



THE COMMERCIO 2019

PG DEPARTMENT OF COMMERCE AND RESEARCH CENTRE

★★★★★★★★★★



From the Editor's Desk

Hola!!!! A hearty welcome to the third edition of "The Commercio" the monthly magazine initiated by the PG Department of Commerce and Research Centre to update the students with major happenings in the business world on a monthly basis and to bring out the creative talents of students of commerce department in crafting a newsletter. It gives me immense pleasure to appreciate that "The Commercio" has successfully accomplished its objective due to the combined efforts of the students of the PG Department of Commerce. Have a happy reading.

Smt. Dr. Salini K, CHIEF EDITOR



★★★★★★★★★★

"Do not be afraid, stand firm and you will see the deliverance the lord will bring you today. The lord will fight for you: you need only to be still "
Exodus 14:13-14

TRACK IT RIGHT!

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GRATITUDE.....

Dr. Rose V J

Dr. Salini K

Smt. Jilu Varghese

Sri. Jins CG

And all other staff of
Department of commerce

STUDENT COMPILER

Pallavi Muraleedharan

THANKS TO....

Aiswarya. R,

Alinta Joy,

Dhaya KM

Fathimathu Fitha .S



INDIA IN MAKING



NEW TEAM OF MODI 2.0

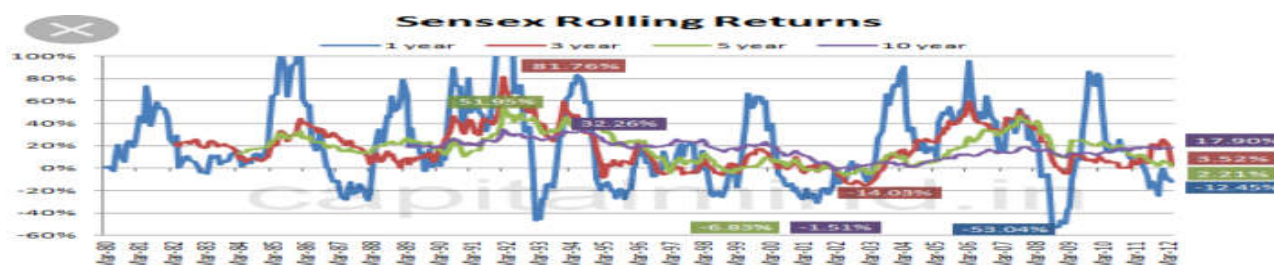
- PRIME MINISTER – NARENDRA MODI
- MINISTER OF HOME AFFAIRS- AMIT SHAH
- MINISTER OF FINANCE – NIRMALA SITHARAMAN
- MINISTER OF DEFENCE – RAJNATH SINGH
- MINISTER OF HUMAN RESOURCE DEVELOPMENT - RAMESH POKHRIYAL
- MINISTER OF COMMERCE AND INDUSTRY – PIYUSH GOYAL

The first decision Modi 2.0 cabinets after swearing their designated powers, was to make considerable changes in PM's scholarships scheme under national defence fund including enhanced scholarship for wards of police personnel martyred in terror or Maoist attacks.

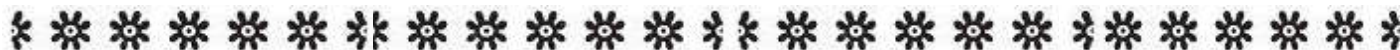
The 2nd Government of Shri: Narendra Modi has approved the vital schemes to benefit the Indian population especially farmers and traders.

- PRADHAN MANTRI KISAN SAMMAN NIDHI (PM KISAN) - this scheme promise to pay all poor farmers Rs.6000 each and every year in 3 installments through direct bank transfers.
- PRADHAN MANTRI KISAN PENSION YOJANA -this scheme provides Rs. 3000 per month fixed pension for farmers.
- MEGA PENSION SCHEME - this scheme provides pensions of traders and dealers.
- AYUSHMAN BHARAT & SWATCH BHARAT RELOADED

"MODI" fication



In the urge of exit polls, the bull gained power to rage up to a sensex point of 1300 and nifty reclaiming the 11800 level. Soon after the election results and cabinet ministry being into power, the bull phase faced a slight take over by the bear strength, later on the stock market platforms witnessed a bull-bear synergy with irregular though regular plunging and gaining.

