



THE COMMERCIO

PG Department of Commerce & Research Centre
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Cover Story

The Importance of Time Management



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From the Editor's Desk

Dear readers,

Welcome to the new edition of The Commercio, a Newsletter issued by the PG Department of Commerce and Research. This Newsletter itself is an institution that prepares its

contributors to engage in what ever is going on around them, which affects their lives. It provides an opportunity for students to learn how to express themselves with confidence as their expression has given rightful exposure. To a certain extent, this Newsletter helps us, the teachers, to discharge the responsibility to propel our students into the realm of imagination. While reading this Newsletter, we expect that the spark inside you will burn which would result in refining the prospects of the future.

I hope that you, the readers, enjoy reading it as much as we enjoyed working on it.

Dr. Preema Rose Nichlavose

The Commercio wishes to thank the Editorial Team, Student Contributors and everyone involved in its making. At **The Commercio** we believe in the Kaizen philosophy of Continuous Improvement and would therefore welcome your comments and feedback for making the next issue even better. Please feel free to reach out to a student member with your comments. We look forward to your support in the future,

Gratitude

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Cover Story

The Importance of Time Management

Time management is one important soft skill that helps you set goals and gets you on the road to being effective time managers.



In today's world, time management skills for students is becoming increasingly important. While you may wish to go back in time to an era when time seemed to move more slowly, the realities of today's professional environment requires young people to have skills in that improve efficiency and productivity.

In this article, we'll discuss why time management matters, and list several techniques to help students learn to prioritise and manage time effectively.

What is time management?

Time is a finite resource and as such needs to be effectively managed. Time management is all about planning and controlling the amount of time you spend on specific tasks.

Some important skills that students need to manage time effectively include:

1. Goal-setting

It's almost impossible to use time well if you don't know what to do with it. Students can benefit from having short and long term goals. For example, a short-term goal might include completing their homework early each day, so they have ample time to catch up with friends and family. Their long-term goal could be to be a topper in academics!

2. Prioritisation

By assessing what needs to be achieved within a given time frame, tasks can be rated according to their importance. Setting priorities for each day, week, month and year can help students accomplish their goals. It also helps

to ensure activities that are vitally important but not urgent are given precedence.

3. Organisation

Once priorities are set, it's important to have a plan for getting them done. Strategies like maintaining an up-to-date calendar, a things-to-do list and keeping a tidy study environment can help.

4. Managing stress

Nobody performs at their peak under excessive stress. Students need healthy ways to manage the pressures of study while maintaining productivity. Getting enough sleep and exercising are all great ways to keep stress at bay, and actually make learning more efficient.

Why are time management skills important?

Effective time management allows students to complete more in less time. Efficient use of time reduces stress, as students tick off items from their to-do list and provides a sense of achievement from fulfilling goals.

Furthermore, by using time efficiently, students can complete their work on time, stay engaged with their learning, and have more time free for pursuing activities that are important to them, such as sports, hobbies, youth group and spending time with friends and family.

Good time management allows students to make the most of their abilities and enjoy the satisfaction of accomplishment. It is also one of the most desirable skills for employment.



Start with these tips for effective Time Management

Start with an agenda / schedule – record the dates of upcoming assignments and exams. Block off chunks of time for study or project work. This will help prioritise.

Start assignments early – leaving assignments until the last minute is stressful.

Make project plans – Break study plans into smaller chunks. You can give each segment its own due date to help them feel good for meeting small goals.

Avoid multi-tasking – focus on one task at a time for maximum productivity.

Reduce distractions – put away mobile phones, and switch off notifications. Ensure adequate sleep and have healthy snacks and water to hand.

Take regular breaks – working on something for too long can lead to lost focus. Short breaks every half hour can help recharge.

Be an early bird – encourage your child to start their homework early. This allows for more time to complete the work while they're alert and reduces the risk of delayed bedtimes.

Set time limits – this prevents tasks eating into time allocated for other activities. Keep a clock close by to keep track of time.

Avoid perfectionism & fussing over unimportant details – get something on the page and you can go back and improve it later if necessary.

Reward achievement – don't forget to celebrate.



And the winner takes it all

The Padma Awards

The Padma Awards are one of the highest civilian honours of India announced annually on the eve of Republic Day. The Awards are given in three categories: Padma Vibhushan (for exceptional and distinguished service), Padma Bhushan (distinguished service of higher order) and Padma Shri (distinguished service). The award seeks to recognize achievements in all fields of activities or disciplines where an element of public service is involved.

The Padma Awards are conferred on the recommendations made by the Padma Awards Committee, which is constituted by the Prime Minister every year. The nomination process is open to the public. Even self-nomination can be made.

HISTORY AND RELEVANCE

The Government of India instituted two civilian awards-Bharat Ratna & Padma Vibhushan in 1954. The latter had three classes namely Pahela Varg, Dusra Varg and Tisra Varg. These were subsequently renamed as Padma Vibhushan, Padma Bhushan and Padma Shri vide Presidential Notification issued on January 8, 1955.

BHARAT RATNA

Bharat Ratna is the highest civilian award of the country. It is awarded in recognition of exceptional service/performance of the highest order in any field of human endeavor. It is treated on a different footing from Padma Award. The recommendations for Bharat Ratna are made by the Prime Minister to the President of India. No formal recommendations for Bharat Ratna are necessary. The number of Bharat Ratna Awards is restricted to a maximum of three in a particular year. Government has conferred Bharat Ratna Award on 45 persons till date.

PADMA AWARDS

Padma Awards, which were instituted in the year 1954, is announced every year on the occasion of Republic Day except for brief interruption(s) during the years 1978 and 1979 and 1993 to 1997.

The award is given in three categories, namely,

- ▶ Padma Vibhushan for exceptional and distinguished service;
- ▶ Padma Bhushan for distinguished service of a high order; and
- ▶ Padma Shri for distinguished service.

All persons without distinction of race, occupation, position or sex are eligible for these awards. However, Government servants including those working with PSUs, except doctors and scientists, are not eligible for these Awards.

