recruitment challenges and prospects for millennials.'**

**Resource Person: Ms. Shraddha Shetty**

**Date: 21st December, 2021**

**Content: The Resource person explained sourcing and recruitment, current industry practices, challenges faced by sourcing and recruitment experts**



and gave a broad overview on the Human Relations Operational Functions. Towards the end of our session she conducted an engagement activity with the participants, which involved quiz, case studies, etc to keep the enthusiasm on.

## **ALUMNI DIARIES (8th Series) - 'Revisiting Credit Rating in India - Challenges, Opportunities & Prospects.'**

**Resource Person: Mr. Piyush Pandey**

**Date: 15th January, 2022**

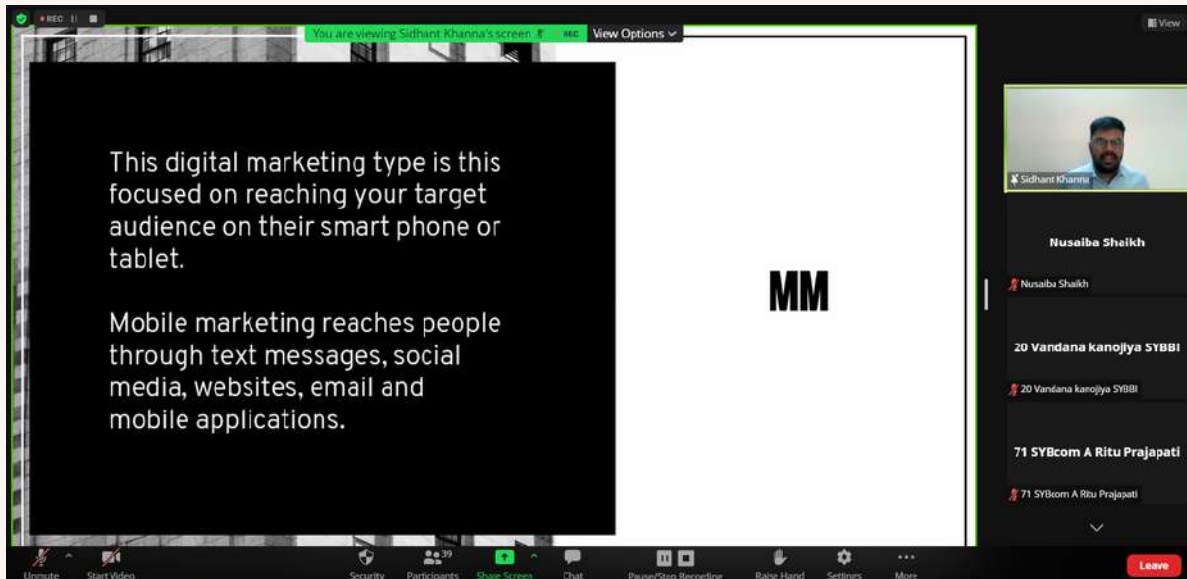


**Content:** Mr. Piyush Pandey explained in detail about the Rating scale with their meaning and color, Regulators, KPI's of a rating agency. He also updated everyone on the current industry practices and the challenges & prospects of credit ratings.

## **ALUMNI DIARIES (9th Series) – 'Digital Marketing - Industry Insights, Career Prospects and Challenges'**

**Resource Person:** Mr. Siddhant Khanna

**Date:** 26th February 2022



**Content:** The Resource person explained Digital Marketing elaborately, explained its types ,categories, pros and cons, what it is, the crucial parts of it. In the end of our session the further explained how one can make a Career out of social media.

## **ALUMNI DIARIES (10th Series) - 'Real Estate Sector - Post Covid Era - Prospects and Challenges.'**

**Resource person:** Mr. Bhavit Shetty

**Date:** 30th March, 2022

**Content:** The resource person spoke about the key aspects of the real estate sector and its position post covid. The speaker also talked about the modern day tools used to carry out activities in the said sector. And explained Objective of raising awareness regarding the scope and trials of the Real Estate sector and making them aware of the career opportunities in the field helping them to widen their horizons.

# CROESO

**CROESO 2.0 - Beyond Digital.**

**Objectives:** The main objective was to encourage students to interact with the teachers and seniors in the unofficial meet.

