



सा विद्या या विमुक्तये

VASANT JOSHI COLLEGE OF ARTS & COMMERCE

Call – 0832 255572

MURGAON EDUCATION SOCIETY'S
VASANT JOSHI COLLEGE OF ARTS & COMMERCE
ZUARINAGAR, GOA - 403726

Affiliated to Goa University | Accredited by NAAC with 'B+' Grade

E-Mail ID – mesjoshicollege@gmail.com

DEPARTMENT OF COMMERCE

COMMERCE ASSOCIATION

C - इग्नोटे

रौक़शत़े ब़ेहारत

2024 - 2025

C-IGNITE

Editorial Board



Assoc. Prof. Dr. Sancheliana Faria (Head, Department of Commerce, Coordinator, Commerce Association, Convenor Commerce Fiesta 2024 - 2025)	Asst. Prof. Ms. Teja Temkar/ Kerkar
	Asst. Prof. Mr. Narendra Gaonkar
	Asst. Prof. Mr. Seltan Gomes
	Asst. Prof. Ms. Sanjana S. Halarnkar
Asst. Prof. Ms. Swati Shigaonker	Asst. Prof. Shubhada Parab
Asst. Prof. Ms. Shveta S. Desai	Asst. Prof. Mr. Vasant Pednekar
Asst. Prof. Safal S. Narvekar	Asst. Prof. Ms. Kalash Kankonkar
Asst. Prof. Dr. Atmaram M. Tarpe	Asst. Prof. Sushila Telgiri

Student Members of Commerce Association, (2024 – 2025)

Mr. Yuvraj P. Bagul, Mr. Rio Fernandes, Mr. Eudes J. Teles, Ms. Nilam Adigiri
& Mr. Shreyash Parab

Mr. Rayegl Fernanades (President)	Ms. Firat Maher A. Sayyed (Vice President)
--	---

Cover Page Designed by: Mr. Yuvraj P. Bagul
(T.Y. B. Com Div. C)

COMMERCE ASSOCIATION 2024 - 2025



Principal, Dr. Manasvi M. Kamat, Vice – Principal, Assoc. Prof Rochana Kharangate, IQAC Coordinator, Dr. Champa R. Parab, Head, Department of Commerce, Dr. Sancheliana Faria, UG and PG Department, Faculties and Students of Commerce Association 2024 - 2025



Commerce Association, 2024 - 2025



Principal, Vice – Principal & B. Com Faculty



INDEX

Sr. No.	Contents	Page No.
1	Chairman's Message	1
2	Vice Chairman's Message	2
3	Principal's Message	3
4	Vice Principal's Message	4
5	Message from IQAC Coordinator	5
6	Message of Head, Department of Commerce and Coordinator of Commerce Association (2024-2025)	6
7	Student President's Message	7
8	Student Vice President's Message	8
9	Co-opted Student Members of the Commerce Association (2024 - 2025)	9 – 11
10	Teacher Facilitators of the Commerce Association (2024 - 2025)	12
11	Faculty – UG & PG Department of Commerce	13 – 15
12	Report of Activity of UG & PG Department of Commerce for the Academic Year (2024 - 2025)	16 – 21
13	Faculty Achievement Report of Commerce Department (2024 - 2025)	22 – 32
14	Student Achievement Report of Commerce Department (2024 - 2025)	33 – 35
15	Collages of Events	36 – 47
16	Articles and Sketches by Students and Faculty	48 – 72
17	Our Sponsors	-

CONTENTS OF ARTICLES

Sr. No.	Names of the Articles	Name of the Faculty/ Student	Class & Div.	Page No.
<i>Faculty</i>				
1	Viksit Bharat in the Field of Education: Avenue for transformation	Dr. Sancheliana Fatima Faria	-	48 – 49
2	Viksit Bharat: A Vision for the Education and Commerce Sectors	Asst. Prof. Vasant Pednekar	-	50 – 52
<i>Students</i>				
3	Youth and Skill Development	Prachiti P Pednekar	F. Y. B.COM- A	53
4	Sashakt Bharat: Empowering Every Citizen	Arshin Hyder Khan	F. Y. B.COM- A	54
5	Green Bharat	Kimberley Rodrigues	F. Y. B.COM- A	55
6	Education for All	Sakshi Ramesh Velip	F. Y. B.COM- A	56
7	Healthy Bharat: A Vision for a Vibrant Nation	Pooja Belamkar	F. Y. B.COM- B	57
8	Digital India: Empowering a Connected Nation	Ashwini Nair	F. Y. B.COM- B	58
9	Fun Puzzle: Viksit Bharat	Varsha	T. Y. B.COM- A	59 – 60
10	Sashakt Bharat: Empowering Every Citizen	Nilam Adigiri	T. Y. B.COM- A	61
11	Green Bharat: Building A Sustainable Tomorrow	Samia Jakati	T. Y. B.COM- A	62 – 63
12	Viksit Bharat: A Way for Development	Shrijay Velingkar	T. Y. B.COM- A	64
13	Innovative Bharat: The Startup Revolution	Neha Raikar	T. Y. B.COM- A	65
14	Viksit Bharat	Shruthi R. Ningapur	T. Y. B.COM- A	66
15	Empowered Women Equal Society	Ankita M. Hangdi	T. Y. B.COM- A	67
16	Viksit Bharat: Leveraging Technology for Development	Firat Sayyed	T. Y. B.COM- C	68
17	Inclusive Bharat: Empowering with Disabilities	Kussum Yadav	T. Y. B.COM- A	69
18	Developed India: Vision & Progress	Rio M. Fernandes	T. Y. B.COM- C	70
19	Sketch	Srushti S. Tulaskar	F. Y. B.COM- A	71
20	Sketch – Viksit Bharat	Prachee Dangi	T. Y. B.COM- C	71
21	Sketch – Sahi Bhojan Behtar Jeevan	Prerna Hargi	T. Y. B.COM- C	71
22	Sketch – Sahi Bhojan Behtar Jeevan	Eudes John Teles	T. Y. B.COM- C	71
23	Sketch – Sahi Bhojan Behtar Jeevan	Prachee Dangi	T. Y. B.COM- C	72
24	Sketch– Evening Sky	Srushti S. Tulaskar	F. Y. B.COM- A	72
25	Sketch – Swami Vivekananda	Raj Khan	T. Y. B.COM- A	72
26	Sketch	Shruti Dhargalkar	S. Y. B.COM- A	72



MESSAGE FROM THE CHAIRMAN

With a profound sense of joy, I send this MESSAGE to the annual magazine CIGNITE being fittingly published on the occasion of Commerce Fiesta, an event which is looked forward to by the college community.

This Fiesta provides abundant opportunities to our learners and teachers to freely express their creative and analytical talents year after year. C-Ignite is a powerful medium of such expression. It is quite gladdening to note that over the years that medium has become, increasingly, vibrant in expression, dynamic in disposition and pluralistic in its worldview.

Surely, greater, and brighter future awaits the festival of commerce and its child, the C-Ignite magazine.

Happy reading to one and all.

Prof. M. S. Kamat
Chairman
Managing Committee
Murgaon Education Society



MESSAGE FROM THE VICE CHAIRMAN

I am delighted to know that Commerce Department of our college is organizing Commerce Fiesta on the theme, '**Viksit Bharat**'. As Indians, we are proud that India is emerging as a developed economy concept of Viksit Bharat unfolds tremendous opportunities for our young girls and boys and assures them bright future. I am glad that as a part of Commerce Fiesta the department it is publishing the annual magazine 'C-Ignite'.

I extend my hearty congratulations and heartfelt greetings to the entire team of C-Ignite. I am sure all the students will make best of this opportunity and wish them all à grand success.

Shri Paresh Joshi

Vice Chairman

Managing Committee – Murgaon Education Society
M.E.S.'s Vasant Joshi College of Arts and Commerce
Zurainagar, Goa



MESSAGE FROM THE PRINCIPAL

As we gather to celebrate the vibrant theme of "Viksit Bharat," let us reflect on our collective journey towards a developed nation. This theme not only resonates with our aspirations at M.E.S.'s Vasant Joshi College but also encapsulates the hard work and dedication displayed by our department of Commerce, staff, and students.

Each achievement showcased in this edition of 'C-Ignite' is a testament to our relentless pursuit of excellence.

Together, we have embarked on various initiatives that contribute to sustainable growth, innovation, and community welfare. Our commitment to education and personal development empowers us to shape a brighter future for ourselves and our country.

Let this magazine serve as a reminder of our potential and the collaborative spirit that drives us forward. With unwavering determination, we can realize the vision of a Viksit Bharat.

Warm regards,

Prof. Dr. Manasvi M. Kamat

Principal

M.E.S.'s Vasant Joshi College of Arts and Commerce

Zuarinagar, Goa



MESSAGE FROM THE VICE PRINCIPAL

Dear Esteemed members of M.E.S's Vasant Joshi College of Arts and Commerce,

I extend my heartfelt greetings as we usher into the New year 2025. I am honoured to be part of this Institution where knowledge and aspirations are nurtured and students are given an opportunity to explore, learn and shape their future.

The collective dedication of our faculty and students have made teaching – learning a stepping stone to academic and personal growth of our students. Our faculties guidance and mentorship have fostered an environment for academic excellence.

Let us together make this journey of accomplishments, opportunities, excellence and commitment at M.E.S's Vasant Joshi College of Arts and Commerce.

Warm Regards,

Assoc. Prof. Rochana V. Kharangate

Vice Principal

M.E.S.'s Vasant Joshi College of Arts and Commerce

Zuarinagar, Goa



MESSAGE FROM IQAC COORDINATOR

As we stand at the threshold of a new era, India is poised to become a global leader, driven by the vision of a Developed India & quote; Empowering a Brighter Tomorrow: Viksit Bharat & quote; As this transformative journey is built on the pillars of inclusive growth, sustainable development, and social equity, we must recognize the power of collective action, the responsibility of each citizen, institution, and organization to contribute to this national endeavor. let us remember that development is not just about economic growth, but also about social justice, environmental sustainability, and human dignity. The department of Commerce strives to empower Commerce students with the knowledge, skills, and values necessary to contribute to this national vision.

The department believes that education is the key to unlocking the potential of our nation and creating a brighter future for all. Through the C-Ignite Magazine and various events of Commerce Fiesta on the theme “Viksit Bharat” for the academic year 2024-2025, the department of commerce has given platform to the students to join hands to build a Viksit Bharat that is prosperous, inclusive, and proud. My heartfelt and warm greetings to the Head Department of Commerce and Coordinator of Commerce Association, the student President, Vice President, coopted members of Commerce Association, faculty, and commerce students for releasing inhouse journal ‘C-IGNITE’ of Department of Commerce on theme Viksit Bharat that is driven by innovation, entrepreneurship, and social responsibility.

Assoc. Prof. Dr. Champa Ramkrishna Parab

Department of Commerce

IQAC Coordinator (2024-25)

M.E.S.'s Vasant Joshi College of Arts and Commerce

Zuarinagar, Goa



MESSAGE FROM THE HEAD, DEPARTMENT OF COMMERCE & COORDINATOR OF COMMERCE ASSOCIATION

“Creativity and innovation are vital for a good education. Success requires hard work, dedication, commitment, determination, and effort.” A college magazine perfectly combines these, showcasing students’ creativity, inspiring new ideas and encourages students participation.

At the outset, I am very much delighted to present the Annual Magazine ‘C-Ignite’ of Commerce Association, of the Undergraduate and Postgraduate Department of Commerce, M.E.S’s Vasant Joshi College of Arts and Commerce, Zuarinagar, Goa, on 1st February, 2025 on the Annual day of the Commerce Fiesta 2025 on the Theme ‘**Viksit Bharat.**’

I heartily congratulate the magazine editorial board and the entire team of our faculty and students of our Commerce Department for their incredible work. I also congratulate my colleagues from the department, teacher facilitators, President, Vice President all co-opted student members of commerce association and all the students for all their efforts and support for the C-Ignite magazine.

I thank the Management, Chairman, Vice-Chairman, Principal, Vice- Principal, my colleagues, President, Vice President and student coopted members of Commerce Association, 2024-2025 for extending all their unwavering support and co-operation in all the curricular and co-curricular activities and for helping me in organizing the Commerce Fiesta 2025. May all our faculty and students soar high in uncharted skies and bring glory to the world and their profession with the wings of education!

I am extremely obliged, grateful, and indebted to the sponsors both alumni and non-alumni for their financial Contribution and support in hosting this Grand event, Commerce Fiesta, 2025.

Assoc. Prof. Dr. Sancheliana Faria

Head, Department of Commerce

Coordinator, Commerce Association, 2024-25

M.E.S’s Vasant Joshi College of Arts and Commerce

Zuarinagar, Goa



MESSAGE FROM THE STUDENT PRESIDENT

A leader's success, I believe, is not measured by personal achievements but by the accomplishments of their team. Becoming the President of the Commerce Association 2024-25 seemed a distant thought at the start of the year, but the unwavering support of those around me gave me the confidence to embrace this role.

I am deeply grateful to **Dr. Sancheliana Faria**, Head of the Department of Commerce and Coordinator of the Commerce Association, for her trust and constant guidance, which form the foundation of our association's success. My heartfelt appreciation goes to our dynamic Vice President, whose dedication and hard work were invaluable in organizing Commerce Fiesta.

A special mention to our co-opted members—the future of this association—whose tireless efforts greatly contributed to our activities. I am equally thankful to our teachers for their mentorship and encouragement throughout this journey.

Organizing **Commerce Fiesta 2024-25** was an exhilarating experience, from fund collection to event planning and decorations. This year's theme, **Viksit Bharat**, emphasized the critical role of Indian youth in national development, offering our student body a chance to learn and grow.

As torchbearers for our juniors, we strive to lead by example. I pray future members build on this foundation, innovating and making a lasting impact. Thank you for this incredible opportunity.

Mr. Raygel Fernandes

President

Commerce Association, 2024-25

M.E.S.'s Vasant Joshi College of Arts and Commerce

Zuarinagar, Goa



MESSAGE FROM THE STUDENT VICE PRESIDENT

"The greatest leader is not only necessarily the one who does the greatest things. He is the one that gets the people to do the greatest things." As a Vice President, I am incredibly proud to be a part of this vibrant Commerce Association. I am committed to working alongside our President and the entire team to create a fulfilling and enriching experience for all of us. Firstly, I would like to thank our teachers who chose to give me this opportunity to serve for the Association.

"I am deeply honoured by the trust placed in me, which has significantly contributed to my personal and leadership growth. This year's commerce fiesta surpassed all previous events with its creative and innovative spirit. New events, like the 'Bidding Duos' competition and the 'Corporate Race' game, enriched the experience and our team's performance was exceptional."

We have exceeded expectations, setting a new standard of excellence and teamwork. Every member contributed significantly, turning our vision into a resounding success. This achievement paves the way for future triumphs. I am confident that the next batch will continue this legacy with the same passion and dedication, reaching even greater heights.

Ms. Firat Maher A. Sayyed

Vice President

Commerce Association, 2024-25

M.E.S.'s Vasant Joshi College of Arts and Commerce

Zuarinagar, Goa

Commerce Association 2024 – 2025



T.Y. B. Com Div A Sem. V & VI

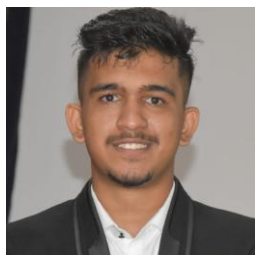
Mr. Raygel Fernandes
President
Commerce Association, 2024 – 2025

Ms. Firat Maher A. Sayyed
Vice President
Commerce Association, 2024-2025



T.Y. B. Com Div C Sem. V & VI

Student Co-opted Members of M. Com



Mr. Prajyot P. Naik
M. Com. Part I



Ms. Priyanka Kumari
M. Com. Part I



Mr. Shane D'Souza
M. Com. Part II



Ms. Renuka Singh
M. Com. Part II

Student Co-opted Members of B. Com Semester V & VI



Ms. Nilam Adigiri
T. Y. B. Com. A



Mr. Shrijay Velingkar
T. Y. B. Com. A



Ms. Vaibhavi Carapurcar
T. Y. B. Com. B



Mr. Bhavik Vaishnav
T. Y. B. Com. B



Ms. Prerna Hargi
T. Y. B. Com. C



Mr. Yuvraj P. Bagul
T. Y. B. Com. C



Ms. Simran Rajveer
T. Y. B. Com. D



Mr. Purnank Amonkar
T. Y. B. Com. D

Student Co-opted Members of B. Com Semester III & IV



Ms. Radhika B. Malli
S. Y. B. Com. A



Ms. Taslim S. Pendari
S. Y. B. Com. B



Ms. Khushi Singh
S. Y. B. Com. C



Mr. Shreyash S. Parab
S. Y. B. Com. A



Mr. Ankush Saroj
S. Y. B. Com. B



Mr. Satyam Saini
S. Y. B. Com. C

Student Co-opted Members of B. Com Semester I & II



Ms. Ananya V. Singh
F. Y. B. Com. A



Ms. Muskan M. Kapdi
F. Y. B. Com. B



Ms. Sneha M. Joseph
F. Y. B. Com. C



Mr. Rohit H. Rathod
F. Y. B. Com. A



Mr. Vijay Baadkar
F. Y. B. Com. B



Mr. Lorenz D. Andrade
F. Y. B. Com. C

M.E.S's Vasant Joshi College of Arts & Commerce, Zuarinagar, Goa

Department of Commerce

Commerce Association 2024-2025

List of Teacher Facilitators

Theme of Commerce Association: Inclusive Growth and Development of Students.