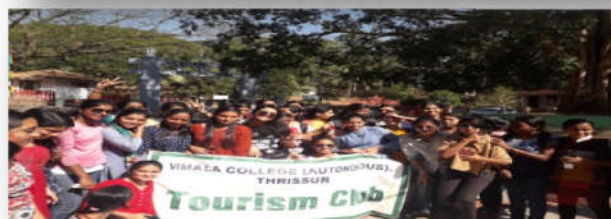


Departmental Activities

Tourism Day

The cultural fiesta conducted by the commerce department to emancipate the diversity of art and culture in the world. Varied dance and art forms are performed by our students making the event soothing for viewer's eyes.

Tourism day 2019 included cultural aperture to the might of India, the modesty of Spain, the fragrance of gulf countries and the blamelessness of the cultural voyage.



ComFest

The union fest conducted by the department of commerce to enhance the social skill of interaction among students. Students had set up their own stalls with food and games and delighted their visitors and buyers. A mettlesome gathering of joy and taste; comfest 2019 was named as ComDhaabha" backing the hard work and strive of all students belonging to department. The event was inaugurated by Principal Sr. Mable in the presence of HOD of Commerce Department Smt. RoseVJ and all other staffs and students of commerce department.



Walk with nature

An yearly program conducted by the department of commerce as a part of tourism club to explore the placidity and beauty of places around. This aims at exploring new scopes of tourism field and also the aesthetic rearing of nature.

The students of 4th semester BCom visited mutta mala, Rayirath gardens, and Kallingal plantations.

The 2nd semester BCom (reg) students visited Vazhani dam, Thrissur on 23rd February 2019 along with the staffs of department.





Entrepreneurial way

Story time

(STORY OF A YOUNG ENTREPRENEUR)

Ritesh Agarwal has had an interesting childhood. He was never fond of studies so he dropped formal education out of his plans. The idea of Oravel Stays struck him when he was 18. The basic idea was a budget hotel chain that provides B&B. Realizing that no other service offered a room for a budget traveller, Ritesh took the idea from Oravel stays to **OYO** rooms and voila! Agarwal started OYO with 11 only rooms in a Gurgaon hotel. This is one of the best successful entrepreneur's stories in India. Today, **OYO** has 65000 rooms in about 5500 properties across 170 cities in India. Ritesh started his entrepreneurial journey when he was 17 years old. He dropped out of college and launched his first start-up Oravel Stays Pvt. Ltd. in the year 2012. Oravel was designed as a platform to enable listing and booking of budget accommodation. Being an avid traveler, he soon realized that the budget hospitality sector lacked predictability. Therefore, he pivoted Oravel to OYO Rooms in 2013 with the key proposition of offering affordable and standardized accommodation. Ritesh Agarwal has benefited the society in more than one ways. He has also managed to achieve what most of the people only think of. Below listed are some of the accomplishments of this teenager. He has been named among the top 50 entrepreneurs by the TATA first dot awards in 2013. Finalist of the global student Entrepreneurship Awards India, he has been named one of the 8 hottest teenage startup founders in the world by a Business Insider in the year 2013. He is the World's youngest CEO at 17.



Women empowerment through achievement

TO THE POWER

IN AN ATTEMPT TO ENCOURAGE DIVERSITY, **SEBI** HAS MADE IT MANDATORY FOR ALL LISTED COMPANIES TO HAVE **ATLEAST ONE WOMAN**

Lady power for parents

Naiyya Saggi, CEO & Founder, Baby Chakra Focused on the maternity-child market, Baby Chakra helps the 30 million parents online make decisions on doctors, hospitals, cord blood banks, playschools, activities, events, and products. Strong social integration, an evolving tech platform and a focus on reviews help parents make decisions easier.

IRON LADY IN THRONE OF FINANCE



Nirmala Sitharaman is a brave Indian politician who is currently serving as a Minister of Finance and Minister of Corporate affairs. She is the second female finance minister after Indira Gandhi. She has served as the minister of state for finance and corporate affairs under the ministry of finance and the ministry for commerce and industry with independent charge.

