



**MANGAYARKARASI COLLEGE OF ARTS AND SCIENCE
FOR WOMEN**

COM - BLOGS

**COMMERCE MAGAZINE
2024-2025**

Principals Message

It is indeed my pleasure to know that the Commerce department is ready to release the first issue of its bi-annual magazine, Com Blogs for the year 2024

The magazine is to be viewed as a launchpad for the children's foray into the field of commerce. As the saying goes, the mind like the parachute works best when opened. This humble initiative is to set the budding minds free, allowing them to roam free in the realm of observation and experience to create equilibrium in a chaotic financial world through imagination, critical thinking, and empathy.

The magazine has received an excellent response from the students and teachers in the past and the purpose is to encourage more and more students to know the significance behind each topic that is covered. I enthusiastically look forward to reading our students' perspective on the subjects undertaken.

Once again, I congratulate the team and wish them good luck in future endeavors



HOD's Message

It gives me immense pleasure and honor to present Com Blogs. The magazine of Commerce. Seeing the department reaching new heights, seeing growing individuals, coming up with co-curricular excellence thus making a perfect balance between the scholastic and co-curricular. I'm delighted and it's exceptionally great to have all this in the 1st edition of Com Blogs.

I thank our Management Secretary, Chairman, Pro Chairman, Vice Chairman, Co-Chairman and Deans for supporting us to launch our department magazine.



Dean's Message



The Editorial

All things in life, including you, are in an imperfect state of flux, so strive not for perfection, but for excellence instead.

Welcome to Com-Blogs, a yearly magazine about the life and prestige at Mangayarkarasi college of Arts and Science for women. Every edition is a medium through which the ingenuity and hard work of the students of this esteemed institute are valued. The students throughout the session have strived for excellence, they have put their best foot forward and made every event a huge success throughout the academic year. Compiling the student's colossal effort into a hundred pages wasn't an easy task and wouldn't have been possible without the wonderful core team of Commerce Department.

It has been a wonderful journey working for the magazine, more so an unparalleled learning experience.

The editorial offers its sincere thanks to Dr. Jestina Jeyakumari, Head department of Commerce for entrusting us with this honourous responsibility. We are veritably grateful to our department faculty members for being a constant source of motivation and support. Our gratitude extends to our Management, Principal, Deans who always resides their faith in our capabilities .

Dr.N.Muthuselvi

Mrs.S.Sybil Margaret Naveena

The dynamic nature of the cryptocurrency

- **Cryptocurrency Regulation:** Explore the evolving regulatory landscape for cryptocurrencies globally, including regulatory approaches in different countries and their impact on market dynamics.
- **Decentralized Finance (DeFi):** Discuss the rise of DeFi platforms and protocols, which offer decentralized alternatives to traditional financial services such as lending, borrowing, and trading.
- **Central Bank Digital Currencies (CBDCs):** Analyze the development and potential implications of CBDCs issued by central banks, including their impact on monetary policy, financial inclusion, and international payments.
- **NFTs (Non-Fungible Tokens):** Examine the popularity of NFTs, digital assets representing ownership of unique items like art, music, and virtual real estate, and their intersection with cryptocurrency markets.
- **Environmental Impact:** Debate the environmental sustainability of cryptocurrencies, particularly Bitcoin, due to energy-intensive mining processes, and explore efforts towards greener alternatives and solutions.
- **Institutional Adoption:** Investigate the increasing participation of institutional investors and corporations in the cryptocurrency market, including investment strategies and regulatory considerations.
- **Cryptocurrency Market Trends:** Analyze recent market trends, price movements, and factors influencing cryptocurrency prices, such as market sentiment, macroeconomic events, and technological developments.
- **Security and Privacy:** Discuss cybersecurity challenges and privacy concerns related to cryptocurrency transactions and storage, along with advancements in blockchain technology to address these issues.
- **Education and Awareness:** Promote understanding of blockchain technology and cryptocurrencies among the general public, highlighting educational initiatives, resources, and potential career opportunities in the industry.
- **Future Outlook:** Offer insights into the future of cryptocurrencies, including potential challenges, innovations, and their role in the broader financial ecosystem.

Dr.C.Jestina Jeyakumari

Head,Department of Commerce and PA

Publishing a paper in Scopus-indexed journals or high-impact journals in 2024 requires careful planning and adherence to specific guidelines.

- 1. Choosing the Right Journal: Understand the scope and focus of your research to target journals that align closely with your study's subject matter.**
- 2. Quality of Research: Ensure your research meets high academic standards in terms of methodology, data analysis, and originality. Peer reviewers look for robust research that contributes significantly to the field.**
- 3. Formatting and Guidelines: Follow the journal's formatting guidelines meticulously. This includes structure, citation style, word count, and submission requirements.**
- 4. Writing the Paper: Craft a clear and concise manuscript that communicates your findings effectively. Pay attention to language, coherence, and logical flow.**
- 5. Peer Review Process: Be prepared for the peer review process. Address reviewers' comments constructively and thoroughly to strengthen your paper.**
- 6. Ethical Considerations: Adhere to ethical standards in research, including proper citation of sources, avoidance of plagiarism, and disclosure of conflicts of interest.**
- 7. Persistence and Resilience: Publishing can be challenging. Stay persistent and be prepared to revise and resubmit based on feedback.**
- 8. Networking and Collaboration: Engage with the academic community by attending conferences, presenting your work, and collaborating with researchers in your field.**

Dr.N.Muthuselvi
Assistant Professor

The Magical UPI: Turning Pocket Goblins into Digital Wizards Imagine a world where your pocket goblins, always making your cash disappear, have been outwitted by digital wizards. That's the impact of UPI (Unified Payments Interface) in India! UPI has transformed our clunky, cash-driven economy into a sleek, cashless wonderland, where payments happen in a flash. No more fumbling for change or running to the ATM - with UPI, even your tech-averse grandma can zap money across the country faster than she can brew her famous chai. It's like Hogwarts for your bank account, turning everyone into financial wizards with a simple tap on their smart phones.

Dr.Y.Prema
Assistant Professor

STEPS TO BE FOLLOW FOR COMMERCE STUDIES

Maintaining motivation throughout your commerce studies is essential for academic success and personal growth. Here are some tips to help you stay motivated

Set Clear Goals: Define Short-Term And Long-Term Goals For Your Academic Journey And Career Aspirations. Having Clear Objectives Provides Direction And Motivation To Stay Focused.

Create A Study Schedule: Develop A Structured Study Routine That Balances Coursework, Revision, And Personal Time. A Well-Planned Schedule Helps Manage Workload Efficiently And Reduces Stress.

Find Inspirational Resources: Seek Out Motivational Books, Podcasts, Or Videos Related To Commerce, Success Stories, And Personal Development. Surround Yourself With Positive Influences That Reinforce Your Motivation.

Join Study Groups Or Forums: Engage With Peers Or Online Communities Studying Similar Subjects. Collaborating With Others Can Provide Support, Exchange Ideas, And Maintain Accountability.

Celebrate Small Achievements: Acknowledge And Reward Yourself For Completing Milestones Or Overcoming Challenges. Celebrating Progress Boosts Morale and Motivates Further Achievement.

Stay Organized: Keep Your Study Space Clutter-Free And Organized. A Tidy Environment Promotes

*Dr. Thenmozhi
Assistant Professor*

EDUCATION IS STRENGTH

Education helps in the mental and intellectual nourishment and growth of a person. Without education an individual cannot progress intellectually, and cannot develop skills and capacities to work. Education fosters the enlightenment, empowerment and emancipation of society. Without education a society will be socially, economically and politically backward. Education is what serves to make a nation strong, capable, powerful and resilient, and take it forward. Education is, therefore, very important for every individual person, and as a whole for every society and nation. Hence, education must be available to all the children and youth of a nation without any discrimination.

