



JOSEPH'S HERALD

COMMERCE NEWSLETTER

2021-2022 (ISSUE IV)



**ST. JOSEPH'S
DEGREE & PG COLLEGE**

Autonomous - Affiliated to Osmania University

Re-accredited by NAAC (3rd Cycle)

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DESPITE
HARDSHIP
LIFE GOES ON,
EVERY ROAD LEADS TO
A NEW DESTINATION AHEAD!

EXORDIUM

"Success is not final, failure is not fatal, it is the courage to continue that counts" – Winston Churchill. With such a stance of dreaming mountainous and never to plumb the depths, we retrospect the fourth print of Commerce Newsletter... **JOSEPH'S HERALD 2021-2022**

The ideal Joseph's Herald, is now appeared to have taken an ilk, a new perspective and a new visage which shall leave all its readers spellbound with perplexing content, articles and commitment delineated by its members.

Retrospecting an extensive dais through a resilient pandemic which depicts the journey ranging from – Alumni Audits to Parent probes, Articles delivering, Events embraced to achievements acquired, reaching greater altitudes amidst the hybrid mode. Standing on the threshold of a new year, one feels tempted to look back, rewind and introspect, especially when it is about bidding goodbye to a year as unordinary as 2020. Mornings would begin with the cacophony of both man and machine honking, screaming and racing in a desperate bid to arrive at the right time and place. Life, suddenly, screeched to a grinding halt. The virus showed us the true essence and purpose of life. The transition of online to offline led to conceptualized programme of activities that offered a gateway out to the existing problems in the present era of technology.

The tendency to make innovative discoveries rendered in enhancing productivity, desire for more independence, the capacity to think abstractly, escalating interest in selecting fields of specialization and mastering the developmental tasks vital for the switch to an ideal student. The exceptional Joseph's Herald has everything in it to regale its benefactors who stand as strong pillars of our institution.

"Welcoming you to set foot in the world of an evolved wide spectrum Commerce".

JOSEPH'S HERALD

The Annual Commerce Newsletter
Department of Commerce
St. Joseph's Degree & PG College, Hyderabad.

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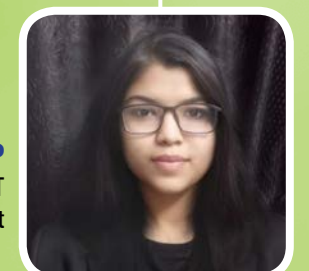


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LITTERATEUR'S PRONUNCIAMENTO

Within each and every one of us is a tremendous potential to overcome obstacles and achieve success, to face difficulties and overcome them. Having the same inclination our journey of bringing the ideal Joseph's Herald with a new panorama, has begun and we take immense pride and joy to release the most anticipated newsflash of the entire Commerce fraternity of our College which is our very own **'JOSEPH'S HERALD 2021-2022', the Annual Commerce Newsletter** which was diligently designed and built following a tough grind by our Editorial Team.

Our close relationship with the newsletter began, when we took over the reins and ever since the journey has been a great learning experience, challenging, yet fascinating and immensely enjoyable, interspersed with a few difficult moments. This enriching experience helped us to evolve our commerce temperaments and flair for writing, as we coped with the nuances of Commerce publication.

The editorial team sincerely made efforts in upholding the integrity of evolved spectrum of Commerce and ethical publishing, in this context we affiliated and shaped our editorial team. The aim has been to publish original articles. The broader endeavor has been to disseminate commerce reviewed information which can bring in a beneficial change. Thus, we widened our Kaleidoscope by publishing such a bulletin.

As they say, Today's Children are tomorrow's citizens, we would like to thank **Fr. Dr. D. Sunder Reddy, Principal and Dr.N.Srilatha, Head, Department of Commerce** for their moral support

Through this dais we would like to extend our deepest gratitude to **Miss. M Debora, Convenor, Joseph's Herald & Assistant Professor, Department of Commerce** for her massive role in fetching out the best in us from assisting changes, polishing skills, promoting decision making to facilitate writers' potential and encouraged to recognize an optimistic outlook, aiding to develop resourcefulness in academic, social domains of development. We admire and respect your strong belief in our team and are grateful for the constant support and unceasing guidance.

We thank all our intellectual Readers for the kind encouragement and support to bring Joseph's Herald fourth year of publishing, making it possible for us to keep serving an ever growing readership.



Josephs Herald (Commerce Newsletter) Editorial Team with
Miss. M. Debora, Convenor



PROVOST'S PROCLAMATION

Today we are living in a fast-changing complex society, which presents before us challenges as well as opportunities. In this context it all depends on every individual how one responds to the situation with the right mindset. I remember the words of Benjamin Disraeli, "Nurture your mind with great thoughts, for you will never go any higher than you think." Indeed, we need better education to have better thoughts, to be better human persons, to build a better society. I firmly believe that every human being endowed with various talents and skills is a precious gift of God.

Joseph Herald, the Commerce newsletter records down all the achievements, the Commerce Department could achieve and provides an opportunity to reflect upon those impossible made to possible. I take this opportunity to appreciate and congratulate Miss.M.Debora, Convenor; Dr.N.Srilatha, Head of the Department and the editorial team for their dedication and hard work in bringing out fourth edition of Commerce Newsletter. May God almighty shower his abundant blessings on you all forever.

Fr. Dr. D. Sunder Reddy,
Principal



IN CONVERSATION WITH THE CORRESPONDENT

We at St. Joseph's have always believed in shaping future minds in the most adaptable manner as possible, because by now each one of us have understood how uncertain life is. It is essential for us educators to make young students understand that changes are part of life and success is only accomplished with the ability to accept and adapt

The success stories of St. Joseph's prosperous academic year are documented in the fourth issue of Joseph's Herald, the Commerce Newsletter. It pens down all the achievements, the students and the Department could achieve due to the optimistic approach and adaptability of all. I congratulate Miss.M.Debora, Convenor; Dr.N.Srilatha, Head of the Department, and also applaud the valuable efforts and coordination of Editorial team in bringing out this Newsletter. Stay Blessed!

Rev. Fr. K Marreddy,
Correspondent



FROM THE DESK OF DEAN OF ACADEMICS

I'm pleased to know that the Department is bringing out fourth issue of Joseph's Herald – Commerce Newsletter. The Newsletter offers a platform to showcase the vibrant journey of Commerce Department and also witness the creative potential of youngsters, teamwork and determination which is very much required in today's world.

I congratulate Miss.M.Debora, Convenor; Dr.N.Srilatha, Head of the Department, and also applaud the valuable efforts and coordination of Joseph's Herald team in bringing out this Newsletter. You have shown that you are capable of accomplishing great things. I wish you all a great success.

Rev.Fr.Uday Bhaskar Reddy
Dean of Academics



DIRECTIONS OF THE DIRECTOR OF EVALUATIONS

I'm elated to present our readers fourth issue of "Josephs Herald – Commerce News letter", of the Department of Commerce. This newsletter is a refreshing, positive and an upbeat report of the achievements of the Department. It is a reflection of how students set a new milestone for themselves by outgrowing themselves out of their comforts and seeking discomfort.

It unfolds all the successful events of the Department throughout the academic year 2021-22 and gives you readers, an essence of inspiration for succeeding no matter what. I take great pleasure to congratulate Miss. M. Debora, Convenor; Dr.N.Srilatha, Head of the Department and editorial team on your well-deserved achievement. I wish success for the entire Commerce Department.

Rev. Fr. Dr. Thumma Fathima Reddy,
Director of Evaluations, Examination Branch

DIALOGUE WITH DOYEN

The Newsletter has engaged in recreation of a significant role of enhancing, rebuilding our effulgent students into the sophisticated, and well courteous versions of themselves respectively by conveying us an annual view of the scintillating events and activities.

My delight and gratification go beyond comprehension, as the Newsletter has paved an enchanting way of excellence for the students of Commerce Department to showcase their radiant abilities and has executed a bewitching version of itself. I heartily appreciate the prodigious work and amusing efforts of the editorial team to a superior extent. Felicitations to the exceptional Convenor Miss. M. Debora for her remarkable hard work in bringing out fourth edition of Josephs Herald.

Dr. N. Srilatha,
Associate Professor & Head, Department of Commerce



CONNECT WITH THE CONVENOR

Flourishing and nurturing brilliance encompassed with remarkable vividness and aspiring aptitude, our Newsletter is predominantly presenting its authenticity embodied with glinting intellect depicting the visions of the world from the eyes of our radiant Editorial Team.

I blissfully present the fourth edition of Joseph's Herald, constructed with our perseverance, innovation and diligence with an intention to enlighten the readers with its assiduousness and exemplify inspiration. With great delight, I appreciate the meticulousness of the Editorial Team, entailing adroit heads of final years, the team lead and the assistance provided by second year students of the team. Certainly, I hope you relish and adore while flipping through the Newsletter as it sheds light on various events organised by our Commerce Department which are remarkably captivating and magnificent articles, notable achievements of the students and few fond reminiscences of Alumni. Reading this Newsletter would definitely be an inspiration to all.

Miss. M. Debora, Convenor of Joseph's Herald
& Assistant Professor, Department of Commerce



TRUTHFUL THANKING FOR REWARDING RANKINGS

Year	Survey Conducted by	Ranking at India Level	Ranking at City Level
2021	Education World – The Human Development Magazine – May 2021	32	4
	India Today- Nielsen Survey – July 2021	49	2
	The Week – Hansa Research Survey – August 2021	39	3
	Outlook ICARE Magazine – August 2021	60	4



ACE OF GRACE (ASSOCIATION OF COMMERCE ENTHUSIASTS - COMMERCE CLUB)

With excellence draped in effulgence, absolute fineness unweaving its illuminating sheen potential, Scrupulousness unearthing a burgeoning diligence originates our ACE Club to step into the contemporary corporate world and depict our inner authenticity to flourish amongst the superlative. Alongside the dynamism enfolded within the members of this club aids the students to strive hard for wisdom and enhance their authentic selves. A vision stimulating within the ACE Club to engrave the students into a radiant fine individual with a perceptive knowledge pertaining to the field of commerce, heartening them to the idea of supervising dynamic events and showcasing their delightful leadership and management skills. Nevertheless, the goal of the ACE Club is to transform the comprehensive personalities of the students into an ameliorate form to accomplish prominence followed by success in their evolving way. So fasten your seatbelts to witness the illuminating glory of our ACE Club.

JAM – Sixty To Victory

ACE, Department of Commerce conducted Just a Minute competition for all streams of I, II and III year B.Com and BBA students on 28th October 2021 at 1.10 pm in Chapel Hall with an objective to provide a platform to display their knowledge regarding Commerce and Business Concepts. The competition comprised of two rounds where in the participants have to speak on the respective topic for one minute. 38 Students participated in the event. Overall, the event was an instant hit stimulating the though provoking skills and knowledge of the students.



Case Study Competition

ACE, Department of Commerce in collaboration with Skill Stride Academy, Hyderabad conducted case study competition for all streams of I, II and III year B.Com and BBA students on 24th March 2022 at 11:30 am in Chapel Hall. The resource person was Mr. Rishit Agarwal, Co-Founder of Skill Stride Academy who explained the format of the competition to the students. A case study was given



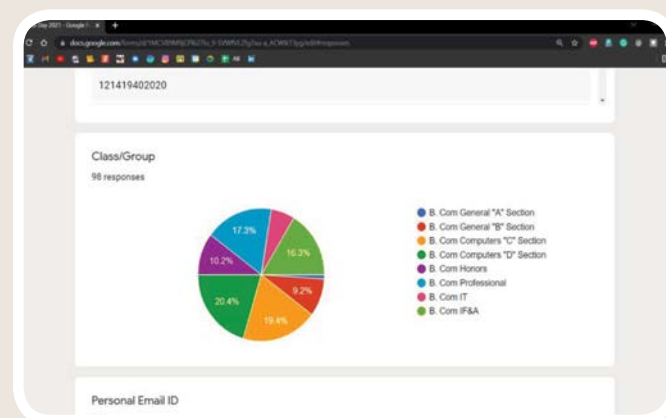
pertaining to the aviation industry and the students were required to understand the case and answer the questions relating to the case in one and half hour. The competition witnessed around 84 participants with 4 members in each team. The winners were awarded with prizes by Skill Stride Academy

COMMERCE DAY CELEBRATIONS

The Jamboree of Commerce day was hosted through immense desire. This alluring celebration entailed an assortment of prodigious events exceptionally conducted by our luminous Association of Commerce Enthusiasts (ACE) Club of Commerce Department. Attributable to that, this festivity comprised astonishing events such as ACE Online Quiz, Prastuti - Presentation Competition and an impressive Commerce Exhibition.

ACE Online Quiz

ACE Online Quiz was the inaugural event conducted on 11th November 2021 for all streams of B.Com I, II and III years through Google Form open for submission from 12.00 pm to 11.59 pm to test the intellectual capabilities of students in the arena of Commerce. An informative and thought-provoking question paper consisting of 50 questions was outlined from the syllabus with an objective to impart and instil knowledge regarding Commerce topics. 89 students partook in the competition.



COMMERCE EXHIBITION

A display of excellence swathed in knowledge, intellect integrated alongside authenticity, students of Commerce department exhibited their artistic capabilities through awe- inspiring models. The Commerce Exhibition was inaugurated on 26th November 2021 by Fr.Dr.D. Sunder Reddy, Principal at 9.00 am in Chapel Hall. Students of B.Com I, II and III years showcased their models where we spotted the artistic and mind-bending approaches and tributes corresponding to the broad area of subjects under Commerce forming an epitome of inspiration. The event witnessed 86 participants comprising of 24 astounding teams. Principal along with faculty visited each and every model. There were around 400 visitors to the exhibition. With radiance and luminosity, the participants validated their respective models with remarkable tone, captivating outlooks and excelled in their explanation. The Judges for the event were (i).Mrs. Mary Vinaya Sheela, Dean Academics (ii). Prof.R.Anita, Controller of Examination (iii).Mrs.Esther Ratna, Dean Student Affairs. Moving further, after the Judge's discussion, the results were announced around 2.00 pm, the moment for which all of us awaited was unveiled.



Principal inaugurating Commerce Exhibition



Visitors at Commerce Exhibition



B.Com IIIH - 1st Prize



B.Com II IT - 1st Prize



B.Com IIIA - 2nd Prize



B.Com IC - 3rd Prize

Winners of Commerce Exhibition

S.No	Name of the Student	Class	Topic	Prize
1	Harsh Rai	B.Com II Honors	Currency Printing Machine	I
2	Roohi Yasmeen			
3	Raksha Jain			
4	Prathik Baji			
5	Unnathi Agarwal			
6	Riya Purkait			
7	Praneeta Saxena			
8	Arindom Das			
9	Aditi Bansal			
10	Ramya Yadav			
11	Rishika Thakur Singh			
12	Yogeeta Thakur			
13	Vidhatri Bashetty	B.Com II IT	Aquaponics	I
14	Sathvik Bommerla			
15	Aishwarya Lakshmi			
16	Harshita Jain	B.Com III General 'A' Section	QR Code	II
17	Yash Goel			
18	Junaid Nizar			
19	Kapil Kachhawa			
20	Harinakshi Uppal	B.Com I Computers 'C' Section	Start Ups in India	III
21	Rushikaa E			
22	Sai Sanjana D			
23	Siddella Akshitha			
24	Chirag Sharma			
25	Adnan Ali			
26	C. Chiranjeevi			
27	David Raj			

PRASTUTI – PRESENTATION COMPETITION

Aspiration encompassed with marvel, excellence sheathed in radiance, the second event of Commerce Day merriments is conducted by Association of Commerce Enthusiasts (ACE), Department of Commerce an “Inter Class Presentation Competition” titled “PRASTUTI” for B.Com final years on 29th November 2021 from 11.30 am to 2.30 pm in Jubilee Hall and for B.Com first and second years on 30th November 2021 from 9.00 am to 2.30 pm in Jubilee Hall.

