

22 TRIPS | 31 DESTINATIONS | 1460 Days | 35000kms (2 years in bike)

LIFE IS BEAUTIFUL WITH HOPES

We like it, comment on it and at times even share



#MeraDeshBadalRahaHai

"if you want to become a lion, you must train with lions"

Nirma washing powder Nirma....

Who do I trust,
who I am or
who I want to be....

When the levels rise again



Team adwitiya

It gives us great joy to present the 3rd edition of Adwitiya. This time we are packed with new sections and interesting write-ups from diverse backgrounds ranging from a Chartered Accountant to a Travel Blogger. As we are striving to be better day by day, this Magazine is a healthy endeavour in that direction reflecting our department's hunger to excel and make a valuable impact on the society.

- Team Adwitiya



Team adwitiya

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From the Head's Desk



The country is having its general election to constitute the 17th Lok Sabha. Our young minds are here with their right to vote, many would be casting their vote for the first time to choose a Government that can govern the country in the right direction. The election in India is the greatest show on the Earth, a tribute to a diverse and democratic ethos, where 900 million of humanity vote. Its challenges are immense, but considering these challenges and its neighbours, it is even more astounding that the most diverse nation on Earth, with hundreds of languages, all religions and cultures, is not only surviving, but thriving. We cherish our democracy.

The students of the Integrated M Com programme of the Department of Commerce, Tezpur University have taken up the task of coming out with First Issue of Volume 3 of Adwitiya- the matchless, the e-magazine of the students of the Department of Commerce, Tezpur University. It is an effort of the students to jot down their contributions in the form of an e-magazine. This is an effort of the young enthusiastic group and hence, there may be some chances of errors and mistakes. The effort made by the Team Adwitiya is really praiseworthy. However, it is to be taken as a stepping stone to move forward and I hope that the subsequent issues will make Adwititya – really matchless.

Subhrangshu Sekhar Sarkar Head, Department of Commerce Tezpur University



Faculty Advisor

Springtime, refers to the ideas of rebirth, rejuvenation and re-growth. The mentality, the national character of the country is logically to discover through the climatic peculiarities which are rooted in the special characteristics of daily life. A teacher of mine once told me that change is the only constant in life. That is certainly true for the entire editorial team here, which has spent a lot of time working tirelessly to change, discover and innovate for better. Time has proved numerous times that sooner or later the man who wins is the man who thinks he can. So have a positive attitude by being an optimist, you can turn scars into stars and thus win laurels in life. With this thought this edition of ADWITYA mirrors the Aims and Objectives of Department of Commerce, Tezpur University.

I do hope that ADWITIYA encourages many more students to use this platform to express their creativity and excel in various spheres of life.

I would like to take this opportunity to be thankful to the entire team of ADWITIYA for their notable contributions on the successful launch of this edition. I sincerely hope that this edition makes for an interesting read.

Thank You

Rajashree Saikia

Assistant Professor

Department of Commerce



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"Entrepreneurship is not a part time job, and it's not even a full time job. It's a lifestyle"



A TIMELINE OF CHANGE – AN INEVITABLE PHENOMENON

CA Aakash Sharma, Assistant Manager Finance, PepsiCo

You need a shoe; you come to me and I offer you rice in return. Does that ring a bell in your mind? Yes exactly! Barter system!! That was commerce not many years ago.

I am supposed to reach a place completely unknown to me in a completely unknown city — I book a cab on a platform whose owner can be anywhere in the world, Cab arrives at my door step; I board and in sometime I reach my destination very comfortably; the driver bids me goodbye with a smile on his face even after knowing that I am not going to pay him anything in return because I have already authorized my bank to make my payments whenever I book a cab with this company. Well this is Commerce today.

The gap between the above two scenarios is not much when you consider how big the world is. However a lot has happened ever since the system of Barter gave way to the system of Money.

Not long ago in the pre liberalization period a ride in an ambassador was a luxury only few could afford and on 11 Feb 2017.

Hindustan Motors – the company who made this 'Luxury' possible was forced to shut down its operations due to excessive losses which was in turn the result of a significant fall in the demand of this 'Luxury'.

The definition of Luxury is changing every day. A flight trip is but necessary in today's world. See how once a 'Luxury' has evolved itself to a 'Necessity' today!!

On 31st July 1995 when India made its first phone call the tariff rate was Rs 16/min whereas now - 22 years down the line - we are paying nothing for the phone calls that we make. Is not that a disruptive change? Can we imagine life without telecommunication today? If the last 22 years which was a period where digitization was not as prevalent as it is today could bring in such a big change think of what would happen 22 years from today.

The next big thing – Internet of Things (IoT) which when put into practice will bring a disruption with it on the global platform – a disruption bigger than that brought in by Reliance Jio in the Indian telecom market; a disruption bigger than that brought in by the dot com companies in the 1990's. If I were to explain what IoT is in one sentence, I would frame it this way: "It is a relationship, established with the help of a wireless connection, between people–people, people-things, and thing-thing."

Let us now take the case of customer service evolution over the years. A scenario existed in this decade itself where asking for customer support was next to asking for a prolonged trouble on yourself. However in the present times the importance of customer support has been realized by one and all; the sooner this importance is addressed the better it gets for the organization.

Trend today is that if you are not happy with the support that you are getting, people are highlighting it on a global platform by tagging the concerned authority on Twitter – How then can a company not be bound to proactively provide the required support?? #MeraDeshBadalRahaHai

The fall in the price of Oil in the period 2014-2017 was a big boon to the Indian economy because 87% of India's total oil requirement is imported and out of this 87% nearly 85% is from OPEC nations. However thanks to the strategy adopted by the OPEC community to limit supply, thereby resulting in the gradual increase in the prices of oil internationally. If a fall in the price was a boon to the economy, is not the rise a sign of danger to the same economy? The answer as the economists predict it is a NO. Have we explored an oil island of our own in the country? No. We have proposed an even better solution to this danger. Recently the then Minister of State for power and Renewable Energy Piyush Goyal had announced that India will be an all 'Electric Vehicle nation' by the end of 2030 (which is not 22 years from here – do keep a watch on that!!)

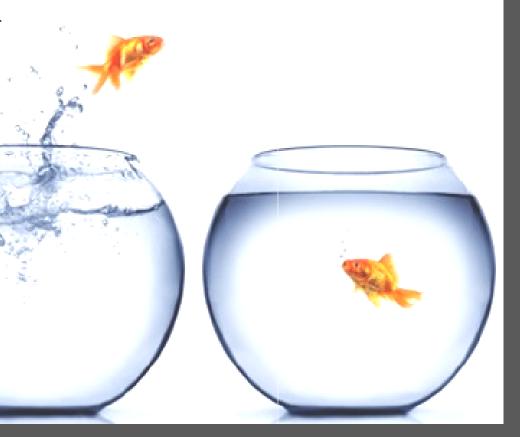
India's glorious history has many instances of Padhyatras. One of the main reason behind this was that people in earlier life had no access to any other mode of travelling. Then came some really tough animals who would serve as means to satisfy this human need. Even sooner came the steam engines which gradually paved the way for many of its variations such as the railway lines and the modern day Bullet train but geniuses like Elon Musk are born to bring in

disruptions in the world. HYPERLOOP is the disruption we are talking about. As per the Wikipedia definition, A Hyperloop"is a proposed mode of passenger transport which comprises a sealed tube or system of tubes through which a pod may travel free of air resistance or friction conveying people at optimal speed and acceleration"

A few decades ago marketing of agricultural produce was one of the toughest tasks faced by farmers due to inadequate infrastructure facilities, limited access to market. Today our neighbouring nation China has proposed the concept of OBOR (One belt One Road) which would connect the entire Asian market with one stretch of road. We, the World, are making the once impossible tasks to look easy by simply addressing our needs.

