



The Department of Commerce And The Department of Business Administration

EDITORIAL TEAM (PROFESSORS)

DR. VISHAL MAHESHWARI DR. KANDARPA KANTI HAZRA MR. SOMNATH TAH MRS. BARSHA GHOSH

(STUDENTS)

- MS. BRISTI MEHERA
- MS. FAHIMA KHATUN MS. PIYASHA SHARMA
- MS. MADIHA ALAM
- MS. RUPSA BISWAS
- MS. SHARANYA HATI
- **MS. SARBANI SARKER**
- **MR.SIDDHARTH MUKHERJEE**
- **MR. ANUBHAB DAS**
- MR. SHUDIPTO de' ROZARIO

COVER PAGES & INNER DESIGN

MR. SHUDIPTO de' ROZARIO





























St. Xavier's College, Burdwan



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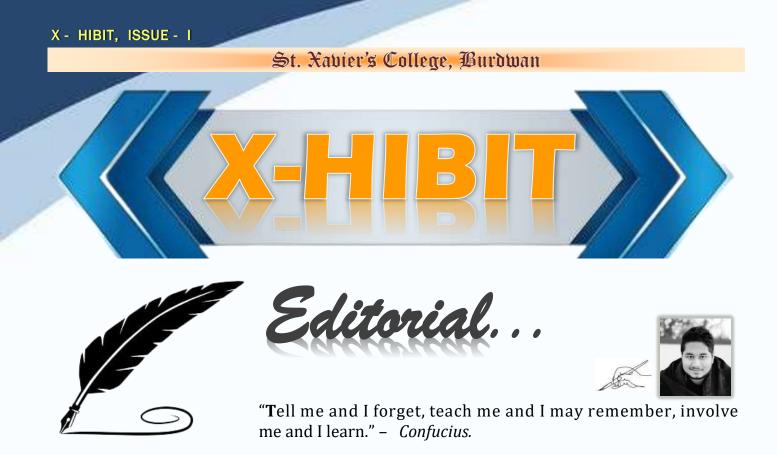
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The ultimate goal of education is accomplished through the direct involvement of the learners in the practical field and for this reason the educational institutions creates scope for the learners to practice the practical application of the talents and knowledge they are possessed with. The departmental magazine of the department of Business Administration and Commerce "X- HIBIT" is one of such opportunity which creates a platform for all the students of our department to exhibit their silk on writings, poetry, and photography. This periodical opens a space for all the students to come out of fear and courage learn better.

This periodical is an initiative from our department to offer a stage for the students to sharpen their talents, share their thoughts and view on various topics especially related to business and commerce. This periodical will help our students encourage critical, analytical and creative approaches to solving problems. Thus, a multidimensional growth will take place.

"Education is not the learning of facts, but the training of the mind to think," said

Albert Einstein, which is also one of the core characteristics of Jesuit education *"Magis (Latin for 'more')". The* Jesuit education does not limit or confine the process of learning in the classroom, it demands the students to think out of box and achieve more and more.

For this great opportunity to exhibit our various talents we express a deep sense of gratitude to our respected Principal Dr. Fr. G. Paul Arokiam, S.J , to all our HODs, and faculties. We also thank all the students of both the Departments. Last but not the least a special thanks to all the members of the editorial team who earnestly invested their time for this periodical.



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'If you want to change the world pick up your pen and write", said Martin Luther once. I am highly elated to be a part of this literary journey witnessing an array of talents in the students of The Department of Business Administration & The Department of Commerce. Our relentless efforts should always be there to help our students to act with compassion, accept responsibilities and choose to do the right thing in life.

The department always aims in providing a distinctive blend of knowledge as well as extracurricular activities for the wholesome development of the students. My best wishes to all the Students and Faculty members who are instrumental in bringing out this commendable piece of work.

appreciate the students of The Department of Business Administration & The Department of Commerce for their initiative to express their creative acumen in black and white. It is itself even more interesting, as it disapproves the myth of disconnection of creative activity and trade practice. We are committed to providing not only the professional education to our students but also the creative qualities. I congratulate all the Students and Faculty members for prounique amalgamated ducing such knowledge of economy and emotion.

Dr. Vishal Maheshwari

H.O.D, The Department of Commerce, St. Xavier's College, Burdwan.

