

Di Mercatus

DEPARTMENT OF MANAGEMENT
GOLAGHAT COMMERCE COLLEGE

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Digitalization is a term that has been used more and more in public discourse in recent times. Digitalization is radically interfering and changing the fundamentals of the way of life. It has disrupted every industry and sector. For instance, the world's largest taxi company, Uber, own no vehicle. Facebook, the world's most popular social media platform creates no content. Alibaba, the world largest retailer has no inventory. Airbnb, the world's largest accommodating provider own no real estate. It is becoming important for individuals and organizations to quickly and efficiently plan the digital transformation to sustain and to remain competitive in the market. In the whole gamut of digitalization, Di Mercatus (a quarterly e-megazine) is an initiative from Department of Management, Golaghat Commerce College, to stay informative and relevant in the ever dynamic environment. "Mercatus" is a latin word which means to trade, merchandise or a place where business is transacted. The word 'market' is derived from 'mercatus'. The prefix 'Di' is the abbreviated form of Digital. (Also intended as article 'the'). Therefore, Di Mercatus essentially means digital marketing. Digital marketing offers unique ways to engage with potential and existing consumers and capture their needs. Digital technologies such as mobile phones, internet, social media, email etc. contribute to the digital marketing landscape. In future, faster 5G internet combined with artificial intelligence (AI) will prove to be transformative technologies in every aspects of our life. Such digitalization will drastically change the future of the economy.

- Shankar Jyoti Doley



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PLANNING FOR RETIREMENT

Rajesh Jaiswal
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Retirement planning starts long before you retire—the sooner, the better. Your “magic number,” the amount you need to retire comfortably, is highly personalized, but there are numerous rules of thumb that can give you an idea of how much to save. Everyone wants to lead a comfortable retirement. Without adequate planning it probably won't happen.

People are living longer than ever before, which is obviously good news, but that means retirement is becoming more expensive. Therefore, it is important to plan ahead and be financially prepared once you reach retirement age. Retirement planning means preparing for a steady stream of money after retirement. It entails setting aside funds and investing specifically with that goal in mind. Your retirement strategy will depend on your final goal, income, and your age.



Ø **Start Early and Retire Peacefully:** For example, if you start saving for retirement at the age of 25, so that you wish to retire by 60, you have an investment horizon of 35 years. If at the age of 25 you start investing ₹1000 per month @8% compounding then maturity amount will be ₹23,09,175. Alternatively, if you start the same investment at the age of 35, then the maturity value at the age of 60 will be ₹9,57,367. With a 10-year lag, the retirement saving at 60 years is more than halved.

Ø **Plan and create an ideal Portfolio seeking help of a Financial Planner:** The younger you are, the more time you have to take advantage of compounding as well as to take a few risks. Invest aggressively in mutual funds and even company stocks, if you can afford it. As you grow older, you may want to consider diversifying your investments to lower-risk instruments like government-backed securities. Also, think about including annuities and insurance policies in your retirement plan.

RETIREMENT PLAN



It's never too late to get started

Ø Plan Wisely: Set aside some money for medical expenditure and emergency needs after retirement. Allocate your resources towards necessary ends like children's education and marriage that you will incur in the course of time.

Ø Track and review your Plan: The financial plan has to be reviewed at regular intervals to make sure whether the target meets the objectives.

Ø Don't dip into your Retirement Saving: Don't touch this pool of saving pre-retirement. If you spend money from your retirement kitty to fulfil your present needs, you will lose out big in long run. The corpus for your retirement will be much lower.

Ø It's never too late to get started: When your planned retirement date is a decade away it can seem like a distant event. But it's important to plan carefully and set realistic goals so that time is on your side and can help you have the means to enjoy the sort of retirement you have always dreamed of. Even if you started saving and investing for retirement late, or have yet to begin, it's important to know that you are not alone, and there are steps you can take to increase your retirement savings. *"It's never too late to get started."*

Planning for retirement must be a non-negotiable part of everyone's financial strategy. The future may be uncertain, but proper planning can help you to be prepared. Start as soon as you can so that your later years are relaxed.



