



"TRUTH AND LOVE"

THE COMMERCIO

PG DEPARTMENT OF COMMERCE AND
RESEARCH CENTRE



HOLA! A HEARTY WELCOME TO THE 6TH EDITION OF "THE COMMERCIO", THE MONTHLY MAGAZINE INITIATED BY THE PG DEPARTMENT OF COMMERCE AND RESEARCH CENTRE TO UPDATE THE STUDENTS READERS WITH THE 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 COMBINED EFFORTS OF THE STUDENTS OF THE PG DEPARTMENT OF COMMERCE. HAVE A HAPPY READINGS!

-SMT.DR.SALINL K, CHIEF EDITOR

CAUGHT THINKING
LITTLE STAR & BIG DREAM
".....AND THIS IS MY ROOM!"
LA SAVIEZ VOUS
THE UNTOLD HEROES...
IT'S A TEEN SCENE
E-COMMERCE VIA LATEST UPDATES
CHERISH EVERY MOMENTS..
"LETTING UR INNER PRINCESS OUT

BIG WHEEL
BIG FUN

CONFUSED ABOUT YOUR CAREER??EXPLORE THE OPPORTUNITIES AWAITING YOU...

1

CA/CMA / ACCA / CS/ CWA

2

EQUITY RESEARCH ANALYST

CHARTERED FINANCIAL ANALYST

BANKING/ INSURANCE

3

ACCOUNTING & TAXATION

4

LOANS EXECUTIVE
ACCOUNTING

5

HUMAN RESOURCE MANAGER
(PROFESSIONAL)

6

ACTUARY/CAPITAL MARKETING
MANAGER

7

ECONOMIST/ AGRICULTURE
ECONOMIST

8

VENTURE CAPITALIST

9

MATHEMATICS
& STATISTICS

10

STOCK BROKING
MUTUAL FUND EXECUTIVE

**SET YOUR
GOALS HIGH
AND DON'T
STOP TILL
YOU GET
THERE...**



FUN FACTS...!!

E-COMMERCE

- Online sales from social media have grown by 93% each year for the past four years.
- Recent surveys shows that as much as 71% of customers believe they get better deals online than in actual physical stores
- Though Amazon can be said to be one of the first online market places to have come into existence it was not the first business to start selling online, pizza hut started offering to deliver pizzas to their customers on online order basis as early as in 1994! People have been ordering pizzas online before they started ordering books on Amazon..



1. Social media agency



2. Shopify dropshipping



3. Amazon FBA



4. Paid surveys

HOME BASED BUSINESS IDEAS.!!!



5. Online flipping



6. Graphic design



7. Fiverr freelancer



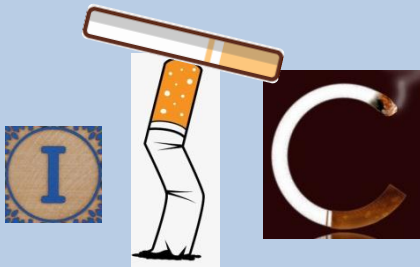
8. Personal branding

BOMBAY STOCK EXCHANGE

BSE is an Indian stock exchange located at Dalal Street, Mumbai. Established in 1875, the BSE is Asia's first stock exchange. The BSE is the world's largest stock exchange with an overall capitalization of more than \$ 4.9 trillion on as of April 2018.

The BSE is also a partner exchange of the United Nations sustainable stock exchange initiative, joining in September 2012. BSE launches commodity derivatives contract in gold and silver.

BSE
EXPERIENCE THE NEW



....Tobacco, right? Er, right or wrong

Wrong ,because it's also been into hotels for 3 decade, but over the last few year, and pretty much under your nose, its' become a huge FMCG and life style brand that even though you buy it still surprise you with the breadth of its spread..

ITC now produced not only tobacco... but a wide variety of products such as processed Foods, Lifestyles Retailing, Personal Care, Greetings, Gifting and Stationery, Safety Matches, Incense Matches and through this ITC are helping the society.....
Know ITC Limited is one of the most leading private sector companies in India and it is one of the most "Respected Corporations" in India.....

