

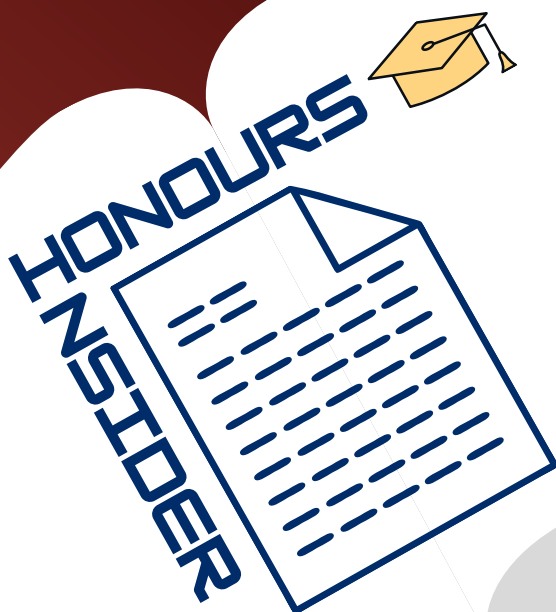
VOLUME 1



ISSUE: June '20-December '20

DWARAKA DOSS GOVERDHAN DOSS VAISHNAV COLLEGE [AUTONOMOUS]

College with Potential for Excellence
Linguistic Minority Institution
Affiliated to University of Madras



Newsletter of the
Department of
Commerce - Honours,
DGVC

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MESSAGE FROM THE SECRETARY



Dreams may seem to be far removed from the reality. They seem as impossible and improbable. But little do we realise that all of us have in us the strength, patience and passion to fulfill our dreams. The vision and dreams of a few philanthropists and educationists, led to the creation of this institution. The hard work and perseverance of the successive members of the management and the academicians have enabled the institution emerge as much sought after college in the city. It is now our duty and responsibility to carry forward this dream and with steadfast faith and determination redefine the standard of excellence, strengthen the spirit solidarity and celebrate the power of knowledge to transform the society

"All our dreams can come true, if we have the courage to pursue them"

- Walt Disney

MESSAGE FROM THE HEAD OF THE DEPARTMENT



MESSAGE FROM THE PRINCIPAL



BELIEVE IN YOURSELF

If you have willpower, courage, compassion and determination, no one can stop you from becoming the person you aspire to be. So Believe in Yourself, Success will come your way

The meaning of education has transformed greatly in today's technology driven and digitally connected world that we live in. An educator in the present times has to adopt a multi-dimensional approach having knowledge creation, confidence building and honing leadership skills at its core. While many of our students have been contributing to various renowned and reputed organisations as exemplar leaders, the institution also focuses on developing entrepreneurship skills among students so that they would have the courage and conviction to establish an enterprise and create a legacy. In the sphere of research, understanding the complexities of the various issues, exploring new avenues and contributing to development of knowledge has been our priority. Having carved a niche for itself over the years, through its myriad achievements, this institution today stands as a symbol of possibilities and innumerable opportunities. The task ahead is clearly defined- educate, enlighten and empower. As Benjamin Franklin said, "An investment in knowledge pays the best interest".

MEMORANDUM OF UNDERSTANDING



Miles Education - CMA



G Sekar Associates -
CA Firm



Flyjac Logistics Pvt. Ltd



Akshaya Corporate
Solutions



Acuwealth Advisors

EXCERPT

In a global economy, where the most valuable skill you can sell is your knowledge, a good education is no longer just a pathway to opportunity - it is a prerequisite
~ Barack Obama ~

FACULTY ACHIEVEMENTS

- Published a book titled "Fundamentals of Banking" in Charulatha Publications

Published Research Article on: .

- A study on "Investment Pattern of Working Women with Special Reference to the City of Chennai"



Mrs. V. Renuka

ABSTRACT

Finance being the life blood for every organization, is not only important for the organization but also for the survival of an individual. Managing finance of an individual or the organization known as financial management. One of the important functions of financial management is investment decision. Investment decision is the selection of a suitable asset in which the funds can be invested in order to get maximum return from it. Investment refers to the employment of money with a plan to earn a reasonable return from it. In other words, investment is a practice, where funds are being utilized with an expectation of making more money. Among the investment alternatives, it is the responsibility of the investor to make a detailed and thorough analysis before choosing the right investment avenue. The primary objective of this study is to analyze the investment pattern of the working women towards the various investment avenues. Structured Questionnaire method is used as an instrument for collecting primary data from the respondents and books, magazines, journals, websites, etc. were used for collecting secondary data. Therefore, part of the population is taken for analyzing and generating the findings, which may be applicable for total market.

