

# STUDENTS CONTRIBUTIONS

STARS  
PATUCK



## THE WEIGHT OF THE GLASS

Once upon a time, a Psychology Professor walked around on a stage while teaching stress management principles to an auditorium filled with students. As she raised a glass of water, everyone expected they did be asked the typical “glass half empty or glass half full” question. Instead, with a smile on her face, the professor asked, “How heavy is this glass of water I am holding?”

Students shouted out answers ranging from eight ounces to a couple pounds. She replied, “From my perspective, the absolute weight of this glass does not matter. It all depends on how long I hold it. If I hold it for a minute or two, it is fairly light. If I hold it for an hour straight, its weight might make my arm ache a little. If I hold it for a day straight, my arm will likely cramp up and feel completely numb and paralyzed, forcing me to drop the glass to the floor. In each case, the weight of

the glass does not change, but the longer I hold it, the heavier it feels to me.”

As the class shook their heads in agreement, she continued, “Your stresses and worries in life are very much like this glass of water. Think about them for a while and nothing happens. Think about them a bit longer and you begin to ache a little. Think about them all day long, and you will feel completely numb and paralysed – incapable of doing anything else until you drop them.

### *The Moral of the Story*

*On days when you are stressed out and feeling overwhelmed, learn to embrace the inevitable and let go. Some things cannot be controlled and no amount of worrying could put all your burdens away. Instead of letting stress get to you, embrace it and conquer it. Let yesterday's worries inspire you to a productive today.*



*Melz*

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## OXYGEN CYLINDER

In India now a days oxygen cylinder is very important because of Corona. Many patients need oxygen cylinder, however, because of low stock of oxygen cylinder many people, doctors and also the Government is facing lots of problems. Without oxygen cylinder Covid-19 treatment is not possible for coronavirus infected patients.

Oxygen is crucial to maintain and save human life. Other than medical purposes it is widely used for manufacture of mineral water, fabrication works and other industrial activities. If adequate precautionary measures are not adopted while handling, storage or transport of oxygen cylinder or container, accidental blast may claim human life and other damage as well could be caused. Would

like to draw notice to the case involving three victims in the light of oxygen cylinder blast case in an "oxygen filling factory", claiming three human lives.

### *Introduction*

The air we breathe contains about 21 per cent oxygen. Without oxygen we would die in a matter of minutes. It is widely used in welding, people who work in deep sea diving, for food preservation, in steel works and for medical purpose etc. also need it. Greensmith has observed that hyperbaric oxygen therapy potentially can provide enhanced oxygen delivery to peripheral tissues affected by vascular disruption, cryptogenic, vasogenic edema and cellular hypoxia caused by extremity trauma. After appropriate resuscitation, micro vascular repair, and fracture stabilization, adjunctive hyperbaric oxygen therapy can enhance tissue oxygen content.

In the growing edge of industrial and medical advancements, increased use of compressed gases like oxygen, nitrogen, carbon dioxide, helium, argon, krypton, acetylene etc. is the need of an hour. Inspire of being vital to the human life, oxygen can be most dangerous to snatch a soul from body if not handled with caution.

Gases in their compressed state, and particularly compressed air, are almost indispensable to modern industry can cause disastrous effect in absence of proper handling, storage and transport. Precautions taken during handling, storage and transport can save damages to both human beings and inanimate things. A case reported was of a 34-year-old male welder who died following

injuries sustained from explosion of an acetylene gas-welding cylinder.

Deaths from the effects of explosive substances or devices occur in both civil and military circumstances though the later now include considerable proportion of terrorist activities rather than conventional wars. Civil tragedies are usually industrial, as in individual incidents in mines and quarries or on a larger scale, such as the denotation of chemical stores, ships and factories.

Injuries due to an explosion are primary blast injury (this is the result of sudden change in the environmental pressure changes resulting from blast waves), secondary blast injuries (fragments and other missiles cause these injuries), tertiary blast injuries (include acceleration and deceleration injuries caused by the victim's body impacting against stationary objects or injuries caused by collapse of structures and buildings) and thermal and/or chemical injuries.

The specific injury produced in lungs by the blast is known as blast lung, which is grossly characterized as sub pleural patchy hemorrhage, often in the line of the ribs, intrapulmonary hemorrhage and bullae at the lung margins.

### *Conclusion*

It is desirable that compressed gas cylinders (including Oxygen) wherever used in medical and other fields, shall be handled, transported and stored with utmost safety and caution. Employers are legally required to assess the risk in the workplace, and take all reasonably practicable precautions to ensure the safety of workers and members of the

public. A careful examination of the risks from using oxygen should be included in the risk assessment.

It is recommended that all oxygen cylinders should be handled carefully and a purpose-built trolley should be used for their mobilization. Keep cylinders chained or clamped to prevent them from falling over. Store oxygen cylinders when not in use in a well-ventilated storage area or compound,

away from combustible materials and separated from cylinders of flammable gas.

If relevant autopsy findings and evidences at scene of blast are correlated in scientific way, cause of blast can be concluded for investigation purpose and also enrich the available literature on safety and precautions while dealing with oxygen cylinder or container.



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**Roshani Sharma**  
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### **LIFE, A PAINFULL BUT A BEAUTIFULL PATH TO WALK**

Life, it has just a four letter word, but has many things to explore. It has many aspects, many stories, many inspirations, many declines but “Isi ka naam hai zindagi. “Life contains emotion, love, friendship, heart breaks, failures, but “Isi ka naam hain zindagi

Life teaches us many things like, never to give up, to deal with relations and to be kind. In today’s world, life has become a matter of jest. People end their life as if they have worn something and that they did away with it as they did not like it. They destroy it.

Remember friends, life is given by god and destroying something given by god is betraying Him. The full form of LIFE itself says it to us:

L\_ live  
I\_ in  
F\_ for  
E \_ everyone

Even if you are ugly or not so much of a genius, still you should always be happy because “isi ka naam hai zindagi. You do not have anything but you have a life to live, things to explore, to ask those mothers who lose their child because they suicide, ask their sisters who lose their brothers, ask their wife or husband who lose their life partner and ask their children who lose a parent. One should not mess with God’s gracious gift called life- “milta sabko hain, qadar karne wala asal zindagi jeeta hai “ because “isi ka naam hai zindagi.”

Live life like a winner and always say thank you when you are blessed with some comforts or success, when you are capable to strive hard and win. One should say sorry when he or she sleeps or dwells in ignorance. You should say thank you because you woke up the next morning and say sorry for all your mistakes. You should always remember that you have one chance to live life, do

not waste it because life always chooses those who have capacity to maintain it, always be happy and do not end your life with depression. You could beat problems in life, you will always be a stronger version of yourself by sailing across the problems, you would be a healthier person, heartfelt, kind and mindful. Stay safe, and stay healthy.



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hasati hain rulati hain  
kabhi kabar girati hai  
phir uthati hai  
ye zindagi hain janab  
jo humse ye sab karati hai

Remember, everyone does get to live as they prefer but this also a part of life because 'isi ka naam hai zindagi.'

**Shahbaz Shah**  
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### **THE FINAL YEAR OF COLLEGE NO ONE WOULD EXPECT**

I am proud to be a final year student of Patuck-Gala College of Commerce & Management -the most important year for any student, may it be grade Tenth, Twelfth or Graduating year. This year marks one with lots of activities and experiences and preparation for the future. A Tenth-grade student has the same feeling as of Twelfth but as a final year graduating student, we have a lot of memories of the past three years around. Students are the future society of the nation, and we learn a lot through extra-curricular activities. Due to this Covid-19 pandemic, we could not enjoy learning freely, as otherwise. This year, students could not plan any outing, there was no farewell as we had no lectures conducted on campus.

A final year student has a lot of hopes relating to the career in near future. No one did expect this type of crisis would happen. A lot of us had earlier thought that this was the last year to enjoy, and had lots of plans, but we lost the opportunity to play and learn because of this crisis. Just online mode of learning made it a bit monotonous.

A lot of people including myself did take it positively. In such situations, we do learn a lot of responsibilities. Earlier, we could not give time to our family members due to various assignments and projects. But this crisis gave us an opportunity to understand the importance of family and we came to know our family members more than what we knew them earlier. Due to assignments and projects, we would not be able to give time to our family members and were stuck on internet for days together. Also, with the pandemic we became more a family person than an intellectual human being. Also, this pandemic has made the nature more beautiful, pollution is in control comparatively and our country has become more beautiful. As a final year student, we all are going to work and earn in the near future. I do not know how we will be able to find for ourselves the right career, but as of now, am hoping for the best. Let us all be together and fight this pandemic situation and I hope with the help of vaccines and alertness we will be able to do it.

'So please stay home 🏠🏠 and stay safe ❤️❤️ wear your mask 😊 and fight against Corona'.

*Sachin Thakur  
T. Y. BMS*

### **BELIEVE IN YOURSELF**

Believe in yourself, fear no one  
Hard is the time you will overcome  
Appreciate the time we have now  
So We have to be strong that we shall  
not bow  
Here are we, after all this time  
Preparing ourselves for more hard times  
Pray to God to keep us safe and strong

With his blessing will keep moving on  
You should not give up on things you  
like or care about  
You are growing strong, and brave,  
there's no doubt

Be happy

*Johnson Fernandes  
T. Y. BMS*

### **AAKRI SAAL**

Aakri Saal  
Aakri Saal Aakri Saal Nahi Lagta  
Dukh Aur Sukh Ek Sa Nahi Lagta  
Dard Toh Hai Doston Se Bhichadne Ka  
Lekin Sir Aur Teachers Ke Bina Dil  
Nahi Lagta

Lecture Bunk Karna Ka Plan Kaise  
Banega  
Canteen Mein 2- 2 Samose Khane Ka  
Plan Kab Banega  
Agar Kuch Galti Ho Jaye Humse  
Toh Parents Ko Kaun Bulayega.

Khayi Hai Sir Aur Teachers Ki Daant  
Ab Kaun Daant Khilayega  
Agar Koi Daant Bhi De  
Toh Teacher Aur Sir Ki Daant Sa Mazza  
Kaha Aayega

Pyaar Aur Takrar Ek Sa Nahi Lagta  
Teachers Aur Sir Ke Bina Sab Adhura  
Hai Lagta  
Pata Nahi Kyu Ye  
Aakri Saal Aakri Saal Nahi Lagta



*Meeta*  
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*Created & Written by  
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## NATURE IS EVERYWHERE

Nature is everywhere.  
Nature is everywhere you go,  
Everything that lives and grows  
is nature. Animals big and small.  
Nature is plants that grow so tall.

Nature is beautiful in every way.  
Wonderful exciting and need our clear.  
So, listen learn and do your part to keep  
nature *Beautiful Forever*.

*Krishna Kumar Vishwakarma*  
*S. Y. B. Com.*

## सामोरं जा, मन मारत जगू नको..

दुसऱ्यांशी भिडता भिडता स्वतः पाय घसरू नको,  
सामोरं जा, मन मारत जगू नको..

शोधत आहेस स्वतःला,  
पाऊल वाटा चालत आहे  
सामोरं जा, मन मारत जगू नको..

एक नाण्याला दोन बाजू तुझ्या ताठात आले नाही,  
लाजू प्रयत्न करणे सोडू नको..

दुसऱ्याला त्रास देतो,  
स्वतःची इच्छा पूर्ण करतो,  
आता तरी थांब इतरांना त्रास देणे..

रोज नवा दिवस येतो, नाही जीवन संपले,  
मेहनत करून थकलो  
सामोरं जा, मन मारत जगू नको..

रोज ते कंटाळवाणे जीवनातले दिवस येते  
आज तरी म्हण स्वतःला विश्रांती घे जरा  
सामोरं जा, मन मारत जगू नको..

एकाग्रता मनाची प्राजक्ताच्या फुलाची  
रडू नको आयुष्यात दुसऱ्याचा आदर करणे  
विसरू नको

*Anonymous*



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# CONTRIBUTIONS FROM STUDENTS

UDAN 2019-20





## COVID-19 (INDIA)

With the number of COVID-19 cases reaching dangerously more than 200,000 and the worldwide death toll crossing more than 8,000, the World Health Organization (WHO) declared the virus outbreak a pandemic in the second week of March 2020, four months after the novel virus first made headlines.

Nearly 162 countries are steadily going into lockdown, and businesses across the globe are operating in fear of an impending collapse of global financial markets. This situation, clubbed with sluggish economic growth in the previous year, especially in a developing country like India, is leading to extremely volatile market conditions. Let's understand how the coronavirus is impacting business and subsequent tax reforms in India.

With rising unemployment, interest rates, and fiscal deficit, the economy in India has seen better days. Adding fuel to this fire is the novel Coronavirus that is sending tremors down Indian trade markets dependent on China for imports.

### Raw materials and spare parts

Nearly 55 percent of electronics imported by India originate from China. These imports have already slid down to 40 percent in light of the coronavirus outbreak and subsequent lockdown. As a countermeasure, India is considering the promotion of indigenous production in a bid to reduce dependency on a single market. Additionally, China is India's third largest export partner for export of raw materials like organic chemicals, mineral fuels, cotton, etc.; and a lockdown of the countries is likely to lead to a substantial trade deficit for India.

### Pharmaceuticals

The toll on the pharmaceutical industry is of significant concern for India, mainly as 70 percent of active pharmaceutical ingredients (API) are imported from China. These active pharmaceutical ingredients are essential to a large number of pharmaceutical manufacturing companies in the country. As COVID-19 is rapidly making its way through India, medication is going to be the number one consumer demand, and because there aren't nearly enough APIs to manufacture drugs, the subsequent traders and the market are witnessing skyrocketing prices. The prices of vitamins and penicillin alone already see a 50 percent surge.

### Tourism

India is big on cultural and historical tourism, attracting domestic and foreign nationals throughout the year. It does not come as a surprise that a large number of confirmed COVID-19 cases in India include foreign tourists. But with visas being suspended and tourist attractions being shut indefinitely, the whole tourism value chain, which includes hotels, restaurants, attractions, agents, and operators is expected to face losses worth thousands of crores. Experts believe the tourism industry is likely to take a massive hit, and it could end up crippling the industry for the foreseeable future.

### Aviation

After the Government of India indefinitely suspended tourist visas, airlines are said to be working under pressure. Nearly 600 international flights to and from India were canceled for varying periods. Around 90



domestic flights have been canceled, leading to a sharp drop in airline fares, even on popular local routes. Private airport operators have requested the Government to grant permission to impose a nominal passenger facilitation charge on airfares to cover the increased operating cost.

Will rationalizing tax rates or providing tax relief help curb the impact of COVID-19 on the Indian economy?

Speaking on measures to combat the economic impact from the rapidly spreading coronavirus, Chief Economist of the International Monetary Fund, Gita Gopinath said that Government policymakers would need to implement a substantial targeted fiscal. She also advised on broader monetary stimulus and policy rate cuts to help normalize the economic situation.

India is already running short on its GST revenue collection, and the coronavirus scare could make matters worse. With less than 200 active COVID-19 cases in a 1.33 billion population, the Government of India is not in a rush to make any drastic changes in policy and offer tax relief (even though Indian enterprise leaders are calling for cuts in import duties). They have, however, announced an extension in filings of GST for FY 2018-19 until June 30, 2020. India has also rescheduled the introduction of mandatory e-invoicing until October 1, 2020.

### The learning curve

Every crisis serves as a learning opportunity for organizations, and this pandemic is proving to be quite the lesson. Here's how organizations are figuring out their next moves.

### Remote working

With major cities on lockdown, organizations have had no choice but to dig into their business continuity and contingency plans. Ever since the first COVID-19 case was confirmed in India, numerous companies have instituted a 'work from home' drill using critical resources to understand whether remote working conditions are feasible. That being said, remote working also has its limitations and cannot be carried out by other sectors like retail, hospitality, or manufacturing, leaving them no choice but to face business interruption.

### Safety measures for employees

Employee safety is the need of the hour. Still, with no experience of dealing with a virus that has the potential to spread rapidly, most companies are brushing off their hands by asking employees to stay home. Some organizations, however, are implementing measures like temperature screening, disinfection of office premises, setting up COVID-19 response teams, distribution of COVID-19 precautionary packages.

### An open line of communication

Even though the mortality rate of COVID-19 is lower than the 1918 influenza pandemic, it has caused a widespread panic due to unclear lines of communication. Organizations are stepping up and maintaining an open line of communication with all their stakeholders, including employees and customers.

### Opportunity in a crisis

Like India, several international economies are becoming cognizant of the risk they face by being overly dependent on one market. Making the current situation a learning opportunity, CXOs of Indian multinationals,



who recently attended the annual meeting of the Confederation of Indian Industry (CII), believe this is the time India can work on capturing potentially 40 percent of their competitor's market share by looking at

indigenous production of goods, furthering the country's Make in India campaign.

**Taniya Mahyavanshi**  
**T.Y.BMS**

## **BUSINESSMAN - BUT WITH A GENEROUS HEART**

There are many top businessmen and personalities in India but one person seems to be very different amongst all and that one is Sir Ratan Tata. He is an Indian industrialist, philanthropist, and a former chairman of Tata Sons. He was born on December 28, 1937 in Mumbai and is a son of the Tata family, and great-grandson of Jamsetji Tata, the founder of Tata Group.

Ratan Tata sir had a long-standing reputation for ethical leadership and was well known for its corporate social responsibility and principles such as the "Tata's don't bribe" and the "Tata's don't indulge in politics". According to some experts, most Indian entrepreneurs operated in "oligopolistic markets and in sectors where the government had given them special privileges". Despite operating in this market, the Tata Group had managed to build its empire emphasizing the twin pillars of "trust" and "integrity" - so much so that these had become a key aspect of the Tata brand. Ratan sir's Tata companies and subsidiaries include Tata Chemicals, Tata Communications, Tata Consultancy Services, Tata Consumer Products, Tata

Motors, Tata Power, Tata Steel, Voltas, Titan, Trent (Westside), Taj Hotels, and Jaguar Land Rover.

The Tata family has been involved in philanthropic work since their establishment. They have contributed a lot to the betterment of healthcare facilities, improving the education system, fighting for equal rights, sports, and preservation of arts in India. He is the recipient of two of the highest civilian awards of India, the Padma Vibhushan (2008) and Padma Bhushan (2000) just because of his good works. Also under his trusteeship, Tata trust runs the great Tata Memorial Hospital which is especially for cancer patients.

Tata group donates almost a big chunk of profits for charity and welfare purposes. Recently, Ratan sir donated ₹ 15,00,00,00,000 to PM Fund to fight against Covid-19 pandemic. No doubt he remains in the heart of every Indian and will be always respected for his generous deeds.

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## DON'T RUN AWAY

Tell your worries you aren't Scared  
And you are here to stay  
You're remarkable of course you're  
Don't let nobody try to tame your LIFE,  
It's your Life, So Don't Run away.  
As the music gets Louder,  
Spread your arms and be ready to Fly  
If your days gets Harder,  
Remind yourself to always Smile,  
You're Remarkable, So Don't Run Away.  
Ignite the Fire back in your Life  
Your Passion You make it worthwhile,

You're Dreams that live within your Mind,  
Let it Shine Brightly; it's not the end,  
Don't Run Away.  
You're unforgettable and Beautiful and  
handsome all the time,  
Take a step that you wanted to take,  
Drop that something that always kept you  
disturbing,  
A bit of faith you need to keep,  
So don't make yourself run away.

**Sana Khan**  
**T.Y.B.Com.**

## DON'T QUIT

When things go wrong, as they sometimes  
will,  
When the road you're trudging seems all  
uphill,  
When the funds are low and the debts are  
high,  
And you want to smile, but you have to sigh,  
When care is pressing you down a bit.  
Rest if you must, but don't you quit.  
Life is queer with its twists and turns.  
As every one of us sometimes learns,  
And many a fellow turns about  
When he might have won had he stuck it  
out.  
Don't give up though the pace seems slow.  
You may succeed with another blow.  
Other the goal is nearer than  
It seems to a faint and faltering man,

Often the struggler has given up  
When he might have captured the victor's  
cup,  
And he learned too late,  
When the night came down  
How close he was to the golden crown.  
Success is failure turned inside out  
The silver tint of the cloud of doubt,  
And you never can tell how close you are,  
It may be near when it seems afar,  
So stick to the light when you're hardest hit  
It's when things seem worst that you  
mustn't quit.  
Don't quit but turn to God

**Valentina Fernandes**  
**S.Y.BMS**



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## ALWAYS

If you ever fall down  
I want to be the one to place you among the stars  
If you ever feel sad  
I will sail across the world to make you laugh  
If you ever feel lost  
I want to be the light to guide your way  
If you are ever in the dark  
I want to be the vibrant light to clear up your day



If you ever feel broken  
I will pick up the pieces even if I bleed  
Whenever you get angry  
I want to be the cherry blossom to make you serene  
I will always be there behind you  
Maybe not in the flesh and bone  
But always in the core

**Mubashira Shaikh**  
**T.Y.B.Com.**

A handwritten signature in blue ink that reads "Mubashira".

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## IMPORTANCE OF SPORTS

Sports are an essential part of our life. It teaches us how to stay strong and healthy, and tests our physical abilities. Usually, when going in for sports, we compete with other people in order to get some entertainment. In the same time, physical exercises bring a bunch of great benefits for participants. All kinds of sports can bring strong physical health, great team abilities, and strong organizational features. It concerns football, basketball, hockey, and other team sports. The physiological and physical advantages obtained within sports activities result in enriched physical stamina and improved reflexes.

Sport is one of the top activities which bring great results for people of any age. First, it helps to improve health significantly, including blood circulation and overall physical stamina. Second, it helps to make your body more flexible and responsive. Moreover, sports help to improve brain activity as well, making it the best way to avoid numerous possible aging illnesses.

Since sport is a competition, it also brings numerous possibilities and allows improving ability to build proper tactics and strategies. Thus, you can develop your organizational and decision-making skills by going in for sports. Sports and games teach you how to think and respond quickly in order to succeed in your competition.

