

# THE STUDENT PRESSES

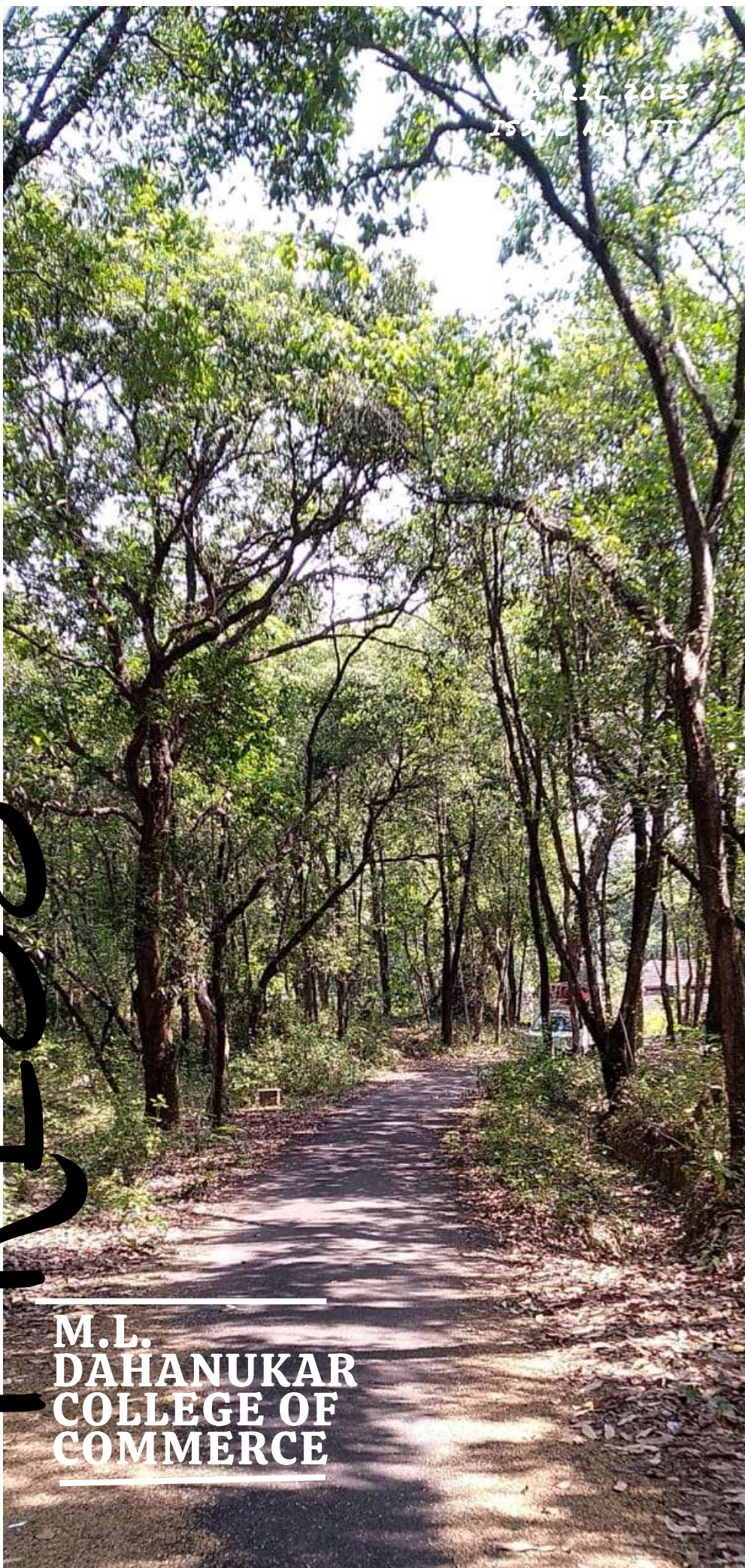
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# The Student Press



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## WHY TSP?

DEAR READERS,

*THE STUDENT PRESS short for TSP is a publication that focuses on providing a platform for every student regardless of their years and courses to publish their thoughts and encourage them towards journalism and reporting and boost their confidence in writing. It comprises articles written by students from various fields of life, it also features research articles written by teachers. The student press covers fests and other social interactive intercollegiate programmes. One of the main highlights of TSP is the interview sections called 'Kar Har Maidan Fateh' and 'Ek Baat Guru ke Saath' where students interview personalities from the educational field and teachers who help guide the students. All the rights of this publication belong to M. L. Dahanukar college of commerce and hence are not to be used without permission.*

*- Prof, Dr. Kanchan Fulmali & Sharvi Sawant*

**Editor-**

**Prof. Dr Kanchan Fulmali**

**Student Editor-**

**Sharvi Sawant**

**Co-Editor -**

**Omkar Redkar**



# Principal's Words

DEAR STUDENTS,  
I AM VERY HAPPY AND GLAD TO ANNOUNCE THAT OUR STUDENTS UNDER THE GUIDANCE OF DR. (Smt.) KANCHAN FULMALI HAVE STARTED A PUBLICATION 'THE STUDENT PRESS' A VERY INNOVATIVE PROGRAM WHICH THEY HAVE TAKEN UP WITH THE HELP OF THE STUDENTS. IN THIS PANDEMIC TIMES WITH STUDENTS WORKING THROUGH ONLINE MODE THESE STUDENTS HAVE STARTED THIS E-PUBLICATION WHICH EVERYONE CAN READ ON THE COLLEGE WEBSITE. I WISH THEM ALL THE BEST AND CONGRATULATE THE TEAM LEADER AND THE STUDENT MEMBERS. AND ONCE AGAIN ALL THE BEST FOR YOUR FUTURE SUCCESS.