INTERNATIONAL CUSTOMS DAY

ICD OR INTERNATIONAL CUSTOMS DAY IS OBSERVED ON 26TH JANUARY OF YEAR, IT IS OBSERVED TO COMMEMORATE THE VERY FIRST OFFICIAL CONFERENCE OF THE CUSTOMS COOPERATION COUNCIL (THE WORLD CUSTOMS ORGANISATION - WCO). WCO WAS INCORPORATED IN THE YEAR 1952 AS AN AUTONOMOUS BODY TO ENHANCE THE EFFICACY AND EFFECTIVENESS OF ALL CUSTOMS ADMINISTRATION ACROSS THE WORLD. IT INCLUDES 177 MEMBERS. THE THEME OF 2019 ICD WAS "SMART BORDERS OF SEAMLESS TRADE, TRAVEL AND TRANSPORT".

Hand in hand together, to success

(Lady Entrepreneurs' mobilizing in ecommerce)

Every startup is based on an idea that can either solve an existing problem or will enhance the already existing mechanism. The same ways Richa Kar also wanted to solve the issue of women buying lingerie and undergarments from shops in the market. That's how Richa Kar's Zivame came into the picture. With her bold step towards a successful venture, she was keen to ease the experience of undergarment shopping for women which offers a wide range of amatory clothing at Zivame. Richa Kar is the Co-founder of Zivame. Zivame is a Bangalore based startup for Women apparels. Richa founded Zivame in 2011 along with Kapil Karekar.



Ponder Over

Elastic currency is a currency that automatically increases and decreases in volume with the demands of business.

Elastic is the easy way to access money when you need it. Once your Elastic Account is open and activated, you can access money whenever the need arises. With Elastic, you request Cash Advances online. We will first deduct the Cash Advance Fee from the amount of the Cash Advance you request, and deliver only the Elastic Cash amount to you in your Checking Account or a check by mail, depending on how you select to make payments. As you repay your Balance, you can request additional Cash Advances up to your Credit Limit. Upon approval, you will receive a \$500 to \$4,500 Credit Limit.

OMBUDSMAN: With digital transaction growing exponentially in India, so have the complexities and challenges such as fraudulent transactions. Hence, the reserve bank of India (RBI) has decided to set up an ombudsman scheme for digital transactions to address these issues and promote customer confidence. The scheme will provide free of cost redressal mechanism to grievances raised by customer for digital transactions undertaken by them through non banking channels, like payments companies using for settlements, the central bank said.

MYSTERY SHOPPING

Mystery shopping (related terms: mystery consumer, secret shopper) is a method used externally by market research companies, watchdog organizations, or internally by companies themselves to measure quality of service, or compliance with regulation, or to gather specific information about products and services. Mystery Shopping is a process in which a person visits a retail store, restaurant, bank branch or any such location with the objective of measuring the quality of customer experience. Many companies define detailed processes and parameters to ensure that customers will have a good experience in their sales locations.

HI!!!! READERS DO NOT FORGET TO **PIN** DOWN THE VITAL WAYS TO INCREASE YOUR KNOWLEDGE IN BUSINESS AND COMMERCIAL AREAS USING OUR ...

PAPER CLIPS

Crowd funding is the practice of funding a project or venture by raising small amounts of money from a large number of people, typically via the Internet. Crowd funding is a form of crowd sourcing and alternative finance. This modern crowd funding model is generally based on three types of actors: the project initiator who proposes the idea or project to be funded, individuals or groups who support the idea and a moderating organization (the platform") that brings the parties together to launch the idea. Crowd funding has been used to fund a wide range of for-profit, entrepreneurial ventures such as artistic and creative projects, medical expenses, travel, and community-oriented social entrepreneurship projects. It has also been criticized for funding quackery, especially costly and fraudulent cancer treatments

**DO YOU KNOW
THAT
OMBUDSMAN
SCHEME WAS
INTRODUCED BY
RBI IN THE YEAR
1995**

**DID YOU KNOW THAT
< BHIM >
(BHARATH INTERFACE FOR
MONEY) IS A MOBILE APP
INTRODUCED BY UNION
GOVERNMENT TO PROMOTE
FAST, SECURE AND RELIABLE
CASHLESS PAYMENTS?**

Neuromarketing

Neuromarketing is an emerging field that bridges the study of consumer behavior with neuroscience. Conventional methods for testing and predicting the effectiveness of those investments have generally failed because they depend on consumer's willingness and competency to describe how they feel when they are exposed to an advertisement. Neuromarketing offers cutting edge methods for directly probing minds without requiring demand cognitive or consumer's participation.



