



VIBRANCE

Goa Multi-Faculty College Magazine 2024

The Spark of Genius,
The Pulse of Campus



Exotica 2K24



...Growing Mutually for Competence...

॥ विद्या सर्वस्य भूषणम् ॥

SATERI PISANI EDUCATION SOCIETY'S

Shri. Gopal Gaonkar Memorial,

GOA MULTI-FACULTY COLLEGE

Dharbandora - Goa

Recognised by Goa University, DHE, Government of Goa & under
Section 2(f) of the UGC Act, 1956



VIBRANCE

2023-24

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...Growing Mutually for Competence...

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Published

The Principal,
SPES Goa Multi-Faculty College,
Dharbandora-Goa.

Printed at

Viraj Arts,
C/o, Rajaram R. Tukkanache,
H.no. 44, Pansulem,
Dharbandora - Goa

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Cover Picture by

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OUR VISION

Sustainable development through education in an environment that values diversity, individuality, mutual respect and free exchange of ideas.

OUR MISSION

To provide high quality, student centered education and lifelong learning opportunities for the communities we serve.



...Growing Mutually for Competence...

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...Growing Mutually for Competence...

CHAIRPERSON'S MESSAGE



Mrs. Sadischya G. Gaunker
Chairperson

Dear Readers,

I am honoured to have been bestowed with the humble service of this college, which is slowly and steadily becoming an epitome of learning with the spirit of humility and humanity. I congratulate all the students, staff and faculty members for the accolades won by them till date. A tree provides shade, shelter, fruit and oxygen when it is alive, and even after it ceases to exist, it selflessly continues to provide manure for other plants and vegetation. Likewise, I seek the blessings of Shree Sateri Pisani, so that I may be able to offer my humble services with selfless devotion. I further wish and pray for an even higher pedestal of success and integrity for this noble institution.

The world is fast converting to a knowledge economy where the only wealth is information. Information that will lead you towards the direction of success. At Goa Multi-Faculty College, the sky is the limit in the pursuit of excellence. Here, we aim to promote a system of integral education in a student friendly environment where students feel encouraged to innovate, explore and actualize their innate potential. The students always continue to scale new heights of achievement in manifesting talent and winning laurels.

We believe that our assets are our students and we enable them to soar high-morally, socially and spiritually. We also emphasize on sports, cultural activities and extracurricular activities. The Students are also made to realise their responsibilities towards the Society, through participating in various university level programmes and by participation in various projects such as organising blood donation camps, clean city drive, environmental awareness programme, adoption of Villages, NSS programmes and so on. This helps the students enhance their personality and progress laterally.

Finally I wish everyone all the very best for their career and their bright future and expect students to excel in their performance leaving behind the footprints of GMFC.

Best Wishes

Mrs. Sadischya G. Gaunker
Chairperson

We build a bright future at Goa Multi-Faculty College!



...Growing Mutually for Competence...

PRINCIPAL'S MESSAGE

“Students remember their relationships. They remember the people who believed in them. They remember developing new skills and having confidence in those skills.”

- Jessica Nauiokas



**Prof. (Dr.) Shaikh Mohammad
Parvez Al-Usmani**

Dear Parents, students and well-wishers of the GMFC,

I am delighted to introduce the latest edition of our college magazine, a showcase of the remarkable talent and creativity that thrives within our college community. First and foremost, I would like to express my deep sentiments of gratitude to every one of you for your constant support, love and concern towards the college which enables and encourages us to strive hard to carry forward the mission of spreading value-based knowledge to one and all.

It is with great pleasure and pride that I extend my warmest greetings to you through the pages of our college magazine “GMFC MAGAZINE”. In the pages of this magazine, you will find a reflection of our collective ethos—a commitment to excellence, innovation, and inclusivity. From scholarly research to artistic expressions, from community service to sporting triumphs, each endeavour showcased here is a testament to the boundless potential that resides within our midst.

As we navigate the complexities of an ever-evolving world, it is imperative that we remain steadfast in our dedication to learning, growth, and integrity. While we are privileged to receive an education, we must also use our knowledge and talents for the betterment of society.

I urge each and every one of you to seize the opportunities that come your way, to push the boundaries of your capabilities, and to embrace the challenges that lie ahead with courage. Remember that the future belongs to those who dare to dream, to those who are willing to take risks, and to those who never lose sight of their purpose.

Our students graduate with the skills, mind sets and qualities that will best equip them for success. Come on, let's give our best and make this institution a modern temple of learning through our diligence, devotion and dedication. I am confident that we, with the support of the management, staff and students, will continue to grow, prosper and reach new heights.

With warmest regards,

**Prof. (Dr.) Shaikh Mohammad Parvez Al-Usmani
Professor & Principal**

{D. E. (Civil), M. Sc. (Physics), M. Phil. (Material Science),
Ph. D. (Environmental Science), Fellow-AEB}





Dear Readers,

Welcome to the first edition of our college magazine “GMFC MAGAZINE” , which serves as a testament to the vibrancy of our academic community at GMFC

In these pages, you will find not just articles, stories, and artwork, but also reflections of our collective journey towards enlightenment.

As we navigate through the ever-changing landscape of education and society at large, it becomes increasingly evident that, in our roles as students and educators, we carry profound responsibilities. Therefore, each article and each piece of artwork is a testament to the power of ideas.

In a world marked by rapid transformations, GMFC MAGAZINE showcases how we at GMFC not only adapt but also strive to shape the course of change. Whether it's through academic pursuits, social initiatives, or artistic endeavours, every action we take has the potential to sow the seeds of a brighter tomorrow. Through our social engagement, we seek to foster a culture of inclusivity, empathy, and solidarity. And through our creative expressions, we endeavour to inspire innovative thought, and ignite the flames of imagination.

As you peruse the pages of this magazine, the editorial team encourages you to reflect on your own role in this ongoing journey of transformation both within the GMFC campus and outside it.

**With warmest regards,
Ms. Daksha Kunkalienkar
Editor**



TEACHING STAFF

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Mr. Mahesh Shirgaonkar
Multi-Tasking Staff



Ms. Karishma Gaonkar
Multi-Tasking Staff



Ms. Sequoiah Fernandes
College Counsellor (Contract)
till 22-01-2024



Ms. Suchi Gaonkar
College Counsellor (Contract)
from 08-02-2024

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NON-TEACHING STAFF



APPRENTICE



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Mr. Akshay Anand Naik
Office Operation Executive



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Ms. Lishma Nilesh Parvatkar
Account Executive



Ms. Akshata Ankush Khutkar
Account Executive



Ms. Mansi Gurudas Kerkar
Account Executive



Ms. Sujata Shankar Rathod
Account Executive



TY B.Com.



TY B.C.A.



TY B.B.A. - A



TY B.B.A. - B





Gold Medal in the 10 km Run on Day 1 of the Intercollegiate Men Athletic Championship 2024 organised by Goa University



1st place at Red Run Event (5 kms) organised by Goa State AIDS Control Society, Panjim.



Won a Gold medal for the 10 km Inter-Collegiate Cross Country Championship organised by Goa University



Gold Medal in the Cross Country Championship 2023-24 organised by Goa University. Overall, we got 5th position



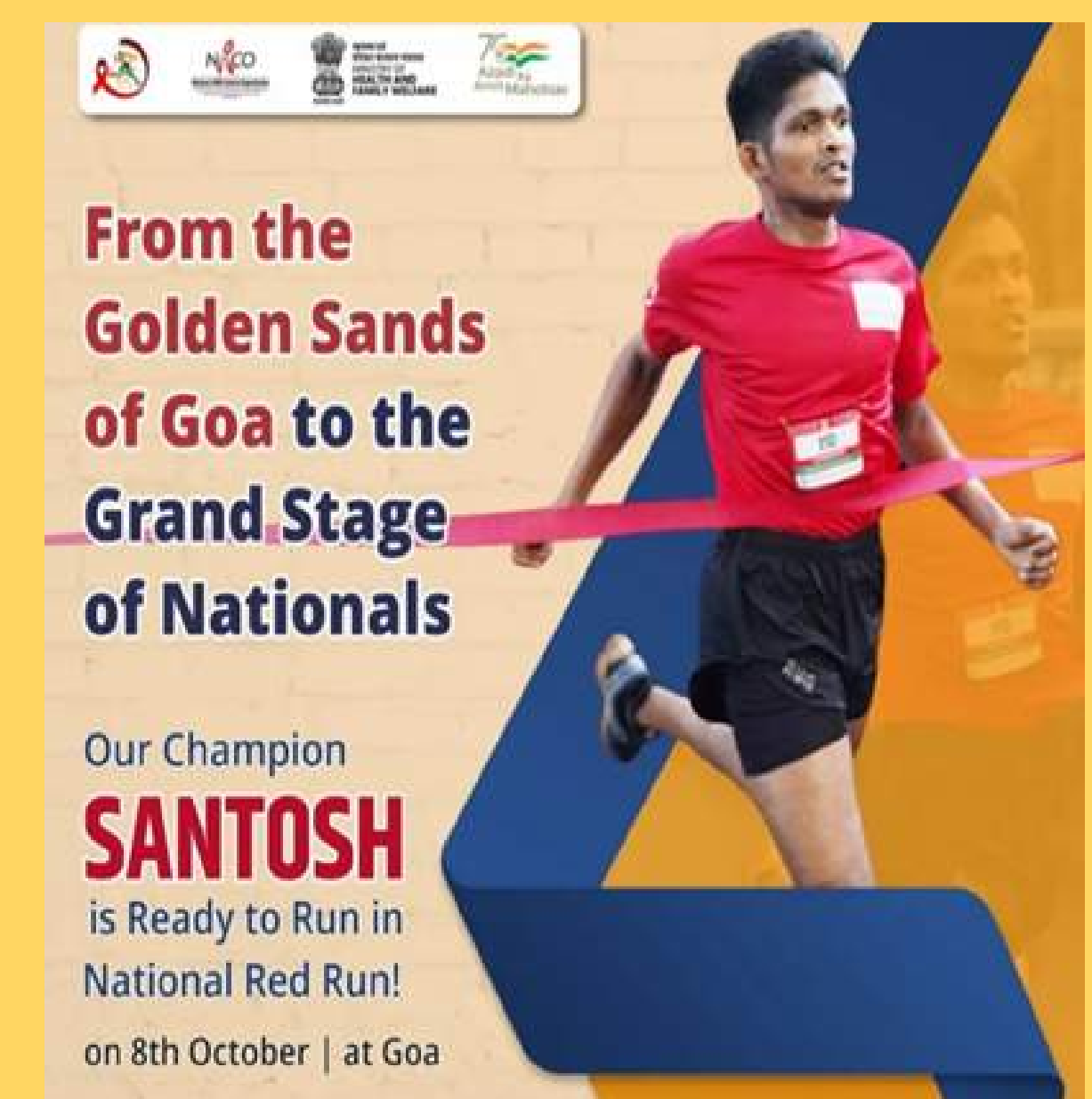
**Mr. Santosh Yedge
(TY B.Com.)
Star Sports Achiver**



1st place at the Cross Country event Organised by Rosary College Navelim 2023-24.



Gold Medal in the 5000m run race on day 3 of the Inter-Collegiate Men & Women Athletic Championship 2024, organised by Goa University



CES College Cuncolim organised Oscar Memorial Run on 2nd October 2023, 1st place in the competition.





Ms. Siya Palkar from T.Y. B.C.A class won a Gold Medal in the Long jump on Day 2 of the Inter-Collegiate Men & Women Athletic Championship 2024, organised by Goa University.

Mr. Shirshak Naik of FY.BCOM Won a Silver medal in the Breaststroke event Organised by Goa University at the Campal Swimming Championship 2023-24. Upcoming Sportsman of 2023-24.



Ms. Siya Palkar from T.Y. B.C.A class, won the Bronze medal in Triple jump on Day-1 of the Inter-Collegiate Men & Women Athletic Championship 2024, organised by Goa University.



Mr. Bhaskar Jalmi from S.Y. B.C.A. class, won the Bronze medal in the Triple Jump on Day 3 of the Inter-Collegiate Men and Women Athletic Championship 2024, organised by Goa University.



Mr. Vishal Patil of SYBCOM won a Silver medal in upto and including the 100kg category at Inter-Collegiate Judo Championship 2023-24 Organised by Goa University.



Mr. Pritesh Jadhav of SY.B.Com won a Bronze medal in the 100+ Category in the Intercollegiate Judo Championship 2023-24 Organised by Goa University

ACADEMIC TOPPERS

Bachelor of Commerce

	FYBCOM	SYBCOM	TYBCOM
I	PRASANNA SHAILESH SANGODKAR	UTKARSH RAVI KERKAR	N. VARSHINI
II	URPITA SUDESH GAWDE & PRIYA RAJESHKUMAR VIND	LAXMI PRAKASH BALVEKAR	SANJANA SANTOSH GAUNKAR
III	SANIYA SANDIP GAUNKER	NEHA VILLAS GAONKAR & VEDANT DEVIDAS GAONKAR	BABAYA BALKRISHNA GAONKAR

Bachelor of Business Administration

	FYBBA	SYBBA	TYBBA
I	KEOSHA SAMEER NAIK	Arman Abdul Khabirsabnaikar	Saburi Baban Sawant
II	ELDRICH VALENJUS COUTINHO	Pavan Vibhav Bhandankar	Prathana Suvas Borkar
III	PRADEEP RANGNATH WAGH	Hirayya Basuraj Hiremath	Vaishnavi Ningappa Nandodekar

Bachelor of Computer Applications

	FYBCA	SYBCA	TYBCA
I	SHABNAM SHAFI BEPARI	ANISH ANIL GHADI	CHIRAG DATTARAO RAIKAR
II	RAJDEEP RATNAKANT SAWANT	ANISH DNYANESHWAR NAIK	PAVITRA JIVOTTAM NAIK
III	TABBU MOHAMAD SHAFI INAMDAR	RAKHI AJIT TONDWALKAR	MANDA JAGANNATH GAUDE

BOOKS ...