- DR. DNYANESHWAR. M. DOKE



# Co-ordinator's Words

I AM SUPPORTING THE STUDENT PRESS FOR THE IDEA THAT THEY HAVE BROUGHT FORWARD BECAUSE EVERYONE HERE IS APPRECIATED FOR THEIR WORK. THE STUDENT PRESS IS A PLACE WHERE STUDENTS CAN WRITE WITH A OPEN MIND AND HEART THROUGH THEIR WORDS... THIS INITIATIVE IS NOT ONLY FOR THE DAHANUKARITES BUT FOR STUDENTS ALL OVER MUMBAI. I ASSURE YOU OF THE QUALITY FROM THE BEGINNING AND WOULD PROVIDE WHATEVER YOU REQUIRE.

-DR. KANCHAN FULMALI

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# Ek Baat Guru ke Saath

Dr Sangeeta Pawar is a professor and Head of Department of commerce at the university of Mumbai an ex Senate Member and currently I/C Director of N.U Jain Career Education and Development Centre at the University of Mumbai.

**What skills do you think a student in this graduating years need to inculcate to be ready for todays cut throat competition?**

Education and knowledge acquired through values, wisdom, ethics, sense of right and wrong is thought to us through our Indian culture, practices and philosophies.

Today world is full of competition and challenges.

Youth will have to prepare themselves to imbibe skills which suit to todays ecosystem, skills that are essential to provide them their livelihood but at the same time respecting the world around them which is possible by internal understanding of capacities and resources.

If you don't have the knowledge acquire through right and correct sources, develop on your learning skills, communication, personality and develop yourself into a unique brand.

People will like you if you are knowledgeable but will remember you only when you hold on values with principles, virtues and humanity by helping others.

Competitions teach you to win a race, a quiz, a test but to remain in the spot light only your personality USP sustains you. So develop that USP  
Personalise your Brand.

**Being the head of department of commerce a dynamic personality. How would you describe your struggles in your early stages of your career?**

Every successful person has some story of their life with ups and downs, rise and fall.

I don't think anybody has rose to the top without any challenges.

My career struggles have been very interesting and romanticising as I accidentally entered teaching profession.

Always wanted to be an IAS officer and on second place of career option I wanted to be CEO of an Company. I always dreamt big.

My career fate wanted me to be in teaching.

Surprisingly industry and teaching opportunities both knocked my door of progress at the same time and I had to choose any one profession.



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I my kept wisdom and philosophical upbringing of my parents on top and choose teaching though the salary was very low but for the only reason that i wanted to do social work which would have not being possible working in a industry .

Now you could want to know what about my dream of IAS - it did wither as teaching profession kept me busy and i eventually started loving teaching profession as the young minds were so attached to me and never wanted me to leave teaching profession.

Yes I do agree that a bit of emotional touch was not required from my side at the early stage of my career and hence I still regret that why didn't I go ahead with UPSC preparation as a bigger size social work I would have done right now with high profiles IAS positions . But nevertheless teaching profession always gives me that leisure to enjoy doing social activities, working for people who require my help and support.

Early period of my career life was smooth as the authorities were very cooperative and gave me opportunities to learn and grow but the shift from college to university in mid period of my career was full of astonishing hurdles and strange obstacles. Struggles were related to getting lesser opportunities to grow, using controlled strategies of not allowing me to explore better teaching environment but my road map was very clear and i did not deter from my goals and these challenges never stopped me from moving ahead

I was calm and happy in that situation too and waited for the right time where I knew my good work, hard work, my talent, my sincerity and above all my humanity will pay me my rewards.

So today I feel I most satisfied person for whatever I have achieved and i am acheiving

## **Nowadays women are working at par with men how do you think a working women can balance between workspace and her house?**

Work life balance is like a measuring pan, the more u add things on one side - one goes up and the other comes down hence setting priorities for family and work is in ones hand.

There should not be difference between men and women when it comes of work life balance.

A man should help his mother, wife, daughter, daughter in law in whatever way possible to adjust the family responsibilities. Woman should not be coaxed to conduct household activities after meeting her job requirements.

A "ME" time is always essential for a woman just to relax, exercise, listen to music, go out for party, function or picnic .

Work place tensions, files should not enter womans home as this will hamper peace and endanger the happy moments that is spend together with family members

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**How do you think with today's competition students can maintain their study-life balance?**

Study life balance for students should be based on disciplined life, setting your priorities, goals and ways to achieve the goals.

Staying away from social media's, choosing the right source for getting information like sitting in libraries reading books, articles, searching for references, socialising and interacting with friends and people, keeping oneself occupied, listening more speaking less, observing people and remaining motivated in come what situation, eating good healthy food and respecting your and others time will take a student long way to success and prosperity

**What message would you like to give through our magazine?**

Retaliate like an oyster which when wounded yields pearls

Courtesy- Mrs P Radha my secondary school English teacher phrase that she wrote on my autograph book



# ***A Critical Study of Behavioural Finance in the Financial Markets***

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**Abstract:** Financial market can be studied in two different ways. These are Conventional Finance and Behavioural Finance. The term Behavioural Finance is of recent origin. Conventional Finance depends upon efficient market ideology. It also depends upon 'Investor Rationality Concept' as well as 'The Modern Portfolio Theory' developed by Markowitz. These all terms indicate recent radical changes and developments in the field of financial market.

However, till 1990 rather before the emergence of 'Open Door Policy' accepted by India, the theories of 'Conventional Finance' were not at all challenged. In the mid of 1995 the researchers have come across many limitations and shortcomings in the existing theory. They challenged the concept of 'Investor Rationality'. As a result of these new thoughts developed by the researchers, the term 'Behavioural Finance' came into existence. The researcher has tried to highlight the limitations in the theories of traditional finance. He has also taken into account the role of Behavioural Finance while pointing out these limitations. Similarly, an attempt is made to discuss the importance of Behavioural Finance.