**Need:** To show an innovative way to welcome the first year students.

**Content:** Fresher's party for the first year students.

**Scope:** First year students of B.Com Department.

**Date:** 11th October 2021.



## FAREWELL: PRIVET'22



**Event:** TYB.Com Farewell Privet

**Date:** 13th April, 2022

**Highlights:** The B.Com department has organized TYB.Com Farewell Party Privet 22 on 13th April, 2022 from 10am onwards.

The event started with the formal anchoring by Ms. Mansi Choubey and Ms. Mallika Poojary continued with the speech of Vice Principal Ms. Pratibha Gadagalli, Dr. Lijji Santosh, Vice Principal Prof. Sandesha Shetty, also Prof. Utkarsh Kapadia, Prof. John Menezes, Prof. Ashwini Devadiga and Prof. Virendra Singh gave a speech as they were the subject teachers for the class. We also invited Prof. Natasha Mehta from the Counseling Center. After the speech we had a cake cutting ceremony by the Vice Principals, teachers and class representatives.

After the formal part we started with an informal event. In the informal event we had fun activities like- games, singing dancing etc and DJ at the end of the event.

# NATIONAL LEVEL E-CONFERENCE

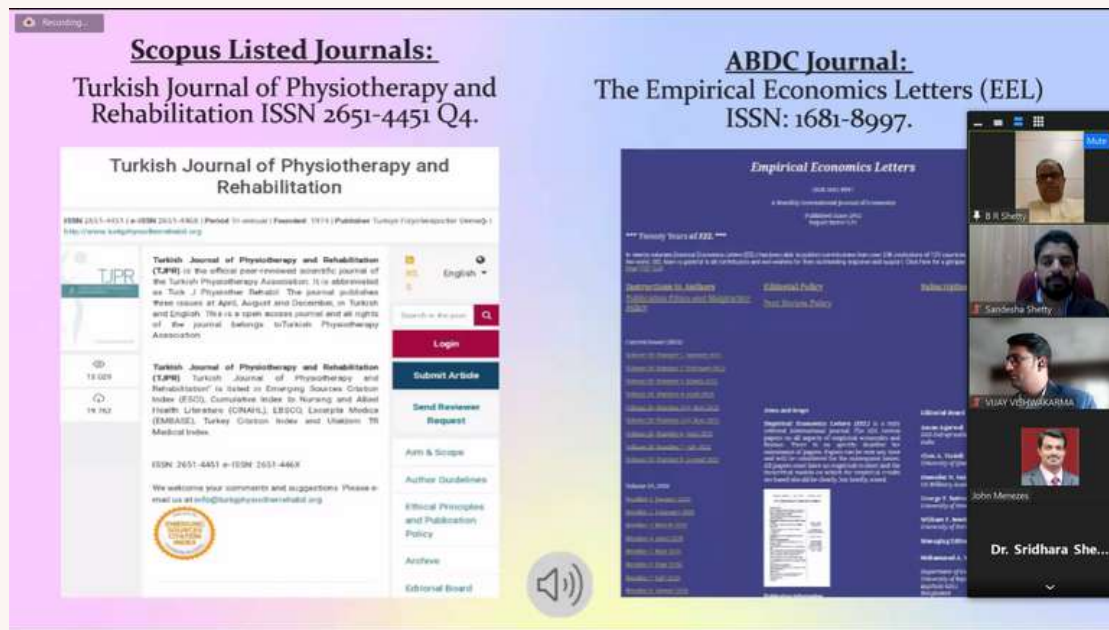
The Department of Accountancy and Financial Management in Collaboration with the Department of Commerce, University of Mumbai organized a Multi-Disciplinary National Level E-Conference on 30th September, 2021. The theme of the Conference was 'Pandemic Induced Creative Disruptions: Issues, Challenges and Prospects.'

The Conference started off with lighting of the ceremonial lamp by Shri B R Shetty Chairman(PEC), Prof. Dr. Sangeeta Pawar, HOD-Department of Commerce, University of Mumbai, Principal Dr. Sridhara Shetty and other dignitaries . Principal Dr. Sridhara Shetty welcomed all the dignitaries and the participants from other colleges.