*Mrs. U. Nagarani
Assistant Professor*

Emerging Trends in New Directions: Navigating the Future

In a rapidly evolving world, keeping abreast of emerging trends across various sectors is crucial. These trends not only shape industries but also influence societal and economic landscapes. Here's a look at some of the most impactful emerging trends driving new directions today:

1. Artificial Intelligence and Machine Learning

- AI Integration:** AI is increasingly integrated into everyday applications, from smart assistants to autonomous vehicles, transforming how we interact with technology.
- Ethical AI:** There is a growing focus on developing ethical AI, ensuring transparency, fairness, and accountability in AI systems to avoid biases and enhance trust.

2. Sustainable Technologies

- Green Energy:** Innovations in renewable energy sources, such as solar, wind, and hydrogen, are gaining traction as the world shifts towards a more sustainable energy future.
- Circular Economy:** Emphasizing recycling and reuse, the circular economy aims to reduce waste and make the most of resources, influencing product design and consumption patterns.

3. Remote Work and Hybrid Models

- Workplace Transformation:** The COVID-19 pandemic accelerated the adoption of remote work, leading to hybrid models that combine remote and on-site work, reshaping organizational structures and work-life balance.

Digital Nomadism: More professionals are embracing digital nomad lifestyles, leveraging remote work opportunities to live and work from anywhere in the world.

4. Health and Biotechnology

- Personalized Medicine:** Advances in genomics and biotechnology are paving the way for personalized medicine, where treatments and medications are tailored to individual genetic profiles.
- Telehealth:** The adoption of telehealth services has surged, providing remote healthcare solutions and increasing access to medical care, particularly in underserved areas.

These emerging trends highlight the dynamic nature of progress and innovation. Staying informed and adaptable is essential for individuals and organizations to thrive in this ever-changing landscape.

Mrs.S.Dhanalakshmi
Assistant Professor

The Life of a Mother of Two Daughters: A Journey of Love and Resilience

Being a mother is a profound and multifaceted experience, marked by love, challenges, and growth. For a mother of two daughters, this journey is often filled with unique dynamics, deep connections, and valuable life lessons. From the early days of nurturing infants to guiding young women, the role of a mother evolves, bringing both joy and resilience.

The Early Years: Foundation of Love:

The early years of motherhood are a whirlwind of sleepless nights, first milestones, and endless affection. With two daughters, a mother experiences twice the giggles, cuddles, and discoveries. Each child has her own personality and needs, making the mother's role both challenging and rewarding. The bond formed during these formative years lays the foundation for a lifelong relationship of trust and love.

Navigating School and Social Life:

As daughters grow and enter school, the mother's role shifts to encompass both education and social development. She becomes a homework helper, a cheerleader at school events, and a mediator of sibling disputes. Guiding her daughters through friendships, school challenges, and extracurricular activities requires patience, understanding, and a keen sense of balance. The mother must navigate the delicate line between providing support and fostering independence.

Adolescence: A Period of Transformation:

The teenage years bring a new set of challenges and opportunities for a mother of two daughters. Adolescence is a time of significant change, marked by the search for identity, independence, and self-expression. During this period, the mother's role often shifts to that of a confidante and advisor, providing guidance on issues such as self-esteem, body image, and relationships. Open communication and mutual respect are crucial as daughters navigate the complexities of teenage life.

Building Strong, Independent Women:

As daughters transition into adulthood, the mother's role continues to evolve. She supports her daughters as they pursue higher education, careers, and personal aspirations. This stage of motherhood is characterized by pride in her daughters' achievements and the bittersweet recognition of their growing independence. A mother's influence remains significant, as she imparts wisdom and values that shape her daughters into strong, independent women.

The Lifelong Bond:

The bond between a mother and her daughters is lifelong and ever-changing. It is a relationship built on shared experiences, mutual support, and unconditional love. As the daughters grow and perhaps start their own families, the mother-daughter relationship continues to evolve, often transforming into a friendship between equals. The mother remains a source of strength, advice, and unwavering support.

Conclusion:

Being a mother of two daughters is a journey filled with diverse emotions, challenges, and rewards. It is a role that requires immense love, patience, and resilience. Through the different stages of their daughters' lives, mothers adapt, grow, and cherish the unique bond they share. The journey of motherhood is a testament to the profound impact a mother has in shaping the lives of her daughters, fostering a legacy of strength, compassion, and love.

Mrs.M.Anitha
Assistant Professor

Ways of monitoring student's mental health

Just like our physical health, our mental health fluctuates day to day, week to week, and even month to month. By keeping tabs on our mental health, we can catch problems early and hopefully avoid them all together.

Mental health is just as important as physical health, yet we often neglect to monitor our state of mind.

By checking in with ourselves regularly, keeping a journal, and talking to someone we trust about our feelings, we can begin to get a handle on our mental state and make strides toward improved mental health.

Few mental health disorders seen in students is as follows!

- Anxiety disorder.**
- Bipolar effective disorder.**
- Eating disorders.**
- Depression.**
- Dissociative disorders.**

Ways of Monitoring Students' Mental Health

- > Student Surveys & Questionnaires**
- > Mental Health Screening Tools**
- > Observation & Behavioral Monitoring**
- > Collaboration With Parents And Guardians**
- > Using Technology**
- > Training & Education For Staff**

Mrs.S.Sybil Margaret Naveena
Assistant Professor

Future trends in E-commerce

E-commerce has been around for much longer than most people realize. The first-ever online transaction took place in 1994, when a man named Phil Branden Berger purchased a Sting CD from the website of a store called Net Market. This marked the beginning of the e-commerce industry, and within a few years, many other retailers began to launch their own online stores.

E-commerce has also opened up new opportunities for businesses, particularly small and medium-sized enterprises. It allows them to reach a global audience and expand their customer base, without the need for physical stores. E-commerce also provides businesses with valuable data on customer preferences, which can be used to improve products and services.

Mrs.R.Anu
Assistant Professor

DIGITAL MARKETING

Digital marketing, also called online marketing, is the promotion of brands to connect with potential customers using the internet and other forms of digital communication. This includes not only email, social media, and web-based advertising, but also text and multimedia messages as a marketing channel. Essentially, if a marketing campaign involves digital communication, it's digital marketing

A digital marketing strategy allows you to leverage different digital channels—such as social media, pay-per-click, search engine optimization, and email marketing—to connect with existing customers and individuals interested in your products or services. As a result, you can build a brand, provide a great customer experience, bring in potential customers, and more.

Nearly 60 percent of the world has access to the internet, making the potential to promote your brand and increase your client reach much higher. Digital marketing is not just limited to the internet. The methods of delivery are universal and branding becomes easily accessible.

Some Examples of Digital Marketing

Social Media Marketing (SMM) ,Search Engine Optimization (SEO),Search Engine Marketing (SEM),Content Marketing, Email Marketing, Mobile Marketing, Digital Advertising, Mobile Marketing , Marketing Automation .

***Mrs.S.Mohana
Assistant Professor***

DYNAMIC EVOLUTION OF COMMERCE

Commerce started with simple trade of goods or services and it evolved into complex Buying and selling that is taking place online now , commerce serves as the lifeblood of Economic development by facilitating the exchange of goods, services and capital In the present scenario demand of e-commerce is rising in almost all type of business Transactions.E-commerce is already appearing in all areas business, customer services,new product development & design .E-commerce in india is still in growing srage but it has considerable opportunity in near future.it stimulates production,consumption,and investment,driving economic growth, creating jobs,and generating wealth and Business toConsumer (B2C),Business to Business (B2B),Business toGovernment (B2G),Business to Business to Consumer(B2B2C),Consumer to Consumer (C2C),Consumer to Business(C2B), the future scope of commerce education in india is highly promising , with ample opportunities for students to pursue diverse careers in various fields.students can stayrelevant and succeed in the dynamic world of commerce.

***Mrs.S.Anusiya
Assistant Professor***

ENTREPRENEURSHIP IN INDIA

Entrepreneurship development in India took off in the early 2000s and has been a transformative force for the nation's economy. This momentum has been fueled by the growth of the Indian economy, increased access to venture capital, the advent of incubators, and a vast reservoir of talent. India is ranked fourth out of 51 countries in terms of the quality of its entrepreneurship ecosystem according to the Global Entrepreneurship Monitor (GEM) National Entrepreneurship Context Index (NECI). This score has significantly improved from its 2021 position, where India was ranked 16th. India has emerged as a global epicenter for the startup landscape, securing the third position with over 90,000 startups and 107 unicorn firms valued at \$30 billion, following only the United States and China, as published by Mint.

