

DSPM's K.V. Pendharkar College of Arts, Science & Commerce Dombivli (E)

Department of Biotechnology

NOTICE

Date: 10/07/2020

All the students of **SY and TY Biotechnology (2020-21)** are hereby informed that, in the current situation arising out of COVID-19 Pandemic we have decided to conduct the digital mode of learning. The orientation program for the same is arranged as follows.

Class	Date	Time
TY Biotechnology	13 July 2020	10.00 am
SY Biotechnology	14 July 2020	10.00 am

The link for joining the zoom session of orientation program will be shared in the students WhatsApp group.



Dr. Seema Agashe

Coordinator

Dept. of Biotechnology

Timestamp	Email Address	NAME:	CLASS AND DIV:	ROLL NO:	CONTACT NUMBER	HAVE YOU READ ANY NON ACADEMIC BOOKS?
2/8/2021 13:51:09	nischayp19@gmail.com	Nischay Santosh Patil	SYBcom C	205398	7021260726	Yes
2/8/2021 14:33:30	aishwaryasalunke59@gmail.com	Salunke Aishwarya Rajendra	SYBCOM / C	205409	8104307600	No
2/8/2021 14:45:08	patilsejal658@gmail.com	sejal	sybcom c	205399	9076339337	Yes
2/8/2021 14:59:05	ignaciusnadar@gmail.com	Nadar Ignacius Arockiaraj	Sy.bcom & C	205355	84509 73400	No
2/8/2021 15:05:56	chaurasiyashashi143@gmail.com	Shashi Chaurasiya	Syb.com 'B'	205191	9653447419	Yes
2/8/2021 15:21:14	nehavairat2020@gmail.com	Neha Rajkumar Vairat	Sy B.com D	205569	7304386838	No
2/8/2021 15:22:56	shreya.dabke13@gmail.com	Shreya	Sybcom D	205491	8169809492	Yes
2/8/2021 15:24:57	ashpatil868@gmail.com	Ashlesha	Syb.com	205095	8356913983	No
2/8/2021 15:29:29	mandalshankar2001@gmail.com	Shankar mandal	SYBCOM - C	205376	9137936058	Yes
2/8/2021 15:30:39	divyajagdale92@gmail.com	DIVYA MAHADEV JAGDALE	S.Y.BCOM (C)	205358	9321158768	No
2/8/2021 16:26:44	nutanahir368@gmail.com	Nutan	sy bcom A	205033	9653101027	Yes
2/8/2021 16:28:45	bhat.kartik2001@gmail.com	Kartik	SYBcom D	205485	8928629352/8169458700	Yes
2/8/2021 16:34:16	pal591597@gmail.com	Akhilesh pal	SYB.COM. Div:D	205533	8828711675	No
2/8/2021 17:19:39	simu0620@gmail.com	Simran Gupta	Sybcom A	205060	8452878457	No
2/8/2021 20:21:25	mridulkasliwal@gmail.com	Mridul Rahul Kasliwal	SYBCOM A	205071	8779627815	Yes
2/8/2021 21:29:14	pawarrani052@gmail.com	Rani	Sybcom (c)	205402	9136219394	No
2/8/2021 22:55:47	gawderutuja6@gmail.com	Rutuja Gawde	Sybcom D	205499	7700049359	Yes
2/9/2021 9:07:34	prajapativipul792@gmail.com	Vipul Santosh Prajapati	Sybcom- D	205545	7559264541	Yes
2/9/2021 12:18:13	tejuadsul123@gmail.com	Trailer Tukaram Adsul	Sybcom (B)	205181	8169073552	No
2/9/2021 12:39:51	meenayedage4@gmail.com	Meena Yedage	SY bcom'D'	205581	8237677261	Yes
2/9/2021 12:45:06	naktiresmhi@gmail.com	Reshmi	S.Y./B	205240	8454923587	No
2/9/2021 12:50:24	kaverriniwate4682@gmail.com	Kaveri Digamabar Niwate	SYBCOM /B	205242	7700079694	Yes
2/9/2021 13:24:13	sanjivanis393@gmail.com	Sanjivani	Sybcom b	205274	9702566255	No
2/9/2021 13:42:47	2412amruta@gmail.com	Amruta	Sybcom B	205257	8433650072	Yes
2/9/2021 14:26:23	riyabhalerao86@gmail.com	Riya Sunil Bhalerao	F.Y.B.COM D	204156	8828638029	No
2/9/2021 14:36:35	kajalpandey2208@gmail.com	Kajal pandey	Fybcom D	204213	8104937201	Yes
2/9/2021 14:38:35	gholapujwal@gmail.com	Ujjwal G	FY BCOM C	204024	7738606792	Yes
2/9/2021 14:39:04	aartishrivastav718@gmail.com	Aarti	Fybcom. C	204116	9867562486	Yes
2/9/2021 14:40:42	aniketsahu900@gmail.com	Aniket Kameshwar Sahu	F.y.b.com / B	203970	8791880106	Yes
2/9/2021 14:46:36	bhavnamaghade@gmail.com	Bhavana Bhagwat Maghade	SYBcom- B	205227	9987181403	No
2/9/2021 14:49:12	narvekarprathamesh847@gmail.com	Prathamesh Narvekar	Fy bcom	204060	9326778929	Yes
2/9/2021 15:03:08	shwetaayadav2905@gmail.com	Shweta Yadav	Sybcom & 'B'	205284	9004316411	Yes
2/9/2021 15:43:04	khopkara2@gmail.com	Abhishek khopkar	FY.BCOM B	203890	9372908256	Yes
2/9/2021 15:47:02	amany3881@gmail.com	Aman Yadav	FYBCOM B	203951	9326671370	Yes
2/9/2021 15:57:42	yadavnancy060@gmail.com	NANSI RAKESH YADAV	FY.B.COM (B)	203952	9987594925	Yes
2/9/2021 16:25:39	ombhanushali09@gmail.com	Om bhanushali	B. Com fy /D	204257	9821940191	Yes
2/9/2021 16:26:58	mayanksunilshukla9511@gmail.com	Mayank Shukla	FYBCOM -D	204239	7776068598	No
2/9/2021 17:09:25	dilipkulal329@gmail.com	Dilip ramnath kulal	Fybcom c	204048	8828532259	No
2/9/2021 21:07:03	meenazkhan1703@gmail.com	Meenaz khan	FYBCOM. (D)	204195	9372739950	No
2/10/2021 9:02:11	bipin.mishra@ril.com	Sakshi Mishra	Fybcom A	203756	986 722 9286	Yes
2/10/2021 9:55:16	mansisalvi890@gmail.com	Mansi	Syb.com & B	205262	9324967278	No
2/10/2021 10:12:35	amantripathitripathi399@gmail.com	Aman Tripathi	FY. B. COM (C)	204096	9326302717	No
2/10/2021 17:27:57	makwanasupriya12@gmail.com	Supriya	Sybcom (A)	205077	8356871173	Yes
2/11/2021 10:15:43	mdeshpande19@gmail.com	Surabhi Nilesh deshpane	Fy 'A'	203717	9076477035	No
2/12/2021 18:02:18	smartsakshi2002@gmail.com	Sakshi sunil kamble	Fy.bcom D	204191	7715847320	No
2/16/2021 12:19:01	shruti26022002@gmail.com	SHRUTI PURUSHOTTAM LINGAY	S.Y.B.COM	205523	7678007787	Yes
2/16/2021 12:23:57	soniyadesale2806@gmail.com	Soniya gurudatta desale	Sybcom D	205492	9004983274	Yes
2/16/2021 19:09:59	shivangigupta592002@gmail.com	Shivangi Gupta	D	205504	9819731737	Yes
2/16/2021 23:02:53	santoshshenoy311269@gmail.com	SANGITA SHENOY	SYBCOM / D	205556	7715905336	Yes