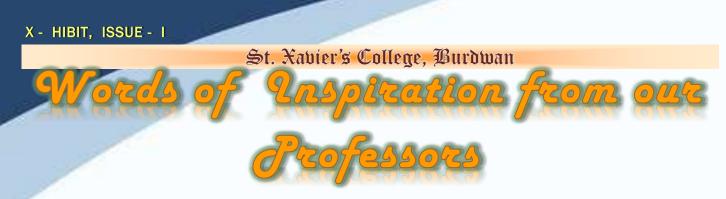
Dr. Kandarpa kanti Hajra

H.O.D, The Department of Business Administration, St. Xavier's College, Burdwan.





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I am glad to pen for this wonderful magazine as an appreciation of the commendable efforts of the students of The Department of Business Administration & The Department of Commerce. My best wishes are always with my students for present and for their future endeavors. I hope the students of B.B.A & Commerce bring more laurels for the departments as well as for the college.



Mr. Somnath Tah Assistant professor, The Department of Commerce & The Department of Business Administration, St. Xavier's College, Burdwan.

I convey a deep and joyful sense of appreciation to the students of The Department of Commerce & The Department of Business Administration, for the initiative of publishing the departmental magazine. Our budding students expressed their ideas, thought in an interesting way through this magazine. Young photographer, poets, writers took the opportunity to cultivates their diverse interest in different fields. I wish all the success and expect to see a memorable and successful journey of this enthusiastic initiatives.

Mrs. Barsha Ghosh Mitra Assistant professor, The Department of Commerce & The Department of Business Administration, St. Xavier's College, Burdwan.



I am glad to appreciate students of The Department of Business Administration and The Department of Commerce for this effort. Our students have showed their expressive thoughts and innovative ideas by publishing this Magazine. I pray and wish that this spirit of creativity may keep them active and help them to achieve more and more.



Mr. Rohit Leonard Khakha Assistant Professor, The Department of Commerce & The Department of Business Administration, St. Xavier's College, Burdwan.

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'Writing is the painting of the voice.' The magazine is a reflection of creativity and innovation for both the students and teachers. It also acts as a platform for the students to showcase their talents in writing besides their academic curriculum. It gives me immense pleasure to express my views on the release of our department magazine. Through this magazine the students can make a conscious effort to express their ideas in a beautiful manner. I want to congratulate the magazine committee and students for their hard work and I wish through this magazine students will be able to explore new dimensions in the process and can achieve their full potential. Thank you.



Mr. Supratik Goswami Assistant Professor, The Department of Commerce & The Department of Business Administration, St. Xavier's College, Burdwan.

Success is not an accident .It is hard work, perseverance, learning, studying, sacrifice and most of all love for what you are doing or learning to do.

However, difficult life may seem there is always something you can do and succeed at. *"Your positive action combined with positive thinking, results in success."* Good things come to those who wait but better things come to those who get out and got them.

Wishing you all the best for your future!

Mrs. Ancy Tirkey Assistant Professor, The Department of Commerce & The Department of Business Administration, St. Xavier's College, Burdwan.





"One of life's greatest pleasure lies in watching a plant grow-from seed to seeding, to green branch to bough, to flower, to fruit."

The magazine on table is from one of the prestigious institution, St. Xavier's College, Burdwan, the Department of Commerce and Bachelor of Business Administration. Wishing you for the development of your young minds in a secular and conducive atmosphere. Education is an enjoyable process and not an imposed monotonous syllabus cramming only.



Mrs.Debika Som Assistant professor, The Department of Commerce & The Department of Business Administration, St. Xavier's College, Burdwan.

I extent my heartiest congratulations to the students of the Department of Commerce and Business Administration on the publication of their departmental magazine.

You are lucky enough to be a part of such an esteem institute like St. Xavier's College Burdwan. Through this magazine I want to give message to my dear students that: Do not be sad for what you could not achieve 'yesterday'. Take inspiration from things around you and think of great things 'today' has for you.

Mrs. Suchana Bhattacharya

Guest Lecturer, The Department of Commerce & The Department of Business Administration, St. Xavier's College, Burdwan.





To streamline trading operations and maintain profits, the industry must focus

on commerce, which is not just confined within the walls of buying and selling but a lot more than just that. As the world is progressing with the new up comings of digitization and machines, Ecommerce solutions are acting as push-up in gearing the process. The advent of machines learning and AI has further enhanced the effectiveness of E-commerce. Thus, commerce is the fundamental to the success of any business and it's worth mentioning that the whole world runs on commerce, still why" commerce" or rather "commerce stream" faces criticism or contradictory thoughts?

Narketing Walketing Warketing Warketing Warketing Warketing

B.Com - 6th Semester

First let's not forget friends that almost nothing in this world is free from criticism no matter how much goodness it possesses. Second according to my observation people without knowing or researching talks negative about it. Next let's explore the significance of commerce in today's world for that we need to understand the various benefits of commerce.

