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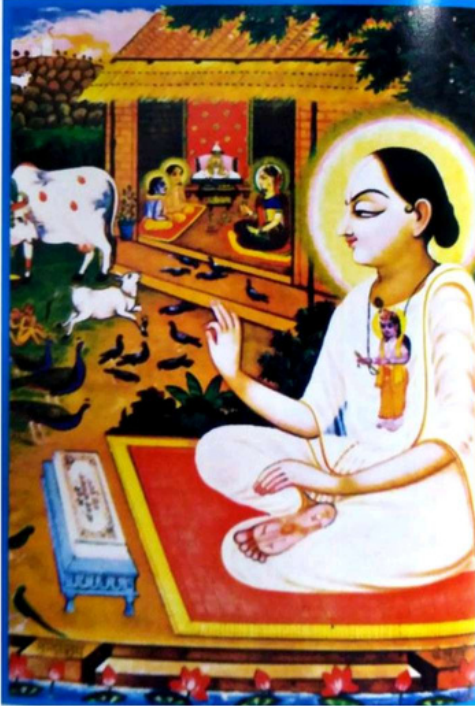


A NEWS LETTER OF P.G & RESEARCH DEPARTMENT OF COMMERCE

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Issue- 3



*Jagad Guru
Shrimad Vallabhacharya*

Shri. ASHOK KUMAR MUNDHRA

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&
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**Assistant Professor (Commerce)
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Dear Readers,

Jai Shree Krishna!

With the grace of Almighty, we are happy to bring Volume 3, Issue 3 of our department newsletter 'COMTALK' - Quarterly Newsletter of Post Graduate & Research Department of Commerce.

The first section of the newsletter has information on events organized in the department during the quarter like; Board of studies meeting conducted, Ph.D. Viva-Voce held, and various achievements/ awards/ accolades received by students and so on. The second section is 'creative corner', where write-up by students is encouraged. Some of the topics are- 'Is your job safe? Get it insured!', 'Looking inward, introvert in a nutshell', 'Impact of COVID on stock market', 'Financial Model of OTT platform', a poem etc.

The next section has 'Player Portfolio', where net worth and brand equity of certain well renowned players is highlighted. It is followed by financial updates of this quarter in a nut shell. A 'Riddle section', 'Memes corner' and a 'Crossword puzzle' is also given to tickle the thought process of the readers. The last section has details of faculty achievements.

I thank Sri Ashok Kumar Mundraji, our College Secretary and Dr. S. Santhosh Baboo, our Principal, as this journey could not have been continued without their constant motivation and support. I thank our Head of the Department, Prof. S. Seshadrinathan for his inputs and cooperations.

Finally, a message to our students

समानी व आकृतिः समाना हृदयानि वः।

समानमस्तु वो मनो यथा वः सुसहासति ॥

Source: Rig Veda VIII.8.49.4

(United be your purpose, harmonious be your feelings, collected be your mind, in the same way as all the various aspects of the universe exist in togetherness, wholeness - Source: Rig Veda VIII.8.49.4)

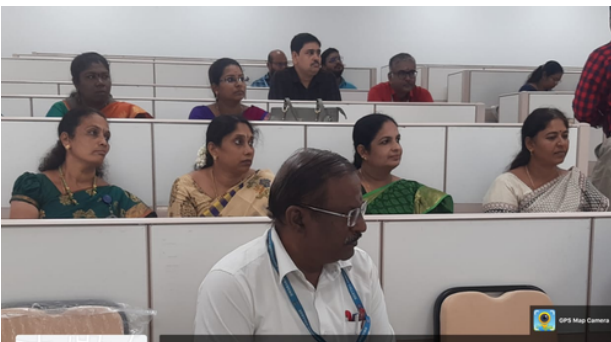
Thank you

Dr. Haridayal Sharma

Associate Editor, COMTALK

Events & Workshops Organised

Board of Studies Meeting



PhD Viva Voice



The viva voice exam of Ms. Kannammai. T, the research topic being - "An Evaluation of Risk involved in E-Banking Services - A Study with reference to commercial banks in Chennai city" was held in PG & Research Department of Commerce, where Dr. S. Santhi, Assistant Professor from Anna Adarsh College was the External examiner, under the guidance of Dr. B. Vijayakumar.

