



DWARAKA  
DOSS  
GOVERDHAN  
DOSS  
VAISHNAV  
COLLEGE



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

Volume- 2

July - September 2022

Issue- 4



*Jagad Guru  
Shrimad Vallabhacharya*

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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 out the Second volume, Issue four, of 'COMTALK' – Quarterly Newsletter of Post Graduate & Research Department of Commerce. We are glad to inform you that we have successfully completed two years of bringing out our department newsletter.

The initial section of the newsletter has details of departmental activities – events and workshops organized, value added courses offered during the quarter, extra-curricular activities conducted, club activities, festival celebrations and students' achievements. The newsletter has write-ups and creative contents by our students. This includes; an article on Electric vehicle - discussing what and why of it, Financial literacy its importance & components, commerce memes, comic strips, crossword and some thought provoking contents like 'No words to describe' & 'Pretty privilege', to name a few.

I thank Sri Ashok Kumar Mundhraj, our college Secretary & 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 cooperation.

Finally, a message to the students

विद्या विवादाय धनं मदाय शक्तिः परेषो परिपीडनाय ।  
खलस्य साधोर् विपरीतमेतद् ज्ञानाय दानाय च रक्षणाय ॥

(The mischievous use their education for conflict, money for intoxication, and power for oppressing others. Honest ones use it for knowledge, charity, and protecting others, respectively.)

Thank you

Dr. Haridayal Sharma  
Associate Editor, COMTALK

## Events & Workshops Organized

### Students' Induction Program - Prarambh '22



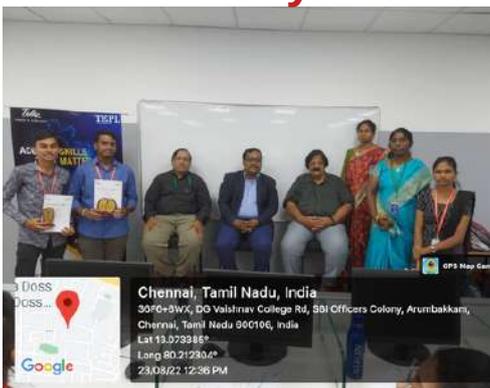
On 13/09/2022 the PG & Research Department of Commerce conducted Prarambh '22, the induction program for first year students where Mr. Anand Pattabiraman, CA spoke as the Resource person on the topic "Role of Commerce Students in Digital India".



The head of the department of commerce shift 1 Dr. J. Jayasankar retired from service after serving the institution for 34 years on 30-09-2022



### Value Added Course: Tally



The certificate course of Tally Essential level 2 completed its 4th successful batch with 80 students for which the certificates distribution ceremony held was held on 23-08-22. The 1st Rank in the Exam was secured by R. Chirag of II B.com. - B and the 2nd Rank by Krishnan PNE of II B.com. - C

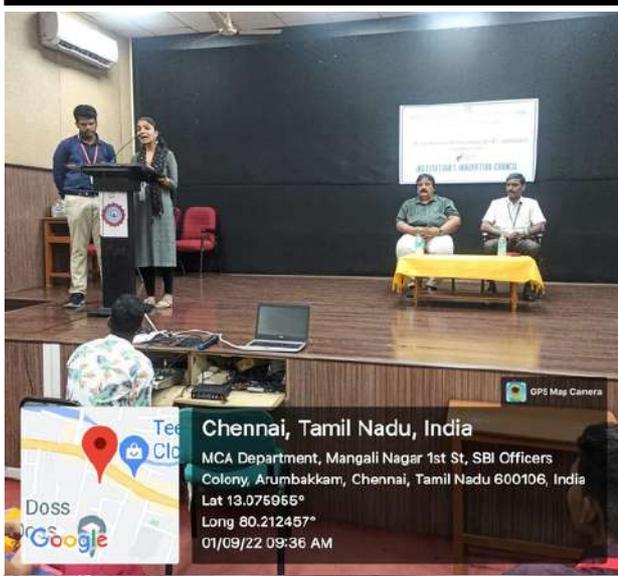
### Staff Meeting



Staff meeting was conducted by the department on 15th July 2022 .



