



THE EDGE AGES (TEA)
A MONTHLY NEWSLETTER
OF



DEPARTMENT OF COMMERCE, HIMACHAL PRADESH UNIVERSITY, SHIMLA

ISSUE-18

01.05.2025 to 31.05.2025

Aims and Objectives:



The Edge Ages (TEA) is a monthly Online Newsletter of the Department of Commerce, Himachal Pradesh University, Shimla. Initially, fortnightly Online Newsletter, THE EDGE AGES (TEA) was started by the department w.e.f. 1.8.2024 and 16 Issues have been released and uploaded on the webpage of Department of Commerce in Himachal Pradesh University website regularly. It is to focus on academic and other perspectives useful for students and readers especially for commerce and business. The Newsletter updates the activities of the Department of Commerce, Himachal Pradesh University



. It is meant for enriching knowledge and encouraging young and enthusiastic students and researchers to contribute their original write-ups as well as to convey update information which is useful for synergizing knowledge in the field of commerce and is the effort in the benefit of all stakeholders and for welfare of the future generations. The information and write-ups can be considered for publication if are ensuring originality and recommendations of the reviewers including editorial board.

Editorial Board:

Chief Editor:

- Dr. Devinder Sharma, Professor & Chairman, Department of Commerce, H.P. University, Shimla.

Managing Editor:

- Dr. Raj Kumar Singh, Professor, Department of Commerce, H.P. University, Shimla.

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- Professor S.S. Narta
- Professor O.P. Verma
- Professor Kulbhushan Chandel

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8. Gaurav Sharma M.Com.-II Year
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11. Dixita M.Com.-I Year
12. Ajay M.Com.-I Year
13. Dr. Manoj Sharma, Assistant Professor, Department of Commerce, H.P. University, Shimla.
14. Dr. Vijeta Sharma, Assistant Professor, Department of Commerce, H.P. University, Shimla.

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- Web Management Board (Scholars)
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 2. Vishal Kaushal
 3. Sunil Kumar

Photography In-Charge (Scholars and Students)

1. Paramjeet (Research Scholar)
2. Anjali (Research Scholar)
3. Renu (Research Scholar)
4. Tarini Kanwar (Research Scholar)

CHIEF EDITOR'S DESK

The Edge Ages (TEA), The Monthly Newsletter of the Department of Commerce is being appreciated by the readers. We proudly wish to share that the meticulous Editorial and Web Management Team with the assistance of the Photography Team of the Newsletter has taken one more step ahead without break to release the 18th Issue of the Newsletter. The Newsletter captivates abundance of academic, research and other updates of the Department of Commerce, Himachal Pradesh University including employment and exposure avenues for young people having commerce background as well as academic learning and discussions. On the occasion of launching the Newsletter, I congratulate all whose involvement and contribution has led to let to provide update to the readers about Department of Commerce and we are in a position to release the New Issue. I wish that the Archive of the monthly issues of the Newsletter will acclimate the forthcoming generations about the effort of the Department of Commerce.

Professor Devinder Sharma

Chief Editor

MANAGING EDITOR'S DESK

Dear Students, Faculty and Readers,

As we are striving for academic excellence, let us not forget the importance of value wisdom in shaping young minds and their characters. The Department of Commerce, Himachal Pradesh University, is committed to inculcate values such as maitry (friendship), mudita (happiness in others success), karuna (compassion) and upeksha (disregard negative thoughts) as envisaged by sage Patanjali, that empowering them is in bringing change in the society.

I am delighted to share with you the latest updates and achievements of our Department as we continue to strive for excellence in education.

I urge you all to embrace the value of love, respect, non-violence, truthfulness, patience and forgiveness in your daily lives, and to create a wonderful, joyful and peaceful environment in the institution and society.

Best Regards,

Professor Raj Kumar Singh

Managing Editor

MESSAGE FROM SCHOLARS AND STUDENTS BOARDS

In this edition of the Monthly Newsletter, we'd like to express our gratitude to all readers and contributors of their write-ups. It is your involvement, encouragement, critical feedback and motivation which synergizes our energies and keep us involved by presenting every up date of the Department of Commerce. Our team is always ahead and working hard to let you know about the activities we are doing. We wish readers will like the coverage in this issue and expect your feedback as well as your encouragement.

