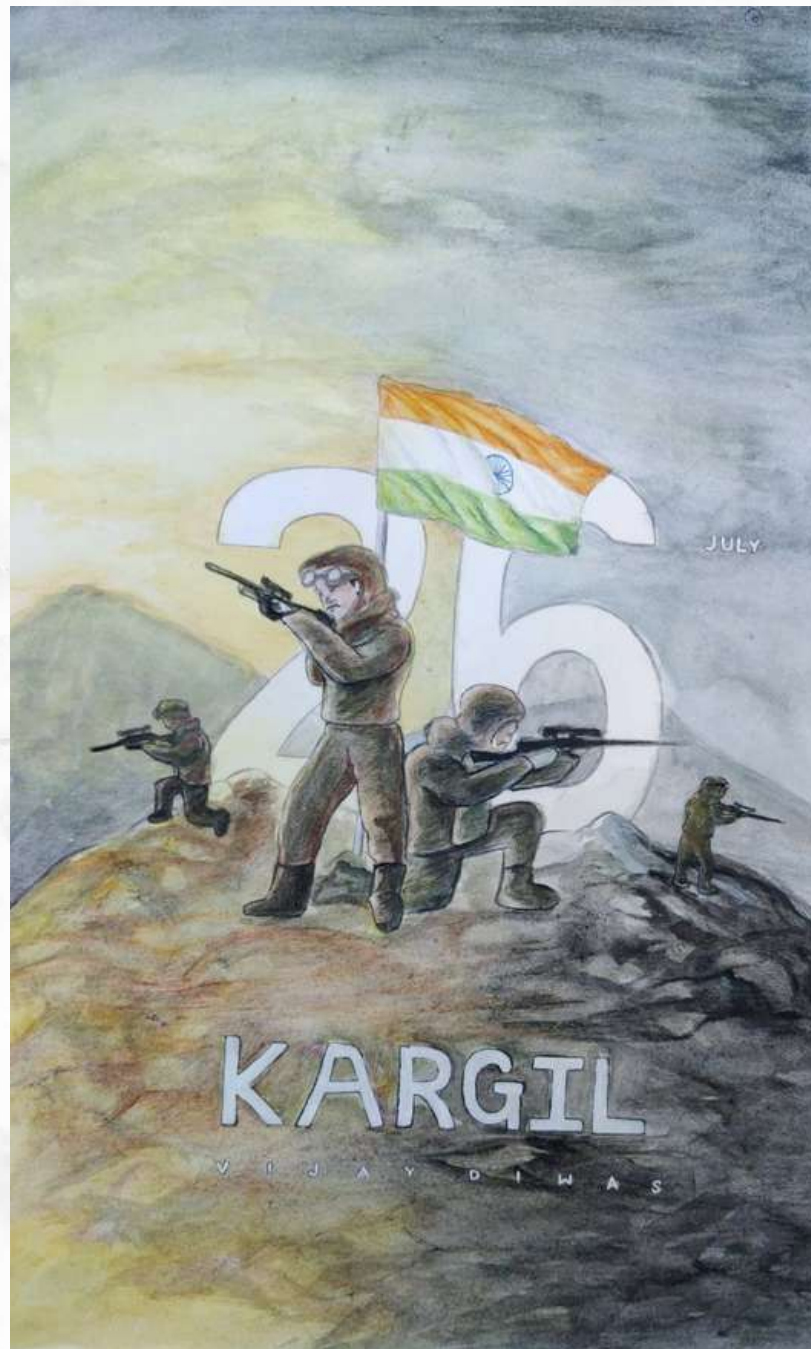




VIDYAPRASAR

Monthly Newsletter

June-July 2023



**G.V.M.'S G.G.P.R. COLLEGE OF
COMMERCE & ECONOMICS**

VIDYAPRASAR



PRINCIPAL'S MESSAGE

AS I SET FOOT AT THE THRESHOLD OF THIS INSTITUTION, I AM CAPTURED BY THE VISION IT EVINCES "TO MAKE THE INSTITUTION A CENTRE OF EXCELLENCE IN EDUCATION AND RESEARCH WITH FOCUS ON MULTIFACETED DEVELOPMENT OF THE STUDENTS AND TO EMPOWER THEM TO BECOME GLOBAL CITIZENS". UNDENIABLY, GVM'S ICONIC GGPR COLLEGE OF COMMERCE AND ECONOMICS, HAS BEEN UNCEASINGLY PROLIFERATING ITS SPHERE OF INFLUENCE AS IT ENHANCES THE DELIVERY OF BASIC QUALITY OF HIGHER EDUCATION TO THE LEARNERS AND THE STAKE HOLDERS OF THE STATE.

AS THE NEWLY INSTALLED PRINCIPAL OF THIS COLLEGE, IT IS MY EARNEST YEARNING TO CONTINUE ITS BEST PRACTICES IN ACHIEVING EXCELLENCE IN THE FIELD OF ACADEMICS, RESEARCH, SPORTS, EXTRA-CURRICULAR ACTIVITIES AND ABOVE ALL IN THE SPHERE OF EMPLOYABILITY, BEING ONE OF THE MUCH ADMIRERD COMMERCE AND ECONOMICS COLLEGE IN THE STATE OF GOA. I AM ONE WITH ITS PARTNER STAKEHOLDERS IN DEVELOPING ITS LEARNERS TO BECOME GLOBALLY COMPETITIVE ARMORED WITH THE KNOWLEDGE AND SKILLS, THEY WILL LEARN AND EARN FROM OUR INSTITUTION.

WITH THE UNCEASING HELP AND SUPPORT OF GVM'S MANAGEMENT, FACULTY & STAFF COLLEAGUES, COLLEGE ALUMNI, PTA, OUR EXTERNAL AND INTERNAL STAKEHOLDERS, I AFFIRM TO UPHOLD INTEGRITY AND WISDOM TO CARRY OUT ITS PROGRAMS, PROJECTS, AND ACTIVITIES TO BETTER SERVE AND DELIVER QUALITY HIGHER EDUCATION AND HIT THE QUALITY STANDARDS TO NEW BENCHMARKS.

IT IS MY PARAMOUNT VISION IDENTICAL TO YOUR DREAM THAT GVM'S GGPR COLLEGE BE A "COLLEGE OF EXCELLENCE" NOT JUST IN THE YESTERYEARS BUT TODAY AND IN THE FUTURE, NOT JUST IN A SINGLE ASPECT OF ENDEAVOR BUT IN ALL OTHER FIELDS. WITH THE STRONGHOLD THE INSTITUTION HAS ESTABLISHED WITH ITS PARTNERS IN INNOVATIONS, PLANS AND PROGRAMS, GROOMING SUCCESSFUL INDIVIDUALS, I REMAIN HOPEFUL IN FULFILLMENT OF THIS VISION.