Helps accomplish human wants through facilitating trade between states, and across the borders. Even the distribution of products through e-commerce has further enabled small businesses to survive. Elevates the standard of living by increasing the flow of money helping and supporting people to acquire their desired purchases. The presence of the channels of distribution helps in enhancing the market and further empowers the consumers and producers.

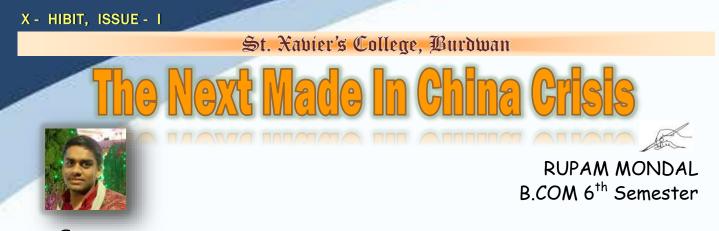
Most important that it helps in killing unemployment generating employment to skilled and unskilled labour to ensure the efficiency of these processes, we need human resources. Enables income generation for a country on whole, besides commerce plays effectively role in other areas like-driving industrial development, driving international trade, benefits underdeveloped economy.



Other than these commerce has other impacts as well-

- \Rightarrow Impact productivity
- \Rightarrow Affect inflation
- \Rightarrow Reach market potential
- \Rightarrow Increases R&D of the country
- \Rightarrow Better talent management
- \Rightarrow Gives competitive advantage
- \Rightarrow Cost management
- \Rightarrow Impact culture and lifestyle

As a society, most of our activities revolve around buying and selling goods and services. The business of buying and selling is at the heart of commerce .In fact as a student of commerce, the view of commerce would be an over-simplification. Whether taking a micro or macro view, trade and commerce plays a role in our everyday lives as members of household, community, nation or world. Even when we pick up newspaper we might find an article telling about the global inflation-there is commerce involved. Online shopping projects topics exploring the role of digital technology and the impact of globalization are also related directly with commerce. There might be a lot of rumors and criticism related to commerce but needless to mention, the significance of commerce in today's world is skyrocketing. Therefore, students in commerce are required to up-skill themselves to gain a comprehensive understanding of how commerce deals with problems.



China, the world's second-largest economy, is facing a Real Estate Crisis in its once-booming property sector. About 70% of the country's household wealth is stored in property along with 30-40% of bank loan books, while land sales account for 30-40% of local government revenue. The real estate sector is among the most crucial sectors of the Chinese economy. According to a report by Economic Times, it accounts for 29 per cent of the total gross domestic product (GDP).

The problem started when the supply and demand chain got affected due to pandemic, there were many pre bookings and the economy was growing as there was a boom phase. Property developers estimated a huge demand in housing, they started borrowing (Chinese real estate developers have \$117 billion worth of debt maturing in 2022 only). Everything was going fine but after the outbreak of Covid-19, which caused

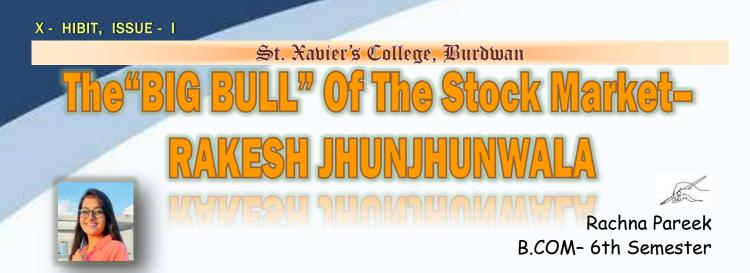


lock-down, unemployment, etc. the construction works halted.

Thousands of homebuyers began "mortgage boycott", and refused to pay their mortgage for unfinished or stalled housing projects, Mortgages accounted for about 34% of total loans at Postal Savings Bank of China and Co. only similar case were with other banks too.

As said earlier Chinese people find property a good form of investment but due to delay they became impatient and started withdrawing their savings, which caused Bank run. The Chinese Government deployed tanks, and freed bank accounts to prevent people from withdrawing money as the crisis-hit banks. Home sales collapsed by around 60%, which resulted to a nearly sharp decline of 30% in the valuation of properties. In December, Ever Grande, one of China's biggest property developers, defaulted on interest payments due to its offshore bondholders, followed shortly after by Kaisa Group Holdings.

The crux of the problem is that property developers have insufficient cash flows – whether because of debt-servicing costs, low housing sales, or misuse of funds. Experts suspect that it could be worse than the Financial Crisis of 2008.



