

M.L.DAHANUKAR COLLEGE OF COMMERCE  
(AUTONOMOUS)

# THE BAF TIMES

# INTERVIEW – DR. MITALI SHELANKAR

-By Interview Team



(1) Please tell us about your journey as a teacher over these years especially with M. L. Dahanukar College.

-My journey begin as a passionate teacher driven by the desire to shape young minds and foster love for learning. I honed my skills in the classroom, connecting with students and inspiring them to reach their potential. Over the years, it is only the dedication to education and learning which led me to pursue advanced studies and complete my Ph.D. in the field of Banking and Finance. From a school teacher to a college lecturer I embrace the opportunity to mentor budding scholars and contribute to academic research. I always ensure that there is a lot of take home from the lectures and Focus on blending knowledge with the real world insights. It is only through challenges and triumphs you remain committed to the students growth. My journey I would say is a testament of transformation power of education and its impact on countless lives.

(2) What advice would you give to students who want to take up research as career option

-Research is driven by curiosity and a passion for discovery—if one loves asking questions , this field is for him. It helps to develop critical thinking, problem-solving, and analytical skills, which are valuable in any profession .As a researcher, one can contribute to expanding knowledge and can make lasting impact on society. Research offers diverse career paths in

and new developments. Research is an intellectually fulfilling career, offering the satisfaction of finding answers and solving complex problems. There are ample funding opportunities like grants and scholarships to support students pursuing research careers. Research teaches resilience, as it often involves setbacks, learning from failure, and refining approaches.

(3) What are the most important skills students should focus on developing during their college years to excel in this industry?

-Students should focus on developing strong communication skills, both verbal and written, to effectively collaborate and present ideas. Critical thinking and problem-solving abilities are essential for navigating complex challenges. Technical proficiency in tools and technologies relevant to their field is crucial. Time management, organization, and adaptability are key to handling multiple tasks and staying competitive. Lastly, networking, emotional intelligence, and teamwork will help students build valuable professional relationships and excel in diverse work environments.

(4) What resources would you recommend for students to keep learning beyond the classroom?

-Students can continue learning beyond the classroom by exploring platforms like Coursera, edX etc. which offer free online courses across various subjects. For interactive learning, Duolingo (language learning) and Code academy (coding) are excellent options. Goodreads provides book recommendations, while TED Talks and YouTube's Crash Course offer insightful videos on diverse topics. Additionally, using tools like Evernote for note-taking and Google Scholar for research can help students stay organized and informed.

(5) What emerging trends do you foresee that will impact students' careers in the next five to ten years?

-In the next 5-10 years, **\*AI and automation\*** will reshape many industries, requiring students to focus on skills that complement machines, such as creativity and emotional intelligence. The rise of **\*remote work\*** will necessitate strong communication and self-discipline. **\*Data science and analytics\*** will be in high demand as organizations rely more on data-driven decisions. **\*Sustainability and green jobs\*** will grow as the world

technological advancements and global health challenges.

(6) What factors should students consider when choosing a research topic that aligns with their career goals?

-When selecting a research project, students should consider several key factors to ensure alignment with their career paths. First, the project should match their academic interests and expertise, fostering personal growth and skill development. They should assess the relevance of the topic to their future industry or field, ensuring it enhances their employability. The potential for networking and collaboration with professionals in the field is also vital. Furthermore, choosing a project with clear, achievable outcomes that can be showcased in their portfolio is important for future career prospects. Lastly, it is crucial to evaluate the availability of resources and mentorship to successfully complete the project.

(7) How can students improve their critical thinking and analytical skills, which are vital for research?

-Students can improve their critical and analytical skills by actively engaging with diverse sources, questioning assumptions, and evaluating evidence. Practicing systematic problem-solving, such as breaking complex problems into smaller parts, enhances clarity and depth. Participating in discussions and debates fosters the ability to view issues from multiple perspectives. Regularly writing essays or research papers strengthens the synthesis of ideas and arguments. Finally, seeking feedback from peers or mentors helps refine reasoning and thought processes.

(8) How can students bridge the gap between theoretical research and its practical application in the real world?

-Students can bridge the gap between theoretical research and practical application by actively seeking internships or projects that allow them to apply concepts in real-world settings. Collaborating with industry professionals or researchers can provide insight into how theory is implemented in practice. Participating in case studies or problem-solving challenges helps students understand the practical implications of theoretical ideas. Additionally, conducting experiments or pilot projects can translate academic findings into actionable solutions. Reflecting on

(9) Do you believe there is a particular mindset required to clear competitive exams?

