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COMPARING B.COM (MANAGEMENT), BBA AND BMS PROGRAMS

A Comprehensive Guide – Rajesh Dedhia

Mumbai - Mumbai, India's financial capital, is home to some of the best commerce and management colleges in the country. Every year, thousands of students apply for undergraduate programs in business and management. Among the most popular courses are the Bachelor of Commerce (B.Com) in Business Management, Bachelor of Business Administration (BBA), and Bachelor of Management Studies (BMS). While these courses appear similar in many ways, they cater to different academic interests, career goals, and learning styles.

In this article, we'll explore the key differences, similarities, curriculum structures, and career opportunities offered by B.Com in Business Management, BBA, and BMS programs in Mumbai colleges.



1. Overview of the Programs

B.Com in Business Management



The Bachelor of Commerce (B.Com) in Business Management is a three-year undergraduate program focusing on core commerce subjects with an emphasis on management principles. It blends traditional commerce topics such as accounting, economics, taxation, and finance with business management principles like organizational behavior and operations management.

Many reputed colleges in Mumbai, such as Jai Hind College, K.P.B. Hinduja College, and HR College, offer this specialization under the broader B.Com umbrella.

BBA (Bachelor of Business Administration)

The Bachelor of Business Administration (BBA) is a professional undergraduate course in business and management. Unlike B.Com, which stems from commerce, BBA is purely management-oriented and is offered by institutes with a business or management focus.

It provides students with a broad knowledge of business operations and covers topics like marketing, finance, human resources, and entrepreneurship.

Institutes such as NMIMS (Anil Surendra Modi School of Commerce), Amity University, and ITM Business School offer BBA programs in Mumbai.



FINANCE

BMS (Bachelor of Management Studies)

The Bachelor of Management Studies (BMS) is a three-year management degree that combines theoretical knowledge with practical skills. It was introduced as a management-focused alternative to traditional commerce degrees. BMS includes subjects like strategic management, business ethics, international business, and managerial communication, preparing students for leadership roles. Colleges such as St. Xavier's College, HR College, Wilson College, and UPG College are known for their BMS programs.



2. Curriculum Differences

While all three courses focus on business and management, their core structures vary significantly:

Subject Area	B.Com (Business Management)	BBA	BMS
Core Focus	Commerce + Basic Management	General Management & Business	Management with Specializations
Accounting & Finance	Extensive	Moderate	Moderate
Economics & Taxation	Detailed	Limited	Limited
Marketing, HR, Operations	Introductory	Comprehensive	In-depth
Quantitative Techniques	Moderate	High	High
Specialization Options	Limited	Broad (Finance, HR, Marketing)	Broad (Marketing, Finance, etc.)
Industry Exposure	Low to Medium	High (internships, projects)	High (presentations, case studies)

BBA and BMS programs generally place more emphasis on experiential learning, including group projects, internships, and presentations. B.Com tends to be more theoretical and exam-oriented, though some colleges now include project work and management labs.

3. Teaching and Evaluation Methods

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B.Com(Business Management): The evaluation is largely based on written examinations, with internal assessments making up a smaller portion. Lectures tend to be more traditional.
- BBA:** This course emphasizes case-based learning, group discussions, business simulations, and industry exposure. Continuous assessment is common.
- BMS:** The evaluation includes projects, presentations, case studies, and internal exams, making it more interactive than B.Com, and slightly less structured than BBA in some colleges.



4. Admission Process and Eligibility

All three courses require students to have completed 12th grade (HSC or equivalent) from a recognized board, preferably in commerce or business-related streams.

- B.Com(Business Management):** Admission is typically merit-based, based on 12th board results. Cut-offs for top colleges like HR College and Jai Hind can be competitive.
- BBA:** Admission can be merit-based or entrance-based, depending on the institution. NMIMS, for example, conducts the NPAT exam for BBA admissions.
- BMS:** In Mumbai University colleges, BMS admissions are mostly merit-based, with seat distribution for commerce, science, and arts students.

5. Cost and Infrastructure

- B.Com(Business Management):** Most affordable among the three. Government-aided colleges charge lower fees (₹5,000–₹20,000 per year).
- BBA:** Usually offered by private or deemed universities, with higher fees ranging between ₹1.5–₹5 lakhs per year.
- BMS:** Falls in between, with moderate fees, especially in Mumbai University colleges (₹20,000–₹60,000 per year).

Colleges offering BBA and BMS may also provide better access to industry interface, international exchange programs, and placement assistance.



6. Career Opportunities and Higher Education

All three programs open up similar pathways for careers and higher education, but the readiness and exposure can differ.

Career Prospects:



CAREER

Program	Typical Job Roles
B.Com (Business Management)	Accountant, Tax Consultant, Bank Executive, Business Analyst
BBA	Business Development Manager, HR Executive, Marketing Analyst
BMS	Management Trainee, Financial Analyst, Marketing Executive

Higher Education:

- MBA/PGDM:** All three are excellent foundations for an MBA.
- M.Com:** Commonly pursued by B.Com graduates.
- Specialized Masters:** BBA/BMS grads often go for courses like Master in Finance, Marketing, or HRM.
- Professional Courses:** B.Com students often pursue CA, CS, or CMA.



7. Which Course Should You Choose?

The choice between B.Com (Business Management), BBA, and BMS depends on your career goals, interests, budget, and academic strengths:

- Choose B.Com (Business Management) if:
 - You're interested in accounting, finance, taxation, or plan to pursue CA or M.Com.
 - You prefer theoretical learning and a more traditional academic setup.
 - You want an affordable, commerce-centric degree.
- Choose BBA if:
 - You want a professional, hands-on business education.
 - You plan to pursue an MBA or management job right after graduation.
 - You're comfortable with presentations, team projects, and public speaking.
- Choose BMS if:
 - You want a balanced program blending theory and practice in management.
 - You're aiming for careers in marketing, consulting, finance, or entrepreneurship.
 - You prefer a Mumbai University-affiliated college with good academic value.

Final Thoughts

While B.Com in Business Management, BBA, and BMS all prepare students for roles in business and management, they each have a different approach, cost, and learning environment. Mumbai offers top-notch options across all three streams, so students should carefully assess their long-term goals and learning preferences before making a choice.

Whichever path you choose, each program offers a strong foundation in the world of business—what matters most is how you leverage the knowledge and opportunities presented.