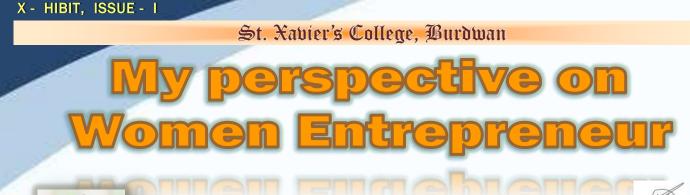
Rakesh Jhunjhunwala 5 July 1960 – 14 August 2022 was an Indian billionaire business magnate, stock trader and investor. He was referred to by many names like "dalal street's big bull "or "market bull" or "Big bull" or even often "Warren Buffett of India". The reason behind entitled with such prestigious reference, was the rapid growth and excellent success from stocks. Rakesh Jhunjhunwala started getting interested in the stock market during his college days. He's a CA by profession and he completed his CA from the Institute of Chartered Accountant Of India. He decided to get involved full time in the stock market. He started his career in the stock market in 1985 where invested 35000 as his first capital, and now his net worth is over is over 340,000 Cr.as on 2022.

Jhunjhunwala earned his first big profit in 1986, when he bought Tata Tea shares. He bought ₹5000 shares of Tata Tea at just ₹43 and later that stock rose to ₹143 within 3 months. He earned over three times a profit. In the next year, Jhunjhunwala earned ₹20-25 lakhs. India's largest luggage manufacturer has been troubled with a sharp reduction in travels undertaken by people during a pandemic stricken world. According to the stocks exchange data, the Bill Bull now owns 75 lakhs sharesof the firm. In the past 1 year the stock price has dropped 14.25 %. The fall in stock price would roughlymean that the billionaire investor has lost ₹ 36.4 Cores of his wealth in VIP Industries.

He proved Investing in stocks isn't like Gambling because there are rules for investing that can lead youto have higher returns. Rakesh Jhunjhunwala plays a vital role in the stock market. At the time of his death he had an estimated net worth of \$5.8 billion making him the 438th richest person in the world.



The Department of Commerce





Fahima Khatun BBA—6th Semester

Let me commence this writing by sharing an

incident. It was on last July I was traveling to Kolkata from Burdwan by local train. Since it was raining the train was less crowed but the train hawkers paid their usual visit in the compartment trying to sell their products. Unfortunately their sale was comparatively less than the other days . Now most of the time I have seen male hawkers in the train but on that day I experienced something new. Once the train reached Shaktighar Station a middle-aged woman got into the train carrying a bag full of umbrella and a few of it in her hand. It took a while for me to figure out what she was doing. Within a few seconds the train started to move and the particular woman reveled her in-



tention. I was surprised to see that she was a lady hawker trying to sell umbrellas. Alike the other hawkers she stood in the middle of to the compartment and started to sell her umbrella and within 10 minutes she had sold 5 umbrellas in that compartment only each she at 150 Rupees. This incident provoked my thoughts that how the women despite of having lots of societal barriers still they are fighting and creating a strong root for themselves . Her art of selling, business plan, choice of the right product at right time and targeting right customer was truly appreciable. May be she was not a student of commerce but she wisely used all the available resources. It was monsoon, so obviously people will be in need of umbrellas and when you can buy it while you make a journey, most of the people will go for it. Thus, we can say she an example of women entrepreneur.

This is a simple example of how women are thriving in the business and tread. Like this lady hawker there are millions of women out there who are doing different kinds of job contributing in economy of our country. Today women are no more confined in the in the house only and engaged in doing the duty of a housewife rather they are thriving in various ventures. Sports, Politics, education, employment

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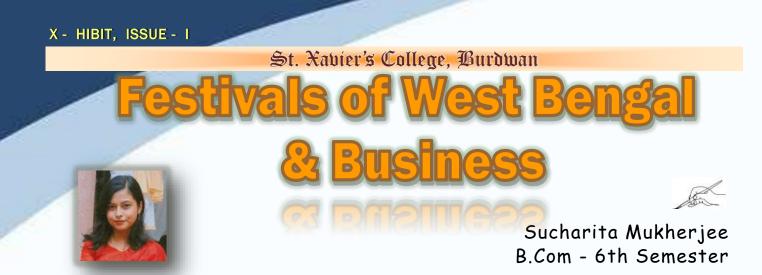
services, nursing, social services, and agriculture. Almost in all the field their remarkable presence is appreciable. In tread, business and corporate sector participation of women are rising at expectant rate. In the past years the women entrepreneurs like Chitra Gurnani Daga,Upasana Taku, Aditi Gupta, Divya Gokulnath, Suchi Mukherjee showed that women also can become stat corporate world.