IF THE ANSWER TO THE ABOVE QUESTION IS 'YES' THEN MENTION THE TITLE OF THE BOOK	WHICH OF THE FOLLOWING NEWSPAPER YOU READ?
गाथा	a) TIMES OF INDIA
	g) none
	d) LOKSATTA
	a) TIMES OF INDIA
The Hard Thing About Hard Things	a) TIMES OF INDIA
No	d) LOKSATTA
Ignited minds	a) TIMES OF INDIA
	f) any other
Wings of fire	a) TIMES OF INDIA
	d) LOKSATTA
Brave New World	g) none
I have read 'COMPETITION SUCCESS REVIEW" and 'RICH DAD POOR DAD' book	f) any other
No	f) any other
	a) TIMES OF INDIA
Who Moved My Cheese, Thinking Fast and Slow, Sherlock Holmes, etc.	f) any other
	a) TIMES OF INDIA
Murder capital (Reg McKay), the spy (Paulo coelho),the phoenix (Sidney Sheldon),the god of small things (e) MUMBAI MIRROR
1. Life's Amazing Secrets 2. One night at the call centre	b) ECONOMIC TIMES
No	g) none
Economic in one lesson	c) BUSINESS LINE
	f) any other
	g) none
Yes	a) TIMES OF INDIA
Yes	a) TIMES OF INDIA
No any book	g) none
Rich dad poor dad	f) any other
श्रीमंत आई, श्रीमंत मुलगा	d) LOKSATTA
Yes	a) TIMES OF INDIA
The Western canon	a) TIMES OF INDIA
No	g) none
Yes	d) LOKSATTA
You Can Heal Your Life by Louise Hay	f) any other
	f) any other
Filled by randomness	f) any other
The personal MBA	a) TIMES OF INDIA
	a) TIMES OF INDIA
	a) TIMES OF INDIA
Yes	a) TIMES OF INDIA
	g) none
Wise and otherwise	a) TIMES OF INDIA
	a) TIMES OF INDIA
No	f) any other
	g) none
	d) LOKSATTA
	c) BUSINESS LINE
Wings of fire	f) any other
	d) LOKSATTA
Jhansi ki rani	b) ECONOMIC TIMES
IGNITED MINDS BY APJ ABDUL KALAM SIR	a) TIMES OF INDIA

Do you refer any newspaper/ magazine/ journal/ reference book to get more information about subject you are studying or to update your knowledge about particular subject? If yes give details	Which among the following is your area of interest?
Reference book	REAL ESTATE INDUSTRY
General knowledge	STOCK MARKET AND INVESTMENT
	ECONOMY
Yes	BANKING AND INSURANCE
World economic	STOCK MARKET AND INVESTMENT
No	E-COMMERCE
	STOCK MARKET AND INVESTMENT
	BANKING AND INSURANCE
No	STOCK MARKET AND INVESTMENT
	E-COMMERCE
	E-COMMERCE
I always see the internet to get more knowledge of economics.	STOCK MARKET AND INVESTMENT
No	INTERNATIONAL TRADE AFFAIRS
	BANKING AND INSURANCE
Mint Newspaper, Business Today Magazine and Kiplinger's Personal Finance.	STOCK MARKET AND INVESTMENT
	BANKING AND INSURANCE
	COMMERCIAL LAW
I mostly read for market updates and sometimes for current affairs.	STOCK MARKET AND INVESTMENT
No	BANKING AND INSURANCE
Honestly No , I'm not searching	STOCK MARKET AND INVESTMENT
	STOCK MARKET AND INVESTMENT
Yes	BANKING AND INSURANCE
Yes	RETAIL BUSINESS
Yes	COMMERCIAL LAW
No	RETAIL BUSINESS
The Hindu	STOCK MARKET AND INVESTMENT
Economic times, Hindu, Indian express	ECONOMY
Economic	REAL ESTATE INDUSTRY
Such as "Times now" newspapers and magazines such as "Forbes" and "India today".	BANKING AND INSURANCE
No	ECONOMY
Yes	E-COMMERCE
The Hindu	STOCK MARKET AND INVESTMENT
Enjoy	ECONOMY
	STOCK MARKET AND INVESTMENT
Times of india	BANKING AND INSURANCE
	STOCK MARKET AND INVESTMENT
	STOCK MARKET AND INVESTMENT
Yes	BANKING AND INSURANCE
	BANKING AND INSURANCE
No	ECONOMY
	REAL ESTATE INDUSTRY
I read news paper hindi and english both to improve my reading and to speak in English	BANKING AND INSURANCE
No	TRANSPORT AND COMMUNICATION
	ECONOMY
	BANKING AND INSURANCE
No.	ECONOMY
Pruthvi parikrama	ECONOMY
Yes I refer newspaper (economics time and Time of india)	TRANSPORT AND COMMUNICATION
	E-COMMERCE