On 23rd June the department organised the Board of Studies meeting for the Academic year 2023.

STUDENTS ACHIEVEMENTS



Sanjay.S of B.com I A have participated in RDS-BDS state level fencing championship and won third place . It was held in kanya Kumari stella Mary's college on 11.02.2023 & 12.02.2023.



Kaushik from B.com III C, Jawahar from B.com II C and Pradeep from B.com II A have participated and won 2nd place in CMC Mime.

Creative Corner

Is your Job Safe? Get it Insured!

27,000 in Amazon, 21,000 in Meta, 19,000 in Accenture, 12,000 in Alphabet, 10,000 in Microsoft, 6,000 in HP and more. These are the number of layoffs in the respective companies since the start of this year. The recent topic of sensation is the change in management of 'X' formerly known as Twitter which has undergone a drastic change ever since last October when it was taken over by Billionaire and entrepreneur Elon Musk, who in an interview when asked about the massive layoffs in the social media platforms responded by saying that he fired over 80% of his employees as an effort to "stabilize the organisation". As more and more companies follow a similar trend private sector employees to whom their jobs which appeared as the ol' ball and chain now appear precious!

One of the most important priority of job goers is stability of their jobs and with a recent shift in the layoff policies of organisations now an entire industry is presented with an opportunity to monetize on the ordeal of fear-mongered employees.

Job insurance cover is the latest in the insurance industry in India. Though they aren't available independently they can be availed as add on to a critical illness insurance or as a backup for repaying home loan. A job insurance taken as a protective plan for a home loan rescues an individual when he loses his job which is the sole source of income to cover his home loan repayments. The insurance pays EMI for a period of 3 months or so within which the policyholder must look for another job.

Despite being a reinsurance, a job insurance provides very limited cover. Most companies offer 50% of the net income. The job insurance does not cover job loss in cases when the employee has been asked to leave due to poor performance, or in the probation period. The following are the cases when job insurance does not provide any coverage:

- Self-employed or unemployed individual
- Unemployment during probation period
- Unemployment in case of early retirement or voluntary resignation
- Job loss in case of an already existing illness
- Job losses such as suspension, retrenchment, termination for underperforming or fraud

Stand-alone job insurance is not prevalent in the insurance industry in India. It is available as an add-on along with personal accident policies or critical illness plans. Some of the plans that are coupled with job insurance are:

- Home Suraksha Plan by HDFC Ergo
- Safe Loan Shield by Royal Sundaram
- Secure Mind by ICICI Lombard

With the job market in the country being so fragile and volatile, job insurance could be a sensible option. Although job insurance serves as a temporary relief, it saves us from the mental trauma of job loss.

Krishnan PNE
B. Com – III C

Looking Inward: introversion in a Nutshell

As humans, we're meant to be surrounded by social creatures. The world has preferences for extroverts over introverts. In school we have learnt public speaking and we were expected to involve in group discussion, and to raise our hand and participate in the discussions. But what about the unspoken, that distinct and magical lights within us? We feel awkward around unfamiliar people, unsure about what to say and what others might think of us. This causes aversion towards social situation, dissociate oneself, and gradually become isolated and lonely. How to deal with all these things?

Learning to accept yourself. when you start realizing that people are not scrutinizing and judging your every word and deed, you'll automatically feel less nervous socially. We all criticize ourselves. Learning to accept yourself doesn't happen overnight- it requires changing your thinking. You don't have to be perfect to be liked. In fact, our imperfection and quirks can be endearing. Even our weakness can bring us closer to others. When someone is honest and open about their vulnerabilities, it's a bonding experience, especially if they are able to laugh at themselves. If you can cheerfully accept your awkwardness and imperfections, you'll likely find that others will, too. They may even like you better for it.

Your negative self-evaluation doesn't necessarily reflect the reality. It's important to pause and consciously challenge them. Pretend you're an impartial third-party observer, then ask yourself if there are other ways of viewing the situation. By questioning these thoughts and replacing them with more realistic and positive ones, you can gradually review your thinking pattern. Move beyond your comfort zone. Comfort zones are places where we sometimes hide away from stress, anxiety and shyness. They can be a person or a place that just feels familiar to you.

