

D O U B L E I S S U E

The

Seshadriuram

March/April 2021 | Volume 1 Issue iii

a SCOSA initiative

monthly

Alumnus Sachin Banavasi
writes about his
experience as an RJ

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Also

The RCB story

Bad Banks in
India

A Guide to
Investing

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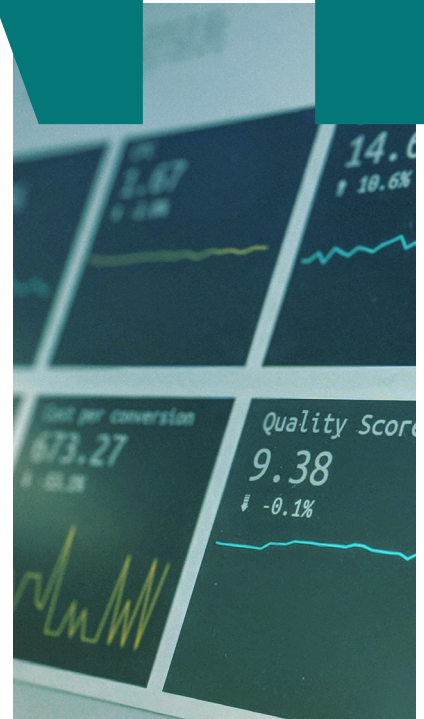
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Editorial

Hello!

Another issue done, a double issue in fact. With quite a few delays. With additional challenges, but it was worth it. We had to resort to making a double issue for the months of March and April as most of the members of the editorial team were busy writing their exams during this particular time. I believe even the next time, during the next semester exams we will have another double issue as well.

This issue marks the first time we have introduced Kannada articles in our work. I would like to thank our alumnus and my dear friend, Mr Sachin Banavasi for enthusiastically agreeing to work on a cover article about his experiences as an RJ for *Akashavani* Rainbow FM 101.3 and how radio as a medium is not going away anytime soon. He also looked into the other Kannada content in the magazine. We are proud to have him as a contributing editor from the next issue.

We felt it an important decision to include Kannada as well as a lot of

our alumni would have felt left out as they wanted to submit their content in Kannada or were confident in sending their articles in Kannada only, and also as we live in Karnataka.

We plan to include many of your suggestions like this. So please feel free to write to us at scosa.spm@gmail.com with any of your ideas or suggestions.

An important matter for all of us during these troubling times is the need to focus on our mental health, a wonderful article by Ms Madhurya Sarathy and a well designed layout by Mr Raghavan Ravi should make a good read for all of us. The infographic on preparing for exams with content by alumnus, CA Srikanth J. and designed by Mr Pranav Jagadeshan are good enough to make a poster out of. I, on behalf of the editorial team of the magazine with Mr Srikanth J. a speedy recovery.

This issue also marked a bigger share of the responsibility, from having to conduct meetings, to decide the design direction,

to the final design decisions having been taken over by the core editorial team.

I hope you enjoy reading all the wonderful work included in this issue. I wholeheartedly thank the principal, the SCOSA committee members, and all the people who helped make this issue happen.



Allan Raj
(BA 2013)
May 2021

TIME TO ACT ON MENTAL HEALTH

By *Madhurya Sarathy*, I BCom(Hons)

“Mental Health is not a destination, it is about a process. It’s about how you drive, not where you are going.”

—Noam Shpancer.

MENTAL HEALTH refers to cognitive, behavioural, and emotional well-being. It is all about how people think, feel and behave. Mental health can affect daily living, relationships and physical health.

In this urban forest, conditions such as stress, depression and anxiety can affect mental health and disrupt a person’s routine. Everyone has some risk of developing a mental health disorder, no matter their age, sex, income, religion, social status. It is very important to note, good mental health depends on the delicate balance of life. We have to remember that mental health is an

integral part of our life, indeed there is no life without mental health.

INDIAN SCENARIO

In India, the concept of mental health is undervalued. The first and foremost reason for India to lose its awareness on mental health is lack of information and sensitivity about this issue. There is a big stigma around people who are suffering from mental health issues. They are often tagged as “lunatics” by society. In India though modernization and globalization are at their peak, Indian society is stereotypical when it comes to creating awareness on

mental health. We Indians have to start normalising the notion of mental health.

MENTAL HEALTH AWARENESS

Did you know?

10th October is “World Mental Health Day”.

The overall objective of World Mental Health Day is to raise awareness of mental health issues around the world and to mobilize efforts in support of mental health.

Mental health is a major concern worldwide and India is not far behind in sharing this. Mental health awareness



campaigns have resulted in positive outcomes. Awareness and health literacy are two sides of the same coin. Stigma and discrimination are the negative consequences of ignorance and misinformation. Mental health literacy is the need of the modern world. Media plays a major role in creating awareness among living beings. The government remains the biggest single spender in the mental health sector. In fact the educational institutions have ample opportunities for enhancing mental health awareness.

According to me, mental health must be given a high priority. Health awareness

can become both the means and ways of ending this stain. Often, getting treated for a mental illness is something looked at as “embarrassing” and people rarely want others to know it’s happening. We have to join our hands together to impart knowledge about mental health. Coping with a mental illness is challenging but not tough.

People with mental health issues are people whose differences should be celebrated by our society. People with mental illness don’t need any medical treatment but they do need our social support, love, affection

and utmost care. We have to accept them as a part of our society and respect their choices and opinions.

“What mental health needs is more sunlight, more honesty and more unashamed conversations.”

REMEMBER

Your mental health is more important than the interview, the work pressure, the meeting, the grocery-run, the assignments, the examination. Take care of yourself and your peace ■

BAD BANKS IN INDIA

Finance

Can it Revive the Banking Industry?

by **Mukund V. Koushik** (BCom 2014),
Assistant Professor, Department of Commerce and Management

What is a Bad Bank?

A bad bank acquires the toxic assets from lenders and pursues loan recovery on its own, so that the balance sheet of the regular bank can be cleaned up and banks with cleaned-up books resume lending. The bad bank then services the transferred assets and liquidates them. A bad bank is an entity established for the purpose of separating the stressed assets held by a regular bank from its performing assets. The said separation is achieved by transferring the stressed assets from the regular bank to the bad bank. When that is done, the stressed assets go out of the balance sheet of the regular bank and it gets recapitalised. Thereafter the regular bank can focus on its normal business activity without worrying about the stressed assets. The task of managing and/or liquidating the stressed assets is left to the bad bank. Since the toxic/stressed assets get removed from the balance sheet of the regular bank, it is often called as the good bank.

Current Scenario in India

Union Finance Minister Nirmala Sitharaman in The Union Budget for FY22 proposed to set up a bad bank to remove NPAs decisions that is likely to boost credit flow. Many analysts are of the view that the proposed bad bank move will ease some of the finance ministry's pressure by freeing up balance sheets to boost credit growth, which has

grown by 6.7 per cent year-on-year basis. The structure, according to Sitharaman's budget speech, will "consolidate and take over the existing stressed debt and then manage and dispose of the assets to Alternate Investment Funds and other potential investors for eventual value realisation. Banks will put together initial capital, which will be cash neutral (to the government) into the ARC/AMC," said Debasis Panda, financial services secretary, indicating that the government will not have a direct stake in the structure.

The AIF route and its issues

Anil Agarwal Founder and Chairman of Vedanta Resources Limited said he is planning to raise \$10 billion that can be invested in stressed assets. RBI has said that banks should be allowed to sell loans to any regulated entity but at the moment banks are selling it only to ARCs (Asset Reconstruction Companies). Mr Uday Kotak, Managing Director of Kotak Mahindra Bank says that the expectation is to have multiple bad banks via AIFs (Alternative Investment Funds) route but currently AIFs can't buy loans because SEBI allows them only to buy securities. Right now, NPAs are sold to ARCs who convert them into security receipts and sell to AIFs. Corporate honchos were expecting RBI to tweak rules to allow banks to sell loans directly to AIFs and SEBI to tweak rules to allow them to buy loans rather than only securities. Another issue that causes

worry is the Tax angle that remains, if income on gains from asset recovery are taxed at current rate of 40%, AIF's won't take off as it is unviable. AIF's require government and its budget to consider the gains from asset recovery as capital gains so that it can be taxed at lower rate between 10-20%.

Traditional Bad Bank Route

The traditional bad bank theory requires it to be a public sector company. Under this framework reference, the government creates an SPV (special purpose vehicle) 100% government owned, government capitalised then this entity assesses all stressed assets over a cut off price of Rs1,000 crores, therefore any stressed assets over this would be bought at an assessed price. The banks are obliged to sell their stressed asset at the price asked by the bad banks or create provision in the books, now bad banks obtains and auctions the assets to buyers to another promoter or other fund for turning it around and issues securities or IOUs (I owe you) documents. If assets turn around, then the banks make money.

Conclusion

Whether the AIF route or traditional route, which among them would suit well to solve the issue in India? Well to answer this we have to wait till effective implementation and leave it for the time to reveal. ■

HOW TO PREPARE FOR EXAMS

Special

By **CA Shrikant J.** (BCom 1997)

Give yourself time to study

Don't leave it until the last minute. While some students do seem to thrive on last-minute cramming, it's widely accepted that, for most of us, this is not the best way to approach an exam. Set up a timetable for your study to help sort out your time management. Write down how many exams you have

and the days on which you have to sit for them. Then organize your study accordingly. You may want to give some subjects more study time than others, so find a balance that you feel comfortable with.

