NAIPUNNYA INSTITUTE OF MANAGEMENT & INFORMATION TECHNOLOGY
PG DEPARTMENT OF COMMERCE

EL-COMMERCIO

THE PULSE OF COMMERCE



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FROM THE EDITOR'S DESK

Welcome to the October 2026 Edition



Ms. Reshma K Bhaskaran
Editor · Assistant Professor, Commerce

Greetings and welcome to the October 2026 Edition of *EL-COMMERCIO*. It gives me immense pleasure to present this edition, which celebrates the academic spirit, creativity, and accomplishments of our Department of Commerce. This issue brings together a diverse range of articles, research contributions, entrepreneurial perspectives, business developments, and departmental activities, reflecting the dynamic nature of commerce and its growing relevance in today's world.

A special highlight of this edition is the active participation of our students, whose enthusiasm, originality, and commitment have enriched the publication. Their efforts demonstrate that education extends beyond the classroom, encouraging critical thinking, creative expression, and a deeper understanding of the business environment. Such initiatives nurture confidence, strengthen communication skills, and prepare students to embrace emerging opportunities and challenges.

This edition also presents engaging features such as Alumni Connect, Student Voice, Wall of Achievement, Event Chronicle, and Kerala Business Watch. Together, these sections celebrate the achievements of our students and alumni, capture memorable departmental events, and explore noteworthy developments shaping Kerala's business landscape.

I extend my sincere gratitude to the students, faculty members, alumni, and editorial team for their valuable contributions and collective dedication in bringing this edition to life. May this issue of *EL-COMMERCIO* foster intellectual curiosity, encourage meaningful dialogue, and inspire our readers to pursue knowledge, innovation, and excellence with renewed enthusiasm.

> ***"Wishing You an Enriching Reading Experience."***
>
> **— Ms. Reshma K Bhaskaran , Editor**

COMMERCE INSIGHTS

The Creator Economy: When Content Becomes Commerce



JUWEL VARGHESE
II Year M.Com

Introduction

A smartphone, an original idea and an internet connection can now become the starting point of a business. A student can promote handmade products through Instagram, a content creator can earn through brand partnerships, and an educator can sell online courses to audiences across the world. This is the creator economy, a rapidly evolving business landscape where creativity, digital platforms and entrepreneurship come together to turn content into commercial value.

1. Rise of the Independent Creator

Social media has opened new opportunities for individuals to build personal brands and reach large audiences without establishing traditional businesses. YouTubers, bloggers, podcasters, designers and digital educators can develop their own communities and generate income through their skills and content. This shift demonstrates that creativity and specialised knowledge can become valuable economic assets.

2. Influencer Marketing and Brand Partnerships

Businesses increasingly collaborate with content creators to promote products and connect with specific audiences. Unlike traditional advertising, creator-led marketing often relies on relatability, storytelling and audience engagement. For brands, the challenge is to identify creators whose values align with their products and whose recommendations can establish genuine consumer trust.

3. New Ways to Earn Revenue

The creator economy offers several income opportunities, including sponsorships, affiliate marketing, paid subscriptions, digital products, online courses and merchandise. Creators can diversify their revenue instead of depending on a single platform or advertising source. However, earnings may fluctuate with audience demand, platform policies and changing market trends.

4. Artificial Intelligence as a Creative Partner

Artificial Intelligence is changing how creators research, design, edit videos and develop content. AI-powered tools can reduce

production time and help individuals experiment with new ideas at relatively low cost. Nevertheless, originality, factual accuracy, copyright awareness and transparency remain essential for building a sustainable creative business.

5. The Growth of Social Commerce

The boundary between content and shopping is becoming increasingly blurred. Customers may discover a product through a short video, view a creator's demonstration and purchase the item through a linked online store. This integration of entertainment, recommendations and transactions creates new opportunities for businesses, particularly small enterprises seeking to reach targeted audiences.

6. Trust, Ethics and Digital Responsibility

As creators influence purchasing decisions, ethical responsibilities become increasingly important. Undisclosed sponsorships, misleading claims, fake engagement and the promotion of unsuitable products can damage audience trust. Clear advertising disclosures, honest product reviews and responsible handling of personal information are essential to maintaining credibility in the digital marketplace.

7. Opportunities for Young Entrepreneurs

For commerce students, the creator economy offers opportunities to combine business knowledge with communication, financial planning, marketing and digital skills. Students can explore niche content, promote local enterprises, develop educational resources or build small online ventures. Success, however, requires more than visibility; it depends on consistency, audience understanding, financial discipline and the ability to create genuine value.

Conclusion

The creator economy represents a significant shift in how businesses are built, marketed and sustained. It empowers individuals to transform knowledge, talent and creativity into entrepreneurial opportunities while challenging traditional ideas about employment and income generation.

