



Murgaon Education Society's
College of Arts & Commerce
Zuarinagar, Goa – 403 726



Affiliated to Goa University | Accredited by NAAC with 'B+' Grade with CGPA of 2.68 (4th Cycle)

DEPARTMENT OF COMMERCE

CIGNITING



2022-23

C-IGNITE

EDITORIAL BOARD 2022-23



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Mr. Jayesh Kishor Bhagat

Ms. Mihika Pai

Mr. Bilal Yakub

Cover Pages Designed By: Asst. Prof. Mr. Suraj Prakash Tuyekar

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MESSAGE FROM THE CHAIRMAN

I am extremely happy to note that the Dept. of Commerce of our M.E.S College of Arts and Commerce will release its annual magazine C-Ignite on the 21st of March 2023 as a part of its festival, Commerce Fiesta 2023. On this important occasion I convey my heartfelt greetings to all those associated with the grand intellectual festival where new ideas, thoughts and opinions will be freely expressed to the delight of the participants and for the benefit of society at large.

In the past Covid era the world of trade and commerce in particular has undergone a big change, having widespread ramifications. These need to be looked into with depth, critically by the scholars. C-Ignite is sure to provide a large platform where the findings of the scholars can be presented, critically analysed and presented to the policymakers for their use. This whole exercise is of national importance. I am glad and equally proud that our Department of Commerce is playing a small but quite a significant role in that nation building exercise.

Prof. M.S. Kamat

Chairman

Managing Committee

Murgaon Education Society



MESSAGE FROM THE VICE CHAIRMAN

I am happy to know that M.E.S College of Arts Science and Commerce is organizing Commerce Fiesta on 17th March and 21st March, 2023. This being the Commerce Fiesta Event of Commerce Department, I am sure it must have created lot of interest among the participants. I am sure this will give an excellent product mix of academics and entertainment, all in one.

I wish the program a grand success...!!

Shri. Bhaskar Nayak

Vice Chairman

Murgaon Education Society



MESSAGE FROM THE PRINCIPAL

In recent years, India has emerged as a startup hub with a growing ecosystem of entrepreneurs, investors, and incubators. The Indian government's push towards a digital economy and initiatives like "Startup India" have created a favourable environment for emerging startups.

India's startup ecosystem is diverse and dynamic, with startups operating in various sectors such as e-commerce, fintech, healthcare, education, and logistics. Many startups in India have disrupted traditional industries and have become leaders in their respective domains.

Some notable emerging startups in India on the likes of Meesho, CRED, Unacademy, Zomato, Delhivery, and end-to-end B2B, B2G and B2C services.

The success of these startups has attracted significant investment from domestic and international investors, indicating the potential of India's startup ecosystem. While there are challenges, such as access to funding, regulatory hurdles, and talent acquisition, the future looks promising for emerging startups in India.

I congratulate the Department of Commerce for choosing 'Startups' as the theme for their Annual Magazine and 'Commerce Fiesta' in the year 2023.

My best wishes.

Prof. Dr. Manasvi M. Kamat

Principal

M.E.S College



MESSAGE FROM THE VICE PRINCIPAL

I feel extremely happy to speak to you through the magazine and have great pleasure in conveying my best wishes to the Department of Commerce for releasing the magazine “C-Ignite”. Over the years the magazine has provided an opportunity for students to portray their ideas, thoughts and creative talent. I wish the members of the department and students who have involved in bringing out the magazine for the success and career ahead.

This year being the Golden Jubilee year of the college, the department has taken extra efforts in organizing sessions on career guidance, personality development and skills for cracking interviews, with a view to ensure that students pursue further education or be better placed on completion of their graduation. It gives me pleasure that the Department of Commerce of MES College of Arts & Commerce is bringing out yet another edition of C-Ignite for the academic year 2022-23. The magazine provides students an excellent platform to share their topics of interest and ideas. Publishing a magazine call for contributors’ efforts, knowledge and writing ability. The department has always encouraged the students to ensure they scale greater heights. In recent years, when our students are concerned about their academic excellence, carriers and job prospects they have to be motivated, persuaded and encouraged to exhibit their writing skills and hidden talents.

“Wishing the department all the very best in their future endeavours”

Dr. Ashish M. Joshi

Vice- Principal

M.E.S College



**MESSAGE FROM THE HEAD, DEPARTMENT OF COMMERCE & M.COM
PROGRAMME MENTOR**

The road to success comes through hard work, determination and sacrifice. At the outset, I am very delighted to present the Annual Magazine C-Ignite of Commerce Association, of the Undergraduate and Post Graduate Department of Commerce, M.E.S College of Arts and Commerce, Zuarinagar, Goa, on the theme 'Emerging Start Ups in India', on 21st March, 2023 on the annual day of the Commerce Fiesta 2023. I congratulate the magazine editorial board and the entire team for their efforts in bringing out this Annual Student Commerce Magazine C-Ignite 2022-23. This Department magazine helps us to showcase the activities that are happening in the department and provides a platform for exposing the merits, academic achievements and the contribution of the faculty and the students in the form of articles, sketches, puzzles, quotes, quiz etc. which will add a milestone in their career. I take this opportunity to congratulate my colleagues from the department, President, Vice President all the co-opted student members of commerce association and all the students for all their efforts and support for the C-Ignite magazine and for delivering the Commerce Fiesta event 2023. I am sure the magazine would definitely create an impact on the minds of readers, by way of providing larger visibility and dimension of departments' progress. I thank the Management, Principal, Vice- Principal and my colleagues for extending all their support and co-operation. I am extremely grateful & obliged to the sponsors for their financial support in hosting this Grand event, Commerce Fiesta, 2023.

Assoc. Prof. Dr. Sancheliana Fatima Faria

Head, Department of Commerce (2022-2023)

M.Com Programme Mentor (2022-2023)

Convenor of Commerce Fiesta, 2023



MESSAGE FROM COORDINATOR OF COMMERCE ASSOCIATION 2022-2023

Role of education in today's era is not only to pursue academic excellence but also requires overall development of a child. That is exactly what we try to achieve at M.E.S. College. Our college and the Department of Commerce organises extracurricular activities round the year that promote creativity and innovative thinking in students. Commerce Fiesta and C-Ignite magazine is one such platform which enables the students to exhibit their talents. Students are provided with platforms in the form of various inter class competitions, seminars, webinars, workshops which enable them to build confidence and help to enhance their personality. The potential of the students is channelized by teachers cum facilitators with a holistic student-centred approach.

Asst. Prof. Thomasin Joliza D'Souza

Coordinator, Commerce Association, 2022-2023



MESSAGE FROM THE STUDENT PRESIDENT

“Leadership is not about being in charge it is about being a guide, friend as well as a mentor to those around.” Being a part of the Commerce Annual Magazine "C-IGNITE" is truly an honour, and being nominated as the President of the Commerce Association is an even greater privilege. The association is dedicated to fostering the growth and development of commerce students in every possible way.

Our team of dedicated Teachers and student Co-opted Members work tirelessly to organize a variety of activities, seminars, and talks to enhance the talents, innovative skills, and creative abilities of our peers. One of our most exciting annual events is the "Commerce Fiesta" which is exclusively held for commerce students and provides opportunities to build up additional skills.

In addition, the association places a strong emphasis on improving the writing skills of our students through the publication of articles, poems, and other literary works in our annual magazine. The goal of all these activities is to provide a comprehensive and holistic approach to knowledge acquisition in the field of commerce and to inspire inclusive growth and development in all of our students.

The Commerce Association is committed to providing the best possible experience for our students and making sure that they enter the world with the skills, knowledge and confidence they need to succeed in their future career. As Students we are confident that we will be able to make a positive impact in the field of commerce, and we are excited to see what the future holds for us.

Never stop learning! Keep striving!

Ms. Mihika Kishor Pai

President

Commerce Association, 2022-2023



MESSAGE FROM THE STUDENT VICE PRESIDENT

“Vision is what takes us from where we are to where we want to be”. Being appointed as the Student Vice-President of the Commerce Association for the year 2022-2023 has been a great honour. It has given me the opportunity to bring out the best in me and my fellow mates. The Commerce Association is rooted with the main aim of providing students great exposure and valuable opportunities to bring out their talents, skills and further develop new ones. We, as a team put in efforts to promote skill development, personality development and create wonderful memories with every step we cross.

The Commerce Fiesta has always been the most awaited event of our college. This year’s theme for Commerce Fiesta is “Emerging Star-ups In India” which lets the students explore the field of entrepreneurship and opens doors for them to add to the excellence of the country as an entrepreneur.

On the occasion of completion of 50 years of our college, we, the students of M.E.S College, look forward to excel in our academics and careers to glorify our college in every field and to set a great example for the future students.

I, whole heartedly thank the Department of Commerce for appointing me as the Vice President.

Keep learning! Keep Shining!

Mr. Bilal Yakub Mohammed

Vice-President

Commerce Association, 2022-2023

COMMERCE ASSOCIATION 2022-23



Ms. Mihika Kishor Pai
President, Commerce Association
2022-23

Mr. Bilal Yakub
Vice-President, Commerce
Association 2022-23



Co-opted Members of M.Com



Mr. Jayesh Bhagat
M.Com Part - II



Ms. Haneen Khan
M.Com Part - II



Mr. Sanket PaiNaik
M.Com Part - I



Ms. Disha Naik
M.Com Part - I

Co-opted Members of T.Y. B.Com



Ms. Chetna Chaudhary
T.Y B.Com A



Ms. Iman Shaikh
T.Y B.Com A



Mr. Sourabh Pal
T.Y B.Com A



Mr. Karan Mane
T.Y B.Com A



Mr. Shubham Chodankar
T.Y B.Com B



Ms. Renuka Kumari
T.Y B.Com B



Ms. Afrin Nalatwad
T.Y B.Com B



Mr. Imran Shaikh
T.Y B.Com B



Ms. Kanchan Yadav
T.Y B.Com C



Mr. Gautam Gaonkar
T.Y B.Com C



Ms. Ashweta Naik
T.Y B.Com C



Ms. Sana Shaikh
T.Y B.Com C



Mr. Juber Shaikh
T.Y B.Com D



Ms. Tanisha Kashyap
T.Y B.Com D



Ms. Neha Dhuri
T.Y B.Com D



Mr. Narayan Warik
T.Y B.Com D

Co-opted Members of S.Y. B.Com



Mr. Rahul Nagavat
S.Y B.Com A



Ms. Suhani Maladri
S.Y B.Com A



Mr. Pratham Jain
S.Y B.Com A



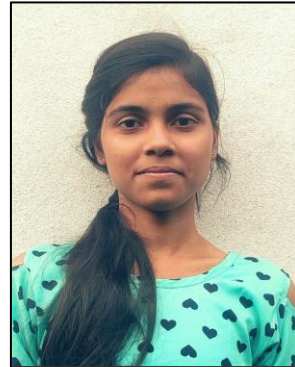
Ms. Jyoti Lamani
S.Y B.Com A



Ms. Meena Patel
S.Y B.Com B



Mr. Narayan Kothawale
S.Y B.Com B



Ms. Vibha Upadhyay
S.Y B.Com B



Mr. Madan HU
S.Y B.Com B



Mr. Prajot Pusekar
S.Y B.Com C



Mr. Damodar Gawade
S.Y B.Com C



Ms. Rahi Naik
S.Y B.Com C



Ms. Nidhi Parsekar
S.Y B.Com C



Ms. Rajashree Pednekar
S.Y B.Com D



Ms. Apurva Rao
S.Y B.Com D



Mr. Sahil Shaikh
S.Y B.Com D



Mr. Rahul Gadi
S.Y B.Com D

Co-opted Members of F.Y. B.Com



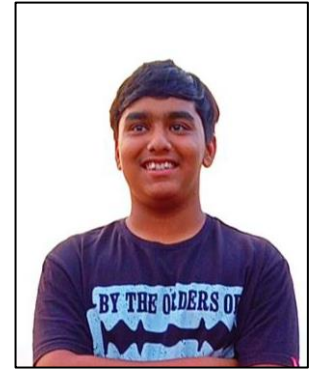
Ms. Ritika Pednekar
F.Y B.Com A



Mr. Irfan Khan
F.Y B.Com A



Ms. Hazira Shaikh
F.Y B.Com A



Mr. Sai Vardhan Reddy
F.Y B.Com A



Mr. Siddharth Nayak
F.Y B.Com B



Ms. Khushi Chavan
F.Y B.Com B



Ms. Roshni Naidu
F.Y B.Com B



Mr. Anish Sonurlekar
F.Y B.Com B



Mr. Ishwar Balabatti
F.Y B.Com C



Mr. Balshiva Lamani
F.Y B.Com C



Ms. Sanjana Y. Chakri
F.Y B.Com C



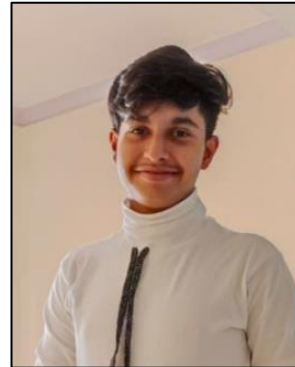
Ms. Kajal Salanke
F.Y B.Com C



Ms. Varsha
F.Y B.Com D



Ms. Pammi Kumari
F.Y B.Com D



Mr. Danish Tahasildar
F.Y B.Com D



Mr. Siddanna Telgi
F.Y B.Com D

M.E.S College of Arts & Commerce, Zuarinagar Goa
Department of Commerce
Commerce Association 2022-2023
List of Teacher Facilitators

Name of the Faculty	Class	Division	Contact No.
Dr. Sancheliana Faria Head, Department of Commerce			9850454270
Assoc. Prof. Mrs. Rochana V. Kharangate	F.Y.B. Com	A	9823657878
Asst. Prof. Mr. Ravindra R. Gaunker (CB)			8275258299
Asst. Prof. Ms. Teja N. Temkar		B	8208335264
Assoc. Prof. Shri. Sanjiv K. Shirodkar		C	9049571273
Asst. Prof. Rohit Velip		C	9145058624
Assoc. Prof. Dr. Ashish M. Joshi (Vice Principal)		D	7038544677
Asst. Prof. Ms. Shubhada D. Parab (CB)			9673140039
Assoc. Prof. Dr. Savia Mendes / Asst. Prof. Amey Ambre	S.Y.B. Com	A	9823151530
Asst. Prof. Ms. Madhumeeta H. Dhar (CB)			7030969369
Asst. Prof. Mr. Seltan Gomes			7875759919
Asst. Prof. Ms. Swati A. Shigaonker		B	8975032287
Asst. Prof. Safal S. Narvekar		C	9011000246
		D	9923270488
Assoc. Prof. Dr. Champa R. Parab	T.Y.B. Com	A	9823162461
Asst. Prof. Mr. Vasant S. Pednekar (CB)			8805582974
Asst. Prof. Ms. Shveta S. Desai		B	9049920544
Asst. Prof. Ms. Sanjana S. Halarnkar		C	8806764120
Asst. Prof. Dr. Atmaram M. Tarpe		D	9923604197
Asst. Prof. Ms. Pradnya P. Chari (CB)	M.Com	Part I	9146253943
Asst. Prof. Mr. Suraj P. Tuyekar (CB)		Part II	8007104492
Asst. Prof. Mr. Pranit S. Naik (CB)			9405368696
Ms. Thomasin J. D'Souza Co-ordinator, Commerce Association 2022-2023			9923673357



Dr. Sancheliana Faria
Head, Department of Commerce &
M.Com Programme Mentor (2022-23)
Convenor of Commerce Association 2022-23



Ms. Thomasin J. D'Souza
Co-ordinator,
Commerce Association 2022-23

Faculty of Department of Commerce



Dr. Sancheliana Faria

- Associate Professor
- Head, Department of Commerce
- M.Com Programme Mentor
- M.Com, S.E.T, L.L.B, M.Phil., Ph.D.

Teaching Experience - 27 Years



Dr. Champa R. Parab

Associate Professor
M.Com, S.E.T, Ph.D.

**Teaching Experience - 30
Years**



Mrs. Rochana Kharangate

Associate Professor
M.Com, M.Phil.

**Teaching Experience - 28
Years**



Dr. Ashish M. Joshi

Vice – Principal
Associate Professor
M.Com, S.E.T, Ph.D.

**Teaching Experience - 25
Years**



Dr. Savia Mendes

Associate Professor
M.Com, M.Phil., Ph.D.