**DOMBIVLI SHIKSHAN PRASARAK MANDAL'S
K.V.PENDHARKAR COLLEGE OF ARTS, SCIENCE & COMMERCE
(AUTONOMOUS), DOMBIVLI (EAST)**

NOTICE

COMMERCE READER'S CLUB

Students who have participated in the commerce reader's club activity are hereby informed that the session for the year 2020-21 will be as per the following schedule:

Session	Date	Time	Venue
1st	26/02/2021	2:00 PM -3:30 PM	ZOOM Platform
2nd	30/032021	2:00 PM -3:30 PM	

Instructions:

- 1. Zoom login credentials for the session will be shared on the whats app group one day prior the scheduled date.**
- 2. Participants have to report for the session as per the schedule given.**
- 3. Participants must have softcopy of Report or ppt for presentation**
- 4. Participants have to keep their video and audio on while the session is going on.**
- 5. Participants who want to make ppt shall have to make a presentation of maximum 10-12 slides.**
- 6. Each participant will be allotted 5 minutes for the presentation**
- 7. Participants must ensure that proper Network connection is available, which shall be active and uninterrupted (noise free surrounding) throughout the session.**



INDIA'S E-COMMERCE POLICY “Kal, Aaj aur Kal”

E-Commerce is nothing but an invisible market where buyer's and seller's come together to trade their goods through internet. E-Commerce can also be termed as E-market. E-Commerce is spreading widely in whole over the world. There has been a tremendous growth of E-Commerce in India during these past few years. All types of goods are sold in this market including “ESSENTIAL & NON-ESSENTIAL”, “SUSTAINABLE & NON-SUSTAINABLE”, etc. People can buy or sell their product without visiting a specific location but through their mobile phones, laptops, computer using internet in their home, which was the main motive to create such market. E-Commerce or E-Market saves time, effort, energy of a person.

Earlier in India people use to consider E-Commerce as a fake or threat market. Indian people use to believe thing like E-Commerce or E-Market could never exist. More than 70% of Indians were not aware of E-Commerce. But then through Advertisement on the television, through banners, through billboards, through our government, through our studies we got to know about E-Commerce. I still remember when I was in 8th STD I had a computer subject in our school in which E-Commerce was the newest topic. I was confused, feared and blocked at the same time after hearing the topic E-COMMERCE. We people use to think twice before buying or selling products on E-Commerce or E-Market. Earlier there was a specific place in our surrounding termed as Market where our parents and we use to visit to purchase vegetables, fruits, electronic gadgets, furniture, our household appliances, etc and a place where sellers use to come to sell their products.

It was more time consuming and waste of energy for both buyer and seller by being physically present at a place to trade. Due to being physically present there was gathering of large amount of people not only in the market but in Public Places too which lead to spread of unwanted, never imagined diseases, flues, etc. which lead to problem in our peoples health. People use to wait in a big row of line outside the banks for simple money transaction. People also use to wait a lot in counter line to purchase tickets; people use to wait outside the restaurant for a person to finish his food so that he can sit and enjoy his food while eating it.



(People waiting outside bank and a crowded market)

E-Commerce has added a drastic change in the life of people. Through new trading apps such as Flipkart, Amazon, Myntra, etc one can easily sell their goods with zero investment, no need of searching places or apartments or store to run businesses. Also now there is no need of physically going out to ten different stores and choosing a product of your choice. Instead you can buy or bookmark the product of your choice to your wishlist by simple touches in your phone. E-Commerce has also helped in banking field too. One can easily transfer money to other person's account using the app called GOOGLEPAY, PAYPAL, BHIM APP, etc. Money can be easily transferred to a person living in a different city, in a different state or in abroad using modern apps. Now there is no need of carrying money in your pocket or in your wallet but one can easily pay any type of bill using apps such as PAYTM, PHONEPE, AMAZON PAY, PAYZAPP, etc. Everything seems to be digital now. People can calmly and freely travel around the world with no money in their pockets but in their phones unlike before which is why there is no chances of getting robbed. During this pandemic when there was no way of going out

thousands of people started online shopping of groceries, essentials goods being in their homes through their cell phones, government provided money to homeless, jobless people digitally during this pandemic. Government invented an app called AAROGYA SETU App which allows people to see if they are affected by the virus or not, this app also allows people to look affected people in your nearby area. As fast as time is changing our technology, our way of living is also changing friends, family members, big business now a day's communicate through online app such as ZOOM, GOOGLE CLASS, etc. which saves a lot of time. During this pandemic School, Colleges, Universities ran their classes, studies, lectures in digital form. Being socially active on social media platforms I see a lot of big companies, celebrities investing a huge amount of money in new form of currency termed as BITCOIN. I also see people drastically moving and investing their money towards CRYPTOCURRENCY. BITCOIN & CRYPTOCURRENCY is a digital asset designed to work as a medium of exchange, today in India a single piece of Bitcoin (1 Bitcoin) worth's about 4,35,582 in Indian Rupees. I see people's effort, time, energy is being saved due to this new way of living but on the other hand this type of technology, lifestyle is also making us human more weak day by day. We don't go outside of our house for days now, we don't go outside to hangout, play with our friends instead we communicate, play games with them in our phone and computers, we people are somehow missing the joy, fun of living this life, we all are missing the nature's beauty, the air, the energy, the atmosphere of this universe by staying in our homes by locking our self in our room. A person doesn't even drive his car now there has been an automatic car that self drive himself like what world are we living in? Being so advanced has its both advantages and disadvantages it depends on a person's perspective how he sees it.

As far as my concern in upcoming 5 years E-Market will undergo in more change than the previous 5- 10 years. Market would become much easier than today. E-Market is getting huge day by day thousands of people are joining this market every day. I believe in the upcoming time there may not be a place in our surrounding which we consider today as market. Advertisement such as banners and billboards may disable in the upcoming period of time because everything will be held digitally, our way of living will

become much easier or it will make us weaker. Looking toward the chart and seeing it seems like growth of E-Commerce is tremendous today but it may fall or decrease in the upcoming years or it may increase by more percentage who knows? Future is unpredictable anything could happen so how am I suppose to see or judge E-market or E-Commerce in five years from now, till now there has only been a tremendous growth for E-Commerce. There can also be an opposite reaction to this E-Market where people may stop or our government may ban, stop or rejects E-Market in the upcoming period of time.