DIGITALIZATION AND ITS NEED OF HOURS

Biswajyoti Doley
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It is a proven fact that digitalization plays an important role in the advancement of global economy as well as cross-culture of a society. Digital market is one of the most prominent and established platforms for economic activities. To be successful in business, a simple motto - "Be there where your customers are?". Digitalization is enabling brand to remain where current customers exist i.e in social media such as Facebook, Twitter, YouTube, Instagram. Digitalization is helping in the impressive growth of almost all markets. India with world's second highest population is a developing country where 627 million users are active on internet. Out of which 273 million do active online transactions. There has been a growth of average 20% increase in online buyers (YoY). Digitalization has become very decisive platform for the product and brand. Today's consumers are tech-savvy, socially empowered, information richer and lacking time. At this juncture technology is quickly evolving and embracing the needs resulting from new consumer motivations, consumer's ability to influence fellow consumers. Today the world is in the customers fingertips. When they want, how they want, where they want can be easily diagnosed with the digitalization.

Consumers want an authentic shopping experience tailor-made specifically for them. Growth of digital marketing has largely affected the brick-and-mortar wholesale and retail industries. However the growth pattern is way forward and impressive for India's digital e-commerce which has exponentially increased in recent years. The young generation (even kids) are now tech savvy and since very early stage they know to operate smart devices and fond of accepting new technology. In India 66% of users on internet make buying decision on digital platform. Trend shows shifting of price consciousness and digital market continuously developing to create value of the products and promote the value rather than only price. In current world, data is most valued for every industry and digital marketing is the appropriate channel through which verities of data can be preserved, capture, analyzed which immensely help industry to draft and belief that- DIGITAL IS FUTURE. For upcoming era digital marketing will be integration past successfully and customizing the needs of individual.

CRYPTOCURRENCY

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What is a Cryptocurrency?

Cryptocurrency has gained traction over the last few years. A cryptocurrency (or “crypto”) is a digital currency that can be used to buy goods and services. Like any other currency, cryptocurrency is designed to be a digital medium of exchange.

How is the value of Cryptocurrency determined?

Cryptocurrency has its own value. The value is not linked to traditional currencies. The value of different cryptocurrencies vary on the basis of demand and factors related to mining and availability.

Is the Bitcoin and Cryptocurrency same?

Many people believe that Bitcoin and Crypto are the same thing, but this is not true. Bitcoin is merely a type of cryptocurrency.

Bitcoin is the most well-known cryptocurrency and currently the most successful in terms of market value.

What are the other Cryptocurrency?

There are different types of currencies like dollars, yen, rupees, etc. The same way there are different types of cryptocurrencies. Apart from Bitcoin, name of some cryptocurrencies are Ethereum, Ripple, Litecoin etc.

What are the use of Cryptocurrencies in the Real World?

Cryptocurrencies can be used for buying Goods and services and as an investment. Currently, Bitcoin is the most accepted cryptocurrency. Apple recently authorized the use of 10 cryptocurrencies for purchases made in the App store. Many other organizations and merchants have started accepting cryptocurrency. Some major companies which accept cryptocurrencies are Microsoft, PayPal, Starbucks etc. People are looking at cryptocurrencies as viable investments option. However cryptocurrencies are quite volatile, therefore too risky investment option.

Are people actually using Cryptocurrencies?

The global user base of cryptocurrencies increased by 190% between 2018 and 2020. Currently there are 200 million Cryptocurrencies users around the globe.



Is the Cryptocurrencies legal?

Cryptocurrencies can be used as a legal tender, commodities, and for barter trade in some countries. In the USA, Australia, Sweden, Switzerland, New Zealand, use of cryptocurrencies for transactions is completely legal. It is also used as a legal tender in the European Union.

Is Cryptocurrencies legal in India?

Neither cryptocurrency are recognised by the Government of India as legal tender nor they are regulated by RBI. Also there is no law that prohibit or allows trading in cryptocurrencies in India. In other sense cryptocurrencies is same asset class like gold. Therefore it can be an option for investment. But it is not a valid currency in India. Therefore cannot be used to buy and sell goods.