It develops physical, social, and organizational skills improving people's abilities to become a part of a team and always heading to the main goal. All these skills are beneficial in personal and professional life and must always be obtained.

### History

When we look at the history and life of famous people, we can always find their life paths quite difficulty and problematic. In the same time, all their wins are based on hard work, incredible patience, and numerous physical activities. Only the person who thinks and acts fast can succeed in the end.

Sports are the best example of fast thoughts and on-time acting. This exact physical activity is aimed at improving people's physical and social abilities. The continuous physical activities improve human health and brain activity greatly, bringing numerous additional benefits of sport.

Sport is the best way to be involved in physical activities. Moreover, it is great to go in for sports starting from early childhood on a regular basis. People involved in sports gain additional strength and improve health greatly. In addition, it serves as the best method to keep yourself in good shape. You can improve your health, team building, and communication skills greatly when participating in various sports competitions, including Olympic Games. You can test your luck and the power of your desire to win as well. Sports improve our lives significantly and make us stronger and cleverer. Going in for sports and participating in various sports competitions are the best habits any person can have nowadays.

### The Role of Sports in Personal and Nation Development

It is great when people know about all the benefits of sports. In the same time, authorities should promote sports and games among young people to keep them healthy and fit. In fact, sports allow improving people's lives significantly, including the mentioned physical shape, blood pressure, brain activity, etc. Every nation and society

must reveal the importance of sports for people to let them improve their health and life in general.

With a strong love for sports, people can easily physically fit any community or society. Healthy and happy people always make proper life decisions and advise very wise solutions. Besides, sports are always developing a sense of natural competitiveness and goal-oriented personal approach.

Once dealing with sports activity, every person can improve the physiological functions of the body organs and improve the functionality of the entire organism. Sports allow keeping the body healthy and mind peaceful. It is the best therapy for numerous diseases. Sport prolongs people's lives and makes them more active and satisfied with life in general. If you want to reach the biggest goals in sports, it is easy to build a great professional sports career if to pay enough time and efforts.

When you can control your body and make it stronger every day, you can be fully satisfied with your body and mind functioning. Sports also teach you to work in a team and obtain team goals easily taking care of every team member's thoughts and desires. Therefore, sport should be promoted in schools and colleges for sure.

**Mayuri Mistry**  
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## **BE THEM THAT "LITTLE"**

How beautifully, you are learning  
The art of surrender, the courage to let go  
In the wild of your unknown see.  
The light in the forest, pouring in,  
Through the trees,  
For ever here,  
You are guided, even here,  
You are seen, and through,



You do not know tomorrow  
Even here,  
You are free, to hope,  
To live, to breathe,  
To be, as you learn the art,  
Of brave surrounding

**Rachel Fernandes**  
**T.Y.B.Com.**

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## **THE TURNING POINT OF MY LIFE**

I have learned one thing in my life that nothing is impossible, you just need to trust yourself and just go ahead, and that's all. It was not easy for me, three years back I was very shy and less confident about my thoughts and opinions. I used to love to be in my zone, just within myself. I always thought that people would judge me, and because of that, I have never explored myself enough.

Once you make your mind that you want to achieve something in your life or you want to feel that pride, all you need is just to trust yourself. One thing that I always follow in my life is that "**Abhi nahin toh kabhi nahin**". In this 3 years of my Degree College, I have learned a lot of things about myself as well as about people around me.

First-year of my degree college became the Turning Point of my life. It was like a mirror to me. I got to know so many things about myself. I realised that not only I was a good actor but also that I could share my thoughts

confidently in front of others. You know, the only thing I was worried about the language, that I can't speak English properly. But I can

connect with people through my emotions. Speaking English is important I am still learning, but during speeches or making announcements in classroom language never bothered me, one thing matters to me is that how you convey your message to the people, that's all. I got a chance to become an NSS leader that was the time I was leading a unit of 300 people, one more achievement. I acquired that and could lead them well!

I got the Best NSS Volunteer award, I got Best NSS Leader award. Each day I was pushing myself to become better day by day. I had grabbed each opportunity whichever came into my way. This year was the Golden Year for me, feels pride saying that I am the **First President** of Patuck-Gala College of Commerce & Management. During this year I learnt that you have to be super strong that no one can break you, people will sideline you, they will talk

behind your back. But this time I was very focused on myself and I believe that my work says a lot better than my words. My juniors look up to me they like my leadership skill, this is the biggest achievement for me that your juniors are looking up to you.

Today I am proudly saying that, yes I am a Confident girl, yes I can speak confidently in front of people.

You just need to do one thing in your life, Come out from your comfort zone and trust yourself.

**THE BEST 3 YEARS OF MY LIFE.**

**Roshni Sahu  
T.Y.B.Com.**



A blue handwritten signature, likely of the Principal, written over the stamp.

**I/c Principal**  
**Patuck - Gala College of**  
**Commerce & Management**  
**Santacruz (E), Mumbai-400 055**

## **UNEMPLOYMENT IN INDIA**

Unemployment is a very serious issue not only in India but in the whole world. There are hundreds and thousands of people out there who do not have employment. Besides, the problems of unemployment are very severe in India because of the growing population and demand for jobs. Moreover, if we neglect this problem then it will be going to become the reason for the doom of the nation.

Unemployment refers to a situation in which a skilled and talented people wanted to do a job. But cannot find a proper job due to several reasons.

Unemployment does not only mean that the person does not have a job. Likewise, unemployment also includes people working in areas out of their expertise.

The various types of unemployment include disguised unemployment, seasonal unemployment, open unemployment, technological unemployment, and structural unemployment. Besides, some other unemployment is cyclic unemployment, educated unemployment, underemployment,

frictional unemployment, chronic unemployment, and casual unemployment.

Above all, seasonal unemployment, under unemployment, and disguised unemployment are the most common unemployment that is found in India.

In a country like India, there is much reason for a large section of the population for being unemployed. Some of these factors are population growth, slow economic growth, seasonal occupation, slow growth of the economic sector, and fall in the cottage industry.

Moreover, these are the major reason for unemployment in India. Also, the situation has become so drastic that highly educated people are ready to do the job of a sweeper. Besides, the government is not doing his work seriously.

Apart from all these, a large portion of the population is engaged in the agricultural sector and the sector only provides employment in harvest or plantation time.



In addition, the biggest reason of unemployment in India is its vast population which demands a large number of jobs every year which the government and authorities are unable to provide.

If things will go on like the current scenario, then unemployment will become a major issue. Apart from this, the following things happen in an economy which is an increase in poverty, an increase in crime rate, exploitation of labour, political instability, mental health, and loss of skills. As a result, all this will eventually lead to the demise of the nation.

government has taken the problem very seriously and have taken measures to slowly reduce unemployment. Some of these schemes includes IRDP (Integrated Rural Development Programme), DPAP (Drought Prone Area Programme), JawaharRozgarYojana, Employment Assurance Scheme, NRY (Nehru RozgarYojana), Training for self-Employment, PMIUPEP (Prime Minister's

Integrated Urban Poverty Eradication Program), employment exchange, Employment Guarantee Scheme, development of organized sector, small and cottage industries, employment in forging countries, and Jawahar Gram SamridhiYojana and few more.

Besides, these schemes the government also make some rules flexible, so that employment can be created in the private sector also.

To conclude, we can say that the problem of unemployment in India has reached a critical stage. But, now the government and local authorities have taken the problem seriously and working on it to reduce unemployment. Also, to completely solve the issue of unemployment we have to tackle the main issue of unemployment that is the vast population of India.

**Taniya Mahyavanshi**  
**TY.BMS**

## WHAT IS LIFE?

Life is a challenge – Meet it  
Life is a gift – Accept it  
Life is an adventure – Dare it  
Life is a sorrow – Overcome it  
Life is a tragedy – Face it  
Life is a duty – Perform it  
Life is a game – Play it  
Life is a mystery – Unfold it  
Life is a song – Sing it  
Life is an opportunity – Take it

Life is a journey – Complete it  
Life is a promise – Fulfill it  
Life is love – Enjoy it  
Life is beauty – Praise it  
Life is spirit – Realize it  
Life is a struggle – Fight it  
Life is a puzzle – Solve it  
Life is a goal – Achieve it

**Valentina Fernandes**  
**S.Y.BMS**



*Meeta*  
**I/c Principal**  
**Patuck - Gala College of**  
**Commerce & Management**  
**Santacruz (E), Mumbai-400 055**

## IN A MIRROR BEFORE MY EYES

Dark circles under my eyes  
Amplified by my skin  
My arms wrapped around my knees  
Slowly I rock myself back and forth  
Back...and...forth.

I don't see what is there  
I only see where I want to be  
An imaginary world  
Only I can see playing out before my eyes  
My own personal fantasy.

I only see where I want to be  
An imaginary world  
Only I can see playing out before my eyes  
My own personal fantasy.

My slender, muscular figure  
Snowy white hair  
Sky blue eyes that pierce the soul  
Changing to red with the eventide

My power sending the demons running.  
A forbidden life  
Shunned from everyday society  
Living in solitude  
Watching my fantasy play out  
In a mirror before my eyes.

**Tuba Siddiqui**  
**T. Y. B. Com.**



*Meeb*

**I/c Principal**  
**Patuck - Gala College of**  
**Commerce & Management**  
**Santacruz (E), Mumbai-400 055**

## JOURNEY OF MAKING FRIENDS

I wondered what is together  
Being together with people I don't know?  
Meeting people so different  
My hands shivered  
And my words jittered

Sitting together in lunch breaks  
Sitting together till the lectures abate  
Even after that we were strangers in the  
hallways  
I wondered what we were.

The awkward silences that stretched long  
Increased attempts for conversations failed  
Even through the destinations were same we  
sat a seat too far

I again wondered what we were.

Were we friends? Or maybe nothing at all?  
The silences soon were filled with chitter  
chatter  
And conversations filled with never ending  
bickering  
The journey that never felt lonely again  
Somewhere I realized the time we spent  
together brought us together as Friends

I am glad I met you people  
I am glad I tried  
I remember when you and I were a little  
more than strangers  
But now we're Sisters from different misters

Mubashira Shaikh

## TRUE FRIEND

Quote: "For those who try to help you all the time it is not because they owe you something but they consider you as there true friend"

Not everyone you talk to is your friend. Everyone has a group of friends but not all the people in your group are your true friend. They may be best to your face but they have venom in there heart. In your bad times they must be showing you that they are trying hard to get you out of that but they may be happy to see you in that situation

All of us have friends but in my group there are different kind of people, some are well-wisher and some are backbiters but there is always a person in a friend group with whom we are very comfortable and share our thoughts with them. In essay 'important of family' it is said that some people have good intension but they can't take place of family but infact friendship is a relation in which most of the people share their thought with each other which they do not prefer to share with their families.

The term friendship comes in our life when we find someone truly beautiful by nature and common view points, likes, and dislikes etc. most of the people find friends in their journey of life. We meet so many friends in our life but there is only one best friend he is

the one with whom we have spent our precious time. Friendship is another name of caring, supporting and trusting among two or more person. Human is a social being and cannot live alone so he always need someone for his / her support that's why God has gifted us a person to share termed as friend.

There is difference between best friend and true friend. Best friend can be that friend with whom our views matches and support us in our every small work, but a true friend is the person who never breaks our trust and support us in our good times and even in our bad times. That is why it is said that a person can have best friend but it is very difficult to find true friend. At the end, I would like to suggest, that please take utmost care, this relation is the most precious relation and cannot get it again, even a small misunderstanding, can ruin your lifetime relationship.

F-Field of love  
R-Root of joy  
I-Island of god  
E-End of sorrow  
N-Name of hope  
D-Door of understanding

**Aamir Khan**  
**T.Y.BMS**



**I/c Principal**  
**Patuck - Gala College of**  
**Commerce & Management**  
**Santacruz (E), Mumbai-400 055**

**IF YOU DREAM IT, YOU CAN DO IT.**

Hey this is Rohit Singh and I never really faced a dead end, because this is what I have been following for as long as I can remember. I believe if we set our eyes on something even if it seems impossible today, it can be possible tomorrow or the day after or the days coming after that. Whatever it is big or small, hard or easy, you do not have to leap upon or jump on to it, there are ways to everything and gearing little steps will help you reach there someday. Set your priorities and work hard for it, the world may try to pull you down, but don't let that get into yourself. Believe in yourself - that what you are doing is always right. Stumbled? Correct yourself. Fell? Get back up fiercer and powerful than before, learn from it, it will help you greatly. Be kind to others, the help you give today can be the

reason you get help tomorrow. Spreading the knowledge you have will only make it grow more. True hard work will not make you powerful but make you humble and remember. The mistake that makes you humble is better than an achievement that makes you arrogant. Having your head in clouds for being a dreamer is good, but having your feet planted on ground because that is where you need to be.

You may feel down or powerless but Get up, Dress up and NEVER GIVE UP.

And remember, no matter how high you reach, there is always space to learn.

**Rohit Singh**  
**T.Y.B.Com.**

## TO ALL MY FRIENDS

Friendship is big like Universe...  
Deep like Ocean...  
Kind like Mother...  
High like Sky...  
CUTE like "ME"...  
Strong like Rock... and  
Sweet like "YOU" ...  
Friends and Friendship it's a package of  
"Feelings" ...



Nobody can "Make" it...  
Nobody can "Break" it...  
Nobody can "Explain" it...  
Only "Me" and "You" can "Feel" it...  
Good friends are like a star you cannot always see them but you know they're always there for you and will be with you forever.

**Ankita Chaurasiya**  
**T.Y.B.Com.**

A handwritten signature in blue ink that reads "Meeta".

**I/c Principal**  
**Patuck - Gala College of**  
**Commerce & Management**  
**Santacruz (E), Mumbai-400 055**

## EVERY ONE HAS A NAME

Everybody has name.  
Some are different,  
Some are the same.

Some are short,  
Some are long,  
All are right,

None are wrong.  
My name is Simran,  
It's special to me,  
It's exactly who I want to be!

**Simran Sharma**  
**S.Y.B.Com.**

**(B&I)**

## TEENAGERS DIARY

In the today's world being teenager is not easy. There are different challenges that we have to face, decisions to make and choose the roads to take. The people and environment around us greatly affects the way we think and act as teenagers. Being a teenager is difficult but at the same time, it is fun. We daily face new experiences. At this point in my life, I feel like I am not a child anymore but I am not a grown-up yet. As a teenager, I have a lot of problems, both small and big, that I deal with every day. To start with my body is changing as I am growing and getting older. Sometimes it can be irritating since it is something new for me. There have been instances where I feel inferior because of these changes in my body. I can't help but compare myself to the way other teenagers look. I believe that it is during this stage of one's life when a person is most insecure of his/her physical appearance. Sometimes I do not feel satisfied with my body weight or the way my face looks. At this period of life, I am

more conscious than ever with my appearance. Teenagers make a big deal out of how they dress up. It is very important to me to look good every time I go out. I pick out clothes more carefully and make sure that my clothes suit me well. When I was a kid, my parents almost always gave me the things I asked from them. However, as a teenager, they expect me to be wiser when it comes to money. I cannot simply ask them to get me whatever I want because I now realize that earning money is not easy. Teenagers like me spend most of their time studying or going out with friends. For a teenager, the company of friends sometimes becomes more valuable than family. Peer pressure is at its peak now that I am a teenager. A lot of my friends are into sports, partying or being in a relationship (having a girlfriend or boyfriend).

**Tuba Siddiqui**  
**T.Y.B.Com.**



*Meeta*

**I/c Principal**  
**Patuck - Gala College of**  
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## STUDENT OF THE YEAR 2019 - 20

It is my great pleasure to share all the joy and accomplishment of "Student of the Year Award". The Student of the Year Award is an annual event, this award was started in 2015. In the year 2017 - Annual Prize

Distribution ceremony, I saw first time this award and thought that in 3<sup>rd</sup> year I want to grab this award. Then I asked Shivangi ma'am that what is the criteria to achieve this award? Then she explained me that

Outstanding Student Award recognizes an undergraduate student who has displayed distinctive leadership, meritorious remarks and dedication towards academics, co-curricular, extra-curricular activities, and attendance in the College.

The Selection Committee shortlists students from the third year of all streams and then grades them with scores based on the parameters enlisted. The top scorers are then chosen to appear for a panel interview consisting of all the heads of various sections of the Patuck Trust. The scores of the interview are averaged and added to earlier calculated scores of the respective students. The results are declared on the Annual Prize Distribution Day.

In my first year I had enjoyed with friends and also started bunking lectures. When Shivangi ma'am told me of this award, at that very moment I started focusing on my studies and started participating in activities like sports, inter-college, intra-college events and in second year stood 1<sup>st</sup> Rank in the class. In the third year I was nominated for the award. There were forty students selected for the award best ten student were nominated for the further round. On 30<sup>th</sup> January 2020, there was a panel interview round, to judge the best student award. Judges were Chairman Sir (Adil Patuck),

Principal ma'am, and other HODs of Patuck Trust.

During my Industrial Visit (IV), I was just praying and thinking of Student of the year Trophy. On 3<sup>rd</sup> February it was Annual Prize Distribution, I told all my friends to pray and they were motivating me that "Don't worry you will only get this award". I had not informed my father that the winner of outstanding student of the year will be announced on the day, only informed about Annual prize distribution ceremony. When I received the award I was very happy, was waiting for this moment since three years. When I went home with the trophy my mom was very happy and my father told me that if I would not have won this prize then also, he would have been happy for my nomination for the award. He also said that it was a moment of pride for him.

My gratitude goes to my parents firstly, principal and teachers for grooming me towards my future. I would also like to acknowledge the hard work of our experienced, professional and knowledgeable judges who have worked hard for a month and finally made the difficult decision to select "the best of the best".

**Salman Shaikh**  
**T.Y.BMS**



A handwritten signature in blue ink that reads "Meeta".

**I/c Principal**  
**Patuck - Gala College of**  
**Commerce & Management**  
**Santacruz (E), Mumbai-400 055**

## JOURNEY OF MAKING FRIENDS

I wondered what is 'together',  
Being together with people I don't know?  
Meeting people so different,  
My hands shivered,  
And my words jittered

Sitting together in lunch breaks,  
Sitting together till the lectures abate,  
Even after that we were strangers in the hallways,  
I wondered what we were?

Thw awkward silences that streched long,  
Increased attempts for conversations failed,  
Even through the destinations were the same, we sat a seat too far  
I again wondered what we were? were we friends? Or maybe nothing at all?

The silences soon were filled with chiter chatter,  
And conversations filled with never ending bickering,  
The journey that never felt lonely again,  
Somewhere i realised the time we spent together brought us together not as Friends,  
but as Sisters

I'm glad I met you people,  
I'm glad I tried,  
I remember when you and I were 'just people we knew',  
But now it is sisters from different misters.

**Mubashira Shaikh**  
**S.Y.B.Com.**

**I/c Principal**  
**Patuck - Gala College of**  
**Commerce & Management**  
**Santacruz (E), Mumbai-400 055**

## AS I GREW OLDER

It was a long time ago.  
I have almost forgotten my dream.  
But it was there then,  
In front of me,  
Bright like a sun,  
My dream.  
And then the wall rose,  
Rose slowly,  
Slowly,  
Between me and my dream.



Rose until it touched the sky,  
The wall .  
Shadow,  
I am black.  
Let's lie down in the shadow.  
No longer the light of my dream before me,  
Above me,  
Only the thick wall,  
Only the shadow.  
My hands!  
My dark hands!  
Break through the wall!  
Find my dream!  
Help me to shatter this darkness,  
To smash this night,  
To break this shadow,  
Into a thousand lights of the sun,  
Into a thousand whirling dreams,  
Of the Sun!



*Mela*  
**I/c Principal**  
Patuck - Gala College of  
Commerce & Management  
Santacruz (E), Mumbai-400 055

**Sana Khan**  
**S.Y.B.Com.**

## **ZINDAGI - EK KHUBSURAT SAHELI?**

Jindagi bhi kaisi paheli hain?  
Jindagi ek ajeeb si paheli hain.  
Kabhi ruthne ki wajah banti to kabhi ek sahele ki tarah manti.  
Kabhi yeh kisi khaas shaks ki aash rakhti,  
toh kabhi kisi ke liye khud khaas banane ka intzar karti.  
  
Kabhi yeh itne saare alfaz de jaati hain, ki sunane vala thak jaye.  
Toh kabhi kabhi sunane vala tarash jaye itna khamoshi bhi deti hain.  
Ye kabhi haseen sapne bhi dikhaye,  
Par phir na jane kyu unhi sapno ko tod kar hume neend se jaga bhi deti hain.  
Ye kabhi itne saare dost ki toli dejati,  
toh kabhi akele hone par majboor bhi kar deti.  
Ye kabhi akele me bhi hasati,  
toh kabhi logon ke saamne jhuti hasi de jati hi.  
Ek din maine zindagi se pucha, "Kyu tum har wakt khud ko badliti rahti ho?"  
To voh kaheti, "har wakt tujhe ek hi wakt ke saath chalna padega to tu thaakk nahi jaye ga.  
Isliye kabhi kabhi thoda aaram bhi kar liya kar."  
Maine firr ek sawal pucha,



“Mana ki tum ek ajeeb paheli ho, par kabhi toh tumhe suljhane ka mauka do.”  
Toh hass kar kaheti hain, “Rahene de. Tu mujhe suljhane ki koshish na kar, warna tu khud  
mujhme uljh jayega.

Tu bus itna jaan kar khush rah ki mai ek ajeeb paheli hoon, ek khubsurt saheli hoon.”

**Abhishek Sharma**  
**S.Y.BMS**

## **THE GAME OF WORDS**

Every game has a winner.

In the game of words, the winner is the one who opens the lock with the right key.

Here the lock is the heart and keys are our words,  
Which we use during conversations, or advising someone.

The choice is yours.

Life throws a variety of options, but make hay while the sun shines.