PROF. (DR.) TEOTONE VAZ



MAGAZINE EDITORS

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CONVENOR

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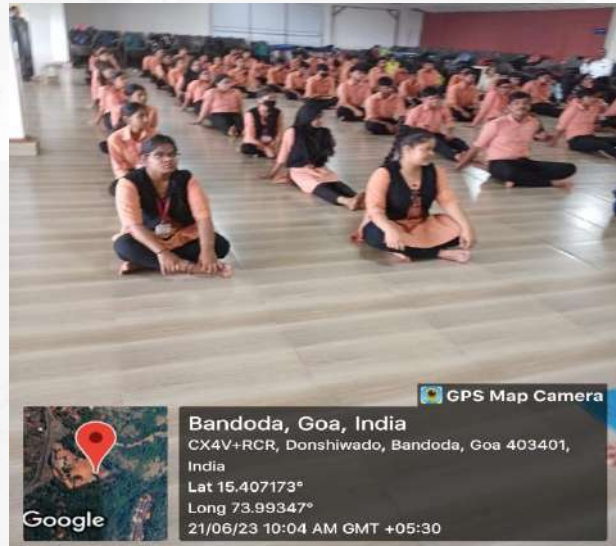
YOGA DAY CELEBRATION

Date: 21st June 2023

In today's bustling fast-paced life, lack of time and discipline has given birth to many lifestyle diseases. Medicines only apply the brakes to the growth and spread of the illness prevention is the only cure for this ailment.

Yoga is a subtle science that aims at bringing harmony between mind and body. On June 21st which is International Yoga Day, the NSS Unit and the Sports Department of our college organised a short session on various aspects of yoga led by Dr Pradeep Maske. Our Principal Dr. Prof. Teotare Vaz, lit the lamp to formally inaugurate the programme.

The session was attended by the college faculties and about 100 students, including our NCC Cadets





An orientation programme for F. Y. B. Com. students was organised by Internal Quality Assurance Cell (IQAC) on 26th June 2023. The programme was organised to orient students about B.Com. course and college decorum. Principal Prof. (Dr.) Teotone Vaz formally welcomed students to the College. The Principal briefed students about college rules and regulations, dress code, reporting timing and general code of conduct that they ought to follow while in the college campus. Dr. Meera R. Mayekar, Vice-principal and IQAC Co-ordinator briefed the students about major features of National Education Policy (NEP) 2020 which is implemented by Goa University from the academic year 2023-24. Also, students were briefed about various committees of the college. In her speech, she focused on the responsibilities of the students and the value of life one should imbibe as a student, which will lead to a successful career and develop leadership qualities. Dr. Prabhakar Rane, Associate Professor in Commerce explained the scheme of examination to the students.



College Librarian Shri. Terence Rodrigues showed a live demo on the use of the library site. Mrs. Betty D'Silva, Director of Physical Education gave an overview of the sports activities being organised by the college and appealed to the students to participate in sports. The programme concluded with a vote of thanks by Dr. Madanant Naik, Assistant Professor in Commerce. The Programme was compered by Mrs. Latha Bhat, Assistant Professor in Commerce. In all 221 students of F. Y. B. Com. attended the programme.





ONLINE QUIZ (Paryavaran Sanrakshan Gratividhi) Date: 1st July to 21st August 2023

Paryavaran Sanrakshan Gratividhi (PSG) a nationwide organisation is at the forefront of the task of Conservation and Protection of the Environment. To bring about awareness amongst students, and to comprehend the dangers of uncontrolled climate devastation, they along with the Ministry of Education, Ministry of Environment, Forest and Climate, organised a National Students Paryavaran Quiz Competition Online (NSPC) from 1st July to 21st August 2023.



Our NSS Students actively participated. A total of 50 students completed the quiz. Overall, the students gained knowledge in conservation and protection of the environment.

GURUPOORNIMA CELEBRATION BY STUDENTS Date: 3rd July 2023

The students of G.V.M.'s G.G.P.R. College of Commerce & Economics were delighted to present a celebration of Gurupoornima that took place on 3rd July 2023 in the staff room. Some students also shared personal anecdotes of how their teachers had made a significant impact on their lives, which left everyone emotionally moved. The students also expressed their deep gratitude to their teachers for their constant guidance, support, and motivation in helping us become better individuals.





CPBFI ORIENTATION

Date: 5th July 2023

Certified Program in Banking Finance and Insurance (CPBFI) orientation organised by Bajaj financial services under CSR on 5th July 2023 at G.V.M.'s G.G.P.R. College of Commerce and Economics. It was conducted in all T.Y B.Com classes. The resource person of this session was Mr. Rajesh Gaonkar, leading trainer for Goa, Maharashtra, and Karnataka. In his address, he focused on the Importance and relevance of the course and also the job opportunities available thereafter. The session was really beneficial, as students were exposed to the benefits of opting for this course, as it will lead to their increase in credentials.



TREE PLANTATION DRIVE

Date: 7th July 2023



The Alumni Association this year took the initiative to make the college campus a 'Green Campus'. Towards this goal, on 7th July 2023, they celebrated by planting fruit-bearing trees such as 'Bimla', 'Reeta', 'Jambul' and others.

The newly elected committee members, students, staff as well as the chairman of the working committee Shri Krishna Shetye were present for the function.

ONE-DAY STATE LEVEL WORKSHOP ON NEP 2020 (SEC) Date: 8th July 2023



One-day State Level Workshop on NEP 2020, syllabus in SEC (Skill Enhancement Courses) of Computer Science subjects organized by The Department of Computer Science on 8th July 2023 from 9.00 a.m. to 2. 00p.m at G.V.M.'s Gopal Govind Poy Raiturcar College of Commerce and Economics, Farmagudi, Ponda-Goa. It was attended by the teaching faculty.



The Workshop started with the invocation of Goddess Saraswati by Ms. Samidha Sawant. In the brief Inaugural function, the Principal of the college Prof. (Dr.) Teotone Vaz welcomed the delegates and said that such events provide a platform for interaction and



collaboration of the faculty

members with domain experts from the University as well as the Industry, which assists in the teaching pedagogy. Resource persons Shri. Ramrao Wagh, Shri. Saurabh Kanekar and Vice Principal Dr. Meera R. Mayekar were present for the same. The Convenor of

the Workshop Dr. Vinaya R. Gad presented the theme and emphasized that data science plays a significant role in almost every sector and educators need to upgrade their skills and keep abreast of the emerging technologies. Dr. Madanant Naik introduced the Resource persons.

Resource person, Shri. Ramrao Wagh, Associate Professor of Computer Science and Technology, Goa University presided over the discussion of the new ordinances and syllabus of Skill Enhancement Courses. Mr. Saurabh Kanekar, Engineering Lead (Data Practice-NLP), Persistent Systems, Goa, delivered a lecture on “Data Analytics” followed by queries and group discussion. A total of seventeen



faculty members from different colleges around Goa attended the Workshop. Dr. Sulaxana Vernekar compered the event. Registration was done by Ms. Ashwini Naik and certificates were written by Dr. Raina Pinto. Overall the workshop was intensely informative.