Scholars and Students Editorial, Photography and Web Team

OUR MOTTO

**SPREAD KNOWLEDGE, EXCEL AND PROVE DYNAMIC POTENTIAL IN THE SPHERE OF DIFFERENT
SECTORS AS EXPERTS DEALING COMMERCE BY REFRESHING THE EDGE AGES OF COMMERCE
UPDATES.**

HIMACHAL PRADESH UNIVERSITY**(NAAC Accredited 'A' Grade University)****Department of Commerce, Shimla-5****ACADEMIC CALANDER FOR THE SEMESTER W.E.F. JANUARY- 1, 2025 TO JUNE-30, 2025**

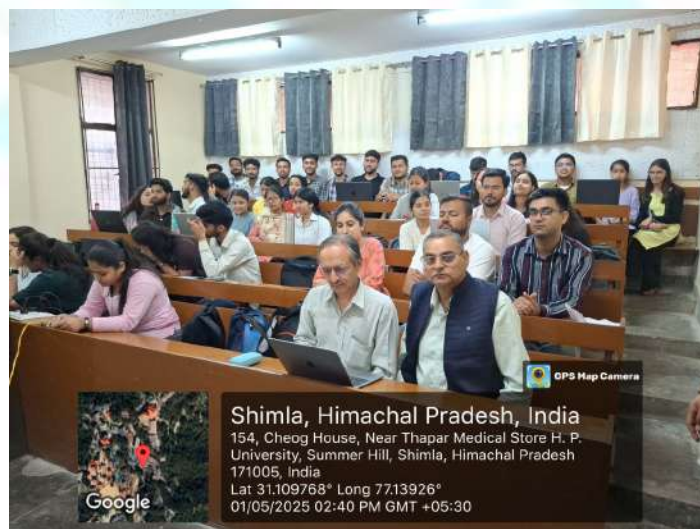
Month	Dates From- To	Teaching Days	Celebrations	Additional Celebrations
January	Vacations	NIL		March-April
February	18.02.2025 to 28.02.2025	09	22 nd February World Thinking Day	✓ Skill Learning on Stocks/ GST/Tax etc.
March	01.03.2025 to 31.03.2025	23	15 th March World Consumers Rights Day	✓ Conversation with Women Entrepreneurs
April	01.04.2025 to 30.04.2025	21	26 th April World Intellectual Property Day with World Book and Copyright Day of 23 rd April.	✓ Workshop on Research Methodology ✓ Trade Fair ✓ Plantation & Clean Environment
May	01.05.2025 to 31.05.2025	24	3 rd May Press Freedom Day	Students Presentations
June	01.06.2025 to 30.06.2025	21	21 st June International Yoga Day and 1 st July, Chartered Accountants Day. Both on 21 st June	Participation of all and Special Lecture
Total Days		98	6	
Less Days due to Celebrations		6		
Effective Class Days (For M.Com I & III)		91		
Preparatory Days and Proposed Exams of M.Com.		1.07.2025 Onwards		
Additional Academic Calendar for Ph.D. Course Work Students				
They will have to attend the Viva-Voce Examination presentations of Ph.D. Scholars, give presentations on rotation basis, participate and involve in the departmental events and attend One Week Workshop on Research Methodology from 17.03.2025 to 22.03.2025.				
Attendance of M.Com. students and Ph.D. Scholars with the approval of Chairman, in the Seminar/Workshop/Special Lecture in the Semester will be considered for Academic Attendance Count as per Norms.				
In addition to the events mentioned in the Academic Calendar, such other events will be organized in the months of February and March, 2025, which have been proposed by the Department and sanction granted by the University.				

CHAIRMAN

INTERACTIVE SYSTEM



Release of 17 issue of THE EDGE AGES (TEA) on 1.5.2025 on the occasion of the opening ceremony of the First day of the Practical Special Program of Two Days.



Practical Special Program of M.Com4 First day dated 1.5.2025



Practical Special Program of M.Com-4 Second day dated 2.5.2025

RESEARCH EXPOSURE

ONLINE Ph D. Viva- Voce Examination of Ms. Kamlesh Rana under the supervision of Dr. Manoj Sharma was held on 13.05.2025 from the Conference Room of the Department. External Examiner was Prof. Sunil Kabia from Bundelkhand University, Jhansi (U.P.)





Online Ph D viva-Voce of Kamlesh Rana on 13.05.2025. Professor Sunil Kabia from Department of Tourism and Hotel Management, Bundelkhand University, Jhansi, was external examiner.