-To clear competitive exams, students need a growth mindset, characterized by persistence, resilience, and a focus on improvement. A strong sense of discipline and time management is crucial for effective study and revision. Students should stay motivated, maintain self-confidence, and believe in their ability to succeed despite challenges. Embracing a problem-solving attitude, staying adaptable to new information, and managing stress efficiently are also key components. Consistency, dedication, and a positive approach to setbacks contribute to long-term success in competitive exams.

(10) What's the one piece of advice you wish you had received as a student that you would like to share now?

-One valuable piece of advice I received as a student is: "Focus on understanding the concepts, not just memorizing them." This approach encourages deeper learning, making it easier to apply knowledge in different contexts and retain it in the long term. There is no shortcut to success. It is only your hard work and commitment which will help you achieve your goal in life.

## ALUMNI STORY : C.S. SHRUHITA RANE



-By Interview  
Team

Ever since I can remember, I had been fascinated with the world of business. I had always been drawn to the intricacies of compliances and regulations that govern the corporate world. I knew that becoming a Company Secretary was a great way to not only be a key management person within a company but also to stay closely connected with the business operations. However, being an average student in school, I was initially skeptical about choosing a course that would challenge me academically. After much consideration and research, I realized that the Company Secretary course not only aligned with my interests but also offered a unique opportunity to further develop my skills and knowledge in the field of business. Thus, being excited I embarked on this journey which made me a Company Secretary. I had an amazing college experience at M. L. Dahanukar College. I enrolled in the Bachelor of Accounting & Finance (BAF) program and it was truly a memorable time for me. In my first year, I had the opportunity to be a part of NSS and volunteer for the 'Kurukshetra' event, which was a great learning experience. However, the highlight of my college days was in my second year when I met my Guru, CS Swapnil Shenvi. He was my Business Law professor and provided me with guidance to start the Company Secretary Course. It was a

then immediately traveling to Church gate for CS classes in my second and third year, it was a tiring but fun experience. The memories and friendships I made during those years will always hold a special place in my heart. Overall, my college experience at M. L. Dahanukar College was truly enriching and I am grateful for the opportunities and support I received during my time there. During my college years, I performed well academically and also participated in various workshops on Legal Drafting, Entrepreneurship, and Innovation. In terms of professional accomplishments, I received the "Employee of the Month" award for my contribution to the collation of data for the Business Responsibility and Sustainability Report. I currently work in the Compliance Department of the Ashapura Group where we handle compliances for various listed and unlisted companies, as well as other entities. In my role, I am responsible for ensuring compliance with various laws, regulations, and corporate governance standards. I also coordinate with Directors, Company Secretaries, Auditors, Stock Exchanges and Registrar and Share Transfer Agents to ensure smooth operations. My objective is to provide guidance and direction for achieving the dual goal of good corporate governance and ease of doing business. I truly believe that the key to achievement of my goal is having a "Never give up" attitude. There's these lines from a poem that I have kept close to my heart during tough times, **"LEHRON SE DARR KAR NOKA PAAR NAHI HOTI...KOSHISH KARNE WALO KI KABHI HAAR NAHI HOTI"** which translates to "Those who fear the waves never cross the river! Those who try never lose." I also am thankful to my parents, professors, and my boss and colleagues for their unwavering support and motivation throughout this journey. One of my main goals is to become a Compliance Officer of a company and be on the dais with the Board of Directors. I also aspire to participate as a Key Managerial Person. I believe that with dedication and hard work, I can achieve these goals and make a positive impact in the business world. I am excited about what the future holds

# BOOK REVIEW : FINANCE MADE EASY SERIES

-By Tanvi Desai TYBAF - B

Finance made easy is a book set written by Kakani Ramchandran who is currently a professor at Lal Bahadur Shastri National Academy of Administration and has rich experience in corporate sector. It is a book designed to impart management executives with adequate knowledge to understand and appreciate financial statements and their implications for the fiscal solvency of their firms.



The set consist Four titles:

- How to read a Balance Sheet.
- How to read a Profit and loss Account.
- How to read a Cash Flow Statement.
- How to analyze a Financial Statement.