Despite of having a lots of challenges women are leading business sector. About 20.37 per cent of the MSME industry in India is made up of women-led businesses, which also employ about 23.3 per cent of the labour population. Coming out of all the social barriers and taboos women are the role model of successful entrepreneurs. The main reason behind this development of education and freedom alone with the many opportunities provided by the Governments. A number of domestics' agencies are helping all the women of our counties to bring their innovative ideas into reality.

Women entrepreneurship has been recognized as an important source of economic growth. Women entrepreneurs create new jobs for themselves as well as for others and also provide society with different solutions to management, organization and business problems. I feel that these rising entrepreneurs are valuable assets of our nation and they must be provided with many more opportunities to come up with all their potential and innovative ideas. If we provide good things for them, in return they too bring something good for us. So, let us inspire, encourage and support these rising entrepreneurs to make their day.



The Department of Commerce



Festivals play a big role in the lives of Bengali people. The saying goes like this "বারো মাসে তেরো পার্বণ" which means the people of Bangle celebrates the various festivals throughout the year.

Some of the common festivals which are widely celebrated in Bengali are Holi, Durga Puja, Kali Puja, Eid, Diawali, Christmas, etc. and all of these celebrations make a remarkable impact on the business sector of the state.

The First celebration of the year is the Bengali new year marks the first day of the year. On this auspicious day most of the traditional business open new account books known as "Halkhata". Business like sweet shops, street food stalls, cloths shops get good profit.

The biggest festival Bengal is Durga Puja.that is the time when the all kind of business makes good profit. This festival brings happiness in each and every house of Bengal. Being the biggest and most important celebration it has deep impact on people of all occupations. A huge amount of sales and transactions take place all over the state, thus it highly influence the whole business sector of the state.

Holi the festival of colours is celebrated in the Spring so the people involved color powder earn a good profit.

Diwali its not only in Bengal but grandly celebrated all through India . It is known as the festival of light and crackers and the main attraction of this festival is illumination of houses with candles, fairy lights, disco bulbs etc and grand show of fireworks so, ______ the people in-

volved in pro-



ducing.

The Department of Commerce

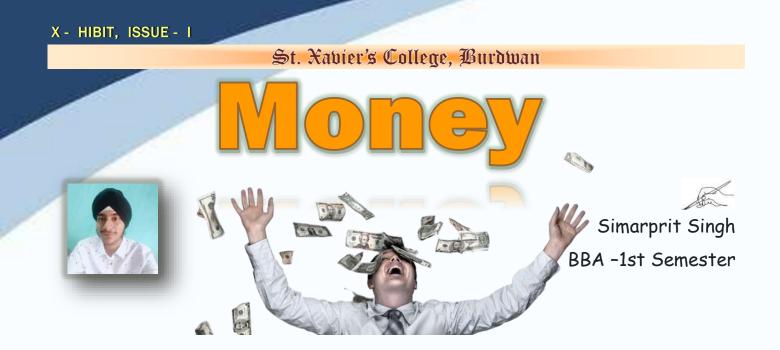
Other festivals like Ras Purnima, Jhulan Purnima, Janmashtami are celebrated during mid monsoon but their impact on business is not very noticeable

National festivals like Rabindra Jayanti, Independence Day and Republic Day make an impact on business to some extent specially the online sales on occasions of these special days for.(Independent Day Maha Sales, Republic Day Dhamaka offers etc.)

Lastly, Christmas at the end of the year but only the business situated in urban area have some impact of this celebration.



Thus, festivals destroy separation, bring joy and merriment among the people, break down the barriers between different creeds molding a friendly atmosphere and at the same time creates opportunities for many business to do well in the market. So, All the festivals plays important role in business sector of any country.



I guess as you have seen the topic of my article "Money" you might be expecting that I am going to describe about money like what it is of its function and so on, but to surprise you I am not going to do so. Instead of speaking about money in economical language, rather I would like to provoke your thought of idea of money a little differently, from some unique view point. I hope it will help us realize what money actually mean in our real life, its influence in real life.

Often we say "Money cannot buy happiness" but the fact is how much it really applicable in our practical life? I feel that typical sentence is not acceptable by many and I also think in the same way. Let us understand it with the help of a real life situation. In this fast changing busy world we find there are many people who spent their whole life in earning money or to achieve wealth but forgot to enjoy the life. The only point of their lives is to earn more and more, they ignore family and near and dear ones and here I would like to make the point that money is most important to live happy and healthy lives but it cannot be compared with the significance of love and care for they are really precious and irreplaceable at cost of money.