Prof. Vijay Vishwakarma, Convener of the Conference, briefed about the Conference, Quality of Papers received and about the Conference Journals which was followed by Introduction of the Chief Guest by Prof. Sandesha Shetty, Vice Principal. Shri B. R. Shetty Chairman(PEC) delivered his Presidential Remarks and Released the Conference Journals. Our Chief Guest Prof. Dr. Sangeeta Pawar, HOD-Department of Commerce, as she gave the keynote address, showcased an overview of the Conference Theme on how Covid-19 has impacted different sectors, especially education and how we as a teaching fraternity can help the society and economy to bounce back in the long run and how research in these areas can help the nation at large.

Dr. Liji Santosh, Vice Principal and IQAC Coordinator gave the Vote of Thanks.



**Total 75+ research papers were received out of which 68 were selected.**

**There were 2 Tracks.**

**Track I - 15 researchers Presented which was judged by Dr.Umesh Maiya, Department of Commerce and Business Management, Dr. G. Shankar Govt. Women's and P.G. Study Center, Ajjarkad, Udupi.**

**Track II - 14 researchers presented their work which was judged by Principal Dr. Rajeshwary Govindappa A.B.V.M. Agrawal Jatiya Kosh's Ghanshyamdas Jalan College of Science, Commerce & Arts, Malad (East), Mumbai.**

**Name of the winners:-**

- **Dr. Seema Somani & Mr. Shravan Subhash Bane**  
M.E.S's Pillai College of Arts, Commerce and Science (Autonomous), New Panvel

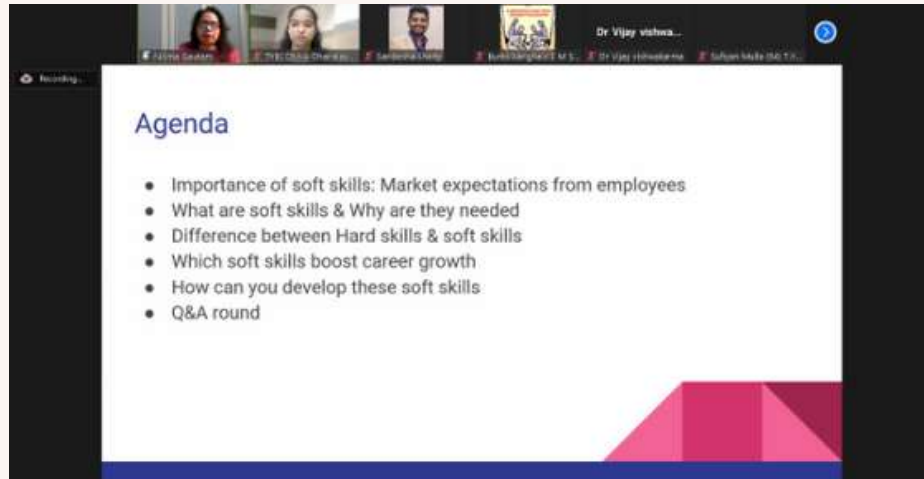
**Title of Paper - "Promoting entrepreneurship to address COVID-19 disruption in the Indian Labour Market - A PLS-SEM approach"**

- **Mr. Shripad Keshav Bapat**  
Research Scholar- Shri J.J.T. University, Rajasthan (ASM's Institute of Management & Computer Studies)

**Title of Paper - "Study of Transformation in Teaching Pedagogy and 'Work from Home' Culture as an outcome of Pandemic as perceived by Teaching Community"**



# NATIONAL LEVEL WEBINAR ON SOFT SKILLS IN THE CORPORATE WORLD



**Event: National Webinar On Soft Skills in the Corporate World**

**Date: 11th April, 2021**

**Time: 08:30 am to 09:30 am**

**Venue: Zoom Meeting**

**Scope: To let students know the importance and different aspects of soft skills in the corporate world.**

**Objective: To conduct an online national level webinar on soft skills in the corporate world.**

**Highlights:**

The Department Of Accountancy and Financial Management had organised a national level webinar on soft skills in the corporate world from 8:30 am to 9:30 am on 11th April, 2022. The resource for the day was CA Nilima Gautam, Chief Manager at ICICI Bank, Mumbai. The resource person had shared various aspects such as importance of soft skills such as communication skills, interpersonal skills and networking, work ethics and creativity. She also spoke about different ways to improve our soft skills and how to create a check list of the same for our first job. There was a total of 200+ students who had actively participated in the event and the overall feedback was positive.