The scintillating teams demonstrated their respective presentation in a courteous and riveting manner on their corresponding allotted topic, which was specified to each class with an objective to enrich the students with knowledgeable abilities and nurture their flourishing creativity. The Judges for the competition were (i).Mr.Nevin Fernandez, CA (ii).Mrs. Shanthi and (iii) Mrs. Shakuntala Jain, both Assistant Professors from Andhra Mahila Sabha Arts & Science College for Women, Hyderabad. The teams were evaluated on the basis of their presentation skills,

artistic approaches, poise, fluency, and eloquence. The competition had 80 participants consisting of 24 teams. On the whole, the event exceeded the expectations and ultimately reached its objective of instilling knowledge and intelligence amongst the students in various aspects of Commerce.



Judges of Prastuti – Presentation Competition

Topic: What makes you tube a better marketing platform? - Prize: Consolation - B. Com I Computers ‘C’ Section



Nisha Sethi



Kishika Agarwal



Kirti Upadhyay



Daravanthu Srinivas



Hamza Ali



Harsh Wardhan

Topic: Are Digital Payments secure enough for the Indian Economy to go Cashless? - Prize: I - B. Com II Honors



Harsh Rai



Arindom Das



Sirisha Devi



Yogeeta Thakur



Prathik Baji



Raksha Jain



Riya Purkait



Ramya Challa

WINNERS OF PRASTUTI – PRESENTATION COMPETITION

Topic: Make in India – Prospects and Challenges - Prize: I - B. Com I IFA



Zobiya Fathima



Akshitha Yadav



Arpita Mamidi



K.Bhavya Deepika



Varanasi Maheshwar



Taha Haider Khan



Danisha Fathima

Topic: Is Consumer really the king in India? - Prize: II - B. Com I Honors



Shashank Shekhar



Syed Anzaar



MD Tuafiq



Gauransh Gupta



Mohsin Khan



Akshat Mehta

Topic: Will OTT Industry replace Movie Theatre industry post pandemic? - Prize: III - B. Com I General ‘B’ Section



Dolly Sadnani



Smriti Toshniwal



Ishika Biyani



Vanshika Garg



Palak Banda



Aziz Kanani



Siddhi Jain

Topic: Has Demonetisation affected common man or black Money Holders? - Prize: II - B. Com II Professionals



Deeksha Singhani



Rahul Gaur



Mohammed Kabir Ahmed



G. Vijay Leo Maximus



Sheetal Bhatnagar

Topic: Statue of Unity - India's Pride or wastage of Public Money? - Prize: III - B. Com II IT



Abubakar Qureshi



Vanshika Varma



Lavisha Parwani



Harleen Kaur



Anusha Reddy



Gopi Chandana

Topic: Student's perception towards online education - Prize: Consolation - B. Com II General ‘B’ Section



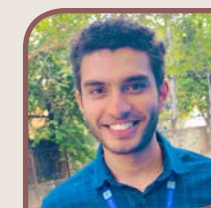
Muhammed Nadeem



Mamta Rajpurohit



Anam Muntaha



Mirza Alamdar Hussain

Topic: Should Political Parties in India be brought under Right to Information Act? - Prize: I - B. Com III Honors



K.Charles Revanth



Vidhi Soni



Mohammad Shoaib



Rishika Uppala



Harshita Upadhyay



Prerna Mahindrakar

Topic: Corporate Social Responsibility - Truth or Marketing Gimmick - Prize: II - B. Com III Computers 'C' Section



R.Sai Manu Bharadwaj



A.Navya Prakash



Pintu Kumar Mali



Sohanlal Sanjana



Villyal Vidushi



Fatima Nayeem



A.Madhuri



M. Hima Bindu



V.Geethika



G.Jairus Kumar



Sagar Kumar Lachoriya



K.Venkatesh Deshpande



Dheeraj Ghanathey



Deepesh Kumar Agarwal

Topic: One Nation - One Tax (GST) - The Good and the Bad - Prize: III - B. Com III Professionals



Khushal Kothari



Shreya Sanbui



Shruthi Gupta



Swathi Swamy



Kenneth A Jose

Topic: Foreign Direct Investment - Boon or Bane for Indian Economy - Prize: CONSOLATION - B. Com III General 'A' Section



Karishma Jain



Harshita Jain



S.Sumanth Madhusu



Vaishnavi Chekuri



Srikanth Tiwari

COMMERA 2022

COMMERA 2022, National Level Inter Collegiate Commerce Fest was organised by Association of Commerce Enthusiasts (ACE), Department of Commerce, St. Josephs Degree & P.G College in a bended mode on 22nd and 23rd April, 2022. The aim of conducting this fest was to encourage the students Pan-India by bringing them together for sharing their thoughts, ideas, emotions and knowledge. The 1st day witnessed the Inaugural ceremony post which the event was declared "Open" and the Competitions began which were conducted online. On the 2nd day, the other competitions were held online, following which there was a Valedictory ceremony that unveiled the winners of various competitions and thereby declared the event "Closed".

On 22nd April, 2022 The Inaugural ceremony commenced in Jubilee Hall at 10:00 a.m which was attended by Students, Faculty and Prestigious Dignitaries - The Chief Guest of the day Prof.V. Appa Rao, The Chairman, Board of Studies, Department of Commerce, Osmania University. Rev.Fr. K Marreddy, Correspondent; Rev Fr. Dr. Thumma Fathima Reddy, Director of Evaluations, Examination Branch, Dr. N. Srilatha, Head, Department of Commerce, and Dr. Satyanarayana Rao Senior Faculty.

The President of ACE and Host Anmol G. Bhambwani welcomed the gathering followed by prayer song to invoke blessings of God and lighting of the lamp. Fr. K Marreddy wished and congratulated all and declared the event "Open". Later Dr. N.Srilatha welcomed the students by announcing the tagline of COMMERA 2022 which was "Come Compete and Conquer" followed by a brief up on the College' History, Vision and Mission. She began her speech with a quote that read as "Teach me I will forget; show me I might remember and involve me I will never forget" relating this to today's concept of education is an outcome-based education that is moving from a teacher centric to a student centric vision. COMMERA is a product of such student centric learning, where young students organise competitions from which they learn with participation, she feels such fests become a platform to discover students hidden talents and helps students apply theoretical aspects to deal with real life situations. Mrs. Ritika Waghay Convenor of ACE, Department of Commerce introduced Chief Guest of the day to the audience. Prof. V. Appa Rao gave an insight of how the fast-moving technology is changing commerce in aspects no one has imagined, the immense advancement has only increased the competition and to survive in market, one must walk with technology and adapt to it. Commerce and economy has become part and parcel of every human being today and fests like COMMERA will help students understand the subject, improve skill and gain knowledge. Finally, the ceremony concluded with vote of thanks delivered by the Media Manager of ACE Manu Bharadwaj.

As the Fest took off, on the First day, the events conducted were - TRIATHLON; BIATHLON; TRADE STATION; ACE THE CASE; MEMORA. On the Second day, the competitions conducted were FISH TANK; RURAL LA CARTE; QUIZ O MANIA; TREASURE HUNT. Day 1 and Day 2 of COMMERA has seen a combined participation of over 504 Students PAN India.

On 23rd April 2022, the Valedictory ceremony commenced in Jubilee Hall at 4.00 pm. It was hosted by Kirtee Panjabi. Vice President of ACE. The event began with a prayer song followed by introduction of the Chief Guest. The honourable Chief Guest for the ceremony was Dr. A Patrick, Assistant Professor, Department of Commerce, Osmania University who was accompanied by Rev. Fr. K.Marreddy, Correspondent, Rev. Fr. Uday Bhaskar Reddy, Dean Academics and Rev. Fr. Thumma Fathima Reddy, Director of Evaluations

Dr. A. Pratick in his address emboldened the students to "have competition with themselves everyday". He also urged the students to understand the sine qua non of being benevolent and compassionate. He inspired the students to not only focus on academic excellence but to also have a humble heart while achieving their goals. He congratulated the college for conducting the fest despite the prevalent times of COVID. He also shed light upon the transition between online to offline classes and how one must conduct himself and improve his/her skills. He persuaded the students to collaborate with emotional oration, to work on software skills and soft skills and to develop our knowledge in a more holistic way rather than following the rigid way of education. He galvanized the students to work on developing skills in a more holistic way that would in turn help them on their personal development journey. He focused on how one must learn from their mistakes and learn in quality time. He prompted the students to decipher their purpose in life and to be unclouded about their mission and vision for their future. He then congratulated the commerce department for conducting such an extravagant event.

Rev. Fr. K. Marreddy appreciated the efforts of the commerce department and congratulated the students for striving hard to successfully accomplish the objectives of the event. Rev. Fr. Dr. Thumma Fathima Reddy inspired the students to work hard and smart. The event then proceeded by Mrs. Ritika Waghray reading out the Rapporteurs report. Then, the closing remarks were delivered by Dr. N Srilatha on how making an attempt for something new leads us to learning humbleness to adjust to different environments and the event then proceeded by the most anticipated section that was announcing the winners list by Dr. Sumitra Pujari, Assistant Professor, Department of Commerce. Finally, the vote of thanks was proclaimed by Mrs. Bh. Srivatsala, ACE Coordinator & Assistant Professor, Department of Commerce, where she thanked all the dignitaries, sponsors, College Management, student coordinators and the participants for making COMMERA a magnificent success. The event ended with the national anthem. Hurray!! "COMMERA 2022".



Lighting of Lamp



Rev. Fr. K. Marreddy declaring the Fest Open



Dignitaries on the Dais



Dignitaries on the Dais



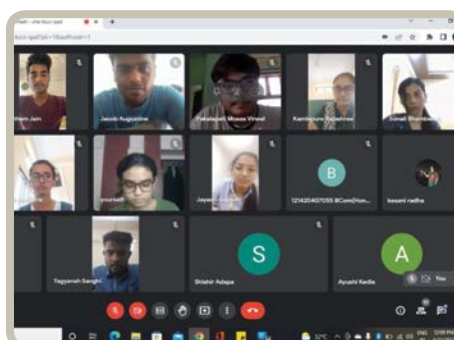
Prof. V. Appa Rao



Dr. A. Patrick



Online Competition



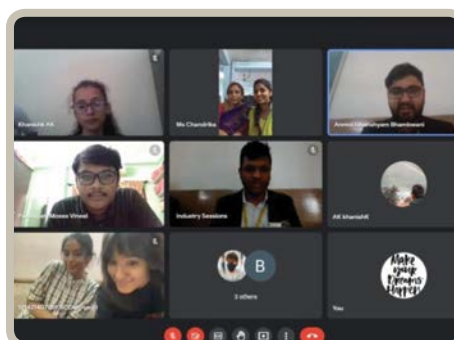
Online Competition



Online Competition



Online Competition



Online Competition



Online Competition



Faculty of Commerce Department



Student Coordinators with Faculty



Over all Championship Award



Certificate of Appreciation to Student Coordinator



National Anthem

DEPARTMENT DIARIES

Department of Commerce, St. Josephs Degree and PG College has organized and steered various astonishing events during the academic year 2021-2022. Meticulousness engraved with stride, in addition to the astounding erudition of our luminous department proudly exhibits an enticing ride of its achievements...

Hop on to the lane of our Department Diaries;

Faculty Development Workshop on Teaching Learning Pedagogy & Virtual Student Engagement

Department of Commerce organized Faculty Development Workshop on "Teaching Learning Pedagogy & Virtual Student Engagement" from 16th to 21st August 2021 from 10.00 am to 1.00 pm in Chapel Hall. The resource person was Dr. Arijit Sanitkary, Program Chair-PDGM, Siva Sivani Institute of Management, Hyderabad. The workshop commenced with a stupendous activity called Tic Tac Toe which was followed by the resource person defining the objectives of teaching as KASH (Knowledge, Attitude, Skills and Habits). He explained in detail about the case study methodology in terms of selection of cases, mapping the cases with the subject concepts so as to make teaching learning process more interactive and outcome based. He also gave insights on tools that can be used to keep the students engaged during online classes. The event was a dazzling success



Stock Mind- A Virtual Stock Platform

Association of Commerce Enthusiasts (ACE) Department of Commerce in collaboration with ICICI Securities organized webinar on "Stock Mind - A Virtual Stock Platform (Virtual Stock Game on ICICIdirect.com with an investment of INR 15 Lakhs

for 10 days)" for B.Com students of all streams on 30th August 2021 through online mode on Cisco WebEx. The resource persons were Mrs. Smita Chakraborty and Mr. K.Subramanyam. The event kick started with Mrs. Smita Chakraborty providing a gripping introduction about the virtual stock game and techniques on how to go about trading. Various techniques such as Analysis, Critical Thinking, Decision Making, and Calculate Risks were mentioned. Mr. K.Subramanyam shed light on thumb rules of trading showing practically on how to trade on ICICIdirect.com.

Deeksharambh

IQAC, St. Josephs Degree and PG College organized Deeksharambh, Student Induction Programme from 1s to 6th September 2021 for first year students of all programs through online mode on Zoom platform from 9.15 am to 12.30 pm. As part of this, Department of Commerce conducted session on "Goal Setting and Personal Branding". The resource person was Ms.Daman Johar, Assistant Professor and Chair Person Admission & Promotions, Siva Sivani Institute of Management, Hyderabad. She highlighted the importance of short term and long term goals and significance of Personal Branding in Career aspects.

Guest Lecture on online trading of Securities

Department of Commerce hosted an exceptional guest lecture on the topic "online trading of securities" for B.Com students on 1st October 2021 from 11.30 am to 12.30 pm in Jubilee Hall. The resource person was Mr. G. S. Vinayak, Manager at National Stock Exchange of India Limited. He remarkably imparted immense practical knowledge amongst the students on online trading of securities. Major awareness regarding the functionality of Stock Exchange, pre requisites for trading, booking an order for securities, role of NSE and its functions was bestowed upon the students.

Guest Lecture on Research Projects and Report Writing

Department of Commerce organized guest lecture on the topic "Research Projects and Report Writing" for B.Com final year Honors and B.com Professionals on 27th October, 2021 from 10.00 am to 11.30 am in Chapel Hall. The resource person was Dr. Indrakanti Sekhar, Associate Professor, Department of Commerce, Osmania University. He instigated the session by instilling the significance of research projects in the curriculum of B.Com Program to acquire salient jobs and to build a glorious career in the present era of competition. He also spoke on the process of report writing and role of literature review and research methodology in it.

Workshop on Personality Development

Department of Commerce organised workshop on Personality Development on 1st November 2021, from 10.00 am to 1.00 pm in Josephs Hall. The resource person was Ms. Damandeep Johar, Assistant Professor and Chair Person Admissions & Promotions at Siva Shivani Institute of Management, Hyderabad. Understanding one's own personality and nurturing it well enables one to be a fine human being and an effective professional. The session was undeniably smooth and interactive as group discussion was conducted, real life illustrations were examined and collaborative thinking was encouraged. With immense enthusiasm and virtuous interaction, the workshop was a successful event with around 80 participants



Webinar on Career and Job Opportunities in Banking, Financial Services and Insurance

Department of Commerce hosted a webinar on "Career and Job Opportunities in Banking, Financial Services and Insurance" for B.Com final year Honors, Professionals & IT students on 9th November 2021 from 11.30 am to 12.30 pm in Chapel Hall. The aforementioned event was held by Ms. Anita Parmar from BFSI Sector Council of India. The event kick started with the host illuminating the role of BFSISSC associating the gap between the educational institutions as well as the industry. Students were also enlightened regarding the numerous job roles available in BFSI sector and skills required to attain those jobs.

Orientation on Career Opportunities in India

Department of Commerce in Collaboration with IMS India organised "Orientation on Career Opportunities in India" for all streams of B.Com II year on 18th November 2021 from 11.30 am to 1.10 pm in Josephs Hall. The speaker was Mr. Durga Sankar Bussetti, Chief Mentor, AP & Telangana. The overview of a student's professional life after graduating with an MBA, and the rate of success after cracking the CAT, GMAT, or various entrance exams with the help of IMS was enunciated. Aspiring and influencing insight regarding the future job prospects after MBA was also informed to the students

Seminar on Employability Skills

With immense insight and wisdom, Department of Commerce arranged a seminar on "Employability Skills" for B.Com final year students of all streams on 15th December 2021 from 11.30 am to 1.30 pm in Josephs Hall. The resource person was Prof. P. Pinakapani, GITAM University. He nurtured the students prodigiously regarding the thrilling opportunities awaiting for them after their graduation. Furthermore, he also shed light on the eight imperative skills that an employer looks forward in the employees followed by astute personification of employability skills which are nonetheless transferable skills that individuals utilize in their workplace.