Comfort zones are safe, welcoming and are simply places where we don't have to put so much pressure on ourselves to be perfect. While most introverts hate stepping out of their comfort zones; I believe sometimes by doing so many wondrous things can happen. Probably the biggest introvert out there believes it is necessary for introverts to step over their line of comfort. Build a small but strong support circle. Introverts prefer one-on-one interactions or small group socializing.

Start building smaller group of friends who has that capacity to understand you rather than mocking at you for your shyness and discrete behavior. Ones should take hold of every opportunity for individual exchange to sort out those with whom you are most comfortable, and with whom you are not only compatible with, but feel a natural affinity. Doing so, will surround you with key allies and helpers who can and will reinforce your convictions. They will also help you increase your self-confidence or become more self-assured. This will not only increase the likelihood of you stepping out of the shadows into the spotlight but will give you the boost you need to embrace accolades without feeling awkward as well as deal with criticism without feeling humiliated. You will always have someone to call on with a strong support system or circle of friends and family. They will fortify you as you deal with the challenges and decisions you must handle while developing a strong personality. Another challenge arises from the fact that introverts are comfortable being alone by nature. It is only when they are alone that they are able to think and dream. This is hard to achieve when other people consider you as being a loner for being yourself.

It is particularly difficult when one has family or societal obligations. Introversion is simply part of your personality. It's not a flaw or anything you need to change or alter. There's nothing wrong with the needing a lot of time alone, preferring your own company, or having just a few of friends. What matters is that you feel comfortable with your personality and accept yourself as you are.

Prachi Rajesh Desai

B. Com – III C

Impact of Covid-19 on Stock Market

As commerce students, we all are familiar with the term "Stock Market". Stock market is a place where the shares of various companies are traded. It helps companies to raise money by issuing their shares. These listed shares are called Equity Share. In India, mainly two stock exchanges are popular National Stock Exchange (NSE) and Bombay Stock Exchange (BSE). In NSE around 2100+ companies are listed and in BSE around 5200+ shares are listed.

What's is an Index?

Stock market index tracks the performance of a group of stock that represents a particular industry (or) segment. In NSE, the Index is named has NIFTY 50 (which comprises of top 50 companies) & BSE has SENSEX (includes top 60 companies).

During the time of Covid -19 pandemic, the economies of the world countries were facing a recession and their stock exchanges were bearish. After the out-break of Covid - 19, Nifty 50 fell from 11,000 to 7500 , that is 3500 points fall in a span of 20 trading session. Major Nifty 50 stocks such as Reliance was trading at as low as 1000 and within 6 months the stock surged to 2000. Infosys, one of the IT giants was at 509 at that time and in 2 years the stock made the life time high of 1953.90, which is a 26% growth. The reason these sudden shifts is because during the time of a nation-wide lockdown which forced people to stay indoors and not go to work the people who were now facing a cash flow crisis at a domestic level showed much interest in Stock Market as it presented itself as a prospective source of alternative income stream. From FY -20 to FY - 2022, the number of DEMAT accounts had risen to 8.96 crores. Just after 18 months, Nifty -50 from the low of 7511 in March 2020 to a record high of 18,604 in October 2021. The Bullish market has jumped more than doubled since hitting 4 -year lows in march 2020. 2 years & 9 months of Covid -19 pandemic, Nifty 50 with an All-time high of 19500, recovery 12,000 point's showing the strength of the Bullish market. Nifty 50 made a tremendous recovering, not only after the covid, but also during the outbreak of Russia - Ukraine war, which also affected a downfall in world's stock exchanges.

"Fortunes are built in the down market and collected in the up market".

-Jason Calacanis

Rahul A

B. Com – III C

Financial Model of the OTT Platforms

In recent times when everything is going e-commerce, we used to wait in long queues for the movie ticket but now we are just one click away from watching our favourite movie or show. There are more than 40 OTT platforms in India. Have you ever wondered what the full form of OTT is? It stands for over the top and why it is called that? To understand this you have to understand the history of television.

In the year 2000 when the Indian government allowed the DTH (direct-to-home) satellite, in 2003 DishTv was the first DTH facility. Before this cable was used for your TV to work. Back then, we had to depend on Middlemen who were local cable TV distributor but today, you can watch films directly using the internet. Since these OTT platforms can reach the viewers directly they are called over the top.