The future will not belong simply to those who create the most content, but to those who create meaningful value, earn trust and adapt responsibly to change. In this new economy, creativity may spark the idea, but business intelligence turns it into an opportunity.

Key Takeaways: The Creator Economy

- Creativity Becomes Capital: Content, expertise and personal branding can create new business and income opportunities.
- Technology Expands Possibilities: AI, social media and digital commerce help creators reach wider markets.
- Trust Builds Sustainability: Transparency, originality and responsible marketing are essential for long-term success.

RESEARCH CORNER

Investment Behaviour of Private Employees *a Study with Special Reference to Ernakulam District*



Ms. Rinku Kunjachan Vithayathil
Assistant Professor, PG Department of Commerce

ABSTRACT

Investment choices have expanded beyond conventional savings to include a wider range of financial instruments. This study examines the investment behaviour of private-sector employees in Ernakulam district and the factors they consider when choosing investments. Primary data were collected through a structured online questionnaire from 100 employees selected using convenience sampling. Investor knowledge, risk tolerance and investment objectives were examined in relation to investment behaviour. The regression model was statistically significant overall, while investment objective was the only individual predictor significant at the 5% level.

Keywords: ***Investment behaviour, private employees, investor knowledge, risk tolerance, investment objectives***

Introduction

Investment allows individuals to set aside current income to meet future needs and financial goals. Decisions may be shaped by safety, risk, liquidity, expected returns, investment period and prior knowledge. For private-sector employees, choosing suitable investment avenues can support income generation, capital growth and financial planning. Understanding the considerations behind these choices can therefore help explain their investment behaviour.

Objectives

1. To analyse the investment behaviour of private employees.
2. To identify the factors considered by private employees when selecting suitable investments.

Methodology

The study used primary and secondary data. Primary data were collected from 100 private employees residing in Ernakulam district through a structured online questionnaire. Respondents were selected using convenience sampling. Descriptive statistics (mean, mode and standard deviation) and multiple regression were used to examine investor knowledge, risk tolerance and investment objectives in relation to investment behaviour.

Results and Discussion

The descriptive results indicate that respondents reported the greatest confidence in their ability to make investment decisions (mean 3.59) and relatively lower ratings for their source of investment advice (mean 2.77). Within risk-related preferences, investing through banks because of lower perceived risk received the highest mean (4.23), while preference for risky alternatives recorded the lowest (2.80). Safety was the highest-

rated investment objective (mean 4.04), followed by liquidity (3.85). For investment behaviour, thepurpose behind investing (mean 3.84) and making investment decisions (mean 3.83) received the highest means among the listed items.

Table 1. Investor Knowledge

Measure	Mean	Mode	SD
Sufficient knowledge of the investment market	3.27	3	0.908
Source of investment advice	2.77	3	0.993
Trust in share-market brokers' information	3.20	4	0.943
Knowledge of investment alternatives	3.31	4	0.961
Confidence in making investments	3.59	4	0.830
Keeping up to date with investment information	3.45	4	0.880

Table 2. Risk Tolerance and Investment Preferences

Measure	Mean	Mode	SD
Desired level of risk in investments	3.01	4	1.096
Preference for risky alternatives	2.80	2	1.155
Preference for government securities due to lower risk	3.36	3	1.078
Preference for bank investments due to lower risk	4.23	4	0.815
Consulting advisers to reduce risk	2.94	3	1.399
Preference for mutual funds as a way to reduce risk	3.00	4	1.082
Preference for the share market	3.16	3	1.339

Table 3. Investment Objectives

Measure	Mean	Mode	SD
Preference for high-return investments	3.26	4	1.060
Safety as an important investment objective	4.04	4	0.852
Liquidity as an investment objective	3.85	4	0.914
Importance of investment period	3.77	4	0.874
Capital appreciation	3.43	4	0.868
Diversification of asset holdings	3.22	4	0.927
Quick gains	3.38	4	0.962

Table 4. Investment Behaviour

Measure	Mean	Mode	SD
Making investment decisions	3.83	4	0.817
Frequency of investing	2.75	2	1.158
Checking investments regularly	3.58	4	0.966
Satisfaction with investments made	3.65	4	0.730
Preference for convenient investment avenues	3.79	4	0.832
Investing to earn regular income	3.65	4	0.845
Purpose behind investment	3.84	5	1.170
Preference for high returns despite high risk	2.98	3	1.239

Regression Analysis

The regression model produced R = 0.316, R^2 = 0.100 and adjusted R^2 = 0.071, indicating that the three predictors together explained 10% of the variation in investment behaviour. The overall model was statistically significant (F = 3.541, p = 0.018).