- Transition from Cash to Cashless Economy

ABSTRACT:

Cashless economy is a condition where flow of cash is reduced or eliminated, and digital modes are used to make payments. This concept gained importance after demonetization as people moved towards plastic money. Some of the types of cashless modes of payment are mobile wallet, plastic money (cards) and net banking (funds transfer), etc. These modes of payments are called as "prepaid payment instruments". Cashless economy helps to handle issues relating to black money, fake currency, and corruption. It can increase tax collection and pave way for greater revenue for the government. It results in transparency, convenience and scalability for the various personal and business transactions. As India is cash driven economy, the government is taking various initiatives to make people to go in for cashless transactions. This study aims to study the awareness level of people on the need and importance of cashless economy. The primary data is collected using a questionnaire distributed to 75 respondents (students, working professionals, businessmen, and educators) in the central Chennai. The secondary data is collected from books, magazines, journals and websites. The study highlights the initiatives taken by the government and RBI to encourage the use of digital payments. Post demonetization, the government is making all attempts to push people towards online and card-based transactions. This concept is a success in India by positive results in the usage of various online digital payments.



Mr. S. Sairam

- A Nominated Member in the Editorial Board of Glacier Journal of Scientific Research
- Received the prestigious "Adarsh Vidhya Saraswati Rashtriya Puraskar" Award for Noble services in the field of teaching conferred by the Global Management Council

ABOUT THE DEPARTMENTAL ASSOCIATION

SAMVRUTH HONOURS STUDENT FORUM

Samvruth is the student association of the Department of Commerce : Honours of D.G.Vaishnav College. Samvruth stands for "**Completeness**" in Sanskrit. It aims to develop team spirit and leadership skills of students and gives them a platform to showcase the same.

Samvruth was inaugurated on the **29th of July, 2019**.

THE HAPPENINGS

2019-2020

Board Members



President	- D.Venkatachalakrishna Sarma
Vice President	- Adityan Suresh
Treasurer	- T.Sanjana
Secretary	- Nachiyappan Velaiyan
Coordinator	- Aswin Ragothaman
Coordinator	- Swaroop Putta
Joint Coordinator	- Karrie Chris Onesimus
Joint Coordinator	- S. Vaishnavi
Joint Coordinator	- Swaminathan S.P



1. **29-July-2019** : Inauguration of Samvruth and a guest lecture on "Global Opportunities for Commerce Students by Mr. R. Subramaniam, M.Com, M.Phil. M.A, MBA, Ph.D, CEO & Executive Director Mind Biz Projects & Training Pvt.
2. **10-September-2019** : Guest Lecture : Introduction to GST by Mr. Vishnu Vardhan, CA.
3. **9-January-2020** : Guest Lecture : Advanced GST by Mr.Vivek Agarwal, CA.

YASHAZ : An Inter-Collegiate Business Cultural Fest : On 18th February 2020, Samvruth along with the Department of Commerce - Honours hosted a grand fest in the college. It was met with incredible response and was a remarkable achievement for Samvruth.



ABOUT THE DEPARTMENTAL ASSOCIATION

SAMVRUTH HONOURS STUDENT FORUM

2020-2021

Board Members

Chairman



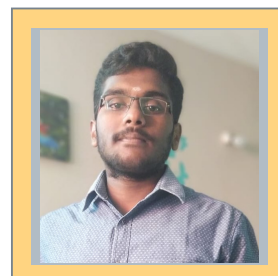
Swaminathan S.P

General Secretary



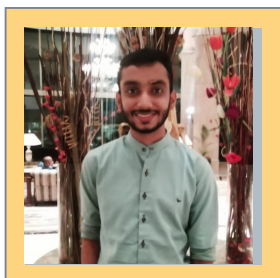
Mahesh V.R

Treasurer



Muruganandham S

Creative Head



Mahesh Krishna .S

Technical Head



Ragavan T

Creative Head



Meenakshi S

On the **24th of August**, the investiture ceremony for the 2020-2021 Board Members took place online. The ceremony consisted of messages from the previous Board Members and also all current students. The Board Members were then awarded with their positions.

