

M.L. DAHANUKAR COLLEGE OF COMMERCE

THE BAF TIMES

— **Crunching Numbers and
Creating Values**

**VOLUME VII
ISSUE II**



INTERVIEW : MANASI MULE

- By Interview Team



1. Please tell us about your journey as a teacher over these years especially with M.L. Dahanukar College.

As an educator has been both fulfilling and revolutionary, and my tenure at M.L. Dahanukar College has significantly influenced that journey. As soon as I stepped into the classroom, I understood that teaching involves more than just providing information—it's about motivating minds, fostering self-assurance, and encouraging curiosity.

At College, I've had the chance to collaborate with various skilled students, each contributing distinct viewpoints and enthusiasm to the classroom. The supportive community here, backed by a committed faculty and nurturing administration, has enabled me to try innovative teaching approaches, integrate media and technology into education, and prioritize

student- centered learning.

Throughout the years, I have observed not only the scholarly development of my students but also their evolution into considerate, accountable individuals. The most fulfilling aspect of being a teacher is witnessing your students succeed both in and outside the classroom. I have also developed personally and professionally. The college has offered various opportunities—such as seminars, workshops, mentorship positions, or inter-departmental initiatives—that have aided my ongoing development.

2. How important it is for students to stay updated with current industry trends regardless of their field?

Remaining informed about the latest industry trends is crucial for students nowadays—no matter their area of study. We are existing in a time when sectors are easiest transforming quickly because of technology, worldwide issues, and shifting consumer habits. What is significant today may become outdated tomorrow. In this fast-paced setting, staying current with trends allows students to stay competitive, flexible, and pertinent.

Grasping industry trends also connects academic studies with practical implementation. It allows students to observe how they study in class are applied or modified in real-world job situations. This understanding can inform their career decisions, improve their project

efforts, and provide them with a competitive advantage in interviews and internships.

Additionally, being conscious of trends encourages critical thinking and creativity. Students start to inquire, examine, and even foresee changes in their selected area. Being knowledgeable about AI in media, sustainability in business, or digital resources in education enables them to participate effectively and gear up for the future.

3. What communication skills do you think that the students lack and how can they work upon it?

Numerous students today have significant potential, yet frequently face challenges in several crucial aspects of communication. The challenges I've observed most frequently are:

1. Absence of self-assurance in speaking before an audience

Numerous students are reluctant to communicate their thoughts effectively in front of others because of apprehension or insufficient experience.

2. Ineffective listening abilities

Communication involves both speaking and listening, yet students frequently prioritize talking over active listening, an essential skill for group work and practical collaboration.

3. Difficulty in articulating thoughts succinctly and understandably.

Students occasionally find it challenging to arrange their ideas in a coherent and effective manner when writing emails, reports, or participating in interviews.

4. Excessive dependence on casual language

Although texting and social media serve their purpose, students frequently bring that informal tone into professional environments, potentially damaging their credibility.

4. How important is practical exposure, (such as internships) for students?

Hands-on experience—via internships, projects, fieldwork, or industry tours is essential for students comprehensive growth. It connects theoretical understanding with practical implementation. Although classroom education establishes the groundwork, internships offer practical insights into the functioning of a professional and fresh environment. Through internships, students acquire:

1. **1. Industry**

understanding: They become acquainted with the tools, methods, and work environment of their selected industry.

2. Skill enhancement: Internships enable students to cultivate soft skills such as time management, collaboration, communication, and professionalism—abilities that are challenging to instruct through theory alone.

3. Clarity of career trajectory: Hands-on experience

enables students to recognize which positions align with their passions and abilities, enhancing their confidence and direction.

4. Networking possibilities: Students establish relationships that may result in future employment prospects or guidance.

5. In addition, hands-on experience enhances confidence and trustworthiness. In the current competitive job landscape, employers favor candidates with some type of practical experience—even for entry-level positions.

5. What's the one piece of advice you wish you had received as a student that you would like to share now?

One suggestion I wish I had been given—and really grasped—as a student, it would be this:

"Don't focus solely on earning grades; focus on comprehending, developing, and discovering."