Practice old question papers

One of the most effective ways to prepare for exams is to practice taking past versions. This helps you get used to the format of the questions, and if you time yourself

it can also be a good practice for making sure that you spend the right amount of time on each section.



QUOTES FOR YOU.

“The Biggest Failure you can have in life is making the mistake of never trying at all”

“Don’t say you don’t have enough time.”

“Success consists of going from failure to failure without loss of enthusiasm.”

“There is no Shortcut to Hard Work”

“The pain you feel today is the strength you feel tomorrow. For every challenge encountered today, there is an opportunity for Growth.”

Use flow charts and diagrams

Visual aids can be really helpful when revising. At the start of a topic, challenge yourself to write down everything you already know about a topic and then highlight where the gaps lie.

Closer to the exam, condense your revision notes into one-page diagrams. Getting your ideas down in this brief format can then help you to quickly recall everything you need to know during the exam.

Organize your study space

Make sure you have enough space to spread your textbooks and notes out. Have you got enough light? Is your chair comfortable? Are your computer games out of sight? Try and get rid of all distractions, and make sure you feel as comfortable as possible and are able to focus. For some

people, this may mean almost complete silence, for others, background music helps. Some of us need everything completely tidy and organized in order to concentrate, while others thrive in a more cluttered environment. Think about what works for you, and take the time to get it right.

REASONS FOR FAILURE

1 Lack of Interest in Subject

First and foremost, you should love your subject. Have interest in the subject
Have zeal in the subject

3 Lack of concentration and memory

Mind Game; Try to revise mentally using bullet points/sections/ headings.

Keep an eye on Distractions. Think how to overcome them

Try Meditating a minimum of 10 minutes daily during morning and evening hours

Revise constantly and work your mind

5 Lack of Planning

Long Term Planning

At least two Months Before Exams

Subject wise/Chapter wise Planning

Short Term Planning / Week Before exams

Lack of Execution and Practice 2

Try analyzing Plan v/s Actual Constant Revision of Plan
Strict adherence to Plan
Time management

Lack of Confidence 4

Self Confidence comes only when hard work and effort is present.
Confidence plays a major role in Practicals
More intellectual thinking

DO'S AND DON'T'S

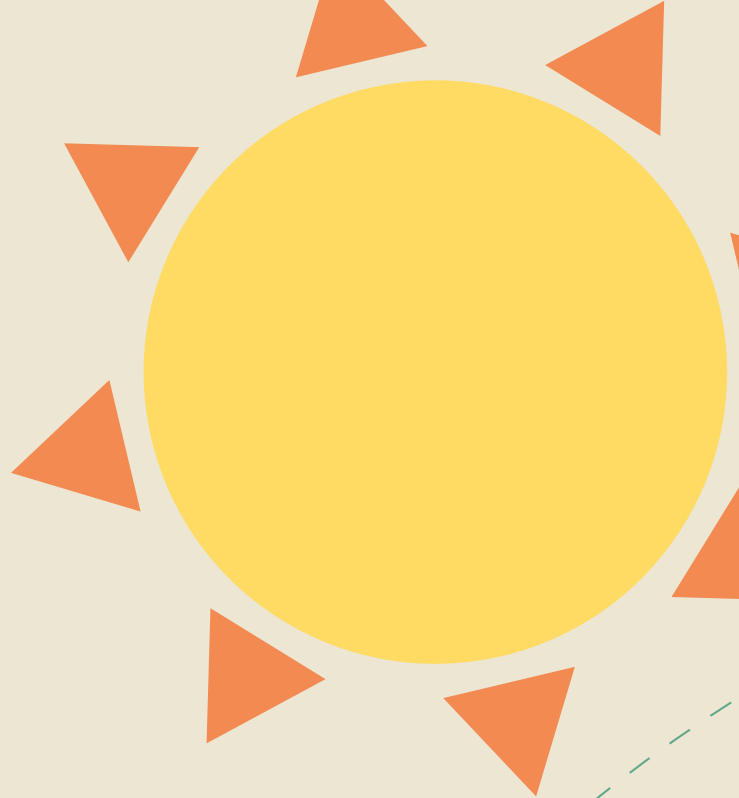
DURING EXAM DAYS

- Do reach early to exam hall
- Do eat proper food and sufficient sleep
- Do proper question paper reading
- Do proper time management in exams
- Do write in good and legible handwriting
- Do step wise presentation for practicals
- Do underlining of important points
- Do attend extra questions if you know
- Do audit your answers before handing over
- Do write something you know, rather submitting a blank sheet
- Don't discuss question paper after your exams

My advice is, never postpone something for tomorrow that you can do today.

KEEPING COOL THIS SUMMER

By **Disha Rai**, I BCom (Hons)



Summer in Bangalore is getting hotter day by day. Summer is fine until the power goes off (people not in Bangalore won't understand this). But, it also brings a lot of joy like mangoes (mouth watering?) Ice cream hits different this time of the year. Summer is the most exhausting season of all seasons. With the excessive heat, you get a lot of problems like rashes, sticky body, dehydration, etc. So here are some ways to cope with this summer.

1. DRINK WATER AS MUCH AS YOU CAN

Looks common, but yeah, keep your body hydrated because during summers your body gets dehydrated soon. It's either in the way of sweat or urination. This is because during summer when we are into physical activities, the body produces more sweat to keep the body cool. So drink a minimum of two litres of water a day.

It does only help to fight dehydration but also it has a lot of skin benefits like reduces pimples, aging signs, etc. . So drink fluid before you get thirsty.

2. TAKE A SHOWER

Obviously, you should take a shower even if it's not summer. Taking shower during summer relaxes your body. Take **HOT WATER SHOWER** and not cold water shower. Yeah, you heard it right. The warm sensation of warm water on the skin will lead to increased blood flow in your body, leading to heat loss from the body. So it's effective to take a warm shower in summer. (To all the "don't waste water" people, you can bathe instead of showering, you're welcome)

3. DON'T STOP WORKING OUT

Just because it's hot, don't stop exercising. It's in a way good because you'll be sweating even more. YAY! Here are some ways in which you can exercise during summer :

Wear breathable, loose cloths to keep your body cold

Workout in the morning or evening when the temperature is usually cooler.

Switch to water-based sports like swimming.

Stay hydrated.

4. MOISTURISE YOUR SKIN

Let it be makeup or skincare, try to use products that have SPF. Moisturising is not only for winters but also summer. Excessive heat can dry out your skin, so don't forget to use it. Some of the moisturisers with SPF are

Biotique Bio Morning Nectar Sunscreen Ultra Soothing Face Lotion, SPF 30+
Lakme Sun Expert SPF 30 PA++ Ultra Matte Lotion.

Biotique Bio Sandalwood 50+ SPF UVA/UVB Sunscreen Ultra Soothing Face Lotion
NIVEA Sun, Moisturising Lotion, SPF 30

Use lip balms, foundation, concealer, etc. with SPF as well. Don't forget to wear lip balm before using lipstick. It protects you from heat as well as gives you your desired look.

5. KNOW YOUR BODY'S BEST COOLING POINTS

The common cooling points are the neck and the wrist. Both contain pulse points because your blood vessels are closer to the surface of your skin. Because they are so close, you can also cool off your blood and body temperature by bringing it close to cool objects like ice.

The other cooling points are inside of your elbows and knees, ankle, inner thighs temple area of your head, in front of your ears, etc.



Cover Article

ಎಲ್ಲರಿಗೂ ನಮಸ್ಕಾರ! ನಾನು ನಿಮ್ಮ ಸಿಂಪಲ್ ಹುಡುಗ ಸಚಿನ್ ಬನವಾಸಿ

By **Sachin Banavasi** (BA 2012)

ಹಾ

ಯ ಹಲೋ ನಮಸ್ಕಾರ ನಾನು ನಿಮ್ಮ ರೈನ್‌ಬೋ ಗೆಳೆಯ, ಸಿಂಪಲ್ ಹುಡುಗ ಸಚಿನ್ ಬನವಾಸಿ. ಪ್ರತಿ ಶನಿವಾರ ಬೆಳಿಗ್ಗೆ 6 ಗಂಟೆಗೆ ಈ ಅನೌನ್ಸೆಮೆಂಟ್ ಕೋಡೋವಾಗ ನನ್ನಲ್ಲಿ ಮೂಡೋವಷ್ಟು ಹುರುಪು ಬೇರೆ ದಿನಗಳಿಗೆ ಹೋಲಿಸಿದ್ರೆ ತುಸು ಹೆಚ್ಚೇ ಎಂದೇ ಹೇಳಬಹುದು.