The subcontinent has been rolling out government schemes for entrepreneurship development in India, like the Startup India Action Plan that provides legal support, better regulations, tax benefits, and economic stimulus through the 'Fund of Funds' initiative to provide financial and infrastructural support to emerging businesses. Several other national flagship schemes such as Make in India, Stand-up India (which provides bank loans to support Scheduled Caste, Scheduled Tribe, and women entrepreneurs in establishing new enterprises), and Digital India have been introduced to encourage the growth of more efficient and highly skilled micro, small, and medium enterprises.

Young entrepreneurs in India

More than half of India's population is under 30, as reported by the UN World Population Prospects 2022. Of this large portion of youth, GEM says that 14.2% of 18 to 34-year-olds are involved in entrepreneurial activity in India. Additionally, approximately 50% of its youth are deemed employable in 2023, showcasing a significant pool of potential innovators who can leverage entrepreneurship. Entrepreneurial activity among young entrepreneurs in India is driven by motivation to earn a living because of job scarcity and a vision to make a difference. The nation's youth are not just seeking jobs but are increasingly becoming job creators themselves.

***K.Karthika
II MCOM***

QUIZ

1. Who created Bit coin?

Satoshi Nakamoto

2. World consumer day is observed on?

March 15

3. Which telecom company has topped in the April – June quarter?

Jio

4. Which company is the biggest snacks company in India?

Haldiram

5. Which company has launched its first AI chip "Spring Hill"?

Intel corp

***K.Minipriya
II MCOM***

- **Commerce Students don't have friends, they have assets some are fixed and some are current.**
- **Commerce is a game of skill which everyone cannot play and few can play well.**
- **Commerce is the new green. spend your Money where your beliefs are.**
- **Money is the Best Rule of Commerce.**
- **Commerce is a trial to predict the future.**

***K.Nathiya
I MCOM***

AWARENESS ON PCOS

What is PCOS?

Polycystic Ovary Syndrome (PCOS) is a health condition that affects women, especially during their childbearing years. It's related to hormone imbalances and can cause a range of symptoms.

Common Symptoms of PCOS:

- **Irregular Periods: Your periods might come less often or more often than usual.**
- **Hair Growth: You might notice more hair on your face and body.**
- **Acne: You could get more pimples than usual.**
- **Weight Gain: Many women with PCOS gain weight easily.**

Why Does PCOS Happen?

Doctors aren't sure of the exact cause, but it's believed to be a mix of genetic (inherited) and lifestyle factors. Hormones like insulin and male hormones (androgens) play a big role.

How is PCOS Diagnosed?

To find out if you have PCOS, doctors look at your symptoms, do some blood tests, and might do an ultrasound to look at your ovaries.

Why is PCOS Important to Manage?

If PCOS is not managed, it can lead to other health problems like diabetes, heart disease, and issues with having babies. It's also linked to depression and anxiety.

How Can You Manage PCOS?

- **Healthy Eating and Exercise: Eating a balanced diet and staying active can help control symptoms.**
- **Medications: Doctors might give you medicines to help with periods, hair growth, acne, or blood sugar levels.**
- **Support: Talking to others who have PCOS or seeing a counselor can be very helpful.**

PCOS and Fertility

Women with PCOS might have trouble getting pregnant, but there are treatments that can help, like medications and special medical procedures.

Raising Awareness:

Knowing about PCOS means women can get diagnosed early and start managing their symptoms sooner.

***ATHI PRIYA
II MCOM***

E-COMMERCE

E-commerce, or electronic commerce, has revolutionized the retail landscape, enabling businesses and consumers to engage in online transactions effortlessly. It encompasses the buying and selling of goods and services over the internet, offering convenience and accessibility like never before.

CONVENIENCE AND ACCESSIBILITY:

One of the primary benefits of e-commerce is its convenience. Consumers can browse through a vast array of products from the comfort of their homes or on-the-go via mobile devices. This accessibility has eliminated geographical barriers, allowing businesses to reach a global audience with ease.

Anyone can purchase through online from anywhere.

CHALLENGES AND GROWTH:

Despite its benefits, e-commerce faces challenges such as cybersecurity threats, logistics management, and regulatory compliance. However, these challenges have spurred innovation, leading to developments in logistics solutions, digital marketing strategies, and customer service enhancements.

FUTURE TRENDS

Looking ahead, the future of e-commerce is poised for continued growth. Trends such as augmented reality (AR) for virtual shopping experiences, AI-driven chat bots for customer support, and sustainability-focused initiatives are expected to shape the industry landscape..

“E-commerce is the future; it’s where the consumers are.”

***R.Keerthana
III BCOM A***

ARTIFICIAL INTELLIGENT IN E-COMMERCE

➤ Elevate your business with AI-powered technology and drive growth like never before

If you’re looking to take your retail, brand, or manufacturing business to the next level, our AI-powered platform is the perfect solution. With advanced analytics, personalization, and cross - channel engagement features, our platform can help you drive commerce and engagement like never before. Contact us today to learn more about how we can help your business succeed.

➤ Elevate your customer experience with AI-powered personalization

One of the key benefits of our platform is its ability to help businesses personalize the customer experience. With AI-powered recommendations and personalized content, businesses can provide a tailored experience for each customer, increasing their likelihood of making a purchase and building a strong relationship with the brand

***S.Yogadharshini
I MCOM***

POEMS

COMMERCE

In the bustling marketplace's heart,
where trade and barter freely start,
commerce weaves its intricate dance,
in every transaction, a fleeting chance.

Merchants with wares of silk and spice,
their voices calling, a whispered entice,
from distant lands, treasures untold,
In exchange for silver and gold.

Contracts signed with ink and seal,
Binding promises that time will reveal,
Economic currents ebb and flow,
Where fortunes rise and others woe.

Yet amidst the calculative scheme,
commerce bears a human gleam,
for in each transaction's beat,
lies a tale of need and feat.

From the exchange of goods to wealth's embrace,
Commerce shapes our world's embrace,
a dance of value, a symphony grand,
where dreams and aspirations find their stand.

So in the marketplace's busy throng,
amidst the chatter and the song,
commerce, with its pulse so strong,
echoes where humanity belongs.

G.Kalina Jisla

III BCOM A

Believe in yourself: You can do anything you set your mind to.

Don't give up: No matter how hard things get, keep going.

Set goals: Having something to strive for will keep you motivated.

Take action: Don't just sit around and dream, make things happen.

Don't be afraid to fail: Failure is a part of learning and growing.

வெற்றி பெறும் வரை நாம் உழைக்க வேண்டும். களைப்படைந்ததும் நமது முயற்சிகளை நிறுத்தி விடக் கூடாது. மாறாக எடுத்த காரியத்தை செய்து முடிக்கும் வரை விடாமல் போய்க் கொண்டே இருக்க வேண்டும். அதுதான் வெற்றியை அடையும் ஒரே வழி. மாறாக, களைப்படைந்து விட்டோம் என்று நிறுத்தினால் நிச்சயம் நம்மால் வெற்றி பெற முடியாது.

V.Sangeetha

II BCOM A

I'm money

People work hard for me, they live for me.
They earn for me. They take all sort of risks for me.
People struggle for me, they try for me.
Fall for me. They fly for me.
I exist in a world where I'm just a piece of paper.
But I decide one's present and future.
I'm money.
The one who has me is respected.
The one who doesn't is rejected.
Today's world has no mercy and no concern.
The wants are never satisfied
No matter how much people earn.
The kind hearted ones are teased.
The selfish ones are pleased.
The rich is cured. The poor is diseased.

T.Siva Ranjani

I BCOM B

வருவாய் மாறுபாடு வளர்ப்பு,
பணம் நடக்கும் பயணம் வளர்ப்பு,
நிதி நிறைக்கும் துணையே கணக்கு,
வர்த்தக அறிவுகள் என்று வரலாம் பாடு.