PAPER CLIPS

NEWSPAPERS TO BUSINESS AND KNOWLEDGE
BUSINESS ENHANCE COMMERCIAL

- MINT
- BUSINESS STANDARDS
- ET
- THE FINANCIAL EXPRESS

BULL AND BEAR TALKS

(LET US LOOK UPON THE STOCK AND SHARE PLATFORM)

DID YOU KNOW

ANTWERP

(BELGIUM) IS THE FIRST STOCK EXCHANGE IN THE WORLD???

WHAT ARE GOVERNMENT EDGES? BRITISH GOVERNMENT SECURITIES TRADED IN STOCK EXCHANGES IS CALLED GOVERNMENT EDGES

Bad October

October is considered as the jinxed month as the worst stock market crashes in history occurred in the month of October. The first occurred in 1929 with a 25 % decline in share prices and by 1932 the value of shares was just 20% of the value of shares in 1929. The next crash occurred in 1987 October when the stock market declined by the one forth

MASALA BONDS

Masala bonds are bonds issued outside India but denominated in Indian rupees rather than the local currency.

The term was used by the IFC to evoke cultural cuisine of India. Unlike dollar bonds where the borrower takes the currency risk, masala bonds makes the investor bear risk. First issue by World Bank backed by IFC in November 2014. Kerala's KIIIFI has issued Masala bond in London Stock Exchange in this May 2019 and was formally done by Mr. Pinarayi Vijayan – the CM of Kerala.

THE CHAT BOX COMMISSIONED BY BSE (BOMBAY STOCK EXCHANGES) TO PROVIDE FASTER AND CONVENIENT ON DEMAND DATA AND MARKET INFORMATION FOR THE STOCK EXCHANGE'S WEBSITE- ASK MOTABHAI

BLUE CHIPS

In your purse

These are the shares of large, well established and financially sound companies with an impressive record of earnings and dividends. Generally, blue chips shares provide low to moderate current yields and moderate to high gain yields. The price volatility of such shares is moderate.

DIJA

The **DOW JONES industrial average** is a stock market index, a metric that measures the price weighted performance of a select set of stocks. The **DIJA** in a particular track 30 blue chips stocks that together are one of the most valuable companies in the US Company.

Expensive stock...the most expensive stock in the world is Warren Buffet's Hathaway, Class A, which is priced at USD 2133330 per share; it is so because the company does not split shares.



Is stocks and shares the same?

Even though the terms **STOCK** and **SHARE** are used interchangeably, there is a slight difference between these terms that makes it distinctive from each other. To be accurate, **STOCKS** means ownership (ownership certificate) in any company, while **SHARES** means ownership (ownership certificate) in a particular country.





FROM BANK TO BANK

SILVER GOVERNOR OF RBI



SHAKTHIKANTA DAS (26 FEB 1957) IS A RETIRED 1980 BATCH IAS OFFICER OF TAMILNADU CADRE. CURRENTLY SERVING AS THE 25TH GOVERNOR OF THE RBI, HE WAS EARLIER A MEMBER OF THE 15TH FINANCE COMMISSION AND INDIA'S SHERPA TO THE G20.

BANK ROBOTS

- Lakshmi robot based on **artificial intelligence** is the first banking robot in India.
- It was introduced by Kumbakonam based City Union bank (CUB CHENNAI)
- HDFC is the first bank in the world to deploy a robot for customer services and ICICI introduced software robotics in India

SPOK

ARTIFICIAL INTELLIGENCE BASED INSURANCE EMAIL BOT INTRODUCED BY HDFC LIFE BANK.



