

THE STUDENT PRESS

QUOTE OF THE MONTH

"THE BEST WAY OUT IS ALWAYS THROUGH."
ROBERT FROST

TEAM -

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SHARVI SAWANT

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WHY TSP?

DEAR READERS,

TSP SHORT FOR THE STUDENT PRESS NOW YOU MIGHT BE WONDERING WHAT'S THIS? THIS IS A MONTHLY MAGAZINE WHEREIN WE BRING YOUR WORDS IN FORM OF ARTICLES TO THE READERS. TSP WORKS WITH THE MOTIVE TO CREATE A PLATFORM FOR ALL THOSE ASPIRING WRITERS AND STUDENTS WHO HOLD A PASSION FOR WORDS. IF YOU FIND WORDS AS A MEDIUM OF VOICING OUT YOUR VIEWS BECAUSE WORDS HOLD THE POWER TO CHANGE THE WAY THE WORLD THINKS TSP PROVIDES YOU THE PLATFORM TO DO SO. WE BELIEVE YOUR WORDS ARE A WAY TO COMMUNICATE WITH THE READERS. WE ALWAYS WELCOME YOUR IDEAS AND REVIEWS TO HELP US IMPROVE. AND DON'T WORRY ABOUT YOUR ARTICLES BEING NOT ENOUGH OR UP TO MARK AFTERALL THE FIRST DRAFT OF EVERYTHING IS NEVER PERFECT IT'S THE PROGRESS THAT WE DO IS WHAT MATTERS.

- SHARVI SAWANT

WORDS FROM PRINCIPAL



DEAR STUDENTS,

I AM VERY HAPPY AND GLAD TO ANNOUNCE THAT OUR STUDENTS UNDER THE GUIDANCE OF DR. (Smt.) KANCHAN FULMALI HAVE STARTED A MAGAZINE 'THE STUDENT PRESS' A VERY INNOVATIVE PROGRAM WHICH THEY HAVE TAKEN UP WITH THE HELP OF THE STUDENTS. IN THIS PANDEMIC TIMES WITH STUDENTS WORKING THROUGH ONLINE MODE THESE STUDENTS HAVE STARTED THIS E-MAGAZINE WHICH EVERYONE CAN READ ON THE COLLEGE WEBSITE. I WISH THEM ALL THE BEST AND CONGRATULATE THE TEAM LEADER AND THE STUDENT MEMBERS. AND ONCE AGAIN ALL THE BEST FOR YOUR FUTURE SUCCESS.

- DR. DNYANESHWAR. M. DOKE

CO-ORDINATOR'S WORDS

I AM SUPPORTING THE STUDENT PRESS FOR THEIR IDEA THAT THEY HAVE BROUGHT FORWARD BECAUSE EVERYONE HERE IS APPRECIATED FOR THEIR WORK. THE STUDENT PRESS IS A PLACE WHERE STUDENTS CAN WRITE WITH A OPEN MIND AND HEART THROUGH THE MAGAZINE WORDS.. THIS INITIATIVE IS NOT ONLY FOR THE DAHANUKARITES BUT FOR STUDENTS ALL OVER MUMBAI. I ASSURE YOU OF THE QUALITY FROM THE BEGINING AND WOULD PRODIVE WHATEVER YOU REQUIRE.

-DR. KANCHAN FULMALI



KAR HAR MAIDAN FATEH

Hello friends and readers for this month's issue we have come to meet al the way to Churchgate in HR college. Today we'll be asking the principal of HR college respected Dr. Pooja Ramchandani

You are now Principal of Mumbai's well known institution. What moments of struggles do you cherish in all these years that helped you reach here?

Okay, first of all, thank you for inviting me to this interview session. I am very happy to interact with M.L Dahanukar college students. And the question that you asked is, What challenges did I face? The challenge first came in was that I am from a very small town Ulhasnagar. Not many people know. In 90s, the situation was that girls will study till 10 standard, get married, have their children look after their family. But I think I am blessed with a family who is open minded and said, "No girls don't have to sit at home after 10 standard". So I think the struggle started there, where my family supported me not to sit at home and get married and have children and enjoy that life, but to stand up on your feet and get a job. Then the struggle of being qualified and finding a job that happened after my post graduation, which was in the 1998. Despite being qualified, not many colleges were open to offering jobs to people from Ulhasnagar. I was lucky enough to get a place, I think the interview that I gave first time was in HR college. I think the principal, Mr. Advani at that time welcomed me with open hearts. I think my that qualification from Ulhasnagar and I was a Sindhi candidate. I think they were very happy because in these towns girls did not study much. So they were quite happy to have that. So from 2000 I joined this college, it has been a beautiful journey. Yes the challenges of a small town girl to going into a very big college of South Mumbai where students are more Hi Fi, completely from English medium. So initially challenges of getting onto books, reference books, getting a mastery over your subject. But I think the journey has been beautiful. And 2020 I became principal. The challenge was the entire nation was in lockdown when I became principal. So when I became principal, there was no one in college except the non teaching staff who used to come once in a week. So luckily the online education had helped to interact with students and work from home facility that government allowed. So yes, challenges have been there but we have always looked at challenges as opportunity and some other door has opened whenever challenges come. So that's my journey and this has been one and a half years that I've taken over as a principal and so far so good.

Now there is growing popularity of Share market and investing among the college students. To what extent do you support these idea.

Yes, looking at the share market which has become an opportunity as well as employment for many, we have specialized courses for share market training with one is BFM and one is "We work in wealth management" which is a last year's addition to HR College. Apart from this, now we have become a university which is HSNC University. So we have deaffiliated ourselves from Mumbai University and now we are ourselves a university where we have tie ups with Bombay Stock, Exchange, National Stock exchange. We also have times with the security deposit agencies. Apart from this we have also clubs or student bodies like Investment Club of HR college or BFM committee in the walk Wealth Management Committee. There we also encourage students to participate in to various mock stock exchanges. We also have industrial visits to Bombay Stock Exchange and National Stock Exchange, where we regularly even send our teachers for the courses. So this way we encourage them and various clubs do their sessions, as in how to become a young investors. So we get experts and who teach them on share markets and various ways of BSE index NSE index, what is blue chip companies and so on. So, our college has been very, very active in making our students aware about share market.

And you won't believe that there are BFM students who have made a committee of themselves. A group of students teach each other how to do a real trading on D mat account because they are 18 above so they can open a D mat account. So they teach each other on to their market dealing. So we always support all the good ideas that students come in. So mock exchange, Bulls-eye is one of the few of the things that we also do.

There is a saying "Personality has power to uplift, power to depress, power to curse, and power to bless." How big is the role of Personality Development in booming students career?

See, when a student joins our college, he's a very raw 10 standard pass or 12 standard pass. HR college believes in giving them opportunities by making them join various clubs. We have student bodies, close to 40 plus student organizations, where students are given opportunities to join those organizations and explore the leader inside them. Everyone is a leader that is what HR philosophy is, but that leader needs to be given a knocking on the door that yes, you are there inside come out and use that leadership quality. Some are good in speaking, some in management. So, accordingly we make them join a club. I will not say club, it is a student body and from the day they enter in our college we call them as brand ambassadors. So inside in them, it becomes a responsibility. So, today's time, where yes, degrees do matter, but personalities also play an important role, because today the job profiles have changed, the requirements of jobs have changed right from the table job that used to be there earlier times. Now it has become more virtual, it has become more traveling, it has become more outspoken it has become more of critical thinking. So all personality assets need to be there in our students. So yes, it plays a very, very important role. And I think colleges should explore those or give them those choices that these skills should be coming out in the students.

Now colleges are conducting lectures in both online and offline mode. What problems you are facing to strike a balance between two?

I think when the lockdown started, we immediately went on to the online mode. But believe me now the challenge is getting those students to offline mode. Students have become so used to online because sitting in the comfort of their homes and wherever they are, they may be working also. So wherever they are, they can join the lectures. Many of our students are outstation. So they find difficult to travel because PGS have not opened yet, hostels are not open, Corona is still there. So that fear is one of the major challenge that we are facing right now. Also, when we have decided that we will go offline, but many students have decided to stay online only because of they facing difficulties and traveling to Mumbai because they are outstation students or someone who started working because many families were devastated in Corona. So some students are actually working for the need of supporting their family. So they don't want to join offline because they say if I can do it from office, Why not? Because when they sit here for four hours, and they have to compulsorily sit here for those lectures. So yes, the challenge that we faced was also the classrooms and the COVID conditions because we have we are a smaller college with limited classrooms. So if I decide to follow all COVID restrictions, I won't be able to fit in all the students we have more than 6000 students in college. So if I start calling in the morning 2000, I won't be able to fit in so that also is was one of the challenge, but I think online hybrid mode has helped us to accommodate all. So, some who are coming offline they attend lectures offline and the rest at the similar time we also do online. So, no issues till then.