**Teaching Experience - 25
Years**



Shri. Sanjiv K. Shirodkar

Associate Professor
M.Com, M.Phil., N.E.T, S.E.T

**Teaching Experience - 24
Years**



Mrs. Swati A. Shigaonker

Assistant Professor
M.Com, S.E.T

**Teaching Experience - 20
Years**



Ms. Shveta Desai
Assistant Professor
M.Com, S.E.T
Teaching Experience - 15
Years



Ms. Safal Narvekar
Assistant Professor
M.Com, N.E.T
Teaching Experience - 12
Years



Dr. Atmaram Tarpe
Assistant Professor
M.Com, N.E.T, Ph.D.
Teaching Experience - 14
Years



Mrs. Teja Temkar
Assistant Professor
M.Com, N.E.T
Teaching Experience - 12
Years



Shri. Narendra Gaonkar
Assistant Professor
M.Com, N.E.T, S.E.T
Teaching Experience - 08
Years



Shri. Seltan Gomes
Assistant Professor
M.Com, N.E.T
Teaching Experience - 04
Years



Ms. Thomasin D'Souza
Assistant Professor
Coordinator of Commerce
Association 2022 - 23
M.Com, S.E.T, B.Ed.
Teaching Experience - 05
Years



Ms. Sanjana Halarnkar
Assistant Professor
M.Com, S.E.T, N.E.T, NET
with NFSC
Teaching Experience - 04
Years



Ms. Shubhada Parab
Assistant Professor
M.Com, S.E.T, Diploma in
Office Management
Teaching Experience - 04
Years



Mr. Vasant Pednekar
Assistant Professor
M.Com, S.E.T, Diploma in
Modern Office (Stenography
and Office Management)
Teaching Experience - 02
Years



Ms. Madhumeeta Dhar
Assistant Professor
M.Com, S.E.T
Teaching Experience - 04
Years



Mr. Ravindra R. Gaunker
Assistant Professor
M.Com, S.E.T
Teaching Experience - 04
Years



Mr. Rohit Velip
Assistant Professor
M.Com, S.E.T
Teaching Experience - 02
Months



Mr. Amey Ambre
Assistant Professor
M.Com

Post Graduate Department of Commerce



Mr. Suraj P. Tuyekar
Assistant Professor
M.Com, S.E.T, N.E.T, Research
Scholar at Goa Business School,
Goa University
Teaching Experience - 05
Years



Mr. Pranit Naik
Assistant Professor
M.Com, N.E.T
Teaching Experience - 03
Years



Ms. Pradnya Chari
Assistant Professor
M.Com, S.E.T
Teaching Experience - 02
Years

REPORT OF ACTIVITIES OF UG & PG DEPARTMENT OF
COMMERCE FOR THE ACADEMIC YEAR 2022-23
Activities of Under Graduate Department of Commerce
(Odd Semesters: I,III& V, Even Semesters: II, IV & VI)

Sr. No	Dates	Title of the Activity	Resource Persons	Name of the Coordinator/ Convener
1	21 st July 2022	Orientation for First Year B. Com Students Parents	Principal Dr. Manasvi M. Kamat, Assoc. Prof. Dr. Ashish M. Joshi and Vice-Principal and Dr. Sancheliana Faria	Dr. Sancheliana Faria, Event Co-ordinator
2	29 th July 2022	Guest Lecture on "Entrepreneurship Development Cell" for B. Com Sem V and M. Com Part II students	Dr. Rajiv Vasant Hajirnis former, Principal of M.E.S. College	Asst. Prof. Ms. Thomasin D'Souza, Event Co-ordinator
3	6 th August, 2022	Orientation to First Year B. Com Students from Div. A, B, C and D	Principal Dr. Manasvi M. Kamat, Assoc. Prof. Dr. Ashish M. Joshi Vice Principal and Dr. Sancheliana Faria	Dr. Sancheliana Faria
4	8 th August, 2022	Career Guidance for students of B. Com Sem V and M. Com Part II students	Asst. Prof. Mr. Dattaprasad D. Shirgurkar	Assoc. Prof. Mrs. Rochana Kharangate, Event Co-ordinator
5	13 th August, 2022	Orientation on "Chartered Accountancy and Company Secretary course" for First Year B. Com students	Chartered Accountant Shri Elson Sequeira from the Institute of Chartered Accountants of India and Advocate S. Rama Rao from the Institute of Company Secretaries of India	Dr. Atmaram M. Tarpe, Event Co-ordinator
6	17 th August, 2022	Talk on "Journey of a Successful Entrepreneur" for B. Com Sem V and B.A Sem III Entrepreneurship students organised by Department of Commerce in Association with the Internal Quality Assurance Cell (IQAC) and Inner Wheel Club, Vasco-da-Gama, under Collaborative Learning	Shri Lalit Saraswat, CEO, Sancoale Technologies, Sancoale. Ms. Pritha Chowfin, President of Inner Wheel Club	Assoc. Prof. Ms. Rochana Kharangate, Event Co-ordinator

7	17 th August to 26 th August, 2022	Bridge Course for First Year B. Com Students from Div A, B, C and D	Asst. Prof. Ms. Thomasin D'Souza and Asst. Prof. Ms. Sanjana Halarnkar	Dr. Sancheliana Faria
8	19 th August 2022	Best out of Waste and Fixing price for the Product Competition for First Year B. Com Sem I students Div A, B, C and D	Chief Guest, Principal Dr. Manasvi M. Kamat.	Asst. Prof. Teja Temkar, Event Co-ordinator
9	26 th August, 2022	Online Skill Development Webinar titled 'Financial Planning' for B. Com and M. Com students	Dr. K. Prabhakaran	Asst. Prof. Ms. Thomasin D'Souza, Event Co-ordinator, Dr. Sancheliana Faria, Convenor
10	27 th August, 2022	Online Skill Development Webinar titled "Securities Markets" for B. Com and M. Com Students	Dr. P. Kartika	Asst. Prof. Mr. Pranit Naik, Coordinator, Dr. Sancheliana Faria, Convenor
11	29 th August, 2022	Online Skill Development Webinar on "Mutual Funds" for B. Com and M. Com Students	Dr. P. Kartika	Asst. Prof. Ms. Sanjana Halarnkar, Coordinator, Dr. Sancheliana Faria, Convenor
12	7 th September, 2022	Career Guidance for Higher Education by Department of Commerce, M.E.S. College in Association with Higher Education & Research Belgaum for B. Com Sem V students	Prof. Rahul Mail and Dr. Sanjay Deshpandey	Asst. Prof. Mr. Seltan Gomes, Event Co-ordinator
13	8 th September, 2022	Inaugural of Commerce Association 2022-23	Chief Guest- Chartered Accountant Rudraksh Dessai	Asst. Prof. Ms. Thomasin D'Souza, Co-ordinator of Commerce, Association
14	19 th September, 2022	Session on Orientation to T.Y.B. Com Sem V Project students: "Topic Identification, Research Methodology and Review of Literature"	Asst. Prof. Roshan Upaskar, Head, Dept of Commerce of B. Com, M. Com Programme Co-ordinator, Sant Sohriobanth Ambiye, Govt College of Arts and Commerce Pernem, Goa.	Asst Prof. Ms. Safal Narvekar, Project Co-ordinator
15	24 th September, 2022	Workshop on "Developing a Questionnaire for Primary Data Survey Based Study" for B. Com Sem V students	Assoc. Prof. Dr. Ashish Joshi, Vice- Principal	Asst Prof. Ms. Safal Narvekar, Project Co-ordinator

16	27 th September, 2022	Inaugural of Free Tally Short Term Certificate Course in Tally ERP 9 with GST	Asst. Prof. Mr. Seltan Gomes, Ms. Thomasin D'Souza, Ms. Sanjana Halarnkar, Ms. Shubhada Parab, Mr. Vasant Pednekar and Mr. Ravindra Gaunker	Dr. Sancheliana Faria, Co-ordinator
17	22 nd October, 2022.	Workshop on 'Law as a Career option in India' for S.Y.B. Com Students	Adv. Krishnakant Hegde Dessai	Adv. Tanvi Kulkarni, Event Co-ordinator
18	28 th October, 2022	'Resume Writing Workshop' and Competition for T.Y.B. Com and M. Com Students	Ms. Anita Fernandes, Assistant Professor, Fr. Agnel College, Pilar.	Asst. Prof. Vasant Pednekar, Event Co-ordinator
19	8 th November, 2022	Free Tally Certificate Course Exam conducted for S.Y.B.COM Sem III and T.Y.B.COM Sem V students	Mr. Seltan Gomes, Ms. Thomasin D'Souza, Ms. Sanjana Halarnkar, Ms. Shubhada Parab, Mr. Vasant Pednekar and Mr. Ravindra Gaunker	Dr. Sancheliana Faria, Co-ordinator of the course
20	30 th Nov 2022	Short Term Certificate Course 'Tally ERP 9 with GST' of 30 hours, 2 credits, certificates given to S.Y.B.COM Sem III and T.Y.B.COM Sem V students by Principal Dr. Manasvi M. Kamat	Mr. Seltan Gomes, Ms. Thomasin D'Souza, Ms. Sanjana Halarnkar, Ms. Shubhada Parab, Mr. Vasant Pednekar and Mr. Ravindra Gaunker.	Dr. Sancheliana Faria, Co-ordinator
21	10 th Dec 2022-19 th Dec 2022	Annual Study Tour to Chandigarh-Amritsar-Kullu Manali- Manikaran	T.Y.B.Com Sem V, total 55 students and 6 B. Com teachers namely; Asst. Prof. Shveta Desai, Asst. Prof. Thomasin D'Souza, Asst. Prof. Sanjana Halarnkar, Asst. Prof. Shubhada Parab, Asst. Prof. Vasant Pednekar and Asst. Prof. Ravindra Gaunker accompanied the students	Asst. Prof. Ms. Thomasin D'Souza, Co-ordinator, Commerce Association
22	6 th January, 2023	Session by Reliance Jio Company on Carriers and part Time Jobs for B. Com (S.Y.B. Com) Sem IV Students	Mr. Rahul Shinde, Deputy General Manager of Jio-Digital-Life Vasco, Mr. Paresh	Dr. Sancheliana Faria, Event Co-ordinator

		of Div A, B, C and D	Bhanganagare Jio Point Manager Cortalim and Deepak Sinha, Dy. General Manager Area Business Head-Goa	
23	7 th January, 2023	Session on “Entrepreneurship Mindset”	Ms. Rafina Siya Shaikh, Social entrepreneur and the founder of Go Womania, Goenkart and WEBN	Asst. Prof. Ms. Madhumeeta Dhar, Event Co-ordinator
24	18th -21st- January- 2023	4 Days Free Workshop on Research using SPSS Software for T.Y. B. Com Sem VI (Project) Students	Three faculties of Department of Commerce UG and PG, namely; Asst. Professors: Mr. Suraj P. Tuyekar, Ms. Madhumeeta Dhar and Mr. Rohit Ram Velip	Asst Prof. Ms. Safal Narvekar, Project Co-ordinator, Dr. Sancheliana Faria, Convenor
25	23 rd January 2023	“Sharpen Your Interview Skills” for Students from B. Com Sem VI and M.Com. Part I & Part II	Ms. Alfiya Baig, Career Counsellor, CII- Model Career Centre	Asst. Prof. Ms.Swati A. Shigaonker, Event Co-ordinator
26	27th January 2023	“Corporate Etiquettes and Interpersonal Skills” for B. Com Semester II students	Ms. Yashu Sharma, Founder of Neo Wise Business Solutions and Crafters Yard	Asst. Prof. Ms.Thomasin D’Souza, Event Co-ordinator
27	13 th February, 2023 & 14 th February, 2023	Orientation on “B. Com (Honours) Programme and Career Options” for XII Commerce available after 12 th Commerce and the structure of the B. Com course for XII Students of M.E.S Higher Secondary	Dr. Ashish M. Joshi, Dr. Sancheliana Faria, Asst. Prof. Ms. Swati Shigaonker and Asst. Prof. Ms. Shveta Desai.	Asst. Prof. Mr. Vasant Pednekar, Event Co-ordinator, Dr. Sancheliana Faria, Convenor
28	14 th February, 2023.	Orientation on “B. Com (Honours) Programme and Career Options” for XII Commerce available after 12 th Commerce and the structure of the B. Com course for XII Students of Deepvihar Higher Secondary School, Head Land Sada.	Asst. Prof. Mr. Vasant Pednekar	Asst. Prof. Mr. Vasant Pednekar, Event Co-ordinator, Dr. Sancheliana Faria, Convenor
29	17 th February, 2023.	Orientation on “B. Com (Honours) Programme and Career Options” for XII Commerce available after XII	Asst. Prof. Mr. Seltan Gomes.	Asst. Prof. Mr. Vasant Pednekar, Event Co-ordinator,

		Commerce and the structure of the B. Com course for XII students of Baina Higher Secondary School.		Dr. Sancheliana Faria, Convenor
30	20 th February, 2023.	Orientation on “B. Com (Honours) Programme and Career Options” for XII Commerce available after 12 th Commerce and the structure of the B. Com course for XII Students of Vaddem Nagar, Higher Secondary School	Dr. Atmaram Tarpe	Asst. Prof. Mr. Vasant Pednekar, Event Co-ordinator, Dr. Sancheliana Faria, Convenor
31	22 nd February 2023	Orientation on “B. Com (Honours) Programme and Career Options” for XII Commerce available after 12 th Commerce and the structure of the B. Com course for XII Students of Keshav Smruti Higher Secondary School	Asst. Prof. Ms. Madhumeeta Dhar	Asst. Prof. Mr. Vasant Pednekar, Event Co-ordinator, Dr. Sancheliana Faria, Convenor
32	24 th February 2023.	Orientation on “B. Com (Honours) Programme and Career Options” for XII Commerce available after 12 th Commerce and the structure of the B. Com course for XII Students of St. Andrews Higher Secondary School	Asst. Prof. Ms. Thomasin D’Souza	Asst. Prof. Mr. Vasant Pednekar, Event Coordinator, Dr. Sancheliana Faria, Convenor
33	25 th February 2023.	Free Short Term Certificate course of 30 hours, 2 credits on ‘Filing of Income Tax Returns’ organised by the Department of Commerce for B.Com Sem IV and B.COM Sem VI students of our college	Mr. Prakash Kamkar, Tax Consultant and Income Tax Practitioner, Assoc. Prof. Dr. Sancheliana Faria, Assoc. Prof. Dr Ashish M. Joshi, Assoc. Prof. Sanjeev K. Shirodkar, Asst Prof Swati Shigaonker and Asst. Prof. Shveta Desai.	Dr. Sancheliana Faria, Convenor

34	10th March 2023, from 3.30 pm to 4.30 pm.	State Level Webinar in Collaboration with IQAC on “Stock Market Trading & Investment Avenues”	Dr. Anson Leopold Albuquerque	Assoc. Prof. Sanjeev K. Shirodkar, Event Co-ordinator, Dr. Sancheliana Faria, Convenor
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Dr. Sancheliana Faria
Head, Department of Commerce &
M.Com Programme Mentor (2022-23)
Convenor of Commerce Association 2022-23

Ms. Thomasin J. D'Souza
Co-ordinator,
Commerce Association 2022-23

Activities of Post Graduate Department of Commerce

Academic Year 2022-2023

(Odd Semesters: I& III, Even Semesters: II and IV)

Sr. No.	Date	Activity	Resource Persons	Co-ordinator's
1	25 th July 2022	“Orientation and Welcome Programme” for M. Com Part II Students	Dr. Manasvi M. Kamat, Dr. Sancheliana Faria, Mr. Suraj P. Tuyekar, Mr. Pranit S. Naik & Ms. Madhumeeta Dhar	Dr. Sancheliana Faria
2	29 th July 2022	Guest Lecture on “Entrepreneurship Development Cell”	Dr. Rajiv Vasant Hajirnis (Former Principal M.E.S College)	Ms. Thomasin D’Souza
3	12 th August 2022	Financial Literacy Program for Women at “Kiran Niketan Social Centre”	M.Com Part II Students	Dr. Sancheliana Faria Mr. Suraj P. Tuyekar Mr. Pranit S. Naik Ms. Madhumeeta Dhar
4	29 th August 2022	Orientation Programme for M. Com Part I Students and the Parents of M. Com Part I and Part II students.	Dr. Manasvi M. Kamat Dr. Sancheliana Faria Mr. Suraj P. Tuyekar Mr. Pranit S. Naik Ms. Pradnya P. Chari	Dr. Sancheliana Faria
5	8 th October 2022	Inaugural of “Sixty Hours Free Certificate Course in Aptitude and Reasoning”	Mr. Pranit S. Naik	Dr. Sancheliana Faria
6	15 th October to 17 th October 2022	State level E-Quiz on ‘Research Methodology, Intellectual Property Right and Entrepreneurship and its trends’	-	Mr. Suraj P. Tuyekar Mr. Pranit S. Naik Ms. Pradnya P. Chari
7	22 nd October 2022	Diwali Celebrations and Competitions for M. Com Part I and Part II students	-	Dr. Sancheliana Faria Mr. Suraj P. Tuyekar Mr. Pranit S. Naik Ms. Pradnya P. Chari