MIDHUNA SRI
II BCOM C

In markets free, demand meets supply,
Where scarcity and choice decide,
From Adam Smith to Keynesian thought,
Invisible hands guide what's bought.
From inflation's rise to fiscal might,
Growth and cycles shape the night,
Economics, the study of wealth's reign,
Where theories clash, and nations gain.

ANGEL JESINA
II BCOM A

நட்புக்காக

எத்தனை பிரிவும் எவ்வளவு துயரம் வந்தாலும் என்னை விட்டு தூரம்
போகாத ஓர் அழிகிய உறவே
வெளிச்சம் தரும் சூரியனை போல் என் வாழ்வில் ஒளி தரும்
தேவதையே உன்னால் உணர்ந்தேன்
உண்மையான நட்பை
உன்னால் உணர்ந்தேன்
உண்மையான மகிழ்ச்சியை
உன்னால் உணர்ந்தேன்
உண்மையான தொல்லையை
உன்னால் உணர்ந்தேன் தாய்க்கு அடுத்த பெண் என் மேல் அவ்வளவு
அதிகமாக வைத்த பாசத்தை
தாயை தாண்டிய அன்பு இந்த பிரபஞ்சத்தில் இல்லை தாயையும்
தாண்டிய அன்பை நான் தருவேன்
உன் வாழ்வில் அனைத்து சூழ்நிலையிலும் நான் உன்னுடன்
இருப்பேன் அது எவ்வளவு துயரமாக இருந்தாலும் சரி இன்பமாக
இருந்தாலும் சரி ஓர் அழகிய சாலையாக உன்னுடன் தொடருவேன்
உன் புன்னகை தான் நான் சேர்க்கும் சொத்தாகும் என்னுள் பாதி நீ

N.Subraja
II BCOM A

PLAY WITH COMMERCE HINT WORDS

- 1.Share forfeiture ; shares ; shareholders.
2. Unlimited liability ; risk bearing ; secrecy maintenance.
- 3.Profit sharing ;Easy capital ; Act 1932.
- 4.Trading a/c ; P& L a/c ; Asset & Liability..
5. Exchange ; surplus stock ; Goods to Goods.
6. Psychology satisfaction ; activities ; emotional needs.
- 7.buying & selling ; Profits ;capital.
- 8.Fees ; Education & training ; service.
- 9.Primary activities; Extraction activities ; processing.
- 10.saving time ; C2B ; 24/7 availability.
- 11.Profit & loss sharing ; capital contribution ; salary & commission.
- 12.Investors ; bull ; lame Duck.
- 13.Name clause ; Situation clause ; capital clause.
13. Voluntary association ; open membership ; member control .
- 14.supervisory functions ; Banker's Bank ; CRR, SLR .
- 15.24/7 availability ; Reduce workload ; card.
16. Accepting deposits ; Granting loans ; Creation of credit.
- 17.Surface ; water ; Air.
- 18.Purchase book ; sales book ; purchase return book .
19. Bills payable ; bank overdraft ; cash at bank.
- 20.Credit sales ; balance b/d ;Discount allowed.

1.Company 2. sole proprietorship 3.Partnership 4.Financial statement 5.Barter system 6.Non-Economic activities 7.Business 8.profession 9.Industry 10.E commerce 11.partnership Deed. 12.Stock market 13.cooperative organization 14. RBI (Reserve Bank of India) 15.ATM 16.primary functions 17.Transportation 18.subsidiary books. 19.Balance sheet.20.Total debtors a/c.

S.YOGAPREETHI

II BCOM PA

QUIZ FUN FACTS

1. A crocodile cannot stick its tongue out.
 2. . A shrimps heart is in it's head.
 3. It is physically impossible for pigs to look up into the sky.
 4. The "sixth sick sheik's sixth sheep's sick" is believed to be a toughest tongue twister in the English language.
 5. If you sneeze too hard , you could fracture a rib.
 6. "Dreamt" is the only English word that ends in the letters "Mt".
 7. An ostrich's eye is bigger than it's brain.
 8. Most people fall asleep in seven minutes.
- "stewardesses" is the longest word that is typed with only the left hand.

V.Devadharshini

II BCOM C

RIDDLES

Here are some riddles related topics in commerce:

1. Riddle: I started as a digital currency, now my technology is being used in supply chains, contracts, and more. What am I?

Answer: Blockchain.

2. Riddle: I am a temporary work arrangement that offers flexibility but often lacks job security and benefits. What am I?

Answer: Gig Economy.

3. Riddle: I am a sustainable approach to business, aiming to meet the needs of the present without compromising the future. What am I?

Answer: Corporate Social Responsibility(CSR).

4. Riddle: I am the practice of selling products directly to consumers online, bypassing traditional retail. What am I?

Answer: E-commerce.

5. Riddle: I am a financial technology innovation that allows you to make payments using your smart phone. What am I?

Answer: Mobile Payments.

6. Riddle: I am a type of economy driven by digital platforms, allowing people to share resources like homes and cars. What am I?

Answer: Sharing Economy.

7. Riddle: I am the process of incorporating machine learning and artificial intelligence to automate tasks and improve decision-making in business. What am I?

Answer: AI and Automation.

8. Riddle: I am an environmental initiative where businesses aim to reduce their carbon footprint to combat climate change. What am I?

Answer: Sustainability.

9. Riddle: I am an online financial service that offers an alternative to traditional banking, often through apps and websites. What am I?

Answer: Fintech.

10. Riddle: I am a recent trend where companies use social media influencers to promote their products to a large audience. What am I?

Answer: Influencer Marketing

R.Dharanika

II MCOM

Company law, also known as corporate law, governs the formation, operation, and dissolution of companies. It provides a legal framework that outlines the rights and responsibilities of shareholders, directors, and other stakeholders within a company. This branch of law ensures that companies operate within the boundaries of the law, maintaining transparency, accountability, and fairness in business practices. Key aspects of company law include the regulation of mergers and acquisitions, the protection of minority shareholders, the enforcement of corporate governance standards, and the stipulation of procedures for financial reporting and auditing. By establishing clear legal guidelines, company law plays a critical role in fostering a stable and predictable business environment.

R.Gayathri

II BCOM B

Corporate accounting involves the systematic recording, analyzing, and reporting of financial transactions for a corporation. It encompasses various key functions, including preparing financial statements, managing company assets and liabilities, and ensuring compliance with regulatory requirements. Corporate accountants play a crucial role in providing accurate financial information that helps stakeholders make informed decisions, assess the company's financial health, and strategize for future growth. By maintaining transparent and precise financial records, corporate accounting supports the integrity and efficiency of financial operations within a business.

R.Abinaya

II BCOM B

Importance of Commerce Education

Commerce education plays a vital role in shaping the future of India's economy by producing competent professionals who are equipped with the necessary skills and knowledge to succeed in the business world. It prepares students to participate in global trade, promotes entrepreneurship, and contributes to the growth of various sectors. With the increasing demand for skilled professionals in finance, accounting, banking, and management, the importance of commerce education in India has only grown over the years.

Here are some of the key points highlighting the importance of commerce education in India:

Enhances business acumen: Commerce education provides students with the knowledge and skills required to understand the complexities of business and finance. It helps to develop a strong foundation in business management, financial accounting, economics, taxation, and other critical areas

Career opportunities: Commerce education opens up various career opportunities in the fields of finance, accounting, banking, and management. It equips students with skills that are in high demand in the job market, enabling them to secure well-paying jobs.

Promotes entrepreneurship: Commerce education also plays a significant role in promoting entrepreneurship in India. It provides students with the necessary skills and knowledge to start their businesses and manage them efficiently.

Contributes to the economy: The growth of the Indian economy is heavily dependent on the business and commerce sectors. Commerce education plays a vital role in shaping the future of the economy by producing competent professionals who can contribute to the growth of these sectors.

International trade: With the globalization of the economy, international trade has become an essential aspect of business. Commerce education prepares students to participate in global trade by providing them with knowledge of international laws, regulations, and business practices.

Financial literacy: Commerce education also helps in promoting financial literacy among students. It equips them with the knowledge and skills needed to manage personal finances, make sound investments, and plan for the future.