What is your vision for HR college in the upcoming years?

As I said, we are now big have become a cluster University ourselves. So, our vision is that every student who goes out of this college or of this university would be or should be a leader in itself. Today, many universities are giving students who are not employable in the industry. So, we are aiming at giving them a complete package of overall personality development in such a way that then when they are out of this college, they are already employable, with hands on training on various skills, that we will give them in the three or five years that they are with us. And secondly, when this university is expecting these students to become employable, we are also aiming at giving them interdisciplinary approach. So, a marketing student may have some knowledge about science also, a science student should have some knowledge about marketing and management also.

So we are trying to work on our syllabus in such a way that our students who are joining us in this university or in our colleges of HSNT University should take whenever he is leaving this college or university with a confidence with a smile that yes, I have gone through the three years of training of my life, and now I have become a leader by myself.

What do you think the root cause of Growing Depression in Youths. Has social media planted the seeds?

I think one of the major cause of youth getting into such scenario of anxieties or panic attacks or depressions is basically the media, the social media that is in their hands, that is the cell phone has given them such an experience that they want to see movies on that, they want to enjoy music on that they want to enjoy with friends on that, they are not able to concentrate on one thing. So it's like their hands are into too many things. And they are not able to reach up to everything. They want to see all the movies that are there on Netflix's or they want to chat on what they don't want to compromise with their studies and also parents working. It creates a kind of emotional disconnect because parents are not there at home children are sitting at home. In this COVID situation they have been here for some time, parents were there with them, but they were also doing offline, the work from home. So they were in their rooms, the children were in the room. So I think COVID has actually made them go away also for the time being. So the stress is there. But I would suggest students to prioritize their activities. At this age, What is important is studies. At this age, what is important is liking themselves. Other things like movies and entertainment are important, but they have to give those specific timings. It cannot be at the regular time. Sleep pattern, which is late night sleeping hours. Sometimes I've seen youngsters sleeping at three o'clock or four o'clock, then how will you expect the child to be at seven o'clock awake in class? Where will the concentration come in? So they need to say sleep well eat well, Smile well, laugh well, enjoy your life Well. I think these would be the mantras and more important is connect with your family. Today youngsters don't want to talk to their parents on to the issues that are inside them. They might talk to their friends but they don't want to share it with their parents with a fear factor that they will not listen they will shout on them, but that fear has to go away. So the youth has to open up to priority and I would say take things which are necessary on a proper mode and take things lighter which are not necessary in their life. So they have to understand what is important and what is not.

What message would you like to students who are now striving to maintain a balance between two modes of learning?

The message will be see ultimately, online came in, because of corona and the situation. But there is an importance of offline mode where we meet teachers face to face or meet our friends face to face. So do not give too much of importance to online and do not give too much of less importance to offline. Both have its own place. But don't do too much of online also don't do too much of offline also. That will be how will you balance it as I said before also to prioritize what is important pay attention there, join there, what is not important, just leave them. And if it is, offline and online, if what are you comfortable with? You should choose that.

I think I must thank both of you for coming here all the way and interacting with the principal of the college. So it always feel happy when students come in and directly talk to us. So I must thank the local college and your magazine for thinking that I'm worthy of giving you some inputs of my life and our college to your magazine.

So thank you so much for this opportunity.



- Sharvi Sawant & Omkar Redkar

EK BAATH GURU KE SAATH

Hello guys in this issue for our Ek Baath Guru ke saath we are going to talk to M.L Dahanukar college's B.Com. (F.M.) Coordinator Shri Sarvottam Rege. So without further ado we'll start with our interview.

Many students look upto you as their idol. How do you describe your journey uptil now?

Okay, I don't know where the students look up to me as idol or not. As far as my journey is concerned, I did my schooling from Parle Tilak Vidyalaya which is a Marathi medium school, and I did my basic graduations from K.C College. I did my cost accountancy, CMA India and CMA USA by profession. And I worked with almost 10 to 11 corporates in the span of 22 years. like L&T. And I was heading accounts department, costing department, finance department during this period, and getting reasonably good industry experience. And in 2015, one of my friends from corporate, she called me suddenly, and coincidentally, I was at Vile Parle only ever for Parla Agro manufacturers or Fruity. She called me saying the after a gap of 10 odd years, she got my number for somewhere, and she called me, and she told me after the formal Hi, hello, and general inquiry about each other, she told me that she was working with the M.L. DAHANUKAR College of Commerce as BBI coordinator. Her name is Tejashri Date. He was my friend from corporate. And she asked, "Where are you and all that stuff. And he called me to Dahanukar college. That is how I entered Dahanukar college in the year 2014. It was December 2014, if I recollect it correctly. And then she said, why don't you come into teaching, I said, "Nahi Yaar" This is not my field. I'm on now turn out corporate guy. I mean, I've never faced big crowds and students and all that. So I don't know whether I will be a good teacher or a successful teacher. She said, You are from industry. And that is sufficient for you to come to college and take a session with my students. She said, "You try with SY BBI students, and being a cost accountant, she offered me to teach cost accounting as a subject. And she said, "see if you feel comfortable you go ahead otherwise, it's okay if you say no to me. So that is how I started with my visiting faculties journey with SY BBI. And my very first lecture, I still remember it was in the room number 305. And the 60 students have SYBBI was sitting in front of me and I was to teach them cost sheet. And first 10/15 minutes, I was literally I was having butterflies in my stomach as to what to say and what not to say. And I was literally scared to be very honest with you. And then I said, let me take a break. I give them a break of 10 minutes; I came back to staff room had a cup of tea. And literally I was talking to myself that "Yes, you don't know how to teach, you don't know what to teach. But at least you have more knowledge than the students who are sitting in front of you. And like this particular dialogue within myself gave me a confidence that "Yes, I'll be able to teach and I went back to the class and started teaching them what I was working upon in my company Parle Agro. I was head of cost costing department and we used to prepare cost sheet. And I started showing them those cost sheets straightaway on my laptop. And then they started enjoying it because first time they found somebody who was not teaching them from the textbook. And then the rest is history as they say. And then for five years I was a visiting faculty with BMS, BAF and BBI. And then in 2015, I took a big, bold call of leaving industry and coming into teaching field. And the triggering point for this was when I was asked to teach SYBBI, BAF and BMS as a visiting faculty, I used to take cost accounting, I can't teach anything other than cost accounting. So the approach was, I used to teach them from the industry perspective, what industry wants, but then it used to give me ill feeling that what syllabus I'm covering from various textbook of BBI and BMS that is not practiced in the industry, and what work I was doing in industry is not part of their syllabus, so I can't keep them in the classroom. So somehow I started feeling guilty that what I'm teaching is not relevant for industry and what's relevant for industry, I'm not allowed to teach because of the syllabus. distinction. So then I decided, let me bridge this gap. Let me try and bridge this gap. And I came into it. I decided to give up on my fat corporate salary and I came into teaching field and I decided to bring in corporate realities into the classrooms. And that is what I'm trying to do since last six years with the college. That was my journey in short.

Capital market is epicentre of financial management. Are you of the opinion that students must learn investing activities in college years.

I feel that financial markets should be taught to students when they are in eighth and ninth standard. Another story I'll tell you in short, I was in second year BCOM in KC college and one of my Gujarati friends suggested to me that I must invest in IPO of Infosys, and Infosys back then was called as computer company. It wasn't a software company; I'm talking about 90 to 93. And the minimum amount to invest was 10,000 rupees and when I told my dad that I want 10,000 rupees, my dad gave me a tight slap on my face. See ten thousand rupees was his half yearly income, six months time income. So, he said, we are Maharashtrians, we don't invest in share market. That created some kind of ill feeling in my mind that why I can't invest in share market just because I'm Maharashtrian I shouldn't invest.

Then the day I started earning, I started investing in financial market and today, I'm financially reasonably well off. Thanks to financial market, despite of giving up on my corporate salary, I'm still going into same hotels, I'm still driving the same car, I still stay in the same house. My lifestyle has not changed thanks to the financial backbone of financial markets. So, taking a leaf out of that, I felt that if I would have learned share market investment in ninth or 10th standard, then by now, probably I would have had my own college rather than teaching in college because that's the kind of returns.