ಆಕಾಶವಾಣಿಯಲ್ಲಿ ಆರ್‌ಜೆ ಆಗಿ ಆಯ್ಕೆ ಆದ ಮೊದಮೊದಲು ಕಾಡಿದ ಪ್ರಶ್ನೆ ಏನಪ್ಪ ಅಂದ್ರೆ, ಈಗಿನ ಸೋಶಿಯಲ್ ಮೀಡಿಯಾ ಕಾಲಘಟ್ಟದಲ್ಲಿ ಜನರು ರೇಡಿಯೋ ಕೇಳುತ್ತಾರೆ ಅಂತ. ಈ ಪ್ರಶ್ನೆಗೆ ಕೆಲವೇ ದಿನಗಳಲ್ಲಿ ಉತ್ತರ ಸಿಕ್ಕು. ಕೋರೋನಾ ಆಗಮನಕ್ಕಿಂತ ಮುಂಚೆ ಬೆಳಿಗ್ಗೆ 5 ಗಂಟೆಗೆ ಕಾರ್ಯಕ್ರಮ ಆರಂಭಿಸ್ತಾ ಇದ್ದಿ. ವಂದೇ ಮಾತರಂ ಹೇಳಿ, ಪಂಚಾಂಗ ಓದಿ, ಭಕ್ತಿಗೀತೆಗಳನ್ನು ಪ್ರಸಾರ ಮಾಡೋದೆ ತಡ, ಸ್ಪಡಿಯೋ ವಾಟ್ಸಾಪ್‌ನಲ್ಲಿ ಸಂದೇಶಗಳ ಸುರಿಮಳೆಯೇ ಆಗ್ತಿತ್ತು. ನಮ್ಮ ಆಕಾಶವಾಣಿ ಮಾತ್ರ ಪಂಚಾಂಗ, ಮಂಗಳಧ್ವನಿ ಎಂಬ ಪದ್ಧತಿಯನ್ನು ಮುಂದುವರೆಸಿಕೊಂಡು ಬಂದಿರೋದು ಅಂತ ಹೇಳ್ಕೊಳ್ಳೋದಕ್ಕೆ ಒಂಥರಾ ಹೆಮ್ಮೆ ಅನಿಸುತ್ತೆ. ಆದ್ರೂ ನಮ್ಮನ್ನ ಔಟ್‌ಡೇಟೆಡ್ ಆರ್‌ಜೆಗಳು ಅಂತ ಇದುವರೆಗೂ ಯಾರೂ ಪರಿಗಣಿಸಿಲ್ಲ. ಆಕಾಶವಾಣಿ ಯಾರು ಕೇಳುತ್ತಾರೆ? ರಿಟ್ರೈಡ್ ಆಗಿ ಮನೇಲಿ ಕೂತೋರು ಕೇಳ್ತೇಕು ಅಷ್ಟೇ ಅನ್ನೋ ಮಾತುಗಳನ್ನೂ ನಾವು ಕೇಳಿಸ್ಕೊಂಡಿವಿ. ಆದ್ರೆ ಅದು ಸತ್ಯಕ್ಕೆ ದೂರ. ಯಾಕಂದ್ರೆ ನಮ್ಮ ಕಾರ್ಯಕ್ರಮಗಳಿಗೆ ಬರೋ ಸಂದೇಶಗಳಿಂದ ಮಾತ್ರವಲ್ಲ ನಡೆಸಿದ ಸಮೀಕ್ಷೆ ಪ್ರಕಾರ ಕೂಡಾ, ಆಕಾಶವಾಣಿಗೆ ತನ್ನದೇ ಆದ ವಿಭಿನ್ನ ಕೇಳುಗ ವರ್ಗವಿದೆ ಅನ್ನೋದಂತೂ ಸ್ಪಷ್ಟವಾಗಿದೆ. ಹಾಗಂತ ಖಾಸಗಿ ರೇಡಿಯೋ ಚಾನೆಲ್‌ಗಳನ್ನು ಯಾರೂ ಕೇಳೋಲ್ಲ ಅಂತ ಹೇಳ್ತಲ್ಲ. ಕೇಳುಗರನ್ನು ಹಿಡಿದಿಟ್ಟುಕೊಳ್ಳುವ ಪ್ರಯೋಗಗಳನ್ನು ಎಲ್ಲ ರೇಡಿಯೋ ಸ್ಟೇಷನ್ ಆರ್ ಜೆಗಳು ಮಾಡ್ತಾನೆ ಇರ್ತಾರೆ.

ಇಲ್ಲಿ ಪ್ರಸ್ತಾಪ ಮಾಡ್ತಾ ಇರೋ ವಿಷಯ, ಖಾಸಗಿ ರೇಡಿಯೋ ವರ್ಸಸ್ ಆಕಾಶವಾಣಿ ರೇಡಿಯೋ ಅಲ್ಲ. ಒಟ್ಟಲ್ಲಿ ರೇಡಿಯೋ ಇಂದಿಗೂ ಚಾಲ್ತಿಯಲ್ಲಿದಿಯಾ? ರೇಡಿಯೋವನ್ನು ಎಂಜಾಯ್ ಮಾಡೋರು ಇನ್ನೂ ಇದಾರ ಅನ್ನೋದೆ ಇಲ್ಲಿನ ಪ್ರಶ್ನಾರ್ಥಕ ವಿಷಯ. ನೀವೇನಾದ್ರೂ ಇದೇ ಪ್ರಶ್ನೆಯನ್ನು ನನಗೆ ಕೇಳಿದ್ರೆ ಹೌದು ರೇಡಿಯೋ ಕೇಳುಗ ವರ್ಗ ಇನ್ನೂ ಇದೆ ಅಂತಾನೇ ಹೇಳ್ತಿನಿ.



ಸ್ಯಾಟ್‌ಫೋನ್ ಕೈಯಲ್ಲಿದ್ದು, ತಮ್ಮದೇ ಫ್ಲೇಲಿಸ್ಟ್ ರೆಡಿ ಮಾಡ್ಕೊಳ್ಳೋ ಅವಕಾಶ ಇರೋ ಈ ಕಾಲದಲ್ಲಿ ಯಾರು ರೇಡಿಯೋ ಕೇಳಾರೆ ಅಂತ ನೀವು ಮರುಪ್ರಶ್ನೆ ಹಾಕಿದ್ರೆ, “ನೋಡಿ ಇವು, ಇವು ಇವು...” ಅಂತ ತೋರ್ಸೋಕೆ ನಂಗೆ ಸಾಧ್ಯ ಇಲ್ಲ. ಆದ್ರೆ ನಾನು ಇಲ್ಲಿ ಪ್ರಸ್ತಾಪ ಮಾಡೋ ವಿಷಯಗಳೇ ನಿಮ್ಮ ಪ್ರಶ್ನೆಗೆ ಉತ್ತರ ನೀಡುತ್ತವೆ.

ರೇಡಿಯೋ ಅಂದ್ರೆ ಹಳೇ ಕಾಲದ ಅಜ್ಜನ ಪೆಟ್ಟಿಗೆ ನಿಜ. ಆದ್ರೆ ಆ ಪೆಟ್ಟಿಗೆ ಇವತ್ತು ತನ್ನ ಸ್ಟೈಲ್ ಬದಲಾವಣೆ ಮಾಡ್ಕೊಂಡಿದೆ. ಬ್ಯಾಂಡ್ ಬದಲಾಯಿಸೋ ಸ್ವಿಚ್ ಜಾಗದಲ್ಲಿ ಯುಎಸ್‌ಬಿ, ಎಸ್‌ಡಿ ಕಾರ್ಡ್ ಸ್ಲಾಟ್ ಬಂದಿದೆ. ಸೌಂಡ್ ಜಾಸ್ತಿ ಮಾಡ್ಕೊಳ್ಳೋಕೆ ಬ್ಲೂಟೂತ್ ಸಂಪರ್ಕದ ಪರಿಚಯ ಆಗಿದೆ. ಇದು ರೇಡಿಯೋ ಪೆಟ್ಟಿಗೆಯ ಹೊರನೋಟ ಅಷ್ಟೆ. ರೇಡಿಯೋ ಕಾರ್ಯಕ್ರಮಗಳ ರೂಪರೇಷೆಯಲ್ಲೂ ಬದಲಾವಣೆ ಆಗಿದೆ. ಇಮೇಲ್, ಎಸ್‌ಎಂಎಸ್ ಬಂದ ಮೇಲೆ ಪೋಸ್ಟ್ ಆಫೀಸು ಸ್ಪೀಡ್ ಪೋಸ್ಟ್, ಬ್ಯಾಂಕಿಂಗ್ ವ್ಯವಹಾರಗಳನ್ನು ಪರಿಚಯಿಸಿ ಹೇಗೆ ತನ್ನ ತಳವನ್ನು ಗಟ್ಟಿ ಮಾಡಿಕೊಳ್ಳೋ ಅದೇ ರೀತಿ, ರೇಡಿಯೋ ಕೂಡಾ ಕಾಲಘಟ್ಟ ಮತ್ತು ಕೇಳುಗರ ಅಭಿರುಚಿಗಳಿಗೆ ಅನುಗುಣವಾಗಿ ತನ್ನನ್ನು ತಾನು ಟ್ಯೂನ್ ಮಾಡಿಕೊಳ್ಳುತ್ತೆ.