One glance at the existing projects in hand itself gives base to the fact that major breakthroughs in the line of commerce are on the cards such as the replacement of coal generated electricity by electricity generated using Solar, Hydro and Wind power. Take a moment to even understand the fact that in some parts of the world even waste materials have started generating electricity.

The world of commerce has a history of rapid change and will continue to evolve given the fact that human beings are greedy animals. Innovation is one thing which brings with it its own market. In a nutshell the human race should brace itself for inconceivable innovations yet to become a reality while making optimal use of the already available basket of opportunities.



THE STORY OF COMMERCE

Debarun Chanda (Int. M.Com. 4th Sem)

Commerce was born when it came to the knowledge of the early humans that a better living would be possible if they interchanged what they had. Ever since its birth, commerce acted in disguise, played a major role in the development of mankind. It boasted the scopes of development in science and provided a base for arts like music and dance to prosper and eventually, turned them into industries. Everyone was getting indulged in some sort of commercial activity everyday but they failed to distinguish and recognise it.

For some thousand years, commerce remained as an invisible hand to mankind, improving the lives of the people and helping in the formation of societies. It was around this time that the concept of money was formed. People found exchanging objects for other objects, too problematic. This gave birth to accounting, and made the role of commerce more prominent. Now, commerce was visible on papers but though all could feel it no one could see its big picture.

During the early 18th century, people started recognising the behaviour of markets and studying the choices of people. This gave birth to Economics and it was now that people were able to see the role of commerce in an international scale. People were analysing market behaviour and were developing market strategies. This was a very important period, as it was during this time that commerce emerged as a subject.

After emerging as an independent subject its wings grew at an exponential rate. Various new topics like business studies and business mathematics were introduced in its domain. Some of its subjects like accountancy were further divided into subjects like cost-accounting, management accounting and financial accounting. Today, commerce is recognised as the backbone of the modern industries and its scope is expected to grow beyond the most famous streams like science or arts in the near future.

If you are studying commerce, then you are lucky to have chosen it!!!!!

WHY ENTREPRENEURSHIP IS NOT DEVELOPING IN ASSAM?

Madhavi Sarmah, Int. M.Com 4th Sem

What is the first thought that emanates in your mind when you hear the word 'entrepreneurship'? Presumably impressions of operating in modern architecture permeated with all the prevalent automatic and mechanisation takes over our mind. But quite peculiarly entrepreneurship is nothing like that, it's all about discovering the solutions of the most perplexing problems with the simplest ideas.

Most of the states in India have reached a high level in terms of entrepreneurship development. But do you know Assam, including all the north eastern states are still lagging far behind in this sector. Despite being rich in natural and human resources, Assam is being surpassed by other states. Assam serves as a border state to many state in fact a few countries too, yet it has not been able to increase its export trade. Well, there are many factors which forbids the state from flourishing in this sector.

So, the very first factor is stereotyping. Assam has always been alienated from the rest of India. People from other states are not exposed towards the people of Assam and its culture. People often create jokes about the North Eastern people which is trivial in nature but subsequently affect the economic health of the states. As a result of these stereotypes, the investors from outside hesitate to invest here and also the skilled workers opt for other places.

Another important factor is the scarcity of proper infrastructure and quality real estate. In Assam there is huge problem regarding unavailability of proper manufacturing units, real estate, etc. Due to which start up are delayed. Although there are a few airports established in Assam, there are not proper roads and enough railway facilities for travelling and transportation. On top these problems, the third factor which is having a detrimental effect on

the economic development of Assam is insurgency i.e. the presence of armed rebel groups which are still fighting for homelands and ethnic identities and many more. These groups have pulled down the reputation of Assam due to their extortions and extreme violence which builds fear among the investors.

Moreover, people in Assam have a poor mind set towards entrepreneurship, all they want is a stable income source and those who look forward for building a new start up are demotivated and pressurised by their family. This mind set prevails due to lack of exposure towards entrepreneurship. People do not have proper knowledge and are not trained regarding management skills, hospitality management, etc.

But, as it is said "Every problem has in it the seeds of its own solution." So, in this context media can play an important role in giving exposure to the outsiders of the state and its vibes. Also the government should try to boost the infrastructure like transport, communication, banking etc. Also good political relations with neighbouring countries and well supported trade routes could immensely help in solving the problem.

Also there must be some courses relating to entrepreneurship in schools and colleges so that the youth can be inspired towards it.

Therefore, it is hoped that in future, Assam rises and develops in the industrial sector with large number of entrepreneurs.



ENTREPRENEURIAL PROSPECT OF NORTHEAST

Debaleena Goswami(Int. M.Com, 8th Sem) & Kunal Deb (M.Com, 4th Sem)



Entrepreneurship is the buzzword of northeast youth.

Recognizing the immense potential of honed entrepreneurs, the Government of India stepped up with the startup India initiative. Under this, a team of successful entrepreneurs who play the role of incubators, mentors teamed up with investors have been meandering across states to handpick entrepreneurial ideas that are capable of turning out to be the Tatas or Birlas of tomorrow. During their visit to northeast India under the banner "Startup India Yatra", the participants coming from across northeast displayed the obvious efficiency representing bits and pieces of breaking new ground and disrupting aligned perceptions.

With Ashoka fellow Olivia Deka founding "She for Change" to the team of IIT graduates' that created "LensHood", the array of ideas popping out from the youth of the "Land of Lahe Lahe" instills the hope that northeast India is now blooming and ready. In the art of martial arts, it is said, "if you want to become a lion, you must train with lions". With this government initiative bringing startups and incubators, mentors and investors at one place, these young entrepreneurs have them in their hands to surround themselves with greatness to unleash their greatness.

However, we as students of commerce have attained this perspective by virtue of observing our surroundings in alignment with our curriculum that the current system of education is less efficient than it needs to be for entrepreneurial seeds to germinate. Though people say and believe that Leadership is born and cannot be learnt, the saying may not hold ground in all circumstances. When it comes to Youth and Entrepreneurship, a sustained effort to build leadership or entrepreneurial ship definitely helps and yields results. Youth Entrepreneurship is an amalgamation of attitude, character, behaviour, passion, natural orientation towards entrepreneurship and leadership sharpened by training and building awareness and skills necessary to become entrepreneurs. A good leader alone may not make a good entrepreneur and a good entrepreneur need not necessarily be a savvy leader. It takes a lot more to become a Youth Entrepreneur.

Mrinal Paul has been writing songs from the age of 18 years and after having completed his graduation in Mass Communication and Video Production (MCVP) from St. Anthony's College, Shillong he found his calling in music and decided to work in this field. After graduating, he founded Movement of Expression (MOX) in 2017, a one of a kind organization in the entire North East that seeks and hones talent. They have had taste of successes, but Mrinal is not satisfied with the entire ecosystem. The journey has not been a smooth one. In the initial stages, they had to figure out the organizational set up. After that, they had to ensure that all intellectual properties are being protected as per law so that nobody else can exploit whatever works are being created by

MOX. Come to 2019, they already have nine people working together and creating intellectual properties.