Name of the Faculty	Class	Division	Contact No.
Asst. Prof. Mr. Narendra Gaonkar	F.Y.B. Com	A	9405916149
Asst. Prof. Shubhada Parab (C.B.)		B	9673140039
Assoc. Prof. Dr. Ashish M. Joshi		C	7038544677
Asst. Prof. Safal S. Narvekar			9923270488
Asst. Prof. Mr. Vasant Pednekar (C.B.)	S.Y.B. Com	A	8805582974
Asst. Prof. Ms. Sanjana S. Halarnkar		B	8806764120
Assoc. Prof. Dr. Savia Mendes		C	9823151530
Asst. Prof. Mr. Seltan Gomes			8975032287
Asst. Prof. Ms. Shveta S. Desai	T.Y.B. Com	A	9049920544
Assoc. Prof. Shri. Sanjiv K. Shirodkar		B	9049571273
Asst. Prof. Ms. Swati Shigaonker		C	9011000246
Asst. Prof. Dr. Atmaram M.Tarpe		D	9923604197
Asst. Prof. Ms. Teja Temkar/ Kerkar			7798876889
Asst. Prof. Ms. Nishita Salgaonkar (CB)	M. Com	Part I	9049883904
Asst. Prof. Mr. Suraj P. Tuyekar (M. Com Coordinator) (CB)		Part II	8007104492
Asst. Prof. Ms. Sushila Telgiri (CB)			8007275035

Dr. Sancheliana Faria

Head, Department of Commerce

Coordinator, Commerce Association, 2024-25

Dr. Manasvi M. Kamat

Professor and Principal

FACULTY OF DEPARTMENT OF COMMERCE
(Undergraduate, B. Com)



Dr. Sancheliana Faria

- Associate Professor
- Head, Department of Commerce
- Coordinator, Commerce Association 2024-25
- M. Com S.E.T, L.L.B, M. Phil. & Ph. D.
- Teaching Experience – 29 Years



Dr. Champa R. Parab

Associate Professor
M. Com, S.E.T. & Ph.D.
Teaching Experience – 32 Years



Mrs. Rochana V. Kharangate

Vice Principal
Associate Professor
M. Com & M. Phil.
Teaching Experience – 30 Years



Dr. Ashish M. Joshi

Associate Professor
M. Com, S.E.T. & Ph. D.
Teaching Experience - 27



Dr. Savia Mendes

Associate Professor
M. Com, M. Phil., & Ph. D.
Teaching Experience – 27 Years



Shri. Sanjiv K. Shirodkar

Associate Professor
M. Com, M. Phil., N.E.T & S.E.T.
Teacing Experience – 26 Years



Mrs. Swati A. Shigaonker

Assistant Professor
M. Com & S.E.T.
Teaching Experience – 22 Years



Ms. Shveta Desai
Assistant Professor
M. Com & S.E.T.
Teaching Experience – 17 Years



Ms. Safal Narvekar
Assistant Professor
M. Com & N.E.T.
Teaching Experience – 14 Years



Dr. Atmaram Tarpe
Assistant Professor
M. Com, N.E.T. & Ph. D.
Teaching Experience – 16 Years



Mrs. Teja Temkar/ Kerkar
Assistant Professor
M. Com & N.E.T.
Teaching Experience – 14 Years



Shri. Narendra Goankar
Assistant Professor
M. Com, N.E.T. & S.E.T.
Teaching Experience – 10 Years



Shri. Seltan Gomes
Assistant Professor
M. Com & N.E.T.
Teaching Experience – 07 Years



Ms. Thomasin D'Souza
Assistant Professor
M. Com, S.E.T. & B. Ed
Teaching Experience – 07 Years



Ms. Sanjana Halarankar
Assistant Professor
M. Com, S.E.T, N.E.T. & N.E.T with NFSC
Teaching Experience – 06 Years



Ms. Shubhada Parab
Assistant Professor
M. Com, S.E.T. & Diploma in
Office Management
Teaching Experience – 06 Years



Shri. Vasant Pednekar
Assistant Professor
M. Com, S.E.T. & Diploma in
Modern Office (Stenography
and Office Management)
Teaching Experience – 04 Years



Ms. Kalash Kankonkar
Assistant Professor
M. Com, N.E.T. & S.E.T.
Teaching Experience – 8 Months

FACULTY OF DEPARTMENT OF COMMERCE (Postgraduate, M. Com)



Mr. Suraj P. Tuyekar
Assistant Professor
M. Com Coordinator
M. Com, S.E.T. & N.E.T.
Teaching Experience – 07 Years



Ms. Sushila Telgiri
Assistant Professor
M. Com, N.E.T. & S.E.T.
Teaching Experience – 07 Years



Ms. Nishita Salgaokar
Assistant Professor
M. Com, N.E.T. & S.E.T.
Teaching Experience – 1 Years

Education is a journey that opens doors to endless opportunities and new perspectives in our lives. Every lesson builds our knowledge and shapes our future. Let us embrace learning with enthusiasm and curiosity, and trust in our ability to achieve great things. Together we will work towards a bright and rewarding future.

**Undergraduate Department of Commerce,
M.E.S's Vasant Joshi College of Arts & Commerce
Zuarinagar - Goa (2024-2025)
Activities conducted for the Academic Year 2024-2025**

Sr. No	Date and Day	Title of the Activity	Resource Person/Chief Guest	Name of the Coordinator/Convenor
1	18 th July 2024	Inaugural of Research Methodology Short Term Certificate Course organized by Department of Commerce for B.Com Sem V and VI students.	Chief Guest: Prof. Dr. Manasvi M. Kamat Principal Resource Persons: Faculty from Department of Commerce & M.Com & Economics	<i>Coordinators:</i> 1. Assoc. Prof. Dr. Ashish M. Joshi 2. Assoc. Prof. Dr. Savia Mendes 3. Asst. Prof. Ms. Shveta S. Desai 4. Asst. Prof. Dr. Atmaram M. Tarpe <i>Convenor:</i> Dr. Sancheliana Faria
2	1 st August 2024 to 13 th August 2024	'Bridge Course in Commerce' for the students of B.Com Semester-I.	Resource Person: 1. Dr. Atmaram M. Tarpe 2. Mr. Vasant Pednekar	<i>Coordinator:</i> Asst. Prof. Mr. Narendra Gaonkar
3	7 th August 2024	Inaugural of Commerce Association for the B.Com and M.Com Co-opted Members and Commerce Faculty of the Commerce Association 2024-2025.	Chief Guest: Adv. Dnyanesh Karpe	<i>Coordinator of Commerce Association (2024-2025):</i> Dr. Sancheliana Faria
4	12 th August 2024	Project orientation held for B.Com Sem V students.	Resource Person: Assoc. Prof. Dr. Suraj Popker, Head, Department of Commerce, C.E.S College	<i>Coordinator:</i> Prof. Mrs. Swati A. Shigaonker
5	16 th August 2024	Orientation Programme on B.Com	Resource Person:	<i>Coordinator:</i>

		Course Structure: NEP 2020 for the students of B.Com semester I, Div. B.	Dr. Sancheliana Faria	Dr. Sancheliana Faria
6	27 th August 2024	Inaugural function of Short Term Certificate Course in Tally Prime with GST for S.Y.B.Com students, Div. A, B, & C.	Chief Guest: Chartered Accountant Ms. Neena Vaz Resource Persons: 1. Asst. Prof. Mrs. Swati A. Shigaonker 2. Asst. Prof. Ms. Teja Temkar/Kerkar 3. Asst. Prof. Mr. Narendra Gaonkar 4. Asst. Prof. Mr. Seltan Gomes 5. Asst. Prof. Ms. Sanjana Halarnkar 6. Asst. Prof. Shubhada Parab 7. Asst. Prof. Mr. Vasant Pednekar	<i>Coordinators:</i> Asst. Prof. Mrs. Swati A. Shigaonker, Asst. Prof. Ms. Sanjana Halarnkar & Asst. Prof. Ms. Teja Temkar/Kerkar <i>Convenor:</i> Dr. Sancheliana Faria
7	28 th August 2024	Financial Literacy Awareness Program for Women of Zuarinagar, Birla in Association with Kiran Niketan Social Centre, Indian Overseas Bank and IQAC.	Resource Person: Mr. Chinmay Das Lingsugur – Branch Manager – IOB Zuarinagar Branch	<i>Coordinators:</i> Asst. Prof. Ms. Shveta S. Desai & Asst. Prof. Mr. Seltan Gomes <i>Convenor:</i> Dr. Sancheliana Faria
8	29 th August 2024	Orientation on Chartered Accountancy Course for B.Com Semester I students in Association with ICAI and IQAC.	Resource Person: Mr. Anis Sayani - Chartered Accountant	<i>Coordinator:</i> Dr. Atmaram M. Tarpe
9	3 rd September 2024	Poster making Competition on “Highlights of Union Budget 2024-2025” for BA/B.Com semester III & V students and NSS Volunteers in Association with NSS Unit and IQAC.	Judges of the competition: 1. Asst. Prof. Mr. Suraj P. Tuyekar 2. Asst. Prof. Ms. Nishita Salgaonkar	<i>Coordinators:</i> Asst. Prof. Mr. Seltan Gomes, Asst. Prof. Ms. Kalash Kankonkar & NSS PO In charge: Asst. Prof. Ms. Teja Temkar/Kerkar

10	14 th September 2024	Orientation Programme on B.Com Course Structure: NEP 2020 for the students of B.COM semester I, Div. C.	Resource Person: Dr. Ashish M. Joshi	<i>Coordinator:</i> Dr. Sancheliana Faria
11	20 th September 2024	An Experiential Learning Visit to FiiRE (Forum for Innovation Incubation Research and Entrepreneurship) at Margao, Goa for FY B. Com student in SEC Paper: Innovation & Start-ups.	Resource Person: Mr. Thejus Joseph (CEO, FiiRE)	<i>Coordinators:</i> Dr. Atmaram M. Tarpe & Asst. Prof. Ms. Kalash Kankonkar
12	23 rd September 2024	Orientation Programme on B.Com Course Structure: NEP 2020 for the students of B.Com semester I, Div. A.	Resource Person: Dr. Sancheliana Faria	<i>Coordinator:</i> Dr. Sancheliana Faria
13	26 th September 2024	Experiential Learning Visit to Waste Management Plant, Chicalim; Industrial visit to Faber Castell, Corlim; & visit to Kulagar, Keri-Ponda.	-	<i>Coordinators:</i> Asst. Prof. Mr. Narendra Gaonkar, Asst. Prof. Shubhada Parab & Dr. Racheal Chacko
14	28 th September 2024	“Ace the Interview: Resume Reimagined-Skill based Workshop & Contest 3.0” for BCOM semester V students.	Resource Person: Ms. N. Krupskaya Figueiredo, Assistant Professor (English)- Deepvihar Higher Secondary School, Headland Sada	<i>Coordinator:</i> Asst. Prof. Mr. Vasant Pednekar
15	4 th October 2024	Skill based session on Investment for S.Y. B.Com Div. A and T.Y. B.Com Div. B students in collaboration with IQAC.	Resource Person: Mr. Mark Sequiera, CEO Greenmint Capital Panaji - Goa	<i>Coordinator:</i> Asst. Prof. Ms. Shubhada D. Parab
16	15 th October 2024	Educational Field Trip: Visit to Kineco Limited, Pilerne Industrial Estate, Goa;	-	<i>Coordinators:</i> Asst. Prof. Ms. Teja Temkar/ Kerkar & Asst. Prof. Mr. Vasant Pednekar

		Nature Inn Farm, Nanoda.		
17	16 th October 2024	Educational Field Trip: Visit to Reserve Bank of India (RBI), Patto Panjim, Goa; Krishnadas Shama State Central Library, Patto Panjim, Goa; and Mangroves Boardwalk, Patto Panjim, Goa was for B.Com Semester V students.	-	<i>Coordinator:</i> Asst. Prof. Ms. Sanjana Halrankar
18	23 rd November 2024 to 30 th November 2024	Annual Study tour to Delhi, Nainital and Haridwar for T.Y. B.Com students, Sem V	-	<i>Coordinator of Commerce Association (2024- 2025):</i> Dr. Sancheliana Faria Teachers who accompanied T.Y. B.Com students of Department of Commerce: Asst. Prof. Mr. Narendra Gaonkar & Asst. Prof. Mr. Vasant Pednekar Counsellor: Ms. Vailankanni Fernandes Department of Psychology: Asst. Prof. Ashleen Fernandes
19	21 st February, 2025 to 14 th March, 2025	Certificate Course of 30 hours in Basics of Stock Market for B.Com Sem II (F.Y.B.Com) div B and C students.		Convenor: Dr Sancheliana Faria <i>Course Coordinators: Assoc Prof Sanjeev K Shirodkar and Asst Prof Safal S. Narvekar and Resource persons from the Department of Commerce</i>

20	3rd March, 2025	Investor Awareness Programme held for SYBCOM div A, TYBCOM div C and D and FYBCOM div A, B & C Resource person: Mr Vikas Vishwakarma, BFM Certified Trading Professional Diploma in Advance Technical Analysis, Agri Commodity Trainer, Event Coordinator Asst Prof Sanjana Halarnkar		Convenor: Dr Sancheliana Faria <i>Event</i> <i>Coordinator:</i> Asst Prof Sanjana Halarnkar
----	--------------------	--	--	--

Dr. Sancheliana Faria
Head, Department of Commerce
Coordinator, Commerce Association 2024-25

Dr. Manasvi M. Kamat
Professor and Principal

**Postgraduate Department of Commerce,
M.E.S's Vasant Joshi College of Arts & Commerce
Zuarinagar - Goa (2024-2025)
Activities conducted for the Academic Year 2024-2025**

Sr. No.	Date	Name of Activity	Resource Person/ Chief Guest	Coordinator
Activities Conducted for Odd Semester				
1.	13 th July 2024	Marksheet & Final Degree Distribution Programme	-	Mr. Suraj P. Tuyekar Ms. Sushila Telgiri Ms. Nishita Salgaonkar
2.	25 th July 2024	Short term certificate course of 30 hours in Data Analysis and Report Making	Mr. Suraj P. Tuyekar	Mr. Suraj P. Tuyekar Ms. Sushila Telgiri Ms. Nishita Salgaonkar
3.	25 th July 2024	Short term certificate course of 30 hours in NET/SET Paper 1	Mr. Suraj P. Tuyekar Ms. Sushila Telgiri Ms. Nishita Salgaonkar	
4.	31 st July 2024	Orientation Programme for M. Com Part I & II Students	-	Mr. Suraj P. Tuyekar Ms. Sushila Telgiri Ms. Nishita Salgaonkar
5.	14 th August 2024	Icebreaker Event	-	Mr. Suraj P. Tuyekar Ms. Sushila Telgiri Ms. Nishita Salgaonkar
6.	23 rd August 2024	Field Trip to FiiRe, IFB Industries Ltd and Syntegon	-	Mr. Suraj P. Tuyekar Ms. Sushila Telgiri Ms. Nishita Salgaonkar
7.	4 th September 2024	Naivedyam 2024 (Ganesh Chaturthi Celebration)	-	Mr. Suraj P. Tuyekar Ms. Sushila Telgiri Ms. Nishita Salgaonkar
8.	9 th October 2024	Guest session on GST returns filing	CA. Shilpesh Tirodkar	Mr. Suraj P. Tuyekar Ms. Sushila Telgiri Ms. Nishita Salgaonkar
9.	27 th December 2024	Field Trip to Krishnadas Shama Goa State Central Library, Dharohar: National Museum of Customs and GST, Caculo Mall.	-	Mr. Suraj P. Tuyekar Ms. Sushila Telgiri Ms. Nishita Salgaonkar

Mr. Suraj Prakash Tuyekar
M. Com Programme Coordinator
M.E.S's Vasant Joshi College of Arts and Commerce
Zuarinagar, Goa

Faculty Achivements Report for the Academic Year 2024 – 2025

Undergraduate Department of Commerce

Assoc. Prof. Dr. Sancheliana Faria (Head, Department of Commerce)

- ❖ Participated and presented research Paper entitled ‘An Analysis of Cashew Farming Business in Goa in the International Conference on "New Horizons in Commerce, Management, Information Technology, Economics and Social Sciences" on 29th February 2024 held at M.E.S's Vasant Joshi College, Goa, organised by Anjuman Khairul Islam's, Poona College of Arts, Science & Commerce, Affiliated to Savitribai Phule Pune University, Camp, Pune, Department of Commerce, PG and Research Centre & Internal Quality Assurance Cell (IQAC), in association with Murgaon Education Society's Vasant Joshi College Of Arts And Commerce, Zuarinagar, Goa, Research Development Cell & Internal Quality Assurance Cell (IQAC).
- ❖ Participated in "Capacity Development of the Academic Administrators and College Principals of Goa for Implementation of NEP 2020" organised by National Institute of Educational Planning and Administration (NIEPA), under the aegis of Ministry of Education (MOE), Government of India, in collaboration with the Directorate of Higher Education, Department of Higher Education, Government of Goa at SCERT, Alto- Porvorim, Bardez, Goa from 27-29th February, 2024.
- ❖ Participated in Capacity Building Workshop on "Leveraging Generative AI for Pedagogical Excellence in Higher Education" for Commerce and Management Cluster organised by the Directorate of Higher Education, Govt. of Goa, and Goa State Higher Education Council on 12th June 2024.
- ❖ Convenor of the 30 hours Research Methodology Certificate Course as well as Resource person for 4 sessions along with other Faculty from Department of Commerce, and Economics, organized by Department of Commerce for B. Com Sem V and VI students held on 18th July, 2024 till February 2025
- ❖ Convenor of the ‘Bridge Course in Commerce’ for the students of B. Com Semester-I, held from 1st August 2024 to 13th August 2024.
- ❖ Resource person for the Orientation Programme on B. Com Course Structure: NEP 2020 for the students of B. Com semester I, Div, A & B held on 16th August 2024.
- ❖ Convenor of the Certificate Course of 30 hours in Tally Prime with GST for S.Y.B. Com students, for the Inaugural function held on 27th August 2024.
- ❖ Convenor of the Financial Literacy Awareness Program for Women of Zuarinagar, Birla in Association with Kiran Niketan Social Centre, Indian Overseas Bank and IQAC, held on 28th August 2024.
- ❖ Participated in Five Day Faculty Development Programme on ‘Research Methodology’, organized by Research Development & Innovation Cell & IQAC, M.E.S’s Vasant Joshi College of Arts and Commerce Zuarinagar, Goa held from 19th September, 2024 to 25th September, 2024.
- ❖ Attended one day state level conference on ‘Bridging the Gap: Fostering Industry- Academia Interface in Goa’ organized by Department of Commerce of Vidya Prabodhini College of Commerce in collaboration with Goa Chamber of Commerce & Industry on 5th October 2024.
- ❖ Coordinator for the Annual Study tour to Delhi, Nainital and Haridwar for TYBCOM students from 23rd November, to 30th November, 2024.
- ❖ Attended the state-level workshop titled, “Beyond the Facade: Recognizing and Avoiding Deceptive Academic Journals,” organised by the Research & Development Cell of Vidya Prabodhini College in collaboration with the Directorate of Higher Education, Govt. of Goa, on 8th January, 2025, at Porvorim, Goa.