The award seeks to recognize works of distinction and is given for distinguished and exceptional achievements/service in all fields of activities/disciplines. An illustrative list of the fields is as under:

- ▶ Art (includes Music, Painting, Sculpture, Photography, Cinema, Theatre etc.)
- ▶ Social work (includes social service, charitable service, contribution in community projects etc.)
- ▶ Public Affairs (includes Law, Public Life, Politics etc.)
- ▶ Science & Engineering (includes Space Engineering, Nuclear Science, Information Technology, Research & Development in Science & its allied subjects etc.)
- ▶ Trade & Industry (includes Banking, Economic Activities, Management, Promotion of Tourism, Business etc.)
- ▶ Medicine (includes medical research, distinction / specialization in Ayurveda, Homeopathy, Sidhha, Allopathy, Naturopathy etc.)
- ▶ Literature & Education (includes Journalism, Teaching, Book composing, Literature, Poetry, Promotion of education, Promotion of literacy, Education Reforms etc.)
- ▶ Civil Service (includes distinction/excellence in administration etc. by Government Servants)
- ▶ Sports (includes popular Sports, Athletics, Adventure, Mountaineering, promotion of sports, Yoga etc.)
- ▶ Others (fields not covered above)

and may include propagation of Indian Culture, protection of Human Rights, Wild Life protection/conservation etc.)

The award is normally not conferred posthumously. However, in highly deserving cases, the Government could consider giving an award posthumously.

A higher category of Padma award can be conferred on a person only where a period of at least five years has elapsed since conferment of the earlier Padma award. However, in highly deserving cases, a relaxation can be made by the Awards Committee.

The awards are presented by the President of India usually in the month of March/April every year where the awardees are presented a Sanad (certificate) signed by the President and a medallion.

The recipients are also given a small replica of the medallion, which they can wear during any ceremonial/State functions etc., if the awardees so desire. The names of the awardees are published in the Gazette of India on the day of the presentation ceremony.

The total number of awards to be given in a year (excluding posthumous awards and to NRI/foreigners/OCIs) should not be more than 120.

The award does not amount to a title and cannot be used as a suffix or prefix to the awardees' name

WHO DECIDES

All nominations received for Padma Awards are placed before the Padma Awards Committee, which is constituted by the Prime Minister every year. The Padma Awards Committee is headed by the Cabinet Secretary and includes the Home Secretary, Secretary to the President and four to six eminent persons as members. The recommendations of the committee are submitted to the Prime Minister and the President of India for approval.



Keep Calm, Go Green

Nature is the primary source of nutrition and nourishment for all living creations on earth. Water and oxygen are the essential things for all, and nature has provided us with plenty of both. The greed and selfish nature of human have degraded nature by polluting it. This pollution directly or indirectly affect the lives of humans and other species. These living being co-existed on the earth with human from centuries. Pollution is of four basic types namely air, water, noise and land pollution.

Promoting awareness is an easy way to becoming an environmental steward and participate in creating a brighter future for coming

generations. Environmental campaign has become an important tool to achieve effective complains of various pollution control norms. Large scale public involvement can strengthen environment movements for the sake of implementation of environment friendly rules and regulations by the government machinery in much better way to have the most desired results.

Various schemes and policies for the conservation of nature have been proposed by government. They are Swachh Bharat Abhiyan, Project Tiger, Nagar Van Udyan Scheme, Green Skill, The National Wetland Conservation Programme (NWCP) and Green India Mission.

Departmental Activities

AWAKE 2021

The first year students of B.Com (R) conducted an on-line workshop on Saturday called AWAKE 2021. AWAKE 2021 is a programme that provides students with an opportunity to show-case their individual talents. The program was coordinated by the students under the guidance of their Jilu Ma'am and Sr. Tissa.

The students put together an on-line session cover Power-point & Brochure making. The collective effort by students helped show off their talents and more importantly to gain confidence in presenting their ideas to a team.

ACCA Webinar

The ACCA Webinar was organised by the Department of Commerce and was held on 4th October 2021 through on-line platform. The one hour session started with a prayer and it was led by the resource person Mr. Narayanan who is a CA. This live session helped students to know more about ACCA course.

Its all about Incubation & Entrepreneur Skills.

Students of Vimala College were treated to a visit to the nearby Sahradaya College to gain first hand experience on the working of an Incubation Center that Sahradaya College had set up.

The session was led by Prof. Jibin Jose, Nodal Officer and Co-ordinator of IEDC/

TBI who explained the working of the Center and encourage students to take on the challenges of entrepreneurship. The objective of the visit was to understand the working of the Center and how such a center could be set up within Vimala.

Google served as a platform for a session on Innovation and Entrepreneurship conducted on 14th November 2021. Led by Mr. Don Paul, the CEO of Desintox Technologies Pvt Ltd. the session discussed entrepreneurial opportunities and about building a career in entrepreneurship. The session was coordinated by student coordinators Archana Sasindran and Sreedevi T along with faculty Coordinators Sr. Teseena P Emmatty and Ms. Nisha Leela Jose.

In yet another event, the Department of Commerce & Botany jointly arranged a visit to The Technology Business Incubator at the Govt Engineering College, Thrissur on 18th November 2021.

A total of 35 students and 3 staff members were part of the visit that dealt with "opportunities in the world of technology based business careers". TBI Manager Dr. Ajay and his team interacted with the students and explained how students could develop ideas to make a product or service using advanced technology solutions.

congratulations



The Management, Faculty and Student Members at Vimala College congratulate **Dr. Chaitanya U and her research guide Dr. Vasantha Kumari** from the Commerce Research Department for having successfully completed her PhD viva (Open Defence) on the 3rd of December 2021.

We wish Dr. Chaitanya all the very best.



That Vimala College, Thrissur was set up as a citadel of education, enlightenment & progress of young women in 1967 and is 53 years old.



When small steps lead to big things. Celebrating the spirit of entrepreneurship.

In this edition of "The Commercio" we review some of the most famous and not so famous names in the business world

FALGUNI NAYAR

Falguni Nayar is an Indian businesswoman, billionaire and the founder and CEO of the beauty and lifestyle retail company Nykaa.

Born in 1963, Falguni Nayar who holds Finance degrees from Sydenham College Mumbai and Indian Institute of Management - Ahmedabad was an investment banker with Kotak Mahindra Bank where she rose to the position of Managing Director in 2005.

She quit the bank in 2012 and founded Nykaa in April that year with a vision of building a multi-brand omni-channel beauty-focused retail business.

Today Nykaa has emerged as India's leading beauty retailer playing a crucial role in developing the beauty market in India.

Nykaa shares recently listed on the BSE stock exchange nearly doubling investor wealth. The stock rallied to close at Rs.2206 as against an issue price of Rs.1125 on the BSE.

KIRAN MAZUMDAR

Kiran Mazumdar was born in Bengaluru to Gujarati parents in 1953. She completed her schooling and pre university in Bangalore. Kiran Mazumdar hoped to go to a medical

school but was not able to obtain a scholarship.