Best cryptocurrencies by market capitalization

These are the 10 largest trading cryptocurrencies by market capitalization

Cryptocurrency	Market Capitalization
Bitcoin	\$799.3 billion
Ethereum	\$341.8 billion
Cardano	\$71.5 billion
Tether	\$68.7 billion
Binance Coin	\$59.2 billion
XRP	\$43.6 billion
Solana	\$41.3 billion
USD Coin	\$30.4 billion
Polkadot	\$30.4 billion
Dogecoin	\$27.5 billion

INTER-STATE BORDER DISPUTES BETWEEN ASSAM AND NAGALAND

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The North-East region consists of Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura and Sikkim. The total area of the region is 2,62,185 sq. km, which is nearly 8% of the total geographical area India. Assam is the gateway of North-East India. The state is bounded in the north by Arunachal Pradesh and Bhutan; in the east by Nagaland, Manipur and Myanmar; in the south by Bangladesh, Tripura, Mizoram, and in the west by West Bengal. Assam can be broadly divided into three distinct physical units- the Brahmaputra Valley in the north, the Barak Valley in the south and the state's hilly region separating the two valleys. Assam and Nagaland share a length of 387 km common boundary between them. As many as five districts of Assam are located along this inter-state boundary. From west to east, these districts are North Cachar (recently renamed as Dima Hasao), Karbi Anglong, Golaghat, Jorhat and Sibsagar. The first two districts (North Cachar and Karbi Anglong) have hilly topographic condition. The three eastern districts (Golaghat, Jorhat and Sibsagar) are located in the plains of Assam and the southern margins of these three districts share a common belt of foothills with the state of Nagaland. Increase in the Naga population and certain other factors have forced many of the Naga families to migrate from the interior of the state (Nagaland) to the foothills of Assam-Nagaland border.

There exists an inter-state border conflict between Assam and Nagaland, which has been continuing for decades. A much tensed situation has been prevailing all along the Assam-Nagaland boundary during the last few years. The physical absence of the political boundary separating the two states has played a catalytic role leading to reckless encroachment and consequent deforestation thereby aggravating the environmental problem in the area. Many attempts have been made to resolve the boundary problem between the states through several interim agreements between the governments of Assam and Nagaland. An agreement was signed between the Chief Secretaries of both the on 31st March, 1972. This was an interim agreement between the Government of Assam and Nagaland regarding maintenance of peace in the Geleki reserved forest and construction of a portion of Amguri-Tuli road. Second agreement was signed by them on the same day regarding the boundary between Assam and Nagaland from Gorajan stream to Kakadonga river. An interim agreement regarding the boundary from Disoi river to Gorajan stream and from Kakadonga river to Doyang river was signed by the Chief Secretaries of both the state governments on 2nd May, 1972. These all indicate a long continuing boundary problem between the two states. Information often comes from Assam Police and from various media indicating frequent tensed situation prevailing along the Assam-Nagaland border.



SLOW CHANGES AND FAST CHANGES

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NOKIA LIKE DINOSAURS, FAILED TO ADAPT

Let's ask 10 people (having age 28 years or more) around you to know the first phone they used. I am quite sure, 7 out of 10 will say Nokia. There was a time when Nokia was not just a phone or a brand, it was an emotion of everyone particularly in Asia and Africa. I felt nostalgic remembering the day when my father gifted me a Nokia 1200 used mobile when I passed HS in 2008. What went wrong with Nokia? From one of the most recognisable brands with a global market share of 40%, the company sold its mobile phone business to Microsoft in the 2013. There are many reasons for downfall of Nokia. But the one striking reason could be that "they failed to reinvent themselves" or we can say they couldn't innovate themselves as per customer needs. Nokia didn't embrace the shift in consumer preferences and got too late in the smartphones race.

People's needs are changing, and mobile phone is not used only for phone call or text message. Nokia failed to notice the fast changing customer preferences, hence lost market to Samsung and other Chinese brands. Technology is changing every day and doesn't accommodate slow movers as it's the survival of the brightest. Nokia failed to notice the slow change in the environment which is acting like a cancer cell.

Changes in environment may be considered as slow change or fast change. Let me give an example, if you put a frog is suddenly in boiling water, it will jump out and save itself from impending death. But, if the frog is put in lukewarm water, with the temperature rising slowly, it will not perceive any danger to itself and will be cooked to death. Why?? Since the frog is only slightly uncomfortable with its warm surroundings, it keeps trying to adjust and get accustomed, making itself believe that the slow, gradual change in temperature is normal. Only when the slow change suddenly starts accelerating does the frog realise it just signed its own death warrant. It has already lost its strength to jump out!