"ITC limited" was incorporated under the name 'Imperial Tobacco' which was later renamed as 'Imperial Tobacco Company of India Ltd' succeeding W.D & H.O Wills on 24 August 1910 as a Britised owned - company registered in Calcutta. Since the company was largely based on agriculture resources, it ventured into partnership in 1911 with famer of southern part of India for sourcing leaf Tobacco



THE WORTH OF A "THING" IS DECIDED NOT BY ITS NAME,BUT BY ITS ACTIONS....



| | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| E | R | Q | Z | N | Z | Q | O | A | C | C | O | U | N | T | S | Y | N | J | M | N | T | U | N |
| P | S | R | W | K | Q | F | A | W | F | T | J | B | U | D | G | E | T | E | D | G | I | M | O |
| J | X | J | S | W | T | N | E | M | T | S | E | V | N | I | Q | N | S | V | N | Y | D | K | I |
| S | O | G | L | S | D | B | M | J | T | L | U | A | F | E | D | A | R | G | I | E | U | T | T |
| R | B | N | U | E | N | R | M | D | Z | V | S | N | S | J | E | A | M | J | T | N | A | S | A |
| I | U | I | R | W | V | T | A | G | T | S | P | W | Q | L | U | C | G | S | E | O | Z | R | R |
| A | S | K | Q | B | V | E | W | C | E | S | B | X | O | T | P | G | D | P | E | M | B | M | O |
| F | I | N | G | N | S | V | R | T | T | O | R | E | U | M | P | K | G | G | M | E | W | S | P |
| F | N | A | B | L | C | A | U | A | J | I | U | I | O | V | U | N | P | B | L | X | S | E | R |
| A | E | B | T | C | I | I | S | U | G | M | D | E | N | B | Q | R | L | E | A | P | S | Y | O |
| L | S | X | I | B | M | Y | T | P | O | E | B | E | L | V | K | H | Z | O | U | E | S | T | C |
| A | S | J | B | E | O | I | H | M | V | U | P | C | R | A | E | T | Y | N | N | N | E | I | I |
| I | P | A | E | F | N | Y | G | F | C | A | C | F | M | C | S | S | R | U | N | S | N | L | D |
| C | L | B | D | Y | O | H | I | E | R | B | C | X | E | I | P | H | T | N | A | E | I | A | L |
| N | A | Y | B | I | C | N | R | T | X | L | M | Y | M | T | Q | H | F | O | M | S | S | U | U |
| A | N | H | V | Y | E | I | N | Y | R | O | T | S | I | H | T | I | D | E | R | C | U | Q | E |
| N | H | Z | I | A | G | E | U | K | O | J | O | F | M | X | Q | O | Z | A | I | A | B | E | X |
| I | N | X | B | M | R | D | D | J | F | J | O | J | E | C | R | E | M | M | O | C | B | V | F |
| F | Z | R | N | S | U | R | N | C | I | R | K | L | X | D | K | B | L | X | R | K | R | D | A |
| C | D | B | H | Q | U | C | M | W | P | D | L | O | A | N | V | S | I | F | Q | K | N | M | D |
| M | U | I | B | N | H | N | U | F | C | A | P | I | T | A | L | T | Z | J | Z | C | Z | A | D |
| L | P | H | E | L | B | A | I | R | A | V | K | O | V | Z | F | A | F | E | U | F | U | Q | B |
| C | R | J | Y | F | M | A | N | A | G | E | N | L | I | A | B | I | L | I | T | Y | C | N | X |
| J | D | I | C | M | L | W | D | N | E | D | I | V | I | D | E | E | T | A | P | V | A | H | O |

Business
Manage Budget
Money Bank
Rights Lease
Variable Sale
Profit Partnership
Expenses
Leverage Liability
Investor Equality
Dividend Loan
Default Debit
Creditcard
CreditHistory
Corporation
Capital
BusinessPlan
Audit Asset
AnnualMeeting
Job Banking
Economics
FinancialAffairs
Investments
Commerce
Accounts

Below is a very interesting puzzle. You have to guess the code to unlock the lock from these given sentences...(Assuming these are all correct.)