ನೀವು ಯಾವತ್ತಾದ್ರೂ ರೇಡಿಯೋ ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಕೇಳಾ ನಿಮಗೆ ಇಷ್ಟ

ಆಗಿರೋ ಹಾಡನ್ನು ಫ್ಲೇ ಮಾಡಿ ಅಂತ ರಿಕ್ಲೆಸ್ಟ್ ಮೆಸೇಜ್ ಕಳಿಸಿದ್ದಿರಾ? ಇಲ್ಲಾ? ಹಾಗಾದ್ರೆ ಈಗ್ಗೆ ಆ ಪ್ರಯೋಗ ಮಾಡಿ. ಅದರಲ್ಲಿರೋ ಕಾತರವೇ ಬೇರೆ. ನಿಮ್ಮ ಮೊಬೈಲ್‌ನಲ್ಲಿ ಅಥವಾ ಅಪ್ಲಿಕೇಶನ್‌ಗಳಲ್ಲಿ ನೂರಾರು ಹಾಡುಗಳಿರಬಹುದು. ಅವುಗಳನ್ನು ನೀವು ಯಾವಾಗ ಬೇಕೋ ಆವಾಗ ಫ್ಲೇ ಮಾಡ್ಕೊಂಡು ಕೇಳಬಹುದು. ಆದ್ರೆ ರೇಡಿಯೋದಲ್ಲಿ ನಿಮ್ಮ ಹಾಡು ಫ್ಲೇ ಆಗುತ್ತೆ ಅಂತ ಕಾಯೋ ಆ ಕ್ಷಣ ಇದಿಯಲ್ಲ, ಅದನ್ನು ಯಾವ ಫ್ಲೇಲಿಸ್ಟ್ ಕೂಡಾ ಮೀರಿಸೋಕೆ ಆಗಲ್ಲ. ನಿಮಗೆ ಪೋಸ್ಟ್‌ಕಾರ್ಡ್ ಪರಿಚಯ ಇದಿಯಾ? ಅದೇ 50 ಪೈಸೆಗೆ ಪೋಸ್ಟ್ ಆಫೀಸ್‌ನಲ್ಲಿ ಸಿಕ್ಕಾ ಇತ್ತಲ್ಲ ಅದು. ಇಲ್ಲ ಅಂದ್ರೆ ನಿಮ್ಮ ಮನೇಲಿ ಹಿರಿಯರು ಯಾರಾದ್ರೂ ಇದ್ದ ಕೇಳ್ ನೋಡಿ. ಅವು ಮೊದಲು ಹೇಳೋದೆ ಆ ಕಾರ್ಡ್‌ನಲ್ಲಿ ರೇಡಿಯೋಗೆ ಪತ್ರ ಬರಿತಾ ಇದ್ದಿ ಅಂತ. ನಿಮಗೆ ಆಶ್ಚರ್ಯವಾಗಬಹುದು. ಇಂದಿಗೂ ಆಕಾಶವಾಣಿಗೆ ಪೋಸ್ಟ್‌ಕಾರ್ಡ್ ಮೂಲಕ ಪತ್ರ ಬರಿಯೋ ಕೇಳುಗರಿದ್ದಾರೆ!!

ನಮ್ ರೇಡಿಯೋ, ರೇಡಿಯೋ ಗಿರ್‌ಮಿಟ್, ಮಧುರ ತರಂಗ ಮುಂತಾದುವುಗಳೆಲ್ಲ ಈಗಿನ ಆನ್‌ಲೈನ್ ರೇಡಿಯೋಗಳು. ಈಗಾಗಲೇ ಹೇಳಿದಂತೆ, ರೇಡಿಯೋ ತನ್ನ ಶೈಲಿ ಮಾತ್ರವಲ್ಲ, ತಂತ್ರಜ್ಞಾನ ಮತ್ತು ತಲುಪುವಿಕೆಯಲ್ಲೂ ಬದಲಾವಣೆ ಮಾಡಿಕೊಂಡಿದೆ. ಮೊದಲು ಬೆಂಗಳೂರಿಗೆ

ಮಾತ್ರ ಸೀಮಿತವಾಗಿದ್ದ ಎಫ್‌ಎಂ ರೇಡಿಯೋಗಳನ್ನು ಈಗ ಪ್ರಪಂಚದ ಯಾವುದೇ ಮೂಲೆಯಲ್ಲಿ ಕುಂತು, ನಿಂತು, ಮಲಗಿಯಾದ್ದೂ ಕೇಳಬಹುದು. ಇದರಿಂದಲೇ ರೇಡಿಯೋ ಕೇಳುಗರ ಪ್ರಮಾಣ ಹೆಚ್ಚಾಗುತ್ತಾ ಇದೆ. ರೇಡಿಯೋ ತನ್ನ ವ್ಯಾಪ್ತಿಯನ್ನು ಹೆಚ್ಚಿಸಿಕೊಳ್ಳೋದಕ್ಕೆ ತನ್ನ ನಿಯಮಗಳಲ್ಲಿ ಅನೇಕ ಸಡಿಲಿಕೆಗಳನ್ನು ಮಾಡ್ಕೊಂಡು ಬರ್ತಾನೇ ಇದೆ. ಉದಾಹರಣೆಗೆ ಹೇಳೋದಾದ್ರೆ, ರೇಡಿಯೋ ಆರಂಭವಾದ ಮೊದಲಿನ ದಿನಗಳಲ್ಲಿ ರೇಡಿಯೋ ಟ್ರಾನ್ಸ್‌ಮಿಟರ್‌ಗಳು ಅಂದ್ರೆ ರೇಡಿಯೋ ಬಾಕ್ಸ್‌ಗೆ ಸರ್ಕಾರದಿಂದ ಅನುಮತಿ ಪಡೆಯಬೇಕಿತ್ತು. ಈಗ ನೀವು ಕೇಬಲ್ ಕನೆಕ್ಷನ್‌ಗೆ ಯಾವ ರೀತಿ ತಿಂಗಳ ಶುಲ್ಕ ಕಟ್ಟಿರೋ ಅದೇ ರೀತಿ ರೇಡಿಯೋಗೂ ಪ್ರತಿ ತಿಂಗಳು ರಿನೀವಲ್ ಚಾರ್ಜ್ ಅಂತ ಪಾವತಿ ಮಾಡ್ಬೇಕಿತ್ತು. ನಂತರ ಅದು ವಾರ್ಷಿಕ ಪಾವತಿಯಾಯ್ತು.

ಅಂದ ಹಾಗೆ ಆನ್‌ಲೈನ್ ರೇಡಿಯೋ ಅನ್ನೋ ಪರಿಕಲ್ಪನೆ ಸುಮಾರು 10 ವರ್ಷಗಳಿಂದೀಚೆ ಉಗಮವಾಯ್ತು. ಇಂತಹ ರೇಡಿಯೋವನ್ನು ಆರಂಭಿಸೋದಕ್ಕೆ ಭಾರತ ಸರ್ಕಾರದ ಪ್ರಸಾರ ಸಚಿವಾಲಯದಿಂದ ಅನುಮತಿ ಪಡೆಯೋ ಅವಶ್ಯಕತೆ ಇಲ್ಲ. ನಿಮ್ಮದೇ ಆದ ವೆಬ್‌ಸೈಟ್ ಅಥವಾ ಮೊಬೈಲ್ ಅಪ್ಲಿಕೇಶನ್ ಇದ್ರೆ ಸಾಕು. ನೀವೂ ರೇಡಿಯೋ ಮಾಲೀಕರಿಂದ ಹಿಡಿದು, ಪ್ರಸಾರಕರು, ಉದ್ಯೋಷಕರೂ (ಆರ್‌ಜೆ) ಆಗಬಹುದು. ಆ ಮಟ್ಟಿಗೆ ರೇಡಿಯೋ

ತನ್ನ ವ್ಯಾಪ್ತಿಯನ್ನು ಹೆಚ್ಚಿಸಿಕೊಂಡಿದೆ. ಆದ್ರೆ ಅದಷ್ಟೋ ಆನ್‌ಲೈನ್ ರೇಡಿಯೋಗಳು ಆರಂಭಿಕ ಶೂರತ್ವದಲ್ಲಿ ಅತಿ ಉತ್ಸಾಹದಿಂದ ಪ್ರಾರಂಭವಾದ್ದು. ಆದ್ರೆ ಅಷ್ಟೇ ಬೇಗ ಬಳಲಿ, ಬಸವಳಿದು ಬೆಂಟಾಗಿ ಹೋದ್ದು. ಆದ್ರೆ ವಿಚಾರ ಅದಲ್ಲ. ರೇಡಿಯೋವನ್ನು ಆರಂಭಿಸೋದು ಇಷ್ಟು ಸುಲಭವಾಗಿದೆಯಲ್ಲ ಅನ್ನೋದೆ ಆಶ್ಚರ್ಯದ ಜತೆಗೆ ಖುಷಿಯ ಸಮಾಚಾರ.