THE HAPPENINGS

National Level Webinar on the CAPITAL MARKETS AND THE IMPACT OF COVID-19:

Economic growth has been the buzz word during the pandemic. While thinking about the aspects contributing to the growth of our country's economy, students of the department showed keen interest towards knowing about the capital markets since capital markets act as a great bolster for economic growth. The department organized a National level webinar on the "Capital markets primer and the impact of COVID-19" on the 5th of June 2020 via Zoom. This webinar was live streamed in YouTube. Mr. Ajith, Financial Analyst with 15 years of experience in the field of capital market was the resource person for this webinar.

The participants were able to gain insights on the characteristics and importance of capital markets, various aspects of capital markets and the impact of COVID-19 on capital markets.

National Level Webinar on SKILL SETS REQUIREMENT FOR ENHANCING EMPLOYMENT

In this competitive world, only 47% of the graduates in India are employable. There is an urgent need for the students to develop various skills along with academics to be eligible for employment. The department felt the need to conduct a webinar relating to this topic and hence the department organized a National Level Webinar on "Skill set requirements for enhancing employment" on the 11th of July 2020 via Zoom. This webinar was live streamed in YouTube. Mr. Sanjay Raveendran, Regional HR – Talent Acquisition, Kotak Life Insurance, possessing over 8 years of experience in the field of HR acted as the resource person for this webinar.

The participants were enlightened about various types of skills such as soft skills, cognitive skills, methodological skills and social skills.

Webinar on DEMISTIFYING THE CORPORATE RECRUITMENT PROCESS

Discerning the need for knowing in detail about the placement process, Samvruth – The student association of the department organized a webinar on "Demistifying the corporate recruitment process" on 19th September, 2020 via Google Meet. Mr. Aakash, an Alumnus of the Department of Bcom.General, DGVC was the resource person. The participants were educated on the pre-requisites for attending an interview. They deeply understood how the process takes place by witnessing a trial session conducted by the resource person.

THE HAPPENINGS

Webinar – A REFRESHER ON SEBI

Equipped with the knowledge on financial and capital markets, the student association of the department mapped out the need to learn about the regulatory agencies of the financial and capital markets. Samvruth, The student association of the department in concert with the Securities Exchange Board of India organized a webinar on 23 November 2020 via Cisco Webex Meetings.

Shri. M.K. Srikanth, Deputy General Manager, SEBI was the resource person for this webinar.

The participants were enlightened on the following topics:-

- Financial Sector Regulators
- Investment Options
- Selection of investment options
- Constituents in the Securities Market
- SEBI Act, 1992
- Development of Indian Securities Market
- Investor Protection Measures of SEBI
- Grievance Redressal System – SCORES (SEBI Complaints Redressal System)
- Complaint Filing Process – SCORES
- Information/Help Desk of SEBI
- Investor Education Activities of SEBI
- Certifications and Career Opportunities

Panel Discussion on COMMUNICATION SKILLS

Communication indicates a person's thought process about his/her own self and about others. Recognizing the predominant need for getting insightful knowledge on formal and informal communication, Samvruth - The student association of the department organized a panel discussion "FIRE THE FEAR" on the 17th of September 2020 via Google Meet.