Career development workshop on opportunities in banking and finance -A way ahead towards self reliant India by Dr. R. Subramanian, Mcom MPhil MA MBA FCA PhD CMA USA ACCA UK, Founder and CEO of Mind Biz Projects and Training Pvt Ltd. Chennai, Promoter of Mind Biz Fin Tech Ventures Pvt Ltd



A workshop was Conducted on DEVELOPING ONLINE REPOSITORY OF START UPS DEVELOPED / INCUBATED & WAY FORWARD PLAN on 01/09/2022. The Session was addressed by Dr. S. Prasana Kumar from Loyola Institution Innovation Council

## PRATIBHA SANGAM INVESTITURE CEREMONY



The Investiture ceremony of Pratibha sangam day was held on 21-08-2022 Mr. T. Vasanth, IRS was the chief guest who distributed badges for Pratibha Sangam office bearers.

## PhD. Viva- Voice



98th PhD. Viva- Voce Examination of Ms.G.Ramya, guided by Head of the Department Dr.J.Jayasankar was held on 12th September 2022

## Ayutha Pooja



The auspicious occasion of Ayutha Pooja was celebrated at the PG and Research Department of Commerce on 28th September 2022.

## Teachers Day Celebration



In connection with Teachers day the members of Pratibha Sangam (DAY) organized a Teachers day celebration honoring the respected faculty of the Department on 5th September 2022.

## Onam Celebration



The members of Pratibha Sangam organized a very lively Onam celebration on 9th September 2022 featuring a flash mob dance performance where students wore traditional attire.

## INDEPENDENCE DAY MARCH PAST



On Account of 75th Independence day Azadi ka Amrit Mahotsav, the College Organized a march past Competition where the Post Graduate and Research Department of Commerce represented 2 teams - GST & DEFENCE, and Proud to announce that 1st prize was bagged by the DEFENCE TEAM



On the occasion of World Mental Health Day a seminar on Mental Health Awareness was conducted by IISHT where Ms. Shubha spoke on self awareness of mental health and ways to avoid mental illnesses.



The outgoing batch of II. Mcom. 2020-2022.



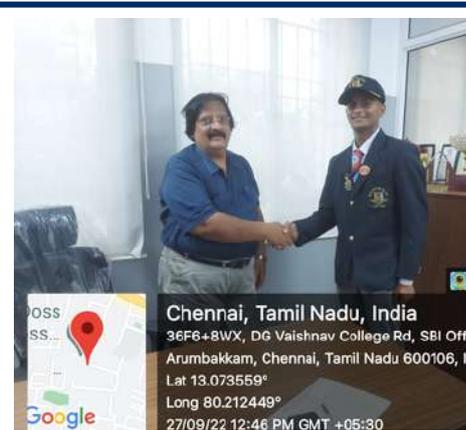


As a step towards spreading greenery at our campus tree sapling were donated to the college library on behalf of Pratibha Sangam.

## Students Achievements



Rishab Gour .O of Bcom I B has won 2nd Prize in solo dancing (western) at VFest 2022 organised by VIE .



Kuldeep singh of III BCOM A participated in All India Thal sainik camp 2022, representing Tamil Nadu which was held at Delhi during September 2022



Kisnish. B of II Bcom. B has won gold medal in badminton at the YOUTH SPORTS FESTIVAL CHAMPIONSHIP conducted by the Ministry of Youth affairs and Sports, Govt. of India



Harish S from II Bcom A has won 1st prize in volleyball at the Inter-college sports and culturals "Jus Ludis Artem" which was conducted by "Saveetha School of Law" on 3rd and 4th August 2022.



In the National Level Karate Championship M. Sudharsan of 3rd Year has won Gold medal in Kata and Bronze medal in Kumite.



Our B. Com students Krishnan PNE and Hema Balakumaran won 3rd place in Cortrivia '22 Quiz organized by the Dept. of Corpote Secretaryship, DDGD Vaishnav College.