The winner is the one who uses his words carefully and opens the lock with the right key.

The right key (words) can make a dejected person delighted.

Your words can put a smile on someones face,  
Your words can give directions to the needy.

But, like every coin has two sides, your words can even hurt someone .

Wounds can be healed as time passes,

But words once spoken, can never be taken back.

Use your keys wisely.

Words are like arrows once aimed, it can't be taken back.

Be a winner for life.

You do good, you get good.

Let your speech spread happiness all around.

Let your words of wisdom change someones life.

Gift someone words of wisdom that will always be with that person forever.

**Knowledge speaks but wisdom listens**



*Nikhat*  
**I/c Principal**  
Patuck - Gala College of  
Commerce & Management  
Santacruz (E), Mumbai-400 055

**Nikhat Ansari**  
**T.Y.BMS**

## **WHAT I WANT FROM LIFE?**

Aye Zindagi,

Aye zindagi tujhse bus itni si khwahishe hai meri,  
Laga kar gale mujhe dikha har roj ek naya savera.

Kab tak har kaali ghani raat ke baad aane vale wahi bezubaan savere ka intzaar karu?  
Ye tammna hai meri tumse, jo aaj beet gaya usse kal na milu.  
Mana tum saral nahi ho, isliye tumhe saral karna hoga.  
Kuch apne naye andaz se, to kuch andaz nazar andaz karke

Dear Zindagi,  
Ab jaan gaya hoon, tum vajoood ho ishq ka,  
Tumse kabhi dard dene wale thokar lagate hai,  
Toh kabhi mohabbat ke pedho ki chhav milti hai.  
Phir kabhi dil tootne se aansuon ka dariya banta hai,  
To kabhi panghat par lane vala humsafar bhi milati ho.

**Abhishek Sharma**  
**S.Y.BMS**

## **FUTURE GOALS**

Have you ever been in pain? Have you ever felt let down? Felt embarrassed, humiliated or been gossiped about? **USE THAT FEELING.** Recycle that pain. Allow that pain to take you to the next level. Allow it to push you to greatness. Use your past hardship and present heartache to propel you forward, further than what you thought you could achieve!

And when you think about quitting, think about how you are your only savior. You are the only one to rely on and **YOU ARE THE ONLY ONE WHO WILL MAKE YOU GREAT!** That pain, that emptiness, use it to your benefit. Use it to motivate yourself. Use it as a tool to know that YOU never want to go back to where things used to be. Recycle that pain to make yourself strong. To push you past what you thought was impossible. Pain is not something that can be discounted, and is an element that is present in all our lives but it's what you do with that pain that dictates **YOUR FUTURE.** It's what you do in the times of hardship, that dictate **YOUR FUTURE, YOUR GOALS!**



*Melby*  
**I/c Principal**  
**Patuck - Gala College of Commerce & Management**  
**Santacruz (E), Mumbai-400 055**  
**Diksha Yelkar**  
**T.Y.BMS**

## **FOR THE LOVE OF FOOTBALL**

The beautiful game of football is a long and detailed one. Football was introduced to India by British soldiers in the mid 19<sup>th</sup> Century. Calcutta became the epicentre of Indian Football. The All India Football Federation (AIFA), which runs the game in India was formed in 1937, but took more than a decade to get affiliated with FIFA.

Although Indian footballers are good, but they don't get the deserved fame and recognition like the world famous Ronaldo. Take for example, Bhaichung Bhutia the famous footballer of India, who represented India at the Asian Games. But he isn't as famous as Ronaldo is. And that the saddest part in our Indian Football history.

The game of football has been neglected for far too long in our Country. But thanks to the recent waves of sport revolution in India, the sport we love and adore has been uplifted. This is the moment, this is the time, to come forward and let our talents shine. The current generation is constantly evolving, the future truly is now and I am proud to say that I am a part of this revolution.

Football is the heart and soul of millions. We put all we have out on the field and while I've had my moment under the sun, I take great responsibility in helping others to make their dream come true. I am Prashant Gawai, a fan at heart and I want to coach and train the young football fans, to help attain their dream while also fulfilling mine!



*Meeta*  
**I/c Principal**  
Patuck - Gala College of  
Commerce & Management  
Santacruz (E), Mumbai-400 055

**Prashant Gawai**  
**T.Y.BMS**

## **PURPOSE DRIVES TECHNOLOGY FORWARD**

All technologies are born out of purpose. For example, search engines were created to sort through the massive amounts of data online. With each new upgrade technology compounds existing technologies to create something better than what was previously used before. And on and on it goes.

With the lighting speed of technological evolution, it is no wonder many people have struggled to keep up. To be fair, the scope of technology's expanse is so great.

### **The Past: World, Meet The Internet**

Looking back to 1990's, the internet was a new commodity many, but not all, households and began to gain access. For people living during that time, the sound of the painfully slow dial up signal connecting to the Internet is not- so- fond memory. Thankfully, as more people found value in the internet, technology took off to eliminate having to use a phone line to go online and instead delivered faster connections to the World Wide Web.

### **Websites and Blogging Are Born**

Websites advanced along with the internet. Suddenly, everyone had a Geocities or Tripod websites dedicated to themselves. Just in infancy, websites were basic in both function and design. This is also the time when the blogging craze started to set in on the consumer level with introduction of "weblogs" (later condensed to "blogs"). Remember Xanga? If only we knew then what we know now.

### **Floppy Discs Aka The Real-Life Save-Button Icon**

A few years later, sharing information gradually started to become easier. Instead of handing over a floppy disc or CD-ROM, people began emailing documents or storing large files on USB or flash drives. As new technologies started to pop-up, each technology would compound and build to form a better, faster and stronger piece of technology. With this speedy development, the internet changed the way people live, work and operate today.

### **The Present: Snaps, Chats and Double Taps**

Fast-forward a short decade later (side note: remember VHS tapes!?! The OG fast-forward? OK, moving on). Since the days of dial-up access to the internet is available almost everywhere. It is rare these days for consumers to go into a coffee shop, library or any place of business and not be able to access a WI-FI signal. If there isn't a Wi-Fi signal in close range, most people still have access to the internet via their cellular data connection on their smartphones and personal hotspots, no problem.

### **There's an App for That**

With this anywhere/anytime access to the internet, business created web applications to answer common needs of consumers. These applications can do everything from tracking food portions to sending massive amounts of information in a click of button.

### **The Evolution And Revolution Of Communication**

How we communicate continued to evolve as well. Remember face-to-face conversations? Hand-written letters? Waiting by the phone- the kind with the cord? Technology perpetually reshapes our communication. Perhaps the most noticeable difference in the internet today is the ability to be personable in such an impersonal setting. Constant connection seems to be the name of the game. And along with connection, we see instant availability. Bluetooth connections, talk-to-text, every form of messaging apps – while you're driving, in meetings, at home. Connection. Everywhere.

### **Myspace, Yourspace, Bookface: The Social Media Awakening**

We've watched texting evolve from sending text-only messages (literally texting) to the addition of imagery, thanks to the viral spread gifs, memes, emojis and bitmojis. In fact, with the spike in video-sharing, actual text is shrinking (meet SnapChat, Instagram Stories, Facebook Stories, Periscope, Vine, etc. and shorthand abbreviations). Social networks continue to change the way people engage with one another. Ironically, the constant connection and way people interact with one another seems to morph to a more superficial setting online. Although superficial at times, this form of communication helps people stay closer to each other when they would have otherwise lost contact.

### **Face to Face (Virtually, Speaking)**

Face-to-Face conversations via technology are resurfacing, though, and even strengthening, thanks to higher-quality video and streaming capabilities (enter: Skype, Google Hangouts, Zoom, Face Time, Live streaming, etc.). With more people engaging in web/video conferencing online, geographic barriers that once hindered communication were torn down. Instead, companies can engage with consumers in a more human manner, people can talk to



people face-to-face without the need for costly travel and reaching out to people all over the world is faster and easier.

### **Cutting The Cord: The Era of Video Streaming**

Remember when Netflix was primarily a DVD delivery company, bringing your favourite movie via mail? Back when binge-watching wasn't a thing? Today, people are cutting the cord when it comes to cable, opting for digital streaming and video. Services like Netflix, YouTube and Hulu. Big brands are trying to keep up and compete, doing their best to one-up each other with original content, availability and delivery channels (e.g. Apple TV, Amazon Fire TV, Google TV, etc.). User-generated content is a force to acknowledge as well. Thanks to streaming options like Facebook Live, Instagram Live and Periscope, individuals and business are able to broadcast their own videos and content. In a nutshell, videos are popping up everywhere and trending big time. And they thought talking pictures would never last...

### **Today's Tech Forecast: Icloudy Days Ahead**

More people and companies are using cloud-based-services for their business and store everything online instead of on a single device. This change will continue to have an enormous impact on the way business is done, transforming our once-traditional office environments and how people interact with companies on a regular basis. Flash drives are almost extinct with the prevalence of cloud storage, like iCloud, Google Drive, Dropbox and FTP sites.

With so many new technologies permeating the way people access information and access each other, the forward momentum looks promising for future technological developments.

### **The Future: Emerging Trends on the Horizon**

As more existing technologies are stacked onto each other and developed into something greater, consumers and businesses alike can expect to see more opportunity with future technology. Technology will be faster, have the ability to accomplish more and everything will become more streamlined to make getting work done, easier.

While we don't have the ability to predict the future, we can offer speculations on technology's evolution. We are constantly seeing emerging media and new trends in technology to follow. Here are a few trends to watch for in the coming years.

### **Smart is the New Sexy**

And by "Smart" we means the continued evolution of smart devices and rise of artificial intelligence (AI) technology. Smart devices will continue to evolve to work better together. These machines will share data automatically limiting the need for human involvement. Of course, it's not just smartphones, watches, TVs or tablets anymore.

### **The Internet of Things**

You'll hear more and more about the "Internet of Things" (IoT) now and in the future. The deeper we dive into technology, the more it seems we try to blend the physical and virtual worlds together. Smart speaker, smart homes and even smart cars are the tech wave to ride in future, but it's just the beginning. Gartner, an analyst firm, speculates there will be more than 26 billion connected devices by 2020. Imagine a future where your car warns you of heavy



traffic or your alarm clock notifies you about your coffee brewing itself in the kitchen. Imagine living in a smart home in a smart city. In other words, the future happening is now. Or at least, it'll be here sooner than you may think.

### **Why Bother Keeping Up With Technology?**

It's a fair question. Technology is constantly changing and it sometimes feels like way too much effort to keep up with a moving target. Just remember- keeping up with technology adds value to your business.

Staying up-to-date helps ensure you don't miss opportunities, become irrelevant or fall behind your competitors. Remember Kodak? They taught us all an invaluable lesson: don't be afraid to embrace change.

**Siddharth Singh**  
**F.Y.BMS**

## **BOND OF SILENCE**

She looked at him, he looked at her. Both trying to convey something to each other through their silence, unspoken words. He asked so you are happy? Taking a deep breath gathering all the strength she had in a stunning voice she replied, "Yes, I am." Hiding all the sadness and tear filled eyes, deep down in her heart her inner voice wanted to scream out and say, "I am incomplete without you. Are you pleased that am I lying?" After a few minutes of silence, she asked, "what about you?" He said, "never better. I am great". He looked down palely with the same feelings like her and thought in his mind, "I need you. Come back please. I know you still love me. I could never let you go". Sadness flooded the room. Both looking at each other. Deep down, they both knew it wasn't supposed to end like this. Again the **Bond of Silence**

'Remember you were the only girl in my life who promised me that you would never give up on me. Then, 'why me?'



**JOURNAL**

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**Diksha Yelkar**  
**T.Y.BMS**

*A man who never graduated from school might steal from a freight car. But a man who attends college and graduates as a lawyer might steal the whole railroad. ~ Theodore Roosevelt*

India is known as an country where people believe in law and justice Laws of India refers to the system of law in modern India. India maintains a hybrid legal system with a mixture of civil, common law and customary or law within the legal framework inherited from the colonial era and various legislation first introduced by the British are still in effect in modified forms today. Since the drafting of the Indian Constitution, Indian laws also adhere to the United Nations guidelines on human rights law and the environmental law.

Certain international trade laws, such as those on intellectual property, are also enforced in India.

The Constitution of India, which came into effect on 26 January 1950 is the lengthiest written constitution in the world. Although its administrative provisions are to a large extent based on the Government of India Act 1935, it also contains various other provisions that were drawn from other constitutions in the world at the time of its creation. It provides details of the administration of both the Union and the States, and codifies the relations between the Federal Government and the State Governments. Also incorporated into the text are a chapter on the fundamental rights of citizens

The Indian Penal Code formulated by the British during the British Raj in 1860, forms the backbone of Criminal Law in India. The Code of Criminal Procedure, 1973 governs the procedural aspects of the criminal law. Jury trials were abolished by the government in 1960 on the grounds they would be susceptible to media and public influence. This decision was based on an 8-1 acquittal of Kawas Nanavati in K. M. Nanavati vs. State of Maharashtra, which was overturned by higher courts. In February 2011, the Supreme Court of India ruled that criminal defendants have a constitutional right to counsel

The main contract law in India is codified in the Indian Contract Act, which came into effect on 1 September 1872 and extends to all India except the state of Jammu and Kashmir. It governs entrance into contract, and effects of breach of contract. Indian Contract law is popularly known as mercantile law of India. Originally Indian Sales of Goods Act and Partnership Act were part of Indian Contract act, but due to needed amendment these acts were separated from Contract Act.

Corporate affairs in India are regulated through the Companies Act, 1956, Companies Act 2013 and related laws and regulations, which are administered by the Ministry of Corporate Affairs (MCA).

On the other hand, the MCA has also recently given the way to a new Act called 'Companies 2nd Amendment Act 2017' with effect from 26 January 2018. The said amendment act covered 93 sections which in entirety shall give effect to changes in 107 sections of the Companies Act 2013

Property law is the area of law that governs the various forms of ownership and tenancy in real property (land as distinct from personal or movable possessions) n property law, a title is a bundle of rights in a piece of property in which a party may own either a legal interest or equitable interest

Government usually appoints Law Commission panels to study and make non-binding recommendations for the law reform. In first 65 years 1,301 obsolete laws were repealed, including 1029 old laws in 1950 by Jawaharlal Nehru and 272 old laws in 2004 by Atal



Bihari Vajpayee. After that 1,824 such laws were repealed by Narendra Modi government between May 2014 to December 2017, taking the total to 3,125.

Judiciary System of India. Judicial System or the court system is also the Judiciary System. The court has the power to make decisions and also enforce the law, solve disputes. Judicial System of India consists of Supreme Court, High Court, District Court or Subordinate Court. In the Hierarchy of courts in India, Supreme Court is followed by the High Courts. There is a total of 25 High Courts across the states in the country, among which 3 have the judicial powers of more than one state. Each and every High Court has the power to interfere with the proceedings of the lower courts

*'You didn't think of angels as white or black. They were angels.'*



*Mody*  
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**Shrushti Vishwakarma**  
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### **MUSIC THAT TOUCHES THE SOUL**

'Music'. As we hear this word we imagine the sounds which come out of the instruments which we love the most. For example, I love to hear the sound of a guitar and I also play the guitar. So as I hear somebody saying music, the first thing which I hear in my subconscious mind is the sound of the guitar. Music is the best way where we find peace because it reminds us of the pleasant sound of the instrument we love the most. Therefore, the music has been a medicine to people in their daily lives. Most people today use handset (smartphone) and while they are travelling they love to listen to music which reduces their stress. Music is the life line to many of us. Well apart from the guitar, I even play the drums, the kahoona and the congo. So music has been my best friend in the journey of my life and one day I would love to share my beautiful journey through music only.

The famous Plato once said, "Music gives a soul to the universe, wings to the mind, flight to the imagination and life to everything." This famous line always makes my heart grateful, because as I explained earlier, that when we hear the word 'music', our mind gets wings and our imaginations take flight. Music has been a special part of our lives because when we are happy we listen to music and even when we are sad we do the same. Just that the genres change. When a person feels sad, he/she feels lonely or broken they listen to soft, soothing music and cry sometimes, when the hurt is way too deep. That is why I have said that the music is like a faithful partner in our life. Wherever we go it stays with us.

Now let's go a little deeper. What we understand by music is the sound of instruments and the vocals, but music is in everything existing on this Earth. The rain has its own music too. Just imagine that it's the first rain and you are peeping out of the window and hear the sound of rain with a hot cup of coffee or tea. With a silent mind just try to hear the rain drops falling on the ground, on the roof, on the floors of our verandah. It takes us to a whole new world. I



have experienced this when I was in lonavala and as the rain came I sat near the window and could hear the sound of rain drops dripping everywhere and that feeling has become one of my best memories so far. It was music which did not need an instrument but still had a rhythm and touched my heart. Specially when the clouds roar in the sky and then comes the thunder which adds a big boom. They all sound so pleasant, created by God. Having such an experience will change your way of looking at music as then you will feel music in everything and everywhere. Music makes us move from within. Music is not air or wind, nor is it solid that you can touch. It is something intangible, but far more precious than anything tangible.

The Bible has a great reference to music. Job 38:7 says, “When the morning stars sang together and all the sons of God shouted for joy!”. Then there is Zephaniah 3:17 which says, “The Lord your God is in your midst, a mighty one who will save; he will rejoice over you with gladness; he will quiet you by his love; he will exult over you with loud singing.” And another verse for music is Psalms 104:12, which says, “Beside them the birds of the heavens dwell; they sing among the branches.” I love this psalm 104:12 because David in the bible has understood the chirping of the birds have a great way of making music. They sing when they are in a good mood and they make their surroundings so joyful. When birds start to sing, the whole forest dances with joy. And a true fact which I know is that, if you visit nature where you don’t find anyone to disturb you. Laying down on the grass, with trees surrounding you, on the tree the birds are singing and the waterfalls create soft, soothing sounds. This whole atmosphere takes you to a brand new world, where your soul finds a peace which is immensely deep. That is because we humans have freedom to choose anything, but the whole nature worships God. So when you get connected to the praise going on by nature, you get connected to the peace which flows over that nature and the peace then rests inside you. The peace which we find in nature is so deep that if experienced once, you will love to experience it time and again, as well as develop great control over your body and mind.

Music is also excellent for anger management. You may wonder, ‘how?’ When I get mad at something, I keep myself away from people thinking I should not speak harshly to anyone as that could lead to a dispute or heart break. So what I do is, I get separated from everyone and sit alone with music and feel every rhythm and go deeper into it, which eventually leads to great peace in my heart. I am then able to let go of grudges kept for anyone or anger for anyone. So yes, music is the medicine to all and has the best healing power which can even ‘bring back a dead person (emotionally) to life.’



**SMILE**

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**Sameer Pradhan**  
**T.Y.BMS**

**S:** Sets us free

It means when we smile we forget all our unhappiness that make us free for a moment.

**M:** Makes us special

It means once someone gives a smile that makes us feel special and it's viceversa.

**I:** Increases our value

Its means our smile that brings a smile to another persons face; increases our value in that person mind.

**L:** Lifts your spirit

Its means in any difficult moment or any circumstance, having a smile brings confidence and develops a strength to deal with that situation.

**E:** Erases tensions

Its means carrying a smile helps to erase tensions and helping to re-develop thinking power (this has been scientifically proven), thus bringing great relief.

**Smile** represents our self and our heart.

To quote:



Every minute of a smile bring sixty seconds of joy!!!!



*Melg*



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**Pooja Mourya**  
**T.Y.B.Com.**

### **नारीत्वकेबोल**

पिंजरेमेंनाकैदकर, मैंभीउड़नाचाहतीहूँ।

जिंदगीकेहरलम्हेकोबखूबीजीनाचाहतीहूँ।

आजादहोकरतुम्हारीकैदसे,

अपनेख्वाबोंकोहकीकतकरनाचाहतीहूँ।

पिंजरेमेंनाकैदकर, मैंभीउड़नाचाहतीहूँ।

सोचतुम्हारीमुझेकैदरखतीहै ,

औरआंखेंबेपर्दाहोनेकोकहतीहैं ,

बेकसूरपरमजबूरतुम्हारीगंदीनिगाहेहैं ,

जिन्हेंसम्मानऔरआदरनादिखतेहैं।

पिंजरेमेंनाकैदकर, हमभीउड़नाचाहतेहैं।  
अपनेहौसलेकोपंखलगाकर,  
जबमैंनेआसमानकोछूनाचाहा।  
तभीमैंहाथसेनिकल गईऐसाआपनेकहा।  
हरएकरिशतेकोसंभालकरमैंनिभातीहूँ,  
पिंजरेमेंनाकैदकर, हमभीउड़नाचाहतेहैं।

क्याकसूरहैएकनारीहोना ?

क्यूँगुनाहहैसमाजमेंअपनाव्यक्तिवस्थापितकरना ?  
येसवालअक्सरअपनाजवाबमांगतेहै,  
मगरसिर्फएकऔरसवाललेकरलौटआतेहैं।  
पिंजरेमेंनाकैदकर, हमभीउड़नाचाहतेहैं।

शर्म, लज्जा, सम्मानजैसीबेड़ीयोंमेंबंधेहमहोतेहैं,  
फिरभीपाबंदियोंमेंजकड़ेसिर्फहमहीहोतीहैं।  
दफ़नहमेशाहमारेसपनेहोतेहैं,  
फिरभीएकनएसपनेकोजन्मदेतीहूँ।  
पिंजरेमेंनाकैदकर, हमभीउड़नाचाहतेहैं।

**Always**

If you ever fall down  
I want to be the one to place you among the stars

If you ever feel sad  
I will sail across the world to make you laugh

If you ever feel lost  
I want to be the light to guide your way

If you are ever in the dark  
I want to be the vibrant light to clear up your day



**Abhishek Sharma**  
**S.Y.BMS**

**I/c Principal**  
**Patuck - Gala College of**  
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If you ever feel broken  
I will pick up the pieces even if i bleed

When ever you get angry  
I want to be the cherry blossom to make you serene

I will always be there behind you  
Maybe not in flesh and bone  
But always in the core



*Mubashira*  
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**Mubashira Shaikh**  
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### **A Soldier's Sacrifice**

When a soldier dies, he takes a part of everyone he loves - his mother, father, wife, sister, brother. And it's not just the families, the nation also mourns the death of its soldiers.

