

# NAZARETH COLLEGE OF ART & SCIENCE

Affiliated to the University of Madras  
Re-accredited with 'B' grade by NAAC  
Kannadapalayam Main Road, Kannadapalayam, Avadi, Chennai - 62

## DEPARTMENT OF COMPUTER SCIENCE

### ABOUT THE COLLEGE

Nazareth College Of Art And Science was established in the year 2009, by Mrs. M. David. The College is affiliated to the University of Madras, it is located in the suburbs of Chennai with a sprawling campus which creates an environment to foster holistic learning and growth. The intake of students is based on their general performance criteria set by the College. The College caters students from the diverse backgrounds, often taking special initiatives of imparting education to the students who have a vision but are less privileged. The College provides congenial academic platform for the students. Laurels and achievements won by the College have strengthened its path all through these years.

### ABOUT THE DEPARTMENT

The Department was established in the year 2006 by CKED Educational Trust, it was started with initial strength of 24 students. This course prepares the students to work in teams to build software system and apply the technologies in various fields of computer science, including Mobile application, web site development and management, database and computer networks.

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### SECRETARY'S Message (Mr. An. Henry Marib)

"Education is the passport to future, for tomorrow belongs to those who prepare for it today" - Mahatma J.

I am delighted to know that the Department Of Computer Science is now in second issue of News Letter. The issuance of this newsletter is for assurance of our total education service that likely to be extended in future.

I feel my appreciation to the members of the faculty and students involved in bringing out the edition successfully.

### PRINCIPAL'S Message (Dr. E. Mary Angelina)

Dear students and faculty it is a great happiness, to enjoy the thought and wishes for the news letters of the Department of computer science. The release of this "new exposure" another milestone in the department towards innovation and knowledge sharing.




Today information technology plays a key role in students' education. Education students in computer science is beneficial with strong digital age, the need for logical thinking and problem solving among the students in the need of this hour.

"With Ethics (IT) or Accreditation says 'education will die if they don't continue to innovate'". The computer skills are in demand across every industry in today's technology driven society. I congratulate the department for this initiative and believe that teaching learning oriented practical experience will equip the students to handle challenges in all walks of life.

### VICE PRINCIPAL'S & HOD Message (Mrs. E. Mano Ranjitham)

Dear Reader's  
Greetings to you and warm wishes the second issue of our department news letter. It gives me the privilege to launch the second issue of our department news letter. Hope the journey will continue to prosper for the benefit of students. It includes lesson plan, participation and achievement of students of our department. We are covering both with an annual newsletter aiming to be systematic and look forward to feedback to improve and grow.

I am thankful to Mr Henry Marib the Secretary, for his constant support and encouragement in all our endeavors. I am very thankful to Dr. Mary Angelina, the Principal, who is an inspiring leader guiding and motivating us. Also I extend my sincere thank to the staff members and students of my department for helping in bringing out the second issue of this News Letter.

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### SPECIAL MESSAGES


#### Evelyn Rebekah I

Assistant Manager - BNP Paribas Global Securities Services - Chennai, India

Here is the investment banking industry for 10 years and my one work is related to client service operations. Here gives the story of my career journey all through these awesome years.

I completed my Bachelor's Degree in computer science and got placed in Infosys as a banking analyst. People might wonder, how an individual from a computer science background got in an investment banking domain. You actually do not require a special caliber to establish yourself. The plans is to invest back like JP Morgan / Deloitte / Sachs, for them, it is not a competition / contest of your educational background. And they don't mandate it. However, a degree in economics, commerce background or a transferable skill from degree that has a mathematical touch is an added advantage, so as to swim through. As far as my experience is concerned, this industry has provided room for growth in my field and getting to see processes as excellent communication, and interpersonal skills with the sound analytical and numerical abilities, obviously, this investment banking sector is a delightful position to explore.

This industry had been a very challenging one for me in the initial stages of my career and I was quite but in fact I was especially in going to understand the intricacies of the global economy, learning and coping the Wall Street's world of stock exchanges, bond market's upward and downward mood. Gradually I picked up the pace and decided that I could firmly cling onto this industry here and till it is very interesting with many things to learn and it is an occasion to discover as you go deeper and deeper. In broader picture as bankers we act as advisors in the financial world by advising clients and corporates who exist on a multi-billion scale. By analyzing, evaluating and handling their systems and books, we design models that are important for the success and operation of the company eventually. This is when I really get to know the number of areas that are needed to make a million in.




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the competitive market is quite cumbersome. As Peter Lynch put it "Everyone has the horsepower to follow the stock market. If you made through the fifth-grade mathematics, you can do it".

There has been a need for innovations and developments in this constantly changing digitalized world. With the help of technology banks have undergone tremendous amount of transformations in their day to day activities and their long term goals. People of decades ago, the bank was a place with long queues and unmanageable amount of paper work. Due to technological advancements in the banking sector, the need of labor and papers have reduced a lot. When an efficient software is unavailable, millions of dollars can be lost within a short span of time in a blink of eye impacting the clients and the economy. Therefore, robust systems are vital and is essential to investment bank's ability to operate & make profits. Hence, it's rely on these advanced technological tool is primarily to enable high-speed and high-frequency for money trading on these large number of stocks and bonds in this modern era.

Since this is quite an exclusive field, I encourage you to work hard and be competent with various opportunities available as this is widely considered as the most prestigious job and a highly paid profession in India and throughout the world going side by side with the IT.

For the naïve and the expert, this investment banking sector, sky is the limit.



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### Dr. S.V. Dheebiga BSMS, MD(Siddha)

Don't panic. Be safe. Now only we are entering to our normal life still in pandemic. But we are in conscious period still now. The new variant is more contagious than the Corona Virus Variant. It means less exposure of virus can affect easily a large community.

Hence each of us stepping up our own COVID prevention is most important. Best preventive measure should start from home and look Vitamin C rich foods daily. For example Indian Gooseberry is LIC of our body. Take colorful vegetables and fruits which are having rich in flavonoids. It builds strong immunity to us.

Wear a multi-layer mask that fits well whenever you're outside your home. Wash hands properly and regularly. Watch your distance and avoid gathering in packs. Avoid touching your eyes, nose and mouth. Get vaccinated when you are eligible. Take steam bath daily night with turmeric and after coming from outside and also when we spend more time with community.

Take plenty of water daily because hydration is much important in reducing our over body temperature and also maintains a stable temperature. But we can control the virus and get back to a normal way of living if we stay in our guard and each continue our part. If every one can understand and follow our do's and don't's we can easily spend our life as normal....



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### Ms. Seema Khanum

Scientist C,  
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Experts predict that cybercrime will have an economic cost of \$6 trillion annually by 2021, up from \$3 trillion in 2015, evidencing the urgency and speed at which the industry must expand. One troubling element of the fact is that women are easy prey for any form of cybercrime in India. Being a person working Cybersecurity work force of India, I can say that female representation in Cybersecurity is world over is shockingly low.

Teenage girls in high school, or younger, should be exposed to cybersecurity as a viable and desirable career option. Topics such as cryptography, password cracking, digital forensics and open-source intelligence gathering are to teach to young females to promote interest in the field. Fortunately, Cybersecurity companies are placing increasing emphasis on both finding new avenues to recruit females to the workforce and altering their internal environments and processes to retain females for longer.

The stereotype that Cybersecurity job is better suited to men seems to still persist in many areas of the country, despite the fact that women consistently score as well or better in math and science-related tests, which are basic needs of a Cybersecurity expert. Some of the industry's own terminology, like Cyberattacks for instance, give an impression that Cybersecurity work takes place in military war rooms. This perception is not entirely wrong in some aspects of Cybersecurity, like ethical hacking. Recent research works, however, indicates that the teenage college girls are showing much interest to deal with this war anyway.



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### STAFF MEMBERS ARTICLES

#### 5 IMPORTANT FUTURE TRENDS IN DATA MINING

Data mining is one of the most widely used methods to extract data from different sources and organize them for better usage. In spite of having different commercial systems for data mining, a lot of challenges come up when they are actually implemented. With rapid evolution in the field of data mining, companies are expected to stay abreast with all the new developments.

Some of the key data mining trends for the future include

- 1. Multidimensional Data Mining**  
This is one of the latest methods which is catching up because of the growing ability to capture useful data accurately.
- 2. Distributed Data Mining**  
This type of data mining is gaining popularity as it involves the mining of huge amount of information stored in different company locations or at different organizations.
- 3. Spatial and Geographic Data Mining**  
This is a new trending type of data mining which includes extracting information from environmental, socioeconomic, and geographical data which also includes images taken from outer space.
- 4. Time Series and Sequence Data Mining**  
The primary application of this type of data mining is study of cyclical and seasonal trends.




Ms. MEENAKSHI M.Sc.(CS), M.Phil (CS)  
Assistant Professor  
Department Of Computer Science

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### SECURITY ISSUES IN MOBILE BANKING

Emerging mode of investment banking is by means of mobile banking, most of the people find it easy rather than PC mode of banking, exchange transfer and payments is possible with mobile banking. When considering security, yes mobile banking is vulnerable to potential threats like hacking, cloning, malware, malicious code, etc. In order to rely on mobile banking it is necessary to know which method of mobile banking is less vulnerable to potential threats and high security. My study here is about finding the best method which has high security to have extensive usage of mobile banking technology. Mobile banking is attractive because it is a convenient approach to perform remote banking, but it is not as secure as traditional in person banking implementations. My study mainly focuses on problems with SMS/GPRS protocols, GSM network and security problems with current banks mobile banking solutions and discusses the SMS and GPRS proposed solutions for these problems. The results from these proposed solutions have proven to provide secure and economic communication between the mobile application and the bank servers. This allows the users to bank using secure SMS and GPRS and lead to the implementation of overlaying protocols such as WAP and WGS so as to enforce the security of transferring data over GSM. Most banks have taken advantage of these protocols and have implemented their mobile banking applications using the security capabilities of these protocols.

**Keywords:**  
GSM, SMS, GPRS, WAP, Web Banking, Cloning, Malware, Malicious Code



Mr. RAVIVARAH M.Sc.(CS), MCA, M.Phil (P.H)  
Assistant Professor  
Department Of Computer Science

This article is an attempt to explain how data mining works and why you should care about it. Because when we think about how our data is being used, it is crucial to understand the power of this practice. Without data mining, when you give someone access to information about you, all they know is what you have told them. With data mining, they know why you gave them that information. It gives a great deal more. Put another way, data mining allows companies and governments to use the information you provide to reveal more than you think.


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The process led in 1988 to the First International Conference on Knowledge Discovery and Data Mining, held in Montreal, and the launch in 1997 of the journal Data Mining and Knowledge Discovery. This was also the period when many early data-mining companies were formed and products were introduced.

To most of us data mining opens something like this: tons of data is collected, then quaint wizards work their arcane magic, and then they know all of this amazing stuff. Discovering information from data takes two major forms: description and prediction.

**Here are 10 facts on data mining which you can use for your research project**

1. Before data mining can begin, proper data representation needs to be decided which can make data analysis possible.
2. Various statistical methods can be used to analyze numeric attributes during data mining.
3. When the process of data mining is being performed, the data being processed is extremely high dimensional.
4. When the process of data mining is being performed, the data being processed is extremely high dimensional.
5. Frequent pattern mining is one of the most important analysis in data mining.
6. Data mining is the analysis of data of all types, but this creates an efficiency problem because every data has its own identification, decoding technique and characteristics.
7. Classification in data mining is the process of assigning a class label if a point is included. In this case, probabilistic classification is performed, such as the Bayes Classifier which incorporates the Bayes Theorem to effectively predict the class.
8. Another probabilistic method to predict an unlabeled point is called the Decision tree classifier.
9. Support vector machines, also known as SVMs, are yet another classification process which is primarily based upon maximum margin linear discriminators.
10. In order to optimize a search engine and perform efficient data mining, automatic summarization algorithms are put in place.