Table 5. Model Summary

R	R^2	Adjusted R^2	Std. Error
0.316	0.100	0.071	2.15924

Table 6. ANOVA for the Regression Model

Source	Sum of Squares	df	Mean Square	F	p-value
Regression	49.526	3	16.509	3.541	0.018

Residual	447.583	96	4.662	—	—
Total	497.109	99	—	—	—

Table 7. Regression Coefficients

Predictor	B	Std. Error	Beta	t	p-value
Investor knowledge	0.136	0.082	0.186	1.668	0.099
Risk tolerance	0.158	0.085	0.200	1.864	0.065
Investment objective	0.192	0.083	0.249	2.322	0.022

At the 5% significance level, investment objective was a significant positive predictor of investment behaviour (β = 0.249, p = 0.022). Investor knowledge (p = 0.099) and risk tolerance (p = 0.065) were not statistically significant individually at the 5% level, although their estimated coefficients were positive. Accordingly, the results do not support the claim that all three predictors are individually significant at the 5% level.

Key Findings

- Safety was the most highly rated investment objective (mean 4.04), followed by liquidity (mean 3.85).
- Respondents showed a strong preference for bank investments due to their perceived lower risk (mean 4.23).
- Investment objective had the largest standardized coefficient among the three predictors and was statistically significant at the 5% level.
- The overall regression model was significant, but its explanatory power was modest (R^2 = 0.100).

Conclusion

The study highlights the role of investment objectives in shaping the investment behaviour of private employees in Ernakulam district. Safety, liquidity, convenience and the investment period featured prominently in respondents' choices, while bank-based investments were preferred for their perceived lower risk. Regression results show that investment objectives were the only individual predictor statistically significant at the 5% level; investor knowledge and risk tolerance were positive but not significant at that level. As the study covers 100 respondents selected through convenience sampling in one district, the findings should be interpreted within these limits.

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The Resale Revolution: Why Second-Hand Is Becoming First Choice



"The future of ownership may not be about buying more, but about making better use of what already exists."

- ***RENEE A JOHN, III Year B. Com B***

A New Meaning of Second-Hand

Once associated mainly with affordability, second-hand shopping is gaining a new identity. From pre-owned fashion and refurbished smartphones to used books and restored furniture, products that have had a previous owner are finding new customers. What was once considered an alternative is becoming a conscious choice for many consumers. Welcome to the resale revolution, where yesterday's purchases are becoming tomorrow's business opportunities.

From Thrift to Trend

The growth of online marketplaces and resale platforms has made buying and selling pre-owned products easier than ever. Consumers can browse products, compare prices, examine descriptions, and connect with sellers without visiting multiple physical stores. Social media has also helped make thrift fashion and vintage products attractive, particularly among consumers seeking distinctive styles at affordable prices.

This shift is not driven by price alone. Some consumers want unique products, while others wish to reduce waste and extend the useful life of goods. As a result, resale is gradually moving beyond a market for budget-conscious buyers and becoming part of mainstream consumer culture.

How Resale Creates Business Opportunities?

The resale market creates value by allowing products to circulate for longer instead of being discarded after their first use. Individuals can earn money by selling unwanted possessions, while businesses can generate revenue through pre-owned product sales, refurbishment, repairs, authentication, and resale services.

Consider a smartphone that is replaced by its original owner while remaining fully functional. After inspection, repair, and refurbishment, it can be sold to another customer at a lower price. The seller earns revenue, the buyer obtains a useful product, and the device continues to serve a purpose. This process illustrates how resale can create economic value from existing resources.

Businesses are also exploring resale as part of their own strategies. Brands and retailers can offer certified pre-owned products, accept used goods through trade-in programmes, and provide repair services. These approaches can

help attract price-sensitive customers while creating additional revenue opportunities.

The Circular Economy Connection

The resale revolution is closely linked to the concept of a circular economy. Unlike the traditional model of producing, purchasing, and discarding, a circular approach aims to keep products and materials in use for as long as possible.

By encouraging reuse and extending product life, resale can help reduce demand for some new products and potentially limit waste. However, its environmental benefits depend on factors such as transportation, packaging, refurbishment, and whether second-hand purchases genuinely replace new purchases.

Thus, resale is not simply about finding a cheaper product. It can also encourage consumers and businesses to rethink how resources are used and how value is created.

Trust: The Currency of Resale

Despite its potential, the resale market faces several challenges. Buyers may worry about product quality, hidden defects, counterfeit goods, inaccurate descriptions, and the absence of warranties. Sellers, meanwhile, may face payment disputes, difficult returns, or uncertainty about fair prices. Trust is therefore essential. Clear product descriptions, genuine photographs, quality checks, secure payments, transparent return policies, and reliable seller ratings can make resale transactions safer. For higher-value products such as electronics, watches, and branded accessories, authentication and professional refurbishment can further strengthen consumer confidence.