Books make me happy..
Books keep me busy
They improve my language
my spelling and my vocabulary

Anytime and anywhere
I like to read my books every where
Books I read of every kind
Comics, thrillers, horrors or crimes

Filled with knowledge
guidance and wisdom
Books transport me
to another kingdom



Every page Planting its lam, egar to read
Planting its knowledge, like a seed

my reading habit will
never so end
Because books will be
the best of my friends

चलीयो

आयच्या समाजांत
चल्ला खुप वेगलोचार
दिसान दीस वाडत आसात
चलीयाचेर जावपी बलात्कर

आयज वता त्या पद्वेर
आसात चलीयो
आपल्या बल्यार
घडवुक सोदता बदल

पूण थयच तांका
चीडडुन उडयतात
उलोवपाक येवचे पयलीच
तांका मारतात



FRIENDSHIP

Life is incomplete
without true friendship
without a person so Special
whose support is unconditional ...

Friends are one's who stand by
In rain or Sunshine
They wipe the tears, and
make you smile

Built on trust
love and care
true friendship is
beyond any compares ...

friends always help you
when you are in trouble.
shares your happiness, and
makes it double

True friends forget you never
True friends lasts forever
A relationship is not out of blood, but
it's a everlasting bond of love...



~Keosha Naik, FYBBA



"RANGOLI – WHERE DIVINE TRAILS OF COLOURS MEET THE CANVAS OF LIFE.



Ms. Ruchi Kuttikar, System Administrator

JOURNEY OF LIFE

*Life is full of surprises
A new day's start with every sunrise
Each day a canvas, fresh and bright,
Waiting for us to paint it right.*

*Each day brings in something new,
A challenge, a joy a sorrow.
With highs and lows, fast and slow
Hoping for a better tomorrow.*

*Life is beautiful, as beautiful as can be,
Sometimes filled with rain, sometimes
with glee.*

*It gives us moments, memories to
treasure,
It gives us love, and the ability to
measure.*

*In each and every step, a different story is
told,*

*Of dreams chased and hearts bold.
Its filled with twists and turns, ups and
downs,
But fate often wears its crown.*

*Life is a journey, not a destination,
We travel through each day's creation.
In this journey, there's so much to learn.
So let's embrace each graceful turn.*

Ms. Daksha
Kunkalienkar, Asst. Prof.
in Commerce and
Accountancy



Mr. Abhay Madkaikar, FY BBA



Ms. Laxmi Balvekar, S.Y. B.Com





Mountains are some of the most stunning and ecologically significant landscapes on Earth. They cover about 22% of the Earth's land surface and provide critical ecosystem services to billions of people. From regulating water cycles to hosting a wide variety of flora and fauna, mountains play an essential role in the planet's health. However, these majestic landscapes are under increasing threat due to human activities and climate change. Protecting mountain environments has become a crucial global imperative.



PROTECTING MOUNTAIN ENVIRONMENTS: A CRITICAL IMPERATIVE THINK ONCE.... HOW WE SEE OUR FUTURE

The Importance of Mountain Ecosystems:

1. **Biodiversity Hotspots:** Mountains are home to an immense diversity of plant and animal species, many of which are found nowhere else on Earth. The variety of altitudes and microclimates within mountain regions creates unique habitats, fostering high levels of endemism. For instance, the Eastern Himalayas and the Andes are renowned for their extraordinary biodiversity.
2. **Water Towers of the World:** Mountains are often referred to as the "water towers" of the world because they provide fresh water to over half of humanity. Snow and glaciers in mountain regions act as natural reservoirs, storing water in the winter and releasing it gradually during the warmer months. Major rivers like the Ganges, the Yangtze, and the Colorado originate in mountain regions, supporting agriculture, industry, and domestic use for millions of people.
3. **Cultural Significance:** Many mountain regions have deep cultural and spiritual significance for local communities. Indigenous peoples have lived in harmony with mountain environments for millennia, developing sustainable practices that are often threatened by modern development.
4. **Climate Regulation:** Mountains play a vital role in regulating the Earth's climate. They influence weather patterns and act as barriers to the movement of air masses, creating unique climatic zones. Furthermore, mountain forests and grasslands sequester carbon, helping to mitigate climate change.

Threats to Mountain Environments:

1. **Climate Change:** Climate change is arguably the most significant threat to mountain environments. Rising global temperatures are causing glaciers to melt at unprecedented rates, disrupting water supplies for millions of people. Warming temperatures also alter ecosystems, threatening the survival of species adapted to cold environments.
2. **Deforestation and Land Degradation:** Logging, agriculture, and infrastructure development are leading to the deforestation and degradation of mountain landscapes. This not only destroys habitats but also increases the risk of landslides and soil erosion, which can have devastating impacts on downstream communities.
3. **Overtourism:** The allure of mountain landscapes draws millions of tourists each year. While tourism can bring economic benefits, overtourism can lead to environmental degradation, including trail erosion, waste management issues, and the disruption of wildlife.
4. **Mining and Resource Extraction:** The extraction of minerals and other resources from mountains can have severe environmental impacts. Mining operations often lead to deforestation, water pollution, and habitat destruction, putting fragile ecosystems at risk.
5. **Invasive Species:** The introduction of non-native species, whether intentional or accidental, can disrupt the delicate balance of mountain ecosystems. Invasive species often outcompete native species, leading to a loss of biodiversity.

Strategies for Mountain Protection:

1. **Sustainable Tourism:** Promoting sustainable tourism practices is essential to minimizing the environmental impact of visitors. This includes establishing carrying capacities for popular destinations, investing in eco-friendly infrastructure, and educating tourists about responsible behavior.
2. **Conservation and Protected Areas:** Establishing protected areas is a crucial strategy for preserving mountain ecosystems. These areas should be managed with the involvement of local communities to ensure that conservation efforts respect indigenous rights and knowledge.
3. **Reforestation and Land Restoration:** Restoring degraded mountain landscapes through reforestation and soil conservation measures can help to stabilize ecosystems, reduce erosion, and improve water retention.
4. **Climate Change Mitigation and Adaptation:** Addressing climate change is vital for the long-term protection of mountain environments. This includes reducing greenhouse gas emissions, protecting carbon sinks like mountain forests, and developing adaptation strategies for communities affected by climate change.
5. **Support for Indigenous and Local Communities:** Empowering indigenous and local communities to manage their natural resources sustainably is key to the successful protection of mountain environments. Traditional knowledge and practices should be integrated into modern conservation strategies.

Conclusion:

Protecting mountain environments is not just about preserving beautiful landscapes; it is about safeguarding the vital ecological, cultural, and economic services that these regions provide. With the growing threats posed by climate change, deforestation, and unsustainable development, the need for comprehensive conservation strategies has never been more urgent. By taking action now, we can ensure that mountain ecosystems continue to thrive for future generations.

Mountain...

**One good step towards Environment
protection**

**Mr. Dnyandev Alias Rishy Khadapkar,
Assistant Professor IT & Computer Application**



EVERYTHING ABOUT POSITIVE AFFIRMATIONS

1. What is an affirmation?

Ans. affirmation is a statement which we say or right about ourself or about our life.

2. Why using affirmations are important?

Ans. Affirmations helps us to change our negative beliefs.

3. How do affirmations work?

Ans. When we repeatedly tell something to ourselves our mind tends to believe it and accept it as our reality and it changes our perspective of looking at different life events.

4. How to practice affirmations?

Ans. we have to frame a positive sentence about ourself or about our life we can read it, write it or say it but we have to practice it with full feeling and conviction. Affirmations should be framed either in past tense or present tense.

5. How long it takes for affirmations to work?

Ans. it depends from person to person. it is a matter of your belief into that particular affirmation you have to visualise as if it is true about you. Some people may start getting result after 2-3 days of practicing for some it may take longer. Ideally affirmations should be practiced at least for 21 days.

6. Right time for practicing affirmations

1. After waking up
2. Before going to sleep

7. Five examples of positive affirmations.

1. I am becoming confident with each passing day.
2. I am loving my life.
3. I am becoming happier.
4. I am becoming the best version of myself
5. I am satisfied in my life.

Ms. Suchi Gaonkar, College Counsellor

NURTURING NATURE: OUR SHARED DUTY

Imagine a world where every breath feels like a gift, where the rivers sparkle like diamonds, and where the trees stand tall like guardians of life. This is the world we dream of, a world where nature thrives alongside human progress.

As we build towards a brighter future, let's not forget the roots from which we grow. Picture a morning filled with the joyful chorus of birds, a sight made possible by our collective efforts to preserve their homes. Envision a park buzzing with laughter and play, a testament to the trees we planted with care.

We hold the key to a sustainable tomorrow. Every action, big or small, contributes to the tapestry of life. From reducing plastic waste to conserving water, from nurturing green spaces to advocating for wildlife protection, our choices echo through generations.

Together, we are the stewards of our planet. Let's cultivate a culture of respect and love for nature, ensuring that development and conservation walk hand in hand. Our nation's progress should never come at the cost of our natural heritage.

So, let's roll up our sleeves and plant the seeds of change. Let's be the architects of a world where clean air, pure water, and thriving ecosystems are not just dreams but our reality. Our planet is our home, and it's time to cherish and protect it for the future we envision.

Mr. Chirag Raikar, Student, TYBCA



Ms. Neha Gaonkar, SYBCOM



Ms. Sonam Gondlekar,
Assistant Professor in Psychology

PERSONAL DEVELOPMENT: GROWING INTO YOUR BEST SELF

Personal development is all about growing and improving yourself to become the best version of who you can be. It's like nurturing a plant – you provide the right environment, care, and attention, and over time, you see it flourish. Similarly, personal development involves taking intentional steps to develop your skills, mindset, and character.

Set Clear Goals: Start by identifying what you want to achieve. Whether it's improving your communication skills, becoming more organized, or learning a new hobby, having clear goals gives you direction and motivation.

Take Action: Once you have your goals, take small steps towards achieving them. Break down your goals into manageable tasks and work on them consistently. Remember, progress is more important than perfection.

Continuous Learning: Stay curious and never stop learning. Whether it's through books, courses, podcasts, or mentors, seek out opportunities to expand your knowledge and skills. Embrace challenges as opportunities for growth.

Self-Reflection: Take time to reflect on your experiences, successes, and failures. What did you learn from them? What can you do differently next time? Self-reflection helps you gain insights into yourself and your journey.

Healthy Habits: Take care of your physical and mental well-being. Eat nutritious foods, exercise regularly, get enough sleep, and practice mindfulness or meditation to reduce stress and promote inner peace.

Celebrate Your Progress: Celebrate your achievements, no matter how small. Acknowledge your progress and recognize the effort you've put into your personal development journey.

Stay Flexible: Remember that personal development is not a linear path. Be open to adjusting your goals and strategies as you learn and grow.

Personal development is a lifelong journey of self-discovery and growth. By setting clear goals, taking action, continuously learning, practicing self-reflection, healthy habits, celebrating progress, and staying flexible, you can unlock your full potential and become the best version of yourself.

