



NES RATNAM COLLEGE OF ARTS,
SCIENCE AND COMMERCE.



DOSIER

B.M.S. Departmental Annual Magazine

Information Unleashed

ACADEMIC YEAR
2020-21

12th EDITION



LOCKDOWN REVAMP



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ABOUT US

A visionary, Dr. R. Varadarajan founded the National Education Society (NES) on April 14th, 1963 with the mission of providing school and college education to children of middle and lower-middle class families in the relatively underdeveloped suburb of Bhandup in Mumbai. Today, National Education Society along with the sister trust, Saraswati Vidyabhavan (SVB), founded in 1983 is a prominent landmark in Bhandup, Mulund, and Dombivli, the suburbs of Mumbai. The group has 69 constituent institutions imparting quality education to over 45,000 students.

Recognizing the contribution made by the college in improving the standard of the community surrounding its complex, Municipal Corporation of the Greater Mumbai has renamed the Bhattipada Road as NES Ratnam College Marg. The College offers besides the main streams, degree courses in Management course was to meet the demand of capable professionals in the market and also to enhance the professional abilities of today's generation and stretch their mission and horizon.

The Ratnam College of Arts, Science and Commerce, one of the 69 institutes under the umbrella of NES/SVB group was founded on 11th July, 1983. Affiliated to the University of Mumbai, the College has grown rapidly in a short span, creating a niche for itself in the field of education in Mumbai. The College has been the recipient of ISO 9001:2000 certification in 2002 and has also been accredited with 'A' grade by NAAC in February, 2004. In the year 2011, the College has been re-accredited with an 'A' Grade by NAAC. In the year 2015, the College has been certified the Best College Award by the Mumbai University for the academic year 2013-2014. Our College with continuous self-improvement has received the great fillip with the 'A' grade reaccreditation third cycle from NAAC, UGC in July, 2017.

EDITORS' DESK

This lockdown was indeed strenuous. So how about making our life's plain sailing by Re-establishment?

Taking a step forward during this situation is a big task.

Let's multitask, cultivate, prioritize and restructure by looking at people who worked hard during lockdown "The Warriors".

We are absolutely delighted and contented to launch our very own BMS departmental magazine "DOSSIER" with the theme "LOCKDOWN REVAMP" which means moulding this lockdown in an effective way.

The Magazine accommodates Informative Articles, Beautiful drawings, fun corner etc. It showcases the warriors who strived hard enough during lockdown and emerged out as a precious stone and became an inspiration to everyone.
GREAT THINGS NEVER CAME FROM COMFORT ZONES.

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Business Ideas To Try With Less Investment.

1. Selling Healthcare Products

There is surge in demand for face masks, sanitizers, immunity boosters, etc. You can resell or produce such products with the sanctioned license. Online mode of selling can be best option.

2. Logistic Business

Future is bright for logistic business, as customers prefer buying online, rather than visiting grocery stores, malls and shopping complexes. Various types of delivery services can be initiated, such as grocery delivery, food delivery, pharmaceuticals delivery etc.

3. Cloud Kitchen Service

With minimal investment, you can start a new business from your kitchen. As consumer shift their dining behaviour increasingly to delivery. Cook or Bake what you can best and start taking online orders. You can deliver directly to the customer or hire third party to deliver.

4. Online Hobby/Academic coaching Classes

You can use your skills and talents to start hobby or academic coaching class. Students of different age groups are accessible and comfortable in online learning.

5. Becoming a YouTuber

Becoming YouTuber is a trend. Select content of your interest and start your YouTube channel. Gradually you can learn Digital Marketing and earn decent amount.

6. Paintings or Art work

You can make your own artistic creations like paintings, sculptures, pottery etc. Such can be exhibited on virtual museums or can be sold on various online platforms.

- BY MURTHY PADAIYACHI (T.Y.B.M.S.)

Lockdown- Inspirational Small Business Stories

1) Akshay Parkar, a 29 year old cruise chef from Dadar lost his job during pandemic. The situations become worst when he lost his savings. In September 2020, he decided to put up a Biryani Stall to survive in the streets of Dadar.

Today Akshay earns approximately 2 Lakhs per month.

2) Pratibha Kanoi a homemaker saw her grandkids missing eating restaurant food. She took it herself and tried to make their favorite dishes. Family members and grandkids loved it. She decided to start small venture and 'Mommy's Kitchen' was born on 2nd May. In just 3-4 months her client tally has grown to over 200 people across city.