PROJECT PAPER ORIENTATION

Date: 8th July and 13th July 2023

Project paper orientation was held for T.Y.B.Com. students (division-wise). The Orientation was conducted by Dr. Raina Pinto – Project Co-ordinator for the students of T.Y.B.Com (B & D) on 8th and 13th July 2023. Dr. Prabhakar Rane oriented the students of T.Y.B.Com. (A & C) on 8/7/2023



During the orientation, students were informed of the reason for the introduction of the project paper by Goa University. Project Coordinator stated that the project paper would enable the students to gain knowledge beyond the classroom. Students were divided into groups of 8 students. One batch would be allotted to a project supervisor/guide who would also be the internal examiner. The students would have to consult their



respective project guide and choose a commerce-related topic and finalize the same. A mention was made that once the topic was finalized change in the project title would not be entertained. The students were requested to complete the project registration form which would be given to them by the project guide.

Students were given insight into past project reports kept at the library for reference. The

evaluation scheme of project paper marks was also discussed (Criteria for marks allocation by internal examiner and external examiner). Students were asked to plan the work and attend the project paper lectures as instructed by their respective project guides. Students were asked to adhere to the project guidelines (writing/typing the project report in terms of font size, line spacing preliminaries, content, appendix, bibliography, etc.) Students were requested to maintain the records of project work done (Google forms/printed questionnaires as the same could be called for by the external examiner). Students were advised to learn to work in a group, maintain team spirit and achieve the goal (project completion) on time.



THE GREEN ARMY (Saplings and Plant Cutting/Sharing Programme) Date: 9th July 2023

The Green Army headed by the Ex-student of our college, Shri Manoj Gaonkar, is an organisation started to promote awareness of the conservation of nature and to motivate the public and the Youth in particular about propagating local flora.

On 9th July 2023 the Green Army along with the Shetkari Bazar had a “saplings and plant cutting sharing” programme. The idea was to share the extra saplings and cuttings with others thereby promoting the growing of local species of plants.



The NSS unit of our college participated in the programme by sharing all the cutting and saplings from the college campus.

Mrs. Latha Bhat, Dr. Sulaxana Verenkar (Programme Officers of the NSS unit), Mrs. Betty D'Silva (D.P.E) participated in the programme.

FRESHER'S PARTY

Date: 11th July 2023

Fresher's party was organized for the students of FY.B.com and F.Y. B.C.A. students on 11th July 2023 for the academic year 2023-2024. Students were welcomed with great zeal which was organized by the students' council. A total of 300 students were present for the function. The program commenced with a warm welcome address by Dr. Teotone Vaz, the principal of the





institution. The PTA chairperson Shri. Anand Jog was also present for the function and addressed the occasion with his encouraging words to the students. The students of S.Y.B.Com. /S.Y.B.C.A and T.Y.B.Com/B.C.A presented energetic dance performances that captivated the audience present. The event further entered into its main joyous stage to crown Mr. and Ms. Fresher's 2024. Miss.Tanishka

Kamat from F.Y. B.com was crowned Miss Fresher and Master. Darshan Mangeshkar from F.Y.B.Com C was crowned as Mr. Fresher. Such an amazing event could not be even successful without the help of each and every member of the student committee and participants. The event ended with Dance to DJ music where all the students danced to the beats, enjoying pure bliss.

POSTER COMPETITION (World Environment Day)

Date: 12th July 2023

On the occasion of World Environment Day, a Poster Competition was organized for the students of B.Com, B.C.A, and M.Com by Institution Innovative Council (IIC) at GVM Gopal Govind Poy Raiturcar College of Commerce and Economics.

The aim of the competition was to raise awareness about the importance of preserving nature for a sustainable future. The theme for the competition was "Nature is our Future: Protect It Now." The competition was coordinated and organized by President of IIC, Dr.Smita Sanzgiri, Faculty In charge, Dr.Geetanjali Achrekar and Assistant Professor Mrs. Bhakti Naik.

The winners of the Poster Competition were Petfern Fernandes of SY B.Com awarded the first place, Prajvi Palkar of TY B.Com received the second place and Manvi Rajpurohit of SY B.Com got the third place. The competition turned out to be fruitful as it instilled the notion of preserving and protecting our mother nature.



WORLD PAPER BAG DAY

Date: 12th July 2023

World Paper Bag Day was celebrated on 12th July. Our college has supported this cause by getting our NSS students to make paper bags to be distributed to small retailers and pharmacies.

The programme was flagged by the NSS officer Mrs. Latha Bhat of the college by distributing some of the bags to the local grocery shop at Sapana Park.





WORLD YOUTH SKILL DAY

Date: 15th July 2023

The Alumni Association and Welfare Cell for Minorities of G.V.M.'s G.G.P.R. College of Commerce & Economics, Farmagudi, Ponda, Goa celebrated 'World Youth Skills Day' on 15th July 2023.

On this occasion, Principal Prof. (Dr) Teotone Vaz welcomed the gathering and in his introductory remarks mentioned that students and others need to equip themselves with skills that would give them an opportunity for employment or to be self-employed.

Shri Pramod Sawant, Secretary, Alumni Association, mentioned how the Alumni have supported the college in the past and assured that the association will continue to work for the benefit of the students in the future by conducting various activities.

The Resource Person Shri William Vaz, alumnus of the college and owner of Comtech Computer Academy, addressed the students on Skill Development in IT/Computer. In his presentation, he explained how AI (Artificial Intelligence) is going to change the world. He explained how AI will impact all sectors of the economy in the near future. He emphasized that AI is a reality and we in India too will soon face the AI era. He stressed that knowledge of computer applications is essential for every student and mentioned the details (duration, certificate issued on successful completion, fees to be paid, etc.) of the courses conducted by IT Knowledge Centre, C/o Comtech Computer Academy, Ponda-Goa, under Department of Information Technology, Electronics and Communication, State of Goa.



NEWSPAPER ARTICLE WRITING COMPETITIONDate: 17th July 2023

The Department of Economics organized a Newspaper Article Writing Competition on the topic- ‘Steep Rise in Tomato Prices - An Early Sign of Climate Change?’ This competition aimed to engage students of B.Com, B.C.A., and M.Com in critical thinking and writing about the pressing economic issue of soaring tomato prices and its potential link to climate change. The theme of the competition revolved around the topic “Steep Rise in Tomato Prices”; which encouraged participants to explore whether this phenomenon could be considered an early indication of climate change and its impact on the economy. After careful evaluation of the submissions, the following students emerged as winners:

First Place: Prajvi Ravindra Palkar (T.Y.B.com)

Second Place: Reem Shaik (S.Y.B.com)

Third Place: Kajal Shaikh (T.Y.B.com)

The competition was organized by Mrs. Bhakti Naik (Department of Economics). The total number of participants was 17 students demonstrating their concern for economic issues and climate change. Overall, the impressive number of participants and the quality of their contributions underscored the success of the Newspaper Article Writing Competition.

**COUNSELLING ORIENTATION**Date: 18th July 2023

Counselling orientation organised by the Counselling Cell from 18th July onwards at GVM's Gopal Govind Poy Raiturcar College of Commerce and Economics. It was conducted in every B.Com and BCA class.