# NOT GUILTY

~ Chris David

One day I met somebody  
"Anxiety is my name," he said to me.

"How do you do?"

"Don't you miss me?"

"I want to crawl back in your skin"

"How long has it been?"

"Go away from me"

I yelled, I screamed

Pale and yellow

I ran in agony.

Days later I met this guy

"Depression is my name" He said  
with a smile.

"How long will you hide me?"

"The smile on your face tells all that  
your hiding"

"Let me be in you for a little longer  
and there will be no joy to cherish  
on moments over"

"I don't know you. Please just leave"  
I begged.

I was there on the floor, laying dead.



Knock knock, there was a person  
on my door.

"Expectations is my name" let me  
in, said he.

"Look at me, there's a lot of  
PEOPLE left unpleased"

"You have to meet me to keep  
them happy"

"Otherwise I will drown you in the  
vast' sea"

"Oh please, oh please  
Why is everyone behind me?  
I don't owe them anything  
Neither to you'll nor to my DREAMS

Just go away

Go away from me

There's a lot of burden on me

It pains me

It shatters me

Gathering up myself is difficult for  
me.

I cannot write the end for this.  
Because all these feelings have  
become a part of me.

I conclude on my behalf,

"NOT GUILTY"

# SOCIAL MEDIA: AN ILLUSION

~ Urshita Parikh



An average teenager spends an astonishing nine hours of the day on social media. That's a third of our lives. No doubt that social media is a boon to human civilization and it has definitely brought everything under one roof.

But people don't understand that there's a whole façade of emotions on social media which don't exist to begin with. It shows you stuff that you want to see and not the reality. There's lies everywhere which are masked with filters.

Fake beauty standards push people to get out of their comfort zones and put their bodies under pressure to look like those flawless people on social media, which is leading to an alarmingly increased rates in anorexia, bulimia and other related eating disorders. Happy faces making you insecure and leaving you double guessing that that's how your life's supposed to be perfect.

The world isn't authentic anymore. We now don't go to places to enjoy the experiences it has to offer, we go there to show off on social media that we are living our best lives. There is this unofficial competition about who has the happiest feed among all.

This is how social media messes with our mind on so many levels and it is troublesome. Social media should be the break we need from reality and not the other way around. We must take it up to ourselves and draw a line and promise ourselves that we will not let the fake mix up with the reality.

# आसू

~ Dhanalaxmi Kaunder



इस जिंदगी को जी ले तू,  
थोड़ा गम छुपा ले तू,  
थोड़ी खुशी बांट ले तू,  
थोड़े आँसू बहा ले तू।

चुप रह जा तू,  
हाँ में हाँ मिलाते जा तू,  
अपनी ख्वाहिशों को मार दे तू,  
थोड़े आँसू बहा ले तू।

अपनी पसंद नपसंद का ज़िक्र ना कर तू,  
सबकी बात सुन लिया कर तू,  
परछाई की तरह पीछे रह तू,  
थोड़े आँसू बहा ले तू।

आज़ादी का इंतजार मत कर तू,  
खुशी पाने की इच्छा ना रख तू,  
मौत से ना डर तू,  
थोड़े आँसू बहा ले तू।

अपनी भावना को दबा दे तू,  
सबके ताने सुन लिया कर तू,  
इस जिंदगी से हार जा तू,  
अपने आँसू को छिपाना सिख जा तू।

क्या ये जिंदगी है?  
कभी खुशी तो कभी गम है,  
बस बेरंग सी है,  
चेहरे पे जूठी मुस्कुराहत है ये,  
सुनसान रातों में आंसुओं की प्यासी है ये।



# ONLINE EDUCATION

~Sayyed Wasif



Online education is a very common term used by everyone one to define how they are continuing their education in this pandemic. The world is in chaos and fear created by the pandemic due to which students face more difficulties in learning.

I was just scrolling through a news feed on the web and suddenly a headline caught my eye, "India wasted two years of talented students" then it came to mind, is online education really helping us to make our future bright?