I was in 10 standards in the year 1988 and from 1988 to 2021. Back then, if I would have started investing say 100/200 rupees in the share market. By now I would have had few millions of rupees with me, which is not the case, unfortunately. So, my point of view is, students should be taught about financial market when they are in school level eight might be too early, but ninth and 10th is the right age for them to learn it. The reason is that whatever so called secured investments of fixed deposits and other government bonds that we have currently which are safer investments. You know, if I ask you what is the safest investments? You will say, "Go to state bank of India and open fixed deposit that is the safest. So, my point over here is State bank gives you 5% rate of interest for a two year FD. From that if you remove 30% tax, what you get is around 3.75/3.8% return and currently pre COVID period inflation is in the range of four to 5%. So inflation is washing away whatever returns we are earning so rather than earning 3.85 and paying 1.25% from my own pocket. So it's negative return that I'm earning. Whereas if I invest in the safer investment of mutual fund and not directly in share market equity market. Maybe mutual fund if I invest a smaller amount than the return that I will get over the next three to five years period, it will be nothing short of 10 to 12%. There is no guaranteed share market and mutual fund investments are subject to market risk. But if you're willing to take a little bit of risk, the rewards can be fantastic. And how to do that. Don't go by what people are telling you. No, you have to do it based on your own analysis. Most of our students from this college are from the commerce and finance background. So, we must analyse the balance sheet, we must understand the fundamentals, we must talk to the financial market experts, we must subscribe to the newspapers, we should see the business channels and then develop our opinion about a particular share and then start investing in it. So after researching to start investing in share market, then there's a less chance that you will lose money and share markets have seen all the adversities from 1988 till now. It has seen Cargill war, it has seen COVID as its demonetization, Bomb Blast, terror attacks, everything it has seen and still share market has given a CAGR of close to 18% in the last 25 years. So no other government investment can give you this type of return. So if you want to create wealth, then share market is the only place, financial market is only place where you can own it. But for that You need to understand that market, how to invest, where to invest, when to buy, when to sell more than what to do, it's more important to learn what not to do. So, for that matter, the education should start from the school level. So that when you are in TY or SY, maybe you are already on the way to create wealth for yourself and for your family members. I'll give you one more example when I was in school in 1988 Babu Vada Pav was giving one Vada pav for 50%. So, in one rupee we used to get 2 vadapav. Now it is 14Rs So, what has happened over here, it is same what are same chutneys same Babu same paav, but then the inflation has eaten away the purchasing power of money. Face value of one rupee is one rupee, but the intrinsic value that is the purchasing power of that one rupee has gone down. During my school days in 10 rupees we used to have big birthday parties. Now today in 10 rupees you can't even buy one vadapaav. So, that is inflation. So if you want to beat inflation, we must invest in share market and for investing in share market you must learn it from the inception. See ABCD when did you learn when you you're in kg nursery kg? You can you ever forget ABCD in your life till the time your 100 years of age can you forget? Same way the share market should be taught when you're in school so that you know how to invest? How to create wealth rather than forming.

Our ex principal Ma'am Madhavi Pethe once said in an interview, "The curriculum of self-financed courses is definitely better linked to the industry compared to regular courses" How far do you support this statement.

I agree with this statement to some extent, but I have got some reservations over it. Yes, the syllabus is good, but it's not something that industry appreciates. I can see I mean I various levels wherever I teach my subject cost accounting, I've seen that what problems I solved back in 1993 as a student of TY BCOM, the same problems are there in the textbook. So there's a point of view and I have my point of view that these textbooks are a bit outdated, they are not completely updated. And most importantly rather than syllabus it is the approach of the teacher that matters the most. You know in the classroom if I start reading notes from the so-called textbook start solving the problems Yes, that is important from marks point of view. But for me, marks are just a number. Knowledge is more important than marks. So what do you have between your ears that is in your brain that is more important than what's appearing on your market because in corporate, no one cares for your grades. I was a reasonable student I have to score first class in my graduation let me tell you in my 11 companies, nobody asked me about my TY marks. So, but they asked me questions on what is marginal costing, what is standard costing, what is a contract costing. So, your knowledge is more important than your maths and somehow, I feel that our education system, our syllabus is Marks centric than Knowledge Centre. So, as a teacher, as a professor of cost accounting, I feel that I should bring in the more practical approach into the classroom rather than the textbook approach. Syllabus is something which is which gives you the outer boundary but within that boundary freedom is given to me to teach the subject. So, if I can bring in the corporate realities into classroom. If I can teach the way corporate expects you to learn, then that will be much better for the younger generation, so that they will become employable in the market. Unfortunately, today's younger generation, if research numbers are to be believed almost 50%, less than 50% of the students are employable, balance are not. So how to make them employable. So we have to go beyond syllabus. Now answering your question directly.

I feel that the syllabus is designed to meet the corporate requirements, but at the same time, it should be taught the way corporate wants you guys to learn, you as a student. If it is taught the way a teacher is teaching to the student, then it is of lesser benefit to you all. It should be taught the way a professional will teach to its learner rather than teacher student relationship, we must have a professional and learner relationship or maybe a professional and a client relationship where I'm trying to educate my client as to what the corporate expects, rather than driving you towards those O grades and A grade. So we have to change our mindset as far as the teaching learning processes concern and these are my personal views.

Many self financing courses are based on Project based learning which require considerable amount of Technology availability. Can you suggest some ways where these courses can be effectively taught in spite of lack of technology?

See, what has happened, is we as an education system we have got watertight compartments like if it is related to share market, only BFM students can learn. If it is related to accounting finance or accounting or costing or finance then it is only accounting finance student can learn. If it is related to management or banking those respective streams will be supposed to learn that particular curriculum. We have to break these boundaries. If today, as a student of financial market, if I want to learn how financial accounting is being done in are taught in BAF, then I should be allowed to go there or attend that and same way with in BAF, if somebody wants to learn financial market, they should be allowed to attend lectures in BFM. So, I feel that these boundaries or watertight compartments should be destroyed completely and let there be free flow of students on based on the learning and knowledge. Now, you being the BCom student, if you want to learn something about say equity research, you should be allowed to attend lectures of equity research or debt market or equity market in BFM. So, as far as my view is concerned, I feel that textbooks should be out of the classroom. The teaching shouldn't be from the textbook. Yeah, you want to refer some practical problems and all that for that it's okay if you refer but the learning should be experiential learning Based on my experience, I should teach, not based on the experience of this particular author. Okay, you refer that book from the examination point of view for practical problems fine, but the concepts, fundamentals that I'm going to share with you all in the classroom that should be based on my own experience rather than somebody else's experience. So, we teachers need to change our approach from the textbook as delivers a driven learning or teaching rather to experiential teaching. So, in one of the other sessions, I had suggested that we all teachers should go to industry work there for six months come back and then start teaching the students. So that based on their own experience, the teaching learning can happen in the classroom rather than restricting ourselves to any of the boundaries of a syllabus. As far as a technological advancement is concerned and we all finance students when I say finance, it is other than BSCIT, all students are finance students in our college. So, we all have that mindset that if it is programming, if it is technology, if it is information technology it's BSCIT work, which needs to be changed. It needs to be changed because today Data science Python, artificial intelligence, machine learning the world is moving ahead there will be a day very soon where in basic accountant job will not be there because that job will be taken over by artificial intelligence. When I started my career as an accountant we used to write books of accounts in big registers. Now where are those registers they are not there then eventually we moved to tally from tally remote to SAP. Within that all base level entries are done by artificial intelligence. So, the base level accountant jobs are not going to be there in next three to five years time. So how you people are going to make yourself employable. So you need to learn that artificial intelligence and machine learning, data science you need to learn that you cannot say it's their work. At the same time even the BSCIT guys cannot get complacent by saying that our area is just a programming. No, you have to learn accountancy not in detail as much as we have learned, or at least basic debit credit you must understand. Eventually everybody who earns money needs to invest it somewhere and which is the place better than financial markets So we have to erase those imaginary lines of streams and courses and syllabus and we have to be hungry and selfish towards gaining knowledge rather than just restricting towards the marks and my little sincere request to all the parents don't be after marks. You know the first thing after your result that your Parents will ask you grade. Why you got A great? Why not O grade? So my request to parents is please don't do that just check what your son or daughter has learned rather than what's appearing on the mark sheets. Those Mark sheets and those grades are not that relevant, what you will learn what you have understood knowledge is important. Your fundamentals should be clear, then you will be able to face any exam in your life.

Now colleges are conducting lectures in both online and offline mode. What problems you are facing to strike a balance between two?

My basic problem is I need to face my students. My students are like my kids unless I see their faces. It doesn't give me that satisfaction of teaching. Last two years, almost two years, we have been teaching online. And I've been insisting students that they should come on camera so that I can see at least something some moving objects in front of me. I can't talk to the walls, if the best has to come out of me, then it has to be the one to one interaction. Now I can see your faces. I know you're digesting what I'm saying but if I can't see you, and if you tell me to talk alone in this particular room, then it will not be as effective as it could be. So I feel that do I sincerely request those students who have completed their vaccinations, if they have taken both the vaccinations, I request them to come to college and attend offline lectures because in online lectures there is a limitation to which you can focus. We all know you go off camera, you have your food, you sleep for some time, you start the connection and disappear somewhere. It is perfectly human on your part to do that. We are not blaming you for that as a teacher. But then the point is, you are missing out on something which you need to learn for getting knowledge.