An OTT platform has two ways of acquiring content, first one is buying the broadcasting rights of the film or self-production. There are four models of monetization.

1. AVOD- advertising-based video on demand in this type of model you can watch the content for free but you will have to watch ads on the platform. For example, mx player and YouTube by this way OTT platform can reach a larger audience.
2. SVOD- subscription video on demand in this type of model a consumer must pay a subscription fee to watch the content it can be a monthly or annual subscription. Mainly well-established platforms use this model like Netflix and Prime Video.
3. TVOD- transaction video on demand is also called pay-per-view if you wish to watch something then you have to pay a fixed amount—for example, iTunes, big flex.
4. HYBRID MODEL- Combination of all three models in various permutations and combinations. Most common is combining the AVOD and SVOD model. Here you can pay a monthly subscription to avoid watching ads—for example YouTube and Hotstar.

The upcoming years of the OTT platform are going to be splendid, According to the report published by Deloitte in February 2022. They have estimated that the OTT market would see 20% growth each year. In the next decade, the market would be valued at 1.2 lakh crores. Today date there are 397 million OTT users in India. Disney+ Hotstar is the most subscribed and most watched OTT platform. Last year the OTT platform had invested an estimated us\$655 million in content. Disney+ Hotstar has spent the most among them at \$380 million. Each customer in India has, on average 2.4 subscriptions. According to Statista, the average revenue per OTT user earned was around 520 in 2022.

Chetan Vyas

B. Com – I C

தொழிற்சாலை! - A Tamil Poem

* தொழிற்சாலை, நீதானே எம் நாட்டின்
-உயிர்சோலை!

தொழில்களின் பிறப்பிடம் நீ! பல
- தொழிலாளர்களின் புகலிடம் நீ!

* நீதானே எம் நாட்டின் முன்னேற்றம், நீ
இல்லையென்றால் எம் நாட்டிற்க்கே ஏமாற்றம்!

*நீயோ எம் நாட்டில், உன் கழிவுகளொ
-எங்கள் ஆற்றில்

* நாட்டின் வளர்ச்சிக்கு வித்திட்டவன் நீ!
ஏழைகளின் பொருளாதாரத்தை உயர்த்தியவன் நீ!

* வீட்டை உயர்த்திட, நாட்டை வளர்த்திட,
நாளை உருவாக இன்று உழைத்திடும்
உன்னத கரங்களை உருவாக்குபவன் நீ!

Hashwanth. M

B. Com – I C

PLAYERS & PORTFOLIOS

Lionel MESSI

Portfolio d'or of La Pulga

Messi is the 2nd highest-paid athlete of 2023, with an annual income of ₹1,060 Cr and a net worth ~₹4,960 Cr or \$600 Mn.

On-field income

Club Contract (Paris Saint-Germain F.C.) - ₹ 263 Cr.

Ligue 1 team fee - ₹ 131 Cr | Inter Miami Transfer (2023) - Undisclosed

Brand endorsements (Over ₹ 248 cr)



Brand Collaborations

Adidas (Lifetime Merch Deal) - ₹ 82 Cr. per year | Jacob & Co. (Epic X Chrono Messi watches)

Startup Investments

VICIO | sorare | KOSMOS

Businesses launched

The Messi Store - Barcelona, 2019
 Play Time (Sports investment firm) - October, 2022
 MIM (Premium boutique hotels chain)
 L10 wines (premium wine collection)

Social Media (₹15 Crore per post)

476 Mn followers

Properties

A mansion in Barcelona - ₹ 53 Cr.
 A mansion in Rosario - ₹ 30 Cr.
 A mansion in Ibiza - ₹ 92 Cr.
 Miami apartment - ₹ 73 Cr.

Luxury Assets

Private Jet (Embraer Legacy 650 P) - ₹ 252 Cr.
 Yacht (Malara Seven C) - ₹ 104 Cr.