W.Diana

I BCOM C

VR & AR means the future of digital payment of India

By providing Immersive and interactive experience these technologies can enhance use engagement, security and convenience in the digital payment eco system.

Intended consequences of the user journey

- **Enhance user experience**
- **Virtual shopping**
- **Secure transaction**
- **Financial education**
- **Remote assistance**

Metaverse: Key to boost we VR and AR are payments

A Metaverse is a collective virtual shared space that digital experience to create an alternative or a replication of real world. It's a space where augmented reality and virtual realities blend seamlessly. For India, where social interaction often plays a significant role in shopping decisions, the metaverse can create a comprehensive and convenient digital experience that mirrors the cultural aspect of traditional shopping.

Thoughts on adaptation and demand of VR and AR:

- **VR and AR become more popular and easier for people to use an access when it comes to shopping and payment.**
- **This increasing popularity happen mostly because of pandemic lockdown.**
- **When people wear stuck at home for weeks and months AR provides and enjoyable way to shop without going out.**
- **Ensuring that the technology's benefit every section of the society should be a primary focus for successful nationwide implementation a specially in a diverse country such as our India.**

Market growth of AR and VR:

The AR and VR market in India is projected to reach a revenue of \$789.0 million in 2024. It is expected to experience and annual growth rate (CAGR 2024-2029) of 9.74% resulting in a projected market volume of \$ 1,256.0 million by 2029.

Nithisha Jeyakumar

II BCOM PA

**இலைகள் உதிர்வதால்
மரங்கள் வாடுவதில்லை
மீண்டும் புதிய இலைகளை தோற்றுவிக்கும் தோல்வி வந்தால்
வாடாதே புதிய இலக்கை நோக்கி பயணம் செய்...!**