Is it just making it darker with less opportunities to succeed. I am not saying that it's wrong to have an online education but is it really helping students to learn the right values of subjects? Students must focus on online education like they do in real time lectures. They may face some communication barriers but we have to compromise a little and give our best to support the online education system.

## MY HEART WHISPERS

~ Saloni Maliwal



My heart whispers to remember that healing is not an end result, it's not your final destination. We don't magically come to a place where we feel better and all pain is lost.

There is no such thing as ending up in a place where we are fully healed. Healing happens on the journey that we embark on with ourselves to feel better. That's when healing happens. We do not heal overnight, we heal through the night. Over and over again. Night after night.

# COVID WARRIORS

~Guddu Yadav

Covid or coronavirus had come in December 2019. No one could have ever imagined that anything as small as this could change the way of living. School, college, trains, shops, flights, etc. everything was closed down, or everything stopped like on standstill. no one knew what was going on or what we were going to face. To fight this enemy, came forward our covid warriors or our covid heroes.



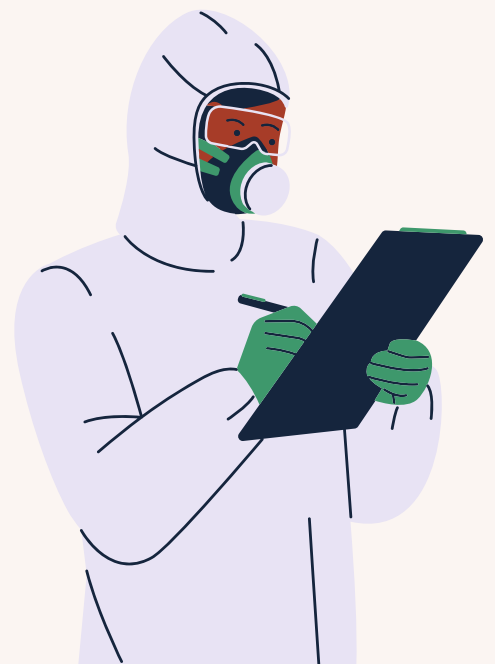
They are people just like you and me. They are there all around us- doctors, nurses, workers, police, watchmen, shopkeepers, covid volunteers, etc.

It was because of them we were able to fight such threatening situations. They worked selflessly day in and day out for our lives. They all risked their lives for the lives of 135 crore others.

Doctors and nurses worked day and night, staying away from their families so that we could be treated and get back to our families. The police stayed outside their houses so that we could be safe inside our houses. covid warriors stay outside their house for our safety etc.

So all these superheroes are doing their part with a full heart and dedication. Few words of appreciation for showing gratitude are very small for their selfless hard work. but we can thank you by following rules and safety rules.

Do you know how we can help them? It's very simple by staying at home, maintaining social distancing, washing our hands, wearing masks. If we follow these steps then we also can help those warriors.



# महात्मा गांधी

~ Rohit Katkar



गौर से सुन ना कहानी थे जो हमें जो तुम को बतानी है,  
"देशभक्ती को बनाकर धर्म जिस ने देदी अपनी कुर्मनी हैं। एकजूट कर कें जिस में हमारे देश  
को बनाया हैं। कहते हैं वीरता किसे, उसने पूरी कायनात को बताया हैं।"

"गुलामी की जिंदगी से जिसने हम सब को बचाया हैं। हमें तोड़ में वाले काफिरों को जिस में  
देश के भगाया हैं।  
आजादी की पुकार लगाकर उसने इतिहास नया रचाया है। जिस में भी पूछा नाम उन का, तो  
हमने गर्व में महात्मा गांधी बताया है।"

"ना मांगी किसी की मेहरबानी और ना बेची अपनी आज़ादी हैं। हिंदुस्तान का कर्ज चुका कर  
रचाई नई कहानी हैं।"

"देश की आज़ादी में अपनी जिंदगी जिस ने लगायी है। याद रखना कहानी ये जो आज हम ने  
तुम को बताई है।"

# HORROR CINEMA IN INDIA

~ Nusaiba Shaikh



What is a good horror movie? One that gives you chills down your spine, a good adrenaline rush without relying too much on jump scares. Something that scares you even after it's over. As an avid horror movie watcher, it is very difficult to find movies which keep on the edge throughout its runtime. Especially Bollywood horror movies. It might be a little hard to look for logic in horror movies as they're all fantasy based. However, when movies are so illogical to the point where it makes you question your intelligence, that's where the line is drawn.