## Creative Corner

### ***ELECTRIC VEHICLES – WHAT AND WHY?***

The automobile industry plays an important role and contributes effectively for the growth and development of the economy. The industry have started its transforming phase from Internal Combustion Engine (ICE) vehicles i.e. vehicles running on fuel to Alternate Fuel vehicles (AFV's) which is the Electric Vehicles (EV's). Electric vehicles are the future of automobile industry's growth. An electric vehicle is one that is powered entirely or partially by electric motors and is powered by energy stored in rechargeable batteries. There are four types of electric vehicles, which constitute Battery Electric Vehicle (BEV), Hybrid Electric Vehicle (HEV), Plug-in Hybrid Electric Vehicle (PHEV) and Fuel Cell Electric Vehicle (FCEV).

A Battery Electric Vehicle (BEV), sometimes known as an All-Electric Vehicle (AEV), is a vehicle that runs solely on electricity. These electric vehicles do not have an Internal Combustion Engine (ICE). The term "standard hybrid" or "parallel hybrid" is used to describe hybrid vehicle. Hybrid Electric Vehicle (HEV) has both an internal combustion engine and an electric motor. Internal combustion engines (gasoline and other types of fuels) provide energy to the engine, while the motor is powered by batteries. A Plug-in Hybrid Electric Vehicle (PHEV) is a hybrid vehicle that has both an internal combustion engine and a motor, and is also known as a series hybrid. Electric automobiles of this type offer a variety of fuel options. This type of electric vehicle is propelled by a rechargeable battery pack with a conventional or alternative fuel (such as bio-diesel). The distinction between BEV and HEV and PHEV is that HEV batteries can only be charged by the Internal Combustion Engine (ICE), wheel motion, or a combination of both. The battery cannot be recharged from outside the system, such as from the energy grid, because there is no charging port. Fuel Cell Electric Vehicles (FCEV's), also known as Fuel Cell Vehicles (FCV's) or Zero Emission Vehicles (ZEV's) are electric vehicles that use "fuel cell technology" to create the electricity needed to operate. The chemical energy of the gasoline is directly turned into electric energy in this sort of vehicle.

The shift in the mobility behavior from Internal Combustion Engine (ICE) vehicles to the Electric Vehicles (EV's) would involve several benefits, both economically and environmentally. The adoption of electric vehicles would create increase in employment opportunities, increase in the GDP of the economy from the contribution made by the automobile sector, increase in the investments at global scale and improvement in the savings of the government by reducing the import of oil and decrease in the dependence of petroleum which in turn helps in the development of the economy as a whole. According to the NITI AAYOG, the factors that contribute to sustainable electric vehicle adoption in India are a relative abundance of exploitable renewable energy resources, climate change, fast urbanization, data capture and analysis, battery chemistry, and energy security, a high availability of skilled manpower and technology in manufacturing and information technology software, and finally a universal culture that accepts and promotes asset and resource sharing for the benefit of all consumers. The major challenges which the government and the concerned authorities have to deal with before the successful infusion of electric vehicles into the market are liquidity issues, creating awareness among the people about electric vehicles and in making the people purchase these kinds of vehicles and providing adequate and economically viable charging infrastructure.

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This could involve huge amount of investments and it should be done by optimum utilization of the available resources and in employing favorable economies of scale. Accelerating the availability of essential grid infrastructure as well as top-quality domestically produced electric vehicles, chargers and components will reduce costs and increase available options for electrification transport in India. This could bring the total cost of ownership (TCO) of electric vehicles to par with internal combustion engine vehicles as early as 2025.

The Government of India has come up with several policies and incentives for increasing the adoption of electric vehicles. The Electric Vehicle Policy's main goals are to reduce oil consumption and transportation, make electric and clean energy vehicles more accessible to customers, encourage cutting-edge technology adoption, research, and development in India, reduce pollution in cities, create electric vehicle manufacturing capacity that is of global scale and competitiveness and to facilitate employment growth in the sun-rise sector. The government's Faster Adoption and Manufacturing of Electric Vehicles (FAME) strategy was part of the National Electric Mobility Mission Plan (NEMMP) 2020, which aimed to offer and create a market for hybrid and electric car adoption. The major goal of this initiative was to promote the adoption of all electric vehicles, including two-wheelers, three-wheelers, and four-wheelers. Several states in the country have also drafted their own electric vehicle policy for its effective adoption. The states that have published their Electric Vehicle policies are Delhi, Uttarakhand, Uttar Pradesh, Madhya Pradesh, Maharashtra, Telangana, Andhra Pradesh, Karnataka, Kerala, Tamil Nadu, and Gujarat. This ultimately shows that, the country is marching towards reaching the goal of electrification diffusion by 2030.