**Key Words:** Traditional Finance, Behavioural Finance, Rational Thinking.

**Introduction:** Financial Market is the place where Financial Assets are traded according to set rules and regulations. Financial Assets are basically the shares and securities issued by Joint Stock Companies. They include shares, debentures, bonds and so on. The study and reviews taken regarding Financial Markets has always been a part of attraction for researchers.

All over the world researchers involved in financial research like to study financial calculations. The curiosity of these researchers has resulted into developments in financial markets. These developments are rightly classified into three groups such as Traditional Finance Theories, Modern Finance Theories, Behavioural Finance Theories.

The researcher has attempted through the present research paper to study and throw light on development of Behavioural Finance though there are many such theories are already been developed by different experts. It will also discuss a few important principles of behavioural finance. This will highlight importance of behavioural finance in financial markets.

**Statement of the Problem:** Finance is rightly called as, 'Life Blood of Business'. According to F.W. Paish, 'Finance means, availability of money at the time of need'. In today's competitive business world, all businesses require more and more capital to expand their business activities. Share capital is the most important source of finance to corporate entities. With the flow of share capital Companies grow and with the growth of companies rapid industrialization take place. To attract and more and more investors to the corporate investments in the form of shares, companies have to be prepared. The entire process of development ultimately leads to growth of economy. The present research does not concentrate only on ups and downs of share market but also the behaviour of investors. This behavioural pattern results into growth of financial markets. An attempt is made to explain the growth of modern financial sector i.e. Behavioural Finance.

**Objectives of the Study:** The basic objective of the study is, to highlight limitations of traditional theories. Similarly, the focus is to study the importance of the growth of behavioural finance pattern. In simple words, the objective is to highlight limitations involved in the theories of traditional finance and to pinpoint investors' behaviour in financial markets.

**Methodology of the Study:** The present research paper is technically conceptual, self-explanatory but descriptive in nature. It is based on, various research articles, research papers, journals, details available on various sites on behavioural finance. Books, periodicals, journals in print copy form, RBI Bulletines etc. were referred to develop the subject matter.

**Review of Literature:** If we take into account base and foundation of the said research paper, a lot of study material is available on internet. A few books and magazines devoted to behavioural finance are able to explain the subject in detail. The 'Efficient Market Concept' is the base for the development of conventional finance. The efficient market hypothesis has become the most important term of modern economics. It is now rightly called as, cornerstone of modern financial economics.

'The Efficient Market Hypothesis' is considered as the backbone of contemporary financial theory and has been the dominant investing theory for more than thirty years. Needless to say, a generation ago, it was the most widely accepted approach by academic financial economists'. (Konstantinidis 2012)

The investors' rationality concept is criticised by many researchers. Behavioural Finance is a traditional paradigm. It argues that, financial phenomena can be better understood using models in which some agents are not fully rational. (Nicholas Barberis & Richard Thaler 2003).

Abhijit Chandra and Ravinder Kumar in a research study have pointed out that, there are five pertinent axes on the basis of the underlying variables are named as prudence and precautions attitude, conservatism, under confidence, informational asymmetry and financial addiction.

**Limitations of Conventional Finance:** There are many limitations applicable to the conventional finance. They have been advocated by different researchers. They are as follows:

**1.Rationality:** Rationality means the investors always make use of information they possess. They utilize the same in an objective manner. Conventional finance assumes that investors are completely rational. Empirical researchers have proved that, it is the limitation. In reality, investors ignore rationality. They have biased attitude.

**2.Emotional:** Investments: Conventional finance ignores the role of emotions in investment decisions. In reality, investors are laymen. They have emotions. One cannot ignore the role of emotions in investments.

**3.Accuracy of Information:** Conventional finance always comes under faith and belief that the investors have capacity and access to all types of financial information. They know about share prices and trends of market. In reality, all the investors do not have such type of access. Actually, the most successful investors do not possess knowledge of all areas in the financial management.

**4.Experience:** Conventional finance assumes that, all investors are knowledgeable. They are experts. In reality, it cannot be the case. Experience makes them wiser and practical.

**5.Demographic Elements:** Demography means, age, male-female ratio, income, family background etc. the investors are not considered by the element of conventional finance. They are also having effects on investment decisions abilities.

The above all limitations of the traditional finance have been proved to be true in last few decades. Behavioural finance sector is a good development in the area of financial market study.



**Growth of Behavioural Finance:** If we look into history of 'Behavioural Finance', we have to go back to 1955. Herbert A. Simon, the lieutenant in his research paper 'A Behavioural Model of Rational Choice' published in 1955, has given the first thought to a new concept called 'Behavioural Finance'.

However, the in-depth study of behavioural finance started when Daniel Kahneman & Amos Tversky who first time discussed the different heuristics that affect investment decisions. It was discussed by them in 1973. These two experts advocated the well-known 'Prospect Theory' in 1979. They opined that, individuals respond differently to equivalent situations depending upon whether it is presented in the context of losses or gains. They also found that, individuals are much more distressed by prospective expected losses or gains. A remarkable fact they found is that, the individuals are much distressed by prospective losses than they are delighted by equivalent gains.

A professor from Santa Clara University, Dr. Statman Meir, published an article in the Wall Street Journal that, most of the investors are intelligent people. They are not insane or irrational. However, behavioural finance explains that, the general investors are normal people with full of emotions who take normal decisions in most of the cases but behave like a stupid in some cases.

Behavioural finance is the field that studies behaviour of investors with the point of rationality, biases, conventional finance. This new concept is developed due to efficient market hypothesis and other conventional finance related developments.

**Implications of Behavioural Finance Principles:** 'Traditional Finance Theory' assumes that, decision makers in finance are rational. But the behavioural decision making theory assumes that, the investment decisions are dependent upon various cognitive and emotional factors. They are called as illusions. These illusions are:

**1.Cognitive Dissonance:** This indicates mental discomfort experienced by an investor. It is a feeling of discomfort and disharmony.

