



THE COMMERCIO 2020

PG DEPARTMENT OF COMMERCE AND RESEARCH CENTRE

From the Editor's Desk

Salama! Step into the fourth edition of “The Commercio”, the magazine instituted by the PG Department of Commerce and Research for connecting our students with the major changes and updates in the commercial world around them. These are not just sheer pages with colour but an isle of acquaintance. It includes almost all current affairs and its effect in the global economy. This gesture also intends to improve our students’ skills in designing the newsletter. We are contented that “The Commercio” has accomplished its objectives with the combined endeavor of the student compilers team and is geared up for the readers. Have a knowledgeable reading.

-Ekipa (team)

Gratitude

Dr. Rose V J

Smt. Jilu Varghese

Sri. Jins C.G

And all other staff of Department of Commerce

Student compilers

Pallavi Muraleedharan

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Parent courtesy

Muraleedharan. P

P Mayadevi

Murali K.R

“For everything in the world—the lust of the flesh, the lust of the eyes, and the pride of life—comes not from the Father but from the world. The world and its desires pass away, but whoever does the will of God lives forever”.

1 John 2:16-17



Blueprint

EDITOR’S NOTE...

Reading is important because it helps to develop the minds, understanding the written words are a way one could invade into the space of imagination and wit. Each Commercio edition has something new to unfetter the thoughts and aspirations of its readers; this edition also has vitality in its appearance. This edition introduces the readers with 7 prominent books and authors in the field of Commerce, through the title of each page of this newsletter. Readers can also have a glimpse about the books by the small narrative given at the end of each page. A fine human always reflects the good, in what he reads.

Dive into the moana of expertise...



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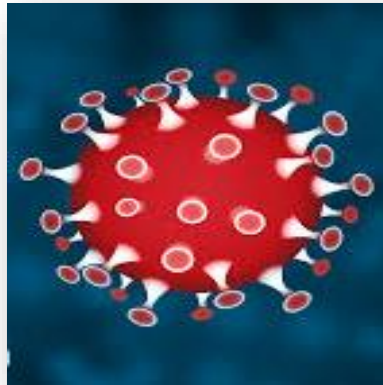


Global stock markets that were cheerfully sailing on fair winds of liquidity, infused by global central banks have been suddenly hit by a giant BEAR that has sent prices crashing and left investors in dilemma. As per the Bloomberg report, foreign-exchange reserves plunged the most in about eight years as the central bank steps in to defend the rupee. The amplified risk aversion on account of the fallout of the new corona virus disease (COVID-19), which is emerging as a global pandemic has resulted in foreign investors pulling out from the emerging markets. Investor is looking forward for rejuvenation in the market for potential investment.

The corona virus pandemic would have a debilitating impact on India's tourism sector with the industry estimating an overall loss of 5 lakh crore and job cuts for 4-5 crore people. Of the total losses, the organized sector in the industry-branded hotels, tour operators, travel agencies which are the mainstay of the sector may hit the hardest with an estimated loss of around 1.58 lakh crore, according to Confederation of Indian Industry estimates. Other than the organized sector, the tourism industry also gives employment to small home stays, bread and breakfasts and small hotel operators and their services will also take a major hit.

The novel corona virus has lead the health sector to a standstill, worldwide. The outbreak of the pandemic in an unpredictable manner, has affected both public and private health sector. There is also a surge in the international patients, resources, equipments, consumables etc. A sharp fall in OP section and rapid cases of international patients has become tough for the sector, moreover the pharmaceutical industries finds it difficult for the production and dispatch of medicines. Medical tourism is dilapidated and would remain same for a span of time. This has also paved way for increased use of telemedicine, technology, training programs for primary health workers. The sector may long hard for a revival.

IMPACTS



Most Governments around the world have temporarily closed educational institutions in an attempt to contain the spread of the corona virus pandemic. School closures impact not only students, teachers and families but have far reaching economical and societal consequences. The impact is more severe for disadvantaged children and their families; they face lack of nutrition and childcare facilities, problem of economic costs for those who could not work student debt, etc. On looking at our nation, we can see closed schools and postponed or rescheduled board and entrance exams, as lockdown generated uncertainty over the exam cycle. A large number of Indian students enroll in foreign universities have now been barred from leaving these countries, leading to a decline in the demand for international higher education.