- ❖ Convenor of the State Level Workshop for Students and Teachers, “On Building and Marketing Online Presence,” A Workshop on Website Creation and Digital Marketing for E-Commerce organized by Department of Commerce, Information Technology & IQAC, in Collaboration with Directorate of Higher Education, Government of Goa and Goa Technology Association on 18th January, 2025.
- ❖ Convenor of the State Level Awareness Programme for Students and Teachers on Stock Markets in India - Opportunities and Trends on 25th January 2025 organized by the Department of Commerce & IQAC in Collaboration with Directorate of Higher Education, Government of Goa and Goa Chamber of Commerce and Industry (GCCCI) - Education Committee.
- ❖ Convenor of Commerce Fiesta (UG & PG), Students Event, titled “Viksit Bharat” to be held on 1st February 2025.
- ❖ Participated and Presented Research paper, for International Conference, Title: “Sustainable Practices for Coastal and Marine Tourism in Goa: A Decade of Growth and Preservation”, from 13th to 15th February, 2025 organized by V.M Salgaoncar Institute of International Hospitality Education, Manora-Raia, Goa, India.
- ❖ Convenor for the 30 hours Certificate course on “Basics of Stock Market Operations” for FYBCOM students of div B and C from 21st February to 14th March, 2025.
- ❖ Convenor for the ‘Investor Awareness Programme’ conducted by SEBI held on 3rd March, 2025, for SYBCOM div A, TYBCOM div C and D and FYBCOM div A, B & C students.

Assoc. Prof. Dr. Champa R. Parab (IQAC Coordinator)

- ❖ Attended Short Term Certificate Course on NAAC Documentation - A Key Insight from 6th February 2024 to 27 February 2024 organized by IQAC Cluster India, White Code,
- ❖ Attended “INNOVATIVE TEACHING AND LEARNING IN HEIs” from 19 February 2024 to 2 February 2024 organised by IOT ACADEMY.
- ❖ Resource person for 4 sessions for the Certificate Course of 30 hrs in ‘Research Methodology’ for B. Com Sem VI students.
- ❖ Attended National Faculty Development Programme on Innovative Teaching Approaches in Management & Social Sciences from 11th to 18 November 2024 Organised by DCT's Srinivassa Sinai Dempo College of Commerce and Economics, Cujira Goa, Department of Business Administration
- ❖ Appointed as External Expert for Academic Audit of Department of Commerce for the academic year 2023-24 on 12-Dec-24 at DCT's Srinivas Sinai Dempo College of Commerce and Economics, Cujira Goa.
- ❖ Attended one day state level workshop titled, “Beyond the Facade: Recognizing and Avoiding Deceptive Academic Journals,” on 8th January 2025 organised Research & Development Cell of Vidya Prabodhini College in collaboration with Directorate of Higher Education.
- ❖ Attended online session on AAA (Academic and Administrative Audit (Internal) and IDP Institutional Development Plan) (Governance and Leadership 7th Attribute from 28th to 31st January 2025 Organized by IQAC Cluster.
- ❖ Attended the State Level Workshop for Students and Teachers, “On Building and Marketing Online Presence,” A Workshop on Website Creation and Digital Marketing for E-Commerce organized by Department of Commerce, Information Technology & IQAC, in Collaboration with Directorate of Higher Education, Government of Goa and Goa Technology Association on 18th January, 2025.
- ❖ Attended the State Level Awareness Programme for Students and Teachers on Stock Markets in India - Opportunities and Trends on 25th January 2025 organized by the Department of Commerce

& IQAC in Collaboration with Directorate of Higher Education, Government of Goa and Goa Chamber of Commerce and Industry (GCCCI) - Education Committee.

- ❖ Participated and Presented Research paper, for International Conference, Title: “Sustainability in E-Commerce: The Role of Eco-Friendly Packaging” from 13th to 15th February, 2025 organized by V.M Salgaonkar Institute of International Hospitality Education, Manora-Raia, Goa, India.

Assoc. Prof. Mrs. Rochana Kharangate (Vice Principal)

- ❖ Understanding Upcoming new changes, Binary accreditation, and its Methodology in NAAC on 5th February 2024.
- ❖ Presented research Paper at the International Conference on "New Horizons in Commerce, Management, Information Technology, Economics and Social Sciences" on 29th February 2024 held at MES's Vasant Joshi College, Goa, organised by Anjuman Khairul Islam's, Poona College of Arts, Science & Commerce, Affiliated to Savitribai Phule Pune University, Camp, Pune, Department of Commerce, PG and Research Centre & Internal Quality Assurance Cell (IQAC), In association with Murgaoon Education Society's Vasant Joshi College Of Arts And Commerce, Zuarinagar, Goa, Research Development Cell & Internal Quality Assurance Cell (IQAC).
- ❖ Participated in National Level Webinar organised by IQAC, MES's Vasant Joshi College of Arts and Commerce, on Intellectual Property Rights on 30th April 2024.
- ❖ Participated training program on the “Right to Information Act organized by DHE on 27th June 2024.
- ❖ Participated in Online FDP on Artificial Intelligence organised by SkillDzire in collaboration with AICTE for 1 month from 1st September 2024 to 1st October 2024. Certificate issued on 04th October 2024.
- ❖ Participated at Online 7 Days National level FDP on Innovative Teaching Approaches in Management Studies and Social Science organised Department of Business Administration of DCT’S Srinivassa Sinai Dempo College of Commerce and Economics from 11th November – 18th November 2024.
- ❖ Conducted Project Viva at Carmel College of Arts, Science and Commerce for Women, Nuvem, Goa.
- ❖ Part of Sub Committee of BOS in Commerce.
- ❖ Resource person for the Certificate Course of 30 hrs in ‘Research Methodology’ for B. Com Sem VI students.
- ❖ Attended the State Level Workshop for Students and Teachers, “On Building and Marketing Online Presence,” A Workshop on Website Creation and Digital Marketing for E-Commerce organized by Department of Commerce, Information Technology & IQAC, in Collaboration with Directorate of Higher Education, Government of Goa and Goa Technology Association on 18th January, 2025.
- ❖ Attended the State Level Awareness Programme for Students and Teachers on Stock Markets in India - Opportunities and Trends on 25th January 2025 organized by the Department of Commerce & IQAC in Collaboration with Directorate of Higher Education, Government of Goa and Goa Chamber of Commerce and Industry (GCCCI) - Education Committee.

Assoc. Prof. Dr. Ashish M. Joshi

- ❖ One day State level workshop on Artificial intelligence and future of teaching and learning on 4th February 2024
- ❖ Attended session on Understanding Binary Accreditation and it's methodology in NAAC on 5th February 2024 by IQAC cluster India
- ❖ Attended and presented paper at two-day national seminar on Viksit Bharat 2047: Role of banking, finance, and industry on 16 and 17 February 2024.

- ❖ Attended capacity development of academic administrator and college principal of Goa for implementation of NEP 2020 ON 27-28-29 FEBRUARY 2024
- ❖ Presented research paper at international conference on Impact of artificial intelligence on Business: pros and cons on 29 February 2024
- ❖ Resource person for one day seminar on understanding research on 10 Aug 2024 at Vidya Prabhodini College
- ❖ Participated for 5 days Faculty Development Program on 'Research Methodology' organised by Research Development & Innovation Cell and IQAC of M.E.S's Vasant Joshi College of Arts & Commerce held from 19th to 25th September 2024.
- ❖ Resource person for 4 sessions for the Certificate Course of 30 hours in 'Research Methodology' for B. Com Sem VI students.
- ❖ One month FDP on Digital marketing under SkillDzire of SWAYAM plus 4th Oct 2024.
- ❖ Attended the State Level Workshop for Students and Teachers, "On Building and Marketing Online Presence," A Workshop on Website Creation and Digital Marketing for E-Commerce organized by Department of Commerce, Information Technology & IQAC, in Collaboration with Directorate of Higher Education, Government of Goa and Goa Technology Association on 18th January, 2025.
- ❖ Attended the State Level Awareness Programme for Students and Teachers on Stock Markets in India - Opportunities and Trends on 25th January 2025 organized by the Department of Commerce & IQAC in Collaboration with Directorate of Higher Education, Government of Goa and Goa Chamber of Commerce and Industry (GCCCI) - Education Committee.

Assoc. Prof. Dr. Savia Mendes

- ❖ Elected representative for Teacher's at Court Goa University.
- ❖ Reviewer for Journal Sage Publication
- ❖ Resource person for 4 sessions along with other Faculty from Department of Commerce, and Economics, organized by Department of Commerce for B. Com Sem V and VI students held on 18th July, 2024.
- ❖ Attended five-day faculty development programme organised by RD & Innovation Cell with IQAC from 19th September to 25th September 2024 at MES Vasant Joshi College of Arts & Commerce.
- ❖ Attended Orientation Programme on the Prevention of Sexual Harassment (POSH) Act 2013. Organised by Goa State Commission for Women on 29.11.2024 at Ravindra Bhavan, Margao.
- ❖ Present paper at One Day Multidisciplinary National Conference on 11th January 2025 Digital Dialogues: Social Media and Society Organised by Government College Borda-Margao Goa (Autonomous) Department of Economics in Collaboration with The Directorate of Higher Education Government of Goa. Paper titled "Social Media and Commerce: Transforming Customer Feedback and Service in the Digital Era"
- ❖ Attended the State Level Workshop for Students and Teachers, "On Building and Marketing Online Presence," A Workshop on Website Creation and Digital Marketing for E-Commerce organized by Department of Commerce, Information Technology & IQAC, in Collaboration with Directorate of Higher Education, Government of Goa and Goa Technology Association on 18th January, 2025.
- ❖ Attended the State Level Awareness Programme for Students and Teachers on Stock Markets in India - Opportunities and Trends on 25th January 2025 organized by the Department of Commerce & IQAC in Collaboration with Directorate of Higher Education, Government of Goa and Goa Chamber of Commerce and Industry (GCCCI) - Education Committee.

Assoc. Prof. Shri. Sanjiv K. Shirodkar

- ❖ Resource person for 4 sessions for the Certificate Course of 30 hours in ‘Research Methodology’ for B. Com Sem VI students.
- ❖ Attended the online Faculty Development Programme on “Theorising Literature Review and its types” organised by Koach Scholar from 24 to 28 June 2024.
- ❖ Attended five days online training workshop on Fundamentals of Research Methodology and Data Analysis with SPSS organized from 5th – 9th August 2024 by Ed Maestro Private Limited (Training & Consulting Company registered under MCA & Ministry of MSME, Govt. of India)
- ❖ Attended three days online training workshop on Systematic Literature Review, Academic Writing & Reference Management organized by Ed Maestro Academy from August 27 – 29, 2024.
- ❖ Attended the Fifth Indian Symposium on Machine Learning (IndoML2024), held at BITS Pilani K K Birla Goa Campus from December 21-23, 2024.
- ❖ Attended online workshop on Data Visualization with Google Looker Studio under the auspices of Prof. K P Muraleedharan Endowment Trust on 05th January 2025.
- ❖ Attended the State Level Workshop for Students and Teachers, “On Building and Marketing Online Presence,” A Workshop on Website Creation and Digital Marketing for E-Commerce organized by Department of Commerce, Information Technology & IQAC, in Collaboration with Directorate of Higher Education, Government of Goa and Goa Technology Association on 18th January, 2025.
- ❖ Attended the State Level Awareness Programme for Students and Teachers on Stock Markets in India - Opportunities and Trends on 25th January 2025 organized by the Department of Commerce & IQAC in Collaboration with Directorate of Higher Education, Government of Goa and Goa Chamber of Commerce and Industry (GCCCI) - Education Committee.
- ❖ Coordinator for the 30 hours Certificate course on “Basics of Stock Market Operations” for FYBCOM students of div B and C from 21st February, 2025 to 14th March, 2025.

Asst. Prof. Ms. Swati Shigaonkar

- ❖ Attended 2 days online National Level FDP on “Research Methodology- Sampling” on 9th & 10th February 2024 organised by IOT Academy Coimbatore. `
- ❖ Attended 7 day online National Level FDP on Research Methodology from 7th to 13th February 2024 organised by Bala’s VV Academy (Registered under MSME) Chennai
- ❖ Attended E Workshop on “Systematic Literature Review” held on 13th and 14th January 2024 organised by Comma cad.
- ❖ Attended online Three-Day Faculty Development Programme on “Citation & Reference Management for Scholarly Writing” organised by IQAC, NSB Bangalore in collaboration with Mendeley, Netherlands between 26th and 28th of February 2024.
- ❖ Attended 3-day online workshop on “Data Analysis and interpretation by Using SPSS” from 1st to 3rd March 2024 organised by R Square Academy, Chennai.
- ❖ Attended One-week online FDP on ‘Quantitative and Qualitative Research: Data Collection to Analysis and Interpretation’ on 8th April to 14th April 2024 organised by Rosary College of Commerce & Arts, Navelim-Goa
- ❖ Completed the NEP 2020 Orientation & Sensitization Programme under Malaviya Mission Teacher Training Programme (MM-TTP) of University Grants Commission (UGC) organized by UGC- MMTTC, Goa University from 02.07.2024 to 11.07.2024
- ❖ Attended the 3 Days online workshop on “Scale Construction & Development” organized by Meerasha Learning Solutions, from 25th – 27th October, 2024.
- ❖ Attended the State Level Workshop for Students and Teachers, “On Building and Marketing Online Presence,” A Workshop on Website Creation and Digital Marketing for E-Commerce organized by Department of Commerce, Information Technology & IQAC, in Collaboration with

Directorate of Higher Education, Government of Goa and Goa Technology Association on 18th January, 2025.

- ❖ Coordinator of the State Level Awareness Programme for Students and Teachers on Stock Markets in India - Opportunities and Trends on 25th January 2025 organized by the Department of Commerce & IQAC in Collaboration with Directorate of Higher Education, Government of Goa and Goa Chamber of Commerce and Industry (GCCCI) - Education Committee.

Asst. Prof. Ms. Shveta S. Desai

- ❖ Resource person for 6 sessions for the Certificate Course of 30 hours in 'Research Methodology' for B.Com Sem VI students.
- ❖ Coordinator of the Financial Literacy Awareness Program for Women of Zuarinagar, Birla in Association with Kiran Niketan Social Centre, Indian Overseas Bank and IQAC, held on 28th August 2024.
- ❖ Participated for 5 days Faculty Development Program on 'Research Methodology' organised by Research Development & Innovation Cell and IQAC of M.E.S's Vasant Joshi College of Arts & Commerce held from 19th to 25th September 2024.
- ❖ Participated at Online FDP on Artificial Intelligence organised by SkillDzire in collaboration with AICTE for 1 month from 1st September 2024 to 1st October 2024.
- ❖ Participated in 7-Day National Level Faculty Development Program on Innovative Teaching Approaches in Management Studies and Social Sciences from 11th November to 18th November 2024 organised by Dempo College of Commerce and Economics.
- ❖ Attended the State Level Workshop for Students and Teachers, "On Building and Marketing Online Presence," A Workshop on Website Creation and Digital Marketing for E-Commerce organized by Department of Commerce, Information Technology & IQAC, in Collaboration with Directorate of Higher Education, Government of Goa and Goa Technology Association on 18th January, 2025.
- ❖ Attended the State Level Awareness Programme for Students and Teachers on Stock Markets in India - Opportunities and Trends on 25th January 2025 organized by the Department of Commerce & IQAC in Collaboration with Directorate of Higher Education, Government of Goa and Goa Chamber of Commerce and Industry (GCCCI) - Education Committee.

Asst. Prof. Ms. Safal S. Narvekar

- ❖ Participated for 5 days Faculty Development Program on 'Research Methodology' organised by Research Development & Innovation Cell and IQAC of M.E.S's Vasant Joshi College of Arts & Commerce held from 19th to 25th September 2024.
- ❖ Participated at Online FDP on Artificial Intelligence organised by SkillDzire in collaboration with AICTE for 1 month from 1st September 2024 to 1st October 2024. Certificate issued on 04th October 2024.
- ❖ Attended one day state level Conference on 'Bridging the Gap: Fostering Industry- Academia Interface in Goa' organised by Department of Commerce of Vidya Prabodhini College of Commerce in collaboration with Goa Chamber of Commerce & Industry on 5th October 2024.
- ❖ Participated at Online 7 Days National level FDP on Innovative Teaching Approaches in Management Studies and Social Science organised Department of Business Administration of DCT'S Srinivassa Sinai Dempo College of Commerce and Economics from 11th November – 18th November 2024.
- ❖ Participated for One Day National Level FDP on 'Teaching Pedagogy and Art of Teaching' organised by IOT Academy held on 21st December, 2024.
- ❖ Resource person for the Certificate Course of 30 hrs in 'Research Methodology' for B. Com Sem VI students.