As learners, it's simple to become overwhelmed by tests, projects, and due dates. However, genuine learning transcends the textbook. I wish I had been advised sooner to concentrate on developing skills, inquiring, analyzing critically, and pursuing passions beyond the classroom. Grades are significant, but they aren't the sole indicator of achievement.

Additionally, I would suggest: never undervalue the influence of communication, curiosity, and self-assurance.

These three traits can carry you well beyond mere academic success.

To students today, I'd suggest: Take these years to learn, try, stumble, and develop. Embrace new experiences, welcome feedback, remain humble, and always pursue knowledge—this attitude will benefit you well beyond your college years.

6.As the placement coordinator, what qualities students need to work on before going for a job interview? Besides, could you also tell us about your expectations when they sit across from you?

As a placement coordinator, I've observed that although students excel academically, numerous ones face difficulties with the soft skills and attitudes necessary for job interviews. Prior to attending an interview, candidates should focus on these essential aspects:

SWOT: Students need to comprehend their own strengths, weaknesses, aspirations, and interests. Interviewers value candidates who understand their goals and can articulate why they suit the position or organization well.

Communication Skills: Effective and assured communication—whether spoken or unspoken—is crucial. Students ought to convey ideas coherently, sustain eye contact, and engage in active listening.

Research and Readiness: Students need to research the company, job description, and sector. They must ensure their answers match the employer's expectations, indicating

4.Troubleshooting and flexibility: Interviewers frequently evaluate how candidates respond to obstacles or new scenarios. Learners must develop their critical thinking skills and maintain composure in stressful situations. Regarding my expectations when they are seated opposite me:

I seek students who are authentic, ready, and eager to learn. They don't need to possess all the solutions, yet they ought to demonstrate a positive mindset, a willingness to develop, and the capability to accept feedback. I value students who are respectful, express appreciation for the opportunity, and communicate clearly and confidently.

In the current job market, simply having a degree isn't sufficient

7. What advice would you give to the students to not get distracted by the devices around them?

In the current digital era, distractions abound—particularly with smartphones, social media, and streaming services just

a tap away. My recommendation for students would be:

“Leverage technology—don't allow it to control you.”

Devices serve as impactful instruments for education, social connections, and innovation. However, when they begin to manage our time and attention, they transform into hindrances instead of advantages. Students must cultivate digital discipline—the capacity to establish limits with their devices.

Here's how they can handle it:

1. Formulate a timetable that incorporates designated "no-device" study times.
2. Disable notifications or utilize focus modes/apps that eliminate distractions during study sessions.
3. Utilize your phone deliberately—not as a distraction or routine, but as a resource.
4. Take frequent digital pauses and engage in face-to-face interactions, pastimes, or the outdoors.
5. Contemplate each day on the amount of time utilized effectively compared to mindlessly browsing.

Additionally, make it a habit to inquire within yourself frequently:

“Am I growing from this or merely occupying my time?” That straightforward question can assist students in reevaluating their priorities.

8.What strategies do you use to support students who struggle with communication skills?

Assisting students facing communication difficulties demand blend of patience, support, and organized direction.

1. Establishing a secure and nurturing atmosphere:

Numerous students are reluctant to talk as they worry about being evaluated. I prioritize establishing a judgment-free environment where students can comfortably make mistakes and learn from them.

2. Promoting gradual progress: For timid or challenged students, I begin with basic tasks—such as reading out loud, introducing themselves, or expressing an idea in class. These minor victories gradually enhance their self-assurance.

3. Utilizing assistance from peers: Group discussions, peer feedback sessions, and team activities enable students to learn collaboratively, witness various speaking styles, and experience reduced pressure when sharing their thoughts.

4. Customized input and motivation: I offer valuable, personalized feedback that highlights not only the mistakes but also ways to enhance performance. I also acknowledge their achievements, regardless of size, to maintain it.

5. Incorporating communication into everyday learning: I incorporate communication-oriented activities into standard coursework—such as presentations, debates, role plays, and interviews—providing students with regular and authentic practice.