If you don't get knowledge, you won't be able to survive for next 40 years in industry. You are of 19/20 years of age, you have got 40 years of working life in front of you if you want to survive for 40 years in industry, it's not your O grade which going is to help you it's your knowledge. You have to interact with teachers you have to harass teachers by asking them questions, maybe silly questions. Yes. You know, I always tell my students if my faculties come to me and complain me that BFM students are asking many silly questions. I'll be happier. Let the let the teacher face that harassment of answering too many questions. Because the more questions you ask, you know, if we are not from the heavens, even we may have our limitations. So we may go back and learn something for answering your query. So even it will upgrade us as a teacher as well. So if you want to learn something, keep on asking questions to us, then the best will come up first and eventually you will learn because we have lived our life you will have to live for next 40 years in industry, and it's not a job to sustain for 40 years in any place.

Many students are now lacking the motivation to come to college. What piece of advice would you give to students to attend in offline mode?

Okay, now, let me talk like coordinator of mode? College, see as per the university rules 75% attendance is compulsory. So, if you don't come to the college, you will not be allowed to appear for examination. So, that is an issue. Now, as an individual, let me give you my point of view.

I am and this is not the opinion of this college, this is my personal opinion, I feel that the entire attendance system should be scrapped. I am of the opinion that if I have got enough knowledge and ability to develop that interest in the classroom, students will automatically come. If I cannot create that interest or develop that interest in the classroom. I do not have any right to call any student to the classroom. According to you, certain teachers are good certain teachers are excellent certain teachers are not so good even we when we were student we used to not categorize teachers but remember even if the teacher is bad according to you guys, according to students, still that teacher has got more knowledge than what you have got. You never know any point discuss during that so called bad lecture might help you in next 40 years. You never you know. I have got many such instances where in so called bad lectures which I attended and learn something which is helpful to me now when I'm teaching to my students. So, as I said earlier, it is knowledge which is going to help you in sustaining in corporate world in industry for next 40 odd years. So you shouldn't be selfish for knowledge. If you feel that is a lot of knowledge being discussed in the classroom you should come you should come. Yeah if you have knowledge money will follow. There are illegitimate ways illegal ways of earning money. We don't want to talk about that. If you want to earn legal money, then you will need to persist knowledge. Hard work, and never give up. If we want to learn if we want to have knowledge. If you feel a knowledge is being distributed in the classroom, it's being discussed in the classroom, you should come.



- Sharvi Sawant & Omkar Redkar

OVERVIEW ON PAYTM IPO

It won't be surprising to say that IPO is the buzzword today. We get to read about IPO's everywhere.

Well, **What is an IPO?**

IPO stands for initial public offering. It is when the company decides to offer its share to the general public for the first time, it is when the company wants to grow and requires more capital to expand. After the IPO, shares of that company can be brought by millions of people.

Should an individual invest in an IPO and when?

An IPO is usually a HOT topic in the market, with many investors looking to make quick buck in listing. But it is important to know its process, at the initial stage it may be quite risky to apply because a company can get oversubscribed or undersubscribed. After listing, the shares are in lock-in period where the buyers aren't allowed to sell the stock. So it is after this period of 90-180 days it is advisable to buy, as sometimes price fall sharply for an overhyped stock.

It is essential to do research objectivity on the company's fundamentals, as an hyped up stock falls and strong company makes profit.

Introduction

This year has been an year of IPO. There have been many IPO's of Nykaa[₹5,300 crores] , Zomato [₹9,375 crores], MobikWik [₹1,900 crores], PharmEasy [₹6,250 crores], PB Fintech parent company of Policy Bazaar [₹5,700 crores] and many more.

One 97 communications is the parent company of Paytm is heading towards IPO, let us look at the fundamentals of this company. Vijay Shekhar Sharma's Paytm has 30 subsidiaries which broadly fall under 3 categories : payment services, commerce & cloud services and financial services which comprises making payments, booking movie tickets, purchasing shares and also booking vaccination slots. One 97 communications is India's leading digital ecosystem for consumers & merchants and they have built the largest payment platform now having Total brand value of 6.3 billion US dollars as per Cantar brands India report 2020. It is heading with an IPO of ₹18,300 crores which comprises of ₹8,300 crores of fresh issue and ₹10,000 crore offer for sale. The price band is ₹2,080-2150 per share, where investors can bid for minimum 6 shares under 1 lot which amounts to ₹12,900 and maximum of 90 shares under 15 lot for ₹1,93,500. 75% of offer has been reserved for QIBs [Qualified institutional buyers] 15% for Non – institutional investors [NIIs] Remaining 10% for retail investors. This would be the country's most valuation IPO after Coal India's ₹15,200 crore IPO in 2010, making it India's largest IPO ever in the corporate history.

Objects for which company is heading towards IPO are:

- a) Growing and strengthening Paytm ecosystem
- b) Investing new business, acquisitions & strategic partnership
- c) General corporate purposes.

The IPO is applied by lot of people 18% subscription on Day 1, 48% on Day 2. It was subscribed nearly twice by - retail investors 1.7 times, institutional investors 2.8 times, HNIs 24%. Having said that, since the allotment is left, is it advisable to invest in it after the listing date of 18th November.

Strategy to Invest

Warren Buffett's main strategy is to look at whether the company have a MOAT ie. A distinct advantage over its competitors that allows the company to protect its share prices.

Advantages and Disadvantages about this IPO :

Firstly Paytm hasn't had a single profitable year since its inception.

Moreover, it faces intense competition from Google, Amazon, Walmart backed PhonePe, Facebook's Whatsapp in payments space also from government's BHIM & UPI

Since paytm have too many products and services that will help to grow faster but at the same time prevents its specialization.

One has to dig down to get to know about the opportunities the company has, but overall it does not give comforting option as an investment. Since its financials don't look good and suggests it to be a burning cash because inspite of large user base, it is not a leader in any of the businesses it has its hands in.

Positive side is that, Paytm has plans to break into loans and insurance space, the profits from which will help the company break even

Also the industry has huge potential to grow at a fast pace, as the company has a retail & merchant customer base The company can also try to capture the customer base which are still not use to the digital platforms, it will provide the company a huge audience and increase the profit since all the services are used in daily lives.

It is essential to know whether firms expect to pass on the cost burden to consumers or the company is rewarding!

Diwali: A festival of spreading happiness & lights of goodness



The festival of Diwali marks new beginning and triumph of good over evil, and lights over darkness. Diwali is known as Deepawali which means a row of lights. The festival of lights coincides with new year. It is the most prominent festival in India and south Asia .The festivity of lights reminds us of the importance of knowledge, significance of understanding self and knowing and seeking the good and right pathway. Diwali is the celebration of our inner light over spiritual darkness, of knowledge over ignorance and right over wrong. On this day, the energies of Light take over darkness to spread love, joy, positivity and enthusiasm..

On this occasion people start preparations days in advance by cleaning, renovating, and decorating their homes and work place with flowers, colourful lights and many fancy decorations to invite Light energies of wealth, prosperity and wellbeing into their lives. They also perform prayer ceremonies, light oil lamps and candles. celebrations for Diwali usually extends over a period of five days, and the main festive night of Diwali coincides with the new moon night. The festivity starts with Dhanteras, followed by Naraka Chaturdasi or small Diwali and then Diwali on the third day. Thereafter is Govardhan Puja on the fourth day and Bhai-Dhuj on the fifth and last day of the 5 day long celebration. Each day of the festival has its unique significant. The festival of Diwali reminds Northern each one of us to understand that life is much more than a mere journey and it s a continuous quest for truth and knowledge. The Festival of Diwali binds people and is a synthesis of spirituality, religion, culture and social values. In India, people celebrate the Festival of Lights to mark the return of Lord Ram to Ayodhya along with Sita and brother Lakshman after a 14 year exile. While in South India it signifies the victory of Lord Krishna over demon Narakasura. Ultimately both remind us of the necessity to destroy evil forces and strengthen divine forces. People do Laxmi puja and after that Sweet boxes are generously exchanged among friends and relatives, in a way contributing towards harmonious co-existence. Childrens love to celebrate diwali by firing crackers, bombs....

The festival of Diwali gives us the knowledge that everyone has to fill his heart with the oil of love, light the wick with the knowledge of Truth and ward off ignorance. It further states that we can kindle light in many hearts just like A Diya which can light many Diyas.....