KANDARI SUMIT

FYBCOM C

ROLL NO. - 204111



Atmanirbhar Bharat Abhiyaan

“A Self Reliant India With 5 Pillars Article”

“In our pride, India is our mother, we will adopt
Swadeshi and celebrate Swadeshi and make India self sufficient
Come together and adopt Swadeshi.
Make India self sufficient by adopting Swadeshi”



INTRODUCTION:

The past months have witnessed not just a single city, district, state or nation but the entire world grappling with an unprecedented pandemic. While the lockdown and the efforts of health and administration officers are still trying to deal with the ongoing situation.

The emergence of the Covid-19 pandemic tested us all, from small businesses to big corporations. Though it has left us staring at an uncertain future, it also presents us with an opportunity to build a self-sufficient and self-reliant India.

India launched the world's biggest vaccination drive against novel coronavirus with two indigenously made vaccines on 16th Jan and it aims to inoculate about 300 million people by July this year. India is leading the fight against Covid-19 with this vaccination drive and is on a path towards self-reliance and self-sufficiency.

Prime Minister Narendra Modi said that building a Self Reliant India was essential in a post COVID-19 world. He highlighted that India's self reliance would be based on 5 pillars - Economy, Infrastructure, System, Demography and Demand.

Five pillars of a self-reliant India

PM iterated that a self-reliant India will stand on five pillars viz.

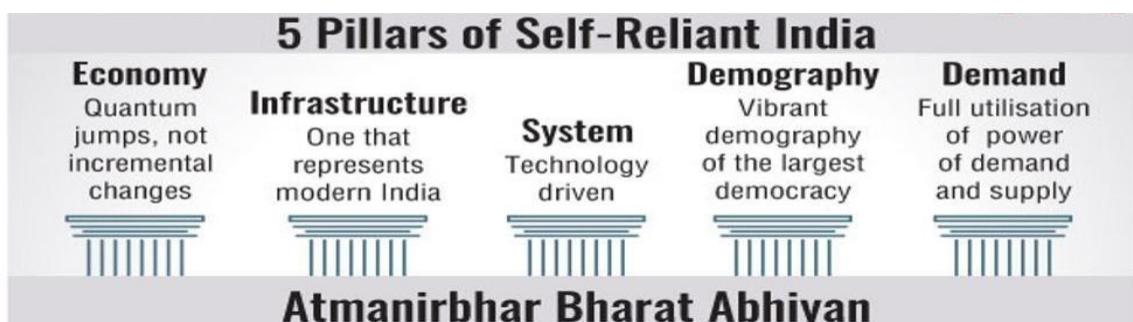
First Pillar: An economy that takes quantum jumps and not incremental change.

Second Pillar: Infrastructure that should be world-class and becomes the identity of India which is synonymous with a modern India.

Third Pillar: A system that is based on the technology-driven arrangements, fulfilling the dreams of the 21st century, not the policy of the past century.

Fourth Pillar: A vibrant demography which is the source of energy for a self-reliant India.

Fifth Pillar: Demand, whereby the strength of our demand and supply chain should be utilized to full capacity. He underlined the importance of strengthening



all stakeholders in the supply chain to increase, as well as fulfill, the demand. He stressed that it is time to become vocal for our local products and make them global. Under this campaign, a special economic package has been released by the government, which will benefit various segments including cottage industry, Micro, Small and Medium Enterprises (MSMEs), labourers, middle class, and industries, among others.

A self reliant India does not mean turning the country inwards or into an isolationist nation, but to embrace the world by becoming stronger.

CONCLUSION:

Atmanirbhar Bharat Abhiyaan campaign is the vision of new India envisaged by the Prime Minister Narendra Modi. On 12 May 2020, Our PM raised a clarion call to the nation giving a kick start to the Atmanirbhar Bharat Abhiyaan.

The aim is to make the country and its citizens independent and self reliant in all senses. He further outlined five pillars of Atmanirbhar Bharat - Economy, Infrastructure, System, Vibrant Demand.

REFERENCE:

<http://ddnews.gov.in/national/self-reliant-india>

<https://www.narendramodi.in>

<https://m.timesofindia.com/india>

<https://www.indiatoday.in>

DIVYA MAHADEV JAGDALE

SYBCOM C

ROLL NO.- 20-5358



RELIANCE'S E-COMMERCE VENTURE JIOMART

JioMart is the e-commerce market place that connects retailers with customers. Just like Amazon Prime Now and Grofers, Jio Mart will not maintain any warehouses but will allow local retailers and Kirana merchants to list their products on the portal and sell them to the customers. Jio will take care of the operations involved in this process which include logistics, payments, etc. Jio Mart aims to sell over 50,000 grocery products and will offer benefits that include -Free home delivery on no minimum order value, No questions asked return process, Express delivery promise.



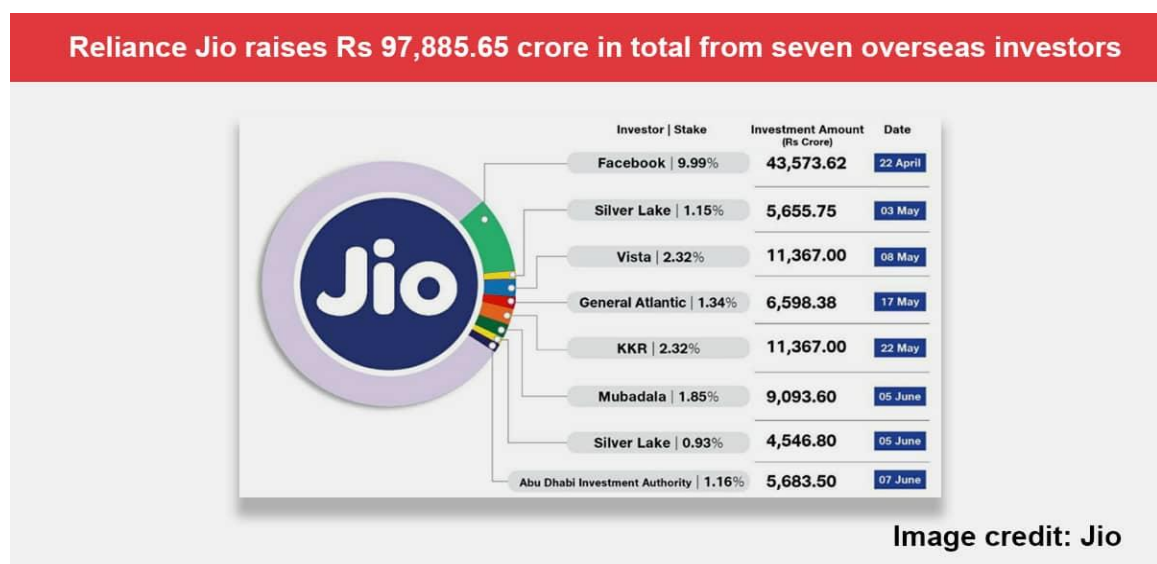
In the initial stages, Jio Mart will house products like daily staples, soaps, shampoos, and other household items which will give tough competition to players like Amazon and Grofers.