8	26 th October 2022	Prize distribution for M. Com Part I and Part II student winners of Diwali Celebration Competition	Principal Dr. Manasvi M. Kamat did the honours	Dr. Sancheliana Faria Mr. Suraj P. Tuyekar Mr. Pranit S. Naik Ms. Pradnya P. Chari
9	02 nd December 2022	Christmas Celebrations for M. Com Part I and Part II students	-	Dr. Sancheliana Faria Mr. Suraj P. Tuyekar Mr. Pranit S. Naik
10	7 th December, 2022 till 15 th December, 2022	Annual Study Tour for M. Com Students to Chandigarh, Amritsar, Kullu-Manali and Manikaran	-	Mr. Suraj P. Tuyekar Mr. Pranit S. Naik Ms. Pradnya P. Chari
11	09 th January 2023	Orientation of GU-ART Round I registration process and M. Com programme of M.E.S. College Zuarinagar	Mr. Suraj P. Tuyekar Mr. Pranit S. Naik	Dr. Sancheliana Faria Mr. Suraj P. Tuyekar Mr. Pranit S. Naik Ms. Pradnya P. Chari
12	12 th January 2023	INDUSTRIAL VISIT to Verna Industrial E-state	-	Dr. Sancheliana Faria Mr. Suraj P. Tuyekar Mr. Pranit S. Naik Ms. Pradnya P. Chari
13	24 th January 2023	Workshop On “Time Series Data Analysis Using EViews”	Dr. Narayan Parab, Assistant Professor of Financial Service at Goa Business School, Goa University	Mr. Suraj P. Tuyekar
14	24 th February 2023	One Day Inter-Collegiate Event “Sanshodhan 5.0 A Dawn of Creating New Knowledge” on the Theme ‘Artificial Intelligence’	Chief Guest for the Inaugural function was Chartered Accountant Mr. Gaurav Kenkre, Chief Guest for the Valedictory function was Chartered Accountant Ms. Preeti Mahatme	Dr. Sancheliana Faria Mr. Suraj P. Tuyekar Mr. Pranit S. Naik Ms. Pradnya P. Chari

Sancheliana

Dr. Sancheliana Faria

**Head, Department of Commerce &
M.Com Programme Mentor (2022-23)
Convenor of Commerce Association 2022-23**

Faculty Achievement Report for A.Y. 2022-23

1. Assoc. Prof. Dr. Sancheliana Faria (Head, Department of Commerce, M.Com Programme Mentor)

- Participated in the National Level Webinar on " Role of Data Analytics in Actuarial Science" organised by Dept. of IT & Dept of Mathematics & Statistics on 20th October, 2022.
- Participated in the 5 Day Faculty Development Programme on Preparation for NAAC Accreditation at Various Levels organised by Internal Quality Assurance Cell (IQAC) of M.E.S College from 9th November to 14th November, 2022.
- Coordinator for Orientation for First Year B. Com Students Parents.
- Coordinator for Orientation to First Year B. Com Students from Div A, B, C and D.
- Coordinator for Bridge Course for First Year B. Com Students from Div A, B, C and D.
- Coordinator for Free Short Term Certificate Course in Tally ERP 9 with GST for B.Com Sem III and B.Com Sem V students.
- Convenor and Resource person for Free Certificate course of 30 hours, with 2 credits titled 'Filing of Income Tax Returns' for B. Com Sem IV and B. Com Sem VI students.
- DISHTAVO, four Modules in Konkani of the B. Com Sem III of the course paper 'Fundamental of Cost Accounting'.

2. Assoc. Prof. Dr. Champa R. Parab

- Participated in State Level workshop on NEP 2020: Multidisciplinary and Holistic Education
- Participated in one day National level seminar on Getting Ready for NAAC Accreditation in the light of NEP 2020 on 7th Dec 2022.
- Participated in the 5 Day Faculty Development Programme on Preparation for NAAC Accreditation at Various Levels organised by Internal Quality Assurance Cell (IQAC) of M.E.S College from 9th November to 14th November, 2022.
- DISHTAVO ,2 modules on advanced company accounts
- Awarded JCI VASCO TOBIP AWARD for her excellency in the field of education
- Currently working on Minor Research Project of GIPARD.

3. Assoc. Prof. Mrs. Rochana Kharangate

- Participated in one day National level seminar on Getting Ready for NAAC Accreditation in the light of NEP 2020 on 7th Dec 2022.
- Participated and coordinated the 5day FDP on Preparation for NAAC at Various Levels organised by IQAC of MES College from 9th November to 14th November 2022
- DISHTAVO ,2 Modules in Konkani for Sem. 1 Financial Accounting for Single entry.

4. Assoc. Prof. Dr. Ashish M. Joshi

- Workshop on "NEP 2020" organized by UGC on 14th Nov 2022.
- Workshop on "Framework to understand relevance of NIRF" organized by AIMS on 30th Nov 2022.

- Workshop on "Recent trends in Finance Research" organized by AIMS on 14th Nov 2022.
- 5 Day FDP on "Preparation for NAAC Accreditation at Various Levels" organised by IQAC of M.E.S College from 9th November to 14th Nov, 2022.

5. Assoc. Prof. Dr. Savia Mendes

- On Leave

6. Assoc. Prof. Shri. Sanjiv K. Shirodkar

- Participated in Online one week Faculty Development Programme, "ACADEMIC RESEARCH WRITING" organised by Teaching Learning Centre, Ramanujan College University of Delhi in collaboration with Dolphin PG Institute of Biomedical and Natural Sciences, Dehradun, Uttarakhand under the Aegis of Ministry of Education Pandit Madan.
- Pursuing Ph.D. in Commerce
- Co-ordinator for State Level Webinar "Stock Trading and Investment Avenues" organised by Department of Commerce of M.E.S. College of Arts and Commerce Zuarinagar, Goa in collaboration with IQAC on 10th-March-2023.

7. Asst. Prof. Ms. Swati Shigaonker

- Participated in One day workshop on writing manuscripts & publishing quality research journals held in Goa university on 27th September 2022.
- Participated in the 5 Day Faculty Development Programme on Preparation for NAAC Accreditation at Various Levels organised by Internal Quality Assurance Cell (IQAC) of M.E.S College from 9th November to 14th November, 2022.
- Participated in IP participated in IP Awareness/Training program under National Intellectual awareness Property Mission on 27th July 2022.

8. Asst. Prof. Ms. Shveta Desai

- Participated in the 5 Day Faculty Development Programme on Preparation for NAAC Accreditation at Various Levels organised by Internal Quality Assurance Cell (IQAC) of M.E.S College from 9th November to 14th November, 2022.
- Accompanied students for Annual study tour to Chandigarh- Amritsar - Kullu - Manali - Manikaran from 10th November to 19th November.

9. Asst. Prof. Ms. Safal S. Narvekar

- Attended one day workshop on Posh Act for the Internal Committee conducted by V.M. Salgaoncar College of law in association with Parvatibai Chowgule College of Arts and Science, GIPARD and DHE on 27th Oct 2022.
- Participated in the 5 Day Faculty Development Programme on Preparation for NAAC Accreditation at Various Levels organised by Internal Quality Assurance Cell (IQAC) of M.E.S College from 9th November to 14th November, 2022.
- Participated in IP Awareness Programme on 'National Intellectual Property Awareness Mission on July 2022 organised by Intellectual Property Office, India.

10. Asst. Prof. Dr. Atmaram Tarpe

- DISHTAVO module of Business Finance-Overcapitalization meaning and causes.
- DISHTAVO module of Fundamentals of Investments Introduction to Fundamental Analysis, - Economic Analysis.
- Participated in the 5 Day Faculty Development Programme on Preparation for NAAC Accreditation at Various Levels organised by Internal Quality Assurance Cell (IQAC) of M.E.S College from 9th November to 14th November, 2022.

11. Asst. Prof. Ms. Teja Temkar

- Attended workshop on Orientation of SBSI programme by Goa university on 13th Jan 2023.
- Participated in the 5 Day Faculty Development Programme on Preparation for NAAC Accreditation at Various Levels organised by Internal Quality Assurance Cell (IQAC) of M.E.S College from 9th November to 14th November, 2022.
- Short term course on Waste management by HRDC Goa university from 6/10/2022 to 13/10/2022.

12. Asst. Prof. Mr. Narendra Gaonkar (on Study Leave)

- Attended a two-day Faculty Development Programme on ‘Academic Writing & Publication’ organised by Koach Scholar on 15th & 16th July, 2022
- Attended online workshop on ‘Financial Modelling and Data Analytics’ organised by Micro Small and Medium Enterprises-Technology Development Centre, Government of India Society from 12th Nov 2022 TO 26th Nov 2022
- Attended Online Workshop on ‘Data Analysis and its Interpretation using SPSS’ organised by Micro Small and Medium Enterprises-Technology Development Centre, Government of India Society from 2.12.2022 to 4.12.2022
- Attended Two-day National level workshop on ‘Structural Equation Modelling’ organised by Goa Business School, Goa University on 21st and 22nd December 2022

13. Asst. Prof. Mr. Seltan Gomes

- Attended Three Days program on issues related to Family Welfare organised by GIPARD, Goa from 7th December to 9th December 2022.

14. Asst. Prof. Ms. Thomasin D’Souza

- Attended Webinar on Bibliometric Analysis from 17th to 21st October 2022 organised by Clavariate.
- Attended workshop on “Publishing in Journals: Identifying Predatory Journals” organised by T.B. Cunha Information Centre of M.E.S. College of Arts & Commerce, Zuarinagar-Goa on 18th October 2022.
- Attended Two-day National level workshop on ‘Structural Equation Modelling’ organised by Goa Business School, Goa University on 21st and 22nd December 2022.

- Resource Person for Bridge Course Years B. Com students in Book-keeping and Accountancy from 17th August, 2022 to 25th August 2022 organised by the Department of Commerce.
- Resource Person for Short Term Certificate Course in “Tally ERP 9 with GST” for the Students of B. Com Semester IV, VI and M.Com from 3rd October 2022 to 5th November 2022.

15. Asst. Prof. Ms. Sanjana Halarnkar

- Attended workshop on “Publishing in Journals: Identifying Predatory Journals” organised by T.B. Cunha Information Centre of M.E.S. College of Arts & Commerce, Zuarinagar-Goa on 18th October 2022.
- Participated in the 5 Day Faculty Development Programme on Preparation for NAAC Accreditation at Various Levels organised by Internal Quality Assurance Cell (IQAC) of M.E.S College from 9th November to 14th November, 2022.
- Attended Two-day National level workshop on ‘Structural Equation Modelling’ organised by Goa Business School, Goa University on 21st and 22nd December 2022.
- Resource Person for Bridge Course Years B. Com students in Book-keeping and Accountancy from 17th August, 2022 to 25th August 2022 organised by the Department of Commerce.
- Resource Person for Short Term Certificate Course in “Tally ERP 9 with GST” for the Students of B. Com Semester IV, VI and M.com from 3rd October to 5th November 2022.

16. Asst. Prof. Ms. Shubhada Parab

- Attended workshop on “Publishing in Journals: Identifying Predatory Journals” organised by T.B. Cunha Information Centre of M.E.S. College of Arts & Commerce, Zuarinagar-Goa on 18th October 2022.
- Participated in the 5 Day Faculty Development Programme on Preparation for NAAC Accreditation at Various Levels organised by Internal Quality Assurance Cell (IQAC) of M.E.S College from 9th November to 14th November, 2022.
- Resource Person for Short Term Certificate Course in “Tally ERP 9 with GST” for the Students of B. Com Semester IV, VI and M.Com from 3rd October to 5th November 2022.

17. Asst. Prof. Mr. Vasant Pednekar

- Attended workshop on “Publishing in Journals: Identifying Predatory Journals” organised by T.B. Cunha Information Centre of M.E.S. College of Arts & Commerce, Zuarinagar-Goa on 18th October 2022.
- Participated in the 5 Day Faculty Development Programme on Preparation for NAAC Accreditation at Various Levels organised by Internal Quality Assurance Cell (IQAC) of M.E.S College from 9th November to 14th November, 2022.
- Resource Person for Short Term Certificate Course in “Tally ERP 9 with GST” for the Students of B. Com Semester IV, VI and M.com from 3rd October to 5th November 2022.

18. Asst. Prof. Ms. Madhumeeta Dhar

- Attended SPSS Workshop at GIPARD
- Participated in the 5 Day Faculty Development Programme on Preparation for NAAC Accreditation at Various Levels organised by Internal Quality Assurance Cell (IQAC) of M.E.S College from 9th November to 14th November, 2022.
- Currently working on Minor Research Project of GIPARD.

19. Asst. Prof. Mr. Ravindra Gaunker

- Attended workshop on “Publishing in Journals: Identifying Predatory Journals” organised by T.B. Cunha Information Centre of M.E.S. College of Arts & Commerce, Zuarinagar-Goa on 18th October 2022.
- Participated in the 5 Day Faculty Development Programme on Preparation for NAAC Accreditation at Various Levels organised by Internal Quality Assurance Cell (IQAC) of M.E.S College from 9th November to 14th November, 2022.
- Resource Person for Short Term Certificate Course in “Tally ERP 9 with GST” for the Students of B. Com Semester IV, VI and M.com from 3rd October to 5th November 2022.

20. Asst. Prof. Mr. Suraj Tuyekar

- Presented research paper titled “Factors Influencing Impulsive Buying Behaviour of Consumers: A Study of Vasco City” at Two Days National Conference on “Challenges of Retailing and Its Coping Strategies” organised by Government College of Arts, Science & Commerce, Khandola, Marcela – Goa on 23rd and 24th January 2023.
- Presented research paper titled "Empirical Evidence on Calendar Anomalies in Indian Spot Market" at the (IIF-IRCAS) Indian Institute of Finance, International Research Conference & Award Summit (Multi-Disciplinary Conference) on January 7th-8th, 2023.
- Presented research paper titled "Empirical evidence on holiday effect in Indian stock market: a study of Nifty sectoral indices" at the Anusandhaan 7.0 organized by Post Graduate Department of Commerce, Narayan Zantye College of Commerce Bicholim Goa on 10th March 2023.
- Presented research paper on titled "An Empirical Study on Determinants of FDI in BRICS Countries" at the International Conference on "Advance Knowledge from Multidisciplinary Perspectives in Commerce, Social Sciences, Management, Computer Science and Computer Application" on 17th and 18th March 2023 at Poona College, Pune.
- Presented research paper titled "The Impact of Dividend Announcements an Empirical Evidence from Indian Stock Market" at the International Conference on "Advance Knowledge from Multidisciplinary Perspectives in Commerce, Social Sciences, Management, Computer Science and Computer Application" on 17th and 18th March 2023 at Poona College, Pune.
- Presented research paper titled " Holiday Effect in Indian Stock Market: An Empirical Study of NSE Nifty Sectoral Indices" at the International Conference on "Advance

Knowledge from Multidisciplinary Perspectives in Commerce, Social Sciences, Management, Computer Science and Computer Application" on 17th and 18th March 2023 at Poona College, Pune.

- Resource Person for four days workshop on “Data Analysis using SPSS Software for B. Com Semester VI Project Students” on 18th to 21st January 2023.