- ❖ Attended the State Level Workshop for Students and Teachers, “On Building and Marketing Online Presence,” A Workshop on Website Creation and Digital Marketing for E-Commerce organized by Department of Commerce, Information Technology & IQAC, in Collaboration with Directorate of Higher Education, Government of Goa and Goa Technology Association on 18th January, 2025.
- ❖ Attended the State Level Awareness Programme for Students and Teachers on Stock Markets in India - Opportunities and Trends on 25th January 2025 organized by the Department of Commerce & IQAC in Collaboration with Directorate of Higher Education, Government of Goa and Goa Chamber of Commerce and Industry (GCCCI) - Education Committee.
- ❖ Coordinator for the 30 hours Certificate course on “Basics of Stock Market Operations” for FYBCOM students of div B and C from 21st February, 2025 to 14th March, 2025.

Asst. Prof. Dr. Atmaram M. Tarpe

- ❖ Attended one day state level Faculty Knowledge Sharing Program on the Topic: Spiritual Intelligence – The Way Forward to Effectively Navigate the World of Artificial Intelligence on 27th July, 2024 at The Crown Goa, Panaji, Goa.
- ❖ Resource Person for the ‘Bridge Course in Commerce’ for the students of B. Com Semester-I, held from 1st August 2024 to 13th August 2024.
- ❖ Organized an orientation On Chartered Accountancy in collaboration with the Institute of Chartered Accountants of India for B. Com Semester-I students on August 29, 2024, at the Principal M.S. Kamat Seminar Hall. Total 101 students attended the programme and resource person was CA Anis Sayani.
- ❖ Participated at Online FDP on Artificial Intelligence organised by SkillDzire in collaboration with AICTE for 1 month from 1st September 2024 to 1st October 2024.
- ❖ Coordinator for an Experiential Learning Visit to FiiRE (Forum for Innovation Incubation Research and Entrepreneurship) at Margao, Goa for F.Y. B. Com a student in SEC Paper: Innovation & Start-ups on 20th September 2024.
- ❖ Participated for 5 days Faculty Development Program on ‘Research Methodology’ organised by Research Development & Innovation Cell and IQAC of M.E.S’s Vasant Joshi College of Arts & Commerce held from 19th to 25th September 2024.
- ❖ Attended the State Level Workshop for Students and Teachers, “On Building and Marketing Online Presence,” A Workshop on Website Creation and Digital Marketing for E-Commerce organized by Department of Commerce, Information Technology & IQAC, in Collaboration with Directorate of Higher Education, Government of Goa and Goa Technology Association on 18th January, 2025.

Asst. Prof. Ms. Teja Temkar/Kerkar

- ❖ Participated for 5 days Faculty Development Program on ‘Research Methodology’ organised by Research Development & Innovation Cell and IQAC of M.E.S’s Vasant Joshi College of Arts & Commerce held from 19th to 25th September 2024.
- ❖ Resource person for the Certificate Course of 30 hours in ‘Research Methodology’ for B. Com Sem VI students.
- ❖ Teacher Coordinator and Resource Person for Tally Course 2 Credits for S.Y.B. Com conducted by Department of Commerce.
- ❖ Coordinator of Educational field trip for TY B.com students for the subject Service Marketing.
- ❖ Attended the State Level Workshop for Students and Teachers, “On Building and Marketing Online Presence,” A Workshop on Website Creation and Digital Marketing for E-Commerce organized by Department of Commerce, Information Technology & IQAC, in Collaboration with

Directorate of Higher Education, Government of Goa and Goa Technology Association on 18th January, 2025.

- ❖ Attended the State Level Awareness Programme for Students and Teachers on Stock Markets in India - Opportunities and Trends on 25th January 2025 organized by the Department of Commerce & IQAC in Collaboration with Directorate of Higher Education, Government of Goa and Goa Chamber of Commerce and Industry (GCCCI) - Education Committee.

Asst. Prof. Mr. Narendra Gaonkar

- ❖ Participated in Capacity Building Workshop on "Leveraging Generative AI for Pedagogical Excellence in Higher Education" for Commerce and Management Cluster organised by the Directorate of Higher Education, Govt. of Goa and Goa State Higher Education Council on 12th June 2024.
- ❖ Coordinator of the 'Bridge Course in Commerce' for the students of B. Com Semester-I, held from 1st August 2024 to 13th August 2024.
- ❖ Attended Expert Talk on Elevating Teaching & Learning: A Harvard Perspective by Prof. Domnic Mao, Project Director, Harvard University and Prof. Andrea Wright, Professor Harvard University organised by Directorate of Higher Education on 8th January 2025 at Pilar Pilgrim Center, Goa Velha.
- ❖ Coordinator of the State Level Workshop for Students and Teachers, "On Building and Marketing Online Presence," A Workshop on Website Creation and Digital Marketing for E-Commerce organized by Department of Commerce, Information Technology & IQAC, in Collaboration with Directorate of Higher Education, Government of Goa and Goa Technology Association on 18th January, 2025
- ❖ Attended the State Level Awareness Programme for Students and Teachers on Stock Markets in India - Opportunities and Trends on 25th January 2025 organized by the Department of Commerce & IQAC in Collaboration with Directorate of Higher Education, Government of Goa and Goa Chamber of Commerce and Industry (GCCCI) - Education Committee.

Asst. Prof. Mr. Seltan Gomes

- ❖ Coordinator of the Financial Literacy Awareness Program for Women of Zuarinagar, Birla in Association with Kiran Niketan Social Centre, Indian Overseas Bank and IQAC, held on 28th August 2024.
- ❖ Participated at Online FDP on Artificial Intelligence organised by SkillDzire in collaboration with AICTE for 1 month from 1st September 2024 to 1st October 2024. Certificate issued on 04th October 2024.
- ❖ Resource Person for Research Methodology course 2 credits for T.Y. B. Com Division B conducted by Department of Commerce.
- ❖ Resource Person for Tally Course 2 Credits for S.Y. B. Com conducted by Department of Commerce.
- ❖ Attended the State Level Workshop for Students and Teachers, "On Building and Marketing Online Presence," A Workshop on Website Creation and Digital Marketing for E-Commerce organized by Department of Commerce, Information Technology & IQAC, in Collaboration with Directorate of Higher Education, Government of Goa and Goa Technology Association on 18th January, 2025.
- ❖ Attended the State Level Awareness Programme for Students and Teachers on Stock Markets in India - Opportunities and Trends on 25th January 2025 organized by the Department of Commerce & IQAC in Collaboration with Directorate of Higher Education, Government of Goa and Goa Chamber of Commerce and Industry (GCCCI) - Education Committee.

- ❖ Participated and Presented Research paper, for International Conference, Title: “Balancing tradition and innovation: Technology adoption in Cashew Feni Distillation Business in Goa from 13th to 15th February, 2025 organized by V.M Salgaonkar Institute of International Hospitality Education, Manora-Raia, Goa, India.

Asst. Prof. Ms. Sanjana Halarnkar

- ❖ Completed Online FDP on Artificial Intelligence organized by SkillDzire in collaboration with AICTE for 1 month from 1st September 2024 to 1st October 2024.
- ❖ Resource Person for Research Methodology course 2 credits for T.Y.B.Com Division B conducted by the Department of Commerce.
- ❖ Resource Person for Tally Course 2 Credits for S.Y.B.Com conducted by Department of Commerce.
- ❖ Completed the online workshop on “Art & Science of Research Methodology” conducted by Research Shiksha, India.
- ❖ Attended the State Level Workshop for Students and Teachers, “On Building and Marketing Online Presence,” A Workshop on Website Creation and Digital Marketing for E-Commerce organized by Department of Commerce, Information Technology & IQAC, in Collaboration with Directorate of Higher Education, Government of Goa and Goa Technology Association on 18th January, 2025.
- ❖ Coordinator for the ‘Investor Awareness Programme’ conducted by SEBI held on 3rd March, 2025, for SYBCOM div A, TYBCOM div C and D and FYBCOM div A, B & C students.

Asst. Prof. Ms. Shubhada D. Parab

- ❖ Resource person for 8 sessions for the Certificate Course of 30 hours in ‘Research Methodology’ for B. Com Sem VI students.
- ❖ Participated for 5 days Faculty Development Program on ‘Research Methodology’ organised by Research Development & Innovation Cell and IQAC of M.E.S’s Vasant Joshi College of Arts & Commerce held from 19th to 25th September 2024.
- ❖ Resource Person for Tally Course 2 Credits for S.Y.B. Com conducted by Department of Commerce.
- ❖ Attended online workshop on Data Visualization with Google Looker Studio under the auspices of Prof. K P Muraleedharan Endowment Trust on 05th January 2025.
- ❖ Attended one day state level workshop titled, “Beyond the Facade: Recognizing and Avoiding Deceptive Academic Journals,” on 8th January 2025 organized Research & Development Cell of Vidya Prabhodhini College in collaboration with Directorate of Higher Education.
- ❖ Appointed as an External examiner for B. Com students in the Subject E-Commerce & E-Accounting at Govt College Sanquelim.
- ❖ Coordinated Experiential visit to Faber Castell India in the subject organised by Department of Commerce in Collaboration Natures Club and Research Management Cell and IQAC of College.
- ❖ Invited as a Resource person at Government Polytechnic Panjim to give session on Person Financial Planning on 20th January 2024.
- ❖ Attended the State Level Workshop for Students and Teachers, “On Building and Marketing Online Presence,” A Workshop on Website Creation and Digital Marketing for E-Commerce organized by Department of Commerce, Information Technology & IQAC, in Collaboration with Directorate of Higher Education, Government of Goa and Goa Technology Association on 18th January, 2025.
- ❖ Attended the State Level Awareness Programme for Students and Teachers on Stock Markets in India - Opportunities and Trends on 25th January 2025 organized by the Department of Commerce

& IQAC in Collaboration with Directorate of Higher Education, Government of Goa and Goa Chamber of Commerce and Industry (GCCCI) - Education Committee.

Asst. Prof. Mr. Vasant Pednekar

- ❖ Completed the NEP 2020 Orientation & Sensitization Programme under Malaviya Mission Teacher Training Programme (MM-TTP) of University Grants Commission (UGC) organized by UCG-MMTTC, Goa University from 08.05.2024 to 17.05.2024.
- ❖ Conducted Bridge Course in Commerce for the students of B. Com Semester I from 1st August 2024 to 13th August 2024
- ❖ Resource Person for Research Methodology course 2 credits for T.Y. B. Com Division B conducted by Department of Commerce.
- ❖ Resource Person for Tally Course 2 Credits for S.Y. B. Com conducted by Department of Commerce.
- ❖ Attended Faculty development Programme on Enhancing Final Year Student Projects II by Goa State Research Foundation on 02nd September, 2024.
- ❖ Attended the State Level Workshop titled “Beyond the Façade: Recognizing and Avoiding Deceptive Academic Journals” organized by the Research & Development Cell of Vidya Prabhodini College in Collaboration with the Directorate of Higher Education, Govt. of Goa on 08th January, 2025 at Porvorim - Goa.
- ❖ Attended the State Level Workshop for Students and Teachers, “On Building and Marketing Online Presence,” A Workshop on Website Creation and Digital Marketing for E-Commerce organized by Department of Commerce, Information Technology & IQAC, in Collaboration with Directorate of Higher Education, Government of Goa and Goa Technology Association on 18th January, 2025.
- ❖ Attended the State Level Awareness Programme for Students and Teachers on Stock Markets in India - Opportunities and Trends on 25th January 2025 organized by the Department of Commerce & IQAC in Collaboration with Directorate of Higher Education, Government of Goa and Goa Chamber of Commerce and Industry (GCCCI) - Education Committee.

Asst. Prof. Ms. Kalash Kankonkar

- ❖ Coordinator for Poster making Competition on “Highlights of Union Budget 2024-2025” for BA/BCOM semester III & V students and NSS Volunteers in Association with NSS Unit and IQAC held on 3rd September 2024
- ❖ Coordinator for an Experiential Learning Visit to FiiRE (Forum for Innovation Incubation Research and Entrepreneurship) at Margao, Goa for F.Y. B. Com a student in SEC Paper: Innovation & Start-ups on 20th September 2024
- ❖ Attended an online workshop on "Data Visualization with Google Looker Studio", conducted on 5th January 2025 under the auspices of Prof. KP Muraleedharan Endowment Trust.
- ❖ Attended the State Level Workshop for Students and Teachers, “On Building and Marketing Online Presence,” A Workshop on Website Creation and Digital Marketing for E-Commerce organized by Department of Commerce, Information Technology & IQAC, in Collaboration with Directorate of Higher Education, Government of Goa and Goa Technology Association on 18th January, 2025.
- ❖ Attended the State Level Awareness Programme for Students and Teachers on Stock Markets in India - Opportunities and Trends on 25th January 2025 organized by the Department of Commerce & IQAC in Collaboration with Directorate of Higher Education, Government of Goa and Goa Chamber of Commerce and Industry (GCCCI) - Education Committee.

Postgraduate Department of Commerce (2024 - 2025)

Asst. Prof. Mr. Suraj Prakash Tuyekar (M. Com Coordinator)

- ❖ Resource Person for the Research Methodology Certificate Course for B.A. Students.
- ❖ Resource Person for the 30 Hours Short Term Certificate Course on NET/SET Paper I.
- ❖ Resource Person for the 30 Hours Short Term Certificate Course on Data Analysis and Reporting.

Asst. Prof. Ms. Sushila Telgiri

- ❖ Completed Online FDP on Artificial Intelligence organised by SkillDzire in collaboration with AICTE for 1 month from 1st September 2024 to 1st October 2024.
- ❖ Completed one-week online Faculty Development Programme (FDP) on "Advanced Time Series and Panel Data Analysis" organized by the Department of MBA at IMS Engineering College, Ghaziabad, Uttar Pradesh, India from 2nd to 6th September, 2024.
- ❖ Participated for 5 days Faculty Development Program on 'Research Methodology' organised by Research Development & Innovation Cell and IQAC of M.E.S's Vasant Joshi College of Arts & Commerce held from 19th to 25th September 2024
- ❖ Participated in E-workshop on "Ethical use of AI tools for Research and Systematic literature review" organised by SES's Sridora Caculo College of Commerce and Management Studies Mapusa Goa on 27th & 28th September 2024.
- ❖ Published a paper titled 'ESG Integration and Financial Outcomes in Emerging Markets: A Panel Data Analysis' in IITM Journal of Business Studies (JBS) (2024): 142-152, ISSN 2393-9451, UGC Care Listed Journal. (Published - October 2024)
- ❖ Resource Person for the 30 Hours Short Term Certificate Course on NET/SET Paper I held from 25th July 2024 to 5th October 2024
- ❖ Participated at Online 7 Days National level FDP on Innovative Teaching Approaches in Management Studies and Social Science organised by Department of Business Administration of DCT's Srinivassa Sinai Dempo College of Commerce and Economics from 11th to 18th November 2024.
- ❖ Attended online workshop on "Data Visualization with Google Looker Studio", conducted on 5th January 2025 under the auspices of Prof. KP Muraleedharan Endowment Trust.

Asst. Prof. Ms. Nishita Salgaonkar

- ❖ Resource Person for the 30 hours Short Term Certificate Course on NET/SET Paper I held from 25th July 2024 to 5th October 2024.
- ❖ Participated in the online certification course - Financial Literacy Awareness Programme organised by NJ Wealth Group from 12th July 2024 to 10th August 2024.
- ❖ Completed Online FDP on "Taxation with Returns" organised by SkillDzire in collaboration with AICTE for 1 month from 1st September 2024 to 1st October 2024.
- ❖ Participated in the 5 days Faculty Development Program on 'Research Methodology' organised by Research Development & Innovation Cell and IQAC of M.E.S's Vasant Joshi College of Arts & Commerce held from 19th to 25th September 2024.

STUDENTS ACHIEVEMENT REPORT

Achievements of Undergraduate Department of Commerce



Four students Mr. Bhavik Vaishnav, Mr. Vansh Marothiya, Mr. Yuvraj Bagul and Ms. Firat Sayed participated in state level seminar on the theme Bridging the gap between theory and practice in Commerce organized by S.S. Dempo College of Commerce and Economics, Cujira, Bambolim – Goa on 23rd September 2024



B. Com Semester IV and VI students along with BCA and BBA students won second place in Code Cruxx, second place in Merchant in Making and third place in Beyond d Street at Inter collegiate event Moneta organised by R A Podar College, Mumbai on 12th, 13th and 14th December, 2024



B.Com students Ms. Nilam Adigiri, Ms. Samia Jakati, Mr. Raygel Fernandes and Mr. Shahadat Shaikh along with faculty Dr. Atmaram Tarpe attended the one-day National Level Business Plan Competition 'Ideathon' 2k24 organised by Govt. College Borda-Goa, held on 30th August 2024.



MES TY BCom students participated in the Arena Event at St Xavier College, Mapusa. Our students got overall prizes. 1st Place- Crown, 2nd Place- Quiz, 2nd Place- Inception, 3rd Place- Treasure Hunt, 3rd Place- Interview, 3rd Place- Shark Tank and 3rd Place- Character

Achievements of Postgraduate Department of Commerce



Ms. Anisha, Ms. Renuka, Ms Roshni, Ms. Divya and Ms. Sanskriti of M. Com Part I winning competitions at Passonic 2024 held 7th March 2024 organised by Rosary College Navelim.