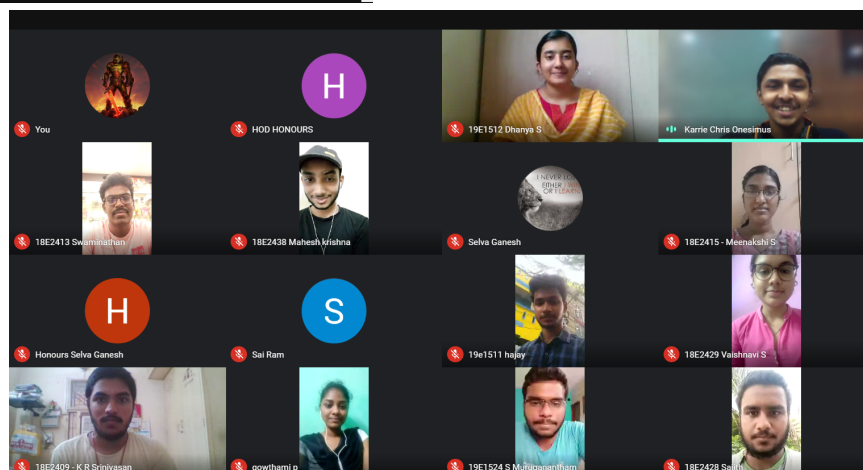
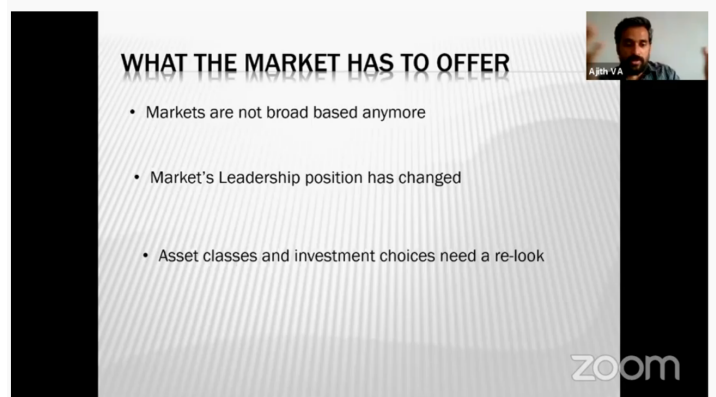
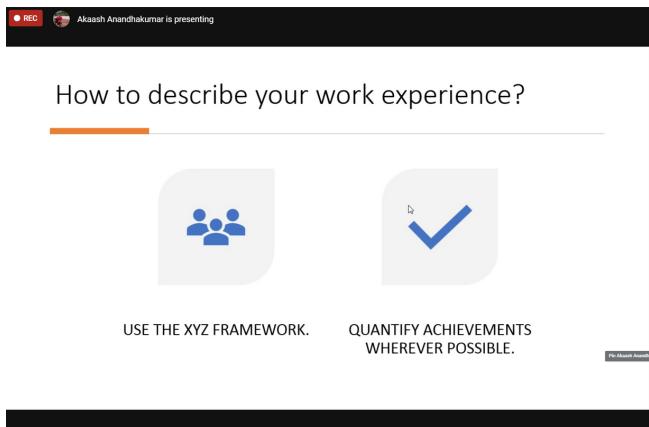
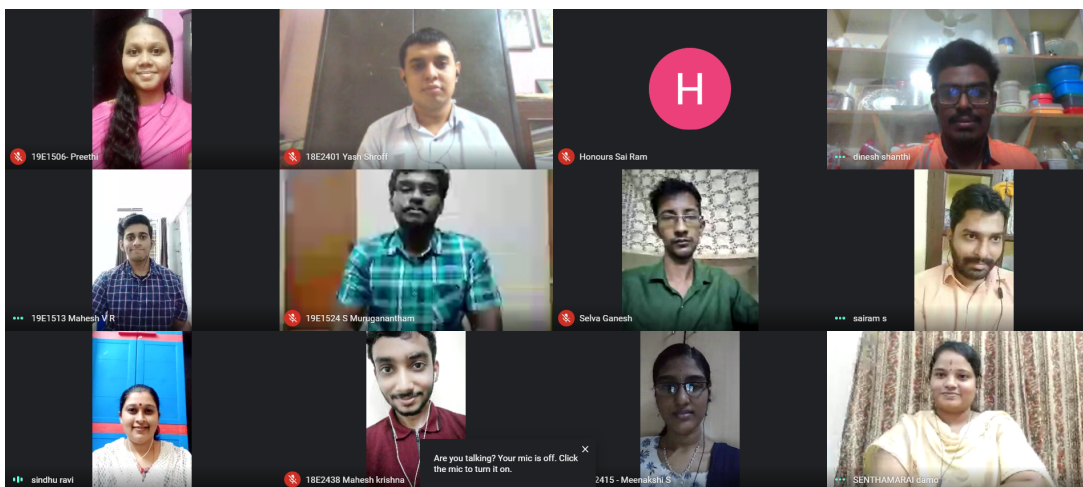
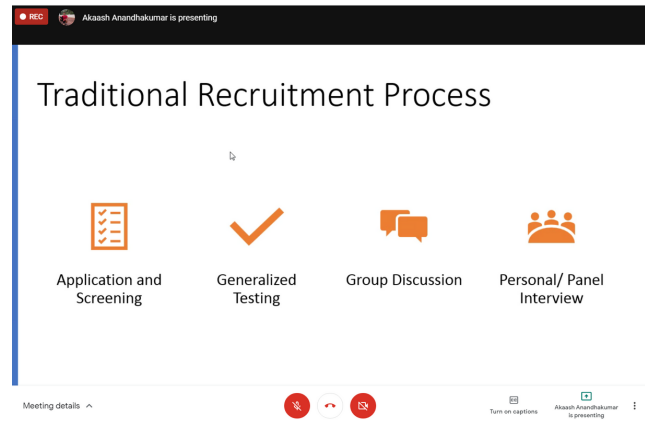
The panelists for the event were from B.com Honours, DGVC. The panelists were:-