<https://c.ymcdn.ca/sites/www.ymcdn.ca/sites/default/files/850/32/657/phone-smartphone-mob-nokia-100>

The same things happened to Nokia, they were reluctant to join the smartphone revolution and even when they introduced some of the features, they kept its price very high. The features were not too innovative to command higher price. When companies like Samsung and Apple packed their smart phones features, Nokia was still pushing the old models to the market. Finally, when they introduced high end features it was equipped with Windows operating system and customers were concerned over its performance and useability. Nokia is still known for its sturdiness but they have lost their smartness to smartphone market. As someone quoted rightly, Nokia, like dinosaurs, failed to adapt.

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As compared to slow changes, fast changes are tangible and we can observe it immediately and the impact is spontaneous. But slow changes are dangerous and we need to monitor the environment constantly to track the same. Like Nokia, businesses which failed to acknowledge the innovative competitors that offered substitute products to attack their 'moats' viz. business cards vs. LinkedIn, Kodak film vs. digital cameras, atlas books vs. Google Maps, Myspace vs. Facebook, BlackBerry vs. Apple, had to make way for superior competitors. *Had these businesses continued to innovate and try to stay ahead of the competition, and not becoming 'boiling frogs'... the story would have been very different.*



Is Social Media Reshaping Students

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Social media with wide range of applications and contents available for social networking, has made the world a global village. In the 21st century social media platforms, like Byju's, Google Classroom, YouTube, Facebook, Twitter, Tik-tok etc. has engulfed the life of all generations, especially the youths. Criticizing and avoidance of social media is not a way out in this digital age. Instead, maximizing the gains from social media by using in a positive sense is the way forward.

Excessive use of social media disturbs the user's mental health, may cause eye strain and bad posture. Cyberbullying, exposure to content that is not age appropriate, spending less time on socializing in person, being isolated and self-absorbed are some of the serious challenges to student's life. Students may get unrealistic views of other's lives and peer pressure may build up. All these hurdles obstruct normal growth of students.

Well! social media has its perks along with the shortcomings. Social media is a platform for students to share views and thoughts and get quick information. Replacement of offline classes with online classes have made social media a more relevant platform.

Students can discuss, clear doubts and interact with teachers around the globe to expand their horizon as it provides 24 hours access to learning contents. Study materials are easily accessible, cost effective and varieties are available for effective studies. It can be used to build a bridge to future job markets, additionally they can choose careers in new genres. Job market information and preparation has become hassle free and globally available with click of a button.

Advantages of social media can be reaped by students, if they follow self-monitoring and discipline approach in using such platform. Students must chalk out the time they will spend per day on social media. The apps related to study should be preferred. Phones must be kept away during study hours to improve concentration. Students must be guided about self-love and care so that they are not distracted by filtered and photoshop images. Cyber security education is a need for present generation and they must be educated about privacy and sharing of data on social media. Pertinent use of social media is required to gain from it.

Digital Payment: The new Eco-system

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Digital India is a visionary initiative of the Prime Minister to transform India by leveraging power of information technology. The Digital India Programme was launched in 2015 with the aim to develop India into a knowledge economy and a digitally empowered society that is Faceless, Paperless, and Cashless. Demonetization in 2016 was a game changer for e-Money as people switched to electronic-modes of payment. People started to adopt digital payment system for transactions. Digital payments are transactions that take place via digital or online modes, with no physical exchange of money involved.

This means that the payer and the payee both use digital modes to send and receive money. It is also called electronic payment. Many digital payment options are now available to consumers 24x7. Some of the common options available are Electronic Clearing Service (ECS), Cards (debit and credit) Payments, Contactless Cards, National Common Mobility Card (NCCM), RuPay Card, Large Value Payment System (LVPS) – Real Time Gross Settlement (RTGS), National Electronic Funds Transfer (NEFT), Immediate Payment Service (IMPS), Unified Payments Interface (UPI), Aadhaar Enabled Payment System (AePS), e-Money, Unstructured Supplementary Service Data (USSD).



The growth of digital payments ecosystem is set to transform the economy. The acceptance and growth of digital payment has been exponential over the years. From 498 crore number of transactions with a value of ₹96 lakh crore during FY 2010-11, digital payment have grown to 1623 crore number of transactions of a value of ₹3435 lakh crore in the FY 2019-20. This represents a CAGR of 12.54% and 43.01% in terms of volume and value, respectively. Global Data, (a data & analytics company) in its 2017 Consumer Insight Survey, observed that India is one of the top markets globally in terms of digital cash adoption with 55.4% survey respondents indicating usage of digital cash. India is followed by China and Denmark.