**2.Herd Behaviour:** Herd means a group. In financial markets it is a group related to decision making. In many cases, investors have this type of groups which is completely against the term rationality.

**3.Loss Aversion:** Aversion means the feeling of dislike. Loss aversion means disliking uncomfortable about loss. This concept was initially developed by Kahneman and Tversky. It was expressed by them in their well known Prospect Theory.

**4.Mental Accounting:** It was first developed by Richard Thaler. It shows that, the way a person subjectively frames a transaction in his/her mind. It is for the utility they receive or expect. Generally, people measure the value of money on the basis of the source from which the income is generated. But it is a bias in investment decisions. Investors have different notions for the income received as interest and income from lottery.

There are similar theories explaining behavioural finance that challenge conventional finance theories of rational choice.

**Behavioural Finance and Securities Market:** The idea of behavioural finance has emerged out of shortcomings found out of the 'Efficient Market Theory'. This new concept has focused on various limitations of security markets. These limitations are completely neglected by traditional finance markets and highlighted by behavioural financial markets.

As a matter of co-occurrence, the efficient market theory and behavioural market theory are closely associated with behaviour of investors. These theories explain to us, how the investors make decisions regarding investments in security market.

In earlier days, no one tried to reveal the ways of raising finance in financial market. If the biases explained by behavioural finance are given due importance by the investors while making investment decisions, then their decisions may be more efficient and develop confidence amongst investors.

This overall efficiency in investment decisions, reduce crisis conditions in the financial markets. If such situations are controlled by adopting behavioural finance principles, it will bring more investors to make new investments. Thus, behavioural finance may surely help to raise finance in the financial markets.

**Summary:** One must understand and accept the limitations of conventional finance. These limitations are highlighted by empirical findings. Similarly, an objective analysis is required to derive conclusion. The growth of behavioural finance is certainly a positive aspect. It helps to study investor behaviour.

One must take into account that, behavioural finance cannot be the only perfect option as it is recent in origin. It has not yet undergone economic crisis and different economic conditions. It is recent in origin and cannot be accepted as an economic theory. It is the only collection of ideas and thoughts. These ideas and thoughts are not exhaustive in nature.

They are descriptive and advisory in nature. Researchers are expected to study and discuss to find limitations of behavioural finance itself. It is required to develop a logical and full-proof theory. Till that it will be treated as a theoretical exercise. It is the sincere attempt that has many positive angles. It needs more refinement, critical analysis, convincing explanation to replace the impacted and deep rooted theory.

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2. Alajbeg Denis, Bubuas Zoran & Sonje Velimir (2012), 'The Efficient Market Hypothesis: Problems with Interpretation of Empirical Tests', - Usually, a magazine article can discuss trending topics and themes, or more specific ones such as geography, cuisine, fashion, music, and other fields in interest. Nonetheless, all of these magazine articles need to abide by the principle of writing the latest events in order to make the readers interested with the recent events. Furthermore, a magazine article sometimes needs to include interviews with the interviewees to get the most accurate information.
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# A VERACITY OF MARKETING AND ADVERTISING OF FACEBOOK

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Key words: Face book, Social Media, Advertising, Marketing

## Introduction

Today advertisement is very important part of business rather organization can't go ahead if the organisation is not creating any goodwill. Advertisement is one of the sources to develop relations with customers and thereby accrue image for the company. To select medium for advertisement is difficult for the company as well as advertising agency. In the network age internet and thereby various social sites are available for advertisement to the organisations. FACEBOOK is one of them and very popular amongst everyone. This is reciprocal that face-book can easily develop relations due to their various activities and it brings radical changes in advertisement where the advertisers are getting new paddle for their marketing of products.

Marketing through social media is very popular amongst youth and more than 60% of the Indian population is lying in the age group of 15 to 40. This factor is encouraging organizations as this age group is mostly used this medium for their social communication therefore it is easy for marketer to market their products through social media, which is attractive, quick and cheapest media of marketing. It is the most flexible and effective form, from movie publicity to voting the US president and from restaurant discounts to supporting the Jan Lokpal bill. Today's world specially millennials era, social media marketing and advertising is one of the best solutions for market sales grow vertically and even horizontally. There are various social media use by the advertisers like Twitter, Facebook, Orkut, Digg, Stumble Upon, Flickr, MySpace, Wikipedia, Reddit, Newsvine and more. When the context is marketing, these become the active social expression of the brand and only one name comes in the mind of advertisers for their online advertisement i.e. Face book

## Significance of the study:

In the marketing age everyone should know that, how facebook is detritus market through various line of attack? 72% media coverage of this network marketing in the industry and 50% market share is captured by facebook.

## Objectives:

- To find out the success and execution of facebook marketing
- To find out why maximum use of facebook for marketing
- To come across the challenge towards marketing

**Methodology:** Secondary data is used to collect information for the study

## Data analysis:

### Dawn of Facebook Marketing:

Mark Zucker-berg (Harvard) had a knack of creating fun websites with social connections through mutual references. He registered for \$35 and paid \$85 for servers for The facebook.com. Students with Harvard.edu address only could register which ensured authentication with real names. Provision for profile picture, personal information like relationship status, AIM username, favourite books-movies, college courses, clubs, hobbies etc was given. Email invitations were sent to students' mailing-list.

Zuckerberg hired an ad-agency Y2M to put banner ads for college relevant services-products. He moved to Palo-Alto (Silicon Valley) in summer and befriended Sean Parker (founder of Plaxo) and made him president of 'The facebook' for his experience and contacts. He evolved 'The facebook' technologically and by business, hired new servers and kept away from Venture-Capitalists to retain control over company equity.