JioMart will serve as a platform for offline retailers to cater to customers in their locality who want to buy groceries online. At the RIL's (Reliance Industries Limited) 42nd annual general meeting (AGM), Ambani said that, through the latest venture, the company is projected to connect three crore offline retailers with over 20 crores households in the country. JioMart is the brainchild of Mukesh Ambani, where he wants to dominate the local kirana space. This person is so mad about disruption that he wants to dominate every visible business space. And he can do this because of money and muscle power.

In May 2020, JioMart was launched in 200 cities and towns in India. Within a few days of its launch, the JioMart application crossed 1 million downloads.

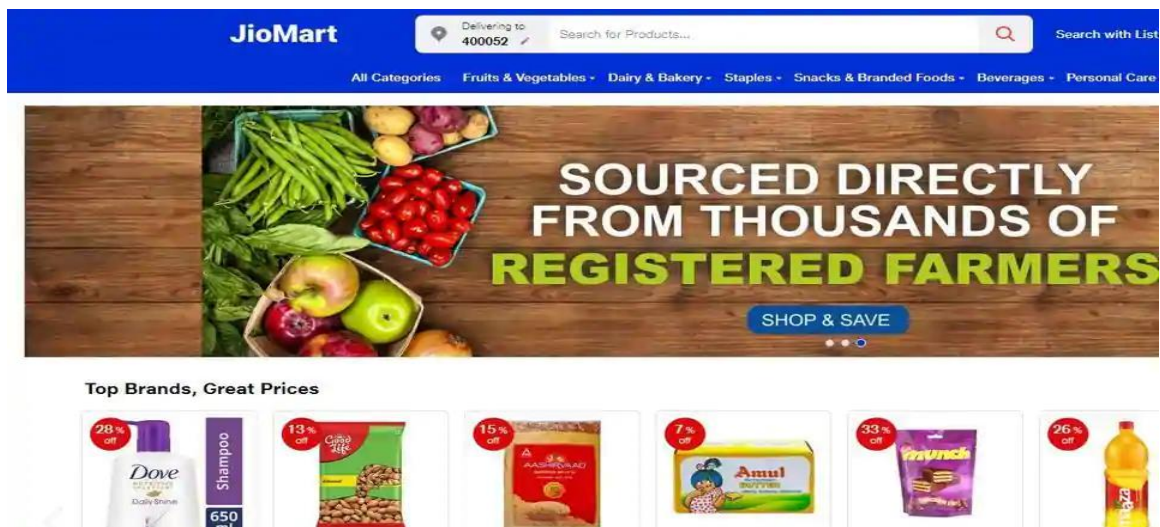
Through Jiomart Reliance wants to leverage the customer base of Jio and create a platform to bring local Kirana stores under it and serve customers. It is an online to offline business model where customer place order online and delivery happens through an offline shop.

Jio has partnered with Facebook and that helped Jio to utilize the WhatsApp network to launch Jiomart. It is currently rolled out in phases and started in some area in Mumbai.



In October 2020, JioMart signed an agreement with Infibeam Avenues. Under this deal, Jio will use Infibeam's solutions to power its e-commerce and digital payments services.

JioMart is promising to offer over 50,000 grocery products with free home delivery, without minimum order values and what they are calling is an express delivery promise and a no questions asked return policy. JioMart will be available through Android and iOS apps. In March, 2019, Reliance acquired logistics services platform Grab A Grub for its e-commerce venture. They also were in discussions with software company C-Square, which serves solutions to distributors, retailers, online e-commerce and sales force automation. Both helped develop the platform for JioMart.



JioMart will operate on the **online to offline business model**; it will connect with local retailers and deliver goods to customers by procuring them from the nearest store located in the customer's vicinity. This model is unlike the warehouse model used by Grofers and Amazon Now.

The company wants to correct the unorganized retail sector and help local shopkeepers whose businesses were adversely affected due to competitive pricing and warehousing strategies of online retail stores. In addition to increased sales and margins, these shopkeepers will be equipped with point of sale (PoS) terminals, integrated billing applications, and GST compliance. It will also upskill them in inventory management and supply chain management.

JioMart is an online grocery store that provides 50,000+ grocery products at discounted rates at your doorstep through an express delivery system. It follows **an on-demand model**. The company will avoid the system of warehousing and partner with local retailers instead. These retailers will source the grocery products and deliver it to the customers.

JioMart began functioning in January 2020 and is currently operational in **Navi Mumbai, Thane, and Kalyan**. The company plans to launch its services in other parts India soon.

Reliance Jio has begun with a lot of huge investments and continues to establish assorted stores in various cities in India; it has been a very good dynamism for the Indian consumers where Jio is enlarging its business along with ingenious e-marketing strategies, assistance, products, and services. Since every development has both positive and negative effects, the same applies to Reliance Jio. To make its retail zeal substantiality, Reliance Jio will have to combat other deep-pocketed rookies that are Amazon, Alibaba-backed BigBasket, and Tencent-funded Udaan as they hold heavy-hitter edges.

Hopefully, you have acquired the idea behind Reliance Jio's business strategies and working ecosystem of JioMart.