The orientation was conducted by the college counselor Miss Sumedha More. The counselor introduced the students about counseling and how the sessions are helpful in order to balance their mental health. She gave them some examples from daily life. The students were encouraged to take up counseling for their well-being and mental health, which is a crucial aspect along with physical health.

The session was summarised by Miss. Sumedha informing the students about the timing of her availability in the campus.



INDUSTRIAL VISIT (New Millennium Bakers (Monginis), Verna) Date: 19th July 2023

A visit to New Millennium Bakers (Monginis), Verna - Goa, was organized by the Department of Commerce on Wednesday 19th July 2023 for the third-year B.com students of G.V.M.'S G.G.P.R. College of Commerce and Economics. There were thirty students accompanied by one faculty Asst. Prof. Dr. Madanant Naik visited the company. On entering the company, we were told to sanitize our hands and then allowed to enter. We were asked to wear a mask and bouffant caps for safety measures. The tour was guided by Govind Gawas, who is the HR executive of the company. On this company tour the students were taken to the Production department to observe the preparation process for the items of following:

- sugar syrup
- sponge cake storage
- sponge cakes of different sizes, ingredients (egg, eggless) stored there systematically.
- sponge cake sizes are chosen as per the requirement of the order placed by the customer.



The process of melting chocolate is followed by the area where they whip cream, the particular machinery used in the process and then add flavors' as needed. The students observed the process of layering cake with whipped cream, which indeed was a tempting sight. The cake then went through a cooler machine that made the cake ready

for some toppings. They even made the toppings themselves like petals, flowers, hearts out of brown chocolate, white chocolate, etc. The other small toppings like sprinkles were ordered from outside. The sponge cake leftovers are used for other products as crumbs. There were different workspaces for making daily standard orders and customized cake orders. The entire production space was hygienic and organized. The students learned the process of manufacturing and packing. Overall the Monginis industrial visit gave the students of our college great exposure to the field of production.

G20 INDIA PRESIDENCY

Date: 19th to 22nd July 2023

The 4th Energy Transitions Working Group Meeting (ETWG) under India's G20 Presidency was held in Goa from the 19th to 22nd of July 2023. The two-day meeting brought together over 100 delegates from G20 member Countries and several International Organisations.

Our Students Shubhankar Jog, Reeshad Gaude, Vivek Yadav and Ashvek Shet Parkar participated as volunteers at the Summit which was held at Grand Hyatt, Goa.



FIELD VISIT (Dharohar: National Museum of Customs and GST) Date: 21st July 2023

The Institution Innovation Council cell of GVM's GGPR College of Commerce & Economics had arranged for a field visit for the students of SY B.Com. on 21st July 2023. It was attended by 25 students and was accompanied by Dr. Smita Sanzgiri, HOD Commerce and Head of Institution Innovation Council cell and Assistant Professor Ms. Gauri Shirodkar.

The students were given a presentation by Ms Anjali on the antique pieces kept there and also the information about Customs and GST was shared. It was an interactive session with lots of learning.

**WORKSHOP ON 'DESIGNING AN EFFECTIVE POWERPOINT PRESENTATION'****Date: 22nd July 2023**

Two hours' Workshop on 'Designing an effective PowerPoint presentation' organized by the Department of Computer Science on 22nd July 2023 from 12.00 noon to 2.00 p.m. at G.V.M.'s Gopal Govind Poy Raiturcar College of Commerce and Economics, Farmagudi, Ponda-Goa. It was attended by B.Com and BCA teaching staff.





The Resource person for the Workshop was Ms. Priya Nagvekar, Assistant Professor in B.C.A department. The Principal of the college Prof. (Dr.) Teotone Vaz emphasized the need for such workshops to train the faculty members to enhance the teaching-learning process. The Faculty-in-Charge, Dr. Vinaya R. Gad presented the theme and highlighted that using a PowerPoint presentation is an effective tool to teach the students and preparing a thoughtful PowerPoint presentation with visuals enhances the intellect of the students. The



Resource person Ms. Priya Nagvekar demonstrated how to prepare various slides depicting graphical and visual data and present information in a more creative and interactive manner by using M.S PowerPoint features such as Pictures, Shapes, SmartArt, Transitions, Animations, Screen Recording, etc. She also explained how Padlet and Mentimeter can be used as a learning tool to engage students in the classroom during the teaching –learning process.

The Workshop concluded with a vote of thanks. In all twenty faculty members attended the Workshop. Faculty members indeed benefited from this workshop with valuable knowledge of using PPT in the teaching-learning process.



NATIONAL SEMINAR' AT PES COLLEGE PONDA

Date: 24th July 2023

National Seminar organised by PES College, Ponda-Goa on 24th July 2023 from 9.30 am to 5 pm on the theme 'Rural Banking & Role of Good Governance'. The seminar was attended by numerous prolific personalities.

The chief guest of this seminar was Dr. Hassan Sanadi, University of Oman. The keynote speaker of the occasion was Dr. Jitendra Ahirkar, Principal of Amlani College of Arts and Commerce.

Associated Professor Dr. Smita Sanzgiri was invited as a session chair for the technical session. She even presented a paper titled 'Development Of SHGs Through Nabard Initiatives- A Study'.



INSTALLATION OF CPBFI CERTIFICATE COURSE

Date: 24th July 2023

Installation of CPBFI Certificate Course organised by Bajaj Financial Services (BFS) in collaboration with G.V.M. G.G.P.R College of Commerce and Economics. As college has signed MOU with Bajaj Financial Services (BFS). Under CSR activities, Bajaj Financial Services has started CPBFI Certificate course. It was installed on 24th July 2023 at the college library hall. This year, a total of 80 students (2 Batches) registered for the course.

The programme began with a warm welcome speech by Associated Professor Mrs. Anushree Bhandari, Convenor placement cell. Principal Dr. Teotone Vaz addressed the students regarding the relevance of the said course. Mr. Rajesh Gaonkar leading trainer briefed students about Bajaj Financial services and CPBFI.



VIDYAPRASAR (vol 1.0)

There were many activities that took place in hybrid mode those were the introduction of the faculty members, CPBFI launched a video, Speech by Ms. Kanika Kapahi, Bajaj Representative and Students interaction with Bajaj team. The vote of thanks was proposed by Mr. Darshan Rane, Student coordinator. Students got the opportunity to interact with the Bajaj team and infuse new ideas.



BOOT CAMP by Institutions Innovation Council

Date: 25th July 2023

Boot Camp organised by Department of Commerce and Institutions Innovation Council in association with Goa State Innovation Council on 25 July 2023 at the college auditorium from 10.30am to 1pm under the guidance of Associated Professor Dr.Smita Sanzgiri. It was attended by college faculty and B.Com students.



The programme began with a welcome speech by Associate Professor Dr. Smita Sanzgiri. She welcomed the guests and introduced the gathering through her warm speech. Principal Dr. Teotone Vaz addressed the students and emphasized on the significance of entrepreneurship.

