



St. Xavier's College, Burdwan

A Jesuit Institution

(Affiliated to The University of Burdwan)

Report on Workshop "MSME: Market turbulence & the Way Out"

Organized by

The Department of Commerce

Day 1: Special Lecture by Dr. Abhik Mukherjee, Assistant Professor, Department of Business Administration, The University of Burdwan

On 21st September, 2023 the Department of Commerce in association with IQAC, SXCB organized a workshop (Day 1) on the topic "MSME - Market Turbulence and the Way Out" to be followed by industrial visit and paper presentation. The key note speaker was Dr. Abhik Mukherjee, Assistant Professor, Department of Business Administration, The University of Burdwan.

It was an hour session. He gave us an idea of MSME and its importance in today's economic growth. The problem faced by MSME and how to overcome that was also explained in the session. Apart from this, he also enlightened us with a brief idea of industrial visit which is scheduled on 3rd October, 2023 and how we can prepare ourselves for a industrial visit. MSME is not only important for economic growth it plays a huge role in entrepreneurial development as well. In his every word he inspired us how we can do better in our life. He made us believe that we can achieve anything in life but for that we need dedication and need to identify out passion.

It was an interactive session and we ended it on a grand note. The entire Department was blessed to have Dr. Abhik Mukherjee.



Day 2: Industrial Visit- Shyam Steel, Durgapur



On 3rd October, 2023, The Department of Commerce in association with IQAC, St. Xavier's College, Burdwan, organized an industrial visit at Shyam Steel Industries Ltd., Durgapur. Under the guidance of the faculty members, we preceded our journey to the industry.

At first, all the students from our department of commerce gathered at the college campus at 10:30 am. The bus arrived at 11:00 am in our college campus and we started our journey towards our destination. The bus ride was an absolute blast! We had a great time and fun in the bus. The weather during our journey was exceptionally pleasant and soothing, adding to the overall enjoyment of our journey. Finally, we reached at 1:30pm. There they extended a warm welcome to our faculty members with bouquets upon their arrival. Then they extended a gracious welcome to us, offering each one of us a lovely fresh rose. Then they allotted us some time to refresh ourselves. Then we were accompanied to the dining hall and there they served us an appetizing breakfast that left us delighted. After having our breakfast, they accompanied us to the conference hall. There each one of us was given a file containing a notebook and pen, and a personalized ID card, proudly displaying our names and the company's name. Then they commenced their presentation by providing an overview of their manufacturing unit and delving into details about its four distinct departments. The departments are: **DRI Unit, Steel melting shop equipped with Electric Arc Furnace, Continuous Billet Casting Unit, Rolling mill with Thermax System.** Finally, they provided a comprehensive overview of their primary product, TMT bars. The TMT bars comes with a consistent quality along with uniform grades, dimensions and tolerances. Then, keeping in mind the safety measures, we were equipped with safety helmets for our protection.

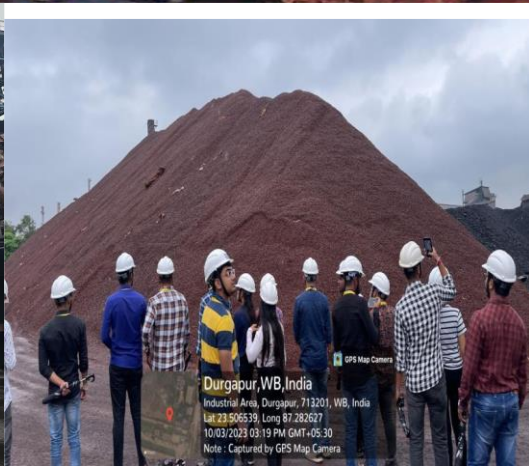
Guided by their expertise, we commenced our industry tour, eager to acquire valuable practical insights and knowledge. At the outset, we made our way to the **DRI Unit**, where we have seen the iron ore is processed using a reduction process to produce DRI, a high purity iron-rich material. Following that, we headed to the **steel melting shop unit equipped with Electric Arc Furnace**, where we have seen that scrape steel and other metallic materials are