REFERENCES-

<https://en.wikipedia.org/wiki/JioMart>

<https://jiomartshop.com/>

ROHAN R. SUTHAR

SYBCOM C

ROLL NO. 205423



ANALYSIS ON REGULATORY CHANGES WITH RESPECT TO CORPORATE COMPLIANCES DURING COVID 19

The impact of COVID 19 pandemic on India has been largely disruptive in terms of economic activity as well as a loss of human lives. It brought social & economic life to a standstill. Almost all the sectors have been adversely affected as domestic demand & exports fell sharply at high speed. The wheels of the vehicle [ECONOMY] were halted leading to wretched conditions in the country. With the 'work from home' culture of employment being implemented by various companies in light of the social distancing norms issued by central & state governments, conventional norms of working have undergone drastic change. The quarantine & social distancing measures have forced many small, medium & large businesses to suspend operations, causing a substantial negative impact. Due to this, various small businesses & companies faced many economic disruptions & many more hurdles for smooth functioning of business.

To balance the situation, the Government of India has, through various regulatory authorities/ministries, from time to time, relaxed the compliance burden on companies by providing relaxations/extensions under the laws. The Ministry of Corporate Affairs [MCA] has issued various circulars, notifications & FAQs relaxing compliances under the Companies Act 2013 in view of this unprecedented pandemic. Their objective through these certain relaxation, was to smoothen functioning of the

companies amid this COVID 19 pandemic. Now, let us analyze changes in corporate



compliance due to COVID 19 in detail.

All companies have list of compliances to follow. One such compliance was to properly & mandatorily conduct the board meetings for matters related to certain matters like mergers, approval of financial statements etc without postal ballot, e-voting. But after the introduction of social distancing norms due to COVID-19, MCA understood the difficulty in complying provisions of Companies Act, 2013. So, MCA through notification had allowed companies to convene their board meeting through video conferencing or any other audio-visual means for all the matters including matters which is necessary to be conducted in duly convened board meeting such as approval of financial statements, appointment of auditors, approval of prospectus, mergers, takeovers etc from 19th March 2020 up to 30th June 2020 which through another notification further extended till 30th September 2020 keeping in mind the rising COVID-19 crises.

The Ministry of Corporate Affairs (MCA), taking into account the pandemic situation in the country extended the due date for conducting the Annual General Meeting (AGM) by the companies. Due to lockdown & a need to observe social distancing norms while holding AGM, it became difficult for the companies to conduct AGM. Thus, MCA issued circular providing extension in the period to hold AGM to ease the situations of the companies. Many smaller companies would have found it tough to meet the September 30 deadline as they would not have audited accounts due to COVID-19 disruptions. Every year, companies hold their AGM towards the end of September. This move was likely to be a big relief for many companies who may not be able to meet the September 30 2020, deadline for auditing accounts. MCA issued directions to all the ROCs across the country to extend the time of holding AGM by companies without the filing of formal application ie Form GNL-1 & payment of the fee. The extension will apply when the respective ROC issues such an order of extension of time. If the ROC under whose jurisdiction the company comes under issue order of extension, then the company can hold AGM within 31st December

2020. With the extension of 3 months, the companies whose financial year ends on 31st March 2020 could hold AGM by 31st December 2020 as against the regular date of conducting AGM within 30th September 2020. The last date for conducting AGM is not 31st December 2020 for all companies ie it vary from case to case. Suppose, if any company has conducted their last AGM on 30th July 2019 then the last date shall be 30th October 2020 (12 months + 3 months). Reason of variation in last date is due to the time gap between 2 AGM shall not exceed 15 months in any case. The MCA directions will benefit many companies. They provide an extension to companies whose Form GNL-1 is still pending with the ROC. Further, even the rejected Form GNL-1 companies also get time till December to hold the meeting automatically due to MCA directions. These directions come as a relief for companies whose application Form GNL-1 got rejected.

Further, a newly incorporated company having a share capital was not allowed to commence any business unless filed a declaration for commencement of business within 180 days of incorporation u/s 10A of the Companies Act, 2013 stating that every subscriber to memorandum has paid the amount on shares. In order to reduce compliance burden due to COVID-19, an additional period of 180 more days were allowed for this compliance.

Further, the companies who raised debentures or public deposits [liability towards public] are required to create investments & reserves dedicated to that amount of debentures or deposits maturing next year. But, due to lockdown & unavoidable circumstances, the companies were unable to create reserves or investments as they were facing cash crunch & liquidity crises. So, as per section 73(2)(c), companies which were required to create the deposit repayment reserve of 20% of deposits maturing during the FY 2020-21 before 30th April 2020, after relaxation given by MCA, could create the same till 30th June 2020 which later extended till 30th September 2020. Similarly, as per rule 18 of the companies [Share Capital & Debentures] Rules, 2014, companies which were required to invest 15% of debentures maturing during a particular year in specified instruments before 30th April 2020, after relaxation given by MCA, could invest up to 30th September 2020.

All the companies have to do many formalities for year ended 31st March every year. They have to submit various forms & documents like PAS-3, MGT-7, ADT-1, AOC-

4 etc. All these returns & documents have to be filed in MCA-21 site. But, due to this unexpected lockdown & many unavoidable circumstances, these companies were unable to file these returns on time. Due to this, some law-abiding companies came under the category of 'DEFAULTING COMPANIES' who failed [defaulted] in filing any documents, statements, returns etc on MCA-21. So, the Ministry of Corporate Affairs, in an attempt to provide relief & ease matters for the companies, had introduced a new scheme known as 'COMPANIES FRESH START SCHEME, 2020' (CFSS). The idea behind this was to give an opportunity for already defaulting companies [those who have not filed returns on time] to turn over a new leaf & to provide a clean slate to all those law-abiding companies, giving them extended time & a certain level of financial relief with regard to compliances considering the pandemic situation. Hence, MCA has provided opportunity to make as fresh start. Under this scheme, the companies who have pending filings with MCA & due date have been already lapsed, can complete their filings & make good their filing related defaults without any additional fees till 30th September 2020. So, they are required to pay only normal fees. As we all know, Companies Act, 2013 have provision of prosecution for default in filing documents. But, under this scheme, companies have immunity from launch of prosecution. However, the relaxation is only against delayed filings in MCA & not against any other defaults.