| | | |
|---|---|---|
| 6 | 8 | 2 |
|---|---|---|

One number is correct and well placed

| | | |
|---|---|---|
| 6 | 1 | 4 |
|---|---|---|

One number is correct but wrongly placed

| | | |
|---|---|---|
| 2 | 0 | 6 |
|---|---|---|

Two numbers are correct but wrong places

| | | |
|---|---|---|
| 7 | 3 | 8 |
|---|---|---|

Nothing is correct

| | | |
|---|---|---|
| 8 | 7 | 0 |
|---|---|---|

One number is correct but wrong

ANSWER

| | | |
|--|--|--|
| | | |
|--|--|--|



JUNE SUDOKU



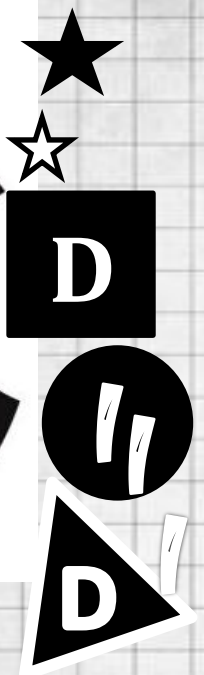
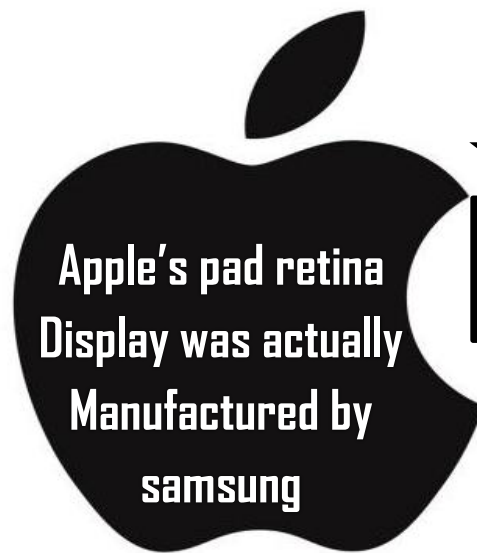
Not much is required to solve a Sudoku. You only need logic and patience. Simply make sure that: Each row across contains the numbers 1 to 9 .Each column contain the numbers 1 to 9. Also, each square box contain the numbers 1 to 9.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | | 2 | | | | | | |
| | | 3 | | 1 | | | | 6 |
| | 4 | | | 2 | | | 3 | |
| 1 | | | | | 3 | | | 9 |
| | | 5 | | | | 4 | | |
| 2 | | | 6 | | | | | 8 |
| | 9 | | | 7 | | | 4 | |
| 7 | | | | 8 | | 5 | | |
| | | | | | | 3 | | |



It takes the average Mc Donald's employees 7 months to earn what a CEO makes in an hour

India and SriLanka
Are home to the faster
growing E-commerce
Market in world and franker
slowest



N **RED**-Triggers,stimulation
and attracts attention



ALTHOUGH **AMAZON** launched ik
e-Commerce in 1995 ,
*but was not able to generate
profit* **UNTIL 2003**



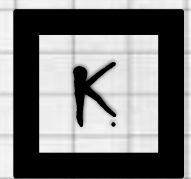
Currently,the most expensive car in
the world is a "Rolls-Royce Sweptail that
sold for \$13 million:the recent sale of a 1963 Ferrari
GTO for \$70 million is supposedly the highest
price ever paid for a car



A Reataurant in New York
Employs Grandmas
As a Chefs



YELLOW-Associated with
happiness and optimism



The Twitter Bird's Official Name is Larry



Brands use colors to
increase recognition and
drive the purchase decision
of the customers



VOBS

SAVIEZ

LX



#**S**HEROS...

1

NITA AMBANI



Nita Ambani, 'The first lady of Indian business' is the chairperson and the founder of the Reliance foundation. She was listed in the 2016 'Fifty high and the mighty Indians' listed by India Today and in 'The most influential women business leaders in Asia' listed by Forbes. She was also the first Indian women to become a member of the International Olympic Committee (IOC).

2

RUZWANA BASHIR

Ruzwana Bashir is a British Entrepreneur, founder and the CEO of Peek.com, a travel company based in San Francisco, California. She has been selected in 2014 for fast Company's 100 most creative people as well as Vanity Fair's Next Establishment. In 2012, she founded "Peek", a market place for travellers and locals to book activities in holiday destinations. In December 2013, Peek launched a mobile app version of its site. In 2014, she was named as one of the Most Promising Entrepreneur by Fortune. Peek was named as one of the Top 50 websites of 2014 by Time at the same year.



3

INDRA NOOYI



The most well-known face amongst Indian women entrepreneurs Indra nooyi is the CEO and president of Pepsi Company. Being an inspiration to India's corporate leadership her strong acumen for business has helped the company garner as much as 30 million dollars worth crucial deals within the last couple of years.