21. Asst. Prof. Mr. Pranit Naik

- Session Co-ordinator for the “Online Skill Development Webinar on Capital Markets” For B. Com Sem III Div “A”, Sem V, M. Com Part I & II Students on 27th August 2022
- State level E-QUIZ Co-ordinator on “Intellectual Property Rights (IPR)” For M. Com Students on 16th October 2022
- Co-Coordinator for Financial Literacy Program at Kiran Niketan Social Centre on 12th August 2022
- Resource Person & Certificate Course Coordinator Sixty Hours Certificate Course in Aptitude and Reasoning for M. Com Students on 08th October 2022
- Participated 5day faculty development programme on “Preparation for NAAC Accreditation at various levels” on 9th November to 14th November 2022
- Attended three days Hypothesis Testing and Regression Analysis on 1st October 2022 to 3rd October 2022
- Attended Three days International Virtual Workshop on Structural Equation Modelling, Mediation & Moderation Analysis Conducted from on 18-11-2022 to 20-11-2022
- Participated in Five Day Virtual Workshop on “BASIC DATA ANALYSIS AND ITS INTERPRETATION USING SPSS–FOR BEGINNER” Conducted from on 26-11-2022 to 30-11-2022
- Coordinator for the intercollegiate event “Sanshodhan 5.0” organised by PG Dept of Commerce of MES College on 24th February 2023
- Secured 2nd Place in ‘Anusandhan 7.0’ – A State level Research Paper Competition organised by PG Dept. of Commerce of Narayan Zantye college of Commerce on 10th March 2023

22. Asst. Prof. Ms. Pradnya Chari

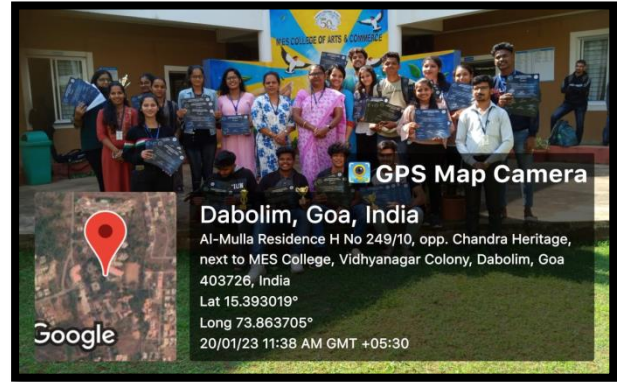
- Organised State level E-QUIZ on “Entrepreneurship and its Trends” For M. Com Students of colleges across Goa on 17th October 2022.
- Participated 5 days faculty development programme on “Preparation for NAAC Accreditation at various levels” from 9 November to 14th November 2022
- Coordinator for the intercollegiate event “Sanshodhan 5.0” organised by PG Dept of Commerce of MES College on 24th February 2023.
- Participated and presented a paper titled Women empowerment through YouTube platforms in skill enhancement among college students in the 9th International Conference on Deconstructing Legacy of Gendering for Equal Future: Include, Upskill and Innovate organised by Kristu Jayanti College (Autonomous) Bengaluru, India on 8th March 2023.

Students Achievement Report

Achievements of Under Graduate Department of Commerce



T.Y.B. Com Sem VI, Overall winners of PRARAMBH 2023 Organized by Carmel College on 28-February-2023.



B. Com Sem VI Students won 5 events at INSIGNIA, Organised by Rosary College Navelim Salcete Goa on 25thFeb-2023.



B.Com Students won 11 prizes at "Xtravaganza 2" event organised by Pernem College on 14th January 2023.



B. Com Semester VI students of Division A, B and C won three prizes at Damodar College for Intercollegiate Event, titled "Money Matters 5" on 6th March 2023.



National level research paper presentation in Fr. Agnel Pilar College of Arts and Commerce, Goa

1. Falling Rupee: Analysing its implications for the Indian Government & Key sector by Naveen Kumar Singh & Chetna Choudhary under the guidance of Dr. Champa R. Parab (Associate Professor)

2. "Inflation in India: Identifying Contributing Factors, Evaluating Sectoral Impact, and Suggesting Policy Measures" by Arnav Kashyap & Renuka Kumari Singh under the Guidance of Ms. Madhumeeta Dhar (Assistant Professor)

Achievements of Post Graduate Department of Commerce

**Research Paper Presentation by M. Com Students at Anusandhan 7.0
Organized by Narayan Zantye College of Commerce, Bicholim - Goa**



**M. Com Students Participated at Passonic Organized by Rosary College of
Commerce & Arts, Navelim- Goa**



**Research Paper Presentation by M. Com Student Mr. Jayesh Bhagat and
M. Com Faculty Asst. Prof. Suraj Tuyekar, Organized by Government
College of Science, Arts & Commerce, Khandola, Marcela-Goa**



COLLAGES OF DIFFERENT ACTIVITIES OF COMMERCE
DEPARTMENT A.Y. 2022-23

Orientation Programme Organized for First Year B.Com Students of Div: A, B, C, & D for the Academic Year 2022-2023 on 6th August 2022



Orientation on Banking Competitive Exams and Staff Selection Commission Exam by Asst. Prof. Dattaprasad Shirgurkar for B.Com Semester V & M.Com Part II Students on 8th August 2022



'Orientation on Chartered Accountant and Company Secretaries' by C.A Elson Sequeira & Adv. S. Rama Rao for First Year B.Com Students on 13th August 2022



A Session on "Journey of A Successful Entrepreneur" by Mr. Lalit Saraswat & Ms. Pritha Chowfin for B.Com Semester V & B.A semester III Students on 17th August 2022



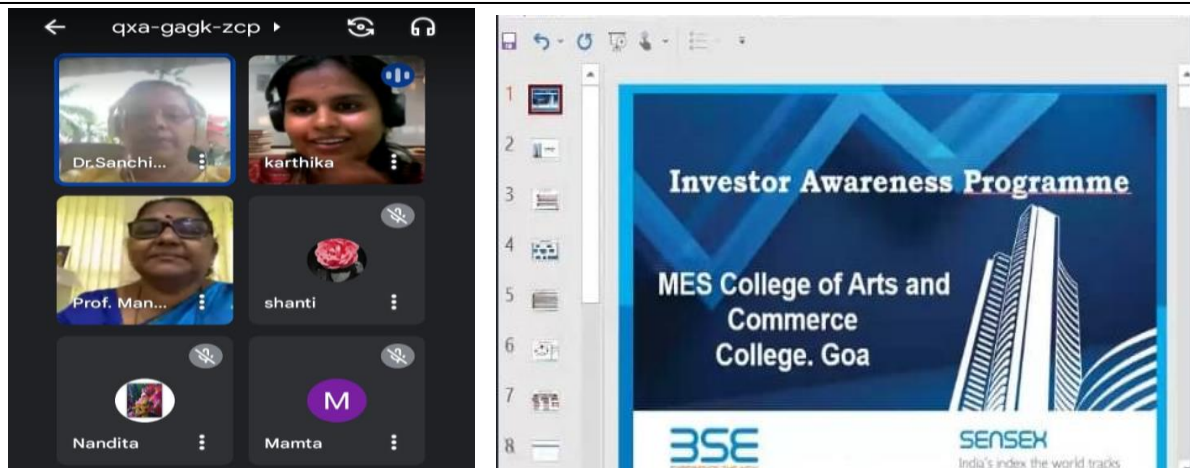
Bridge course for B.Com Semester I Students by Asst. Prof. Ms. Thomasin D'Souza and Asst. Prof. Ms. Sanjana Halarnkar from 17th to 26th August 2022



'Trash to Art (Best out of waste and fixing the price for the product) Competition' organized on 19th August 2022 for B.Com Sem I Students



"Online Skill Development Webinar on Capital Market " for B.Com and M.Com section by Dr. K. Prabhakaran and Dr. P. Kartika on 26th to 29th August 2022



Career Guidance for Higher education for S.Y. B.Com and T.Y. B.Com Students by Prof. Rahul Mail and Dr. Sanjay Deshpandey on 07th September 2022



Inaugural of Commerce Association 2022-2023 on 08th September 2022
Chief Guest- C.A Rudraksh Dessai



Session on Orientation to T.Y.B.Com Project students "Topic Identification, Research Methodology and Review of Literature" by Asst. Prof. Roshan Upaskar, Head, Dept of Commerce, SSA Govt. College, Pernem on 19th September 2022



Workshop for T.Y.B.Com Students on "Developing Questionnaire" by Assoc. Prof. Dr. Ashish M. Joshi held on 24th September, 2022



"Inaugural of Short-Term Certificate Course in Tally ERP 9 with GST (30 Hours/ 2 Credits)" by Principal Dr. Manasvi M. Kamat, Resource Persons are Mr. Seltan Gomes, Ms. Thomasin D'Souza, Ms. Sanjana Halarnkar, Ms. Shubhada Parab, Mr. Vasant Pednekar, Mr. Ravindra Gaunker on 27th September 2022 & Certificates were given to the Students by Principal Dr. Manasvi M. Kamat on 30th November 2022



"Short-Term Course in Tally ERP 9 with GST (30 Hours/ 2 Credits)" Certificates were given to the Students by Principal Dr. Manasvi M. Kamat on 30th November 2022



Workshop on "Law as a Career option in India" for B.Com Sem III Students by Adv. Krishnakant Hegde Dessai held on 22nd October 2022



"Let's Focus- Resume Writing Workshop and Competition" for T.Y.B.Com & M.Com Students by Ms. Anita Fernandes, Assistant Professor, Fr. Agnel College, Pilar on 28th October, 2022



Annual Study Tour of T.Y.B.Com Students and Faculty of M.E.S. College to Kullu – Manali - Chandigarh - Manikaran - Amritsar from 10th December 2022 to 19th December 2022



Session by Reliance Jio Company on Carriers and Part Time Jobs for B.Com (S.Y. B.Com) Sem IV Students of Div. A, B, C and D held on 6th January, 2023



Session on "Entrepreneurship Mindset" by Ms. Rafina Siya Shaikh, Social entrepreneur and the founder of Go Womania, Goenkart and WEBN on 7th January, 2023



4 Days Free Workshop on Research using SPSS Software for T.Y. B.Com (Project) Students from 18th to 21st January 2023 by Three faculties of Department of Commerce namely; Asst. Professors Mr. Suraj Prakash Tuyekar, Ms. Madhumeeta Dhar and Mr. Rohit Ram Velip



Session on "Sharpen Your Interview Skills" for Students from B.Com Sem VI, and M.Com. Part I & Part II on 23rd January 2023 by Ms. Alfiya Baig, Career Counsellor, CII- Model Career Centre.



Session on "Corporate Etiquettes and Interpersonal Skills" for F.Y. B.Com Semester II students on 27th January 2023 by Ms. Yashu Sharma, Founder of Neo Wise Business Solutions and Crafters Yard



Orientation on B.Com Honours Programme & Career Options for XIIth Commerce Students of M.E.S. Higher Secondary by Dept. of Commerce, Resource Persons : Vice-Principal Dr. Ashish M. Joshi, Dr. Sancheliana Faria, Asst. Prof. Ms. Shveta Desai on 13th & 14th February 2023



Orientation on B.Com Honours Programme & Career Options for XIIth Commerce Students of Deepvihar Higher Secondary School, Head Land Sada by Dept. of Commerce, Resource Person Mr. Vasant Pednekar along with Students on 14th February 2023



Orientation on B.Com Honours Programme & Career Options for XIIth Commerce Students of Govt. Higher Secondary School, Baina, Resource Person Mr. Seltan Gomes along with Principal, Mrs. Maria Pereira on 17th February 2023



Orientation on B.Com Honours Programme & Career Options for XIIth Commerce Students of Vaddem Nagar Higher Secondary School, Vaddem, Resource Person, Dr. Atmaram Tarpe on 20th February 2023



Orientation on B.Com Honours Programme & Career Options for XIIth Commerce Students of Keshav Smruti Higher Secondary School, Dabolim, Resource Person, Ms. Madhumeeta Dhar on 22nd February 2023



Orientation on B. Com Honours Programme & Career Options for XIIth Commerce Students of St. Andrews Higher Seconda1Y School, Vaddem, Resource Person Ms. Thomasin D'Souza on 24th February 2023



Inaugural of Short Term Certificate Course on Filing of Income Tax Returns for S.Y. B.Com & T.Y. B.Com Students Resource Person and Chief Guest, Tax Consultant and Income Tax Practitioner, Mr. Prakash Kamkar. Principal Dr. Manasvi M. Kamat, Other Resource Persons, Dr. Sancheliana Faria, Dr. Ashish M. Joshi, Assoc. Prof. Sanjeev K. Shirodkar, Asst. Prof. Swati Shigaonkar and Asst. Prof. Shveta Desai held on 25th February 2023



State Level Webinar “Stock Trading and Investment Avenues” conducted by Department of Commerce of M.E.S. College of Arts and Commerce Zuarinagar, Goa in Collaboration with IQAC on 10th-March-2023.



Collages of Activities of Post Graduate Department of Commerce

Orientation and Welcome programme for M.Com Part II Students organized by M.Com Department on 25th July 2022



Financial Literacy programme organized by M.Com Department at Kiran Niketan Social Centre, Sancoale Zuarinagar Goa on 12th August 2022



Orientation Programme for M.Com Part-I Students and Parents of M.Com Part I & Part II Students organized by Post Graduate Department of Commerce on 29th August, 2022



Inaugural Function of Sixty Hours Certificate Course in Aptitude and Reasoning for M.Com Students held at M.E.S College of Arts and Commerce Zuarinagar on 10th October 2022



Diwali Celebration and competitions organized by Post Graduate Department of Commerce of M.E.S. College of Arts and Commerce, Zuarinagar Goa on 22nd October 2022.



Prize distribution of Diwali Celebration competitions organized by Post Graduate Department of Commerce of M.E.S College of Arts and Commerce Zuarinagar on 26th October 2022



Christmas Celebration held by Post Graduate Department of Commerce for M.Com Part I and Part II Students on 2nd December 2022



Orientation to GU-ART Round I Registration Process programme for T.Y.B.Com Students organized by Post Graduate Department of Commerce on 9th January 2023



Industrial visit to Smart-Link Ltd, Monginis Cake Shop, Teckno Paint Company, and Ferns & Freeze Company organized by Post Graduate Department of Commerce on 12th January 2023



Workshop on "Time Series Data Analysis using EViews" organized by M.Com Department with the resource person Dr. Narayan Parab, Assistant Professor of Financial services at Goa Business School, Goa University on 24th January 2023



Inaugural Function of One Day Intercollegiate Event "Sanshodhan 5.0" organized by Post Graduate Department of Commerce on the Theme 'Artificial Intelligence' with the chief guest Chartered Accountant Mr. Gaurav Kenkre on 24th February 2023



Valedictory Function of One Day Intercollegiate Event "Sanshodhan 5.0" organized by Post Graduate Department of Commerce on the Theme 'Artificial Intelligence' with the chief guest Chartered Accountant Ms. Preeti Mahatme on 24th February 2023



START UPS – THE WAY AHEAD FOR INDIA

Name: Merilyn Azavedo

Class: T.Y. B. Com D



India is a developing country with a large population of talented and creative people. Start-up is a much-needed initiative started by the Prime Minister, Mr. Narendra Modi in 2015 and launched in 2016. Startup is the commercialization of new products, services, mechanism and technology. Start-ups are small business started by an individual or a group, for various purposes each with their own objective and vision. The start-up campaign was started to encourage and motivate the people irrespective of age or background to put forth their innovative ideas. The government is in full support of the start-ups, by providing financial support to the young budding entrepreneurs. Making it easy for them to start-up their dreams and passion.

Start-up is a dream of some while a source a of earning more money for few. Every individual requires money for their necessities and to earn money one needs to work but, there is lot of unemployment in our country. startup is the best option for people who would like to have their own job instead working under someone. This allows the individual to have flexibility and open mind in his business. Startup create a leadership quality in individuals, as it's his own business and needs to guide his or her employees in the direction of success. Start-ups creates a lot of career options for young students and a ray of hope for many to earn for themselves and their families. By doing so you improve your teamwork, communication skills professional skills and build a strong mind-set to face any challenges thrown at you.

India is the third largest start-up ecosystem in the world. The success rate of start-ups in India is higher compared to the rest of the world.

Startups generate employment, and when there is more employment, it creates a healthy economy. It helps in developing the company and the city the startup is set up. There are innovative ideas, brought up by various students showing the world about many possibilities, and giving opportunities to a lot of people to realise their talents. This leads to a lively economy, as there is always something new and interesting happening in the country.

Having start up gives an individual a lot benefit like tax reduction, etc., but it helps more in the growth of the Indian economy. The more startups in India means there is more money circulating in the country thus increasing the financial and economic status of the country. There is always a possibility of startup companies becoming unicorn companies in future, thus bringing foreign investment in the country and increasing the growth of a country and the economy.

The government encourages research and development programmes for the youth as the start-ups are mostly based on the technical and mechanical knowledge of an individual in creating something new. Increased number of successful start-ups leads to the increase in GDP, which leads to the rise of Indian economy.