SERVICE TO MAN IS SERVICE TO GOD

Religion in India is characterized by a diversity of religious beliefs and practices . The preamble of the Indian Constitution states that India is a secular nation . The article 25 of the Constitution guarantees freedom of religion to all the persons in India . It provides that all persons in India , subject to public order , morality , health , and other provisions : are equally entitled to freedom of conscience and have right to freely practice and propagate religion . However the Indian subcontinent is the birthplace of four of the worlds major religions . According to the recent census , 79.8% of the population of India practices Hinduism , 14.2% adheres to Islam , 1.72% adheres to Sikhism , 2.3% adheres to Christianity , 0.7% adheres to Buddhism and 0.37% adheres to Jainism . These numbers prove the fact that most people show respect and love for their respective gods . According to their religious and spiritual beliefs people practice their faith and often visit their pious religious places . Some people show their love to god praying in temples or honoring gods name in religious communities . Some believe that if they do some good things they demonstrate true worship of god . Man being social animal should always work in harmony and survive parallelly with all the other factors created by the almighty . The hands that serve are holier than the lips that pray .

According to Swami Vivekananda a country's future depends on its people and religion . As they play a central role in man making . Each soul is potentially divine . The goal is to manifest this divinity within by controlling nature , external and internal . And this nurtures by work , worship or physic control or philosophy . This shows how much we all adore and respect god .

The purpose of god is to create and sustain . God is invisible to us . But we tend to find gods presence all around us in all his creations . The noblest and the best of gods creation is indeed a man . If we wish to worship god , the best way to do so would be to devote our lives to the service of the poor , the downtrodden and the destitute . Those who are in the service of man are really in the service of god . God actually loves those who love his creation .

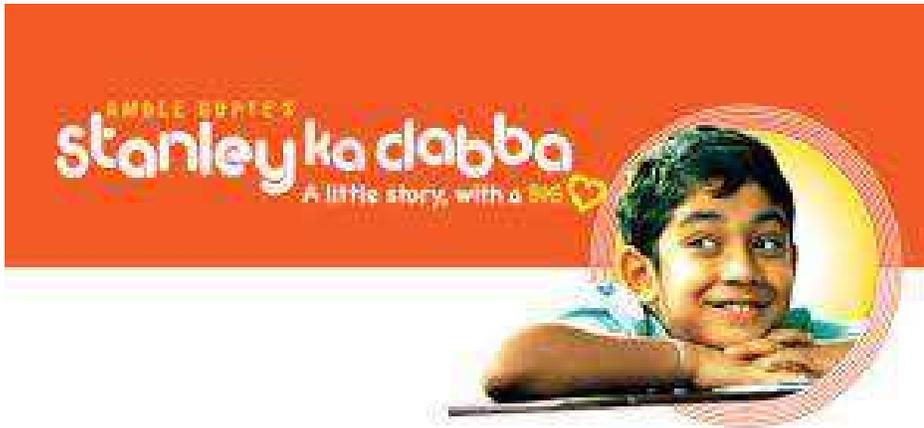
Amidthe coronavirus pandemic , several countries across the world resorted to lockdown to ' flatten the curve ' of the infection . These lockdowns globally meant confining millions of citizens to their home towns , shutting down businesses and ceasing almost all economic activity , according to the International monetary fund (IMF) , the global economy is expected to shrink by over 3% in this year – that's the steepest slowdown since the great depression of the 1930's . It had spread with alarming speed , infecting millions and bringing economic activity to a near standstill as country's impose tight restrictions . Big shifts are in seen in the stock markets . Many people have lost their jobs or seen their income cut . The unemployment rates have increased across major economies . Due to fall in travel the global industrial activity has been affected . The loss of human kind has proved to be the most fatal one , the actual total deaths from covid-19 is likely to be higher than the confirmed deaths – this happens due to limited testing and problems in the attribution of the cause of the death . Their had been a 100 million cases world wide out of which 55.4 million people recovered and 2.16 million deaths have been confirmed . The only way of preventing new ones from getting affected / infected by coronavirus is by maintaining social and physical distancing . It basically means keeping safe space between yourself and other people who are not from your household . The common belief that god resides in temples . But

during this pandemic the temples were shut down too . People of faith are adjusting to the new reality of not being able to gather in worship because of the pandemic . Most of the temples , chapels , synagogues , churches , mosques and other sacred places have been temporarily closed to prevent the disease spread , disrupting communal worship . There has been cancellation of the worship services of various faiths like cancellation of pilgrims , ceremonies and festivals . People scared of the viruses had become very insecure and as a habit wanted to visit temples to get in touch with god . But the closure of these pious places made the people feel weak . The common people felt unconfident as their gods places were being shut . They felt who would they now approach . While everyone was suffering the only people who weren't on a break were the doctors , nurses and every kind of medical staff . The void place left by god was filled by doctors and health care workers . People started saying and believing that doctors are living gods and he was sent as a messenger to serve gods creatures and to heal patients from pain . As the doctor and health care workers are at the front line battling the deadly coronavirus across the world putting their lives on the line as they were the ones who saved mankind from suffering and sickness and can give life . Doctors work for humans and have proved that they are following the biggest religion and that is the humanity . Doctors and health workers have been like god to many . It's a perfect example of service to man is service to god .

Let me share my personal experience with you . My father who works in a bank and banking being one of the essential services declared by the government of India had to work continuously . He's 55 years old and had got infected by the coronavirus . He was suffering very much and then the doctor decided to start with plasma therapy when they felt my father wasn't responding that well to the previous medications . So let me tell you what exactly is convalescent plasma therapy is , it is the blood donated by the people who have recovered from COVID-19 had antibodies to the virus that causes it . This is given to people with COVID-19 to boost their ability to fight the virus . My father was in urgent need of two convalescent A+VE plasma however I could arrange only one at that time and were having difficulty in finding second bottle of the respective plasma but somehow we arranged to get the second bottle with great difficulty .

PICTURE ABHI BAAKI HAI MERE DOST

MOVIE OF THE MONTH



“Stanley Ka Dabba” which released in the year 2011 was directed by Amol Gupte starring his son, Partho Gupte in lead role. The film was Amol Gupte’s Directorial Debut. Through his film, director Amol Gupte shed light on the heinous act of Child Labour. The film is about Stanley, a happy-go-lucky boy who studies in fourth grade of a convent school. Stanley is a born storyteller who with his innocence manages to impress people he comes in contact with; one of them is his English Teacher, Rosy Miss - played by the talented actor Divya Dutta. Rosy Miss adores Stanley and loves him a lot. The film is a Slice of Life Drama with a breath of fresh air. The film focuses on that stage of our life where we are very innocent, where we look at the world through rose-tinted glasses, where the reality hasn’t dawned on us yet - the film manages to show us all of that in a very beautiful way. The film’s cast comprises of some very talented actors. The soundtrack of this film is beautifully composed by Hitesh Sonik and the lyrics are written by Amole Gupte himself. Of all the songs in the film, the one which stays with us, is “Tere Andar Bhi Kahin” by Vishal Dadlani, which perfectly describes the age of innocence and the primary-school phase of our lives. Watching this film will take you down the memory lane and will remind you of the days gone by. Stanley Ka Dabba is streaming for free on Disney Plus Hotstar.

Nikhilesh Bendre.
FYBAMMC A.

Celestial Wonders

The Solar System Formed 4.6 Billion Years Ago From The Gravitational Collapse Of A Giant Interstellar Molecular Cloud. The Vast Majority Of The System's Mass In The Sun, With The Majority Of The Remaining Mass Contained In Jupiter. The Four Smaller Inner System Planets Mercury, Venus, Earth And Mars are Terrestrial Planets Being Primarily Composed Of Rock And Metal. The Four Outer System Planets Are Giant Planets, Being Substantially More Massive Than The Terrestrial . The Two Largest Planets Jupiter And Saturn, Are Gas Giants, Being Composed Mainly Of Hydrogen And Helium. The Two Outermost Planets Uranus And Neptune Are Ice Giants Being Composed Mostly Of Substances With Relatively High Melting Points Compared With Hydrogen And Helium Called Volatiles ,Such As Water ,Ammonia And Methane .All Eight Planets Have Almost Circular Orbits That Lie Within A Nearly Flat Also Called The Ecliptic

You May Think You Know Everything About Sun Just Because You See It Every Day. But There Are A Lot Of Amazing Facts About The Sun That You May Not Know Very Well – Just Like That It Already Is A Middle-Aged Star And How Will Continue To Live On Perhaps For More Than Four Billion Years, Or That Like The Earth. The Sun Also Rotates – Not Every 24 Hours, But Every 27 Days. One Of The Best Known Facts About The Sun Is That It Is Hot. But Just Exactly How Hot It Is, Not Everyone Always Knows Or Remembers. The Sun's Surface Has A Temperature About 5500 Degrees Celsius While Its Centre Is About 15 Million Degrees Celsius. The Sun Is About 75% Hydrogen And 25% Of Helium. Sun Converts Hydrogen In Its Core. Light From The Sun Takes Eight Minutes To Reach Earth: In Very Bright Weather It Is Dangerous To Look Directly At The Sun Without Protective Glasses. Sometimes Darker Spots Are Seen On The Surface Of The Sun. These Are Magnetic Areas Which Are Cooler Than The Rest Of The Sun. They Are Called Sunspots.