The Road Ahead

The resale revolution reflects a wider transformation in commerce: value is no longer determined solely by whether a product is new. Quality, affordability, usefulness, trust, and environmental considerations increasingly influence purchasing decisions.

For entrepreneurs, resale offers opportunities to build businesses around repair, refurbishment, recommerce platforms, and product recovery. For established companies, it presents another way to reach customers and extend the commercial life of their products.

The next chapter of commerce may not be defined only by how many new products businesses sell, but also by how effectively they recover, reuse, and resell existing ones. In this changing marketplace, second-hand is acquiring a first-choice appeal—and yesterday's products are finding a new place in tomorrow's economy.

STARTUP SPOTLIGHT

From ₹5,000 to a Growing Enterprise: The Journey of a Young Student Entrepreneur

How a simple idea, determination and a willingness to solve everyday problems can become the foundation of a business?



ASHNA SHAJI
III Year B.Com A

Entrepreneurship does not always begin with substantial capital, years of experience or a fully developed business plan. Sometimes, it begins with a simple observation: an everyday problem that people need help solving. The entrepreneurial journey of Mohammed Abdul Gafoor from Kerala illustrates how a young student can turn such an opportunity into a business venture.

Recognising an Opportunity

In 2020, while pursuing his college education, Gafoor launched **FIX IT**, a venture offering household-related services. Rather than waiting until the completion of his studies or the accumulation of substantial financial resources, he took the initiative to build a business with an initial investment of just ₹5,000.

The concept addressed a practical need. Households regularly require services for everyday maintenance and other domestic tasks, yet finding suitable service providers can sometimes be inconvenient. FIX IT sought to bring these services together, creating a business around a recognisable consumer problem.

Starting Small, Thinking Big

What makes this journey particularly relevant to commerce students is the importance of identifying market demand and making productive use of limited resources. Starting a venture with modest capital requires careful decisions about expenditure, customer acquisition, service delivery and the efficient use of available resources.

According to a report published by *Onmanorama* in July 2022, Gafoor was then a second-year BCA student at SAFI Institute of Advanced Study in Malappuram. The report stated that FIX IT had grown to a business turnover of ₹30 lakh within two years, according to the figures reported by the entrepreneur. His venture also earned him the Kerala state-level Global Student Entrepreneur Award in 2022. These milestones demonstrate the potential of combining an understanding of customer needs with initiative and execution.

They also highlight an important lesson: a business idea gains value when it is translated into a service that people are willing to use.

Lessons for Aspiring Entrepreneurs

Gafoor's experience offers several lessons for students preparing to enter the world of business.

First, opportunities exist in everyday problems. Entrepreneurs do not always need to invent entirely new products; they can create value by improving how existing needs are met.

Second, capital is only one part of entrepreneurship. Although adequate funding is important for expansion, resourcefulness, planning and the ability to reach customers also influence a venture's development.

Third, education and entrepreneurship can complement each other. Student entrepreneurs have opportunities to apply concepts from marketing, accounting, finance and management to real business situations.

Finally, entrepreneurial growth requires continuous learning. Building a business involves more than securing initial customers; it also requires maintaining service quality, managing finances, developing customer trust and adapting to changing market conditions.

Beyond the First Milestone

The significance of a young entrepreneur's journey lies not merely in the financial figures achieved but also in the initiative to recognise a need and act upon it. For students, Gafoor's story provides an example of how entrepreneurship can begin before graduation, through observation, experimentation and a willingness to take responsibility.

His journey reminds aspiring entrepreneurs that a modest beginning need not limit ambition. With a clear understanding of customer needs, disciplined resource management and sustained effort, an ordinary problem can become the starting point of an entrepreneurial opportunity

Fix It Founder
Mohammed Abdul Gafoor



"Every great founder begins with a problem, but it is the courage to find a solution that turns an ordinary idea into an extraordinary success."

Business Trends in Kerala

From Traditional Enterprise to Technology-Driven Growth



SARANG P SATHEESH
I Year M.Com

Kerala's business environment is undergoing a remarkable transformation. Traditionally known for agriculture, coir, handloom, spices, cashew processing and family-owned enterprises, the state is increasingly embracing technology, innovation, digital services and sustainable business practices. This transition reflects changing consumer preferences, expanding digital connectivity and the growing importance of knowledge-based industries.

According to the *Economic Review 2025*, the tertiary or service sector accounted for 63.45% of Kerala's Gross State Value Added (GSVA) at constant prices in 2024–25. This highlights the importance of services in the state's economy. Kerala's future business growth is increasingly connected with the integration of traditional strengths and modern technologies.

1. The Rise of Digital Businesses and Startups

Digitalisation is changing how businesses operate, communicate and reach customers. Online shopping, digital payments, app-based services, digital marketing and artificial intelligence are creating new business opportunities. Small enterprises can now promote products through social media, accept digital payments and sell beyond their local markets without maintaining large physical establishments.