Campus Flash

GLOBAL RECOGNITION TO IIT BOMBAY'S SPOKEN TUTORIAL

IIT Bombay's Spoken Tutorial project has achieved global recognition by being approved as an IEEE global standard. This makes it the first edtech model from India to receive such an international standard. The Spoken Tutorial project, which uses a self-learning tutorial methodology, has been recognized as the IEEE P2955 standard under the title "Recommended Practice for Creating Self-Learning Tutorials and Side-by-Side Learning".



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www.ugc.gov.in



WHAT AFTER BACHELORS IN BUSINESS MANAGEMENT? – Our Bureau

Mumbai – After completing BBA, BMS, or BCom in Business Management, students have several strong academic and professional paths available depending on their career goals, interests, and strengths. Here's a breakdown of what to study after each course, with options categorized under postgraduate studies, professional certifications, and niche specialization programs.

1. Postgraduate Degrees

These are the most common and versatile academic options that can help students enhance their knowledge, build expertise, and improve job prospects.

✓ MBA (Master of Business Administration)

- Best For: Students from BBA, BMS, or B.Com who want leadership or managerial roles.
- Specializations: Finance, Marketing, HR, Operations, IT, International Business, Entrepreneurship, etc.
- Top Exams: CAT, XAT, NMAT, SNAP, GMAT (for global MBA programs)
- Top Institutes:
 - In India: IIMs, NMIMS, SPJIMR, XLRI, JBIMS, Symbiosis
 - Abroad: Harvard, Stanford, INSEAD, LBS

✓ MMS (Master in Management Studies)

- Equivalent to MBA but often offered by Mumbai University-affiliated colleges like JBIMS.
- Focuses more on academic and theoretical aspects of management.

✓ M.Com (Master of Commerce)

- Ideal for B.Com students or those aiming for careers in academia, research, finance, or accounting.
- Often a stepping stone for UGC-NET, CA, CFA, or teaching roles.

✓ PGDM (Post Graduate Diploma in Management)

- Offered by autonomous institutes like XLRI, MDI, IMT, Great Lakes.
- Industry-oriented and flexible curriculum, similar to MBA.

✓ MSc in Specializations (Finance, Marketing, etc.)

- More focused and research-based than an MBA.
- Ideal for those who want in-depth knowledge in a particular domain (e.g., MSc in Finance).

2. Professional Certifications

These are skill-based or qualification-enhancing certifications, useful for fast-tracking into specific industries or functions.

Finance & Accounting

- CA (Chartered Accountancy) – Ideal for B.Com students with strong finance background.
- CFA (Chartered Financial Analyst) – Global certification focused on investment and financial analysis.
- CPA (Certified Public Accountant) – For those aiming for international finance/accounting roles.
- CMA (Certified Management Accountant) – Management accounting and financial planning.

Marketing & Digital

- Digital Marketing Certifications – Google, HubSpot, Meta, IIM courses.
- Professional Diploma in Marketing – Offered by Chartered Institute of Marketing (CIM, UK).

Human Resources

- SHRM or HRCI Certifications – Globally recognized HR certifications.
- PGDHRM – HR-focused diploma from institutes like XLRI or Symbiosis.

Data & Technology

- Business Analytics – PGD in Business Analytics or Data Science from institutes like ISB, Great Learning, IIMs.
- Certified Business Analyst Professional (CBAP) – For those interested in analytics or IT consulting.

3. Niche Specialization Programs

These are targeted programs based on emerging industry needs or entrepreneurial goals.

Entrepreneurship

- Short-term or long-term diplomas in entrepreneurship from:
 - IIM Bangalore (NSRCEL)
 - ISB's Entrepreneurship Program
 - Seed-stage startup incubators

Tech + Management Programs

- MBA in Information Technology / Systems – For tech-savvy students.
- PG in Product Management / UI-UX / Tech Management – Ideal for those looking to work in startups or product-based companies.

International Studies

- MS or MSc abroad in areas like:
 - International Business
 - Global Marketing
 - Economics or Business Analytics
- Study Abroad with GMAT, GRE, IELTS/TOEFL.



4. Choosing the Right Path Based on Your Background

After BBA:

- Go for MBA/PGDM for leadership roles.
- Consider certifications in marketing, finance, HR, or digital business.
- Join startups or family business while pursuing part-time courses.

After BMS:

- Choose an MBA/MMS for broader management roles.
- Go for CFA or Business Analytics, depending on interest.
- Good fit for careers in consulting, management, or marketing.

After B.Com in Business Management:

- Suitable for M.Com, MBA, or finance-oriented careers.
- Ideal for CA, CMA, or CFA if you want to pursue core finance/accounting.
- You can also shift toward banking, taxation, or auditing roles.



Final Advice

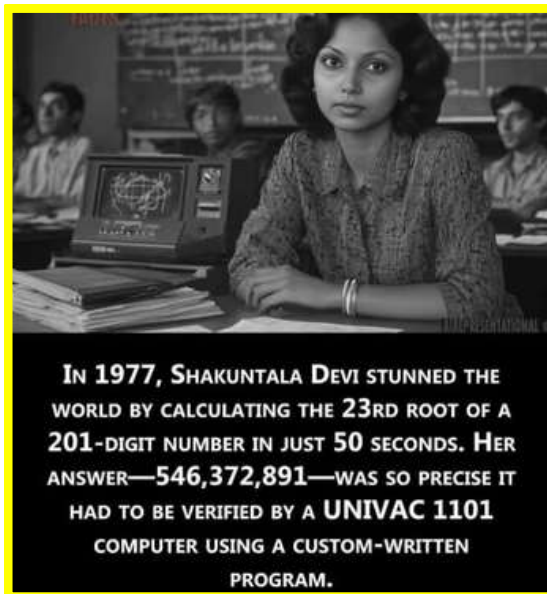
Here's a quick checklist to help you decide:

Ask Yourself	Recommended Path
Want to lead teams or businesses?	MBA/PGDM
Want to master accounting/finance?	CA, CFA, CWM, CMT, M.Com
Passionate about marketing?	MBA (Marketing), Digital Certifications
Interested in global education?	MSc/MBA Abroad, GMAT/GRE based programs
Data and tech excite you?	Business Analytics, Tech Management
Want to start your own business?	Entrepreneurship programs + MBA