Having made an impact in the region, MOX is planning to scale up. They want to make their presence felt at the national level. However, it appears to be an uphill task. Nobody considers MOX good enough to be able to pull off at a large scale. As they mainly focus on creating musical contents, distribution of music through third party distributors is a challenge for them. They are planning to create their own distribution medium through which they can disseminate their creations to the audience first hand, without the help of any third party.

They are also plaguedby another large problem — revenues. While they are able to cover their costs, they are not generating enough revenues to create considerable profits. Maintaining a healthy cash flow has become a problem for them. Businesses run on cash flows. While it was just a concept and grew out interest and love for music, Mrinal and his MOX has grown and matured into an organization looking to support the talents in North East India, for the time being. The challenges are what make the journey all the more worthwhile.

Entrepreneurship as an attitude can be nurtured and developed in the youth at early formative stages. Integrating Entrepreneurship development as a part of the high school curriculum and expanding the same stream into college and university levels helps to give impetus to the budding entrepreneurial minds and allow them to give shape to their ideas and dreams. Sustained educational and awareness building programs combined with training in business skills helps develop a culture that promote enterprise.

Northeast India is slowly but surely striding towards enterprise education. The Department of Commerce, Tezpur University has a course emphasizing on the essentials of designing a business plan in the curriculum of Integrated M.Com. Although it is yet to see its place in associate level education, yet with various online courses, MOOCs, entrepreneurship education is possible now more than ever.

THE LANGUAGE OF ADVERTISEMENT

Dr. Pushparenu Bhattacharyya, Former Guest Faculty, Tezpur University

Advertisement is a commercial solicitation, a form of communication designed to sell some commodity or service. It is a paid dissemination of information through a variety of mass communication media to motivate a desired action. Advertising surrounds us everywhere. The advertisement may contain verbal or literal (slogan or text) or non-verbal or visual or symbolic communication (images, colour, logo etc.). It can be directly or indirectly informative. Design in advertising have a great impact on the consumer, but it is the language that helps people to identify a product and remember it. The good and efficient advertisement is a combination of the image and the text that touch the soul of the consumer, making him/her decide to buy the respective promoted product or service in order to fulfil his/her needs.

Each human language is a complex system that enables speakers of the language to communicate with each other by expressing ideas, emotions, desires and knowledges. Language always has a powerful influence over people and their behaviour. Advertising is one of the most prominent, powerful and ubiquitous field where language is used with much more creativity. The aim of the language of an advertisement is to attract the customers towards a product or convince a customer to buy the product. The advertisers lure the consumers by communicating accurately and clearly conveying the ideas. The right choice of language with its appropriate stylistic features to convey a specific message with the intention of influencing people is vitally important in the field of marketing and advertising.

The language of advertisement should be accessible for every single consumer. So that she or he would be able to properly understand the message in order to react desired way. The language of the message should be brief, but precise, simple, positive, clear and direct to avoid alienating viewers. The language of advertising is quite often associated with the language of everyday conversation. The grammar of advertisements is similar to informal speech.

The use of chatty and colloquial expressions is very common in advertisement. To attract the attention advertising languages is often innovative, e.g., the advertisement of Jio phone ends as Jiodhinadhandhanor the advertisement of Kit-Kat ends as kit kat break banta he. It is very important to understand the connotation of a word. Sometimes meaningless words are used to make the advertisement more attractive, e.g., utterly butterly delicious Amul. The target audience of course also puts its own meaning into certain words. People sometimes interpret language in different ways. There are many people who will buy a dental cream or a packet of detergent powder of Patanjali (A shop for ayurvedic product) by asking the shopkeeper for a Colgate or Surf. For those consumers all dental creams are Colgate and Surf means any detergent powder. The consumers have elaborated the meaning according to their need and feel the necessity of using these words in various context of discourse. Many sequences of a language used in the advertisements may not be grammatically correct, but everyone gets the right message because of communicative intention, e.g., the advertisement of a fabric

conditioner ends with the clause -It gets clothes whiter, but whiter than what? Comparatives are often used in advertisement when no real comparison is made.

Frequent use of adjectives, adverbs and verbs, long noun phrases, short and simple sentences, colloquial language and the use of different languages (e.g., Latin for prestige and power, French for romance and glamour, English for international and modernity, Italian for fashion and cooking) are very common features in the field of advertisements. The compound words e.g., top-quality, economy-size, chocolate-flavoured, feather-light, longer-lasting are widely used in advertisement to deliver the positive feelings.

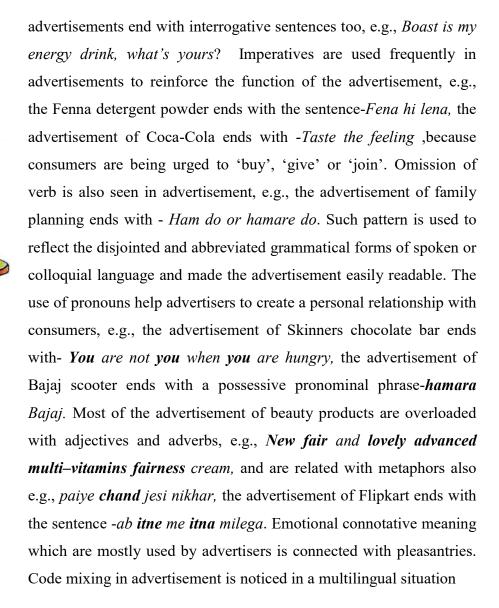
Slogans are used very frequently in advertisement to give some extra information about the product. Slogans are always used to fill up the need of emphasis and effectiveness with poetic techniques like symbolism, allusion, hyperbole, paradox, repetition, rhyme, graphology to evoke emotive associations in the mind of the viewer that helps him/her to interpret an advertisement and act in a certain way. Following are few examples of advertisements telecast in India

Connotation is the feeling or idea that is suggested by a word rather than the actual meaning.

on television in English, Hindi and Assamese languages in different contexts of discourses.

- (i) Amul the taste of India
- (ii) Thanda matlab Coca- Cola
- (iii) Sunday hoya Monday rooz khaye **Ande**
- (iv) Zo bibise kare pyar Vokes ekare **Prestige** se inkar
- (v) Nirma washing powder Nirma...
- (vi) Mur kapur natun nohoi, SafedSafed washing powder byabohar korok

Most of the advertisements begin and end with declarative sentences to make a statement about a product or service, e.g., Nestle products use the advertisement -Good food, good life. The beginning of a phrase of an advertisement could be an interrogative sentence which helps the viewer to get involve in decision making ,e.g., the advertisement for sunscreen lotion starts with a question-Dhup me nikalne se darte he kya? Some



where speakers share more than one language. ²e.g., *Dove use kar ke paiye perfect nikhar*, *Dhara mustard oil uttamjhajh*, *richer taste*. Usage of appropriate colours and multiple photos to the image with the proper application of the language also play a vital role in advertisement. Because people are visually literate³. The use of photos are memorable too. A well-designed advertising campaign has dramatic effects. It can be used to gauge values and hidden desires of the common person. To create the necessary illusion of superiority, advertisers usually keep balance on the narrow line between truth and falsehood by making very careful choice and selection of words. e.g., the advertisements of a mouth wash ends with-*Listerine fights bad breath*. The advertiser is using the word *fights* not *stops*.

Advertisements also educate people about some social issues that deal with child labour, the health problems related with smoking and drinking alcohol, family planning, economic developments etc.

Although these advertisements use the same kinds of marketing techniques to disseminate important information, but the only difference is in the function where people are no longer asked to *buy* or *give* or *join* but to *know*.