As a child I really liked *Bhool Bhulaiyaa*, a remake (more of a copy) of the south Indian movie *Manichitrathazhu*, however, having studied psychology for two years, the way they portray a psychological disorder and the way it is "solved" just makes me cringe.

Even though it is an enjoyable movie even now, (Vidya Balan's dance scene was terrifying as a child and it's still pretty scary to think of, which was also very well picturized) dialogues like "psychology is the only science without a definition" and completely curing a Dissociative Identity Disorder in a 10-15 minute scene trivializes such disorders.

Recently Netflix India, released a short series called 'Ghost Stories'. Each story was directed by different directors and you could really tell the difference with the way they were filmed. Even though the stories were all mediocre and barely kept my interest, even making me skip the last story directed by Karan Johar, one of the films caught my interest. It was a zombie based film directed by Dibakar Banerjee. It was a well written, well shot story with an element of comedy, however ending with a cliché "it was all a dream" scene, which spoils the fun.



Most Indian horror movies have the same tropes, making the experience less enjoyable. The 'baba' or priest who comes to perform an exorcism but ends up dying too soon, the main character going on a quest to find the ghosts backstory and giving them a 'proper funeral'. You can just tell how it's going to end from the beginning. There is a lot of room for improvement in the horror genre.

There are movies which do keep you hooked like Karthik calling Karthik, which isn't really a horror movie per se. It is a psychological horror, making you feel and root for the character and the ending is quite unpredictable.

A beautiful movie I thoroughly enjoyed was Bulbbul, a highly underrated movie. Such great storytelling, keeping you hooked for its entire hour and half. Feminist in its true sense. However, these movies do not get the same limelight as other 'masala' movies. Hence, we keep getting the same predictable ghost with a 'tragic past' movies. These tropes extend to American horror as well.



On the contrary South Korean horror keeps your eyes glued to the screen till the end. Despite being an old movie, I only recently watched Train to Busan. You can barely sit still during the movie, the excitement, anger, sadness and anxiety you feel for the characters is beyond description. Another South Korean movie I really enjoyed was the Oscar winning Parasite. Such an unexpected twist. I really do wish Indian content can be as good someday. There is no lack of talent in our country, but there is lack of opportunities. If only we give the right people the right platforms we can evolve much more and produce much better content. Hoping that someday I get to see a truly great Indian horror.

# THE NEW HEROS OF NEW BHARAT

~Mansi Bhaktwani

A month back there was an interesting sporting event in Tokyo, i.e Olympics and then Paralympics. From researching about our Olympians and Paralympians to inquisitively searching the next day's timetable of events to a sense of excitement for getting glued to our screens to watch the sports events happening in August 2021.

There are moments where people were holding their breaths, sometimes feeling dejected and sometimes thrilled but in the end the heart of India was filled with pride for our Athletes and Para-athletes.

Our Olympians and Paralympians like Mirabai Chanu, Lovlina Borgohain, Ravi Dhaiya, Bajrang Punia, PV Sindhu, Neeraj Chopra, Men's Hockey team, Bhavina Patel, Avani Lekhara, Sumit Antil, Manish Narwal, Singhraj Adana and several others who won medals in Tokyo, Japan and became heroes for many. Not only the ones who won medals but who narrowly missed out on medals but are an inspiration for many people especially for the youth.

This was a Turnaround event for Indian Sports. The sheer positive confidence in our athletes and para-athletes.



Talent, Skill, Technical Prowess this combination lead to a tremendous amount of confidence in all the participants. Irrespective of whether medals were won or not, this change among the masses will encourage youth to join different sports and make India proud in the coming years. This years' Olympics and Paralympics have been Historic for India. India welcomed our heroes after their return from Tokyo to Delhi airport where there was a huge crowd who were enthusiastically waiting for their return to shower flowers over them, welcoming them with garlands, dancing with joy and pride. The masses were taking selfies with their favourite heroes, brisk walking along with cars of athletes. Hockey came back to life after 4 decades. The Men's Hockey team won a Bronze medal in Tokyo and Our Women's Hockey team first ever in history reached the finals and narrowly missed winning a medal.