Visual Chart of number of seats available in Mumbai / Thane

Course	Estimated Seats in Mumbai/Thane
BBA	 (10,500)
BMS	 (2,200)
BCom (Mgmt)	 (10,000+)


 Campus Flash
CMT (CHARTERED MARKET TECHNICIAN) PROGRAM IN MUMBAI

The CMT (Chartered Market Technician) program is a globally recognized certification for professionals specializing in technical analysis of financial markets. It equips candidates with skills in price pattern recognition, trend analysis, risk management, and trading psychology. The program has three levels, testing theoretical knowledge, applied skills, and advanced techniques and now exams are also conducted in Mumbai. Offered by the CMT Association, it enhances career prospects in portfolio management, trading, research, and quantitative analysis. Earning the CMT demonstrates mastery of charting tools, indicators, and market behaviour, making it valuable for anyone pursuing a career in technical finance or market analytics.





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*The CMT is the Gold Standard in **Technical Analysis**,
Equipping Professionals to Study Market Trends. It Leads to
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Career Roles: Technical Analyst, Trader, Market Strategist, Quant Researcher
CMT is the world's leading credential for technical analysis and chart-based investing. With the rise of algorithmic and behavioral finance, this certification is ideal for those who want to decode markets through price action, volume, and indicators rather than fundamental balance sheets.

GOT QUESTION ABOUT THE CMT COURSE? WE'VE GOT ANSWERS

1. What is the CMT designation?

The Chartered Market Technician (CMT) is a professional designation awarded by the CMT Association to individuals who demonstrate expertise in technical analysis, financial markets & Commodities Markets.

2. Who offers the CMT certification?

The CMT certification is offered by the CMT Association, formerly known as the CMT Association, a global credentialing body for technical analysts. Having Head office in USA.

3. What are the benefits of earning the CMT designation?

- Enhances credibility in technical analysis
- Global recognition in investment and finance industries
- Increases career opportunities in asset management, trading, and research
- Deepens knowledge of market behavior and risk management

4. What are the prerequisites for registering for the CMT exams?

There are no formal educational prerequisites to begin the CMT program, many students studying in degree colleges in Mumbai appear for CMT exams:

- A background in finance, economics, investing or financial markets is helpful
- To receive the CMT designation, candidates must:
 - Pass all three levels of the exam
 - Become a member of the CMT Association
 - Submit three professional references

5. What is the structure of the CMT program?

The CMT program consists of three levels:

- Level I – Basic knowledge of technical analysis
- Level II – Application of concepts and tools
- Level III – Integration with portfolio management and ethics

6. How long does it take to complete the CMT program?

Most candidates complete the CMT program in 18 to 36 months, depending on study time and exam scheduling.

7. When are the CMT exams offered?

CMT exams are offered twice a year:

- June
- December



8. What are the fees for the CMT program?

Fees vary slightly each year. As of the most recent update:

- Exam fees per level: ~\$875 depending on registration date (early, standard, late)
- Scholarship is available to the students of
 - Nagindas Khandwala College, Malad, Mumbai
 - LN College, Borivali E, Mumbai
 - KES Shroff College, Kandivali W, Mumbai and few other colleges.

9. What is the passing rate for each level?

Pass rates vary but are typically:

- Level I: ~60–70%
- Level II: ~50–60%
- Level III: ~50–60%
- The pass rate varies by years, and performance can be affected by how early candidates begin studying and their professional background.

10. How do I register for the exams?

You can register online through the CMT Association website. Registration includes selecting the exam level, paying fees, and choosing a test center or online exam option (when available).

11. Are the exams computer-based?

Yes, all CMT exams are computer-based MCQ exams and delivered through Prometric testing centres.

12. What study materials are recommended?

- Official curriculum books from Wiley (CMT Level I, II, III)
 - CMT Association study guides
 - Practice exams and question banks by Prep Providers
- Online test by prep provider.

13. Is continuing education required after earning the CMT designation?

While there is no mandatory continuing education, members are encouraged to:

- Stay active with the CMT Association
- Attend conferences, webinars, and regional chapters
- Maintain ethical standards and professional development

14. How does CMT compare to CFA or other finance certifications?

- CMT focuses on technical analysis, charts, market trends, price behaviour
- CFA focuses on fundamental analysis, valuation, portfolio management

Many professionals hold both CFA and CMT to strengthen their overall market analysis toolkit.



UNDERSTANDING NAAC

National Assessment and Accreditation Council for Colleges in India - Our Bureau

Introduction

Mumbai - The quality of education is a crucial determinant of a nation's progress, especially in a rapidly developing country like India. With the expansion of higher education, maintaining consistent academic standards has become essential. This is where the National Assessment and Accreditation Council (NAAC) plays a vital role. Established to evaluate and enhance the quality of higher education institutions in India, NAAC provides accreditation based on specific benchmarks related to academic processes, infrastructure, teaching standards, and more. In this article, we will explore what NAAC is, its objectives, the accreditation process, the benefits for colleges, and the challenges associated with the system.



What is NAAC?

The National Assessment and Accreditation Council (NAAC) is an autonomous body established by the University Grants Commission (UGC) of India in 1994. Headquartered in Bengaluru, Karnataka, NAAC's primary role is to assess and accredit institutions of higher education in India to ensure they meet the expected standards of quality in terms of education, faculty, infrastructure, research, innovation, and student outcomes.

NAAC's vision is:

"To make quality the defining element of higher education in India through a combination of self and external quality evaluation, promotion, and sustenance initiatives."

Understanding the application process is crucial. Most universities outline specific eligibility requirements on their official websites, including required academic scores, accepted English language tests, and documents like the Statement of Purpose (SOP) and Letters of Recommendation (LORs). Among these, the SOP holds particular significance as it allows students to explain their motivations, career aspirations, and reasons for choosing a specific university and program. A compelling SOP can be a powerful tool to stand out in competitive admissions.

Objectives of NAAC

NAAC's overarching goal is to instill a quality culture within institutions of higher education. The specific objectives include:

1. Assessing and accrediting institutions of higher education.
2. Stimulating the academic environment for promotion of quality in teaching, learning, and research.
3. Encouraging self-evaluation, accountability, and innovation in colleges and universities.
4. Promoting understanding of quality assurance through workshops, seminars, and training.
5. Facilitating collaboration among educational institutions to share best practices.