Students listened with keen interest. Assistant Professor Padma Shanbhag and Assistant Professor Gauri Shirodkar presented flowers to the guests. Mentor and motivational speaker, Miss Poonam Shirsat delivered a talk on 'how to convert idea into enterprise'. Startup founder, Mr. Haroon Sayyad spoke about 'the Journey of



a Techno entrepreneur' and the session on 'Introduction to GSIC Support Schemes' was delivered by GSIC Official, Mr. Shivraj Naik. Overall the sessions were really informative for faculty as well as for the students.

The programme concluded with vote of thanks speech by Assistant Professor Dr. Madanant Naik. He expressed his gratitude towards the audience for attending the sessions.

KARGIL WAR HEROES (POSTER MAKING COMPETITION) Date: 26th July 2023

The Kargil Vijay Diwas was celebrated at the College by organising a Poster making Competition on the theme “Kargil War Heroes” on 26th July 2023 for all the students of the college. Kargil Diwas is celebrated on the 26th of July to commemorate India’s victory over Pakistan during the Kargil War of 1999. A total of 10 students participated in the competition. Ms. Nikita Patil (TYBCOM-B) bagged first place, Ms. Divya Gurkha (TYBCOM-A) bagged second place and Shri Ravi Jaiswal (FYBCOM-A) bagged third place respectively. The judges for the competition were P.G. Dandin, Associate Professor and Ms Padma Shanbhag, Assistant Professor of the college. The competition was conducted by Asst. Prof. Dr (Lt) Deepali Naik, ANO, NCC officer.

**M.COM. ORIENTATION PROGRAM Date: 26th July 2023**

The M.Com. Orientation Program for the academic year 2023-2024 was held on 26th July 2023 at 11.30 AM. The event aimed to introduce the newly enrolled M.Com. students to the faculty, curriculum, facilities, and various aspects of the program. The orientation was led by the esteemed principal, Dr. Teotone Vaz, and the program mentor, Dr. Raina Pinto, along with other faculty members from the department.



The program commenced with a warm welcome address by Dr. Teotone Vaz, the principal of the institution. He emphasized the significance of pursuing a Master degree in Commerce and how it opens up various career opportunities in the corporate world and academia. Dr. Vaz also emphasized the importance of holistic development and encouraged students to actively participate in extracurricular activities and introduced newly appointed Faculty Members to the students by providing their professional background.

Dr. Raina Pinto, the program mentor, then took the stage to present an in-depth overview of the M.Com.



program. She discussed the core subjects, elective courses, and the grading system. Dr. Pinto also highlighted the importance of research. The event effectively familiarized the students with the program structure, faculty, and campus facilities, ensuring a smooth transition into their academic journey. The faculty and staff of the Department of Commerce are committed to providing continuous support and guidance to help the students achieve their academic and personal goals.

ORIENTATION PROGRAMME (OUTCOME BASED LEARNING) Date:26th July 2023

Orientation session on ‘Outcome based Learning’ organised by the Teaching Learning and Educational Technology (TLET) on 26th July 2023 at G.V.M.’s G.G.P.R. College of Commerce & Economics. The session was attended by B.Com and BCA faculty.

Assistant Professor Dr. Ana Falleiro (Convenor of TLET Cell) welcomed the participants and mentioned that the National Education Policy (NEP 2020) stresses Outcome based learning. She stated that Outcome based learning enables the learners/students to choose a course and equips them with knowledge, competencies and skills that helps them to achieve success after they leave the institution. In this session, a YouTube video by Associate Professor Edamana Prasad, Head, Teaching Learning Centre, IIT, Madras was screened, to familiarize the participants with learning outcomes. The video emphasized that learning outcomes should reflect what the teacher wants the student to do and at which level the teacher expects the learner to think. This could be achieved by considering a verb (observable and measurable)



and also incorporating the level based on Bloom's Taxonomy (the lower order and higher order). She even said that a teacher needs to target the cognitive skills of the students when focusing on learning outcomes.



Mrs. Ana Falleiro requested the participants to download or get a photocopy of Bloom's Taxonomy. The IQAC Co-ordinator Dr. Meera Mayekar requested the First Year teachers (B.Com./B.C.A) to set the question paper for the forthcoming Intra Semester Assessment (ISA) taking into consideration the learning outcomes. Mrs. Ana Falleiro mentioned that a full day hands on session on learning outcomes is planned in the month of August for all teachers for which a Resource Person would be invited. Dr. Vinaya Gad proposed the Vote of thanks. Total twenty one participants attended the session who gained the understanding of adhering to outcome based learning for the betterment of teaching learning process.

**INTERNATIONAL CONFERENCE (AIMS & Birla Institute of Technology, Ballary
Karnataka)**

Date:27th July to 28th July 2023

International Conference organised by AIMS & Birla Institute of Technology, Ballary Karnataka on 27th July and 28th July 2023 from 9.30 am to 5 pm on the theme 'Agile business amid of TUNA world for sustainability & innovation.'

The conference was attended by various renowned personalities national as well as International. Dr. M Huassain, Griffith University, Australia; Mr. H. Patwary, Dhaka International University, Bangladesh; Dr. G. Vargas, Mexico University were the speakers at the conference.

The research paper titled "Micro-enterprises –challenges & development: The study of Goan women entrepreneurs" was presented by Dr. Smitha Sanzgiri, Associate professor in



Commerce from G.V.M.'s Gopal Govind Poy Raiturcar College of Commerce and Economics. The research paper presented by her was very thought-provoking.

BCA PROGRAMME ORIENTATION SESSION

Date: 27th July 2023

B.C.A orientation session organized by the Department of Computer Applications on 27th June 2023 from 11.am onwards at G.V.M.'s Gopal Govind Poy Raiturcar College of Commerce and Economics. The session was attended by B.C.A faculty and First year B.C.A students. Mrs. Supriya Dessai, Course coordinator welcomed the Principal Prof.



(Dr.) Teotone Vaz, Teaching faculty and students present. In her address, she gave an overall idea about the college campus and various facilities provided for students. She also highlighted BCA programme structure on lines with NEP 2020. They were also briefed about the various curricular and co-curricular activities and

achievements of the department. Librarian Shri. Terence F. B. Rodrigues familiarized students with services, spaces, and resources offered through the library.



The session was concluded by the Principal wherein he stressed on punctuality and discipline among students. Total of 30 students of F.Y.B.C.A. attended the session and received a lot of knowledge regarding the courses, NEP and B.C.A programme structure.



WORLD CONSERVATION DAY

Date: 28th July 2023

On 28th July to celebrate ‘World Conservation Day’ and as part of the ‘Meri Mati, Mera Desh’ Programme at the Gram Panchayat level, the National Services Scheme (NSS) unit of our college along with the IQAC Planted saplings in the Bandora Panchayat area.



The tree plantation function was attended by the Sarpanch Shri Sukhanand Kurpaskar, the Panch Shri Ramchandra Naik, the Principal Prof Dr Teotone Vaz, the NSS Programme Officers, NSS programme officers Dr. Sulaxana Vernekar, Dr. Madanant Naik, Mrs. Latha Bhat and students of Third Year B.Com.