ILO estimates are that as many as 25 million people could become unemployed, with a loss of workers' income of as much as USD 3.4 trillion. Along with unemployment pay cut and reduction in other benefits are also a great concern. Many countries have already introduced unprecedented stimulus packages to protect their societies and economies and keep cash flowing to workers and businesses. To maximize the effectiveness of those measures it is essential for governments to work with employers' organizations and trade unions to come up with practical solutions, which keep people safe and protect jobs.

The financial sector is currently facing challenges on multiple fronts: shelter-in place and social distancing requirements mean that few customers are able to be served in a physical branch. At the same time record number of customers are trying to contact their financial service providers with questions, concerns or to request special measures as their finances have been impacted by corona virus pandemic - many have lost jobs, seen their income vanish and are in fear of defaulting loans or missing mortgage payments. Business too is in need of additional help as may have seen their revenue drop dramatically.



पाँच TRANCHE

First tranche

Union Finance Minister Nirmala Sitharaman announced the first tranche of an economic relief plan- AATMANIRBHAR Bharath abhiyan(self reliant India) whose primary focus is to alleviate the sweeping distress in the Micro, Small and Medium Enterprises sector that lies at the heart of the industrial ecosystem and employs an estimated 11 crore persons, including much of the country's migrant workforce. While the 16 specific announcements announced in the first tranche cut across sectors that range from MSME and Non Banking Finance Companies (NBFCs) to real estate and power distribution and the salaried, the overarching theme was that of infusing liquidity. Engineering is to be affected by a pass-through effect that ultimately puts more disposable funds in the hands of both entrepreneurs and employees. Sitharaman's announcement followed a Rs 20-lakh-crore plan, almost 10 per cent of the GDP, to cushion the impact of Covid-19 and to be unveiled in a staggered manner.

Total amount allocated – Rs 5, 94,550 crore

Third tranche

Union Finance Minister Nirmala Sitharaman announced 11 measures for the agriculture sector as part of the third tranche of the government's Rs 20 lakh crore -Covid-19 relief package. However, most of these measures are either in place already or the government has been discussing these for several years. Out of the 11 announcements, three concern governance and administrative reforms, including amendment of the Essential Commodities Act (ECA), 1955, and agriculture marketing reforms through a Central law. These have been part of successive Union Budgets under the Modi government. She also announced the setting up of a Rs 1 lakh crore Agri Infrastructure Fund; the formalization of Micro Food Enterprises, with an outlay of Rs 10,000 crore; a vaccination drive against foot and mouth disease among cattle; extension of the Operation Greens from tomatoes, onion and potatoes to all fruits and vegetables; help for fishermen through the Pradhan Mantri Matsya Sampada Yojana; a Rs 15,000-crore Animal Husbandry Infrastructure Development Fund; Rs 4,000 crore for promotion of herbal cultivation; and a Rs 500 crore scheme to promote beekeeping.

Total amount – Rs 1, 50,000 crore

Fifth tranche

Nirmala Sitharaman, the Union Finance Minister, unveiled the fifth and last tranche of the Rs 20 lakh crore COVID-19 economic packages as part of the “Atmanirbhar Bharat Abhiyan (Self-reliant India campaign)” on 17.05.2020. The fifth tranche included sectors of education, health, MSMEs, ease of doing business, Decriminalization of Companies Act. The announcements included that the ministry has allocated Rs 15,000 crore and an insurance cover of Rs 50 lakh per person for health professionals was announced. The investments at grassroots for health and wellness centers both at rural and urban levels will be ramped up and all districts will have infectious disease hospital blocks along with public health labs. “For MSMEs, a special insolvency framework will be notified under section 240-A of IBC. The minimum threshold to initiate insolvency proceedings rose to Rs 1 crore from the earlier Rs 1 lakh, which largely insulates MSMEs,” she added. As part of decriminalization of company's act announced that a majority of compoundable offences sections to be shifted to internal adjudication mechanism (IAM) and powers of RD for compounding enhanced (58 sections to be dealt with under IAM as compared to 18 earlier). Educational sectors will have support of Swayam Prabha DTH channels, 200 new textbooks have been added to e-Pathshala, states, provision has been made for the telecast of live interactive sessions for teachers and students, states are coordinating to share educational air-time,” added the Finance Minister.