NAAC Accreditation Process

NAAC accreditation is a multi-stage process that focuses on a comprehensive evaluation of an institution's overall performance. The steps include:

1. Institutional Registration

Colleges interested in accreditation must register on the NAAC portal. Institutions are required to have at least six years of existence and must have graduated at least two batches of students.



2. Institutional Information for Quality Assessment (IIQA)

The institution submits a basic eligibility application called the IIQA. Upon acceptance, they proceed to the next step.



3. Self-Study Report (SSR)

This is the most critical part where the institution provides a detailed report covering seven key criteria:



- Curricular Aspects
- Teaching-Learning and Evaluation
- Research, Innovations, and Extension
- Infrastructure and Learning Resources
- Student Support and Progression
- Governance, Leadership, and Management
- Institutional Values and Best Practices

4. Data Validation and Verification (DVV)

The data submitted in the SSR is verified by an external agency appointed by NAAC.

5. Peer Team Visit

A peer team, comprising academic experts, visits the institution to assess the facilities, interact with stakeholders, and validate the SSR data.

6. Grading and Accreditation

Based on the scores from SSR and the peer team report, NAAC assigns a grade on a four-point scale:



CGPA Range	Grade	Accreditation Status
3.76 – 4.00	A++	Highest
3.51 – 3.75	A+	Excellent
3.01 – 3.50	A	Very Good
2.76 – 3.00	B++	Good
2.51 – 2.75	B+	Satisfactory
2.01 – 2.50	B	Acceptable
1.51 – 2.00	C	Below Average
< 1.50	D	Not Accredited

The accreditation is valid for five years, after which the institution must undergo a re-assessment process.

Importance of NAAC Accreditation

NAAC accreditation brings numerous advantages to higher education institutions in India:

1. Quality Assurance

It ensures that colleges maintain a minimum standard of quality in education, teaching methods, curriculum, and student support services.

2. Reputation and Recognition

NAAC grades are a symbol of credibility and trust. Institutions with higher grades are preferred by students, parents, and even recruiters.

3. Eligibility for Funding

Many government grants and schemes under UGC or RUSA (Rashtriya Uchchatar Shiksha Abhiyan) are accessible only to accredited institutions.

4. International Collaboration

NAAC-accredited colleges have an edge in forming academic partnerships with foreign universities.

5. Internal Improvement

The process promotes introspection and encourages institutions to identify their strengths, weaknesses, and areas for improvement.



Challenges Faced by Institutions

While NAAC aims to promote educational excellence, several colleges face challenges in meeting its rigorous standards:

1. Resource Constraints

Many rural or government-funded colleges struggle with inadequate infrastructure and staff shortages, making it difficult to meet NAAC criteria.

2. Data Management

Compiling accurate data for SSR and ensuring its authenticity for DVV is a major task that requires digital infrastructure and trained personnel.

3. Resistance to Change

Some institutions are hesitant to adopt new teaching methodologies, use of ICT, or internal audits due to bureaucratic or cultural inertia.

4. Periodic Upgradation

Since accreditation is valid for five years, continuous improvement is required. Institutions must regularly upgrade their processes, which demands both effort and funding.

Recent Developments in NAAC

NAAC has been undergoing several reforms to improve transparency, digitization, and inclusivity:

- **Introduction of AI-based Assessment Tools:** To reduce human error and bias, NAAC is introducing AI tools to assist in data verification.
- **Simplification of the SSR Format:** The SSR is being made more concise and outcome-focused.
- **New Accreditation Framework:** A more robust and dynamic evaluation system is being implemented to align with NEP 2020.
- **Integration with NIRF and AISHE:** Data from national ranking and survey bodies are being integrated for cross-validation and ease of access.

Conclusion

NAAC has become a cornerstone of India's higher education quality framework. With increasing competition and expectations from students and society, accreditation by NAAC is no longer optional—it is essential. It drives colleges to deliver better academic services, improve infrastructure, and stay aligned with national educational goals. For students, NAAC grades offer a reliable indicator of institutional quality. For institutions, they act as a roadmap for continuous improvement. As India moves toward a more globalized education system under the National Education Policy (NEP) 2020, NAAC's role will become even more crucial in shaping world-class educational institutions.

National Education Policy 2020



MUMBAI UNIVERSITY - 1857

- Our Bureau

Mumbai - The University of Mumbai, originally known as the University of Bombay, is one of India's oldest and most prestigious universities. Established on July 18, 1857, it was one of the three universities founded in India that year, following Wood's Education Dispatch.



Early years and development

- **Foundation and Affiliation:** Initially, the university focused on granting affiliations to colleges and conducting examinations. It wasn't until 1904 that teaching departments, research disciplines, and postgraduate courses were introduced.
- **Influential Figures:** Dr. John Wilson is credited as one of the founders. Dr. John was also the founder of Wilson College 1830. Several prominent figures were associated with the university, including Sir Cowasji Jehangir, who made a significant donation for the establishment of the Convocation Hall.

- **Landmark Structures:** The University Library, located in the Fort campus, was built in 1878 and houses the Rajabai Clock Tower, a prominent landmark in Mumbai.

Post-independence

- **Reorganization and Name Change:** Following India's independence in 1947, the university's structure and powers were reorganized under the Bombay University Act of 1953. In 1996, the university's name was officially changed from the University of Bombay to the University of Mumbai, mirroring the city's name change.

Growth and present status

- **Expansion of Campuses and Colleges:** The university has expanded considerably over the years, now operating from two main campuses at Fort and Kalina, as well as sub-campuses in Thane, Kalyan, and Ratnagiri. It boasts a large network of affiliated colleges and departments.

- **Academic Focus:** While initially focused on undergraduate education, the university has broadened its scope to include a strong emphasis on postgraduate teaching and research. It also offers a range of professional courses and has established collaborations with industries.
- **National Recognition:** The University of Mumbai has earned a "Five Star" accreditation from the National Assessment and Accreditation Council (NAAC), signifying its high quality of education.
- **The University of Mumbai continues to play a vital role in India's education landscape, shaping the intellectual and moral development of its students.**



Rajabai Tower

The Rajabai Clock Tower in Mumbai was built by businessman / stock Broker Premchand Roychand Jain as a tribute to his mother, Rajabai. She was a devout follower of Jainism and relied on the tower's chimes to tell the time, particularly in the evening, as she observed the religious practice of not eating after sunset. The tower was also meant to be a striking landmark for the city and a testament to the enduring love between a son and his mother. Despite the significant financial contribution made by Premchand Roychand, to build the Tower in Mumbai, the Jain community does not own a single degree college in Mumbai affiliated to University of Mumbai.

