M.L. DAHANUKAR COLLEGE OF COMMERCE (AUTONOMOUS)

THE BAF TIMES

- Finance is the art of making it speak profit

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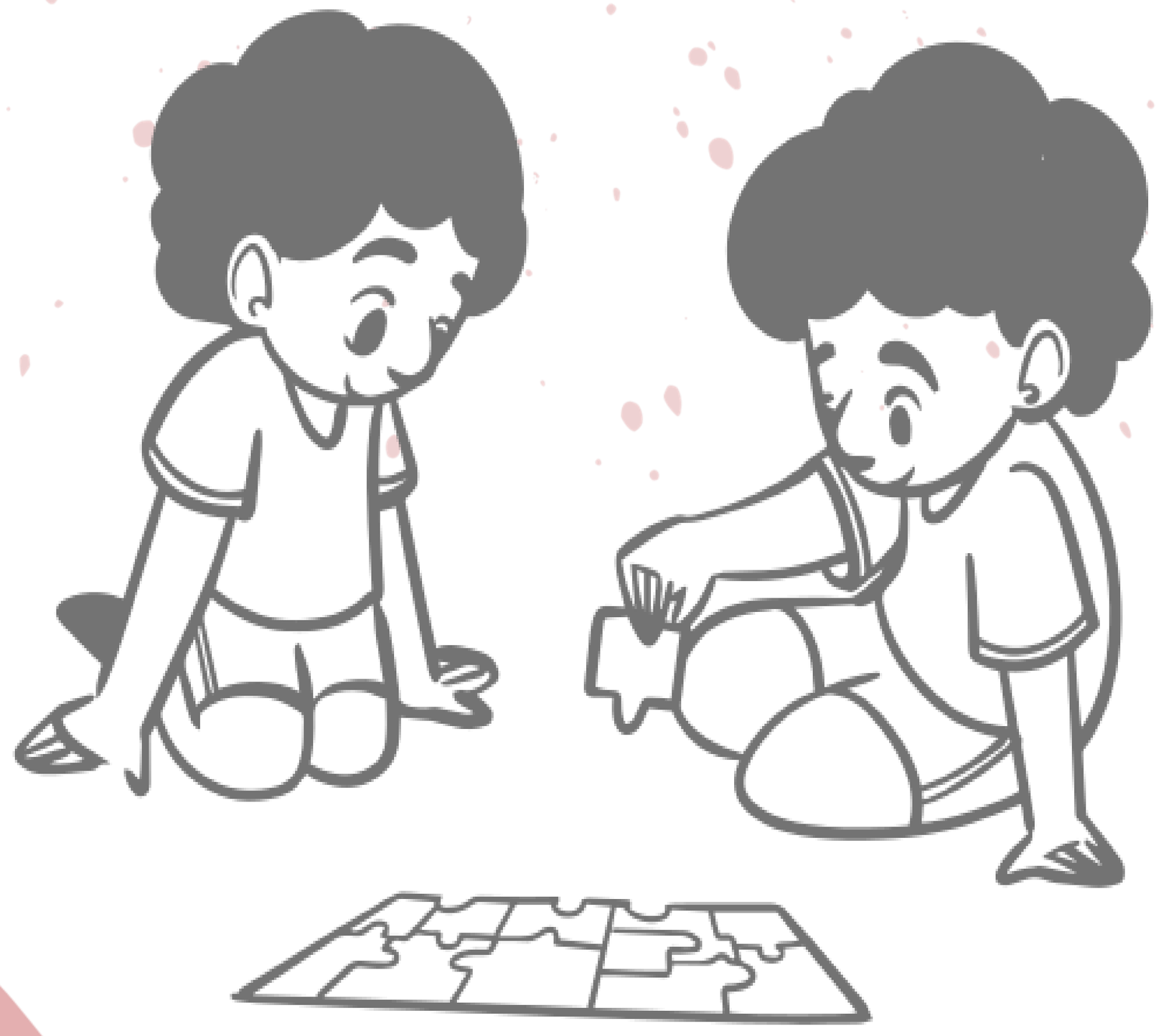


INTERVIEW: Mr. Amit Bane

- By Interview Team

1. Your journey with Dahanukar College.

I have been associated with Dahanukar College for almost sixteen years, and I can confidently say it has been the best experience of my career. Being a former student of this college and later returning as a faculty member has been a privilege. Over the years, I have grown tremendously not just as a teacher but also as a learner. I had the opportunity to teach across multiple courses such as B.Sc., B.Com, M.Sc. (IT), and M.Com. Which helped me develop diverse teaching skills. The management has always been supportive and provided everything required to enhance our teaching methods. The environment at Dahanukar truly fosters growth, collaboration, and innovative learning.