On her father's suggestion she went ahead and studies fermentation science and trained to be a brew-master - very non traditional field for women.

She joined the Ballarat College, Melbourne University and was the only woman enrolled in the brewing course. She topped her class and earned the degree as master brewer in 1975.

Kiran returned to India and worked in the brewing industry for a couple of years. However when she investigated the possibility of advancing her career in Bangalore and Deli she was told that she could not be hired as a master brewer in India because "It's a man's job".

A chance meeting with Leslie Auchincloss, the founder of Biocon Biochemicals Ltd proved to be the turning point in her career. Leslie was looking for a partner in India to help establish an Indian subsidiary to supply Pepain - a papaya based enzyme - used to tenderize meat.

Kiran took up the challenge and after a brief stint as trainee manager at Biocon Biochemicals Limited, returned to India to set up Biocon India in 1978.

She set up shop with a seed capital of Rs.10,000 and started work at a garage in a rented house in Bengaluru.

Within a year of its inception, Biocon was able to manufacture and export enzymes to USA and Europe making Biocon the first Indian company to do so.

Today Biocon has evolved as an industrial enzyme manufacturing company with a well balanced portfolio of products.

Kiran has featured on TIME Magazine's 100 most influential people in the world in 201. She was on the 2011 Financial Times top 50 women in business list and in 2014 was listed as the 92nd most powerful woman in the world by Forbes; and within a year moved up to 85th in the ranking.

AZIM PREMJI

Azim Premji was born in Mumbai on July 24th, 1945. Post partition, the family chose to stay in India, where his father had founded the Western Indian Vegetable Products - a company that produced a laundry soap named 787 and a cooking oil under the name Sunflower Vanaspati.

In 1966, the sudden demise of his father caused Premji to leave his education in

between and return to India where he took charge of Western India Vegetable Products.

Since Vanaspati was the main stay of his business the company name was rechristened to Western India Palm Refined Oils Limited and thus was born WIPRO.

The visionary he was, Premji broadened the vision of the company from oil manufacturing to hair care, soaps, lighting products, baby toiletries etc

In 1980's Premji entered into a collaboration with Sentinel Corporation to manufacture micro-computers and the rest is history.

Today, WIPRO is one of the leading IT companies in India and Premji one of the most recognised names in the Indian business fraternity.

He has been honored with Padma Bhushan and conferred the Padma Vibhushan by the Government of India. He has featured on The Magazine's list of 100 Most Influential people in the world.

Premji has also donated generously to philanthropic causes and is part of the Give Pledge Campaign that encourage wealthy people to donate to philanthropic causes - the first Indian to be part of this venture.

His Azim Premji Foundation today works with 6 state governments to help develop elementary education in rural government schools.

More recently he stepped down from his position of Chairman at Wipro though he remains a non executive director on the board.

HARISH HANDE

Harish Hande is an Engineer and a Renewable Energy Entrepreneur with over 23 years of grassroots experience in meeting requirements of under-served communities.

He is the co-founder of Selco Solar Light Pvt. Ltd and is presently co-founder of Selco Foundation.

Selco's interventions have impacted more than 500,000 poor households across the India, while focusing on innovation and ecosystem buildings, for which Harish was awarded the Magasay Award in 2011.

A graduate from the prestigious IIT - Kharagpur and a Masters and PhD from the University of Massachusetts, Harsha is recognised as a pioneer of

rural energy service across the globe.

He and his company have received several awards including the reputed Zayed Future Energy Prize in 2018 and the Skoll Award for Social Entrepreneurship in the same year.

Hande is also the winner of the "Social Entrepreneur" of the year Award in 2007. The Nand & Jeet Khemka foundation has also recognised his efforts in uplifting underdeveloped communities.

TRISHNEET ARORA

Trishneet Arora wears many hats. He is an entrepreneur, ethical hacker and an author.

Born in 1993, Trishneet was fascinated by technology. When he was a boy, he spent most of his time playing computer games and understanding hardware.

School and studies did not interest him and it came as no surprise that he failed in his 8th standard.

He dropped out of school and his continued his education through distance education. This gave Trishneet time to learn more about computers and it was not long before neighbours approached him to repair defects that popped up on their computers.

He received his first pay cheque amount to Rs.60,000 while he was 19 and he used that to start TAC Security Solutions.

Today TAC Security Solutions and Trishneet is an advisor to the Punjab Government on IT. He also helps out the Central Bureau of Investigation and the Crime Branch in preventing cyber crimes.

Trishneet Arora is recipient of several awards including the Forbes 30 Asia Award in 2018; 50 Most Influential Young Indians Award by GQ Magazines and the Punjab Icon Award in 2015.

Trishneet is also an author and has written two books titled "Hacking Talk" and "Hacking with Smart Phone".

TILAK MEHTA:

Tilak Mehta, Founder of Paper n Parcel, is the World's Younger Entrepreneur who went about setting up a Digital Courier Company that provides One Day Parcel Service.

What makes it more interesting is that the service makes use of Mumbai's famous Dabbawalla network.

Tilak's success goes to prove that age is just a number and that it presents no barrier for entrepreneurship and innovation. It is the spirit of curiosity to do something better, to bring a change, or to solve a problem that's key to success.

Tilak Mehta won the Global Child Prodigy Award, the world's first and only award that recognises unique and talented children, in January 2020 and was among the Top 100 Prodigies List of 2020

SRILAKSHMI SURESH:

Many of us didn't even know what a computer was when we were 3. However, Sreelakshmi was a gifted girl who was operating the computer at the same age. She is so talented that she developed her first website at the age of 6. She even designed the website of the school she was studying in. All this talent and skill culminated into her company, eDesign that she founded in 2009, at just 11 years old.

Sreelakshmi is often regarded as the Youngest CEO and Youngest Web Designer in the world. She also has received many awards as recognition for her talent. Apart from eDesign, she has also founded TinyLogo. Her companies provide services in web design, SEO, and other fields to many popular brands.