Here's a more detailed breakdown:

- **Tribute to a Mother:** Premchand Roychand, a wealthy broker and founder of the Bombay Stock Exchange, commissioned the tower and funded its entire construction cost of approximately 2 lakhs.
- **Named after Rajabai:** The tower was named after his mother, Rajabai, who was blind and a strict follower of Jainism.

- **Jain Tradition:** Rajabai adhered to the Jain practice of having her meals before sunset. The evening bell of the tower helped her keep track of time and ensure she could have her meals before sunset without assistance.
- **Architectural Significance:** The tower, designed by Sir George Gilbert Scott, is a blend of Venetian and Gothic architectural styles. It was constructed using buff-colored Kurla stone and features stained glass windows.
- **Landmark Status:** The tower, once the tallest structure in Mumbai, is now a prominent landmark and a valuable piece of Mumbai's history.



Random Finance & Commerce Facts

There's a credit card made of pure gold.



The Dubai First Royale Mastercard is 24K gold-plated with a diamond in the center... and no spending limit. Perfect for buying... another planet?

Premchand Roychand was born in March 1931, in Surat. His family moved from Surat to Bombay in search of better business opportunities. And moving to Bombay proved to be a big turning point in Premchand's life as he started to receive an English education from Elphinstone College. After his education, in 1849, at the age of 18, Premchand entered the stockbroking business. Success in his profession came quickly to young Premchand. Within a decade Premchand turned into an independent stockbroker with his growing business among Europeans, both merchants and bank managers. Riding on the backs of the slave trade, cotton plantation in the US was the major source of raw material for the British cotton mills such as Lancashire. But in 1961, something abrupt led to the shipping of cotton from the US to Britain ceasing completely. It was the American Civil War. As they say, the war for one is a business opportunity for another. Who knew that the American Civil War was going to make Premchand Roychand the cotton king of Bombay and one of the wealthiest Indians of that time?



OUTSTATION STUDENTS IN MUMBAI AND THE LACK OF HOSTEL FACILITIES

—By Rajesh Dedhia

Mumbai – The City of Dreams – attracts thousands of students from across India every year. From premier institutions like the University of Mumbai, IIT Bombay, NMIMS, Somaiya and TISS to countless private colleges, the city is a magnet for young minds seeking quality education. A 2015 report showed MU received 117,000 outstation applications. However, while Mumbai offers world-class academic opportunities, it continues to lag when it comes to one of the most basic student needs: affordable and adequate hostel facilities.

A Growing Student Population, Shrinking Space

The number of outstation students coming to Mumbai has grown significantly over the years. According to one data source, Mumbai has about 206 hostels in total only. With limited educational infrastructure in many parts of the country, students from smaller towns and rural regions look to Mumbai for a better future. However, once they arrive, many are shocked by the sky-high rents, lack of hostel space, and poor living conditions. Most colleges in Mumbai either do not have hostel facilities or have limited rooms that accommodate only a fraction of their students. As a result, many students are forced to look for private hostels, paying guest (PG) accommodations, or shared flats, often far from their campuses. These options are not only expensive but frequently unsafe, especially for female students.

The Cost of Living the Dream

The average cost of a private hostel or PG accommodation in Mumbai ranges between ₹10,000 to ₹25,000 per month. This doesn't include food, travel, or other living expenses. For students from modest backgrounds, these costs become a heavy burden. Scholarships and financial aid rarely cover accommodation, and part-time jobs are not always an option due to academic demands and time constraints. Some students end up living in cramped, poorly maintained rooms, often with 3–5 people sharing a single small space. Sanitation issues, lack of clean drinking water, and unhygienic food in hostel messes are common complaints. In some hostels, curfews and restrictive rules also limit personal freedom and add to the stress of city life.

Mental and Social Challenges

Moving to a bustling metropolis like Mumbai is a cultural shock for many students. Away from their families, they often struggle with homesickness, loneliness, and anxiety. The lack of proper hostel facilities means they miss out on a supportive residential community that could otherwise ease their transition. For female students, safety becomes a major concern. Many PG accommodations have minimal security measures, such as no CCTV surveillance, no identity verification for visitors, or poor neighborhood safety. This puts additional pressure on families, many of whom hesitate to send their daughters to the city despite good academic opportunities.



What Needs to Change?

There is an urgent need for government and institutional intervention. Colleges must invest in building more hostel spaces with safe, hygienic, and affordable facilities. The state government should also consider providing student housing subsidies or public hostel projects for outstation students.

At the same time, there must be regular inspections and student feedback mechanisms to ensure quality and safety standards in private hostels and PGs. Food quality, sanitation, and mental health support should be prioritized as part of the hostel experience.



Mumbai may offer endless opportunities, but for outstation students, the lack of decent hostel facilities can turn this dream into a struggle. Addressing this issue is not just a matter of infrastructure—it's a matter of equity and inclusion. If we want to empower the next generation of learners, we must first ensure they have a safe place to stay.



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HIGHER EDUCATION ACCREDITATION BOARD IN INDIA – Our Bureau

Mumbai – While choosing a degree program, accreditation should be top on your mind as it is honored by many reputable institutions and organizations. An accredited degree is recognized for meeting specific educational standards, which have been set by an accrediting agency. Choosing an accredited degree ensures its acceptance by other recognized institutions and organizations and potential employers. A Higher education accreditation is a type of quality assurance process under which services and operations of post-secondary educational institutions or programs are evaluated by an external body to determine if applicable standards are met, accredited status is granted by the agency. In India accreditation for all universities is compulsory except for those created under the act of Parliament as without it no institution has right to award degrees and call themselves as University. Below is the list of top accreditation councils in India as per different field of study:



UGC (University Grants Commission)

University Grants Commission (India) is statutory body set up by the Indian Union government in accordance with the UGC Act 1956 under Ministry of Human Resource Development and is charged with coordination, determination, and maintenance of standards of higher education. It provides recognition to universities in India and disburses funds to such recognized universities and colleges. It also advises the Central and State Governments on the measures which are necessary for the development of Higher Education. UGC was modeled after University Grants Committee of UK that was an advisory committee of the British government and advised on the distribution of grant funding amongst the British universities.