1. Mr. Karrie Chris Onesimus (3rd year)
2. Mr. D.L. Srinivasan (3rd year)
3. Mr. K.R Srinivasan (3rd year)
4. Mr. Hajay Nanda (2nd year)
5. Mr. Mahesh Krishna S (3rd year)
6. Ms. Dhanya S (2nd year)

The panel discussion was primarily organized to eliminate the fear factor of the students while speaking in a social environment. The confidence of the participants was instigated when the panelists narrated certain experiences encountered by them.

The panelists also gave power-point presentations on formal communication.

CAPTURES



FUN TRIVIA

Health Facts



Your **HEART BEATS**
100000 times a day

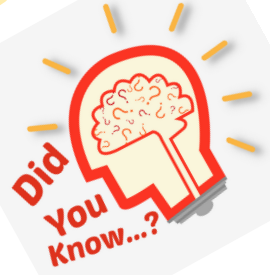
Your **FEET** have 500000
sweat glands



People
shed
60000



skin
particles
every
hour



75% of
Total
Marketing
budget will
go to
Digital
Marketing



Since 2010, Google has been
acquiring an average of one
company every week



76% of Resumes are discarded for an
unprofessional mail address

UPCOMING EVENTS

Union Budget (Student Panel Discussion)

Faith is the bird that feels the light and sings it when the dawn is still dark"

-Rabindranath Tagore

"We knew of calamities that have affected a country or region within a country, but what we have endured with COVID-19 through 2020 is sui generis"

Through these words of our honourable Finance minister, we know how important and different (from previous years') our Union Budget for FY 2021-22 has been.

Therefore, addressing the important views of our students on this budget is important and so the Department of Honours is excited to have a Panel Discussion on the aforesaid topic.

Union Budget by Experts Panel

With the previous panel discussion on Union Budget with the students, it is also important to listen to the experts' views, and so the Department of Honours plans to conduct a Panel Discussion on Union Budget with the Experts from this field.

Seminar on Research

The Third years of the Honours Department are obliged to undertake a Research Project on various topics as part of their academics. A webinar on research from the expert from the research field would therefore enrich their knowledge on how to do their project innovatively and creatively.

Management activities

Who doesn't love taking a break from the busy life! One such break would be this Management Activity for the students, which would not just encourage them to participate fearlessly but also develop their management skills.

RESEARCH

Research Project by Arjun Prakash (Batch 2017-2020)

Research Topic: COVID-19's Impact on Indian Economy

Findings of the Study:

Amid the coronavirus pandemic, several countries across the world resorted to lockdown to "flatten the curve" of the infection. These lockdown meant confining millions of citizens to their homes, shutting down businesses and ceasing almost all economic activity.

The pandemic has pushed the global economy into a recession, which means the economy starts shrinking and stops growing. In the U.S, Covid-19 related disruption have led to millions filling for unemployment benefits. An early analysis by IMF reveals that the manufacturing output in many countries has gone down, which reflects a fall in external demand and growing expectations of a fall in domestic demand.

Measures taken:

General Policy Response: The policy measures introduced by policy makers around the world can be divided into four categories:

1. Monetary Policy measures
 - Central banks' provision of liquidity to financial(bond and equity) markets
 - Sustained flow of credit to banks, SMSEs, public health sector
2. Fiscal Measures
 - Provision of income support for individuals
 - Social welfare payments to support each household
3. Public health measure
 - Public Quarantine
 - Border quarantine
 - Fiscal Measures
4. Human control measures
 - Shut-down of air, land and sea borders
 - Shutdown of schools
 - Travel ban

STUDENTS' CORNER



Shyam Sundar
(Student of I Year)

A
R
T
W
O
R
K
S



Bhavani Bakrecha
(Student of I Year)



G. Hemasri
(Student of III Year)

கல்லூரி காலம்

தோழர், தோழிகளை சந்தித்த அந்த முதல் நொடிகள்...
தோழிகளுடன் சிரித்து பேசிய அந்த நொடிகள்...
தோழர்களுடன் பயணம் செய்த அந்த நொடிகள்...
தளர விடாமல் தாங்கிய அந்த நொடிகள்...
தேர்வுக்கு தயாராகும் அந்த கடைசி நொடிகள்...