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INDIA'S CASHLESS ECONOMY: UPI'S CONTRIBUTION

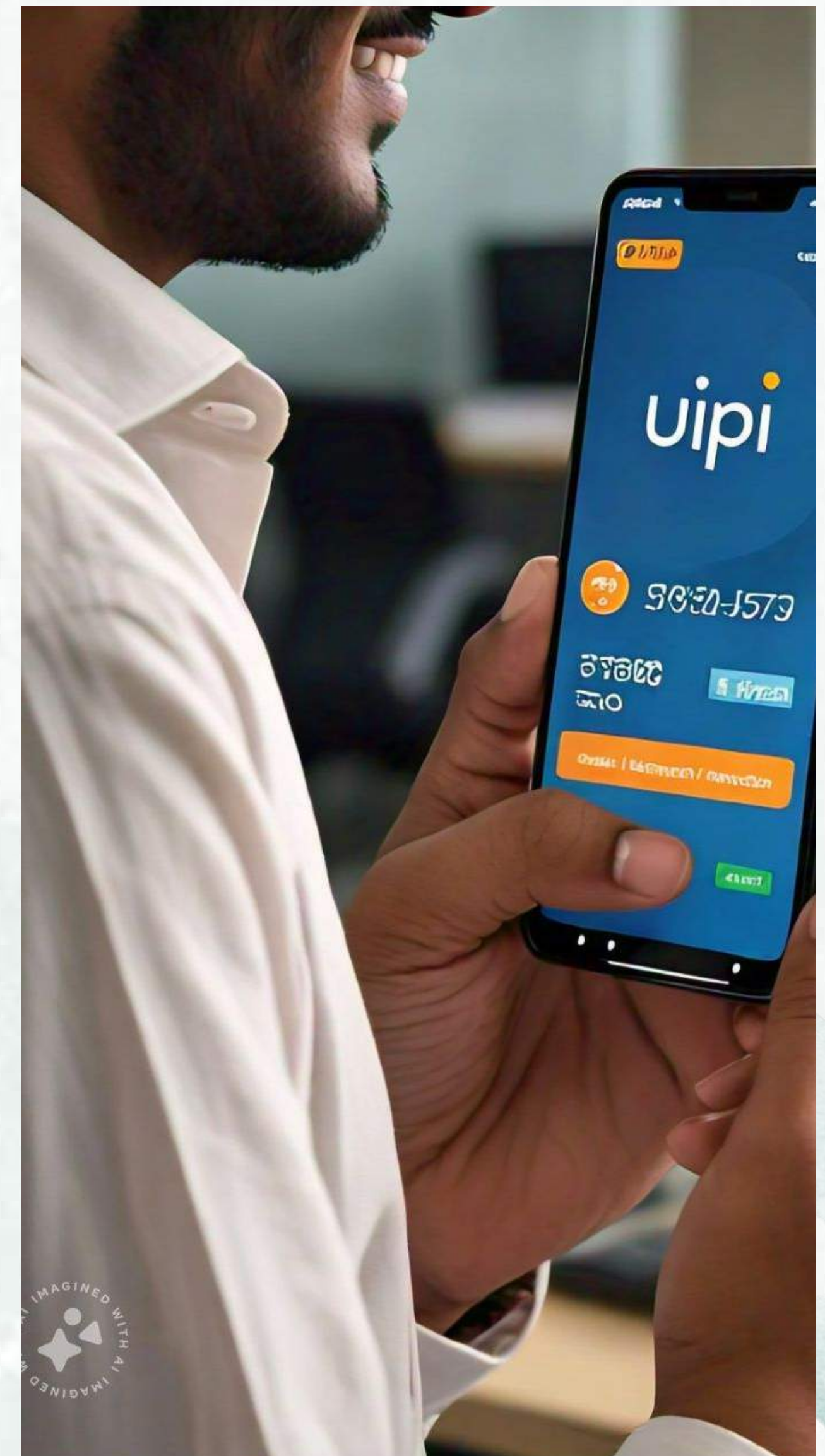
ONE OF THE KEY CONTRIBUTIONS THAT UPI HAS MADE TO INDIA'S CASHLESS ECONOMY IS FINANCIAL INCLUSION.

India, a country known for its vibrant culture and diverse population, has made remarkable strides in transitioning towards a cashless economy. With the introduction of Unified Payments Interface (UPI) in 2016, India's digital payment landscape has witnessed a seismic shift, leading to greater financial inclusion and convenience for millions across the nation. UPI is a real-time payment system that allows users to instantly transfer money between bank accounts using their smartphones. It is a government-backed initiative that operates on a robust platform, enabling secure and seamless transactions. UPI has revolutionized the way Indians conduct financial transactions, effectively reducing the reliance on cash and transforming the economy.



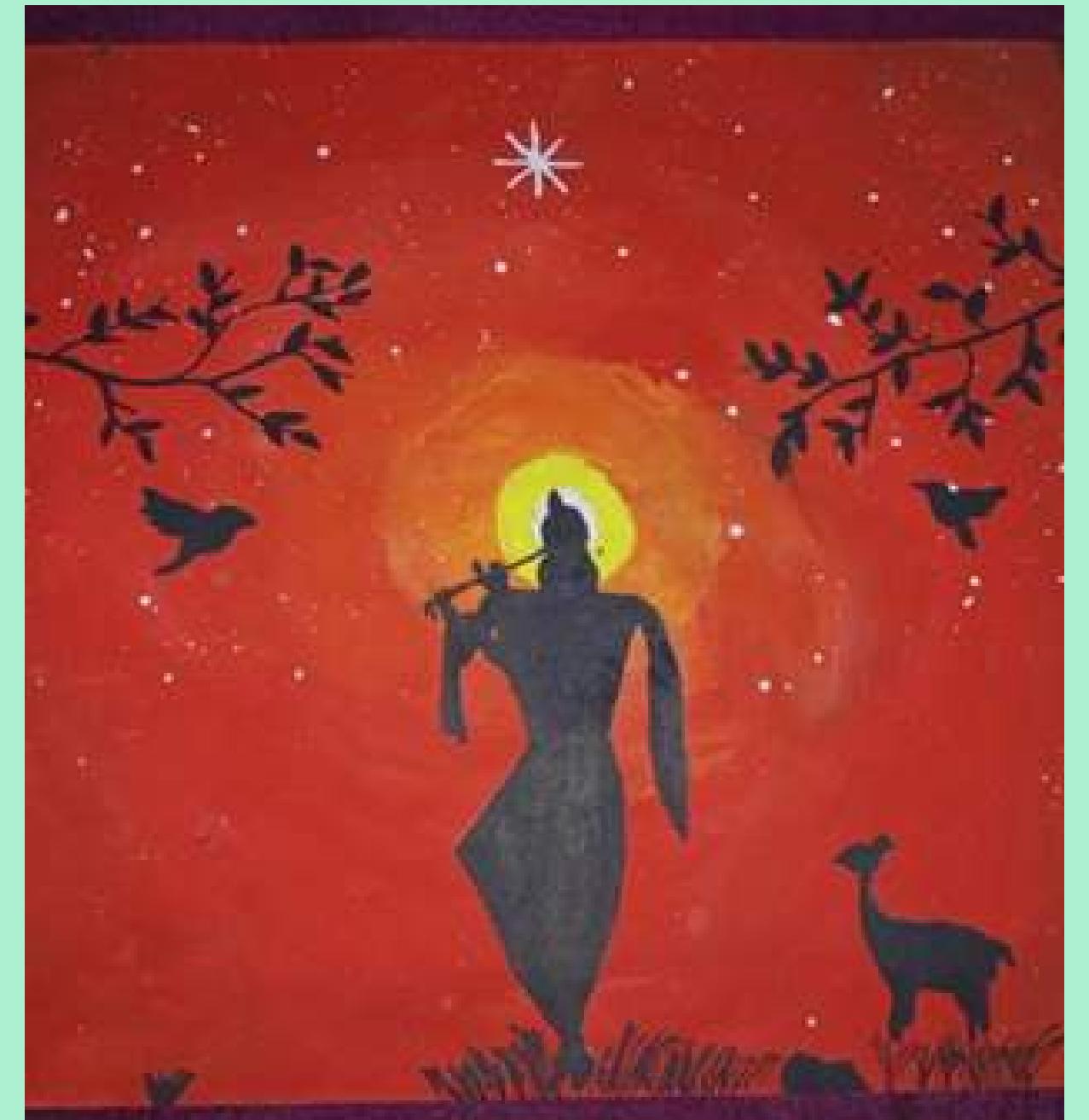
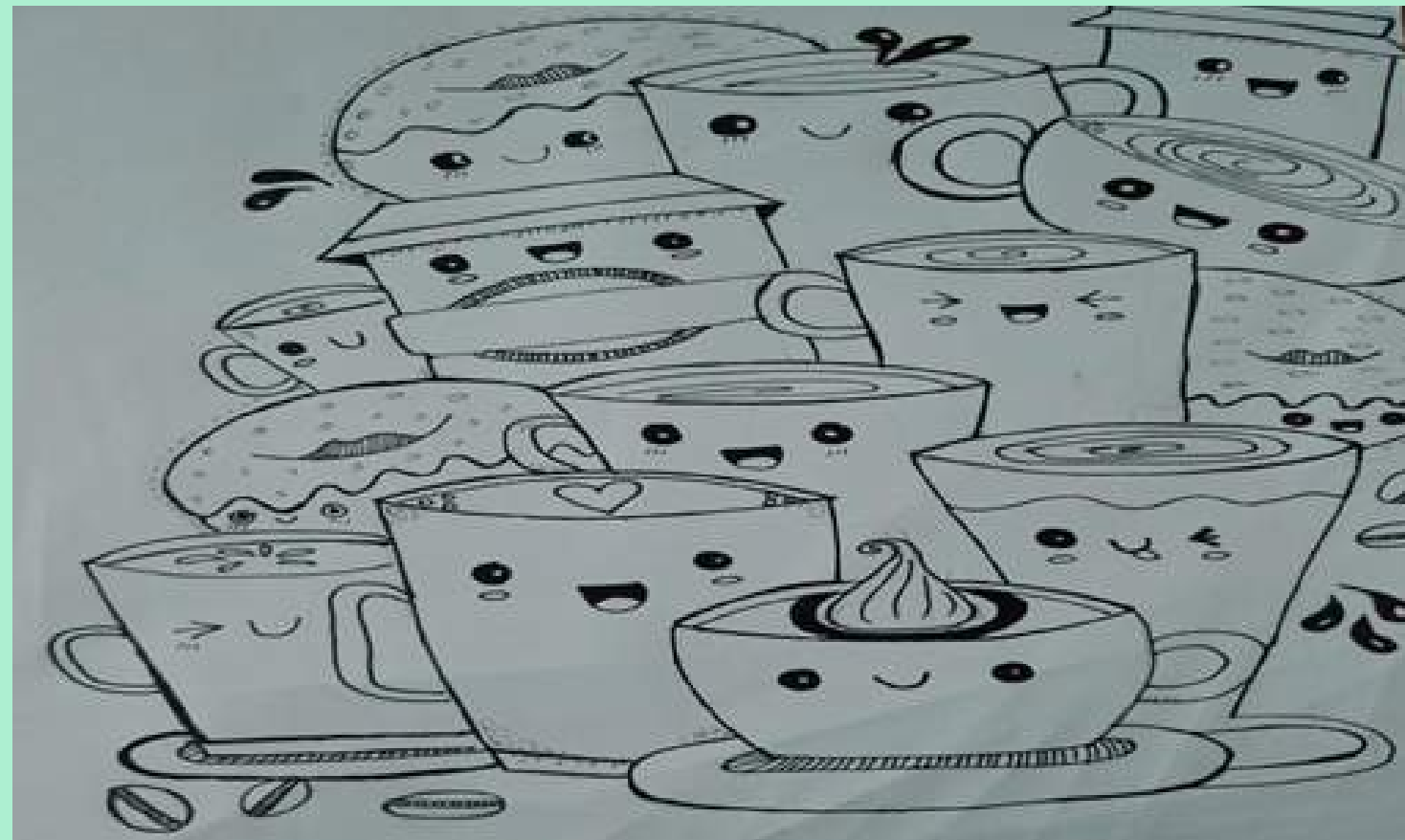
The impact of UPI on India's cashless economy has been remarkable. According to recent data from the National Payments Corporation of India (NPCI), UPI transacted over 2.7 billion transactions worth more than Rs. 5 trillion in February 2022, demonstrating its widespread adoption and usage. The increasing popularity of UPI is a testament to its seamless functionality and the trust that individuals and businesses have placed in the system. UPI has been an instrumental catalyst in India's journey towards a cashless society. Its contribution towards financial inclusion, reduction of cash dependence, and facilitation of entrepreneurship is unparalleled. As India continues to embrace digital transformation, UPI will remain a critical tool in driving economic growth, fostering innovation, and propelling India towards the forefront of the global digital revolution.

One of the key contributions that UPI has made to India's cashless economy is financial inclusion. Historically, a significant portion of the population in India did not have access to formal banking services, limiting their ability to participate in the mainstream economy. However, with UPI, anyone with a smartphone and a bank account can initiate and receive payments, eliminating the barriers to entry imposed by traditional banking systems. Moreover, UPI has significantly contributed to reducing the dependence on cash in the country. India, traditionally a cash-driven economy, has faced challenges associated with cash, such as counterfeit notes, theft, and the hassles of carrying physical currency. UPI has helped overcome these challenges by providing a safe and reliable alternative for conducting transactions. The ease of transferring money through UPI has encouraged individuals to opt for digital payments, reducing the volume of cash in circulation and promoting a transparent, accountable, and secure financial system.



Mr. Shriyash Pillai, TY BBA-B





Ms. Saburi Sawant ,TY B.B.A.



Ms. Disha Gaude, SY B.Com



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Ms. Neha Gaonkar, SY B.Com



Ms. Anita Valikar, SY B.Com



Ms. Anita Valikar S.Y B. Com

एक छोटी सी आशा

यह मेरे देश को क्या हो रहा है?
निर्दोष घुट घुट के रो रहा है,
जवान का बच्चा भूखा सो रहा है,
तो कहीं डिप्रेशन के चक्कर में कोई अपनी जान खो रहा है।

कहीं पर खौफ है बलात्कार का,
तो कहीं है लालच भ्रष्टाचार का,
सेलिब्रिटी और क्रिमिनल सैयर कर रहे हैं कार में,
और यहां फरमान निकाले जा रहे हैं गरीबों पर लाठीचार्ज का।

जय जवान जय किसान का नारा यह लगाए,
फिर भी जवान के परिवार पर वार,
और किसानों से सड़कों पर विरोध यह करवाएं।

सही कहा है किसी ने कि कानून अंधा हैं,
सच कहने से यहां सभी हिचकिचाते हैं,
यहां तो सिर्फ सफेद झूठ का धंधा है,
आंखें होकर भी हर कोई यहां अंधा हैं।

यहां सत्य किसी को नहीं दिख रहा ह,
सत्यमेव जयते का नारा अब तो खुलेआम बिक रहा ।

यहां सभी समझे पैसों की भाषा,
इसीलिए शायद किसी ने हुनर को ना तराशा,
हमारे मन में पहले से थी,
और हमेशा रहेगी देश बदलने की एक छोटी सी आशा।

~दीपक हडपड, TYBCA



In the world of finance and investing, one term that holds immense power is compound interest. It is often referred to as the “eighth wonder of the world” and for good reason. Compound interest has the potential to turn small investments into substantial fortunes over time, making it a secret weapon for those looking to grow their wealth and secure their financial future.