SHEELA KOCHOUSEPH CHITTIAPPILLY

Sheela is one of the most successful women entrepreneurs in Kerala with a Rs.75 crore business."It was a slow transformation Of a simple housewife into a businesswoman.Today,I have the courage and confidence to talk to anyone. Sometimes I feel all the housewives have such abilities in them but they remain hidden as they get no exposure," Sheela .V-Star has 180 employees and around 2,000 people, mainly poor women from remote areas of Kerala who work indirectly as tailors.



VANDANA LUTHRA



Vandana Luthra is an Indian entrepreneur and the founder of VLCC Health Care Ltd, a beauty and wellness conglomerate represented in Asia, the GCC and Africa. "When I started, there were hardly any women entrepreneurs. It was a male-dominated environment. I had to face a lot of criticism, a lot of people tried to ensure that I did not succeed and grow. The only thing I believed in was that my concept was unique, unusual and it was being introduced in India for the first time," she says. . A homemaker initially, Vandana started her journey in 1989 when the first of her two daughters was only 3 years-old and today a grandmother to three kids, Vandana still lives her dream.



WHO'S UP FOR THE NEXT?

WHO DECIDES THE EXPIRY DATE OF THE WOMEN'S DREAM?

Who ever said age was a barrier to success has obviously never meet these 10 inspiring individuals who have all built up phenomenal businesses before they were even old enough to vote...

Fraser Doherty

This young Scottish lad learnt to make jam with his grandmother when he was just 14 years old. By the age of 16 he had left school and was well on his way to creating his company Super Jam. This humble Scotsman's jam empire is now stocked in over 2000 supermarkets worldwide and commands an impressive 10 per cent of the UK jam market. By the time he was 19 years old, this teenager was making over 10 million dollars per annum.



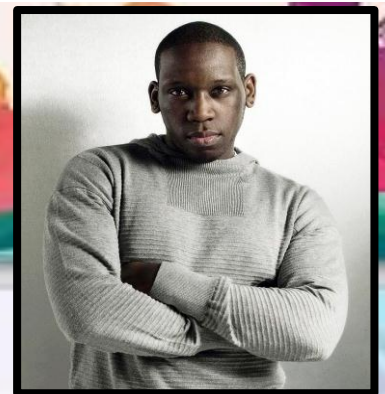
Juliette Brindak Blake

This social networking queen is the cofounder and CEO of Miss O And Friends. By the age of 16 Brindak had created a specialised social media platform specifically for tweens and teens that generates 10 million visits a month and has a net worth of around \$15 million dollars.



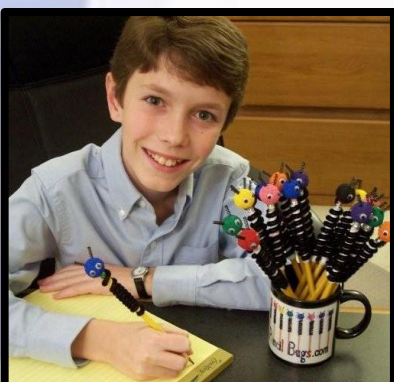
Romero Bryan

At the age of just 12, Romero Bryan started designing clothes and had created his own clothing label. By the age of 13 he was dressing celebrities and now boasts Beyonce, Victoria Beckham and Cameron Diaz as some of his most loyal clients. Bryan's fashion empire is expected to earn him over 30 million pounds by 2020.



Jason O'Neill

Jason O'Neill did not wait until he was a teenager to become a successful businessman. At the age of nine, O'Neill started making Pencil Bugs, colourful pencil toppers in the shape of bugs. By the time he was 13, O'Neill had created a fully-fledged business and by the time he was 16 he was an award-winning entrepreneur, speaker, philanthropist and author.



Brian Wong

Brian Wong is a Canadian Internet entrepreneur who in 2010 co-founded Klip, a mobile app rewards platform that lets brands and companies give real-world rewards for in-game achievements. By 2017 Klip was generating more than \$20 million in revenue per annum.



Noa Mintz

Noa Mintz started her first business in 2008 running art classes for kids in the holidays for a small fee. By the age of 16 she was running a full service child care agency in New York City called Nannies by Noa and was featured in Fortune's list of the 18 most innovative and ambitious teens under 18 years old.