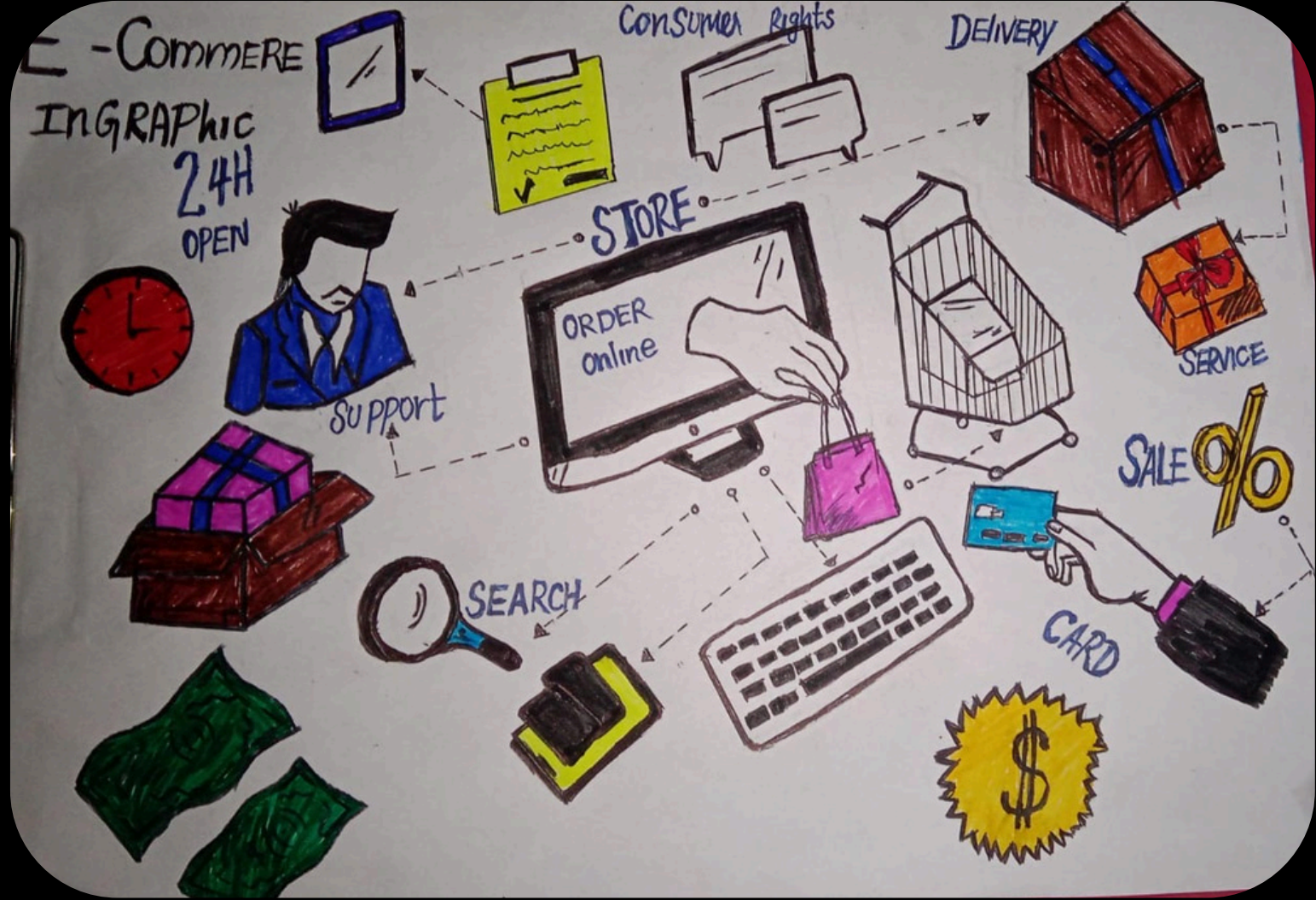
R.Pridhosh

II BCOM C

MEDLY IN ART

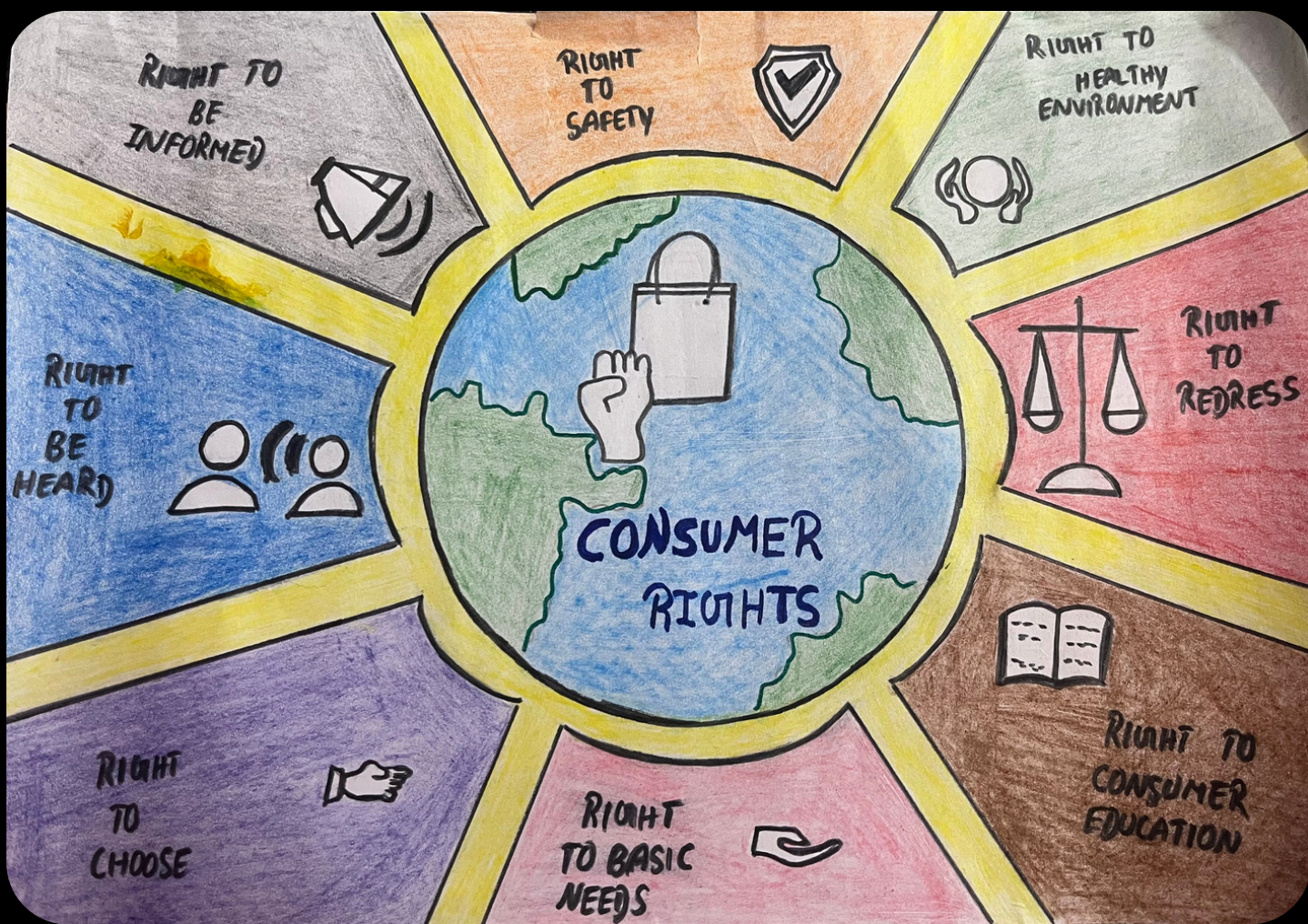


T.Suganthi
II BCom A

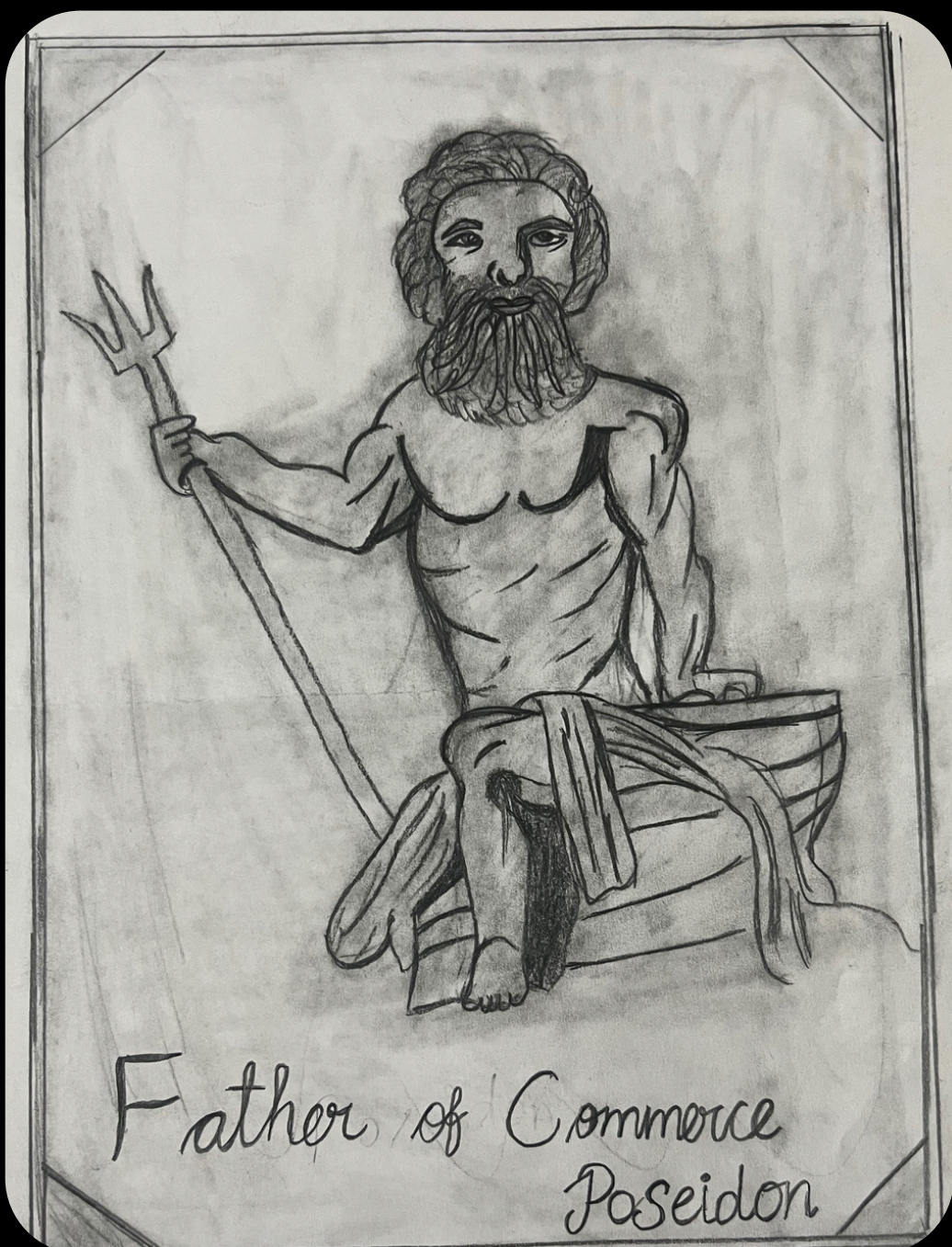


D.Pandiswetha
II BCom A

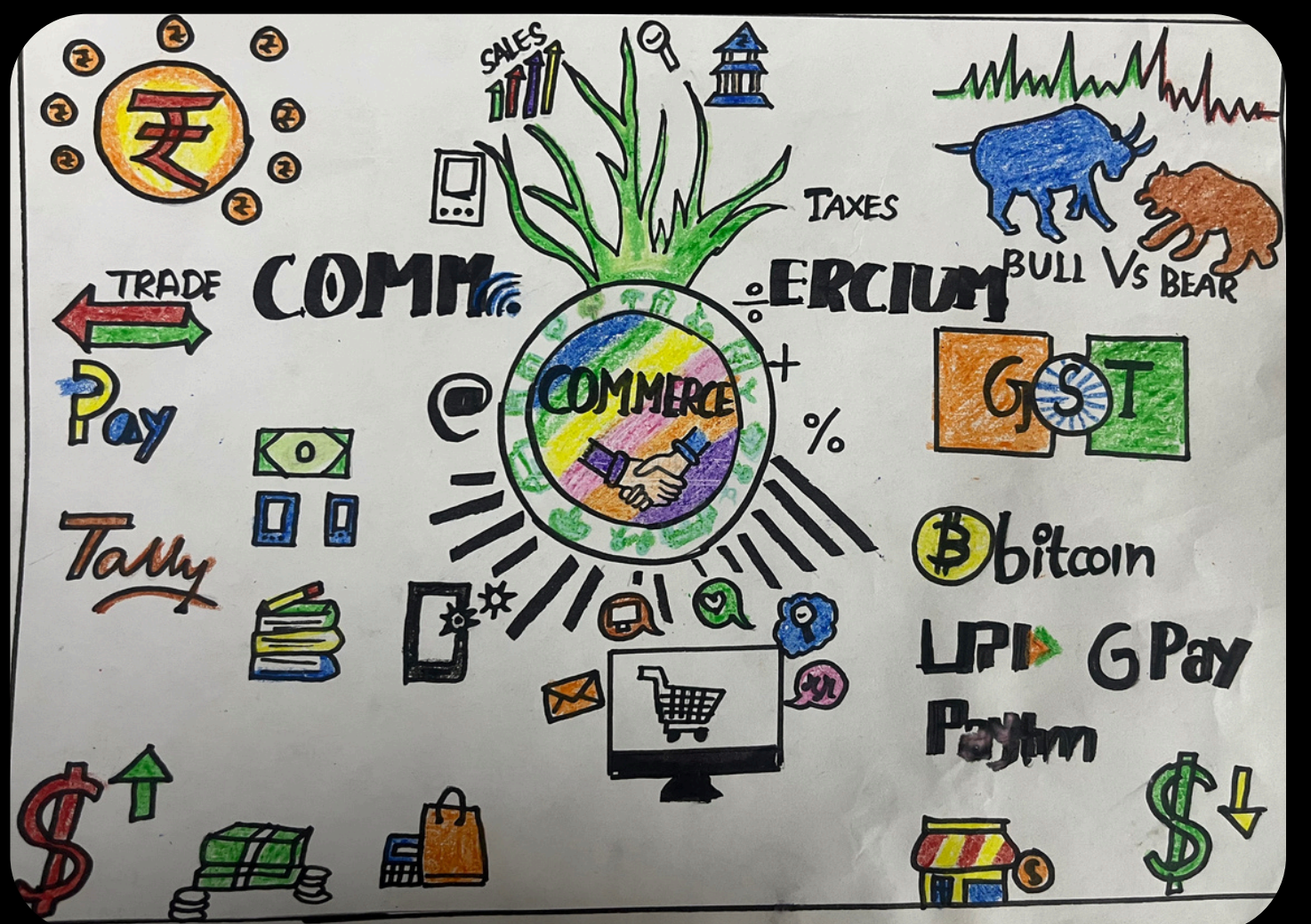
K.Sanjitha
II BCom C



Abitha
I BCom PA



Father of Commerce
Poseidon



<h3>Barter System...</h3>	<h3>MONEY Exchange System...</h3>