3) Shweta a banker- turned- homemaker when her own firm Artventure Educraft failed in 2015. Shweta gave up her firm. To divert herself she started cooking and baking. She would click pictures of food she made and post it over social media. Her friends and family started liking this and they encouraged her to start a venture. She did so and her son named the venture as 'Quarantine Bakers'. She said she hopes to continue it post- lockdown.

4) Abhishek Thukral was a publicist in Mumbai. He started his new venture 'Whimsical Baker' in first week of July, when his friends encouraged him to cook and bake professionally. Abhishek's first order was given by his friend, on his mother's birthday party. His business has grown and with every single day he sees increase in the number of customers. Now he uses third party app like Swiggy for delivery.

- BY SUBIR DAS (S.Y.B.M.S.)

Positive Repercussions Of Lockdown

The world has seen unprecedented changes during the lockdown caused due to the Covid -19 scare. Initially it was difficult to imagine that the world would survive the pandemic. Humans have shown incredible resilience and courage in the fight against the invisible monster. Just like any natural disaster and crisis that has suddenly unleashed upon us, the lockdown too came as a shocker. In the beginning of the lockdown, we were dismayed, confused and shocked. Gradually the realization set in that the Lockdown is not going to be lifted anytime soon.

The lockdown has given us the opportunity to value the quality time that we can spend with the family. Learning need not be stressful but self-paced and fun. We can give extra attention to tough subjects. It has given the opportunity to improve our creativity through storybooks. The Lockdown has taught us how to adapt to the challenging circumstances and learn to deal with the ordeals effectively. Our discipline of hygiene has improved vastly. Unable to step out of our homes except for essentials, has taught us to clearly differentiate between essentials and non-essentials in our life.

We are realizing that our true needs are quite simple. Most importantly we have learnt that the discipline of a routine is very beneficial and necessary for our jobs, our education and our day to day life. We are also becoming healthier versions of ourselves. The lockdown has resulted in positive impact on the environment too. We can clearly observe the increased use of technology and its expansion among various states during lockdown period. New users are now more open to technology and old users are using it more effectively and efficiently. Digital inclusion is happening in some or the other way in our society; effecting education, finance and governance the most.

- BY DINKY BELEL (S.Y.B.M.S.)

Teaching Revamp: Physical to Virtual

In these recent days, the corona virus affected human begins in many ways. One of the greatest issues is teaching, because of Covid-19 situation physical teaching moved to online teaching. The COVID-19 has resulted in schools shut all across the world. Globally, over 1.2 billion children are out of the classroom. As a result, education has changed dramatically, with the distinctive rise of e-learning, whereby teaching is undertaken remotely and on digital platforms. Research suggests that online learning has been shown to increase retention of information, and take less time, meaning the changes coronavirus have caused might be here to stay.

For those who do have access to the right technology, there is evidence that learning online can be more effective in a number of ways. Some research shows that on average, students retain 25-60% more material when learning online compared to only 8-10% in a classroom. This is mostly due to the students being able to learn faster online; e-learning requires 40-60% less time to learn than in a traditional classroom setting because students can learn at their own pace, going back and re-reading, skipping, or accelerating through concepts as they choose. Online learning is an educational medium that allows students to participate in courses via internet. Online learning is also a way for subject-matter experts to pass on their knowledge in a gratifying way. One of the greatest advantages of an online course is you don't have to be a household name to gain traction in the online learning market.

- BY SANDEEP MAHARANA (F.Y.B.M.S.)

Positive Effects of Lockdown

Use this time to enjoy the present, rediscover passions, connect with nature, and value coexistence:

Taking a vacation or attending the wedding of a relative may have been in our plans a couple of months ago. In fact, many of us would have planned the summer holidays with children and even booked out tickets. Who would have thought of being compulsorily locked up at home? I browsed the Oxford Dictionary to find the exact meaning of the term. It's 'solitary confinement' or 'isolation'.

Connect with nature

We have often read 'there is no Wi-Fi in the forest, but I promise you will find a better connection'. This lockdown has established one big truth that 'nature is immortal' and yes the human race accepted this truth. The lockdown has provided us with ample time to enjoy nature in great measure. We have enjoyed every bit of the greatness of Mother Nature in these days. It is exciting to see how nature — trees, flowers and grass — grows in silence.

Positive Effects Of Lockdown: On novel coronavirus disease:-

The novel coronavirus disease is highly contagious, spreading fast from person to person. Lockdown makes social distancing effective prohibiting human to human contact at the highest level possible. This social distancing helps a lot in removing the spread of disease.