INTERCLASS AND INTERCOLLEGIATE SPORTS TOURNAMENTS

June – July 2023

Interclass Tournament organised by GVM's Gopal Govind Poy Raiturcar College of Commerce and Economics in the month of July. It was open to all B.Com students. Numerous students participated in the tournament with lots of zeal and determination.

The tournament was divided into various indoor games such as Table Tennis, Badminton and Chess. The games were for both boys and girls. For table tennis and Badminton, they were segregated with the men section and women section. However, for Chess, the competition was between men and women with no segregation.

Table Tennis tournament for Men was held on 5th and 6th July at College Sports room. Around twenty four students participated in this competition. The winners of this competition were Shri Meghraj Manohar of TY B.Com, Shri Soham Devidas Gaude of SY B.Com and Vedang Vipul Kelekar of TY B.Com





Table Tennis tournament for women was held on 8th July at the College Sports Room. Total eight students participated in this competition. The winners were Miss Diya Yadu Naik of SY B.Com, Miss Sanvika Chandrakant Akarkar of FY B.Com and Sejal Santosh Satarkar of SY B.Com.



The Badminton tournament for men was held on 7th July 2023 at Ponda Sports Complex Indoor Stadium. Total thirty two students participated in this competition. The winners were Shri Chetan Raju Magdum of SY B.Com, Shri Om Sudesh Parodkar of SY B.Com and Sairaj Santosh Dhond of FY B.Com.



Badminton tournament for women was held on 14th July 2023 at Bandra Youth club Nageshi. Around sixteen students participated in this competition. The winners were Miss. Akanksha Karambelkar of M.Com, second year. Miss Tanvi Gaude of FY B.Com and Sushmita Singh of FY B.Com.





Chess competition was between men and women with no division. It was held from 14th to 17th July 2023 at the college Sports Room. Total thirty-two students participated in this competition. The winners were Shri Rahul Bharadwaj of TY B.Com, Shri Vaibhav Gaunekar of FY B.Com and Shri Nagesh Prabhu of FY B.Com.



Intercollegiate Table Tennis tournament for Men and Women was held between different colleges on 19th July and 18th July 2023 at Indoor Stadium Campal Panaji. GVM's Gopal Govind Poy Raiturcar College participated in this competition. The college turned out to be victorious multiple times by competing against different colleges. In the men's section, for the first round, the college won against Fr. Angel, Pillar. In the second round, it triumphed against Goa Home Science. Though winning multiple times it also faced a loss in the pre-quarter final against D.M.C College Assagao. In the Women's Table Tennis competition, the first round was won against Fr. Angel, Pillar but for the second round, it lost against Dempe College, Miramar.

The badminton intercollegiate tournament was held from 26th July to 28th July at Indoor Stadium Campal, Panaji. In the Men's section, the college won the first round against GMC, Bambolim and achieved a victory against GVM's Dr. Dada Vaidya, Farmagudi. It won the quarter-final against St. Xavier College and the semi-final against PCC, Verna. However, in the finals, it lost against GEC, Farmagudi. Shri Chetan Raju Magdum was awarded Player of the Tournament.

As there were win and loss situations among the players. The interclass and intercollegiate tournaments turned out to be a great success in terms of building the overall growth and development in students, by participating in healthy competitions.



THE ALUMNI ASSOCIATION

Date: 18th July 2023

The Alumni Association had its second meeting on 18th July in the college hall. The agenda of this meeting was to elect the new committee for the next term. The new committee was elected by a show of hands.

The new committee is as follows.

President: Nilesh Naik

Secretary: Pramod Sawant

Treasurer: Nishad Bhakle

Members: Ramu Naik, Usha Tengse and Vidhya Nayak.

G.V.M's COLLEGE ALUMNI ASSOCIATION



VIDYAPRASAR MEDIA AND POSTERS GALLERY

लोकमत

आर्टिफिशियल इंटेलिजन्ससोबत कौशल्येही महत्त्वाची : विल्यम वाझ

लोकमत न्यूज नेटवर्क फोंडा : आर्टिफिशियल इंटेलिजन्स आणि विद्यार्थ्यांच्या क्षेत्रातील कौशल्यांच्या गरजेवर लक्ष देण्याची गरज असल्याचे मत विल्यम वाझ यांनी मांडले.

जी. व्ही. एम. कॉलेज माजी विद्यार्थी संघटना व जी. व्ही. एम. वाणिज्य आणि अर्थशास्त्र महाविद्यालयाच्या संयुक्त विद्यमाने जागतिक युवा कौशल्य दिन साजरा झाला. यावेळी ते बोलत होते.

आजच्या जगाच्या गरजांवर भर देण्याची आवश्यकता असल्याचे ते पुढे म्हणाले.



कौशल्य विकास कार्यक्रमात सहभागी झालेले वक्ते व विद्यार्थी.

प्राचार्य प्रा. टिओटोन वाझ यांनी स्वागत केले. माजी विद्यार्थी संघटनेचे सचिव प्रमोद सावंत यांनी माजी विद्यार्थ्यांच्या भूमिकेची माहिती दिली आणि विद्यार्थ्यांना नियमित

अभ्यासक्रमाव्यतिरिक्त अतिरिक्त ज्ञान प्राप्त करून कर्मचार्यांऐवजी उद्योजक बनण्याकडे लक्ष देण्याचे आवाहन केले. माजी विद्यार्थी सदस्य सचिन वडगेकर यांनी आभार मानले.

Goa Main
Page No. 5 Jul 17, 2023
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गोमनाक



फर्मागुडी : पै रायतूरकर वाणिज्य महाविद्यालयात झालेल्या कार्यशाळेतील सहभागी व मान्यवर.

पै रायतूरकर वाणिज्य महाविद्यालयात एनईपी २०२० अभ्यासक्रमाखाली कार्यशाळा

पणजी (प्रतिनिधी) : फर्मागुडी येथील गोपाळ गोविंद पै रायतूरकर वाणिज्य महाविद्यालयात एनईपी २०२० अभ्यासक्रमाखाली संगणक विज्ञानातील कौशल्य वृद्धी अभ्यासक्रमविषयक राज्यस्तरीय कार्यशाळेचे आयोजन करण्यात आले. संमिधा सावंतने गाविकेल्या सरस्वती प्रार्थनेने कार्यशाळेस प्रारंभ करण्यात आला. महाविद्यालयाचे प्राचार्य तिमोतिन वाझ यांनी सर्वांचे स्वागत केले. यावेळी विशेषज्ञ म्हणून रामराव वाघ, सॉलम आणि उपप्राचार्य डॉ. नीला आर. मयेकर उपस्थित होते. कार्यशाळेचे निमंत्रक डॉ. दिनय आर. गाड यांनी कार्यशाळेचा आस्व सांगितला. डॉ. मदनंत नाईक यांनी विशेषज्ञांचा परिचय करून दिला. नवीन अध्यादेश आणि कौशल्यवृद्धी अभ्यासक्रम याबरील चर्चेवेळी प्रा. रामराव वाघ हे अध्यक्षस्थानी होते. पर्सिस्टंट सिरट्साचे सॉलम काणेकर यांनी डेटा अॅनालिटिक्स विषयावर उद्बोधक व्याख्यान दिले. या कार्यशाळेत गोव्यातील विविध महाविद्यालयांच्या १७ अध्यापकांचा सहभाग होता. यावेळी डॉ. सुलक्षणा वेण्णकर यांनी सूत्रसंचालन केले.