The Companies Act, 2013 lays down the provisions requiring corporates to mandatorily spend a prescribed percentage of their profits on certain specified areas of social upliftment in discharge of their social responsibilities. This social responsibility is known as 'Corporate Social Responsibility (CSR).' All these social activities are laid down in SCHEDULE 7 of the Act. Recently, MCA has made additions in SCHEDULE 7 & also inserted new rules which widened the scope of CSR activities. MCA had clarified that spending of CSR funds for COVID-19 is eligible CSR activity. Funds may be spent for various activities related to COVID-19 under item 1 & item 12 of SCHEDULE 7 relating to promotion of health care including preventive health care & sanitation & disaster management. Further, MCA through FAQs clarified which expenditure for COVID-19 will be counted in CSR. Through this clarification, contribution made to 'PM CARES Fund,' & 'State Disaster Management Authority' to combat COVID-19 shall qualify as CSR expenditure. However, payment of salary/wages to employees & workers including contract

labour, during the lockdown period shall not qualify as CSR expenditure as it is moral obligation. Also, the payment of ex-gratia to temporary/casual/daily wage workers specifically for the purpose of fighting COVID-19 shall be admissible towards CSR expenditure.

‘CSR Policy’ relates to the activities to be undertaken by the company in areas or subjects specified in SCHEDULE 7 to the Act & the expenditure thereon, excluding activities undertaken in pursuance of normal course of business of a company. But, MCA has brought one exception to this rule in order to motivate companies in medical field to develop measures against COVID-19. Company engaged in research & development activity of new vaccine, drugs & medical devices in their normal course of business may undertake research & development activity of new vaccine, drugs & medical devices related to COVID-19 for financial years 2020-21, 2021-22 & 2022-23 will be counted in CSR. But, to avail this, such research & development activities shall be carried out in collaboration with any of the institutes or organizations notified in SCHEDULE 7 & details of such activity shall be disclosed separately in the Annual Report on CSR included in the Board’s Report.

Further, companies also got benefits with respect to taxation due to COVID-19 pandemic. Even the due dates of audit & income-tax filings have been extended till October & November 2020 respectively.

Thus, we can conclude that, the MCA has amended, relaxed & extended various provisions of the Act, so as to facilitate & enable company management to comply with the Act’s provisions in these difficult times. Such proactive steps taken by the MCA have proved beneficial to companies.

REFERENCES-

www.ibanet.org,

some circulars of MCA

KARTIK. K. BHAT

SYBCOM D

ROLL NO- 205485



COPYCAT INVESTING IN INDIA

Copycat or Coat-tail Investing is the strategy of replicating the buys and sells of successful investors. Not copying the entire portfolio, but picking some stocks creates copycat holdings. A listed firm must disclose the names of shareholders holding 1% each quarter. Copycat investors track this information and purchase the same stocks for the portfolio. You believe the stock expert knows why he buys or sells the stocks. It is a quick way to make a considerable profit and gain from a price appreciation.

ADVANTAGES –

1. It is an easy way to make money. You must select a famous investor and mimic the buy and sell moves set an alert to get an idea of the significant trades.
2. Great investors add stocks to the portfolio after a thorough analysis.
3. Copycat investing helps you to find the next big stock. The investor would indulge in the hardwork, and you reap the benefit.
4. Mutual fund managers are experienced and familiar with stock market and you get the benefit of fund research and investment strategy without any effort.
5. Copycat investing is a successful game plan with no changes, no need to spend money on advisory fees and it is an uncomplicated way of understanding the working of the stock market.

DISADVANTAGES –

Coat-tail Investing has its share of pitfalls and so understanding the dangers of the investment before taking the plunge.

1. Your financial goals are non-identical to other investors. A stock guru has a different investment horizon and financial goals. You may need to liquidate the investment, while the stock expert stays invested for the long-term.
2. A stock market experts may commit an error.
3. Successful investors have a diversified portfolio of stocks. You may not have many stocks and copying the trading moves is a threat to your portfolio. You have a prominent position in the copycat portfolio.
4. The portfolio suffers if the stock does not perform well.
5. The stock guru knows when to exit from the investment. You may confuse trading for an investment pick and it has disastrous consequences as you continue holding the stock.
6. Great investors have information on the companies where they put their money. You will exit the investment on a poor performance. The expert has In-depth knowledge of the company and continues investing for a long time.
7. You may get the information about a significant investment from social media. It's so late for you to act on the news as the expert has invested in a considerable amount. The stock price has already shot up.

SHOULD WE TRY COPYCAT INVESTING?

Let's first understand what is copycat investing. Copycat investing is also known as Side-car Investing. It is a very popular form of investing. In this you have to simply track the investment moves of a famous investor and faithfully replicate his/her buys and sells. It is compulsory for companies to disclose the names of all investors who hold more than 1% shares.

HOW TO DO COPYCAT INVESTING?

If you like to imitate the portfolio of a successful investor like RakeshJhunjhunwala and track his investments, you need to keep a close eye on any news/information coming from the stock markets on a buy/sell order placed by this expert investor. You then place the same order, hoping to make profit from the same set of stocks which this investment

guru has invested. Thus seems like an easy way to invest. You don't have to pay advisory fees or even do research to identify multibagger stocks.

IS COPYCAT INVESTING SAFE?

This is like an easy way to make money, but you must be careful. An expert like RakeshJhunhunwala, Dolly Khanna or MohnishPabrai may have invested in a diversified portfolio. This is a collection of stocks invested in a diversified portfolio. This is a collection of stocks invested across different sectors. This portfolio keeps him safe from any shocks in the market. This means you have to check the investment guru's entire portfolio.

However, you have no idea of this diversified portfolio and thus could put you hard-earned money at serious risk.

An investment guru has different reasons for buying a stock. He invests based on his financial goals. He might want to hold this stock for a long time as he has the capability to do so. Besides, you don't know at what price this investment guru has made his first purchases.

If you think that the investment gurus don't make any mistakes, it's a wrong assumption. RakeshJhunhunwala took a bet on the 2010 IPO of A2Z Infra Engineers. This was a serious mistake as the stock lost over 75%, just 2 years after the IPO.

Successful investment gurus have their ability to learn from their mistakes. Their portfolio has more winners than losers. They are able to stick with their portfolio for the long term.

But before you try copycat investing, know that If you depend on public sources or social media tips from investment gurus, you will be getting delayed information. Thus, always do your homework before copycat investing.