நம்மை காப்பாற்ற நண்பர்கள் செய்யும் வேடிக்கையான செயல்கள்...

நம்முடன், நண்பர்களும் சேர்ந்து அர்ச்சனை வாங்கும் அந்த நொடிகள்...

நம்முடைய, சுட்டினத்தைக்கண்டவுடன் "தேர்வு மதிப்பெண் என்னிடம் உள்ளது" எனும் வாக்கியத்தை சொல்லும் அந்த நொடிகள்...

நம்முடைய முயற்சியை பாராட்டும் அந்த நொடிகள்...

நம்முடைய திறமையை வெளிப்படுத்த வாய்ப்புபெற்ற அந்த நொடிகள்...

காலங்கள் கடந்தாலும் அந்த நொடிகளின் நினைவுகள் நம்மை புன்னகைக்க வைக்கிறது!!!

கணிதம் கற்று தந்த பாடத்தில் தான் வாழ்க்கை தத்துவம் எல்லாம் புகிறிடுது...

கடின உழைப்பில் வந்துப்போன வியர்வை துளிகளில் தான் வெற்றிசின்னமெல்லாம் புன்னகைக்கிறது...

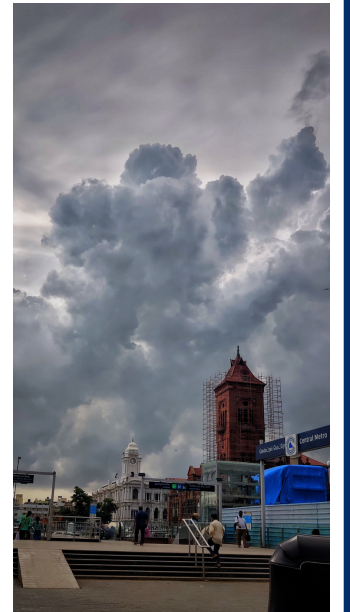
கல்லூரியில் பெற்ற அனுபவத்தால்தான் வாழ்க்கையெல்லாம் இன்பமாகிறது!!!

Poem by
S. Meenakshi
(Student of III Year)

Photography
Shots



Kabilash. Y
(Student of III Year)



Ragavan. T
(Student of II Year)

ABDUL KALAM - AN INSPIRATION

By : **Jeevanandam R**

(Student Of I YEAR)

Inspire to aspire to reach the divine beauty of knowledge before you expire.

Abdul Kalam was a great man who is being inspired by young people and the words of him is still surviving in this world . Anyone can do anything but the only thing to be kept in mind is **"perfection and dedication towards your goal"** .

Rameshwaram to Rashtrapati Bhavan is a great success indeed but as per Abdul Kalam ; **"everyone can achieve success but the mantra is fix a goal , continuously acquire knowledge , do hardwork and the success is on the way"**.

Young people have unique ideas in every field they work ,but exhibiting their ideas plays a vital role in developing them. The words of him had been a great inspiration and making the young minds to think uniquely. **Dream before your dreams come true** and the dream of Dr. Abdul Kalam is to see our nation as a developed nation in this world which would be achieved only if we join altogether .

Youth are fruitful assets of our nation. Hence, young people must be educated about society and their role in country development rather than only personal development.

DEVELOPING A CORRUPT FREE NATION IS QUITE EASY AS OUR NEED IS BEING GOOD ENOUGH WITH WHAT WE HAVE, and to remove corruption one should be perfect in his work which should be developed in each and every individual in this society. People in this country are to be educated about their Rights and Duties to Make them responsible for their work towards our

society. Every Individual should be a leader in questioning where corruption occurs but this is not happening because no one have time to join their hands against officials as they would lose their valuable time. HENCE NO ONE IS THERE TO QUESTION THEM WHICH ALTERNATIVELY INCREASE THE NUMBER OF CORRUPTED PEOPLE IN THE SOCIETY .

One should not give up easily . Try hard and hard to reach the last step of your goal.

Love all and help each other. Don't be a man of ignoring others.

Karma is a boomerang. Hence be patient in interacting with others and develop an attitude of listening as every fruitful speaker is a divine listener.

"YOUNG PEOPLE KEEP THAT SUCCESS IS WHEN YOUR SIGNATURE BECOMES AN AUTOGRAPH HENCE WORK FOR SUCCESS . SUCCESS IS MAKING A CORRUPT FREE SOCIETY WHICH ULTIMATELY DEVELOPS A BEAUTIFUL ENVIRONMENT FOR SURVIVAL BY REMOVING THE POVERTY PREVAILING IN OUR SOCIETY."