Start-ups have various pros and cons but the pros outweigh the cons. Starting a start-up is easy but keep going is challenging. Starting up your own business or company, big or small, the government is giving their support through various schemes. It is beneficial to the individual and the country. Increased number of start-ups means there will be a lot of employment, thus making India a job creator rather than a job a seeker. It influences the Indian economy greatly, making the Indian economy stronger to move forward as one of the powerful countries in the world.

TEAM ICERTICS

START UP - THE WAY AHEAD FOR INDIA

Name: Sanskriti Tiwari

Class: T.Y. B. Com B



"A pessimist sees the difficulty in every opportunity, an optimist sees the opportunity in every difficulty". - Wintson Churchill

In Wintson Churchill words, a pessimist finds difficulty in every available resource, whereas an optimist tries to bring up the best solution using the efficient knowledge and skills from the minimum resources available to him.

Start -up is an initiative undertaken by an individual to seek to create disruptive innovation. Their aim is to apply innovative ideas in an intelligent way that solves their customers' problems. These ideas need not be tech based but must entail a positive advance, and have a commercial value. The term start-up refers to a company in its initial stage of operation. Start-ups are founded by one or more entrepreneurs, who want to develop a product or a service for which they believe there is a demand. The intention of start -ups is to grow rapidly, as a result of offering something that addresses a particular market gap. An entity is considered to be a startup up to 10 years from the date of its registration and incorporation.

Start-ups are necessary since they fuel the economy, create employment opportunities and drive innovation. They are responsible for introducing new techniques to the market, introducing advanced concepts and solutions. Starting up your own startup brings you exciting work culture and passion towards one's own dream. Start-ups are the centres for novel innovation, they generate jobs, which implies more career opportunities, more employment, leading to a stronger and a healthier economy. A study conducted by IBM revealed that 91% of the startups fail within the first five years, the most common reason being lack of innovation and finance. Innovation and finance play an important role in deciding the success or failure of any start-up.

Start-up is an initiative announced by the Prime Minister on Independence Day and it was launched on 16 January, to provide a helping hand to the youth. India is a land full of talented people, however they do not have many opportunities and support to fulfil their dreams and

ambitions. Therefore, the campaign started by the Prime Minister is a great kick start for the youth to accomplish their goals and follow their passion. The scheme provides ample benefits to the youth to start up their own business in India such as, a 10,000 core rupees fund is provided by the government to the youth to start up their own enterprise, startups will be exempted from paying income tax for three years, provided they get certification from the Inter-Ministerial Board (IMB), etc. There are some successful Indian startups that came into existence and are now contributing to the economy by making their profits. Some of the successful Indian startups are- Paytm: Paytm is a digital payment company founded in 2010, people are now using it everywhere for any online payment. Flipkart: an e-Commerce platform founded in 2008, provides an online purchase of goods as per the needs of the consumer. Zomato: it is one of the most populous startups that came into existence 12 years ago that is in 2008, and has now turned into an international business in believing food. Inmobi: Inmobi became the first unicorn startup in India in 2011. It allows businesses to advertise on mobile devices. These startup founders are the ones who followed their passion, have successfully created demand for themselves in the market, innovative new ways to make work easy and have now turned into rising unicorns to the nation.

India needs over 1 million job opportunities every year and they are generated from the startups and not from the big enterprises. Startups are important in today's generation as it creates job opportunities, innovates new techniques, and introduces new concepts to the market and career advancement. The government has also provided its financial assistance to the youth for the attainment of the overall objective of the nation in reducing the increased unemployment. The rise in startups have made India the third largest startup ecosystem in the startup industry and have significantly contributed in showcasing the ability to contribute approximately 4-5% of the gross domestic product (GDP) to the economy. Start-ups are very crucial to the economy. Any individual should keep himself motivated for the work he does. The belief of what you are doing should be important. Startups have generated more job opportunities than the big business, at any initial stage of starting up your own enterprise there's a risk of getting failure, but making innovations in the ideas what you believe is good should be practiced by the small startups.

" Startups are just starting, once it is started it has no end ".

TEAM BILL DESK

STARTUPS - THE WAY AHEAD FOR INDIA

Name: Shejal Naik

Class: S.Y. B. Com D



India, a country known for its diverse culture and rich history, is emerging as a hub for startups in recent years. The startup ecosystem in India is contributing to promote its growth. With 1.3 billion population and rapid growth in the economy, startups are way ahead for India.

One of the main factors that has contributed to growth of startups in India is that the Government has initiated to promote entrepreneurship. In 2016 the Government launched startup India initiative to provide a flourishing environment for startups in India. This initiative aimed to provide various benefit such as tax exemption, funding opportunities and easier regulatory compliance for startups. The Government also set dedicated fund to provide funding to startup which can help to boost the growth of these startups.

Another crucial factor that is driving the growth of startup is the availability of funding opportunity. According to Bain and company the total funding has increased by 50% in previous year 2020 despite of Covid-19 pandemic. India has witnessed increase in venture capital and private equity investment in recent years. This fundings are helping startups in India to scale up and expand operation by creating new job opportunities in this process.

Startup are also playing huge role in promoting innovation in India. Many startups are leveraging the emerging technologies such as block chain, internet, artificial intelligence to create more innovative product and services. Such startups are not only solving the local problems but are also attracting attention of the global investors as well as customers. With large pool of skilled and talented individuals the India is said to become hub of innovation in coming years.

The startups are also contributing to various sector across the India which includes healthcare, education, finance, e-commerce, technology etc. These startups are disrupting traditional sector and creating new business model which will help to boost the growth of all the sectors. For

example: The education sector has witnessed a significant transformation with emergence of EdTech which is leveraging technology to provide innovative learning solution. Similarly, the healthcare sector has witnessed surge in digital healthcare startup which is leveraging technology to provide affordable and accessible healthcare solution.

The startup ecosystem in India is not only creating job opportunities but also contributing to overall economy in India. According to the report of NASSCOM (National Association of software and service company) the India has potential to create 12.5 million direct and indirect job by the year 2030. These startups are also contributing to manufacturing sector to increase demand for product and services. The startups are also attracting foreign investment which will enhance the growth of economy in India. Young youths are also attracting investors with their impressive ideas and knowledge. This will not only help the economy but will also help the startups to boost their growth in coming years.

TEAM IDEA LAB

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ROLE OF SOCIAL MEDIA IN SHAPING THE FUTURE OF ENTREPRENEURSHIP

Social media has rapidly become an integral part of modern society, with billions of people using various social media platforms to connect with others, share information and opinions, and consume content. However, social media is not just a tool for personal communication; it has also emerged as a powerful platform for entrepreneurship. In this article, we will explore how social media is shaping the future of entrepreneurship.

Global Reach: social media allows entrepreneurs to reach a global audience quickly and easily. With the click of a button, entrepreneurs can promote their products or services to people all over the world. This means that small businesses no longer need to rely solely on local customers, and can instead target customers from different countries and cultures. Social media also enables entrepreneurs to build their brand and establish themselves as thought leaders in their respective industries.

Direct Communication: social media provides entrepreneurs with a direct line of communication with their customers. By engaging with customers on social media platforms, entrepreneurs can gain valuable feedback, insights, and ideas that can help them improve their products or services. Additionally, social media allows entrepreneurs to respond quickly to customer queries, complaints, and concerns, which can help build customer loyalty and trust.

Cost-Effective Marketing: social media is a cost-effective marketing tool for entrepreneurs, especially those on a tight budget. Traditional marketing methods, such as print and TV advertising, can be expensive, whereas social media platforms allow entrepreneurs to market their products or services for free or at a relatively low cost. By creating engaging content, using relevant hashtags, and collaborating with influencers, entrepreneurs can reach a large audience without breaking the bank.

Personalized Marketing: Social media allows entrepreneurs to personalize their marketing efforts to a greater degree than ever before. By collecting data on customer preferences, behaviors, and demographics, entrepreneurs can create targeted marketing campaigns that resonate with their audience. This level of personalization can increase customer engagement and loyalty, ultimately leading to increased sales and revenue.

Innovation and Creativity: social media encourages entrepreneurship by providing a platform for innovation and creativity. Entrepreneurs can use social media platforms to showcase their products or services in unique and creative ways, such as through engaging videos, interactive content, and eye-catching visuals. This not only helps them stand out in a crowded marketplace but can also inspire others to start their own entrepreneurial ventures.

In conclusion, social media is shaping the future of entrepreneurship in numerous ways, including global reach, direct communication, cost-effective marketing, personalized marketing, and innovation and creativity. By embracing social media as a powerful tool for entrepreneurship, entrepreneurs can expand their businesses, reach new customers, and build brand loyalty, ultimately leading to long-term success.

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HOW SOCIAL MEDIA IS SHAPING THE FUTURE OF ENTREPRENEURSHIP

Attention is something that everyone unknowingly seeks it and desires it but doesn't openly accept it. It is something which cannot be bought and can be a boon and a curse for the individual. In today's Generation People seek attention through social media, many aspiring Entrepreneurs who want to be successful always seem to fail at capturing the attention of the society in general. They don't have the resources or big budget to advertise in the billboard or TV advertisements.

We all desire attention from our family, friends and our loved ones. One can do anything for attention. When a student graces his exams with excellent marks he always seeks out the reaction of his parents, friends and relatives. Anyone can be entrepreneur in this day and age. As time passes by people are more open to the idea of becoming an entrepreneur. The Perception of an entrepreneur is the same as that of a retail investor, according to the general public both of them lack skill and experience which is needed in India's competent and risky market. There are many prejudices and challenges that an entrepreneur has to face in their career. Social Media is such an extraordinary platform which is leveling the playing field, an entrepreneur with a good social media presence can market; advertise their products and also it can make huge real-world difference in the society. Social media allows people to view the raw and true form of business through showcasing and advertising their ethical business practices and unique selling point.

Instagram, YouTube, Snapchat, Facebook, and Twitter are examples of social media apps. These social media apps promote individuals more than companies and corporations and place a greater emphasis on personality, which levels the playing field and exposes unethical business practices by companies such as Nestle. This company has been accused and exposed by many people for use of child labour and manufacturing plastic bottles that are damaging the environment. This gives opportunities to new players in the market.

The most popular and also one of the most loved teachers by students to take advantage of this is Alakh Pandey founder of PHYSICS WALLAH (PW). This innocent teacher was powered by the students to create India 101st Unicorn Company. Alakh Pandey was a normal teacher who was teaching in YouTube for many years but failed to garner attention and view but the frustrated students of many difficult courses caught on this Alakh Pandey's Channel which provided quality classes and explanation and answers for JEE, NEET and other entrance exams. In this beginning of his YouTube career, he was not successful; it was after the struggle of students not being able to pay

the costly fees for their entrance exams the students discovered Alakh Pandey's YouTube Channel which made him famous for the right reasons and the most successful Ed-startup in India.

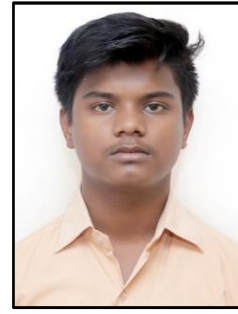
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THE IMPACT OF ARTIFICIAL INTELLIGENCE ON THE JOB MARKET

Artificial Intelligence (AI) has been a game-changer in the last decade. AI technology has transformed various industries and business sectors, including healthcare, finance, manufacturing, and e-commerce. The use of AI has brought about tremendous benefits, such as increased efficiency, productivity, and accuracy. However, there has been a lot of debate on the impact of AI in the job market. Some people argue that AI will create new job opportunities, while others believe it will cause massive job losses. This article aims to explore the impact of AI on the job market.

AI and Job Market: The use of AI in the job market has been on the rise in recent years. AI technology can automate repetitive and mundane tasks, allowing employees to focus on more complex and creative tasks. This has led to increased efficiency and productivity in various industries. However, the rise of AI has also led to job losses in some industries. For instance, AI-powered chat bots have replaced customer service representatives, leading to a reduction in the number of customer service jobs. In addition, AI-powered machines have replaced assembly line workers in the manufacturing industry. Despite the job losses, the use of AI has also created new job opportunities. The development and implementation of AI technology require skilled professionals such as data scientists, machine learning engineers, and AI researchers. According to a report by the World Economic Forum, AI will create 2.3 million new jobs by 2025. The report also predicts that AI will cause a net increase of 133 million new jobs by 2022. These jobs will require skills such as critical thinking, problem-solving, and creativity.

AI and Education: The rise of AI has led to a growing need for a skilled workforce. Employers are seeking employees who have skills in AI and related technologies. This has led to a shift in education and training programs. There is a growing need for education and training programs that equip students with skills in AI and related technologies. Many universities and colleges are now offering courses in AI, machine learning, and data science. Additionally, online learning platforms have also emerged, offering courses in AI and related technologies.

In conclusion, the impact of AI on the job market is complex. While AI has led to job losses in some industries, it has also created new job opportunities. The rise of AI has also led to a growing need for a skilled workforce. Employers are seeking employees who have skills in AI and related technologies. As such, there is a growing need for education and training programs that equip students with skills in AI and related technologies. It is crucial for policymakers, educators, and

employers to work together to ensure that the workforce is adequately prepared for the rise of AI. By doing so, we can ensure that the impact of AI on the job market is positive and beneficial for all

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THE ROLE OF ARTIFICIAL INTELLIGENCE IN THE HEALTHCARE INDUSTRY

Introduction:

Artificial Intelligence (AI) and related technologies are increasingly prevalent in business and society and are beginning to be applied to healthcare. Artificial Intelligence has the potential to transform many aspects of patient care, as well as administrative processes within the provider, payer, and pharmaceutical organizations. There are already several research studies suggesting that AI can perform as well as or better than humans at key healthcare tasks, such as diagnosing disease, making productive models by analysing reports, generating SOS Alerts, and many more. However, for a variety of reasons, we believe that it will be many years before AI replaces humans for broad medical process domains. In this article, we describe both AI offers to automate aspects of care and some of the barriers to the rapid implementation of AI in healthcare.

Artificial Intelligence is based on the principle that human intelligence can be defined in a way that a machine can easily execute the task from the simplest to those that are even more complex. It has great potential to improve the health sector in both developed and developing countries by enhancing access to health information and making health services more efficient; they can also contribute to improving the quality of services and reducing their cost.

Patient information systems, for example, can track individual health problems and treatment over time, giving insight into optimal diagnosis and treatment of the individual as well as improving the delivery of services. This is particularly useful for chronic diseases, such as diabetes and cardiovascular diseases, and for maternal and child health services where a record of health and treatment over a while is required. Analysis of data in patient information systems can lead to new insight and understanding of health and disease, both chronic and acute diseases.

Conclusion:

This paper describes some of the main opportunities and challenges of using AI in healthcare. It then turns to a case study of the use of AI for healthcare purposes in India, discussing key applications, challenges and risks in this context.

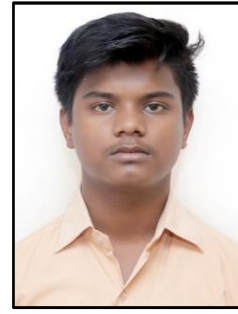
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EXPLORING THE RELATIONSHIP BETWEEN SOCIAL MEDIA PRESENCE AND FUNDING FOR STARTUPS

The advent of social media has transformed the way startups engage with their audience, share information about their products and services, and raise funding. In recent years, social media has emerged as a powerful tool for startups to promote their brand, attract customers and investors, and ultimately, raise funding for their businesses. In this article, we will explore the relationship between social media presence and funding for startups, highlighting the benefits of having a strong social media strategy for startups seeking funding.

Social media has become an essential marketing tool for startups looking to reach a wider audience and build a strong brand presence. With social media platforms like Facebook, Instagram, Twitter, and LinkedIn, startups can create and share engaging content, connect with their target audience, and drive traffic to their website. By building a strong social media presence, startups can increase their visibility, establish trust with their audience, and gain more followers, which can ultimately lead to increased sales and revenue. However, social media is not just a marketing tool. It can also be an effective fundraising tool for startups seeking investment. Social media platforms provide a convenient and cost-effective way for startups to reach out to potential investors, showcase their products and services, and share their vision and mission with a wider audience. By building a strong social media presence, startups can attract investors who share their values, beliefs, and goals, and who are willing to invest in their business.