Kerala's startup ecosystem is also encouraging young entrepreneurs to develop technology-based solutions in areas such as education, finance, healthcare, agriculture and logistics. Institutions such as Kerala Startup Mission support entrepreneurship and innovation. The growth of technology parks, including Technopark, Infopark and Cyberpark, further strengthens the state's information technology sector.

2. Tourism: Beyond Traditional Destinations

Tourism remains one of Kerala's important business sectors. The industry is expanding beyond conventional sightseeing to include wellness tourism, Ayurveda, adventure tourism, heritage experiences, homestays and community-based tourism. Travellers increasingly seek authentic local experiences, creating opportunities for small hotels, local guides, transport operators, handicraft

producers and food entrepreneurs. The *Kerala Development Report 2026* records approximately 250.6 lakh domestic tourist visits in 2025, indicating strong domestic tourism demand. Digital booking services, online reviews and social media promotion are also changing how tourism businesses attract customers.

3. Green Business and Sustainable Entrepreneurship

Environmental awareness is encouraging businesses to explore sustainable alternatives. Solar energy, electric vehicles, waste management, recycling, eco-friendly packaging and responsible tourism are emerging areas of interest. Businesses that reduce waste, conserve energy and use sustainable materials can respond to changing consumer expectations while exploring new markets.

For Kerala, where natural resources and environmental quality are important economic assets, green entrepreneurship offers opportunities to combine commercial success with environmental responsibility.

4. E-commerce and the Transformation of Traditional Industries

Kerala's traditional industries are also adapting to modern business practices. Spices, coconut products, banana chips, pickles, handicrafts, handloom products and other regional specialities can reach wider markets through e-commerce and direct-to-consumer sales.

Digital branding, attractive packaging, product standardisation and efficient delivery systems help small producers compete beyond their immediate localities. Value addition and food processing can also improve market opportunities for farmers and small enterprises.

The emerging trend is not simply the replacement of traditional businesses by new industries. Rather, technology is helping traditional enterprises improve productivity, visibility and competitiveness.

5. Healthcare, Wellness and the Knowledge Economy

Healthcare, medical technology, telemedicine, diagnostic services and wellness-related businesses are gaining importance. Kerala's established healthcare sector and reputation for Ayurveda create opportunities for specialised services, health-related technology and medical tourism.

Similarly, education technology, professional training, financial technology and other knowledge-based services offer opportunities for skilled graduates. These industries demonstrate how knowledge, technology and professional expertise can become valuable business resources.

6. Logistics and Maritime Trade: New Growth Opportunities

Kerala's geographical position and coastline provide opportunities in transport, warehousing, logistics, seafood exports and international trade. The development of Vizhinjam International Seaport has the potential to strengthen maritime connectivity and support related activities such as cargo handling, logistics, shipping services and supply-chain management.

However, the long-term benefits will depend on the development of supporting infrastructure, efficient transportation networks, skilled employment and business participation in port-related activities.

Challenges Facing Kerala's Businesses

Despite these opportunities, businesses must address several challenges. High operating

costs, competition from larger companies, access to finance, skill gaps, cybersecurity risks and the need for continuous technological adaptation can affect business growth. Small enterprises may also struggle to build strong brands and reach customers outside Kerala.

Entrepreneurs must therefore focus on innovation, financial discipline, customer satisfaction, workforce development and responsible business practices. Government support, educational institutions and private enterprises can work together to strengthen entrepreneurship and create sustainable employment.

The New Business Mantra

Smart + Innovative + Digital + Green = Future-Ready Business

Kerala's emerging business landscape demonstrates that success depends not only on adopting new technology but also on understanding markets, creating value and responding to social and environmental needs. Digital tools can strengthen traditional enterprises, innovation can generate new industries, and sustainable practices can improve long-term competitiveness. For young commerce graduates, these trends offer opportunities to become entrepreneurs, business analysts, digital marketers, financial professionals and innovators. The future belongs to businesses that combine Kerala's traditional strengths with modern technology, entrepreneurial thinking and sustainable development.

"The future of business in Kerala lies not in abandoning tradition, but in transforming it through technology, innovation and sustainability."

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Business News Roundup

Monthly Business News Update — October 2026



ABHIJITH K P
II Year M.Com

Business News Roundup — Kerala to the World | October 2026

IN Kerala

Kerala continued to promote economic development through its cooperative and life sciences sectors. Milma reported a 15.09% increase in turnover to ₹2,559.71 crore during the first half of FY 2026–27, while Bio Connect 4.0, held in Thiruvananthapuram on 8–9 October, encouraged investment and collaboration in biotechnology, medical technology and life sciences (Kerala Biz News; Government of Kerala, 2026).