### **How Facebook marketing works:**

Click Through Rate popularly known as CTR is one of the instruments for measuring the success of the ads on various social media. For Facebook CTR is low as per the one of the Sales Operation Manager, Sarah Smith said that CTR is low for Facebook like 0.05% to 0.04%. According to Business community there are 1.39 million Facebook users and 1.19 billion mobile active users per month. Hence 9% digital ad spending on the Facebook. Facebook also obtained one fifth click for advertisements for its banner ads. According to Wordstream CTR of Facebook is 0.90% on an average daily it means 9000 clicks every day. One research notifies that for retail sectors' ads Facebook CTR is near about 1.59% daily. It is quite good in numbers.

But at the same time there are so many problems of this marketing. A single demand of an insurance policy on a networking media market can bring about tremendous changes in the market in just split 0.76 seconds. The companies start bidding for the customer and ends with rankings or a winner and those people are displayed in the results of the search engine.

### **Help to find customers:**

From the beginning, FB used software that recorded every user's likes from profile information, his social network and his FB activity. It has databases of Consumer Information, likes, behaviours, activity (time and span) not elsewhere available on earth that can be tapped for advertising purposes. This combination of real validated identity-info was unique. So they targeted a sure shot market for advertising flashing adverts only to users specific to the interests.

### **Types of facebook advertisements:**

There are now many types of ads, Self-Service ads like Company pages and Fconnect, Sponsored ads, NewsFeed, Banner ads, and Engagement ads. Banner ads on FB, by displaying on target user's profile, NewsFeed created a need/demand which Google cannot do. All these ads got revenue of \$1 billion in 2010. On their pages Companies create or join conversations about their products creating a buzz for their product. They automatically get reviews and suggestions from these. According to the research, there are computer programming 'bugs' or 'glitches' that eventually lead to unintentional marketing.

### **Why Facebook for Marketing?**

The following figures reveal the importance of Facebook.

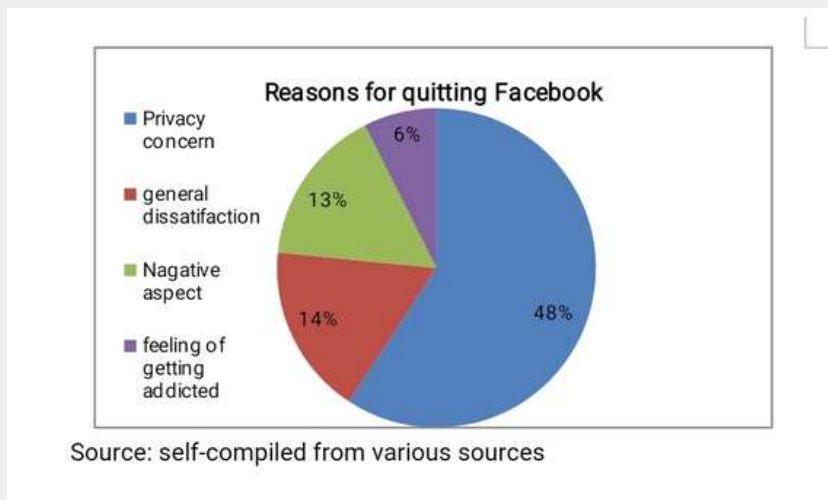
- Every day 2.037 billion number of people are using Facebook.
- 65.9% of mobile users at world level using Facebook.
- On an average of 100 million hours are spend by Facebook users daily.
- Per user revenue of Facebook is \$10.86.
- In 2022 Facebook received a revenue of \$116.6 billion
- There are 1.983 billion users with ads of various marketers.
- Surprisingly maximum 329.65 million Facebook users are from India.
- 55.7% users are follow the brand or search it on Facebook
- 23.6% of leading marketers are using Facebook for promoting their brands
- As of now more than 10 million advertisers are active on Facebook
- Facebook became World's largest photo-site with 64.5% photos.
- FB overtook MySpace, Google and Yahoo in total time spent online
- Most of Face book's revenue comes from advertising.
- 63.7% of the US citizens are exposed to Facebook ads.
- 2.11 billion individuals have observed Facebook advertisements.

### **Snags of the SMNM:**

It is true that this marketing definitely attracts the customers but there are approximately over 75 million blogs in which only a handful have many readers. It can be helpful for creating powerful relationship between the producers and customers through the communication but it can be a platform of marketing the products or services. The honest truth that most vendors don't want to talk about is that most tools fall short on delivering what they promise.



- Removal of fake of likes from the Facebook may have heaviest impact on Asia
- One in 12 Facebook accounts 'fake'
- Facebook ventures into online gambling
- More than 75% of the youth are ignoring the social media network marketing due to various reasons.
- There are a rising number of Facebook users who are discontent with Facebook. The number one reason for users to quit Facebook was privacy concerns (48%), being followed by a general dissatisfaction with Facebook (14%), negative aspects regarding Facebook friends (13%) and the feeling of getting addicted to Facebook (6%). Facebook quitters were found to be more concerned about privacy, more addicted to the Internet and more conscientious



## Conclusion

Keeping the track of all activities of users on Facebook, only a particular type of advertisement is user friendly. Marketing is intelligently grafted onto a 'Wall', keeping in mind the likes of a user. As also, recorded knowledge of friends a user always chats with, gives a pattern of mutual interests of the group and things they can do together. Marketing is done after deciphering this pattern and how a user should positively react to it or the least, have a basic knowledge about it. 77% of active users on Facebook respond to events, marketing surveys, movie promotions, brand adverts and other marketing phenomena affirmatively. Hence, irrespective of what people may think, this dorm-room novelty has been man's most creative technological invention connecting millions across the globe beyond the boundaries of nationalities.

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# महाराष्ट्र दिवस

महाराष्ट्र दिवस.....

शिवरायांचा आढ घेणारा, संस्कृती जाण असणारा नितीमूल्यांचा भान  
ठेवणारा, पराक्रमाचं शान माननारा महाराष्ट्र.