These books are very helpful in a way for person who is at initial stage in the corporate sector or for students who have interest to understand the impact of the above statements in the working of any business. The thing I like most of these series is that each financial statement has its own book to understand it in depth. The book is very straightforward and simple to understand for even a commerce rookie. Ramchandran sir has a very creative way of explaining financial statements- the components etc. that help commerce students and management to relate with their day

# INNOVATING FOR TOMORROW: INDIA'S IP REVOLUTION

-By Shruti Solanki, TYBAF - A

## INTRODUCTION:-

India saw a remarkable 15.7% growth in patent applications in 2023, the highest among the top 20 origins. India now ranks 6th globally with 64,480 patent applications. Trademarks: India ranked 4th globally in trademark of filings, with a 6.1% increase in 2023.



Nearly 90% of these filings were by residents. The WIPO 2024 World Intellectual Property Indicators (WIPI) report highlights India's significant strides in global intellectual property (IP) activity, placing the country among the top 10 for patents, trademarks, and industrial designs. India recorded the the fastest growth in patent applicate

among the top 20 countries, with a 15.7% increase in 2023, reaching 64,480 filings. Notably, resident applications accounted for over 55% of these submissions—a first for India. This growth was further supported by a 149.4% rise in patents granted, demonstrating a rapidly evolving IP ecosystem. India also showed impressive progress in industrial design filings, which increased by 36.4%, aligning with its growing focus on product design and creative industries. Textiles, tools, and health products dominated design filings, reflecting the country's diverse innovation potential. Trademark filings grew by 6.1%, earning India the 4th global spot

with over 3.2 million trademarks now in force, showcasing strong efforts in brand protection and economic resilience. The report underscores how government initiatives, such as "Make in India" and "Startup India," have bolstered (provided support) innovation, with IP filings scaling alongside economic



patent and industrial design applications have more than doubled, while trademark filings rose by 60%. This highlights India's increasing emphasis on local innovation, making it a leader in the global intellectual property landscape.

**CONCLUSION:-** Looking ahead, India's sustained focus on innovation will be vital as the country seeks to capitalize on emerging technologies, expand its influence in the global tech industry, and foster inclusive growth. With continued policy support and an evolving talent pool, India is not just poised to maintain its leadership among lower- middle-income economies but also to emerge as a global powerhouse of innovation.



**India**  
Climbs to the  
**40<sup>th</sup> Rank**  
in the  
Global Innovation Index of  
WIPO  
a huge leap of  
41 places in 7 years

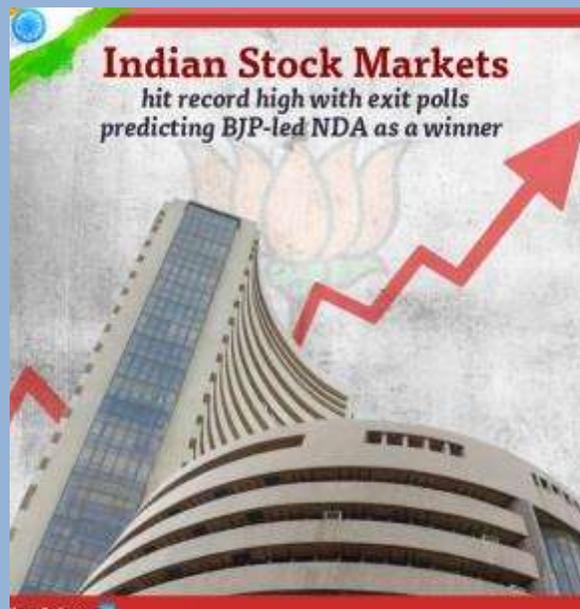
# WHAT DOES BJP-LED NDA VICTORY MEAN FOR THE INDIAN STOCK MARKET ?

-By Yadnya Shelar, TYBAF - C

**STOCK MARKET OUTLOOK :** According to experts, after the Maharashtra assembly election results, investors may start looking at railway, infra and banking stocks, changing their investment strategy from defensive to aggressive. After the BJP-led NDA's one-sided victory in the Maharashtra assembly elections 2024, experts have started mulling its impact on the Indian stock market when it resumes trade activity. According to experts, NDA's victory in the Maharashtra assembly election would positively impact investors sentiment. They expect investors to switch their strategy from defensive to aggressive.