2. Inspiration behind choosing Computer Science & Data Science

I have always been inclined towards computers. During my late teens, computers were emerging as the hub of opportunities, and I could clearly see their role in shaping the future. What attracted me most was the logical aspect of computing and its ability to transform industries. I pursued computer science not only for career opportunities but also for personal growth, as it allowed me to constantly challenge myself and expand my knowledge.

3. Recommended certifications for technical students.

A degree provides a strong foundation, but in today's world professionalism and practical skills matter equally. I strongly recommend students pursue certifications in current trending areas like:

- Cloud Computing
- Cyber security
- Business Intelligence
- Python programming (widely used in AI, data science, and analytics)

Such courses bridge the gap between academics and industry expectations, helping students stand out during placements.

4. Most important skills for graduates

Beyond theoretical knowledge, students must develop:

- Logical thinking and problem-solving
- Communication skills (to express ideas clearly)
- Vocabulary and presentation skills (important in interviews and teamwork)
- Adaptability to trends Books provide a foundation, but self-learning and curiosity go a long way in building real expertise.

5. Advice you wish you had received as a student

The best advice I received from my teacher was: “If you have knowledge, spread it.” Knowledge should never be restricted to oneself. Sharing knowledge through teaching not only benefits others but also deepens your own understanding. I live by this principle, and that is why I enjoy teaching across different courses. I would advise every student that if you have talent or knowledge, use it to uplift others.

6. Tips for understanding difficult topics

I always tell my students: Divide and Conquer. Never look at a problem as one big hurdle. Break it into smaller parts such as inputs, processes, and outputs. When problems are divided into layers, they become easier to analyze and solve. This approach works not only in academics but also in real life.

7. Balancing studies, extra-curricular, and personal life

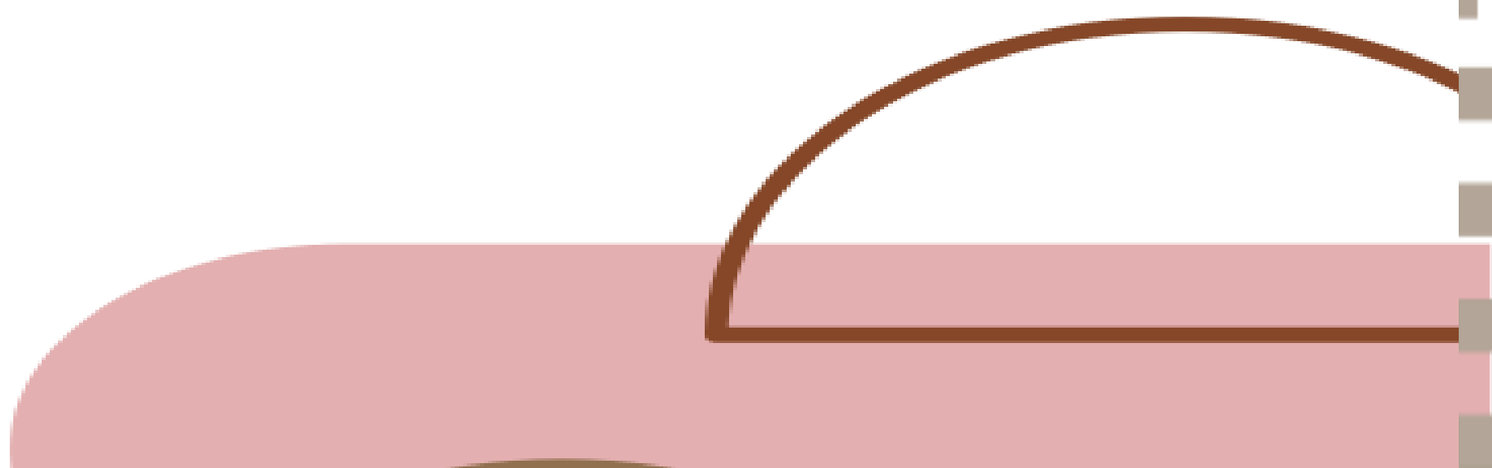
Balance comes from within. If your mind tells you to study, study with full focus. If it tells you to relax or enjoy, give yourself that break. Forcing yourself against your mental state reduces productivity. The key is moderation. Watching movies or playing games is fine, but excess of anything affects performance. Every student must create their own rhythm and timetable that ensures studies, hobbies, and personal life stay in harmony.