Total amount (4th and 5th tranche) – Rs 48,100 crore

Second tranche

Unveiling the second tranche of the economic stimulus package as part of 'Self-reliant India Mission' to cushion the impact of Covid-19, Union Finance Minister Nirmala Sitharaman announced three measures for the distressed migrant workers. Firstly, migrant workers, who are either National Food Security Act (NFSA) or State Card beneficiaries in the state they are stationed, will be provided 5 kg of grains per person and 1 kg Chana per family per month free for two months, the Finance Minister said. She also announced the “One Nation One Ration Card” scheme under which migrants will be enabled to access Public Distribution System from any Fair Price Shop in the country by March 2021. This is part of the PM's Technology-Driven System Reforms. Total amount allocated – Rs 3,10,000 crore

Fourth tranche

The fourth tranche announcements by honorable finance minister Nirmala Sitharaman was a new push to old reforms proposals or an aggregation of earlier decisions. The latter includes: commercial coal mining; coal gasification projects; building a hub for aircraft maintenance, repair and overhaul (MRO); privatization of airports, and optimization of Indian airspace. The renewed thrust for commercial mining is a proposal over two years old. A way to auction coal mines/blocks for sale of coal under the provisions of the Coal Mines (Special Provisions) Act, 2015, and the Mines and Minerals (Development and Regulation) Act, 1957, it was approved by the government in early 2018 and an order was issued on February 27, 2018.



Departmental Activities 2019-2020

Fresher's Day-2019

The ebullient day for welcoming the fresher's- “Kerivaada Makkale-19 “, the Department of Commerce hosted a much joyful programme with different cultural events and games for the students ,also with a session of campus tour for equipping the freshers with their new environment in the college.

The Tourism Day-JAMBOREE 2019

"Jamboree 2019", the tourism day celebrations were held based on the theme "around the world in 60 minutes". As a part of the event the under graduate students of the department presented a carnival wherein they demonstrated the culture of some countries in innovative manner. The first year students came up with Australia and Mexico. The act of second year students was about Antarctica and Egypt and third year students presented India's cultural varieties. The event helped the students to gain a wider perspective about the culture around the globe.

Farewell -2020

The farewell ceremony organized by the Department of Commerce – “Irakkividal2020” arranged in honor of the senior most and outgoing students of the department was held on 28th February 2020. It was organized by the junior students of the department. The programme started at 2pm with prayer followed by other cultural programmes. All the staff in the department was present at the venue. Head of the Department, Dr.Rose V J addressed the gathering. They all parted after taking the blessings of teachers.



Tourism day



Industrial visit



Farewell2020



Walk with nature

Business Track-2020

The Intercollegiate Fest, conducted by the Department of Commerce –Business Track2020, was held during the month of January. Vivid competitions were organized by the teams in charge and the day witnessed a huge number of participants also. It was a platform for students to express their skills and artistry.

Walk with nature

The first year students of BCom (regulars and self financing), as part of their walk with nature session had visited the Asuragundu dam and Vazhani dam to explore the vitalities of nature and imbibe the spirit of sustainable development on 23rd November 2019.The students were accompanied by the staff of the department .

Industrial visit-2019

Academics are not a pool of just bookish knowledge .It also needs the presence of visual and practical experience to develop the skills of students. In satisfaction of this view, we the students of 2nd year BCom 2019-20 had conducted an industrial visit(IV) to explore two of the prominent industries in Kerala.1.Kitex Industries Ltd, Kizhakambalam ,Ernakulum(Largest employer in the private sector) and Anna Aluminium products Ltd .A team of 62 students were accompanied by their tutors .

Extension activity

The extension activity -as an element of Departmental activity , students of S4 BCom (regular) visited “Prathyasha Bhavan “ near Akashavani radio station , Padukkad on 13th December 2019(Friday) .It is an institution rendering services for women with intellectual disabilities of age 18 years and above . Students, with due support of Smt. Thahira (superintendent of the institution) and staff in there, arranged a Christmas celebration for the 33 inmates and staffs of the institution. The collective effort and enthusiastic contribution of students were reciprocated by the faculty Smt. Jilu Varghese and Sri. Jins CG.

Will it fly???

“An entrepreneur is one who finds opportunities in his or her constraints”, let us dive into stories of few aspiring entrepreneurs

The size of your success is measured by the strength of your desire; the size of your dream; and how you handle disappointment along the way. A laurel at her age of 3 fell in close companionship with the world of technologies and computers which paved her way to the world of designing ,designating her the as the CEO of her companies, TinyLogo and eDesign at the very young age of 22. **Sreelakshmi Suresh** is a web designer from Kozhikode, Kerala. She was honoured by the Ministry of Women and Child Development (India), by conferring her the National Child Award for Exceptional Achievement in 2008.The award was presented to her by Sonia Gandhi in a function held at Vigyan Bhavan, New Delhi on 5 January 2009. She has also won the Golden Web Award (U.S.A), Sixty Plus Education Award (Canada), Feeblemind's Award of Excellence (UK), Webmasters Ink Award (U.S.A.) and Penmarric Bronze Award (Canada).