A strong social media presence can have numerous benefits for startups seeking funding. Firstly, it can increase brand awareness and visibility, which can attract potential investors to the startup. By consistently sharing engaging content on social media platforms, startups can create a strong brand image that resonates with their target audience and investors. Secondly, a strong social media presence can help startups establish credibility and trust with potential investors. By sharing information about their team, their vision and mission, and their progress towards achieving their goals, startups can demonstrate their expertise and commitment to their business. This can help investors feel more confident in the startup's ability to deliver on their promises and achieve their goals. Thirdly, a strong social media presence can help startups connect with potential investors who share their values, beliefs, and goals. By sharing their story and mission on **social** media platforms, startups can attract investors who are passionate about their vision and who want to be part of their journey. This can help startups build a strong network of investors who are aligned with their values and who are willing to invest in their business.

Finally, a strong social media presence can help startups stay connected with their existing investors and supporters. By sharing regular updates about their progress, achievements, and milestones, startups can keep their investors and supporters engaged and informed about their business. This can help build a strong relationship between the startup and its investors, which can lead to future investment opportunities and partnerships.

In conclusion, social media has emerged as a powerful tool for startups seeking funding. By building a strong social media presence, startups can increase brand awareness, establish credibility and trust, connect with potential investors, and stay connected with their existing supporters. However, it is important for startups to have a clear social media strategy and to use social media platforms strategically to achieve their goals. By doing so, startups can leverage the power of social media to raise funding, build a strong brand presence, and achieve long-term success.

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INDIAN STARTUP BOOM

India is a country that has always been known for its entrepreneurial spirit. Over the past few decades, there has been a significant increase in the number of start-ups emerging in India. This article will delve deeper into the Indian start-up ecosystem, its growth, challenges, and success stories.

The Growth of Indian Startups

The Indian startup ecosystem has witnessed exponential growth over the past decade. The government's initiatives like 'Startup India' and 'Digital India' have played a significant role in fostering the growth of startups in the country. These initiatives have helped create an environment for startups, making it easier for them to register, access funding, and get regulatory clearances.

Moreover, the availability of affordable technology and increasing internet penetration has created a favourable environment for startups to flourish. The rise of mobile phones has also helped increase the demand for digital services, leading to the emergence of startups in areas such as e-commerce, fintech, and food delivery.

Another factor that has contributed to the growth of Indian startups is the availability of funding. The increase in funding has been attributed to the rise of venture capitalists and angel investors in India. These investors have shown a keen interest in investing in Indian startups, leading to the growth of the startup ecosystem.

Challenges Faced by Indian Startups

Despite the growth of the Indian start-up ecosystem, there are still several challenges that startups face. One of the most significant challenges is the lack of a robust infrastructure. The infrastructure in India, particularly in rural areas is inadequate, making it difficult for startups to access resources such as electricity, water, and transportation.

Another challenge that startups face is the lack of skilled manpower. While India has a vast pool of talent, there is still a significant skill gap in certain areas, such as technology and research. Startups often struggle to find employees with the right skills and experience, leading to a shortage of qualified talent.

Furthermore, startups in India face regulatory challenges, with regulations often being complex and time-consuming. The lack of clarity on regulations can make it difficult for startups to navigate the regulatory environment, leading to delays and additional costs.

Success Stories of Indian Startups

Despite the challenges faced by Indian startups, many have managed to achieve success and become major players in their respective fields. One such success story is Flipkart, an e-commerce giant that was founded in 2007. Flipkart was acquired by Walmart in 2018 for \$16 billion, making it the largest acquisition in the Indian startup ecosystem.

Another success story is Ola, a ride-hailing platform that was founded in 2010. Ola is now the largest ride-hailing platform in India and has expanded its services to several countries. In 2019, Ola raised \$300 million in funding from Hyundai and Kia, cementing its position as a major player in the ride-hailing market. Till 2022 OLA has raised around \$3.8b.

Conclusion

India has emerged as a hub for startups, with a thriving entrepreneurial ecosystem and a young population with a growing appetite for innovation. The country has seen a surge in startups across various sectors, such as e-commerce, healthcare, education, fintech, and more.

While the Indian startup ecosystem has faced its share of challenges, such as lack of funding, regulatory hurdles, and competition, it has also witnessed significant growth and success. Several Indian startups, such as Flipkart, Paytm, Zomato, and Ola, have become household names, not just in India but also globally.

In recent years, the Indian government has taken several initiatives to promote and support startups, such as setting up incubation centres, easing regulations, and launching various schemes and funds. These efforts have helped create a favourable environment for startups to thrive and attract investments from both domestic and international players.

Despite the challenges and uncertainties in the business world, the Indian startup ecosystem is poised for further growth and innovation. With a young and dynamic population, a rapidly expanding market, and a supportive government, India is likely to produce many more successful startups in the years to come.

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ARTIFICIAL INTELLIGENCE AND ITS IMPACT ON PRIVACY AND SECURITY

Our lives are changing as a result of artificial intelligence (AI), from healthcare and banking to transportation and entertainment. However, this change also raises some worries, such as how AI will affect security and privacy.

As AI systems gather, store, and use enormous amounts of personal data from people—often without their knowledge or consent—privacy issues emerge. Personal information like biometric data, online activity, and location data may be included in this data, which may be used to build comprehensive profiles of people.

AI has a significant effect in many areas, but surveillance is one of them. There are now AI-powered monitoring systems installed in public areas, workplaces, and even residences. These systems monitor people's movements, activities, and even emotions using facial recognition, behavior analysis, and other methods. These systems can increase public safety, but they also raise serious privacy issues because people are continually being watched without their knowledge or consent.

Another area where AI raises privacy concerns is in data breaches. AI algorithms can analyse vast amounts of data to identify vulnerabilities in security systems, making it easier for hackers to exploit them. Moreover, AI-powered phishing attacks can be more sophisticated, as AI can generate personalized messages and fake login pages that are more convincing than traditional phishing attempts.

AI also has an effect on security because it can make existing systems more vulnerable. AI algorithms, for instance, can be changed to produce false results or even to close down crucial systems. AI can also learn from previous assaults and modify its strategies to more effectively circumvent defences, making AI-powered attacks potentially more sophisticated.

To address these concerns, it is essential to implement robust privacy and security measures in AI systems. This includes obtaining individuals' consent before collecting and using their data, implementing strong encryption and access controls, and regularly auditing AI systems for vulnerabilities.

Additionally, regulatory frameworks must keep up with the rapid pace of AI innovation to ensure that privacy and security concerns are adequately addressed. This includes setting standards for AI ethics,

establishing guidelines for the responsible use of AI, and providing oversight of AI systems to ensure that they are not used for nefarious purposes.

In conclusion, while AI has the potential to transform our lives positively, it also raises significant concerns about privacy and security. By implementing robust privacy and security measures and ensuring that regulatory frameworks keep up with the pace of AI innovation, we can reap the benefits of AI while also protecting individuals' privacy and security.

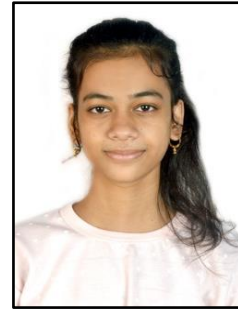
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STARTUP INDIA

Start-up India is a government of India to build startups and innovation. By doing this, the government plan is to boost economic growth and employment across India. The government action plan will help in the growth of start-ups throughout India and even across all important sectors (in semi-urban and rural areas) and promotes entrepreneurship to SCs / STs and women communities

In India there are many unemployed people, and this plan can solve this problem but we don't have a specific plan or motivation for that. Even half of the people in India will not know about the meaning of startup. And even if there are people who have ideas or knowledge, they don't have any financial support or encouragement. We also have the largest population all over the world but we can't even take advantage or increase the economy of our country.

So, what can be done to solve this problem?! Is we can introduce a new subject in schools called "entrepreneurship" as the kids can learn little by little and get an idea about that in their early age. Or we can keep a session on "startup India" to make people more aware. Or give an advertisement on newspaper, magazine, radio, tv, etc. about need of entrepreneurship in India. Or a scheme to help anyone whose idea is very good or brilliant. It can help us (India) a lot.

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DODOL MAKING RECIPE

5 cups freshly grated coconut

Extract 2 cups thick coconut juice

Extract 5 cups thin coconut juice

Add 3 cups of palm jaggery to thin juice.

Stir till dissolved.

1 cup rice flour

Through a sieve pour in some of the coconut milk solution and combine with rice flour.

Add 2 tbsp sugar

1/2 tsp salt

Keep on high flame. Continue stirring and bring to a boil.

Pour the thick coconut milk

It can take about one hour.

A long-handled spoon helps prevent splattering on our skin.

When thick add 12 cashew nuts

As it is about to get ready, the colour darkens.

To check, take about 1/2 tsp upon a plate. It must hold its shape after a few seconds.

Pour into greased moulds

Garnish with nuts.

Let it rest for about 30 minutes.

(Instead of rice flour, you can use ragi juice. Soak 1 cup of ragi overnight. Extract 2 cups of juice and mix in coconut milk. Same procedure)



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ROAD TO SUCCESS BY INFLUENCER MARKETING

When you look around you often see people clicking pictures interacting with and on social media platforms, indeed saying that we all are surrounded by influencers and influencing marketing in today's world every other people have a mobile with network connection and proceeding to be an influencer. Influencer Marketing basically means using an influencer or a leader or a celebrity to give or to promote a particular brand message to the targeted audience. An influencer is a person to whom other people look for advice or recommendation of a brand product or service to become an influencer you should have a Community Trust good speaking skills talent and new creative and innovative ideas the more you have such scales the more influencing power you can have to promote a brand product. influencer marketing techniques have become very trendy and popular among the othermarketing techniques people or customers often buy or trust the products which are being used by a particular person in any part if any particular message comes from your favorite influencer the audience will automatically get attached or attracted to the product which is being recommended by their favorite influencer and will proceed to buy the product which is advertised by the influencer whom you trust.

Although influencer marketing is not a new concept within the industry, it has become wildly popular in the past few years. Influencer Marketing is taking very big steps in marketing which is indeed working very well in promoting their Sales The owner of the brand should be very careful in choosing the correct influencer for the promotion brands often organize events to socialize with the influencers so that they can promote their product brands also sent PR packages to the influencers to promote their product the brand expect the influencers to post real and unbiased opinion of their product as the content this isn't powerful way to influence the audience and to feel them connected. In My option your engagement rate should be really good on all the social media platforms Instagram is the best social media network for influencer marketing campaign due to its easy accessibility and wide range offeatures. The influencer and the brand have to work hand in hand with each other to achieve positive outcome.

Influencer Marketing Can Help Your Brad Increase brand reach. For example, if There's one Famous fitness vlogger who is quite popular, a brand approaches him to promote their product, as he is a popular the sales of their product increase vastly due to his audience who came in influence of him. This is how "Influencer Marketing" works. Brands may take legal action against the Influencers who make false narrative of their products. Influencer Marketing is a very good technique if the Influencers and brand workhand in hand and have great trust with each other. Influencer Marketing is

a new technique which has created a great mark in the industry and which will maintain so doing so. I greatly feel that the Influencers plays a very important role in promoting as if they promote the products really well then, the brand will earn a great profit. They should work patiently with each other.

Today, with the creation of the internet and the popularity of social media platforms like Instagram, Facebook and YouTube, consumers have unlimited freedom and choice over the content they wish to view or in which they are highly interested in. Influencer Marketing is a great strategy to earn profit. The marketers should include the influencers who are great in converting the message of the brand very Gracefully without hurting any one's sentiments in the conclusion I believe that Influencers Marketing is the best way for brands to promote their products. And this technique should never stop.

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EMERGING STARTUPS IN INDIA

India is the fastest-growing economy in the world, and our nation is undergoing a rapid change unmatched anywhere else. Numerous start-ups have generated multibillion dollar industries, drawn significant foreign investment, and many successful Indian start-ups have expanded internationally.

India is always a fast-growing economy in the World and has a vast opportunity in every sector of development. India is considered a low-cost skilled labour with huge space for a new start-up and also huge manpower with skilled and unskilled services. India has a huge domestic consumption as well as a market for the world for its manufacturing capabilities and IT services sector. The World looks to India for its production and solution to its problem. With the Government backing the Make in India Concept, the country is getting more competent, and our start-up unicorns are growing exponentially. The New Growth of India is exclusive, India is growing in every sector of the economy, be it Defense Industries, India has started indigenizing and also exporting to other countries, Manufacturing sectors various Industries like Motor Vehicle, Electronics, F&B etc. etc. are booming, Service sectors in IT services, IOT, Software's etc. were already established are now expanding rapidly. The investment sector is a huge opportunity. The FDI in recent years has risen to \$532 billion from 162 countries in the world in various sectors, the breath of opportunities India present is unprecedented. The present GDP of the country is 3 trillion and ranked 5 in the world, and likely to increase soon. Our 2/3 of the GDP is driven by Domestic demand and our demand is ahead of supply, and the market forces are driving the same. Our Human recourses are the largest on the planet with 1.5 billion recourses. Our Average Age of the population is 29 years which is the lowest in the World.

The story has just begun, with the phase new start-up is growing in our Country and the world is looking for their solution from India, with low cost and very highly skilled employees, and mass production, and also the country is growing at a very fast phase, the new startup has a huge opportunity for growing and building empires in India and also expending their bases outside counties and becoming empires of the world

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ARTIFICIAL INTELLIGENCE IN BUSINESS

The story has just begun, with the phase of the new start-up growing in our Country and the world is looking for their solution from India, with low cost and very highly skilled employees, and mass production, and also the country is growing at a very fast phase, the new startup has a huge opportunity for growing and building empires in India and also expanding their bases outside counties and becoming empires of the world.

Rather than serving as a replacement for human intelligence and ingenuity, artificial intelligence is generally seen as a supporting tool. Although AI currently has a difficult time completing, it is adept at processing and analysing troves of data much faster than a human brain could. Artificial intelligence software can then return with synthesized courses of action and present them to the human user. In this way, we can use AI to help game out the possible consequences of each action and streamline the decision-making process.

“Artificial intelligence is kind of the second coming of software,” said Amir Husain, founder and CEO of machine-learning company Spark Cognition. “It’s a form of software that makes decisions on its own, that’s able to act even in situations not foreseen by the programmers.

Those traits make Artificial intelligence highly valuable throughout many industries – whether it’s simply helping visitors and staff make their way around a corporate campus efficiently, or performing a task as complex as monitoring a wind turbine to predict when it will need repairs.

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START-UP AND STAND-UP INDIA

Start-up India campaign is based on an action plan aimed at promoting bank financing for star-up ventures to boost entrepreneurship and encourage start-ups with jobs creation. The campaign was first announced by our Prime Minister Shri. Narendra Modi on 15th August 2015.

It is focused on to restrict role of states in policy domain and to get of “License Raj’ and hindrances like land permissions, foreign investment proposal and environmental clearness. It was organised by department of industrial policy and promotion. The government has already launched PMMY. The MUDRA Bank, a new institution set up for development and refinance activities relating to micro units with a refinance fund 200 billion.

A start-up is an entity, private partnership or limited liability partnership [LLP] firm that is headquartered in India, which was opened less than five years ago and have an annual turnover less than Rs25 crores. To be eligible for considering as start-up’s, the entity should not be formed by splitting up or reconstruction and its turnover should not have crossed 25 crores during its existence. The ministry of human resources development and the department and the department of science and technology have agreed to partner in an initiative to set up over 75 start-ups support hubs in the National Institutes of technology, the Indian institutes of information Technology, the Indian institutes of science education and Research and national institutes of pharmaceuticals Education and research. Reserve Bank of India takes steps to help improve the ease of doing business in the country and contribute to an ecosystem that is conducive for the growth of start-up business.

Hence, taking into consideration all the above developments, it can be concluded that indigenous start-ups will not only make the lives of the people easier through their affordable and convenient services but will also act as a major booster for the development and the progress of the Indian Economy.

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SOCIAL MEDIA AND ITS EFFECTS ON BUSINESS

Social media an online platform where people communicate create content, share information with other users in social media. It is an internet-based web technology which helps people stay connected. Initially, the idea of social media was said to be a failure, but it soon changed after looking at the increase of users on the virtual platform. As of 2022, 69% of world's population, i.e., 4.9 billion people, are active on the internet. And over 4.55 billion of them are social media million users.

According to some research, social media can contribute a lot in business in regards to planning, support of public, popularity and also advertising in low cost. It can also help growth in economic scale like raise production operations. Social media also helps, maintains and also strengthens customer and company's relationship. In further additions, social media employs move advanced technologies which enables users on virtual platform to build and stay connected.