Guest lecture on Practical application of Responsibility Accounting and its benefits to the Organization

Department of Commerce in collaboration with Skill Stride Academy, Hyderabad organized Guest lecture on "Practical application of Responsibility Accounting and its benefits to the Organization" for B.Com II Honors, II Professionals and III year General and Computer students on 20th December 2021 from 11.30 am to 12.30 pm in Josephs Hall. The Resource Person was Mr. Rishit Agarwal, Co-Founder of Skill Stride Academy. A mind-boggling elucidation was given on organizational structure, concept of divisions and functions under responsibility accounting, centralization and decentralization followed by concepts such as cost centre, revenue center and profit center were demonstrated. Correspondingly, merits and demerits of Responsibility Accounting were also projected to the students. Overall, it was a flabbergasting practical approach towards Responsibility Accounting



Guest Lecture on FEMA

Department of Commerce organized guest lecture on “FEMA” for B.Com II Professionals on 20th December 2021, from 8:30 am to 10:30 am in room No.302 by Mr.Vikram Reddy, Practicing Company Secretary. He said that the objective of FEMA is facilitating external trade and payments and promoting the orderly development and maintenance of foreign exchange market in India. He also spoke on the categories of foreign exchange transactions. 27 students attended the Guest Lecture. It was conducted exceptionally and the aspiration to instill knowledge amongst students regarding foreign exchange management act was fulfilled graciously.



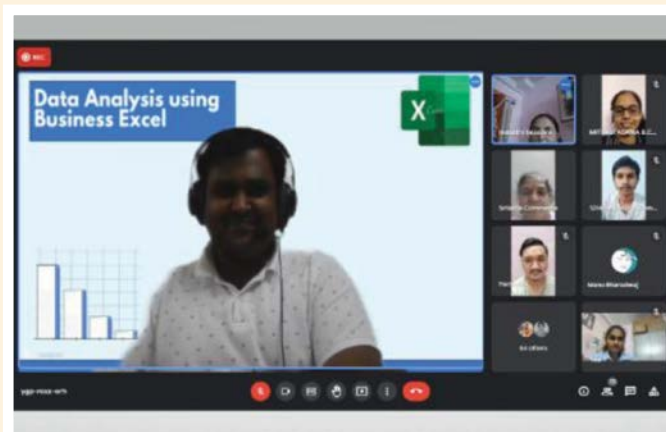
Guest Lecture on Marketing Ethics

Department of Commerce organized Guest Lecture for B.Com final year General and Honors students on 22nd December 2021 from 11:30 am to 1:10 pm in Chapel Hall. The speaker was Dr.Usha Munipalle, Chairperson of Andhra Mahila Sabha Arts & Science College for Women. She gave a deep insight on Ethical marketing decisions and efforts to be put to meet and suit the needs of customers, suppliers, and business partners. She said Unethical behavior such as price wars, selective advertising, and deceptive marketing can negatively impact a company's reputation.



Workshop on Data Analysis using Business Excel

Department of Commerce hosted Workshop on “Data Analysis using Business Excel” for all streams of B.Com II and III year students from 10th to 12th February 2022 through online mode on Google Meet from 5.00 pm to 7.00 pm. The resource person was Dr.P.Kamalakannan, Professor and Head Department of Accounting and Finance SEAL Education, Dubai. The main objective of the aforementioned workshop was to inculcate immense erudition with regards to Microsoft Excel amongst the students. It was a three-day workshop which was organized to enable students learn basics to advance level of Excel. From interactive quizzes to synergetic audience, the workshop was a grand success. Attributable to that, live data was also shared before hand to the students to practice alongside the session for a hands-on experience which was quite alluring. The event witnessed around 100 participants



Guest Lecture on National Budget Analysis 2022-Student's Perspective Direct and Indirect Tax

Department of Commerce organized Guest Lecture on “National Budget Analysis 2022- Student's Perspective Direct and Indirect Taxes” for all streams of B.Com final year students on 10th February 2022 from 11.30 am to 1.00 pm in Josephs Hall. The resource person was Mr. Krishna Koundinya, Chartered Accountant and a Senior Consultant at Nine Advisory India Private Limited. He highlighted the importance of budget presentation by the Finance Minister for the financial year and also discussed its relevance with the Economy. He also spoke on Green economy and Economic growth, guiding principles such as reliefs and capital gains, changes in the IT filing period, review of laws and principles, automation of compliances and reforms made by the Government in Direct and Indirect Taxes.



Industry Academia Meet

Department of commerce, St. Josephs Degree and PG College conducted its first Industry Academia Meet on 5th March 2022 in Conference Hall at 11.00 am. The prodigious meet was attended by distinguished resource persons Dr. G.R.K.Prasad, Head, Department of Accounting, Gitam University, Hyderabad; CS Ahalad Rao; CMA CA Dendukuri Zitendra Rao; Prof.M.Usha (Retd); Prof. S.V.Satyanarayana (Retd); CA Krishna Koundinya, Nine Advisory; Mr.Krantider Punjala ,Lead Recruiter, EPAM systems and C.A. Sailesh Nine Advisory. The main objective behind the aforementioned meet was to understand the industry requirements and bring changes in the curriculum which would match with these requirements. A detailed discussion was carried on topics covered in syllabus and ways to enhance it.



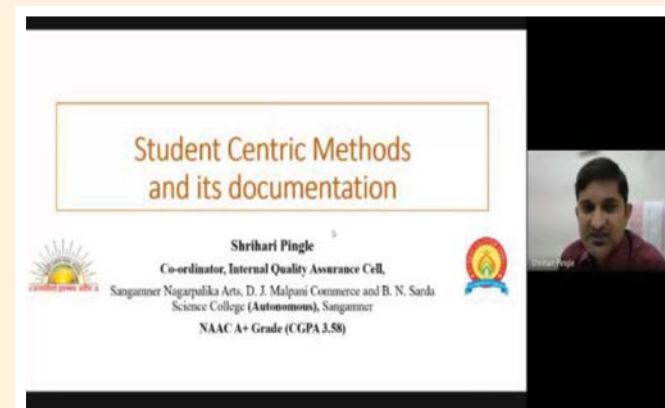
Webinar on Data Analysis using SPSS with Inferences

Department of Commerce organized webinar on “Data Analysis using SPSS with Inferences” for two days on 11th & 22nd April 2022 from 11.00 am to 12:30 pm in Chapel Hall for B.Com final year Honors and Professionals. The event witnessed around 100 students and the resource person was Mr. Bala Krishna, Department of Mathematics & Statistics from Indian Institute of Management & Commerce, Hyderabad. Mr. Krishna shed light on various ways the students can analyze and interpret the data for their projects. He explained about different types of data and conversion of excel data in the SPSS table. Tools like Chi-square, correlation were told in depth with inferences.



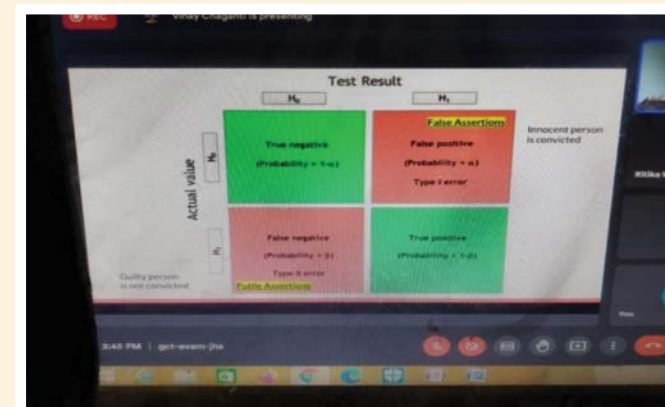
FDP on Student Centric Methods and its Documentation

Department of Commerce in collaboration with IQAC hosted webinar on “Student Centric Methods and its Documentation” on 19th April 2022 from 2.00 pm to 4.00 pm through online mode on Google Meet. The resource person was Prof. Shrihari Pingle, Vice Principal, IQAC Coordinator, SN Arts, DJM Commerce & BNS Science College, Maharashtra. He explained that Student Centric Methods such as Experiential Learning, Participative Learning and Problem Solving can enhance learning of the students. He focused on engaging students in Socio-Economic Surveys, Research, Peer Teaching, Group Work, Collaborative Learning etc. Consequently, he expressed how focusing on betterment of authenticity as well as creativity of pupils will benefit our nation.



Workshop on Data Collection, Analysis and Inferences

Department of Commerce organized workshop on “Data Collection, Analysis and Inferences” for faculty members on 18th, 21st and 22nd February 2022 from 2.00 pm to 5.00 pm through online mode on Google Meet. The resource person was Dr. Vinay Chaganti. Various aspects were discussed in the workshop such as research methodology, framing research title, identifying and summarizing variables, types of hypothesis and choosing appropriate statistical tools. Subsequently, explanation of hypothesis testing, data analysis and inferences were also done. The faculty took active participation and collaboratively cleared their respective doubts.



Board of Studies Meeting

The Board of Studies Meeting of Department of Commerce was held on 6th April 2022 at 2.00 pm in Conference Hall. The members included (i). Prof. V. Appa Rao, Chairman, Board of Studies, Osmania University (ii) Prof. D. Satish, Head, Department of Accounting & Finance ICFAI Business School (iii). Prof. E. Srinivas Jayaram, GITAM University (iv). Mr. Rohit, Director – APAC (v). Prof. M. Usha, Chairman, Andhra Mahila Sabha Arts & Science College for Women (vi). Mr. Manas Vyas, Alumni. The agenda of the meeting was to approve Program Structure of all B.Com Programs, Syllabus of First year, Panel of Examiners, Question Paper Pattern and Value added courses with effect from 2022-23



National Seminar on Covidonomics: Economic Resilience amidst Covid

Department of Commerce, Department of Business Management and Department of Computer Science organized two day National Seminar in Collaboration with

Indian Council of Social Science Research (ICSSR), Telangana State Council of Higher Education (TSCHE) & Association of Indian Management Schools (AIMS) on

“Covidonomics: Economic Resilience amidst Covid” on 7th and 8th April 2022. The Inaugural ceremony commenced at 9.30 am in Chapel Hall. The Dignitaries were Mr. D. Dinesh Kumar Murugesan, Global Head HR-GBS & HR Head at DSM, India; Chief Guest; Mr. Naveen Kanduri, Vice President – Mortgage Operations at Finacplus; Guest of Honour; Dr. T. Muralidharan, Founder Chairman - TMI Group; Key Note Speaker. Papers were Presented on 3 tracks namely Finance and Economics, Information Technology and General Management & HR followed by Panel Discussion. The Valedictory Ceremony was held on 8th April 2022 at 4.00 pm in Jubilee Hall. The Dignitaries were Mr. Peter Samuel, President, Bethel Ministries; Chief Guest and Dr. Nandita Sethi, Founder & MD of The Entrepreneur Zone; Guest of Honour. The National Seminar concluded with distribution of Certificates to the participants



Seminar on Personality Development and Cabin Crew Training

Department of Commerce hosted seminar on “Personality Development and Cabin Crew Training” on 13th April 2022 from 11.00 am to 1.00 in Chapel Hall for final year students of all streams of B.Com, BA and B.Sc. The resource person was Miss. Anu Rathod, Alumni of the College 2007-10 batch who is also a trainee. The Seminar focused on the avenues available in the aviation industry, selection process and the training which the aspirants have to undergo post selection. She also highlighted about the specific personality traits required for the cabin crew. Overall, it was a scintillating seminar capturing the essence of its aspiration amongst the students.



Webinar on Complete Guide to CAT & IIM's

Department of Commerce in collaboration with IMS conducted Webinar on the topic “Complete Guide to CAT & IIM's” for B.Com II and III year Students on 23rd May 2022 from 11.00 am to 12.00 pm through online mode. The speaker was Mr. Durga Sankar Bussetti, Chief Mentor, AP & Telangana. He gave insights on the skills required to crack CAT and other entrance exams and also how to select and get into best B-Schools



STUDENT ACHIEVEMENTS

Gold Medals awarded on Convocation Day held on 26th March 2022 (2018-2021 Batch)

S.No	Roll Number	Name of the Student	Class	CGPA
1	1214-18-401-079	Jyothi Upadhyay	B.Com General	9.69
2	1214-18-402-097	Sirigiri Pooja	B.Com Computers	9.69
3	1214-18-403-036	Nandini Agarwal	B.Com Professional	9.81
4	1214-18-405-038	Sanjana Goel	B.Com IT	9.84
5	1214-18-407-023	Konda Varenyakanth	B.Com Honors	9.92
6	1214-18-409-038	Vaishnavi Mamidipudi	B.Com IFA	9.97

Academic Achievements of Students in Examinations Conducted by Professional Bodies

S.No	Name of the Student	Roll. No	Class	Marks	Group/Subject
1	Abrar Navaid	1214-20-409-001	B.Com II IFA	65 59	F8 - (Audit & Assurance) F9 - (Financial Management)
2	Adnan Wajid Hazari	1214-20-409-002	B.Com II IFA	76 63	F7 - (Financial Reporting) F8 - (Audit & Assurance) F9 - (Financial Management)
3	B. Chandra Sri Keerthi	1214-20-409-004	B.Com II IFA	75 54	F7 - (Financial Reporting)
4	Datla Sai Karan (ACCA Rank Holder, Secured 1st rank in India and 9th rank Worldwide with 85 marks in F9 - Financial Management)	1214-20-409-006	B.Com II IFA	85 83	F9 - (Financial Management) F7 - (Financial Reporting)
5	Mohammed Abdul Mannan Khan	1214-20-409-013	B.Com II IFA	63 55 63	F7 - (Financial Reporting) F8 - (Audit & Assurance) F9 - (Financial Management)
6	Mohammed Abdul Muqsit	1214-20-409-014	B.Com II IFA	58 59 75	F7 - (Financial Reporting) F8 - (Audit & Assurance) F9 - (Financial Management)
7	Mohammed Rauf Uddin Rizwan	1214-20-409-017	B.Com II IFA	50 64	F7 - (Financial Reporting) F8 - (Audit & Assurance)
8	Mohd. Sufiyan	1214-20-409-018	B.Com II IFA	59	F7 - (Financial Reporting)
9	Mohd. Tauseef Ali	1214-20-409-019	B.Com II IFA	50	F7 - (Financial Reporting)
10	Naiyaz Ahmed	1214-20-409-020	B.Com II IFA	61 57 60	F7 - (Financial Reporting) F8 - (Audit & Assurance) F9 - (Financial Management)
11	Pagadala Dhatri	1214-20-409-023	B.Com II IFA	51	F7 - (Financial Reporting)