JEFF BEZOS

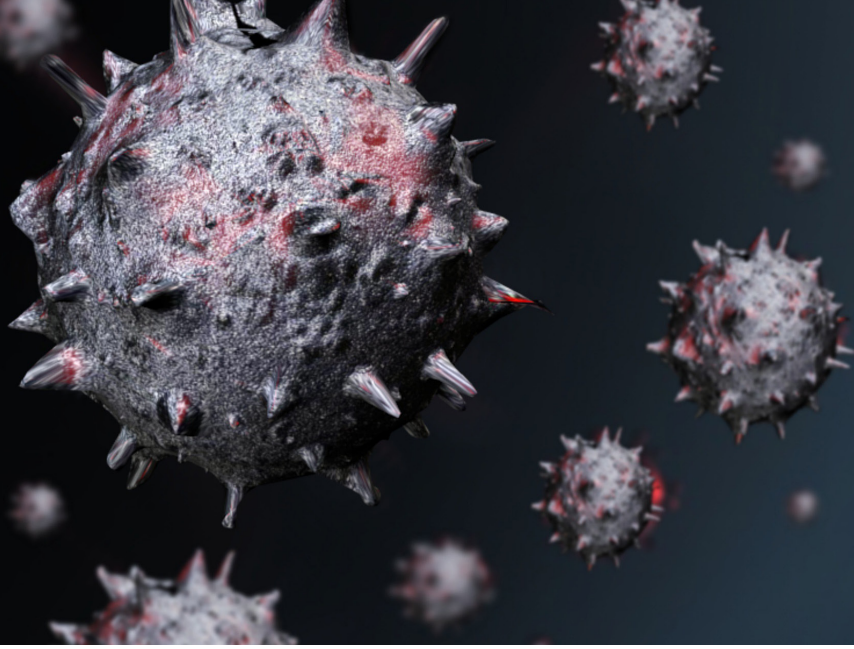
Jeff Bezos is an American entrepreneur is the founder of Amazon. The company began as an on-line book store and has since expanded to include a wide range of products including video and audio streaming, cloud computing etc.,

Amazon is currently the world largest on-line sales company and the largest internet company by revenue. It is also the world's largest provider of virtual assistants and cloud infrastructure. through its Web Service division.

Bezos has regularly featured amongst the richest men in the world with Forbes putting his net worth exceeding US\$200 Billion.

Bezos recently founded the aerospace manufacturer and sub-orbital flight services company Blue Origin in 2020 and along with brother Mark flew into space in a sub-orbital flight that lasted 10 minutes.

Recently Jeff Bezos stepped down as CEO of Amazon and transitioned into the role of Executive Chairman.



Forced Indoors. The Impact of the pandemic on India

Corona-virus disease (COVID-19) is an infectious disease caused by the SARS-CoV-2 virus. The first known case was identified in Wuhan, China, in December 2019. Most people infected with the virus will experience mild to moderate respiratory illness and recover without requiring special treatment. However, some will become seriously ill and require medical attention.

The World Health Organisation (WHO) is working closely with global experts, governments and partners to rapidly expand scientific knowledge on this new virus, to track the spread and virulence of the virus, and to provide advice to countries and individuals on measures to protect health and prevent the spread of this outbreak.

The best way to prevent and slow down transmission is to be well informed about the disease and how the virus spreads. Protect yourself and others from infection by staying at least 1 metre apart from others, wearing a properly fitted mask, and washing your hands or using an alcohol-based rub frequently. Get vaccinated and follow the local guidance. Several COVID-19 vaccines have been approved and distributed in various countries, which have initiated mass vaccination campaigns.

India has three vaccines - Covishield manufactured by Serum Institute of India, which is the world's largest vaccine maker, Covaxin Manufactured by Bharat Biotech and Sputnik V manufactured by Gamaleya Research Institute of Epidemiology and Microbiology.

The Covid-19 pandemic has led to a dramatic loss of human life worldwide and presents an unprecedented challenge to public health, food systems and the employment.

In the Covid-19 crisis, food security,

- public health, employment and labour issues, in particular workers health and safely converge, immediate and purposeful action to save lives and livelihood should include extending social protection towards universal health coverage and income support for those most affected.

- Millions of enterprises face an existential threat. Nearly half of global workforce is at risk of losing their livelihood. Without a stable income during lockdown, they are not able to feed their families.

- Government of India is taking all necessary steps to ensure that we are prepared well to face the challenges and threat posed by the growing pandemic of COVID-19 the Corona Virus.

- The most important factor in preventing the spread of the virus locally is to empower the citizens with the right information and taking precautions as per the advisories being issued by Ministry of Health & Family Welfare.

- India began administration of COVID-19 vaccines on 16 January 2021. As of 23rd November 2021, India has administered over 1.18 billion doses overall, including first and second doses of the currently-approved vaccines. With India has one of the lowest vaccine hesitancy in the world, over 80% of the population of India have a positive response for getting anti-covid shots.

- According to WHO "poor and unequal living conditions are the consequences

- of deep structural conditions that together fashion the way societies are organised-poor social policies and programs, unfair economic arrangements and bad politics".

- Now its time for global solidarity and support, especially with the most vulnerable in our country, particularly in the emerging and developing world.

- Only together can we overcome the intertwined health, social and economic impact of the pandemic and prevent its escalation into a protracted humanitarian and food security catastrophe, with the potential loss of already achieved development gains.

- We are committed to pooling our expertise and experience to support countries in the crisis response measures and the efforts to achieve the sustainable development goals.

- The economic and social disruption caused by the pandemic is devastating; tens of millions of people are at risk of falling into extreme poverty, while the number of under-nourished people is currently estimated at nearly 700 million.

- The impact of corona-virus pandemic on India has been largely disruptive in terms of economic activity as well as a loss of human lives. Almost all the sectors have been adversely affected as domestic demand and exports sharply plummeted with some notable exceptions where high growth was observed. An attempt is made

to analyze the impact and possible solutions for some key sectors.



Food & Agriculture

With agriculture coming under the essential category, the impact is likely to be low on agro-inputs. Several state governments have allowed free movement of fruits, vegetables, milk etc though on-line food and grocery platforms have been impacted due to unclear restrictions on movements and stoppage of logistics vehicles.

Insulating the rural food production areas in the coming weeks will hold a great answer to the macro impact of COVID-19 on Indian food sector as well as larger economy.



Aviation & Tourism

The contribution of the Aviation Sector and Tourism to our GDP stands at about 2.4% and 9.2% respectively, and were probably the first sectors that were hit by the pandemic. These two industries have been dealing with severe cash flow issues since the start of the pandemic and are staring at a potential 38 million lay-offs, IATO estimates put the total loss at around 85 billion Rupees.



Telecom

Most essential services and sectors have continued to run during the pandemic thanks to the implementation of the 'work from home' due to restrictions. The telecom sector contributes about 6.5 per cent of GDP and employs almost 4 million people. Increased broadband usage has a direct impact and resulted in pressure on the network. The government aid to sector through relaxation of regulatory compliances and a moratorium for outstanding spectrum dues, can help with companies using the liquidity for network expansion.