Using social media, companies can obtain their business worth and increase rate of profits. It is now easy and non-time consuming for companies, thanks to social media platforms; they can obtain their set of targets easily anytime anywhere with a very low cost compared to before.

Social media is a powerful weapon for companies. It can either give them huge growth or a huge downfall. It should be maintaining properly and consciously. It must be maintained properly to maintain and increase customers, sales, providing information about company's goods and their services, strengthening relations with customers, providing feedback forums, understanding the trends, updating on their official accounts on social media and etc.

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WOMEN ENTREPRENEURSHIP IN INDIA

"I measure the progress of a community by the degree of progress which women have achieved."

BR Ambedkar

Women population accounted for approximately 48.39% of the total population in India. So, by neglecting such a high population India won't be able to make economic as well as social progress. Currently, the role of women is evolving in various fields and they have broken the glass ceiling and excelled in every field from sports to space, from politics to Defence, and from service to entrepreneurship.

As per the financial records for 2021-22, women entrepreneurs are accounted for only approx. 20.40% of total entrepreneurs in India. Some of the women entrepreneurs in India are well known for their leadership skills and hence dominate the new age industries but there are some difficulties that they go through in this area

Problems faced by women entrepreneurs in India: -

- Lack of Support: - Women entrepreneurs in India face the problem of discrimination in society due to which they don't get enough support from society and family as well.
- Limited access to finance: - Women entrepreneurs face problems to raise the finance to start their ventures due to a lack of financial literacy, lack of collateral security, and even illiteracy.
- Stereotype: - Gender stereotypes, expectations and cultural barriers like women should prioritize their family and household responsibilities over their careers limits women entrepreneurs from achieving heights of success.
- Not tech savvy: - In the 21st century it is not possible to achieve success at greater heights without the support of technology. In India, many women are not tech-savvy and many of them don't have access to technology. Which restricts them in business?
- Lack of Self-Confidence: - women may see fewer obstacles when trying to acquire capital, networking opportunities, and mentorship, or they may feel less confident about their capacity to launch and manage successful businesses.

The government has launched several efforts to encourage and support women's entrepreneurship here are some: -

- Created several funding solutions that give them financial support such as stand-up India scheme where women can borrow a loan between Rs: 10. Lakh to 1 crore for the establishment of new business
- Governments have set up company incubators and accelerators that give female entrepreneurs access to resources including mentoring, education, and networking opportunities.
- Annapurna Scheme: This program offers finance to female entrepreneurs so they can start food-related ventures including food catering, tiffin services, and food processing plants.
- MUDRA Scheme: This programme was established to offer finance to micro and small businesses, run by women. It provides loans of up to Rs. 10 lakhs to help non-farm businesses generate income.
- Mahila Udyam Nidhi Scheme: This scheme provides financial assistance to women entrepreneurs for setting up new projects in the small-scale sector.
- Training and Education: Several governments provide training and educational programmes to assist women business owners in acquiring the abilities and information required to launch and operate prosperous enterprises.
- The Stree Shakti Package for Women Entrepreneurs is a programme that offers finance to female business owners for the establishment of new small-scale companies. Moreover, a 30% reduction in the margin money requirement is offered.

The overall goal of these projects is to give female entrepreneurs the support and tools they need to launch and expand successful enterprises while assisting them in overcoming the obstacles they encounter.

Nowadays, women are the proud owners of large business chains that they are running incredibly effectively, keeping up with and certainly outperforming their male colleagues. In the world, women entrepreneurs significantly contribute to economic growth and the decrease of poverty.

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FROM TRADITIONAL TO DIGITAL: THE CHANGING FACE OF SMALL BUSINESSES MARKETING

This era is the information age or the age of technology, and social media are naturally and integral part of that. Social media has revolutionised the way small businesses market themselves. In the current times, when social distancing has become fashion of living, the impact of social media on businesses Has become Profound. Platforms like Facebook, Instagram, Twitter, and LinkedIn have opened up new avenues for businesses to reach their target Audience and engage with them in a more personalised way. However, with so many businesses vying for attention on this platform, it's important for small businesses to have a well-defined marketing strategy to stand out from the crowd. But small businesses should not miss out on exploiting these resources to its Fullest. No matter how good the product or service is, If People don't hear about it, they won't buy it. Small business promotion is very important activity to ensure substantial sales volume, and social media is one of the cheap ways to promote the business. It can catapult the brands visibility into a widely recognised one. Additionally, social media algorithms prioritize Content that received high engagement, so business that create content that resonates with their audience can see their post reach a wider audience. Social media advertising is a cost-effective way for small businesses to reach their target audience. Platforms like Facebook and Instagram allow businesses to create targeted ads That appear in users' feeds Based on their interest, location and other demographic information. Compared to traditional advertising methods like print or TV ads, social media advertising is much more affordable and allows businesses to reach a large audience with a smaller budget. Social media also provides small businesses with a unique opportunity to engage with their customers in a more personal way. By responding to comments and messages, businesses can build relationships with their followers and create a loyal customer base. Additionally, social media allows businesses to gather feedback from customers and use it to improve their products and services. By listening to customer feedback, Businesses can make changes to their offerings and show their customer that they value their opinion. Even social media provides many benefits for small businesses, it also presents some challenges with so many businesses vying for attention on these platforms, it can be difficult for small businesses to stand out. To overcome these challenges, small businesses should focus on creating high quality content that resonates with their audience and engaging with their followers on a regular basis. Hence social media has become an essential tool for small businesses looking to grow their online presence to succeed.

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HOW SOCIAL MEDIA IS SHAPING THE FUTURE OF ENTREPRENEURSHIP

If you always do what you always did, you will always get what you always got.

Nowadays billions of people actively use social media, every day creating many opportunities for entrepreneurs to promote their products or services. More than half of the population on earth uses at least one social media platform.

Before starting a business entrepreneurs do thorough market research planning about what, when, whom, why & how to start their business. They should take into consideration market forces of demand & supply. With the growth of the internet, technology, and social networks, internet users are increasing day by day. Innovation in online marketing organization and interaction between friends, family, and people in the community through social networks is more convenient for consumers to buy goods & services providing 24*7 services, stay connected with each other at any part of the time in the new era of our business cycle providing greater help to our entrepreneurs to stay connected to their customers, building a loyal customer due to emergence of social networking thereby having a competitive edge over the market. Social media like Facebook, Twitter, Instagram, Flipkart, etc. helps in generating visibility around social, ethical, environmental & political views on issuers. Billions of people actively use social media every day thereby creating many opportunities for entrepreneurs to promote their products or services.

Use of social media is very cost-effective, time-consuming, user-friendly, easy to use, and affordable help in reaching a wider range of audience, building the image of our brand among the targeted loyal customer and drives traffic to our website. Information is globally available. We can directly use social media to know about the taste & preferences, desires, demands, and needs of customers through feedback, comments, and suggestions from consumers. Thereby it helps in delivering a better customer experience to consumers. Search engine optimization for posting content featuring specific keywords intended to boost your company ranking in search results. Social media helps in quickly sharing the content about the details of your product to a wider range of audience. Since it is a cost-effective way that helps business owners to increase the visibility of their company by posting better quality content on regular basis, creating brand awareness. Social media tools to influence your audience are Adobe Aerobat having various features, is simple to create consumers for maximum social media engagement, and it's the best medium to interact with their customers and increase awareness about their products, building a peculiar brand persona among their target

audience. It has opened a new forum that transcends national boundaries, serving international customers and diversifying its customer base, creating a positive impact on business. We have to just create our account on any social networking site and start promoting our brand through stories, posts, videos, reels, etc.

An entrepreneur is someone who jumps off a cliff and builds a plane on the way down. He will try his level best to start its business as a motive of targeting a wider range of the population, inspiring them to provide a better quality of products and services. It's a toggle between win and loss. Social media is the ultimate equalizer. It gives a voice and a platform to anyone willing to engage. It will point out our company's flaws, touch every facet of our business and is more of an extension of good business ethics.

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"IMPACT OF SOCIAL MEDIA ON ENTREPRENEURS"

In today's modern world, from Rooms for reservations to the best restaurants, every single thing is reviewed by customers around the world, through social media. Social media has become an integral part for people who are dependent on online reviews itself only. Online reviews help people to know whether they should go for that particular restaurant, buy a particular product of a business or to stay in a hotel. Entrepreneurs here are at a point where they can get reviews for their business and on that basis, bring changes as per people point of view. Entrepreneurs can do online marketing and online advertising through social media. As social media is a very beneficial platform for every budding entrepreneur as well as existing entrepreneurs. Budding entrepreneurs can showcase their new business on various social media sites to get customers whereas existing entrepreneurs can put up their new products/services to attract customers. Entrepreneurs have the opportunity to also make videos of their business which will showcase what actually makes their products/services different from their competitors. Competition on social media between new businesses has become very tough nowadays. Though it is easier to get connected to people over social media for entrepreneurs, there are also bad effects too. If any customer by any chance doesn't like a particular product or finds the business service to be bad, a single bad review post can change people's thoughts that were ready to visit or buy from that business. As social media has more power to reach thousands of people in split seconds of time than word-of-mouth. Entrepreneurs have to carefully scrutinize their business, get reviews of known people first and be careful before posting any product or service. Each post on social media will be reviewed by millions of people around the world. As it can either turn out to be a boom or a bane for entrepreneurs' business reputation.

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CHALLENGES FACED BY ENTREPRENEURS IN THE NEW ERA

As well said by our famous writer **MARC TWAIN** – “**The secret of getting ahead is getting started**”

Entrepreneurs are basically people who organize and operate a business. They are commonly known as businessmen. They are risk takers; they take in financial risk to set up their business in order to attain a profit in return. Entrepreneurs or businessmen are key players in our economy, they help in developing our economy by creating new job opportunities to people, providing better technology, products, and services, raise the productivity of firms & economies. They act as the wheel of the economic growth of the country resulting in the acceleration of economic development.

When a person decides to start or run their own business, a number of challenges ahead of them as an obstacle. Challenges can be both internal as well as external. The real entrepreneur is one who can sustain his business in anyhow, challenges don't stop them from continuously running his business. Especially the new entrepreneurs who are yet to have experience in the field of business will have the tendency to face various challenges on the road to success in the field. Entrepreneurs have to face numerous internal strains on the road to success in business life. Internal challenges like personal pressure faced by them before starting off a new business arise mostly from personal issues, developing the vision and mission, finding out a better location to start up their business, so that it is beneficial to customers, satisfying their needs, taste, and preference. They maximize the profitability of the firm by raising capital to start their business. External challenges might come such as poor time management leads to a great challenge to the prosperity of a business especially when an entrepreneur forgets some of his critical appointments and commitments. Poor organizational structures-he needs to manage his important documents, paperwork, and important data which might be very challenging to a businessman. He/she should be a perfectionist so that employees can learn their skills from examples. Planning the best market strategy to sell your products & services through print media, advertisement on mobile, television, radio, magazines, pamphlets, etc. major threat to raising capital for starting a firm. Also, you can think about the growth of your business, new roles, customization of products, innovation, technology, and price range which you need to be considered to attain stability of your business for a longer period of time. In order to overcome the challenges faced by them, the entrepreneur has to have an optimistic view since obstacles, challenges, and hindrances are always part and parcel of our life. They should have the ability or skills to sell their ideas, and vision to their potential customers, doing thorough research about their target market and competitor.

To conclude, an entrepreneur is a person who always seeks a change, responds to it, and exploits it as an opportunity as well as constantly pursuing their goals as there are various hindrances and obstacles. Entrepreneurial mindset requires members to be willing to take risks, believe in their products or service, have better communication skills, and ideas, be innovative, optimistic, and advanced, have better leadership qualities, and skills, creative mindset, advance thinker, better observable, listener, humble, helping in developing our economy and bringing foreign exchange, thus increasing the growth of our country.

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CENTRAL GOVERNMENT SCHEMES FOR STARTUPS IN INDIA

India is the second most populous country in the world. Due to the large population the country faces situations like lack of supply of goods to meet the needs, inflation and the most common is unemployment. Youth in India are not able to get jobs due to increased population; the situation of unemployment is such that if advertisement of one vacant job position is out on newspapers 10,000 to 15,000 applications are received for the same.

This situation necessitates starting one's own venture demanding “be your own creator, leader and supporter and that’s how concept trending is the “startup”. The term “startup” refers to any business in the first stages of operations, founded by one or more entrepreneurs who want to develop products which are in demand. Since the business in the initial stage the company needs some capital, as a support to all the coming up new ventures the Government of India has launched schemes for such start-ups, the whole purpose is to encourage the unemployed people to earn money by setting up their own business using their own creative ideas and be the job givers. The government has implemented 124 and more schemes to support the budding entrepreneurs of the country.

Some of the schemes implemented by the government include:

1. Start-up India Initiative

This is the largest government scheme started by Prime Minister Narendra Modi in 2016; over 50,000 businesses come under this scheme having an extensive collection of e books, courses, and mentorship programs to promote leadership and skills.

The benefits of this scheme include, Tax exemption, cost reduction, easy business wind-up option in 90 days, and access to funds, self-certification under labour and environmental laws, fast-track patent registration with an 80% fee rebate and can be availed by after fulfilling certain conditions.

2. Startup India Seed Fund Scheme

The Start-up India Seed Fund Scheme (SISFS) provides financial assistance to early-stage for market entry, product trials, commercialization, prototype development, and proof of concept enhancing the innovation culture and development. The total budget under this scheme is 945 crores and expects to provide funds to 3600 startups. Grants of up to 20 lakh rupees will be provided for developing trials or prototypes.

3. Pradhan Mantri Mudhra Yojana

This scheme was launched in the year 2015 and available to businesses involved in trading, manufacturing, services, or any other non-farm business and aims to provide access to capital and loans to help ventures sustain and grow their business. An eligible applicant can claim loans of up to 10 lakhs for working capital requirements. The repayment period for loans availed under this scheme is five to seven years. The scheme takes three forms:

Shishu – Up to 50,000, **Kishor** -Up to 5 Lakhs and **Tarun** – Between 5-10 Lakhs

4. Atal Innovation Mission

The core focus of this scheme is on tier-2 and tier-3 cities and provides a platform for promoting world-class innovation hubs, sectoral focus, grand challenges, and talent initiatives. Some key programs under this scheme are innovation centres, Atal tinkering labs, community incubation centres, and innovation centres. It also offers easy access to information and resources.

5. Credit Guarantee Trust Fund

The Credit Guarantee Trust Fund for Micro & Small Enterprises (CGTMSE) provides collateral-free loans for MSMEs and selected start-ups. The amount of these loans can range up to INR 1 crore. It helps retailers, self-help groups, educational institutes, SMEs, and farmers. Loans under this scheme can be claimed as working capital or term loan.

6. Venture Capital Assistance Scheme

It is one of the most important schemes for start-ups in the agricultural sector. Under this scheme, entrepreneurs can receive interest-free debt and OD. It allows them to cover up their working capital. The core focus of this scheme is on the development of the Agro-industry. A fund of INR 10,000 crores was fixed by the government under this scheme. This fund provides INR 2500 crore as interest-free debt financing to small and marginal farmers.

7. The Stand-up India Scheme

This scheme encourages entrepreneurship among scheduled tribes (STs), scheduled castes (SCs), and women by offering financial help as loans. It was launched in 2016, aims to promote employment generation for backward castes and women and entrepreneurial spirit in this section. Banks will provide loans of up to INR 1 crore to at least one SC or ST borrower and a woman borrower. There's a flexible loan repayment time of seven years under this scheme. However, only first-time entrepreneurs can apply for this scheme.

8. Design Clinic Scheme

To boost experimentation with new designs, the MSME Ministry established this scheme and aims to encourage an ecosystem of sustainable design through ongoing skill development and training. The government extends up to INR 60,000 for attending design seminars and up to INR 3.75 lakhs to the start-up for conducting the seminar under this scheme.

9. Raw Material Assistance Scheme

It aims to assist manufacturers and start-ups with procuring raw materials and applicants can claim low-interest loans and financial help to get raw materials.

10. Single Point Registration Scheme

The scheme offers a single-window system for filing tenders to start-ups and MSMEs. It is administered by the National Small Industries Corporation. The goal is to ease restrictions for start-ups applying for government tenders and help in reducing time, cost, and requirements enabling participation in government tenders. Startups with less than a year of inception can apply for this scheme.

Conclusion

The whole purpose of introducing and launching all schemes under the banner of startups is to encourage youth and others to venture into start up to enable them to provide employment to others and be the job givers instead of being job takers. It is up to the youth to generate creative ideas, involve in innovations to encash the benefits of different schemes.