8. Avoiding distractions from devices

Devices themselves are not distractions, it is how we use them. A mobile phone or social media can either make you knowledgeable or waste your time depending on your approach. For example, Instagram can be used to learn new skills, explore educational content, or network. The rule is simple: use technology responsibly. Do not let devices control you, make them your tool for growth.

9. One change you would make in the curriculum

I would like to see more practical, real-world learning added to the curriculum. Theory is important, but unless students apply concepts, learning is incomplete. For example, commerce students could simulate running a bank with mock transactions, while IT students could run a project or a startup model for a week. These experiences prepare students for the real challenges outside college.



10. Bridging the gap between theory and practice

The responsibility lies with both students and institutions. Students should proactively seek out resources such as YouTube, online courses, certifications, hackathons, and internships. Institutions should design more hands-on assignments and encourage practical exposure. Academic marks are not everything. Industry looks for skills, adaptability, and real-world problem-solving abilities. Filling this gap ensures students are industry-ready.

THANKYOU!

Alumni Story:

From Student Desk to Staffroom Door

-By Ms. Siddhi Kadam

My name is Siddhi Kadam , a proud alumna of M.L.Dahanukar College,where I completed my Bachelor of Management Studies (BMS), followed by an M.Com in Management.

My journey from being a student to becoming a faculty member at my alma mater has been nothing short of fulfilling and deeply personal. While pursuing BMS, I started taking private tuitions – a part-time engagement that unexpectedly turned into a passion. Teaching brought me joy, purpose, and a unique connection with learners. However, during my M.Com, I explored a different path and attempted government exams. I successfully cleared the cooperative bank exam and worked in the banking sector for 1.5 years

Although it was a secure and respectable role, every time I met my former students, I was reminded of how much I enjoyed teaching. That feeling never went away . Motivated by that calling, I cleared the UGC NET exam in September 2020, and by January 2021, I officially began my teaching journey in the B.Com section at M.L.Dahanukar College. Returning as a faculty member was incredibly special – the teachers who once taught me became my seniors and mentors. It truly felt like I had never left. The education sector is evolving rapidly, and while these changes bring challenges, they also bring opportunities for continuous learning. Unlike earlier times, students today face intense competition and pressure. As educators, it’s now our responsibility to teach beyond the syllabus, equipping them with real-world skills and a broader understanding of the world. By God’s grace, I found my true calling and the right platform – all in the same place where it all began.

I also completed a three-year law degree while teaching at Dahanukar, further enriching my academic journey Teaching, to me, offers the ultimate satisfaction. Watching students grow, guiding them, and learning from them in return is a privilege I cherish every day. I never wanted to work in the corporate world, and I’m grateful to have found a path that truly resonates with who I am.

Article:

SIP OR LUMP SUM INVESTMENT?

-By Mayur Makhwana TYBFM

Investor's mostly think that sip is a product for investment they are confused between sip and Mutual Funds. So, sip is a mode of investment, where one can invest in a Mutual Fund or any investment products.

SO, FIRST LET US KNOW THE MODES OF INVESTMENT

SYSTEMATIC INVESTMENT PLAN (SIP)

It is a mode of investing in mutual funds, shares or other investment products. Where in an investor can invest a fixed amount that is been invested on regular intervals and it can be monthly or quarterly basis. The small saved portion can be invested rather than investing a lump sum amount.

LUMP SUM INVESTMENT

Lump sum investment includes investment of entire capital in any investment vehicle by the investor. An investment which made in one go rather than regular intervals.

AS WE GOT TO KNOW THE TWO DIFFERENT MODES, SO NOW LET'S KNOW THE ADVANTAGES AND DISADVANTAGES OF IT.

ADVANTAGES OFSYSTEMATIC INVESTMENT PLAN (SIP)

- FINANCIAL DISCIPLINE

  If investments are done in discipline manner, investing small chunk of money periodically then one can create a large wealth in long term. As *"Discipline is a key to success."*

- RUPEE COST AVERAGING

One of the biggest advantage of Systematic Investment Plan (SIP) is averaging, as it average out our investment/ purchasing cost over a tenure of investment period. When Nav is higher you get less units and when Nav is lower you get more units.