Be Wise And Get Rich.

Become A Smart Investor.

REFERENCES –

1. www.equitymaster.com
2. news.cleartax.in
3. researchanddrinking.com
4. Different related websites



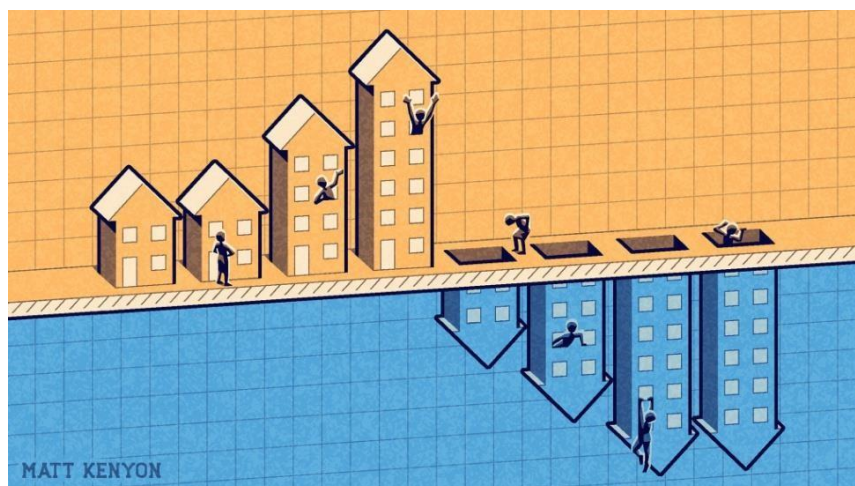
SANGITA SHENOY

SYBCOM D

ROLL NO – 205556



Regulatory decisions that changed real estate landscape :



The year 2019 witnessed the launch of the country's first REIT, opening up new avenues for investing in A-Grade commercial office spaces. The maximum pain was experienced by the residential real estate sector largely due to the NBFC debacle and the resultant liquidity squeeze, and the slow pace of recovery in sales affected by overall economic scenario. The government did come to the sector's rescue to create an alternative investment fund worth Rs 25,000 crore for last-mile funding of stalled housing projects.

And if the sector was looking forward to stupendous year in 2020, it was not to be. The COVID-19 pandemic and associated lockdown brought real estate activity to a complete standstill. The government took several steps to bring back demand and inject liquidity into the cash-strapped sector.

Here's a look at some key regulatory interventions in 2020 and what remains to be done to boost the real estate sector:

- RBI initiatives

> Repo rate cut by 140 bps in 2020 :

The government, through monetary policy intervention, decreased policy rates by 140 bps in the past 12 months. It ensured banks pass on the falling interest rates to homebuyers. After several years, the interest on housing loans fell below 7 percent which has been a big demand boost for residential sales.

> Banks permitted to restructure loans of real estate companies at the project level :

In August 2020, RBI further allowed a one-time restructuring of corporate and personal loans (including home loans). This allowed real estate developers including suppliers of raw materials to rest their debt and provide a fresh lease of life to service their debt prudently.

> Specific window provided to push back repayment :

Developers were provided an additional year to repay lenders which is over and above one year already available, so this will help in the management of cash flows and reduce asset classification stress of Real Estate focused NBFCs. Further, a window of Rs. 50,000 crore under *Targeted Long Term Repo Operations* (TLTRO) was meant to provide incremental liquidity to NBFCs, MFIs which could be utilised for onward lending to the real estate sector.

> Rs 10,000 crore allotted to National Housing Bank :

In August, the central bank decided to allot Rs 10,000 crore to National Housing Bank, which was meant to be a big relief for the real estate sector reeling under a liquidity crisis. It was meant to provide capital to housing finance companies and eventually provide major relief to developers battling liquidity issues in COVID-19 times.



> Investments of over Rs 13,200 crore approved under Swamih Fund and money deployed in 36 projects :

This comes in as a relief to 87,000 homebuyers. The government's Special Window for Affordable and Mid-Income Housing (SWAMIH) fund was set up in November last year to provide last-mile funding for stalled real estate projects by the government. SBI CAP is the fund manager of SWAMIH Fund.

> RERA timelines extended due to COVID-19 :

In May, government issues advisory asking real-estate regulators in states and union territories to extend by at least six months the deadline for completion of projects in the face of the coronavirus outbreak. The deadline for RERA projects that were registered or were to be completed by or on March 25 has been extended.

> GST needs to be waived off temporarily :

Waiver of GST on homes for certain period may attract buyers as it will reduce overall property cost by at least 5% for premium homes priced above Rs 45 lakh, he says.

> Stamp duty needs to be cut in other states :

Reduction in ready reckoner rates and stamp duty (just like in Maharashtra) may further attract prospective buyers.

> Tax benefits for homebuyers need to be increased:

The government should also consider increasing tax benefits to homebuyers and also extend income limit under PMAY to boost demand. The government should consider increasing the deduction for housing loan. Currently this stands at Rs. 200,000 per annum. This should be increased up to Rs. 400,000 for affordable

apartments. It may also look at removing the cap for claiming losses under House Property. The set-off of loss benefit currently has been capped at Rs. 200,000. The government could consider removing the cap as earlier to incentivise buyers to purchase more than one apartment and if required borrow and purchase. The government should consider extending the benefit under section 80EEA to avail additional Rs 150,000 interest deduction on home loans to existing homebuyers who have already availed home loans; first time homebuyers to include mid-segment as well and create a separate provision for deduction of 'principal repayment' on home loans, opines Samantak Das, Chief Economist and Head of Research & REIS India, JLL.

Conclusion :

The purpose of NCHRP Project 20-84 was develop improved, integrated mal property procedures and business practices in the project development and delivery proces and develop suggestions to improve property manage ent practices. Of particular interest wa comparing typical business practices against the requirements in the Uniform Act (ax codified in 42 USC 4001 et segl. but without regulatory mouman. The goal of this analysis was to determine which business procent elements were critical to the mission of the real property function according to finderal law requirente (and identify strategies to improve or optimise the element). and which busine ss cent er critical and therefore, could be improved or nemaved.

Reference : www.moneycontrol.com

Name : Sneha Narendra Chittam

Class : TY.Bcom

Roll No : 20-6695