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**MATHEMATICAL NEWSLETTER**  
 VOL. 1 ISSUE 1 Feb-2021

**THE SECRETARY'S MESSAGE**  
 I am pleased to greet you all through this Newsletter.

**THE HOD'S MESSAGE**  
 Department of Mathematics was initiated in the year 2009. We are currently with a full-fledged faculty members in the department. Our main aim is to remain at the forefront of teaching and learning. We work hard to achieve the objectives of our department...

**PRINCIPAL'S MESSAGE**  
 Creating! As we near the end of the academic year, it is very rewarding to see how much the Department of Mathematics has accomplished in all spheres of academic activity as a result of the hard work and dedication of our faculty, students, and staff members.

**GLIMPSES OF MATH NEWS**  
 Congratulations to Martin Hairer. The mathematician Martin Hairer has been awarded the 2021 Breakthrough prize for Mathematics which comes with \$3 million in prize money.

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**Microsoft Math Solver App Uses AI to Solve Those Concepts You Can't Make Sense of**  
 Microsoft has come out with a new app that could be a lifesaver, especially if you are a student. The Math Solver app will be able to help solve every possible math problem, be it simple addition or differential eqn. The application will work on every Android or Ios device and is downloaded from the Google Play Store or the Apple App Store.

**Facebook AI Researchers Are Relying on Maths for Automatic Translations of Words**  
 Facebook, Google and Microsoft as well as Russia's Yandex, China's Baidu and others are constantly seeking to improve their translation tools. Automatic translation is currently based on having large databases of identical texts in both languages to work from. But for many languages, there just aren't enough such parallel texts.

**MATHEMATICAL NEWSLETTER**  
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**ABACUS AND VEDIC MATHS**  
 Abacus is an abacus calculator that does on rods. It is an instrument used for performing calculation in a long column abacus style. Abacus is invented by CHINA. Vedic Maths is an ancient calculating technique. It originated in India in about 5000 years ago. Its improved abacus is one of the best types of abacus. Abacus helps the children to do the school and university math problem solving. Abacus student usually get correct answer faster than the calculator.

**VEDIC MATHEMATICS**  
 Vedic Mathematics: Vedic mathematics is a collection of sutras to solve mathematical problems in easy and fast way. Vedic mathematics is discovered by JAGADGURU BHARATI KRISHNA PURUSHOTAM in 1911 and 1918 Vedic mathematics links the calculations extremely faster than our usual process.

**DIFFERENTIAL EQUATION AND CENTRAL ORBIT**  
 A differential equation is an equation which relates one or more  $y$  functions and their derivatives  $y'(x), y''(x), \dots$ . The derivatives represent their rates of change and the differential equation defines a relationship between two variables. Differential equations begin with Leibniz & Newton finally officially published and developed solutions to their differential. In 1687 the differential equation is a distinct field in mathematics. Differential equations applications are used to calculate the movement or flow of electricity, motion of an object and to explain thermodynamic concepts. Also in medical fields it is used to track the growth of COVID in graphical representation.

**MATHEMATICAL NEWSLETTER**  
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**MATHEMATICS ASSOCIATION ACTIVITIES (2019 - 2020)**

**POT-PURI**  
 The Department of Mathematics conducted Pot-Puri competition for I, II, & III year students of the department on 07/07/20. 46 students participated in the event and days in-charges of all the three years organized the event successfully.

**BUREKA 2019- INTER COLLEGIATE MEET**  
 The Department of Mathematics has conducted BUREKA 2019, an Inter Collegiate meet on 04th August 2019, at the college auditorium. The day began with the registration of participants for competitions from various colleges. Nearly 70 students from 9 colleges registered for the competitions. The inauguration began with a prayer song followed by a welcome address. The annual report for the year 2018-2019 was presented by Mr. Ahmed, Head of the Department of Mathematics. The Department Newsletter BUREKA 2019 was released by the chief guest Dr. J. Ravi Sankar, Assistant Professor, Department of Mathematics, School of Advanced Sciences at VIT University. The Principal of the College, Dr. Mary Augustine addressed the gathering. She congratulated the students for their active contribution for the newsletter. The chief guest Dr. J. Ravi Sankar during his address shared the scope of mathematics & the opportunities available for students with Mathematics major. The students were given information regarding the scholarships granted by the government for higher education in Mathematics. He detailed on the concepts Algebra, Operation research, Cryptography, Graph theory and their applications in day-to-day life. During the second session four competitions like SC-DO-KU, Collage, Paper Presentation & AD-ZAP were conducted.

**RHYMA 2020**  
 The Department of Mathematics conducted Intra Department event "RHYMA 2020" on 14/02/2020 at the college premises. The students of the department were divided into four teams. Each team was co-ordinated by the team leaders. Off-stage events such as Pot-Puri, Hoagie and Doodling were conducted on 14th and 15th February 2020. On-stage events like Connection, AD-ZAP and Maths game were conducted on 16/02/2020. Many students enthusiastically participated. The Principal, Vice Principal and HOD distributed the prizes to the winners.

**MATHEMATICAL NEWSLETTER**  
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**STATE LEVEL WORKSHOP**  
 The Department of Mathematics has conducted WARDM 2019, a State Level Workshop on Application and Research Direction in Mathematics on 30th September 2019, at the College Auditorium. Participants from various colleges about 130 students from 12 colleges participated in this workshop.

The Chief guest of the first session Dr. A. Felix, Assistant Professor, Department of Mathematics, School of Advanced Sciences, Vellore Institute of Technology, addressed the gathering and he emphasized on erudite logic and fuzzy logic followed with mathematician numbers. He emphasized on the need for studying the fuzzy logic and its application in real life, especially in medical field in diagnosis of Diabetes. The session was highly informative, effective and interactive.

The Chief guest of the second session was Dr. A. Joshi, Assistant Professor of Mathematics, KJ Somaiya Institute of Technology, Dr. A. Joshi, in her address focused on the key directions of research in Mathematics. She explained on what is research, why to do it and the methods of doing research. The in-depth discussion on the research plan and its characteristics has created the research awareness and interest among the students. The students were also given information regarding research fellowships. The session was very effective and informative.

**MATHEMATICAL FACTS**

- ARCHIMEDES is known as the "father of mathematics".
- Mathematics is the queen of the science and number theory is the queen of mathematics - Carl Friedrich Gauss
- THALES OF MILETUS is known as the first true mathematician.
- World's youngest maths professor is Yasha Aduya a 14-year-old boy.
- IMO (International Mathematical Olympiad) was first held in Romania in 1959.

S.M.P. Benita  
 U.R.S. (M)

**Principal**

**Nazareth College of Arts & Science**  
 Kovilpathagai Main Road, Kannadapalayam,  
 Vellanoor Post, Avadi, Chennai-600062.

HOW TO FIND LOG & ANTI-LOG VALUES WITHOUT A LOG TABLE?

You must first learn the fundamental principles of logarithmic rules... (i) Log(mn) = log m + log n... (ii) Log(m/n) = log m - log n... (iii) Log(m^n) = n log m... (iv) Log(m^n) = n log m... By hearing the below values and above formulas you can do something really great. Split the number into different combinations... For example, To find log(2.4) We can split 2.4 as 2 \* 1.2 Log(2.4) = Log(2 \* 1.2) = log(2) + log(1.2) = 0.301 + 0.079 = 0.380

Ms. G.J. Julia Princess Assistant Professor

Fun Stuff!

Challenge Items: 1. What is the sum of the first 100 natural numbers? Answer: 5050... 2. A man has 54 years old and his mother is 80. Four years ago his mother's age was three times his age. Answer: 44 years ago, when Sully was 19 and her mother was 59.

B.Vinitha II.B.Sc(M)

Did you know mathematics is a language? The most interesting names from the Greek mythology, which means meaning, clarity, balance... 1. What comes after a million, trillion and billion? A quadrillion, quadrillion, trillion, trillion, trillion, trillion and trillion... 2. The name 'zero' derives from the Arabic word 'sifr' which gives rise to the English word 'cipher' meaning 'secret' and 'code'...

K.Siddhulakshmi II.B.Sc(BD)

THE USES OF NUMBERS IN OUR DAILY LIFE

Numbers play an important role in our lives. Almost all the things we do involve numbers and Mathematics. Whether we like it or not, our life revolves in numbers since the day we were born... 1. Calling a member of a family or a friend using mobile phone. 2. Calculating your daily budget for your food, transportation, and other expenses. 3. Cooking, or anything that involves the idea of proportion and percentage. 4. Weighing fruits, vegetables, meat, chicken, and others in market. 5. Using elevators to go places or floors in the building. 6. Looking at the price of discounted items in a shopping mall. 7. Looking for the number of people who liked your post on Facebook. 8. Switching the channels of your favourite TV shows. 9. Telling time you spent on work or school. 10. Computing the interest you gained on your business.

Ms.S. Heena Assistant Professor

THE MATHEMATICAL EQUATION FOR LIFE

L is the momentum (angular because we are moving in an orbit 'P' we have in our lives which defines how much we will impact other's lives. i denotes the complex part (which is mathematically equal to the square root of -1) Fe is the chemical symbol for Iron. The whole thing equal to 0 signifies the end result, death. We leave empty handed. Nobody escapes alive. 1. Let us define life using the integration concept: We have a function in the form of happiness and time. We integrate this function from birth to death and that is what we call life. As time passes, we encounter happiness and this lasts till death. 2. Very easy equation to define life. As it's understood and people believe that life with happiness is FAIR and life without happiness is UNFAIR. If we put these into equations: Life - Happiness = FAIR Life - Happiness = UNFAIR Add above equations.. Life = Fair + Unfair Life = Fair/2 + Unfair/2 So its simple, life is always half fair half unfair.

L + i Fe = 0

Ms.B. Uma Assistant Professor

SIGNIFICANCE OF RAMANJAN NUMBER

Srinivasa Ramanujan (22 December 1887 - 26 April 1920) was an Indian mathematician. The number 1729 is the number of a boat which the British mathematician Professor G.H. Hardy had hired when he was on his way to see Ramanujan in hospital. When Prof. Hardy mentioned to Ramanujan that the total had a dull number 1729, Ramanujan immediately responded that it is a very interesting smallest number which can be expressed as the sum of cubes of two numbers in two different ways. Since then, 1729 is called Ramanujan number. The number 1729 is also known as Hardy - Ramanujan number. Ramanujan gave the general solution for the number which can be expressed as sum of cubes of two numbers (a + 22y)3 + (2y + y)3 = (a + y)3 + (2 + 2y)3 where a2 + a + y + y2 = 32y2. 1729 = 123 + 123 = 103 + 93

Ramanujan number and Tamill letters 'The total number of letters in Tamill language is 247, the number 247 is a composite number and is expressed as product of 13 and 19. The Ramanujan number is 1729 which is the product of three primes 7, 13 and 19. Also 7\*2 + 7\*19 = 7\*26, the significance is that 247 is the total Tamill letters which when applying Fermat's little theorem gives the total vowels and consonants. Fermat's little theorem says that if p is prime and a is not a multiple of p, then a^(p-1) mod p = 1. In context with the Fermat's little theorem, the number has 247 and relatively, primes to 13 and 19 is congruent to a mod 13 For 194 multiple of 13 and 19 we have a^(13-1) mod 13 = 1 and a^(19-1) mod 19 = 1. If it is interesting to note that when the total Tamill letters which when expressed in composite form can be represented using Fermat's little theorem and the power raised to the number a is the total vowels in the Tamill letters (i.e.) 12 and the consonants in the Tamill letter is 18.