9. What do you think how student can stay focused in this age of technology?

Maintaining concentration in the digital era is among greatest difficulties students encounter today. Due to social media, and ongoing digital distractions, maintaining focus has turned into a crucial ability. The positive aspect is, with the appropriate attitude and practice students can condition themselves to maintain focus.

Establish specific objectives : Having specific, time limited goals helps students remain focused. Rather than stating, “I’ll study today,” they ought to express, “I’ll complete one chapter from 4 to 5 PM.”

Employ technology with awareness: Students ought to convert distractions into resources. Utilize applications such as Forest, Notion, timers to maintain productivity. Disable unnecessary notifications while studying.

Embrace digital minimalism: Reduce the quantity of applications, social networks, and time spent on screens. Some minor adjustments—such as placing your phone in a different room while you study—can lead to significant improvements.

Take consistent breaks: Extended study sessions without breaks result in burnout , work intently for 25 minutes, then take a 5-minute pause. Use the break to stretch, drink water, or go outside rather than going online.

Establish a specific area for studying: A tidy, peaceful setting alerts your mind that it's time to concentrate. Stay away from studying on your bed or in loud environments.

Reflect and self-discipline: Ask yourself regularly: “Is what I’m doing right now taking me closer to my goal?”

10.Lastly, what message would you like to give to our readers through our magazine?

Have faith in your path. Every individual here has a distinct journey, rich with chances, obstacles and moments of learn.

Don't hesitate to err, inquire, or choose the more time consuming path. What is most important is that you should continue progressing with integrity, inquisitiveness, and a desire to develop.

In this rapidly evolving world, keep in mind that mind set, flexibility, and genuineness are equally as significant as educational accomplishments. Remain rooted, maintain curiosity, and always keep learning—whether in the classroom or beyond.

And above all, avoid comparing your journey to that of others. Believe in your own rhythm and concentrate on evolving into your finest self. Success will come.

Wishing you all wonderful learning, development, and a future rich with opportunities.

THANK YOU



Alumni Story: **From Student Desk to Staffroom Door**

- By Ms. Priya Tiwari

“Sometimes you find your purpose in the same place you found your passion.”

Some people stumble into their careers; others chase after them. For me, it began as a quiet flame a childhood curiosity about learning, growing, and most importantly, teaching.



As a little girl, I would line up pillows and pretend they were students. A chalkboard, a piece of paper, and a vision — that was all I needed to play ‘teacher.’ While others dreamed of stardom or business empires, I dreamt of making lesson plans, explaining ideas, and watching that "aha!" moment light up someone’s face. That childhood passion stayed with me, but it found its true direction when