ಒಂದು ಸಲ ನಾನು ಹೆಬ್ಬಾಳ ಇಂದ ಕೆ.ಆರ್. ಪುರದವರೆಗೂ ಡ್ರೈವ್ ಮಾಡ್ಕೊಂಡು ಹೋಗಿದ್ದೆ. ಅದು ಸುಮಾರು 25 ನಿಮಿಷಗಳ ಪ್ರಯಾಣ (ಟ್ರಾಫಿಕ್ ಇಲ್ಲ ಅಂದ್ರೆ). ನನ್ನ ಕಾರ್‌ನಲ್ಲಿ ಆಗ ಫ್ಲೇ ಆಗ್ತಾ ಇದ್ದಿದ್ದು ಯಾವುದೋ ಖಾಸಗಿ ರೇಡಿಯೋ ಸ್ಟೇಷನ್. ಹೆಬ್ಬಾಳದಲ್ಲಿ ಆರಂಭವಾದ ಜಾಹೀರಾತು ನನ್ನ ಕಾರ್ ಕೆ.ಆರ್.ಪುರ ಬ್ರಿಡ್ಜ್ ಇಳಿದ್ರೂ ಕೂಡಾ ಮುಗಿದಿರಲಿಲ್ಲ. ಒಂದೇ ಒಂದು ಹಾಡು ಕೂಡಾ ಈ ಅವಧಿಯಲ್ಲಿ ಫ್ಲೇ ಆಗಿಲ್ಲ. ತುಂಬಾ ಕೇಳುಗರಿಗೆ ಈ ಅನುಭವ ಆಗಿರುತ್ತೆ. ಬರೀ ಅಡ್ವರ್ಟೈಸಿಂಗ್‌ಮೆಂಟ್ ಕೇಳೋದಕ್ಕೆ ಯಾಕ್ರೀ ರೇಡಿಯೋ ಅನ್ ಮಾಡ್ಬೇಕು ಅಂತ ಪ್ರಶ್ನೆ ಮಾಡೋರೂ ಇದಾರೆ. ಅವರಿಗೆ ನಾನು ಕೊಡೋ ಸಲಹೆ ಅಂದ್ರೆ ಆಕಾಶವಾಣಿ ರೇಡಿಯೋ ಸ್ಟೇಷನ್‌ಗಳನ್ನು ಕೇಳಿ. ಎಫ್‌ಎಂ ರೈನ್‌ಬೋ 101.3, ವಿವಿಧ ಭಾರತಿ 102.9, ನೀವು ಸಂಗೀತಪ್ರಿಯರಾಗಿದ್ದರೆ ರಾಗಂ 24*7, ಹೀಗೆ ಎಲ್ಲ ಕೇಳುಗ ವರ್ಗಕ್ಕೂ ಮಾಹಿತಿ ಜತೆಗೆ ಮನರಂಜನೆಯನ್ನು ಒದಗಿಸೋದ್ರಲ್ಲಿ ಆಕಾಶವಾಣಿ ಇಂದಿಗೂ ಮೊದಲ ಸ್ಥಾನದಲ್ಲಿದೆ. ಆಟೋಗಳಲ್ಲಿ, ಟೈಲರ್ ಅಂಗಡಿ, ಗಾರ್ಮೆಂಟ್‌ಗಳಲ್ಲಿ ಈಗಲೂ ಅನುರಣಿಸೋ ರೇಡಿಯೋ ಸ್ಟೇಷನ್ ಅಂದ್ರೆ ಆಕಾಶವಾಣಿ. ಕಿರುಚಾಟವಿಲ್ಲದೇ, ಡಬ್ಬಲ್ ಮೀನಿಂಗ್ ಹಾಡುಗಳಲ್ಲದೇ ಎಲ್ಲರಿಗೂ ಉಪಯುಕ್ತವಾಗಿರೋ ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಪ್ರಸಾರ ಮಾಡೋದ್ರಲ್ಲಿ ಇಂದಿಗೂ ಆಕಾಶವಾಣಿಯನ್ನು ಮೀರಿಸುವಂತಹವರು ಯಾರೂ ಇಲ್ಲ.

ಸುಮಾರು 60-70 ದಶಕದ ಕಾಲಘಟ್ಟದಲ್ಲಿ ಒಬ್ಬ ವ್ಯಕ್ತಿ ಎಚ್‌ಎಂಟಿ ವಾಚ್ ಕಟ್ಟೊಂಡು, ಅಟ್ಲಾಸ್ ಸೈಕಲ್ ಹತ್ತೊಂಡು, ಸೈಕಲ್ ಹ್ಯಾಂಡಲ್‌ಗೆ ಮರ್ಫಿ ರೇಡಿಯೋ. ಸಿಗಿಸ್ಕೊಂಡು ಬರ್ತಾ ಇದಾನೆ ಅಂದ್ರೆ, ಅವನು ಕೆಲವು ದಿನಗಳ ಹಿಂದಷ್ಟೇ ಮದುವೆ ಆಗಿದಾನೆ ಅನ್ನೋದು ಕನ್ನರ್ಮ್

ಆಗಿರ್ತಿತ್ತು. ಯಾಕಂದ್ರೆ ಇವುಗಳೇ ಆಗಿನ ವರದಕ್ಷಿಣೆ ಡಿಮ್ಯಾಂಡ್‌ಗಳಾಗಿದ್ದು. ವರನಿಗೆ ರೇಡಿಯೋ ಕೊಟ್ಟಲ್ಲ ಅನ್ನೋ ಕಾರಣಕ್ಕೆ ಮಂಟಪದಲ್ಲೇ ಮದುವೆಗಳು ಮುರಿದುಬಿದ್ದ ಉದಾಹರಣೆಗಳಿವೆ. ಅಲ್ಲಿಂದ ಇಲ್ಲಿವರೆಗೂ ರೇಡಿಯೋ ಬೆಳೆದುಕೊಂಡು ಬಂದ ಪರಿ ನಿಜಕ್ಕೂ ಮೆಚ್ಚತಕ್ಕಂತಹದ್ದು. ಸಿನಿಮಾ, ಟಿವಿ, ಇಂಟರ್‌ನೆಟ್, ಸೋಶಿಯಲ್ ಮೀಡಿಯಾ, ಯೂಟ್ಯೂಬ್ ಈ ಎಲ್ಲ ಹೊಡೆತಗಳನ್ನು ಎದುರಿಸಿಕೊಂಡು ಬಂದ ರೇಡಿಯೋ ಇಂದಿಗೂ ಈ ಎಲ್ಲ ಮಾಧ್ಯಮಗಳಿಗೂ ಸರಿಸಮಾನವಾಗಿ ನಿಂತಿದೆ. ಇದಕ್ಕೆ ಕಾರಣವೇನಂದ್ರೆ ಆಯಾ ಕಾಲಘಟ್ಟಕ್ಕೆ ತಕ್ಕಂತೆ ರೇಡಿಯೋ ಮಾಡಿಕೊಂಡ ಬದಲಾವಣೆಗಳು. ರೇಡಿಯೋದ ಈ ಅನುಭವವನ್ನು ನೀವೂ ಪಡೆಯಬೇಕು ಅಂದ್ರೆ ಈಗ್ಲೇ ಅಮೇಜಾನ್‌ನೋ, ಫ್ಲಿಪ್‌ಕಾರ್ಟ್‌ನಲ್ಲೋ ಅಥವಾ ಸೀದಾ ಅಂಗಡಿಗೆ ಹೋಗಿ ಒಂದು ರೇಡಿಯೋ ಖರೀದಿಸಿ. ಒಂದೆರಡು ದಿನ ರೇಡಿಯೋ ಕೇಳೋ ಅಭ್ಯಾಸ ಮಾಡ್ಕೊಳ್ಳಿ. ಇದುವರೆಗೂ ನಿಮ್ಮ ಕಣ್ಣೆದುರಿಗೂ ಇದ್ದು, ನೀವು ಮಿಸ್ ಮಾಡ್ಕೊಂಡ ಅನುಭವ ನಿಮ್ಮದಾಗುತ್ತೆ. ಸಾಧ್ಯವಾದ್ರೆ ನಿಮ್ಮ ಅನುಭವಗಳನ್ನು ನನ್ನ ಇಮೇಲ್‌ಗೆ ಕಳಿಸಿ ಹಂಚ್ಕೊಳ್ಳಿ. ■



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ಬರೀ ಅಡ್ವರ್ಟೈಸಿಂಗ್‌ಮೆಂಟ್ ಕೇಳೋದಕ್ಕೆ ಯಾಕ್ರೀ ರೇಡಿಯೋ ಅನ್ ಮಾಡ್ಬೇಕು ಅಂತ ಪ್ರಶ್ನೆ ಮಾಡೋರೂ ಇದಾರೆ. ಅವರಿಗೆ ನಾನು ಕೊಡೋ ಸಲಹೆ ಅಂದ್ರೆ ಆಕಾಶವಾಣಿ ರೇಡಿಯೋ ಸ್ಟೇಷನ್‌ಗಳನ್ನು ಕೇಳಿ.

A GUIDE
TO
INVEST-
ING
FOR STUDENTS

Finance

by **Shambhu N.** (BCom 2019)



Financial independence, this has never been more important than now. Financial independence is not just about saving money and holding it for future emergencies. Saving your money doesn't create wealth, it does not secure or safeguard your money

against inflation. It just sits in your bank account earning a little interest. Whereas investing create a corpus of wealth and also provides an additional source of income. Therefore financial freedom is about investing in the right assets or financial instruments which will appreciate in the future and also provide us with a positive cash flow.

This pandemic has taught everyone to be more careful and attentive towards finance and their expenses. As commerce students we should know how to create value and wealth. It is very essential to learn and invest from a very young age. This will help us to take advantage of the compounding effect and also exploit the opportunities available right now. It is better to take risk and invest than to regret not risking earlier. As students we have the obligation of improving our skills and building newer ones. Investing is one such skill and necessity that everyone must learn and do or else risk losing everything they have.

As I said earlier there are various benefits of starting to invest as students, we learn immense real world knowledge about how markets work and the economy functions. We have more exposure to current trends and newer regulations this way we stay ahead of our peers. We also learn to control our expenses and can easily become independent sooner than most.