Mr. E. Vadivelan Assistant Professor

KAPREKAR'S CONSTANT

Starting with any four digit number that has at least two different digits you follow the following steps: 1. Arrange the digits of the four digit number in descending (or ascending order) to make its largest and smallest numbers possible. 2. Subtract the smaller number from the larger one. 3. Take the answer and repeat the process. Eventually you'll end up at 6174. Picking a number of random. Lets try 2531, for instance. Stage 1: 5314 - 1435 = 4898 Stage 2: 8984 - 4898 = 4086 Stage 3: 8643 - 3468 = 5175 Stage 4: 7543 - 3457 = 4086 Stage 5: 8643 - 3468 = 5175 Stage 6: 8643 - 3468 = 5175 Stage 7: 7641 - 1467 = 6174

Mr. M. Loganathan Assistant Professor

CONIC SECTION

During a dark night in a dark room, shine a bright torch light with a rounded head on the floor. Point the torch straight down; you should see a circular shape. Tilt it slightly and the circle becomes distorted. If you rotate the torch far enough, the image on the floor will stretch away from you increasingly (you will see a parabola shape). The outline of the shapes formed by the torch on the floor are known as the conic sections.

Ms. Matheswari Prasad Assistant Professor

EDITOR'S NOTE

We are excited to launch our second edition of the newsletter MARCH 2021. It's a delight of the learning skills of our students and staff in various areas of Mathematics. We extend our sincere gratitude to all the members of the faculty and the students who helped us in launching this newsletter.

Editors: Ms. G.J. Julia Princess II.B.Sc., M.Phil, Ms. B. Uma M.Sc., M.Phil, B.Ed. Associate Editors: Ms. K. Alameha M.Sc., M.Phil, M.Ed. Ms. K. E. Beulah Angelina M.Sc., B.Ed., M.Ed. Ms. D. Faniella Jayaseeth M.Sc., M.Phil, B.Ed. Ms. S. Deepa M.Sc., M.Phil. Ms. M. Loganathan M.Sc., M.Phil. Mr. U.Vadivelan B.Sc., M.Phil



Principal Nazareth College of Arts & Science Kovilpathagai Main Road, Kannadapalayam, Vellanoor Post, Avadi, Chennai-600062.



Social Work Panorama is a digital magazine for social work students and will be published as print 2 times a year January and July. It is a magazine endorsed by the Department of Social Work, Nazareth College of Arts and Science, Avadi, Chennai. How to start with social work programs will be published in electronic format and will be available for free download for the first 2 issues. The magazines primary focus will be practice related challenges, opportunities and solutions for social workers, social work students at all levels and those aspiring to take social work as a profession.

Social Work Panorama will feature the following in its forthcoming issues

1. Opinion pieces
2. Reflection papers
3. Photo essay
4. Book reviews
5. Guest list
6. Guest list
7. Contact
8. Features on practice specialties
9. Field placement issues
10. Competition for 1000 words are welcome from social work students, practitioners, and social work faculty.
11. Self-aid articles with paragraph size photographs addressed to the

EDITORIAL COMMITTEE CHIEF EDITOR DILIPAN ANANDARAJU EDITOR ARUN ABIRAVI	EDITORIAL COMMITTEE MEERJAN MEERJAN ALIYAN	EDITORIAL COMMITTEE MELBAHIA JAYUS MELBAHIA MELBAHIA DR ABIR
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World Environment Day is celebrated every 5th of June. It is one of the important days of recognition for encouraging people worldwide to save and protect our environment from different environmental challenges the world is facing today. This year we celebrate "Biodiversity" as a theme on World Environment Day 2020. The following quiz is for the students of 10th, 11th and 12th to help them to test their knowledge on the Diversity.



news for the biodiversity quiz

World Food Safety Day: 7th June 2020

- Food Safety is a shared responsibility of social worker
- Food safety is said as a successful discipline describing handling, preparation, and storage of food in ways that prevent foodborne illness.
- Food safety is a public health priority and the role of social worker among the public social food safety awareness.
- A safe food supply supports national economy, better air, water, contributes to food and nutrition security, and eliminates unsustainable development.

Unsafe food causes many diseases, ranging from diarrhoeal diseases to various forms of cancer. Foodborne disease outbreaks have devastating health and economic impacts in both developed and developing countries. The rapid spread of pathogens and contaminants in food across national borders is posing global health security at risk. It is seen to achieve a world capable of preventing, detecting and responding to public health threats associated with unsafe food.

Social workers can spread awareness among individuals, groups and communities on prevention and detection and also support to public health health associated with unsafe food.

SOCIAL WORKERS WORK FOR A CAUSE

The theme for the 2020 observance is "Ending the HIV/AIDS Epidemic: Knowledge and Power" ("Finalizar la epidemia del VIH/SIDA: Conocimiento e Impacto").

World AIDS Day was first observed in 1988. Each year, organizations and individuals across the world bring attention to the HIV epidemic, endeavor to increase HIV awareness and knowledge, speak out against HIV stigma, and call for an increased response to move toward ending the HIV epidemic.

Nazareth College of Arts and Science, Department of Social Work is proud to share the Poster created by Mr. Arjun Karar, I M SW.

The International Day of Sign Languages is an unique opportunity to support and protect the linguistic identity and cultural diversity of all deaf people and other sign language users. In 2020, the World Federation of the Deaf is issuing a Global Leaders Challenge. This challenge aims to promote the use of sign language by social workers, and global leaders to partner with national associations of deaf people in each country, as well as other deaf-led organizations.

According to the World Federation of the Deaf, there are approximately 72 million deaf people worldwide. More than 30% of them live in developing countries. Collectively, they use more than 200 different sign languages.

Sign languages are fully fledged natural languages, structurally distinct from the spoken languages. There is also no international sign language, with its reality that people in international meetings and international affairs are hearing and deaf people. It is considered a plurilingual use of sign language but is not a concept as with oral languages and has a limited lexicon.

World Social Work Day is on the 17th March 2020. It is the day in the year that social workers worldwide stand together to advance our common purpose globally. This year, the 2020 World Social Work Day highlights "Promoting the Importance of Human Relationships". This is the fourth and final theme of the 2019 to 2020 Global Agenda for Social Work and Social Development. Promoting the importance of Human Relationships.

Newspaper Analysis:

Corpn. brings back barricades



Chaos during Pandemic: Challenges of working women

Pandemic are large scale outbreaks of infectious disease (COVID-19) that can greatly increase morbidity and mortality over a wide geographic area and cause significant disruption. For many working women, the pandemic is spending their work, life balance and affecting their physical and mental health. Some have cited working longer hours because of the pandemic. Since the schools are closed for pandemic, any one spouse have to quit the job to take care of children. Obviously women quit the job to do so. My experience during pandemic is very horrible in the sense that I have to take care of my two kids who have their online classes, my husband, parents and my profession. I am working as an assistant professor in a reputed college. I have to teach my children and make them complete their homework which has to be updated in their school groups on time, besides food for everyone, maintain toilet, will respect to my profession. I should prepare report to teach the college students through online. I have to prepare PPT, study material, assignment topics, guide them according to their submission. Many of the students were not interested in attending the online class. So making them to attend the class is a tedious job. Apart from handling classes, I have to complete official work in my college and make others to complete the same. I feel that the working hours have been increased for me during pandemic. Going work is more hectic than getting work hours from others who are not interested to do or in position to do. I feel more advised in getting work hours from others who are not have commitment. If planned accordingly, to overcome the stress, I used to complete my household work before the commencement of online class to my children and me. I will take care of my own online class by use of my college work. Though it is a difficult task, I managed to overcome it.

M. K. Akshaya, Assistant Professor, Department of Mathematics, NCAS

All things bright and beautiful that makes an amazing career of All About Butterflies. Nature is the best gift to humans to observe. Join us in the January to observe the WORLD OF BUTTERFLIES. Butterflies have long, thin, brightly colored wings, and a complex, banking flight. Culturally, butterflies are a popular motif in the visual and literary arts, signifying beauty, freedom and the coming of spring. IFCAR THE IFCAR. Panchajanya Shiksha Centre name: Panchajanya Shiksha Centre name: Children's Education, Family Psychology, Professional Communication studies. This project is based on 'Butterflies in Childhood' (International History Communication Act 1972).

Dr. Mary Anantha, Principal & Head Department of Social Work

Health Risks Associated With Loneliness

Dr. Dr. Mary Anantha, Principal & Head Department of Social Work

Loneliness has a wide range of negative effects on both physical and mental health. Including: Poor health and the risk of chronic health issues, Alzheimer's disease, depression, cardiovascular disease and stroke, decreased memory and learning, depression and anxiety, decreased stress levels, poor decision-making, and an increase in the risk of death. If you are dealing with feelings of loneliness that just don't go away, consider these tips to your doctor, a therapist, or another health care professional. Chronic loneliness isn't limited to feelings of social isolation and alienation from others. It is also linked to ongoing and deeply rooted negative beliefs about yourself that can negatively affect your mental and emotional health. Let someone know what's going on. If you're with other people in a public, healthy way. Even though it may be difficult, try making the effort to connect with others. Volunteering, hobby clubs, workout groups, and other opportunities can help break that isolation and provide a safe and satisfying way to connect with others.

What some exercise and sunlight. Getting active and out in the sunshine can help boost endorphins and serotonin. I know "self-love" can be hard, but it's important to be kind to yourself and to yourself.

Find a support group, especially if chronic loneliness is a side effect of some other issue you're dealing with, such as substance use, loss of a loved one, bereavement from a divorce or break up, a chronic and recurring illness, etc. Receiving support and encouragement from others who share your similar feelings, childhood experiences of chronic loneliness, or you are dealing with long-term loneliness. The last that doesn't go away, talk to your doctor or another healthcare provider so they can help. Chronic loneliness is not just feeling alone, it's an unmet need that you're not getting. It's not just feeling lonely, it's an unmet need that you're not getting.

This article is based on the current pandemic caused by COVID-19 and it speaks about the evident rise in covid-19 positive cases which has been to the CDC officials identifying selected areas. This is because of the rising of the rates we were supposed to follow to prevent the spread of COVID-19 and also due to the rise of immunity among the community. The article states that the number of equipment orders has gone up from 11 to 36 in the 3rd of October 2020. The highest number of containment was very found to be in Andhra Pradesh, Assam, Rajasthan, Karnataka being highest in number. The officials had also mentioned that the people whose houses were barricaded brought down the barriers and posters stickers that were attached on their houses and started to roam freely. Officials also complain that there is no support from the society which would lead to the wide spread of COVID-19 again.

Solutions

- As an individual I can be sensitive to the issue and obey the laws and orders given by the government and thereby helping in stopping the spread of COVID-19 (Behaviour change is necessary).
- Supporters by the government:
  - Only when the government in 2021 with rules, will the community obey them. Due to the recent events of the lockdown rules being eased the society has ideas which include covid-19 pandemic. So increase in awareness to the community will help and curbing the situation in a more lenient fashion might help but with mental health in mind.
  - NGO can create awareness by the community often as much as possible. The idea of covid-19 being out control has been contained among the youth. So the youngsters are having chances by coming on their homes and end by being carriers of the virus. So we have to make this a serious task again.

Conclusion:

There are lots of major issues that has been occurring due to the pandemic which seems like there is no end in the near future. All we can do is abide by the rules of the government until they find better ways to solve this problem.



*[Signature]*  
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Nazareth College of Arts & Science  
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# Social Work Panorama

## NEWSLETTER

ISSUE NO 1 | OCTOBER 2020

Social Work Panorama is a digital magazine for social work students and will be published as print 2 times a year January and July. It is a magazine anchored by the Department of Social Work, Nazareth College of Arts and Science, Avadi, Chennai, India. To start with social work panorama will be published in electronic format and will be available for free download for the first 2 issues. The magazines primary focus will be practice related challenges, opportunities and solutions for social workers, social work students at all levels and those aspiring to take social work as a profession.