Pharmaceuticals

The pharmaceutical industry has been on the rise since the start of the Covid-19 pandemic, especially in India, the largest producer of generic drugs globally. Having said that a recent rise in the prices of raw materials and a disruption in supply chain, unavailability of skilled labour caused by social distancing

have all contributed to disruption in the industry. Simultaneously, the industry is struggling because of the government-imposed bans on the export of critical drugs, equipment, and PPE kits to ensure sufficient quantities for the country. Easing the financial stress on the pharmaceutical companies, tax-relaxations, and addressing the work force shortage could be the differentiating factors in such a desperate time.



Oil & Gas

The Indian Oil & Gas industry is significant in the global context – it is the third-largest energy consumer only behind USA and China and contributes to 5.2% of the global oil demand. The complete lockdown across the country caused the auto and manufacturing industries to slow down and this in turn had a domino effect on the demand of transport fuels. Though the crude prices dipped in this period, the government increased the excise and special excise duty to make up for the revenue loss, additionally, road cess was raised too. The government may think of passing on the benefits of decreased crude prices to end consumers at retail outlets to stimulate demand.

Beyond Covid: The new normal

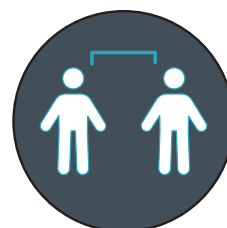
In view of the scale of disruption caused by the pandemic, it is evident that the current downturn is fundamentally different from recessions. The sudden shrinkage in demand & increased unemployment is going to alter the business landscape. Adopting new principles like 'shift towards localization, cash conservation, supply chain resilience and innovation' will help businesses in treading a new path in this uncertain environment.

Taken from a Time of India Report. <https://timesofindia.indiatimes.com/readersblog/mymusiclife/impact-of-covid-19-on-indian-economy-4-35585/>

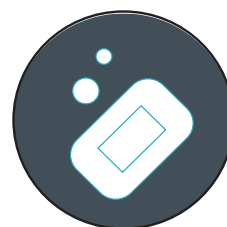
How can you prevent the spread of the Virus



Wash your hands regularly



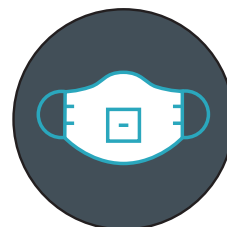
Keep your distance



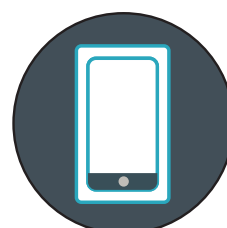
Use a sanitiser and then wash with soap



Stay Indoors



Use a mask at all times



As far as possible make contactless transactions



Farmer's union to continue strike till six demands including legal guarantee of MSP, are met

The Samyukt Kissan Morcha, a body of farmer unions, on Monday reiterated its six demands raised before the government, including legal guarantee of minimum support price for crops and said it will continue with its agitation till they are met.

The body also said that its agitation will not be called off at Delhi's border points, till the three farm laws, which triggered a year of protests by farmers, are formally repealed in parliament.

Prime Minister Narendra Modi on Friday in his address to the nation had announced the center's decision to repeal the laws.

Kerala preparing first-of-its kind policy to promote environmental, social and governance investments.

Kerala is preparing to come out with a first-of-its-kind policy to promote environmental, social and governance (ESG) investments as the southern state focuses on the ease of doing business as well as living to attract more investors.

The state's Industries Minister P Rajeev said experts are being consulted for finalising the policy, wherein the government also plans to provide incentives for ESG investments.

The Left Democratic Front (LDF)-ruled state, where there is scarcity of land and population density is also high compared to other states, is focused on "responsible investment and responsible industry".

President Ram Nath Kovind confers gallantry awards on Abhinandan Varthaman, others

Group Captain Abhinandan Varthaman, who downed an enemy jet during an aerial combat with Pakistan on February 27, 2019, was on Monday conferred with the Vir Chakra award by President Ram Nath Kovind for displaying an "exceptional sense of duty" during the dogfight.

The award ceremony, held at the

Rashtrapati Bhavan, was attended by Prime Minister Narendra Modi, Defence Minister Rajnath Singh and several other dignitaries.

The President also conferred the Kirti Chakra award posthumously to sapper Prakash Jadhav of Rashtriya Rifles and Shaurya Chakra to Major Vibhuti Shankar Dhoundiyal of the 55 battalion of Rashtriya Rifles and Naib Subedar Sombir of the 34th battalion of Rashtriya Rifles.

Entrepreneurship conference Tie-con Kerala 2021 from Thursday.

The 10th edition of the entrepreneurship conference, Tie-con Kerala 2021, will commence in Kochi on 24th November.

The three-day conference to be held at the Kochi Marriott Hotel will focus on adapting to the new normal and reviving businesses, and has the apt theme: "Despite the Pandemic."

LIC pulls life insurers new biz premium down by 5%:

After recording impressive growth in September, new business premiums (NBP) of 24 life insurance companies degrew 5% year-on-year (YOY) in October, mainly due to Life Insurance Corporation (LIC) of India's muted performance.

In October, the industry received NBP to the tune of Rs. 21,606 crore, down 5.14% YOY from the year-ago period.

While private insurers NBP recorded double-digit growth of 12% to Rs.8,105.46 crore, LIC's NBP degrew more than 13% to Rs.13,500.78 crore due to massive decline in individual single premiums and muted growth in group single premiums.

Centre's FY22 fiscal deficit may be better at 6.6% on stronger-than-expected tax buoyancy: Fitch Rating has said.

The Centre could better its fiscal deficit at 6.6 per cent of GDP in this financial year on stronger-than-expected revenue buoyancy, even if the budgeted disinvestment target is not met, Fitch Ratings has said.

The international rating agency had last week kept the sovereign rating unchanged at 'BBB-' with a negative outlook, and said that the risks to India's medium-term growth outlook are narrowing with rapid economic recovery from the pandemic and easing financial sector pressures.

In an email interview with PTI, Fitch Ratings Director (Asia-Pacific Sovereigns) Jeremy Zook said the two key positive triggers that could lead to a revision of the outlook to stable are implementation of a credible medium-term fiscal strategy to lower debt burden and higher medium-term investment and growth rates without the creation of macroeconomic imbalances, such as from successful structural reform implementation and a healthier financial sector.