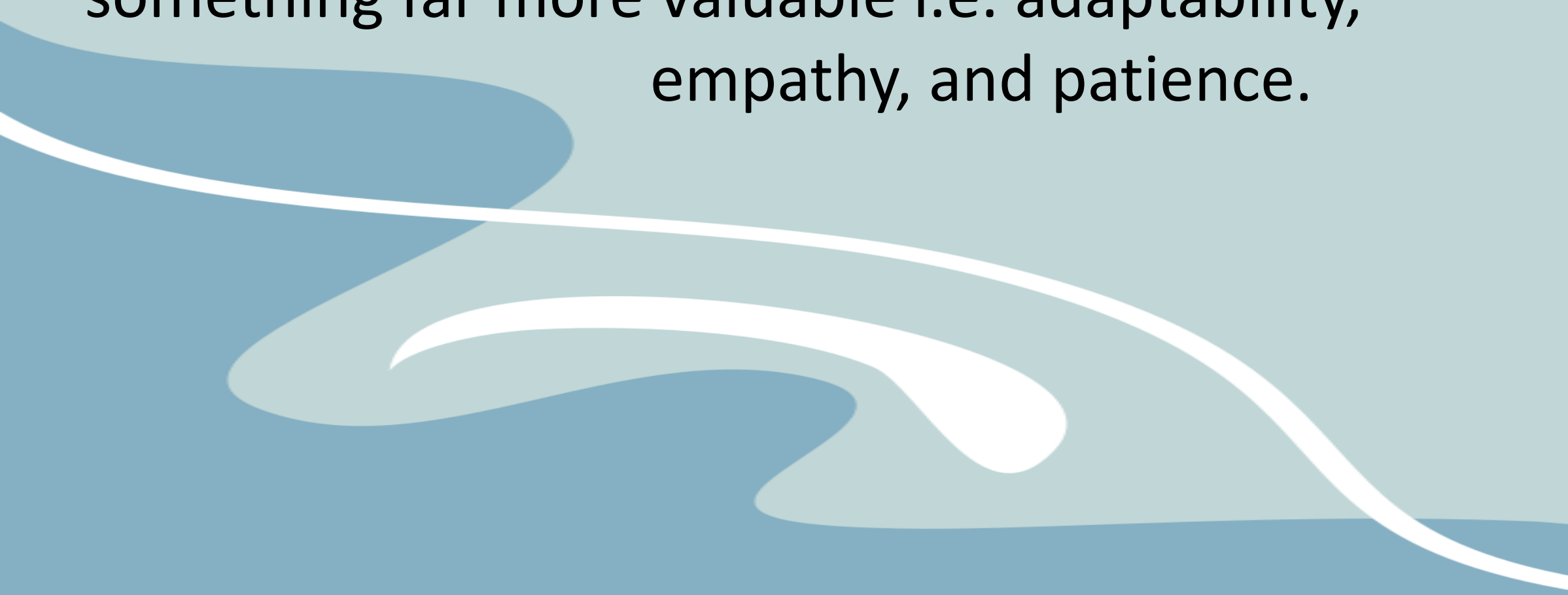
I joined M.L. Dahanukar College as a BMS student where the flame of life turned into fire.

The environment was alive with curiosity, laughter, and a drive for excellence. The classrooms were more than spaces with benches; they were arenas of transformation. The canteen wasn't just a place to eat, but a space where ideas were shared and friendships were formed. Each hallway whispered stories of seniors who became mentors, and professors who left lasting impressions. One such person was Parveen Ma'am, our BMS coordinator and one of the most dedicated educators I have ever met. Her passion, her structured approach, and the way she made every student feel seen — it left a mark on me. I remember thinking: "If one day I can inspire even a fraction of what she does, I'll consider myself successful." In 2017, I stepped into my first classroom — as a Faculty. It felt surreal. Suddenly, the roles had reversed. The butterflies in my stomach were back — but this time, from the responsibility of shaping minds

I taught at different institutions, but a little voice inside me always whispered, “You’ll return to Dahanukar one day.”

And then, in 2019, that whisper became reality. I was offered a full-time teaching position at M.L. Dahanukar College, the very place that had nurtured my dreams. The moment I accepted the offer, I knew this wasn’t just a job; it was a homecoming.

My first day, June 12th, 2019, is etched in my heart. The same corridors, the same classrooms; only now, I stood at the front, not as a student, but as a guide. My mentors were now my colleagues. The staffroom that once felt distant was now a space of collaboration and camaraderie. Over the years, I’ve realized that teaching is never a one-way street. While I teach concepts and chapters, my students teach me something far more valuable i.e. adaptability, empathy, and patience.



Each batch has its own rhythm. Some students are expressive, others reserved. Some need direction, others just need someone to believe in them. And through it all, I've learned that the true essence of teaching lies not just in transferring knowledge, but in inspiring belief in others and in yourself.

M.L. Dahanukar College will always be more than an institution to me. It is a place where my past, present, and future converge. It gave me knowledge when I was a student, opportunities when I was a professional, and purpose as a teacher. Every time I enter a classroom, I silently thank the little girl who once lined up her pillows and imagined this life. Because today, that dream is real. The journey continues.

The roles may change. But the mission remains the same; to learn, teach, and grow.