<p>A system of exchange where goods or services are exchanged for other goods or services...</p>	<p>Money is a widely accepted token that can be used for exchange of any goods or service.</p>

E-COMMERCE

MARKETING MANAGEMENT

V. Divyalakshmi
III B.com 'A'

G. Sangeetha
B. com III 'A'

GOODS AND SERVICE TAX

ONE NATION ONE TAX

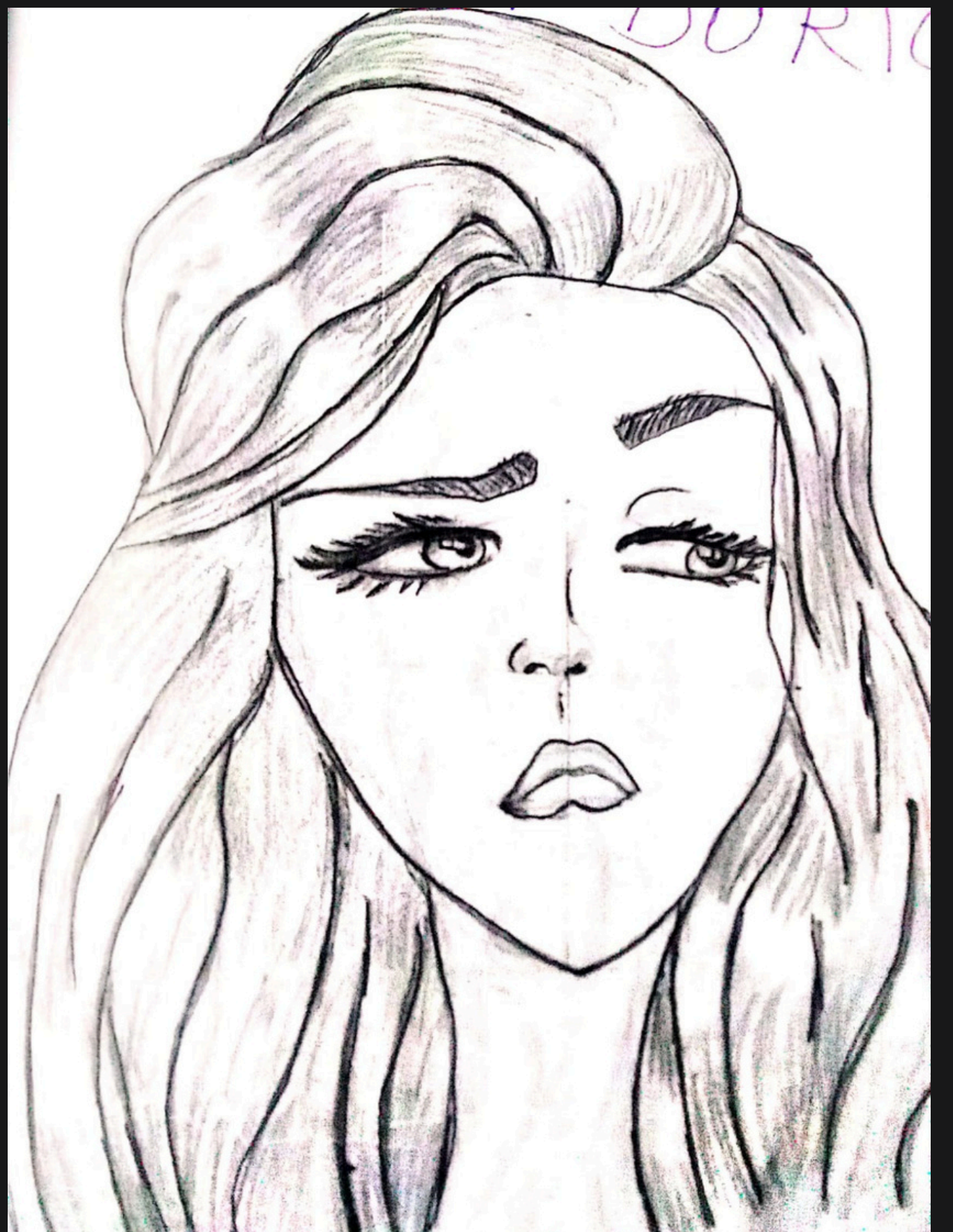
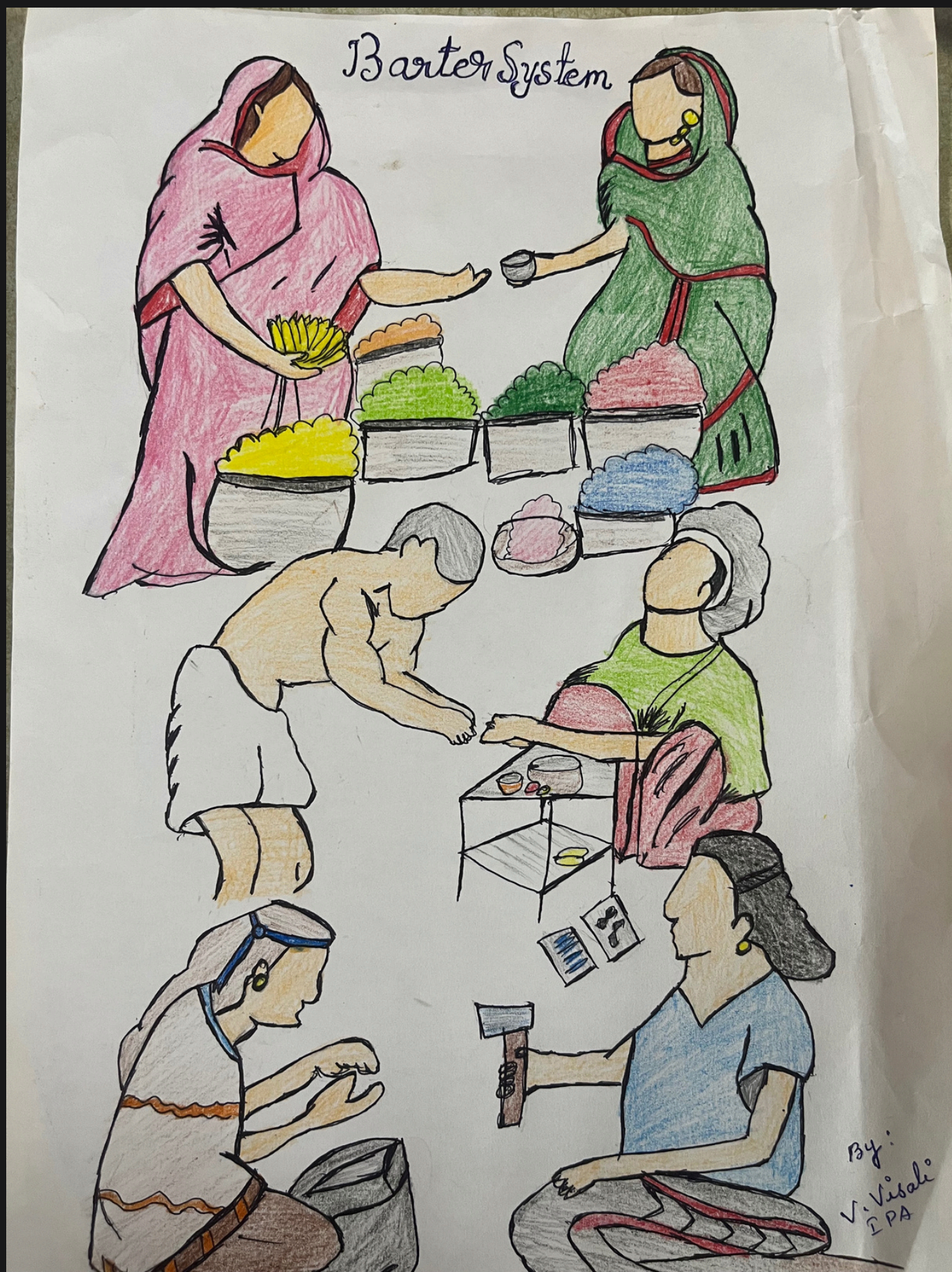
S. Swaminjar
III - B.com 'A'