JAI HIND !

EMINENT PERSONALITY



Radhika Gupta
Edelweiss CEO

"If you're reasonably positive and dive deep into it, you do make an experience out of it and that matters the most"

In today's world, People don't understand that education is for life and not for living. Because of this, the students have a false perception that the end of education is getting employed. But what if a student doesn't get employed? The society doesn't prepare a student for such rejection. *"Rejection in some place is re-direction to a better place"* says Radhika Gupta, Managing Director, Chief Executive Officer of Edelweiss Asset Management Limited. Radhika Gupta who was born with a permanent tilt in her neck, was home schooled for the first four years of her life, then took up her studies in different schools, received the Bachelor of Science in Engineering in Computer Science and the Bachelor of Science degree in Economics (Concentrations in Finance and Management) from University of Pennsylvania School of Engineering and Applied Science -The Wharton School, one of the world's best business schools. She got rejected from seven consulting firms in a row. As a result, she even went to the verge of committing suicide before taking up the eighth interview. Thankfully, she was saved. She gave her eighth interview for McKinsey & Co, which hired her for the post of Business Analyst as she was unique.

"WOMEN ARE SURROUNDED BY CLICHES – GLASS CEILINGS, WORK-LIFE BALANCE, CULTURAL FITS IN THE OFFICE, THE CHALLENGES OF SAFETY AND TRAVEL. YOU CAN EITHER CHOOSE TO LET THESE LIMIT YOU OR YOU CAN MOVE PAST THEM AND FOCUS ON DOING YOUR BEST."

ALUMNI TALK

2017! Somewhere middle of July. I walked into the gates of DG Vaishnav college with my mother for my first day of college. It was a nice walk from the gate to the class. She helped me enroll in NCC infantry, gave me her blessings and said "Hari om" to me and left for home. And then there I was D. Venkatachala Krishna Sarma a small town 17-year-old who was afraid of responsibilities facing the reality that he was no longer in the shadows of the name of his parents but out there in the real world set to earn one for himself. always used to have one question in my mind 'What Next?' and this took up most of my time, thinking seriously about it.



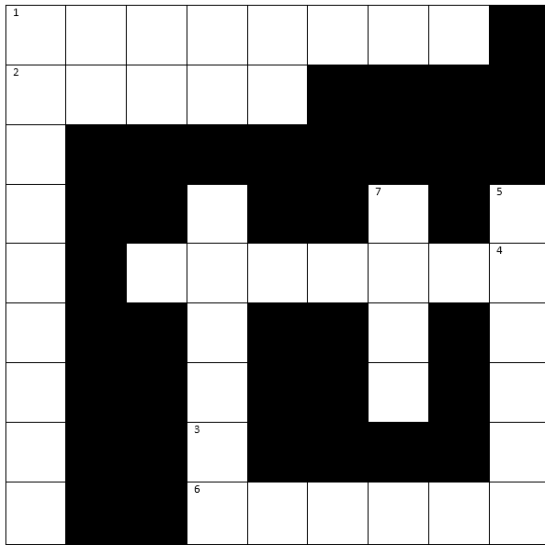
D. Venkatachala
Krishna Sarma

"It's not about whether we are ready or not or are we making the right decisions it's about making initiative, making mistakes and learning from those mistakes."

But a few days into my college life I realised that not everything is to be taken seriously rather enjoying what we have today is also necessary. So, I started to break the events of my college and assessed what I learnt and did. Turns out not everything went as planned but yes at the end of the day there was some takeaway in all of the things I did. Some things were learnt the hard way, some in a gentler way. And most common things were the learning part. That's the moment I realized that the question should never be "what next?" It should have been "what next!?" Because no matter what, what's gonna come is gonna come and all I can I do is deal it with best possible way I know. So if anyone out there is terrified by the "what next?" Question when someone asks you or when you ask yourself, remember you will make it, one way or other you will!

THINK OUT OF BOX

CROSSWORD PUZZLE



Up-Down:

1. Rise in the price levels in an economy.(9)
- 3.Father of Principles of Management.(5)
- 5.Someone who sells something on roads.(6)
- 7.Financial institution that accepts deposits.(4)

Across:

1. That part of extra money that we pay for getting loans. (8)
2. ----- & Sensex are twins.
- 4.Intentional avoidance of paying tax
- 6.Exchange of goods without using money.