With the effective implementation of Electric Vehicle policy, Faster Adoption and Manufacturing of Electric Vehicles, National Electric Mobility Mission Plan 2020 and other state policies it would very helpful in infusing the electric vehicles into the market as well as help the auto industry to achieve its goal which is to be one amongst the top 3 automotive industries in the world. To conclude, it can be stated that, with the support of favorable and stable government policies and frameworks, as well as favorable economic environment, the Indian automobile sector will undoubtedly march towards obtaining a firm grip in the economy.

**VISHAL KRISHNAN M**  
**Ph.D. Research Scholar**  
**PG & Research Department of Commerce**

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## ***FINANCIAL LITERACY***

**What Is Financial Literacy?**

Financial literacy is the ability to understand and effectively use various financial skills, including personal financial management, budgeting, and investing. The meaning of financial literacy is the foundation of your relationship with money, and it is a lifelong journey of learning. The earlier you start, the better off you will be because education is the key to success when it comes to money. It is not only beneficial for an individual in his financial life but also in growth development of a country.

**Why should a person possess financial literacy?**

The lack of financial literacy can lead to a number of pitfalls, such as accumulating unsustainable debt burdens, either through poor spending decisions or a lack of long-term preparation. This, in turn, can lead to poor credit, bankruptcy, housing foreclosure, or other negative consequences. Financial literacy is to empower individuals to make smarter decisions. More specifically, financial literacy is important for a number of reasons:

**Financial literacy can prevent devastating mistakes.**

Floating rate loans may have different interest rates each month, while traditional IRA contributions can't be withdrawn until retirement. Seemingly innocent financial decisions may have long-term implications that cost individuals money or impact life plans. Financial literacy helps individuals avoid making mistakes with their personal finances.

**Financial literacy prepares people for emergencies.**

Financial literacy topics such as saving or emergency preparedness get individuals ready for the uncertain. Though losing a job or having a major unexpected expense are always financially impactful, an individual can cushion the blow by implementing their financial literacy in advance by being ready for emergencies.

**Financial literacy can help individual reach their goals.**

By better understanding how to budget and save money, individuals can create plans that set expectations, hold them accountable to their finances, and sets a course for achieving seemingly unachievable goals. Though someone may not be able to afford a dream today, they can always make a plan to better increase their odds of making it happen.

#### **Create a Budget**

Track how much money you receive each month against how much you spend in an Excel sheet, on paper. Your budget should include income (paychecks, investments, alimony), fixed expenses (rent/mortgage payments, utilities, loan payments), discretionary spending (nonessentials such as eating out, shopping, and travel), and savings.

#### **Pay Yourself First**

To build savings, this reverse budgeting strategy involves choosing a savings goal (say, a down payment for a home), deciding how much you want to contribute toward it each month, and setting that amount aside before you divvy up (to divide something into parts or shares) the rest of your expenses.

#### **Pay Bills Promptly**

Stay on top of monthly bills, making sure that payments consistently arrive on time. Consider taking advantage of automatic debits from a checking account or bill-pay apps and sign up for payment reminders (by email, phone, or text).

•Less than a third of the population of India are financially literate. Many lack access to banks or microfinance, but might resort to loan sharks, exposing them to cycles of debt.

•Only 27% of Indian adults – and 24% of women – meet the minimum level of financial literacy as defined by the Reserve Bank of India.