COMPOUNDING INTEREST: THE SECRET TO TURNING RUPEES INTO FORTUNES OVERNIGHT



So, what exactly is compound interest? In simple terms, it is the interest earned not only on the initial principal amount but also on the accumulated interest from previous periods. This means that as your investment grows, the interest generated in each period gets added to the principal, resulting in a compounding effect that accelerates your earnings. Compound interest has a magical quality that allows money to grow exponentially over time. Even a small amount of money, when left untouched and allowed to compound, can increase significantly over the long run. This is because the interest you earn is reinvested back into the investment, leading to a snowball effect that continually amplifies your returns.

Let's consider an example to understand the power of compound interest. Suppose you invest Rs. 10,000 in a mutual fund with an annual interest rate of 10%. At the end of the first year, you would earn Rs. 1,000 in interest, resulting in a total investment value of Rs. 11,000. In the second year, you would earn interest not just on the initial Rs. 10,000 but also on the additional Rs. 1,000 earned in the previous year. Assuming the interest rate remains constant, you would earn Rs. 1,100 in the second year, bringing the total investment value to Rs. 12,100. As time goes by, the compounding effect continues to multiply your returns, exponentially increasing your wealth.

The true power of compound interest lies in its ability to generate wealth over long periods. The earlier you start investing and allowing your money to compound, the greater the potential for substantial gains. This is why it is crucial for college students and young adults to understand and embrace the concept of compound interest. By starting to invest even small amounts early on, they can leverage the power of time and compounding to build a solid financial foundation for the future.



Investing in vehicles such as mutual funds, index funds, stocks, or even opening a high-yield savings account can all be effective ways to take advantage of compound interest. The key is to be consistent with your investments and allow them to grow undisturbed over time. By reinvesting your earnings and avoiding the temptation of tapping into your investments prematurely, you can fully harness the power of compounding and turn your rupees into substantial fortunes overnight. However, it is important to note that while compound interest can work wonders in growing your wealth, it is not a get-rich-quick scheme. It requires patience, discipline, and a long-term perspective. The compounding effect takes time to build momentum, and the real gains are often seen in the later stages rather than immediately. It is a gradual process that rewards those who stay committed and resist the urge for instant gratification.

In conclusion, compound interest is a financial concept that holds the potential to turn your rupees into fortunes overnight. Its ability to generate wealth over time through the compounding effect is a powerful tool that individuals can utilize to secure their financial future. By understanding the concept, starting early, and being consistent with investments, college students can set themselves on a path towards financial independence and long-term prosperity. So, embrace the power of compound interest and watch your money grow into something truly extraordinary.

Mr. Shriyash Pillai, TYBBA-B



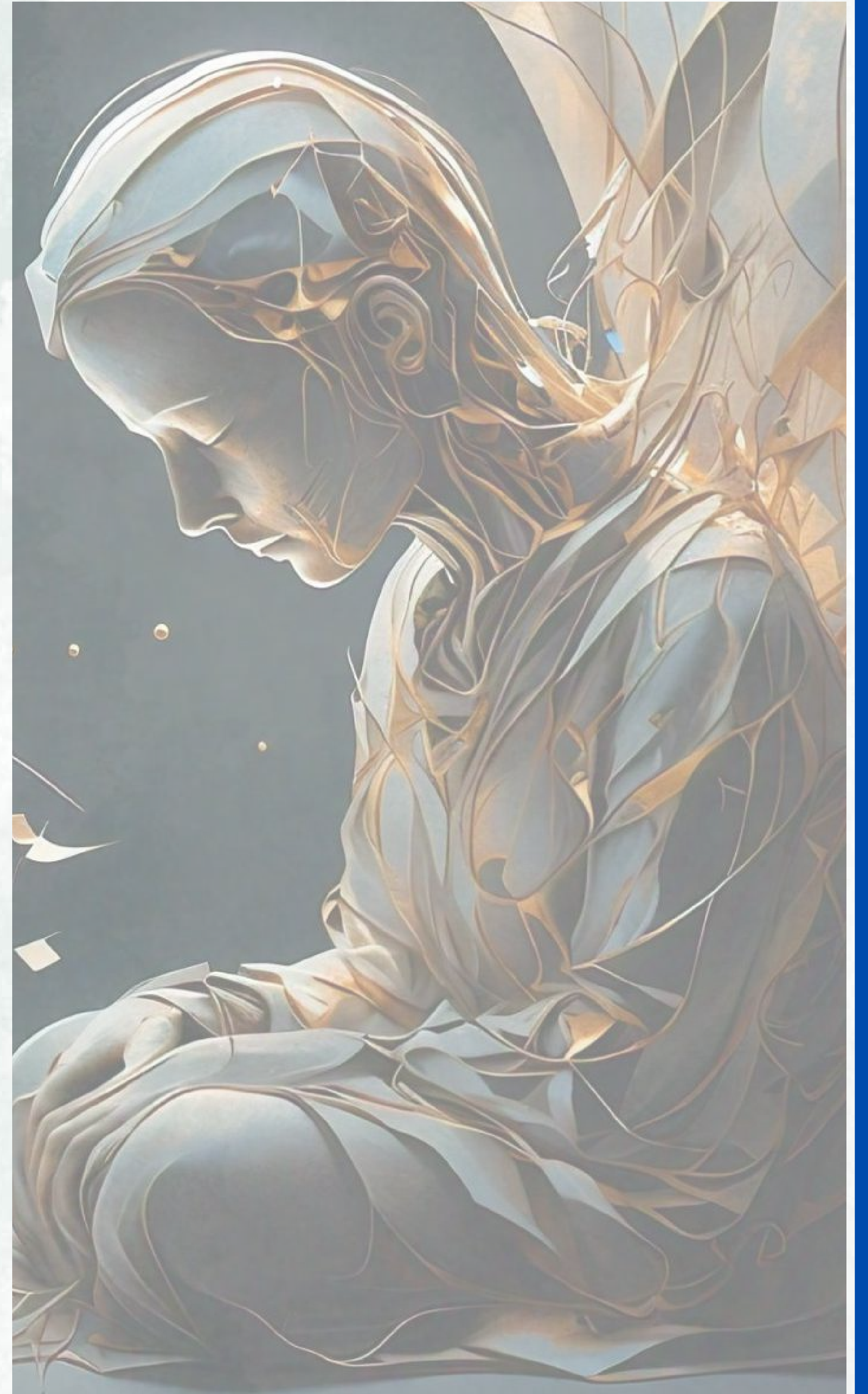
एक आवाज़ आयी...

जो तेरा है वो मेरा है बाकी दुनिया ने तो हमको घेरा है
अचानक एक आवाज आई
चल मेरे साथ चल दुनिया की ना बात कर
खोए हैं, रोते हैं, बर्बादी में ही मर जाते हैं
तेरे आंखों की खबर हर शाम वो लाते हैं
मुझसे नज़र ना चुरा तुझे खूब अच्छे से जानते हैं
आग वक्त से पहले लग जाए तो वो बात ही पुरानी है
अपने होसलो को तू पंख दे तुझे बनाना फिर शैतानों की
रानी है

पागलपन सवार है जंग का अहलान है
टूटे हुए कबसे वो अब जुड़ने का सवाल है
लडकिया नाराज है
बेटियां बे-आवाज़ है
कुछ तो कर कुछ तो कर अब तुझपर विश्वास है
अचानक फिर एक आवाज़ आई नजाने इस बार क्या
बवाल लाई

ये जुल्म है समझ गिर मत समझ अब
4 टुकड़े क्या कर लिये तूने अपने सीने छोड़े कर लिये
क्या ये तेरी पहचान है या मान लू तेरा इंतकाम है
तुझे सवालो से मारना तू तो मारा हुआ हेवन है
बेटियों के साथ तुझे करना चिठ फाड़ है
अब क्या मर्दों पर विश्वास करना हमारी हार है
दोस्त था भला पर निकला भला -बुरा
कहती रही मुझे छोड़ वो करता रहा हाथ मरोड़
निकलता उसके मुंह से हनुमान चालीसा
दिखता गया उसके हेवनियत का शर्मसार चेहरा
वो कैसे भूल जाए उस रात के हवाएं
वो बहते खून चिख - चिख कर सबको कुछ ना कुछ
बताए

मन था उसका मरा अब कहा थी उतनी दुआ
जो हुआ वो हुआ बस कहकर घरवालो ने चुप कराया
क्या करती नादानी थी उसकी जीकर भी जी ना सखी
ऐसा मोथ पाया ...



Our thoughts are powerful, particularly positive and constructive thinking, can have great impacts on various aspects of life, including mental, emotional, and physical well-being.

Positive thoughts leads to Improved Mental Resilience, Positive thinking can enhance one's ability to cope with stress and adversity, making it easier to bounce back from setbacks. Constructive thinking can improve problem-solving skills, creativity, and the ability to process information. It can also lead to clearer and more rational decision-making, reducing the impact of negative emotions on choices.

Focusing on positive aspects of life can lead to greater overall happiness and life satisfaction. Optimistic thinking has been linked to lower blood pressure and a reduced risk of heart problems. Positive thinking can lead to better communication, greater empathy towards others.

We can nurture positive thoughts by regularly reflecting on things that we are grateful which can shift our focus to positive aspects of life. We can practice Mindfulness and Meditation, These practices can help us stay present and reduce the impact of negative thoughts. Also repeating positive affirmations can reinforce a positive self-image and outlook.

The best example of our thoughts controlling our body is placebo effect. The placebo effect is a stunning phenomenon in which a patient experiences an improvement in their health condition after receiving a treatment that has no therapeutic effect. This effect demonstrates the power of the mind on the body.

During World War II, the placebo effect played an important role in medical treatment, particularly due to the shortages of medications such as morphine (painkiller) on the battlefield. Dr. Henry Beecher, an American anesthesiologist sometimes administered saline injections, telling the soldiers it was a powerful painkiller. Remarkably, many soldiers reported significant pain relief after receiving the saline injections. Placebo effect shows us the connection between mind and the body.

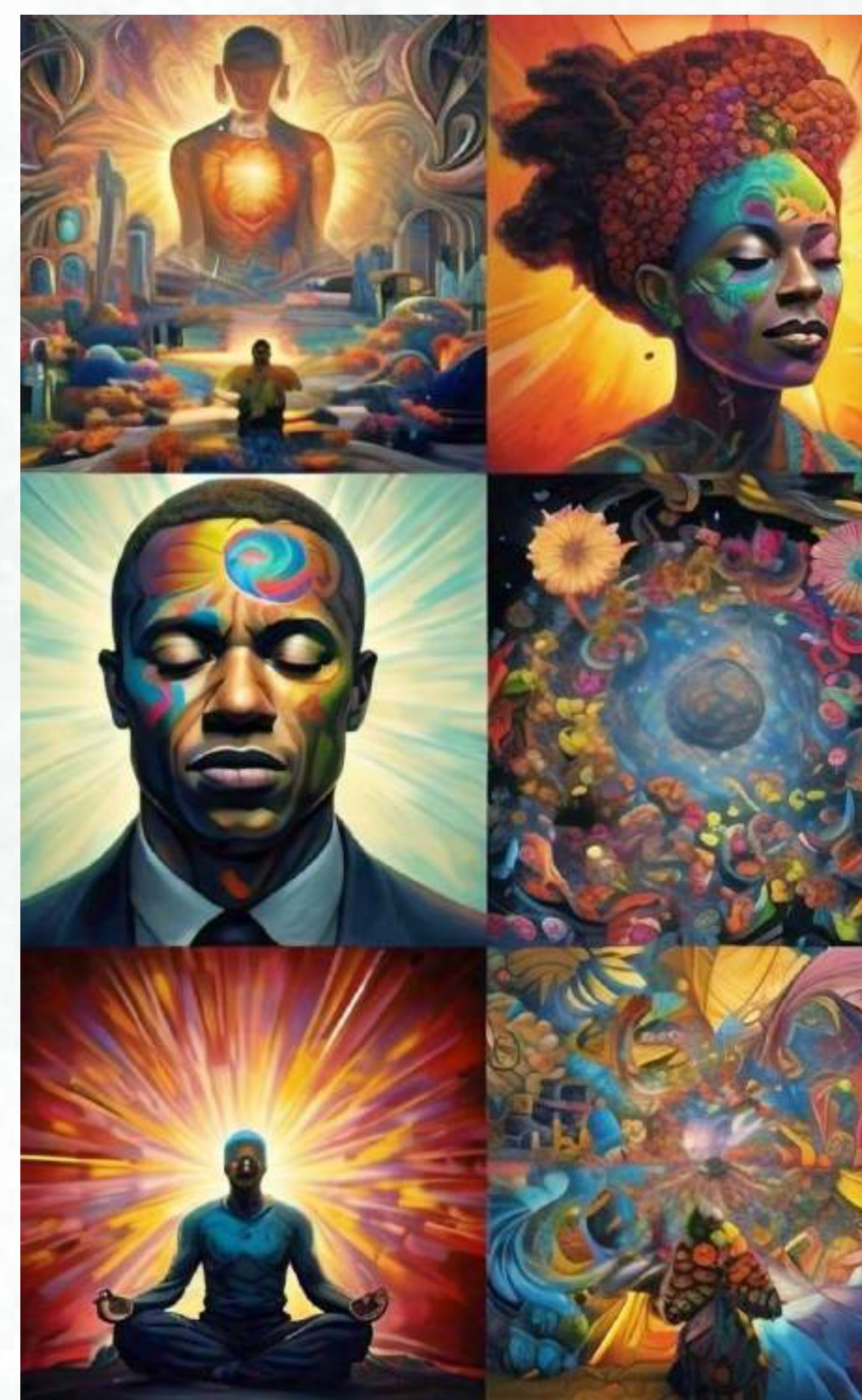
This phenomenon demonstrated the power of the mind in influencing physical sensations and the body's response to treatment. The belief that they were receiving an effective painkiller was enough to alleviate the soldiers' pain, highlighting the placebo effect's strength.