Social Work Panorama will feature the following in the forthcoming issues

1. Opinion pieces
2. Nonfiction pages
3. Photo essay
4. Book reviews
5. Snap shot
6. Guest talk
7. Connect
8. Features on practice specialties
9. Field placement issues

Contributions for 1000 words are welcome from social work students, practitioners, and social work faculty. Send all articles with passport size photographs addressed to the



CONTACT PERSON  
MALIYER KADHAN  
MALIYER KADHAN  
MAIL ID:  
malikerkadhan@gmail.com

- |  |  |  |
|--|--|--|
| EDITORIAL COMMITTEE<br>CHIEF EDITOR<br>DAHAYA ANGLADE<br>EDITOR<br>MR PERI ABRAHAM | EDITORIAL COMMITTEE<br>SPONSOR<br>MR SIVAN<br>MRINIBHARATHAN | SINERGI COMMITTEE<br>ASHTAPARA NAIR<br>MALANI<br>MELAKANA<br>MR. JUBIN |
|--|--|--|

World Environment Day is celebrated every 5th of June. It is one of the important days of recognition for encouraging people worldwide to save and protect our environment from different environmental challenges the world is facing today. This year we celebrate "Diversity" as a theme on World Environment Day 2020. The following quiz is for the students of 10th, 11th and 12th to help them to test their knowledge on Bio Diversity.



Winners for the Bio Diversity quiz:  
Mr Y K Srikanth 117@gmail.com  
Srujan Koley - srujan1991@gmail.com  
Rishabh Kulkarni - rishabhkulkarni@gmail.com

World Food Safety Day - 7th June 2020

- Food Safety is a shared responsibility of Social worker
- Food safety is essential to a sustainable, disruptive, strengthening, handling, preparation, and storage of food in ways that prevent food-borne illness.
- Food safety is a public health priority and the role of social workers among the public about Food Safety measures.
- A safe food supply supports national economy, trade and tourism, contributes to food and nutrition security, and stimulates sustainable development.

Unsafe food causes many diseases, ranging from diarrhoeal diseases to various forms of cancer. Foodborne diseases outbreaks have devastating health and economic impacts in both developed and developing countries. The most serious outbreaks and contaminants in food occur in national borders in getting global health security at risk.

WHO aims to achieve a world capable of preventing, detecting and responding to public health threats associated with unsafe food.

Social workers can spread awareness among individuals, groups and communities on prevention and control and safe response to public health threats associated with unsafe food.

SOCIAL WORKERS WORK FOR A CAUSE

The theme for the 2020 observance is "Ending the HIV/AIDS Epidemic: Resistance and Impact" ("Terminando la epidemia del VIH/SIDA: Resistencia e Impacto")

World AIDS Day was first observed in 1988. Each year, organizations and individuals across the world bring attention to the HIV epidemic, endeavor to increase HIV awareness and knowledge, speak out against HIV stigma, and call for an increased response to move toward ending the HIV epidemic.

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The International Day of Sign Languages is an unique opportunity to support and protect the linguistic identity and cultural diversity of all deaf people and other sign language users. In 2020, the World Federation of the Deaf aims to launch a Global Leaders Challenge. This challenge is to promote the use of sign languages by local, national, and global leaders in partnership with national associations of deaf people in each country, as well as other deaf-led organizations.

Sign languages are fully fledged natural languages, structurally distinct from the spoken languages. There is also an international sign language, which is mostly by deaf people in international meetings and virtually when traveling and socializing. It is considered a pluricentric form of sign language that is not as complex as natural sign languages and has a limited lexicon.

World Social Work Day is on the 17th March 2020. It is the key day in the year that social workers worldwide stand together to advance our common message globally. This year, the 2020 World Social Day highlights "Promoting the Importance of Human Relationships". This is the fourth annual theme of the 2010 to 2020 Global Agenda for Social Work and Social Development. Promoting "the importance of Human Relationships".

With Sign Language Awareness in International  
73 September 2020  
International Day of Sign Languages  
in a language  
with an attitude  
with a heart  
with a soul

Corpn. brings back barricades

Nazareth College of Arts and Science, Avadi, Chennai, India

Ms. Tryphosa Marys  
1 MSW

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1 MSW

This article is based on the current pandemic caused by COVID-19 and it speaks about the sudden rise in covid 19 positive cases which has been to the GCC officials barricading selected areas. This is because of the easing of the rules we were supposed to follow to prevent the spread of COVID and also due to the rise of insensitivity among the community. The article states that the number of containment streets has gone up from 10 to 35 streets of the 37 of October 2020. The highest number of containment areas were found to be in Ambattur zone, Anna Nagar, Kodambakkam being highest in number. The officials had also mentioned that the people whose homes were barricaded brought down the banners and posters stickers that were affixed on their houses and started to roam freely. Officials also complain that there is no support from the society which would lead to the wide spread of COVID 19 again.

**Solutions**

- At an individual I can be sensitive to the issue and obey the laws and orders given by the government and thereby helping in stopping the spread of COVID (Behaviour change is necessary)
- Suggestions for the government:
  - Only when the government is strict with rules, will the community obey them. Due to the recent events of the lockdown rules being eased the society has ideas which include covid 19 pandemic. So increase in awareness to the community will help and portraying the situation in a more serious fashion might help but with mental health in mind.
  - NGO can create awareness for the community often as much as possible. The idea of covid 19 being not serious has been normalized among the youth. So the youngsters are taking chances by coming on their homes and end up being carriers of the virus. So we have to make this a serious issue again.

**Conclusion:**

There are lots of major issues that has been occurring during the pandemic which seems like there is no end in the near future. All we can do is abide by the rules of the government until they find better ways to solve this problem.

Chaos during Pandemic: Challenges of working women

Pandemic are large scale outbreaks of infectious diseases COVID-19 can greatly increase morbidity and mortality over a wide geographic area and cause significant disruption. For many working women, the pandemic is disrupting their work, life balance and affecting their physical and mental health. Some have called working longer hours because of the pandemic. Since the schools are closed for pandemic, my one spouse have to quit the job to take care of the children. Obviously women quit the job to do so.

My experience during pandemic is very horrible in the sense that I have to take care of my two kids who have their online classes, my husband, parents and my profession. I am working as an assistant professor in a reputed college. I have to teach my children and make them complete their homework. I have to take care of my parents in their school group on time, prepare food for everyone, maintain house, which has to be updated in their school group on time, prepare food for everyone, maintain house. With respect to my profession, I should prepare myself to teach the college students through online. I have to prepare PPT, study material, assessment, assignment topics, grade them according to their performance. Many of the students were not interested in attending the online class. So making them do the assignments and make others to complete the same. I felt that the working hours have been increased for me during pandemic. Doing work is more easier than getting work orders who are not interested to do or in position to do. I was more stressed in getting work from others as they too have commitments. I followed accordingly, to overcome the stress. I used to complete my house hold work before the commencement of online class to my children and me. I will take care of my work's routine class take by side of my college work. Though it is a difficult task, I managed to overcome it.

Ms. K. Alameida, Assistant Professor, Department of Mathematics, NCCAS.

My Experiences: by Jubin Xavier, 11MSW

As a student of 11<sup>th</sup> MSW in Nazareth College of Arts and Science College, I got an excellent opportunity, and atmosphere to study the social work practices. Social work has offered me the tools to work with communities and individuals through the process of change by standing with our college as a student. I can offer bright support and advocacy to communities who need help.

I have small period of social work studies taught me about the system that inform and structure people lives. Social work has taught me that social justice and sustainability can be pillars of my everyday life. By bringing this awareness in to how I live, I became more active, engaged and passionate community member. As a part of my studies working with the groups also brought me the connections being made between people and social workers that will ultimately shift individual lives and collective systems. My approach to social work is accepted by body, mind and spirit. Social work has taught me that in our relationship with others we are seeking respect, empathy, compassion and deep thinking of who we truly are. As a student of our college provides a new and clear opportunity to see the world differently.

All things Bright and Beautiful that readers are stating a series of All About Dialectics. Nature is the best gift to human to destroy. Join me in the journey to discover the WORLD OF BUTTERFLIES.

Butterflies have long often highly colorful wings and a conspicuous, fluttering flight. Culturally, butterflies are a popular motif in the visual and literary arts, signifying beauty, freedom and the coming of spring (DARBY WE SEE: Richmond Institute Common Name: Richmond Institute Scientific name: Chrysiptrina richmondensis Family: Papilionidae (Papilionidae) Conservation status: This species is listed as Vulnerable in Queensland (Queensland Nature Conservation Act 1992).

Dr. Mary Angeline, Principal & Head Department of Social Work

Health Risks Associated With Loneliness

By Dr. Mary Angeline, Principal & Head Department of Social Work

Loneliness has a wide range of negative effects on both physical and mental health. It includes: Attention deficit disorder, Altered brain function, Alzheimer's disease, progressive, Antisocial behavior, Cardiovascular disease and stroke, Decreased memory and learning, Depression and suicide, Increased stress levels, Poor decision-making (Worries), Poor time for dealing with chronic loneliness? If you are dealing with feelings of loneliness that just don't go away, consider these tips. It isn't in your best interest, or another health care professional. Chronic loneliness has a lot of health risks of social isolation and alienation from others. It is often tied to ongoing and deeply rooted negative feelings about yourself that can eventually lead to other medical and emotional problems. Loneliness has a lot of health risks of social isolation and alienation from others. It is often tied to ongoing and deeply rooted negative feelings about yourself that can eventually lead to other medical and emotional problems. Loneliness has a lot of health risks of social isolation and alienation from others. It is often tied to ongoing and deeply rooted negative feelings about yourself that can eventually lead to other medical and emotional problems. Loneliness has a lot of health risks of social isolation and alienation from others. It is often tied to ongoing and deeply rooted negative feelings about yourself that can eventually lead to other medical and emotional problems.



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### NAZARETH COLLEGE OF ART & SCIENCE

Approved by the University of Madras  
The Government of Tamil Nadu

#### DEPARTMENT OF COMPUTER SCIENCE

**THE 1<sup>ST</sup> SEMESTER**

Computer Science is a branch of science that deals with the design and development of computer systems, software, and hardware. It is a multidisciplinary field that combines elements of mathematics, engineering, and business.

**MAJOR COURSES:**

- Computer Fundamentals
- Computer Architecture
- Operating Systems
- Programming in C++
- Database Management Systems
- Web Programming

**SKILLS ACQUIRED:**

- Problem-solving skills
- Programming skills
- System analysis and design
- Teamwork and communication

**EMPLOYMENT OPPORTUNITIES:**

- Software Developer
- System Administrator
- Network Engineer
- Web Developer
- Database Administrator

**CONTACT:**

Principal, Nazareth College of Art & Science, Vellanoor Post, Avadi, Chennai-600062.

#### STUDENT'S MESSAGE BY ANTHONY

Dear friends,

It is a pleasure to share with you the experiences and challenges of the first semester. We have learned a lot about ourselves and our capabilities. The journey has been both rewarding and challenging, but we have overcome all obstacles with the support of our teachers and friends.

Let us continue to strive for excellence and make the most of our time at Nazareth College of Art & Science.

Anthony

#### SPECIAL MESSAGE

Dear students,

As we begin our journey in the Department of Computer Science, I want to encourage you to embrace the challenges ahead. This is a field that is constantly evolving, and it requires a strong foundation of knowledge and skills. Stay motivated, work hard, and seek help when you need it. Your success is our priority.

Dr. [Name]

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Volume 1, Issue 1

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This newsletter is a platform for sharing mathematical news, articles, and puzzles. It is a great way to stay updated on the latest developments in the field of mathematics.