Mikaila Ulmer

By her thirteenth birthday Mikailia Ulmer had turned her fear of bee's into a successful company and was CEO of Me & the Bees Lemonade. After successfully securing a \$60 000 investment from the TV show "Shark Tank" and a contract with Whole Foods this Texan dynamo has proved herself to be one savvy businesswoman.

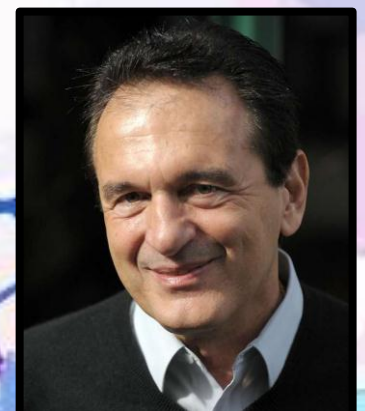


Mark Zuckerberg

Whilst studying at Harvard Mark Zuckerberg created the software that would eventually become Facebook – one of the world's most successful social networking sites. With now over 400 million users Facebook is considered one of the most successful websites ever built and has made this college drop out a multi billionaire.

Fred De Luca

Perhaps one of the most successful teenage entrepreneurs of all time was Fred De Luca, who back in 1965 at the age of just 17 used a \$1000 loan from a friend to found Subway. From a simple sandwich shop, De Luca created a franchise empire that now boasts over 45 000 locations in 112 countries.



FUTURE OF E-COMMERCE

Have you ordered food from Swiggy?

Or any clothes, books, electronics, appliances or accessories from Amazon, Myntra, Flipkart etc?

Or have you ever booked movie tickets on Bookmyshow? If yes, do you know that you have also become a part of e-commerce?!

THE PHYSICAL VS ONLINE DEBATE

There are those people who believe that it's just a matter of time before brick-and-mortar stores fade out in favor of an even bigger shift towards online shopping. And there are those who see physical shopping entering a renaissance period. It's undeniable that the growth of online shopping is far outpacing the sales from brick-and-mortar stores

EMERGING MARKETS WILL PLAY A HUGE ROLE

It's estimated that around 3 billion potential buyers from emerging markets will have access to the internet by 2022. Also, that 20 % of all retail sales in 2022 will come from buyers currently residing in those emerging markets. That's a lot of potential customers and a lot of potential sales. The most exciting part is that a lot of these markets are relatively untapped by existing ecommerce businesses at the moment also, there is a ton of potential for existing businesses to branch out and reach new audiences.

DEVICE USAGE WILL BECOME EVEN MORE IMPORTANT

Well, in the past, most ecommerce businesses built their shopping experiences to be desktop-first. Now, it's the opposite. Ecommerce businesses are bent on designing and building their online businesses with mobile users in mind *before* desktop users.

THE FUTURE OF ECOMMERCE MARKETING

Ecommerce businesses cannot succeed with great products alone –they are drawing in customers to purchase them. Essentially, great content helps brands convince potential customers what their business stands for, and that's one of the biggest marketing wins that brands are hoping for.

PERSONALIZATION IS KEY TO THEIR SUCCESS

Ecommerce companies are constantly honing the shopping experience for their customers. There are now algorithms in place which have been collecting data about your behaviors, and they probably know more about your tastes than your closest friends and family do. This enables companies to ensure that their marketing campaigns are consistently optimized. They're constantly working to show you the products that they believe you're most likely to purchase.

LATEST UPDATES

NEW IND AS ON LEASES NOTIFIED EFFECTIVE FROM APRIL 1, 2019.

The ministry of corporate affairs has notified the new Ind AS 116, Leases. It shall replace existing Ind AS 17 and be effective from financial years beginning on or after April 1, 2019. The new standard will impact accounting of leases in the books of leases.

RIGHT TIME TO EXPAND GST COVERAGE TO ALL SECTORS ; COVERAGE TAX SLABS: IND Inc

India Inc on June 21 said the time is right for the GST council to expand the coverage of the Indirect tax regime to all sectors and convergence tax slabs. Petroleum products, electricity and alcohol for human consumption are some items currently outside the ambit of the goods and service tax (GST).