Everyone knows how soldiers lead a tough life: living in adverse conditions like minus 50 degrees Celsius or 49 degrees Celsius temperatures, living away from families and guarding the borders. They don't complain about anything and that is what makes them a celebrated soldier of a country!

Expressing the grief of a soldier, this poem which is penned down itself by a soldier talks about how the life of his loved ones should be after he's not around and how he should have his gun and medals on his chest when he comes home wrapped up in the tricolour.

And the pain, the agony through which the families go is just inexpressible! Here's the poem that throws light on the tough life of a soldier:

*"If I die in a war zone,  
Box me up and send me home.  
Put my medals on my chest,  
Tell my mum I did my best  
Tell my dad not to bow,  
He won't get tension from me now  
Tell my brother to study perfectly,  
Keys of my bike will be his permanently.  
Tell my sister not to be upset,  
Her bro will not raise after the sunset  
And tell my love not to cry,  
Cause I'm a soldier, born to die" ...!*

My condolences to the families of the victim soldiers of terrorist attack in Pulwama. We all should stand with India against the fight of terrorism. **Jai Hind!**



*M. Thevar*  
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**Ashwini Thevar (Alumnus)**  
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### **Social Media - A Modern Day Freak Show**

We live in a time and age where any information is just a tap away. We millennials want to know, read, understand and speak out our minds which is very easy now because of social media. Its has become one of the biggest elements that we are living with and cannot ignore it. If you are not on social media, it is impossible for people to take you seriously. Nowadays it is huge trend of socializing online.

There are so many social networks to choose from like Twitter, Facebook, Snapchat, Instagram & many more it's a never ending list. It enables you to share content and get recognition in the world. It is now no more limited to just blogging, share pictures & communicating to people around the world, instead there's lot more that social media provides, it is the cheapest means of communication you just require is an internet connection.

But, there is always an on going debate on the positive & negative effects of social media. There's always a kind of mixed feelings about it. As social media has played a vital role in reducing the world to a global village. It helps you to interact with people from other parts of the world by just a click of the button. Through these interactions you can share, acquire information and grab new opportunities which are out there. It gives you the avenue to make new friends and also allows you to maintain a good relation with your old one's.

Apart from just socializing it has helped the corporate world in becoming frontiers through advertising online about their goods and services on different social media platforms by approaching celebrities or popular youths to become brand ambassadors online. Also, the youth are earning a considerable amount of money by uploading videos, vlogs, documentary, showcasing their talents and taking this up as a full-time career. They call themselves as "Social Media Influencers". They are even running their business online through social media sites by sponsoring videos to reach out to more people and not just only with their friends.

People have become more expressive when it comes to giving honest opinions on any issues without the fear of serious repercussion. This has also made possible for people to work from anywhere on earth. It is referred to as virtual teaming, though they may be hired in the same organization but they form a virtual workgroup and operate from different parts of the world through social media.

But on the flip side, the internet is a regulated world with no form of morals or laws to abide to. Too much of social media may lead to addiction & uncontrollable obsession. People have become so obsessed with likes and comments that they can do anything and everything to post and get approvals from strangers. At times people adopt fake personalities to show the world and impress them. They do all this just to buy the latest outfits, eat expensive meals, visit exotic and live a luxury life just for show. They are dedicating their lives fully to social media and if at all their popularity wanes off they go into serious depression and suffer with other psychological problems.

These social media platforms are dangerous, risky and full of crimes. The first crime that comes to mind is cybercrime/cyberbullying, fake ones bully and humiliate the real ones by judging, mocking and making fun of them. We see people uploading videos and post related to their sickness, loss of a loved one or any challenges they are facing in life. They receive so many condolence or consolation message, but the reality is that people do not feel any form of remorse instead they forget about the incident as soon as they move to the next post.

No one can be blamed for this as the creators of these networks did not anticipate that their creation would be centers of crime and social decay. We also cannot deny the fact that doing away with social media may not be practical or advantageous to the society but however there should be some form of regulation that needs to be in place so that the violation stuff on internet would come to an end.

*'Social Media - don't use it to, IMPRESS people. Use it to, IMPACT people.'*



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**Kainath Keshwani (Alumnus)**  
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## **IMPORTANCE OF PLANNING**

Most of us are quite haphazard, since we rarely make a daily plan for ourselves. We move through our day with a 'take-it-as-it-comes' manner. The inherent danger in this kind of an approach is that we are seldom prepared for bad times, not to talk of the worst.

As we prepare for various competitive tests, including those for jobs in public sectors or banks, it is important that we plan our preparation the exam. It is always good to plan today for a secure tomorrow.

Remember these inspiring words: "*it pays to plan ahead. it wasn't raining when Noah built the ark.*" – Howard Ruff.

Alan lakein, The Personal Time Management Guru says that 'planning is bringing the future into the present so that you can do something about it now', which I think perfectly sums up

the importance of planning. As an individual one who wishes to build a successful career, should live up to this wonderful thought.

With enthusiasm, effective planning and smart execution, we can turn ourselves into a well-informed and successful person.



A handwritten signature in blue ink, appearing to read "Shilu Patwa".

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## A WOMAN'S CONSENT

A while ago, the newspapers voted the union culture and tourism minister for his advice to female tourist who wish to visit India should not wear short dresses or skirts since Indian culture is different from their culture

So what basically is Indian culture is women to dress according to someone else's wishes? Restricting women indoors because of someone else? Raping a child or raping a sick or old woman is fine? Raping a tourist or a guest is good? So much for Atithi Devo Bhawa, right? Is raping under any circumstances cool? Is disrespecting women cool? Are women really the one's who need to change?

What I am trying to say is Indian culture has always looked down upon women and their respect for the consent of women is close to nil. Which is why, Indian culture needs to actively adopt rules against antisocial issues like rape, domestic violence, acid attacks, etc. And although these rules do exist, these heinous crimes still occur.

If the men reading this are forced to eat or wear something that you do not want to or forced to be someone who you are not just for the sake of society will you do that??

Then why does a man force a woman for an intimate relationship? Why do we have to change according to everyone else? What I am trying to say is when a woman says yes its yes and if it's a no it's a NO.

**Tuba Siddique**  
**F.Y.B.Com.**

## REVENGE

Black is the crow's flight  
Far away into the night  
Spread your wings and fly high  
Soundless in the velvet sky  
You dance in the moonlight steps  
Into foul darkness and shadows asleep  
You walk with the bouts of fire  
And bring deaths with your ire  
You will bring death and cease life  
With your black vengeance and faithful knife  
Black is the crow's flight  
With a deadened ear and clouded sight

**Mubashira Shaikh**  
**F.Y.B.Com.**

## SWACHH PATUCK ABHIYAAN

One often hears criticism on low levels of hygiene in Indian cities, even as littering in public places continues without many realizing the crucial part individuals can play in keeping cities





clean. Indians, who have travelled abroad and seen the best of cities in terms of cleanliness and urban planning, often join the chorus that Indian streets would perhaps never be as clean as that of their counterparts in the West. But, for cities to become clean, complaints and passive lament don't work as the best remedies; just strong will and small initiatives by urban Indians to change this can transform cities.

In a first, a small group of students from our College have joined the 'Swachh Abhiyan' with their brooms, and the Internet. Yes, you heard it right. Here is what they are doing right and how you can do this too:

- Word of mouth publicity: Good things can start small. This group is roping in friends, best friends, neighbours, acquaintances and strangers, distributing bins, cleaning gloves, dump bags and brooms, and asking them to start small by cleaning footpaths outside their college.
- Going social: Offline street campaigns do wonders when amplified with online activism. Find the group spreading the word on cleanliness and group effort on social media, especially Twitter, with hashtag (#) CleanUp patuck. Join the chorus, drive the change.
- Overwhelming response: Who said what's done right doesn't get audience? As many as 250 students have joined the campaign, and it's only been two days since it was launched!
- One step ahead: Use of videos and photos on social media with a number of hashtags around sanitation were used to make the campaign popular. The 'Swachh Abhiyan' is a national campaign, but going local on this helped reach out better.

### **Rome was not built in a day**

Historical evidence shows that it took a long battle for cities to be as clean as they are today. In the late 19th century and early 20th century, urban-local authorities and leaders played a major role in cleaning up many of today's global cities. In 1895, for instance, Colonel George Waring, an engineer, took charge of cleaning New York's streets. His move hit hurdles initially but in a matter of seven months, leading newspapers such as The New York Times admitted that “marvels have been done toward the sanitation of the city”.

Also, in 1990 when the drive to clean the New York City was going on, life expectancy in the city was lower than in the rest of the US; today, it is higher than in the rest of the US. There is no reason why Indian cities cannot emulate such success stories in cleaning up streets, sidewalks, and providing clean water and better sewerage systems. A beginning, perhaps, has been made.

### **The Real Picture**

It is a fact that India's cities face unique challenges. The built-up area in cities such as Mumbai and Delhi, for instance, is spread over a large land parcel, while the heights of the buildings are short. This increases commuting time in these cities. Harvard Economics professor Edward Glaeser points out that Tokyo and Manhattan's Midtown area can be traversed largely on foot. However, traveling in vehicles is unavoidable in Indian cities due to longer distances. This, in turn, leads to greater costs and time spent on commuting and road congestion. Congestion also contributes to filthy roads in urban areas.



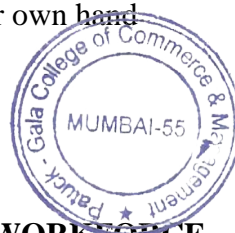
## What are we doing?

The current government's 'Swachh Abhiyan' (Clean India Mission) is a major step towards sweeping the country clean. If implemented well, the mission could help India achieve cleanliness to a large extent. However, only government-led initiatives are not enough. In India, the urban-local authorities are responsible for providing clean water and better sewerage. However, as examples from across the world suggest, better sanitation also needs sufficient public participation and investment. Hence, campaigns such as the ones being carried out by university students can create great impact.

Priyanka Allu  
F.Y.BMS

### DREAMLAND

There's a place in my mind  
Where dreams come true  
And without any judgments  
You are allowed to be you  
Where love is without test  
And no one breaks your trust  
Where fears don't reap in  
And stars sing while you're sleeping  
Where promises are kept with care  
And hope is in the air  
Where there is always a hand to hold  
And you're never left in cold  
There is a place in your mind too where this all is true  
That is your dream land  
Created by your own hand



Mubashira Shaikh  
F.Y.B.Com.

### WOMEN IN THE WORKFORCE

*Women hold up half the sky – Mao Zedong*

I/c Principal  
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Women's economic empowerment refers to the ability for women to enjoy their right to control and benefit from resources, assets, income and their own time, as well as the ability to manage risk and improve their economic status and wellbeing. While often interchangeably used, the more comprehensive concept of gender empowerment refers to people of any gender, stressing the distinction between biological and gender as a role. It thereby also refers to other marginalized genders in a particular political or social context.

Women in the workforce earning wages or a salary are part of a modern phenomenon, one that developed at the same time as the growth of paid employment for men, but women have been challenged by inequality in the workforce. Until modern times, legal and cultural

practices, combined within the inertia of longstanding religious and educational conventions, restricted women's entry and participation in the workforce. Economic dependency upon men, and consequently the poor socio-economic status of women, have had the same impact, particularly as occupations have become professionalized over the 19th and 20th centuries.

The increasing rates of women contributing in the work force has led to a more equal disbursement of hours worked across the regions of the world.<sup>[3]</sup> However, in western European countries the nature of women's employment participation remains markedly different from that of men. For example, few women are in continuous full-time employment after the birth of a first child due to the lack of childcare and because women in Britain lose 9% of their wage after their first child and 16% after their second child.

Women empowerment has become the buzzword today with women working alongside men in all spheres. They profess an independent outlook, whether they are living inside their home or working outside. They are playing multiple roles of a mother, daughter, sister, wife and a working professional with remarkable ease.

***“LET US HOPE, WOMEN EMPOWERMENT SPREADS TO PROGRESSIVE AS WELL AS BACKWARD AREAS OF OUR VAST COUNTRY”***

**Shivani Singh  
F.Y.BMS**

### **Life as The Student of the Year**

***There is no elevator to success. For success, you must take the staircase!***

As the quote goes, the journey of being a student of the year is almost like a roller coaster ride, with a lot of ups and downs throughout the three years i've spent in Patuck-Gala College of Commerce & Management. Being *The Student of the Year* along with being exhilarating, also comes with a lot of responsibilities and expectations to live up to! This means it requires you to constantly give your best and be active throughout. I was very blessed to have great seniors and mentors in the form of teachers to guide me in every decision. They encouraged me to take part in each and every activity, motivated me always in order to give my 100%, no matter what the result or the outcome. And this is what boosted my confidence and slow and steady I began working on myself and my self-confidence each and every day, until this became a way of life for me. And it was this that helped me win the title of Student of the Year. I would love to thank God, my family, my mentors in College and friends who always stood by me and had faith in me even when my faith quotient ran out!



### **LIBRARY – A PART OF LIFE**

Why libraries are important?  
Why air is important?  
“You need to live”

**Gunjan Tandelkar  
T.Y.BMS**  
*Meeta*  
**I/c Principal**  
Patuck - Gala College of  
Commerce & Management  
Santacruz (E), Mumbai-400 055

“A Library is not a luxury but one of the necessities of life”  
–Henry Ward Beecher

***We believe in education which is necessary and important  
But I believe in deep education that starts once we start entering the library.***

What is a library? A Library is next to a temple. A temple of knowledge and learning meant for all which have books that suits to different tastes. Every school and college has a library of their own. Even our College has a library for students and teachers with a variety of books.

I feel going to a library, full of books adds to the richness of our lives, as each book opens our eyes to see things differently, opens our mind to think creatively and even makes us as a bee that alone can give honey to the world!

A library can be compared with living things as, the way life grows; the knowledge from a library also does! And so it is said that a library is a growing organism.

Everything that exists has a law of creation, law for strong foundations; everything that exists is also subject to change dependent on nature.

Here I shall say the way the libraries have existed with its own laws - laws of adapting, laws of development, laws of growth. Libraries induce growth with small to large collections. I have seen our College Library growing and following the laws of library formulated by The Father of Library Science Dr. Shiyali Ramamrita Ranganathan. The laws are formulated keeping in mind that it will help us to complete our education, achieve success in our career, nourish our minds with books and fulfill the life of each person who enters the library with an aim of sharpening their minds.

**I feel the library should be a part of everyone’s life because:**

Library helps spreading knowledge and education.  
Reading that brings happiness cannot borrow or bought.  
So, make Library part of life, you have everything you need!!!!



**Author: Robin Sharma**

**BOOK REVIEW BY STUDENTS  
THE MONK WHO SOLD HIS FERRARI**

**Santoshi Kumavat  
S.Y.B.Com.**

*Melg*  
**I/c Principal  
Patuck - Gala College of  
Commerce & Management  
Santacruz (E), Mumbai-400 055**

Robin S. Sharma is an acclaimed motivational leader & a writer who has written many self-help books on leadership, time management, self-transformation and personality development. His various books including 'The Monk Who Sold His Ferrari' are the best selling books and have been translated into many languages. Robin Sharma also conducts seminars and training programs worldwide. He has also been welcomed as a speaker by various top ranking organizations such as Microsoft, General Motors, FedEx and IBM to speak of developing the leadership qualities of the employees. In 2012, he was

ranked 7th on the International Leadership Professional Gurus list. Initially, I was quite apprehensive about it. I thought of it as another of those self-help books and let it stay on the shelf. Until one lazy afternoon when I had nothing else to do, I reluctantly started reading it. I found the narrative extremely uninteresting until the actual conversation between Julian and John began. From then on, it was a completely different ride.

It's a fable with a beautifully crafted title enough to hook the readers up. The story is about Julian Mantle, an enormously rich and successful litigation lawyer having an opulent life, who has achieved everything most people could ever want. But, a sudden heart attack jolts him down and he realizes that his life is nothing but full of monotony, tensions and work pressure and that it couldn't get any finer by the luxuries of his spectacular mansion, Armani suits, private jet or his Ferrari. And finally he decides to abandon his hell-like-life and sells out all his possessions and goes to the Himalayan Mountains in search of peace, tranquility and a real purpose of life. There he meets Yogi Raman, one of the sages at the Himalayas, who teaches him various important things which is essential to lead an enlightened life.

Spending a few months at Himalaya, Julian gets back to meet John, his junior, and narrates him the complete story behind his transformation. He tells him how he reached Himalaya and how Yogi Raman and other saints helped him have the wisdom of living. He narrates the whole story to John with a condition to spread this wisdom further to others.

The book will certainly make you give some thought to your life, your goals, your dreams and how your daily habits help you reach those dreams. This book is a practical guide for a more balanced and a fulfilling journey. It is tailor made for today's frenzy generation. Although the author employs a super revelatory tone at times, whatever has been discussed in the book is quite common knowledge, such as the emphasis on positive thinking, the emphasis on kindness, the importance of living in the present etc. But what makes this book special is the way it has been structured. The conversation in the book is impactful and the message is conveyed in such a manner that it stays with the readers for a very long time. The book pushes its readers to pause and reflect about their own journey, in a way, it de-clutters the mind and spirit.

All the practical techniques that have been mentioned in the book can be easily put to use if one chooses to. More than the techniques, I found the symbolic representation of all the seven virtues extremely creative. Personally, the visualization of the mind as a garden that has to be nourished and cultivated has had a lot of impact on me and helped me audit my thoughts. Also, the author provides for a creative summary after talking about each of the seven virtues.

The book also has a lot of wonderful quotes, but out of all, this excerpt remains with me forever - "Lifelong happiness does come through striving to realize your dreams. You are at your best when you are moving forward. **The key is not to make your happiness contingent on finding that elusive pot of gold at the end of the rainbow.**"

I am glad that I've read this book. It definitely brought about quite a few significant changes in my personality and thinking. Today, I think rather freely as compared to my past self. And that is only because I have been able to shed a lot of my anger and other emotional baggage away. I have grown a habit of not letting any emotion take me over when I am making a decision. I attribute this positive



change in me to this book. It has helped me in exercising self control and restrain from yielding to temptations. It is then that nothing seems to have the power to come in way of your progress and productivity and your happiness turns into an eternal bliss. . I give this book a **buy recommendation** for anyone who is interested in incorporating routines and habits that can transform their lives, help them achieve their dreams, calm them and make them have a better focus of their path.

**Reviewer- Sana Khan  
F.Y.B.Com.**

## **THE SECRET**

**Author: Rhonda Byrne**

Like each of us Rhonda Byrne, the author has been on her own journey of discovery along the way she brought together a superb team of authors, entrepreneurs, ministers, filmmakers, designers and publishers to bring forth The Secret to the world through her vision.

### **Summary of the book:**

This book by Rhonda Byrne changed my way of living my life and taught me how to control my thoughts to achieve the various goals of life .The important facts stated in this book is the power of our mind which if used properly can change our life. This book states about the law of attraction which uses the power of your thoughts to convert it into things. Our thoughts are frequencies which are let out in the universe. And it is these frequencies that attracts back the things with the same frequency. In short, the book speaks of the powerful Law of Attraction!

For eg, if you feel bad you are on a frequency of drawing more bad things, and when you feel good, you are powerfully attracting more good things to you. The book asks you to focus your thoughts on your goals and believe that you can achieve it and assume it that you have already achieved it. This will help to achieve your goals faster. This law can also help you to have better relationships, good health, wealth and all that you have dreamed of. The book also states various examples of the people who have experienced the Law of Attraction. The author also states that you should always be grateful /thankful for whatever you have in your life. Being thankful to the things you will attract more good things to you. Finally the author writes that you are the 'MASTER' of your own life which means that your own thoughts will be your future life .

### **Personal opinion:**

This is one of the most amazing books I have ever read. This book not only helped me control my mind, but also renewed me and taught me how to live a peaceful and contented life and be an architect of my own happiness and success.



*Mohit*  
**I/c Principal**  
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**Reviewer- Shradhha Pandey  
T.Y.BMS**

**ESSAY WRITING COMPETITION WINNERS (Dept. of Economics)**

## DEMONITIZATION IN INDIA

Demonitisation is a very good tool to arrest black money. It was implemented with a very good intention to make India free of parallel black economy and black money.

But the actual problem was in implementation a lot of homework was needed for taking into account few critical issues of common people like critical illness, small business, old age people's concern, farmer's issues, inefficiency of rural banks etc. It is because demonitisation brought a phobia of non-eligibility of old currencies in hospital and other retail shops even after permission of the government for critical issues of common people. It is because government cannot manage each and every person. It has been noticed that many institution and medical shops have denied to accept old currency. It is also because these person or institution might had black money and were unable to accept more old currencies. These are the hidden issues that must be thought before theoretical homework. A macro and micro assessment were needed for ground level problems.

As far as I know, the decision may brighten the future of nation, but its social benefit and loss cannot be calculated right now. And it is too early to produce data of benefit or loss. After 31<sup>st</sup> December the picture will be somewhat clear. A big support will be needed to correct the problems of small businessmen facing the monetary transaction.

On 8<sup>th</sup> November 2016 the Prime Minister of India Mr. Narendra Modi, announced on television that ₹1000 and ₹500 notes will no longer be legal tender from midnight that day. The timing of the announcement was impeccable, it was announced at night 8o'clock on prime time television. As soon as the announcement was made, questions were raised about the legality of the issue. It is the ultimately the decision of the reserve bank governor if a currency can be legal tender or not and the prime minister's popularity made him the perfect person to announce this move to the country. In this announcement the prime minister said this is a move to combat undeclared income and counterfeit currency.