The adoption of digital payment level in India is much higher compared to many of the developed market such as the US and the UK, where consumers predominantly used cards.

The adoption of digital payment level in India is much higher compared to many of the developed market such as the US and the UK, where consumers predominantly used cards. The cashless transaction is not only safer than the traditional payments but also less time consuming, transparent and real-time record based. Because of convenient and useability, there has been a significant growth in the adoption of digital payment method in India. The big challenge for the Government is to sustain the growth and ensuring a shift in customer behaviour from traditional payment i.e. cash payments to digital payments.

Payment System Data (2010, 2015 and 2020)

Item	Volume (in Lakh)			Value (in ₹'000 Crore)		
	2010-11	2015-16	2019-20	2010-11	2015-16	2019-20
Payment Systems						
Large Value Transfer-RTGS	493	983	1507	48487	82457	131156
Retail Segment:						
Credit & Debit Transfer	4064	31415	215619	1194	9140	29398
Card Payments	5022	19593	73013	114	399	1535
Prepaid Payment Instruments		7480	53317		48	215
Paper-based Instruments	13873	10964	10414	10134	8186	7824
Total Retail Payments	22959	69452	352363	11442	17775	38974
Total Payments	23452	70435	353870	59930	100233	170130
Total Digital Payments	9579	59472	343456	49795	92046	162305

(Source: Payment and Settlement System in India, RBI 2010-2020)



Brand Positioning

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The concept of “brand positioning” first surfaced in the 1960s, when two successful Madison Avenue ad executives, Jack Trout and Al Ries, wrote a highly influential book entitled *Positioning: The Battle for Your Mind*. They built a case for establishing a key feature or benefit for a company that, through advertising, would become closely associated with that business in the minds of consumers, helping turn them into customers. Brand positioning is one of the most critical and fundamental concepts in marketing and firm strategy. How a firm chooses to position itself in the market significantly affects its competitiveness and performance. A carefully crafted brand position can, for example, substantially increase the demand for a firm's products. The term “positioning” implies that brands are “placed” in memory. Marketers wish to influence “where” a brand is remembered relative to competitive brands. Brand positioning is a process of creating its own image, distinctive properties, positive associations and values in consumers’ mind in order to create a sustainable trademark image. Marketing literature defines brand positioning as the way in which consumers perceive the brand and the overall view that consumers have of a brand—a view that is often formed by a unique bundle of associations in the minds of target customers.

In other words, brand positioning is the particular place that a firm seeks to own. Consumers form their perception of the brand from various interactions with the brand’s general line of products (that is, several different products under the same brand), which, taken together, identify and refine a brand’s distinctiveness. Brand positioning provides critical information about the characteristics of a firm’s products, making it easier for consumers to locate their preferred products and choose where to purchase without blindly searching through several brands to find the right one for them. It is impossible to communicate to consumers what they can expect from a brand without a clear positioning. Brand positioning can thus serve as an efficient communication mechanism that invites consumers to search and patronage. A unique and memorable brand position comes with a long list of advantages. At the top is the reward for a particular company that people think of first when they want to buy the product that particular company sells. That often takes years, even decades, or the creation of a whole new market. Even if a company can’t achieve that top spot it can still reap the rewards of a strong brand position.