SUDOKU

5	3			7				
6			1	9	5			
	9	8					6	
8				6				3
4			8		3			1
7				2				6
	6					2	8	
			4	1	9			5
				8			7	9

KNOW THE RULES:

- Every square has to contain a single number
- Only the numbers from 1 through to 9 can be used
- Each 3x3 box can only contain each number from 1 to 9 once
- Each vertical column can only contain each number from 1 to 9 once
- Each horizontal row can only contain each number from 1 to 9 once

RIDDLES

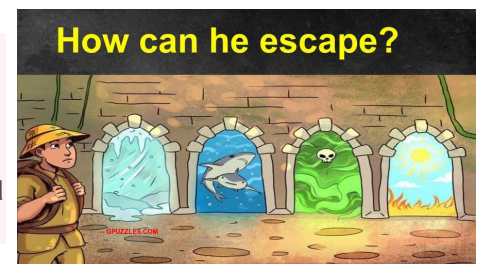
- Indiana Jones a famous treasure hunter was stuck at a cave with four doors.

Door-1: Filled with ice and anyone who enters the gate will be frozen to death in seconds.

Door-2: Two hungry sharks waiting for the prey

Door-3: Filled with the world's most poisonous gas.

Door-4: Filled with amplified glasses that magnify the power of the sun by 100 times and anyone who enters will be burnt in seconds.



- Consider,

A = 1

B = 2

C = 3

...

...

Z = 26.

Based on above code, Find the famous 11 letter word whose digit is equal to 51

(HINT : A spell)

- Who are we?

We have black but we are not tea seeds.

We have white but we are not lime.

We have water but we are not a river.

We have feather but we are not birds.

- There was a green house.

Inside the green house, there is a white house.

Inside the white house, there is a red house.

Inside the red house, there are lots of babies.

Who am I?

There is a letter word which can be used to complete the below words.

1 L O _ _ _ E

2. E D U _ _ _ E

3. _ _ _ E R

4. _ _ _ T L E

YOUR OPINION MATTERS!

The students of B.Com (Honours) were asked questions on different genres as follows

Government Policies

Has Demonetization and introduction of GST led to a good impact in the economy?

As they say every coin has two sides, even this has two different perspectives. No exact answer can be given to this question. On one hand, 500 and 1000 currency notes had led to a significant cash crunch in the economy, hence in the long run GST could result in a wider tax base and greater participation in the formal economy but at the same time it has not fulfilled its purpose completely and there are still confusions among the public regarding GST filing.

Will the New Education Policy lead to growth in Indian Education?

Yes, at the surface level NEP promises to be giving more importance in the quality of education and strong foundation skills for the students. It seems to be giving lot of space for the students to pursue what they like to rather than forcing them to study what they are not interested in.

Are smart cities a necessity?

Development of smart cities at a long run does seem as a necessity. Smart cities would not only increase people's standard of living but also lead to development of our country. Rapid migration to cities is putting huge pressure on the existing resources and infrastructure. Therefore, smart cities can help solve a host of problems.

Pandemic and its effects

According to you, what are the major reasons for increasing unemployment rates?

Some major reasons for it would be

- Increase in population and lack of skill-based education
- Slowdown in Economy
- Occupational immobility
- Technological changes
- Lack of emphasis on job-oriented education

What measures can be taken to reduce inflation in the economy?

Government can employ a contractionary monetary policy to fight inflation by reducing circulation of money within the economy via decreased bond prices and increased interest rates. Domestic production should be increased and Reduction in hoarding of commodities can reduce inflation.

General Question

What steps should be taken by individuals & govt to remove the economic inequalities?

First of all inequality must be destroyed from the minds of individuals if it is destroyed from the individuals, automatically it will eliminate from the society. If a society decides to reduce the level of economic inequality, it can have three main sets of tools: redistribution from those with high incomes to those with low incomes; trying to assure that a ladder of opportunity is widely available; and a tax on inheritance.

Major portion of poor people belong to small farming in India. If govt improves this sector, inequality will go down drastically.

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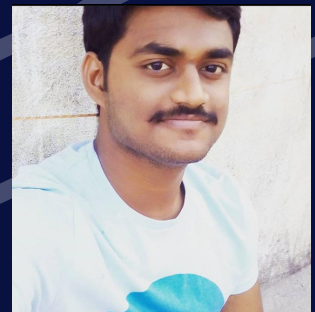
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