Now let us change the point of view .Suppose a person who possess family, friend and relatives the only drawback is he/ she does not have money and not having money in this present-day you will be neglected by all for they would consider the famous quote of William Somerset Maugham *"Money is like a sixth sense without which you cannot make a complete use of the other five."* This is the universal reality today. Money is not just a piece of paper; it is a valuable tool which increase the value of person who possesses it. This piece of paper may bring fame and respect to an individual and this is the sad reality of our time where robbers also buy respect by spreading money. However, if you do not have money even your own family member will have no respect for you.

So in after considering the two opposite side we can say that money is the most essential in todays' world but in also become the reason of trouble of cause of problem when we fail to use it in the right way and suitable manner. Having less money leads you to poverty on the other hand the abundance of money can destroy a person, it can rise up the wall of division among the people, can creates injustice in the society. For example the 2019-2021 data show that about **16.4 per cent** of India's population live in poverty, with an average intensity of 42 per cent. About 4.2 per cent of the population live in severe poverty whereas only a hand full prominent rich people in our county possess the lion-share of the total wealth of nation.

There were, there are and there will be varieties of idea and opinion about money, thus in conclusion I would say, undoubtedly money plays a vital role in our lives but the excessive thought and presence of money can bring negative consequences in our lives. Being the students of commerce and business we have an intense touch with money so, we must always keep in mind that we may not be able to buy happiness but can bring happiness and joy in our lives as well as others by the wise utilization of money as famous Irish satirist Dr Jonathan Swift says "A wise man should have money in his head, but not in his heart."



The Department of Commerce



Bristi Mehera B.com, 6th Semester

Black Friday is a unique day that is associated with post-Thanksgiving and pre-Christmas shopping. People get attractive discounts at stores all over America during this time. In the beginning, Black Friday used to be a one-day happening in the United States but now it has gained a truly worldwide popularity across the globe.

However, over the past few years, the event has grown into a shopping marathon that lasts for several days.

During this sale stores around the world lower the prices of their products to a big extent.

It is believed that the term Black Friday has originated in the US, specifically in Philadelphia, in 1960s. The Philadelphia Police Department had complained about the Friday when the streets were congested and clogged with traffic. That's why they called it as "Black Friday".

This year the Black Friday is On November 26, 2022.

The number of online transactions on Black Friday increases significantly compared to the regular day.

Black Friday sale plays an important role not only in terms of e-commerce turnover but also the activity of shoppers. With the beginning of November, small and middle-sized businesses, as well as bigger players on the market, begin Black Friday preparations, some stores even start presales to grab customers attention. They announce huge sales to take place at the end of November, in both online and offline stores. Merchants says that Black Friday sales is not only about increasing turnover but also to prove their loyalty towards their customers jewelry, as well as electronics.



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But as we all know, everything has a good side and a bad too. Many people criticize the concept of Black Friday they feel that it's a scam and wastes people's time & money. So, Let's see the cons:



People end up buying things they don't need wouldn't have brought.

otherwise. Some shops keep prices artificially high before Black Friday to be able to announce price in the weeks before Black Friday. It is not so good for small shops which cannot always compete with the large discounts offered by big retailers. Black Friday can be very annoying and a waste of time. There are long queues to try on clothes, ask sellers questions and even pay. Traffic jams are also becoming a tradition.

Black Friday can be dangerous. People sometimes become very aggressive when trying to get the best deal. Every year there are accidents, injuries and fights in stores.

Nevertheless, the good side is that Many people love Black Friday sales and are extremely excited about it.

•Great deals. Expensive & useful items comes to very low prices. People buys gifts for their families & loved ones and even for themselves.

•It helps to stimulate the economy which helps the shops to get rid of excess stock.

•Fun. Finding and fighting for super discounted items is thrilling. Many have an adrenaline rush while running to get their favorite products at the cheapest possible prices.

Black Friday shopping is becoming a family tradition and a way to spend some time with your love ones while you try to find hot deals.

Thus, black Friday is a success for retailers & even consumers get benefited to an extent.





Shudipto Peter de' Rozario B.Com 6th-Semester

Ours is a time of change, time of competition, time of innovation and we experience the changes, competition and innovation in the business world very strongly. Every day, each moment, changes are taking place, new competitors are joining and entrepreneurs are emerging with innovative ideas. For this reason holding good position in the market is becoming challenging day by day. To hold the good position in the market, the good Marketing plays an essential role in the organization. There are various modern strategies that companies imply to have better sale. "Neuro-marketing" is one of such.