Government extends duty benefits to boost exports:

Worried over the continuing fall in merchandise exports from India, the government has increased support for exports of several products like medical instruments, sports goods, etc for expanding the scope of merchandise exports from India Scheme (MEIS).

Tax payers can now access new J-T annual info statement on e-filing portal:

The Income Tax Department on Nov 14 said tax payers can now access the new Annual Information Statement (AIS), which includes additional categories of information like interest, dividends, securities and mutual fund transactions and remittances from abroad, on the e-filing portal.

Food, grocery, restaurant sectors help India's retail market finally cross pre-covid sales level:

MSME-dominated food and grocery retail market in India has led the retail sales recovery beyond the pre-pandemic level in October.



NEWS FROM THE WORLD OF SPORTS



Australia beat New Zealand to win 2021 T20 World Cup final.

New Zealand lost yet another final after Australia's power packed batting lineup chase down 172.

David Warner fired another shot at his critics and Michell Marsh scored a quick fire half century as Australia cruised to its maiden T20 World Cup triumph beating New Zealand by eight wickets.

Needing 173 after opting to field, Australia, five time 50 over World Champions, lost captain Aaron Finch early once again but Warner and Marsh came together for a 92 run second wicket partnership to take their side close to glory in Dubai on Monday.

Maxwell who made 28, joined Marsh and put on 66 runs and hit the winning boundary as the Australian team came charging in to celebrate the triumph.



Manchester United and Chelsea cruise to enter knockout stage in Champions League:

Late goals from Cristiano Ronaldo and Jadon Sancho were enough to earn an underwhelming Manchester United a 2-0 victory at Villarreal on Tuesday 23rd November.

The win guarantees them a spot in the Champions League knockout stage.

In the meantime, Chelsea claimed a thumping 4-0 victory over Juventus thanks to goals from home grown trio Trevoh Chalobah, Reece James and Callum Hudson – Odai and a fourth by Timo Wener to top Group H and cruise into the knockout stage.

Saudi Arabia set to launch first women's football league.

The Kingdom of Saudi Arabia (KSA) on Saturday 13th November 2021 announced the launch of the first edition of the Saudi women's football league, for the first time in the country's history, on November 22nd.

The step is to promote female participation in the sports. The league will be held on November 22nd 2021, in 2 phases, first with the participation of 16 teams in three cities (Riyadh, Jeddah, Damam) and the final stage is scheduled to be held in early 2022 in Jeddah at the King Abdullah Sports City stadium.

Kolkata set to host its first football tournament for the blind in November.

Kolkata is all set to witness a football initiative for the visually impaired and specially-abled. The event is to boost the talent of such individuals who are interested in sports. The initiative which has been named as Khela Hobe will start in mid-November.

It was launched by former international footballer Alvaro D'cunha, who has been a legend for East Bengal Football Club and senior politician Madan Mitra.

India's first National Yogasanas Championship setup in Bhubaneswar.

India's first physical National Yogasanas Championship has been organised in Bhubaneswar, Odisha from 11th to 13th November 2021. The Championship 2021-22 has been organised by the National Yogasana Sports Federation (NYSF) in association with the Odisha state.



Indian shooters win 43 medals at ISSF Junior World Championship.

The 2021 International Shooting Sport Federation (ISSF) Junior World Championship Rifle / Pistol / Shotgun was held at Lima in Peru.

The Indian shooters claimed a historic win with 43 medals to stand a top in the medal table. These included 17 gold, 16 silver and 10 bronze medals.



J&K team clinch 1st position in the world deaf judo championship.

The Jammu and Kashmir team for deaf clinched 1st position in world judo championship held at Paris Versailles, France.

Rakshanda Mehak who is part of the Indian team for the deaf clinched the bronze medal by defeating the South Korean team in the semi-final. Peng Shuai Appears at China Tennis Event



PR Sreejesh honoured with Khel Ratna

Veteran hockey goalkeeper PR Sreejesh, woman cricketer Mithali

Raj and history making Paralympic stars shared the spotlight as an unprecedented twelve sports persons were presented with India's highest sporting honour – the Major Dhyan Chand Khel Ratna – by President Ramnath Kovind.

Keralite Sreejesh played a big role in India ending the medal drought in Olympic Hockey after a gap of 41 years. He was also a part of the Indian team which won a bronze at the 2018 Asian Games.

ONLINE CINEMA

MOVIE NIGHT ▶



FILM REVIEW:



Jai Bhim:

Surya's most powerful drama yet.

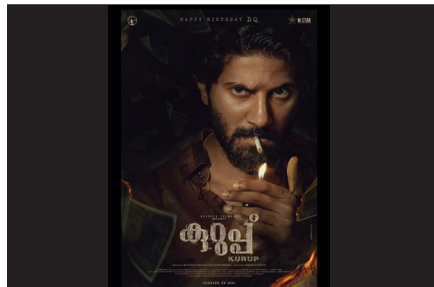
As a courtroom drama and investigative thriller, based on real events, "Jai Bhim" is head and shoulders above the average fare.

Set in 1995, Jai Bhim revolves around the arrest of 3 Irregular (a scheduled tribe) men in a theft case. The police, under pressure to solve pending cases, foist false cases on people from marginalised sections, knowing very well that they do not have the connections or money power to save themselves from the justice system.

Jai Bhim is a disturbing film raising many questions about the checks and balances in place in law enforcement and the justice system. Perhaps something to think about before the public cheers encounter killings as police bravery the next time it happens.

Cast: Surya as Chandru. Manikandan as Rajakannu, Lijomol as Senganni and Prakash Raj as IG Perumalswamy.

Rating: ★ ★ ★ ★



Kurup:

Dulquer rocks as Kurup

Dulquer plays Kurup as an arrogant, ambitious man who begins exhibiting deviant behaviour from his younger days. His adventures are fascinating, and it is, undoubtedly, one of Dulquer's most nuanced performances.

Every frame in this film looks like a million bucks, and the film scores in every department, from the art department to the opulent imagery.

Besides Dulquer, Shine Tom Chacko stands out as Kurup's accomplice, Bhasi Pillai. He manages to surprise yet again with a performance that registers a high reading on the creep-o-meter. He is the personification of a loose cannon, and Shine firing on all cylinders is such a delight to watch.

I don't think one viewing is enough to absorb all its details. Maybe one might want to see it another time to absorb all the details.