- POWER OF COMPOUNDING

  Compounding means earning interest on the interest, you can benefit the power of compounding only if you starts your investment as early as possible as your investment needs several years to grow.

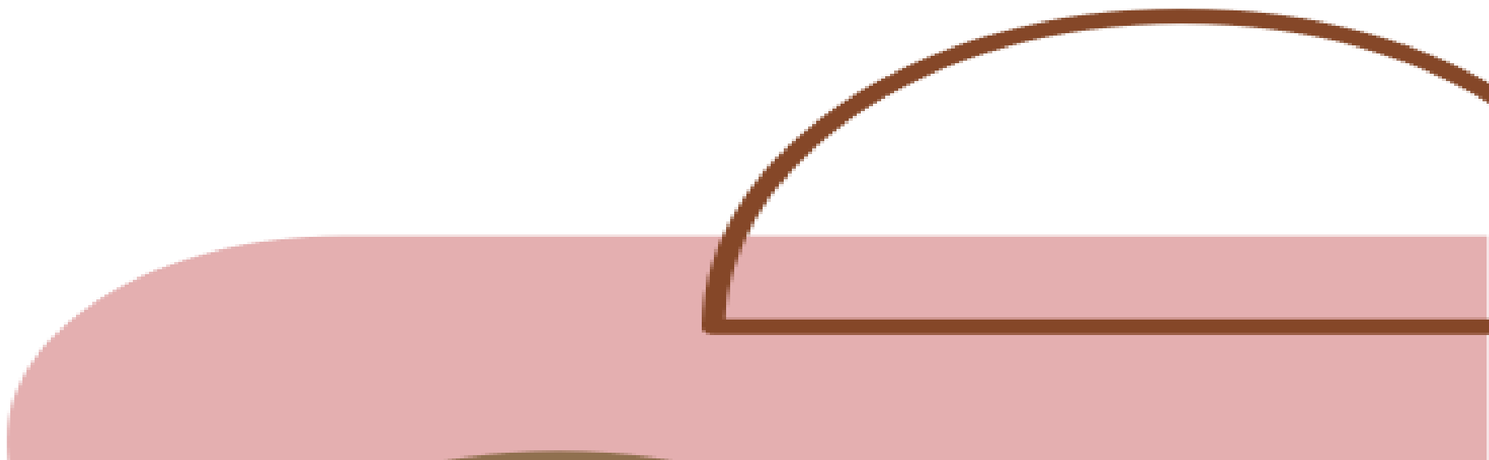
- POCKETFRIENDLY

While doing systematic investment plan (sip), you don’t have to invest large chunk of money in one go. You cans tart your SIP from minimum 500 rs . As it’s not a big amount, so you don't have any Financial difficulties.

DISADVANTAGES OF SYSTEMATIC INVESTMENT PLAN (SIP)

- ONLY PREDEFINED AMOUNT CAN BE INVESTED BY SIP

There are times when you’re willing to invest more money due to the fall (corrections) in the market or you have received incentives or bonus. But you can’t invest that extra money only predetermined amount get invested and you have to invest lump sum in that fund.



- LIMITED OPTIONS FOR SIP DATE

As predetermined amount, you also have to Select the date in advance when you like to do SIP or auto-debit mandate for the same. Most of the funds have limited dates options (1st, 3rd, 5th, 7th, 9th, 11th, etc). As per reports and research there is no benefits of the date of SIP. But for the one who's cash flow are not matching with the SIP they have to adjust for the SIP amount or date.

- SIP RETURNS ARE LOWER IN BULL MARKETS COMPARED TO LUMPSUM

As SIP has the advantages of rupee cost averaging, but the nav gets higher in bull market. As every instalments of sip is made the nav value gets higher due to averaging and during Bear market the nav value gets lower due to averaging. That's the reason of getting lower returns in bull markets.

- SIP DOESN'T SUIT PEOPLE WITH UNPREDICTABLE CASHFLOW

Investor who has unpredictable cash flow can't go with SIP options,

As we read above that SIP instalments are fixed and paid on regular intervals. Unstable cash flow can leads to dishonour of payment, which he/she gets fine if the investor don't have balance in the bank account or unable to pay the SIP.

ADVANTAGES OF LUMP SUM INVESTMENT

- POTENTIAL FOR HIGHER RETURNS

Lump sum investment done at a right time can give you more units at lesser price which can get higher returns once market are bullish.