Aditi Ashok (golfer) had consistently maintained her position but narrowly missed in finals. The whole country stood with them with the slogan "Cheer For India." We got to know about so many athletes and para-athletes, many sporting events like fencing, golfing, sailing, etc. All the heroes were felicitated with cash prizes, cars, government jobs and many other things from the different state governments to businessmen. PM Narendra Modi called all the heroes individually not only medal winners but all the participants to encourage and boost their confidence for the next sporting event. Naveen Patnaik, CM of Orissa talked to both the Hockey teams. I wish how Naveen Patnaik has supported Hockey in a big way, others had supported many different sports with full integrity our India would have won more medals.



Professionals should administer sports. Various brands started endorsing Olympians, a welcoming change. We as a society should encourage youth to join any sports, instead of considering it a taboo. Sports should be treated like every other subject in the learning institutions so that many more pursue it as a career without any stereotypes like how many opt for engineering, CA, law, etc.

Real Grit. Real Struggles. Real Win.

Indeed our Olympic and Paralympic Superstars made our hearts swell with pride. The Olympics and Paralympics have been A Gamechanger.

# माझ मनें

~Komal Mane

खूप कविता करतोस तू माझ्यासाठी  
चल आज मी कविता करते तुझ्यासाठी....  
दरवेळी तु व्यक्त होतोस  
चल आज मी व्यक्त होते तुझ्यासाठी..

कविता करायची तर ठरवली रे  
पण कुठून सुरुवात करावी सुचत नाही  
शब्द अपुरे पडतील रे मला  
तुझा स्वभाव कसा वर्णावा उमगत नाही...



खूप नशीबवान आहे मी  
एवढेच ध्यानी येते...  
तुझ्यासारखा जीवनसाथी भेटलाय मला  
यातच स्वर्ग मानते.....

कोणत्याही संकटात खचू नकोस...  
वेडया मी आहे ना तुझ्या सोबती  
आधार माझा नेहमी असेन  
आयुष्यभरासाठी....



# THE 3RD GENDER, TRANSGENDER

~Svasti Shetty

We humans are divided into 3 sexes; male, female and transgender also called Trans. When a child is born people are happy to know that their child is male or female but when a transgender is born the child's identity is always since that day the child is no more looked like a child or a human rather looked like a curse. Why does that happen? Why do we avoid them? When they grow, their parents abandon them.

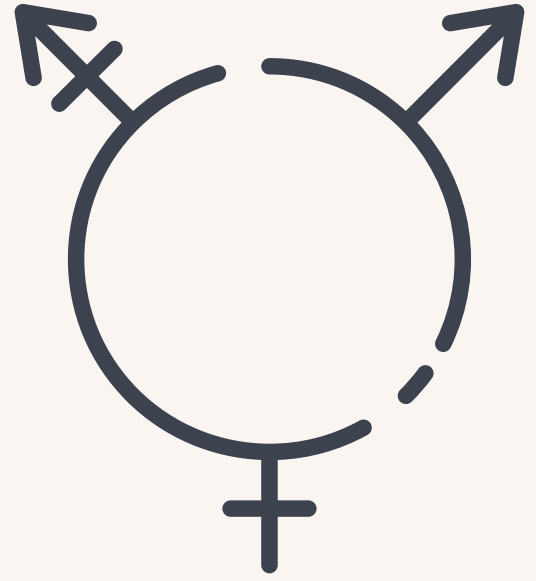
Society insults them by calling them hijra/Chaka. They are expected to live differently and beg to survive. They are always treated as a minority, mistreated, and are not provided with facilities like education, health, lifestyle, etc. Most of the transgender lives with a low lifestyle, suppress their qualities in the fear of not getting accepted by society, and being treated with disgrace.



Some of the transgender have been fighting all their lives for rights and have achieved brilliance. One of the examples is Laxmi Narayan Tripathi known as Laxmi who is a transgender rights activist, a Bollywood actress, Bharatnatyam dancer, choreographer, and a motivational speaker who encourages many transgender to follow their willing paths. With the rise of voice in 2019, Transgender right of parliament of India with the objective to provide protection for the right of transgender people their welfare and other related matters. The act was introduced in the Lok Sabha, the lower house of the parliament on 19th July, 2019 by the minister of social justice and employment.