University Grants Commission

Currently, UGC conducts NET (National Eligibility Test) for appointments of teachers in colleges and universities along with CSIR. Since 2009 NET qualification is mandatory for teaching at Graduation and Post-Graduation level.

AICTE (All India Council for Technical Education)

All India Council for Technical Education is the statutory body and a national-level council for technical education under Department of Higher Education, Ministry of Human Resource development that was first established in November 1945 as an advisory body. AICTE is responsible for proper planning and coordinated development of the technical education and management education system in India and also accredits postgraduate and graduate programs under specific categories.



It grants approval for starting new technical institutions, the introduction of new courses and variation in intake capacity in technical institutions. Every year as per the direction of Ministry of Human Resource development (MHRD), Government of India AICTE conducts a national level entrance examination called CMAT (Common Management Admission Test). A score of CMAT is accepted by all AICTE-Approved institutions/University Department/Constituent Colleges/Affiliated Colleges.



to be continued..

PM-VIDYALAXMI SCHEME

- Our Bureau

Mumbai - The Government of India has approved PM-Vidyalaxmi scheme to provide financial support to meritorious students so that financial constraints do not prevent any youth of India from pursuing quality higher education. A special loan product has been introduced to enable for collateral free, guarantor free education loans to meritorious students who get admission in the top 860 quality higher educational institutions of the nation; made accessible through a simple, transparent, student-friendly and entirely digital application process. Furthermore, for students with up to Rs. 8 lakhs annual family income, the scheme will also provide for 3% interest subvention on loans up to Rs 10 lakh.

Students can apply online for education loan and interest subvention under PM-Vidyalaxmi and CSIS Scheme at <https://pmvidyalaxmi.co.in>



PM-Vidyalaxmi

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-  Loans upto ₹7.5 lakhs shall be eligible for 75% credit guarantee.
-  Education loans will be facilitated through a **transparent, student-friendly** and **digital application process** common to all banks.
-  PM Vidyalaxmi is another concrete step towards implementation of NEP.

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or grievances related to the CSIS & PM-Vidyalaxmi, one can write to the Canara Bank at Toll free No. 1800 1031 and Tele: 080- 22533876
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Random
Finance & Commerce Facts



Stock markets once paused for lunch.. for real.



Until 1990s, many global stock exchanges used to close from 12:30 to 2 PM. Because even traders need biryani breaks.

MALHAR 2025:

"The World Within" – A Celebration of Introspection and Expression – Our Bureau

Mumbai – St. Xavier's College, Mumbai, is set to host its flagship intercollegiate festival, Malhar 2025, from August 14 to 16. This year's theme, "The World Within," invites participants to explore the infinite universes we carry inside ourselves and the one we collectively create through connection, art, and expression. The festival aims to celebrate both introspection and imagination, offering a platform for students to showcase their talents and engage in meaningful dialogues.

Highlights of Malhar 2025

- **Theme and Symbolism:** The festival's new logo is inspired by the Celtic Triquetra, an ancient emblem of unity and interconnectedness. Its interwoven arcs represent three realms – the world above us, the world around us, and the world within. At the core lies a radiant golden star. The outer band bears Roman numerals from I to XX, symbolizing Malhar's 20 departments, and "MMXXV" depicting the year 2025.
- **Celebrity Guests:** Malhar 2025 will feature appearances by renowned personalities, including actor Parth Samthaan, known for his roles in popular television series. His participation is expected to add star power to the event and engage the student community.
- **Cultural Events:** The festival will host a variety of events, including conclaves, workshops, live performances, and competitions in freestyle and street dance. These activities aim to foster creativity and collaboration among students from various colleges.
- **Social Initiatives:** In alignment with its commitment to social responsibility, Malhar 2025 will collaborate with organizations like DKMS-BMST to raise awareness about stem cell donation. Interactive booths and informative sessions will be set up to educate students about the importance of becoming potential stem cell donors.



Save the Dates

Dates: August 14–16, 2025

Venue: St. Xavier's College, Mumbai

Theme: "The World Within"

Malhar 2025 promises to be a vibrant celebration of youth, creativity, and community. Students and attendees are encouraged to participate actively and make the most of this unique cultural experience.



Campus Flash

ICAI CA RESULT 2025

The Institute of Chartered Accountants of India (ICAI) has announced the CA May 2025 Intermediate and Final exam results. Candidates who appeared for the CA Inter and Final exams between May 16 and May 24 for group 1 and group 2 papers can check the results at the official website of ICAI – icai.nic.in and icai.org.

CA FINAL RESULTS

The pass percentage details for CA Final candidates are as follows: In Group I, out of 66,943 candidates who appeared, 14,979 candidates passed, recording a pass percentage of 22.38%. In Group II, 46,173 candidates appeared and 12,204 qualified, resulting in a pass percentage of 26.43%.

For candidates who appeared in both groups, 29,286 appeared and 5,490 passed, with a pass percentage of 18.75%. Following the declaration of these results, a total of 14,247 candidates have successfully qualified as Chartered Accountants.



THE HEARTBEAT OF CAMPUS LIFE:

Why College Festivals Are More Than Just Fun – Our Bureau

Mumbai – College festivals are not just about music, lights, and noise — they're the soul of student life. Held every year with great anticipation, these festivals turn college campuses into colorful, high-energy spaces brimming with creativity, excitement, and self-expression.

Whether you're part of the organizing team, a first-time performer, or just there to cheer on your friends, college fests are where lifelong memories are made. But beyond the dazzle and dance, these festivals serve a deeper purpose.



1. A Celebration of Talent and Diversity

From dramatics and debates to fashion shows and music nights, college fests offer a platform for students to showcase their hidden talents and explore new interests. Dance competitions, poetry slams, battle of the bands, stand-up comedy, quiz bowls — there's something for everyone.

"Fests gave me the courage to speak on stage and discover my passion for storytelling," says Pranav, a literature student.

These events bring together students from all departments and even other colleges, creating an atmosphere of collaboration, healthy competition, and cultural exchange.