ढोलकीच्या तालावर बेभान होणारा महाराष्ट्र, काळ्या मातीतून सोनं  
पिकवणारा महाराष्ट्र, मृदुंगाच्या बोलावर तल्लीन होणारा महाराष्ट्र, अरबी  
समुद्रहून विशाल काळजाचं महाराष्ट्र. संतांचा, विचारवंतांचा, क्रांतिकारांचा,  
व आपल्या सुजान नागरिकांचा सुद्धा महाराष्ट्र.

या महाराष्ट्राचा इतिहास अभिमानाने सांगण्या सारखा आहे, व भूगोल डोळे  
भरून बघण्यासारखं आहे. १९४७ रोजी भारताला पारतंत्र्यातून स्वातंत्र्य  
मिळाला. पण मराठी भाषा बोलणाऱ्यांचं काय? हे राज्य व्हावे ही तो श्रीची  
इच्छा होती आणि शिवाजी महाराजांना ही उमगली होती कारण त्यांनी  
हिंदवी स्वराज्याची स्थापना केली होती. १९५६ साली महाराष्ट्र राज्याची  
चळवळ सुरू झाली. महाराष्ट्र राज्याचा चळवळीत अनेक लोकं हुतात्मे  
झाले. शाहीर अमर शेख, आणि अण्णा भाऊसाहेब साठे यांनी आपल्या  
शायरी घाटातून व लोकनाट्यातून जनजागृती केली. जवळजवळ १०५  
लोकं हुतात्मे झाले. अखेर १ मे १९६० साली महाराष्ट्र राज्याची स्थापना  
झाली.

उत्सव हा बलिदानाचा असा साजरा व्हावा. ॥२॥

जय जय कार त्यांचा असमंती गरजावा.

सांडले रुधीर ज्यांनी महाराष्ट्रासाठी ॥२॥

जन्म त्यांचा फिरुनी

महाराष्ट्र देशीच व्हावा. ॥३॥

मग २०१० मध्ये याचा सुवर्ण महोत्सवी वर्ष मोठ्या थाटामाटात साजरा  
झाला. हा दिवस आंतरराष्ट्रीय कामगार दिन म्हणूनही ओळखला जातो.

मंगल देशा, पवित्र देशा, महाराष्ट्र देशा, वंदन करतो मी याला श्री महाराष्ट्र  
देशा. जय हिंद। जय महाराष्ट्र.



# DEMAT ACCOUNT

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Let us understand what a demat account is, and for what it is used?

If you have started or willing to start trading or investing in stock market, you must have heard the term "Demat account". It is a short for Dematerialised account. It is also called as Depository Participant account. It is an electronic account which holds and store the financial security such as mutual funds, bonds, shares etc. It is the paperless trading which allows the investor to buy and sell the financial securities without the need for physical transfer of certificate. The demat account is backed by the share market. As, there are two Depository Companies in India where the shares are stored. Namely, Central Depository Services Limited (CDSL) and National Security Depository Limited (NSDL). The depository participants also known as agent, stock brokers or broking firms are registered under any of these two depository companies. The investors like us opens the demat account under any of the depository participant of our choice. Nowadays, it is compulsory to open a demat account if you want to trade in financial securities.

Demat account makes the process of investing easier and quicker and also eliminates the need to hold physical certificate. It privileges you to access your portfolio and also the transaction history from anywhere in the world. The risk of theft, loss or damage to the physical certificate is avoided since the process is online and paperless.

The demat account is the essential tool for investors to trade conveniently, efficiently and securely.



<https://images.app.goo.gl/rWTPzcs3AjlVBBRN6>

TEJASWINI PAWAR

# Visit To MTTI

It was a college-sponsored experiential learning trip to Byculla, on 25th Feb 2023 Mumbai Traffic Training Institute, and Worli Traffic Police Headquarters. In my formal clothes and with my friends, I was ready to take the bus. Ma'am called the roll numbers before taking off for Byculla. After the arrival to Traffic training Institute there we all had tea before heading to the lecture hall.

The session began with energy of police inspector sir chedrashekhar who introduced us to the mumbai police after his motivational speech mr. Nileem mohite the IT support guy (for all the camera which are installed across the mumbai ) had prepared a PPT in which he shared a lot of insights, current achievements and their future goals with us (to double the number of cameras which is now 5300) further he talked about the different types of cameras which are installed in the 5 regions and are accessible to around 90 police stations. presentation was over we had our lunch break meanwhile when the break was still on, shinde group produced sasta shark tank here is the link:-- <https://youtu.be/tLQNSP4ILwA>

We had few more informative sessions But I would like to specially talk about what pravin kadam ISP officer said if we drive safe and followed all the rules we can save 3% GDP and put it in our countries development "It is a big money" he said, he shared one incident that when a civilian asked him why you care this car, this head ,this life is mine "why you care, what is it that you are losing?" where he replied "IN childhood we all had books with "bharat maza desh ahe sare bhartiy maze bandhav ahe" written on every first page of books". saying no isn't an option if we know the rules it is our duty to follow them on road. With this we said by to MTTI and took off to our second destination worli Traffic Police HQ .

Within 30 mins we were at our location there they showed how challan gets registered and how they fine people breaking rules caught on cameras taking father they showed us some past road accidents starting from chain snatching to oil tanker catching fire all was just dangerous. After that we took nice group pictures and took off the return college passing bandra-worli see link as sunsets making the see look great as the trip was over. I want to specially thanks to our Shruti maam and Mr..pramod sawant for guiding students.