Mercury Is A Closet Planet Of The Sun And Has The Most Cratered Surface Of Any Planet In The Solar System. Mercury's Surface Also Appears To Have Shockwaves From A Meteor Impact. There Are Two Moons In The Solar System Bigger Than Mercury Ganymede Which Orbits Jupiter And Titan Which Orbits Saturn. In Roman Mythology, Mercury Was The God Of Commerce, Travel And Thievery. Its Greek Name Is Hermes, Who Was The Messenger Of Gods Mercury Have 3,031 Miles Diameter. It's Distance From The Sun Is 35,983,095 Miles. Mercury Does Not Have Moons. It Takes 59 Days To Time To Turn On Axis And 88 Days Time To Orbit Sun. It Have 0.38 Surface Of Gravity. Minimum Surface Temperature Is -274 Degrees Fahrenheit And Maximum Is 662 Degrees Fahrenheit.

Venus Was The Roman Goddess Of Love And Beauty And This Planet Was Given This Name Because Of Its Brightness And Beauty In The Night Sky (It Is The Brightest Object In The Sky After The Sun And The Moon.) Venus Is The Second Planet From The Sun In The Solar System And The Nearest Planet To Earth. Deep Poisonous Clouds Trap The Heat From The Sun And Cover A Mountainous Surface Of Extinct Volcanoes And Lava Flows. Temperature On Venus Are The Hottest On Any Planet In The Solar System, And Standing On The Planet's Surface Would Crush You! Venus Have 7,521 Miles Diameter. It's Distance From The Sun Is 67,237,910 Miles. Venus Does Not Have Moons. It Takes 243 Days To Time To Turn On Axis And 224 Days and 17 hours Time To Orbit Sun. It Have 0.9 Surface Of Gravity. Average Surface Temperature Is 864 Degrees Fahrenheit.

Earth Is The Only One Planet In The Universe Known To Support Life! A Living Planet, With Abundant Water, Trees, Plants And Breathable Air, Earth Is A Very Special Place Protected From Dangerous Run Rays And Meteorites By Its Atmosphere. It Is The Third Planet From The Sun, Larger Than Three Of The Planets In The Solar System And Smaller Than Other Four. It Is Kept Company By One Moon Which To This Date Is The Only Other Place To Be Visited By People From Earth. Earth Have 7,926 Miles Diameter. It's Distance From The Sun Is 92,955,820 Miles. Earth Have 1 Known Moon. It Takes 24 Hours 56 Minutes To Time To Turn On Axis And 365 Days And 6 Hours Time To Orbit Sun. It Have 1 Surface Of Gravity. Average Surface Temperature Is 59 Degrees Fahrenheit. Named After The Roman God Of War (Ares In Greek), Probably Because Of Its Blood Red Colour, Mars Is The Fourth Planet From The Sun In The Solar System. Possibly The Next Destination For Astronauts To Visit, Several Successful Unmanned Spacecraft Have Already Landed On Mars, Taking Pictures And Examining The Planet's Rocks And Soil. The Planet Once Had Water Flowing On It And Has Ice Caps At Its Poles. If Life Ever Existed Anywhere Other Than On Earth ,Mars May Have Been That Place! Mars Have 4,222 Miles Diameter. It's Distance From The Sun Is 141,700,000 Miles. Mars Have 2 Known Moons. It Takes 24 Hours 37 Minutes To Time To Turn On Axis And 687 Days Time To Orbit Sun.

It Have 0.38 Surface Of Gravity. Minimum Surface Temperature Is -207 Degrees Fahrenheit And Maximum Surface Temperature Is 80 Degrees Fahrenheit.

Jupiter Is The Largest Planet In The Solar System And The First Of The Four Gas Giants. The Planet Is The Fourth Brightest Object Visible From Earth After The Sun, The Moon And Venus. The Planet Has A “Red Spot” Which Is A Storm That Has Been Observed On Jupiter Since The Planet Was Discovered. Jupiter Also Has A Ring System Like All Of The Large Gas Planets, Although These Rings Aren’t As Famous Or As Visible As Saturn’s. Orbiting Jupiter Are Also At Least 63 Moons, Most Of Which Were Discovered In The 21st Century! Jupiter Have 88,846 Miles Diameter. It’s Distance From The Sun Is 483,500,000,000 Miles. Jupiter Have 63 Moons. It Takes 9 Hours 55 Minutes To Time To Turn On Axis And 11.86 Years Time To Orbit Sun. It Have 2.64 Surface Of Gravity. Temperature At Cloud Tops -234 Degrees Fahrenheit

The Second Largest Planet In The Solar System, Saturn Is Famous Because Of The Amazing Rings That Orbit The Planet. The Planet Is Mainly Made Up Of Gas And Has Been Visited By The Voyager Probes In The Early 1980s And More Recently By The Cassini Probe. Orbiting Saturn Are At Least 60 Known Moons Including A Moon Called Titan Which Has An Atmosphere That May Have Been Like Earth’s During Its Formation. Saturn Have 120,540 km Diameter. It’s Distance From The Sun Is 1,427,000,000 Km. Saturn Have 60 Known Moons. It Takes 10 Hours,39 Minutes To Time To Turn On Axis And 29.5 Years Time To Orbit Sun. It Have 1.16 Surface Of Gravity. Average Surface Temperature Is -180 Degrees Celcius. It Have Atmosphere Of Hydrogen And Helium

In 1781, Uranus Was The First Planet To Be “Discovered” – All Of The Other Planets Had Been Observed From Earth Since Ancient Times. It Is Dull Blue Colour, Mainly Consisting Of Gas With A Possible Rocky Core. Uranus Has A Faint Ring System At Least 27 Moons Orbiting It. The Planet Because It Orbits The Sun On Its Side, Possibly The Result Of A Collision During The Formation Of The Solar System. Uranus Have 120,540 Km Diameter. It’s Distance From The Sun Is 2,870,990,000 Km. Uranus Have 27 Moons. It Takes 17 Hours,14 Minutes To Time To Turn On Axis And 84 Years Time To Orbit Sun. It Have 1.11 Surface Of Gravity. Average Surface Temperature Is -210 Degrees Celcius . It Have Atmosphere Of Hydrogen, Methane And Helium.

Neptune Is The Eight Planet In The Solar System, The Second Planet To Be “Discovered”, The First Planet To Be Discovered Without Actually Being Seen And The Last Of Four “Gas Giants”! Named After The Roman God Of The Sea, Probably Because Of Its Deep Blue Color, Neptune Is Also The Windiest Planet In The Solar System. Its Orbit Sometimes Goes Beyond That The Pluto, Meaning That For A Certain Length Of Time, It Is Actually The Most Distant Known Planet In The Solar System. Orbiting Neptune Are At Least Thirteen Moons

Neptune Have 13 Moons. It Takes 16 Hours,7 Minutes To Time To Turn On Axis And 165 Years Time To Orbit Sun. It Have 1.21 Surface Of Gravity. Average Surface Temperature Is -220 Degrees Celcius . It Have Atmosphere Of Hydrogen, Methane And Helium..

In Addition To The Eight Traditional Planets, There Are Several Dwarf Planets In The Solar System. Like The Eight Main Planets, They Are Round And Orbit The Sun. However, What Makes Them Dwarf Planets Is Their Size And Also The Fact That They Haven’t “Cleared The Neighbourhood” Of Their Orbits .This Could Mean That They Orbit The Sun In An Asteroid Belt Or The Route They Take Around The Sun Crosses The Orbit Of Another Object Also Orbiting The Sun. The Most Famous Dwarf Planet Is Pluto, Which Since Its Discovery In 1930, Was Recongnised As The Ninth Planet In The Solar System Until Being Reclassified In August 2006. Pluto Have 2,390 Km Diameter. It’s Distance From The Sun Is 7,376,000,000 Km. Pluto Have 3 Moons. It Takes 6,387 Days To Time To Turn On Axis And 248 Years Time To Orbit Sun. It Have 6.58 Surface Of Gravity.