IN India

India's business environment remained strong in October, with the preliminary Composite PMI rising to 56.7 from 55.9 in September, supported by services-sector growth and new orders. September GST collections reached approximately ₹2.04 lakh crore, while UPI transactions remained above 24 billion, reflecting continued economic activity and the expansion of digital payments (Reuters; Moneycontrol; Economic Times, 2026). India's business

Student Voice

Voices and Views on Today's Issues



ANJANA K B
II Year M.Com

Beyond the Classroom: Building Tomorrow's Leaders

Leadership is not developed through textbooks and examinations alone; it grows through experience, responsibility, and the courage to take initiative. College life offers students valuable opportunities to discover their strengths, express their ideas, and learn from both success and failure.

Participating in student organisations, cultural programmes, competitions, volunteering, and group projects helps students develop communication, teamwork, decision-making, and problem-solving skills. These experiences encourage them to step beyond their comfort zones, respect diverse perspectives, and work towards shared goals.

In a rapidly changing world, tomorrow's leaders must combine knowledge with creativity, integrity, empathy, and adaptability. Academic achievements provide a strong foundation, but the ability to communicate effectively, manage challenges, and make responsible decisions distinguishes a capable leader.

Every student has the potential to lead, whether by supporting a classmate,

environment witnessed several important developments in October 2026. The Reserve Bank of India raised the repo rate by 25 basis points to 5.5% amid inflationary pressures, while the merchandise trade deficit stood at US$30.21 billion in September, with imports exceeding exports. The government also announced GST procedural changes effective November 1 to simplify compliance and improve eligible businesses' cash flow. Meanwhile, India's manufacturing PMI rose to 55.1 in September, indicating continued industrial expansion supported by stronger orders and production (Reuters, 2026; Business Standard, 2026).

🌐 Global

Global markets continued to navigate inflation concerns, energy-price pressures and geopolitical uncertainty. South Korea's economy grew by 1% in the third quarter, supported by semiconductor demand and AI-related investment, while China's economy expanded by 4.5% year-on-year, driven partly by exports despite weak domestic demand and continuing property-sector challenges (Reuters, 2026).

QUOTE OF THE MONTH

"In a changing business world, innovation, adaptability and technology are essential drivers of sustainable growth."

organizing an event, introducing a new idea, or standing up for what is right.

Leadership begins with small actions and grows through consistent effort.

As students prepare to step into the professional world, they must recognise that true leadership is not about holding positions of authority but about inspiring others through actions, values, and commitment. By embracing challenges, learning from mistakes, and remaining open to new perspectives, they can develop the confidence to turn ideas into meaningful action. The classroom may provide the foundation, but it is the experiences, choices, and responsibilities beyond it that shape individuals into leaders who can create lasting change in their workplaces and communities.

Ultimately, education is not merely about preparing students for careers; it is about preparing them to make meaningful contributions to society. By embracing opportunities beyond the classroom, students can transform their potential into purpose and become the confident, responsible leaders of tomorrow.

"Great leaders are not born within the four walls of a classroom; they are shaped by the courage to explore, the wisdom to learn, and the determination to make a difference."

— Anjana K B

ALUMNI CONNECT

Ms. Lizia Maria Raphy

Batch 2016–2018, BBA · Current Position: Logistics Officer in the Canadian Armed Forces



I graduated with a BBA in 2018. Throughout my academic journey, I participated in extracurricular activities, competitions, and leadership opportunities that helped me develop the confidence, discipline, and skills that continue to shape my professional path. These experiences taught me the importance of teamwork, effective communication, and collaboration. They also encouraged me to take initiative, embrace challenges, and approach new opportunities with a positive attitude. Participating in various activities helped me discover my strengths and improve my ability to work with people from diverse backgrounds. I learned to manage my time effectively while balancing academic responsibilities with other commitments. Each experience contributed to my personal growth and strengthened my determination to pursue my goals. Looking back, my undergraduate years provided a strong foundation for my professional development and continue to inspire me to learn, grow, and strive for excellence.

Today, I serve as a Logistics Officer in the Canadian Armed Forces, where I lead teams, manage resources, and contribute to operations in a dynamic environment. Each experience along the way has strengthened my abilities and helped me build a career that has exceeded my initial expectations.

MESSAGE TO JUNIORS

My message to aspiring professionals is simple: stay motivated and never allow fear to hold you back. Success begins with a strong foundation, so invest in yourself, develop your skills, and remain committed to your goals. With determination and consistent effort, you can shape your own destiny.