Goa Main
13/07/2023 Page No. 9

लोकमत

वृक्षारोपण मोहीमेंतर्गत महाविद्यालयात लागवड

लोकमत न्यूज नेटवर्क उस्माव : फर्मागुडी येथील गोवा विद्या प्रसारक मंडळ मंडळाच्या गोपाळ गोविंद पै रायतूरकर वाणिज्य आणि अर्थशास्त्र महाविद्यालय व माजी विद्यार्थी संघटना यांच्या संयुक्त विद्यमाने वृक्षारोपण मोहीम महाविद्यालयाच्या आवारात राबविण्यात आली.

यावेळी गोवा विद्याप्रसारक मंडळाच्या कार्यकारी समितीचे अध्यक्ष श्रीकृष्ण शेठ्ळे, महाविद्यालयाचे प्राचार्य डॉ. टिओटोन वाझ, प्राध्यापिका लता मेनन भट, डॉ. ए.एस. चंद्रकंत फडते, माजी विद्यार्थी संघटनेचे अध्यक्ष नीलेश



फर्मागुडी येथील गोवा विद्या प्रसारक मंडळाच्या गोपाळ गोविंद पै रायतूरकर वाणिज्य आणि अर्थशास्त्र महाविद्यालय आवारात वृक्षारोपण करताना कृष्ण शेठ्ळे, सोबत इतर मान्यवर.

नाईक, कोषाध्यक्ष निगाद बखले, आदींसह विकोर्डिकर व इतर शिक्षक व शिक्षकेतर कर्मचारी उपस्थित होते. शेर्पाव सुदेश नाईकर, सचिन वडगेकर श्रीकृष्ण शेठ्ळे यांनी माजी विद्यार्थी

संघटनेच्या नूतन पदाधिकार्यांचे अभिनंदन केले. माजी विद्यार्थ्यांचे या संस्थेच्या अल्पा प्रकरणांमध्ये सहकार्य व पाठिंबा व्यक्त केला आणि माजी विद्यार्थ्यांच्या उपक्रमांना पाठिंबा देण्याचे आश्वासन दिले.

प्राचार्यांनी माजी विद्यार्थी सदस्यांनी दिलेल्या पाठिंब्याबद्दल आणि महाविद्यालयासाठी वेळ दिल्याबद्दल महाविद्यालयाचे प्राचार्य डॉ. टिओटोन वाझ यांनी बोलताना कृतज्ञता व्यक्त केली. माजी विद्यार्थ्यांच्या आगामी उपक्रम मांची माहिती माजी विद्यार्थी संघटनेचे अध्यक्ष नीलेश नाईक यांनी यावेळी बोलताना दिली. पहिले रोपटें श्री कृष्ण शेठ्ळे यांनी लावले.

Goa Main
Page No. 5 Jul 09, 2023
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लोकमत



रोप वाटप कार्यक्रमात उपस्थित प्राध्यापक वर्ग.

जीव्हीएम महाविद्यालयातर्फे रोपे वाटण्याचा उपक्रम

लोकमत न्यूज नेटवर्क फोंडा : गोवा विद्या प्रसारक मंडळाच्या राष्ट्रीय सेवा योजना युनिटने हा उपक्रम घेतला. छात्रांच्या फांड्या वाटण्याचा एक अभिमत कार्यक्रम नुकताच कुथिर्नजी रवी नाईक यांच्या उपस्थितीत संपन्न झाला.

श्रीन आर्मातर्फे खडपावांध येथे शेतकरी बाजार सुरू करण्यात आला आहे. त्या अनुषंगाने सदर महाविद्यालयातर्फे प्रत्येक रविवारी छात्रांच्या फांड्या व इतर रोपे लोकाना उपलब्ध करून देण्यात येतील. पाऊस सुरू झाल्यानंतर वाळलेल्या फुलद्राईच्या फांड्या लोक कानून फेकून देतात. सदरच्या फांड्या इतरत्र

लागवड केल्यास ती झाडे चांगल्या तऱ्हेने जागू शकतात. म्हणूनच एनएसएस युनिटने हा उपक्रम घेतला असून प्रत्येक रविवारी शेतकरी बाजार येथे छात्रांच्या फांड्यांचा फांड्या हे लोकांसाठी उपलब्ध करतील. त्याचबरोबर झाडांची निगा कशी घ्यायची व लागवड कशी करायची, या संदर्भात माहिती देतील. एनएसएस प्रभारी प्रा. लता भट मेनन, प्रा. सुलक्षणा वेण्णकर व प्रा. अॅडि सिन्ध्या यावेळी धुधारेभारतीची कार्यक्रमात उपस्थित होत्या. त्यांच्या हस्तेच लोकांना झाडांचे वाटप करण्यात आले, अशी फेकून देतात. सदरच्या फांड्या इतरत्र

Goa Main
Page No. 9 Jul 11, 2023
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गोमनाक



आंतरमहाविद्यालयीन बॅडमिंटन स्पर्धेतील महिला गटात विजेत्या-उपविजेत्या संघासमवेत मान्यवर. दुसऱ्या छायाचित्रात पुरुष गटातील यशस्वी संघ.

आंतरमहाविद्यालयीन बॅडमिंटन : महिला गटात विद्यापीठाचे पदव्युत्तर केंद्र विजेते गोवा अभियांत्रिकीने पुरुष गटात विजेतेपद राखले

पणजी, ता. ३१ (क्रीडा प्रतिनिधी) : गोवा विद्यापीठाच्या आंतरमहाविद्यालयीन बॅडमिंटन स्पर्धेत गतविजेत्या फार्मागुडीच्या गोवा अभियांत्रिकी महाविद्यालयाने पुरुष गटात विजेतेपद राखले. महिला गटात विद्यापीठाच्या पदव्युत्तर केंद्राने वाजी मारली. स्पर्धा कापाल येथील इनडोअर

स्टेडियममध्ये झाली. महिलांच्या अंतिम लढतीत पदव्युत्तर केंद्राने गोवा वैद्यकीय महाविद्यालयास २-१ असे हरविले. विजेत्या पदव्युत्तर केंद्र संघात यास्मिन सय्यद, सर्वज्ञा पाटील, युक्ता नाईक, प्रियंवदा मौर्य यांचा समावेश होता. पुरुषांच्या अंतिम लढतीत अभियांत्रिकी महाविद्यालयाने

फोंड्याच्या जीव्हीएम जीजीपीआर महाविद्यालयाला चुरशीच्या लढतीत ३-२ असे हरविले. विजेत्या संघाचे सोहम शेट, दशरथ मांगेलकर, समर्थ कामत, साई कुंकळ्येकर, तेजस फिल्लई, यश पालेकर यांनी प्रतिनिधित्व केले. पुरुष गटातील जीव्हीएमचा चेतन मगदूम, तर महिलांत पदव्युत्तर केंद्राची

यास्मिन सय्यद सर्वोत्तम खेळाडू ठरली. बक्षीस वितरण गोवा विज्ञानेम स्कूलच्या साहाय्यक प्रोफेसर पूर्णिमा चुमे, गोवा क्रीडा प्राधिकरणाचे बॅडमिंटन प्रशिक्षक रॉय अताईद, गोवा विद्यापीठाचे शारीरिक शिक्षण व क्रीडा साहाय्यक संचालक भालचंद्र जदार यांच्या उपस्थितीत झाले.