Sachin Bansal is an Indian technology entrepreneur and an ardent gamer. For every shopaholic in India, Flipkart has become one of the vibrant shopping destinations.

Flipkart is significantly dominant in the sale of apparel (a position that was bolstered by its acquisitions of Myntra and Jabong.com), and was described as being “neck and neck” with Amazon in the sale of electronics and mobile phones. One of the attractions about Flipkart is that it could build a forte in the minds of the customers within a short span of time. Sachin Bansal, the mastermind behind the idea, created an internet shopping revolution along with Binny Bansal and Flipkart took birth as the first e-commerce website in India.

Kalki Subramaniam is a transgender entrepreneur , artist, actress, writer, inspirational speaker and entrepreneur from 2008, Kalki founded the Sahodari Foundation, an organization that advocates for transgender people in India. In 2017, Subramaniam found the Transhearts art project, through which she has trained more than 200 transgender people in creating expressive artworks supporting their livelihood through workshops. Tamil Nadu. In 2010, Sahodari Foundation received the Kokilavani Memorial Award for its contribution towards transgender rights and activism. The foundation trained transgender people as community video journalists and encouraged them to speak up their stories on visual media through a project called ‘Project Kalki’, for this innovative effort, the organization received an international award for innovation in activism using technology and internet.

Ayushman Sinha, called as the youngest talent manager at the age of 25, runs REPRESENT as a multi-genre talent management company. Along with that, his campaign #TakeIndiaToTheWorld aimed at ‘to make India an exporter of talent rather than an importer by facilitating top bookings, international content and cross country collaborations’ has gained immense popularity, adding onto the reasons due to which he won the Young Business Leader (under 40) and Youth Entrepreneur of the Year awards in 2018.



Ayushman Sinha



Kalki Subramaniam

Will It Fly is a book written by **Pat Flynn** step-by-step guide to testing your business idea, making sure your new venture matches who you are, and not wasting time or money on something people won't want, so your business won't just run, but fly.



It Happened In India...

THE PANDEMIC AMELIORATION

A single virus has now stopped the operations of entire world, like any other country it has also brought India to halt. When considering economic impact of the covid-19 pandemic in India it has been largely disruptive. The World Bank and credit rating agencies have downgraded India's growth for fiscal year 2021 with the lowest figures India has seen in three decades. Many economists have hinted that India should prepare for a negative growth rate in FY21. However, the IMF projects a GDP growth of 1.9% for India for the Financial Year 2021-22 which is the highest among G-20 nations. Within a month, unemployment rose from 6.7% on 15 March to 26% on 19 April. More than 45% of households across the nation have reported an income drop as compared to the previous year. Those in the informal sectors and daily wage groups are the most at risk. A large number of farmers around the country who grow perishables are also facing uncertainty. Various service sector industries are cutting salaries and laying off employees. Major companies in India such as BHEL and Tata motors have temporarily suspended or significantly reduced operations. Young startups have been impacted as funding has fallen. Fast-moving consumer goods companies and MSMEs have reduced operations and are focusing on essentials. Thinking of the recovery the first few countries to get off the starting block will be at an advantage. Can the industry manage to get up and start sprinting on its own? No, every government in the world will have to lend their industry a hand. Especially being a mixed economy we in India will need a financial boost. But we all know that government's tax revenues and foreign remittances have reduced significantly. Considering of providing financial aid government should focus on channelizing the fund to the unorganized sector which is the most affected one. The focus should be on self reliance which can be attained only through proper allocation of funds such that it is introduced into the market place rather than being stagnant. The existing government schemes like MNREGP and startup missions should be promoted such that the problem of unemployment is tackled. This in turn will result increase in purchasing power from which the corporate sector can benefit. Also the increased income will lead growth in tax revenues and foreign remittances to the government through which the invested funds can be regained.

What is most important for us is to get people safely back to work and that will be possible only when we can provide the best possible healthcare to our citizens, as there cannot be a lockdown on medical care, ever.