**Jigyasha Kanooga**

**B. Com – II C**

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## ***NO WORDS TO DESCRIBE***

**Can't hide from the sun**

**As he knows everything!**

**My Power, Knowledge, Strength, Courage,  
weakness and emotions!**

**He who – knows my sparkling talents**

**Under a shutter- unable to flourish!**

**Struggling on each n every decisions I make**

**As the society treats- a woman**

**In such a pleasing manner!**

**Is that the society's fault? Or**

**Myself who was born as a girl child?!**

**Faking a smile to clear all the minds out-there.**

Meaning: The Sun is the only star who knows me and nothing could be hidden from him, as I'm under his sight. He knows all of my flaws and strength. He is the only person who acknowledge me in what I'm. He knows that I'm talented but just within a locked up room. With no hands for support, couldn't flourish! As a girl I'm in the situation to depend on each and every person for some reasons, struggling to get their approval for my decisions. Is that is looking cool? Not at all, It just makes one, demotivated and makes me question myself whether what I decided is correct or not; am I really strong enough to fullfill my dreams?! This is what happens everytime , when a girl/woman tries to pursue their own dreams. This is how women's are treated. Should women's be treated this way?! This is unfair to treat women in this independent world. And now questioning myself, whether it is the society's fault or it is my fault to be born as a girl child. No one can answer this. Just faking the world around with a smile to tackle myself out there .

**Kavya Ravichandran**

**B. Com – III C**

## ***Pretty Privilege***

Pretty privilege operates on the principle that people who are more conventionally attractive based on societal beauty standards have advantages and opportunities compared to people who are deemed less attractive.

No one wants to blatantly say that you live a better life if you look better.

Pretty privilege has been a concept that people have most likely heard about, but never vocalized due to the shallowness of the idea and lack of a title.

The new kid in my middle school was good looking, immediately he was absorbed by the popular group. Why was it that he/she got a warm greeting from the barista but I got a cold look?

Growing up, I was a plain looking child with pimpled dark skinny face with spectacles, which gave me an alien-esque appearance. As well as I was tall with my stomach out. Just because my friends were ridiculously good-looking, people were disappointed when they saw me, and I deduced that meant I was ugly. I felt ugly.

And I was completely okay with it. I enjoyed being overlooked. I didn't mind being ugly because I felt smart.

Tiktok and Instagram reels have called attention to pretty privilege with people stitching or integrating their own stories and experiences.

Others have spoken up about being on the opposite end of the spectrum. Men and women have spoken up about being looked over, ignored and disrespected when they are with their attractive friends. People who have shared that, they have experienced both the advantages of having pretty privilege and the disadvantages of not having it truly proves that this concept is concrete.

The dangers of pretty privilege are plain and simple. The people positively affected by it are being spoon-fed that their looks can get them anywhere and everywhere. When they give hand-out for their exteriors, they are in a sense told that doing the bare minimum is okay. They need to fascinate the audience with something other than their looks, so they show their personality and talent.

Pretty privilege is probably something that will never undo itself in society since it's up to each individual person to respect people for who they are. We're all unintentionally kinder to a stranger based on their looks, but understanding that looks can be a façade that doesn't do one's personality justice, every stranger can treat one another with courtesy and respect.

Prachi Rajesh Desai  
Bcom. - II C

## **TEACHERS & PARENTS**

Valluvar measured the world in couplet,  
The philosophy behind the couplet  
Is parents and teachers!  
The two-lights of the world  
Used to be the sun and moon  
But that's not,  
They are parents and teachers!  
So, who is greater of the two?  
Condensation within the teacher is deity,  
Deity is condensated in parents,  
Parents are condensated in god!

Meaning:

Thirukural is a great tamil literature has had an immense influence on tamil culture and Life. Thirukural by thiruvalluvar Is a classic tamil language text consisting of 1330 short couplets. How thiruvalluvar in his two line thirukural contained all the virtues needed by this entire world. Our parents and teachers are philosophy for those two line of thirukural. It is said that the sun and the moon are the two-lights that remove the darkness of the world and bring light. But those two-lights which really remove the darkness of the world are parent and teacher. So far we have said that both parents and teachers are one, but who is greater? Teachers are condensated within the deity. Deity is condensated within the parents. Parents are condensated in God!

Santhosh. U  
B. Com – II A

# MEMES CORNER !



Economics tutor: Money is a medium of exchange and a standard of def~

Me:

This is why we study Economics. To understand the importance of resource allocation.