Cast: Dulquer Salmaan as Kurup, Sobhita Dhulipala as Sharada, Shine Tom Chacko as Bhasi Pillai and Indrajith Sukumaran as DYSP Krishnadas.

Rating: ★ ★ ★ ★

Other News:

Mohanlal pays tribute to K.J. Yesudas as the legendary singer completes 60 years in the music industry.

John Abraham makes his Bollywood debut as a producer with a movie titled Mike. The movie will have debut actor Ranjit Sajeew along side Anaswara Rajan in lead roles.

Rima Kallingal is the first Malayalam actress to drop an NFT "The Insurgent Bloom". Half of the proceeds from Rima Kallingal foray into the NFT world will be used to fund movies made by women.

After a gap of 28 years, versatile actress Urvashi is teaming up with director Priyadarshan for an upcoming Tamil movie titled Appatha. Interestingly, the upcoming movie will mark the 700th movie of Urvashi.

Dhyan Sreenivasan and Mathew Thomas starrer Prakasham Paarakkatte promises comedy entertainer.

Keerthy Suresh and Tovino Thomas starrer upcoming Malayalam movie 'Vaashi' started rolling recently. The movie went on floors with a customary switch on pooja ceremony at Trivandrum. Keerthy Suresh who is all excited about the upcoming movie, took to her social media handle to share a few pictures from the ceremony.

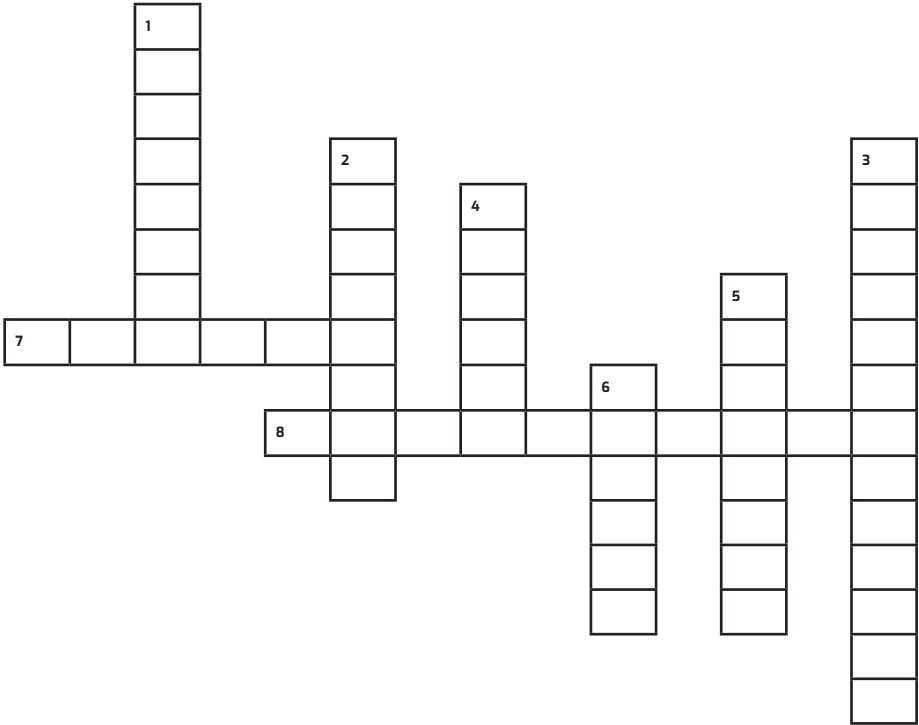
The super-hit 'Pulimurugan' trio of Mohanlal, director Vysakh and scriptwriter Udhayakrishna are teaming up for a new film titled 'Monster'. Mohanlal is playing a character named Lucky Singh in the action entertainer. Telugu star Lakshmi Manchu to play a pivotal role in the upcoming movie.

<https://www.indiaglitz.com/monster-lakshmi-manchu-to-make-her-malayalam-debut-malayalam-news-301237>

Incredible India

India is the seventh largest country in the world and the largest democracy in the world. Attempt this quiz to check out how well you know your motherland.

1. Name the largest cricket stadium in the world
2. Which city of India is also known as the 'Venice of the East'?
3. The city that has spirituality at its heart – which of this is known as the Yoga Capital of India?
4. Why is Bengaluru known as the 'Silicon Valley of India'?
5. What is India's Golden Quadrilateral?
6. Which city of India would you be in if you are visiting the Victoria Memorial?
7. The city of Amritsar is famous for which holy destination?
8. By the banks of which Indian river is the tallest statue in the world located?
9. Named after a famous British hunter turned naturalist, what is the name of India's first national park?
10. Which district or town in Kerala is known as the Cashew Capital of the World.
11. Kannur in Kerala is also known as the City of _____?
12. Who is considered to be the father of Malayalam Cinema.



DOWN

1. Someone who purchases goods and services to satisfy needs and wants
2. A legally binding agreement
3. Buying something without giving too much thought as to whether you need it or not
4. A written communication ordering your financial institution to pay a person a specific amount of money
5. Any organisation that produces and sell,for a profit, the goods and services that satisfy the needs and wants of the consumer
6. Electronic Funds Transfer at Point or Sale

ACROSS

7. The swapping or exchange of one good for another
8. When the offeree agrees to the proposal

- ANSWERS:**
1. Narendra Modi Stadium, Ahmedabad
 2. Alleppey, Kerala
 3. Rishikesh, Uttarakhand
 4. For being the largest IT exporter in the country
 5. A super national highway
 6. Kolkata
 7. Golden Temple
 8. Narmada River
 9. Jim Corbett
 10. Kollam
 11. Looms
 12. JC Daniel

- ANSWERS**
1. Consumer
 2. Contract
 3. Impulse Buying
 4. Cheque
 5. Business
 6. EFTPOS
 7. Barter
 8. Acceptance

We all love a good pun, those moments where a play on words can elevate a news headline, quip or joke to iconic status

I don't trust staircases. They are always up to something.

The doctor told his patient to stop using a cotton bud, but it just went in one ear and out the other.

I could not remember how to throw a boomerang, but it eventually came back to me.

My landlord says he needs to come talk to me about how high my heating bill is. I told him "My door is always open".

No matter how much you push the envelope, it is still stationary.

A guy was admitted to hospital with eight plastic horses in his stomach. His condition is stable.

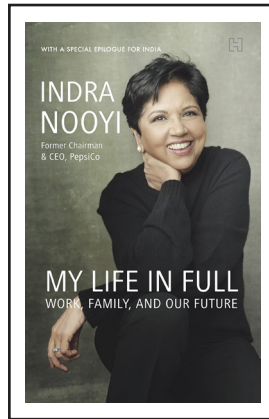
My dad died when we could not remember his blood type. As he died he kept insisting for us to be 'be positive,' but it's hard without him.