Article - Aditya L1

ONE MORE FEATHER IN THE CAP FOR ISRO

- By Shravani Pawar

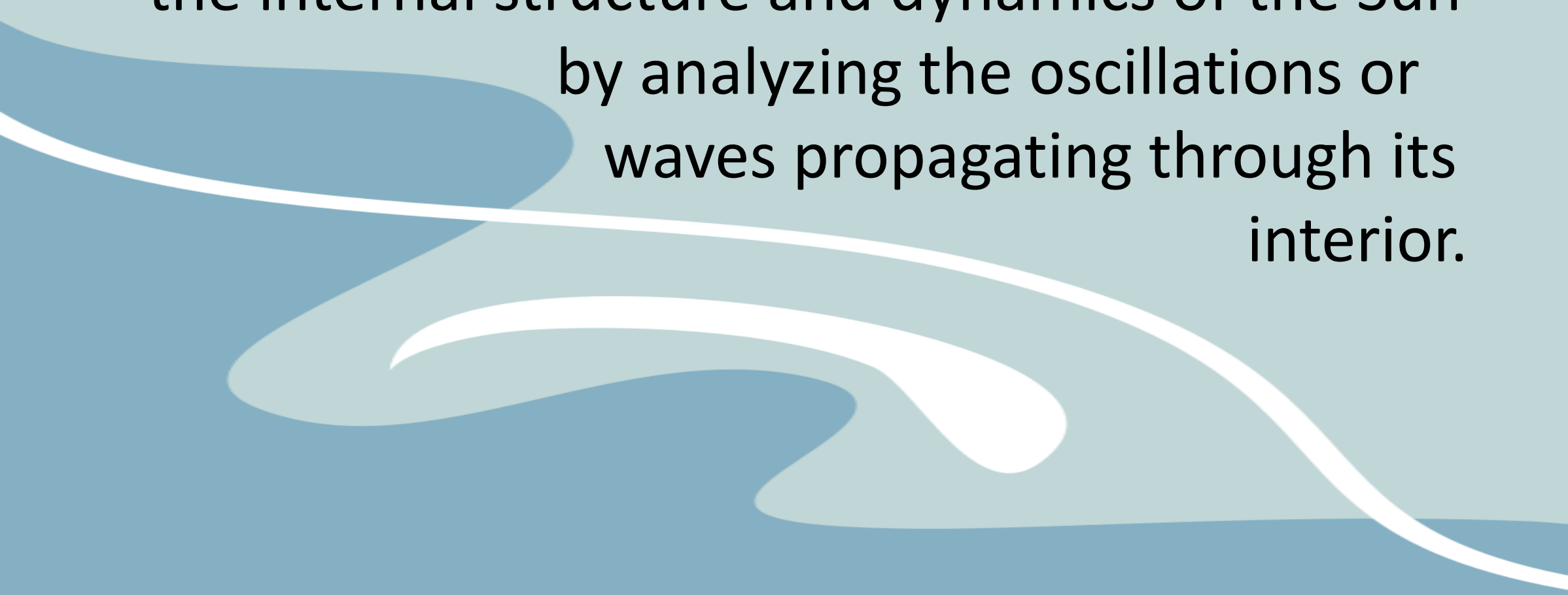


India becomes the first Asian country to have a successful solar mission and that too in its first attempt. First, let's understand what solar missions are. Solar missions are conducted to study how solar activity is created and how space weather results from that