Ph.D. Viva-Voce Examination of Chander Gopal on 17.05.2025.



Photo of Ph.D. Viva-Voce Examination of Chander Gopal on 17.05.2025. Professor R.K. Gupta, Vice-Chancellor of Maharaja Agrasen University, Baddi, Himachal Pradesh, was External Examiner.

ACADEMIC-RESEARCH ASSIGNMENTS

Teaching Faculty members represented as Resource Persons in the Conferences and workshops. They attended duties of the other universities including Viva-Voce examination, Board Meetings, Resource Persons etc. and have performed inspection duties.

EXTRA-CURRICULAR-TOUR AND RECREATION

Students of M.Com.-IVth Semester of Department of Commerce, visited GIRI GANGA AND HATKOTI TEMPLE on 10.05.2025. Professor Devinder Sharma, Chairman, Department of Commerce was In-Charge of the group..



PHOTO OF STUDENTS OF DEPARTMENT OF COMMERCE AT GIRI GANGA (SHIMLA DISTRICT) DATED 10.05.2025 AT 11.30 A.M.



PHOTO OF STUDENTS OF DEPARTMENT OF COMMERCE AT HATKOTI TEMPLE, SHIMLA ON 10.05.2025 AT 3.30 P.M.

CELEBRATIONS

On 3rd May, 2025. Students of M.Com. celebrated Press Freedom Day by giving presentations of the advantages and challenges of Press Freedom in India. Students discussed the issues which have emerged as advantages as well as challenges.



Photo of Celebration of Press Freedom Day on 3rd May, 2025. Students of M.Com. gave presentations on the occasion.

Gaurav Sharma of M.Com. 4th Semester Roll Number 4081 while deliberating on the freedom of press, has stated that Indian Press Freedom is being misused. Reporters present such reports which are for their petty benefits. Silly questions are raised by journalists in most of the chances and media personnel are neither professionally not ethically strong in a great majority of the instances due to which, role of media is destructive rather than constructive. It is biased and freedom of media is a threat rather than developmental.

Farewell Party for M.Com. 4th Semester students was organized by the students of M.Com. 1st Semester and Research Scholars on 20.05.2025.







क्षेत्रीय केंद्र
में
काली गई।
म और
पंचायत
लिया। इस
चंद

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र के

121-1166

जिला पंचायत प्रशासनिक पड़- खबर प्रकाशित होने

कॉमर्स एंड मैनेजमेंट ने जीता फुटबाल का मैच

शिमला। हिमाचल प्रदेश विश्वविद्यालय के खेल मैदान में खेली जा रही चौथी इंटर फैकल्टी खेलकूद प्रतियोगिता में वीरवार को फुटबाल के पुरुष और महिला वर्ग के फाइनल मैच खेले गए। इसमें पुरुष वर्ग का मैच कॉमर्स एंड मैनेजमेंट फैकल्टी और एजुकेशन के बीच हुआ जिसमें कॉमर्स एंड मैनेजमेंट की टीम विजेता बनी।

महिला वर्ग में एजुकेशन फैकल्टी की टीम विजेता रही। बिबि के खेल एवं युवा कार्यक्रम सहायक निदेशक डॉ. शमशेर राठौर ने बताया कि क्रिकेट के फाइनल मुकाबले में सोशल साइंस फैकल्टी ने एजुकेशन फैकल्टी को सात विकेट से शिकस्त दी। एजुकेशन फैकल्टी की टीम ने पहले बल्लेबाजी करते हुए 75 रनों का लक्ष्य रखा। सोशल साइंस फैकल्टी टीम की कप्तान वर्षा ने नाबाद 30 रनों और रचना ने 14 रनों के योगदान के साथ टीम ने तय ओवरों में निर्धारित 75 रनों के लक्ष्य को प्राप्त कर सात विकेट से जीत दर्ज की। ब्यूरो