Effects on Pollution:

- 1). People in Punjab say that now they can see the snow peaks of Himalayas, a view that has been blocked for decades by air pollution.*
- 2). New Delhi alone has recorded a 60% drop in fine particulate matter, the world's deadliest air pollutant.*

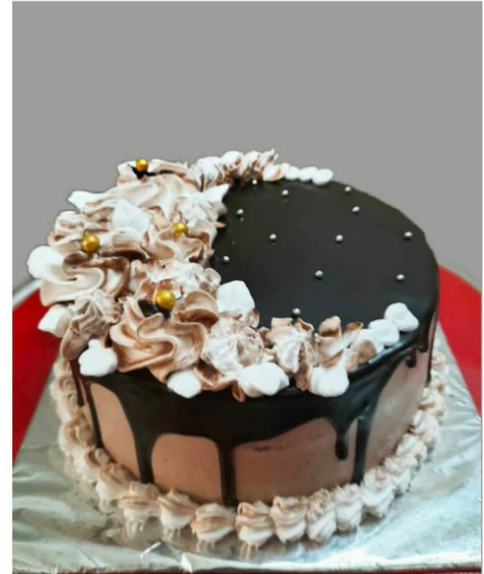
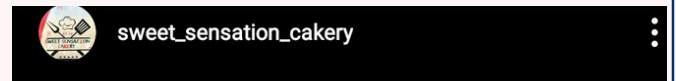
Positive impact:-

We begin with positivity. Covid-19 has initiated, "Atmanirbhar Bharat", "New Educational Policy 2020", "Labour Codes", "One Nation One Ration Card", new MSME policies, and so much more.

- BY KAVIYA NAIR (S.Y.B.M.S.)

Budding Entrepreneurs of Our Department

‘As I started surfing YouTube channels, I discovered that a part of me was yearning to recreate beautiful cakes. One day out of impulse, I ordered some ingredients and made this beautiful cake for my family. There were many flaws in the beginning, and a cake or two always used to come out not perfect but I thoroughly practiced and it worked’



The inspiration to turn this hobby into a small-scale business struck me and one of my friend. Our neighbour started giving us orders, rather than to a fancy cake shop. We received overwhelming response. Taking it as an opportunity we started an Instagram profile dedicated to our small business. Orders started flowing in from several people, we now named our small business as 'SWEET SENSATION CAKERY'.

It's amazing how lockdown has drastically changed our lives. Pre-lockdown we were busy studying and had lost all our hobbies and likes. Me and my friend didn't want to sit idle and so, our business turned our gloominess into blissfulness.

VRUSHTI PATEL (T.Y.B.M.S.)

Word Search

V U J N T D R X J Y X C O J D A X C C U
Y R H S I O X S O H I V C Z M A C O U Y
S F C V I Z K T Z K B E S P Y S R T T B
X M O V Q Y Q R W J G O M I K O Z W T S
N C O A C O Q A C Z Y U V D N E H K N Z
J O A T Y S S K E J X P O A R P U I Q J
W F W A P H Y D W C Y S V E U R F C D I
C O U G H M O I Z M I I N R A V B N R C
Y Z F E Z G Y M H B R Y T P N M O R Q P
F G U Z U D X S W U U M A S A X Q M K X
P E D D W J A W S U O I G A T N O C L H
G G V J S Y R Y U Q H G Q W I F X Z O A
D G B E Z Y B I K S A M I W S J M Z C I
L L T J R Q K I I T E B K Y N P L I J D
Q R V R S J Z R F O S W U R A G E D C Z
N D G Z P R L C M S S P H P I A P K L V
C C A B J H Q Y S P S V G W S Q K R E Q
C M I K C C W O J H N K P J C H M R A Y
Y E V Z L C Z A D V R K V I K T N J N E
B Z F L C S R E W N D K O R F Q N Y I Z

Answers

1. Clean
2. Contagious
3. Coronavirus
4. Cough
5. Covid
6. Fever
7. Mask
8. Spread
9. Symptoms
10. Wash.

During 'Lockdown'

Some lay in coffins dead

Some lay in hospital beds

Some lay in the bed at home

Some lay in the sun

Some lay in the rain

Some say they're bored.

But

The world can use this extra time

The world can use this to catch a breath

The world can use this time to become more divine

The world can use this time to steer away from its death.

People can use this time to reflect on life

People can use this time to experiment with new things

People can use this time to get to know their neighbours

People can use this time to look at the world differently.

-BY CHANDNI MAISHERI (F.Y.B.M.S.)

The Lesson Of Pandemic

The shelter is nice,

If at home, study thrice

But I can't be in for so long,

I need to be strong.

Lockdown can't go down in creation,

Sit at home and listen to explanation.

Can't go to the market or any other place,

Because of the virus, situation has taken place.