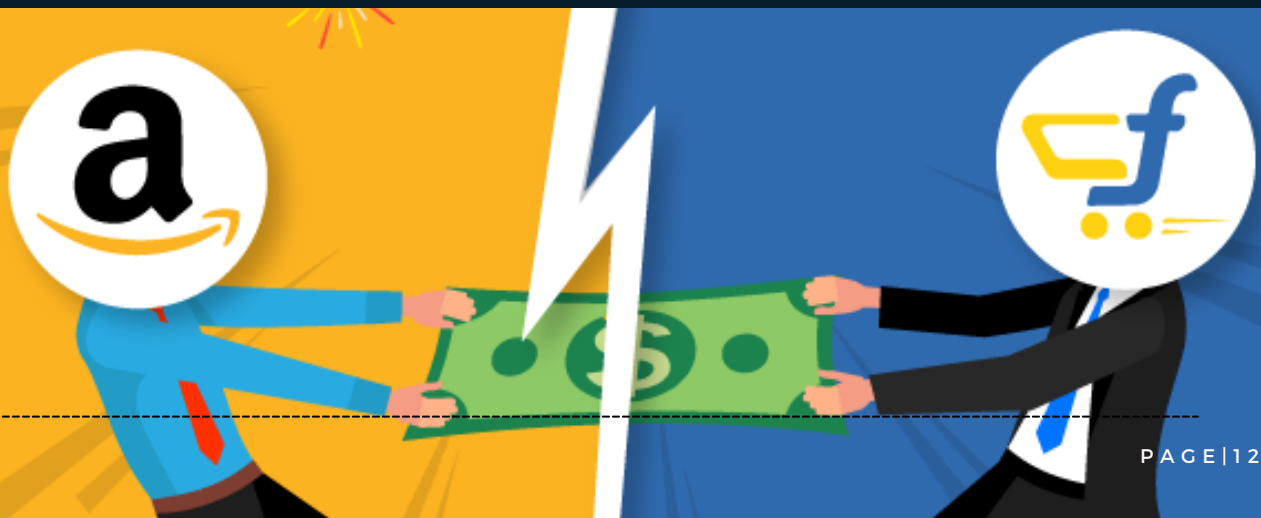
When it comes to online shopping in India, Amazon and Flipkart are two of the biggest names. These e-marketing platforms have grown and attained a high level of expertise in the digital space. Although Walmart had the first mover advantage by opening a few stores in the USA, Amazon jumped into the world of online retail and now dominates in a way that never seen before. During the month of September 2021, these two large e-commerce players in India, Amazon India and Walmart own Flipkart, did something strange. Walmart-owned Flipkart announced preponement of its annual festive season sale, Big Billion Days from 7 to 3 October, after Amazon revealed that it will begin its month-long festive sale from October 4. After that, Amazon India too announced that it will begin the sales from October 3, going head-to-head with its own rival. Throughout the previous festive season, these two companies have gone head-to-head with their selling events, offering great deals, new products, and attractive affordability options, like EMI, through partnerships with various banks and financial institutions. It will be interesting to see how this intensive fight between these two turn out in the near future.

Moreover, Amazon and Flipkart felt the heat in the online market space and realised that they should get more aggressive now as it isn't duopoly anymore. Giants players like Reliance, Tata have entered in the online game. Many start-ups like Nykaa have shown efficiency. Therefore, Flipkart and Amazon must grab and retain as many customers as they can before new players go big. Simultaneously all these players have entered into digital payment segment, providing consumers' easy access to e-wallets and financing options.

India's online retail industry saw a rapid acceleration in consumption of more than just smartphones and fashion specially after the pandemic. Despite this, Amazon faces competition from both Flipkart and homegrown competitor Reliance Industries Ltd. in India. Amazon would need some better strategies to grow and sustained in the ever growing digital market after it has exited from China over a decade ago.

Amazon vs Flipkart: The game of E-commerce

Dr. Papari Nayak
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Golaghat Commerce College



বাৰ

ড. নৱমী গগৈ
গোলাঘাট

কেৰাহীত ধান বঢ়াই বঢ়াই
সোণপাহীয়ে কাষতে ল'ৰাটোৱে চিঞৰি
চিঞৰি কি পঢ়িছে সেয়াও মন কৰি
থাকিল । বহুত কষ্ট কৰি হ'লেও
ল'ৰাটোক তাই স্কুলত পঢ়াইছে সি
নেওঁতাখন অলপ অলপ ক'ব পৰা হৈছে
.... জোঁটাই জোঁটাই দেখোন বানানো
মাতিবলৈ চেষ্টা কৰিছে.....
সোমবাৰঅ... মঙ্গলবাৰঅ.....

সোণপাহী জ্বলি থকা খৰিডাল
হাতত লৈ খেদামাৰি গ'ল... ফেঁকুৰি
ফেঁকুৰি ল'ৰাটোৱে ক'লে," এঘাৰৰ
পাছত বাৰঅ কওঁতে খঙেই নকৰিলা;
সোমবাৰঅ কওঁতে কিয় মাৰিলা মা?"

সোণপাহী পিছুৱাই আহিল দুখোজ
ক'ব নোৱাৰাকৈয়ে





Di Marcatus

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