12	Parimi Sai Samiksha	1214-20-409-024	B.Com II IFA	67	F7 - (Financial Reporting)
13	Wasi Mohammed	1214-20-409-031	B.Com II IFA	57	F7 - (Financial Reporting)
14	Lohitha Reddy Gangalapudi	1214-20-409-035	B.Com II IFA	58	F7 - (Financial Reporting)
15	Vanshika Marda	1214-20-409-039	B.Com II IFA	61 74	F7 - (Financial Reporting) F8 - (Audit & Assurance)
16	Mohammed Muneeb Ur Rehman	1214-20-409-040	B.Com II IFA	57	F7 - (Financial Reporting)
17	Syed Zakaria Hussaini	1214-20-409-029	B.Com II IFA	50	F7 - (Financial Reporting)
18	Chavi Khemani	1214-19-409-006	B.Com III IFA	74 70 61	AA - (Audit & Assurance) FM - (Financial Management) SBR- INT - (Strategic Business Reporting - International)
19	C.Daniel Debashish	1214-19-409-007	B.Com III IFA	59	F7 - (Financial Reporting)
20	Gaddagunti Varsha	1214-19-409-010	B.Com III IFA	61 52 56	FM - (Financial Management) AA - (Audit & Assurance) SBR - (Strategic Business Reporting)
21	Gaurav Bohra	1214-19-409-011	B.Com III IFA	74 75 72	FM - (Financial Management) SBL - (Strategic Business Leader) SBR - INT (Strategic Business Reporting - International)
22	Habeeb Misbha Ul Haq (ACCA AFFILIATE)	1214-19-409-012	B.Com III IFA	55 68 83 63	SBL - (Strategic Business Leader) SBR-INT - (Strategic Business Reporting -International) AFM - (Advanced Financial Management) AAA-INT - (Advanced Audit & Assurance - International)
23	Hiba Syeda	1214-19-409-014	B.Com III IFA	70 63	AA - (Audit & Assurance) FM - (Financial Management)
24	J V Santoshi Naga Likitha	1214-19-409-023	B.Com III IFA	56	FR - (Financial Reporting)
25	MD Inziam Ul Haq	1214-19-409-025	B.Com III IFA	63	AA - (Audit & Assurance)
26	Parmeet Singh Thakkral	1214-19-409-032	B.Com III IFA	58	FR - (Financial Reporting)
27	Shruthi Jain	1214-19-409-041	B.Com III IFA	64	AA - (Audit & Assurance)
28	Sonali Bhambwani	1214-19-409-042	B.Com III IFA	54 52 68	FM - (Financial Management) SBL - (Strategic Business Leader) FR - (Financial Reporting)
29	Sutle Keertika	1214-19-409-043	B.Com III IFA	63	AA - (Audit & Assurance)
30	Tripti Agarwal	1214-19-409-048	B.Com III IFA	56	FR - (Financial Reporting)
31	Ali Sarwar	1214-19-409-055	B.Com III IFA	65	FR - (Financial Reporting)
32	Disha Bangur	1214-19-409-056	B.Com III IFA	72 65	AA - (Audit & Assurance) FR - (Financial Reporting)
33	Daniya Abubaker Babader	1214-19-409-008	B.Com III IFA	76 67 64	AA - (Audit & Assurance) SBR - (Strategic Business Reporting) SBL - (Strategic Business Leader)

34	Khadeja Khan	1214-19-409-019	B.Com III IFA	63 61 54	SBL - (Strategic Business Leader) SBR-INT - (Strategic Business Reporting - International) AAA - (Advance Audit & Assurance)
35	Saikat Saha	1214-19-409-036	B.Com III IFA	63 54	SBR - (Strategic Business Reporting) SBL - (Strategic Business Leader)
36	Mrinall Mehta	121-421-403-030	B.Com IP	271/400	CA Foundation
37	Sharma Shubham	1214-21-403-022	B.Com IP	227/400	CA Foundation
38	Aman Jain	1214-20-403-003	B.Com IIP	153/200	CSEET
39	Keshav Goel	1214-20-403-017	B.Com IIP	209/400	CA Foundation
40	Akash Singh	1214-20-403-002	B.Com IIP	150/200	CS Executive
41	Meghana	1214-21-403-013	B.Com IP	244/400	CA Foundation
42	Prachi Rathi	1214-21-403-017	B.Com IP	137/200	CSEET
43	Riya Solanki	1214-21-403-020	B.Com IP	128/200	CSEET
44	Omkar Manmadkar	1214-21-403-015	B.Com IP	257/400	CA Foundation
45	M Nikhilesh Naidu	1214-21-403-007	B.Com IP	114/400	CA Foundation
46	Riteeka Ioya	1214-21-403-019	B.Com IP	123/200	CSEET
47	B. Yeshwanth Kumar	1214-19-403-007	B.Com IIIP	410/800	CMA Intermediate
48	P. Rithika kumari	1214-19-403-025	B. Com IIIP	406/800	CS Executive
49	R Niranjan Naik	1214-19-403-028	B. Com IIIP	457/800	CMA Intermediate
50	Sri Manasa Sekuru	1214-19-403-036	B.Com IIIP	227/400	CS Executive-Module2
51	Pratham Sharma	1214-20-403-041	B.Com IIP	228/400	CA Foundation
52	Eshika Gupta	1214-19-407-009	B.Com IIIP	218/400	CS - Executive Module -1
53	Kashish Tekchandani	1214-19-407-019	B.Com IIIP	484/800	CS- Executive Both Modules
54	Kanishka Choubey	1214-21-407-019	B.Com IH	140/200	CSEET
55	Jasim Kokab Mohammed	1214-19-403-016	B.Com IIIP	286/400 191/400	CMA Foundation CA Inter
56	Virat Agarwal	1214-21-403-028	B.Com IP	203/400	CA Foundation
57	Nikhil Asthana	1214-20-409-021	B.Com II IFA	151/200	Typewriting English Lower Organised by State Board of Technical Education & Training, Hyderabad.



Habeeb Misbha Ul Haq
(ACCA AFFILIATE)



Datla Sai Karan
(ACCA Rank Holder,
Secured 1st rank in
India and 9th rank
Worldwide with 85
marks in F9 - Financial
Management)

Students Achievements at Inter Collegiate Fests /Cultural/ Sports Competitions

S.No	Date	Name of the Competition	Name of the Event & Institution hosting the Programme	Prize	Names of the Winners	Class
1	17th Sept 2021	Memory Game	OORJA 21 organised by Institute of Public Enterprise, Hyderabad	I [Cash Prize Rs.500]	Mohammed Kabir Ahmed	B.Com II P
				II [CashPrize Rs.300]	Syeda Fareeha	B.Com II IT
				Participation	Jacob Augustine	B.Com II C
					Aashrita Reddy	B.Com II H
					Prathik Baji	B.Com II H
					Rahul Gaur	B.Com II P
					Jameel Alamoudi	B.Com II P
2		Singing		II [Cash Prize Rs. 1500]	Prathik Baji	B.Com II H
3		AD MAD		II [Cash Prize Rs.800]	Jacob Augustine	B.Com II C
				III [Cash Prize Rs.500]	Mohammed Kabir Ahmed	B.Com II P
				Participation	Rahul Gaur	B.Com II P
					Jameel Alamoudi	B.Com II P
					Prathik Baji	B.Com II H
Aashrita Reddy		B.Com II H				
4	Tug of War	Participation	Mohammed Kabir Ahmed	B.Com II P		
			Rahul Gaur	B.Com II P		
			Jameel Alamoudi	B.Com II P		
			Jacob Augustine	B.Com II C		
5	19th to 21st Nov2021	6th All India Open Karate Championship	Chief Minister Cup 2021, organized by Continental Shotokan Karate Do India held at Dr. B.R. Ambedkar Indoor Stadium, Karimnagar	II	Bathi Srinay	B.Com II A
6	11th Dec2021	Carol Singing	United Carol Singing, Little Flower High School, Abids, Hyderabad. [Total 14 Participants from B.Com]	Runners	Erica Lauren Lazarus	B.Com III IF&A
					Einstein Arther Paul	B.Com III P
					Elvin Benedict	B.Com II A
					Sophia Varghese	B.Com III H
					Elizabeth Queen	BA II JPE
					Sanjana Sohanlal	B.Com III C
					Ashish V. Nathan	B.Sc III MEC's
					K. Manasa Nair	B.Com I C
					Fathima Christina Pinto	B.Com II B
					K.MaryAmulya	B.Com I D
					Demis Eric	B.Com II IT
					Nikhil Anthony	B.Com II C
					Noel K Johny	B.Com III H
					Maelona Jessica	BA III JPE
					Akanksha Beatrix Domingo	BBA I IT
					Sanjana Valentina Reeves	BBA I IT

					Diana Maria Royal	B.Com I D
					Samuel Philip Johnson	B.Com I H
					John Wesly	BBA III E
					Samuel Kalwala	B.Com III B
7	18th Dec2021	Carol Singing	United Christmas Celebrations 2021, YMCA, Secunderabad [Total 14 Participants from B.Com]	Runners	Erica Lauren Lazarus	B.Com III IF&A
					Einstein Arther Paul	B.Com III P
					Elvin Benedict	B.Com II A
					Sophia Varghese	B.Com III H
					Elizabeth Queen	BA II JPE
					Sanjana Sohanlal	B.Com III C
					Ashish V. Nathan	B.Sc III MEC's
					K. Manasa Nair	B.Com I C
					Fathima Christina Pinto	B.Com II B
					K.MaryAmulya	B.Com I D
					Demis Eric	B.Com II IT
					Nikhil Anthony	B.Com II C
					Noel K Johnny	B.Com III H
					Maelona Jessica	BA III JPE
					Akanksha Beatrix Domingo	BBA I IT
					Sanjana Valentina Reeves	BBA I IT
					Diana Maria Royal	B.Com I D
					Samuel Philip Johnson	B.Com I H
					John Wesly	BBA III E
					Samuel Kalwala	B.Com III B
8	19th Dec2021	Carol Singing	Carol Singing, St. Teresa's Church [Total 14 Participants from B.Com]	Winners	Erica Lauren Lazarus	B.Com III IF&A
					Einstein Arther Paul	B.Com III P
					Elvin Benedict	B.Com II A
					Sophia Varghese	B.Com III H
					Elizabeth Queen	BA II JPE
					SanjanaSohanlal	B.Com III C
					Ashish V. Nathan	B.Sc III MEC's
					K. Manasa Nair	B.Com I C
					Fathima Christina Pinto	B.Com II B
					K.MaryAmulya	B.Com I D
					Demis Eric	B.Com II IT
					Nikhil Anthony	B.Com II C
					Noel K Johnny	B.Com III H
					Maelona Jessica	BA III JPE
					Akanksha Beatrix Domingo	BBA I IT
					Sanjana Valentina Reeves	BBA I IT
					Diana Maria Royal	B.Com I D
					Samuel Philip Johnson	B.Com I H
					John Wesly	BBA III E
					Samuel Kalwala	B.Com III B

9	21st Dec 2022	800 m Running	Athletics Championship organised by Hyderabad District Athletic Association at Artillery Stadium, Hyderabad	III	Marnar Akash Vitthal	B.Com III B
10	22nd Dec 2021	Carol Singing	"Regalo Di Natale"- Inter Collegiate Christmas Fest, St Francis College for Women, Begumpet, Hyderabad[Total 14 Participants from B.Com.]	Runners	Erica Lauren Lazarus	B.Com III IF&A
					Einstein Arther Paul	B.Com III P
					Elvin Benedict	B.Com II A
					Sophia Varghese	B.Com III H
					Elizabeth Queen	BA II JPE
					Sanjana Sohanlal	B.Com III C
					Ashish V. Nathan	B.Sc III MEC's
					K. Manasa Nair	B.Com I C
					Fathima Christina	B.Com II B
					K.MaryAmulya	B.Com I D
					Demis Eric	B.Com II IT
					Nikhil Anthony	B.Com II C
					Noel K Johny	B.Com III H
					Maelona Jessica	BA III JPE
					Akanksha Beatrix Domingo	BBA I IT
					Sanjana Valentina Reeves	BBA I IT
					Diana Maria Royal	B.Com I D
					Samuel Philip Johnson	B.Com I H
					John Wesly	BBA III E
					Samuel Kalwala	B.Com III B
11	19th Feb 2022	Group Song (Western)	Inter Collegiate Cultural Competitions, Osmania University, Hyderabad	Winners	Einstein Arther Paul	B.Com III P
					Elvin Benedict	B.Com II A
					Karan Nunnaguppala	BA II MCJ
					Sophia Varghese	B.Com III H
					Paluchuri John	B.Com II C
					S.Samuel Joseph	B.Com III D
					Aman Joshua	B.Com II B
12	19th Feb 2022	Group Song (Indian)	Inter Collegiate Cultural Competitions, Osmania University, Hyderabad	Winners	Elizabeth Queen	BA II JPE
					Chandana Charchita	BA I MCJ
					Sanjana Sohanlal	B.Com III C
					Vinita Mary Joseph	B.Com IA
					Samuel Suresh	BA II MCJ
					Ashish V. Nathan	B.Sc III MEC's
					N.Prashanth Kumar	B.Com III IT
					K.Manasa Nair	B.Com I C
13	6th April 2022	Feel the Rhythm (Solo Dance)	BEMUS 2k22, Inter Collegiate National Commerce Fest organized by Department of Commerce, Andhra Loyola College, Vijayawada	Participation	Rishika Singh Thakur	B.Com II H

14		Feel the Rhythm (Group Dance)		Participation	Harshita Vasant	B.Com II A
					Dolly Sadnani	B.Com I B
					Vidhatri	B.Com II IT
					Jhanvi Goswami	B.Com II IFA
15		Mr. Genuis (Case Study)		I	Rishika Singh Thakur	B.Com II H
					Abrar Navaid	B.Com II IFA
16		Bid to Buy		I	Ali Zaidi	B.Com II A
					Vinay Kumar	B.Com II IFA
					Pranay Garg	B.Com II IFA
					Nikhil Asthana	B.Com II IFA
17		Bizmart [Product launch]		II	Harsh Rai	B.Com II H
					Vanshika Marda	B.Com II IFA
					Adnan Wajid Hazari	B.Com II IFA
					Jhanvi Goswami	B.Com II IFA
18		Quiz		I	Vidhatri	B.Com II IT
					Sree Keerthi	B.Com II IFA
					Abrar Navaid	B.Com II IFA
					Vanshika Marda	B.Com II IFA
19	7th April 2022	Catch me If you Can [Treasure Hunt]		Participation	Adnan Wajid Hazari	B.Com II IFA
					Jhanvi Goswami	B.Com II IFA
					Anil Chouhan	B.Com II C
					ArunTeja	B.Com II IFA
20		Ms. Bemus		I	Harsh Rai	B.Com II H
					Harshita Vasant	B.Com II A
					Vidhatri	B.Com II IT
					Dolly Sadnani	B.Com I B
21		Mr. Bemus		Participation	Ali Zaidi	B.Com II A
					Jacob Augustine	B.Com II C
					Shruthi P	B.Com II IT
					Akansha Kanna	B.Com II IT
22		PLEAN-GNO (Business Plan)		I	Ali Zaidi	B.Com II A
					Dolly Sadnani	B.Com I B
23	6th & 7th April 2022	Overall Championship Award		Overall Championship Award [20 Participants]	Ali Zaidi	B.Com II A
					Harshita Vasant	B.Com II A
					Dolly Sadnani	B.Com I B
					Anil Chouhan	B.Com II C
					Vidhatri	B.Com II IT
					Shruthi P	B.Com II IT
					Akansha Kanna	B.Com II IT
					Rishika SinghThakur	B.Com II H
					Harsh Rai	B.Com II H
					Pavan Kumar	B.Com III H
					Vinay Kumar	B.Com II IFA

					Pranay Garg	B.Com II IFA
					Nikhil Asthana	B.Com II IFA
					Sree Keerthi	B.Com II IFA
					Abrar Navaid	B.Com II IFA
					Vanshika Marda	B.Com II IFA
					Adnan Wajid Hazari	B.Com II IFA
					Jhanvi Goswami	B.Com II IFA
					ArunTeja	B.Com II IFA
					Jacob Augustine	B.Com II C
24	22nd April,2022	Traithlon	COMMERA 2022, Inter Collegiate National Fest organized by Association of Commerce Enthusiasts (ACE), Department of Commerce, St.Josephs Degree & PG College, Hyderabad	I [Cash Prize Rs. 5000]	Zobiya Fatima Hassan	B.Com I IFA
25		Biathlon		II [Cash Prize Rs. 2000]	Chavi Khemani	B.Com III IFA
26		Trade Station		I [Cash Prize Rs. 5000]	Raman Marda	B.Com III IFA
27		Ace the Case		II [Cash Prize Rs. 3000]	Masarrath Azam & Mohammed Hussain	B.Com I IT
28		Memeora		I [Cash Prize Rs. 3000]	Mohammad Razaullah	B.Com II C
	II [Cash Prize Rs. 2000]			Mohammad Mateen Rahil	B.Com II C	
	III [Cash Prize Rs. 1000]			Syeda Noorul Zain	B.Com I H	
29	Rural La Carte	I [Cash Prize Rs. 5000]		Syeda Noor Ul Zain	B.Com I H	
30	23rd April,2022	Quiz – O – Mania		III [Cash Prize Rs. 2000]	Avantika Pandey	B.Com II H
				I [Cash Prize Rs. 5000]	Abrar Navaid	B.Com II IFA
				II [Cash Prize Rs. 3000]	Roohi Yasmeen	B.Com II H
31	Treasure Hunt	II [Cash Prize Rs. 2000]		Nomula Tilaksri	B.Com II C	
		III [Cash Prize Rs. 1000]		Jacob Augustine	B.Com II C	
32	22nd & 23rd April 2022	Overall Championship Award		Overall Championship Award	B.Com Students of St. Josephs Degree & PG College	B.Com I, II & III year
33	16th to 22nd March2022	National Integration Camp (NSS)	National Integration Camp organised by Department of Youth Empowerment & Sports, Govt. of Karnataka, NSS Regional Directorate, Bengaluru, Rajiv Gandhi & University of Health Sciences, Karnataka at Sri Sri College of Ayurvedic Science & Research, Bengaluru	I (Over all Best Performance University – Represented Osmania & JNTU, Telangana)	Sanjana Sohanlal	B.Com III C
					B. Venkata Sai Teja	B.Com III IT