ONLINE SHOPPING

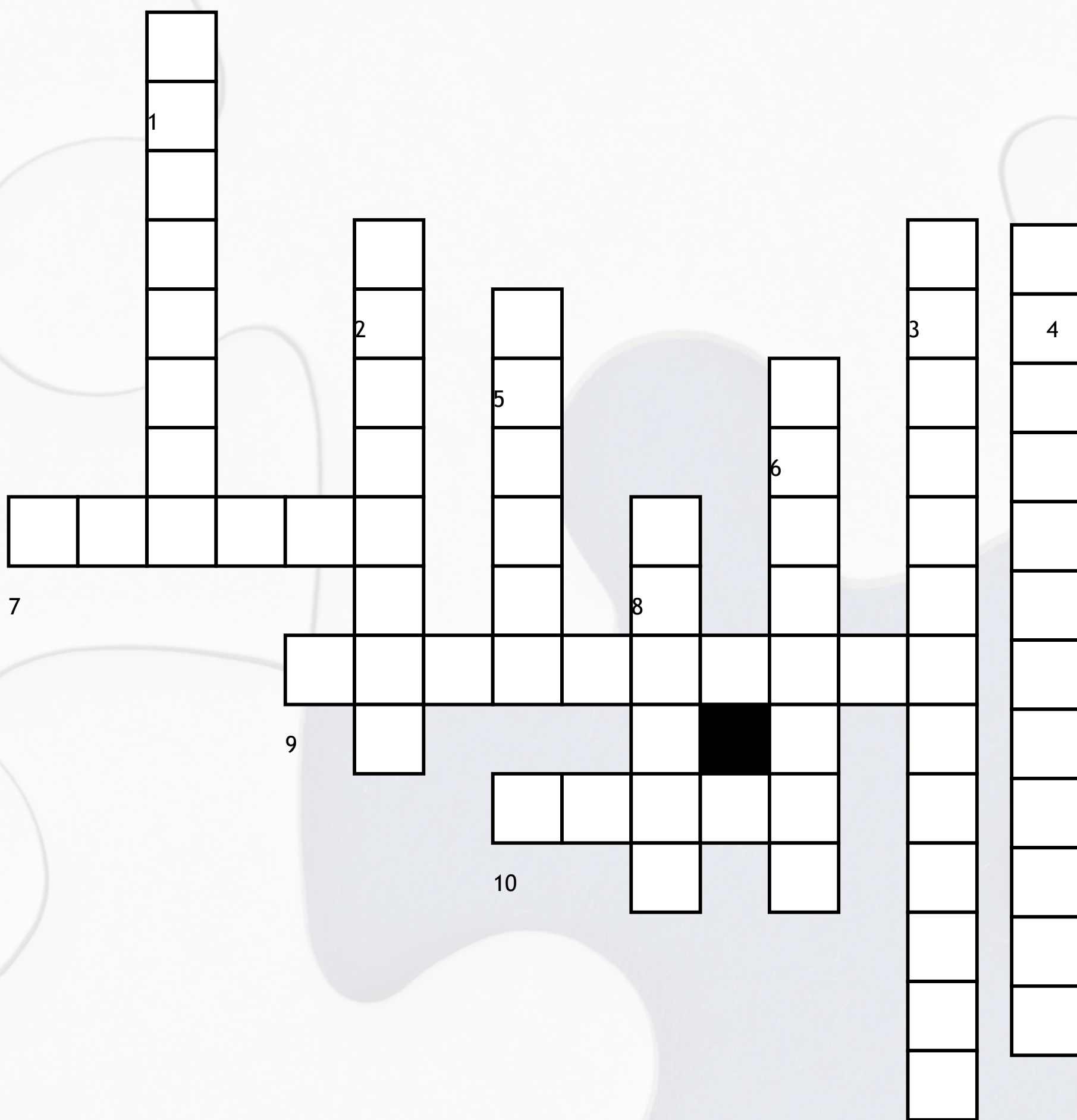
S. Sushitha III B.com 'A'

COMMERCE

M. Thamira
II. B. Com (P.A.)



Commerce Crossword



Across

7. The swapping or exchanging of one good for another

9. When the offeree agrees to the proposal

10. Items that you can see and touch

Down

1. Someone who purchases goods and services to satisfy needs produces and sell, for a profit, the and wants

2. A legally binding agreement

3. Buying something without giving too much thought as to whether you need it or not

4. Let the buyer beware

5. A written communication ordering your financial institution

to pay a person a specific amount of money

6. Any organisation that goods and services that satisfy the needs and wants of the consumer

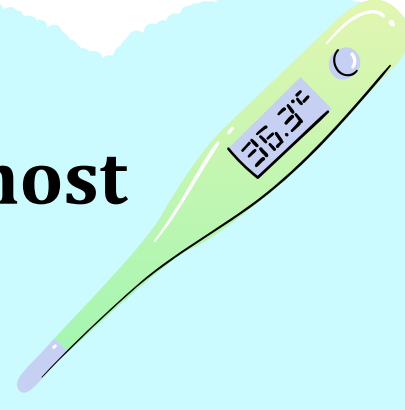
8. Electronic Funds Transfer at Point Of Sale

Jolly Jokes

Thermometer: Do you know that I am the most educated instrument in the World?

Stethoscope: Is it? How do you say that?

Thermometer: Because I have so many degrees.



Doctor: I like lemon tea

Lawyer: I am fond of green tea

Astronaut: I don't like anything except gravity

Teacher: You had three apples and you ate one.

What would you have?

Student: Three apples

Teacher: Three apples? How?

Student: Yes, two apples outside and one apple inside.

Teacher: ???!!!



Umayaparvathy
I BCOM A

FACTS

1. We are born with nearly 300 bones and then it decreases to 206 bones by adulthood as some bones fuse with the other.
2. Women lose up to 8% of their brain mass during pregnancy.
3. Gram positive bacteria, which cause tooth decay, acne, tuberculosis, leprosy, streptococcus pneumonia etc., can be nearly killed by eating cashew nuts.
4. When you learn something new, the structure of brain changes.
5. There is a tree that is so poisonous. Rain water dripping off its leaves will burn your skin. Name of this tree is Manchineel tree.
6. An Ostrich can kill a lion by its swift kicks with the help of its long and powerful legs.
7. If you place a ripen banana next to a green tomato, the tomato will ripe due to the ethylene gas produced by the banana.
8. People who understand sarcasm well are often good at reading people's mind.
9. The statue of liberty was made with copper but its colour changed to green due to oxidation.
10. The internet speed at NASA is 91 Gbps making it 200 times faster than the average household connection speed of 50 Mbps.

Priscilla
III BCOM C

PEOPLE BEHIND THE PAGES

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