Ms. Anisha Hodawadekar of M. Com Part I secured 1st Place "Team Guru" at Comquest 4.0 organised by Damodar College Margao held on 10th February 2024.



Outstanding achievements by our M. Com toppers at the Goa University exams: Batch 2020-2022: Nafisa Mohammed Hussein Shaikh (1st, CGPA 9.94), Pooja Bind (2nd), Prajakta Desai (3rd). Batch 2021-2023: Akshata Jayant Kittur (1st), Christy Sony R. Varadhan (2nd).



Ms. Anisha Kadakol and Ms. Valusha Nirwadekar of M. Com Part I secured 2nd place in the Makar Making Competition held on 4th September 2024 in the college campus.



Ms. Nikita Sandesh More Batch 2020-2022 cleared Karnataka State Eligibility Test (K-SET) held in January 2024 and Maharashtra State Eligibility Test (M-SFT) held in April 2024



Mr. Razik Asif Shaikh Batch 2021-2023 cleared SET exam held in April 2024



Mr. Sachidanand Rane, Mr. Pawan Passi, and Mr. Sairaj Toraskar of M. Com Part I, won 2nd place in the Star Making Competition held on 23rd December in the college campus.



Mr. Pawan Passi and Ms. Misba Shaikh of M. Com Part I, won 1st and 3rd place in the 'Naivedyam' (Homemade Sweet Dish) making competition on the occasion of Ganesh Chaturthi organised on 4th September 2024 in the college campus.



Post Graduate Department of Commerce won a National Level Financial-Market-Based event MONETA 2024, organised by R.A Podar college, Mumbai held from 12 to 14 December 2024

ACTIVITIES OF UNDERGRADUATE DEPARTMENT OF COMMERCE



Inauguration of the 30 Hours (2 Credits) short term certificate course in Research Methodology at the hands of Principal Dr. Manasvi M. Kamat scheduled from 18th July 2024 to 18th October 2024. Resource Persons: Faculty from Department of Commerce & M. Com & Economics. Coordinators: Assoc. Prof. Dr. Ashish M. Joshi, Assoc. Prof. Dr. Savia Mendes, Asst. Prof. Ms. Shveta S. Desai, Asst. Prof. Dr. Atmaram M. Tarpe, Convenor Dr. Sancheliana Faria



'Bridge Course in Commerce' for the students of B. Com Semester-I for the Academic Year 2024-25. Principal Dr. Manasvi M. Kamat & Dr. Sancheliana Faria HOD, Commerce. Resource Persons -Dr. Atmaram M. Tarpe, and Mr. Vasant Pednekar. Coordinator, Asst. Prof. Mr. Narendra Gaonkar



Inauguration of Commerce Association of the Department of Commerce was held on 7th August 2024 at the hands of Chief Guest, Adv. Dnyanesh Karpe. Principal Dr. Manasvi M. Kamat, Coordinator of Commerce Association (2024-2025): Dr. Sancheliana Faria, Vice Principal Assoc. Prof. Rochana V. Kharangate & IQAC Coordinator Dr. Champa R. Parab



Project Orientation held on 12th August 2024 on “General Orientation on Topic Selection, Literature Review, Research Methodology, Result Analysis and Findings on Project work in Commerce” for TY B.Com Students, by Resource Person Dr. Suraj Popker, Assoc. Prof. HOD of Commerce, CES College. Principal Dr. Manasvi M. Kamat, Vice Principal Assoc. Prof. Rochana V. Kharangate, Dr. Sancheliana Faria, Coordinator: Asst. Prof. Mrs. Swati A. Shigaonker



NEP Orientation on New Education Policy 2020, Careers in BCom for BCom Sem I Div B students held on 16th August, 2024. Resource person: Dr Sancheliana Faria, HOD, Commerce



Inaugural of Short-Term Certificate Course in TALLY PRIME with GST (30 Hours) held on 27th August 2024 for B.Com. Semester III Students of Div. A, B and C. Chief Guest CA Ms. Neena Vaz, Principal Dr. Manasvi M. Kamat. Resource Persons: Asst. Prof. Mrs. Swati A. Shigaonker, Asst. Prof. Ms. Teja Temkar/Kerkar, Asst. Prof. Mr. Narendra Gaonkar, Asst. Prof. Mr. Seltan Gomes, Asst. Prof. Ms. Sanjana Halarnkar, Asst. Prof. Shubhada Parab, Asst. Prof. Mr. Vasant Pednekar. Coordinators: Asst. Prof. Mrs. Swati A. Shigaonker, Asst. Prof. Ms. Sanjana Halarnkar & Asst. Prof. Ms. Teja Temkar/Kerkar. Convenor: Dr. Sancheliana Faria



Session on Financial Literacy & Govt. Schemes for Women in India, Resource Person Mr. Chinmay Das, Branch Manager – IOB Zuarinagar Branch and Sr. Jeryssa Pereira, Directress of Kiran Niketan Social Centre, Principal Dr. Manasvi M. Kamat, IQAC Coordinator Dr. Champa R. Parab, Coordinators: Asst. Prof. Ms. Shveta S. Desai, Asst. Prof. Mr. Seltan Gomes. Convenor: Dr. Sancheliana Faria, & TY BCom students did role play on Financial Literacy.



Orientation on Chartered Accountant Course in collaboration with the ICAI for B. Com Semester-I students. held on 29th August, 2024. Resource Person – C.A. Mr. Anis Sayani, Coordinator: Dr. Atmaram M. Tarpe, Assoc Prof Rochana Kharangate, Dr Sancheliana Faria, HOD, Commerce and Faculty Dept of Commerce



Poster making Competition, held on 3rd September 2024, on “Highlights of Union Budget 2024-2025”. Judges of the Competition - Asst. Prof. Mr. Suraj P. Tuyekar, Asst. Prof. Ms. Nishita Salgaonkar. Coordinators: Asst. Prof. Mr. Seltan Gomes, Asst. Prof. Ms. Kalash Kankonkar & NSS PO In charge: Asst. Prof. Ms. Teja Temkar/Kerkar. Principal Dr. Manasvi M. Kamat, Vice Principal Assoc. Prof. Rochana V. Kharangate, IQAC Coordinator Dr. Champa R. Parab & Dr Sancheliana Faria, HOD Commerce.



NEP Orientation held on 14th Sept, 2024 for Students of B.Com Semester I Div-C. Resource Person – Dr. Ashish M. Joshi Coordinator: Dr. Sancheliana Faria.



NEP Orientation for Students of B. Com Semester I Div-A. Resource Person & Coordinator - Dr. Sancheliana Faria.



Experiential Learning held on 20th Sept, 2024 Visit to FiiRE for FYBCOM A students for SEC paper: Innovation & Start-ups. Resource Person - Mr. Thejus Joseph (CEO, FiiRE), Coordinators: Dr. Atmaram M. Tarpe & Asst. Prof. Ms. Kalash Kankonkar



Experiential Learning Trip held on 26th Sept, 2024: Nature Club & Resource Management Cell in Association with Department of Commerce and Department of Environmental Studies. Coordinators: Asst. Prof. Mr. Narendra Gaonkar, Asst. Prof. Shubhada Parab, Dr. Racheal Chacko



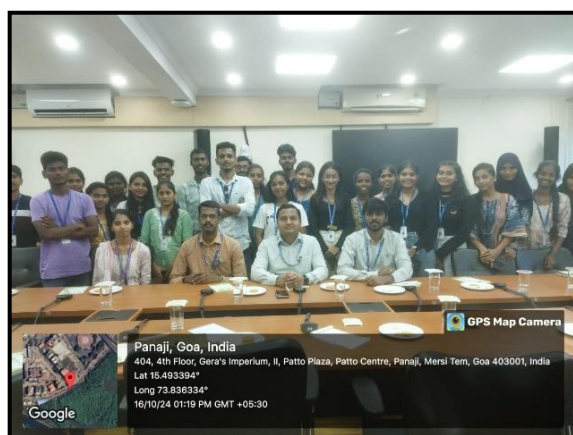
“Ace the Interview held on 28th Sept 2024: Resume Reimagined- Skill Based Workshop & Contest 3.0.” Resource Person - Ms. N. Krupskaya Figueiredo, Assistant Professor (English)- Deepvihar Higher Secondary School, Headland Sada. Coordinator: Asst. Prof. Mr. Vasant Pednekar, IQAC Coordinator Dr. Champa R. Parab, Dr. Sancheliana Faria, HOD Commerce



Practical Skill-Based Session on Investment in Mutual Fund, Stock Bond, Commodities, Future and Options held on 4th October, 2024. Resource Person - Mr. Mark Sequiera, CEO Greenmint Capital Panaji – Goa. Coordinator: Asst. Prof. Ms. Shubhada D. Parab, Dr. Sancheliana Faria, HOD Commerce



Educational Field Trip held on 15th Oct, 2024 to Kinenco Limited and Nature Inn Farm.
Coordinators: Asst. Prof. Ms. Teja Temkar/ Kerkar & Asst. Prof. Mr. Vasant Pednekar



Educational Field Visit to the Reserve Bank of India (RBI), Patto, Panjim held on 16th Oct, 2024, the Krishnadas Shama Goa State Central Library, and the Mangroves Boardwalk.
Coordinator: Asst. Prof. Ms. Sanjana Halarnkar



Annual Study Tour - Delhi-Nainital-Haridwar from 23rd November 2024 to 30th November 2024. Coordinator of Commerce Association (2024-2025): Dr. Sanchelienna Faria, Teachers who accompanied the students Department of Commerce: Asst. Prof. Mr. Narendra Gaonkar, Asst. Prof. Mr. Vasant Pednekar, Counsellor: Ms. Vailankanni Fernandes. Department of Psychology: Asst. Prof. Ashleen Fernandes



State Level Workshop for Students and Teachers, “On Building and Marketing Online Presence,” A Workshop on Website Creation and Digital Marketing for E-Commerce organized by Department of Commerce, Information Technology & IQAC, in Collaboration with Directorate of Higher Education, Government of Goa and Goa Technology Association on 18th January, 2025. Chief Guest of Inaugural Function: Mr. Shawn Kenneth Fernandes, Founder and CEO, Fluxatic Global, Principal Dr. Manasvi M. Kamat, Vice Principal Assoc. Prof. Rochana V. Kharangate, IQAC Coordinator Dr. Champa R. Parab. Convenor, Dr. Sancheliana Faria, Assoc. Prof. Sandeep Kadam, HOD IT, Coordinator, Asst. Prof. Narendra Gaonkar, Faculty and Students.



State Level Awareness Programme for Students and Teachers on Stock Markets in India - Opportunities and Trends on 25th January 2025 organized by the Department of Commerce & IQAC in Collaboration with Directorate of Higher Education, Government of Goa and Goa Chamber of Commerce and Industry (GCCCI) - Education Committee, Chief Guest of Valedictory function: C.A. Rajesh Chheda, Principal Dr. Manasvi M. Kamat, Vice Principal Assoc. Prof. Rochana V. Kharangate, IQAC Coordinator Dr. Champa R. Parab. Convenor, Dr. Sancheliana Faria, Coordinator, Asst. Prof. Swati Shigaonker. Faculty and Students.



Inaugural function of Commerce Fiesta held on 1st February, 2025, Lighting of the Lamp by Chief Guest, Alumni, Ms. Prashanti Talpalkar, Assoc Prof Head Dept of Commerce, DMC College, Assagao, Goa, Principal Dr Manasvi M. Kamat, Vice Principal Assoc Prof Rochana Kharangate, IQAC Coordinator Dr Champa R. Parab, Head Dept of Commerce, Dr Sancheliana Faria, Mr. Raygel Fernandes, President of Commerce Association, Ms. Firat Sayyed Vice President of Commerce Association.



Release of C-ignite Magazine by Chief Guest Ms. Prashanti Talpalkar, Principal Dr Manasvi M Kamat for Commerce Fiesta on 1st February, 2025.



Presentation of Memento to the Chief Guest Ms. Prashanti Talpalkar by Principal Dr Manasvi M Kamat



Presentation of Memento by Principal to the Chief Guest for Valedictory function of Commerce Fiesta to Mr. Chinmoy Kumar Das, Manager Indian Overseas Bank, Zuarinagar, Branch.



Presentation of Memento by Principal to Guest of Honour, Mr. Dhruv Dedhia, Chartered Accountant for Valedictory function of Commerce Fiesta held on 1st February 2025



Presentation of Memento by Dr Sancheliana Faria, Head Dept of Commerce, Coordinator of Commerce Association to Principal Dr Manasvi M Kamat for Valedictory function of Commerce Fiesta Event held on 1st February 2025.



Mr. Raygel Fernandes and Ms. Priyanka Kumari crowned as Mr. Commerce and Ms. Commerce Fiesta, 2025 for Valedictory function on 1st February, 2025.



TY BCom div A class won the Overall Winning Trophy of Commerce Fiesta Event held on 1st February, 2025, Teacher facilitator, Asst Prof Ms. Shveta S Desai.



TY BCom div B, won the first runner up trophy for Commerce Fiesta Event held on 1st February, 2025, teacher facilitator, Assoc. Prof Sanjeev K Shirodkar



SY BCom div A won second runner up, trophy for Commerce Fiesta Event held on 1st February, 2025, Teacher facilitator, Asst Prof Vasant Pednekar.



UG and PG Faculty of Commerce for Valedictory function of Commerce Fiesta 2025



President Mr. Raygel Fernandes, Vice President Ms. Firat Sayyed, coopted members of Commerce Association for the Valedictory function held on 1st February, 2025.



TY B.Com Students participated in a one day State level seminar cum Research paper accompanied by Asst. Prof. Vasant Pednekar presentation competition organized by Dnyanprassarak Mandal's College and Research Centre (DMC) held on 5th February, 2025



MOU Signed by Principal Dr. Manasvi M. Kamat of M.E.S Vasant Joshi College and Mr Vikas Vishwakarma, faculty of Empirical F& M Academy, leader of Finance and Stock Market Education, Mumbai, on 3rd March 2025.



Inaugural Function of Certificate course of 30 hours in 'Basics of Stock Market' for FY BCom div B and C Students. By Principal Dr Manasvi M Kamat, Teacher Coordinators: Assoc Prof Sanjeev K Shirodkar and Asst Prof Safal S. Narvekar, Dr Sancheliana Faria, Convenor of Certificate course, Dr Champa R Parab, IQAC Coordinator, Asst Prof Vasant Pednekar, held on 21st February 2025.



Investor Awareness Programme held on 3rd March, 2025, for SY BCom div A, TY BCom div C and D and FY BCom div A, B & C. Resource person Vikas Vishwakarma, BFM Certified Trading Professional Diploma in Advance Technical Analysis, Agri Commodity Trainer, Event Coordinator Asst Prof Sanjana Halarnkar.

ACTIVITIES OF POSTGRADUATE DEPARTMENT OF COMMERCE



Marksheet & Final Degree
Distribution Programme
organised on 13th July 2024



Inaugural function of Short-term certificate courses of 30
hours on "Net/Set Paper I" and "Data Analysis &
Reporting" held on 25th July 2024



Orientation Programme for M. Com Part I &
Part II Students organised on 31st July 2024



Icebreaker Event for M. Com Part – I Students on 14th
August 2024



Industrial Visit to IFB Industries Ltd.
at Verna on 23rd August 2024



Industrial Visit to Syntegon
Company at Verna on 23rd
August 2024



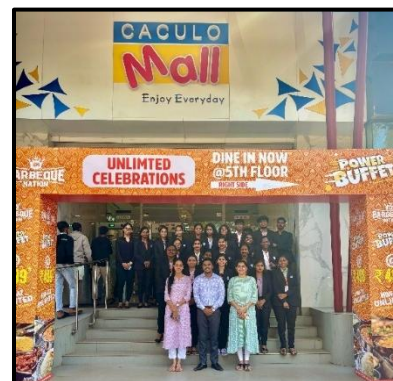
Industrial Visit to FiiRE at
Margao on 23rd August 2024.



Certificate Distribution Ceremony for the 30-Hour Certificate Course on NET-SET paper 1 and Data Analysis & Report Writing held on 4th



'Naivedyam' (Homemade Sweet Dish) making competition on the occasion of Ganesh Chaturthi organised on 4th September 2024



Educational field trip to Caculo Mall organised on 27th December 2024



Celebrated Teachers' Day on 5th Sept 2024 with gratitude and joy!



Educational field trip to Dharohar: National Museum of Customs and GST on 27th December 2024



Guest Session on "GST Returns Filing" held on 9th October 2024



Certificate Distribution Ceremony for the 30-Hour Certificate Course on NET-SET paper 1 and Data Analysis & Report Writing held on 4th January 2024

Name of the Faculty: Dr. Sancheliana Fatima Faria
Assoc. Prof., Head, Department of Commerce

Mobile No.: 9850454270

Email Address: sanchilianafaria@gmail.com



VIKSIT BHARAT IN THE FIELD OF EDUCATION: AVENUE FOR TRANSFORMATION

India, one of the most populous countries in the world, with rich and diverse educational landscape reflects both its historical heritage and its aspirations for the future. Education in India dates back thousands of years, with ancient systems like the Gurukul. After the British colonial era, India's education system was heavily influenced by the Western model. Post-independence, India embarked on the task of building a robust education system to foster national growth and development. The education system in India has evolved significantly over the years, with various reforms aimed at making quality education accessible to all. Viksit Bharat (developed India) has been significant guiding principle for India's Progress since Independence. In the field of education, this vision has driven major reforms and initiatives aimed at transforming India into a global leader. The journey toward achieving a *Viksit Bharat* in education is marked by an emphasis on inclusivity, quality, innovation, and skill development. India's education systems is one of the largest in the world catering to 250 million students. The literacy rate in India has seen a substantial rise, over 77% of the population now being literate. While the country has made significant strides, challenges remain, necessitating continued efforts and strategic interventions. Despite these gains, the quality of education remains inconsistent across regions, and challenges such as a shortage of qualified teachers, outdated curricula, and the rural-urban divide continue to hinder the goal of an equitable, high-quality education system.