Anurag Satav

# THE SHARE MARKET

The stock market is a market that exists for issuing, buying, and selling stocks that trade on a stock exchange or over-the-counter. A share market is a platform where buyers and sellers of shares come together. There are two main Stock markets in India- The National Stock Exchange (NSE) The Bombay stock exchange (BSE) Many large companies have their stocks on a stock exchange. Trade in stock markets means the transfer (in exchange for money) of a stock or security from a seller to a buyer. This requires these two parties to agree on a price.



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An IPO is known as the Initial public offering of stock that occurs when a company first decides to become a publicly-traded company by offering stock shares. Shares which are usually offered in the IPOs are most commonly purchased by large institutional investors like pension funds or mutual fund companies. An IPO market is also known as primary or initial market. Once share enters into a primary market all the trading that happens further on is in the share market is know as secondary market.



# *Bull Market*

A bull market is a time when the prices of the shares are rising or are expected to rise. a bull market is defined as a 20% gain or more profit. A bull market is a period of time in financial markets when the price of an asset or security rises continuously. A bull market is identified by optimistic investors and strong results which last over an extended time.



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# *Bear Market*

A bear market is a market when there is a drop in investment prices – generally, a bear market happens when the market index falls by 20% or more from its most recent high. It is identified by investors' pessimism and low confidence. It is the opposite of Bull Market. Bear markets tend to be shorter than bull markets



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Sharvi Sawant

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# Fashion ka Jalwa

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The purpose of Beauty Pageants is to select individuals who take on various social issues by spreading awareness on them. Instead they end up creating unrealistic beauty standards which are not easy to achieve and when people don't meet these unrealistic beauty standards they lose confidence or feel inferior which takes a toll on their mental health. What people don't realize is that it takes a lot of work to make someone look different from what they truly are and nobody is born "picture perfect", including the supermodels we see on the cover pages of beauty and fashion magazines. But as they say, change is the only constant and so people today are questioning the existence of these pageants but despite that they are not only held every year, but also celebrated around the world.

So our recommendation this month is a documentary which may not necessarily make you question or doubt as to why these pageants exist, but will give you an idea as to what all goes behind organizing them. The film is from the perspective of the people participating in these contests. You see, these pageant winners are supposed to present themselves in a certain way which makes people want to be like them, however every coin has two sides and many times we only get to see one side and not the other. They are human beings after all and there is more to them than meets the eye and that is what the film tries to show us.

This film is called "Bitches and Beauty Queens: The making of Miss India" and it follows the journey of contestants who took part in the 2002 Femina Miss India contest. It is set in Mumbai where women from every nook and corner of the country who take part in the contest stay under one roof, in a luxury hotel, where they go through rigorous training for 40 days, following which they're taken to the destination where the contest will eventually be held.



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In every story, the spotlight is always on a select few and here the spotlight is on two contestants; Medha and Sonal, with other contestants also getting screen time, the likes of which were Neha Dhupia, Gauhar Khan, and Reshmi Ghosh. Let's assume that there are two groups 'A' & 'B' where group A consists of Medha, Sonal & their friends and group B consists of Neha, Gauhar & Reshmi. The participants in group A are very opposite from those in the other group and through this the makers try to show us two sides of the same coin.

Group A likes to have fun, break rules, are overconfident and they like to talk ill about other contestants, at least that is how they come across in the documentary, they could be different but after a point you don't like them because they are all talk but no action. Contrary to group A, the ones in group B are very quiet, hard-working, follow the rules and know where to draw the line. So while the participants in group A might be popular, it's the underdogs in group B who take the center stage later in the film and decades later continue to be in the spotlight on various platforms.



<https://images.app.goo.gl/Fg8vbECammr3oZZ9>

While the documentary tries to show you both the sides, it gives more attention or screen time to only one, which is understandable given the title of this film, as it's supposed to tell you that it is not as hunky dory or fancy as it seems.

This film is made from a western perspective and so Mumbai is shown in sepia tone, making it appear as if there is a lot of heat and dust there. The way in which the city is represented, shots of which appear at regular intervals throughout the film is not appropriate. You see not everybody here is poor and the contestants after all come from well to do families which should give these people an idea that there is more to the country than just poverty or slums.

This film was made at a time when Indian contestants were winning these pageants one after the other and were taken seriously, however that no longer seems to be the case anymore. While the film manages to beautifully capture the work that goes behind the making of these beauty pageants, showing us the vulnerable side of the contestants, it would have been better if they could also show us in-depth, the chaos that takes place backstage before the show starts, instead of just giving us glimpses of that.

If you liked Madhur Bhandarkar's film "Fashion" then you will enjoy watching this film as well, because while that was fiction this is the real deal. In the end Beauty Pageants cannot determine who we are and that is something we need to remember. You can watch this documentary on YouTube.

• To Cinema and Beyond.

- Nikhilesh Bendre.

SYBAMMC/A.



# WANDERLUST

College's over?

Confused about where to go this summer?

Want to go out with friends for a short trip?

Here's the article you're waiting for, with the sun right above our heads minds and bodies screaming for a relaxing vacation this season is the perfect time to go out and enjoy your holidays with your friends and family. From glistening beaches to camping near lakes from river rafting to relaxing planes there are tons of things one can do and, in this article, we are going to look at some of these places. So, pack your bags get your shoes out and go on a trip to make some lifelong memories.

In this article, we will visit the different but popular cities of Maharashtra which make it whole.

## Pune-

The city that sleeps from 2 to 4 Pune might just be one of the most sarcastic cities to exist! From places to people, everything in Pune takes it up a notch with the heat. They might not have sunny beaches but they do have several different other attractions from Shaniwar Wada, Dagadusheth Halwai temple, Shinde Chattri, Saras Bagh and their special drink Mastani and Bhakarwadi.