Albert Einstein once remarked, "Imagination is more important than knowledge." Einstein, a renowned theoretical physicist known for his contributions to science emphasized the value of creativity. This quote highlights the idea that while knowledge is essential, the ability to imagine and innovate drives progress and discovery.

Stamatis Moraitis, a Greek war veteran lived in United States was diagnosed with terminal lung cancer. He had a few months to live, so he decided to return to his native island of Ikaria to spend his remaining time with family. But to the doctors' expectations, Moraitis began to recover his health. After reaching back on Ikaria, he reconnected with the traditional lifestyle, which included Natural Diet, Physical Activity, Community Engagement, and Stress-Free Lifestyle.

Swami Vivekananda, author, religious teacher philosopher of Vedanta and Yoga to the Western world, often spoke about the power of thoughts, imagination, and positive thinking.

THE POWER OF MIND AND POSITIVE THOUGHTS



He stated, "We are what our thoughts have made us; so take care about what you think. Words are secondary. Thoughts live; they travel far." This quote encapsulates the essence of how our internal dialogue shapes our external reality. By being mindful of our thoughts, we can influence the trajectory of our lives positively.

Moreover, Swami Vivekananda's insights on imagination emphasize its crucial role in achieving greatness. He remarked, "Everything that is great has come out of imagination." This assertion highlights that the seeds of innovation and achievement are sown in the fertile grounds of our imagination.

By nurturing our imaginative capabilities and focusing them on a singular goal, as Swami Vivekananda said, "Take up one idea. Make that one idea your life—think of it, dream of it, live on that idea," we can pave the way to success.

In the realm of positive thinking, Swami Vivekananda's advice remains ever relevant. He encouraged, "Fill the brain with high thoughts, highest ideals, place them day and night before you, and out of that will come great work." This guidance serves as a powerful reminder that maintaining a positive, high-ideal mindset can lead to extraordinary accomplishments. By integrating these profound insights into our daily lives, we can harness the transformative power of thoughts and imagination to create a fulfilling and successful life.

Life can often feel unfair, with instances of partiality and discrimination cropping up in our daily experiences. It's during these challenging moments that it's crucial to shift our focus from negative thoughts to positive ones. There are times when we invest significant time, energy, resources and also bear financial loss for a project, only to have the opportunity taken away at the last minute and given to someone highly influential, who was never involved in the work. Despite these setbacks, maintaining a positive mindset can lead us to greater happiness and fulfillment. As the saying goes, when one door closes, God opens another—often one that is even better than the first. The most important aspect of our lives is our thoughts and the mindful way we choose to think.

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Assistant Professor IT and Computer Application



मैत्रीची गोष्ट

एक लहानसा नगरगाव. "गाव" म्हंटले की आमच्या नजरेसमोर किती छान चित्र आढळतं. सगळीकडे हिरवागार शेती, छान बाग त्यात विविध रंगांची फुल, लहान-लहान छान आवाज ऐकू येणारे झरे तसचं चिमण्यांच्या चिवचिव मधुर आवाज जसा गोड गीत ऐकल्या सारख वाटते. गावाची सौंदर्यता पावसाळ्यात तर अजबच नजारा असतो. जसं कोणी हिरवागार चादर पसरल्या सारख वाटत. जास्त तर असा नजारा आपल्याला श्रावण महिन्यात पहायला मिळतो. पण काही असो गावातील सौंदर्यता आपण गावात राहूनच सांगू शकतो.

असाच हा नगरगाव. या गावात काव्या नावाची मुलगी राहत होती. काव्या ही एक गरीब परिवारातली मुलगी अत्यंत साध्या स्वभावाची पण शिक्षणात मात्र फार हुशार. सहावीच्या वर्गात शिकत होती. लहानसा परिवार तिचा, मळुनमिसळून रहायचे सगळेजण. परिवारात तिच्या आई-वडिल, लहान बहीण व आजी होती. काव्याच्या वडिलांचे चहाचं दुकान होते. त्याच दुकाना वरून त्याचे पोट चालत. गरिबी होती पण तरीसुद्धा जे काही आहे त्यात ते सगळे सुखी असायचे. पावसाळ्यात त्या शेती कामात व्यस्त आसायचे. काव्या आपल्या आजी सोबत घरी काम करायची. कधी-कधी आपल्या आई-वडिलांबरोबर शेतात पण जायची जेवणं घेऊन. असा तिचा लहानसा खूप कष्टाळू परिवार.....!!!

श्रावण महिन्याच दिवस होते. नगर गावात छान गणपती बाप्पाचे देऊळ आहे. आज श्रावणाचा पहिला मंगळवारच्या दिवस म्हणून रोजच्याहून खूप गर्दी होती. आजच्या दिवशी बाहेरून सुद्धा खूप लोक येतात. तसं काव्याची शाळा देऊळाच्या बाजूलाच होती. ती पण आज देऊळात जाणार होती. तिला देवपूजा करायला खूप फार आवडायचे. आज तिचा श्रावणी मंगळवार, ती रोजच्या सारखी शाळेत जायला तयार झाली. स्वतः आपल्या घरी पूजा करून ती पुजेसाठी पूजेचे सामान घेऊन देऊळात जायला बाहेर निघाली. बाहेर पडताना आपल्या आईला हाक मारून म्हणाली "आई येते ग मी...!!

काव्या देऊळात पोहोचली, लोकांची गर्दी असल्याने तिला रांगेत रहायला लागले. दर्शन जल्यार ती बाहेर येऊन बसली. इकडे-तिकडे बघतच होती तेवढ्यात तिचे लक्ष लक-लकळकण्याच्या प्रकाशावर गेले. काव्या जिथे बसली होती, ठिक तिच्या समोर एक मुलगी बसली होती. त्या मुलीच्या हातात असलेल्या हिऱ्यांच्या ब्रेसलेट सुर्याच्या प्रकाशाने लक-लकत होते. खूप लहान-लहान तान्याने सजवलेल ब्रेसलेट अगदी छान दिसत होत. ती मुलगी खूप सुंदर दिसत होती, गुलाबी रंगाचे कपडे तिच्यावर मस्त दिसत होते. काव्याला एकदम ती परी सारखी वाटली. काव्या तिला एकसारखी बघत होती, बघता-बघता असंच तिला वाटलं की "तिच्यासारखे कपडे माझ्याकडे असले तर मी पण तिच्यासारखी दिसली असणार" "खरंच किती छान होत ना...???" काव्याच्या तोंडावर ऐकदमच हसू कोसळले.....!!!

ती मुलगी आपल्या आई-वडील बरोबर देवळात आली होती. ती काव्याच्या गावातली तर नव्हती, दूर कुठून बापाच्या दर्शनाला आली होती. काव्याला तिच्याशी बोलावेसे वाटत होते.

पण काय बोलणार? दोघेही अनोळखी...!!! असंच काही वेळात ती मुलगी व तिचे आई-वडील आपल्या जागेवरून उठले. ती पण जायला उठली, जेव्हा ती मुलगी आपल्या जागेवरून उठत होती तेव्हा तिच्या हातात असलेल्या ब्रेसलेटच्या एक तारा तिच्या कपड्याला अडकून खाली पडला. तो पडताना तिच्या नजरेत नाही आलं. ती जाण्याच्या घाईने उठली तशी आपल्या आई वडील सोबत चालू लागली. देवळात फार गर्दी असल्याने ती खाली पडलेल्या तारा समजू नाही शकली. काव्याने मात्र तो खाली पडलेला तारा पाहिला.... काव्या पटकन ती बसलेल्या जागी गेली व तो खाली पडलेला तारा हातात उचलून तिला परत करायला आवाज देते तर ती खूप पुढे पोहोचली.काव्याने तिला इकडे-तिकडे शोधण्याचा प्रयत्न केला. पण ती काव्याने नजरेत कुठेत आली नाही.काव्याचा शाळेचा वेळ झाला होता. तिने विलंब न करता शाळेच्या दिशेने धाव घेतली. आठ वाजायला फक्त पाच मिनिटे राहिली होती. तिच्या शाळेचा वेळ... काव्याने तो तारा संभाळून आपल्याकडे बॅगेत ठेवला आणि स्वतः ताला म्हणाली "परत कधी ती मुलगी भेटली तर तेंव्हा हा तारा मी तिला परत करिन" आणि तिन शाळेत धाव घेतली

ती शाळेत पोहोचली, आज तीच्या मनात भीती होती कारण तिच्याकडे एक हिऱ्याचा तारा होता. तिचं लक्ष शाळेत लागेना. ती परत-परत त्या तान्याला बॅगेत जाकुन बघत होती. तिला कधी घरी जाऊ अस जाले होत. दुपारची वेळ, शाळा सुटायची वेळ.... टिण-टिण आवाज ऐकू येताच काव्याने घरी धाव घेतली. घरी पोहोचताच तिने तो तारा एका बॉक्समध्ये घालून संभाळून आपल्या कपाटात ठेवला. तिने घरी कोणालाच या गोष्टीविषयी सांगितले नाही. आता तिच्या मनात विचार चालले होते की "तिला तो तारा परत कसा करायचा?" स्वःताला म्हणली "ती मुलगी पुढच्या मंगळवारी देवळात येणारच. तेव्हा तिला आपण तो तारा परत करायचा". काव्याच्या तोंडावर जसे हसू आले. तिला त्या मुलीबरोबर बोलायचं होत पण ती त्या दिवशी बोलू शकली नाही. दोघी अनोळखी असल्याकारणाने ती काय म्हणून बोलणार? पण आता तर ती तिच्याशी बोलू शकणार. खरंच, काव्याने त्या मुलीला मनातल्या मनात मात्रीण मानली होती. मैत्रीच एक पाऊल पुढे सरकत होते काव्याच्या बाजूने.

दिवस रात्र होत होतच, मंगळवारचा दिवस उजाडला. काव्या खूप आनंदात होती आणि असणार का नाही?? आज तर ती तारा परत करायला जाणार होती आणि तिचा मंगळवार पण... घरी आईला हाक मारून म्हणाली "आई येते ग मी...!!! आज श्रावणाचा दुसरा मंगळवार, देऊळाची छान फुलांची सजावट केली होती. फुलांच्या तोरणांनी देऊळाची शान वाढवली होती. काव्याने रांगेत राहून बाप्पाचे दर्शन केलं. दर्शन झाल्यावर ती देवळाच्या बाहेर येऊन बसली. आता तिचे डोळे फक्त त्या मुलीला शोधत होते. पण ती कुठेच दिसना. जसे की ती आज आलीच नाही. आता काय करावे ते काव्याला सुचेना. काव्या तो तारा घेऊन तिची वाट पाहत होती. खूप वेळ झाला होता. शाळेत जायच्या शिवाय काव्याकडे काहीच करायला नव्हत. ती निराश झाली. तिचा चेहरा उतरला आता ती नाही येणार अस म्हणून काव्या आपल्या शाळेच्या दिशेने निघाली.

आजचा दिवस काव्यासाठी जसा निराशेचा. आज तिला कसंही त्या मुलीला भेटायचं होतं आणि तिच्याशी मैत्री पण करायची होती. पण तसं काहीच घडले नाही. तिच्याकडे कहीच योजना नसल्याने तो तारा आगोदरचा सारखा सांभाळून ठेवायला लागला. फार दिवस झाले या गोष्टीला. काव्या आपल्या अभ्यासात मग्न झाली. परीक्षेचे दिवस जवळ आले होते. काव्याने स्वतः ला एकदम परीक्षेसाठी तयार केले. परीक्षेची वेळ आली, जे काही घडलं होतं ते सर्व विसरून काव्याने स्वतः चे लक्ष अभ्यासात घातले होते. तिनं सगळ्या विषयांची परीक्षा दिली. ती खूप हुशार आणि मेहनती असल्याने तिला कोणताच विषय कठीण गेला नव्हता. तिची परीक्षा एकदम मस्त झाली.