34	7th Dec 2021	Table Tennis Tournament	UTT National Ranking Table Tennis Tournament organised by Uttarakhand Table Tennis Association, Dehradun	Participated	Vrishin Bavanaka	B.Com III B
35	5th Jan 2022		South Zone Inter University Table Tennis Tournament organised by Reva University, Bengaluru	III		
36	15th March 2022		All India Inter Zonal Table Tennis Championship organised by Chandigarh University, Chandigarh	Participated		
37	18th April 2022		83rd Senior National Table Tennis Championship, Meghalaya Table Tennis Association, Shillong	Participated		
38	29th April 2022		Khelo India University Games organised by Jain University, Bengaluru	Participated		
39	13th May 2022	Battle of Bands	Vidya Jyothi Institute of Technology, Hyderabad	II [Cash Prize Rs.2000]	Palachuri John	B.Com II C
					Aman Joshua	B.Com II B
					Chandana Charchita	BA I MCJ
					Samuel Suresh	BA II MCJ
					N.Prashant Kumar	B.Com III IT
					K.Manasa Nair	B.Com I C



Winners at OORJA 21 organised by IPE



Bathi Srinay, Karate Champion 2nd Prize



Carol Singing-Winners, St. Theresa Church



Carol Singing-Runners, St. Francis College



Carol Singing-Runners, United Christmas Celebration



Carol Singing-Runners, Little Flower School



Group Song (Indian) – Winners



Group Song (Western) – Winners



Overall Championship Award at BEMUS 2022



National level Fest-Andhra Loyola College



Overall Championship Award at COMMERA22



National level Fest at St. Joseph's College



Vrishin Bavanaka, Table Tennis Champion



Sanjana Sohanlal & B. Venkata Sai Teja – I Prize at National Intergration Camp (NSS)



Marnar Akash Vitthal–Athletics Champion



Battle of Bands – II Prize



OUTSTANDING FACULTY ACHIEVEMENTS

Dr. Sumitra Pujari as Principal Director and Dr. Y. Geethanjali as Co-Director were awarded with Major Research Project by Indian Council of Social Science Research (ICSSR) titled "A study on awareness and implications of Make in India program on Weavers of Telangana State with special reference to Gadwal, Pochampalli and Narayanpet Handlooms" in March 2022 and are sanctioned a grant of Rs. 5,50,000/-.

PLACEMENTS RECORD

S.No.	Dates of Placement Drive	Name of the Company	No. of Students Placed	CTC (Rs. Per Annum)
1	16 th & 20 th September 2021	Deloitte Audit	11	5.50 Lakhs
2	10 th & 26 th October 2021	J.P Morgan Chase & Co	05	5.25 Lakhs + 50000 Sign on Bonus
3	19 th October 2021	Sutherland Global Services Inc	16 (4 for Voice Process & 12 for Non Voice Process)	2.50 Lakhs
4	26 th , 27 th & 29 th October 2021	Deloitte Tax	06	3,82,500
5	8 th , 13 th & 20 th November 2021	WeMakeScholars (Financial Officer)	01	3.60 Lakhs
6	30 th November 2021	Nine Advisory Private Limited	Nil	Nil
7	17 th , 19 th & 22 nd December 2021	Accenture	Nil	Nil
8	18 th & 23 rd December 2021	ADP	02	3 Lakhs
9	31 st December 2021 & 4 th Jan 2022	BYJU'S (Business Development Trainee)	Nil	Nil
10	21 st & 25 th January 2022	CSS Corp	09	2.20 Lakhs
11	25 th & 31 st January 2022	Berkadia Services India Pvt.Ltd	08	3.50 Lakhs to 4.17 Lakhs
12	1 st , 2 nd & 7 th February 2022	CommLab India	03	3.80 Lakhs
13	2 nd February 2022	Golden Hills Capital	Nil	Nil
14	7 th February 2022	WeMakeScholars (Profiling Officer)	08	2.60 Lakhs
15	11 th March 2022	Regalix Inc	Nil	Nil
16	17 th March 2022	ICICI Prudential	02	2.45 Lakhs
17	22 nd March 2022	Paytm	02	4 Lakhs
18	4 th April 2022	Kantar	01	3.40 Lakhs
19	13 th April 2022	Darwinbox	03	4 Lakhs
20	19 th April 2022	IKEA	01	3 Lakhs
21	25 th April 2022	Sresta	Nil	Nil
22	11 th and 12 th May & 1 st June 2022	Skill Vertex	04	6 Lakhs
23	26 th May, 3 rd & 10 th June 2022	Deloitte USI	01	3.25 Lakhs
24	December 2021	Broadridge	Results Awaited	
25	January 2022	Wipro	Results Awaited	
26	March 2022	D.E Shaw	Results Awaited	
27	May 2022	Amazon	Results Awaited	
28	May 2022	Federal Bank	Results Awaited	
29	May 2022	HDB Financial Services Limited	Results Awaited	

OUR STUDENTS PLACED IN DELOITTE AUDIT WITH PAY PACKAGE 5.5 LPA

Hearty Congratulations

Fr. Dr. D. SUNDER REDDY
PRINCIPAL

ALI SARWAR
B.Com. IFA

AMULYA VADAKKIVITIL
B.Com. Professional

CHAVI KHEMANI
Bcom IFA

DISHA BANGUR
Bcom IFA

GAURAV BOHRA
Bcom IFA

HABEEB MISBHA ULHAQ
Bcom IFA

HIBA SYEDA
B.Com. IFA

KHADEJA KHAN
B.Com. IFA

MITHALI ASAWA
B.Com. Computers

SHOAIB AKHTAR
B.Com. Honors

SONALI BHAMBWANI
Bcom IFA

www.josephspgcollege.ac.in

ST. JOSEPH'S CAREER DEVELOPMENT CELL

INTERNSHIP RECORD

S.No	Date of Drive	Name of the Company	No. of Students Selected
1	25th November 2021	Voice 4 Girls	8
2	27th December 2021 & 3rd, 5th to 8th January 2022	Dupont	7
3	6th April 2022	Voice 4 Girls	1
4	12th April 2022	Medplus	7
5	13th April 2022	Attal Plastics	2
6	Other Internships during 2021-2022	NeoDocto	3
		iSchoolConnect	1
		HOPE-Hope of people every where	1
		BlackBuck Group	1
		Synchrony International Services Pvt. Ltd	1



SOPHOMORE'S STORIES

An article writing competition was conducted in November 2021 witnessing the students of all streams from I, II & III year B.Com, BA, BBA and B.SC participating in the competition. Alongside immense illuminating radiance, sheen and competence the students expressed their authentic thoughts and inner creativity to frame and exhibit their ideas in various artistic way. The aforementioned event was a compelling hit considering the fact that the selected 20 articles are published in the newsletter eventually. 3 Winners were awarded with Prizes on Winners Day held on 24th May 2022 in Chapel Hall from 2.00 pm to 4.00 pm. The Judges for the Competition were (i). Mrs. Shanti Kiran, Assistant Professor, Department of Commerce, (ii). Miss. M. Debora, Convenor, Joseph's Herald & Assistant Professor, Department of Commerce.

ARTICLES BY EDITORIAL TEAM

"FOOD: Waste Not and Want No" - (I Prize)

It ought to be that food crisis refers to an extreme and general scarcity of food, especially within a large area geographically. Bringing across a major point of STARVATION. When one hears of such a word it brings trembles, fear, shivers down the spine and floods images of such a pathetic condition where all you think is seeping into the black hole.

Recently such a situation was seen in North Korea. The Kim Jong-un led North Korea claims of not having a single case of Covid-19, but the with a food crisis the country is facing has the world worried by all means. The supreme leader of North Korea, Kim Jong Un, has asked the people of North Korea to eat less till 2025, citing the food shortage in the nation. Since the advent of the pandemic, North Korea closed its national boundaries for the supplies of goods from China. Officials are christening the foreseen period of famine as 'Arduous March,' a term that finds its roots in the famine that hit North Korea after the fall of the Soviet Union, taking as many as 3 million lives.

Hunger so bad called starvation, malnutrition, undernourishment, or poverty. To make an impact on the issue of hunger today, it stands important to consider the current issue and the positive effects of donating to a strong organization. Of all the children in the world, hunger remains the leading cause of death. An estimated 6,200 children die from hunger or hunger-related causes each day. With the world population being 6.7 billion people,

and the Earth producing more than enough food for this amount of people, why is it that there are hungry, malnourished people all around the globe? World hunger has been a constant problem throughout the ages. It is a problem that should be able to be solved easily.



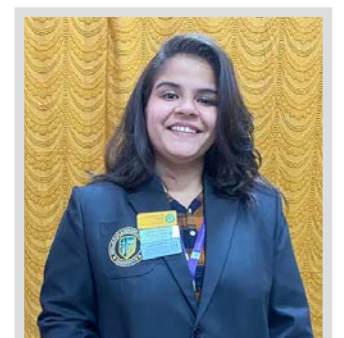
Erica Lauren Lazarus
B.Com III IFA

Food wastage is a growing global crisis that is affecting the physical health of the earth and the population inhabiting the entire planet. Rich countries throw away food either because of rejection or because of household wastes. On the other hand, developing countries lose their food because they do not have the equipment and resources for improving their crops and preserving its freshness. Time for us to reflect on events like, are food waste videos worse than any other dumb thing that people do on the internet? That depends on who you ask and how you feel about the sight of someone unnecessarily throwing away food. But whether you view it as a categorically Bad Thing or something more neutral, the intentional food waste trend, like most social media trends, will likely and hopefully be short-lived. Pathetic to be a part of such an era where we get to view horrible scenes like this thus making an urge to "FOOD: Waste not and want no".

Entrepreneurship

"All our dreams can come true, if we have the courage to pursue them."

Entrepreneurs are the ones who dream for it and have the courage to pursue them. Entrepreneurship is the initiative taken by an entrepreneur, where he innovates his ideas and bring them into actions. Entrepreneurship is the process of starting a business or an organization, for profit or social service. An entrepreneur is the one who develops a business model, gathers the factors of production and human capital to start a new venture and is the one responsible for its success or failure. For an entrepreneur to ensure his/her enterprise is a success, he/she has to be an innovator who has a game changing idea and must be confident to invest his/her time in ideas and concepts which they feel would generate best returns for their capital. In this developing era, India is



DeekshaSinghani
B.com II Professional

in need of advanced technologies, services etc. which can be bought by an entrepreneur and contribute to the growth of economy. If they are successful, their innovations may improve living standards and create wealth and provide job opportunities and hence, they contribute to the growth of the economy. It implies a commitment to expand and grow which also one of the major determinants of industrial development. They are the people who are responsible for the existence of new business enterprise

Recent Developments in Commerce

The advancement in technology has made itself felt in all aspects of our lives and commerce isn't an exception to that. The definition of commerce as it used to be a decade ago is not entirely relevant in today's context. Practices of trade, social culture, the operation of technological processes and international dealings have seen dramatic alterations. We see new developments in all branches of commerce on a daily basis, which holds the potential to change our perception of the economic world in ways beyond our imagination.

The most important development which has facilitated this immense growth is the digitization of all industries. The business activities which took days or even months at times can now be done in a matter of seconds. Transfer of money has become highly efficient, and this has had a great impact on ease of performing business. This has enabled countless innovations and inventions in the world of commerce which had been rather stagnant and nonchalant for quite some time in the past. Social Media has helped businesses leap beyond their respective countries and easier currency exchange services and shipping have made international

business very convenient, thus helping businesses gain a global consumer base. Because of the exceedingly high usage of social media, businesses advertise their products and services through it giving it a broader and targeted audience for its products through this, brands and businesses have greater exposure and so do the consumers. It has also facilitated many small businesses to perform a majority of their business over various platforms such as Instagram, Face book and WhatsApp.

Greater importance is being given to consumer experience and not just to company vision. There has been a shift in perception of business houses to base their products and services on the convenience and the liking of the consumer than to fulfill a set agenda. Brands have started to pay a great deal of attention to the various 'touch points' where the consumer interacts with the organization and try to optimize their experience in every which way possible, not leaving even the subtlest of chances to make an impact. This has made the competition very fierce, and companies are constantly coming up with newer strategies and ideas to enhance the consumer experience. This includes packaging, product quality, customer service and after sales benefits to name a few.

This is just the beginning of an ever-evolving era of development and progress. The introduction of AI (Artificial Intelligence) will take us to a completely different dimension of conducting business. Moreover, crypto currency and block chain management have not reached a mature state yet. Once they reach a more advanced and safer stage, the usage of money and currency will change drastically making banks and banking companies nearly obsolete. AR and VR business concepts are underway as well, which will completely change the way we go for shopping. We would be able to experience the stores and showrooms in the comfort of our homes without having to travel. This is just the tip of the iceberg; we are at the cusp of a technological boom that will completely alter the way we look at commerce and the world alike.



Drishya Mathur
B.Com III Honors



A. Madhuri
B.Com III Computers, C-section

Management

The art of getting things done through the efforts of other people is Management". Management is a purposive activity. It is something that directs group efforts towards the attainment of certain pre-determined goals. It is the process of working with and through others to effectively achieve the goals of the organization, by efficiently using limited resources in the changing world. It arranges the factors of production, assembles and organizes the resources, integrates the resources in effective manner to achieve goals. Of course, these goals may vary from one enterprise to another. Management utilizes all the physical & human resources productively. This leads to efficacy in management. Management provides maximum utilization of scarce resources by selecting its best possible alternate in industry from out of various uses. It gets maximum results through

minimum input by proper planning and by using minimum input & getting maximum output. Management uses physical, human and financial resources in such a manner which results in best combination. This helps in cost reduction. It enables the organization to survive in changing environment. It keeps in touch with the changing environment. Efficient management leads to better economical production which helps in turn to increase the welfare of people.

Management is basically concerned with thinking & utilizing human, material & financial resources in such a manner that would result in best combination. This combination results in reduction of various costs. Management ensures smooth and coordinated functioning of the enterprise. This in turn helps in providing maximum benefits to the employee in the shape of good working condition, suitable wage system, incentive plans on the one hand and higher profits to the employer on the other hand. Through proper utilization of various factors of production, their efficiency can be increased to a great extent which can be obtained by reducing spoilage, wastages and breakage of all kinds, this in turn leads to saving of time, effort and money which is essential for the growth & prosperity of the enterprise. Management is to plan, organizing, staffing, controlling, directing. According to the organization needs and goals. They will direct the employees to common goals of every employee so, that they can work efficiently towards the organization.

Non-Financial Reporting

Corporate disclosure can be defined as the communication of information by people inside the public firms towards people outside. The main aim of corporate disclosure is "to communicate firm performance and governance to outside investors". It reveals both positive and negative news, data, and operational details that impact its business.