Neuromarketing is modern strategy of marketing functions with the combination of neuroscience and psychology which is implied on you and me every day. It is a process where taste and preferences are being carefully observed through various surveys in order to promote their product and ultimately sale that product to you . However, all this will be done without our knowledge . Companies studies our brain and keeps record of our past events, sometimes they track our movement and bring before us the right things at right time. We cannot say it is brainwash but a scientific way to understand the mood of consumer and sale the product to them.

A few simple tactics used in Neuromarketing.

<u>1. Ample amount of alternatives:</u> One of the most common strategies of neuromarketing is placing a lot of alternatives before the consumer/customers. The products will be arranged in such a way that will definitely stir up the buying desire. For instance when we go to shopping mall planning to purchase only a few items but as we see the varieties of alternative we start to buy thing even though it is not in our plan. **2.** Attractive price: This is another tactic of nueromarketing used widely. By Placing right price seller can influence the buying behavior of customer highly, that is why the entire shopping mall likes to show you comparative price of product. The offers like buy one get one free, great sale or 30% /50% off are the attractive price tags that stimulate the buying desire very easily.

<u>3. Famous brand ambassadors:</u> Famous brand ambassadors are like trap who can increase the amount of sale by influencing their fans and followers. When an individual sees that his/her favorite celebrity using a particular companies branded product, naturally he/she would long to buy that product.

<u>4. Hedonic treadmill:</u> This is a very special technique used by the branded companies to make the customer/consumers keep buying their product constantly. The best example will be several series or updated version of same particular product which makes the consumer/customer to spend more money often. For example, IPhone 6, IPhone 7 and now we have Iphone12. So, every year you keep on buying the latest version of that product.

<u>5. Hiding in plain sight/use of Primer:</u> It is a very unique kind of promotion where companies hide some special sign or use special design to attract the customer and consumer. These unusual designs can trigger the buying desire instantly and people buy them. For example the "Coca-Cola open happiness can" looks like that the can is smiling.



In the modern days companies keep on updating themselves with all the new equipment of marketing in order to survive in the market competition. Neuromarketing is such an effective technique which helps a company to gain great success.

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NAZ ANJUM KHATUN B.COM 6th Semester

Days GETTING WASTED PEOPLE LOCKED DOWN O PEOPLE! DO YOU UNDERSTAND OUR PAIN NOW ? PAIN OF BEING CAGED, PAIN OF BEING SNATCHED AWAY FREEDOM, **O PEOPLE! DO YOU FEEL OUR CONDITION NOW ?** WE ARE CAGED FOR LIFETIME! FROM BIRTH TO DEATH. AND NOW WE HAVE ACCEPTED THIS CAPTIVITY. WE LOSE OUR NATURAL HABITAT LIKE THIS MAN-NER. O PEOPLE! DON'T YOU FEEL DISGUST NOW? O PEOPLE! THIS OUR LIFE WHERE THERE IS ; NO PINCH OF HOPE TO SET FREE. NO RAY OF LIGHT TO CLATTER AND FLATTER FREELY. O PEOPLE! AFTER THE CHAOS YOU WILL BE FREE, BACK TO YOUR FREE AND NORMAL LIVES, FREELY LIVING YOUR LIVES ON YOUR OWN WISH . O PEOPLE! JUST ANSWER US, WHEN SHALL WE BE FREE TO LIVE OUR LIVES ON **OUR OWN RULES AND WISHES?**

(A POEM BY CAGED ANIMAL'S INNER SELF)





Shauradeep Singha BBA—6th Semester

যতই করি আমার আমার কিছুই আমার নয়, খেলনা নিয়ে করি খেলা আছে ভাঙ্গার ভয়।

মায়ার জালে জড়িয়ে আছি, চাইনা বের হতে, ডাকলে পরে যেতে হবে যাবে কি কেউ সাথে? যা-কিছু আঁকড়ে নিয়ে নিজের বলে ভবি, রইবে পড়ে যে যার মাতো , ছাড়তে হবে সবই। যত্ন করে গড়া শরীর , আগুনে গিয়ে ছাই হবে, দুদিন বাদে ভুলবে সবাই তখন কোথায় ঠাঁই?