The function of advertising language is to persuade people to act in a certain way, to make them believe in certain claims and to inform them by delivering key information. Depending on the context of discourse the spoken style of the language of an advertisement may shift from informal to formal form of language. The informal form of spoken style is used to develop personal relationship between the advertiser and the consumer. But the more serious issues may lead to more formal approach. The use of language is a form of free action. Language is productive and creative.

²Code mixing is a process of the mixing of two or more languages or language varieties in speech.

³Visual literacy is the ability to interpret, negotiate, and make meaning from information presented in the form of an image, extending the meaning of literacy, which commonly signifies interpretation of a written or printed text. Visual literacy is based on the idea that pictures can be "read" and that meaning can be found through a process of reading.

Investment

""Never Invest in a Business You Cannot
Understand"



DOES INDIA INVEST?

Kunal Deb, M.Com 4th Sem

There goes a story where a poor man once used to sell fruits on the streets; unable to feed himself, one day he rose up above his miseries to become a rich person. Let's see what he did. In the morning, he used to buy a carton of fruits, sell them all throughout the day, earn the money and pay his vendors. So how could it be possible for him to change his fortune? What he did was the wooden cartons which contained the fruits were utilised to their fullest potential- he sold them. Yes, this was his daily schedule- sell fruits throughout the day and sell the empty carton by the evening. But, this time around he did not have to pay anybody for it. This was his return, though very negligible. He continued this practice, turned it into a habit and this habit turned him into what he wanted to be. He might have paid, say, Rs 100 for one carton of mango but at the end of the day, he earned more than that. That's how you invest and earn returns from it. The story applies not just to the street vendor but to everyone under the sun. We must have the appetite to get a return from whatever

we invest, be it time, money or attention. People say time is money. I would like to add another dimension to it. Attention. Yes, you can afford an air travel and thereby save time and utilise the time saved for some productive work. But, the real question is, Are you utilising the time saved efficiently enough to convert the time into money? Attention comes into play in the picture now. Attention beats every hurdle.

I have mentioned about Investment in the above two paragraphs. What does that mean? The Oxford Dictionary meaning for Investment is: "something worth buying because it will be useful". So, we purchase something with the expectation that it will accrue some benefits or returns to us in the future. Now, the question arises why do we need a return or any sort of benefit? Can't we survive by just earning whatever we are earning? Why be greedy and crave for more? The truth is that it is the drive for return which is the root of all economic activity and progress of an individual, nation and the whole

world. There is a quote which says: "If you don't find a way to earn money while you sleep, you will work until you die". Certainly, not an inspiring and pleasant quote!! Thus we have to invest in one way or another.

Does India Invest? India used to be an active trading nation in the pre-colonial era. Exports and imports took place in huge volumes and there was a healthy and flourishing economy. And, just like honey attracts insects, the British were lured by the Investment potential, exploited it recklessly and reduced us to an impoverished nation. So when they left, trade was near extinction and people were no longer willing to start any new enterprises. How could they? Survival was at stake. So Agriculture became their only source of livelihood. This trend continued for decades until the policy reformations of 1991. Today we have scaled new heights and moved far beyond what we were reduced to. But, unfortunately the mindset of Indian households is yet to change. Majority of Indians are risk averse. It is the fear of losing money which causes them to discard a plethora of investment avenues which provides healthy returns by beating the Inflation and being tax efficient as well. Inflation is the general rise in price levels

in the economy over a long period of time. Taxation is a source of revenue for the Government which is used to fund various welfare schemes and infrastructural developments across the nation. So a good investment option is one which beats inflation, firstly, and is tax efficient as well so as to reduce the tax burden of the Investors.

Let's get into specifics and concentrate on the findings of a small research conducted by me on the Investment Habits of Retail Businessman in Dispur area of Guwahati. The respondents, who were the shopkeepers in the Dispur Area, were asked about the proportion of their income which they invest; investment avenues where they park their money, awareness about the Capital Market and its different investment options; and lastly fears and problems faced by them. This study was conducted during the period of February and March 2016. The major findings have been outlined below:

 The quantum of investment is very low; meaning very low portion of their income is transformed into any form of investment.

- Traditional Investment options are their favourite; Bank Deposits and Insurance Policies were at the top of the list followed by gold and land.
- They had minimal knowledge about the Indian Capital market. Majority of them have never heard about Shares, Debentures and Mutual Funds. And, those who have heard are quite sceptical to invest in any of them.
- The shopkeepers do not adhere to any fixed strategy while investing and do not consult any financial adviser for the same. What they lack is the *habit*.
- They are highly risk averse and stick with investments having a low risk low return profile.
- They barely trust any financial news or advice due to the lack of awareness. Risk of fraud haunts them.

These findings clearly depict the deplorable condition in the North Eastern Region of India with regard to awareness about different Investment Options and judicious utilization of the same. A country with poor investment culture will generally have a weak

financial system as the money will not be channelized into productive projects and the nation, as a whole, will suffer. A robust Capital Market must be supported with well informed and educated investors. This will increase the competition amongst the participants willing to raise capital and thereby improve the overall performance.

The ultimate goal of Investment is to channelize the funds from the have's to the have not's so that they make the best utilization of the money. This will bring in innovation, better quality products and services and reduced dependence on foreign sources for capital. The overall economy will benefit from such a situation. This can only be achieved if the common man is made aware about financial planning, risk return trade-off, tax benefits and all other nuances of investing. India is poised to be the torchbearer in the coming decades for the entire world for which a well informed and financially literate citizen is the need of the hour.

EARNING FROM THE INTERNET

Prakash Bhandary (M. Com. 4th Sem)

"We are still in the very beginnings of the internet. Let's use it wisely."

- Jimmy Wales, co-founder of Wikipedia

As time passes, the internet is becoming very advanced and is accepted by new generations. The Internet, a piece of technology that has revolutionized the entire world. An individual to big multi-national corporations, all are connected through the internet. In almost everything we do, we use the internet. Ordering food, buying essentials, communicating and even in making small decisions, we use internet. In this era of digitalisation, we have various opportunities and resources to utilise but our mind is still limited to communicating, watching movies and playing games. If we make little effort, internet could be a good source of earning money too. Due to increasing population in India, it is very difficult to procure a job with security and high scale of payments. However, some people are

engaged in business while others are in different professions. But, one thing common to everyone is that they need money and plan on how to earn more and more. Once the founder and editor of New-York Tribune said, "The darkest hour in any man's life is when he sits down to plan how to get money without earning it". Regardless of wasting our time in unproductive sectors of the Internet, we can make use of the resources surrounding us such as Facebook, YouTube Twitter, Wordpress, etc, in such a manner, which could yield us a good source of earning.

Through this article I would like to pen down some of the convenient ways through which one can earn reliably more and more using internet. Let's start with Facebook, as it is commonly known to everyone and we use it daily. Facebook pages like RVCJ is a big

example in India to earn money by creating pages. We just have to create a fan page and need huge followers. Once we are able to attract huge traffic in our page, we can share others' posts and advertisements in exchange of some fees. This kind of activities helps us to have a brand name as well. After that we may launch our own website and spread business.

When we think to start production, we need land. Similarly in the virtual world also we need some space to show our creativity, which is known as web space, where we create our own websites. Now the question is that whether by creating a website only, is it possible to earn money? The answer is no, absolutely not. After creating a website, we may allow Google AdSense in our pages, we may promote others' business in our sites and a new thing is that we may sign affiliate marketing. We may generate affiliate marketing link with e-commerce sites and have to provide that link in our webpage. When a visitor buys anything through that link, we get commission from our affiliate marketing partner. All mentioned above are indirect income because we do not have to actively engage in earning from these

sources. But, to earn these passive incomes, we also need to have creative things or materials through which we can attract huge traffic.