Cyber voyage

Indonesia is the currently fastest growing Ecommerce market for 2018/19, followed by Mexico in second place with Philippines in third

The god father of internet shopping or ecommerce!

Well, by simply connecting a modified domestic television with a phone line, Mr. Aldrich invented online shopping all the way back in 1979. The term ecommerce was coined later, but this early system of processing an online transaction between consumer and business was the first of its kind in the UK, and the world. Ecommerce Was Officially Born in the USA. CompuServe first unveiled the 'Electronic Mall' in the USA and Canada back in April 1984, making it the first comprehensive electronic commerce service. In 1989, Sequoia Data Corp announced the arrival of 'Compumarket'. This is the first internet-based system for ecommerce the world. Both sellers and buyers were able to post items for sale and buyers could then choose to make their purchases with a credit card.

PAPER CLIPS

(AN OVERVIEW THROUGH THE FAMOUS CRYPTOCURRENCIES IN THE

CYBER WORLD)

1. LITECOIN(LTC)
2. ETHEREUM(ETH)
3. ZCASH(ZEC)
4. DASH(DASH)
5. RIPPLE(XRP)
6. MONERO(XMR)
7. BITCOINCASH (BCH)
8. NEO(NEO)
9. CARDANO(ADA)
10. EOS(EOS)

BITCOIN IS THE KING OF CRYPTO CURRENCIES



CRYPTOCURRENCIES ARE BANNED IN MANY OF THE COUNTRIES LIKE BOLIVIA, BANGLADESH, NEPAL, MOROCCO, KYRGYSTAN AND EQUADOR.

WHO INVENTED BITCOINS????

Satoshi Nakamoto is the name used by the unknown person or persons who developed bit coin, authored the bit coin white paper, and created and deployed bit coin's original reference implementation. As part of the implementation, they also devised the first block chain database. In the process, they were the first to solve the double-spending problem for digital currency using a peer-to-peer network.



ONLINE FOOD SERVICES IN INDIA:

A SCRUTINY ON EMERGING

ECOMMERCE SCOPES



E-commerce in India is expected to grow from US \$2.9 billion in 2013 to a mammoth US \$100 billion by 2020, making it the fastest growing e-commerce market in the world! E-commerce is also witnessing a spurt in online food & restaurant service companies, which is expected to reach \$2.7 billion by 2019. This white paper explores drivers of the growth of such online food delivery companies in India, the current competition and how this affects the brick-and-mortar restaurant business in India. Here's a look at the supply and demand drivers for online quick food services. The demand drivers for the online food delivery systems are like:

With a population of over 1.2 billion, India is undeniably one of the biggest consumer markets in the world today. Moreover, 50% of this population fall under the age of 25, and the rest before the age of 35 years; making India among the youngest population in the world too. Most of the fast food demand comes from age group 18-40 years.

With an increasing number of young Indians being productively employed in lucrative industries, sectors like IT services have upped the living standards and made their wallets fatter too. The World Bank reports

a staggering 50% increase in per capita income since 2006 until now. Urban India sees a visible change in the social setting, which further fuels the advance of fast food

Income is also a key driver for other subcategories of food products too.

With dual-income families, now urban India sees both parents bring home the bacon, thus changing the way people live drastically; with changes in routines, lifestyle and food habits. The demand for quick access to food and one with affordable rates is on the rise. Time crunches and an increasing need to spend quality time with 92% nuclear families reaching out for fast food or takeouts to save time and energy that would otherwise go into cooking up a meal at home every day of the week.

Keeping in line with the above point, there has been an astounding increase in working women. Working women hesitate in spending a whole lot of their productive time in cooking and cleaning, thus they rally prefer eat away or take away food system

With a slew of international food brands and restaurants making themselves available at popular malls, these seem to be the ideal space to get more customers who go to malls to shop. And inversely, more customers going to food courts and restaurants at malls, shop! It is a win-win situation for all parties, indeed.

It's not just true for the emerging e-commerce industry where couriers and delivery-handling companies are on the rise. There are logistic providers for the food industry too, such as Radhakrishna Foodland who is a local partner, providing their logistics services to global giants in India such as McDonald's and Pizza Hut.