মরে গিয়েও আমর যারা তাদের জনাই প্রণাম, কর্ম গুণেই বেঁচে আছে, জগত মাঝে নাম।







YOUR LOVE AND CARE



Shudipto de' Rozario B.Com - 6th Semester

তোমায় আজি ডাকি মাগো দাও গো মা সাড়া, তোমা ছাড়া জীবন মোদের দুঃখ- ক্লান্তি ভারা।

তোমার স্নেহের স্পর্শে মাগো পাই যে নূতন আশা, আজ তুমি মুছও মাগো, সকল গ্রানি দুর্দশা। মৃন্ময়ী মাগো চিন্ময়ে জেগে দান কর জ্ঞান – শক্তি , সেই আলোয় জানি জীবনে মিলবে মুক্তি।

নিয়ে দ্বিধা- সংশয়। ঘটাও মাগো যত দুষ্টের পরাজয়।

এসো মা তুমি আমদের মাঝে দুর্গতি তুমি হরো, ডাকে প্রিয়জন জীবন তাদের সুখ- শান্তিতে ভরো, সমাজে যত অসুর আছে সকল তুমি সমূলে নিধন কর।। Rupsa Biswas BBA - 1st Semester



You loved us through abundance grace, gifted slime in all beautiful face.

You, loved us in great compassion, given us your wonderful creation.

You care for us every day and night, constantly showing your Marcy and might.

We feel your love in everything, your touch, your care all over the world.O God, shower your blessings upon us that we too love all people till we die.

I will sing your praise day and night, Spread Your Love and Care To all like bright day light .





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SK Ashad BBA- 6th Semester

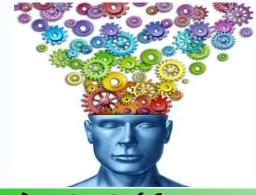
The world is fantastic-cinematic But to burst bubbles, Life is realistic A race with hurdles.

To win this journey One has to make his mind sturdy Where falling is natural Because life is rational.

Just don't be blind For you need to train your mind. Have positive perspective Towards Spirit, Habit and Credit.

If you think you are lost, You are its host And if you think you made a record, Your position is secured.

If you are your own king Life will never treat you as a fling Remember, Mindset is Everything! Where Impossible is nothing!





Aditi Shaw B.Com - 4th Semester





We all appear for the exam of life, With God as the examiner. Nature as the teacher. And we ourselves as students.

Our whole life is an answer book. And the whole world is an Examination hall. Our actions are the words. And we ourselves are the pen. The time allowed is three hours.

The first is childhood The second is youth The third is an old age. First hours bell is rung by nature Second by passion. And third by frailty.

The final bells is rung by God When the exam is over The answer book is snatched Bringing the exam of life To the end .

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N



Artist: Khushi Dutta BBA - 6th semester



Artist: Debosmita Maji BBA - 4TH SEMESTER



Artist: Piyasha Sharma BBA - 6th Semester **The Department of Commerce**

Artist :Moumita Sinha B.Com - 6th Semester



Artist: Piyasha Sharma BBA - 6th Semester The Department Of Business Administration

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Artist: Piyasha Sharma BBA - 6th Semester



Artist: Moumita Sinha B.Com - 6th Semester



Artist: Taniya Murmu BBA - 1st Semester



Artist: Khushi Dutt, BBA - 6th Semester

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Souryadeep Mitra BBA - 6th Semester

Souvik Pathak B.Com - 4th Semester





Smith Ghosh B. Com - 6th Semester

Koushik Das B.Com - 4th Semester



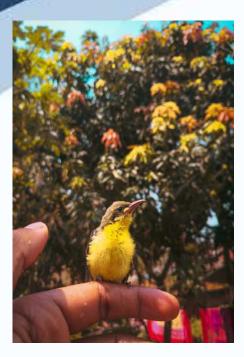
Rupesh Tudu BBA - 6th Semester



Koushik Das B.Com - 4th Semester The Department Of Business Administration

KD'S PHOTOGRAPH

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Rupesh Tudu - BBA - 6th Semester



Rohan Shaw - B.Com 4th Semester



Shudipto Rozario- B.Com- 6th Semester



Rohit Ghosh - B.Com - 4th Semester



Rajdeep Das - B.Com 6th Semester



Pallavi Niyogi - B.Com 6th Semester

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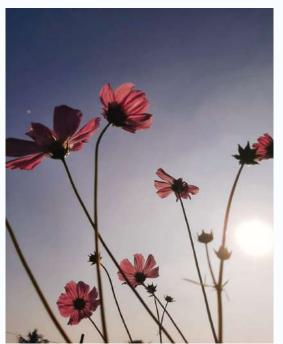
Rupesh Tudu - BBA 6th Semester



Shudipto Rozario- B.Com 6th Semester



Sarbani Sarker - B.Com- 4th Semester



Bristi Mehera - B.Com- 6th Semester

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