4. The True Spirit of College Life

College festivals are not just events — they're experiences. They're about passion, identity, self-discovery, and belonging. They represent a pause from routine and a reminder that education isn't just about books and exams, but also about expression, leadership, and joy.

So, whether you're a first-year student looking to get involved, or a final-year student making the most of your last fest — dive in. Cheer for your team. Volunteer behind the scenes. Try something new. Because when you look back at college life, these are the days you'll remember most.

2. Beyond the Spotlight: Lessons That Last a Lifetime

While college fests are often seen as just a break from academics, they're actually some of the most valuable learning experiences:

- **Leadership & Organization:** Planning a fest means managing time, budgets, teams, and deadlines — all essential real-world skills.
- **Creativity & Innovation:** From designing posters to curating events, students learn to think outside the box.
- **Teamwork & Communication:** Coordinating with volunteers, sponsors, and participants sharpens interpersonal skills.
- **Confidence & Exposure:** Whether you're performing or presenting, fests help you overcome stage fear and self-doubt.

"I learned more managing a three-day college fest than in any classroom," says Riya, a management student.



3. Star Moments and Crowd Energy

College fests are also about vibe and energy. The anticipation of performances, the rush of last-minute rehearsals, the cheer of the crowd — all create a thrilling, once-in-a-year experience.

Some fests even invite guest speakers, artists, or performers — ranging from local bands to social media influencers or alumni entrepreneurs — adding a touch of star power and inspiration.

5. Where Friendships Are Forged

In the heat of planning or the joy of performing, students often build strong friendships that outlast college life. Working late nights, solving unexpected problems, celebrating victories — all of it bonds people in unique ways.

"My closest friends today are the ones I met during our college fest committee," says Arjun, now a young professional.



UPCOMING COLLEGE FESTIVALS IN MUMBAI COLLEGES

1. Mood Indigo – IIT Bombay

Asia's largest cultural fest, held in December 2025, features international music acts, street plays, fashion shows, and workshops

2. Techfest – IIT Bombay

Mumbai's premier tech festival returns around January 2026 with robotics competitions, workshops, and science outreach, drawing nearly 180,000 attendees.

3. Malhar – St. Xavier's College

Scheduled for August 2025, this cultural fest includes performing arts, literary events, and the signature "Conclave" series for global thought leaders

4. Kshitij – Mithibai College

Taking place on Jan 8–11, 2026 at JVPD Grounds in Juhu, this 4-day fest draws over 50,000 participants with ~50 events, pronights, and inclusive "para events"

5. Cutting Chai Festival – R.D. National College

The 18th annual media fest is set for February 2026, building on the success of its Feb 2025 edition that focused on storytelling & media workshops

6. Umang – Narsee Monjee College

This inter-collegiate cultural blast is happening in August 2025 (likely 14–17 Aug), with pro-shows, street culture, dance, and fashion exhibits

7. Kaleidoscope (K-Scope) – Sophia College

A cultural fest usually in September 2025, featuring music, photography, informal contests, and a grand music concert finale

8. Brouhaha – Sydenham College

Expect this five-day cultural event in December 2025, with music, films, literature, and fashion pitchings.

9. Pratibimb – VJTI

Held in late 2025, this fest includes on-campus day and public days, with music, dance, quizzes, sports, theatre, and management games

10. IFF (India Film Project)

A creative multimedia festival in late 2025 (Aug–Oct window), featuring 50-hour challenges across film, music, writing, design, and a culminating two-day Mumbai event



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Fest	Institute	When	Highlights
Mood Indigo	IIT Bombay	Dec '25	Biggest cultural fest in Asia
Techfest	IIT Bombay	Jan '26	Massive tech & robotics
Malhar	St. Xavier's	Aug '25	Conclave + performing arts
Kshitij	Mithibai	Jan '26	Pronights & inclusion events
Cutting Chai	RD National	Feb '26	Media & storytelling workshops
Umang	NM College	Aug '25	Urban culture, PRO shows
Kaleidoscope	Sophia College	Sep '25	Photography, music concerts
Brouhaha	Sydenham	Dec '25	Multi-day cultural events
Pratibimb	VJTI	Late 2025	Tech, culture, competition mix
IFP	Independent	Aug-Oct '25	Film Project creative marathon



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BENEFITS TO STUDYING ABROAD – Our Bureau

Mumbai – Studying abroad may be one of the most beneficial experiences for a college student. By studying abroad, students have the opportunity to study in a foreign nation and take in the allure and culture of a new land. Here is a list of the top 10 reasons to study abroad!

1. See the World

The biggest reason you should consider a study abroad program is the opportunity to see the world. By studying abroad, you will experience a brand-new country with incredible new outlooks, customs and activities. The benefits of studying abroad include the opportunity to see new terrains, natural wonders, museums and landmarks of your host nation.

In addition, when you're abroad, you won't be limited to traveling in just the nation in which you are studying – you can see neighbouring countries as well! For example, if you study in France, you'll have the option to travel through various parts of Europe including London, Barcelona, and Rome.

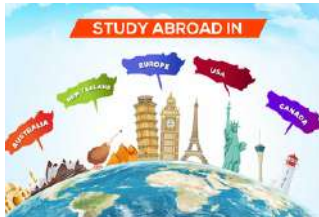
2. Education

Another reason you might consider studying abroad is for the chance to experience different styles of education. By enrolling in a study abroad program, you'll have the chance to see a side of your major that you may not have been exposed to at home. You'll find that completely immersing yourself in the education system of your host country is a great way to really experience and understand the people, its traditions, and its culture. Education is the centrepiece of any study abroad trip—it is, after all, a study abroad program—and choosing the right school is a very important factor.

3. Take in a New Culture

Many students who choose to study abroad are leaving their home for the first time. When they arrive in their new host country, they are fascinated by the distinct cultural perspectives. When you study abroad you will find incredible new foods, customs, traditions, and social atmospheres.

You will find that you have a better understanding and appreciation for the nation's people and history. You will have the opportunity to witness a completely new way of life.



4. Hone Your Language Skills

Chances are if you're planning on studying abroad, one of the major draws is the opportunity to study a foreign language. Studying abroad grants you the opportunity to completely immerse yourself in a new language, and there is no better way to learn than to dive right in.