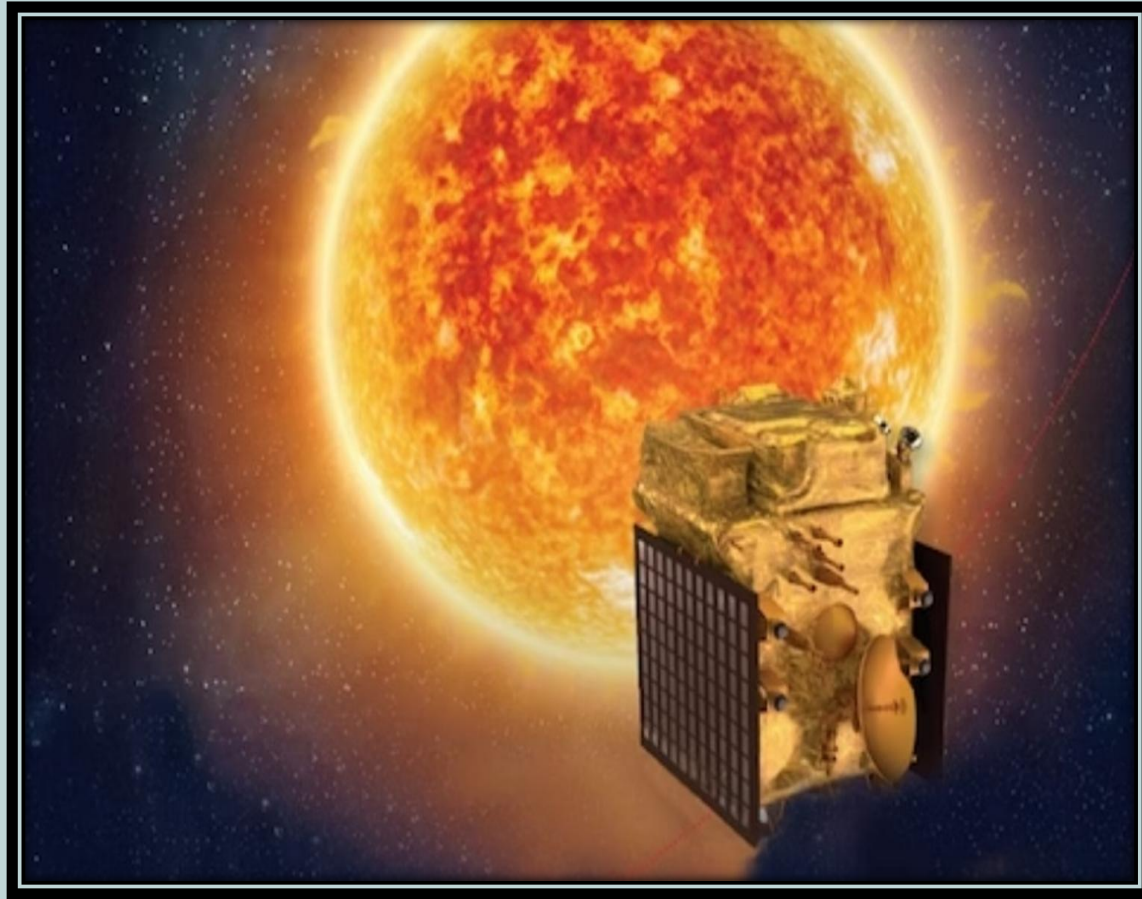
activity. It also specifically studies the Sun's interior, magnetic field, the hot plasma of the solar corona, etc. The Aditya-L1 spacecraft was launched aboard the PSLV-XL vehicle from the Satish Dhawan Space Centre in Sriharikota. It was inserted into its destination orbit by the

the Indian Space Research Organization (ISRO) on the afternoon of 6th January 2024. NASA's Parker Probe spacecraft was the first one to fly into the Sun's outermost atmosphere known as Corona, making the U.S.A. the first country to make solar observations. Let's dive deep into this and learn some interesting facts about the same. Aditya-L1 will now make observations for the next 5 years for us from the L1 point located in the 'Halo' orbit of the Earth-Sun system. Here, L1 stands for Lagrange 1 point; which is considered to be the best for any spacecraft from the rest of the points. The distance between the Earth and our spacecraft is said to be 1.5 million kilometers. It also has some unique capabilities that do not exist in any current international missions, including the ability to observe the Sun's million-degree outer atmosphere from very close to its surface and acquire image of the Sun in near Ultraviolet light which plays an important role in driving the Earth's climate....

Some details of the purpose and how will the spacecraft help us to study the Sun are as follows:

- 1. Studying the Solar Corona:** The spacecraft aims to observe the outermost layer of the Sun's atmosphere, known as the solar corona, which plays a crucial role in the understanding of solar dynamics, solar wind acceleration, and the origin of solar flares and coronal mass ejections.
 - 2. Investigating Sun-Earth Connection:** Aditya-L1 intends to study the Sun's impact on the Earth's climate and weather patterns.
 - 3. Measuring Magnetic Fields:** The mission aims to measure the magnetic fields on the solar surface and in the outer layers of the solar atmosphere.
 - 4. Helioseismology Studies:** Aditya-L1 will conduct helioseismology studies to understand the internal structure and dynamics of the Sun by analyzing the oscillations or waves propagating through its interior.
- 

5. Space Weather Monitoring: The mission contribute to the monitoring and prediction of space events weather events, which can have impacts on satellite operations, communication systems, and power grids



The scientists who lead the brilliant team of Aditya L1 solar mission and made this complex project look easy to the world are Nigar Shaji an aerospace engineer and Sankarasubramanian. K a Solar Scientist.