FACTS ABOUT BLACK HOLE

The Idea Of The Black Hole Dates Back To The 1700s. But The Modern Story Of Black Holes Really Starts With Einstein’s Revolutionary Theory Of Gravity, Completed In 1917. Over The Past Century, Scientist Have Used Einstein’s Theory Of Gravity To Develop A Picture Of What Black Holes Must Be Like. Here Are Some Of Black Holes That They Have Predicted. Black Holes Are Created When A Star Goes Supernova

RESEARCH WORLD

Industry Interface - "Bridging the Skill Gap"

Research by Siddhi Roy
(Prof. M.L.Dahanukar College of Commerce)

Currently academic institutions are indulging into system of education, which is rigid and highly inflexible. It includes pre-scribed curriculum, semester-based structure, static time-tabling and fixed teaching and learning hours. Universities and industry, which have been functioning in separate domains, are rapidly inching closer to each other to create synergies. This has urged the academic institutions move from this current system to holistic approach of learning models.

This paper traces the dimensions of academia-industry partnership, and also identifies the gap between academic output and industrial requisite in current scenario. It seeks to find out the relevancy of academic output (from higher academic institutions, named as Recent College Graduates-RCGs) to the industry and analyses the reasons for the dearth of employable talent in India and presents the remedy to mitigate this problem.

This paper also attempts to explore how to bridge the skill gap between academic institutions and corporate bodies by creating employability skills coinciding with academic skills.

Key Words: Industry Academia Synergies, Curriculum, Pedagogy, Employability.

Introduction

In the current scenario, there has been a spurt in the number of universities colleges, and courses. However, academic institutions are indulging into system of education, which is rigid and highly inflexible. It includes pre-scribed curriculum, semester-based structure, static time-tabling and fixed teaching and learning hours.

Universities and industry, which have been functioning in separate domains, are rapidly inching closer to each other to create synergies. This has urged the academic institutions to move from this current system to holistic approach of learning models.

There is a need to for universities and industry, which for long have been working in separate domains, to come together and complement each other to create synergies. This is to be done in response to the evolving management paradigms, ever-changing business environment, and entry of many multi-nationals. Higher education institutions should be medium of providing skilled human resources to business, who are not only efficient workers but also effective thinkers contributing to the economy as a whole. This further strengthens the need of academia-industry partnerships with a strategic intent.

This paper traces the dimensions of academia-industry partnership, and also identifies the gap between academic output and industrial requisite in current scenario. It seeks to find out the relevancy of academic output (from higher academic institutions, named as Recent College Graduates-RCGs) to the industry and analyses the reasons for the dearth of employable talent in India and presents the remedy to mitigate this problem.

It also aims to explore how higher education institutions can work in close knits with industry and identify possible arenas where industry contribution to academia would be most effectual and relevant. This dynamism of business environment has led to development of knowledge-based service, thus creating a need for professionals to manage the business effectively.

With greater importance attached to commercial activities as a catalyst to socio-economic development and where wealth creation as a great equalizer amongst all sections of the society, the need of knowledge worker, who can work at the cutting edge of technology, be a value - addition, and provide competitive advantage has become need of the hour.

Objective of the Study: -

- 1) To study the current education system.
- 2) To discuss the gap between academic output and industrial requirement.
- 3) To emphasise the need of academia-industry partnership.
- 4) To provide recommendation and suggestions for bridging the skill gap.
- 5) To identify the areas where academic institutions include industry participation.

Research Methodology:

The present study is a descriptive study. The data is obtained from secondary sources collected from various references which already exists in published form; part of the paper is based on literature review the method comprising of collecting all the available papers relating to them and selecting relevant papers/books for the review purpose.

Data is collected from published material, books, journals, magazine, reports, newspapers, websites and other relevant publications. For this purpose, the use of library and internet is made. Selection of the paper is done based on their relevance and contribution to the body of knowledge.

Need for Academia- Industry interface:

Academia- Industry Interface may be defined as an interactive, dynamic and collaborative consensus between academia and industry corporations for the realization of mutually inclusive goals and objectives. Industry and academia interface is highly crucial in knowledge and skill driven economy. The students are expected to be well versed in the industry working. They require interaction with a broad cross-section of professionals in the industry. They get the opportunity to observe and incorporate the structure, the managerial traits, and the business environment of the industry. The students learn communication skills, analytical abilities and get awareness of the prerequisites of the job requirements in all sectors.

Placement co-ordinators of universities and colleges require regular interaction with the HR departments of the industry to understand the skill set required for various jobs, understand their recruitment needs, analyze them, and train the students accordingly to meet their standards. Students should be made to undertake presentations, case studies, industry projects, research work and working as trainees or interns to acquire relevant and practical experience of industry working. Creating interface between the academia and corporate world would enable the students to make appropriate career choices.

Industry-Academia interaction can be promoted through the following methods:

- Summer projects
- Industry training under internship
- Industry Projects
- Industrial Visits
- Industry interaction programs
- Guest Lectures
- Seminars
- Workshops

Academia- Industry interface gap:

A productive interface between academia and industry in the current times of knowledge and skill-based economy is a critical requirement. Inability or neglect to recognize each other's role will reduce and hamper the interface between academia and industry, giving rise to potentially give rise to demand and supply mismatch of manpower, which in turn, can cause chaos in the job market.

Suggestive measures for bridging the skill Gap:

- Shift to a holistic approach.
- Industry – Academia partnership should be on the basis of collaboration, formulated on the concept of shared risks and rewards for both institutes and individuals.
- Entrepreneurial Skills, training and Project Management should be included as part of curriculum.
- The transfer of knowledge from higher education institutions and research organisations to the job market.
- Involving corporate expertise in Board of Studies while framing course structure, and curriculum and syllabus.
- Corporate providing infrastructure and financial assistance to academic institutions.
- Funding of academic and applied research by corporate.
- Up gradation of skills of academic staff.
- Faculty development programme by industry experts.
- Training programmes for faculty and students.
- Having guest faculty from industry background.
- Guest speakers who can offer subject expertise along with their own practical experiences.
- Stress on internships which will help the students to gain valuable practical knowledge and experience.
- Students must be encouraged in preparing and participating papers which should be of industry based in the respective colleges
- Involvement of Alumni as Mentor of Students.

Conclusion

The academic – Industry relationship should not be a one sided as of donor –acceptor, but interactive and collaborative in nature. The higher education should not be completed without attending industrial training and practices. Although academia – industry interface being adopted by the concerned bodies in principle, but it's potential is far from being tapped due to difference in attitudes and perception among the stake holders.

The collaborative synergy should provide the students guidance on improving employability skills, job placements, knowledge of global business trends, overseas employment, and business opportunities, and information of technological advancement. Academic institutions follow a separate model and hence there is a need to adopt the industry partnership model, which coincides with their academic model, goals and objectives. This change in academic scenario can be brought about only through right synergy between Academia and the Industry.

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THE SPORTS PRESS

'RELENTLESS' AUSTRALIA ADDS ANOTHER TO THEIR VITRINE



Australia started the tournament after consecutive T20I series losses to West Indies and Bangladesh, in the absence of the regular players. However, with the return of skipper Aaron Finch, David Warner, and Glenn Maxwell into the team, Australia successfully finished their Super-12 stage by becoming the second-placed team in the Group 1 standings. The Aussies led by Finch won their warm-up fixture against New Zealand by three wickets before losing their next to India by eight wickets in the next. However, the team started the league stage with two impressive wins against South Africa and Sri Lanka. In the first match, South Africa was restricted for 118/9 in the first innings, courtesy of Australia's clinical bowling. Australia fought hard in the match to chase before Marcus Stoinis made the team win with two balls left in the match. In the second match, Sri Lanka set a target of 154 runs for Australia, which was conquered within 17 overalls as David Warner found his form back with a knock of 65 off 42. The first and only defeat suffered by the Aussies so far in the tournament came in their match against England at the Dubai International Stadium. Australia set a below-par target for England after getting all out for 125 runs in the first innings. England cruised to victory in the 12th overs of their innings as Jos Buttler struck 71 unbeaten runs off 32 balls. They came back to their winning ways by winning the last two league games against Bangladesh and West Indies both by eight wickets, and secured their place in the semi-final against Pakistan. Australia won their maiden T20 World Cup title as they defeated New Zealand in the final by 8 wickets. Chasing a target of 173, Australia won the game with 7 balls to spare, thanks to half-centuries from Mitchell Marsh and David Warner. Earlier, Kane Williamson smashed a brilliant 48-ball 85 as New Zealand managed to reach a total of 172/4 from their quota of 20 overs. For Australia, Josh Hazlewood was the pick of the bowlers with 3 for 16 while Adam Zampa returned figures of 1/26. Initially, Australia won the toss and skipper Aaron Finch elected to bowl against New Zealand in the T20 World Cup final at the Dubai International Stadium on Sunday. Both teams finished second in their groups behind table toppers England and Pakistan. New Zealand edged England in the first semi-final at the Sheikh Zayed Stadium in Abu Dhabi before Australia defeated an in-form Pakistan team in the second semi-final in Dubai.