EVENT CHRONICLE

Industrial Visit at PDDP and Tolins Tyres



Arrival at PDDP

Group photograph at the PDDP Central Society entrance, Nedumbassery



On Tolins Tyres

Group photograph captured during the industrial visit



The Learning Group

Students in front of the PDDP Central Society building



A Proud Moment

Congratulations to our students in the Kerala team at the 23rd Korfball Federation Cup

WALL OF ACHIEVEMENT

PLACEMENT EXCELLENCE: WHERE TALENT MEETS OPPORTUNITY

Two Achievers. One Remarkable Milestone. A Proud Moment for Post Graduate Department of Commerce!





Placed at GEIB
Placement Cell, PG Department of Commerce



Placed at Deloitte
Placement Cell, PG Department of Commerce

Heartiest congratulations to ***Samah Sanofer*** and ***Angelina Sajeev*** on your remarkable placement achievements! May this milestone mark the beginning of a bright and successful professional journey filled with growth, new opportunities, and countless accomplishments. Wishing you both a future where your talents shine, your ambitions soar, and your dreams turn into reality!

QUIZ CORNER

Commerce & Finance Knowledge Quiz



ANNMARY MARTIN
III Year B.Com A

Test your knowledge across finance, management, and marketing strategy.



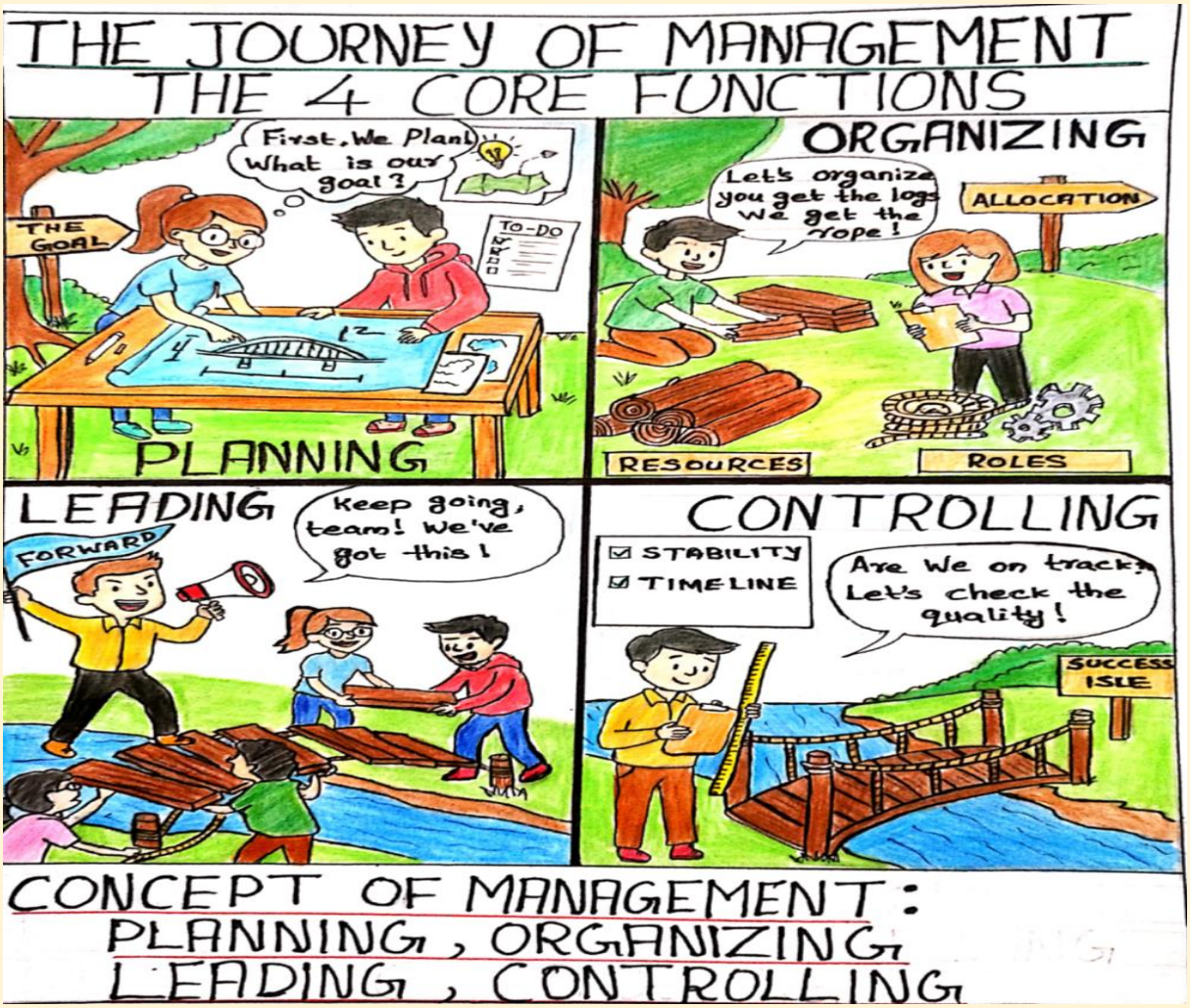
CARTOON CORNER

"From Vision to Victory: The Art of Management"