Key Areas to emphasise for a Viksit Bharat in Education

1. **Inclusivity and Access to Education:** A central tenet of a *Viksit Bharat* in education is ensuring that every child, irrespective of their socio-economic background, has access to quality learning. In a country as diverse as India, overcoming barriers related to caste, gender, and geography is essential. The government has launched multiple initiatives, such as the *Beti Bachao Beti Padhao* program to promote girls' education, and the *Pradhan Mantri Jan Dhan Yojana* to provide financial support to disadvantaged communities. However, the challenge of achieving 100% enrollment and reducing dropout rates, especially in rural areas and among marginalized groups, remains ongoing. Digital platforms, scholarships, and the expansion of mid-day meal schemes are pivotal steps in this direction.
2. **Quality Education:** Quality education is at the heart of a *Viksit Bharat*. India's education system has long been criticized for its emphasis on rote learning, which does not encourage critical

thinking or creativity. In a rapidly changing global economy, it is crucial to shift towards a more holistic, skill-oriented approach that emphasizes, problem-solving, and innovation. Teacher training is a key focus area to improve quality. Programs like the *National Initiative for School Heads' and Teachers' Holistic Advancement (NISHTHA)* are designed to enhance the capabilities of teachers and school leaders. Updating curricula to align with the requirements of the 21st century is also vital to upskill the education system

3. **Integration of Technology and Digital Learning:** In the journey toward a *Viksit Bharat*, technological advancements play a critical role. The rapid adoption of digital tools in education, particularly through initiatives like *SWAYAM* and *DIKSHA*, has opened new avenues for remote learning, especially in rural areas. The COVID-19 pandemic accelerated the shift to online education. However, the digital divide remains a significant issue. Lack of internet access, smartphones, and digital infrastructure in remote areas creates barriers to equitable education. Addressing this gap through improved internet connectivity, affordable devices, and digital literacy campaigns is essential.
4. **Vocational Training:** In a *Viksit Bharat*, education extends beyond traditional academics to include vocational and skill development. The integration of vocational training into mainstream education, will facilitate students are not only academically proficient but also equipped with practical skills. Partnerships between industry and educational institutions are key to designing curricula that align with market needs.
5. **Research & Higher education:** For a *Viksit Bharat*, the higher education sector needs to produce a pool of highly skilled professionals and researchers. India's prestigious institutions, such as the Indian Institutes of Technology (IITs) and Indian Institutes of Management (IIMs), continue to attract top talent globally. However, challenges like access, affordability, and quality at the university level need to be addressed.

Roadmap Ahead

A *Viksit Bharat* in the field of education is not an unattainable dream but a process that requires sustained efforts across multiple fronts. Achieving this vision demands reforms in governance, infrastructure and inclusivity. The focus must be on providing a learner-centric education that nurtures critical thinking, problem-solving, and lifelong learning. India's vision of a developed nation hinges on an educated, skilled, and empowered population. With the right investments, policies, and community involvement, India can build a robust educational framework that leads to sustainable growth, equitable opportunities, and a prosperous future for all.

Name of the Faculty: Asst. Prof. Vasant Pednekar

Mobile No.: 8805582904

Email Address: vasantpednekar1@gmail.com



VIKSIT BHARAT: A VISION FOR THE EDUCATION AND COMMERCE SECTORS

As India strides towards the vision of becoming a "Viksit Bharat" or a developed nation, two sectors stand at the forefront of this transformation: education and commerce. These pillars are integral to shaping a prosperous and equitable future, ensuring that every citizen can contribute meaningfully to the nation's growth.

In the journey towards Viksit Bharat, education plays a crucial role. The government's initiatives, such as the National Education Policy (NEP) 2020, aim to revolutionize the educational landscape by focusing on holistic, multidisciplinary, and skill-based learning. As Nelson Mandela once said, "Education is the most powerful weapon which you can use to change the world." This ethos drives the reforms in India's education system. Ensuring access to quality education for all, particularly in rural and underserved areas, is paramount. The digital divide is being addressed through initiatives like DIKSHA (Digital Infrastructure for Knowledge Sharing) and PM eVIDYA, which provide digital resources and learning opportunities. In states like Goa, programs have been tailored to improve digital infrastructure in remote areas, enabling students to access quality education regardless of their location.

Aligning education with industry needs, vocational training is being integrated into the curriculum from an early stage. Programs like Skill India and the Pradhan Mantri Kaushal Vikas Yojana (PMKVY) are equipping students with practical skills and fostering entrepreneurship. As Mahatma Gandhi emphasized, "The future depends on what you do today." In Goa, the focus on tourism and hospitality-related vocational training is preparing students to excel in these vital sectors of the local economy. Strengthening higher education institutions to become hubs of innovation and research is critical. The establishment of research parks, innovation labs, and increased funding for R&D are steps towards making India a global knowledge hub. Albert Einstein's words, "Education is not the learning of facts, but the training of the mind to think," resonate with the focus on critical thinking and innovation. Goa University, for instance, has been fostering research in marine biology and environmental sciences, contributing to both local and national knowledge bases.

Commerce, alongside education, is the engine driving India towards becoming a developed nation. The sector has seen significant reforms aimed at boosting entrepreneurship, digitalization, and ease of doing business. The push for digital India has revolutionized commerce. E-commerce platforms, digital payment systems, and initiatives like BharatNet are creating a seamless digital ecosystem that connects even the remotest parts of the country. As Bill Gates noted, "The Internet is becoming the town square for the global

village of tomorrow." In Goa, digital initiatives have been instrumental in supporting local artisans and small businesses by giving them access to broader markets.

India's startup ecosystem is thriving, with government support through schemes like Startup India and Make in India. These initiatives provide funding, mentorship, and ease regulatory burdens, fostering innovation and job creation. Steve Jobs once said, "Innovation distinguishes between a leader and a follower," and India aims to lead through its startups. Goa, known for its vibrant culture, has seen a surge in startups focusing on tourism technology, eco-friendly products, and digital services, contributing significantly to the local economy. Policies promoting exports, foreign direct investment (FDI), and trade agreements are positioning India as a key player in the global economy. Special Economic Zones (SEZs) and industrial corridors are being developed to attract investment and boost manufacturing. As Warren Buffett stated, "Someone's sitting in the shade today because someone planted a tree a long time ago." Goa's strategic location and its SEZs have made it a hub for export-oriented industries, particularly in pharmaceuticals and IT.

Sustainable business practices and inclusive growth are being emphasized. Initiatives encouraging green commerce and social entrepreneurship ensure that economic progress benefits all sections of society. Kofi Annan's words, "Sustainable development is the pathway to the future we want for all," guide these efforts. Goa, with its rich biodiversity, has been a leader in promoting eco-tourism and sustainable practices, balancing economic growth with environmental preservation.

The synergy between education and commerce is pivotal for achieving the vision of Viksit Bharat. An educated and skilled workforce is essential for driving innovation and economic growth, while a robust commerce sector provides the necessary resources and opportunities for societal advancement. As India marches towards this ambitious goal, continuous investment in education and commerce, coupled with collaborative efforts from the government, private sector, and civil society, will be crucial. Together, these sectors will lay the foundation for a prosperous, inclusive, and sustainable future for all Indians. Goa's example of integrating education and commerce tailored to its unique strengths and challenges showcases how localized efforts contribute to the national vision of a developed Bharat.

STUDENTS OF VIKSIT BHARAT

In classrooms bright, dreams ignite,
Students of Bharat, shining light.
With books in hand, and hearts so bold,
The future's story begins to unfold.

Curious minds that seek and find,
In every challenge, strength they bind.
From rural schools to bustling towns,
They wear ambition like shining crowns.

In science, art, and fields of green,
The seeds of knowledge are deeply seen.
They innovate, they lead, they strive,
In Viksit Bharat, they come alive.

With every lesson, every goal,
They shape a nation, heart and soul.
Compassion, courage, and wisdom blend,
On these young shoulders, the world depends.

Their journey is one of hope and grace,
They build tomorrow, face to face.
In every child, a spark, a start,
Students of Bharat, the nation's heart.

So rise, young minds, with vision clear,
The future calls, the time is near.
In Viksit Bharat, your dreams take flight,
Guiding the nation towards the light.

VIKSIT BHARAT

In the heart of Bharat, dreams take flight,
A nation awakens, glowing with light.
Fields of gold and rivers that gleam,
We stride towards a collective dream.

Innovation and wisdom walk hand in hand,
Crafting a future, bold and grand.
From villages quiet to cities that hum,
A prosperous chorus, where all voices come.

Education's beacon shines so bright,
Erasing darkness, ushering light.
Every child, a story to tell,
In Viksit Bharat, they shall excel.

Green forests flourish, skies so clear,
Harmony reigns, with no fear.
Progress stands on nature's base,
Sustainability leads the race.

Hands together, we build, we strive,
A thriving land, so vibrant, alive.
With unity, strength, and vision wide,
In Viksit Bharat, hope and pride abide.

So let us march with hearts aglow,
Together in spirit, onward we go.
For in this soil, our dreams are sown,
A developed Bharat, fully grown.

Asst. Prof. Vasant Pednekar

Name of the Student: Prachiti Pandurang Pednekar

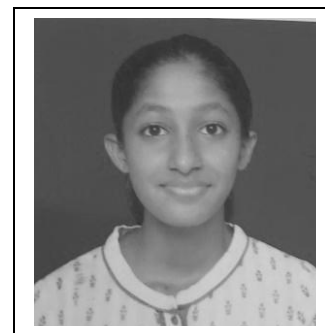
Class: F.Y. B. Com

Div: A

Enrollment No.: 2405032

Mobile No.: 9112756878

Email Address: pednekrprchiti@gmail.com



YOUTH AND SKILL DEVELOPMENT

Youth are the backbone of any nation, representing energy, innovation, and potential for growth. To harness this potential, it is crucial to focus on skill development. In today's fast-paced and competitive world, equipping young people with the right skills ensures they are prepared for the challenges of the modern workforce and society.

Skill development is not just about formal education but also about practical and vocational training. It involves teaching young people technical skills, communication, leadership, problem-solving, and adaptability. These skills make them employable and empower them to contribute meaningfully to the economy. Moreover, skilled youth are more likely to innovate and create opportunities for themselves and others, fuelling entrepreneurship and economic progress.

Governments and organizations worldwide recognize the importance of youth skill development. Initiatives such as vocational training programs, internships, and workshops are increasingly common. Digital platforms have also emerged as valuable tools for learning, offering online courses and certifications in various fields.

Investing in youth skill development is an investment in a nation's future. It reduces unemployment, promotes innovation, and fosters economic stability. Most importantly, it gives young people the confidence and tools to achieve their dreams and contribute to society. By focusing on development of younger generation we can create a brighter future for all.

Name Of the Student Arshin Hyder Khan

Class: F.Y. B. Com

Div: A

Enrollment No.: 2405006

Mobile No.: 7620871858

Email Address: arshinkhan0984@gmail.com



SASHAKT BHARAT: EMPOWERING EVERY CITIZEN

SASHAKT Bharat, translating to “Empowered India,” reflects the vision of an inclusive, resilient, and progressive nation. India’s journey towards empowerment focuses on ensuring that every citizen, irrespective of their socio-economic background, has access to opportunities for growth and self-reliance. Central to this mission are programs and initiatives aimed at uplifting marginalized communities, promoting skill development, and fostering inclusiveness across all sectors of society.

Uplifting Marginalized Communities

Marginalized communities in India often face systemic challenges, including poverty, lack of education, and limited access to healthcare. The government’s targeted programs have been instrumental in addressing these barriers. For instance, the Pradhan Mantri Jan Dhan Yojana (PMJDY) revolutionized financial inclusion by enabling millions of unbanked households to access banking services. This initiative empowers economically weaker sections by providing a foundation for savings, credit access, and insurance.

Promoting Skill Development

A key aspect of empowerment is equipping individuals with skills that enable them to earn livelihoods and contribute meaningfully to the economy. Recognizing this, the government launched the Skill India Mission, which aims to train over 400 million people by 2025 in various skills. Programs like the Pradhan Mantri Kaushal Vikas Yojana (PMKVY) focus on industry-relevant skills, boosting employability and entrepreneurship among the youth. Specific initiatives cater to rural communities, such as the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY), which provides skill training linked with placement opportunities.

The SASHAKT Bharat initiative is a testament to India’s commitment to fostering an empowered and inclusive society. By addressing systemic inequalities, enhancing skill development, and creating inclusive opportunities, the nation is charting a path towards sustainable development and collective prosperity. Together, we can build an India that truly lives up to its name - a strong, empowered Bharat.

Name Of the Student: Kimberley Rodrigues

Class: F.Y. B. Com

Div: A

Enrollment No.: 2405019

Mobile No.: 8010992805

Email Address: kimberleyrodrigues61@gmail.com



GREEN BHARAT

India, with its rich biodiversity and vast natural resources, stands at a pivotal moment in history. As the nation rapidly progresses toward economic development, the need for sustainable practices has never been more pressing. The Green Bharat initiative embodies the vision of a cleaner, greener, and more sustainable India. It is a clarion call for every citizen, especially the youth, to actively participate in environmental conservation and sustainable development. Environmental degradation, climate change, deforestation, and pollution are pressing issues that threaten the health and prosperity of our nation. The youth of India, with their energy, creativity, and innovation, are uniquely positioned to lead the movement towards a greener future. By adopting eco-friendly habits, supporting green technologies, and participating in community-driven environmental initiatives, young Indians can drive significant change.

Simple actions like reducing plastic use, conserving water, using public transportation, and planting trees can collectively have a profound impact. Embracing renewable energy solutions, promoting sustainable agriculture, and advocating for responsible consumption are also critical steps in this journey. Educational institutions, businesses, and communities must empower the youth with knowledge and resources to make informed decisions that prioritize the environment. The Green Bharat initiative is not just about policy changes; it is about fostering a culture that respects and nurtures nature. It is about recognizing that every small effort counts and that collective action can lead to substantial transformation.

To the youth of India: the future belongs to us. Our actions today will shape the world of tomorrow. Embrace sustainable living, be conscious of your ecological footprint, and inspire others to do the same.

Name Of the Student: Sakshi Ramesh Velip

Class: F.Y. B. Com

Div: A

Enrollment No.: 2405040

Mobile No.: 8975880403

Email Address: rameshvelip2875@gmail.com



EDUCATION FOR ALL

Education is the cornerstone of progress and development in any nation. In a diverse and populous country like India, ensuring inclusive and equitable quality education for all is not just a goal but a necessity. Education empowers individuals, bridges societal divides, and drives economic growth. It fosters critical thinking, innovation, and social responsibility, laying the foundation for a prosperous future.

Despite significant advancements in literacy rates and educational infrastructure, challenges such as poverty, gender disparity, and regional inequalities still hinder access to quality education for many. Rural areas often lack basic educational facilities, and marginalized communities struggle with systemic barriers. To overcome these obstacles, concerted efforts from government bodies, educational institutions, and society at large is important. Initiatives like the Right to Education Act, mid-day meal programs, and digital learning platforms have been instrumental, but more needs to be done to reach every corner of the nation.

It is essential for the youth to recognize education as a tool not only for personal success but also for national development. Moreover, embracing digital literacy and lifelong learning will enable the youth to stay competitive in a rapidly evolving global landscape. Skills such as critical thinking, creativity, communication, and collaboration are indispensable in the modern world.

In the words of Dr. A.P.J. Abdul Kalam, "Education is the most powerful weapon which you can use to change the world." Let us employ this weapon wisely and inclusively for a brighter, stronger India.

Name Of the Student: Pooja Belamkar

Class: F.Y. B. Com

Div: B

Enrollment No.: 2405125

Mobile No.: 9028595665

Email Address: poojabelamkar527@gmail.com



HEALTHY BHARAT: A VISION FOR A VIBRANT NATION

India, known for its rich cultural heritage and diversity, is on a transformative journey toward becoming a healthier nation. This vision, encapsulated in the concept of “Healthy Bharat,” aims to foster a society where every individual has the opportunity and resources to lead a healthy life.

The Government of India has been at the forefront of promoting health and wellness across the country. Programs such as **Ayushman Bharat**, which provides health insurance to millions of low-income families, aim to make healthcare more accessible and affordable. Additionally, the **Swachh Bharat Abhiyan** has made significant strides in improving sanitation and hygiene, crucial components of public health. Investments in healthcare infrastructure are also vital. Community participation involves empowering people to address their own health challenges. Grassroots movements and local organizations play a pivotal role in spreading awareness about health issues and encouraging healthy practices. Initiatives such as community health camps, nutrition workshops, and mental health awareness programs equip individuals with the knowledge they need to make informed health choices.

While government initiatives and community efforts are essential, individual responsibility is equally crucial in achieving a Healthy Bharat. Every person plays a role in maintaining their health and well-being. This includes adopting a balanced diet, engaging in physical activity, and undergoing routine health check-ups. Encouraging open conversations about mental health issues and reducing societal stigma can lead to a more supportive environment for those in need. The journey toward a Healthy Bharat is a collaborative effort that requires the combined energies of the government, communities, and individuals. By working together, India can overcome health challenges and pave the way for a vibrant and healthy future.