- MARKET VOLATILITY

If you decide to put a chunk of money in mutual funds or stock your investment will react as per the markets. If you investing in mutual funds or shares, while market is correcting or at a low point you can acquire more units at a lesser price, which can give unfold returns once the market recovers.

- TIME CONSTRAINTS

As Lump sum investment is a basic investment, which can be completed in one transaction. You don't have an obligation to invest in regular intervals like systematic investment plan (sip).

- LESS COMMISSION

Investment made lump sum could have lesser over all commissions compared to investment made in small intervals.

DISADVANTAGES OF LUMP SUM INVESTMENT

- ALARGE SUM OF MONEY

While investing in lump sum, you should have a chunk of money. If you have then or you have accumulated it’s well and good but if not, you will sell your existing holdings which can leads to selling of your existing position and miss the opportunity cost. Otherwise, you will borrow money or take loan which will lead to the repayment cost of the loan and can’t enjoy the return made by lump sum investment.

- MARKET VOLATILITY

As market volatility is one of the advantage of lump sum investment, it's also a disadvantage. If you investing in mutual funds or shares, while market recovering or at all time high you can acquire less units at a higher price, which can give less returns as market are at all time high and if probably it corrects from this point probably you make losses.

- DIFFICULT TO MANAGE

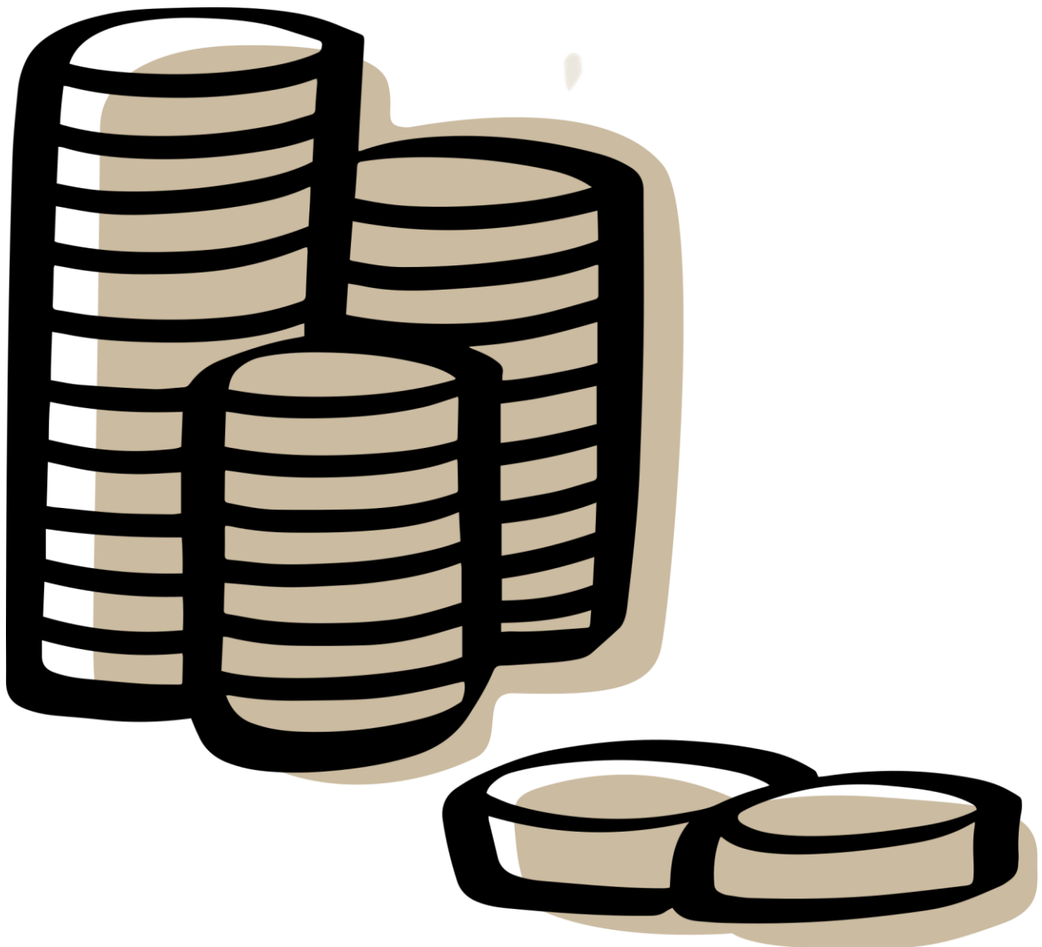
As it is hard to manage lump sum investment, one have to make one-time decision regarding the amount and the best time to invest in it.