मुख्यमंत्री
गवाई से म

विमल हो सीब

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को बिलास
नेगी के पा

एसजेवीएनएल की 100 स्कू



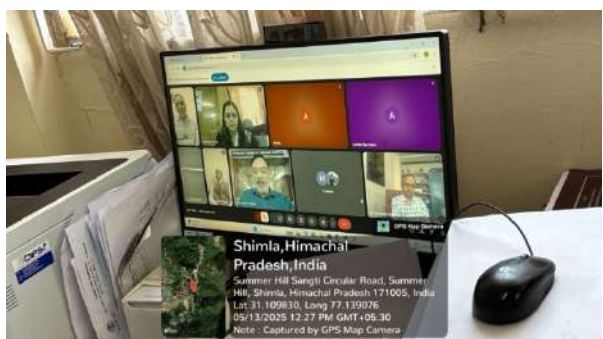
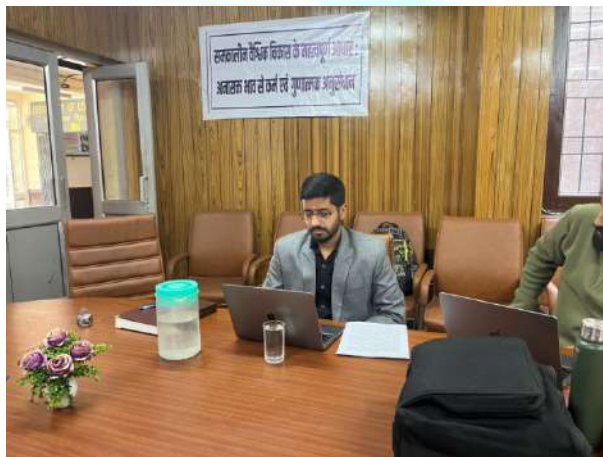
Students of Department of Commerce participated in the Inter Departmental Sports Competition organized by Himachal Pradesh University on 21.05.2025. The students won Football match and Marathon by Mr. Nitesh. Photos from Amar Ujala dated 22.05.2025 and 23.05.2025.

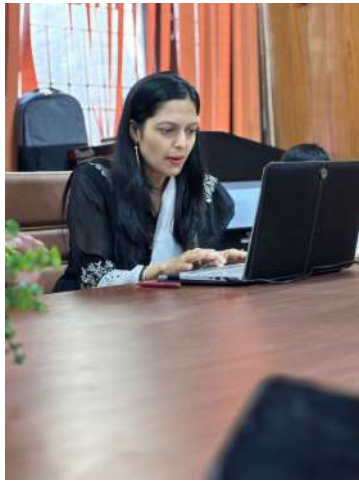
MEETINGS:

Important meeting of the Committee to make Compliance of activities under Soft Skill proposals constituted vide HPU Department of Commerce Circular No. HPU(Commerce)/ 2024/Circulars/-0095 dated 08.05.2025 was held on 9.5.2025 in the office of Chairman, Department of Commerce.

Meeting of Chairman vide Meeting Notice No. HPU(Commerce)/ 2024/Circulars/-0100 dated 15.05.2025, with the Research Scholars was held in the Computer Lab on 15.5.2025 to discuss different issues related to research and activities of the Department.

PHOTO GALLERY





EDITORIAL LEARNING

HOW BUY NOW PAY LATER PLATFORMS WORK?

What Is Buy Now, Pay Later (BNPL)?

Buy Now, Pay Later (BNPL) is a type of short-term loan that lets shoppers pay for products in small installments spread over a set period of time. These services are typically used for minor, although expensive purchases like smartphones or luxury clothing. Unlike other types of loans, BNPL loans are typically interest-free and rarely carry other service fees, making them suitable for people on a tight budget. However, this kind of convenience can come at a cost, as you may be tempted to buy more than they can actually afford.

How Buy Now, Pay Later Works?

While terms may vary based on the provider, most BNPL programs offer short-term loans with fixed payments spread over a few weeks or months. When the retailer offers BNPL, you can choose this option during the checkout, or you may use BNPL services through your credit card, if your credit card offers them.

BNPL loans work like installment loans like personal loans, mortgages, or car loans. The seller receives the entire purchase amount from the loan provider upfront then you pay off the amount to the BNPL service in smaller installments.

A small down payment, generally around 25% of the purchase amount, may be required at once and then you pay off the rest in the coming weeks.¹ For example, if the purchase costs \$1,000, you may have to pay \$250 immediately during the checkout, then you can pay the remaining \$750 in five \$150 installments spread over five or 10 weeks.