Our economic recovery and rebound hinges upon ensuring that our population is healthy and productive. Thus, it is paramount that the health sector is supported generously, so that it becomes capable of delivering to its fullest potential in this hour of great need. Civilization has endured several crises in its history which we have put behind us, we will overcome again. This too shall pass.

It Happened In India is the book written by Baishya Deepayan, **Kishore Biyani**, and Ushā Mahājana. It's the story of this irreverent Indian entrepreneur who scripted his own success story with an uncanny insight into the mind of the Indian consumer and his own simple philosophy. A maverick of the business industry, Kishore Biyani followed his instinct, cashing in on the latent opportunities of the booming Indian consumer market and ended up transforming the nature of retail business in India.



Winning on Wall Street!

In today's world, we encounter different situation related with stock market, directly or indirectly. But the question is, how proficient are we in knowing about the practices in stock markets which we may in future have to deal with. This page intends to give a brief and basic know how about stock markets, globally.

1

Which is the first stock market in the world?

The Amsterdam Stock Exchange is said to have been the first stock exchange to introduce continuous trade in the early 17th century. The process of buying and selling the VOC's shares, on the Amsterdam Stock Exchange, became the basis of the world's first official (formal) stock market.

Which is the biggest stock market crash in the history of stock markets globally?

The Wall Street crash of 1929 hit the New York Stock Exchange (NYSE) on 24 October. It is considered the most famous stock market crash of the 20th century, and the greatest crash in the history of the United States. As per the Business Standard, India experienced its first stock market crash in 1865.

2

3

What was the largest non tech IPO in history?

Saudi Aramco completes world's largest IPO. Saudi Aramco is the world's most valuable company at \$1.7tn. Saudi Aramco has completed the largest initial public offering (IPO) in history by raising \$25.6bn for a 1.5% stake in the company. This overtakes the \$25bn Alibaba raised for its IPO in 2014.

Why do stock market uses the term bull and bear?

The terms "bear" and "bull" are thought to derive from the way in which each animal attacks its opponents. That is, a bull will thrust its horns up into the air, while a bear will swipe down. These actions were then related metaphorically to the movement of a market.

4

5

Which stock exchange has highest listing of companies?

New York Stock Exchange, it was established on May 17, 1792, and consists of 2,400 listed companies. It is the world's largest stock exchange and has a market capitalization of US\$ 30.1 trillion.

What is the biggest single day stock loss?

After Congress failed to pass a \$700 billion bank bailout plan, the Dow Jones Industrial Average falls 777.68 points—at the time, the largest single-day point loss in its history.

6

7

What is a penny stock?

Penny stocks, also known as micro-cap stocks, nano-cap stocks, small cap stocks, or OTC stocks, are common shares of small public companies that initially trade at low prices per share. It is also a term for inexpensive stocks that subsequently become highly lucrative holdings. In the case of many penny stocks, low market price inevitably leads to low market capitalization. Such stocks can be highly volatile and subject to manipulation by stock promoters and pump and dump schemes. Such stocks present a high risk for investors, who are often lured by the hope of large and quick profits.

“Winning on wall street” is written by renowned financier **Martin Zweig** ,guides readers to smart investing in the 1990s stock market with proven strategies on how to make informed buy and sell decisions, pick winners, spot major bull and bear trends early, and more. This constant bestseller was first published in 1986 and first revised in 1990, with 77,000 trade paperback copies sold.

Where does money come from???

Striking Amalgamation

On 30th August 2019 Finance Minister Nirmala Sitharaman announced that Syndicate Bank would be merged with Canara Bank. The proposed merger would create the fourth largest public sector bank in the country with assets of 15.20 lakh crore rupees and 10391 branches. The Board of Directors of Canara Bank approved the merger on 13th September 2019. The merging took place on 1st April 2020. As a result of this, the reach of banking services from these banks has expanded. The impact of the amalgamation are : key services will be provided to customers of both banks, so that customers in any of the branches, can avail of these services and there will be flawless information technology (IT) integration at all level keeping in mind the comprehensive fraud monitoring solution, assuring customer's protection from cyber and digital fraud..This amalgamation is marked to result in many such mergers which will bring remarkable changes in the Banking sector.