AKHILA. M.B
I Year B.Com A

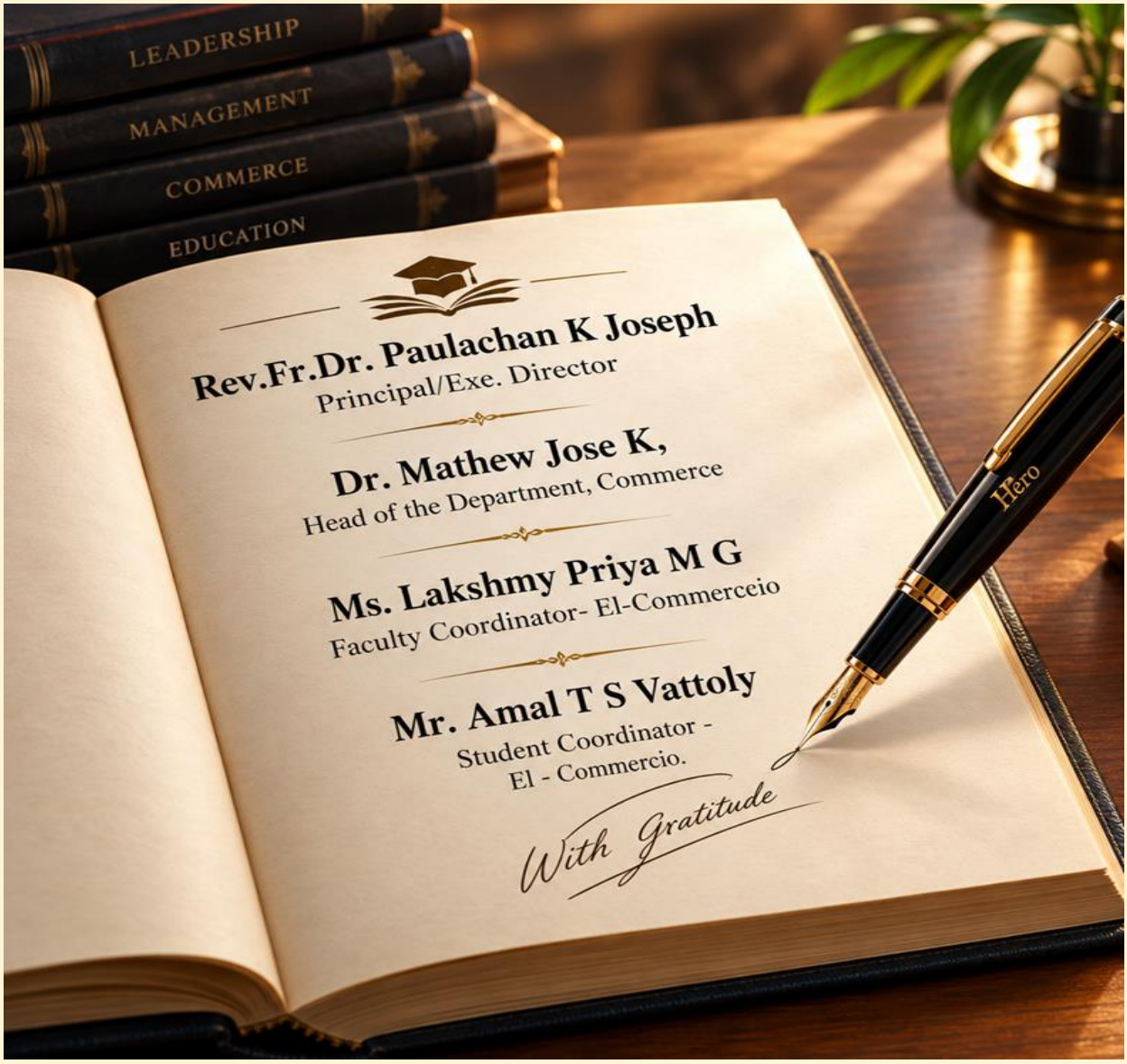
"Great management transforms vision into action, challenges into opportunities, and goals into lasting success."



Management is a continuous process involving four essential functions: planning, organizing, leading, and controlling. Planning sets goals, organizing allocates resources and responsibilities, leading motivates and guides people, and controlling monitors performance to ensure that objectives are achieved effectively and efficiently.

WITH GRATITUDE

Meet Our Editorial Team



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Naipunnya Institute of Management and Information Technology (NIMIT)

Pongam, Koratty East, Thrissur District, Kerala

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