- NO RUPEE COST AVERAGING

Unlike as systematic investment plan (sip), lump sum investment doesn't have the benefits of rupee cost averaging, as investor have to face every fluctuation of the markets.

AS WE READ DIFFERENT MODE OF INVESTMENT, BOTH HAS ITS OWN ADVANTAGES AND DISADVANTAGES. ITS UPON THE INVESTOR HOW IT USES THIS MODE AS NO ONE CAN TIME THE MARKETS. AS PER MY VIEW ONE SHOULD INVEST LUMP SUM WHEN MARKET ARE AT LOW POINT AND SHOULD GO FOR SYSTEMATIC INVESTMENT PLAN (SIP) WHEN MARKET ARE RECOVERING OR SIDE WAYS.

WEATHER ITS LUMP SUM OR SIP, KEEP INVESTING AND STAY INVESTED FOR LONG TERM. AS WEALTH IS CREATED IN A LONGRUN.



BOOK REVIEW:

The Psychology of Money

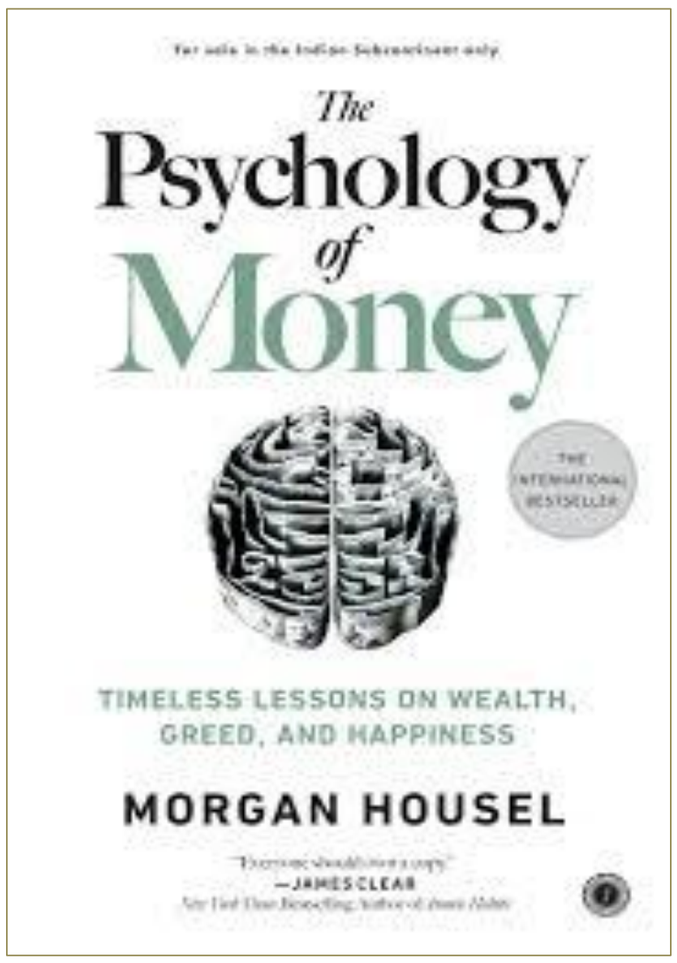
-By PURVA PATIL - FYBAF C

As a student, I was excited to dive into *"The Psychology of Money"* by Morgan Housel. The book exceeded my expectations, offering a unique blend of financial wisdom and psychological insights. Housel's writing style is engaging and accessible, making complex financial concepts easy to understand.

The book's storyline is built around the idea that our relationship with money is deeply rooted in psychology. Housel explores how our thoughts, emotions, and behaviours influence our financial decisions, often in ways we're not even aware of. He uses fascinating stories and anecdotes to illustrate these concepts, from the importance of long-term thinking to the dangers of getting caught up in short-term market fluctuations. One of the key takeaways for me was the importance of financial discipline and patience in achieving long-term financial goals.

What I loved most about this book is its relevance to everyday life. Housel's insights are not just applicable to investing or finance, but to our broader relationship with money and our personal values. The book has made me think differently about my own financial goals and priorities, and I'm confident that it will have a lasting impact on my financial decision-making. Overall, "The Psychology of Money" is a must-read for anyone looking to gain a deeper understanding of the psychological aspects of money management.

Rating: 5/5 stars.



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