The Prime Minister in his speech announcing demonitisation said that 1.25 lakh crore rupees of black money had been already retrieved. A retrospective look on whether demonitisation was necessary is an exercise of futility. ₹1000 and ₹500 notes made up roughly 85% of the calculating cash in the country. An overnight announcement giving no time for preparation left a large percentage of the country cashless. This threw the banks into crisis control mode with long lines being the norm in every branch. There were numerous instances of crowds becoming uncontrollable and causing damage to bank property. The biggest impact was the non-functioning of ATMs as they were not recalibrated for the new notes.

The immediate after effect of demonitisation was a cash crunch like never before. The lines at banks meant that essential human resource was wasted standing in queries and this meant that economy was almost at a standstill. The biggest benefactors were digital wallets and the net banking sector, Paytm - a digital wallet application reported a 300% increase in downloads.

Economists predict that over the long term demonitisation will lead to reduced interest rates and also cause an increase in investment in the real estate sector. The smallest action is better than the greatest intention even though demonitisation was announced with good intention it affected with good intention it affected the lower and middle class heavily as compared to the affluent class.



There is no doubt that e-transaction will strengthen the people of India. It will bring transparency in the economy. We can sure hope a good future with this decision. The black money must be arrested at any cost.

**Preetika Chavan**  
**T.Y.B.Com.(Banking & Insurance)**

### **WHY DEMONITIZATION**

What is Demonetization? As per investopedia a demonetization is an act of removing the legal status of currency as “legal tender” or completely new currency can be introduced like ₹2000 note which was not available earlier.

On 8<sup>th</sup> November, PM Modi’s announcement was the breaking news across India ₹500 and ₹1000 notes (currency) are made illegal from a stroke of midnight. One might think, why it’s been done? Indian government’s goal was to remove all counterfeit (fake) currency from the market which is used in tax evasion, corruption and even in funding terrorist activities. These two currency notes are the most used currency in the Indian market it had 86% share in market. This was a very big and risky decision and as some aptly said it is a “Masterstroke”. Some even say it is a “Surgical Attack” on black money in simple words old Rs 500 and Rs 1000 notes are worthless they are just a piece of paper.

The opposite of demonetization is remonetization which means restoring the demonetized currency as legal tender and a lot of political parties from the opposition are fighting for it.

Demonetization of currency means discontinuity of the particular currency from circulation and replacing it with a new currency. In the context it is the banning of the 500 and 1000 denomination currency notes as a legal tender.

The government stated objective behind the demonetization policy are as follows, first it is an attempt to make Indian corruption free, second it is done to curb black money, third to control escalating price rise, fourth to stop funds flow for illegal activity, fifth to make people accountable for every rupee they possess and pay income tax return.

The demonetization policy will help India to become corruption free. Those indulging in taking bribe will refrain from corruption practice as it will be hard for them to keep their unaccounted cash.

The ban on high value currency will also curb the menace of money laundering. Now such activity can easily be tracked and income tax department can catch such people who are in the business of money laundering. The demonetization policy will force people who pay income tax returns. Most of the people who have been hiding their income are now forced to come forward to declare their income and pay tax. On the other hand, it will stop funding of the unlawful activities that are thriving due to unaccounted cash flow.



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**Renu Prajapati**  
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## THE SUCCESS OF SWACHH BHARAT ABHIYAN

Swachh Bharat Abhiyan was started by the Government to make India a completely clean India. Clean India was a dream seen by the Mahatma Gandhi regarding which he said that, “Sanitation is more important than Independence”. During this time he was well aware of the poor and dirty condition of the country that’s why he made various efforts to complete his dream, which however was not successful. As he dreamt of clean India, he said that both cleanliness and sanitation are integral parts of healthy and peaceful living. Unfortunately India has faced lack of cleanliness and sanitation even after 67 years of independence.

According to statistics it has been seen that only a small percentage of the total Indian population have access to toilets. Therefore, Swachh Bharat Abhiyaan is a programme run by the Government to seriously work to fulfill the vision of the Father of Nation by calling the people from all walks of life to make it successful globally. This mission is set to be completed by 150<sup>th</sup> birth anniversary of Bapu Oct 2, 2019. It is urged by the Government to people to spend their only 100 hours of the years towards cleanliness in their surrounding areas or other places of India to really make it a successful campaign. There are various implementation phase and sustainability phase.

### Needs of Swachh Bharat Abhiyan

Swachh Bharat mission is very necessary to run continuously in India until it get its goal. It is very essential for the people in india to really get the feeling of physical , mental , social and intellectual well being. Below I have menatined cleanliness. Some points proving the urgent need of swachh Bharat Abhiyan in India.

- It is really very essential to eliminate the open defecation in India
- It is needed in India to convert the insanitary toilets into flushing toilets.
- It is necessary in order to eradicate the manual scavenging system.
- It is necessary to implement proper waste management through the scientific processes, hygienic disposal, reuse and recycling of the municipal solid wastes.
- It is important to bring behavioral change among Indian people regarding maintenance of personal hygiene and practice of healthy sanitation methods.
- It is necessary to create global awareness among common public living in rural areas and link it to the public health.
- It is pivotal to support working bodies to design execute and operate the waste disposal system locally.
- It is aalso important to bring sustainable sanitation practices by motivating communities and Panchayat Raj Institutions through awareness programmes like health education, etc.

And most of all, it is important in order to bring the dream of Bapu to fruition



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**DISINVESTMENT IN PUBLIC SECTOR UNIT**

The term disinvestment refers to withdrawal of Government shares of capital invested in public sector Undertaking Government controlled public sector undertakings were formed with the object of providing necessary infrastructure for the fast growth of economy. They were to act as Kingpin of the socialistic development of mixed economy of India as also as a safe guard against monopoly of industrialist community. But either due to mismanagement or the lack of experience many of the PSUs could not give expected or satisfactory results and finally became a liability on the ex-chequer. In order to do away with the recurring loss the government in its Industrial policy of 1991 envisaged disinvestment of a part of government holding in the share capital of some selected sick PUSs with the hope this would provide market discipline and ultimate improve the performance of such PSUs apart from releasing huge amount of accelerating economic growth of the country.

To Protect the interest of the Public sector Workers national renewal fund was set up in 1992. Provision of the sick Industrial companies Act had to be amended to bring the Public Sector undertaking within the preview of the Act. The United Front Government set up the Disinvestment Commission under the chairmanship of Sri G.V. Ramakrishna in August 1996 which completed its tenure on November 30 1999. The said commission carried out an intensive survey of 58 Public Sector Undertaking and submitted twelve reports of its finding to the Government. The recommendations of this commission have been implemented only in a few cases.

Privatization and Public Sector Undertaking is giving the desired results. It result in efficient use of resources whereby scare resources like land, capital and machinery are put to more efficient use. The economy as a whole is benefited by increase efficient PUS were largely responsible for the macro economic crisis faced by india during 1980 although they were set up for the purpose of providing employment and the same time generate revenue surplus . But they could not stand to expectations. Hence steps for disinvestment had to be taken.

Political parties of the country have been debating the sale of PUSs mainly due to the controversy about the valuation of assets and their acquisition by companies with doubtful credential. It is also argued that disinvestment would lead to massive unemployment which is already so high in the country . Experts are of second generation reforms. Health of the stock market is essential with the progress of economics reforms.To make the disinvestment process a success it is essential that profit making companies be distinguished from loss incurring companies . There must be transparency in the deals made in disinvestment. Method and basis of valuation of assets must be revealed to the public when a public undertaking is sold off. This would eliminate suspicions of fetch competitive price of assets. Further legitimate demands and expectation of labour force should not be overlooked and care must be taken that either they are not thrown out of employment or alternate jobs are provided to them. Hence social implication of labour structuring should be properly studied. Scheme of voluntary retirement may lead a better life that persons willing to take retirement may lead a better life. This will garner support for privatizations. The proceeds of disinvestment should be spent for social uplift. These should not be utilized to meet the fiscal deficit because the aim of disinvestment as proclaimed by the government it to reduce public debt and provide funds for social sector. It would be appropriate if suggestion made by the Disinvestment commission are strictly adhered to.

It is significant to note that NDA Government constituent parties where of hold different views have unanimously given its verdict in favour of disinvestment. A unanimous decision



to give a green signal to disinvestment was taken in a meeting of the cabinet committee on disinvestment under the chairmanship of Prime Minister Shri Atal Bihari Vajpayee on December 2002. Members of the coalition parties including those of Bharitya Janata party were arguing in different voices over the advantages and disadvantages of disinvestment. But ultimately they decided to sink their difference for the common good of the country. But the Judgment of two public interest petition filed by oil sector officers Association and the Centre for Public Interest Litigation, the Supreme Court verdict has gone against the Government with regards to disinvestment of Hindustan Petroleum Corporation Ltd and Bharat Petroleum Corporation Ltd. The Supreme Court has restrained the government from going ahead with the disinvestment process for HCPL and BPCL for which approval of the parliament is necessary.

**Vaishnavi Balkrushna Kadam**  
**S.Y.B.Com. (Banking & Insurance)**

## **ALUMNI CONTRIBUTIONS**

### **STILL**

Still there is sound of your countless complains,  
Still there is the presence of your being,  
Still there are thoughts to be shared,  
Still there is remembrance of your beautiful words,  
Still there is a share of everything left of you,  
Still there is a feeling of caring and comfort,  
Still there are your last words of eco,  
Still there is a intuition of you returning back home,  
Still there is a hope left of togetherness,  
Still there is a silent prayer of hope,  
Still there is an emptiness of life,  
Still there is love that will remain in my heart forever.



**Ashwini Suvarna (Alumnus)**  
**B.Com, 2015-2016**

### **ANOTHER CHAPTER** **'ADULTHOOD'**

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Graduating from college sounds very exciting but it can turn out to be dreadful & stressful. There's so many questions buzzing in your head such as job hunt, how to begin a career, relocating to another state or country or just continuing your education. It's the most stressful thing which may lead to sleepless nights. Some of them have everything sorted about what they want to do & how they gonna do it, while some are still figuring it out. Regardless of all the planning there will be major changes happening in all of their life's ahead.

Throughout your college life you always think about your dream job but when the hunt begins it turns out to be a terrible evil, it's so difficult to stand out among those thousands of other applicants with the same degree and same years of experience that to with just a sheet of paper so called "resume".

Going through this entire struggle some may succeed in getting their dream job while some may just settle down somehow by convincing themselves by what they get.

Once you start working it takes a little while for you to adjust yourselves into this work phase of your life, where there is no turnover after a period of time wherein you can move on after 4-5 months from a particular subject as you did in your college. But this doesn't happen while doing a job there is no possibility of quitting after every few months. This is the time when you realize "Adulthood" can be the longest con of your life.

After all of this adjustment when you receive your first paycheck, that is such a proud moment for you & your parents when you handover them your first hard earned money that moment is so overwhelming for you, with that you also get to realize how expensive it is to be alive in this world.

Whereas in college we used to spend our pocket money i.e. our parent's money without even thinking twice on things that are needed or not. But when it comes to spending your earned money you want to rather spend it on the things which are needful in your life. You start to plan your monthly expenses, try to bring it down and save as much as possible.

Your lifestyle total changes, in respect to the way you dress, food that you eat, the way you approach people everything even your sleeping habits. You start to restructure your life and plan a new adult schedule, it's not only you who goes through this but even your friends are struggling through the same. At times you feel like you take too much care of yourself, you have your morning & night time routine. Though following your routine religiously, taking a good 7-8 hrs of sleep but still a question arises in your mind why do I feel so drained out after work where you spent your whole time from 09:00 am to 06:00 pm just sitting in front of your computer & that you there is no baggage or any homework as we had in college, all the work is done for the day but you still feel so exhausted, which is an unanswerable question.

With all of these silly questions you don't realize time starts to speed in a terrifying rate. Time goes way too faster. Probably a year passes away after your graduation & you notice you are a completely different person than you were before. You go back to your college memories and laugh at yourself about how childish you were to do those funny things with your friends that were so cool according to you at that moment.

Now you don't get to meet your friends so often but you still make an effort to remove time for them and seeing them do the same effort for you, it feels so special because they are the relations that you have chosen for yourself. You also feel like this "Adulthood" has brought you so much closer to your parents, you understand what struggle they might have gone through while raising us and we also start to seek more guidance from them before taking any decision, which is absolutely good because they also did the same thing when they were at adulthood age and still do it.



You realize having goals in life is so important for your overall health. As an adult you need to learn to balance out your life. Undoubtedly it is difficult but not an impossible task. Everybody will expect you to do well in your life. But do what is best for you. Initially you may face some challenges and you need to battle with it but one day you will get the victory. That is the day when you will feel proud of yourself and will start enjoying your "Adulthood".

"Behind you,  
all your memories.  
Before you,  
all your dreams.  
Around you,  
all who love you.  
Within you,  
all you need."

So enjoy each & every phase of your life and be prepared for whatever life unfolds for you.



**Life After Hope**

**Kainath Keshwani (Alumnus)**  
**B.Com, 2016-2017**

*Kainath*  
**I/c Principal**  
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The article is not on the life we live, not about the social and economic awareness. It is about the rights we have, we want and for whom in our Constitution. We all live and do the things as per our religions, rituals, customs and follow our constitution.

Life after the Hope: the title of the article which described about the life after the death. We all want to be buried or demolish by fire as our religion says. But, my question arise what constitution has the death?

For eg: Approximately 5, 00,000 people were dead in road accident in the year 2015. Does anyone know that among these many people died how many were buried as per the ritual? What happened with those bodies that do not have any one to do their funeral?

Is there any idea how many bodies are just laying in the storage, how many were used by medical students for their studies and later on how many were thrown in dumping grounds. Is this is fair enough to treat the body after death?

Many questions come to my mind - Is it right? Is it wrong? What can be done regarding the same? My question that occurs for the constitution of our country is 'why do we have laws only for the living people and why can't we have laws for the dead people?'

The Constitution should have laws for the dead bodies that to be buried as per the person religion or if the religion is not able to find out than a common immersion to be followed that at some level will stop disrespect for the unknown death bodies.

***"After your death you will be what you were before your birth" - Arthur Schopenhauer***

And so show:  
Respect for life,  
Kindness to death  
Because that's what in return we get!

**Rubina Pathan (Alumnus)**  
**B.Com, 2016-2017**



*Meeta*

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## JOURNEY OF MAKING FRIENDS

I wondered what is 'together',  
Being together with people I don't know?  
Meeting people so different,  
My hands shivered,  
And my words jittered

Sitting together in lunch breaks,  
Sitting together till the lectures abate,  
Even after that we were strangers in the hallways,  
I wondered what we were?

Thw awkward silences that streched long,  
Increased attempts for conversations failed,  
Even through the destinations were the same, we sat a seat too far  
I again wondered what we were? were we friends? Or maybe nothing at all?

The silences soon were filled with chiter chatter,  
And conversations filled with never ending bickering,  
The journey that never felt lonely again,  
Somewhere i realised the time we spent together brought us together not as Friends,  
but as Sisters

I'm glad I met you people,  
I'm glad I tried,  
I remember when you and I were 'just people we knew',  
But now it is sisters from different misters.

**Mubashira Shaikh**  
**S.Y.B.Com.**



## AS I GREW OLDER

It was a long time ago.  
I have almost forgotten my dream.  
But it was there then,  
In front of me,  
Bright like a sun,  
My dream.  
And then the wall rose,  
Rose slowly,  
Slowly,  
Between me and my dream.

**I/c Principal**  
**Patuck - Gala College of**  
**Commerce & Management**  
**Santacruz (E), Mumbai-400 055**

Rose until it touched the sky,  
The wall .  
Shadow,  
I am black.  
Let's lie down in the shadow.  
No longer the light of my dream before me,  
Above me,  
Only the thick wall,  
Only the shadow.  
My hands!  
My dark hands!  
Break through the wall!  
Find my dream!  
Help me to shatter this darkness,  
To smash this night,  
To break this shadow,  
Into a thousand lights of the sun,  
Into a thousand whirling dreams,  
Of the Sun!

**Sana Khan**  
**S.Y.B.Com.**



## **ZINDAGI - EK KHUBSURAT SAHELI?**

Jindagi bhi kaisi paheli hain?  
Jindagi ek ajeeb si paheli hain.  
Kabhi ruthne ki wajah banti to kabhi ek sahele ki tarah manti.  
Kabhi yeh kisi khaas shaks ki aash rakhti,  
toh kabhi kisi ke liye khud khaas banane ka intzar karti.

*Meeta*  
**I/c Principal**

**Patuck - Gala College of  
Commerce & Management  
Santacruz (E), Mumbai-400 055**

Kabhi yeh itne saare alfaz de jaati hain, ki sunane vala thak jaye.  
Toh kabhi kabhi sunane vala tarash jaye itna khamoshi bhi deti hain.  
Ye kabhi haseen sapne bhi dikhaye,  
Par phir na jane kyu unhi sapno ko tod kar hume neend se jaga bhi deti hain.  
Ye kabhi itne saare dost ki toli dejati,  
toh kabhi akele hone par majboor bhi kar deti.  
Ye kabhi akele me bhi hasati,  
toh kabhi logon ke saamne jhuti hasi de jati hi.  
Ek din maine zindagi se pucha, "Kyu tum har wakt khud ko badliti rahti ho?"  
To voh kaheti, "har wakt tujhe ek hi wakt ke saath chalna padega to tu thaakk nahi jaye ga.  
Isliye kabhi kabhi thoda aaram bhi kar liya kar."  
Maine firr ek sawal pucha,



“Mana ki tum ek ajeeb paheli ho, par kabhi toh tumhe suljhane ka mauka do.”  
Toh hass kar kaheti hain, “Rahene de. Tu mujhe suljhane ki koshish na kar, varna tu khud  
mujhme uljh jayega.

Tu bus itna jaan kar khush rah ki mai ek ajeeb paheli hoon, ek khubsurt saheli hoon.”

**Abhishek Sharma**  
**S.Y.BMS**

## **THE GAME OF WORDS**

Every game has a winner.

In the game of words, the winner is the one who opens the lock with the right key.

Here the lock is the heart and keys are our words,  
Which we use during conversations, or advising someone.  
The choice is yours.

Life throws a variety of options, but make hay while the sun shines.  
The winner is the one who uses his words carefully and opens the lock with the right key.

The right key (words) can make a dejected person delighted.  
Your words can put a smile on someones face,  
Your words can give directions to the needy.

But, like every coin has two sides, your words can even hurt someone .

Wounds can be healed as time passes,  
But words once spoken, can never be taken back.  
Use your keys wisely.  
Words are like arrows once aimed, it can't be taken back.

Be a winner for life.  
You do good, you get good.  
Let your speech spread happiness all around.  
Let your words of wisdom change someones life.  
Gift someone words of wisdom that will always be with that person forever.

### **Knowledge speaks but wisdom listens**



### **WHAT I WANT FROM LIFE?**

Aye Zindagi,  
Aye zindagi tujhse bus itni si khwahishe hai meri,  
Laga kar gale mujhe dikha har roj ek naya savera.

**Nikhat Ansari**  
**T.Y.BMS**

*Nikhat*  
**I/c Principal**  
**Patuck - Gala College of**  
**Commerce & Management**  
**Santacruz (E), Mumbai-400 055**

Kab tak har kaali ghani raat ke baad aane vale wahi bezubaan savere ka intzaar karu?  
Ye tammna hai meri tumse, jo aaj beet gaya usse kal na milu.  
Mana tum saral nahi ho, isliye tumhe saral karna hoga.  
Kuch apne naye andaz se, to kuch andaz nazar andaz karke

Dear Zindagi,  
Ab jaan gaya hoon, tum vajoood ho ishq ka,  
Tumse kabhi dard dene wale thokar lagate hai,  
Toh kabhi mohabbat ke pedho ki chhav milti hai.  
Phir kabhi dil tootne se aansuon ka dariya banta hai,  
To kabhi panghat par lane vala humsafar bhi milati ho.

**Abhishek Sharma**  
**S.Y.BMS**

## **FUTURE GOALS**

Have you ever been in pain? Have you ever felt let down? Felt embarrassed, humiliated or been gossiped about? **USE THAT FEELING.** Recycle that pain. Allow that pain to take you to the next level. Allow it to push you to greatness. Use your past hardship and present heartache to propel you forward, further than what you thought you could achieve!

And when you think about quitting, think about how you are your only savior. You are the only one to rely on and **YOU ARE THE ONLY ONE WHO WILL MAKE YOU GREAT!** That pain, that emptiness, use it to your benefit. Use it to motivate yourself. Use it as a tool to know that YOU never want to go back to where things used to be. Recycle that pain to make yourself strong. To push you past what you thought was impossible. Pain is not something that can be discounted, and is an element that is present in all our lives but it's what you do with that pain that dictates **YOUR FUTURE.** It's what you do in the times of hardship, that dictate **YOUR FUTURE, YOUR GOALS!**



*Melissa*  
**I/c Principal**  
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**Diksha Yelkar**  
**T.Y.BMS**

## **FOR THE LOVE OF FOOTBALL**

The beautiful game of football is a long and detailed one. Football was introduced to India by British soldiers in the mid 19<sup>th</sup> Century. Calcutta became the epicentre of Indian Football. The All India Football Federation (AIFA), which runs the game in India was formed in 1937, but took more than a decade to get affiliated with FIFA.

Although Indian footballers are good, but they don't get the deserved fame and recognition like the world famous Ronaldo. Take for example, Bhaichung Bhutia the famous footballer of India, who represented India at the Asian Games. But he isn't as famous as Ronaldo is. And that the saddest part in our Indian Football history.

The game of football has been neglected for far too long in our Country. But thanks to the recent waves of sport revolution in India, the sport we love and adore has been uplifted. This is the moment, this is the time, to come forward and let our talents shine. The current generation is constantly evolving, the future truly is now and I am proud to say that I am a part of this revolution.