The Aditya L1 mission is proof of India's phenomenal growing journey in space exploration and research. It is a significant step towards understanding the Sun's influence on Earth's climate and space weather, which can have profound impacts on our planet's environment

Book review -

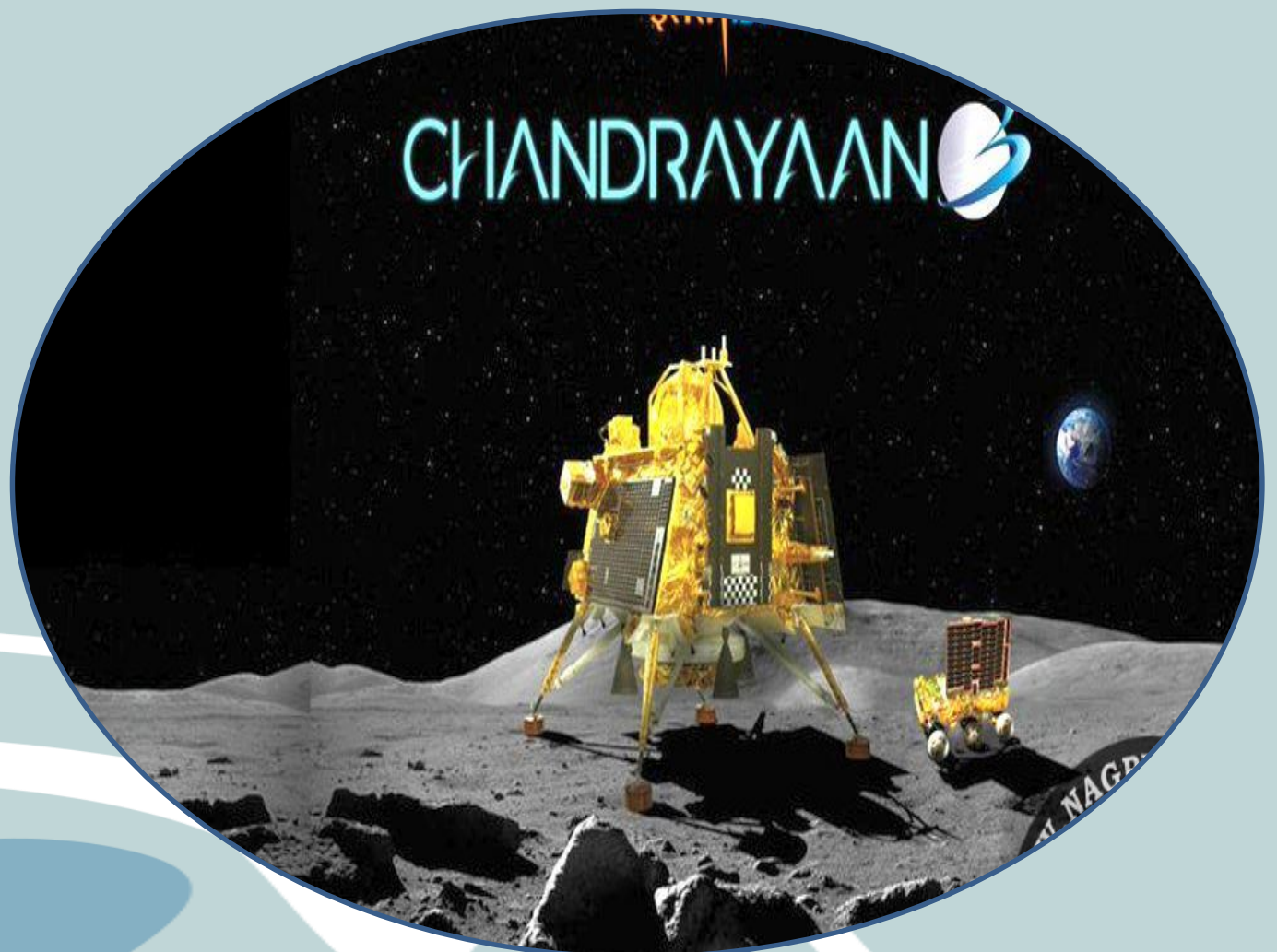
Financial lesson while Chandrayaan - 3

-By Bhumika Nandivadekar

Let's learn some financial lessons from India's Spectacular Space Success while celebrating Chandrayaan-3's soft landing!!

At 18:04 hours on August 23, 2023, in a historic moment, India became the first country to successfully perform a soft landing on the south pole of the moon through its lunar exploration mission, Chandrayaan-3. The spectacular space mission also drove India into an elite group of nations - the erstwhile USSR, the US and China - to successfully land a rover on the moon.

Here are few lessons that investors can learn from this remarkable Chandrayaan-3 space mission:



(1) Persistence and Long-Term Vision in Investments:

This was India's third Chandrayaan mission; unfortunately, the second one had failed partially, but that didn't put India off from forging ahead with its space exploration programme.

Just as lunar ventures present risks and rewards, investments giving larger returns will be subject to market risks and can even lead to short-term losses. So, by embracing a long-term perspective, investors can learn from previous experiences, and persistently continue with their investing journey.

(2) Learning from Setbacks :

The Indian Space Research Organisation (ISRO) drew valuable lessons from the Chandrayaan-2 mission and the challenges it faced. Chandrayaan-3's success was possible due to the essential data from Chandrayaan-2's orbiter. Similarly, investors come across unavoidable mistakes and can gain fruitful insights

from them. Also, just like the Chandrayaan-2 orbiter helped Chandrayaan-3, investors can use data from their existing investments to cautiously assess market dynamics, evolving risks, and the sudden changes impacting their investments.

(3) Soft Landing is Must when nearing Retirement:

Soft landing is the toughest phase in any moon landing mission, underscores the importance of minimising volatility when nearing retirement. The landing gears of Chandrayaan-3 were better equipped to absorb shock loads while landing in comparison to those on Chandrayaan-2.