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- Mathematical Puzzles
- Mathematical News
- Mathematical Research

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# NAZARETH

COLLEGE OF ARTS AND SCIENCE  
AFFILIATED TO THE UNIVERSITY OF MADRES  
ACCREDITED WITH 'B' GRADE BY NAAC

 **VANIGAM**  
COMMERCE NEWS LETTER

VOL - 5 & 6 ISSUE - 5 & 6 MAY 2020-20

## HOD MESSAGE

**"BELIEVE IN YOURSELF AND ALL THAT YOU ARE NO THAT THERE IS SOMETHING INSIDE YOU THAT IS GREATER THAN ANY OBSTACLE. "**

**CHRISTIAN . D . LARSON**

The Department of commerce strives to provide academically effective and professionally relevant accounting and finance education along with academic knowledge. The department prepares potential candidates to confront the challenges of life and work.



## STAFF MEMBERS ARTICLES

### CONSENSUS MECHANISIM - CRYPTOCURRENCY


The million-dollar question that has been pondering in our minds, since the day the annual budget was presented by our Honorable Finance Minister, Nirmala Sitharaman, is – What exactly is cryptocurrency, and how is our present economy entwined with it? Well, it's not only our present, but also the whole future of our world that is going to be revolutionized with this single coin.

Cryptocurrency, or simply crypto, generally refers to any form of currency that exists digitally or virtually to be used over the internet, and uses cryptography to secure its transactions. Unlike the RBI for our Indian Rupee, crypto doesn't have a central issuing authority, and instead uses a decentralized system to record transactions and issue new units. Often, cryptocurrency is misconstrued to be only bitcoin, but bitcoin is one among the thousands of crypto currencies, the others being Ethereum, Lite coin, Ripple etc. to name a few.

To maintain a record of the transactions, and the units held by individuals, crypto currency has a system known as block chain, which is an ever-developing technology. New units are created by a process called mining, wherein people use computer power to solve complicated mathematical problems and generate coins. There is never a concept called printing notes in crypto currency; it is always coins, which are also available in parts and proportions.

The value of crypto currency is monitored by the forces of demand and supply. Anyone who is interested can buy coins using various platforms or brokers by merely using Indian rupee, debit cards, credit cards, bank accounts etc. and can store it in cryptographic wallets. At present, crypto currencies can be used in some categories of luxury goods, cars, technology and e-commerce sites, although its usage is expected to widen in the near future. It can be transferred almost instantly to any corner of the world, is private, secure and also portable. No matter what happens to a government, crypto currency will always remain secure, as it is not managed by any central authority.



  
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Crypto currency has a major role to play in addressing the current shortcomings of our financial system like economic inequality, theft risk, high fees etc. The blockchain technology has no central vault or database which prevents it from getting hacked or manipulated. This can also go a long way in modernizing supply chains to building the new decentralized internet. To be on the safer side, experts advise individuals to research platforms before investing, knowing how to store, diversifying the investment and also to be prepared for volatility due to market conditions.

With the advent of technology, crypto currencies are arising as an alternative for the traditional banking system, or simply put, Money 2.0. It surely has the potential to be the fastest, cheapest and universal way to exchange value the world has ever seen. Who knows, you may even be buying groceries at the shop outside your home with crypto, a few years from now.

**Ms. T. Jayasree**

**M.Com,M,Phil.,PH.D**

**Head, Department of Commerce**

## **CYBER SECURITY GUIDE FOR THE ENTREPRENEUR**

In Today's competitive business world with advanced technological development, it isn't easy to live and work today without confronting the concept of cyber security. We're constantly bombarded with stories about the insecurity of our personal and professional information from identity theft to virus-infected attachments to massive security violation. Yet it's becoming almost impossible to engage in the world without exposing ourselves to these kinds of risks. Entrepreneurs and business owners may be especially concerned about their security approach, as it's not just their livelihoods they need to worry about. The security of their employees, their customers' privacy, and the reputation of their company could be at high risk.

### **Should entrepreneurs and small businesses be concerned?**

Yes, Cyber-attacks happen every day to every kind of business and individual, but they can happen thousands of times per day. According to a recent survey, 61 percent of companies experienced a cyberattack incident in 2019, up from 45 percent in 2018. Plus, while many of us might assume hackers go after larger businesses with more resources, small businesses make up a considerable percentage of attacks. According to a 2019 Verizon report, 43 percent of all data breaches target small businesses. Analysts theorize that this is because smaller organizations don't always have the kind of security infrastructure that larger ones do. In other words, small business cyber security is just as important as that of large corporations.

<b>A FEW OF THE MOST COMMON CYBER ATTACKS</b>	<b>TECHNOLOGIES USED TO COMBAT THESE THREATS</b>	<b>CYBER SECURITY BEST PRACTICES FOR ENTREPRENEURS</b>
Malware	Anti-malware software	Safe password practices'
Ransom ware	External and internal firewalls	Use multifactor authentication
Phishing	Web application firewalls	Access management
Man-in-the-middle attack	Man-in-the-middle attack	Employee education
Distributed Denial of Service		Data backup
SQL injection attack		SQL injection attack



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Above all, it's imperative to realize that no business, big or small, new or old, is safe from cyber-attacks. As the landscape expands to include web-based applications and tools, on any device (IOT), from any location, cyber security practices and technology solutions are required. All in all, you want to be ready and protect your data now and into the future.

**Ms. Dhivya.S Assistant Professor**

## **IMPACT OF BRAND EQUITY AND CONSUMER BEHAVIOR ON MOBLIE PHONES**

The impact of brand equity has grown considerably in recent years, as it has been shown to have significant impact on a company's financial performance. This paper investigates the relationships between brand concepts and brand equity, while exploring the mediating roles of emotional attachment and customer commitment. To satisfy the objective the researchers made an attempt to know the analysis of consumer behavior on product and to know the various factors influencing purchase decision of the customer. The research has the effect of brand concept on the customer-brand relationship and brand performance. It also looks at how customer-brand interactions like emotional attachment and commitment mediate the relationship between brand concept and brand equity. Many prominent mobile companies prioritize building strong brand equity, but achieving this goal is not always simple due to the fact that product services of many mobile products differ from one other.

*Keywords: Brand Performance, Financial Performance, Emotional Attachment, Consumer Behavior*

### **Objectives:**

- To analysis consumer buying behavior on product
- To study on various factors influencing purchase decision of consumer
- To study key dimension of brand equity influencing buying decision
- To draw our managerial implication of the finding of the study

### **The Problem Statement**

To find out what is the impact of brand equity on consumer buying decision, when it comes to buying mobile phones. Due to fast changes in global market increasing competition management as to give important for the brand. Building of strong brand equity is top most priority of many leading mobile companies but attaining this object not always easy task due to that fact product services of many mobile product are different one and other product in this sector. Price in the firm of discount and brand equity its only possible means by which consumer can differentiate to one brand to another brand. Price promotion as become one of the most important marking strategy relied upon by many mobile phone companies. Which has to leads to constant was price that have reduce revenue and customer loyalty .

**M.PONGODHY  
ASSISTANT**

**PROFESSOR**

## **MANDI MAFIAA MENACE**



  
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## What is it?

The term Mandi Mafia is generally used to describe individuals and groups from the supply chain who abuse their dominant position to unethically gain undue advantage, like artificial shortage through hoarding and siphoning of MSP by posing as farmers. Agricultural Income is not subject to Income Tax and farmers needn't pay GST for sale of farm output. Some merchants buy agricultural output directly from the farmers and sell the same for MSP. In doing so, they are eating up the MSP and also are also evading GST and Income Tax, causing huge revenue loss to the Government.

## What has the Government done to fix this?

The new farm laws, which are in the eye of the storm, address this issue by fixing certain loopholes in the existing law. Unlike earlier, it is now mandatory to quote the PAN of the merchant who is buying agricultural output from the farmers. In doing so, it is easier to differentiate between merchants and agriculturists, thereby preventing tax evasion. Secondly, the Government has also decided to pay MSP by way of direct transfer to bank accounts of the farmers, thereby reducing the scope for siphoning. Thirdly, the Government has also allowed the farmers to legally sell their output in the open market, while also legalizing contract farming. These reforms are intended to benefit both the farmers and the Agro-based industries, while also reducing tax evasion.

## Conclusion

The mandi mafia has been in existence for several decades, harming the farmers and also The Government. These activities cannot be eliminated in a matter of days. The offenders would eventually face the law. The new laws are aimed at ensuring exactly this and as citizens we must support these reforms.

**Mr. Rahul**

## INDUSTRIAL DEVELOPMENT DURING THE COVID-19

### INTRODUCTION

In this paper, we argue that a turning point on the connection between industrial policy, sustainability and development has been reached, highlighting the need to rethink its theoretical foundations as well as its governance and implementation processes for a new role in our post-Covid 19 societies. All in all, we aim at contributing to the debate on our post-Covid19 economies and societies in two ways: firstly, by providing a new integrated analytical framework on industrial policy to steer a sustainable structural change of our economies and societies towards sustainable human development; secondly, by identifying preliminary implications on industrial policy governance and implementation, investing in the accurate and transparent design of industrial policy in the post-Covid19 era. The Indian retail industry was worth US\$790 billion in FY 2019. It accounts for over 10 per cent of the country's GDP and around 8 percent of employment. In the past few years, online retail has seen a very rapid growth and the market projections had indicated a 30 per cent growth in online retail in



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2020 (National Investment Promotion and Facilitation Agency, 2020). A month-long shutdown for retail will affect the Quarter 2 revenues. In the retail sector, the suppressed demand has a tendency to revive very fast and this will enable the sector to recover the losses once the lockdown is lifted. Online retail was operational in some parts of the country during the lockdown period and this will help in offsetting some of the losses for the industry. The tourism industry is the worst affected due to the COVID crisis, internationally. The World Tourism Organization (UNWTO) (2020) estimations depict a fall of 20-30 per cent in international tourist arrivals. These figures too are based on present circumstances and are likely to increase or decrease in future. Millions of people associated with industry are likely to lose their jobs. In India, the travel and tourism industry is flourishing and is contributing significantly to the economy.

## Conclusion

The spiraling and pervasive COVID-19 pandemic has distorted the world's thriving economy in unpredictable and ambiguous terms. But it significantly indicated that the current downturn seems primarily different from recessions of the past which had jolted the country's economic order. Whereas the nations, conglomerates, corporations and multinationals continue to understand the magnitude of the pandemic, it is undoubtedly the need of the hour to prepare for a future that is sustainable, structurally more viable for living and working. However, every crisis brings about a unique opportunity to rethink on the path undertaken for the development of a human being, community and society. The COVID-19 pandemic has a clear message for the Indian economy to adopt sustainable developmental models, which are based on self-reliance, inclusive frameworks and are environment friendly.

**Ms. DHARANI .S**

## GREEN BANKING AND ITS PRACTICES

Green Banking means promoting environmentally friendly practices and reducing carbon footprints from banking activities. It is like a normal bank, which considers all the ecological factors with an aim to protect the environment and to conserve natural resources. It is also called an Ethical Bank or a Sustainable Bank. It was managed and controlled by the same banking authorities but in addition taking care of Earth's environment.

### GREEN BANKING PRODUCTS:

- Green loans
- Green mortgages
- Green credit cards
- Green savings account
- Mobile Banking and Online Banking

It avoids most paperwork as possible because it relies on online. By using electronic transactions for processing. So that people can get green credit cards (biodegradable). It includes less paper work, less cutting of trees and it also saves time. Ethical Bank adopts and implements environmental standards of lending, which is really a proactive idea that would enable eco-friendly business practices which would benefit our future generations.

Even though it is effective it has some impacts because it is difficult to operate in online can't contact the bank staff for help, if there any technical breakdown the banking process can't be finished majorly heavily encrypted because it was online Banking. Many of the banks like SBI, Punjab National Bank, ICICI Bank, Indusind Bank, Axis Bank have taken an initiative for green Banking in Tamil Nadu, Maharashtra, Gujarat. Also Banks have to make their customers more aware about these practices in their websites and in media, have to implement and encourage more environment friendly projects to focus on greening IT infrastructure. Even today the



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success/failure of Green Banking has been analysed for making progress than the commercial banks through its profit margins. Green Banking requires a vast change in thinking about economics, business and finance. It's success would be greater if the world governments started to receive their economic Patten from 'monetary economics to ecological economics' and begin to transform their accounting principles from purely being financial to ecological accounting patterns.