Football is the heart and soul of millions. We put all we have out on the field and while I've had my moment under the sun, I take great responsibility in helping others to make their dream come true. I am Prashant Gawai, a fan at heart and I want to coach and train the young football fans, to help attain their dream while also fulfilling mine!



*Prashant Gawai*  
**I/c Principal**  
Patuck - Gala College of  
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**Prashant Gawai**  
**T.Y.BMS**

## **PURPOSE DRIVES TECHNOLOGY FORWARD**

All technologies are born out of purpose. For example, search engines were created to sort through the massive amounts of data online. With each new upgrade technology compounds existing technologies to create something better than what was previously used before. And on and on it goes.

With the lighting speed of technological evolution, it is no wonder many people have struggled to keep up. To be fair, the scope of technology's expanse is so great.

### **The Past: World, Meet The Internet**

Looking back to 1990's, the internet was a new commodity many, but not all, households and began to gain access. For people living during that time, the sound of the painfully slow dial up signal connecting to the Internet is not- so- fond memory. Thankfully, as more people found value in the internet, technology took off to eliminate having to use a phone line to go online and instead delivered faster connections to the World Wide Web.

### **Websites and Blogging Are Born**

Websites advanced along with the internet. Suddenly, everyone had a Geocities or Tripod websites dedicated to themselves. Just in infancy, websites were basic in both function and design. This is also the time when the blogging craze started to set in on the consumer level with introduction of "weblogs" (later condensed to "blogs"). Remember Xanga? If only we knew then what we know now.

### **Floppy Discs Aka The Real-Life Save-Button Icon**

A few years later, sharing information gradually started to become easier. Instead of handing over a floppy disc or CD-ROM, people began emailing documents or storing large files on USB or flash drives. As new technologies started to pop-up, each technology would compound and build to form a better, faster and stronger piece of technology. With this speedy development, the internet changed the way people live, work and operate today.

### **The Present: Snaps, Chats and Double Taps**

Fast-forward a short decade later (side note: remember VHS tapes!? The OG fast-forward? OK, moving on). Since the days of dial-up access to the internet is available almost everywhere. It is rare these days for consumers to go into a coffee shop, library or any place of business and not be able to access a WI-FI signal. If there isn't a Wi-Fi signal in close range, most people still have access to the internet via their cellular data connection on their smartphones and personal hotspots, no problem.

### **There's an App for That**

With this anywhere/anytime access to the internet, business created web applications to answer common needs of consumers. These applications can do everything from tracking food portions to sending massive amounts of information in a click of button.

### **The Evolution And Revolution Of Communication**

How we communicate continued to evolve as well. Remember face-to-face conversations? Hand-written letters? Waiting by the phone- the kind with the cord? Technology perpetually reshapes our communication. Perhaps the most noticeable difference in the internet today is the ability to be personable in such an impersonal setting. Constant connection seems to be the name of the game. And along with connection, we see instant availability. Bluetooth connections, talk-to-text, every form of messaging apps – while you're driving, in meetings, at home. Connection. Everywhere.

### **Myspace, Yourspace, Bookface: The Social Media Awakening**

We've watched texting evolve from sending text-only messages (literally texting) to the addition of imagery, thanks to the viral spread gifs, memes, emojis and bitmojis. In fact, with the spike in video-sharing, actual text is shrinking (meet SnapChat, Instagram Stories, Facebook Stories, Periscope, Vine, etc. and shorthand abbreviations). Social networks continue to change the way people engage with one another. Ironically, the constant connection and way people interact with one another seems to morph to a more superficial setting online. Although superficial at times, this form of communication helps people stay closer to each other when they would have otherwise lost contact.

### **Face to Face (Virtually, Speaking)**

Face-to-Face conversations via technology are resurfacing, though, and even strengthening, thanks to higher-quality video and streaming capabilities (enter: Skype, Google Hangouts, Zoom, Face Time, Live streaming, etc.). With more people engaging in web/video conferencing online, geographic barriers that once hindered communication were torn down. Instead, companies can engage with consumers in a more human manner, people can talk to



people face-to-face without the need for costly travel and reaching out to people all over the world is faster and easier.

### **Cutting The Cord: The Era of Video Streaming**

Remember when Netflix was primarily a DVD delivery company, bringing your favourite movie via mail? Back when binge-watching wasn't a thing? Today, people are cutting the cord when it comes to cable, opting for digital streaming and video. Services like Netflix, YouTube and Hulu. Big brands are trying to keep up and compete, doing their best to one-up each other with original content, availability and delivery channels (e.g. Apple TV, Amazon Fire TV, Google TV, etc.). User-generated content is a force to acknowledge as well. Thanks to streaming options like Facebook Live, Instagram Live and Periscope, individuals and business are able to broadcast their own videos and content. In a nutshell, videos are popping up everywhere and trending big time. And they thought talking pictures would never last...

### **Today's Tech Forecast: Icloudy Days Ahead**

More people and companies are using cloud-based-services for their business and store everything online instead of on a single device. This change will continue to have an enormous impact on the way business is done, transforming our once-traditional office environments and how people interact with companies on a regular basis. Flash drives are almost extinct with the prevalence of cloud storage, like iCloud, Google Drive, Dropbox and FTP sites.

With so many new technologies permeating the way people access information and access each other, the forward momentum looks promising for future technological developments.

### **The Future: Emerging Trends on the Horizon**

As more existing technologies are stacked onto each other and developed into something greater, consumers and businesses alike can expect to see more opportunity with future technology. Technology will be faster, have the ability to accomplish more and everything will become more streamlined to make getting work done, easier.

While we don't have the ability to predict the future, we can offer speculations on technology's evolution. We are constantly seeing emerging media and new trends in technology to follow. Here are a few trends to watch for in the coming years.

### **Smart is the New Sexy**

And by "Smart" we means the continued evolution of smart devices and rise of artificial intelligence (AI) technology. Smart devices will continue to evolve to work better together. These machines will share data automatically limiting the need for human involvement. Of course, it's not just smartphones, watches, TVs or tablets anymore.

### **The Internet of Things**

You'll hear more and more about the "Internet of Things" (IoT) now and in the future. The deeper we dive into technology, the more it seems we try to blend the physical and virtual worlds together. Smart speaker, smart homes and even smart cars are the tech wave to ride in future, but it's just the beginning. Gartner, an analyst firm, speculates there will be more than 26 billion connected devices by 2020. Imagine a future where your car warns you of heavy



traffic or your alarm clock notifies you about your coffee brewing itself in the kitchen. Imagine living in a smart home in a smart city. In other words, the future happening is now. Or at least, it'll be here sooner than you may think.

### **Why Bother Keeping Up With Technology?**

It's a fair question. Technology is constantly changing and it sometimes feels like way too much effort to keep up with a moving target. Just remember- keeping up with technology adds value to your business.

Staying up-to-date helps ensure you don't miss opportunities, become irrelevant or fall behind your competitors. Remember Kodak? They taught us all an invaluable lesson: don't be afraid to embrace change.

**Siddharth Singh**  
**F.Y.BMS**

## **BOND OF SILENCE**

She looked at him, he looked at her. Both trying to convey something to each other through their silence, unspoken words. He asked so you are happy? Taking a deep breath gathering all the strength she had in a stunning voice she replied, "Yes, I am." Hiding all the sadness and tear filled eyes, deep down in her heart her inner voice wanted to scream out and say, "I am incomplete without you. Are you pleased that am I lying?" After a few minutes of silence, she asked, "what about you?" He said, "never better. I am great". He looked down palely with the same feelings like her and thought in his mind, "I need you. Come back please. I know you still love me. I could never let you go". Sadness flooded the room. Both looking at each other. Deep down, they both knew it wasn't supposed to end like this. Again the **Bond of Silence**

'Remember you were the only girl in my life who promised me that you would never give up on me. Then, 'why me?'



**JOURNAL** *Melk*  
**I/c Principal**  
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**Diksha Yelkar**  
**T.Y.BMS**

*A man who never graduated from school might steal from a freight car. But a man who attends college and graduates as a lawyer might steal the whole railroad. ~ Theodore Roosevelt*

India is known as an country where people believe in law and justice Laws of India refers to the system of law in modern India. India maintains a hybrid legal system with a mixture of civil, common law and customary or law within the legal framework inherited from the colonial era and various legislation first introduced by the British are still in effect in modified forms today. Since the drafting of the Indian Constitution, Indian laws also adhere to the United Nations guidelines on human rights law and the environmental law.

Certain international trade laws, such as those on intellectual property, are also enforced in India.

The Constitution of India, which came into effect on 26 January 1950 is the lengthiest written constitution in the world. Although its administrative provisions are to a large extent based on the Government of India Act 1935, it also contains various other provisions that were drawn from other constitutions in the world at the time of its creation. It provides details of the administration of both the Union and the States, and codifies the relations between the Federal Government and the State Governments. Also incorporated into the text are a chapter on the fundamental rights of citizens

The Indian Penal Code formulated by the British during the British Raj in 1860, forms the backbone of Criminal Law in India. The Code of Criminal Procedure, 1973 governs the procedural aspects of the criminal law. Jury trials were abolished by the government in 1960 on the grounds they would be susceptible to media and public influence. This decision was based on an 8-1 acquittal of Kawas Nanavati in K. M. Nanavati vs. State of Maharashtra, which was overturned by higher courts. In February 2011, the Supreme Court of India ruled that criminal defendants have a constitutional right to counsel

The main contract law in India is codified in the Indian Contract Act, which came into effect on 1 September 1872 and extends to all India except the state of Jammu and Kashmir. It governs entrance into contract, and effects of breach of contract. Indian Contract law is popularly known as mercantile law of India. Originally Indian Sales of Goods Act and Partnership Act were part of Indian Contract act, but due to needed amendment these acts were separated from Contract Act.

Corporate affairs in India are regulated through the Companies Act, 1956, Companies Act 2013 and related laws and regulations, which are administered by the Ministry of Corporate Affairs (MCA).

On the other hand, the MCA has also recently given the way to a new Act called 'Companies 2nd Amendment Act 2017' with effect from 26 January 2018. The said amendment act covered 93 sections which in entirety shall give effect to changes in 107 sections of the Companies Act 2013

Property law is the area of law that governs the various forms of ownership and tenancy in real property (land as distinct from personal or movable possessions) n property law, a title is a bundle of rights in a piece of property in which a party may own either a legal interest or equitable interest

Government usually appoints Law Commission panels to study and make non-binding recommendations for the law reform. In first 65 years 1,301 obsolete laws were repealed, including 1029 old laws in 1950 by Jawaharlal Nehru and 272 old laws in 2004 by Atal



Bihari Vajpayee. After that 1,824 such laws were repealed by Narendra Modi government between May 2014 to December 2017, taking the total to 3,125.

Judiciary System of India. Judicial System or the court system is also the Judiciary System. The court has the power to make decisions and also enforce the law, solve disputes. Judicial System of India consists of Supreme Court, High Court, District Court or Subordinate Court. In the Hierarchy of courts in India, Supreme Court is followed by the High Courts. There is a total of 25 High Courts across the states in the country, among which 3 have the judicial powers of more than one state. Each and every High Court has the power to interfere with the proceedings of the lower courts

*'You didn't think of angels as white or black. They were angels.'*



*Mody*  
I/c Principal  
Patuck - Gala College of  
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**Shrushti Vishwakarma**  
**T.Y.BMS**

## **MUSIC THAT TOUCHES THE SOUL**

'Music'. As we hear this word we imagine the sounds which come out of the instruments which we love the most. For example, I love to hear the sound of a guitar and I also play the guitar. So as I hear somebody saying music, the first thing which I hear in my subconscious mind is the sound of the guitar. Music is the best way where we find peace because it reminds us of the pleasant sound of the instrument we love the most. Therefore, the music has been a medicine to people in their daily lives. Most people today use handset (smartphone) and while they are travelling they love to listen to music which reduces their stress. Music is the life line to many of us. Well apart from the guitar, I even play the drums, the kahoona and the congo. So music has been my best friend in the journey of my life and one day I would love to share my beautiful journey through music only.

The famous Plato once said, "Music gives a soul to the universe, wings to the mind, flight to the imagination and life to everything." This famous line always makes my heart grateful, because as I explained earlier, that when we hear the word 'music', our mind gets wings and our imaginations take flight. Music has been a special part of our lives because when we are happy we listen to music and even when we are sad we do the same. Just that the genres change. When a person feels sad, he/she feels lonely or broken they listen to soft, soothing music and cry sometimes, when the hurt is way too deep. That is why I have said that the music is like a faithful partner in our life. Wherever we go it stays with us.

Now let's go a little deeper. What we understand by music is the sound of instruments and the vocals, but music is in everything existing on this Earth. The rain has its own music too. Just imagine that it's the first rain and you are peeping out of the window and hear the sound of rain with a hot cup of coffee or tea. With a silent mind just try to hear the rain drops falling on the ground, on the roof, on the floors of our verandah. It takes us to a whole new world. I



have experienced this when I was in lonavala and as the rain came I sat near the window and could hear the sound of rain drops dripping everywhere and that feeling has become one of my best memories so far. It was music which did not need an instrument but still had a rhythm and touched my heart. Specially when the clouds roar in the sky and then comes the thunder which adds a big boom. They all sound so pleasant, created by God. Having such an experience will change your way of looking at music as then you will feel music in everything and everywhere. Music makes us move from within. Music is not air or wind, nor is it solid that you can touch. It is something intangible, but far more precious than anything tangible.

The Bible has a great reference to music. Job 38:7 says, “When the morning stars sang together and all the sons of God shouted for joy!”. Then there is Zephaniah 3:17 which says, “The Lord your God is in your midst, a mighty one who will save; he will rejoice over you with gladness; he will quiet you by his love; he will exult over you with loud singing.” And another verse for music is Psalms 104:12, which says, “Beside them the birds of the heavens dwell; they sing among the branches.” I love this psalm 104:12 because David in the bible has understood the chirping of the birds have a great way of making music. They sing when they are in a good mood and they make their surroundings so joyful. When birds start to sing, the whole forest dances with joy. And a true fact which I know is that, if you visit nature where you don’t find anyone to disturb you. Laying down on the grass, with trees surrounding you, on the tree the birds are singing and the waterfalls create soft, soothing sounds. This whole atmosphere takes you to a brand new world, where your soul finds a peace which is immensely deep. That is because we humans have freedom to choose anything, but the whole nature worships God. So when you get connected to the praise going on by nature, you get connected to the peace which flows over that nature and the peace then rests inside you. The peace which we find in nature is so deep that if experienced once, you will love to experience it time and again, as well as develop great control over your body and mind.

Music is also excellent for anger management. You may wonder, ‘how?’ When I get mad at something, I keep myself away from people thinking I should not speak harshly to anyone as that could lead to a dispute or heart break. So what I do is, I get separated from everyone and sit alone with music and feel every rhythm and go deeper into it, which eventually leads to great peace in my heart. I am then able to let go of grudges kept for anyone or anger for anyone. So yes, music is the medicine to all and has the best healing power which can even ‘bring back a dead person (emotionally) to life.’



*Meeta*  
I/c Principal

**Sameer Pradhan**  
**T.Y.BMS**

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**S:** Sets us free

It means when we smile we forget all our unhappiness that make us free for a moment.

**M:** Makes us special

It means once someone gives a smile that makes us feel special and it's viceversa.

**I:** Increases our value

Its means our smile that brings a smile to another persons face; increases our value in that person mind.

**L:** Lifts your spirit

Its means in any difficult moment or any circumstance, having a smile brings confidence and develops a strength to deal with that situation.

**E:** Erases tensions

Its means carrying a smile helps to erase tensions and helping to re-develop thinking power (this has been scientifically proven), thus bringing great relief.

**Smile** represents our self and our heart.

To quote:



Every minute of a smile bring sixty seconds of joy!!!!



*Melita*



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**Pooja Mourya**  
**T.Y.B.Com.**

### **नारीत्वकेबोल**

पिंजरेमेंनाकैदकर, मैंभीउड़नाचाहतीहूँ।

जिंदगीकेहरलम्हेकोबखूबीजीनाचाहतीहूँ।

आजादहोकरतुम्हारीकैदसे,

अपनेख्वाबोंकोहकीकतकरनाचाहतीहूँ।

पिंजरेमेंनाकैदकर, मैंभीउड़नाचाहतीहूँ।

सोचतुम्हारीमुझेकैदरखतीहै ,

औरआंखेंबेपर्दाहोनेकोकहतीहैं ,

बेकसूरपरमजबूरतुम्हारीगंदीनिगाहेंहैं ,

जिन्हेंसम्मानऔरआदरनादिखतेहैं।

पिंजरेमेंनाकैदकर, हमभीउड़नाचाहतेहैं।  
अपनेहौसलेकोपंखलगाकर,  
जबमैंनेआसमानकोछूनाचाहा।  
तभीमैंहाथसेनिकल गईऐसाआपनेकहा।  
हरएकरिशतेकोसंभालकरमैंनिभातीहूँ,  
पिंजरेमेंनाकैदकर, हमभीउड़नाचाहतेहैं।

क्याकसूरहैएकनारीहोना ?

क्यूँगुनाहहैसमाजमेंअपनाव्यक्तिवस्थापितकरना ?  
येसवालअक्सरअपनाजवाबमांगतेहै,  
मगरसिर्फएकऔरसवाललेकरलौटआतेहैं।  
पिंजरेमेंनाकैदकर, हमभीउड़नाचाहतेहैं।

शर्म, लज्जा, सम्मानजैसीबेड़ीयोंमेंबंधेहमहोतेहैं,  
फिरभीपाबंदियोंमेंजकड़ेसिर्फहमहीहोतीहैं।  
दफ़नहमेशाहमारेसपनेहोतेहैं,  
फिरभीएकनएसपनेकोजन्मदेतीहूँ।  
पिंजरेमेंनाकैदकर, हमभीउड़नाचाहतेहैं।



**Always**

If you ever fall down  
I want to be the one to place you among the stars

If you ever feel sad  
I will sail across the world to make you laugh

If you ever feel lost  
I want to be the light to guide your way

If you are ever in the dark  
I want to be the vibrant light to clear up your day

**Abhishek Sharma**  
**S.Y.BMS**

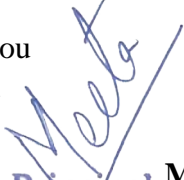
**I/c Principal**  
**Patuck - Gala College of**  
**Commerce & Management**  
**Santacruz (E), Mumbai-400 055**

If you ever feel broken  
I will pick up the pieces even if i bleed

When ever you get angry  
I want to be the cherry blossom to make you serene

I will always be there behind you  
Maybe not in flesh and bone  
But always in the core



  
**I/c Principal Mubashira Shaikh**  
**S.Y.B.Com.**  
Patuck - Gala College of  
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### **A Soldier's Sacrifice**

When a soldier dies, he takes a part of everyone he loves - his mother, father, wife, sister, brother. And it's not just the families, the nation also mourns the death of its soldiers.

Everyone knows how soldiers lead a tough life: living in adverse conditions like minus 50 degrees Celsius or 49 degrees Celsius temperatures, living away from families and guarding the borders. They don't complain about anything and that is what makes them a celebrated soldier of a country!

Expressing the grief of a soldier, this poem which is penned down itself by a soldier talks about how the life of his loved ones should be after he's not around and how he should have his gun and medals on his chest when he comes home wrapped up in the tricolour.

And the pain, the agony through which the families go is just inexpressible! Here's the poem that throws light on the tough life of a soldier:

*“If I die in a war zone,  
Box me up and send me home.  
Put my medals on my chest,  
Tell my mum I did my best  
Tell my dad not to bow,  
He won't get tension from me now  
Tell my brother to study perfectly,  
Keys of my bike will be his permanently.  
Tell my sister not to be upset,  
Her bro will not raise after the sunset  
And tell my love not to cry,  
Cause I'm a soldier, born to die” ...!*

My condolences to the families of the victim soldiers of terrorist attack in Pulwama. We all should stand with India against the fight of terrorism. **Jai Hind!**



*M. Thevar*  
**I/c Principal**  
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**Ashwini Thevar (Alumnus)**  
**B. Com 2015-2016**

## **Social Media - A Modern Day Freak Show**

We live in a time and age where any information is just a tap away. We millennials want to know, read, understand and speak out our minds which is very easy now because of social media. It has become one of the biggest elements that we are living with and cannot ignore it. If you are not on social media, it is impossible for people to take you seriously. Nowadays it is a huge trend of socializing online.

There are so many social networks to choose from like Twitter, Facebook, Snapchat, Instagram & many more it's a never ending list. It enables you to share content and get recognition in the world. It is now no more limited to just blogging, share pictures & communicating to people around the world, instead there's a lot more that social media provides, it is the cheapest means of communication you just require is an internet connection.

But, there is always an on going debate on the positive & negative effects of social media. There's always a kind of mixed feelings about it. As social media has played a vital role in reducing the world to a global village. It helps you to interact with people from other parts of the world by just a click of the button. Through these interactions you can share, acquire information and grab new opportunities which are out there. It gives you the avenue to make new friends and also allows you to maintain a good relation with your old one's.

Apart from just socializing it has helped the corporate world in becoming frontiers through advertising online about their goods and services on different social media platforms by approaching celebrities or popular youths to become brand ambassadors online. Also, the youth are earning a considerable amount of money by uploading videos, vlogs, documentary, showcasing their talents and taking this up as a full-time career. They call themselves as "Social Media Influencers". They are even running their business online through social media sites by sponsoring videos to reach out to more people and not just only with their friends.

People have become more expressive when it comes to giving honest opinions on any issues without the fear of serious repercussion. This has also made possible for people to work from anywhere on earth. It is referred to as virtual teaming, though they may be hired in the same organization but they form a virtual workgroup and operate from different parts of the world through social media.

But on the flip side, the internet is a regulated world with no form of morals or laws to abide to. Too much of social media may lead to addiction & uncontrollable obsession. People have become so obsessed with likes and comments that they can do anything and everything to post and get approvals from strangers. At times people adopt fake personalities to show the world and impress them. They do all this just to buy the latest outfits, eat expensive meals, visit exotic and live a luxury life just for show. They are dedicating their lives fully to social media and if at all their popularity wanes off they go into serious depression and suffer with other psychological problems.