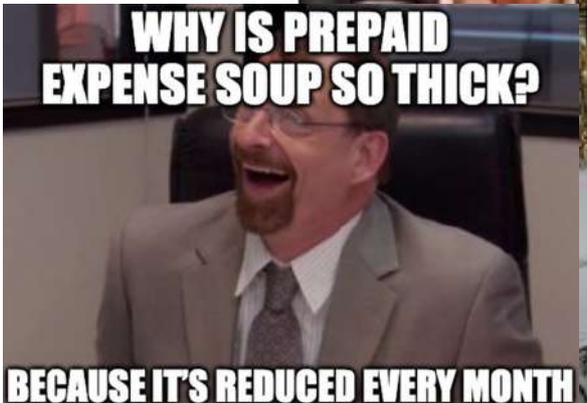
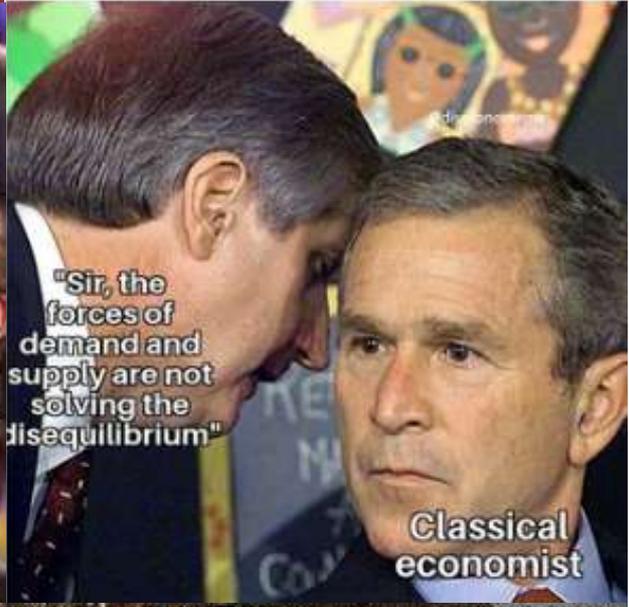
Ledger balances matched