HOW TO IMPRESS IN AN INTERVIEW



PREPARATION



SMART DRESS



BE EARLY



PHONE OFF



FIRM HANDSHAKE



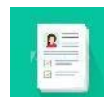
SMILE



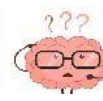
BODY LANGUAGE



WRITTEN NOTES



CV



ASK QUESTIONS



June

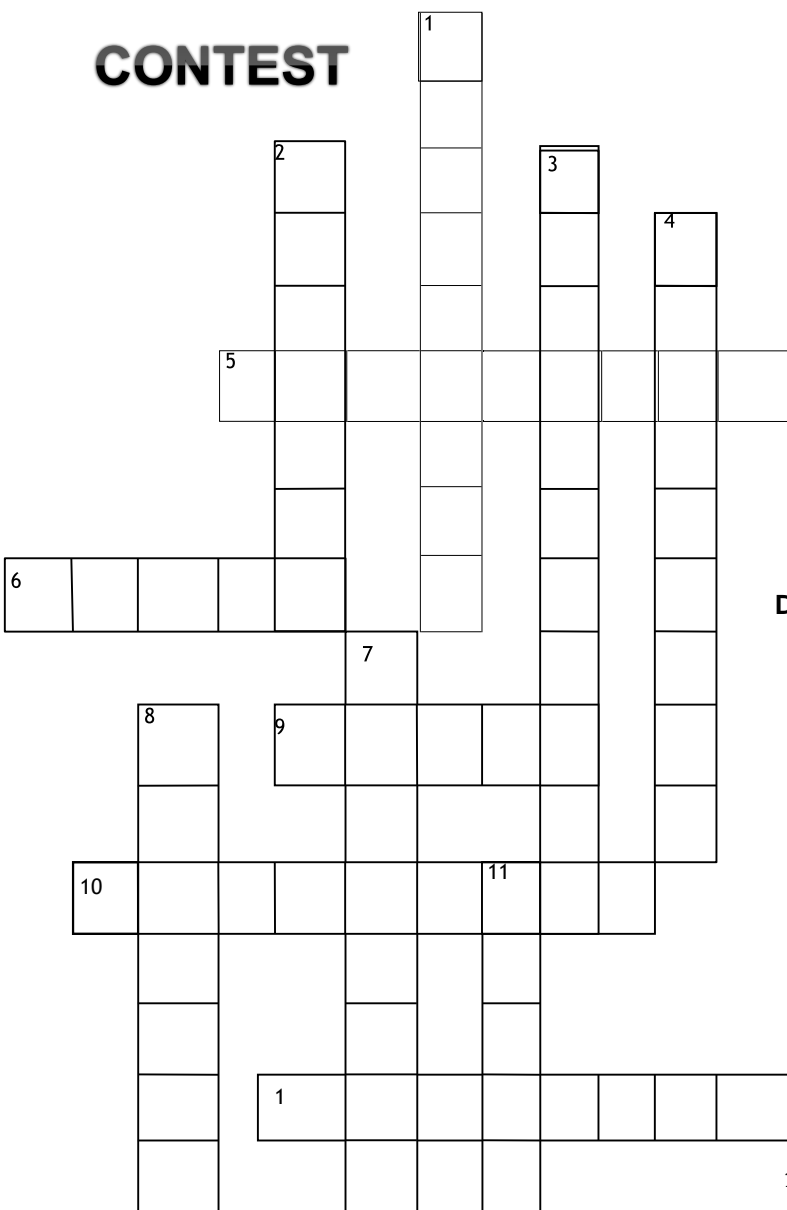
An orientation class on CAT
Coaching conducted by the
Representatives of T.I.M.E
Institution.



July



CROSSWORD CONTEST



ACROSS :

5. Service rendered by the factor by discounting the bill.
6. It is the credit extended by one trader to the other.
9. Portion of this capital is used for purchasing land and building.
10. Debenture holders are known as _____ of the company.
12. The reward for a debenture holder.

DOWN :

1. This instrument helps to raise long term debt capital.
2. It is the life blood of business.
3. The person who holds shares.
4. The capital raised through equity share.
7. The reward for a shareholder.
8. From this capital, the day to day expenses are met.
11. Shareholders are known as _____ of the company.

Submit your entries to Dr.Salini K, and first 3 students will be rewarded with prizes

SPECIAL THANKS

Dr. Rose V.J,
Dr.Salini K,
Smt.Bini Paul
And all the staff of the
Commerce Department

GRATITUDE...

Expressing our heartfelt
gratitude to each person
who helped us to make this
work as good as it is now..

STUDENT EDITORS

ALISHAH , SANDRA , SREELAKHMI , ARPITHA , SILPA AND
ALL STUDENTS OF S3 B.COM[SELF]