These social media platforms are dangerous, risky and full of crimes. The first crime that comes to mind is cybercrime/cyberbullying, fake ones bully and humiliate the real ones by judging, mocking and making fun of them. We see people uploading videos and post related to their sickness, loss of a loved one or any challenges they are facing in life. They receive so many condolence or consolation message, but the reality is that people do not feel any form of remorse instead they forget about the incident as soon as they move to the next post.

No one can be blamed for this as the creators of these networks did not anticipate that their creation would be centers of crime and social decay. We also cannot deny the fact that doing away with social media may not be practical or advantageous to the society but however there should be some form of regulation that needs to be in place so that the violation stuff on internet would come to an end.

*'Social Media - don't use it to, IMPRESS people. Use it to, IMPACT people.'*



**I/c Principal**  
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**IMPORTANCE OF PLANNING**

**Kainath Keshwani (Almunus)**  
**B.Com 2015-2016**

Most of us are quite haphazard, since we rarely make a daily plan for ourselves. We move through our day with a 'take-it-as-it-comes' manner. The inherent danger in this kind of an approach is that we are seldom prepared for bad times, not to talk of the worst.

As we prepare for various competitive tests, including those for jobs in public sectors or banks, it is important that we plan our preparation the exam. It is always good to plan today for a secure tomorrow.

Remember these inspiring words: "*it pays to plan ahead. it wasn't raining when Noah built the ark.*" – Howard Ruff.

Alan lakein, The Personal Time Management Guru says that 'planning is bringing the future into the present so that you can do something about it now', which I think perfectly sums up

the importance of planning. As an individual one who wishes to build a successful career, should live up to this wonderful thought.

With enthusiasm, effective planning and smart execution, we can turn ourselves into a well-informed and successful person.



A handwritten signature in blue ink that reads "Shilu Patwa".

**Shilu Patwa (Alumnus)**  
**B.Com 2017-2018**

**I/c Principal**  
**Patuck - Gala College of**  
**Commerce & Management**  
**Santacruz (E), Mumbai-400 055**

## A WOMAN'S CONSENT

A while ago, the newspapers voted the union culture and tourism minister for his advice to female tourist who wish to visit India should not wear short dresses or skirts since Indian culture is different from their culture

So what basically is Indian culture is women to dress according to someone else's wishes? Restricting women indoors because of someone else? Raping a child or raping a sick or old woman is fine? Raping a tourist or a guest is good? So much for Atithi Devo Bhawa, right? Is raping under any circumstances cool? Is disrespecting women cool? Are women really the one's who need to change?

What I am trying to say is Indian culture has always looked down upon women and their respect for the consent of women is close to nil. Which is why, Indian culture needs to actively adopt rules against antisocial issues like rape, domestic violence, acid attacks, etc. And although these rules do exist, these heinous crimes still occur.

If the men reading this are forced to eat or wear something that you do not want to or forced to be someone who you are not just for the sake of society will you do that??

Then why does a man force a woman for an intimate relationship? Why do we have to change according to everyone else? What I am trying to say is when a woman says yes its yes and if it's a no it's a NO.

**Tuba Siddique**  
**F.Y.B.Com.**

## REVENGE

Black is the crow's flight  
Far away into the night  
Spread your wings and fly high  
Soundless in the velvet sky  
You dance in the moonlight steps  
Into foul darkness and shadows asleep  
You walk with the bouts of fire  
And bring deaths with your ire  
You will bring death and cease life  
With your black vengeance and faithful knife  
Black is the crow's flight  
With a deadened ear and clouded sight



**SWACHH PATUCK ABHIYAAN**

**Mubashira Shaikh**  
**F.Y.B.Com.**

One often hears criticism on low levels of hygiene in Indian cities, even as littering in public places continues without many realizing the crucial part individuals can play in keeping cities



clean. Indians, who have travelled abroad and seen the best of cities in terms of cleanliness and urban planning, often join the chorus that Indian streets would perhaps never be as clean as that of their counterparts in the West. But, for cities to become clean, complaints and passive lament don't work as the best remedies; just strong will and small initiatives by urban Indians to change this can transform cities.

In a first, a small group of students from our College have joined the 'Swachh Abhiyan' with their brooms, and the Internet. Yes, you heard it right. Here is what they are doing right and how you can do this too:

- Word of mouth publicity: Good things can start small. This group is roping in friends, best friends, neighbours, acquaintances and strangers, distributing bins, cleaning gloves, dump bags and brooms, and asking them to start small by cleaning footpaths outside their college.
- Going social: Offline street campaigns do wonders when amplified with online activism. Find the group spreading the word on cleanliness and group effort on social media, especially Twitter, with hashtag (#) CleanUp patuck. Join the chorus, drive the change.
- Overwhelming response: Who said what's done right doesn't get audience? As many as 250 students have joined the campaign, and it's only been two days since it was launched!
- One step ahead: Use of videos and photos on social media with a number of hashtags around sanitation were used to make the campaign popular. The 'Swachh Abhiyan' is a national campaign, but going local on this helped reach out better.

### **Rome was not built in a day**

Historical evidence shows that it took a long battle for cities to be as clean as they are today. In the late 19th century and early 20th century, urban-local authorities and leaders played a major role in cleaning up many of today's global cities. In 1895, for instance, Colonel George Waring, an engineer, took charge of cleaning New York's streets. His move hit hurdles initially but in a matter of seven months, leading newspapers such as The New York Times admitted that “marvels have been done toward the sanitation of the city”.

Also, in 1990 when the drive to clean the New York City was going on, life expectancy in the city was lower than in the rest of the US; today, it is higher than in the rest of the US. There is no reason why Indian cities cannot emulate such success stories in cleaning up streets, sidewalks, and providing clean water and better sewerage systems. A beginning, perhaps, has been made.

### **The Real Picture**

It is a fact that India's cities face unique challenges. The built-up area in cities such as Mumbai and Delhi, for instance, is spread over a large land parcel, while the heights of the buildings are short. This increases commuting time in these cities. Harvard Economics professor Edward Glaeser points out that Tokyo and Manhattan's Midtown area can be traversed largely on foot. However, traveling in vehicles is unavoidable in Indian cities due to longer distances. This, in turn, leads to greater costs and time spent on commuting and road congestion. Congestion also contributes to filthy roads in urban areas.



## What are we doing?

The current government's 'Swachh Abhiyan' (Clean India Mission) is a major step towards sweeping the country clean. If implemented well, the mission could help India achieve cleanliness to a large extent. However, only government-led initiatives are not enough. In India, the urban-local authorities are responsible for providing clean water and better sewerage. However, as examples from across the world suggest, better sanitation also needs sufficient public participation and investment. Hence, campaigns such as the ones being carried out by university students can create great impact.

Priyanka Allu  
F.Y.BMS

## DREAMLAND

There's a place in my mind  
Where dreams come true  
And without any judgments  
You are allowed to be you  
Where love is without test  
And no one breaks your trust  
Where fears don't reap in  
And stars sing while you're sleeping  
Where promises are kept with care  
And hope is in the air  
Where there is always a hand to hold  
And you're never left in cold  
There is a place in your mind too where this all is true  
That is your dream land  
Created by your own hand



*Mubashira*  
I/c Principal  
Patuck - Gala College of  
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Santacruz (E), Mumbai-400 055

Mubashira Shaikh  
F.Y.B.Com.

## WOMEN IN THE WORKFORCE

*Women hold up half the sky – Mao Zedong*

Women's economic empowerment refers to the ability for women to enjoy their right to control and benefit from resources, assets, income and their own time, as well as the ability to manage risk and improve their economic status and wellbeing. While often interchangeably used, the more comprehensive concept of gender empowerment refers to people of any gender, stressing the distinction between biological and gender as a role. It thereby also refers to other marginalized genders in a particular political or social context.

Women in the workforce earning wages or a salary are part of a modern phenomenon, one that developed at the same time as the growth of paid employment for men, but women have been challenged by inequality in the workforce. Until modern times, legal and cultural

practices, combined within the inertia of longstanding religious and educational conventions, restricted women's entry and participation in the workforce. Economic dependency upon men, and consequently the poor socio-economic status of women, have had the same impact, particularly as occupations have become professionalized over the 19th and 20th centuries.

The increasing rates of women contributing in the work force has led to a more equal disbursement of hours worked across the regions of the world.<sup>[3]</sup> However, in western European countries the nature of women's employment participation remains markedly different from that of men. For example, few women are in continuous full-time employment after the birth of a first child due to the lack of childcare and because women in Britain lose 9% of their wage after their first child and 16% after their second child.

Women empowerment has become the buzzword today with women working alongside men in all spheres. They profess an independent outlook, whether they are living inside their home or working outside. They are playing multiple roles of a mother, daughter, sister, wife and a working professional with remarkable ease.

***“LET US HOPE, WOMEN EMPOWERMENT SPREADS TO PROGRESSIVE AS WELL AS BACKWARD AREAS OF OUR VAST COUNTRY”***

**Shivani Singh  
F.Y.BMS**

### **Life as The Student of the Year**

***There is no elevator to success. For success, you must take the staircase!***

As the quote goes, the journey of being a student of the year is almost like a roller coaster ride, with a lot of ups and downs throughout the three years i've spent in Patuck-Gala College of Commerce & Management. Being *The Student of the Year* along with being exhilarating, also comes with a lot of responsibilities and expectations to live up to! This means it requires you to constantly give your best and be active throughout. I was very blessed to have great seniors and mentors in the form of teachers to guide me in every decision. They encouraged me to take part in each and every activity, motivated me always in order to give my 100%, no matter what the result or the outcome. And this is what boosted my confidence and slow and steady I began working on myself and my self-confidence each and every day, until this became a way of life for me. And it was this that helped me win the title of Student of the Year. I would love to thank God, my family, my mentors in College and friends who always stood by me and had faith in me even when my faith quotient ran out!



### **LIBRARY – A PART OF LIFE**

Why libraries are important?  
Why air is important?  
“You need to live”

**Gunjan Tandelkar  
T.Y.BMS**

*Meeta*  
**I/c Principal**  
Patuck - Gala College of  
Commerce & Management  
Santacruz (E), Mumbai-400 055

“A Library is not a luxury but one of the necessities of life”  
–Henry Ward Beecher

***We believe in education which is necessary and important  
But I believe in deep education that starts once we start entering the library.***

What is a library? A Library is next to a temple. A temple of knowledge and learning meant for all which have books that suits to different tastes. Every school and college has a library of their own. Even our College has a library for students and teachers with a variety of books.

I feel going to a library, full of books adds to the richness of our lives, as each book opens our eyes to see things differently, opens our mind to think creatively and even makes us as a bee that alone can give honey to the world!

A library can be compared with living things as, the way life grows; the knowledge from a library also does! And so it is said that a library is a growing organism.

Everything that exists has a law of creation, law for strong foundations; everything that exists is also subject to change dependent on nature.

Here I shall say the way the libraries have existed with its own laws - laws of adapting, laws of development, laws of growth. Libraries induce growth with small to large collections. I have seen our College Library growing and following the laws of library formulated by The Father of Library Science Dr. Shiyali Ramamrita Ranganathan. The laws are formulated keeping in mind that it will help us to complete our education, achieve success in our career, nourish our minds with books and fulfill the life of each person who enters the library with an aim of sharpening their minds.

**I feel the library should be a part of everyone’s life because:**

Library helps spreading knowledge and education.  
Reading that brings happiness cannot borrow or bought.  
So, make Library part of life, you have everything you need!!!!



**Author: Robin Sharma**

**BOOK REVIEW BY STUDENTS  
THE MONK WHO SOLD HIS FERRARI**

**Santoshi Kumavat  
S.Y.B.Com.**

A handwritten signature in blue ink that reads 'Meeta'.

**I/c Principal  
Patuck - Gala College of  
Commerce & Management  
Santacruz (E), Mumbai-400 055**

Robin S. Sharma is an acclaimed motivational leader & a writer who has written many self-help books on leadership, time management, self-transformation and personality development. His various books including 'The Monk Who Sold His Ferrari' are the best selling books and have been translated into many languages. Robin Sharma also conducts seminars and training programs worldwide. He has also been welcomed as a speaker by various top ranking organizations such as Microsoft, General Motors, FedEx and IBM to speak of developing the leadership qualities of the employees. In 2012, he was

ranked 7th on the International Leadership Professional Gurus list. Initially, I was quite apprehensive about it. I thought of it as another of those self-help books and let it stay on the shelf. Until one lazy afternoon when I had nothing else to do, I reluctantly started reading it. I found the narrative extremely uninteresting until the actual conversation between Julian and John began. From then on, it was a completely different ride.

It's a fable with a beautifully crafted title enough to hook the readers up. The story is about Julian Mantle, an enormously rich and successful litigation lawyer having an opulent life, who has achieved everything most people could ever want. But, a sudden heart attack jolts him down and he realizes that his life is nothing but full of monotony, tensions and work pressure and that it couldn't get any finer by the luxuries of his spectacular mansion, Armani suits, private jet or his Ferrari. And finally he decides to abandon his hell-like-life and sells out all his possessions and goes to the Himalayan Mountains in search of peace, tranquility and a real purpose of life. There he meets Yogi Raman, one of the sages at the Himalayas, who teaches him various important things which is essential to lead an enlightened life.

Spending a few months at Himalaya, Julian gets back to meet John, his junior, and narrates him the complete story behind his transformation. He tells him how he reached Himalaya and how Yogi Raman and other saints helped him have the wisdom of living. He narrates the whole story to John with a condition to spread this wisdom further to others.

The book will certainly make you give some thought to your life, your goals, your dreams and how your daily habits help you reach those dreams. This book is a practical guide for a more balanced and a fulfilling journey. It is tailor made for today's frenzy generation. Although the author employs a super revelatory tone at times, whatever has been discussed in the book is quite common knowledge, such as the emphasis on positive thinking, the emphasis on kindness, the importance of living in the present etc. But what makes this book special is the way it has been structured. The conversation in the book is impactful and the message is conveyed in such a manner that it stays with the readers for a very long time. The book pushes its readers to pause and reflect about their own journey, in a way, it de-clutters the mind and spirit.

All the practical techniques that have been mentioned in the book can be easily put to use if one chooses to. More than the techniques, I found the symbolic representation of all the seven virtues extremely creative. Personally, the visualization of the mind as a garden that has to be nourished and cultivated has had a lot of impact on me and helped me audit my thoughts. Also, the author provides for a creative summary after talking about each of the seven virtues.

The book also has a lot of wonderful quotes, but out of all, this excerpt remains with me forever - "Lifelong happiness does come through striving to realize your dreams. You are at your best when you are moving forward. **The key is not to make your happiness contingent on finding that elusive pot of gold at the end of the rainbow.**"

I am glad that I've read this book. It definitely brought about quite a few significant changes in my personality and thinking. Today, I think rather freely as compared to my past self. And that is only because I have been able to shed a lot of my anger and other emotional baggage away. I have grown a habit of not letting any emotion take me over when I am making a decision. I attribute this positive



change in me to this book. It has helped me in exercising self control and restrain from yielding to temptations. It is then that nothing seems to have the power to come in way of your progress and productivity and your happiness turns into an eternal bliss. . I give this book a **buy recommendation** for anyone who is interested in incorporating routines and habits that can transform their lives, help them achieve their dreams, calm them and make them have a better focus of their path.

**Reviewer- Sana Khan  
F.Y.B.Com.**

## **THE SECRET**

**Author: Rhonda Byrne**

Like each of us Rhonda Byrne, the author has been on her own journey of discovery along the way she brought together a superb team of authors, entrepreneurs, ministers, filmmakers, designers and publishers to bring forth The Secret to the world through her vision.

### **Summary of the book:**

This book by Rhonda Byrne changed my way of living my life and taught me how to control my thoughts to achieve the various goals of life .The important facts stated in this book is the power of our mind which if used properly can change our life. This book states about the law of attraction which uses the power of your thoughts to convert it into things. Our thoughts are frequencies which are let out in the universe. And it is these frequencies that attracts back the things with the same frequency. In short, the book speaks of the powerful Law of Attraction!

For eg, if you feel bad you are on a frequency of drawing more bad things, and when you feel good, you are powerfully attracting more good things to you. The book asks you to focus your thoughts on your goals and believe that you can achieve it and assume it that you have already achieved it. This will help to achieve your goals faster. This law can also help you to have better relationships, good health, wealth and all that you have dreamed of. The book also states various examples of the people who have experienced the Law of Attraction. The author also states that you should always be grateful /thankful for whatever you have in your life. Being thankful to the things you will attract more good things to you. Finally the author writes that you are the 'MASTER' of your own life which means that your own thoughts will be your future life .

### **Personal opinion:**

This is one of the most amazing books I have ever read. This book not only helped me control my mind, but also renewed me and taught me how to live a peaceful and contented life and be an architect of my own happiness and success.



*M.S.P.*  
**I/c Principal**  
Patuck - Gala College of  
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**Reviewer- Shradhha Pandey  
T.Y.BMS**

**ESSAY WRITING COMPETITION WINNERS (Dept. of Economics)**

## DEMONITIZATION IN INDIA

Demonitisation is a very good tool to arrest black money. It was implemented with a very good intention to make India free of parallel black economy and black money.

But the actual problem was in implementation a lot of homework was needed for taking into account few critical issues of common people like critical illness, small business, old age people's concern, farmer's issues, inefficiency of rural banks etc. It is because demonitisation brought a phobia of non-eligibility of old currencies in hospital and other retail shops even after permission of the government for critical issues of common people. It is because government cannot manage each and every person. It has been noticed that many institution and medical shops have denied to accept old currency. It is also because these person or institution might had black money and were unable to accept more old currencies. These are the hidden issues that must be thought before theoretical homework. A macro and micro assessment were needed for ground level problems.

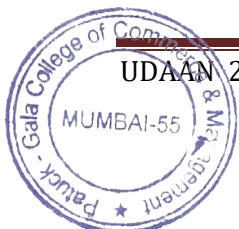
As far as I know, the decision may brighten the future of nation, but its social benefit and loss cannot be calculated right now. And it is too early to produce data of benefit or loss. After 31<sup>st</sup> December the picture will be somewhat clear. A big support will be needed to correct the problems of small businessmen facing the monetary transaction.

On 8<sup>th</sup> November 2016 the Prime Minister of India Mr. Narendra Modi, announced on television that ₹1000 and ₹500 notes will no longer be legal tender from midnight that day. The timing of the announcement was impeccable, it was announced at night 8o'clock on prime time television. As soon as the announcement was made, questions were raised about the legality of the issue. It is the ultimately the decision of the reserve bank governor if a currency can be legal tender or not and the prime minister's popularity made him the perfect person to announce this move to the country. In this announcement the prime minister said this is a move to combat undeclared income and counterfeit currency.

The Prime Minister in his speech announcing demonitisation said that 1.25 lakh crore rupees of black money had been already retrieved. A retrospective look on whether demonitisation was necessary is an exercise of futility. ₹1000 and ₹500 notes made up roughly 85% of the calculating cash in the country. An overnight announcement giving no time for preparation left a large percentage of the country cashless. This threw the banks into crisis control mode with long lines being the norm in every branch. There were numerous instances of crowds becoming uncontrollable and causing damage to bank property. The biggest impact was the non-functioning of ATMs as they were not recalibrated for the new notes.

The immediate after effect of demonitisation was a cash crunch like never before. The lines at banks meant that essential human resource was wasted standing in queries and this meant that economy was almost at a standstill. The biggest benefactors were digital wallets and the net banking sector, Paytm - a digital wallet application reported a 300% increase in downloads.

Economists predict that over the long term demonitisation will lead to reduced interest rates and also cause an increase in investment in the real estate sector. The smallest action is better than the greatest intention even though demonitisation was announced with good intention it affected with good intention it affected the lower and middle class heavily as compared to the affluent class.



There is no doubt that e-transaction will strengthen the people of India. It will bring transparency in the economy. We can sure hope a good future with this decision. The black money must be arrested at any cost.

**Preetika Chavan**  
**T.Y.B.Com.(Banking & Insurance)**

### **WHY DEMONITIZATION**

What is Demonetization? As per investopedia a demonetization is an act of removing the legal status of currency as “legal tender” or completely new currency can be introduced like ₹2000 note which was not available earlier.

On 8<sup>th</sup> November, PM Modi’s announcement was the breaking news across India ₹500 and ₹1000 notes (currency) are made illegal from a stroke of midnight. One might think, why it’s been done? Indian government’s goal was to remove all counterfeit (fake) currency from the market which is used in tax evasion, corruption and even in funding terrorist activities. These two currency notes are the most used currency in the Indian market it had 86% share in market. This was a very big and risky decision and as some aptly said it is a “Masterstroke”. Some even say it is a “Surgical Attack” on black money in simple words old Rs 500 and Rs 1000 notes are worthless they are just a piece of paper.

The opposite of demonetization is remonetization which means restoring the demonetized currency as legal tender and a lot of political parties from the opposition are fighting for it.

Demonetization of currency means discontinuity of the particular currency from circulation and replacing it with a new currency. In the context it is the banning of the 500 and 1000 denomination currency notes as a legal tender.

The government stated objective behind the demonetization policy are as follows, first it is an attempt to make Indian corruption free, second it is done to curb black money, third to control escalating price rise, fourth to stop funds flow for illegal activity, fifth to make people accountable for every rupee they possess and pay income tax return.

The demonetization policy will help India to become corruption free. Those indulging in taking bribe will refrain from corruption practice as it will be hard for them to keep their unaccounted cash.

The ban on high value currency will also curb the menace of money laundering. Now such activity can easily be tracked and income tax department can catch such people who are in the business of money laundering. The demonetization policy will force people who pay income tax returns. Most of the people who have been hiding their income are now forced to come forward to declare their income and pay tax. On the other hand, it will stop funding of the unlawful activities that are thriving due to unaccounted cash flow.