CAREER UPDATES



MAHARSHI DAYANAND UNIVERSITY, ROHTAK
(A State University established under Haryana Act No. XXV of 1975)
'A+' Grade University Accredited by NAAC
E-mail: dr.estb.t@mdu.ac.in

ADVT. NO. PR-01 of 2025

Maharshi Dayanand University, Rohtak invites online applications from eligible candidates for recruitment against regular teaching posts of Professors/Associate Professors / Assistant Professors (Budgeted) for various University Teaching Departments/ Centres/ Institutes. The candidates who had previously applied in response to Advt. No. PR-01 and PR-08 of 2024 are also required to apply afresh.

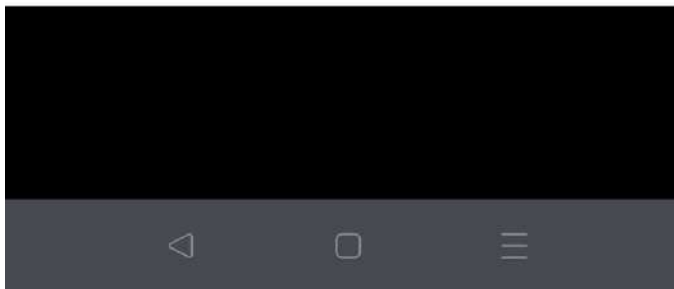
Opening Date for submission of Online Applications:-	15.05.2025
Closing date for submission of Online Applications:-	05.06.2025
Last date for submission of Hard copy of the online submitted application form along with supporting documents:-12.06.2025	

Applications must be submitted online through the link available on the university website i.e. www.mdurohtak.ac.in. For detailed information/instructions, please refer to the University website.

The candidates are advised to visit University website regularly for any updates/ corrigendum/ amendment.

IMPORTANT NOTE: Only online submitted applications complete in all respects including all the relevant documents will be considered.

REGISTRAR



SAMARTH SHIKSHA SAMITI

GLT Saraswati Bal Mandir Premises, Nehru Nagar, New Delhi-110065.

Email: samiti59@yahoo.com, Web: www.vidyabhartidelhi.org

Phone: 9310899580, 9310880643

Vacancies in its 30 schools across Delhi/New Delhi

Require following experienced & trained staff

- **NTT** • **PRT** • **Special Educator** • **TGT**: All Subjects • **PET**
 - **PGT**: English, Hindi, Maths, Physics, Chemistry, Biology, Commerce, Pol. Science, History, Economics.
 - **ACTIVITY TEACHERS**: Drawing/Painting/Music/ Yoga
 - **COMP./COM.SC. TEACHER**: BCA/MCA/B.Tech/M.Tech
 - **ACCOUNTS ASSISTANT**: B.Com with Tally & MS Office
 - **RECEPTIONIST (Female)**: Graduate with Knowledge of Computer • **LAB ASSTT.**: BSc. • **LIBRARIAN**: B.Lib.
- Apply by 31.05.2025 on the prescribed form available at registered office (can be downloaded from our website also) with self-attested photocopies of certificates & passport size photograph.
- **MINIMUM 60% MARKS FROM X ONWARDS CTET IS MANDATORY** • **AGE LIMIT SHALL BE 35 YEARS AS ON 31.03.2025**

Chandigarh, India
DEALER ENQUIRY SOLICITED



MCM DAV COLLEGE KANGRA-176001 (H.P.)

Applications are invited for the various posts of teaching staff on contractual basis for the session 2025-26, in various departments/wings mentioned below:

For Teaching Under Graduate & Post Graduate Classes

**Assistant Professor in Chemistry-4,
Physics-4, Mathematics-2, Botany-4,
Zoology-4, Commerce & Management -7,
English-4, Computer Applications-4, BHM-3
& Physical Education-1**

Applications along with all testimonials should reach the Principal's office within 15 days of publication of the advertisement. Short listed candidates will be called for interview. Salary is negotiable. No TA/DA is permissible.