melted using an electric arc generated between electrodes and the scrape. The intense heat of about 1800 degree Celsius(approx.) from the arc melts the scrape, turning it into liquid steel. Following that, we were taken to the subsequent department that is the **Continuous Billet Casting Unit**, where the liquid steel is continuously solidified into a strand of metal. They explained us the whole process starting from the tundish, the molten steel flows through a series of water-cooled copper molds, forming a continuous solidified shell or "billet" of steel. The water-cooled molds rapidly cool the steel, allowing it to solidify into the desired shape and size. The billets are then further cooled, cut to specific lengths, and transported for further processing or used as semi-finished steel products. Then they guided us to the industry's last department that is the **Rolling mill with Thermax System**, where they explained us that a Thermax system unit in a rolling mill typically helps manage temperature and energy efficiency during the steel rolling process. It controls and optimizes various stages of rolling, ensuring the steel is heated, shaped, and cooled efficiently. The unit helps regulate furnace temperature, monitor energy consumption, and improve overall operational performance, ultimately enhancing the quality of the rolled steel products.

After this, we all moved back and gathered in the dining hall to enjoy our lunch together. After completing our lunch, we gathered and took our seats in the bus. From there, the bus set off at 5:00 pm, encountering traffic on our way back and finally reaching our college campus least by 7:00 pm. Here our industrial visit comes to an end, leaving us enriched with a deeper understanding of the diverse operations and processes we witnessed at the industry.

At long last, we have come to a conclusion that, the Industrial visit plays a vital role in shaping the future of many by offering practical insights into the professional world. These visits offer a firsthand understanding of industrial processes, technology and organizational structures, bridging the gap between theoretical learning and real-world experience. Industrial visit provides a glimpse into potential career paths. It helps us gain better understanding of job roles, skills required and workplace expectations. This knowledge aids in informed career decisions and effective preparation for the job market. In short, industrial visits are invaluable tools for us, in shaping our academic, professional and personal growth and empowering us in becoming successful professionals in the future.





Day 3: Webinar Report on Financial Planning

The Department of Commerce in association with National Stock Exchange organised a webinar on Financial Planning on 10th October, 2023, at 2:25 pm. All the students and faculties were invited to join the webinar using the link given to their whatsapp group. All were also requested to download the Microsoft Team App regarding the same. And total participants present were 63.

Financial Planning is the process of estimating the capital required and determining its competition. It is the process of framing financial policies in relation to procurement, investment and administration of funds of an enterprise. At first we were informed that while investing in stock market following **are the steps that we need to follow to buy stocks easily:**

Open a DEMAT account and ensure it is linked with a pre-existing bank account to carry out transactions smoothly.

Sign in to the DEMAT account via the mobile-based application or web platform.

Pick a Stock that you want to invest in.

Make sure you have sufficient funds in your bank account to buy the shares you wish to purchase.

Purchase the stock at its listed price and specify the number of units.

Once a seller reciprocates that request, your purchase order will get executed. Post-completion of the transaction, your bank account will get debited with the required amount. Simultaneously, you will receive the shares in your DEMAT account.

We were also informed that before Making Stock Market Investment we should take into consideration the following points.

Investment Objectives - If you're wondering about How to Start Investing in Stock Market in India or any other investment avenue, you must first identify your financial goals. The investment objective is not universal and alters with every investor. Hence; you must pick stocks after taking your financial goals into account. Decide your investment horizon as well before investing.

Risk-Bearing Ability - Another essential factor to consider when investing in shares is your risk appetite. Investors with a low-risk appetite may consider investing in defensive stocks that provide stable returns and are less impacted by market volatility.

Diversification - By building a diversified portfolio, you can mitigate risks. In other words, the more your investment is spread across different sectors, the lower the financial risk associated with your investments will be.

And lastly the presentation was prepared to provide information related to securities market for education and awareness purposes only to the public. The information provided was of a general nature and was not intended to be professional advice to any user. It was not intended to promote any product/service.