Restaurants are now trying to maximize their business output by offering food delivery services. This way they all are able to rationalize existing fixed costs and also keep their business sustainable. Home Delivery is a very vital ingredient in this mix.



restaurants in India. Higher disposable

New Trends in the Delivery Sector

The role of mobile apps and also web-based system of ordering food cannot be undermined at this point. With more people using smart phones, increasing literacy and access to the Internet, the fortunes waiting to be reaped from the business of home delivery are just a click away!. E-Tailing, which is having a sound presence online, is very promising for all delivery-based 'quick service restaurants' (QSR) compared to the revenues generated from the typical brick-and-mortar format



To Conclude: the changing urban lifestyle and the mind equipped with **ECOMMERCE SCOPES**, of the average Indian is dramatic enough to be favorable for the food-on the- go and quick home delivery models to grow at higher rates. The ever-increasing population crowded metro cities and longer travel times are drivers for the convenient, ready-to eat and cheaper options of having food and groceries delivered at your doorstep. Companies that are aware of the huge potential for growth may venture straight in, but only the fittest will survive. **Businesses who keep their value proposition and their brand active in consumer's minds, will take the biggest share of the Indian online food service pie.**



"Goal is to turn data into information and information to insights- Carly Florina"

PAPER CLIPS

USA v/s CHINA TRADE WAR EFFECTS

US CHINA TRADE WAR SPARKS WORRIES REGARDING THE EXPORTS OF EARTHS RAREST MINERALS REQUIRED FOR DRONES, ROBOTICS, ELECTRIC CARS

HUAWEI: MADE AND DESTROYED

The Trump administration has raised tariffs on Chinese products and blacklisted the telecommunication giant Huawei, which was a great hit for the company.

The severe trade war and the restriction of huawei telecommunication has also affected the stock markets, giving serious plunges of shares of companies like Micron technology, Broadcom Inc. and even Apple Inc.

As the impending US- China trade war escalates, there is a lot of shadow boxing and re negotiation that gives nations like India a chance to enter difficult foreign markets

WHAT IS TRADE WAR????

A trade war is an economic conflict resulting from extreme protectionism in which states raise or create tariffs or others in response to trade barriers created by the other party. Increased protection causes both nations output compositions to move towards their autarky position.

Top 5 infamous trade wars in history

- Opium War(1839)
- The Smoot Halway Tariff act (1930)
- Chicken Wars (1960)
- The Pasta War(1985)
- The Banana Wars(1993)



Talent Tree

Student Laurels



1. Alinta Joy and Zinziya Johns (S2 BCom regular), participated and won third place in Margamkali in INTERZONE art fest held at Wayanad.

2. Clairine Rose (S2 BCom regular), participated and won third place in Band set in INTERZONE art fest held at Wayanad.



3. Aiswarya R (S2 BCom regular), participated in Malayalam skit in DZONE art fest.



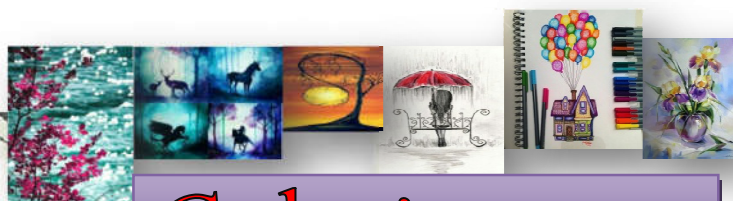
4. Arthana and Nina of (S6 BCom self) participated in the fashion show conducted by CUSAT ON 1/1/2019.

5. Navya M of (S2 BCom regular) participated in Sanskrit drama in DZONE art fest.

6. Neethu KT of (S2 BCom regular) participated and won third prize Malayalam kavitha parayanam

SPORTS

1. Sneha T (S2 BCom regular) participated in softball in university level
2. Binsha O (S2 BCom regular) participated in soft ball and was shortlisted to nationals.
3. Aiswarya r (S2 BCom regular) participated and won second in State netball association championship.