## **REACTION FROM STOCK MARKET**

**EXPERT :** Speaking on the impact of a possible landslide victory of the BJP-led NDA in the Maharashtra assembly election,



result is expected to provide political stability, positively impacting investor sentiment, especially in infrastructure, urban development, and manufacturing sectors aligned with

BJP policies." "The stability in Maharashtra could trigger a rally in the stock market, boosting investor confidence due to the continuity of pro-business policies, especially after uncertainty following previous coalition shifts, furthermore, with a clear mandate, the government will likely push forward with infrastructure projects, a key focus of the BJP, which would benefit the construction, real estate, and related sectors," said Palka Arora. Expecting a boost for the Indian stock market sentiments post Maharashtra election result, Santosh Meena, Head of Research, Swastika Investment, said, "On Friday, the Indian stock market witnessed a strong rally after the prediction of NDA's victory in Maharashtra assembly election 2024. It is likely to boost

**STOCK MARKET STRATEGY :** Expecting a change in investors stock market strategy, Mahesh M Ojha, AVP-research at Sensex securities, said, "After the Lok Sabha election results, India stock market investors went defensive and started looking at FMCG and Pharma stocks. However, after the Maharashtra assembly election results, they may start looking at railway, infra and banking stocks, changing their investment strategy from defensive to aggressive."

Avinash Gavaskar, Head of Research at Profit Market Securities, said, "The Maharashtra election results have established that momentum is still with the incumbent government (both at New Delhi and Maharashtra). So, investors are expected to look at the rail and infra segment as the Government of India and Maharashtra State Government have showcased a special focus on these segments, as infra sector companies would go for credit lines from the banks, banking stocks may also see some buying interest when the market opens on Monday."

**INDIAN STOCK MARKET OUTLOOK :** Nifty found strong support at 23,200, which aligns with the 61.8% retracement of its previous rally from the election day low of 21,281 to the high of 26,277. The Index reclaimed its 200-DMA with a bullish haram candlestick formation, signaling a potential trend reversal. Immediate resistance is at the 20-DMA of 24,030, and a break out above this level could push nifty toward 24,550/25000 levels. On the downside, 23,500, near the 200-DMA, remains a critical support level. Similarly, bank nifty has held firm at its 200-DMA, with immediate resistance at 51,300 -52,000 and a higher resistance zone at 52,600-53,000," Santosh Meena of Swastika Investment