De rigueur Mergers

Amalgamating banks



Anchor banks



Amalgamating bank : The bank which gets merged to an anchor bank.
Anchor bank : Public sector bank to which several other banks are amalgamated or merged.
Currently, total number of public sector banks in India - 12

India towards Zenith Five- year plans, a key component of Nehruvian socialism were centralized economic and social growth programs. Joseph Stalin, the president of USSR, implemented the first five-year plan in late 1920s in the world. Later, India too followed this socialist path and accordingly, the first five-year plan was launched in 1951, aiming at integrated development of agricultural sector in India. The main idea behind these plans was to plan public spending for equitable growth rather than leaving expenditure to the market forces. Five-year plans played a great role in lifting India's social sector and building of heavy industries. A centralized system could ensure that the money gets spent where it was most needed. But by the end of 12 th five-year plan on 31 st March 2017, the five-year plans laid to rest in India. For a big and diverse country like India, centralized planning could not work beyond a point due to its one-size fits all approach. States have limited power to plan their expenditure. As the Planning commission was replaced by Niti Ayog, it became the new body that gives the policy direction. Its founding principle is 'cooperative federalism'. Most important difference is that Niti Ayog has no power to grant funds or make decisions on behalf of states. It is only an advisory body. Niti Ayog has launched a three-year action plan from 1 st April, 2017. Is the three-year action plan the new five-year plan? No. This document only precedes a broad road map to Government. The document does not detail any schemes or allocations as it has no financial powers. Since it need not be approved by the Union Cabinet, its recommendations are not binding in the Government. This is only a policy guide map to Government.

The book *Where does money come from?* , is written by Josh Ryan-Collins, Tony Greenham, Richard Werner, Andrew Jackson . This is a great introduction to some incredibly important ideas about the function and use of money within our economy. It's an accessible guide that clearly navigates the reader through the key ideas and debates on money, and sets out a range of startling policy questions about how we need to deal with the issue and regulation of money within the economy.



Corporate Chanakya

Who doesn't want to become a Chanakya in knowing the most inquisitive terminologies in the field of commerce???

Golden share

A golden share can veto all other shares and can be useful in SEE takeover bids. The term arose in the 1980s when the government retained golden shares in companies it SEE privatized. Since most companies have to live with the risk of takeover bids, this seemed rather unfair, and the government's golden share in BAA, the UK airports authority, was later ruled illegal by European courts.

Vulture funds

Vulture funds prey on hapless countries that lack funds for basic health care or education, let alone paying millions of dollars to overseas investors. Often operating through shell companies in the Caribbean, they buy debt obligations in secondary markets at a fraction of their face value in the hope of enforcing them through the courts at full value. Commercial banks often sell the debt cheaply because of the low probability of it being repaid.

Dead cat bounce

A term used by traders to describe a pattern wherein a spectacular decline in share prices is immediately followed by a moderate and temporary rise before resuming its downward movement.

Black swan

An event that is extremely hard to predict. Black swan events are typically random and unexpected, and some think the current financial crisis is a black swan. Before the discovery of Australia, it was assumed that all swans were white because nobody had seen one of a different shade. Markets tend to work on the basis that black swans either don't exist or appear with such irregularity that they are not worth worrying about.

Nash Equilibrium

The Nash equilibrium is an important concept in game theory referring to a stable state in a game where no player can gain an advantage by unilaterally changing his strategy, assuming the other participants also do not change their strategies. The Nash equilibrium provides the solution concept in a no cooperative game. The theory is used in economics and other disciplines. It is named after John Nash who received the Nobel in 1994 for his work.

Naked short selling

Naked short-selling, or naked shorting, is the practice – illegal in some countries – of selling a stock short without first borrowing the shares or ensuring that the shares can be borrowed, as is done in a conventional short sale. When the seller does not obtain the shares within the required time frame, the result is known as a "fail to deliver". However, the transaction generally remains open until the shares are acquired by the seller or the seller's broker, allowing a trade to occur when the order is filled.