"This is huge. To be the first Australian team to be able to do it. So proud. We knew our backs were against the wall. We had some great individual performances, some great team performances. Can't believe people wrote him off saying he was done (Warner). That's when he plays his best cricket. Was almost like poking the bear. The player of the tournament for me (Zampa). Mitch Marsh - what a way to start his innings today. Wade came into this game with an injury cloud but got a job done. Stoinis did the business." Australia skipper Aaron Finch

AROUND THE GLOBE

OMICRON - A NEW THREAT TO GLOBAL HEALTH



Researchers in South Africa are racing to track the concerning rise of a new variant of the SARS-CoV-2 coronavirus that causes COVID-19. The variant harbours a large number of the mutations found in other variants, including Delta, and it seems to be spreading quickly across South Africa. A top priority is to follow the variant more closely as it spreads: it was first identified in Botswana earlier this month and has since turned up in a traveller arriving in Hong Kong from South Africa. Scientists are also trying to understand the variant's properties, such as whether it can evade immune responses triggered by vaccines and whether it causes more or less severe disease than other variants do. "We're flying at warp speed," says Penny Moore, a virologist at the University of the Witwatersrand in Johannesburg, South Africa, whose lab is gauging the variant's potential to dodge immunity from vaccines and previous infections. There are anecdotal reports of reinfections and of cases in vaccinated individuals, but "at this stage it's too early to tell anything", Moore adds. "There's a lot we don't understand about this variant," Richard Lessells, an infectious-diseases physician at the University of KwaZulu-Natal in Durban, South Africa, said at a press briefing organized by South Africa's health department on 25 November. "The mutation profile gives us concern, but now we need to do the work to understand the significance of this variant and what it means for the response to the pandemic."

On 26 November, the World Health Organization (WHO) designated the strain, known as B.1.1.529, as a variant of concern and named it Omicron, on the advice of scientists who are part of the WHO's Technical Advisory Group on SARS-CoV-2 Virus Evolution. Omicron joins Delta, Alpha, Beta and Gamma on the current WHO list of variants of concern. Researchers also want to measure the variant's potential to spread globally — possibly sparking new waves of infection or exacerbating ongoing rises being driven by Delta.

- After the World Health Organization (WHO) designated the new virus variant first detected in South Africa, Prime Minister Narendra Modi called a meeting and asked officials to review the plans to ease international travels. Following the high-level review by PM Modi on Omicron, an urgent meeting was chaired by the home secretary on Sunday in which various precautionary measures were discussed. The focus of the measures was international arrivals. All international passengers entering India have to submit 14-days travel details and upload a negative RT-PCR test report on the Air Suvidha portal before the journey.
- Travellers from countries in the 'at-risk' category will have to take the post-arrival Covid test and wait for results at the airport. They have to go through a seven-day home quarantine if tested negative for the virus and take up a re-test on the eighth day. If tested negative, they have to further self-monitor for the next seven days.
- Travellers from countries excluding the 'at risk' category will be allowed to leave the airport and require to self-monitor health for 14 days' post-arrival. Five per cent of total flight passengers will undergo post-arrival testing at random at the airport.
- Genomic surveillance for variants is to be further strengthened and intensified.

WANDERLUST

The Travel Article

Wanderlust' a strong desire or impulse to travel and explore the world. Have you ever felt homesick for a place you have never been too? I have, for places I've never been, places I dream to visit which is why I am writing this travelling article. The world consists of so many intoxicating places one can venture to and these articles contains some of them. Travelling to places doesn't just mean visiting there, travelling is a passion where one finds himself, it's a soul search which we crave. It is when we take a break from our monotonous life and wander to discover the beauty mother Earth has. The treasure she has, to adore and be amazed by the wonders of the earth.

They say Travelling leaves you speechless and then turns you into a story teller. And this is my story to tell.

'Journey' it's not just about traveling from one place to another, it's about enjoying the essence the place has. Traveling is all about experiencing the flavours the desi nation possesses something which makes each of us bring back the memories of the place. And what's better than food. It's an experience which captures the soul of the area food captures the whole journey. When we taste the morsel of a single bite we are transported back in time reviving, reliving the warm experience. In this issue we'll be visting such places which capture the people's soul by their absolutely amazing mouth-watering foods which make them a must try in our list. India is filled with places which not only makes us satisfied with its food but fills us with an awe feeling on how much variety it carries from region to region.



1. *Jammu-Kashmir – Rogan Josh*

Starting with the north Jammu Kashmir is quite well known for its meat dishes and is popular for its signature Rogan Josh. Soft pieces of mutton/lamb served in a red spicy curry made with different aromatic spices makes it an all-time favourite of tourists.



2. *Himachal Pradesh – Babru & Bhey*

Stuffed with black gram Babru is a Kachori or Puri is a traditional dish made in almost every house, simple and tasty this recipe remains an outstanding breakfast snack along with Bhey which are thinly chopped lotus stems then cooked in spices and gram flour brightening the flavour of the lotus stems.



3. *Punjab- Makki di Roti, Sarson da Saag & Lassi*

What screams more Punjab than a big plate filled with Makki di Roti (a flat corn bread) with generous amount of Ghee and Sarson ka saag which is basically a curry made with mustard greens serve it with a big glass of Lassi and it's a complete stomach filling lunch. What can a man ask for more?

4. *Haryana- Meete Chawal*

Well known for their Basmati Rice production considered as a good Omen Meete Chawal or 'Zarda' is made in many weddings and served in Gurudwaras too. Different from the usual rice this rice is flavoured with cardamom and a just hint of saffron which hits our taste buds differently.



5. *Uttarakhand- Kafuli*

A delicacy originated in Uttarakhand Kafuli is prepared from leafy greens along with ginger, garlic, curd and other various ingredients it's extremely healthy full of nutrition rich in fibre, proteins and vitamins.



6. Uttar Pradesh- Petha

Made from white pumpkins or otherwise known Ash grounds Petha is a translucent soft candy which is available in different flavours. This sweet is a people popular and a must try when you visit Uttar Pradesh or Agra.

7. Bihar- Litti Choka

Every person has heard the name Litti Choka being one of the most popular Indian dishes Litti Choka grabs a spot in our list. Originated as the staple food Litti Choka is a dough ball made of whole wheat and stuffed with gram flour, beans, pulses, herbs and spices then roasted over coal and served with pure ghee.



8. Rajasthan- Laal maas & Boondi Raita

Laal maans is a meat curry from Rajasthan, India. It is a mutton curry prepared in a sauce of yoghurt and hot spices such as red Mathania chillies. This dish typically is very hot and rich in garlic and eaten with Chapati or Bajra Roti. To combine it up try a mouthful of Boondi raita which is made with curd (yogurt) and melt-in-the-mouth boondi (fried gram flour balls) together with a few ground spices and herbs.



9. Madhya Pradesh- Seekh Kebab

Influenced heavily by Mughal cuisines Seekh Kebabs is one of the best non-vegetarian dishes of Madhya Pradesh. Minced meat rolled with spices and herbs and deep fried. After all what man doesn't like fried chicken?



10. Sikkim- Momo's

Who hasn't heard of Momo's? Small dumplings made with refined flour with stuffed vegetables or meat and served along with red spicy chutney. From mix veg to paneer to meat Momo's have a variety of stuffing's and tasty to eat too!



11. Arunachal Pradesh- Pika Pila

Pika pila is a famous type of a pickle that is mostly made by the Apatani tribe of Arunachal Pradesh.

It is a favourite accompaniment of food in Arunachal Pradesh. Pika Pila is a type of a pickle that is made by using bamboo shoot and pork fat with a little addition of King Chilly.

12. Manipur- Singju (salad)

Singju is a type of salad that is made with vegetables like cabbage, coriander leaves, onions, ginger, lotus stems, the singju leaf and other similar vegetables. The variations of dish include raw papaya, cabbage, banana flower, lotus root. The Singju is either flavoured with besan, powdered perilla seeds, chilli powder and other herbs and a very different dish than what we usually eat.



Food has a special place between us. It's a way of expressing in its own. It defines a person on what they are and they become. In this issue we saw a few states and their popular foods which travellers must try while they visit a place. In the next issue we'll see similar dishes which are popular in their regions. Till then keep dreaming keep travelling!

'WANDERLUST'

-Sharvi Sawant

in Collab with Shramika Patne

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