3:20

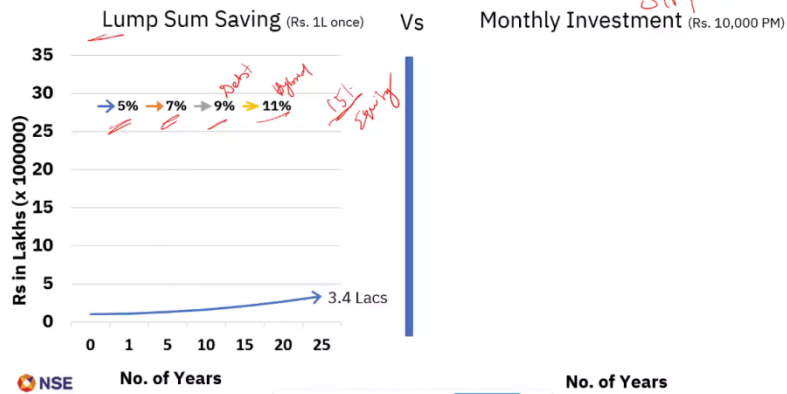
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Introduction Of securities Market

43:53



Power of Compounding



NSE

No. of Years

No. of Years

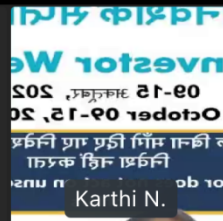
Dr Karthika P



sayan (Guest)



Rajnandini (G...)



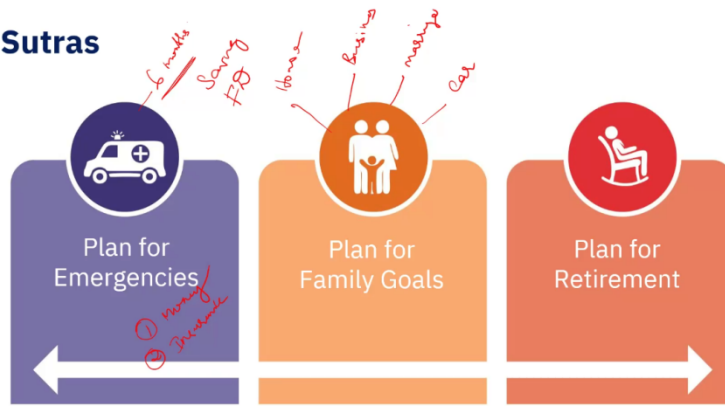
Karthi N.



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Sutras



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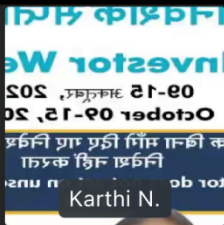
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3:06

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Meet Mohan & his family



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Dr Karthika P ...



sayan (Guest)



Rajnandini (G...



3:07

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Introduction Of securities Market

31:07



Meet Mohan & his family



Soch kar
Samajh kar
Invest kar

Issued in the interest of Investors by NSE



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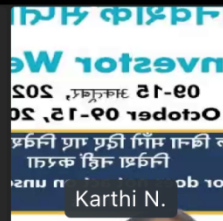
Dr Karthika P



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Karthi N.



3:12

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Retirement Plan

Current age: 25

Retirement age: 55

Total investing period: 30

Monthly contribution towards NPS: ₹ 2000

To avail maximum tax benefit, contribute 10% of your Basic income + DA towards NPS

Expected rate of return on NPS investment: 9%

Summary of your NPS Investment

Principal Amount invested by you:	₹ 7,20,000
Interest earned on investment:	₹ 29,18,037
Total tax saving:	₹ 2,15,000
Pension wealth generated:	₹ 36,36,037

(Interest earned is on monthly compounding basis)

% of Pension wealth reinvested in Annuity plan: 80

Pension amount received:	₹ 29,10,430
Rate of interest:	10%

Pension per month post retirement:	₹ 24,253
Lumpsum Amount Withdrawn:	₹ 7,27,607

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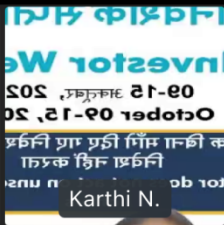
Dr Karthika P



sayan (Guest)



Rajnandini (G...)



Karthi N.



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Introduction Of securities Market

29:42



Meet Mohan & his family



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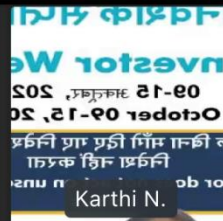
Dr Karthika P



sayan (Guest)



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Karthi N.