Galerie d'art



DHAYA KM



NAVYA M



ANGANA KRISHANADAS



AISWARYA R

(ALL FROM S3 BCOM REGULAR)



2018-2019, Placements from Department of Commerce

1. MERLY VARGHESE (MCOM) – URBAN COOPERATIVE BANK
2. ANJALI ANAND (BCOM SELF) - ESAF
3. ANU K.J (BCOM REGULAR) - ESAF

COM LAUGH

THE FUTURE OF E-COMMERCE





COM CASINO

CAN YOU GUESS IT??

(USE OUR TAGLINES!!!!!! To identify the companies)



- "Quality is remembered long after price is forgotten"
- "Once you pop, you can't stop"
- "Maybe she's born with it. May be its _____"
- "I'm lovin' it"
- "Think different"
- "between love and madness lies obsession"
- "you know when it's real"
- "life is a beautiful sport"
- "31 flavours"
- "The happiness place on earth"

Jumbled Fun



(Let's hunt for the chief executive officer)

APPLE – IMT KOCO

GOOGLE – NDURAS CIAHP

MICROSOFT - YAATS ELADNLA

ADOBE SYSTEM – NTUAASNH YAANNER

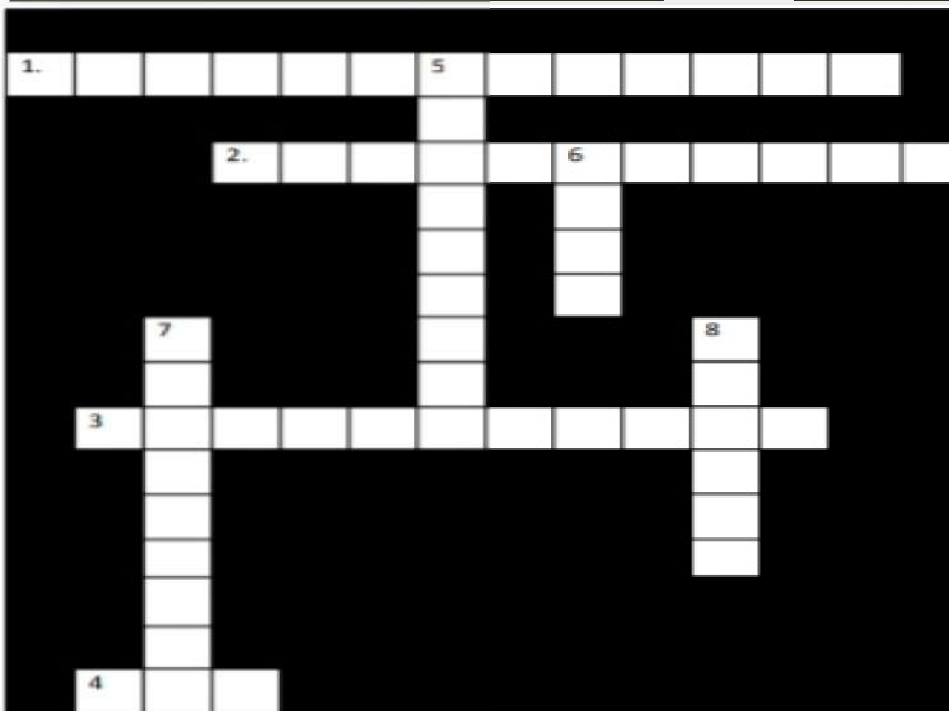
GENERAL MOTORS – AYRM RASEET RARAB

MASTER CARD- PYAJLAA NIHGS AAGBN

DELL- HCELAIM LUAS LEDL

TATA GROUP – TAARNAANJ ANSKRAANCHDEAR

IBM – IGNIN TMOETRY



ACROSS

1. Freeing the public sector from government control means
2. This helps to know the suitability of business idea.
3. It requires specialized knowledge and skill.
4. The return for a professional is

DOWN

5. It helps to reduce business risk
6. It helps to get timely finance for the business
7. It is useful to store goods safely.
8. It is one of the important objectives of business.

Submit your answers to Dr. Salini K, with the stamped sheet on or before _____ and the first 5 students will be awarded prizes for their correct answers. Thank you for triggering your brain!!!!!!!