सुट्टीचे दिवस सुरू झाले. सुट्टीचे दिवस तिचे असच जायचे कधी आईवडिलांबरोबर तर कधी लहान बहीण तर कधी आजी सोबत. वेळ मिळाला तर आपल्या मैत्रीणीबरोबर फिरायला जायची. काव्याच्या बहीणीची पण परीक्षा दिली होती. पहाता पहाता परीक्षेचा निकाल जाहीर होण्याची वेळ आली. तो दिवस प्रमाणपत्र मिळण्याचा आणि काव्याला कसलीच भिती वाटत नव्हती. तिला माहित होत की ती उत्तीर्ण होणार आणि तसंच झालं. तिची बहिण सुद्धा छान गुण मिळालून उत्तीर्ण झाली होती. दोघानीही घरी आल्यावर प्रमाणपत्र वडिलांना दाखविले. वडिलांची शाबासकी मिळवली तसंच आईकडून खीर खाऊन तोंड गोड झाले. पुढच्या वर्षीची तयारी करायला काव्याने आगोदर आपल्या बाबांना सांगून टाकले की "मी या परीक्षेत चांगले गुण मिळवून यशस्वी झाले आहेत म्हणून मला ह्या वर्षी सर्व काही नवीन पाहिजे" बाबा उत्तर देताना म्हणाले "हो हो, तुम्हा दोघींना सगळ ह्या वर्षी नवीन मिळणारं". हे ऐकून दोघे आनंदी झाले.

जुन महिना, काव्या शाळेत जाण्याच्या गडबडीत. उद्या तिच्या शाळेचा पहिला दिवस. तिला सुट्टी संपण्याचे वाईट पण वाटत होते आणि ती खुशीत पण होती कारण ती आपल्या जुन्या मित्र-मैत्रीणीला भेटणार. रात्रीच्या वेळेस तिनं आपल बॅग, पुस्तके वगैरे निट उद्या जाण्याची तयारी केली जे तिला ह्या वर्षी बाबांनी नवीन आणले होते. सकाळी लवकर उठायचे म्हणून ती झोपायला गेली.

Cont..



सकाळची वेळ, काव्या लवकर उठून शाळेत जायला तयार झाली. पहिलं देवाला नमस्कार करून, आई-वडीलाना सांगून शाळेत निघाली. तिन आपल्या नवीन वर्गात प्रवेश केला, खूप खुशीत दिसत होती. तिला आपल्या आगोदरच्या मैत्रीण भेटल्या. ती तेव्हाशी बोलतच होती तेवढ्यात तीन पाहिल की जी मुलगी तिला देऊळात भेटली होती, ती समोरून तिच्या वर्गाकडे येत आहे. काव्याला ह्या दृश्यवर विश्वास बसेना. ती वर्गात येऊन काव्याच्या मागच्या बाकावर बसली. तेव्हाच काव्या आपल्या जागेवरून पटकन उठली आणि तिच्यापाशी जाऊन बसली. काव्याने तिला विचारले "तु आमच्या शाळेत नवीन आहे का...?? ती परत उत्तर देताना म्हणाली "हो, मी ह्या शाळेत नवीन आहे. माझ्या बाबांनी ह्या शाळेत माझा दाखला केला आहे. काव्या पुढे विचारतं "तुझं नाव काय ग...??" तिन सांगितलं "मी सेजल" काव्या, "छान नावं आहे, आणि मी काव्या". पुढे बोलताना म्हणाली "मी पण ह्याच वर्गात आहे". त्याचं बोलणं चालूच होते तेवढ्यात बेल वाजली, प्रार्थनेची वेळ, काव्यानं म्हणलं "चल आता आपण प्रार्थनेला जाऊया, मग मी तुला आम्हची शाळा दाखवते". सेजलला सर्व काही नवीन होतं शाळा, मुले, शिक्षक म्हणून ती जास्त बोलत नव्हती. पण काव्या मात्र तिच्याशी असं बोलतं होती की ती सेजलला खूप वर्षांपासून ओळखते. काव्या आज खूप आनंदात होती आणि होणार का नाही, तिला ज्या मुलीला भेटायचे होते आणि तिच्यापाशी बोलायचे पण होते ती आज तिच्या बरोबर ऐकं च वर्गात होती. वर्गात मुलांच्या गप्पागोष्टी चालू झाल्या कुणी नवीन पुस्तके दाखवत, तर कुणी नवीन बेग, तर कुणी सुट्टीच्या गोष्टी बोलत.

काव्या आज फार खुशीत होती. ती सेजलशी बोलतच होती, अचानक तिला हिऱ्यांच्या तान्यांच्या आठवण झाली. बोलता बोलता सहज काव्याने तिला विचारले "अग...! तुझ्याकडे तान्यांच ब्रेसलेट आहे न ग...!! ती म्हणाली "हो, आहे पण तुला ग कसं माहित? काय झालं??? काव्या म्हणाली " काही नाही ग.. असंच विचारलं मी" असे म्हणून तिला बोलावण्यात मग्न ठेवले. काव्या पुढे विचारत "तुझी आगोदरची शाळा कुठची ग...?? "मी आजीच्या घरी शिकायला असायची. पण पुढे मी इथेच शिकायचे ठरवले आहे कारण माझे आई-बाबा इथं असतात ना, मग मला त्यांची फार आठवण येते." सेजलने सांगितले. काव्या बारकाईने सेजलच्या गोष्टी ऐकण्यात मग्न होती. सेजल बोलतच गेली मध्येच म्हणाली "मी केव्हापासून बोलत आहे तु पण तुज्याबदल सांग की....!! इथक्यात शिक्षक वर्गात आले आणि आजच्या विषयांचा अभ्यास सुरू झाला. काव्या लहानशा आवाजात म्हणाली "आता तर आपण रोजच भेटणार, सगळं काही नंतर बोलू आपण... हसून म्हणाली".....!!

शाळेचा वेळ अशाच अभ्यासात गेला. दोघेही अभ्यासा विषयीं एकमेकांना आपल्या प्रश्नाची उत्तरे बोलून सोडविण्याचा प्रयत्न करत. काव्या सेजल बरोबर बोलायला इतकी मग्न झाली होती की तिला आपल्या आगोदरच्या मैत्रीणी बरोबर बोलायला सुध्दा वेळ नव्हता. काहीजण तर काव्याला आवाज देत होते आणि विचारत होते "अग, काव्या तु तिला ओळखते का ग...?? तुझी मैत्रीण का ग ती??" काव्या त्यांना "थांबा ग जरा, बोलते तुम्हचाशी". सेजल काव्याची अजून मैत्रीण तर झाली नव्हती, पण काव्याने तिला आपल्या मनात मैत्रीण मनाली होती.

सेजलला बोलायला खूप आवडायचं. तिला कोणी तिच्यासारखा बोलणारा मिळाल की ती झाली मग्न त्यात. एकदम आमच्या काव्या सारखं...!! सेजल स्वभावाने फार चांगली. तिच्या घरी कशाचीच कमी नव्हती. तिच्या परिवारात आई-वडील व तिचा लहान भाऊ. सेजल बाबांची लाडकी, तिचे बाबा जे काही तिला हवं होतं ते आणून देत असतं. तिला कोणत्याही गोष्टीचा कमी होऊ देत नव्हतं. तिचा लहान भाऊ आणि ती रोज भांडायचे, मस्ती करायची, त्यात त्यांची आई दोघांच्या मागे. सेजलचा परिवार एकदम मनमिळाऊ स्वभावाचा. कोणाचीही मदत करायला धावा घेणारा.

काव्याच्या घरी, काव्याला घरी आल्यावर त्या तान्यांची आठवण झाली. तिन तो तारा आपल्या हातात घेऊन खूप वेळ तान्यांकड बघतच राहिली. तिच्या डोक्यात असेच वेगवेगळे प्रकारचे विचार चालू लागले. ती विचार करत होती की "सेजलने जर की माझ्याशी मैत्री नाही केली तर...?? तिची किंमतीची आणि महत्वाची वस्तू माझ्याकडे होती आणि ती मी अशीच माझ्याकडे ठेवली आहे. घरी पण कोणाला सांगितले नाही. घरी सांगितले असले तर बाबांनी ती परत केली असायची." इतकं काही विचार तिच्या डोक्यात चालले होते.

इतकेच नव्हे तर "जर ती मला चुकीची समझली तर...??" पण खरं तर काव्याची कांहीच चुक नव्हती तरी सुध्दा तिच्या मनात भिंतीशी होती कारण तिची महत्वाची वस्तू होती ती. काव्यान सर्व काही मागे सोडून एकदाचा ठाम निश्चय केला की "मी तो तारा उद्या तिला परत करणारच, ती मला चुकीचं समझली तर मी तिला समझवून सांगण्याचा प्रयत्न करीन". मध्येच असं पण म्हणायची " काही असो तिन माझ्याशी मैत्री नाही केली तर चालेल पण मी तिला तिची वस्तू परत करणारच. जर तिला वाटल की मी चुकिची आहे तर ती माझ्याशी मैत्री नाही करणार आणि ते मला मान्य असणार". काव्या खरंच सरळ आणि मोकळ्या स्वभावाची. जेव्हा ही गोष्ट घडली होती तेव्हा काव्याच्या मनात कोणतीच भिंती नव्हती. अस काही घडू शकते याची तिला त्यावेळी जाणिव सुध्दा नव्हती. तिची उद्या मैत्रीची खरी परीक्षा होती.

आजचा दिवस काव्यासाठी फार महत्त्वाचा, एक तर नवीन मैत्री नाही तर निराशा. काव्या शाळेत जायला निघाली आपल्या सोबत तो तारा घेऊन. शाळेत पोहोचताच तिन्हे सेजल वर्गात आहे की नाही हे बघितले. ती अजून नाही आली होती. काव्याला आज कसाही सेजलला तो तारा परत करायच होता मग काय पण होऊ, ती तिला काय पण बोलु. तशी मनात भिंती होती पण तरीही सुध्दा. काव्याच्या मनात विचार चालतं होते तेवढ्यात सेजल वर्गात आली. आणि काव्याला हाक मारली "काव्या, बघ ना आज माझ्या शाळेचा दुसरा दिवस आणि मी उशिरा पोहोचली. काव्या आपल्याच विचारातच गुंग, तिनं तिचं ऐकलच नाही. सेजलने पुन्हा एकदा तिला हाक मारली "अग काव्या, काय झालं ग??? का बोलत नाही माझ्याशी? तु ठीक आहे ना?" काव्या " अरे सेजल, तु केव्हा आली. मी तुला बिघतलच नाही." सेजल "तुझ्य ध्यान कुठे आहे आज?? कुठ हरवली तु आज??" काव्या पुढे म्हणाली, काय पण नाही ग...ऐक, मला ना तुला काय तरी सांगायचे आहे एकदम महत्वाचे....!!" सेजल, "अगं, मग सांग ना". काव्याने जे सांगायचे आहे ते सांगायला सुरुवात केली. काव्या विचारते "तुला मी आगोदर म्हणजे कालच्या दिवशी विचारलं होतं की तुझ्याकडे तारांच्या ब्रेसलेट आहे का म्हणून??" सेजल प्रश्न केला "हो आहे, एक सांग, तुला गं कसं माहित?? तिच्या प्रश्नाचे उत्तर देत म्हणाली, "मला माहित आहे, मी बघितले आहे तुझ्य ब्रेसलेट" "तुला आठवते तु श्रावणाच्या महिन्यात गणपती बाप्पाच्या दर्शनासाठी देऊळात आली होती." सेजल सांगितले "हो, मी आली होती. काव्या पुढे सांगते "तेव्हा ना, तुझ्या ब्रेसलेटचा एक तारा तुटून खाली पडला होता आणि तो मला सापडला." काव्याने तो तारा सेजलच्या हातात दिला आणि म्हणु लागली "हा बघ, हिऱ्यांच्या तारा, मी तो सांभाळून माझ्याकडे ठेवला होता". "मी पुन्हा एकदा देऊळात आली होती तुझ्या तारा परत करायला पण तुझ्याी भेट नाही झाली. मी तुझी खूप वाट बघितली" काव्याच बोलण एकून काव्याला जसे हसु आले. पण ती हसली नाही. तिचं ऐकतच राहिली. पुढे काव्याच बोलणं चालूच "आणि काय ग तु? तुझी इतकी किंमतीची वस्तू हरवली आहे आणि तुला काहीच पडलेलं नाही?" रागात म्हणाली. "आणि आता अशी गप्प का?? तु माझ्यावर रागवली आहेस?" सेजल म्हणाली, " तु मला बोलु तरी कुठं दिला? तुझ्य तर भर-भर बोलणं चालूच होते". "आधी तु बस इथे.....!! "अग, तु इतकी घाबरली कशाला?? खरंच वेडीच म्हणायचं तुला" आता घाबरण्याचे सोड ते आणि निट एक माझं "ते ब्रेसलेट जे तु हिऱ्यांच समझले आहे ते हिऱ्यांच नाही आणि त्यातले तारे सुध्दा हिऱ्यांचे नाहीत. ते तर खोटं ब्रेसलेट आहे." हे सर्व काही ऐकून काव्याच मन हलके झाल्यासारखे वाटले. तिन्हे पुन्हा सेजलला विचारल "तु खरं सांगायते??"