It is very important for us to accept them and give them opportunities like the other sexes. Giving them a platform to showcase their talent and hard work and stand equally with other genders. As a human, it is our duty to care, respect, and empower every sex whether it is male, female or transgender. Moreover, when a person comes out to be transgender, we should encourage, support them and unite all together breaking all stereotypes. Every human is gifted with one or the other qualities/uniqueness and we should appreciate that and move forward together into brightness than discriminating on the basis of gender, race, caste, and religion. It is our duty to spread positivity and awareness about gender equity and rights.



## जिंदगी है एक ना दो बार होगी।

~ Priyanka Bhadouria

मुश्किलों के आने से ना ये कदम रुकेंगे।  
कठिनाइयों के द्वार पे ना हम झुकेंगे।

आसमान जो बरखा गिराएगी।  
बात-बात पर जो हमें रुलाएगी।

फौलाद सा सीना लेके चल सकेंगे।  
मुश्किलों की राह में भी हम हँसेंगे।

हार का भी गर हमें दीदार होगा।  
दे सके जो सीख मेरा यार होगा।

खुद का खुद पे मुझको ऐतबार होगा।  
काम कुछ भी हो उससे प्यार होगा।

बस यही सोच बरकरार होगी।  
जिंदगी है एक ना दो बार होगी।



# IT'S OKAY

~ Chris David

Can someone tell me?  
It's okay,  
To fall sometimes.  
To be discouraged and have regrets in  
life.  
All I ever wanted, was to live this time,  
But I'm never the one to decide.

Expectations, pressure, anxiety, fears,  
depression, all running in my mind.  
I have a heartache, my fate isn't right.  
I always write to speak on my side  
But nobody's listening, till you achieve  
something in life.

Does my existence matter to anyone?

Numerous questions and there's no  
answer to begin with.  
Who writes my destiny?  
Who doesn't laugh at me when I fall?  
Why does every taunt bother me?  
As if it's all my fault.

Demons in my mind  
Screeching my head  
A bitter taste of happiness  
I can't gather it all up.

This time I have written something, but  
not for you to read.  
Because it's my pain, and I'll be  
suffering through it.

It's okay,  
To fall and to rise.

# WOMAN HOOD

~ Saloni Maliwal



Comes with a great pride,  
With a lot of unasked advice  
Drawing between  
Virtues and vices.  
She is born not just to  
Cook for her family but  
To cook for a  
Perfect life.  
She was torn,  
By her clothes  
Yet she stood  
For her family's pride.

A dignity  
With sanity  
Always cost  
Unwilling sacrifice.  
Deserves respect,  
Deserves self representation,  
She is self titled,  
But is always blamed.  
I always underestimate  
But you are only the one  
Who cares in the end  
When people were replying  
To my negative stories.

# MESSAGE FROM THE ALUMNI

IT GIVES ME IMMENSE PLEASURE TO MENTION THAT I'M VERY MUCH GRATEFUL TO THE COLLEGE THAT HAS RAISED ME WELL IN TERMS OF EVERY ASPECT OF MY LIFE I OWE ALL MY ACHIEVEMENTS MADE TILL DATE AND ALL MY FUTURE ACHIEVEMENTS TO THIS COLLEGE AS SM SHETTY COLLEGE HAS PLAYED A PIVOTAL ROLE IN MY LIFE.

I HAVE HAD A GREAT LEARNING EXPERIENCE WITH THE COLLEGE.

I WOULD LIKE TO GIVE A SPECIAL MENTION TO ALL OUR DEAR FACULTY MEMBERS AS THEY HAVE BEARED ALL OUR MISCHIEFS AND SHOWED US THE RIGHT PATH AT A VERY CRUCIAL STAGE IN OUR LIFE.

SO A BIG THANK YOU TO EACH AND EVERY ONE RIGHT FROM THE MANAGEMENT TO OUR BELOVED SUPPORT STAFF IN THE COLLEGE.

THANKS AND REGARDS

BHAVIT RAMESH SHETTY

B.COM (2013-2016 BATCH)