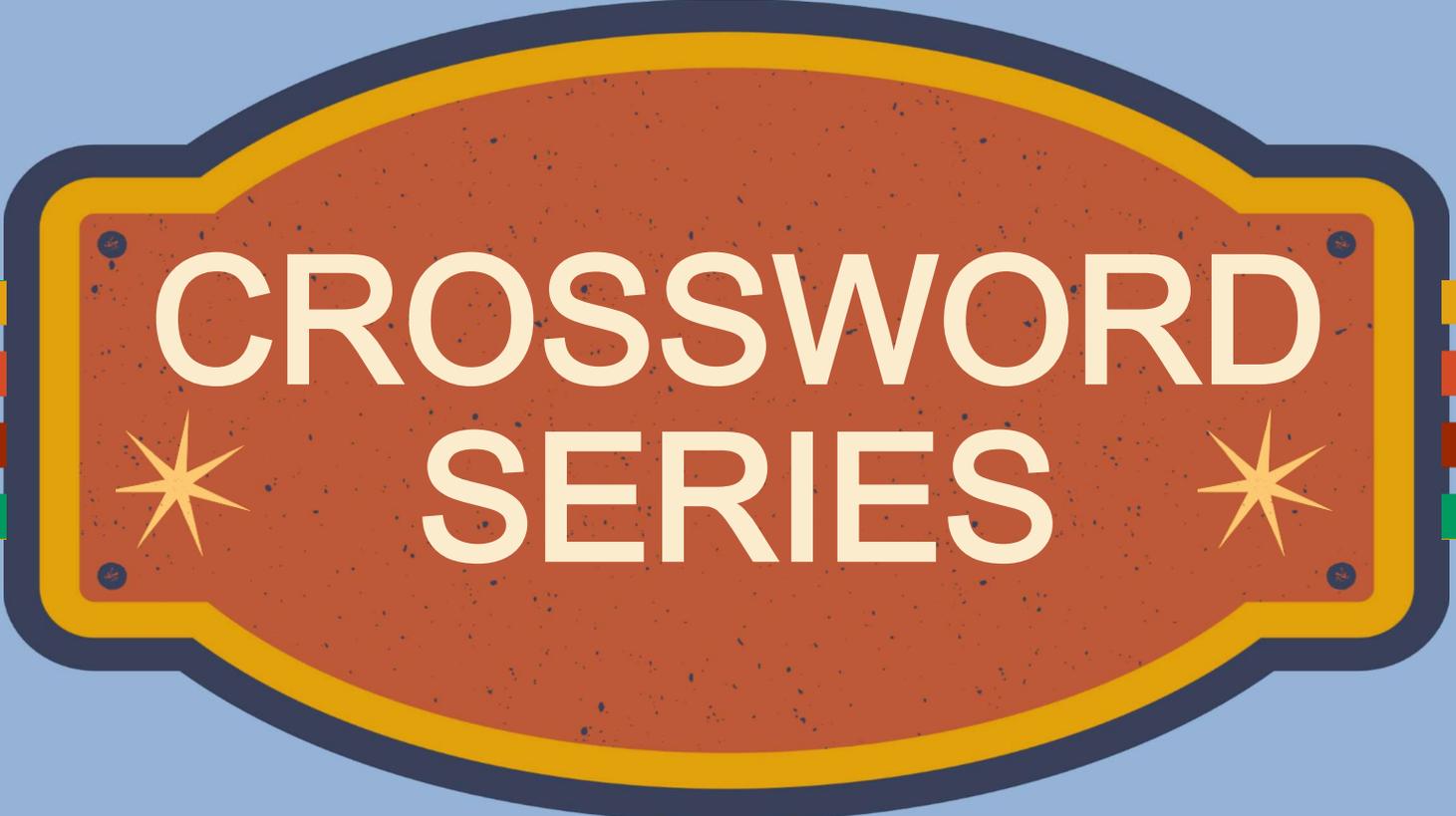
# ROBBER'S CAVE – A HIDDEN WONDER IN DEHRADUN

-By Tanisha Wadiyar, TYBAF - C



Robber's Cave (known locally as Gucht pain), located near Sahasra Dhara, is a river cave formation in the Himalayas, located approximately 8 km from the center of Dehradun in Uttarakhand, India. The cave is about 600 meters long, and divided into two main parts. The cave has a highest fall of about 10 meters. In the central part there is a fort wall structure which is now broken. It consists of an extremely narrow gorge formed in a conglomerate limestone area on Doon Valley's Dehra plateau. Robber's Cave is situated in a vast limestone area in the Dehra plateau in Dehradun. It is believed by locals that the place was used by robbers in the late 1800s to hide from the British-Indian authorities and store their loot. Labyrinth caves were suitable for robbers to hide here, which is why it came to be known as Robber's Cave. It is a natural cave formation where rivers flow inside the cave. The place is a popular tourist spot and which is now being maintained by Uttarakhand State. The journey through Robber's Cave is full of natural wonder. The trek is scenic and goes through lush greenery, offering a tranquil escape from the hustle and bustle of city life. The trail leading to the cave is a testament to the rich biodiversity of the region, with native flora and fauna providing a soothing backdrop to the expedition. The temperature inside the cave drops noticeably, and the sound of water flowing adds to the atmosphere. The sheer rock walls and the lush canopy above create a natural corridor that heightens the anticipation of the wonders hidden within. One of the prime features of the cave is the Wishing Pool. It's a natural reservoir formed by the underground streams. Visitors are often seen dipping their feet into the crystal-clear