In addition to the considerable language practice you will get just in day to day life, your host university will likely offer language courses to provide you with a more formal education. Immerse yourself in a new culture and go beyond a purely academic experience



5. Career Opportunities

When you finish your study abroad program and return home, you will return with a new perspective on culture, language skills, a great education, and a willingness to learn. Needless to say, all of these are very attractive to future employers.

Many students find that they love their host country so much that they decide to seek work there. If you can relate, you will find that a local education will be very valuable when searching for a potential job in that country.

6. Find New Interests

If you are still questioning why to study abroad, you should know that studying in a different country offers many new activities and interests that you may never have discovered if you'd stayed at home. You might find that you have an as-yet undiscovered talent for hiking, water sports, snow skiing, golf, or various other new sports you may never have tried back home.

You'll also have the chance to discover other new and exciting forms of entertainment. Plays, movies, dancing, nightclubs, and concerts are just a few activities that you can enjoy.

7. Make Lifelong Friends

One of the biggest benefits of studying abroad is the opportunity to meet new lifelong friends from different backgrounds. While studying abroad, you will attend school and live with students from your host country. This gives you the opportunity to really get to know and create lasting relationships with your fellow students.

After the study abroad program ends, make an effort stay in contact with your international friends. In addition to rewarding personal relationships, these friends can also be important networking tools later down the road.

8. Personal Development

There is nothing quite like being on your own in a foreign country. You might find that studying abroad really brings out your independent nature. Students who study abroad become explorers of their new nation and really discover the curiosity and excitement that they harbor.

A benefit to studying abroad is the opportunity to discover yourself while gaining an understanding of a different culture. Being in a new place by yourself can be overwhelming at times, and it tests your ability to adapt to diverse situations while being able to problem solve.



9. Graduate School Admissions

Like future employers, graduate school admissions boards look very highly on study abroad experiences. Students that study abroad display diversity and show that they aren't afraid to seek out new challenges or put themselves in difficult situations.

Most importantly, students who have studied abroad show just how committed they are to their education. Graduate schools regularly look for candidates who will bring a unique aspect to their university. Students who have studied abroad have shown that they have the curiosity and educational acumen to be a leader in graduate school.



10. Life Experience

Why study abroad? For most students, this time may be the only opportunity they ever get to travel abroad for a long period of time. Eventually you will find a job and career, and the opportunity to study abroad may turn out to be a once in a life time opportunity.

Take this opportunity to travel the world with no commitments but to study and learn about new cultures. Studying abroad is an experience unlike any other.

These are just some of the advantages of studying abroad. The benefits of this experience really can't be explained in such a short article. Boost your language skills as you live in another country, get out of your comfort zone and meet people from different places of the world and at the same time get the best education.

Living in another country exposes you to things you cannot experience in your home country and in the future it will help you stand out from the competition as you apply for jobs and your experience of studying abroad is something you can share on your resume.

INFO

DID YOU KNOW? GERMANY OFFERS FREE COLLEGE EDUCATION NOT JUST TO ITS OWN CITIZENS, BUT TO INTERNATIONAL STUDENTS TOO, NO TUITION FEES AT PUBLIC UNIVERSITIES, JUST LIVING COSTS.





Campus Flash

GEORGIA NATIONAL UNIVERSITY TO SET-UP CAMPUS IN ANDHRA PRADESH

Andhra Pradesh signs a Rs 1,300 crore agreement with Georgia National University to establish an international university in North Andhra, aiming to elevate education standards, research, and global connectivity.



Andhra Pradesh Education Minister Nara Lokesh announced on Monday that Georgia National University (GNU) has signed an agreement with the state government to establish an international university in north Andhra Pradesh. The project involves an investment of Rs 1,300 crore. Lokesh stated that this initiative is aimed at elevating education standards in the state to a global level. He described it as a significant step for higher education in Andhra Pradesh.

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6. Find Time to Relax Through the Day

The busy college life can put a strain on a student's mind. It is crucial therefore that you know how to deal with the pressure of attending lectures and doing exams. Stress can cause various health problems such as depression and heart disease and affect your overall health. The best way to deal with such pressure is to take time and relax. During the course of your study session, take regular breaks to allow the mind to refresh. You will find that you will get more done using this strategy.

7. Avoid Harmful UV Rays

During your free time and when you need to relax, you may want to catch a few sun rays. It is important to keep your skin protected and not be out in the sun for too long. The risk of skin cancer is all too real after all. One way to do this is to wear a hat. Also, avoid spending hours under the direct sun at any one time and always wear sunscreen.

8. Don't Forget that Flu Shot

During the colder winter months, the flu can run rampant across college thereby increasing your chances of catching it. A flu shot is a great and inexpensive way to remain safe and healthy. Granted the cost of the shot might be high for a student on a tight budget, but it will be less costly compared to getting treatment after catching the flu.

9. Maintain Proper Hygiene

Studies show that by washing your hands, you will prevent many diseases caused by bacteria and viruses. Observing proper hygiene should be a part of your lifestyle. Ensure that your hands are clean when eating food, when you leave the washroom and before you touch your eyes or put something in your mouth.



10. Avoid smoking and drugs

Peer pressure can push a college student into doing things that will ultimately harm their health. Excessive alcohol consumption and smoking are two of these things. Smoking in particular causes severe health issues such as lung cancer, emphysema, and heart disease. Remember, you are in college to build your future not to destroy it.



PLANNING OF FINANCE FOR STUDENTS – Our Bureau

Students need to build a strong financial foundation during college days. As students don't earn, the money they get from parents need to be spent well and understanding where you spend your money. Sometimes, you must know where your money going. It is very important to track it.

Create a monthly budget. You need to know how much you want to spend each month. Make a list of all your fixed expenses, then add all your other expenses. Now, you need to follow the budget you made. Just creating a budget won't do anything to you until and unless you actually follow it. Try to stick to your budget as much as possible.

Manage all your debt – I assume that you might (or might not) have any debts. If you have any kind of debt, it will always come between you and your financial goals. Make sure you manage all your debt and pay them off on time. You cannot save any money until you don't pay off all your debts.

Build an emergency fund. This is pretty important in college. You might want to save a good amount as emergency funds. You want to make sure that you have saved enough for any emergency or travel. Or else, you might get into debt again.





Contact us

Conference Secretariat

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