*Meeba*  
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**Renu Prajapati**  
**T.Y.BMS**



## THE SUCCESS OF SWACHH BHARAT ABHIYAN

Swachh Bharat Abhiyan was started by the Government to make India a completely clean India. Clean India was a dream seen by the Mahatma Gandhi regarding which he said that, “Sanitation is more important than Independence”. During this time he was well aware of the poor and dirty condition of the country that’s why he made various efforts to complete his dream, which however was not successful. As he dreamt of clean India, he said that both cleanliness and sanitation are integral parts of healthy and peaceful living. Unfortunately India has faced lack of cleanliness and sanitation even after 67 years of independence.

According to statistics it has been seen that only a small percentage of the total Indian population have access to toilets. Therefore, Swachh Bharat Abhiyaan is a programme run by the Government to seriously work to fulfill the vision of the Father of Nation by calling the people from all walks of life to make it successful globally. This mission is set to be completed by 150<sup>th</sup> birth anniversary of Bapu Oct 2, 2019. It is urged by the Government to people to spend their only 100 hours of the years towards cleanliness in their surrounding areas or other places of India to really make it a successful campaign. There are various implementation phase and sustainability phase.

### Needs of Swachh Bharat Abhiyan

Swachh Bharat mission is very necessary to run continuously in India until it get its goal. It is very essential for the people in india to really get the feeling of physical , mental , social and intellectual well being. Below I have menatined cleanliness. Some points proving the urgent need of swachh Bharat Abhiyan in India.

- It is really very essential to eliminate the open defecation in India
- It is needed in India to convert the insanitary toilets into flushing toilets.
- It is necessary in order to eradicate the manual scavenging system.
- It is necessary to implement proper waste management through the scientific processes, hygienic disposal, reuse and recycling of the municipal solid wastes.
- It is important to bring behavioral change among Indian people regarding maintenance of personal hygiene and practice of healthy sanitation methods.
- It is necessary to create global awareness among common public living in rural areas and link it to the public health.
- It is pivotal to support working bodies to design execute and operate the waste disposal system locally.
- It is aalso important to bring sustainable sanitation practices by motivating communities and Panchayat Raj Institutions through awareness programmes like health education, etc.

And most of all, it is important in order to bring the dream of Bapu to fruition



### DISINVESTMENT IN PUBLIC SECTOR UNIT

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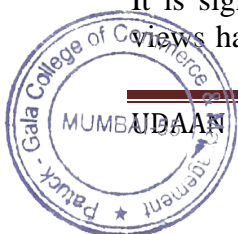
The term disinvestment refers to withdrawal of Government shares of capital invested in public sector Undertaking Government controlled public sector undertakings were formed with the object of providing necessary infrastructure for the fast growth of economy. They were to act as Kingpin of the socialistic development of mixed economy of India as also as a safe guard against monopoly of industrialist community. But either due to mismanagement or the lack of experience many of the PSUs could not give expected or satisfactory results and finally became a liability on the ex-chequer. In order to do away with the recurring loss the government in its Industrial policy of 1991 envisaged disinvestment of a part of government holding in the share capital of some selected sick PUSs with the hope this would provide market discipline and ultimate improve the performance of such PSUs apart from releasing huge amount of accelerating economic growth of the country.

To Protect the interest of the Public sector Workers national renewal fund was set up in 1992. Provision of the sick Industrial companies Act had to be amended to bring the Public Sector undertaking within the preview of the Act. The United Front Government set up the Disinvestment Commission under the chairmanship of Sri G.V. Ramakrishna in August 1996 which completed its tenure on November 30 1999. The said commission carried out an intensive survey of 58 Public Sector Undertaking and submitted twelve reports of its finding to the Government. The recommendations of this commission have been implemented only in a few cases.

Privatization and Public Sector Undertaking is giving the desired results. It result in efficient use of resources whereby scare resources like land, capital and machinery are put to more efficient use. The economy as a whole is benefited by increase efficient PUS were largely responsible for the macro economic crisis faced by india during 1980 although they were set up for the purpose of providing employment and the same time generate revenue surplus . But they could not stand to expectations. Hence steps for disinvestment had to be taken.

Political parties of the country have been debating the sale of PUSs mainly due to the controversy about the valuation of assets and their acquisition by companies with doubtful credential. It is also argued that disinvestment would lead to massive unemployment which is already so high in the country . Experts are of second generation reforms. Health of the stock market is essential with the progress of economics reforms.To make the disinvestment process a success it is essential that profit making companies be distinguished from loss incurring companies . There must be transparency in the deals made in disinvestment. Method and basis of valuation of assets must be revealed to the public when a public undertaking is sold off. This would eliminate suspicions of fetch competitive price of assets. Further legitimate demands and expectation of labour force should not be overlooked and care must be taken that either they are not thrown out of employment or alternate jobs are provided to them. Hence social implication of labour structuring should be properly studied. Scheme of voluntary retirement may lead a better life that persons willing to take retirement may lead a better life. This will garner support for privatizations. The proceeds of disinvestment should be spent for social uplift. These should not be utilized to meet the fiscal deficit because the aim of disinvestment as proclaimed by the government it to reduce public debt and provide funds for social sector. It would be appropriate if suggestion made by the Disinvestment commission are strictly adhered to.

It is significant to note that NDA Government constituent parties where of hold different views have unanimously given its verdict in favour of disinvestment. A unanimous decision



to give a green signal to disinvestment was taken in a meeting of the cabinet committee on disinvestment under the chairmanship of Prime Minister Shri Atal Bihari Vajpayee on December 2002. Members of the coalition parties including those of Bharitya Janata party were arguing in different voices over the advantages and disadvantages of disinvestment. But ultimately they decided to sink their difference for the common good of the country. But the Judgment of two public interest petition filed by oil sector officers Association and the Centre for Public Interest Litigation, the Supreme Court verdict has gone against the Government with regards to disinvestment of Hindustan Petroleum Corporation Ltd and Bharat Petroleum Corporation Ltd. The Supreme Court has restrained the government from going ahead with the disinvestment process for HCPL and BPCL for which approval of the parliament is necessary.

**Vaishnavi Balkrushna Kadam**  
**S.Y.B.Com. (Banking & Insurance)**

## **ALUMNI CONTRIBUTIONS**

### **STILL**

Still there is sound of your countless complains,  
Still there is the presence of your being,  
Still there are thoughts to be shared,  
Still there is remembrance of your beautiful words,  
Still there is a share of everything left of you,  
Still there is a feeling of caring and comfort,  
Still there are your last words of eco,  
Still there is a intuition of you returning back home,  
Still there is a hope left of togetherness,  
Still there is a silent prayer of hope,  
Still there is an emptiness of life,  
Still there is love that will remain in my heart forever.



### **ANOTHER CHAPTER 'ADULTHOOD'**

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Graduating from college sounds very exciting but it can turn out to be dreadful & stressful. There's so many questions buzzing in your head such as job hunt, how to begin a career, relocating to another state or country or just continuing your education. It's the most stressful thing which may lead to sleepless nights. Some of them have everything sorted about what they want to do & how they gonna do it, while some are still figuring it out. Regardless of all the planning there will be major changes happening in all of their life's ahead.

Throughout your college life you always think about your dream job but when the hunt begins it turns out to be a terrible evil, it's so difficult to stand out among those thousands of other applicants with the same degree and same years of experience that to with just a sheet of paper so called "resume".

Going through this entire struggle some may succeed in getting their dream job while some may just settle down somehow by convincing themselves by what they get.

Once you start working it takes a little while for you to adjust yourselves into this work phase of your life, where there is no turnover after a period of time wherein you can move on after 4-5 months from a particular subject as you did in your college. But this doesn't happen while doing a job there is no possibility of quitting after every few months. This is the time when you realize "Adulthood" can be the longest con of your life.

After all of this adjustment when you receive your first paycheck, that is such a proud moment for you & your parents when you handover them your first hard earned money that moment is so overwhelming for you, with that you also get to realize how expensive it is to be alive in this world.

Whereas in college we used to spend our pocket money i.e. our parent's money without even thinking twice on things that are needed or not. But when it comes to spending your earned money you want to rather spend it on the things which are needful in your life. You start to plan your monthly expenses, try to bring it down and save as much as possible.

Your lifestyle total changes, in respect to the way you dress, food that you eat, the way you approach people everything even your sleeping habits. You start to restructure your life and plan a new adult schedule, it's not only you who goes through this but even your friends are struggling through the same. At times you feel like you take too much care of yourself, you have your morning & night time routine. Though following your routine religiously, taking a good 7-8 hrs of sleep but still a question arises in your mind why do I feel so drained out after work where you spent your whole time from 09:00 am to 06:00 pm just sitting in front of your computer & that you there is no baggage or any homework as we had in college, all the work is done for the day but you still feel so exhausted, which is an unanswerable question.

With all of these silly questions you don't realize time starts to speed in a terrifying rate. Time goes way too faster. Probably a year passes away after your graduation & you notice you are a completely different person than you were before. You go back to your college memories and laugh at yourself about how childish you were to do those funny things with your friends that were so cool according to you at that moment.

Now you don't get to meet your friends so often but you still make an effort to remove time for them and seeing them do the same effort for you, it feels so special because they are the relations that you have chosen for yourself. You also feel like this "Adulthood" has brought you so much closer to your parents, you understand what struggle they might have gone through while raising us and we also start to seek more guidance from them before taking any decision, which is absolutely good because they also did the same thing when they were at adulthood age and still do it.



You realize having goals in life is so important for your overall health. As an adult you need to learn to balance out your life. Undoubtedly it is difficult but not an impossible task. Everybody will expect you to do well in your life. But do what is best for you. Initially you may face some challenges and you need to battle with it but one day you will get the victory. That is the day when you will feel proud of yourself and will start enjoying your "Adulthood".

"Behind you,  
all your memories.  
Before you,  
all your dreams.  
Around you,  
all who love you.  
Within you,  
all you need."

So enjoy each & every phase of your life and be prepared for whatever life unfolds for you.



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**Kainath Keshwani (Alumnus)**  
**B.Com, 2016-2017**

### **Life After Hope**

The article is not on the life we live, not about the social and economic awareness. It is about the rights we have, we want and for whom in our Constitution. We all live and do the things as per our religions, rituals, customs and follow our constitution.

Life after the Hope: the title of the article which described about the life after the death. We all want to be buried or demolish by fire as our religion says. But, my question arise what constitution has the death?

For eg: Approximately 5, 00,000 people were dead in road accident in the year 2015. Does anyone know that among these many people died how many were buried as per the ritual? What happened with those bodies that do not have any one to do their funeral?

Is there any idea how many bodies are just laying in the storage, how many were used by medical students for their studies and later on how many were thrown in dumping grounds. Is this is fair enough to treat the body after death?

Many questions come to my mind - Is it right? Is it wrong? What can be done regarding the same? My question that occurs for the constitution of our country is 'why do we have laws only for the living people and why can't we have laws for the dead people?'

The Constitution should have laws for the dead bodies that to be buried as per the person religion or if the religion is not able to find out than a common immersion to be followed that at some level will stop disrespect for the unknown death bodies.

***"After your death you will be what you were before your birth" - Arthur Schopenhauer***

And so show:  
Respect for life,  
Kindness to death  
Because that's what in return we get!



A handwritten signature in blue ink, appearing to read "Meeta".

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## **DEMONETIZATION TO E-MONETIZATION**

These are the terms I am sure, our generation can immediately reckon with. A deeper understanding of these would enable us in understanding our current economic set up better, especially when GST too is just round the corner.

What is demonetization? A demonetization is an act of remaining the legal status of currency as 'legal tender'. This means that old notes or even coins must be retired and replaced with new ones or completely new currency can be introduced like INR.2000 note which was not available earlier.

On November 8, 2016 PM Modi's announcement was the breaking news across India. RS.500 and RS.1000 notes were declared illegal from a stroke of midnight. One might think why it's been done? Indian Government's goal was to remove all counterfeit (fake) currency from the market which was used in tax evasion, corruption and even in funding terrorist activities. These two currency notes were the most used currency in the Indian market, it had 86% share in the market. This was a majorly impactful and risky decision and as some aptly said it was a 'master stroke'. Some intellectuals even opined it to be a 'surgical attack', on black money. In simple words, old INR.500 and INR.1000 notes could not be used now.

### **Impact of Demonetization**

Demonetization has significantly affected the Indian markets and citizens like you and me. People flocked the banks to change their currency and stood in long queue in front of bank and ATMs for hours to withdraw their money. Surely we have problems but we also need to understand the importance of it. Just imagine if it was told a month ago, then all black money launderers could have managed their money in this or that form. Probably this was already perceived and that's why it had to be a sudden and surprise act.

### **E-Monetization**

After the demonetization, India has taken substantial means and measures of making any kind of monetary/ business transactions, payments and etc. many types of software and digital applications are created to develop the cashless mode. Another means of transaction that people started looking forward to was net banking which helped them survive the out of the blue blow.

Cashless transactions have, since then made people feel digitally empowered and reduced stress and anxiety of standing in long queues outside banks to remove or deposit cash to do their business. Paytm which was all this while striving hard to gain popularity with masses suddenly became a household name and made its presence felt in this volatile situation in a great way. RTGS and IMPS services have been madly sought after and have proved extremely handy and effective. Cashless transactions have to a considerable extent helped in keeping a tab on anti social and anti national activities but having discussed the merits our cashless economy endeavour's suffer from certain tragic flaws, both discussed below:

### **Impact of E-Monetization**

A great impact can be seen in people because it has helped people in a very best effective manner. It has helped to remove the;



- Infrastructure issues
- Consumer behavior issues
- Accessibility in language and transition issues

For the banking sector & these are the main focused issues which are solved. While cash limits one's ability to spend the amount of cash in hand, cashless transaction which is debit or credit card expands it to the balances available in the account and further relaxes it to include future earnings as well.

### Conclusion

The demonetization undertaken by the Govt is a large shock to the economy. The impact of the shock in the medium term is a function of how much of the currency will be replaced at the end of the replacement process and the extent to which currency in circulation is extinguished. While it has been argued that the cash would be extinguished would be 'black money' and hence, should be rightfully extinguished to set right the perverse incentive structure in the economy, however, this argument is based on impressions rather than on facts.



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**Siddhesh Parab**  
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### OUR INFLUENCERS

Many individuals such as parents, teachers and friends have a significant effect on our lives. They play a vital role in the life of every person. But parents have the most imperative effect on our future. Throughout childhood children do not face predicament and parents teach them how to overcome problems. Parents keep us away from danger and warn us. Besides they hold up their children with no anticipation of anything in return. I cannot picture my life without the help of my parents. My parents have taught me to apologize and forgive without difficulty. My parents have taught me that nothing is more important than love. Parents need to know how to converse with their children.

In addition, one of the most significant ages of any individual is teenage years. During this period of life teens need more help than in any other stage. I believe that my character has been more affected by my parents as compared to any other person. Parents ought to share their consideration with their family. Parents should also know about our friends, be aware about our relationships and show us the right path to manage our conduct in the best possible manner.

A teacher has a cardinal role to play in a student's life. I strongly believe that parents, friends and teacher have a great effect on a person's life. Parents teach us to differentiate right from wrong. They influence us by teaching us how to do things that can add grace to our self-esteem. Our parents have the responsibility to take good care of us in our home. Parents are also the ones who have the obligation to guide us on the path to our future. Teachers on the



other hand are the ones who play the role of our parents in our learning institution. They help us discover our true aptitude and potential. Teachers influence our life by presenting different perspectives and approach to think and perform. They help us to choose what we desire to be.

Coming to our friends they are the ones the ones who help us in dealing with our problems which we cannot solve alone and help us when we are in need of something. They add us with laughter. Friends also play a vital role in constructing our character. Friends can influence us either positively or negatively. It is considered that bad friends collapse good character. Friends are important part of a person's life. These are really inevitable factor for many people. Many love to be in the company of friends always. Being with friends always keeps us young and energetic. This really refreshes our mind and makes us happy throughout the time we are with them. It is the circle of friends which is an important factor in moulding our character. They are the people who send a major part of our life's with us. The circle of friends helps us a lot in our daily routine. The decisions that we take, planning thing and many more are dependent in a way how are friend circle is. Friends are a beautiful gift to us. They add meaning to our life, enrich us, share our problems and bring joy to our lives with their presence. It has been truly said that 'FRIENDSHIP IS ONE RELATON WHICH IS NOT PRE-DESTINED LIKE ALL OTHER RELATIONSHIPS'. We are free to choose our friends.

Anything good happens in our life we first want to share with our friends'. Be it getting the first job or buying things or new clothes our friends know it all. Though we fight on silly issues but the bond has always grown stronger with every fight. Each friend influences us in different ways but every friend is important in his/her own way. Friends are the family we choose it's very difficult to imagine our life without are friends. But it is our duty to select friend who would always influence us in a good way. Friends are the shelter of happiness, enjoyment and nourishment.

In conclusion many people influence our life but the role of teacher and parent is more important than others. They teach us how to live and overcome our problems. Like every relationship the relationship between a parent and a teacher is dynamic and has an influence on a child. Each and every person we meet in our life has and role or impact on our LIFE.



## BOOK REVIEWS BY STUDENTS

### OH YES, I AM SINGLE! AND SO IS MY GIRLFRIEND!

**Author: Durjoy Dutta**

People write love stories. People write autobiographies that revolve around love stories, and more often than not, these love stories are picture perfect!. Girl meet boy, girl look at her friend for approval and gets it, girl reciprocates. Then there are silent sighs, sleepless nights, first kisses, then they go against the world and everything fall in place. How boring!

**Misbah Pawaskar**

**F.Y.B.Com.**

**I/c Principal**

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But this isn't a love story!

From a fat, ugly nerd who never had it in him to stand close to anyone of the opposite sex to someone who gets dumped from breakfast and asked out again by brunch this story traces the life and times of guy, who has time innate ability to fall in love.. as well as fall out of it. Even a fling is a duding short relationship for him as he goes on looking for the one who will make the stars in the sky shine a little brighter for him.

So who's the girl of his dreams? The seven year old crush? The first girl he ever kissed?? The one who never really loved him? Or the one he never intended to dump? Which one to these always has him crawling back to her every time his heart lay broken in his palms? Which one of these faces will he never be able to push out his head?

It's always been easy for him to decide who he doesn't love. Will he finally be able to decide who he really loves?



**BELONGING**

A handwritten signature in blue ink that reads "Sohel".

**Reviewer - Sohel Khokar  
T.Y.B.Com.**

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**Author: Sameem Ali**

Belonging is a book written by Sameem Ali, in which she has penned down her own story.

Just the way a staple pin leaves its mark on the paper in the same way this story surely leaves its mark on the reader's heart.

When Sameem Ali was just six months old she was abandoned by her parents. She grew up in a children's home. But at the age of seven she was taken back home by her parents who was in Walsall. However, this wasn't a home for her. It was a dirty place where she was forced to do endless chores. She was treated miserably by her mother. This unhappiness was sabotaging. All this torture by her family was continued till the time she had got used to all it.

One day suddenly she was taken for a trip to Pakistan. She was very excited about the trip. But the excitement of her turned to her worst nightmare as she was forced to marry a complete stranger. She didn't know what she was doing was and what is she going to suffer ahead. After two months of marriage she conceived. Sameem didn't know what conceiving meant for a girl, because she was just a 13 year old girl. After this news she was taken back to that torture (mother) house where her family stayed.

Nobody in Walsall knew the true story behind her being pregnant, except for her family members. They made up a story that she had an affair with a boy in Pakistan. This was very painful for Sameem. Even more painful than the torture she had endured at the hands of her mother and father. Few months later, she delivered a baby boy. They named him Azmier. Azmier was 3 YearRS old when Sammeem got divorced from her husband.

After all this, one day she meets Osghar who was a family friend. In Osghar she found her true love and then she decides to flee the violence at home and escape with Osghar and her son. She leaves behind all her horrific experiences and was visualized a happy life ahead in Manchester. But she was unprepared for the consequences of violating her family's honour. Her elder brother tried to kidnap her but she struggled to break free from her past and succeeded in doing. She is now happily living in Manchester with her husband and two sons Azmier and Asim. She is active in local politics in Manchester and a councilor for Moss side. And she also openly talked about forced marriages at conferences.

**Reviewer - Kainath Keshwani  
T.Y.B.Com.**

### **FOR THE LOVE OF A SON**

**Author: Jean Sasson**

The story is of Maryam Khail - a girl born into a wealthy and very influential family of Afghanistan. She tells us that her grandmother was fourth wife of her grandfather, a wealthy and strong person. Due to this, three of his other wives were very jealous and her life became worse after the death of her husband.

She then takes us to her teenage days, when Russia had invaded Afghanistan and were converting everyone to Communists and how people fought against it. She then goes on to tell us about the era of Taliban in Afghanistan. She tells us how Afghanistan was so painful under the Russian rule and how life there became worse after the Taliban took over.

She also takes us to her adulthood where her father was insisting that she get married and found her a boy called Kaiss. But soon he realizes that Kaiss isn't the perfect match for his daughter. However, due to some unavoidable circumstances, Maruam ends up marrying Khaiss, after which she was regularly abused and raped by him. In spite of knowing the situation of Maryam Khail, her mother and father turn a blind eye towards it. Finally, Maryam gets divorced. But Kaiss was revengeful and did not stop there. He kidnaps their two year old son. Finally, when the son is 17 years old, Miryam after her unflinching search finds him. But by this time, he is completely brain washed.

This is the story of Maryam Khail. It is such a pity that in spite of a girl having everything like beauty, brains, education and wealth, she still has to suffer, merely because of the discrimination between men and women. This book sheds light on how gender discrimination is a not just a problem in Afghanistan, but in so many parts of the world.

This discrimination should be stopped and where better to begin that in our own homes and families?



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**Reviewer - Rubina Pathan  
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