Goa, Main
01/08/2023 Page No. 16

GCE and PG Goa University emerge badminton champs



Inter-college badminton men (left) and women winners and runners up along with the officials and the dignitaries

Staff Reporter
Campal

PG Goa University and the defending champions Goa College of Engineering, Farmagudi, secured the women's and men's titles in the Goa University Inter-Collegiate Badminton Championship at the S.A.C. Indoor Stadium, Campal, recently.

In the women's 5-rails, PG Goa University emerged victorious by defeating Goa Medical College with a score of 2-1. In the men's final, Goa College of Engineering, Farmagudi, and GVM's GGPR College of Com-

merce and Economics, Ponda.

In the women's category, Niharika Tiwari defeated Sarvadhya Patil 21-11, 21-13 in the first singles, and Yashin Sayed captured Ritika Velingkar 21-1, 21-1 in the second singles.

The deciding doubles match saw Yashmin Sayed & Sarvadhya Patil prevailing against Niharika Tiwari & Nikita Velingkar with a scoreline of 21-8, 21-13.

In the men's category, in the first singles, Chetan Magdum defeated Samarth Kamat 21-12, 21-13, while Sohain Shet triumphed over On Parodkar 24-22, 21-12 in the second singles.

The first doubles match witnessed Chetan Magdum & On Parodkar defeating Soham Shet & Tejas Pillai with a score of 21-17, 21-7. However, Tejas Pillai's remarkable performance in the third singles brought hope to GVM's GGPR College as he secured a victory of 21-18, 21-8 against Ankit Bagayatkar.

Ultimately, in the deciding second doubles match, Soham Shet and Pratik Mangelkar emerged victorious by defeating Ankit Bagayatkar and Saiiraj Dhund with a score of 21-12, 21-11.

The outstanding performances of Chetan Mag-

dum from GVM's GGPR College and Yashin Sayed of PG Goa University earned them the title of Best Players of the championship in the men's and women's categories, respectively.

The presentation ceremonies were presided over by Dr. Anand Dhumane, assistant professor at Goa Business School, Goa University, and by Athlete badminton coach from the Sports Authority of Goa. They, along with Balakrishna B. Jalar, Assistant Director of Physical Education and Sports at Goa University, presented medals and trophies to the winners and runners-up.

The PG Goa University women's team included Yashin Sayed, Sarvadhya Patil, Yukta Naik, and Prjyotsna Marya while the men's team from Goa Medical College comprised S. Niharika Tiwari and Nikita Velingkar.

On the men's side, the winning Goa College of Engineering team featured Soham Shet, Dushrath Mangelkar, Samarth Kamat, Sai Kunkolienkar, Tejas Pillai, and Yash Palekar. The GVM's GGPR College men's team comprised Chetan Magdum, On Parodkar, Ankit Bagayatkar, Sankalp Prabhu, Pratik Prabhu, and Saiiraj Dhund.



Goa College of Engineering, GU top

Team Herald

PANJIM: PG Goa University won the women's title and defending champions Goa College of Engineering, Farmagudi, lifted the men's title in the Goa University inter-college badminton championship at indoor stadium, Campal.

Goa University defeated Goa Medical College 2-1. Niharika Tiwari bt Sarvadhya Patil 21-11, 21-13; Yashmin Sayed bt Ritika Velingkar 21-1, 21-1; Yashin Sayed and Sarvadhya Patil 21-11, 21-13; Yashmin Sayed bt Ritika Velingkar 21-1, 21-1; Yashmin Sayed and Sarvadhya Patil bt Niharika Tiwari and Ritika Velingkar 21-9, 21-13.

BADMINTON

Goa College of Engineering, Farmagudi defeated GVM's GGPR College of Commerce and Economic, Ponda 3-2. Chetan Magdum bt Samarth Kamat 21-12, 21-13; Soham Shet bt On



Goa College of Engineering and GVM's College of Commerce and Economic



PG Goa University and Goa Medical College

Parodkar 24-22, 21-12; Chetan Magdum and On Parodkar bt Soham Shet and Tejas Pillai 21-17, 21-

12, 21-11.

Best players: Chetan Magdum of GVM's GGPR College (men) and Yashmin Sayed of Goa University (women).

PG Goa University women's team: Yashmin Sayed, Sarvadhya Patil, Yukta Naik and Priyavada Maurya. Goa Medical College women's team - S Niharika Tiwari and Ritika Velingkar.

Goa College of Engineering men's team: Soham Shet, Dushrath Mangelkar, Samarth Kamat, Sai Kunkolienkar, Tejas Pillai and Yash Palekar. GVM's GGPR college - Chetan Magdum, On Parodkar, Ankit Bagayatkar, Sankalp Prabhu, Pratik Prabhu, Saiiraj Dhund.

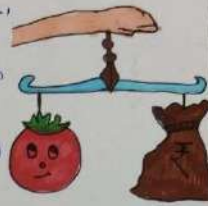
Poornima Dhumane, Roy Achalade, Balachandra B. Jadar presented medals and trophies.

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Aug 1, 2023 Page No. 16
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TOMATO IN A RACE WITH PETROL

"TOMATOES ARE MORE EXPENSIVE THAN PETROL, RS. 200 FOR 1 KG OF TOMATO".

Tomatoes are an important part of the Indian household, King of the Indian kitchen, and when their prices are skyrocketing, it disturbs the monthly budget of every Indian family. In recent weeks the prices of tomatoes have surged upto RS. 150 to RS. 200 per kilogram in the markets whereas we can see, even the petrol is cheaper than tomatoes.



The responsibility will lie in various factors, including monsoons, inadequate production and extreme heat. Such many circumstances have had a notable impact on the availability of tomatoes.

Well, the tomatoes surge is doing the tango in the pockets of every household but to get the facts right, the rest of the vegetables have also seen a slight price rise in some states.

The only time when there will be proper control and measures taken to reduce the prices will be implemented. The retail prices will cool down. Meanwhile, the government recently stated that the current surge is due to a seasonable phenomenon and that the prices are likely to



decrease within the next 15 days and normalize within a month. But if the prices of tomatoes continue to rise it will affect the middle class families and their purchasing capacity and also inflation.