As I woke up, the birds started to chirp,

It was as quiet as a massive curb.

Wash hands hundred times a day,

They have become as dry as hay.

May be god is giving us a sign,

Let us all pray to be fit and fine.

-BY SUPRIYA SINGH (F.Y.B.M.S.)

My Lockdown Experience

My experience of lockdown as a student has had its ups and downs as you would imagine. Being in our homes with no outside social interactions which is tough. Nothing compares with going to college and experiencing 'Student Life' of interacting with friends and attending lectures. While a global pandemic has brought all this to a halt.

I have been lucky enough to have a family that continues to support me during these uncertain times, they helped me with dedicated time and space to study independently over these past months.

I have pursued the Bachelor of Management Studies and currently in MBA first year with on-going assessments, which haven't been all that bad for me during the lockdown. I have been able to quickly adapt to a remote learning platform (in which, the university has done a phenomenal job) by making the content easily accessible which has been essential in continuing my studies at an incredible speed with assessment deadlines hovering overhead.

My knowledge and experience in exercise and health has allowed me to continue to keep my health and well-being in check. This has given me confidence and I can manage a home routine while juggling with my studies.

With all this said, I've kept a positive head, always looking towards the current challenge of lockdown as an adaptive learning experience that we all have faced. As my motto goes "Always live to learn, to try and fail, but most of all, keeping it real".

-BY AMUDHA RAJA DEVAR (ALUMNI)

B.M.S. Got Talent



Supriya Singh (F.Y.B.M.S.)



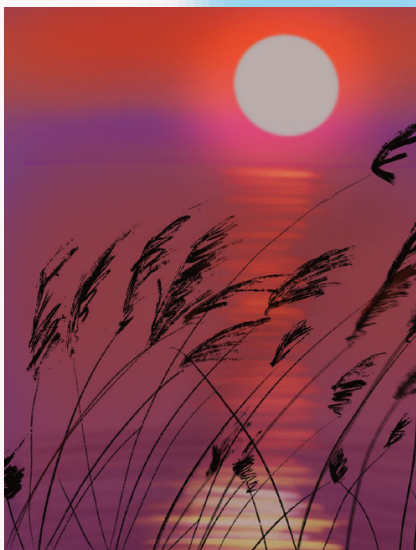
Ruby Choudhary (F.Y.B.M.S.)



Muthulaxmi Devar (S.Y.B.M.S.)



Monali Jaiswal (S.Y.B.M.S.)



Nidhi Poojari (T.Y.B.M.S.)



Nidhi Poojari (T.Y.B.M.S.)

Rendezvous

The B.M.S. Management Club 'Rendezvous' organized the intra collegiate activity on 11th February, 2021.

Two Events were conducted, in which students from Arts, Science, Commerce & Self- Financing courses had participated.

The events were as follows :

1. GOLMAL

Faculty In-charges:

- 1. Mrs. Susanna Muntode*
- 2. Dr. Rupesh Dhruvanshi*

Student Event In-charges:

- 1. Ms. Nidhi Poojari -T.Y.B.M.S.*
- 2. Ms. Babita Majumdar -T.Y.B.M.S.*
- 3. Ms. Renita Roseline -T.Y.B.M.S.*

Rounds: 3

No. Of Participants: 76

Winners

Position	Name	Class
1	<i>Isha Parab</i>	<i>T.Y.B.COM.</i>
2	<i>Shivanshu Singh</i>	<i>F.Y.B.SC.</i>
3	<i>Riya Dhruvanshi</i>	<i>S.Y.B.COM.</i>

2. WEBINAR : "HOW TO MARKET VENTURE ON ZERO BUDGET"

Faculty In-charge:

Mrs. Tejashwari Dodamani

Student Event In-charges:

- 1. Tanvi Karle -S.Y.B.M.S.*
- 2. Rossan Rossario -S.Y.B.M.S.*

No. Of Participants: 276

Manzil

Two days National level Inter-Collegiate Management Fest Manzil- The Ultimate Destination organized by B.M.S. & B.Com. (Banking & Insurance) Departments was inaugurated online on Google Meet platform on 7th and 8th February, 2021.

This mega event was themed “MANAGEMENT KSHETRA”, which involved participants from almost 130 colleges. Ratnam College firmly believes success of any institute depends on how students perform and interact at portals of corporate world. So to groom their personality, to cope up with the challenges various exciting management events namely Research Paper Presentation (Ab Tab Jab-Khoj), Workshop on Emotional Intelligence, Gamify Banking and Scavenger Hunt were held at different platforms simultaneously. There were more than 800 participants from all over the country making it a spectacular extravaganza. Veteran experts in their respective fields had obliged our request for judging the above events as external referees – Mr. Arun Chitlangia for Workshop on Emotional Intelligence and Mr. Rushab Trivedi for Research Paper Presentation. The college witnessed colors of participation, enthusiasm & potential. All the participants did phenomenal job. Manzil has truly lived up to its reputation of being the best & bringing out the best. Finally the fest emerged as true reflection of spectacular teamwork.