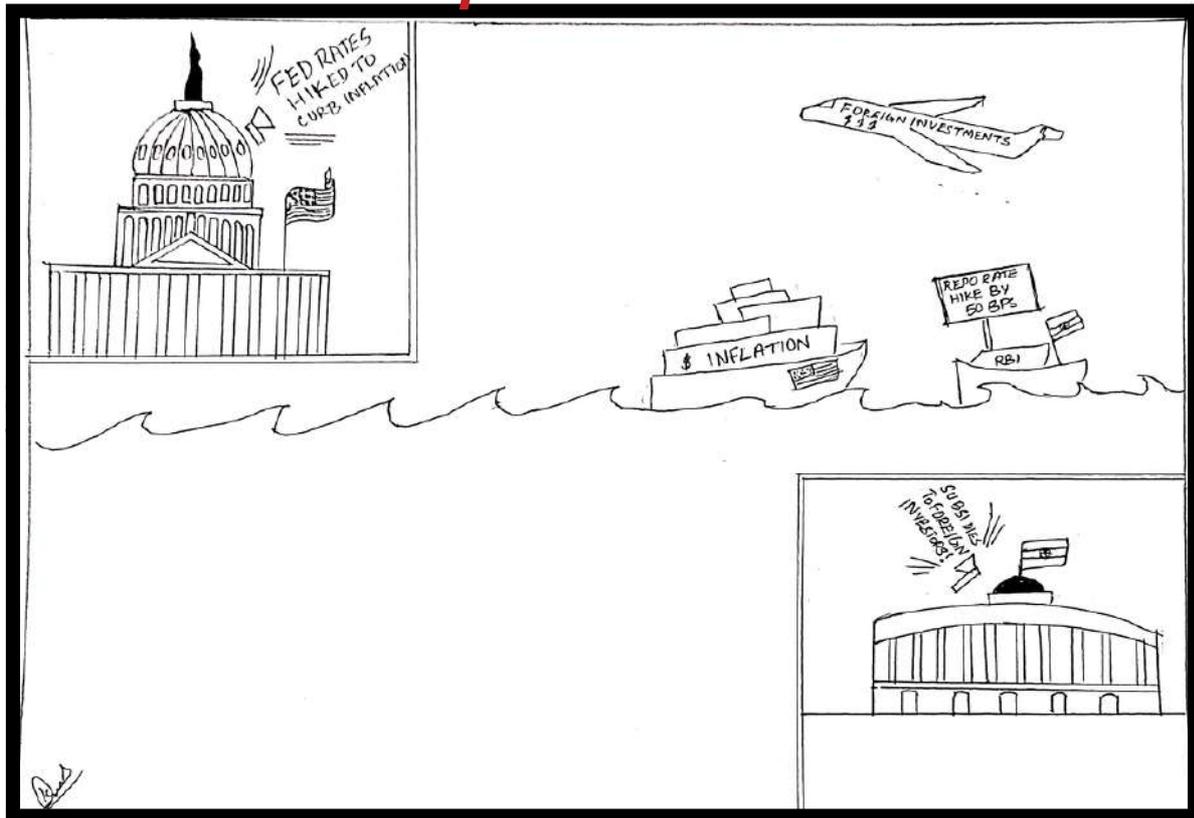
Balance sheet matched



Cash flow statement matched



## Comic Strip - Incredible India!



Krishnan PNE

B. Com – II C

## STATUS QUO- Financial Updates

Yen hits 24-year low, 140 level beckons as hike bets buoy dollar  
11th September

Federation of Indian Chambers of Commerce & Industry (FICCI) has downgraded India's economic output estimate for this financial year by 40 basis points to 7% for 2022-23.  
- 22nd July

India, UAE, France keen on Rafale forum; key role for New Delhi. - 20th September

India has surpassed Britain to become world's fifth largest economy. The Indian economy is forecast to grow more than 7 per cent this year. - 6th September

**Sales of CNG-powered vehicles take a hit as global natural gas prices soar- 30th September**

**Tata Digital revenue jumps three-fold to about Rs 16,000 crore after acquisitions - 28th September**

**Adani Group founder, Gautam Adani has set the ball rolling to acquire a controlling stake of 55.18% in New Delhi Television.**

**- 24th August**

**Reserve Bank of India raises repo rate by 50 bps; continues with withdrawal of 'accommodative' stance - 30th September**