सेजलला काव्याने तिची वस्तू इतकी सांभाळून ठेवली आणि ती आता तिची वस्तू परत करते हे पाहून अतिशय बरं वाटलं. सेजल म्हणाली, "तु हा तारा इतका सांभाळून का ठेवला? मला तर माहित सुध्दा नव्हता कि हा हरवला आहे म्हणून". काव्या सांगते, " मला तुला परत करायचा होता मी प्रयत्न सुध्दा केला, पण तु पुन्हा भेटलीच नाहीत". सेजलने काव्याचे बोलणे ऐकून तो तारा काव्याच्या हातात ठेवला आणि म्हणाली "खरंच सांगते, मला तुझ्याशी मैत्री करायला खूप आवडेन, तु इतकी छान एकदम मोकळ्या मनाची". पुढे म्हणाली "मला वाटतं आम्हची मैत्री व्हायची होती म्हणून तर हा तारा तुझ्याकडं होता. आता हा तारा घे आणि मला सांग" असं म्हणून हात पुढे केला आणि म्हणाली "होणार ना माझी मैत्रीण???"

काव्या एकदम खुशीत हे पाहून की सेजलनेच मैत्रीचा हात पुढे केला. काव्या तर घाबरली होती की सेजल तिच्याशी नाही बोलणार. काव्याने पटकन आपला हात सेजलचा हातात धरला आणि म्हणाली "हो पक्की मैत्री".....!!!!



Ms. Ujwala Gaonkar - LDC

मेळा आयुष्याचा

आयुष्याच्या नगरीत एकदा भरला होता एक मेळा,
त्याच्यात भरले होते तीन बाजार, मनात आलं पाहू तिथे
मिळते तरी काय?
आपोआप तिकडे वळले पाय,

सगळ्या आधी भेटला संघर्षाचा बाजार,
पहिल्याच दुकानात दिसली एक कुत्री,
ती होती चार पिल्लांची आई,
आईला तीन दिवस अन्न नाही,
तिच्या पिल्लांना दुधाची घाई,
तिचा जीव पिळवटून जाई,
तिला बघुन म्हणाली माझ्यातली आई,
जशी तुला तुझ्या लेकराची ओढ,
तशी तिला तिची मुकी पिल्ले गोड, जरा कल्पना कर तिच्या
तान्हे भुकेची,
तिच्या हरलेल्या मातृत्वाची, तिच्या लाचारतेची, तिच्या
पिल्लांच्या तळमळी,
तुझ्यातली आई जर कळवळली नाही, तर तुझ्या माणुसकीला
अर्थ काय राहिल?

तिथे चालला होता सौदा निरागस जीवांचा.
किंमत मोजली जात होती त्यांच्या भविष्याची,
चिरडली जात होती त्यांची स्वप्ने,
ताटातूट केली जात होती माय लेकरांची,
करणार्यांच्या चेहऱ्यावर होता मोठेपणाचा माज,
त्यांचंच चाललं होतं राज्य,

पाउले माझी पुढे वळाली,
पुढे चालला होता दिखाव्याचा बाजार,
इकडे होती गर्दी फार,
इतक्यात दिसलं पहिल्या दुकान, इथली चकमक सांगू तरी
काय?

या दुकानात जो तो मी पुढे तू पुढे करत होता,
दिखाव्याच्या बाजारात भरभरून पैसा ओतला जात होता.

तेच विक्रेते,तेच ग्राहक
वरवरच्या मोठेपणाला वाहवाही भरपूर
पहिल्याच दुकानात दिसला एक माणूस.
पैशाने मोठा नसला तरी मोठेपणाचा आव आणत होता,
दिखाव्याच्या बाजारात टिकण्यासाठी हातपाय तो मारत
होता.

त्याला मी विचारलं, "काय रे? कशाला ही धडपड? कशाला
हा जिवाचा आतापिटा?

जगणे हे वाटे शर्यत जणू जशा भरतीच्या समुद्री लाटा.
इकडे येताना लागला संघर्षाचा बाजार,
मातृत्वाची होते हार,
निरागसांच्या गळ्यावर तलवारीची धार,
दिखाव्याच्या बाजारात नशा मोठेपणाची,
धडपड इथे टिकण्याची.

वाटते तुला तरी होईल जाणीव आयुष्यातल्या उलाढालीची.
न ऐकण्याच्या परिस्थितीत असलेला तो म्हणाला,
सांगू नकोस मला तुझ्या पुराण, माझ्या चिंतेची तुला न जाण,
संघर्षाकडे बघण्यास नाही मला वेळ, माझा दिखावा व्हायला
हवा छान,

दिखाव्याच्या बाजारात मला पण हवा मान.

हे ऐकून माझी निराशा झाली.

माझ्या पावलांनी पुढची वाट धरली.

लगेच भेटला सत्याचा बाजार,

तिकडे होती माणसं तीन-चार,

त्यांना होती जाणिव

दिखाव्याच्या बाजारात चाललेल्या खेळाची,

त्यांची होती जिद्द समतोल आणण्याची,

त्यांना होती धुंदी चंदेरी चष्मा उतरवण्याची.

दिखाव्याच्या मोठेपणाला हरवण्याची,

कटू सत्याचा घोट ते बनवत होते,

तो खपवण्याचा जीवापाड प्रयत्न करत होते,

झाला तिकडेच माझा पण निर्धार, कटू सत्याचा घोट

बनवायचा आपण.

Ms. Suchi Gaonkar, Counsellor



Activities 2023-24

1. International Yoga Day (21/06/2023):

To mark the 9th International Yoga Day, the NSS Unit hosted a yoga session for students and staff, with Mr. Rahul Gaonkar leading the session, engaging 30 participants in wellness practices.

2. International Day Against Drug Abuse (26/06/2023):

The college observed International Day Against Drug Abuse with activities including a pledge, poster-making competition, and a talk on 'Prevention of Drug Abuse and Illicit Trafficking of Drugs.'

3. Talk on Drug Abuse Prevention (28/06/2023):

A talk for first-year students on "Prevention of Drug Abuse and Illicit Trafficking" was delivered by Dr. Kashinath Chandelkar from the National Forensic Sciences University, Goa Campus.

4. Workshop on IT & Computer Applications (30/06/2023):

The Department of IT and Computer Applications conducted a workshop for first-year BCA students, with Mr. Mayuresh Khalap, an alumnus, leading the session on computer applications and multimedia.

5. GMFC LEAD 2023 – Leadership Development Workshop (13/07/2023):

The college organized GMFC LEAD 2023, a leadership training workshop for students from various higher secondary schools in Goa, under the Directorate of Sports and Youth Affairs, with B.B.A. students also participating.



6. Talk on 'How to Write Literature Review?' (14/07/2023):

The Department of IT and Computer Applications conducted a session for Third Year B.C.A. and B.Com students on writing literature reviews, led by Mr. Neelesh Morajkar, Assistant Professor in Commerce.

7. Talk on "Heritage of Goa" (17/07/2023):

The Yuva Tourism Club organized a session on the rich heritage of Goa for B.Com and BCA students, with Ms. Siddhi Naik, Assistant Professor in History, as the resource person.

8. Online Training on Menstruation Health & Hygiene (17/07/2023):

The Women's Cell hosted an online training session on menstruation health and hygiene for all students, in collaboration with the GlobalHunt Foundation and facilitated by Mrs. Nitya Chaudhary from Unicharm India.



9. Career Guidance Workshop by IMS Pune (20/07/2023):

The Department of Commerce, in collaboration with the Placement and Internship Cell, organized a career guidance session on post-graduation options, conducted by Mr. Shrikant Gosavi, Lead Mentor at IMS Academy.

10. National Level Workshop on Robotics, IoT & Cyber Security (03-04/08/2023):

The Department of IT and Computer Applications organized a two-day workshop on Robotics, IoT, and Cyber Security for students and educators, featuring expert speakers Mr. Dinesh Paranthagan and Mr. Sriram Nagarajan.

11. Participation in InfoFest 2023 (10-11/08/2023):

Students from Goa Multi-Faculty College participated in the two-day technical event 'InfoFest 2023' held at Goa University, showcasing their technical skills and knowledge.



12. Field Visit to Biodiversity Park Mollem (11/08/2023):

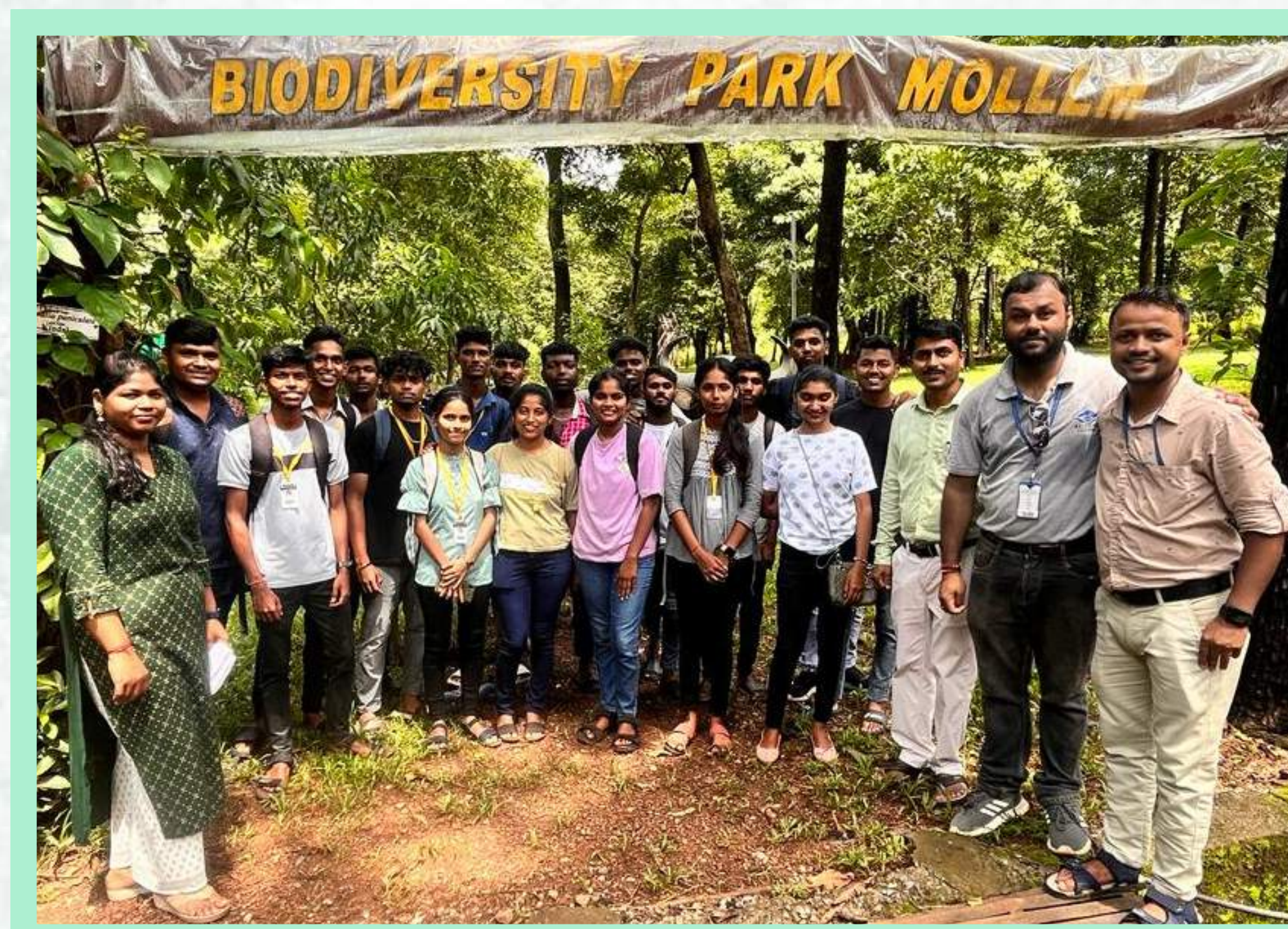
The Yuva Tourism Club, in association with the Department of Commerce, organized a field visit to Biodiversity Park Mollem for SYBCOM students to enhance their experiential learning.

13. Inter-Class Patriotic Singing Competition (12/08/2023):

NSS organized an Inter-Class Patriotic Group Singing competition to celebrate national unity, with TYBCOM securing the first place, followed by TYBBA-A and FYBCA.

14. National Librarian's Day & Veero ka Vandana (12/08/2023):

The college celebrated National Librarian's Day with tributes to Dr. S.R. Ranganathan and honored freedom fighter Shri. Govind Chilmulkar under the 'Veero ka Vandana' initiative.



15. Placard Making Activity (12/08/2023):

NSS volunteers created placards on 'Celebrating 75 Years of Independence' and 'Meri Mati Mera Desh,' which were used during the Independence Day rally.