2020-21



**National Education Society's
NES Ratnam College of Arts,
Science & Commerce**

Bhandup (W) Mumbai - 400078



**BMS and BBI Departments
Proudly Present**

MANZIL

THE ULTIMATE DESTINATION....

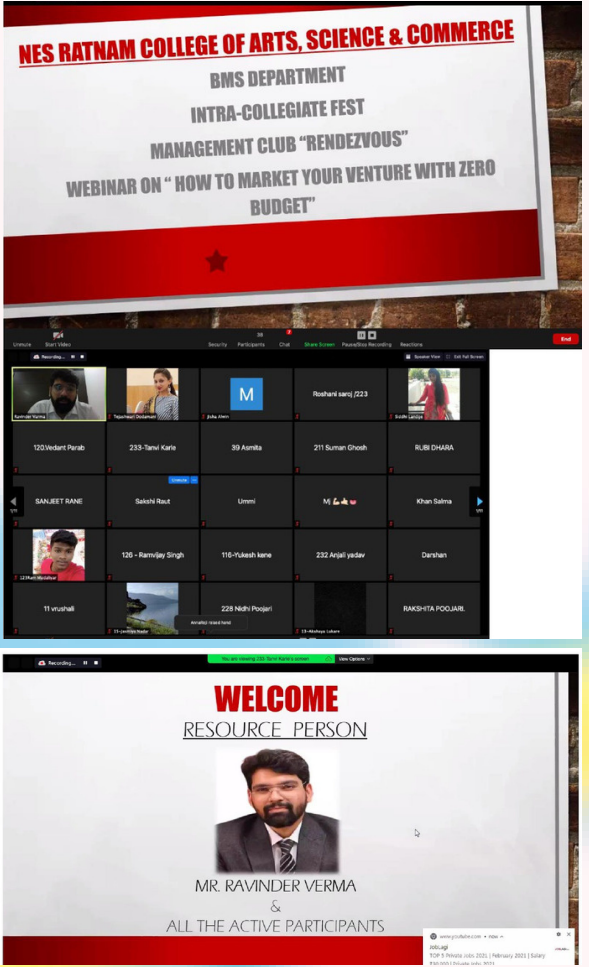
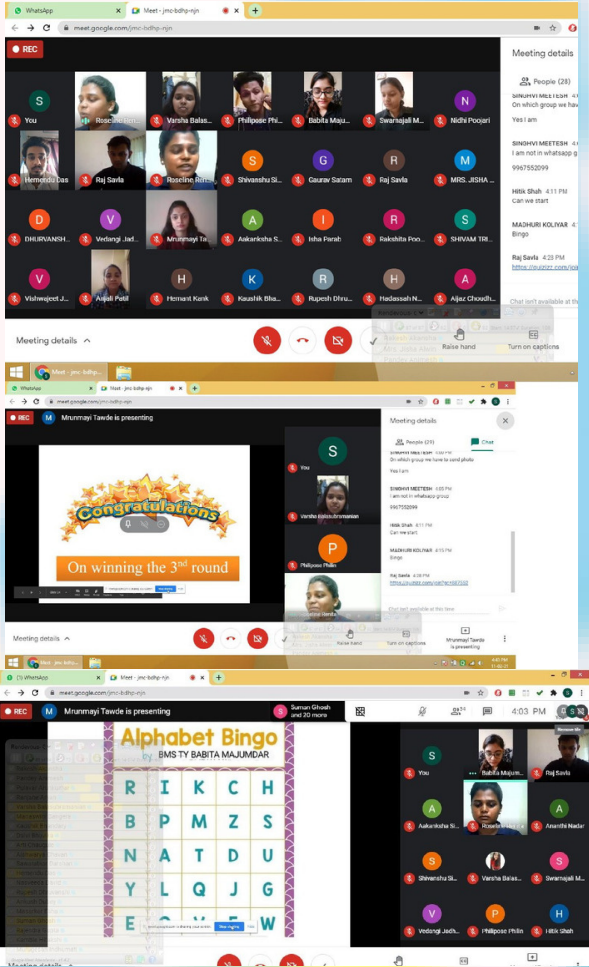
MANAGEMENTक्षेत्र

8th and 9th February



Glimpses

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