If one does not have his own land to start production, what he does? Answer is simple, he takes land on rent. Similarly, if we are not able to start our own website we may go to YouTube. This is a platform where we can explore our creativity with the help of videos only. First and foremost, we have to create a channel and after that we have to make a video and upload it, as there are various free versions of software like HitFilm, VideoPad, through which we can make videos easily. After uploading a video on YouTube, we have to monetize it and the terms and conditions of YouTube have to be followed. Anyone can upload a video on YouTube and become popular. Bhuvan Bam and Carryminati are most popular youtubers in India. They are earning lakhs of rupees for every video they upload. There we can earn in the same manner as we do in website. As we pay rent for rental land, similarly YouTube charges some portion of our earning for using their platform.

In this virtual world we have various online market places. One of them is Fiverr, where services are consumed and provided at five dollars. Both party either providers of services or consumers have to be registered. It is the place where Graphics & Design, Digital Marketing, Writing & Translation, Video & Animation, Music & Audio, Advertising Business and some more marketing are done. If we are expert in any of the above, we may engage there. Even by writing an article also, we can generate money. In this site, we should have a good ranking to be searched.

Virtual world is such an amazing thing where we can imagine the entire globe as a village. Facebook, YouTube, Blogger, Fiverr, Freelancer, all are the platforms to earn money. To be successful in any field, creativity is necessary and to express this creativity we should ensure optimum utilisation of those platforms. One can start e-commerce site too. Strategic mapping helps to identify a potential area for business. An e-commerce site may be started to sell academic books in Assam, as we do not have such kind of facility and this is essential too. In addition to these, there are lot of things which can be done in the

internet. As British novelist, JK Rowling said, "The Internet has been a boon and a curse for teenagers" although there are various pros of using internet, there are also some cons as well. Becoming an online entrepreneur is easy nowadays but needs to maintain positivity and also work in the right manner. Due to insufficient information regarding legal methods of making money from the internet, some people may get trapped in scams as well.



22 TRIPS | 31 DESTINATIONS | 1460 Days | 35000kms (2 years in bike)

Malkeet Singh (Senior Software Engineer, Adobe Systems)

Running a successful travel blog is like running your own magazine but without any staff.... As a professional travel blogger, you are responsible for everything — while also dealing with the stress & challenges of traveling. Here is a small conversation with Mr Malkeet Singh who is a software engineer by profession but also a Travel Blogger. His food is traveling and the following conversation reveals his interesting journey....

So, please tell me something about yourself?

A creative designer by profession and an avid traveler by passion. I found my calling as a traveler when I left my hometown in Assam. The land of hills and valleys and mighty Brahmaputra had become a way of life for me.

The value of natural beauty and solitude became evident as I got surrounded by concrete jungles and extraordinary mountains.

I learnt that we have an extremely thick layer of sociocultural conditioning over us. And we don't realize that until we get out of it. Traveling to different places and seeing different cultures let me see through all these societies, embrace the spectrum of people living there. It is difficult to manage work and travel together, but I always try to make time and travel to a new place every 2 months. It is therapeutic for my soul.

Did you always have an inclination towards travelling and an adventure laden life?

...and my adventurous streak is something that has matured over the years. As a teenager, I would ride to nearby places in my cycle. I can't claim I was a traveler since then, but I did enjoy going to the outskirts of my town.

Fast forward 11 years and here I am, a solo wanderer with memories full of stamps. ©

So. What was the plan like? How did you picture your life?

I graduated with a degree in Computer Application and actively avoided essay subjects at school. I interned in Delhi for about 2months and eventually decided to get a job. Because that's what millennials do, no?

I started a website named spellerstep.com initially, to support my regular salary. It worked for almost a year and was eventually decommissioned. I didn't even realize when the travel bug had bitten me and every time I was left wanting for more. I traveled and started sharing my travel pictures with the wider group, in Facebook followed by Instagram.

My travel journey hasn't been a cakewalk as it seems to be. A job which paid me 6500p/m was not enough to support my travel expenses.

I lied at home about my travel plans and soon started supporting my travel expenses using credit cards. A BAD DECISION!!!

However, after 2 years of travelling to different places, I decided to start a travel vlog/blog in a bid to earn a living online; FYI it's not easy.

No doubt, I am in a fancy job right now, but trust me this is not where I belong.

Did you leave your job for travelling?

I'm never going to advise you to give up your day job and spend your life vlogging or Instagramming your way around the world. Don't get me wrong I love what I do, and I do it because I love creating content, but I also do it to support my travel expenses. If I had the option to, I'd choose to travel disconnected 100% of the time and make the most of every moment I could to immerse myself in the places I was visiting.

What do you generally prefer? Solo Travelling or Travelling with the Gang?

Not really endorsing solo traveling, any form of wandering around this beautiful planet will bring changes and improvement to the lives of those with restless feet, but there's something special about solo adventures. Travelling by yourself means not being able to rely on anyone else to get the most out of your trips. It means you are left to navigate your place in the world, to embrace or shun the ever-changing call of the wild.

More sooner or later I realized that group travel is not my cup of tea. It's not easy to find likeminded peoples. The equation sometimes matches and sometimes not. I wanted to feel how travelling solo would be.

What did you gain from travelling solo? Did it impact your life in any form whatsoever?

It's a celebration of freedom. No one is there to take my eyes off the breath-taking views. I always go at my own pace, I stop where I have to and decide how long the break has to be.

The experience is all mine. I sometimes wander unexpectedly in to some amazing views. I today also remember my first solo trip, where I was hiking and lost into the forest but ended up on a hill top with a mesmerizing view. I found getting lost is amazing.

I started taking risks. Without a second thought, I just move anywhere I want to. Once I ended up riding my bike on a mountain road at night with no street lights, vehicles and inhabitant. It scared the hell out of me till the time it

took me to cover that road but is one of the best memories.

I started collecting memories instead of things, learnt to love being alone and bid goodbye to my comfort zone. I claim I am more creative now.

There was a sense of realization of how important it is to look after are environment and protect the habitats of the local wildlife. I started gaining deeper respect for mother earth.

Though you like travelling places, there must be days when you might feel like giving up and get back to leading mundane life. So what keeps you motivated?

Travelling is itself a motivation for me. It fills me with all imagination, colors, adventure and learnings. Travelling enhances my imagination power and creativity. It gives me an another eye to appreciate beauty, to learn a new language and to understand human behavior.

Truly speaking, every trip makes me more adaptable to different environment, exposes me towards hardship for my survival.

On March mid I travelled to Delhi-Mumbai-Goa and, this trip added its own share of learning in my life.

One last question. How to earn while travelling? How to make your hobby your profession?

This question usually pops up now and then. There are multiple ways to make money while travelling. You can create your own YouTube channel and post your travel videos and monetize your videos. You can create your own blog, pen down your travel stories and monetize the website through google ads. You can also earn via Instagram, where you can get some collaboration with some brands.

"Let's face it, after time spent travelling the world, busting out of your comfort zone and reinventing yourself, the hum drum office life might not be your thing (and that's okay)." – www.instagram.com/boscoppa

Cheers to all the travelers/aspiring travelers out there.