Similarly, investors should prioritise capital preservation over rapid growth, and ensure a balanced allocation towards stable instruments like debt while reducing equity exposure as they near their retirements.



(4) Essence of Timing:

Chandrayaan-3's strategic advantage lay in patiently circling around an elliptical Earth orbit, thus leveraging the Oberth effect. The Oberth effect helped it to get the right time to start off on its journey to the moon's orbit.

Likewise, market timing influences investment outcomes. During downturns, selecting fundamentally sound stocks and initiating mutual funds systematic investment plans(SIP) can yield prudent results. Although starting in a bear market can give higher returns, any time can be the right time to initiate investments.

(5) Compounding Power and Oberth Effect:

Chandrayaan-3's utilisation of the Oberth effect- a small impulse yielding significant orbital energy change- parallels the power of compounding in investments. A minor change in investment horizon significantly impacts the corpus growth over time.

(6)Diversification For Stability:

Chandrayaan-3 had many instruments that mirror the importance of portfolio diversification. In the event one instrument malfunctioned, Vikram had other instruments to perform the same functions.

In like manner, as different assets react diversely to varying market conditions, investors should cushion downturns by spreading investments across asset classes. Even if one instruments across asset classes. Even if one instrument doesn't perform well, another instrument will give good returns. For instance, stocks may depreciate in a downturn, but bonds or commodities may perform well in that market phase.



Review:

-By Prof. Vinay G. Bhole

The winds of reforms have changed the fundamentals of Indian economy. NEP 2020 is keen on bringing forward the social reforms. It has taken note of the fact that, world is rapidly growing into a global village and globalization of education is inevitable. I believe that students of B. Com. (Accounting & Finance) could achieve excellence in the pursuit of knowledge which will enable them to contribute for the development of the society.





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