I am reading a book on anti-gravity. It's impossible to put down.

My ex-wife still misses me, but her aim is steadily improving.

Did you hear about the guy whose whole left side was cut off? He is all right now.

www.inews.co.uk



Book Review

My Life in Full
Indra Nooyi.

Available at Amazon - Rs.473.

Indra Nooyi's much awaited book "My Life is Full", published by Hachette India, is completely worth the hype that it has generated. Whether you want to read it as the biography of PepsiCo's former CEO or as the story of a woman of color in corporate America, as a resource on diversity and inclusion or as an Indian immigrant's love letter to her glorious American dream, this book will not fail you. It engages with all these topics.

Her gratitude for the personal and professional support systems in her life that enabled her rise and her success reverberates throughout the book. It does not come across as blowing her own trumpet which makes the book endearing.

Where Nooyi heaps well deserved praise on the men who mentored her, she is also candid about the discrimination that she faced as a woman in the upper echelons of power occupied mainly by men.

Being an immigrant and a person of color brought her criticism from colleagues seething with resentment and jealousy. People of color who were promoted by her were seen as benefiting from her diversity and inclusion agenda, rather than being rewarded for their contributions.

While women who aspire to high profile leadership roles in the corporate world will have much to learn from Nooyi's journey, this book must also be read by men who are unaware about the barriers women face in realizing their potential.

While Nooyi had a supportive husband, mother, mother in law, nanny and relatives to help her raise her two daughters, she still had to deal with the pangs of guilt on several occasions when she had to be away from her family in order to fulfill professional duties and advance her career.

Nooyi recounts how she met the people who made her think differently and how they filled the gaps in her knowledge. The humility to admit ignorance is under emphasised in lists of leadership qualities that are must haves.

This book is a reminder of how vital it is to be a student and listener.

The book is available at Amazon and costs Rs.473.



Interesting trivia:

Facts about Bombay Stock Exchange, Kerala State and Famous Women from the State that we are sure you were not aware of.

- ▶ Did you know that the Bombay stock exchange is the oldest stock exchange in India. It was established in 1875 by a cotton merchant by the name of Premchand Roychand a Jain businessman. It is the oldest stock exchange in Asia and the tenth oldest in the world.
- ▶ Cochin Airport is the first fully solar powered airport in the world and was awarded Champion of the Earth by the United Nations for its contribution to the environment
- ▶ Kannimari in Mallapuram is the

oldest tree in the world and that the Nilambur Teak Plantation is home to the oldest teak trees in the world. and was established by HV Conolly the collector of Malabar

- ▶ The oldest active synagogue is the Paradesi Synagogue in Cochin and the first mosque in India is the Cheraman Juma Mosque - the mosque was built in 629 AD
- ▶ KM Beenamol - First Malayali woman winner of Khel Ratna Award
- ▶ KR Gowri Amma - First woman

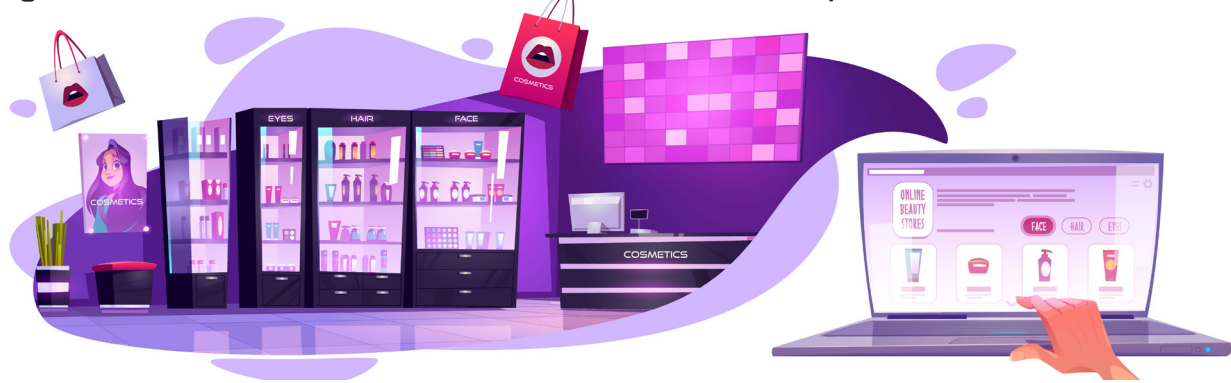
Minister of the State

- ▶ Padma Ramachandran - The first woman Chief Secretary of Kerala
- ▶ Anna Malhotra - The first woman IAS officer from Kerala
- ▶ Annie Mascarene - The first Malayali woman MP
- ▶ R Sreelekha - The first woman IPS Officer from the state
- ▶ Fathima Beevi was the first Malayali woman to be a member of the National Human Rights Commission.
- ▶ Jyothi Vekatachalam was the first woman Chancellor and Governor of Kerala.

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The Marketplace

A listing of local business that could be useful to the student community



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Ganam Building, St. Mary's College Road,
Thrissur - 680 002
Tel.: 0487 2956 636

JESS MARKETING

Sales & Service of Computer Peripherals & Accessories

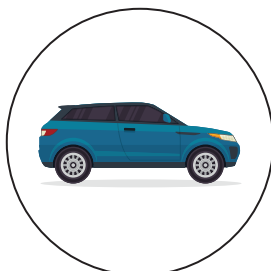


XIX/138/6, 1st Floor, AMK Complex,
Near Jayalakshmi, Opp Nambesnan Eye Clinic,
Poothole, Thrissur - 680 004

Contact.: Mr. Joseph Baby P
Cell.: 944 7039 469 & 9387 1501 99



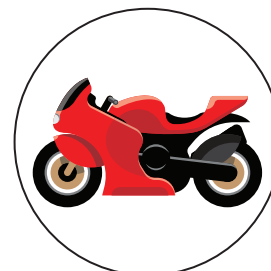
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Naik Jitender Kumar • Lance Naik Vivek Kumar • Lance Naik Sai Teja • Group Captain Varun Singh**

**The Management, Faculty Members, and Students at Vimala College Thrishur
raise our hands in Salute and Respect. May your Souls Rest in Peace. Jai Hind**



Merry
CHRISTMAS
AND
Happy
NEW YEAR