Virat Kohli

Indian cricket GOAT | Net worth ₹1,050 cr

Income from Cricket

Team India Salary: ₹ 7cr (annually) (Grade A+ player)

Test match: ₹ 15lakhs (per match)

ODI: ₹ 6lakhs (per match)

T20: ₹ 3lakhs (per match)

T20 League: ₹ 15cr (annually)

Startups Funded

Brand endorsements (₹ 7.5-10 cr/day)

& many more brands

Social media charge/post

₹ 8.9cr | ₹ 2.5cr

Startup Brands Owned

Properties (~₹ 110 cr)

Mumbai ₹ 34cr
 Gurugram ₹ 80cr

Cars (~₹ 31 cr)

Photo courtesy: Virat Kohli / Instagram

R. Chirag
B.Com - III B

STATUS QUO- Financial Updates

The Global Trade Research Initiative (GTRI) said the USD 1.6 trillion would be about 48 per cent of India's nominal GDP of USD 3.4 trillion for the fiscal year ending March 2023. - 3rd April.

India cross record more than ₹85,000 crore in mobile exports in the fiscal year ending March 31. Buoyed by attractive government incentives towards local manufacturing, India surpassed a remarkable \$10 billion worth smartphone exports in the fiscal year 2022-2023. - 8th April

a consistent stream of positive macroeconomic indicators and a decrease in valuations, attracted a considerable influx of \$1.13 billion in equity flows. - 3rd May

India's retail inflation slid to an 18-month low of 4.7% in April, staying below the Reserve Bank of India's 6% tolerance threshold for price rise for the second successive month. - 12th May

India's trade deficit narrowed in April to a 21-month low as softening domestic demand and easing commodity prices led to a lower import bill. The combined merchandise and services deficit fell to \$1.38 billion - 16th May

The Cabinet has approved a PLI scheme worth Rs 17,000 crore for IT hardware, known as PLI Scheme 2.0. The scheme aims to enhance the domestic manufacturing of laptops, tablets, all-in-one PCs, servers, and ultra-small form factor devices. - 17th May

Adani group shares witnessed worst week since late February as the deletion of two of its entities — Adani total Gas and Adani Transmission from the MSCI index weigh over \$10 billion market capital on Gautam Adani-led companies. - 20th May

Tata Group has signed an outline deal for building a lithium-ion cell factory with an investment of about \$1.58 billion, which converts to over Rs 13,000 crore in Indian currency. - 5th June

Chennai-based tyre maker MRF on Tuesday passed a new Dalal Street milestone as it became the first stock to cross the Rs 1-lakh-price mark. - 14th June

The merged entity of HDFC Bank and HDFC became the world's seventh-most-valuable bank with its market capitalisation soaring to \$154 billion, or Rs 12.66 lakh crore, on Monday. The market value of HDFC Bank is now more than that of Bank of China and Royal Bank of Canada. - 18th June

Arihant Kumar. N

B.Com - III B

RIDDLE ME!

I'm a plastic companion, a card of power,s
Swipe me swiftly, watch transactions unfold,
With magnetic stripes, enabling commerce to flower.
In this cashless world, I'm a gateway to gold.

I'm a game of speculation, a gamble of gain,
With stocks and shares, fortunes rise and
wane.