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Disclaimer

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Dr Karthika P ...

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Sarbani S. (G... 🗑️



Day 4: Special Lecture on “MARKET TRADING AND LONG TERM INVESTING”

On the topic ““MARKET TRADING AND LONG TERM INVESTING”, I am **ABHISHEK GUPTA** of **COMMERCE DEPARTEMENT, BCOM 1st YEAR , ROLL NO. COMM/23/522**. I was the **Key Note Speaker** on the topic **Market Trading and Long Term Investment**, and gave a speech on this topic to the whole BCOM DEPARTMENT in the Seminar Hall of the Academic Building. It was organized on 13th October 2023. All of it started when Professor SOMNATH Sir and Professor BARSHA Mam approached to me at 12:00 p.m. They first asked me whether I can give a speech on this topic and after my confirmation, the very next minute they started assisting and guiding me with topics and PowerPoint slides. Then within 1.5hours I prepared my speech and at dot 2:10 p.m., I started my speech presentation.

This was my very first speech experience given assigned to me. Due to time constrain, I was unable to make a PowerPoint on this topic which might had made my speech more attractive. A total of 25 people were present as audience. The students of 3rd year, 2nd year, 1st year and professor SUMAN mam was present in the venue.

The content of my speech was :-

- What is stock market?
- Different stock exchanges of India.
- What are depositories?
- What is a demat a/c?
- What is a broker?
- Differences between broker, sub broker and brokerage.
- System of US stock broker and INDIAN stock broker.
- The powers of INDIAN stock broker.
- Portfolio diversification.
- Meaning of trading and investment.
- Types of trading and their time frames.
- What is technical analysis and fundamental analysis.
- Description on mutual funds.
- Benefits and types of mutual funds.
- Discussion with facts why etf gold are better than physical gold in terms of gold investment.
- Importance of life insurance.
- What is festive stocks, cyclic stocks, all weather stocks and demand stocks?
- What is fund raiser?
- Types of investors.
- What are indexes in stock market and what are those two main index of India?
- Types of market order.
- Video on demat a/c.

These were the few topics discussed by me, which according to me is very much important for any beginner in stock market. Few of my seniors really appreciated my on demand speech, my way of presentation and my content selection. They also helped me improve my speaking skills by point out the mistakes and presenting ways how to overcome those difficulties. After my completion of my speech, our HOD Mr. VISHAL MAHESHWARI and PROFESSOR SUMAN mam awarded me with a certificate and a chocolate and VISHAL Sir also appreciated my attitude towards my works.

Thanks to the whole faculty members of BCOM department who chose me as the right person to deliver this speech and giving me a new and unique opportunity.



St. Xavier's College, Burdwan

The Department of Commerce

In association with, **IQAC**

Organises

WORKSHOP ON

“MSME: MARKET TURBULENCE & THE WAY-OUT”

— **DR. ABHIK MUKHERJEE**

ASSISTANT PROFESSOR,
DEPARTMENT OF BUSINESS ADMINISTRATION,
THE UNIVERSITY OF BURDWAN



VENUE: SEMINAR HALL, ADMINISTRATIVE BUILDING,
ST. XAVIER'S COLLEGE, BURDWAN

SCHEDULE OF THE
WORKSHOP:

21ST SEPTEMBER, 2023

SPECIAL LECTURE BY
DR. ABHIK MUKHERJEE

ASSISTANT PROFESSOR,
DEPARTMENT OF BUSINESS ADMINISTRATION,
THE UNIVERSITY OF BURDWAN

(10:00 AM - 11:30 AM)

3RD OCTOBER, 2023

INDUSTRIAL VISIT FOR THE STUDENTS
SHYAM STEEL INDUSTRIES LTD.

AD: BURDWAN DISTRICT, ANGADPUR
RATURIA, INDUSTRIAL AREA, DURGAPUR,
WEST BENGAL 713215

(11:00AM - 4:00PM)

10TH OCTOBER, 2023

REPORT PRESENTATION BY THE
STUDENTS

(11:00 PM - 1:30 PM)

DETAILED ANALYSIS AND
FEEDBACK

(2:00 PM - 4:00 PM)