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## Kolhapur-

It's not just their Kolhapuris that attract people to the city of Kolhapur. With a long legacy of wrestling and dangal the city of Kolhapur is a major eye-catcher with its different martial arts centres and intricate products like the Navari saree and no one can forget the kolhapuri special 'Mirchi'. One of the different famous sites in Kolhapur is the Kopeshwar temple, Mahalaxmi temple, Rankala Lake, Jyotiba temple, and Shri Chattrapati Shahu Museum. Dishes one must try when in Kolhapur are – the Tambda Pandhra Rassa and the spicy kolhapuri missal.



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## Nashik-

Now this might be a weird choice but when there is a topic of the best wines bought to the table Nashik is a must-visit. From milk white Dhudhsagar falls, Saptashrunji, Trimbakeshwar, Nashik caves, Jain temple, Mulher trek, Kalaram temple etc Nashik is a very popular city of the visit by tourists be it family with a religious motive or sole travellers of the friend's group.



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## Chandrapur-

Are you a wildlife lover? Then Chandrapur might just be the place for you. Tadoba Andhari National Park is one of the most loved tourist places in Chandrapur. Along with Mahakali temple and Chaprala wildlife sanctuary.



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# Mumbai-

Last but never the least, Mumbai never goes without mention and with so much to offer Mumbai always manages to amaze the traveller. Mumbai might have many names the city of lights, the city that never sleeps, the city of dreams but along with the names, there are many places in Mumbai one can visit as the Jahangir art gallery, the Elephanta caves, Marine Drive, Gateway of India, Colaba, Juhu, Fashion street, Siddhivinayak, Sanjay Gandhi national park, Haji Ali Daragh one might just not get enough. But there is more to Mumbai just than places the food- from Vada pav to Dabeli, Pav bhaji, Misal, Frankies and Paani Puri who can ever forget pani puri it seems it has everything one can come to think of. Mumbai manages to just about satisfy everyone who loves it and it might just be enough.



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To Aap MUMBAI kab aa rahe ho? Or Pune or Nashik or Kolhapur or Chandrapur?

**SHARVI SAWANT**



# IPL- THE GREAT INDIAN FESTIVAL

“WHERE TALENT MEETS OPPORTUNITY”

If you are cricket fan and loves to watch thrillers and mind bogling finishes IPL is the place where you get it all. The Indian Premier League (IPL) is a domestic, annual Twenty20 cricket tournament in India, organized by the IPL Governing Council, under the aegis of the Board of Control for Cricket in India (BCCI). It is the most watched Twenty20 tournament and the second-best paying sporting league globally. IPL was established in 2008 and currently consists of ten teams in ten cities across India. The inaugural IPL season was won by Rajasthan Royals. As of May 2022, there have been fifteen seasons of the IPL tournament. The latest season was conducted with Gujarat Titans winning their first title. The IPL tournament involves each team playing every other team twice in a home-and-away, double round-robin format. At the conclusion of the double round-robin league, on the basis of aggregate points, the top four teams qualify for the playoffs. In this stage, the top two teams compete with each other (in a match titled "Qualifier 1"), as do the remaining two teams (in a match titled "Eliminator"). While the winner of Qualifier 1 directly qualifies for the final match, the losing team gets another chance to qualify for the final match by playing the winning team of the Eliminator match; this match is titled Qualifier 2. The winner of this subsequent Qualifier 2 match moves onto the final match. The team that wins the final match is crowned the Indian Premier League champion.

The league returned to its original home-and-away format after a period of four years. Due to the COVID-19 Pandemic the previous three seasons were held at neutral venues. "Fan parks" are being organised in 45 cities, events which last occurred in 2019.

The teams are divided into two groups (A and B) of five teams. Each team will play seven home and seven away games.



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A team will play each team in the other group twice (home and away) and will play once with four of the teams in the same group.

This season seems to be different in its own sense. We as a fans had witnessed one of the best finishes arguably in the history of the IPL. The man of the honour was Rinku Singh. It was Gujrat Titans vs Kolkata Knight Riders. The match seemed over to all the fans where Kolkata almost required 40 runs from 2 overs. The 19th over went well. But then the disaster got underway. Kolkata required 29 runs from the last over and Umesh Yadav was on the strike. Umesh sensibly rotate the strike. Then the Rinku mania was started. Yash Dayal was bowling the last over and he seemed confident as 29 runs are almost impossible to get. He bowled the second bowl of the over and RInku smashed it for six. No worries for bowling camp as it is just a six. Third ball, fourth bowl as well as fifth ball went for the maximum and the bowler was under the pump. 5 required from the last bowl. And the inevitable happened. Rinku smashed an another maximum and brought victory to the Kolkata from the hands of the Gujrat Titans.

As I am writing this article the equation to qualify are changing as the tournament is moving to great heights everyday As of today Gujrat Titans, the defending champions are table toppers with the total of 12 points. But as we all know IPL as a league is very volatile league. You cannot predict your top 4 even on the last day of the league. We have seen a classic Mumbai Indians vs Rajasthan Royals in the summer of 2014 where the fourth team was decided with the barest of the margin.



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<https://images.app.goo.gl/RBP3zu4zVXQBtRd8>

Talking about Squads, Rajasthan Royals are looking the most balanced one with new Lucknow Super Giants. Gujrat has all the stars who on their day can win you games single handedly. Chennai Super Kings has got the firecrackers in their batting but their bowling is not up to the tournament standards. Punjab Kings celebrates their new Captain with Shikhar Dhawan. Sunrises Hyderabad has got all the basis covered at the auction but their equation is not clicking at this point but you never know. Delhi Captains after the tragic accident of their captain Rishabh Pant is under pressure as they are at the bottom of the table. Kolkata Knight Riders as a team is doing good but they have their moments. Lastly the most successful team in the tournament Mumbai Indians is reeling under pressure with injuries to some of their players.

IPL is considered as a festival in India and it lives upto it's standard. Every night we are seeing last ball finishes and great entertainment.

OMKAR REDKAR



## CONTACT US

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lots of coffee.*