Name Of the Student: Ashwini Nair

Class: F.Y. B. Com

Div: B

Enrollment No.: 2405106

Mobile No.: 9067618776

Email Address: ashwininair9075@gmail.com



DIGITAL INDIA: EMPOWERING A CONNECTED NATION

India's "Digital India" initiative launched on 1 of July 2015 aims to transform the country into a digitally empowered society and Knowledge-intensive economy. This initiative aims to bridge the digital divide in rural areas by expanding internet access through innovative programs like the Netcare System, ultimately enabling universal access to digital tools and services, and fostering a more transparent, efficient, and inclusive digital economy.

Digital India has several key components. These include technology-driven development, which leverages innovations like AI, big data, and Internet of things (IoT) to enhance sectors like agriculture, healthcare, and education. Financial inclusion is another crucial aspect, bringing banking and financial services to the doorstep of millions through digital platforms.

The Initiative also emphasizes digital literacy, enhancing digital skills across the population through programs like PMGDISHA. E-Governance is another essential aspect, upgrading public services to enhance transparency, reduce corruption, and simplify the process. Furthermore, the Bharat Net project aims to ensure high-speed broadband connectivity to rural and remote areas, promoting universal internet access. The Initiative has also led to significant growth in the finance sector, with companies developing innovative solutions adapted according to the Indian market conditions.

In conclusion, Digital India represents a systematic approach in bridging the digital divide, enhancing inclusive growth, and creating a digitally empowered nation. By focusing on technology-driven development, financial inclusion, digital literacy, e-governance, and universal internet access, the initiative is paving the way for a brighter, more equitable future for all Indians.

Name Of the Student: Varsha

Class: T.Y. B. Com

Div: A

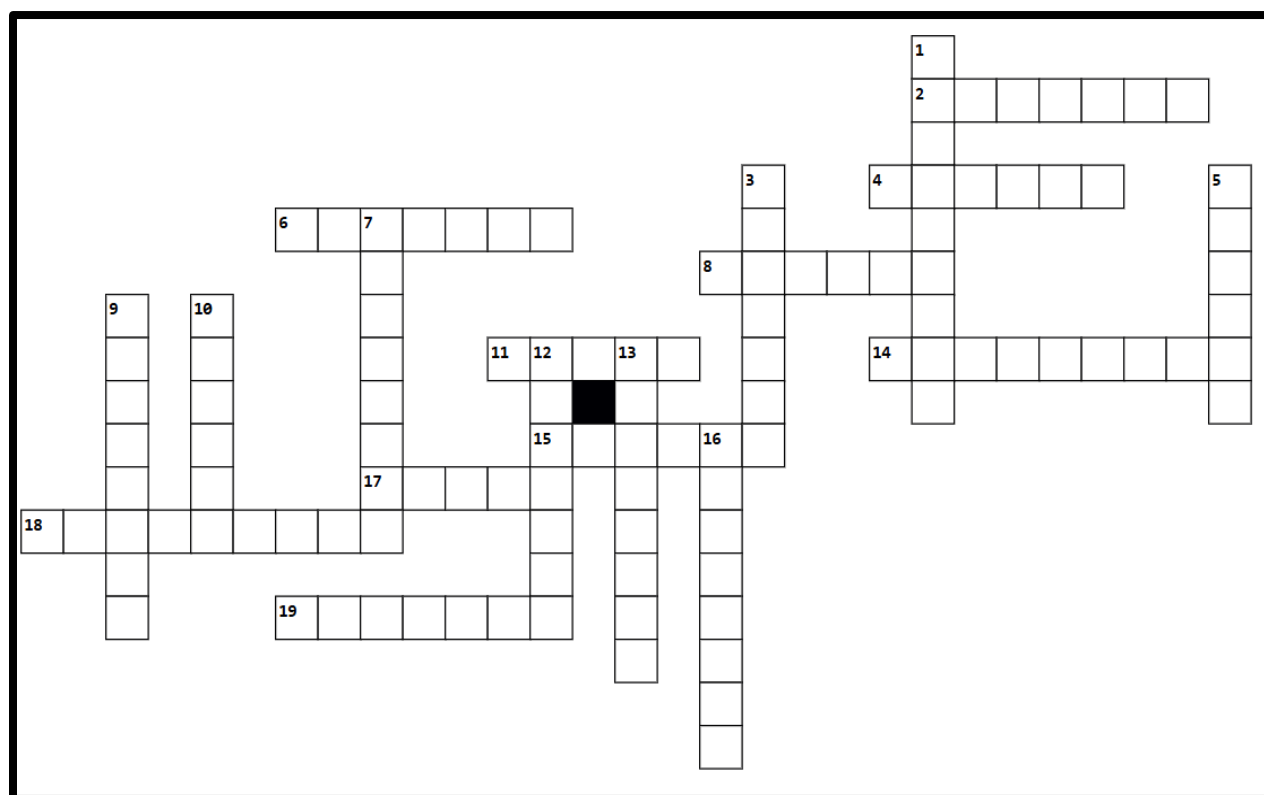
Enrollment No.: 2203358

Mobile No.: 7722058697

Email Address: varshabhagya4104@gmail.com



FUN PUZZLE



ACROSS

2. The total value of goods and services produced by a country.
4. A record of the amounts of money a company owes and is owed.
6. The amount of money invested in a business or project.
8. Money borrowed to pay for something, which must be paid back with interest.
11. The amount of money a product is sold for.

14. A business agreement where one company gives another permission to use its trademark.
15. A person or company that sells goods or services.
17. A unit of stock in a company.
18. A place where goods are stored before being sold.
19. A document that records a sale.

DOWN

1. A type of long-term loan or bond issued by a company.
3. Co-founder
5. A store or shop where goods are sold.
7. A business transaction involving the exchange of goods for money.
9. The act of buying and selling goods.
10. The action of introducing a new product or service to the market.
12. The money earned from selling goods or services.
13. A document showing the terms of a sale or agreement.
16. A person who manages or operates a business.

Answers:

Across

2. Economy
4. Ledger
6. Capital
8. Credit
11. Price
14. Franchise
15. Vendor
17. Share
18. Warehouse
19. Invoice

Down

1. Debenture
3. Partner
5. Market
7. Purchase
9. Commerce
10. Launch
12. Revenue
13. Contract
16. Operator

Name Of the Student: Nilam Adigiri

Class: T.Y. B. Com

Div: A

Enrollment No.: 2203162

Mobile No.: 9511277394

Email Address: nilam14.04adigiri@gmail.com



SASHAKT BHARAT: EMPOWERING EVERY CITIZEN

SASHAKT Bharat: Empowering Every Citizen means building a strong and capable India where every individual has the opportunity to thrive. It is about creating a country where: People have access to tools for growth, like quality education, meaningful jobs, and reliable healthcare. Each person feels confident and empowered to contribute to the nation's progress.

SASHAKT is a web portal that supports the implementation and monitoring of training for Ayushman Bharat Health and Wellness Centre. Ayushman Bharat (AB) is an attempt to move from a sectoral and segmented approach of health service delivery to a comprehensive range of health care services.

Ayushman Bharat adopts a continuum of care approach, comprising of two interrelated components. **The first component** pertains to creation of 1,50,000 Health and Wellness Centers (HWCs) which will bring health care closer to the homes of the people. These centers provide Comprehensive Primary Health Care. **The second component** is the Pradhan Mantri Jan Arogya Yojana (PM-JAY) which provides health protection cover to poor and vulnerable families for seeking secondary and tertiary care.

To support states in the implementation and monitoring of training, National Health System and Resource Centre (NHSRC) has developed Training Monitoring web portal known as SASHAKT – **Systematic Assessment of Health care providers Knowledge and Training**. This portal is designated to provide real-time update on the progression of trainings. The specific purpose of training monitoring software is as follows:

- Support the states in planning training for health care functionaries
- Monitor the quality of training
- Determine the real-time status of training of healthcare functionaries
- Timely documentation and reporting on the status of training

A 'Sashakt Bharat' (empowered India) is only possible with a 'Swasth Bharat' (healthy India) and both the Central and state governments are working with an unwavering commitment to ensure the health and well-being of every citizen. At its heart, it is about fostering a society where every citizen feels valued, supported, and equipped to build a better life—for themselves and the country.

Name Of the Student: Samia Jakati

Class: T.Y. B. Com

Div: A

Enrollment No.: 2203145

Mobile No.: 7972826995

Email Address: samiajakati005@gmail.com



GREEN BHARAT: BUILDING A SUSTAINABLE TOMORROW

India, or Bharat, is a country known for its rich culture, history, and natural beauty. From the majestic Himalayas to the vast oceans, from dense forests to fertile plains, our land is blessed with abundant resources. However, as our country develops, the challenges of environmental degradation, pollution, and climate change have grown significantly. To ensure a bright future for our nation, the vision of "Green Bharat" is essential. It focuses on creating a sustainable, eco-friendly society where growth and the environment go hand in hand. Sustainability means using resources wisely so they last for future generations. Over the years, industrialization and urbanization have led to deforestation, loss of biodiversity, and increasing pollution levels.

By adopting sustainable practices, we can ensure that our development does not harm the environment. A Green Bharat is not just a necessity but a responsibility for every citizen. It is about protecting nature while also achieving economic growth.

Steps Towards a Green Bharat

Achieving a Green Bharat requires efforts from everyone, including the government, industries, and individuals. Here are some important steps:

1. **Planting Trees:** Trees are the lungs of the Earth. They provide oxygen, improve air quality, and prevent soil erosion. Initiatives like tree plantation drives and afforestation projects can help restore our green cover.
2. **Promoting Renewable Energy:** Fossil fuels are a major source of pollution and greenhouse gas emissions. India is blessed with abundant sunlight and wind, making renewable energy sources like solar and wind power a great alternative. Expanding renewable energy projects can reduce our dependence on polluting energy sources.
3. **Reducing Pollution:** Pollution, whether it's in the air, water, or soil, is a big challenge for India. Strict regulations on industries, promoting electric vehicles, and banning single-use plastics are important steps to reduce pollution.
4. **Waste Management:** Waste, especially plastic, is a big environmental issue. By recycling and composting, we can reduce the amount of waste that ends up in landfills. Swachh Bharat Abhiyan has already made progress in this area, but there is much more to do.
5. **Water Conservation:** Water is a precious resource. Rainwater harvesting, building check dams, and reducing water wastage can help conserve water. Rivers like the Ganga and Yamuna need special attention to restore their health.

6. **Eco-friendly Agriculture:** Agriculture is the backbone of India, but modern practices often harm the environment. Organic farming, crop rotation, and reducing the use of harmful chemicals can make agriculture more sustainable.
7. **Role of Youth in Green Bharat:** Young people are the future of our nation, and they have a big role to play in making Bharat green. They can take small but meaningful steps like conserving water, planting trees, and spreading awareness about environmental issues. Students can participate in cleanliness drives, tree plantation programs, and eco-friendly projects. Social media can also be a powerful tool for spreading messages about sustainability.
8. **The Role of Technology:** Technology can help us achieve a Green Bharat. Innovations like electric vehicles, and energy-efficient appliances can reduce pollution and save resources. Smart cities with sustainable infrastructure can lead the way in balancing development and the environment.
9. **Government Initiatives:** The Indian government has already started several programs to promote sustainability. The Swachh Bharat Abhiyan aims to make India clean, while the National Solar Mission promotes renewable energy. Programs like Ganga Rejuvenation and CAMPA (Compensatory Afforestation Fund Management and Planning Authority) are focused on restoring natural resources. These efforts show that the government is committed to creating a Green Bharat.
10. **Challenges Ahead:** While the vision of Green Bharat is inspiring, there are many challenges. Poverty, lack of awareness, and resistance to change can slow down progress. Industrial pollution, overpopulation, and poor waste management systems are other issues that need urgent attention. However, with the right policies and active participation from citizens, these challenges can be overcome.

Conclusion

A Green Bharat is not just about planting trees or banning plastic; it is about changing our mindset and lifestyle. It is about living in harmony with nature and ensuring that development does not come at the cost of the environment. As citizens of this great nation, we must contribute to this vision. Whether it is by reducing waste, conserving water, or planting trees, every small step counts. Together, we can create a Bharat that is not only green but also sustainable and prosperous.

Name Of the Student: Shrijay Ulhas Velingkar

Class: T.Y. B. Com

Div: A

Enrollment No.: 2203149

Mobile No.: 9850161274

Email Address: shrijayvelingkar@gmail.com



VIKSIT BHARAT: A WAY FOR DEVELOPMENT

Viksit Bharat means a developed India, which is a plan envisioned and planned by the government of India to make the nation develop by 2047, which is the 100th Independence Day. This consists of goals to make it possible. The main objectives or goals of Viksit Bharat are economic growth and development which includes sustainable development, promoting of domestic manufacturing industries, and leveraging technology to drive the economy by promoting digital literacy, e-commerce, and digital governance.

Another objective is social equity and inclusion where education and skill development are focused, on improving healthcare and providing social security to vulnerable portions of the population. Technological advancement is also part of Viksit Bharat where research and development are focused to solve problems in society.

While the vision of Viksit Bharat 2047 is ambitious, it also presents significant challenges and they are poverty and inequality the issue of poverty and inequality, which remains a major challenge for India. Infrastructure Development is a challenge to overcoming the infrastructure deficit, particularly in rural areas. The vast skill gap between the available workforce and the demands of the modern economy. Environmental challenges, such as pollution and climate change are also a challenge but along with challenges India also has opportunities, young and growing population which can be a major asset or major benefit for our nation, also a growing technological capable which has driven for innovation and growth.

To conclude Viksit Bharat is an effort that requires a concentrated boost from government private sector and citizens of the nation especially youths who are one of the pillars of Viksit Bharat, by addressing challenges and utilizing opportunities India can achieve its goal to become a developed nation by 2047.

Name Of the Student: Neha Raikar

Class: T.Y. B. Com

Div: A

Enrollment No.: 2203128

Mobile No.: 7378628573

Email Address: neharaikar04@gmail.com



INNOVATIVE BHARAT: THE STARTUP REVOLUTION

India, affectionately known as "Bharat," is undergoing a remarkable transformation. From the bustling streets of Bengaluru to the tech hubs of Hyderabad, from the business-minded lanes of Ahmedabad to the vibrant entrepreneurial spirit of Delhi, India is no longer just the land of tradition and culture; it has become a global hotspot for innovation and startups.

For decades, India's narrative was tied to its agrarian roots, a growing service sector, and its potential as a manufacturing hub. But over the last decade, a quiet revolution has been brewing. With a population exceeding 1.4 billion, over 65% of whom are below the age of 35, India is teeming with youthful energy and creativity.

This revolution didn't happen overnight. It is the result of concerted efforts by individuals, organizations, and policymakers who dared to dream big. Government initiatives like Startup India, Digital India, and Atmanirbhar Bharat have played a pivotal role in fostering entrepreneurship. These programs provide funding, mentorship, and a supportive regulatory environment to young businesses. Behind every startup lies a story of grit, determination, and passion. Take the example of Nidhi, a young woman from a small town in Rajasthan. Watching her parents struggle to sell farm produce at fair prices, she launched an Agritech platform that connects farmers directly to buyers, eliminating middlemen and ensuring better profits for farmers.

Of course, the road to success is not without obstacles. Indian startups face challenges such as regulatory hurdles, intense competition, and access to consistent funding. For this revolution to sustain, collaboration is key. Policymakers must continue to streamline processes and provide infrastructure. Educational institutions should foster innovation by encouraging critical thinking and entrepreneurship among students. And as consumers, we must support homegrown brands, recognizing the value they bring to the ecosystem. The startup revolution in Bharat is more than an economic trend—it is a cultural shift.

India's startup journey is a testament to the power of dreams, hard work, and the indomitable human spirit. It reminds us that innovation is not confined to tech parks or metro cities; it can emerge from every corner of this vast and diverse land. Indeed, the story of Innovative Bharat is just beginning, and the world is watching.

Name Of the Student: Shruthi R. Ningapur

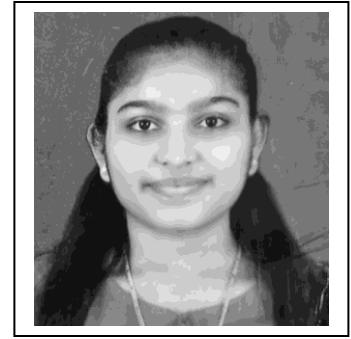
Class: T.Y. B. Com

Div: A

Enrollment No.: 2203150

Mobile No.: 7385668880

Email Address: shruthiningapur22@gmail.com



VIKSIT BHARAT

A land of dreams, where spirits soar,
Where knowledge blooms and minds explore.
Viksit Bharat, a vision grand,
A nation rising, hand in hand.

From fields of green to bustling towns,
Where progress thrives, and wisdom crowns.
Innovation's spark, a guiding light,
Igniting minds, both day and night.

Sustainability's embrace, a gentle hold,
Protecting nature's treasures, stories told.
Of rivers flowing, forests green,
A vibrant tapestry, forever seen.

Empowering growth, for one and all,
Breaking barriers, standing tall.
Equality's embrace, a warm embrace,
Where every voice finds its rightful place.

Viksit Bharat, a future bright,
A beacon shining, ever so bright.
A nation united, strong, and bold,
A story waiting to unfold

Name Of the Student: Ankita M Hangdi

Class: T.Y. B. Com

Div: A

Enrollment No.: 2203004

Mobile No.: 7385669024

Email Address: angadiankita4@gmail.com



EMPOWERED WOMEN EQUAL SOCIETY: A JOURNEY TO GENDER EQUALITY

The phrase “Empowered Women Equal Society” is more than just a slogan it is a fundamental truth. When women are empowered, they become catalysts for change, driving progress and prosperity in their communities and beyond. The journey to gender equality is a long and winding one but it’s a path that’s essential for creating a more just equitable world.