Reporting is a part of the life of companies, an essential business management tool. In a free market system, in order to make rational and informed decisions, the organizations must provide information as per stakeholders need. Annual reports are used by the companies in order to communicate information to stakeholders. These reports contain information specified by the relevant company's legislation, most often based on financial information which cannot provide sufficient information to potential investors in order to make a correct investment decision. Why is it not sufficient for investors when a corporate discloses all its numbers right for the world to see? Because its NUMBERS!

Disclosures since the start of the corporate world has been about financial reporting because what could be more true than actual figures. Numbers give a sense of accuracy to investors and this becomes even more reliable when an auditor authenticates it. But to what extent is such financial information relevant? Understanding of financial requires a high degree of knowledge which might not be available with all. For an ordinary person, he would just limit his inspection to the profits of the organization and his dividend share. Here's where the non-financial reporting takes its position. With increased awareness of the corporate scams, corporate investing, corporate social responsibilities, corporate governance, environmental impacts; reporting limited to financial information alone is unacceptable by investors.

What exactly is non-financial reporting after all? It's the disclosure of a company's environmental, social and human rights information, also known as Environmental, Social and Governance information (ESG). Non-financial reporting can improve risk management, social, environmental and financial performance and competitiveness. It brings the transparency that investors, stakeholders and shareholders

are increasingly demanding, and reinforces the responsible behavior of business. Call it the new currency of investment. Consciousness about Environment, Social and Governance (ESG) factors in running companies has been rising steadily. Growing inequalities, need for social justice, better disclosure requirements and extreme weather conditions playing out around us have all led to a call for action in more ways than one. It has also catalyzed investments into companies that pay special attention to environmental, social and governance issues. Issues such as climate change, carbon emissions and deforestation have detrimental implications to the whole planet. Hence, to tackle these issues, there is an urgent need to generate social change, political action and financial support. To drive the overall ESG agenda, regulators have been nudging companies towards better disclosures and reporting and use a sustainable approach. The role corporates play in making Sustainable Development Goals (SDGs) happen is becoming more prominent. Indeed, they are catalysts to achieve the SDG goals. Corporates have a social responsibility towards the SDGs. They can align their corporate responsibility agenda with the SDG goals to position themselves as key players on the road to a sustainable future.

In conclusion, the role of corporates is evolving with time. Financial data limits the performance of the company to only numbers. Non-financial reporting or ESG add a lot more performance value and insight to a company's performance standards and with its role in society it makes a contribution towards a sustainable future. It's not anymore profits, rather it is People, Planet and Profits.



Jatin Agarwal
B.Com II Professionals

Precise management primes to an expedient lifestyle

Management refers to an administration of an organization, be it a business or a government body. It is called a social process since the efforts of human beings have to be directed, coordinated, and regulated by management. The management of individuals directly as well as indirectly influences the regime of diverse personalities. The positive comportment of management leads to a greater scope of success amongst the lives, both professionally and personally.

We as a society and diverse beings, are entitled to function and flourish in the basic aspects of lifespan as in work, study, consumption, etc. Accordingly, it is essential to signify the need for precise management as it leads to triumph in the existence period of an individual. Furthermore, the study of behavioral management theory, studies how the attitudes and actions of a company's workforce can directly influence its prosperity.

According to James Clear, in the atomic habits, "the cardinal rule of behavior Change: what is rewarded is repeated, what is punished is avoided." We learn what we do in the future based on what we were rewarded for doing in the past. Positive habits cultivate good habits and good behaviour.

In today's corporate world, the employee-manager relationship has grown to a significant level. It is an essential indicator of the success of the firm as well as success in the life of the employee. Managers have various ways that could have a great impact on the performance of an employee through modelling their behavior, recognition of their atomic achievements, bestowing productive feedbacks will lead to a positive and productive employee-manager relationship as such. Furthermore, through these aforementioned ways, the constructive process towards an individual's success takes form in the day-to-day living atmosphere of employees. The transformation from motivation towards productivity in the environment around us comes into the picture. The benefit of the firm also depends upon the right communication between manager and employee. The proper relation will pave the path to loyalty and increase determination towards the company's goals rather than individual goals. Hence, it is primal to inculcate the employees of what is required for the benefit of the firm and individuals by managers.

Digital Age's Fraud and Scams

In today's age, where internet is the most widely used human tech, fraud and scams have followed along. There are plenty of warning signs of fraud, but it's easier for fraudsters to get away with their crimes by targeting victims who lack awareness. If something doesn't feel right, trust your gut, and don't proceed. Even with so advanced technology, we still have to worry about theft and scams. To avoid frauds, spams and scams in the digital arena follow the steps mentioned.

Update Your Password:

The Internet begun with innocent intentions but with a spread of fraudsters, scammers, spam-spewing robots, and cyber-villains trying to scam you out of your money. Make sure you take measures to protect yourself; update your passwords regularly.

Don't Open Emails from Unknown Sources

The major services like Gmail have integrated spam filters that avert fraud emails from reaching your inbox. If you're still cautious of unknown email senders try setting up a personal spam filter. Use Anonymizer Websites: Plenty of services online anonymize your activity by hiding information from hackers and scammers, which is why it's smart to use them if you're planning on using public Wi-Fi connections or signing up for new services.

Back-Up Your Data

A computer virus could erase all of your data in an instant.



Gadre Akshitha Rani
B.Com II Honors

In order to protect yourself from digital fraud, back up all of your files onto physical storage devices that aren't attached to your computer like external hard drives. You'll be glad you did when disaster strikes.

• Only Enter Personal Info on Trusted Sites

While shopping online can be convenient, it's important to practice caution when entering your personal information. Make sure you only enter personal information on trusted sites with strong security measures.

• Regularly check your credit statement

Identity theft is a common reason for unauthorized account activity. Report any instances of fraud, scams, or other illegal activity promptly to your bank or Credit Card Company or follow up with your local law agency.



Shruthi P
B.Com II IT

Current Affairs

Current affairs are the mainstay of the UPSC exam for IAS aspirants. An IAS aspirant is expected to be well-versed with national current. The candidate should be aware of every incident which made it to the headlines and made an impact in the nation. Current affairs refer to political events and problems in society which are discussed in newspapers, and on television and radio. Its help in gaining knowledge about the happening of politically significant incidents and we as a citizen shall know what is happening across our country. It is equally important for candidates appearing for any government exams. If anyone is pursuing for a government job, then you should inculcate the habit of reading news on daily basis. It

could be through newspapers, news channels, news mobile applications, news flashes, any other viable source. Current affairs are an exhaustive topic. They could include anything and everything politically important for a nation. Subjects include history, geography, economy, environment and ecology, polity, science and technology etc. We should remain updated on current affairs that create headlines nationally as well as internationally. Current affairs are a type of broadcast journalism that analyzes and discusses recent News stories. This can include news that is still happening. Most of the discussion is on why, where and how a story has happened. A few examples of current affairs include Issues in News, Impacts in infrastructure and Real Estates, Ayodhya Verdict, The Governor's Role

in Hung Assembly, etc., current affairs magazine materials from various authentic sources to name few.

Sources: *The Hindu*, *Indian Express*, *Times of India*, *Hindustan Times*, *Press Information Bureau (PIB)*, *WHO*, *Wikipedia*, *India Today*, *BBC*, *AIR* etc.



Mohammed Kabir Ahmed
B.com II Professional

ARTICLES BY STUDENTS

Marketing; A Disgrace – (II Prize)

For starters, to define marketing, I could define it as having the illusion of experiencing a product or service or in even more simple terms it could be told as the sound of bell from an ice-cream van which increases our appetite for licking it. All these years marketing used various methods, channels and strategies to sell out the products and services of respected companies. Marketing, as industry itself will never shy away from marketing anything, from life insurance to condoms, marketing always ensures that its content reaches to the target audience and if had a chance relentlessly pursues its customers into buying their contents. Over the years marketing made some of negative impact over people's life and drove society to the edge of sanity

• Invading individual privacy

One of the key driving forces of a marketing firm in 21st century is data mining, every company dipped its 10 fingers into lives of potential customers by collecting and analyzing data, so that they could sell more chicken wings on Friday's. Through this data mining companies are aggressively pursuing their customers exploiting their purchasing power for their own benefits. What they are doing is just not unethical but also unfair the marketing firms ought to their limits and boundaries.

• Popular rising certain standards

This topic is hard to explain for me because I don't have facts and popular opinion supporting me, but still, I will try to explain this as much as possible. Over the years, through their ridiculous advertisements they have enrolled

this seemingly perfect looking models and celebrities in their ads to sell soaps with their smiles. I have grudge towards their skinny and fair looks it's their necessity but marketing firms constantly choosing them to advertise every normal things seems absurd. It subconsciously builds an exclusive perfect guy image on people minds that only few can achieve or able to maintain, if a fat boy who has been watching T.V for say 10 days there is a possibility that a numerous amount of insecurities can arise in him simple because of a ridiculous representation of normal human being.

• Lack of accountability

It is an irony that we use marketing as a tool to spread awareness among people but sometimes the marketing people are not completely aware of things that they selling. Maybe it's just their job to advertise products or services to widest range, but the thing they sell can have dramatic influence over people's life. They ought to be fully aware of things they are selling and should be responsible in the true depiction of products or services that they are associated with. They should be accountable and have to know the amount of societal impact that their ads have over people.



Enna Sujay Reddy
BBA III Business Analytics

The Narco Bootleg - (III Prize)

Drug trafficking is a major source of revenue for organized crime groups, many of whom are involved in other forms of serious crime such as firearms, modern slavery and immigration crime. Action against drug trafficking therefore has a much wider disruptive impact on organized criminal activity. Most forms of illegal drugs originate overseas and are trafficked into the various routes, including: a) Container shipping b) Yachts and small boats c) Light aircraft d) Vehicle traffic from continental Europe e) Airline passengers f) The post and fast parcels

Trafficking methods frequently rely on the recruitment of vulnerable people as mules - often at great risk to their lives and welfare. They can also rely on enlisting the help of employees at ports and borders; this corruption weakens the integrity of border security and increases the risk of other forms of trafficking, including firearms and organized immigration crime. Profits are high at all stages of drug trafficking, but particularly for those who can access the drugs in their source country. Criminals from the Balkans dominate the cocaine market.

There is significant, and often deadly, competition between rival organized crime groups at all stages of class 'A' drugs production and supply. There is also corruption at every stage of the drug supply chain, including through the use of corrupt port and airport officials.

Organized crime groups involved in drug trafficking are typically also involved in a range of criminal activity, and the profits from illegal drugs are used to fund other forms

of criminal operations, including buying illegal firearms and financing terrorism. Crime associated with drug trafficking is very often violent, with direct links to the criminal use of firearms and gang feud knife attacks, and traffickers frequently exploit young and vulnerable people. Cannabis gangs in particular are notorious for the trafficking and exploitation of children and other vulnerable people to carry out live-in work in dangerous cannabis factories.

Because drug trafficking funds and enables other forms of crime our investigations often provide crucial intelligence into associated criminal operations. It can also help us to identify and safeguard victims of crimes such as modern slavery and child sexual exploitation and abuse. Reducing demand is another critical factor in reducing the supply of illegal drugs. Many people see recreational drug use as a victimless crime. The reality is that the production of illegal drugs for western markets has a devastating impact on source countries in terms of violence, exploitation of vulnerable and indigenous people and environmental destruction.



Jason Pillai
BBA | Business Analytics

World Expo – Heralding a Globalized Future

Envision this – it's the year 1850 in Britain and Prince Albert, consort of Queen Victoria, is struck with a remarkable thought. What if nations across the world could convene peacefully and exhibit their innovations and discoveries for all to see? Soon enough, a custom-built structure known as the Crystal Palace was erected which went on to host 14,000 exhibitors from around the world. The first ever world exhibition titled 'The Great Exhibition of the Works of Industry of All Nations' was hosted by the UK in October 1851. In a time before the UN, the World Cup or the modern Olympics, it was astonishingly impressive to have successfully hosted such a reposeful yet competitive event that most importantly sought to encourage the exchange of ideas and inspire innovation. It accentuated the thriving health of the industrial sector, questions of modernity and man's capabilities.

Owing to the spectacular success of Britain's efforts, the concept of educating, promoting and exhibiting new ideas and products became extensively popularized and readily emulated across various nations. France, for instance, hosted 5 such exhibitions between 1855-1900. In fact, the widely marveled at and visited, Eiffel Tower was a by-

product of the exhibition of 1889. In 1928, 31 countries signed a convention relating to international exhibitions that provided the standard procedures for hosts and participating countries. The Bureau International des Expositions (BIE) was created to govern and implement the agreement. The dawn of a new era has broadened the scope of Expos to encompass wider perspectives, giving more than 190 countries an ideal avenue and an equal opportunity to showcase their revolutionary ideas. Modern day expos tend to focus on three main aspects – Man, nature and technology, while addressing global challenges through the lens of sustainability.

The ongoing Dubai Expo 2020 (1st October, 2021 – 31st March 2022), with the motto "Connecting Minds and Creating the Future", is the first ever to be held in the MEASA region. UAE has been a wonderful example of progress and advancement with cities and skyscrapers looming from a once barren desert. It is being hosted in a central place titled, Al Wasl, which has been divided into three large thematic districts, each representing Opportunity, Mobility and Sustainability respectively. The 192 participating countries each have their own pavilions according to the theme they have opted for. The world has finally come together, after a yearlong arduous fight

against an invisible enemy, to celebrate human brilliance and achievement. 34 World Expos later, each one as exhilarating, diverse and culturally immersive as the last, and each one a medium to imagine and reimagine a globalized and connected future, the world continues to gather every few years with the same spirit as was imagined by Prince Albert- connectivity, inclusion and innovation. The questions each expo dares us to ask are where will we go and what will the next adventure for our creative intellect be?



Zobiya Fatima
B. Com | IFA

The Ford's Exit

Why the Indian car market is a tough nut to crack for foreign companies? On 9th September 2021, the Ford announced that they will shut down its production factories and exit from the Indian market immediately. It joins the ever-growing list of foreign car companies who have exited from the Indian Market. This list includes famed companies like General Motors and Harley Davidson. Ford was one of many companies who set up their factories in India after its liberalization in 1991. It set up its first company in 1995 with a partnership with Mahindra and although this partnership did not last long and they separated in 1998. 2014-2017 was blooming period for Ford thanks to their new products like Aspire, Figo and Endeavour, but after this timeline Ford failed to modernize itself and decided to form partnerships. In 2019, they chose Mahindra again and this time too, things did not change and it turned out to be a disastrous tie-up. On December 31, 2020, Mahindra announced that they will pull out of the deal. It turned out to be the final nail in the coffin for Ford, who had no other option but to just exit from

the Indian market. Ford's failure had many reasons. Firstly Ford being an American company failed to match the requirements of Indians and produce cars compatible with Indian roads. Secondly, high taxes imposed by the government of India. As much as 28% tax was imposed on domestic sales of gasoline vehicles and the duties on imported vehicles ranged from 60% to 100%. This made foreign cars very costly for most of Indians and they chose not to buy from them. Elon Musk said in 2019 that import duties would make Tesla Inc vehicles unaffordable in India. Corruption and regular shake downs made life tougher for Ford to operating in India. Citing these reasons Ford decided to leave the Indian market, a place where it had already endured a loss of over \$2B in the last 10 years.

Ford plans to phase out its plants in India. A vehicle assembly plant in Sanad Gujarat will be shuttered by the fourth quarter of 2021 and another vehicle and engine manufacturing in Chennai, Tamil Nadu by the second quarter of 2022. Ford's decision to shut down manufacturing in India will impart nearly 45000-50000 jobs which includes vendors, factories,

dealerships etc. This decision would directly affect 4000 employees as well as hundreds of dealers. More than \$272 million has been invested in setting up dealerships that employ 40000 people, said President of Federation of Automobile Dealer Associations in India. Ford has assured its customers of continual aftermarket service and support. Ford has planned to deliver fully electric and hybrid vehicles including Mustang Mach-E. The Ford's exit should not be a surprise for anyone. They were just one of the many foreign car companies who tried but failed in India. The Government of India should try to lower the taxes and the companies need to work on producing vehicles which are compatible with the Indian environment and roads.