- @ @travelogue_by_malkeet
 - atravelogue_by_malkeet



WHAT WOMEN PREFER?

Srishti Sonowal (Int. M.Com. 4th Sem)

Sitting at her door step and watching over the vast green paddy field flying and dancing at the rhythm of the September wind, Lakshmi envisaged how hard these past years have been. From losing her husband in the flood and taking care of the family, household and of course the paddy field. Lakshmi went back to the time when she would have endless fights with her husband telling him how risky it was to harvest that year. The Assam floods are infamous for their wrath and effect and Dhakuakhana also known as HABUNG is one of the most common places which inundate each year. In Dhakuakhana, 94% of the population depends on Cultivation. About 3.5% is dependent on Fish cultivation and 1.5 % population depends on livestock. So it can be concluded that the major economy of this region is dominated by cultivation of rice and paddy. Lakshmi's husband too was a farmer and the only bread earner of the family. The flood of 2010 destroyed everything. The paddy fields got submerged under the water and what was left were only barren

fields. But that year Lakshmi didn't just loose the harvest, she lost her husband too. After that she promised herself that they won't be harvesting any year. Lakshmi had planned something very different in her mind which she had discussed several times with her husband in the past. However, his family having a long ancestral history of cultivating crops denied her request, "we are farmers and what we have learnt for our forefathers is just farming" her husband said.

After the death of her husband Lakshmi decided to do what she thought was the best for her family. She finally managed to sell their land after a lot of straining and requesting one of the landlords. Lakshmi came from a family of handloom makers. And the only skill she had other than working in the fields was weaving clothes. She managed to gather a few other women from her village, who were also saddened by the loss, one of them said, "the flood destroys our crops each year and we can do nothing but watch and pray".

With the little amount of money that Lakshmi received after selling her land, she bought a few looms and started teaching the other women of the locality. The numbers started increasing and soon Lakshmi had around 30 women who were ready to help her start her business. Lakshmi also approached a few cooperative societies to grant her loans but they were too reluctant to do so since Lakshmi was a woman. She had to face many hurdles only because she was a woman coming from a village that suffered from flood. A few months later, an almost tired and lost Lakshmi heard about a scheme over the radio named 'Orient Mahila VikashYojana'. A scheme through which women borrowers can attain upto 2% concession on the interest rate. There is no requirement of any collateral security for loans beginning from Rs 10 Lakhs and upto Rs 25 Lakhs in case of SSI (Small Scale Industries). And a few series of events later, Lakshmi was finally able to start her business with the help of the bank and some local social workers.

Today, Lakshmi's 'HABUNG HANDLOOM BUSINESS' supplies clothes not only all over Assam but also neighbouring states like

Kolkata. She also managed to buy her land back and this year the harvest seems to be quite good. Sitting at her porch and looking at the vast paddy field she smiles as her son comes and hugs her from the back.



THE INSTA-GRAPHERS

Amlan Jyoti Das, MCJ, 4th Semester

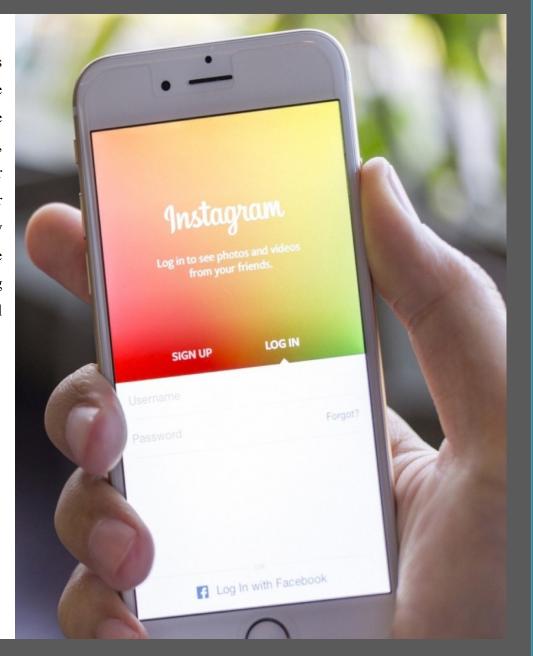
Bogle Seeds in Millgrove (a sunflower farm), Ontario, is telling people that they're closed to photographers "forever." "I can only describe it as like a zombie apocalypse," Brad Bogle tells The Globe and Mail. Crowds of photographers showed up in huge numbers and that too on a daily basis trampling the sunflower crops and clogging up the traffic for miles.

Much like the sunflower field pictures, a peek through a tent flap onto a cloudy mountaintop, a red shack providing a pop of color in a serene landscape, an individual in a bright jacket at the end of a long cliff, staring off into oblivion, etc are some of the common images which we see in various posts in our Instagram timeline. We like it, comment on it and at times even share those images to our peer groups and then we scroll down to do the same for some other posts. We appreciate such pictures, but never for once pause to fully understand the entire ballgame that takes place behind a single photo.

Instagram

The commercial photography business on Instagram is now booming as one sees the advent of many professional photographers using Instagram as a platform to showcase their talents and their unique perspectives through the lens. Businesses are in search of those Instagram influencers who have a colossal fan cum follower base; who then sponsors the photographers for certain posts in their timeline regarding their business, providing them an opportunity to be known among many Instagram users. The photographers on the other hand also earn a sizeable amount of payment for those limited posts.

However, it is not always an easy ride. Influencers are always wary of their style or posts being copied and replicated. Hence trying to find a newer perspective or objectivity yet keeping true to their original style is always a tough nut to crack. Moreover, looking up for unique and unseen locations which make their image pop out of the rest is also a huge obstacle. Yearning for likes and validation any amateur photographers often become prey for online hate and business manipulation. Many of them leave their academics or profession to become influencers; following only the fame and glitter and not knowing the proper and actual nuances of it.



Government and the economy

"The economy is the start and end of everything. You can't have successful education reform or any other reform if you don't have a strong economy"

IMPACT OF DEMONETIZATION ON INDIAN ECONOMY

Birinchi Arandhara (Int. M.Com., 4th Sem)

On 8 November 2016, Prime Minister Narendra Modi took a challenging decision which surprised the whole world. It was demonetization. Actually what is demonetization? Demonetization means banned of currencies from the economy. 500 and 1000 rupee note was banned from 8 November. There were certain reasons for which the step of demonetization was taken, some reasons are given below –

- To remove the black money.
- To stop corruption.
- To stop terror funds
- To make a cashless society
- To curb fake notes.

One can hit two birds with one gunshot but prime minister Modi is an expert player in this field he hit multiple birds with one gunshot. Due to this step several sectors in India have been affected.

Short term impacts

First of all it made an impact on GDP. GDP is net value of goods and services of a country produced in a particular period of time. GDP is directly related to government expenditure, consumer expenditure, investments and net export.

Due to demonetization the circulation of money became less so the GDP of our country automatically became less. When there will be demonetization then expending will be less, consumptions will be less, investments will be less and net export will become down so GDP will be decreased.

Demonetization has some short term impact on the agricultural sector. Due to the crisis of money the agricultural inputs were not available in the sector so daily wage labourers and farmers were jobless.

Demonetization also made a change in inflation. Now what is inflation? Inflation arises due to higher liquidity presence in the market. But due to demonetization less cash flow and less liquidity was available in the market that is why inflation too came down.

Employment generation has been effected by the demonetization. Since consumer demand has slowed and consequently declined, industrial production too has declined. So employment generation has been adversely impacted. Since the manufacturing sector which accounts for the employment of skilled and semi skilled labourers, is witnessing slowdown in production, not only less jobs are being created but layoffs are also taking place at a higher rate.