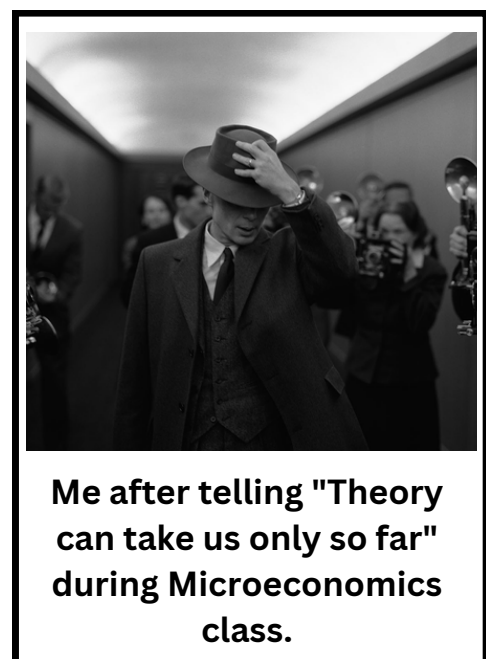
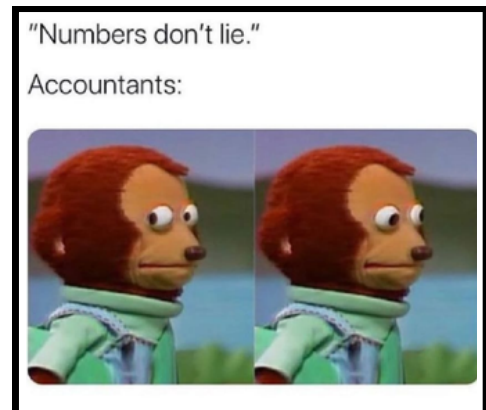
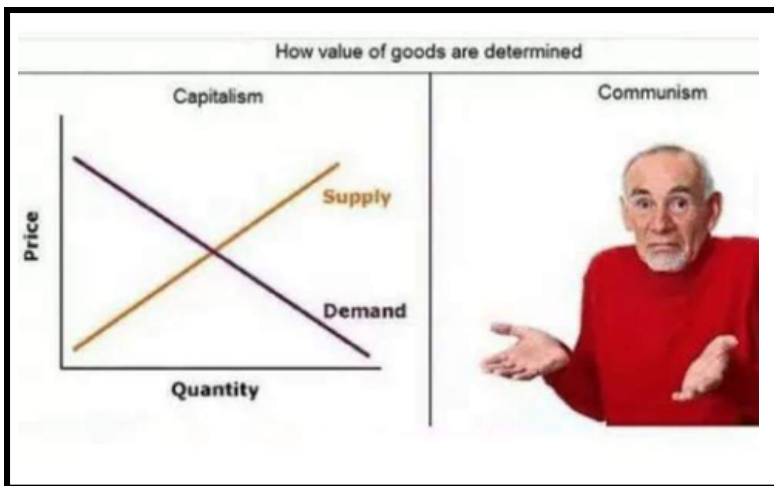
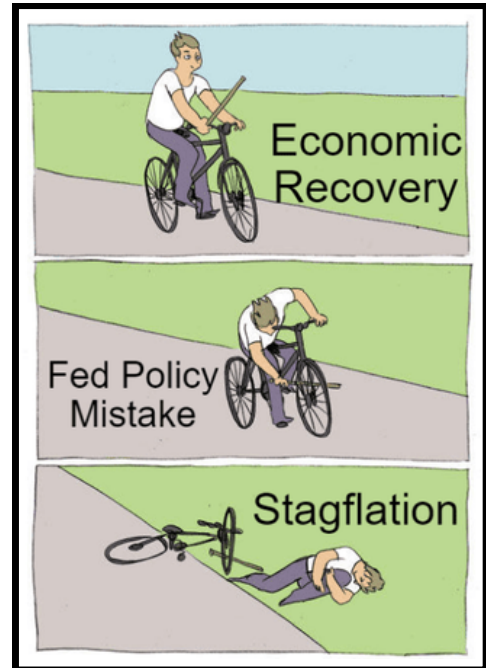
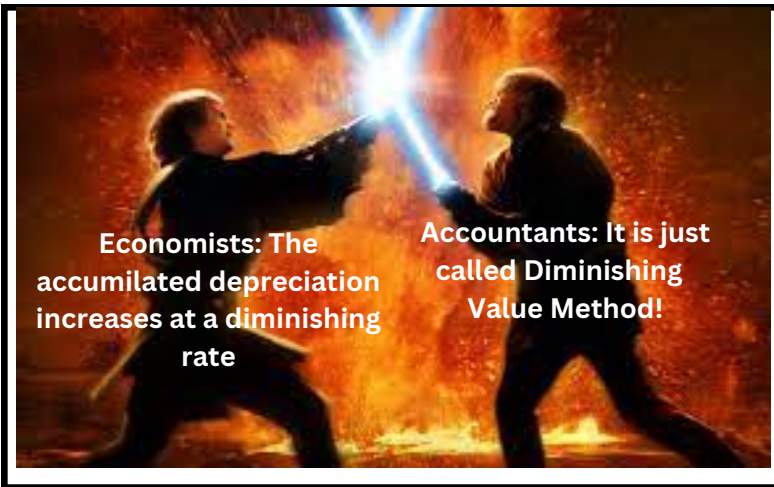
I'm a vital document, recording the trade,
Details of transactions, a ledger well-made.
From purchases to sales, I keep everything clear, In this
book of commerce, numbers appear.

I'm a secure digital currency, transparent and
smart, stored on a blockchain, playing my
part.