IS IT SAFE TO INVEST?

Absolutely, yes! Although the markets are a little volatile than traditional investments like gold and real estate, the volatility is what makes it a suitable platform to invest. As students we can learn to manage risk and also traders prefer volatility because that's where money is made. We can start to invest with little as 100 INR and make a double digit profit within a few weeks.

HOW TO START INVESTING FROM SCRATCH?

To invest in any type of markets like equities, F&O, commodities or cryptocurrency we need to have a Bank Account, ID proof and PAN Card. Using these documents, one can open a Demat trading account with any brokerages. As students and a fresher in the field of investing we should invest only in

equities and mutual funds. And slowly after learning the basics get into futures, options and commodities. Intra-day trading is a high risk for students as it is highly volatile and requires a lot of time and energy towards analysis and charting.

WHAT DOES A GOOD PORTFOLIO LOOK LIKE?

Every persons portfolio is unique and customised as per his/her needs. A portfolio shouldn't be completely contained of one product. It should be diversified into various different instruments to avoid/ contain losses. A student portfolio should be moderately safe and a little aggressive. The main focus should be on mutual funds and equity stocks. A little can be invested into gold to hedge against any market crashes. Cryptocurrency is a huge risk and it is currently not embraced by our government and other financial institutions. All these investments can be made and traded through dummy platforms so as to learn before investing real money. So below is a look at how one can effectively diversify their portfolio according to percentages.

DIGITAL GOLD

Digital gold is one of the safest investments one can get into. Although

there is a little appreciation in short period, it acts like a hedge against any economical crisis. It can be a good long term investment. So we can allocate Gold to be anywhere from 5-10 % of our portfolio

MUTUAL FUNDS/ INDEX FUNDS

Mutual funds give us better returns than traditional recurring bank deposits. It is one of the best suitable investments a student can make. It gives the opportunity to diversify into various companies for a fraction of price of those shares. It saves the hassle of buying and selling shares and also reduces the risk of inexperience. It saves us time and we can also learn how a mutual fund functions and the various laws and regulations relating to it. Mutual funds offer a great investment opportunity for students with various monthly SIPs starting from INR 100 only. A first one time lump sum with monthly SIP and reinvesting any interest/ dividend received in a proper growth oriented Mutual Fund will create a big corpus by the time we finish our degree. We can invest money as and when we want into these funds and this creates a good opportunity for students to cut down on unwanted expenses and invest into creating value. Mutual fund apps like GROWW and ET MONEY provide access to various funds. Mutual funds must create a major chunk of a students portfolio of around 50-55%.

INDIVIDUAL EQUITY STOCKS

A little bit risky but highly rewarding, stocks are a investors best Friend. You treat it well with good research and give it time, it will reward you with good returns. Although volatile as I said earlier the best instrument to make money. We need to invest in stocks and not do

intraday trading as students. Investing in stocks can differ from weeks to months and some stocks are worth holding for long term gains. Investing in stocks help us to learn and also teach us about capital gains. This gives us first hand experience on how our careers can go if we choose the path of analysts, traders or as investment bankers. Brokerage platforms like GROWW, KITE by ZERODHA or UPSTOX can be used for investing easily. Our portfolio should consist around 30% of individual stocks.

CRYPTOCURRENCY/CASH

A bit controversial instrument but the technology behind it revolutionised the entire monetary system. Wrecked havoc in the lanes of finance world by becoming the most profitable investment instrument in the history of the world. A little over 100 USD in 2010 would be easily worth 6 million USD in 2021!! I was introduced to cryptocurrency by my Friend Achyuth and watching Meet Kevin videos on YouTube. Highly not recommended, but if you want to learn about how it works and can risk losing money for high returns, then it is good to go ahead to invest in cryptocurrencies. We must only invest in highly accepted and highly traded currencies like BITCOIN, ETHERUM etc. Losing money is highly guaranteed but the risk is worth being a part of a revolution. One can contribute around 5-10% of their portfolio into this.

RETIREMENT SCHEMES

Although a good avenue to park funds for retirement, it cannot be withdrawn without implications and fines. I will not consider this as an investment but just as a safety net for the future. Retirement schemes like National Pension Scheme

and other private bank schemes can be utilised to have a cover for the future. We must completely segregate this from our portfolio. NPS is a good scheme which can be availed by any person (citizen of India). We receive a unique PRAN Card just like a PAN Card. It consists of two tiers 1 and 2.

We can start an SIP in tier 1 NPS account easily through ET money app or KFinTech website. We can also put in additional funds as and when we require into tier 1 and tier 2 accounts.

Retirement schemes such as this provide a huge payout when we retire at the age of 60. It is advisable to start as early as possible, whatever small the amount is because the factor of compounding will provide better appreciation as more years pass by. We can also avail tax benefits in certain schemes. And we can always increase the amount of SIP contribution being made into our retirement account. A simple SIP of 1000 to 2500 INR is advisable to start a retirement account.

Using all these different financial instruments anyone can become financially literate and independent within a short period of time. We should always remember that having the option to buy a certain luxury at any point of time is more satisfying than actually buying the luxury with a credit. We must not give into the attraction of instant gratification and doing so will increase our financial stability and freedom to do anything we want. It is highly essential for students to learn about investing and have real investments to safeguard their future. Personal Investing will also act as a first step towards building careers in the future. I hope this will help more and more students realise the power of compounding and wealth creation in their early adulthood and excel towards financial freedoms soon. ■

All investment strategies and investments involve risk of loss. Nothing contained in this magazine should be construed as investment advice. The author and the magazine are not responsible for any losses due to subject's investments. The article is not, and should not be construed as, a recommendation or as a guarantee of any specific outcome or profit.

STOICISM

Philosophy

by **Vaishnav Sunil**, II BBA B

Greek Philosophy started rising in the 6th Century BCE, during the times when the people of Greece were struggling to stop the invasions from the East. Since its beginning, Greek Philosophy has caught widespread attention around the world. Even to this day Greek Philosophy provides handbooks on topics varying from how to control a state to how to live a fulfilled and satisfied life.

Stoicism was one branch of this philosophy which gained huge support in Ancient Greece and Rome. Stoicism is a tool that helps in the pursuit of self-mastery. It teaches people how to be calm and brave in the face of overwhelming anxiety and pain. When one thinks of Stoicism, three names that always pop up in our heads are Marcus Aurelius, Seneca and Epictetus. Marcus Aurelius as a Roman Emperor, Seneca as a political advisor and Epictetus was a slave turned prominent teacher. These three are the torch bearers of Stoicism. The books written by them is covered with an abundance of wisdom along with ways in which people can start practising the Stoic way of life themselves.

“Of all people only those are at leisure who make time for philosophy, only they truly live.”

– Seneca

Stoicism has 4 virtues. They are Courage, Temperance, Justice and Wisdom. These four are the most essential values in Stoic philosophy. Marcus Aurelius beautifully wrote—

“If at some point in your life you should come across anything better than justice, truth, self-control, courage—it must be an extraordinary thing indeed.”

This was nearly twenty centuries ago. Surely we have discovered and invented new things since then. The internet, better medicine, better travel. But we still haven't found anything better than the virtues mentioned by Marcus Aurelius and it is very unlikely that we ever will. Almost everything we face in life is another opportunity to respond with these four virtues.

There are some very powerful books on Stoicism that has been written and has survived till the modern day world. Meditations by Marcus Aurelius is

probably the best document ever made on Stoicism. It is the private thoughts of the world's most powerful man giving advice to himself on how to make good on the responsibilities and obligations of his positions. Anybody who reads this book will never be disappointed by its contents. The reader would be enlightened with some eye opening thoughts on dealing with problems in their lives and gaining self-control. Letters from a Stoic by Seneca is another great book in the field of Stoicism. As Nero's tutor, Seneca's job was to reduce the terrible decisions of a terrible man. Another great work of Seneca, an essay, is On the Shortness of Life. Discourses by Epictetus is another equally good book on the topic of Stoicism.

Even to this day, Stoic ways of life is still influencing the lives of many great people. Even though the ways of the Stoic may be hard and intimidating, everybody should incorporate Stoic principles into their lives at least to some extent to lead a fulfilling and satisfied life with no regrets. ■



Seneca



Epictetus



Marcus Aurelius

INFLUENCE OF PROGRAMMING IN MODERN LIFE

By **Raghavan. R**, II BCom F

Humans interact with each other through various forms of communication, it can be verbally, written, audible or visual. Similarly, to communicate with machines, programs act as a medium through which one can interact with the machines. Programming is the part of creating a set of instructions to perform a specific task.

The first programming language was developed by Lady Ada Lovelace and Charles Babbage in the year 1883. Ever since then many programming languages gained popularity, namely C++, C, Java, JavaScript, Python, etc. These languages can also be used to develop embedded domain-specific languages that can expressively and briefly model issues inherent in distributed systems including concurrency, parallelism, and fault tolerance.