Long term impacts

One of the most important motive of demonetization was to fight back against black money. Till now approx Rs 16 lakh crore money have been brought back under circulation. Due to this more money was available to the government. Thus liquidity of government increased. Now government has a better fund for development of the country. When there will be more government funds then there will be more government expenditure. When government expenditure will be more then employment generation, GDP, export rate which earlier decreased will now increase. The impact of this will be the end of black money in India. I believe Indian government has only partially accomplished its goal and there is still a long way to go.

In India this step has made the terrorist helpless financially , because demonetization made all those currencies valueless which were in their hand, so they were unable to provide fund to their agencies. It is a good result of this step. Demonetization made the country cashless in some extent. In a cashless society there is less chance of having black money. Illegal transactions have gone down.

So these are the some impacts of demonetization in India.

Prevention is better than cure

"An ounce of prevention is worth a pound of cure"



CYBER CRIME AND PREVENTION OF FRAUDS

Swarup Bhattarai (M. Com. 4th Sem)

The advancement of technology has made man dependent on Internet for all his needs. Internet has given man easy access to everything while sitting at one place. Social networking, online shopping, storing data, gaming, online studying, online jobs, every possible thing that man can think of can be done through the medium of Internet. Internet is used in almost every sphere. With the development of the Internet and its related benefits also developed the concept of "cyber crime".

The terms "cyber crime" and "financial fraud" are closely related and are often used interchangeably. Cyber crimes are any crimes that involve a computer and a network. In some cases, the computer may have been used in order to commit the crime, and in other cases, the computer may have been the target of the crime. So, cyber crimes can be categorized in two broad ways:

1. The crimes in which the computer is the target. Examples of such crimes are hacking, virus attacks, DOS attack etc.

2. The crimes in which the computers are used as a weapon. These types of crimes include cyber terrorism, IPR violations, credit card frauds, EFT frauds, pornography etc.

Some of the common Financial frauds are:-

- a) **Spoofing**: Spoofing is a type of scam where an intruder attempts to gain unauthorized access to a user's system or information by pretending to be the user. The main purpose is to trick the user into releasing sensitive information in order to gain access to one's bank account, computer system or to steal personal information, such as passwords.
- b) **Phishing**: Phishing is the act of sending an e-mail to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft. The e-mail directs the user to visit a web site where they are asked to update personal information, such as passwords and credit card, social security, and bank account numbers that the legitimate organization already has.

The Web site, however, is bogus and set up only to steal the user's information. By spamming large groups of people, the phisher counted on the e-mail being read by a percentage of people who actually had listed credit card numbers with legitimately.

- c) Ransomware: It is cyber-extortion tactic that uses malicious software to hold a user's computer system hostage until a ransom is paid. Ransomware attackers usually demand ransom in Bitcoin currency due to the perceived anonymity of transacting with crypto currency. The malicious software locks a user's computer for a limited time after which the ransom increases in price or the user's data is destroyed.
- d) Malicious links/emails: Malicious code is the kind of harmful computer code or web script designed to create system vulnerabilities leading to back doors, security breaches, information and data theft, and other potential damages to files and computing systems. It's a type of threat that may not be blocked by antivirus software on its own.

- e) Hacking: Hacking is an attempt to exploit a computer system or a private network inside a computer. Simply, it is the unauthorized access to or control over computer network security systems for some illicit purpose. The person engaged in hacking activities is generally referred to as a hacker. This hacker may alter system or security features to accomplish a goal that differs from the original purpose of the system.
- engineering over the telephone system to gain access to private personal and financial information from the public for the purpose of financial reward. Vishing exploits the public's trust in landline telephone services, which have traditionally terminated in physical locations known to the telephone company, and associated with a bill-payer. Voice phishing is typically used to steal credit card numbers or other information used in identity theft schemes from individuals.

Cybercrime is considered one the most dangerous threats for the development of any state; it has a serious impact on every aspect of the growth of a country. Government entities,

"If you make it easy for people to steal from you, they will". The prevention of cyber criminal activities is the most critical aspect in the fight against cybercrime. It is mainly based on the concepts of awareness and information sharing. Individuals and organizations can protect themselves from financial fraud by developing common sense, controlling their greed/ temptation, stop providing personal information in social media with virtual friends, ignoring fake sites and fatal games, ignoring rogue hotspots, protecting personal Bluetooth, availing the virtual keyboard and taking antivirus measures.

Password management is one of the most important protections itself against financial fraud. Most of the cyber crimes take place due to poor password management. So ideal Password should consist of the following characteristics:

- a) Password should not be predictable.
- b) It should consist of Alfa numeric characters and symbols.
- c) Password should be changed after every 3 months.
- d) Putting the same password to every site is dangerous.

e) Applications for password management are available which is beneficial for protection from financial frauds.

Fortunately, like any other phenomenon, criminal activities can also be characterized by specific patterns following trends, more or less strictly. Based on this consideration, it is possible to adopt an efficient prevention strategy before it causes much harm. A proper security posture is the best defence against cybercrime. Every single user of technology must be aware of the risks of exposure to cyber threats, and should be educated about the best practices to adopt in order to reduce their "attack surface" and mitigate the risks.



One with nature

"Look deep into nature, and then you will understand everything better"

captured by Anindita Bordoloi

Life is beautiful with hopes

Devangana Bora, MBA, 2nd Sem

A person with a true a heart and a big dream is the most powerful .Dreaming high can make you touch the sky. "The future belongs to those who believe in the beauty of their dreams."

- Eleanor Roosevelt.

Who do I trust, who I am or who I want to be, the things are quiet confusing, But don't live in confusion, don't let the evil lead you to misdirection and run after chasing perfection When u are aware that you can make the correction because Life is about hope and a real connection. Stay away from the things capable of to destroy yourself. With a hero of hope and a rescuing source

head towards the destiny with new dawn, new moon, and renewed promise. When you are in tough situations don't complain "why me" instead face the problem with the spirit "Try me".

When I was a child, I dreamt I could fly and when I woke, I tried for a while but it was a lie! .Looking back now, I see those silly little dreams also have deep irony in our life.

Believe in yourself and fears will melt away. Have faith in yourself

7ry your best... Believe in yourself

And forget about the rest....

REPEAT

Pratyosh Gogoi, Research Scholar, Department of English, Delhi University

When the levels rise again,

All the gods shall hide behind

imaginary embankments

Built out of

Screams and blood

Spilled through time; marauding

Memories- lost childhoods and

Broken families.

When the levels rise again,

All pundits shall

Take haven on the Nilachal.

Slitting one neck after the other-

To stop one flow with another

All while celebrating another.

Centuries of rust has eroded faith among

Faithful followers:

Aren't you watching the news these days?

When the levels rise again,

Representatives of the press

Shall swarm the banks.

Dhemaji, Subansiri and Pan Bazar.

Narrow shoulders of the neighbourhood will

Parade the voice of the people through the waves-

How many times are we left to see

A torn vest carry a coat?

When the levels rise again

Dispur shall submerge.

Pitches will get shriek; and

Some tables shall be banged

Inside the air-conditioned, mahogany floored cubicles

Around the state-

As one hollock after the other gets uprooted

Somewhere in the foothills.

When the levels rise again,

No music shall make the waves dance.

Albeit

Chimes will turn chilly through the night

And the wind shall blow faster.