White knight

In business, a white knight is a friendly investor that acquires a corporation at a fair consideration with the support from the corporation's board of directors and management. This may be during a period while it is facing a hostile acquisition from another potential acquirer (black knight) or it is facing bankruptcy

The “Corporate Chanakya” is a book by Sir .Radhakrishna Pillai which introduces the simplified formulas of success for leaders of the corporate world, as presented in well documented in his book Kautilya's Arthashastra, which contains 6000 aphorisms or sutras. It is divided into 3 sections of Leadership, Management and Training also including tips for managing time, strategies and critical business situations



Playing To Win

STUDENT LAURELS IN ARTS CATEGORY

(Fine arts winners)

1. Rahina MI(S4) – Best Captain(Team: Lekhini)
2. Neethu KT(S4)-Malayalam recitation(second position)
3. Vasundara KV(S2)- Kuchhipudi, Folk dance(first position),Bharathanatyam(third position)
4. Fahamitha Jabeen(S2)- Collage (first position)

STUDENT LAURELS IN ACADEMICS (Awardees of Social Day 2020, from Commerce department)

1. Sreeshna .S(Best Student-S3&S4)
2. Sandra K.B(Topper in business law)
3. Pallavi Muraleedharan(Best Student-S1&S2 UG) , Topper in Managerial Economics, General Informatics and English)
4. Meera M.P (Topper in Corporate Accounting)
5. Karishma Karthik(Best Student-S1&S2 PG)

STUDENT LAURELS IN SPORTS

1. Rinjitha CS(S2,Bcom reg)- Calicut University 4x100 Relay bronze medal, Calicut University weight lifting 60kg weight category, bronze medal. Thrissur District amateur meet Triple jump, Gold medal, Long jump, bronze medal, 4x100m relay, silver medal, 4x400m relay, silver medal

NATIONAL SEMINAR AND WORKSHOP PARTICIPANTS

1. Vineetha .S and Zinziya Johns(S4,Bcom reg) - National Integration and Communal Harmony Camp, held at Delhi)
2. Gopika N Kartha (S2,Bcom reg)-CAMPUS TO COMMUNITY ,workshop conducted by UBA
3. Meera Vijayan(S2,Bcom reg)-intercollegiate Hindi seminar
4. Roshitha K.S, Surya M.K, Aneesha, Kavitha. C, Nikhitha Thilakan (S4,Bcom reg)- Attended National Level Camp for skill enhancement at Tamil Nadu

NET and JRF HOLDERS 2019

1. Arundhathi PS (S2,MCom) –NET &JRF
2. Navya PR (S4, MCom) –NET
3. Meera Jayakrishnan(S4, MCom)- NET
4. Gliya K.J (S4, MCom)- NET

STUDENT LAURELS IN CO- CURRICULAR ACTIVITIES

1. Arundhathi PS (S2,Mcom)and Pallavi Muraleedharan(S4,Bcom,reg)won first place in paper presentation held at SCMS School of Business ,Muttom
2. Dhaya KM and Praveena P(S4,Bcom reg) won first place in quiz in intercollegiate quiz held at St. Mary's, second place in “COM QUIZ” held at St. Thomas college
3. Neethu KT (S4,Bcom reg) won second place in debate competition held I connection with World Population Day-'19
4. Aiswarya.R (S4,Bcom reg) won second place in debate competition conducted by Dept. of Economics ,Vimala College Thrissur

STAFF LAURELS for their commendable effortsCongratulations!

1. Dr. Salini.S, for rendering a session in Vimala PODCAST, during the lockdown days.
2. Dr. Nisha Leela Jose, for rendering a session in Vimala PODCAST, during the lockdown days.
3. Smt. Jilu Varghese and Smt. Niji for bagging prizes in competitions held for staffs by Dept. of Computer Science

First and Third semester students of Commerce Department won first and second position respectively in “On the floor “ competition held in connection with “NAVODHAN MMIX” .

In **Playing to Win**, author **Roger Martin** teams up with **A.G. Lafley** to explain the process of creating strategic decisions told through the story of the strategic decision making at P&G while **A.G.Lafley** was CEO and **Roger Martin** was his chief outside strategic advisor.

"Opportunities don't happen. You create them." - Chris Grosser

Connect the Dots

“Creativity takes courage” –Henri Matisse



Uma .N (S4)



Tania Marks (S4)



Rahina M.I (S4)



Kochuthresia (S4)



Pallavi .M (S4)



Aneesha Bastian (S4)



Sreelakshmy .R (S4)



Dhaya K.M (S4)



Serin Paul (S4)



Abey Antony (S2, MCom)

BIG MOUTH (THINK WHILE YOU LAUGH)



FAQs from Competitive exams

1. A man starts from his house and walks 2 km east up to his class and turns southwards and walks 1 km up to his friend's house. At the friend's house, he turns to east and walks 2 km up to his school. He then turns northwards and walks 4 km to the garden. How far is he from his house?

2. Which interchange of signs will make the following equation correct?
 $(16 - 4) * 6 / 2 + 6 = 28$

Young IAS aspirants amongst our readers?