Ms. HARINI .S

## EMPLOYEES COOPERATIVE THRIFT AND CREDIT SOCIETIES

Cooperatives occupy a place of eminence in the economic activity of the country and have been acting as a catalyst for the socio-economic development. Since independence, the cooperative sector has made remarkable progress, which has also resulted in certain weaknesses. Cooperative credit societies are classified as agricultural credit societies and non- agricultural credit societies. Employees Cooperative Thrift and Credit society is a non-agricultural credit society, started mainly for saving the employees from the hands of moneylenders. Default in repayment of loan is a major problem of Employees Cooperative Thrift and Credit society, which affects the entire financial performance of the societies.

### Statement of the problem

The societies are subjected to many problems such as dual control, limited area of operation, lack of marketing view, limited resources, lack of proper support from government, lack of computerisation and default in repayment of loan. Default in repayment of loan is a major problem, which affects the entire financial performance of the societies. In the competitive environment, the survival and future of the societies depend upon their financial performances.

The environmental factor is the most influencing factor leading to default in repayment of loan. The cooperative institution, should take into consideration the problem of the Employees Cooperative Thrift and Credit society and should come forward for the revival of the societies in order to make them as economically viable societies.

Ms. P. Punitha Vinodhini Lakshmi

Assistant Professor, Department of Commerce

## A CONCEPTUAL STUDY ON INFLUENCE OF MOBILE COMMERCE ON ONLINE GROCERY APPLICATION WITH SPECIAL REFERENCE TO "ZEPTO

In Recent days due to the enormous development in technology , everyone in the world has become aware of buying and selling via online. Mobile Commerce makes the most need of the consumers to save and secure their personal information through Applications, so it facilitates the customers through various mobile applications which deliver the products in their doorsteps. In this study the researcher aims to know the impact of Mobile Commerce on Zepto, India's fastest Grocery Delivery Application which facilitates its service in Mumbai, Chennai, Hyderabad, pune, Gurugram, Noida and Delhi. Zepto has a special feature that it delivers the products in 10 Mins and it has a time limit from 7am to 1am.The researcher focused the study to know the impact of Mobile Commerce on Zepto in Chennai city.

**Keywords : M-Commerce, Zepto , Applications, Technology , Information**

A.Belsia Britto



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## STUDENT ARTICLES

### E-commerce

E-commerce is experiencing monumental growth. It went from being a \$1.3 trillion industry in 2014 to a \$3.5 trillion industry in 2019. And experts predict that by 2023, it will reach more than \$6.5 trillion. But to be competitive and continually build your brand, you need to stay on top of trends, which aspects of e-commerce are changing, what customers are most receptive to with marketing, and so on. For this post, I've compiled a list of the best e-commerce articles of 2020 that cover these topics and more. Here is one of my favorites: Selling on Online Marketplaces: Best Platforms for Selling Your Products (BigCommerce). When you get right down to it, the e-commerce brands that are the most successful are usually the ones that get in front of the largest audiences. It's all about bringing in traffic, and lots of it. That's what this article from BigCommerce-a top-rated e-commerce platform-addresses. More specifically, it talks about how getting your products listed on major online marketplaces like Amazon, eBay, and Facebook Marketplace can dramatically increase your sales.

### Advantages of E-commerce:

E-commerce provides the sellers with a global reach. They remove the barrier of place (geography). Now sellers and buyers can meet in the virtual world, without the hindrance of location. How E-commerce Is Changing Retail; Ways to Optimize Fulfillment Q: With the pandemic causing a huge surge in e-commerce demand, how has this peak season compared to those in the past? How has Hub Group positioned itself to deliver? A: We've seen a surge in e-commerce this year-both from an industry and from a company point of view. In 2019, we saw around 5% of all CPG sales come from e-commerce. In 2020, we saw that increase to 7%, which is almost a 50% increase. Even if this is a relatively small percentage of total sales, it's receiving disproportionate attention as these growth rates will likely continue. Although forecasts did not predict what we saw earlier in the year, we were able to leverage our vast network and retail providers to quickly modify solutions to manage through it. This really exemplifies the need to build that resilient, agile, and highly visible supply chain. Q: What has been your assessment on retailers adjusting to the current climate? A: We always see retailers adjusting to stay upfront and follow consumer demand, although this year it has accelerated. For example, in September of this past year, we saw Walmart rolled out some major changes to their On-Time In Full compliance program. Their new target is 98%, which is up from 87%. Walmart also announced another initiative, Supplier Quality Excellence Program. SQEP is positioned to increase quality and visibility into Walmart's supply chain. This is something that Hub Group CaseStack Retail Supplier Solutions really focuses on and what we've been doing for almost 20 years now.

FIDEL VAZ II B.COM "A"

### The Impact of E-Banking Service Quality on Customer Satisfaction

#### Introduction:



*Fidel Vaz*  
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Technology has succeeded in making various aspects of life easier for the societies of today (Rust & Oliver, 1994). More importantly, it has become a fundamental element in improving the quality of services in general and E-Banking services in particular (Joseph & Stone, 2003). E-Banking service is said to rely on the exchange of information between customers and providers using technological methods devoid of face-to-face interaction (Darwish & Lakhtaria, 2011).

## **E-Banking:**

Historically, the launching of the first Automated Teller Machine (ATM) in Finland marked the start of a new banking channel, which made Finland the leading country in E-Banking, before it became widely used in any other developed and developing countries (H. Sharma, 2011). More recently, E-Banking, or the distribution of financial services via electronic systems, has spread among customers due to rapid improvement in IT and through competition between banks (Mahdi, Rezaul, & Rahman, 2010).

## **Customer Satisfaction:**

Customer satisfaction is one of the most important concepts in the field of marketing studies today (Jamal, 2004). Broadly speaking, it links processes culminating in purchasing with postpurchase phenomena such as attitude change, repeat purchase, and brand loyalty (Churchill & Surprenant, 1982). Oliver (1980) explains that the feeling of satisfaction arises when customers compare their perception of actual product/service performance with expectations.

**INDHUMATHI II B.COM A**

## **IMPACT OF COVID-19 ON BUSINESS ENVIRONMENT**

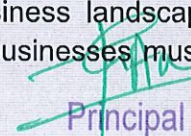
Business Environment is the most important aspect of any business. The forces which constitute the business environment are its clients, suppliers, competitors, media, laws and government activities, customers, economic conditions, investors and multiple other institutions working externally. Business environment may be defined as the set of external factors such as the economic factors, socio-cultural factors, government and legal factors, demographic factors and geophysical factors, which are uncontrollable in nature and affect or influence the business decisions of a firm or company. The environment of the business is always changing and uncertain.

The global COVID-19 pandemic has forever changed our experiences-as customers, employees, citizens, humans- and our attitudes and behaviors are changing as a result. Out of all the economic shocks, consumer hysteria is the most lethal. Since the global outbreak of coronavirus (Covid-19), the panic and fear among the public throughout the globe is spreading faster than the virus. The impact of Covid-19 is not only limited to the demand side of the market, but the supply chain is also hampered equally. "Turn massive challenges into meaningful change".

In recent weeks, the landscape has changed, with the pandemic continuing to peak in some markets and returning in others. Few industries that can benefit from novel coronavirus during the time of market crash are pharmaceuticals, healthcare and Fast Moving Consumer Goods (FMCG). In India and around the world a few sectors that are affected by Covid-19 are all stakeholders of the economy. For instance, the venture capital activity in the Indian ecosystem has witnessed a slowdown as social distancing and self-isolation is hampering investor meetings. Similarly, a negative impact is evident across both the white-collar and the blue-collar sector. "In life change is inevitable. In business, change is vital"

With rapid changes in technology and various social factors, the current business landscape is a highly dynamic one. The future of a business environment is very difficult to predict. Businesses must navigate the



  
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financial and operational challenges of coronavirus while rapidly addressing the needs of their people, customers and suppliers. Hopefully, this article was able to present you with a clear picture of the external factors that affect and benefit every business environment. It allows for the growth of businesses and also their downfall.

- Karthika I B.Com B

## DISPLAY ADVERTISING

### Display Advertising :

Display advertising is nothing more and nothing less than advertising on digital channels. Ads can be shown on websites, mobile sites and mobile apps, as well as in games and social media messages. The ads themselves may come in many different forms, including: Text, Images, Animated images, Video, Games and Audio.

### Advantages of Display Advertising :

Display advertising supports two main market goals: Reach: communicating a brand or marketing message.

### Action:

letting the customer do something {for example, clicking on the ad to go to an online shop or landing page) Display advertising differs from traditional advertising as it allows the customer to directly act upon the ad by clicking it. This is one of the biggest advantages display advertising has over traditional ads in newspapers, magazines or TV, and billboard ads.

### Disadvantages of Display Advertising :

Display advertising, like any kind of media, has several disadvantages. In this paragraph, two are discussed in more detail: banner blindness and improved measurement. Banner Blindness : Several studies have proven that users no longer see display ads, either consciously or unconsciously. This phenomenon has been labelled "banner blindness". Users not only subconsciously avoid banners but also other site elements that look like banners.

### Trends of Display Advertising :

The trend towards bigger display ads has already been discussed. Each day, new ways to get the attention of users are discovered in the form of homepage take-overs (where the entire homepage of a website is dominated by the advertiser), page peelers and more. The rise of YouTube also started the development of video display ads. Online video proved a much richer medium. However it has also led several advertisers to re-using their TV commercials for online display forgetting that a user usually can click away after 5 to 7 seconds (missing the key message of the 20-second TV commercial).

### Conclusion:

Ad blockers are small software programs which can be added to (mobile) browsers and which remove advertisements from the pages the user sees. Ad blockers do not only suppress ads, in many cases they also remove the code with which advertisements are retrieved and with which data is collected. As a result, the user becomes nearly invisible to the publisher advertising networks and advertisers.



Shoboka III B.Com "B"

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## Fy 2020-21 Vs Ay 2021-22

### Income Tax Slabs comparison

Income Tax for individuals less than 60 years age and HUF

Income range per annum 2021-22	Tax rate F.y 2020-21	Tax rate A.y
Rs 0.0 – Rs 2.5 lakhs	No tax	No tax
Rs 2.5 lakhs – Rs 3 lakhs	5% (tax rebate u/s 87a is available)	5% (tax rebate u/s 87a is available)
Rs 3 lakhs – Rs 5 lakhs		
Rs 5 lakhs – Rs 7.5 lakhs	10% of the total income that is more than Rs 5 lakh + Rs 12,500	10% of the total income that is more than Rs 5 lakh + Rs 12,500
Rs 7.5 lakhs – Rs 10 lakhs	15% of the total income that is more than Rs 7.5 lakhs + Rs 35,500	15% of the total income that is more than Rs 7.5 lakhs + Rs 35,500
Rs 10 lakhs – Rs 12.5 lakhs	20% of the total income that is more than Rs 10 lakhs + Rs 75,000	20% of the total income that is more than Rs 10 lakhs + Rs 75,000
Rs 12.5 lakhs – Rs 15 lakhs	25% of the total income that is more than Rs 12.5 lakhs + Rs 1,25,000	25% of the total income that is more than Rs 12.5 lakhs + Rs 1,25,000
>Rs 15 lakhs	30% of the total income that is more than Rs 15 lakhs + Rs 1,87,500	30% of the total income that is more than Rs 15 lakhs + Rs 1,87,500

**S. Tamil selvi**  
III B.Com "c"

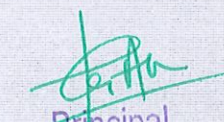
### STUDENT ACHIEVEMENTS 2020 - 2022

Ms.Shobika and Ms.Subbulakshmi students of III B.Com "B", Represented Calicut University on Dueball, National Level and South Zone, won 1st place.