India is a country with a rich cultural heritage and diverse populations, is home to millions of girls who face numerous challenges in their daily lives. From poverty and illiteracy to discrimination and violence girls in India often find themselves at the receiving end of societal neglect.

The implementation of the initiative “Beti Bachao, Beti Padoo” in 2015 aimed to address the declining child sex ratio and promote girls’ education. It highly focuses on preventing sex-selective abortion and female infanticide and also empowers girls and women. The 21st century has witnessed a landscape, with women increasingly taking on leadership roles across various sectors. Despite the numerous challenges and obstacles that came in their way to achieve their dreams and goals, women have demonstrated their ability to lead, inspire, and drive change. Women have developed great courage to fight for their own and also encouraged other women.

In conclusion, women are the future of a great nation so empowering and promoting gender equality is a big step towards creating an equitable and prosperous Viksit Bharat.

Name Of the Student: Firat Maher A Sayyed

Class: T.Y. B. Com

Div: C

Enrollment No.: 2203112

Mobile No.: 8805797075

Email Address: firatsayyed@gmail.com



VIKSIT BHARAT: LEVERAGING TECHNOLOGY FOR DEVELOPMENT

In today's rapidly evolving technological landscape, emerging technologies have the potential to revolutionize development efforts around the world. Artificial intelligence (AI), the Internet of Things (IoT), and other cutting-edge innovations are transforming how we address global challenges in areas like healthcare, education, agriculture, and environmental sustainability.

AI: A Catalyst for Change: AI, with its ability to analyze vast amounts of data and identify patterns, is proving to be a powerful tool for development. In healthcare, AI-powered diagnostics can improve disease detection and treatment, especially in resource-constrained settings. AI-driven precision agriculture can optimize resource allocation and increase crop yields, enhancing food security in developing countries.

IoT: Connecting the Unconnected: IoT, with its network of interconnected devices, is enabling real-time data collection and analysis, leading to more informed decision-making. In environmental monitoring, IoT sensors can track air and water quality, providing crucial data for pollution control and disaster preparedness. Smart grids, powered by IoT, can optimize energy distribution and reduce energy consumption, promoting sustainable development. Additionally, IoT-enabled precision agriculture can monitor soil moisture and nutrient levels, optimizing irrigation and fertilization practices. Beyond AI and IoT, other emerging technologies are also contributing to development efforts.

Challenges and Considerations: While the potential of these technologies is immense, it is important to address the challenges and considerations associated with their implementation. Ensuring equitable access to technology, addressing privacy and security concerns, and developing the necessary skills and infrastructure are crucial for maximizing the impact of these technologies on development.

Conclusion

AI, IoT, and other emerging technologies have the potential to transform development efforts, addressing global challenges in innovative and impactful ways. By harnessing the power of these technologies, we can create a more sustainable, equitable, and prosperous future for all.

Name Of the Student: Kussum Yadav

Class: T.Y. B. Com

Div: C

Enrollment No.: 2203122

Mobile No.: 9307064252

Email Address: kussumyadav245@gmail.com



INCLUSIVE BHARAT: EMPOWERING PERSONS WITH DISABILITIES

In a world that is rapidly advancing in technology, economic opportunities, and social reforms, it is crucial to ensure that every individual, irrespective of their physical or mental challenges, is empowered to participate fully in society. India, with its rich cultural diversity and ever-evolving socio-economic landscape, is on a significant journey toward empowering persons with disabilities (PWDs). The government and various organizations are striving to build an Inclusive Bharat—a nation where every citizen, regardless of ability, has equal opportunities, accessibility, and inclusion. This is not just a matter of social justice but also a matter of national development and growth.

Key Achievements

- **Rights of Persons with Disabilities Act, 2016**

1. Accessible Infrastructure: The Sugamya Bharat Abhiyan has enhanced accessibility in public spaces, transport, and buildings. Ramps, elevators, and accessible toilets have been installed in government buildings, airports, and railway stations.
2. Employment Opportunities: Government initiatives and private sector participation have increased employment opportunities for PWDs. The Rights of Persons with Disabilities Act, 2016, mandates 4% reservation in government jobs for PWDs.

- **Challenges Ahead**

1. Scaling Efforts: Reaching rural and remote areas remains a challenge. Many smaller towns and villages lack accessible infrastructure, digital connectivity, and employment opportunities.
2. Private Sector Participation: Encouraging more private companies to hire PWDs is crucial. Many private sector companies still lack inclusive hiring practices and accessible workplaces.

- **The Way Forward**

1. Improve Digital Literacy: Launch digital literacy programs for PWDs, focusing on online safety, digital financial literacy, and e-commerce skills.
2. Foster Partnerships: Collaborate with NGOs, private sector companies, and government bodies to promote inclusivity and accessibility.

Conclusion

India's progress in creating an inclusive society for PWDs is commendable. However, there is still much work to be done. By addressing the challenges ahead and implementing strategies for holistic accessibility, digital literacy, and private sector participation, India can move closer to realizing the vision of an Inclusive Bharat.

Name Of the Student: Rio Michael Fernandes

Class: T.Y. B. Com

Div: C

Enrollment No.: 2203341

Mobile No.: 7558673277

Email Address: www.rioferdinand71011@gmail.com



DEVELOPED INDIA: VISION & PROGRESS

In the 2021, Independence Day speech, the Hon'ble Prime Minister paid homage to the freedom fighters and shared his vision for Amrit Kaal and 2047, when the country would celebrate 100 years of independence. He mentioned that the goal of 'Amrit Kaal' is to create an India where the level of facilities is not dividing the village and the city; where the government does not interfere unnecessarily in the lives of citizens, and where there is the world's every modern infrastructure. To achieve these goals, he gave the slogan, "Sabka Saath, Sabka Vikas, Sabka Vishwas, and Sabka Prayas."

The PM, in his 2022 Independence Day speech, mentioned how the entire country celebrated Azadi Ka Amrit Mahotsav and shared the Panch Pran of Amrit Kaal: Goal of developing India, to remove any trace of the colonial mindset, take pride in our roots, unity and a sense of duty among citizens. He urged the citizens to nurture new possibilities, realize new resolutions, and move ahead with confidence. He also underlined collective efforts and teamwork to take the country forward.

India is well on the path to becoming one of the two largest economies in the world by 2047. Hon'ble Commerce and Industries Minister has also predicted that by 2047 India will be a global powerhouse with the size of economy around \$ 35 trillion. The vision document for the same is already being prepared in consultation with a wide-range of stakeholders across all sectors.



SDG 3; Made BY Eudes John Teles,
T .Y. B.Com C, Enrollment No. 2203111



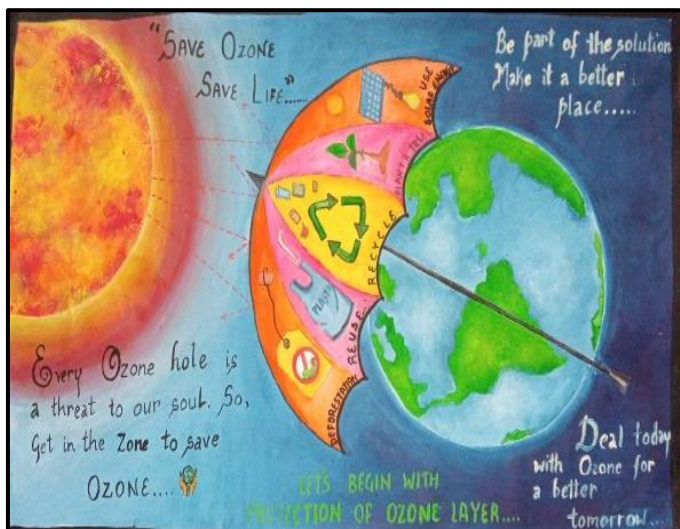
Viksit Bharat; Made BY Prachee Dangi,
T.Y. B.Com C, Enrollment No. 2203332



SDG 3; Made BY Purna Hargi,
T.Y. B.Com C, Enrollment No. 2203333



Evening Sky; Made BY Srushti Sanjay
Tulaskar,
F.Y. B.Com A, Enrollment No. 2405053



Made BY Srushti Sanjay Tulaskar,
F.Y. B.Com A, Enrollment No. 2405053



Made BY Shruti M. Dhargalkar,
S.Y. B.Com A, Enrollment No. 2303149



Swami Vivekananda; Made BY Raj Khan,
T.Y. B.Com A, Enrollment No. 2203137



Viksit Bharat; Made BY Prachee Dangl,
T.Y. B.Com C, Enrollment No. 2203332

With Best Compliments From



*Smt. Bharati
Pednekar
Murgaon, Goa*

With Best Compliments From



Hooo Cooks for you???
We Do!!!!

We undertake indoor & outdoor Catering orders

☎ 9049480025
☎ 8411931027
📞 8668931080

📍 Sancoale - South Goa.
✉ info@annapurnacaterersgoa.com
🌐 www.annapurnacaterersgoa.com



Scan the QR Code
for more info

#1B, Nandan Complex, Next to Baskin Robins, Airport Rd, Vidhyanagar Colony, Zuarinagar, Goa - 403726.

With Best Compliments From



*Sidharth Kumar
and Family*

With Best Compliments From



*U.A. Sarmalkar &
Co.
Vasco-Da-Gama
Goa*

With Best Compliments From



Ms. Shveta S. Desai

*Assistant Professor, Department of Commerce
M.E.S. Vasant Joshi College of Arts & Commerce
Zuarinagar- Goa*

With Best Compliments From

AGS Investments

Mutual Funds Sahi Hai

Ajay G. Shigaonker
Mutual Fund Distributor

Mobile : 9011000217
E-mail : ajaygs@rediffmail.com

Types of Mutual Funds
Equity, Debt, Hybrid, Liquid

AGS
Investments

Ph. No. 9011000217

With Best Compliments From
Michael's Bar and Corner, Dabolim - Goa



Michael's Bar and Corner is a warm and welcoming spot where great food meets a lively atmosphere. Whether you are stopping by for a delicious meal, expertly crafted cocktails, or just to unwind with friends, we have got you covered. Known for our mouthwatering dishes and friendly service, Michael's is the perfect blend of casual charm and vibrant energy. Join us for unforgettable evenings filled with great flavors, good company, and a cozy ambiance that feels like home.

With Best Compliments From



Mr. Santosh Murari Ghodgekar
Vasco, Goa

With Best Compliments From
Proprietor: Daulat Ram Marothiya



Gora Finance

- Available Gold loans with best interest rates.

CONTACT:

- 9975079508 {Goa Branch}
- 9636791328 {Ajmer, Rajasthan Branch}

Email:

- Gorafinance08@gmail.com

With Best Compliments From
Proprietor: Sachin Sardesai

Sachin Sardesai
Mob: 9552063555

**COMPUTER
VISION**

Computer Systems, Peripherals, Maintenance & Repairs
C/o Hotel Rukmini, D.D. Road, Opp. Police Qtrs, Vasco, Goa - 403 802.
Ph: 2511650 Email: cvcompuvision@gmail.com

DELL  **lenovo acer ASUS**  **Canon** 

With Best Compliments From



7219595536

8669005670



The Twin Bakes

♥ *cafe & cakery* ♥

Desserts • Coffee • Viennoiserie
• Bespoke Cake • Wedding cake
• Corporate Order

Airport road , Near MES college junction, above
Ved Motors , Zuarinagar - GOA.

With Best Compliments From



Santano Agnelo,
Leticia & Gabriella Faria (U.K.)

With Best Compliments From



INSTITUTE FERRAO

Since 1968...

- Computer Education.
- Commercial Training Institute.
- Data Entry & Processing.

Near Railway Station,
Vasco-Da-Gama, Goa, 403802.

Contact: - 9823158152

✉:Institute.ferrao@gmail.com

With Best Compliments From



*Crecy Fernandes
and family*

With Best Compliments From

- ❖ *Jocelyn Barretto, Vasco Goa*
 - ❖ *Ved Motors, Dabolim, Goa*
- ❖ *Pandurang Kankonkar & Family*
- ❖ *Asst. Prof. Narendra Gaonkar and
Family*
- ❖ *Feliz Goan Traditional Band*
- ❖ *Well Wisher, Faculty, Department of
Commerce*
 - ❖ *Shanaya Felícia Rodrigues*
 - ❖ *Golden Bakers, Vasco*
 - ❖ *Rohit*

With Best Compliments From



**Winning Trophy of Commerce Fiesta 2024 – 2025, held on
1st February 2025 on the Theme: Viksit Bharat**

SPONSORED BY:	
YUVRAJ BAGUL	EUDES TELES
FIRAT SAYYED	NILAM ADIGIRI
VANSH MAROTHIYA	BHAVIK VAISHNAV
RAYGEL FERNANDES	RIO FERNANDES
PRERNA HARGI	PRACHEE DANGI
DANISH TAHASILDAR	KUSSUM YADAV
SHRIJAY VELINGKAR	UGRASEN MALLAH
TISHA NAIK	MOHIT SARMALKAR
BATCH OF THIRD YEAR 2024 - 2025	
Ex GS - AKASH OJHA	

With Best Compliments From
***Sukanth Shanbhag (Trustee) &
Veena Shanbhag (Trustee)***
Venkatesh Shanbhag Charitable Trust



**Sponsored 119 Trophies to UG & PG Commerce
Students of M.E.S's Vasant Joshi College of Arts and
Commerce, Zuarinagar, Goa for Commerce Fiesta
Event held on 1st February, 2025
Theme "Viksit Bharat"**

With Best Compliments From



Shri. Krishna (Daji) Salkar

*MLA Vasco-Da-Gama Constituency
Chairman, South Goa Planning &
Development Authority (SGPDA)*

With Best Compliments From

Indian Overseas Bank, Zuarinagar Branch, Goa

IOB
Indian Overseas Bank

Dream Home or New Ride
We are here for you !!!

IOB VEHICLE LOAN
IOB HOME LOAN

0% Processing Charges

Competitive ROI | Hassle Free Process | Apply Online

www.job.in Follow us on [Facebook](#) [Twitter](#) [Instagram](#) [LinkedIn](#) [YouTube](#) @IOBIndia 1800 890 4445

IOB
Indian Overseas Bank

Invest in Your Skills, Secure Your Future!

IOB SKILL LOAN

0% PROCESSING FEES

Key Benefits

- ✓ Skill Loans up to ₹7.5 Lakh
- ✓ No Collateral Required
- ✓ Flexible Repayment Options
- ✓ Affordable Interest Rates
- ✓ Covers Tuition/Course Fees and more

Apply online with ease at www.vidyalakshmi.co.in

www.job.in Follow us on [Facebook](#) [Twitter](#) [Instagram](#) [LinkedIn](#) [YouTube](#) @IOBIndia 1800 890 4445

IOB
Indian Overseas Bank

DIGITAL SAVINGS ACCOUNT

Paperless account opening through Video KYC

Open account in your preferred branch digitally

Online Locker Allotment

Instant Debit Card & Cheque Book at your doorstep

Instant Internet Banking and Mobile Banking

Online Scheme Upgradation Facility

Apply Now

www.job.in Follow us on [Facebook](#) [Twitter](#) [Instagram](#) [LinkedIn](#) [YouTube](#) @IOBIndia 1800 890 4445

Salary Account, Zero Balance, Infinite Perks !

IOB SB SALARY
GOLD-DIAMOND-PLATINUM

- Free Zero Balance Family Account (upto 3)
- No Charges for ATM Card Access
- Lounge Access
- Free Personal Accidental Insurance

इण्डियन ओवरसीज बैंक
Indian Overseas Bank
आपकी प्रगति का साथी
Good people to grow with

www.job.in Follow us on [Facebook](#) [Twitter](#) [Instagram](#) [LinkedIn](#) [YouTube](#) @IOBIndia 1800 890 4445

IOB
Indian Overseas Bank

Study Without Worries!
IOB Vidya Shrest

Loan upto ₹ 1.50 Crore with minimal requirement

No Margin & No Processing Charges

Special Start-up Moratorium

Flexible Repayment Options upto 15 Years

Cover your tuition fees, hostel costs, books, travel etc & with the cost of Term Insurance for Student

CATEGORY OF INSTITUTIONS	No Security, only Parent/Guardian as Co-borrower	With tangible collateral of full value and parent/Guardian as Co-borrower
LIST A	₹ 40 Lakh	₹ 1.5 Crore
LIST B	₹ 30 Lakh	

APPLY NOW

www.job.in Follow us on [Facebook](#) [Twitter](#) [Instagram](#) [LinkedIn](#) [YouTube](#) @IOBIndia 1800 890 4445

इण्डियन ओवरसीज बैंक
Indian Overseas Bank
आपकी प्रगति का साथी
Good people to grow with

YOUR EDUCATION OUR PRIORITY

IOB VIDYA JYOTHI

APPLY NOW

- Attractive Rate of Interest
- Quick Disbursement
- Longer Repayment Period

www.job.in Follow us on [Facebook](#) [Twitter](#) [Instagram](#) [LinkedIn](#) [YouTube](#) @IOBIndia 1800 890 4445

IOB
Indian Overseas Bank

Pursue Your Dream Education with

IOB Vidya Suraksha

- Loan Amount: Up to ₹ 7.5 Lakhs
- Zero Processing Charges
- Flexible Repayment Period

APPLY NOW

Call Us Now 1800 425 4445

Best Compliments From

María Crescencia Menezes Memorial
Education Trust, contributed in the form of
trophies and mementoes to support Commerce
Fiesta UG and PG Event of students held on
1st February, 2025

Cesar and María Emília Menezes Trust,
contributed in the form of mementoes to
support Commerce Fiesta UG and PG Event of
students held on 1st February, 2025