Malarouthu Gowtham
B.Com | Professional

Digital Minimalism: A Need of the Hour

It won't be a lie if I say most of people from gen-z are phone addicts. And I don't blame them since apps algorithm trick them to stick to their platform by giving them constant dopamine. But it is very essential to stop and take a moment to think. Remember "scrolling is new smoking". This makes Digital Minimalism a need. Digital minimalism is a concept which you focus your online time on few carefully selected activities that support the things you value. (By- Cal Newport). It mainly focuses on minimising the online presence and use that time instead on things which add value offline. Here is the guide to digital minimalism so that your time can be spent well, less online more offline.

•Screen time: Your Report card : Your phone screen time feature will tell you where you spend most of the time online. If you see the social media apps and apps which don't add value to your work take more time, then it is time to spend less on those. Reminders on this app will help to minimise the usage.

•**Digital Detox:** As you detox your body so does your digital space need a Detox. Digital Detox means getting away from online presence for a while and see the beauty outside. It encourages you to explore more outside and stay away from the constant comparison you do online. If there is work which has to be done online, schedule a particular time, e.g., checking mails at 7-8 AM, or watching an episode or two after dinner, etc will stop from excessive scrolling and get work done at the same time.

•**FOMO:** Most of people don't leave their online presence even for a while because of FOMO .FOMO refers to fear of missing out, people are afraid of missing out anything if they refrain themselves from the social media. Trust me nothing more of fun happens when you leave the platform, the trends which your fear of missing out will eventually fade away and doesn't even matter after a few days. Your offline presence matter because that is where you live, interact on personal level and see more fun things.

•**Step Out and Replace:** Do the things which you always wanted to do like going out for walk, going to a favourite place to have dinner, to go out with friends, read that book you always putting behind. Simply, put the mindless scrolling away and step out and replace it with things which makes your time valuable and fun offline.

Digital minimalism should be done step by step and at your own pace. step by step your reach destination. Trying to do everything perfect will eventually overwhelm you. Reducing at least 1 hour of mindless scrolling will be a big win for the day. Slowly you can increase this as you go along. You will feel less stress & live in present and be more productive.



S. Sushanth Rao
B.Com II IT

How A Two-Worded Strategy Can Revolutionize Any Business.

It's Monday morning and you are on your way to college scrolling through Instagram. You see a post that reads "Do you know how our scarf-cap can make your travelling easy?" and has a picture of a woman wearing it comfortably with the caption- "Protect yourself from pollution with our cotton scarf-caps." You notice all of this and are convinced to find a solution to a problem that this post has sub-consciously created in your mind and go ahead to almost place an order. This is a usual phenomenon for most of us but what we fail to notice is that these words and pictures form the basis of a targeted strategy called "Content Marketing". Take the case of the scarf-caps- they are the product, the picture- a visual that creates a need in you and the caption- raises another problem you usually face (pollution). All these factors steadily create an atmosphere that makes you want to find a solution for a problem that never existed.

That's the power of content marketing!One might say that it's like traditional marketing but there's a lot more planning and execution involved. This is because the consumers find what they want instead of someone else introducing it to them. Content needs to be strategized, created, managed and marketed!In today's world, you see the biggest and smallest of businesses investing in content marketing services because there are big time results! It's a cost-effective method to attract new leads and to build a consistent relationship with them. There's a lot of demand

for content creators for this very reason. Many influencers are hired for promotion of hotels, travel packages and what not!

With the boom of Search Engine Optimization (SEO) and growth of websites for branding, this strategy has evolved through the years. From reading content on basic websites like Orkut to reading tailor-made posts for the audience on social media, content marketing has come a long way!In fact, marketing trends suggest that in 2022 marketing leads will prioritize hiring content creators (32%), content marketing managers (25%), and content strategists (22%) more than any other roles due to high demand. This form of marketing has turned many companies into successful brands- Bewakoof, Dunzo, Cars24, Zerodha, and many more.What we interestingly need to note is that content marketing builds trust and trust can sell anything! The ability to reach people through stories, pictures and building a connection with the medium of emotions is what this is all about!To be a wizard in the field of marketing and branding, you must definitely have the option of contextually right words to fuel the trick of content marketing and create magical brands!



Ishwari Afzal Purkar
BA III JPE

5 Principles of Sales and Your Brain among them

I got a call one day from a cousin of mine, who had recently started investing in a startup company. Something had just happened and I was all ears. He says, and something that I should hear as a financial enthusiast, that he bought his first watch with the revenue he made off of his shares of the company. He proceeds to ask me "Would you like to be a partner in the company?" and my entrepreneur side of the brain screamed YES. But before I could pull the trigger I asked a few basic questions about the CEO, yearly performance of the company etc., which were met with vague, uncertain answers.I never invested in the company, nor do I bring the topic of investment with him anymore.The problem here was that he didn't understand the principles of sales nor did he ever take a lesson in psychology. A 'yes' is what drives sales, sales are what create cash flow. So if you want to someone to say a yes:

• Commitment:

Consistency is a powerful motive; it is important to recognize that in most circumstances consistency is valued and adaptive. Someone whose beliefs, words, and deeds don't match

• Reciprocation

The rule says that we should try to repay, in kind, what another person has provided us. The power of the reciprocity rule is such that by first doing us a favor, strange, disliked, or unwelcome others can enhance the chance that we will comply with one of their requests.

• Social Proofing

Where all think alike, no one thinks very much- Walter Lippmann

Usually, when a lot of people are doing something, it is

the right thing to do. This feature of the principle of social proof is simultaneously its major strength and its major weakness. Like the other weapons of influence, it provides a convenient shortcut for determining how to behave but, at the same time, makes one who uses the shortcut vulnerable to the attacks of profiteers who lie in wait along its path.

• Scarcity

Opportunities seem more valuable to us when their availability is limited. The idea of potential loss plays a large role in human decision making. In fact, people seem to be more motivated by the thought of losing something than by the thought of gaining something of equal value. As a rule, if it is rare or becoming rare, it is more valuable.

• Liking

As a rule, we most prefer to say yes to the requests of someone we know and like. Physical attractiveness: A halo effect occurs when one positive characteristic of a person dominates the way that person is viewed by others. Similarity: We like people who are similar to us. This fact seems to hold true whether the similarity is in the area of opinions, personality traits, background, or life-style.

Note that all of these principles require real-time practice, without that, it is a ring without a finger. But for now congratulate yourself for getting one step closer to understanding yourself and fellow humans.



Nidhi Jhaver
BA III JPE

Investing: What, Why, When and Where

After the Scam 1992(Web series) many of us got attracted to the stock markets. For once, we might've even thought that 'Apun ko bhi Harshad Mehta banna hai'.Well to start with, investing isn't like a '21 Din Me Paisa Double' Scheme but the power of compounding is experienced only after a lot of patience. And while reading this article you will realize why it is important to start investing ASAP.At this age most of us are doing some sort of side hustles, we are earning money through internships, freelancing, own business and what not. So why not set aside a little portion of money you earned in the form of investment? Of Course investing is not only about committing money but also about committing time and energy. The best way to invest at this age is to start a 'SIP - Systematic Investment Plan' what if I told you that by saving 1000/- a month and investing them for next 15 years with an expected return rate of 15% per annum (Average of Sensex returns) might give you returns

of approximately Rs 5 Lakh just by investing as little as 1.8 Lakh Rupees, that's the power of compounding. And this gets sweeter when you keep increasing the investment amount.

To start investing you need not be Warren Buffet, you need not know the complexity of markets even basic information is enough. If you are poor at Researching and allocating money, you can try investing in Mutual Funds and other options which are better than Mutual Funds like Small Case or Index Funds or ETFs.Small Case is a basket of stocks that reflects an idea, in other words it's a ready-made portfolio built by industry experts. Suppose you want to invest into EV because you know it's the future but you don't know what companies to invest in, you can invest in Electric Mobility Small Case which allocates your money into various EV related companies.

You can play safe by investing in Index or Exchange traded funds because they track the indices like Sensex and Nifty.

Is investing only limited to Stocks? NO!

Investing requires proper allocation of funds in assets and stock is not enough for that. Your investment should be diversified into various asset types such as Bonds, Gold, Crypto, Commodities, NFTs and Real estate. For stability of your portfolio money should be distributed in these asset classes as per your risk appetite. For example when the stock market is down, your portfolio might be stable because of gains in other assets like Bonds and Gold.

Now that you are convinced to invest but your dad who loves FDs and Savings Account isn't, the money you invest in Fixed Deposits or Saving Account Deposits is actually giving you negative returns. These Deposits provide a rate of interest just over the prevailing rate of inflation and which fail to beat inflation after the interest is taxed. So, Investing is safe if done properly, not based on hype and with proper research.



Abhishek Kabdi
BBA | Entrepreneurship

Recent Development In Commerce

•Contextual Advertising:

Contextual advertising is a form of targeted advertising for advertisements appearing on websites or other media, such as content displayed in mobile browsers. The advertisements themselves are selected and served by automated systems based on the context of what a user is looking at.

•Marketing Automation:

Marketing automation is all about using software to automate marketing activities. Many marketing departments automate repetitive tasks such as email marketing, social media posting, and even as campaigns—not just for the sake of efficiency, but so they can provide a more personalized experience for their customer.

•Mobile Commerce:

Mobile commerce, are also known as M-Commerce, involves using wireless handed devices like cell phones and tablets to conduct commercial transactions online, including the purchase, online banking, and paying bills.

•Artificial Intelligence:

Customer segment and identification of patterns based on customer's browsing history are massive challenge for ecommerce stores on terms of automation and store personalization.

•Enhanced Shipping Option: Shipping and logistics is one area that stagnated in the past years. Small improvements like free shipping did occur. But nothing extraordinary until 2013 when the idea of same-day delivery became mainstream.

•Voice Search Will Take Lead:

Ecommerce stores should start optimizing content for voice search. According to new guidelines by Google, content for voice search should include more textual content. This will allow them to appear in rich snippets and knowledge graphs.

•Snap and Shop: A new ecommerce trend of image shopping will emerge. User will point their camera towards

a product they see to order it from an online store. There are many photos' apps available like Cam Finder, and many more will popup this year.

•Chatbot as Personal Assistants

We are using Chatbot from a few years now. But because of the use of neural networks now, AI-powered Chatbot will again see a rise. AI-powered Chatbot helps increase the user engagement by providing relevant options to them. The growth will reach \$1.25 billion by 2025.

•Social Payments Make Shopping Seamless:

Another trend in ecommerce that is gradually rising is social payments. Popularized by PayPal, social payments allow users to transfer funds using social media. Almost all major social platforms have formed their own version. Such as Apple pay, Google wallet, Facebook payments ETC.

•More Payments Options Will Popup:

Ecommerce stores are now accepting crypto currencies. Whereas smartphones manufactures are coming up with digital wallets. This makes payments process simple for ecommerce. Moreover, mobile commerce is taking surge. We will see a rise in the adoption of such alternate payment method for mobile based payment.

•Localize and Personalize Customer Experience:

Localization is nothing but a form of personalization. Use various customer data points to personalize your websites and deliver relevant products.

The data points include customers search queries, purchase history ETC. By using such data points, you can deliver nothing but the best to individual customers. All personalization should aim to better customer experience.



Sohail Bin Khurram
B.Com | Honors

Entrepreneurship: "It's not about ideas. It's about making ideas happen"

It all over took from 17,000 BCE (before Christ), application of ideas and inventions of new things which can create wealth using skills and techniques. Standing away from the queue of being employee to employer and making a wider aspect to expand a single idea worth, at a larger scale is known as entrepreneur and the sole person deriving innovation into business run by the entrepreneur is "entrepreneurship". The time has changed, evolution has taken place and civilized the people which made them to think liberal and standing where there could be in perfect market and the competition. Entrepreneurs have a different sense of taste where they prefer not to work 9-5 and make a routine but they have their own routine which makes them feel to work according to the schedule and progress in their path. It has never been a difficult task for an entrepreneur to be constantly working hard, think out of the box, getting new inventions and ideas for the firm, managing their profits and losses, working efficiently and bearing risk. Self-confidence, believe, hard work, being different from others in reality the term entrepreneurship has derived the young minds where a single person could start working on "who he is" instead to be a job seeker. Technology has made a spread over all the concepts around us, which leads for the development and enhancement of the firm with the technological skills of the entrepreneur. It has proven the term "skilled". Progress have brought many achievements in the economy but it's the time for the change of the chain which made skilled labor in form

Information Technology in Commerce

In recent years, the concept of information technology has been deeply entwined with the business world. With easy-to-use and user-friendly technologies, conducting commercial transactions has never been easier. The information technology (IT) sector is a rapidly evolving and dynamic industry that plays a vital role in India and has aided in the transformation of India's image as a land of innovative and creative entrepreneurs. Since the 1991-1992 economic reform, the Indian IT sector has been booming and increasing rapidly, employing about 4.5 million people as of March 2021. India is presently regarded as one of the world's largest IT centers and is a prominent player in the global IT business. The Indian IT sector is expected to increase by 5.5 percent in 2022, with software services and E-commerce facilities leading the way.

Technology has a significant role in the operation of e-commerce. It is technology that allows buyers and sellers to interact easily on mobile or web platforms, as well as manage client orders, deliveries, refunds, and payments for acquired items or services. The information technology sector produces better and more dependable



Mohsin Khan
B.Com | Honors

of "graduates" and as follows with the higher education. We need the output to be shining in the path of success than being under a group of stars. We have many college dropouts who have been a better example for the key towards success.

Eg: MBA Chai-wala, Prafull Billore. The MBA Chai-wala business was started with Rs 8,000 investment only and now is essentially a Rs 3 crore business which is built on something that we Indians all love "tea". The idea of innovation and proper utilization of his skills which made the better outcome through him. We have seen many entrepreneurs who are witnessing the success in these days and trending over all India. Eg: Oyo rooms by Ritesh Agarwal, a studying application named Byju's by Byju Raveendran, many food applications have been a part of success towards the sole firm or the entrepreneur. It has shown us a single soul and single idea could fetch millions and billions and the right path for a smart and a hard-working soul. As a part there are many other factors influencing the entrepreneur. But technology made it more visible and transparent among the firm and the individual person receiving the concept of entrepreneur.

technology that allows retailers to read customer reviews on the internet and have a better idea of customer happiness and experience. IT also assists you, the buyer, in locating the products or services you require by utilizing artificial intelligence to conveniently display sellers. In the information technology industry, a variety of skills are necessary to effectively implement the design and maintenance of an e-commerce business website. Both buyers and sellers can profit from learning these skills because they are mutually beneficial. However, in the world of internet business, particularly in the e-commerce sector, it isn't all rainbows and sunshine. Every day, new businesses emerge that offer a wider range of products. Supply must match demand, and a company can be truly successful if there is consistent need for its products, as well as the potential to grow and maintain control of the company. Designing, technology expertise, advertising, and marketing automation are examples of abilities that have contributed in the creation of newer technologies and the global expansion of e-commerce services.

• With the introduction of 4G connectivity in mobile networks, people around the world are beginning to enjoy a quicker and more dependable mobile internet experience, paving the way for mobile commerce. Not only

does the mobile strategy provide e-tailers with a direct sales channel between the e-tailer and the customer, but it also provides a direct sales channel between the e-tailer and the customer.

- E-commerce suppliers are working on creating a superior customer experience in today's hyper-commoditized market, when differentiating a firm from the likes of Amazon, Alibaba, and Flipkart is becoming increasingly challenging. AI technology is becoming increasingly crucial for e-commerce enterprises because it has the potential for dynamic and adjustable targeting, which allows them to deliver the right pitch, at the right moment, to the appropriate customer.
- Contactless payment methods have fuelled the e-commerce market's remarkable expansion in recent years. Customers have received significant confidence as a result of the increased level of digital security. This

is projected to improve cashless payments methods, resulting in an increase in online sales.

To summarize, the growth of digital commerce is on the rise, and it is quickly becoming an integral element of modern life. Companies are counting on innovative technology to acquire more customers and provide differentiated online experiences as more individuals adopt digital technologies.