No bridge shall hold,

Neither will prayers be answered.

Silt will slit open homes.

When the levels rise again,

One Alpha Male

Shall maintain gender equality.

THE GONE BLOSSOMS

Nibirjyoti Mriduta, MCJ, 4th Sem

As the crayon painted leaf took the pain of breaking off from the stem as magical as the wand of a fairy, slowly sliding himself with the last touch of his beloved branch, all the Maple leaf could do was see himself in those ways of an artist, at his lively emerald body that withered like the petals of a blood-red rose! He sings his favorite lullabies sitting on the grass, sending his autumnal tunes to the dew drops that adorn the beauty of the greenery. You know how devastating it was for him to lie weak, withered and all pale yet choose to splash the prettiest colors from his body, and reflect the beauty in thousand rays to the innumerable ones that witness the homecoming of Autumn! The babies of Spring, all clad in hues of green, when celebrate the act of 'letting go', and blissfully see themselves dress up in threads of faded browns losing their sun kissed green shades,is the most beautiful thing in this whole wide world.

He has been sculpted like a painter and painted like a sculptor. All the poetry is for him, for the dead Maple leaf, the thousand stanzas that a poet creates is just for him, the innumerable colors of life, of celebration, of sacrifice, that a painter's brush creates, is for him. It is for the withered, surrendered dead Maple leaf. Do you see how beautiful he must be to be dead and yet be the muse of an artist? And do you not see how beautifully he embraces death, and chooses to fall off and not blame Autumn?

That is how Autumn is. Everything is like a beautiful corpse. A'corpse', yet alluring! Listen carefully to the music it reverberates in your mind. A tune full of agony yet addictive like a drug. Letting go never seemed this breathtakingly beautiful if it weren't for you Autumn! To all your songs autumn, that you created in the branches of the River Birches which scream the synonyms of parting, to the Sweetgum trees that you merrily take rounds and sprinkle your presence humming the end of the leaves' life is so hard to embrace and accept, yet your beautiful presence just stands out all the pain. Maybe we all are too blissfully preparing to die and color ourselves like those thousands lifeless leaves that get lost in the walks of time!



"I WISH TO SEE MYSELF IN COLORS THAT THE AUTUMN DOES TO THE MAPLE LEAVES"

DEPARTURES

Shraddha Saikia, Integrated MA in English, 6th sem

Just the perfect day to leave and go away,

I knew it was.

Maybe rows of bougainvillea were less tempting this year,

Maybe the April airs were more sickly around my house this time, or

Maybe the fun outside was more important than my Mother's affection.

But just like a gust of selfish hostile wind, I knew I was leaving on that specific day.

Today. No second thoughts and no holding back.

After all, does every summer not bring the Black birds back home?

So there I was, at the thresh hold of my omnipresent remorse,

My fingers anxiously busy, my body waiting

To accommodate to the unhealthy sun.

There were no hugs at the doorstep

And the Goodbyes were not vocal, almost unwilling.



I somehow knew that the dull silence and tension in the air was unnecessary.

All Thursdays do not bring obstructions in journeys

And all lies do not mean I have no strings attached.

But with my own heart dripping with guilt, I could only synthesize a wry smile.

No words exchanged. I sped away and she stood there, optionless.

I sped away a long way then to arrange a pile of confusion,

And to chase some dust away from my weeklong silent corners.

I left, as I planned to recreate a little world of my own,

Without those faultless bougainvillea and without that reluctant old Mother.

But even after all this, I knew I left without a hug

And the last Goodbye was not vocal, almost unwilling....





Quiz

Abhinav Das, 4th Semester

1.	Whom did a cover story by Time magazine on February 22, 1937 call as the wealthiest man in the world?
2.	Which fictional band did appear on the cover of the first issue of Rolling Stones when it released in India?
3.	The original Lifebuoy jingle, 'Tandurusti Ki Raksha Karta Hai Lifebuoy' was sung and composed by whom?
4.	On which brand is the world's smallest Bhagavad Gita engraved or imprinted?
5.	The was created by Eustace Fernandes, the art director of DaCunha Communications in 1966, the same
	year the simple yet catchy phrase "Utterly Butterly" was coined by Sylvester's wife, Nisha DaCunha. Fill in the

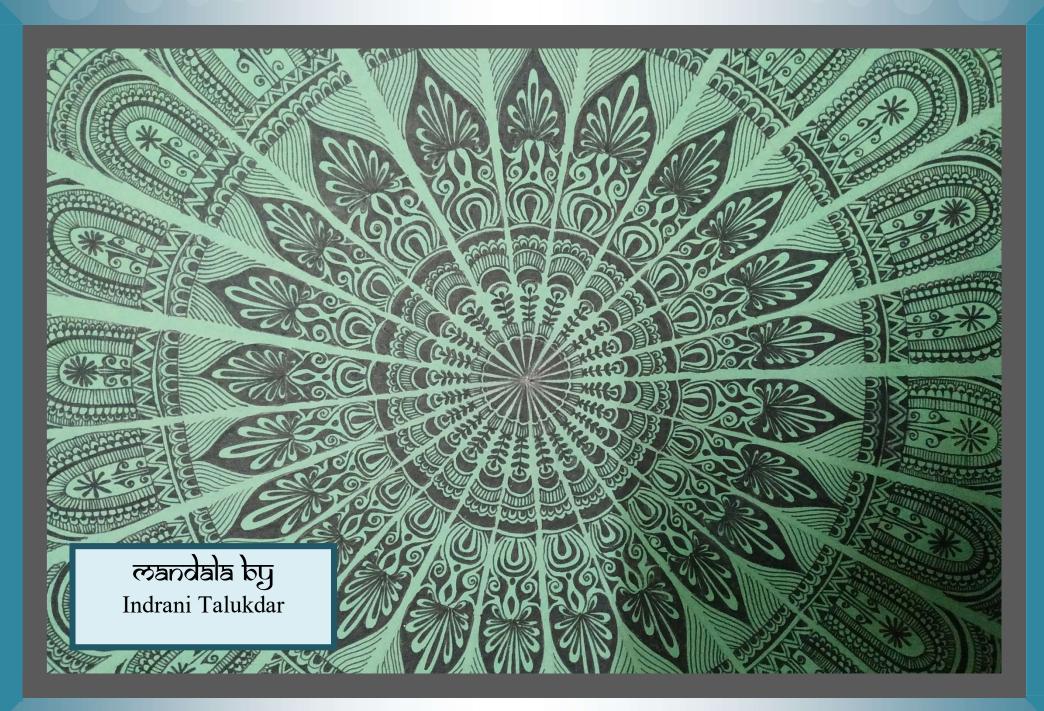
blanks.

6. Which famous economist authored the book "There's No Such Thing As a Free Lunch"?

- 7. Which Indian Government agency's motto is 'Kosha Moolo Dandah' meaning 'Treasury is the root of administration'? It has been taken from Kautilya's Arthashashtra.
- 8. On 12 Dec 2012, this bank opened 12 branches in 12 states of India at exactly 12 hours, 12 minutes and 12 seconds to commemorate the date 12-12-12. Name the bank.
- 9. Who was the District Commissioner of Tezpur under whose power Cole Park was redeveloped and renamed into Chitralekha Udyan?
- 10. Which brand was founded by this person(see image) in 1931by opening a small tea stall at the heart of Mangaldoi?

Answers

- 1. Nizam of Hyderabad 2. Magic from Rock On!! 3. Jagjit Singh 4. Tanishq 5. Amul Girl
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