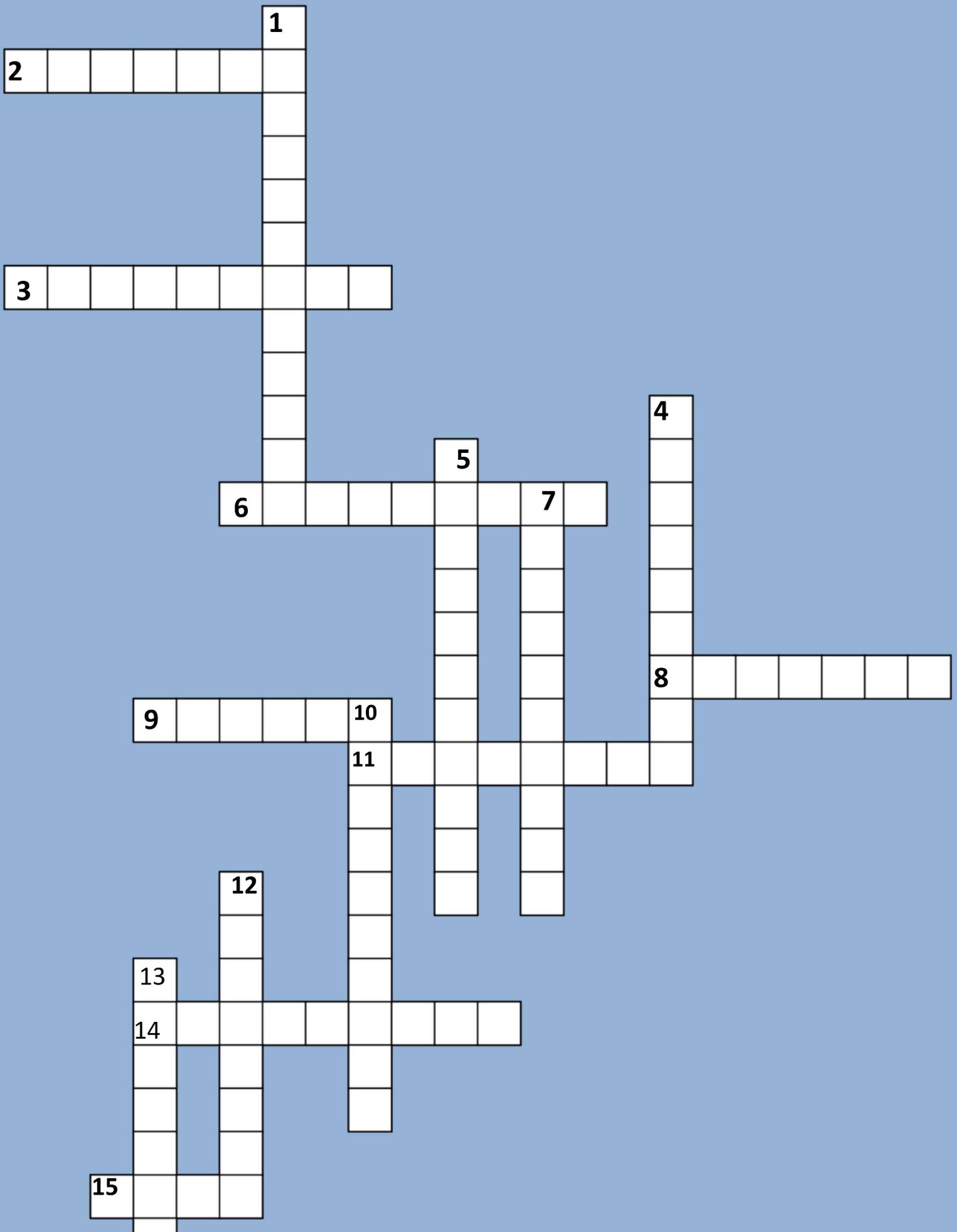
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## Across :

2. A document issued by a business to a customer, detailing products or services provided, their prices, and the total amount due for payment.

3. The process of determining the current worth of a business or an asset

6. A means of protection from financial loss in which, in exchange for a fee, a party agrees to compensate another party in the event of a certain loss, damage, or injury.

8. A document that requests payment for a good or service from a customer

9. To give something (like money, food, or clothes) to help a person or organization

11. the ability of a company to meet its long-term debts and other financial obligations

14. The amount of money being borrowed, excluding interest payments and fees

15. A security where the holder lends money to the issuing company, instead of owning stock in the company

# Down :

1. Decrease in an asset's value, may be caused by a number of other factors as well such as unfavorable market conditions,

4. How quickly assets can be converted into cash

5. a concept that determines whether the omission or misstatement of information in a financial report would impact a reasonable user's decision-making

7. An asset, or assets, a borrower offers to a lender to secure a loan.

10. the process of finding an approximation, which is a value that is usable for some purpose even if input data may be incomplete, uncertain, or unstable

12. A portion of a company's earnings distributed to its share- holders, typically in cash or additional shares

13. a person who vouches or is responsible for a person or thing



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