Mr.Sam student of III B.Com, Represented University of Madras in Football.



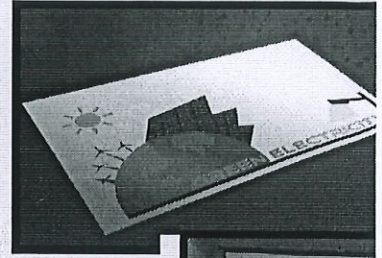
  
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Mr.Yoga prakash. S from II Bcom C has own 1 st Prize in logo designing under the theme of green marketing in Commerce Department association program

(COMMBAT) on 13/10/2021

P. Mani , a second year NCC cadet from Department of Commerce,Nazareth College of Arts and Science participated in the adventure Course conducted by Jawahar institute of Mountaineering, Jammu and Kashmir. He was the sole representative from Tamilnadu. He was one of the among 38 participants selected on all India basis.

Department of commerce won the overall trophy in Inter Department cultural meet FLORISTA'22.



## EDITOR'S DESK

MS. DHIVYA. S

MS. PUNITHA VINODHINI LAKSHMI. P

MS. PONGODHY . M

STUDENT COORDINATOR:

E . JANANI. II B.COM., "A"



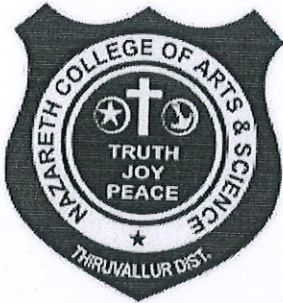
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Academic Year

2022 – 2023

2023 -2024



# NAZARETH

COLLEGE OF ARTS AND SCIENCE  
AFFILIATED TO THE UNIVERSITY OF MADRAS  
ACCREDITED WITH 'B' GRADE BY NAAC

VOL – 7 & 8

ISSUE – 7 & 8



VANIGAM  
COMMERCE NEWS LETTER



Principal

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## NEWSLETTER HIGHLIGHTS:

- MESSAGE FROM HOD
- STUDENTS ARTICLES
- STAFF ARTICLES
- STUDENTS ACHIVEMENTS
- EDITOR'S DESK

### SPECIAL MESSAGE FROM HOD:

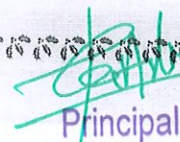
Study **HARD**, no matter if it seems impossible, no matter if it takes time, no matter if you have to up all night, just remember that the feeling of success is the best thing in entire world. -

KHANGAL\_WEHEARTIT

Together with academic knowledge, the Department of Commerce aims to deliver accounting and financial education that is both professionally and academically relevant. The department equips aspiring candidates to face both life and professional problems.

-Ms. DHIVYA S,  
HOD



  
Principal

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### TN. BUDGET 2024 | ₹1,000 A MONTH FOR BOYS WHO HAVE STUDIED IN GOVERNMENT SCHOOLS, TO PURSUE HIGHER EDUCATION

The 'Tamizh Pudhalvan' scheme, to be implemented at a cost of ₹360 crore, will benefit ₹3 lakh boys, who have studied in government schools from classes 6 to 12. On the education front, the Minister announced "Tamizh Pudhalvan" scheme which would provide a monthly assistance of ₹1,000 to boys who have studied in Government schools from 6 th to 12th standard and said the government will cover all educational expenses including tuition and hostel fees for transgender individuals who want to pursue higher education. Finance Minister Thangam Thennarasu, presenting the State Budget on Monday, February 19, 2024, said that this new scheme will be introduced in the coming year to provide financial assistance to government school students to pursue post-graduation programmes and research studies in renowned universities abroad.

- Ms. SHALINI M  
III BCOM B

### IMPORTANCE OF E-COMMERCE IN OUR DAILY LIFE

The introduction of high-speed internet has completely changed the way people lead their lives. We spend most of our time using the net to study, work, shop, business, entertainment and learning purpose. These social and commercial activities are rather connected with the web. Currently, it is simply not possible to think about life without adopting eCommerce. It can be stated that the importance of eCommerce in daily life is only growing with each passing day. It is rather the demand of nations, businesses, customers and time. It is also expected to be a compulsion in the coming years. What is the reason behind its growing popularity? How it is gaining significance across the globe? By 2020, world wide eCommerce sales have already crossed 4 Trillion Dollars. The current Covid-19 pandemic situation has only made people to rely more on eCommerce.

#### *Reasons for the growing importance of eCommerce in daily life*

- Lower cost when compared to traditional shopping
- Range of products
- Exciting shopping deals and offer notifications
- Faster consumer consumption & less time consuming

-Ms. JAYASRI P  
I B.COM A



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## CHALLENGES FACED IN THE MONEY MARKET NOWADAYS

The money market faces a shortage of funds due to inadequate savings. The low per capita income (PCI), poor banking habits among the people, indulgence in wasteful consumption, inadequate banking facilities in rural areas, etc. have also been responsible for the paucity of funds in the money market.

*Challenges faced in money market are:*

- ❖ Existing of unorganized money market
- ❖ Lack of integration
- ❖ Multiplicity in interest rate
- ❖ Inadequate funds
- ❖ Seasonal stringency of money.

- Mr. AKASH A  
I BCOM A

## A BIGGEST BREAKTHROUGH FOR GIRL STUDENTS WELFARE

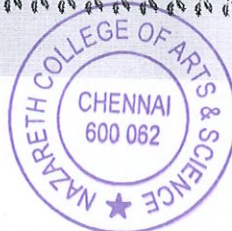
### PUTHUMAI PENN THITTAM


The Moovalur Ramamirtham Ammaiyar Puthumai Penn Thittam was introduced to promote higher education among girl students from economically disadvantaged sections by providing a monthly assistance of ₹1,000 to 2.73 lakh beneficiaries. Mr. Thennarasu said that the enrolment of girl students in the first year of higher education has increased by 34% this year, with an additional 34,460 girl students enrolling after the implementation of this scheme.

- Ms. RACHANA A  
III BCOM B

## ONLINE SHOPPING OR ECOMMERCE IS A WEB BASED SYSTEM INTENDED FOR ONLINE RETAILERS

On the Internet. It encompasses a wide variety of data, systems and tools for online buyers and sellers, including mobile shopping and online payment encryption. Most businesses with an online presence use an online store and/or platform to conduct ecommerce marketing and sales activities and to oversee logistics and fulfilment. According to eMarketer, in 2022, global retail ecommerce



  
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## STUDENT ARTICLES

sales will surpass \$5 trillion for the first time, accounting for more than a fifth of overall retail sales. And by 2025, total spending will exceed \$7 trillion, despite slowing growth. To fully understand ecommerce, let's take a

look at its history, growth and impact on the business world. We will also discuss some advantages and disadvantages to ecommerce as well as predictions for the future. For more expert insights on the go, check out our biweekly audio series, the Make it Big Podcast, where global thought leaders discuss all things ecommerce — from industry news and trends to growth strategies and success stories. Sizes of Ecommerce Businesses:

- Startup
- Small Business
- Mid-Market
- Enterprise

Ms. DHARSHINI K

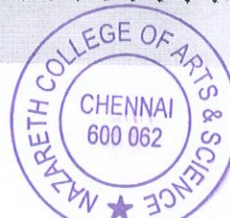
I BCOM A

### LATEST TECHNOLOGY TRENDS 2024 PCS BUILT FOR BUSINESS

Intel Pro Enterprise for Windows OS is the full-featured solution that provides the enterprise-grade computing, multilayer security, complete manageability, and stability that businesses rely on for their growing and distributed PC fleets. You can access devices as if you're right in front of the PC with full keyboard, video, and mouse control, even if the device is outside of the firewall or won't boot. Sophisticated threat detection can help shut down an entire class of attacks and monitor against attacks without bogging down productivity.

Ms. NIVETHA U

III BCOM B



  
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## A STUDY ON INACTIVENESS OF SHAREHOLDERS AND ITS CAUSES

The inactiveness of shareholders refers to shareholders who do not participate actively in the affairs of the company they own shares in. This could include not attending shareholder meetings, not voting on important issues, or not engaging with the company's management. Inactive shareholders might miss out on opportunities to have a say in the direction of the company and could potentially impact corporate governance. Several factors can contribute to the inactiveness of shareholders:

- **Lack of interest or knowledge:** Shareholders may not be interested in the company's operations or may not fully understand their rights and responsibilities as shareholders.
- **Small ownership stake:** Shareholders with a small number of shares may feel their individual voice or vote doesn't make a difference, leading to disengagement.
- **Trust in management:** Some shareholders may trust the company's management to make decisions on their behalf, leading them to be less engaged in the company's affairs.
- **Geographic distance:** Shareholders who are geographically distant from the company's headquarters may find it difficult to attend meetings or engage with management.
- **Complexity of issues:** Some shareholders may find the topics discussed at shareholder meetings or in company communications too complex to understand or engage with effectively.

### *Problems faced because of inactiveness :*

- Shareholders who are inactive hold stock in a company but don't actively participate in its affairs. This means they typically don't:
  - Vote on proposals or elect board members.
  - Attend shareholder meetings.
  - Contact management with questions or concerns.
  - This lack of participation can be frustrating for companies, especially in situations where they need shareholder approval for things like:
    - Mergers and acquisitions
    - Issuing new shares
    - Changes to company by law

-Mr. CARRY JONES

I BCOM C

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## **CHALLENGES AND PROSPECTS OF WOMEN ENTREPRENEURS IN MARKETING WITH REFERENCE TO THIRUVALLUR DISTRICT**

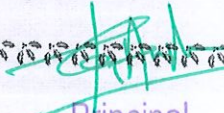
This study examines the various challenges faced by women entrepreneurs in the field of marketing, while also exploring the promising prospects that exist within this dynamic sector. As women continue to break traditional barriers and actively participate in entrepreneurship, the marketing domain presents both opportunities and challenges that warrant in-depth analysis. Using a mixed-methods approach, the study collects detailed information from female entrepreneurs in the marketing sector through surveys, interviews, and case studies. The difficulties examined include societal expectations, financing availability, gender bias, and a lack of networking possibilities. The study also looks at how these obstacles affect women's performance as entrepreneurs and the general expansion of their companies. On the other hand, the study highlights important opportunities for female entrepreneurs in the marketing field, including the emergence of digital platforms, changes in consumer behavior, and the growing need for varied viewpoints in marketing tactics. Women entrepreneurs can carve out a place for themselves and make a substantial contribution to the expansion and innovation of the marketing industry by taking advantage of these chances.

- **Ms. DHIVYA S HOD & ASST PROF**  
**Department of Commerce**

## **A STUDY ON IDENTIFYING FACTORS INFLUENCING YOUTHS ATTITUDE AND PERCEPTION TOWARDS ENTREPRENEURSHIP WITH SPECIAL REFERENCE TO CHENNAI CITY**

Unemployment is one of the important problems faced by the youth living in Chennai. It results in the growing interest of youths in entrepreneurship. Youth entrepreneurship largely contributes to economic growth and stability and also help eradicate unemployment. An entrepreneur is a core of entrepreneurship, as the entire success of the venture depends on him. This study aims to investigate the factors that significantly impact the attitude of youths in Chennai city to become entrepreneurs. It also measures the level of awareness about opportunities and applications involved in entrepreneurship. Further, this study sheds light on highly motivated and inhibited factors in youth's perception. An empirical research design was used. The data was collected using an online



  
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questionnaire via Google Forms from a sample of 53 young respondents in Chennai city. Descriptive analysis and various statistical tools were applied to the research variables. The results of this study revealed that the young people in Chennai city don't have much awareness about the opportunities and applications of entrepreneurship. It also identified that financial assistance was found to be a major difficulty faced by youths to become entrepreneurs. At the same time, the element of independent living is highly motivating for youth, especially women. This paper recommends that the government take various steps to create awareness about the benefits of entrepreneurship. Arranging guest lectures of successful entrepreneurs in educational institutions highly motivates the youth generation to become entrepreneurs.