Reference: Government of India Site of Startup Schemes

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“CHALLENGES FACED BY AN ENTREPRENEUR IN THE NEW ERA”

In today’s modern era technology has grown up rapidly, where we are enjoying modern tech like cars, bus, bike, etc to travel, using mobiles to connect people a thousand miles away, and getting entire business information with just one click.

Modern technology has made businesses fly high and achieve their targets. Use of computers and smart employees, training, planning coordination of superior and subordinates, high production, and customer satisfaction has led the business to grow.

The entrepreneur always tries his/her best to satisfy their customers, provide good quality products, design their brands in the best way, and promote and expand their business. Yes, modern technology plays an important role in business growth but, growing businesses face a range of challenges. As a business grows, the entrepreneur faces different problems and opportunities that demand different solutions- what worked a year ago might now be not the best approach. As the time changes the style of business is also affected. One has to accept the changes in the environment and make its business survive in that environment. There are many challenges faced by entrepreneurs in the new era. Challenges like hiring employees as the hiring process take several days of time. Reviewing resumes, and interviews, sorting unqualified candidates, selecting the best ones, and offering them attractive package. Time management might be the biggest problem faced by entrepreneurs, who wear many hats. Marketing is also one of the challenging tasks, sometimes the way to think you can market your product, will not work due to some changes and uncertainties in environment or within the company. The biggest challenge for an entrepreneur is to generate capital. The amount of capital in your hand will decide how big or small your business will be and how long it will survive. Capital tells us how our business will grow and expand. Like this entrepreneur face many challenges relating to business, its product, branding, promotion, packaging, marketing, capital formation, hiring, decision making, etc

Entrepreneurs play very important role, they improve the lives of individuals and communities, as well as the overall economy. Entrepreneurs contributes to job creation and growth, they unlock personal potential, promotes societal interests etc. They know how to run a business and take decisions to face upcoming Challenges. Challenges may be related to inside or outside problems.

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SOCIAL MEDIA SHAPING THE FUTURE ENTREPRENEURSHIP

At first the primary target of social media was to enable everyone to make up for lost time with friends, post what we pondered on, share pictures and recordings, or simply have an engaging time. These days' creativity has done its work fabricating new and great utilizations for online networking because of the ease of interfacing with individuals regardless of where they are. Many young entrepreneurs specifically are exploiting the gathering of people and potential virility of the huge swath of mediums to spread the news for better outcomes, and longer-enduring activities. These Web-based social networking have unmistakably changed the way organizations work and since increment in entrepreneurs. These entrepreneurs have more noteworthy access to assets that were prior denied to them. Social media platforms such as Twitter, Facebook, YouTube, WhatsApp and Instagram have provided a lot of avenues for young people to become entrepreneurs by involving in creativity, innovation, leadership etc. For example, individuals with large followership on many of these social media platforms use their influence making use of the free advertisement provided by these platforms to set up their businesses. In recent times, social media have dominated Zamfara and the youths of the state have used different social media web sites such as My space, Twitter, Facebook, Instagram, YouTube and WhatsApp and each day the number of the users are on the increase.

5 Ways Entrepreneurs Can Shape the Future of social media

1. Champion the rights of creators and consumers

It was reported this spring in Ars Technica that an astonishing "96% of U.S. users opt out of app tracking in iOS 14.5". This means, in part, that social media companies of the future won't (and cannot) monetize personal data. Instead, smart entrepreneurs should anticipate a future where organic engagement through reciprocal, value-added services and shared experiences replaces "targeting" and "tracking" — where users are community members rather than exploitable assets.

2. Decentralize

Your business needs unity, structure and efficient decision-making, but that doesn't mean you need to centralize all the decisions and all the power in your organization. The history of social media over the last two decades has revealed the dangers of centralization: globally scaled technologies subjecting billions of people to the profit motives of a few Silicon Valley sovereigns. More than a buzzword, decentralization will help you make good on a promise to champion the rights of consumers and creators. For starters, content creators should own the material they publish on social technology platforms, and earn compensation when it's profitable. In this spirit, companies are

emerging like Steem, a social blockchain that grows communities and rewards users for sharing content.

3. Keep it simple

In 2018, Facebook gave up its chronological News Feed, replacing it with a mysterious algorithm that stresses "meaningful social interactions" — which is code for "clickbait", "outrage" and "anger". In her testimony before Congress, whistle-blower Frances Haugen made a low-tech suggestion for fixing Facebook: return to the chronological feed. "I'm a big proponent of chronological ranking," she offered on Capitol Hill. Because, negative emotions might drive user engagement, but they don't improve the user experience.

4. Opting in instead of out

People must understand how your service works, and should be empowered to shape their experience of it for themselves. Tricking someone into agreeing to something they haven't fully understood is short-sighted, and a good way to find yourself testifying before Congress. Respecting people's intelligence and autonomy isn't just right, it's also good business. So, give people the power to consent: to opt in, instead of opting out. On Facebook, everything you post is public unless you specify otherwise; the burden falls on you to limit who sees and who monetizes your stuff. And consider Spotify's "public by default" settings, which require you to relocate and re-select "Private Session" every time you open the app, as if your values and preferences change from one hour to the next.

5. Cultivate community

Why do people come to social media in the first place? No one wants to argue with their uncle about whether the election was stolen or if vaccines are safe. They came for a basic human reason: to connect. Instead, they find bitterness and division. Next-generation social technology platforms should design around human values to create the conditions for real communities to thrive. On Biograph, for example, in place of "likes" or "shares", people engage by adding their voices to advance a conversation. Instead of knee-jerk reactions that trigger the whims of an obscure algorithm, the app promotes meaningful interaction between friends and strangers alike. This naturally controls the spread of misinformation without heavy-handed censorship: after all, information should travel no faster than its sharers can grasp it for themselves. Virality is for viruses. Twitter now requires that you open a link before sharing it. That's a good start (you can't just spread a conspiracy theory without at least looking at it first), but it's not enough. Smart entrepreneurs need to develop smarter metrics, and smarter contracts, for social technologies.

Dr. Sancheliana Faria

Head, Department of Commerce

M.Com Programme Mentor



EMERGING STARTUPS IN INDIA

India has been ranked one of the top countries with great a new startup and fast-growing unicorns. There are several starts up which has added to the Indian economy and economy in large. Also due to the many startups it has created a multibillion industry. Indian being the 5th largest economy in the world also is boost to the new startups as per data of 2023. Since globalisation, India has been an emerging economy which has led to introduction of government schemes, flexibility in policies which has help the startups to diversify and target the global audience as well.

In the recent years due to development of infrastructure and technology has created several avenues for new entrants in launching the new startups and creating a healthy competition which benefits the economy in large and the end consumers. One of the main benefits of the startups is that it has created employment, new jobs for the people who were been struggling two to three decades ago to earn their livelihood. Also, the startups bring new ideas, new skills, development in the job market. With the advancement in technology, it has refrained lot of hiccups and helped to create robust and agile industry for startups like ecommerce, eLearning platforms, therapy and workout session etc. These startups not only target the Indian audience but also has facilitated in crossing the Indian boundaries and emerged into global market. The millennials and GEN Z being tech savvy has benefited a lot with the evolving technology and given them a platform to bring up new startups and create opportunities in the employment market. This has not only improved the livelihood of the people in large but also gave a platform to the Indian startups at the international level with the opportunities of tie-ups, mergers with top technology companies in the world.

The emerging startups has been instrumental in developing a skilful workforce which has contributed to the economy and development of the nation. However, along with the opportunities there are some challenges also come along the way for any startups and any individual or a group need to be mindful to overcome them. The challenges can be the initial capital, infrastructure, competition, lack of skilled resources etc. However, there are ways to tackle and overcome these challenges if one plans it well and starts small initially. As there are no boundaries where the startup could lead eventually and become an international brand.

Asst. Prof. Mr. Ravindra R. Gaunker

Dept. of Commerce



“SOCIAL MEDIA AND ITS INFLUENCE ON CONSUMER BEHAVIOR FOR STARTUPS”

Social media has become an active influencer in consumer behavior in today's digital age. With billions of users on various platforms, the number of brands using social media to create social connections and promote their products and services has increased significantly. Social media can be a powerful tool for startups to raise brand awareness, generate leads, and drive sales. Social media influences consumer behavior, and there are some ways startups can capitalize on this trend.

Social media provides a platform for consumers to share their experiences with products and services. These reviews and ratings serve as social proof and help potential customers make informed decisions. Additionally, some social media allows brands to showcase their products and services to a vast audience, which further supports the impression of social proof. Startup can leverage this by ensuring that their social media profiles display positive feedback from customers. User-generated content can be a valuable asset in building social proof and it encourages other users to try the products or services for themselves.

Social media has made communications between brands and their customers faster and more convenient. Personalization is a significant benefit of the medium, allowing brands to tailor content and interactions to the preferences of individual users. Startups can use social media to offer personalized recommendations and promotions based on customer preferences or past buying behavior.

Influencer marketing has become a popular trend in the world of social media. By partnering with powerful influencers, brand can tap into these networks to amplify their reach and build brand awareness. For startups looking to build a presence in the market, influencer marketing can be an effective strategy to collaborate with influencers or micro-influencers, which align with their niche audience. Influencers have large following and can influence their followers, building social proof for the brand.

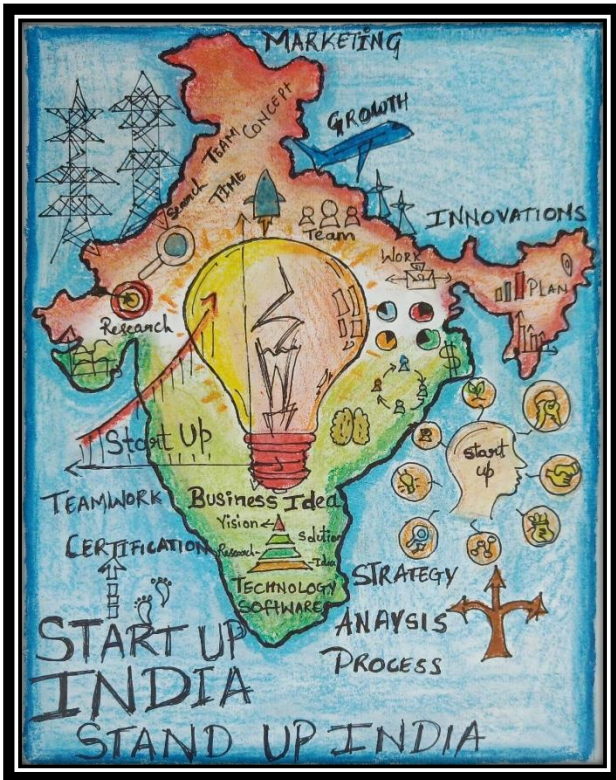
Social media platform offers various promotional tools to help brands reach their target audience. These tools can be a powerful tool for startups looking to promote new products, generate leads or increase brand awareness. For example, Facebook ads allow brands to target specific audiences based on demographics and interests. Instagram also provides a host of promotional features, including sponsored posts and stories, precise audience targeting and shopping integration.

Social media has changed the way that brands interact with their customers. With the ability to respond to customer's inquiries and concerns quickly, startups can use social media to provide exceptional customer service, build trust with their customers, and further promote their brand.

Conclusion

Social media is an essential tool for startups looking to build brand awareness, generate leads, and drive sales. By leveraging the impact of social proof, personalization, influencer marketing, social promotion and customer service, startups can create authentic connections with their target audiences and stand out in a crowded marketplace.

Using social media, startups can improve their customer's perception of the brand, instilling trust and customer loyalty, which leads to increased customer retention rates and revenue growth. Therefore, it is safe to say that in the current digital age, no startup can afford to ignore the influence of social media on consumer behavior.



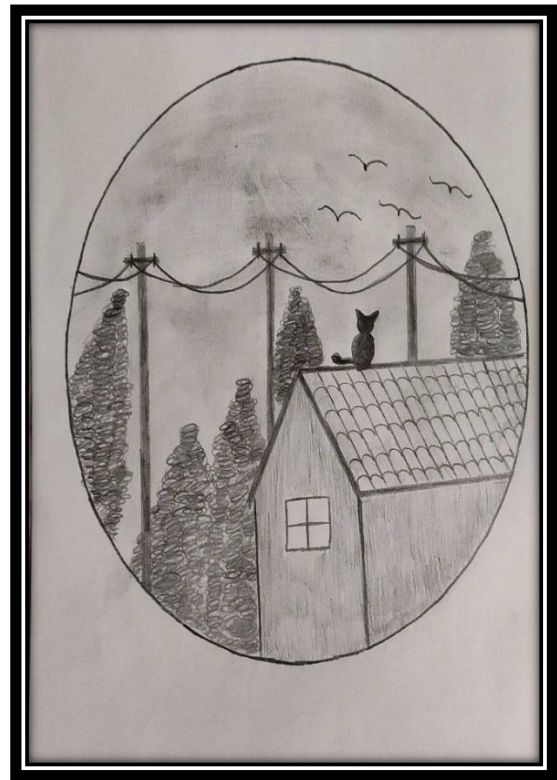
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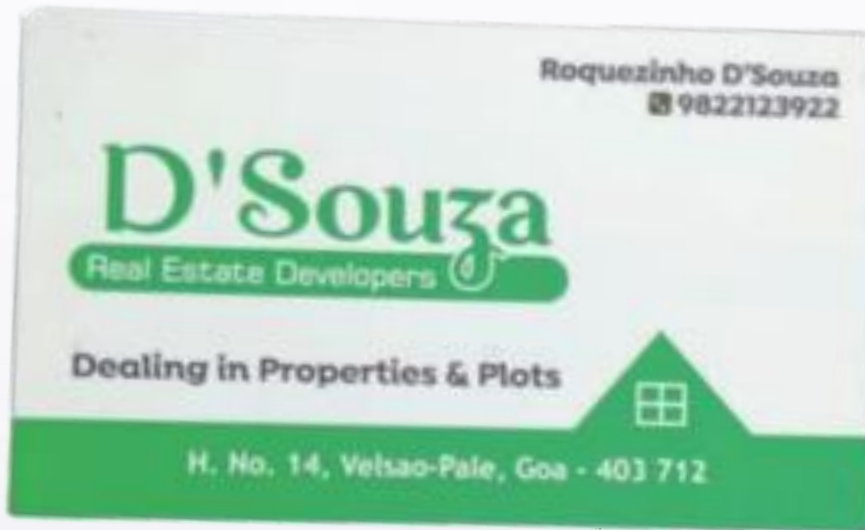


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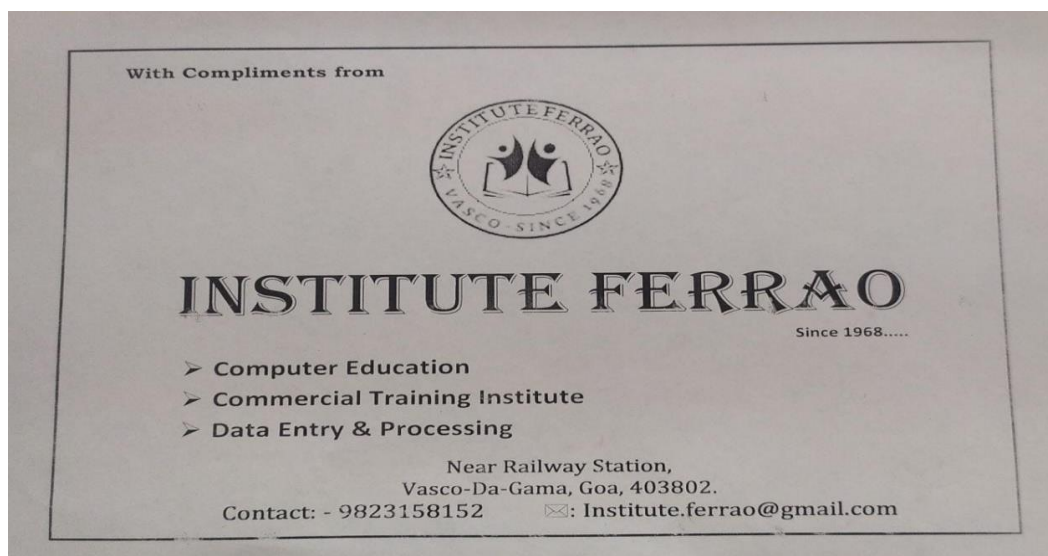
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