In recent times programming has been an essential part of the digital era. Along with advances in technology, a programmer is advancing using various programming techniques. These new techniques take advantage of the high-speed checked operation of machines to perform the routine work of

programming. Every single application on the web or any other device is created using computer programming, to provide a desired output or result to the user. It is quite conceivable that these techniques will exert a strong influence on structural design in the future. Programs are created to take over tasks that are difficult for humans to perform. For example, the billing system in shops or a supermarket is based on a computer program that automatically generates a bill based on the products purchased. Even for scientific research, computers are utilized for data recording and statistical analysis, all made possible through computer programs. Computer programs are heavily involved in the take-off and landing of airplanes and allow an airplane to autopilot. Besides, computers are used in air traffic control to map flight plans for efficiency and safety.



```

You Can Try It !

// Sample JAVA Program
class HelloWorld
{
    public static void main(String[] args)
    {
        System.out.println("Hello, World!");
    }
}

Output
Hello, World!

```

Programs play an important role in the development of technology in recent times. By using various programming languages programmers are also to develop and improve various software and technological improvements which makes it more user-friendly. A program can be used in various ways, it can be used to design web pages or websites, game development, software development, technological improvements, system security, etc. Countries like China, the USA, and Russia have their defence system programmed which monitors any outsiders invading within the geographical boundaries of the country. Today, Java continues to be the platform of choice for middleware and distributed systems development. Targeting the Java Virtual Machine (JVM) allows developers to write portable code, which is important in heterogeneous environments. Java is largely considered easier than C++, allowing more developers to use it effectively.

Yes, I believe everyone should know to program although not essential. If everyone understood the power of programming, we can diversify our input in how we protect the environment, how we improve our health, social environment, etc. the more people contribute ideas, innovations, we have the bigger options available to us to solve problems. The technological revolution will not stop here and we have to find a way to make things better for the mass benefit and make sure to reduce the negative influence that it is capable of doing to the people. There is no better way of doing this than understanding the magnitude of how programming plays its part in our daily lives. ■



Suez Canal Blocked After Giant Container Ship Gets Stuck

By **Prajwal P.K.**, I BCom (Hons)

A giant container ship the length of four football pitches has become wedged across Egypt's Suez Canal, blocking one of the world's busiest trade routes. The ship, stretching more than 1,300 feet, ran aground and blocked one of the world's most vital shipping lanes, leaving more than 100 ships stuck at each end of the canal.

About 12% of global trade passes through the Suez Canal, which connects the Mediterranean to the Red Sea and provides the shortest sea link between Asia and Europe.

The Ever Given, registered in Panama and operated by the shipping company Evergreen, was bound for the port city of Rotterdam in the Netherlands from China and was passing northwards through the canal on its way to the Mediterranean.

The 200,000 tonne ship, built in 2018 and operated by Taiwanese transport company Evergreen Marine, ran aground and became lodged sideways across the waterway at about 07:40 local time (05:40 GMT) on Tuesday. At 400m long and 59m wide, the ship has blocked the path of other vessels which are now trapped in lines in both directions.



Traffic has resumed in Egypt's Suez Canal after a stranded container ship blocking it for nearly a week was finally freed by salvage crews.

Tug boats honked their horns in celebration as the 400m-long (1,300ft) Ever Given was dislodged on Monday with the help of dredgers. Hundreds of ships were waiting to pass through the canal which links the Mediterranean to the Red Sea.

It is one of the world's busiest trade routes.

How was the ship freed?

Salvage teams had faced a daunting challenge after the 200,000-tonne ship ran aground last Tuesday morning in high winds and a sandstorm which reduced visibility.

A Dutch specialist team, SMIT, oversaw a flotilla of 13 tugs, small but powerful vessels that can shift large ships, as they tried to dislodge the Ever Given.

Dredgers were brought in and dug 30,000 cubic metres of mud and sand from beneath the ends of the ship.

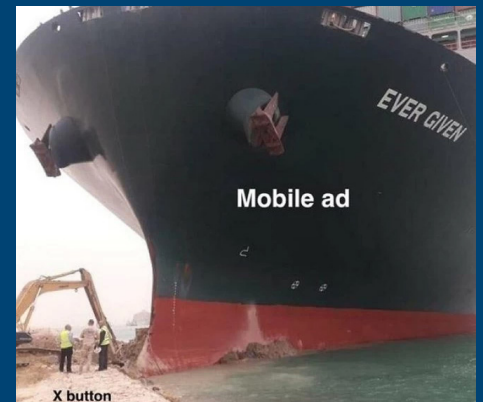
Over the weekend, it was feared that some of the ship's cargo of some 18,000 containers would have to be removed in order to lighten the load.

But high tides helped the tugs and dredgers in their work and early on Monday, the stern (rear of the ship) was freed and the great ship swung across the canal, to shouts of celebration. Hours later, the bow (front) too came unstuck, and the Ever Given was able to move out.

The vessel was towed to the Great Bitter Lake, which sits between two sections of the canal to the north of the salvage site, where it will undergo safety checks. ■

About Memes

It was the ship that launched a thousand memes, with social media users sharing viral images of a giant container vessel wedged into the banks of the Suez Canal in Egypt.





Will the Challengers Rule the Greatest stage of them all?

Sports

By **Amogh P. Kumar**, II BCom H

The Indian Premier League is a festival of cricket celebrated in India. The biggest stage for cricket and the fans of the game.

The Indian Premier League (IPL) is a professional Twenty20 cricket league, contested by eight teams based out of eight different Indian cities. The league was founded by the Board of Control for Cricket in India (BCCI) in 2007. It is usually held between March and May of every year and has an exclusive window in the ICC Future Tours Programme. It is the most-watched cricket league in the world and in 2014 was ranked sixth by average attendance among all sports leagues. The league has been entertaining people over the past 13 years and it is one of the world's biggest tournaments. IPL is the perfect treat during summer for the cricket lovers of every country and is almost the perfect form of entertainment a family needs during the summer nights to spend with family.

IPL is the battle for the playoffs against 8 teams from different parts of the country. The format for the league is

for every team to play every other team twice in the league stage, one game in their home ground and the other in the respective team's home ground. The top 4 teams after the league stage qualify for the playoffs. The top teams play against each other in the 1st qualifier, the winning team gets direct entry to the final, while the losing team get another chance to play in the final by playing in the 2nd qualifier. The second qualifier is a match played by the losing side of the 1st qualifier and the winner of the eliminator. The eliminator is played between the 3rd placed and the 4th placed teams in the league stage. The winner of the eliminator plays against the losing side of qualifier one to get a chance to play in the final with the winner of qualifier 1.

The teams acquire players through any of the three ways: the annual player auction, trading players with other teams during the trading windows, and signing replacements for unavailable players. Players sign up for the auction and also set their base price, and are bought by the franchise that bids the highest for them.

Unsold players at the auction are eligible to be signed up as replacement signings.

The 2019 season of the IPL offered total prize money of ₹500 million (US\$7.0 million),

with the winning team netting ₹200 million (US\$2.8 million). The first and second runners up received ₹125 million (US\$1.8 million) and ₹87.5 million (US\$1.2 million), respectively, with the fourth-placed team also winning ₹87.5 million (US\$1.2 million). The other teams are not awarded any prize money.

Many young Indian cricketers are given opportunities to showcase their cricketing skills and they are also guided by experienced players. It is a tournament where even the young overseas players are given opportunities to showcase their cricketing skills. Many foreign players were immediately selected to their national side soon after their good performance in the IPL, and one such good example is Glen Maxwell from Australia. During the auction of the 11th edition of the IPL, players from Afghanistan, Nepal were bought by different franchises. Players like M.S Dhoni, Virat Kohli, Hardik Pandya etc. became more popular and favourites among the people through IPL.

Rajasthan Royals were the winners of the 1st edition of IPL. Currently, Mumbai Indians is the only team to have 3 IPL titles under them and both Chennai Super Kings and Kolkata Knight Riders



have 2 IPL titles under them and these 3 are the most successful teams in the IPL.

The Royal Challengers Bangalore (often abbreviated as RCB) are a franchise cricket team based in Bangalore, Karnataka, that plays in the Indian Premier League (IPL). It was founded in 2008 by United Spirits and named after the company's liquor brand Royal Challenge. Since its inception, the team has played its home matches at the M. Chinnaswamy Stadium.

The Royal Challengers have never won the IPL but finished runners-up on three occasions between 2009 and 2016. Their lack of success over the years despite the presence of various notable

players has earned them the tag of "underachievers"

The team holds the records of both the highest and the lowest totals in the IPL – 263/5 and 49 respectively.

The Royal Challengers Bangalore are the most entertaining team and it is the only team full of star players. Though they have reached the finals many times, they have never won an IPL title and they are surely looking forward to lifting the 13th edition cup. IPL season

brings out positive vibes on all of us and the world. IPL is the true factor that always keeps everyone's summer entertained and engaged.

The Royal Challengers Bangalore is led by the Indian cricket team captain Virat Kohli. Virat Kohli has been with RCB ever since the first season of the Indian Premier League which started in 2008. He is the only player to have been with the same team since the inaugural season.



RCB has helped Virat grow as a player by being guided by many of the legends who played for RCB such as Rahul Dravid, Brendon McCullum, Muttiah Muralitharan, Mark Boucher and many more. RCB gave ground for the most prolific chemistry and bond to be grown between two of the finest players of the game Virat Kohli and Abraham Benjamin De Villiers. They have been the pillars of the RCB team and have always shined in the Red and Gold. AB De Villiers is known as a superhuman for the team for the countless number of times he has helped the win and guided the youngsters in the team to shape into future stars of the game. He is also known as Mr.360 as he has the ability to hit the cricket ball all around the stadium and make it as stylish as possible too. He and Virat together have been the players who have carried RCB on multiple occasions and this has created a bond that is even outside the stadium as well. They have opened up a restaurant together in Delhi also.