- Ms. BELSIA BRITTO A, ASST PROF


Department of Commerce

### IMPACT OF COVID – 19 ON LOGISTICS MANAGEMENT

The corona virus disease 2019 (COVID-19) is an infectious disease. The pandemic has provoked serious social and economic disruption globally, including strict social distancing, travel restrictions, and one of the largest global recessions since the Great Depression. A logistics organization helps to us for bringing world economy to our doorsteps. Logistics firms, which are involved in the movement, storage, and flow of goods, have been directly affected by the COVID-19 pandemic. As an integral part of value chains, both within and across international borders, logistics firms facilitate trade and commerce and help businesses get their products to customers. Supply chain disruptions to the sector caused by the pandemic could, therefore, impact competitiveness, economic growth, and job creation.

Eg: Amazon has become famous for its logistics strategy, which is made possible by the company's global network of distribution, sortation and fulfillment centers. Amazon's same-day and next-day delivery model rests on a complex logistics framework. For the most part, governments have responded to the crisis by designating ports, shipping, and trucking services as essential—and thereby exempt from lockdown measures. For example, the Indian government exempted the movement of cargo through ports, supply chains, and the transport of essential commodities from lockdown rules. Although many airports around the world are closed to passenger flights, most are still open to cargo,



  
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which can be essential to the COVID-19 response (for example, to transport medical supplies). Closer collaboration between governments and third-party logistics companies has also been necessary to address supply chain bottlenecks and facilitate clearances. The pandemic virus has resulted in state economic instability and led to high unpredictable tendencies; it has also generated new possibilities and business opportunities. Some of the new changes include the rise of e-commerce, and electronic payment, changes in consumers' purchasing patterns, and high demands for logistics services.

-Ms. SELVI P, ASST PROF.,  
Department of Commerce,

### INCOME TAX SLAB RATE FOR AY 2023-2024 FOR INDIVIDUAL

Individual (Resident or No-Resident), who is of the age of less than 60 years on the last day of the relevant previous year:

New Income Tax Slabs & Rates : FY 2023-24 (AY 2024-25)	
(NEW TAX REGIME)	
Income Slabs	Income Tax Rates
Upto Rs. 3,00,000	Nil
Rs 3,00,000 to Rs 6,00,000	5% <i>(with Tax Rebate u/s 87a)</i>
Rs 6,00,001 to Rs 9,00,000	10% <i>(Upto Rs 7 lakhs, Tax rebate u/s 87a )</i>
Rs 9,00,001 to Rs 12,00,000	15%
Rs 12,00,001 to Rs 15,00,000	20%
Above Rs. 15,00,000	30%

\* To avail the new tax regime, which is optional, taxpayers will have to let go of income tax deductions

- Ms. IERIN BENITA J, ASST PROF.,  
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## **IMPACT OF EMPLOYEE MORALE ON PRODUCTIVITY ON ORGANISATIONAL SUCCESS**

This research topic will assist the organization in determining its strengths and opportunities for developing employee morale, as well as identifying happy people and their productive work. The study at employee morale on productivity on organizational success revealed that there are several factions, such as Social Security provisions, social services, pay status, Bonus, health status, shift schedule, and labour recognition. We learn about the personnel by conducting this research. An employee mindset is critical for this assistance. An employee's posture towards their company is referred to as their morale. An employee's involvement and contentment will lead to excellent performance if his or her morale is high. The study's findings provide the researcher with fresh ideas, and it is concluded that morale has an effect on employee productivity and the various variables utilized by the organization to boost employee morale. The connection and strength of the workforce can be discovered through morale.

**Ms OMEGA S, ASST PROF.,  
Department of Commerce**

## **A STUDY ON ATTRITION ISSUES AND CAUSES FOR RETENTION IN INDIAN BPOs**

The wide objective of this investigation is to recognize the basic drivers of consistent misfortune and support in BPOs, separating the degree of laborer motivation, satisfaction and affiliation, make a model for intensifying sustenance of delegates in the affiliation and prepare strong recommendations, which will over the long haul be imperative to the relationship to hold their laborers for a whole deal. The specific objectives of this paper are:

- ✓ To perceives and rank the parts of trimming down in BPOs in light of aggregate composition study and discretionary data.
- ✓ To develop a backslide model for raising the stay of delegates in BPOs and give recommendations for the equivalent.
- ✓ To review the present degree of agent motivation and support the model by focusing on the impact of recommendations on a little fix.

**- Ms. PRIYADHARSHNI B, ASST PROF.,  
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## **IMPACT OF MICROFINANCE TRAINING & DEVELOPMENT AND PROBLEMS OF LOAN ON WOMEN ENTREPRENEURS**

The research tries to discover the impact of microfinance training & development and problems of loan on women entrepreneurs. The research tries to discover the impact of microfinance training & development and problems of loan on women entrepreneurs. Descriptive research design was chosen for this research. The sample size of the research is considered to be 50 small business women entrepreneurs through snowball sampling technique in Villupuram district. Therefore, it is concluded that there is impact of microfinance training on women empowerment and performance of women entrepreneurs. It is also identified that there is no impact of problems of loan on women empowerment and performance of women entrepreneurs. Hence, it is recommended that microfinance institutions should reduce interest rates on loans to small business women entrepreneurs and change the way small business women entrepreneurs repay loans. This will make it easier for small business women to get loans from them to run their businesses without considering them as profit-making enterprises.


**-Ms. SUGANYA C, ASST PROF.,  
Department of Commerce**

## **ROLE OF GOOGLE ANALYTICS IN MEASURING E – BUSINESS PERFORMANCE**

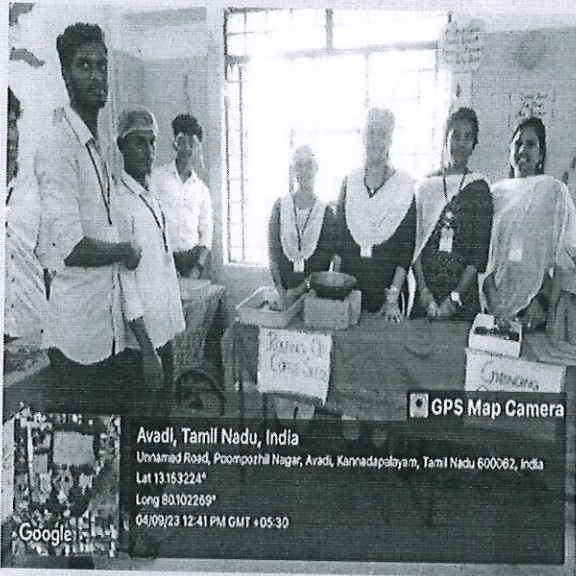
The rapid increase in internet and technology results larger utilization by both the individuals and the business. This situation forces the business to use web analytic tool to analyse the behaviour of their customers. The aim of the paper is to present a conceptual study on google analytics, a free web web analytic tool with focus on educating the readers about its evolution and prominent features along with its advantages. The literature review contains the importance of the application in various business. This study also recommends the adaptation of Google Analytics 4 (GA 4), the latest version of Google Analytics and its new upgraded features. The key finding of this study is that Google Analytics 4 encompasses additional and well advanced features compare to the previous version. It should be very useful for the business in increasing the sales and develop its marketing activities.

**- Ms. KAMALI S, ASST PROF.,  
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## DEPARTMENT EVENTS

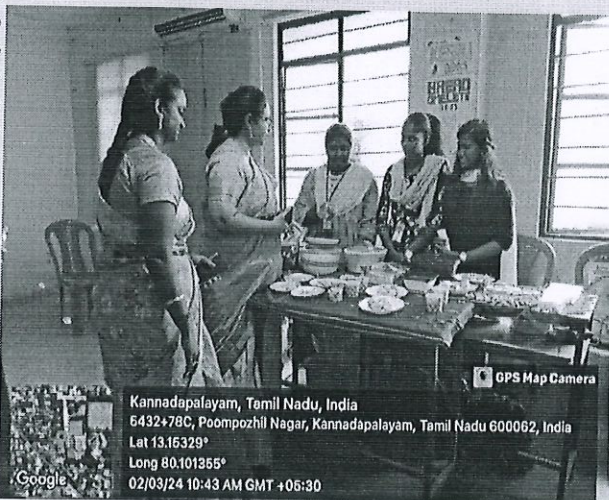


### TABLEAU: (Small Scale Industry)

Our department students put the model of various industries and showed various process undertaken in the industries lively, which impressed our visitors of the industries.

### MERX:

Our department association event was conducted as inter collegiate feast. Various arts and science colleges participated and make it very successful.



### ED PROGRAM:

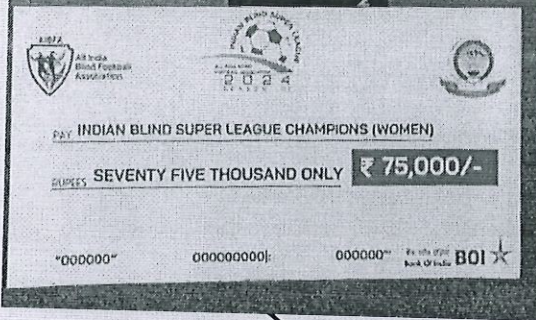
Our department students put various stalls like food stall, games stall, cosmetic stall etc. our college other department staffs and students actively participated and encourage our students entrepreneurship.



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# STUDENTS ACHIEVEMENTS



Ms. Shivaparvathi, student of II B.Com, won cash prize in Football.



Commerce department students Represented University of Madras in handball



Department of commerce won the overall trophy in Inter Department cultural meet FLORISTA'24.



*[Signature]*  
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# STUDENTS ACHIEVEMENTS



Commerce department students  
Represented University of Madras  
B – Zone Volley ball tournament  
and secured 2<sup>nd</sup> place

Ms. Sameetha A won junior Ball Badminton  
Championship 2023 – 2024.



Mr. Mohanavel priyan, III  
B.com 'B' won 2<sup>nd</sup> place in  
Aringar Anna Marathon - 23.

Commerce department students  
Represented University of Madras  
B – Zone Volley ball tournament  
and secured 2<sup>nd</sup> place



*[Signature]*  
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# STUDENTS ACHIEVEMENTS

Ms. Jenifer S, II B.com 'B' won Best Parade Commander award at Guru Nanak College.



Ms. Angel R, III B.com 'A' won Best Guard Commander award at Guru Nanak College.



Ms. Naveena B, I B.com 'C' won 3<sup>rd</sup> place in group dance in DRBCCC Hindu College.



Ms. Subith K, I B.com 'C' won 2<sup>nd</sup> place in Atheletic in IIT Madras.



  
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# FACULTIES

- Ms. Revathy
- Ms. Dhivya (HOD)
- Ms. Ierin Benita
- Ms. Selvi
- Mr. Rahul Subramanian
- Ms. Belsia Britto
- Ms. Asha
- Ms. Suganya
- Ms. Priyadharshni
- Ms. Omega
- Ms. Jenita
- Dr. Aadhilinissa
- Ms. Umadevi
- Ms. Kamali
- Ms. Sarala
- Ms. Sathyakala

## MESSAGE FROM EDITORS DESK:

It's an incredible feeling to finally bring out the 7&8 issue of our department newsletter. It was a great experience and honour of Creating and publishing this newsletter. We want to take this opportunity and thank our respectable secretary Mr. Hendry Maris, incredible principal Dr. Mary Angeline, Be-loved Vice principal Dr. Manoranjitham, Versatile HOD Ms. Dhivya and all other staff members and students their immense support and co-operation. We hope you relish reading it as much we did making.

## EDITOR'S DESK

MS. SUGANYA C

MS. KAMALI S



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