Meenakshee D
BBA IIT

The Bare Minimum by the HR Department

Our definition of work changes with time and now it has provided Human Resource Management (HRM) with an immediate opportunity to design a whole new Human Capital Experience that delivers a prominent impact on businesses. To create a positive experience, organizations are evolving to create meaningful, creative, inclusive, and nurturing workplaces. It is time to bring in sustainable business practices with a view towards long-term talent retention and also to highlight the need to focus on best practices towards 'doing more for employees', across demographics. However, with best practices in place and a constant need for perfection our attention has been taken away from an important issue that is affecting the way recruitment and selection works. It is the lack of intimation of rejection for a job application.

Statistics say that for every job at least 100+ applications are waiting for the decision, meaning that if one candidate is selected, 99+ are

rejected. But the problem is not rejection, it is the lack of intimation of it to the candidate that prevents them from applying elsewhere, therefore hindering the ability to tap their potential and in turn affecting the efficiency of the economy on the whole. Although the problem is not everywhere, it still exists on an extensive scale, and is often less talked about and overlooked. The answer to the problem is the efficient use of technology in Human resource management and its use in the recruitment and selection process prominently. The solution to it is simple yet is not implemented. The concerned Hiring managers can draft an auto-generated message of rejection for the eliminated candidates and send it. With the 21st century advances in technology, this is pretty much a doable task and one that is important.

With the implementation of this solution, the corporate world can turn up their human capital impact as the rejected employees can immediately apply for new opportunities after receiving their rejection emails, without wasting

time in second-guessing about a job where they were not selected for. It will also push employees to retrospect and upskill themselves for the next coming opportunity, greatly boosting efficiency and satisfaction. As the most integral department of business, it is the responsibility of the HR department to oversee all the big and small details to make an impactful human capital experience for all the people who come in contact with the firm, even if it is for a brief time like the application in the recruitment cycle. The candidate applies with great hope and it's the bare minimum responsibility of the HR Department of the firm to help them to at least know the decision.



Samridhi Vijayvargiya
BBA II General

ALUMNI AUDITS

I'm immensely proud to be an Alumni of St. Joseph's Degree & PG College. I'm indebted to this college for lot of things, but mostly, I'm grateful for the exposure it has given me. In the 3 years, I have had numerous opportunities to grow and better myself. From participating in multiple competitions conducted by the college cells to being the head of these cells, the journey has been breath-taking. My talent in yoga was always welcomed and praised. Youth Red Cross Wing added fuel to my talent by making me the President of the cell as I taught yoga to the faculty and students. My knowledge was acknowledged as I won many competitions conducted by ED Cell and later became the Head Coordinator of the cell. My confidence was further boosted through Career Development Cell as I became the Deputy Head Coordinator of the cell and had the opportunity to work with global organizations on a real-time basis.

However, my journey at St. Joseph's wasn't restricted to just Academics, I grabbed my chance to represent all my skills-Chess, Caroms, Table Tennis and other sports and bagged many medals for the college. I've also had the opportunity to lead events in fests like COMMERA 2020 and 2021 and Josephiesta 2020. I was glad to be the event head of – the Business Quiz in COMMERA- 2021, Business Quiz & Treasure Hunt in Josephiesta 2020, Mock Court Trial -COMMERA 2020. This college has given me innumerable opportunities to excel in everything. All the Faculty members and everyone in the institution have been a great help and a strong support. This place has immensely added to my persona and I will always cherish the memories I shared with this place.



Kirti Malpani
(B.Com Professionals)

St. Joseph's Degree & PG College has presented me with multiple career defining opportunities that I am extremely grateful for, from visiting IIM-Bangalore in their Business Plan National level Competition and to work with the esteemed United Kingdom Deputy High Commission in a Chevening event around Climate change as the keynote representative of St. Joseph's in my second year. This along with being the head of the B-Quizition event in a national level fest, COMMERA 2021. The range of events one can involve themselves in at the college is something to behold.

I took the opportunity in my final year to grab first position in the Prastuti Presentation Competition and the Case Study Competition organised by the ACE Club of the Commerce Department. Additionally, as the Head Coordinator of the Career Development Cell, I got the brilliant opportunity to work with the HR representatives of various globally established MNCs to understand their Campus Recruitment processes and more. To be a member of the Student

Council as the Placements Head was simply the cherry on the cake! I was also Editorial Team member as Editor in Chief of 3rd issue of Joseph's Herald (Commerce Newsletter) for the academic year 2020-21. Furthermore, I took part in several workshops and also secured the first position in Mock Court Trial in my second year of college in the COMMERA 2K19 event. The certificate courses provided by the college gives real time exposure for the students and I had the good fortune of being involved in a Business English Certificate Course in affiliation with Cambridge University in my first year.

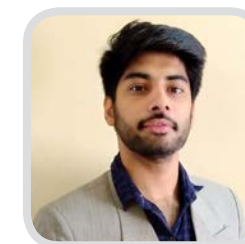
The faculty in my department were extremely proficient in their subject which led to easy understanding of my coursework. Furthermore, the student experience at St. Joseph's Degree & PG College extends well beyond the academics and related activities as this institution has given me friends and memories to cherish for a lifetime.



Akbar Asadi
(B.Com Professionals)

As a student at St. Joseph's College, I have not only learned skills but also learned how to use them in an efficient way. My 3 years at Joseph's was an amazing journey. Being part of so many literary events such as JAMs, Debates and Seminars to being able to conduct fest and events at college and national level, adapting from Offline fests to Online fests, being part of the second issue of Joseph's Herald (Commerce Newsletter) in the 2nd year to being the President of the ACE Club in final year. In these 3 years I was supported by my Teachers, Friends, Classmates, Juniors and Seniors be it at my best or at my worst. I did what I did and I did it because I trusted myself and knew which was the right thing to do.

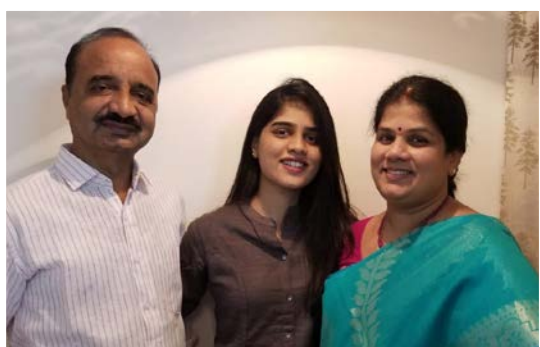
I was just an enthusiast who wanted to try new things and by the time I was in my final year, I was ready to face the corporate world. I got placed in Zomato with highest pay package of 10 Lakhs per annum for which I will be always thankful to Career Development Cell of the College for providing excellent Placement Opportunities. A great man once said, "May be nothing in this world happens by accident. As everything happens for a reason and that's when our destiny takes form." - Silvers Rayleigh



Deep Jain
(B.Com General)

St. Joseph's Degree and PG College played a vital role in shaping our daughter to become a better person. We both have seen a gradual improvement in her after joining this institution. Our daughter upgraded herself not only in academics but also in her overall personality. It's a privilege that she got an opportunity to be the President of the Women empowerment Cell, CDC Coordinator, Extra Curricular Committee Coordinator, Student Council member, NSS Coordinator, Library committee Coordinator and Class representative for 3 consecutive years which helped her a lot.

One of the best moments for our daughter was being a student volunteer for NAAC peer team visit in March 2021. Our daughter was one of the organisers of the college's biggest fest Josephiasta-Head of Volunteering. As an Alumni She is missing her college the most. She made memories for a lifetime over there. It has been a place for her growth and development. St. Joseph's has been a place where she got to know her true self. She has built her network on a larger scale. It has been her second home. Thanks to everyone who were part of our daughter's beautiful journey at Joseph's!

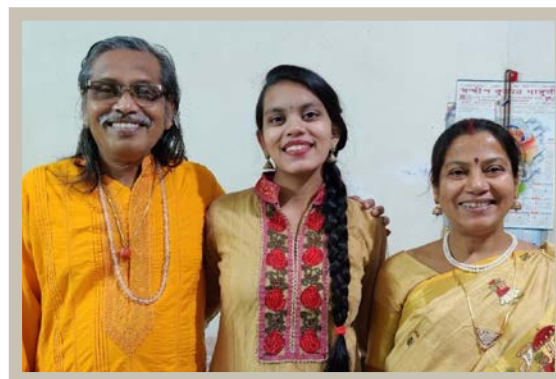


Parents of Sonu Thigulla, B.Com Computers
(Mr. T. Jithender Reddy and Mrs. T. Sucharitha)

St. Joseph's Degree & PG College is one of the best decisions that we have taken for our daughter Anamika, and we are very proud of all that she has achieved in her 3 years of under graduation course. Be it scoring 10 GPA in her first semester, or being a part of Christmas events every year, she has been consistent in her academics and co-curricular activities. The lecturers have always supported her and created a cordial environment, where she expressed herself unafraid. She has been an active student and a part of multiple clubs at college, which made her grow personally and professionally. Being an NSS volunteer during the course made her feel more connected and added a

sense of responsibility towards the society. We are delighted with all she could contribute to the society by participating in different programmes like Swachh Bharat Programme, Haritha Haram, Self-Defence Training programme, flash mob in metro stations across Hyderabad to spread awareness about women safety, etc. In first year, she participated as a team and backed a prize for "Best Marketing Strategy" in Bhoj-e-Jashn, a food fest organized by the Entrepreneurship Development Cell of the college. In the second year, she was given an opportunity to be the Event Organiser for the college's Youth Red Cross Society Wing for a year, thus improving her organising skills. She was also a member of the Josephiasta's Core Organising Committee, a National-level College Fest, heading the hospitality team of 12 students. She was appreciated by all the faculty members and was awarded with a memento and a certificate for her hard work and sheer dedication towards the role. She even participated in other departments and outside college fests, and won in competitions like Instant Sketching, Treasure Hunt, etc. In third year, though the COVID-pandemic hit hard on the lives of all the people across the world, our child kept her motivation going and gave her best by participating in as many virtual competitions as possible. She also got to be the Social Media and Marketing Head of the Entrepreneurship Cell in her final year, and hosted a couple of competitions that were held virtually. She was also a member of the first Student Council formed constituted in 2021, where she was given the post of "Centre for Social Transformation Head".

St. Joseph's has provided countless opportunities to challenge her various positions of responsibility, and she has grabbed and ached all of them. Our child got a placed in Thomson Reuters through college recruitments. She loves speaking about her college and she wouldn't miss a day at the institution. The three years have been the best for her, finding some best friends and faculty, who always boosted her confidence and guided in overcoming all challenges that came her way. We will always be thankful to St. Joseph's for shaping her life, help her gain great exposure and for always inspiring her to be the best possible. We cherish the enriching learning experience and the best moments that our child has got from the institution.



Parents of Anamika Das, B.Com IT
(Mr. Ramesh Chandra Das and Mrs. Anima Das)

Could you give a brief introduction about yourself?

I am an Alumni of St. Joseph's Degree & PG College. To begin, I am an entrepreneur who has founded three companies in the education and technology sectors with the goal of creating jobs and assisting people in pursuing their desired careers. I am a persistent man who never settles for less than I deserve and is constantly striving to accomplish my goals. I am extremely conscientious and punctual about my work, and I am constantly on the lookout for new and creative ways to accomplish tasks.

What would you say your aim is as an entrepreneur by establishing your companies?

As an entrepreneur, my goal is to improve the world's quality of life. I want to contribute significantly to the change by advising students on where to study at the world's best institutions. Additionally, I focus on improving job opportunities for the younger generation and putting new talent and skills to work.

If you are asked to describe your companies, how would you do it?

My first venture One Window Overseas Education Private Limited is a career counselling firm that assists students in obtaining comprehensive solutions for studying higher education abroad. Caters to 16 countries and maintains relationships with over 200 institutions worldwide, has supervised over 8000 students over the last 13 years. The second, Campus root EduTech, is an online platform for students that assists them in making the best career choices abroad through solutions powered by AI and ML. The third is Red Cloud Technologies, a technology company focused on business digitization via web development and digital marketing.

As an Alumni of the college, would you say the college has helped in building your career?

The college was instrumental in developing my professional life. Working in the career advising industry requires a strong set of communication skills, which the faculty at the college assisted me with. The college culture and environment undoubtedly contribute to students' creativity; lecturers focus heavily on not only theoretical knowledge but also on practical knowledge in order to prepare students for a dynamic and ever-changing market. The college teaches you numerous life lessons that will benefit you in every aspect of your future.

What would be your suggestion to the students who are planning to join St. Joseph's Degree & PG College?

"Just go for it," I'd say. The faculty at the college played a significant role in shaping me into the person I am today. College devotes considerable time and effort to developing the curriculum in order to provide the best education possible. The college strives to become more sophisticated on a daily basis, equipping students not only to enter the workforce but also to face the challenges that life may present. Students can anticipate not only academic growth, but also co-curricular activities and annual programmes that are both enjoyable and educational. Joining St. Joseph's would be an excellent choice for students seeking a bright future.

What is your message to all the young upcoming entrepreneurs?

My advice to them would be to start something valuable. Create things that can help the world's real problems. If you work diligently and remain committed to your passion, success will naturally follow. Do well and be good.



Mr. Ankit Jain
Founder of One Window Overseas Education Pvt. Ltd.

Tell us about yourself?

My name is Namit Agrawal, born & raised in Hyderabad. I am a passionate traveller, investor and a businessman. I am a proud alumni of this college, batch of 2010-2013 B.Com (Hons).

Tell us about the College?

This is one of the best commerce colleges in city. The faculty is so resourceful, the campus is well equipped, the library has such a vast collection of books, and placements are excellent. I had the best 3 years of my life which shaped my career. B.Com Honors is a very good course giving so much insight in the managerial aspect of commerce, it's like a mini-MBA.

What according to you helped you grow personally and professionally?

We were always provided with lot of seminars, workshops, competitions and other events. I was an enthusiastic kid who wanted to explore all. So extra-curricular activities were always my go to things. We were encouraged to go to different colleges to attend fests, interact with students, take part in competitions, and with so much exposure and practical learning, I discovered lot of my personal likes and talents which I would not have known if I haven't got this platform. I was part of the core committee of the first edition of 'Josephiesta' led by then Vice Principal Fr.Dr.D.Sundar Reddy who also is our current principal. It was so much learning and fun at the same time. I discovered so much potential we had when channelized correctly which was done best by the college.

How Campus Placements helped you?

The Placement Cell was doing really good job, I got internship in Amazon in my 3rd year which gave me so much exposure to corporate world, and it was a great learning experience & made me ready for main placements. College helped line up so many amazing companies on campus for job interviews. I was selected in Deloitte as an HR Associate.

How was your after-College journey?

Worked in Deloitte in HR operations for 2 years and simultaneously did 1 year PGDHRM course, it was a crazy hustle, but it boosted my career path and introduced me to Amazon Recruitment, worked their rigorously for 2 years and then quit that to start my own business in Pharma industry.



Mr. Namit Agarwal
Founder of Agrawal Pharma

Tell us about your Business?

My company Agrawal Pharma is in wholesaling and supplying medicines all over India. Quitting the highly paid corporate job and starting own business needed lot of courage & risk. Being the founder, you need to take care of many things including operations, HR, leadership, business development, accounting etc. Every day brings a new challenge and you keep learning and get better. The personality you develop during your academic years play a very important role in your career.

What message you want to give to your Juniors?

You are extremely lucky to be part of this prestigious institution, just be open to learning, along with classes, extra-curricular activities plays a major role in shaping your career. The faculty and Principal are extremely supportive, find ways to capitalize on that. Take part in inter and intra college events/fests, this way you will learn and network which is very important and is the biggest asset you carry lifelong. Coming to college to kill time will never help you. Try growing 1% each week in different dimensions. Make use of library, reading helped me a lot to gain fluency and command over language which proved to be a major differentiating factor in the corporate world. It's your life, you need to own it. No one has clarity at this stage of life, go with the flow, explore as much as you can and trust that the hard work you do now will give you the results leading to your desired life.





ST. JOSEPH'S DEGREE & PG COLLEGE

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