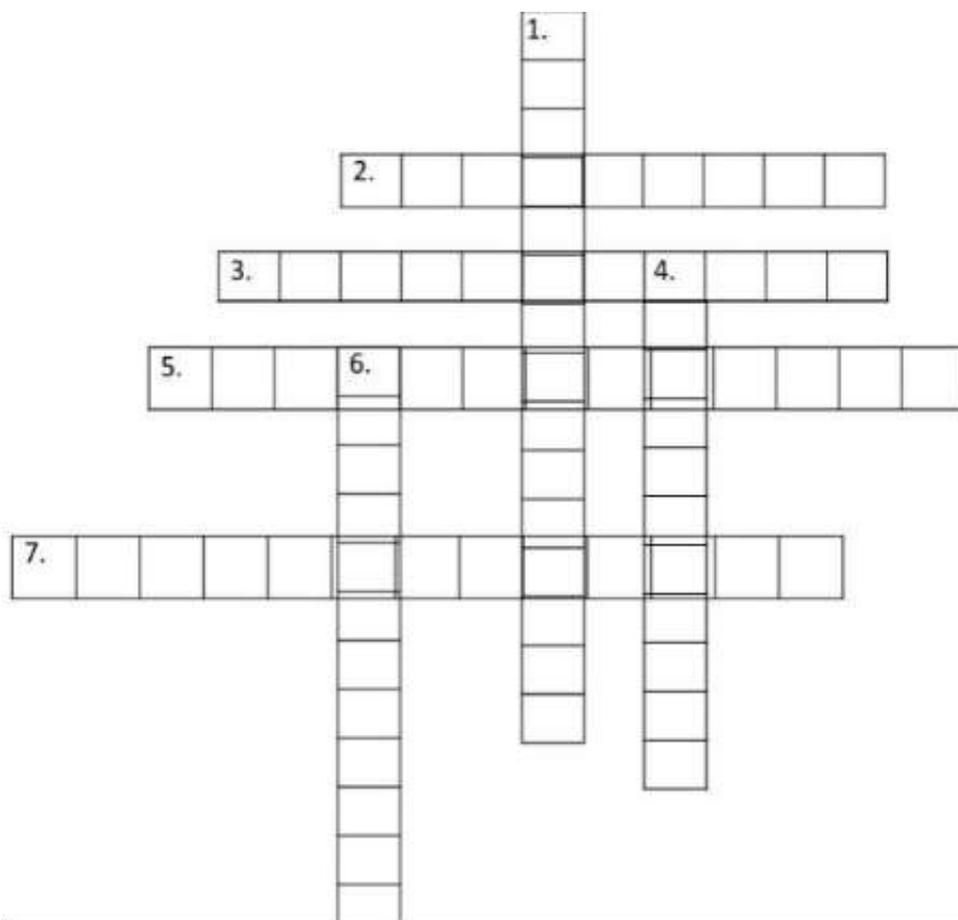
**Chirag. R**

**B. Com – II B**

**Keshav Sarawagi**

**B.Com – III C**

## CROSS WORD PUZZLE



**ACROSS**

2. Who won Nobel prize for his contribution to understanding of labour markets?
3. Who is expert in game theory, specifically auction theory and pricing strategies?
5. Who won Nobel prize along with Paul Milgrom?
7. Who is the founding director of the Development Innovation Lab (DIL)?

**DOWN**

1. Who said that poverty is not one problem it's like a cancer that manifests different problem and each one deserves it's own answer?
4. Who won Nobel prize for their methodological contributions to the analysis of casual relationships?
6. Who won Nobel prize for their experimental approach to alleviating global poverty along with Abhijit Banerjee?

**Answers: 1. Abhijit Banerjee; 2. David Card; 3. Paul Milgrom; 4. Guido Imbens; 5. Robert B. Wilson; 6. Esther Duflo; 7. Michael Kremer**

**-Rakshana  
III Bcom C**

## OTHER INFORMATION

Dr. Haridayal Sharma published a paper in Journal of Management & Entrepreneurship (UGC), titled "Consumers' Acceptance of Electric Vehicle in India".

Dr. Haridayal Sharma published a paper in Journal of fundamental & Comparative Research (UGC), titled 'Digital Signage & Purchase Intentions at Shopping malls at Chennai'.

Dr. Haridayal Sharma presented a paper titled 'Status of Charging Infrastructure of Electric Vehicles in India' at the International conference organized by S D N B Vaishnav College.

Dr. A. G. Vijayanarayanan attended one week National FDP on 'Outcome Based Education' conducted by Krishnaswamy College for Women.

Dr. A. G. Vijayanarayanan published a paper in Journal of Positive School Psychology (SCOPUS), titled 'Level of Aspiration & Preparedness of Individual Human Capital among UG students of Chennai City- An Empirical Study'.

Dr. A. G. Vijayanarayanan delivered a lecture on 'Role of Self-Motivation & Character formation towards Nation Building' for students of Department of Mathematics DDGD Vaishnav College.

Dr. A. G. Vijayanarayanan Completed a course on 'Econometric Modelling' conducted by SWAYAM MOOC.

## PH.D. VIVA-VOCE EXAM HELD

Sl. NO.	Candidate	Research Topic	Guide	Examiner
1.	G. Ramya	A Study on Customers' attitude towards utilisation, security & privacy aspects of self service banking technology (SSBT) with special reference to Chennai City.	Dr. J. Javasankar	Dr. B. Sudha, Associate Professor & Head. Dept. of Commerce, Anna Adarsh College for Women, Chennai-40

### ANNOUNCEMENT FOR THE NEXT ISSUE OF COMTALK 3 (1) October 2022

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 October - December 2022. 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](mailto:haridayalsharma@dgvaishnavcollege.edu.in) by 6th of January 2023.

#### Student volunteers

Vishal Krishnan  
(Research Scholar)

A. Anchal Singh  
(III Bcom C)

Krishnan PNE  
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R. Chirag  
(II Bcom B)

#### 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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## *Presiding Deity*