This year RCB have started their season in a wonderful manner and would be likely to lift the trophy if they continue their current form. The arrival of the Big Show – Glenn Maxwell, has allowed Virat Kohli and AB De Villiers to play more freely and the fantastic young player Devdutt Padikkal has given RCB the perfect starts that lays the foundation for the game. The surprise package has been the bowling unit this year especially with the Indian bowling

unit leading the bowling which includes Mohd Siraj and Harshal Patel. The whole team seems to be more balanced and well trained under the coaches Mike Hesson and Simon Katich. So, let's hope our team wins. GO RCB! ■

#PLAYBOLD



By Navaratna K., I BCom (Hons)

Ever heard of Bushcraft? I bet you city dwellers have not. Whether you want cool instagram pictures or have a great experience in the forest, you will need this. You can be somewhat of a Bear Grylls yourself.

Bushcraft is a craft that teaches how to survive in a jungle all on your own. It consists of the usage of small tools necessary for the journey like an axe, a knife and other essentials. It helps in identifying the type of vegetation you are in and the suitable methods to build a strong shelter.

Bushcraft helps in building a sense of independence and courage to face the odds in an individual. It teaches the importance of jungle life and the advantages of living in it with harmony among several other species.

If you are the kind of person who likes to explore the wildlife or an adventurer who wants to learn and experience the gifts of nature, bushcraft is an essential skill which will aid you. The more time an individual spends on bushcraft the more independent he becomes. It is a skill that enhances your creativity and the ability to identify the suitable spots and routes for a safe journey

People who want to escape their daily life torment and take a new road of exploration in a jungle, bushcraft is the kill for you. Bushcraft helps to identify the most suitable space of the individual's liking.

Everyone must like their own company. People undermine their needs when it comes to a group of individuals, they work for others and deny the joy to themselves. Bushcraft on the other helps an individual to enjoy the fruits of nature both physically and mentally. It reduces the stress of the work life in a city and helps to explore oneself in the best way possible. It creates a personality with a strong mind and a strong body well equipped with the skills essential for surviving any task or objective that lies ahead. "NATURE IS THE BEST IMPARTIAL TEACHER IN THE WORLD".



Financial Literacy

—*The Need of the Hour*

Finance

By **Madhurya Sarathy**, I BCom(Hons)

“Great Opportunities are not seen with your eyes. They are seen with your mind”

Financial Literacy is the ability to read and understand financial statements, which allows an individual to identify the strengths and weaknesses of any business. Financial literacy is important because it equips us with the knowledge and skills we need to manage money effectively. For most people, the reason they don't win financially is because the pain of losing money is far greater than the joy of being rich.

Do you know why the rich are getting richer and the poor are getting poorer?

According to me, financial illiteracy is the root cause. A person can be highly

educated, professionally successful and financially illiterate. Rich people acquire assets whereas the poor and middle-class acquire liabilities that they think are assets. Rich don't work for money, they make money work for them. The poor and middle-class just work for money restlessly.

The main reason people struggle financially is because they have spent years in school but learnt nothing about money management. The result is that people learn to work for money but never learn to have money work for them.

Get Started

We must awaken the financial genius sleeping within in order to find million-dollar deals of a lifetime. Many want to be financially free but they turn back because the road seems too difficult.

The key to financial freedom and great wealth is a person's ability to transform earned income into passive or portfolio income.

Educational institutions play a major role in imparting Financial IQ to students.

Classes on financial education should be conducted to high school students. Financial intelligence can be used to solve many of life's common problems. Education and Knowledge about money are important and necessary.

Here are some to-do list of actions to gain financial literacy:

- Take classes, read and attend seminars
- Look for new innovative ideas
- Shop for bargains in all markets
- Think BIG
- Learn from history
- Action always beats inaction— Act Now!

Remember!

“There is GOLD everywhere, but most people are not trained to see it”

HAVE YOU EVER MET A NEUTRON STAR?

Science

By **Sai Karthik M**, I BBA B

N

eutron stars are city-size stellar objects with a mass about 1.4 times that of the sun. Born from the explosive death of another, larger stars, these tiny objects pack quite a punch. Let's take a look at what they are, how they form, and how they vary.

When stars four to eight times as massive as the sun explode in a violent supernova, their outer layers can blow off in an often-spectacular display, leaving behind a small, dense core that continues to collapse. Gravity presses the material in on itself so tightly that protons and electrons combine to make neutrons, yielding the name "Neutron Star".

Neutron stars pack their mass inside a 20-kilometer diameter. They are so dense that a single teaspoon would weigh a billion tons – assuming you somehow managed to snag a sample without being captured by the body's strong gravitational pull. On average, gravity on a neutron star is 2 billion times stronger than gravity on Earth. In fact, it's strong enough to significantly bend radiation from the star known as gravitational lensing, allowing astronomers to see some of the back side of the star.

The power of the supernova that birthed it gives the star an extremely quick rotation, causing it to spin several times in a second. Neutron stars can spin as fast as 43,000 times per minute, gradually slowing over time.

Some neutron stars have jets of materials streaming out of them at nearly the

speed of light. As these beams pass past earth, they flash like the bulb of a lighthouse. This pulsing appearance led them to be called pulsars.

By 2010, approximately 1,800 pulsars had been identified through radio detection, with another 70 found by gamma-rays. Pulsars even have planets orbiting them – and some turn into planets.

When X-ray pulsars capture the material flowing from more massive companions, the material interacts with the magnetic field to produce high-powered beams that can be seen in the radio, optical, X-ray or gamma-ray spectrum. Because their main power source comes from the material from their companion, they are often called "accretion-powered pulsars." "Spin-powered pulsars" are driven by the star's rotation, as high-energy electrons interact with the pulsar's magnetic field above their poles. Young neutron stars before they cool can also produce pulses of X-rays when some parts are hotter than others.

As material within a pulsar accelerates within the magnetosphere of the pulsar, the neutron star produces gamma-ray emission. The transfer of energy in these gamma-ray pulsars slows the spin of the star.

Magnetars have magnetic fields a thousand times stronger than the average neutron star. The resulting drag causes the star to take longer to rotate. ■

ಕವನಗಳು

Poetry

by **Ravi Siddanagowda** (BCom, 2019)

ಬದುಕೆಲ್ಲ ಬರೀ ಕಾರುಬಾರು
 ನಿನ್ನ ತನದಲಿ ಬದುಕು ಚೂರು
 ಆಮೇಲೆ ಕಾದಿದೆ ಬಿದಿರು ತೇರು
 ಇದ್ದಾಗ ಬೇಕು ಆಧಾರು
 ಹೊರಟಾಗ ತಿಳಿವುದು ಯಾರಿಗ್ಯಾರು
 ಎಲ್ಲರಿಗೂ ಫಿಕ್ಸಂತೆ ನಂಬರು
 ಮೇಲೊಬ್ಬ ಕಾದವ್ವೆ ಪ್ಲಂಬರು.
 ವಿಮೇಯ ಪ್ರಮೇಯ ಬಂದ್ರೆ ಸ್ವಲ್ಪ ಕವರು
 ಎಮ್ಮೆಯ ಮೇಲಿನ ಕಿಂಕರ ಕಂಡ್ರೆ ಅಲ್ಲಿಯೇ ಢಮಾರು

ಸ್ನೇಹದ ಹೊಸ್ತಿಲು ತುಳಿದು ಒಳಗೆ ಬಂದವನು,
 ಋಷಿಯ ಬಾಗಿಲು ಮುಚ್ಚಿದಾಗ ಜೊತೆಗಿರುವನು,
 ನನ್ನ ಸ್ನೇಹಿತನು...
 ಕಷ್ಟಗಳ ಮಳೆಯಲಿ ಕೊಡೆಯಾಗಿ ನಿಲ್ಲುವನು,
 ಕ್ಷಣಕ್ಷಣವು ಸುಮ್ಮನೆ ರೇಗಿಸುವವನು
 ನನ್ನ ಸ್ನೇಹಿತನು...
 ಜೊತೆ ಸೇರಿ ನವ ಅನುಭವದ ಅಧಿವೇಶನ ನಡೆಸುವನು,
 ಮೊಗದಲ್ಲಿ ಮುಗುಳುನಗೆಯ ಚಲನ ಸೃಷ್ಟಿಸುವವನು,
 ನನ್ನ ಸ್ನೇಹಿತನು...

ಜೀವನದ ಓಟದಲ್ಲಿ ಭಾವನೆಗಳ ಗುಜರಿ...
 ಕ್ಷಣಿಕ ಬದುಕಿನಲಿ ನಗು ಅಳುಗಳ ಹಲವು ಸ್ವೋರಿ...
 ಹುಟ್ಟು ಸಾವು ಒಂದೇ ನಾಣ್ಯದ ಎರಡು ಮುಖ ಕಣ್ಣೆ...
 ನಾನು ಅನ್ನುವುದು ಬಿಟ್ಟು ಸಂತೋಷದಿಂದಿರುವುದೇ ಜೀವನಕ್ಕೆ ದಾರಿ...

Art Corner



Painting by **Soumya Aithal** (BCom, 2019)



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