16. Meri Mati Mera Desh Rally & Plantation Drive (14/08/2023):

A rally and plantation drive were organized in Okambe village as part of the Meri Mati Mera Desh campaign, with participation from local leaders, NSS volunteers, and staff.

17. Independence Day Celebrations (15/08/2023):

The staff and students of Goa Multi-Faculty College and Govt. High School, Dayanandnagar came together to unfurl the National Tricolour and pay homage to the nation.

The National Tricolour was unfurled by the MLA Dr. Ganesh Gaonkar at the Deputy Collector's office, with a musical performance by BBA students Ratikesh Taleigaonkar and Nathan Dias.

18. Bootcamp on Innovation and Startups (25/08/2023):

Third-year BCA students attended a bootcamp on innovation, prototyping, and startups organized by the Goa State Innovation Council at Don Bosco College of Engineering.

19. National Sports Day Celebration & Achievements (29/08/2023):

The college celebrated National Sports Day with a tribute to Major Dhyana Chand and felicitated international football player Mr. Devendra Pednekar, while students achieved medals in Judo and Cross-Country Championships.

20. Blood Donation Camp (29/08/2023):

The NSS Unit hosted a successful blood donation camp on campus, with active participation from students, faculty, and local residents, contributing to this noble humanitarian cause.

21. Orientation on Cost and Management Accounting (02/09/2023):

The Department of Commerce organized an orientation on the Cost and Management Accounting course for skill development, with CMA Adnika Colaco sharing insights on qualifying for professional degrees and career opportunities as a certified CMA.





22. Visit to Mega Exhibition & Goa State Library (15/09/2023):

Students participated in the "2nd Destination Goa 23" Mega Exhibition on Aatmanirbhar Bharat and Government Schemes, followed by a visit to the Krishnadas Shama Goa State Central Library.

23. Ganesh Chaturthi Utsav Short Film Competition (19-30/09/2023):

The Cultural Council hosted a Short Film-Making Competition on the theme of Ganesh Chaturthi, with Chirag Raikar (TYBCA) winning first place, Anjali Gurav (TYBCom) second, and Aishwarya Birje (TYBCom) third.

24. Workshop on Emerging Trends in Mathematics & Computer Science (27/09/2023):

Ms. Nilaxi Chari and Ms. Siddhangi Naik from Goa Multi-Faculty College attended a State-Level workshop on "Emerging Trends in Mathematics and Computer Science" at GVM's GGPR College, Ponda.

25. Swachhta Pledge and Cleanliness Awareness (29-30/09/2023):

NSS organized a Swachhta Pledge for BBA and BCom/BCA departments, followed by cleanliness awareness rallies involving around 550 NSS volunteers and students.



26. Rangoli Competition & College Extension Inauguration (30/09/2023):

On the occasion of India's 76th Independence, the college held a Rangoli competition on the theme 'Viral Diseases,' along with the inauguration of the new college extension and Goa Atmanirbhar Foundation.

27. Inauguration Ceremony of College Extension and Goa Atmanirbhar Foundation (30/09/2023):

The newly constructed classrooms and Goa Atmanirbhar Foundation were inaugurated by Dr. Ganesh Gaonkar, with notable dignitaries from the education and community sectors in attendance.

28. Gandhi Jayanti & Swachhta Drive (01/10/2023):

The NSS Unit and students of SPES's Goa Multi-Faculty College marked Gandhi Jayanti with a swachhta cleaning activity, engaging over 110 participants in the initiative.

29. RBI Policy Challenges Essay Competition (03/10/2023):

Students from the college participated in the national-level essay competition by the Reserve Bank of India on the topic "Deglobalisation: Challenges and Opportunities for India."

30. Women's Health Talk (11/10/2023):

The Women's Cell and NSS Unit hosted a session on "Women's Health: Nutritional Benefits of Millets," with Dr. Sailee Mamlekar as the guest speaker.

31. Meditation Session (11/10/2023):

The NSS Unit and Department of Commerce, in collaboration with Art of Living, organized a meditation session to promote mental well-being among students.

32. Amrit Kalash Yatra & Panch Pran Pledge (11/10/2023):

The NSS Unit led an Amrit Kalash Yatra to Okamb Village, with 200 participants, followed by the reading of the Panch Pran Pledge.

33. Campus Cleaning Drive (13/10/2023):

NSS Volunteers organized a campus cleaning activity, with 30 volunteers taking part in maintaining cleanliness.

34. Millet Recipe Presentation (13/10/2023):

To celebrate the "International Year of Millets," a Millet Recipe Presentation competition was held, encouraging students to explore the health benefits of millets.



35. Digital Empowerment & Soft Skills Seminar (14/10/2023):

Technowings and Goa Multi-Faculty College conducted a seminar on "Digital Empowerment & Soft Skills" for BCA, BBA, and B.Com students.

36. Poster Making Competition (14/10/2023):

Students participated in a Poster Making Competition to highlight the nutritional and environmental benefits of millets, in line with the "International Year of Millets."

37. 37th National Games Torch Rally (14/10/2023):

NSS Volunteers participated in the 37th National Games Torch Rally from Dy Collectorate to Dharbandora Village Panchayat Office.

38. Fit India Freedom Run (14/10/2023):

The NSS Unit organized a 3km "Fit India Freedom" run, promoting physical fitness with 50 participants.

39. Khadi Mahotsav Celebration (18/10/2023):

The NSS Unit celebrated Khadi Mahotsav with stalls, discussions, and awareness talks on the significance of Khadi and cotton wear.

40. Student Council Swearing-In Ceremony (19/10/2023):

The new student council members for the academic year 2023-24 were sworn in during a ceremony attended by MLA Shri. Premendra Vishnu Shet and Dr. Ganesh Gaonkar as the Guest of Honour.

41. West Zone NSS Pre-Republic Day Parade Camp (01/11/2023):

Two NSS volunteers from GMFC, Ms. Abila S. Pullikal and Ms. Anjali R. Gurav, participated in the West Zone NSS Pre-Republic Day Parade Camp at KL University, Andhra Pradesh, alongside the Goa contingent.



42. Talk on Free Legal Aid Services (09/11/2023):

To commemorate Legal Services Day, GMFC's NSS Cell organized a talk by Shri Ishwar Kuttikar, a practicing advocate, on the availability of legal aid services for marginalized communities.

43. Constitution Day Pledge (24/11/2023):

In celebration of Constitution Day, the NSS Unit at GMFC administered a pledge to around 200 students, faculty, and staff, affirming their commitment to the values of the Indian Constitution.

44. World AIDS Day Awareness Rally & Poster Competition (01/12/2023):

To observe World AIDS Day, the NSS Cell and Red Ribbon Club organized an HIV/AIDS awareness rally and a poster competition on themes like stigma, community role, and compassion, with around 150 participants.

44. World AIDS Day Poster Competition (01/12/2023):

The Red Ribbon Club and NSS Cell organized a poster competition on World AIDS Day, with topics highlighting myths, stigma, and compassion. Ms. Pratima Zarakar (TYBBA) won first place, followed by Najiya Kandgal and Samisksha Sawant.

45. Bharatiya Bhasha Diwas Essay Competition (08/12/2023):

To mark Bharatiya Bhasha Diwas, an essay competition on topics like "Is Hindi the National Language of India?" and "Multilingualism in Goa" was held, with Rohini Manjrekar (F.Y.B.Com) securing the first place.



46. Special Summary Revision Talk (11/12/2023):

The Goa Multi-Faculty College hosted a talk on Special Summary Revision with experts Mr. Sudesh Bhairelee and Mr. Narayan Bhandari, focusing on voter engagement and civic responsibility.

47. Digital Signature & PKI Awareness Program (11/12/2023):

SYBCA students participated in a one-day awareness program on "Digital Signature and Public Key Infrastructure" hosted by C-DAC at Govt. College, Quepem, Goa.



48. SPECTRA State-Level Event (12-13/12/2023):

The BCA Department participated in the two-day state-level event "SPECTRA" at Shree Damodar College, Margao, securing first and second place in multiple events.

49. Library Language Exhibition (22/12/2023):

The GMFC library hosted an exhibition of literature in various languages to promote reading and language competence among students, showcasing works from the college's in-house collection.

50. Pre-Christmas Celebration & School Item Distribution (23/12/2023):

GMFC organized a Pre-Christmas celebration and item distribution drive for Anganwadi children, with faculty members participating in the outreach initiative.

51. Mental Health District-Level Competition (12/01/2024):

GMFC students participated in the "Saprsh Antarmanacho" mental health competition organized by Wow Foundation and the Directorate of Higher Education, Goa, at the Panaji Convention Centre.





52. COLOSSUS XI at Don Bosco College (19-20/01/2024):

15 GMFC students from BCA and BBA participated in COLOSSUS XI, a two-day event at Don Bosco College, Miramar, where they secured multiple awards, including second and third place in several competitions.



53. Road Safety Campaign Talk (16/02/2024):

The NSS Unit and Students Council organized a Road Safety Campaign talk by the Directorate of Transport, RTO Dharbandora, engaging around 150 NSS volunteers and students to raise awareness on road safety.

54. Chhatrapati Shivaji Maharaj Jayanti Celebration (20/02/2024):

GMFC commemorated Shivaji Jayanti with a portrait garlanding, a rally, and a talk on 'The Life, Times, and Legacy of Chhatrapati Shivaji Maharaj' by Mrs. Shruti Bhosale, highlighting the legacy of the great Maratha ruler.

55. EXOTICA 2K24 (22-24/02/2024):

The three-day EXOTICA 2K24 event celebrated student talent with themed days—Character Day, Ethnic Day, and Mismatch Day—culminating in Mr. Sohail Mulla and Ms. Vaishnavi Nandodekar winning Mr. and Ms. Exotica, and TYBBA and FYBBA teams jointly winning the first-place trophy.



56. Kaiga Nuclear Power Plant Visit (02/03/2024):

59 students and 6 staff members from GMFC visited the Kaiga Nuclear Power Plant in Karnataka to gain hands-on insight into nuclear energy operations, guided by Mr. Aldrin D'Souza.

58. Live Streaming of Foundation Stone Laying (13/03/2024):

Students and staff of GMFC participated in the live stream of the laying of the foundation stones for India's first semiconductor fabs in Gujarat and Assam, led by Prime Minister Narendra Modi.

57. Desh Apnayen Awards Ceremony (04/03/2024):

GMFC NSS volunteers were recognized at the Annual Desh Apnayen Awards Ceremony for successfully completing impactful community projects, accompanied by Ms. Milan Anand Gaonkar.

59. International Women's Day Celebration (14/03/2024):

GMFC celebrated International Women's Day with an event featuring speeches and discussions, hosted by Ms. Saiccha Chari and Ms. Ifra Khan, with the college principal and key staff members in attendance.





64. Red Ribbon Club Annual Prize Distribution (01/04/2024):

The Red Ribbon Club held its Annual Prize and Certificate Distribution Ceremony, recognizing winners of various competitions under RRC for the academic year 2023-24, with Principal Prof. (Dr.) Shaikh Mohammad Parvez Al-Usmani as the chief guest.



67. Annual Prize Distribution Ceremony (05/04/2024):

Goa Multi-Faculty College held its Annual Prize Distribution Ceremony, with Padma Shri awardee Mr. Sanjay Anant Patil felicitating students who excelled in various fields, in the presence of Dr. Ganesh Gaonkar and other dignitaries.

68. TYBBA Project Presentations (12/04/2024):

The Department of Business Administration hosted project presentations for TYBBA students, with industry experts Mr. Arafath Ahmed and Mr. Putunjay Sawant evaluating the student projects.

69. Semester End Examination (15/04/2024):

The semester-end examinations for the academic year commenced, marking the culmination of the current academic term at Goa Multi-Faculty College.

60. Academic Administrative Enrichment Session (15/03/2024):

A session on "Academic Administrative Enrichment" was conducted by the college's senior staff to share vital information with government-aided colleges in Goa as part of an initiative by the Directorate of Higher Education.

61. Cleanliness Drive by NSS (16/03/2024):

The NSS unit organized a cleanliness drive for FYBCA and SYBCA students to promote environmental responsibility and awareness on campus.

62. Alumni Association Meeting (16/03/2024):

The GMFC Alumni Association held a productive meeting to engage past students and strengthen the network for future collaboration and support.

63. "Spot On Spot Off" Marketing Plan Competition (20/03/2024):

The BBA Department organized an extempore marketing plan competition where FYBBA "A" team emerged winners, and SYBBA "B" team secured the runners-up position.



65. Poster Making Competition on Digital Marketing (02/04/2024):

The BBA Department, in collaboration with the Marketing Club, organized a Poster Making Competition for FY and SY BBA students, focusing on the theme "Social Media and Digital Marketing."

66. Session on Fundamentals of Banking (04/04/2024):

The Department of Commerce hosted a session for B.Com students on banking fundamentals, featuring expert speakers Mr. Rajiv Kumar and Mr. Sandeep Parwar from Bank of Baroda, covering topics such as account types, investment options, and loans.



Sports



...Growing Mutually for Competence...



"From Thought to Action"

In these pages, you've glimpsed the brilliance of our campus community — the moments of insight, the spark of creativity, the power of collaboration. But the real work happens when ideas move beyond the page and into the world. Keep pushing the envelope, stay curious, and let your actions speak louder than words.