**-Gourav Rajpurohit
Bcom - II C**

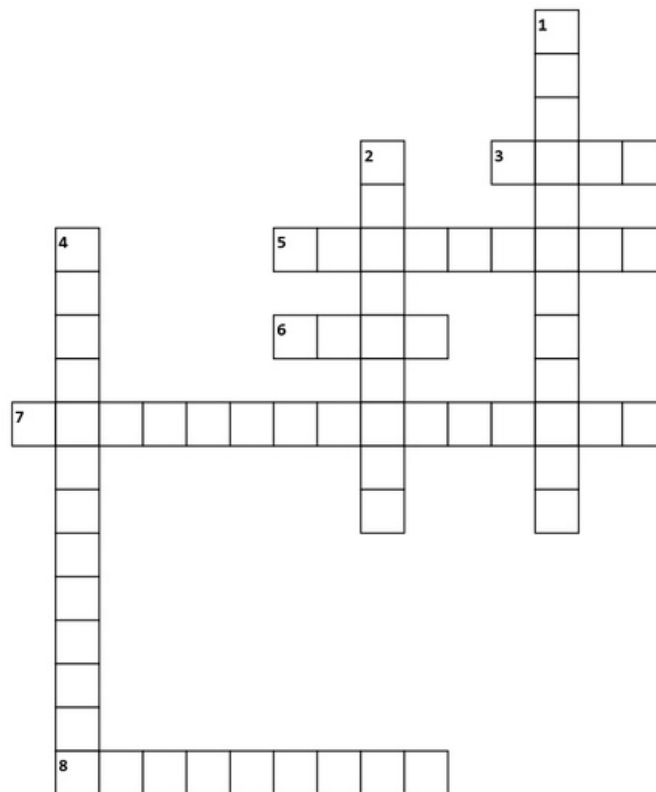
1. Debit Card; 2. Stock Market; 3. Invoice; 4. Cryptocurrency

MEMES CORNER !



**Krishnan PNE
B.Com - III C**

CROSS WORD PUZZLE



ACROSS

3. This Scheme helps to import capital goods for export production
5. it is the process of purchasing goods from foreign country
6. The bank which is commonly known as world bank
7. This Invoice contains complete information regarding exporting product
8. Through this one person of home Country getting permission to produce and sell products in foreign country

DOWN

1. On the basis of this bills customs office grants permission for exporting
2. It is the process of sending goods from home country to foreign country
4. It is the form of business which is occurring outside the boundaries of Country

1. Shipping Bill; 2. Exporting; 3. EPCG(Export Promotion Capital Goods); 4. International; 5. Importing; 6. IBRD; 7. proforma invoice; 8. Licensing;

-Subish Kumar
Bcom - III C

OTHER INFORMATION

1. Dr. Haridayal Sharma presented a paper in the national Conference organised by the Quaide Milleth College for men on the topic importance of EV in developing environmental sustainability.
2. Dr. Haridayal Sharma presented a paper in the national Conference organised by the Quaide Milleth College for men on the topic Effect of Digital signage on consumers in food retailing at shopping malls in Chennai.
3. Dr. A. G. Vijayanarayanan acted as resource person at the 2 days colloquial organised by mda dept., Cambridge Institute Of Technology Bangalore.
4. Dr. A. G. Vijayanarayanan acted as resource person for the International workshop on research methodology organised by Garden City University, Bangalore.



Presiding Deity

ANNOUNCEMENT FOR THE NEXT ISSUE OF COMTALK 3 (4) September 2023

Staff members of Commerce department are welcome to submit articles or brief write up of interest for publication in COMTALK (about 800 to 1000 words). Staff members can also share the details of their academic achievements like: paper presentations, participation as a resource person, participation in FDP's or any other recognitions and awards received for the period July - September 2023. Faculty members can also encourage students to contribute short articles/creative contents in the department newsletter. The details can be mailed to haridayalsharma@dgvaishnavcollege.edu.in by 6h of October 2023.

Student

Volunteers

Vishal Krishnan
(Research Scholar)

Krishnan PNE
(III Bcom C)

R. Chirag
(III Bcom B)

Abishek
(II Bcom A)

NOTE

This newsletter is for the internal circulation and for academic purpose only. The college or the editorial team is not responsible for the views expressed/information provided by the respective contributors in the News Letter.

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