Principal (Office): 01892-265002

TATA STEEL

We Also Make Tomorrow

शिमला
पोषणयुक्त
प्राकृतिक
है। बाग
दिवसीय
विषय
फसलों
जानक
में लग
बागवा
ठाकुर
शिवि
मोदी,
सिंह

सुनव

शिमला
जुड़े मा
शनिवार
कोर्ट में
शनिवार
गई है।
अत्री के
इन माम
अगले
गई है।



जानकी देवी मेमोरियल कॉलेज JANKI DEVI MEMORIAL COLLEGE

(दिल्ली विश्वविद्यालय)/(University Of Delhi)

सर गंगा राम अस्पताल मार्ग, नई दिल्ली-110060
Sir Ganga Ram Hospital Marg, New Delhi-110060

दूरभाष/Tel.: 49876630, ई-मेल/E-mail: jdmcollege@hotmail.com, वेबसाइट/Website: http://jdm.du.ac.in

आइ एस ओ 21001 : 2018 व आइ एस ओ 9001 : 2015 प्रमाणित एवं NAAC प्रत्यायित A+ महाविद्यालय
An ISO 21001 : 2018 and ISO 9001 : 2015 Certified and NAAC Accredited 'A+' College

Ref.: JDMC/Advt./Teaching/2025/330

Dated: 19.05.2025

जानकी देवी मेमोरियल कॉलेज द्वारा 7वें केन्द्रीय वेतन आयोग के वेतन मैट्रिक्स एवं अन्य सामान्य भत्ता के अनुसार 57,700/- रुपये के युक्तिसंगत प्रवेश वेतन के साथ शैक्षणिक वेतन स्तर 10 में सहायक आचार्य के पद पर नियुक्ति के लिए योग्य अभ्यर्थियों से वेब लिंक <https://rec.uod.ac.in> पर निर्धारित आवेदन प्रपत्र में ऑनलाइन आवेदन आमंत्रित किए जाते हैं। आवेदन प्राप्त करने की अंतिम तिथि 03.06.2025 या 'रोजगार समाचार' में विज्ञापन प्रकाशन की तिथि से दो सप्ताह, जो भी बाद में हो, है। विस्तृत जानकारी के लिए कृपया कॉलेज की वेबसाइट (www.jdm.du.ac.in) तथा दिल्ली विश्वविद्यालय की वेबसाइट (www.du.ac.in) देखें। निर्धारित (बैचमार्क) दिव्यांगता (पीडब्ल्यूबीडी) वाले अभ्यर्थी आवेदन पत्र भरने में किसी भी प्रकार की सहायता की आवश्यकता होने पर कॉलेज में स्थापित हेल्पडेस्क से संपर्क कर सकते हैं।

Online applications are invited on the prescribed Application Form at web link <https://rec.uod.ac.in> from the eligible candidates for appointment to the post of Assistant Professors in the Academic Pay Level 10 with rationalized entry pay of Rs. 57,700/- as per 7th CPC pay matrix in addition to other usual allowances. The last date for receipt of application is 03.06.2025 or two weeks from the date of publication of advertisement in the *Employment News*. For details, please visit the College Website www.jdm.du.ac.in as well as University of Delhi Website www.du.ac.in. Persons with Benchmark Disability (PwBD) candidates may approach the Helpdesk set up at the College in case they require any assistance in filling up the application form.

Department	Reservation as per Roster					
	UR	OBC	SC	ST	EWS	PwBD
COMMERCE	01	01	--	--	--	--
ECONOMICS	02	--	--	--	--	--
ENGLISH	--	01	--	--	--	--
ENVIRONMENTAL STUDIES	--	01	01	--	--	--
HINDI	01	--	--	--	01	--
HISTORY	01	--	--	--	01	--
HDFE	--	01	--	--	--	--
MATHEMATICS	01	--	01	--	--	--
MUSIC	--	--	--	01	--	--
PHILOSOPHY	01	--	01	--	--	--
POLITICAL SCIENCE	--	--	--	01	--	--
SOCIOLOGY	01	--	--	--	--	--

संक्षिप्त प्रयोग Abbreviations used: अना.UR: अनारक्षितUnreserved; अ.पि.व.OBC: अन्य पिछड़ा वर्ग Other Backward Classes; अ.जा.SC: अनुसूचित जातिScheduled Caste; अ. ज.ST: अनुसूचित जनजाति Scheduled Tribe; आ.क.व.EWS: आर्थिक रूप से कमजोर वर्ग Economically Weaker Section; नि.दि.व्य.PwBD: निर्धारित दिव्यांगता वाले व्यक्ति Persons with Benchmark Disability

कोई भी परिशिष्ट / सुद्धिपत्र केवल कॉलेज की वेबसाइट पर ही पोस्ट किया जाएगा।

Any addendum/corrigendum shall be posted only on the College Website.



स्वाति पाल
प्राचार्य / Principal

It's the beginning to update.....