Here are few frequently asked questions in IAS Interviews

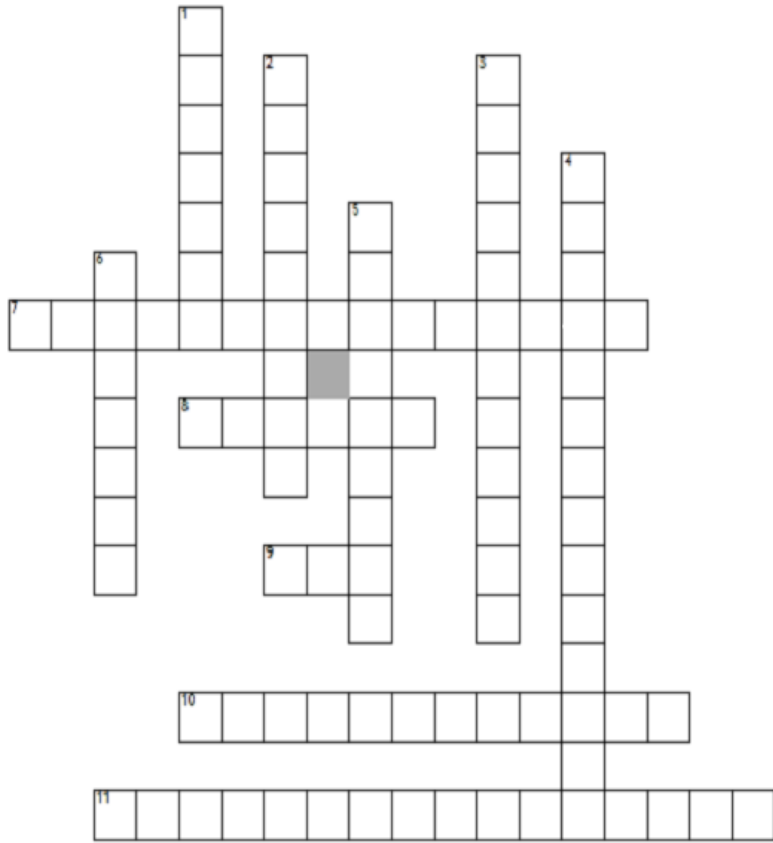
- A cat has three children, cat named Their January, February, and March. What is the name of the cat?
- If 2 is a company and 3 is the crowd, then what will be 4 and 5?
- What looks like half an apple?
- If you throw a red stone into the blue sea, then what will happen?

“Connect the Dots” by Rashmi Bansal is the story of 20 enterprising individuals without an MBA, who started their own ventures. They were driven by the desire to prove themselves. To lead interesting, passionate, meaningful lives. Their stories say one thing loud and clear. You don't need a fancy degree or a rich daddy to dream big and make it happen. It's all in your head, your heart, and your hands.



League of Brains

Let us trigger our brains, wise!!!!



Down

1. Goods and Services
2. One that buys goods or services
3. a combination of four basic strategies known as the 4 P's — product, price, place, and promotion
4. when an individual reacts to events that occur to the team or player as if the events happened to him or her.
5. the process of developing, promoting, and distributing products, or goods and services, to satisfy customers' needs and wants
6. the repeat purchasing of a good or service by a consumer

Across

7. the process of developing, promoting, and distributing products, or goods and services, to satisfy customers' needs and wants
8. the potential customers with shared needs who have the desire and ability to buy a product
9. An ardent devotee; an enthusiast
10. Statistics that describe population in terms of personal characteristics
11. the idea that organizations need to satisfy their customers while also trying to reach their organizations' goals

Unearth

- Who is the father of Commerce? – Poseidon
Who is the father of Entrepreneurship? – Schumpeter
Who is the father of Commercial Tourism? – Thomas Cook
Who is the father of Corporate Governance? –Bob Tricker
Who is the father of American Banking? – Alexander Hamilton
Who is the father of Accounting? - Luca Pacioli
Who is the father of Organizational Behaviour? – Fredrick Winslow Taylor
Who is the father of Strategic Management? – Hary Igor Ansoff

JUMBLED FUN

(Guess the currencies; also try to find out its native too)

1. Hkutrsi airl
2. Rizabnlia laer
3. Nacub seop
4. Aiht hatb
5. Nidahs ornek



Source of information: Journals, Websites, Wikipedia, Medias and other scholars