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Joseph's Herald COMMERCE NEWSLETTER

2022=2023 (ISSUEV)







DEPARTMENT OF COMMERCE

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Prologue



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

"Difficult roads often lead to beautiful destinations."

Life is a roller coaster. It has its series of highs and lows; so take the risks, trod on the novel roads, grab onto the opportunities and go on to do beautiful things. Believe in yourself and in your spirit to do things people can only dream of.

With credence in our fortitude to brave the strenuous roads ahead, let us reminisce about the fifth print of Joseph's Herald – Commerce Newsletter for the academic year 2022-2023.

The illustrious St. Joseph's College is celebrating its Quadranscentennial Anniversary and in commemoration of the glorious 25 years, Joseph's Herald is here with avant-garde, impressionable ideas and a commitment that shall leave all its readers captivated with its content.

Here presenting a diverse diegesis of the newsletter comprising of The Expressionists and The Art Connoisseurs to the Sophomore Stories, Parents Probe of Alumni, Department Diaries, Alumni Audits and the astounding Achievements of the Students, Josephs Herald has a myriad of mesmerizing material for everyone!

Welcoming you to the augmented and burgeoning world of Commerce.

JOSEPH'S HERALD, Editorial Team

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

THE CRITIQUE CREW



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Convenor of Joseph's Herald
& Assistant Professor,
Department of Commerce



DR. N. SRILATHA
M.Com, M.Phil, PhD
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JAANVI ROCHIRAMANI B.Com II IT, Assistant Collector



MOHSIN KHAN
B.Com II Hons, Assistant Collector

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Litterateur's Pronunciamento

With an irrevocable resilience, engulfing the serenity and authenticity of our dedication as well as perseverance towards the most awaited bulletin of Commerce Department, we present to you the upshot of the Editorial Team's travail, alongside enormous pride in our very own Joseph's Herald, Annual Commerce Newsletter for the academic year 2022-2023, which would also be pertaining to the luminous Silver Jubilee of our College projecting the delight and honor towards it.

The work of the Editorial Team has always been fresh and new. It was not our intention with this newsletter to fix or modernize the written matter. Instead, we sought to organize and present the vast collection of the wisdom in an accessible and coherent form. Being part of Editorial Team taught us to transform into a better and authentic version of ourselves and grow individually as well as a team by developing our characteristic traits of a student and enhancing our leadership skills. The knowledge gained from being a team has been one of the utmost privileges of our academic lives, and it has been a delightful learning experience.

Bidding adieu to the previous year and welcoming this year's newsletter, with immense respect we would like to thank Fr. Dr. D. Sunder Reddy, Principal, Rev. Fr. K. Marreddy, Correspondent and Dr. N. Srilatha, Head, Department of Commerce for their moral support

The guiding light for our entire team, the root of our existence, and the vital basis for our growth, through this platform we would like to extend our sincere and cordial gratefulness to Miss. M Debora, Convenor, Joseph's Herald & Assistant Professor, Department of Commerce for her constant presence, guidance, and significant role in helping us reach our maximum potential, for fetching out the best in us, having faith in us when we ourselves couldn't, being the one to break our writer's blocks, promoting our leadership skills, recognizing our inner authenticity, enhancing our potentiality and above all for always being there for us and this newsletter.

Lastly, we wish to express our gratitude to you, our readers. We hope you enjoy the latest and fifth edition of the Annual Commerce Newsletter and look forward to many more to come.



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

Chairman's Message

His Eminence Cardinal Poola Anthony, Archbishop of Hyderabad

A warm and gracious welcome to the faculty and students of this prominent and esteemed College. I would like to express my sincere felicitations to this magnificent institution for completing its acclaimed 25 years voyage of fruitfulness with a blooming diligence and a correspondingly brilliant spirit. The accomplishment of this exceptional Silver Jubilee serves as a perfect and distinct example of success in a world filled with unique obstacles and rivalry.

Department of Commerce has been recording a consistent performance in academics and research by offering a wide range of innovatively designed programs where the curriculum is constantly updated to meet the changing requirement of the industry and the major stakeholders.

We also encourage students to coordinate and participate in various events and activities of social relevance conducted by the College. The curriculum is taught by our distinguished faculty body, combining academic excellence and real world experience with dedication and commitment. The Department believes that quality education is the best hope for the future.

I appreciate and congratulate Miss M.Debora, Convenor of Joseph's Herald and the editorial team for their effective coordination and unstinted efforts in bringing out fifth issue of the Newsletter. I wish you all great success. Stay Blessed!



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Provost's Proclamation

"Education is our passport to the future, for tomorrow belongs to those who prepare for it today."- Malcolm X.

Department of Commerce aims to provide students with value based education and to create conscientious citizens of tomorrow. The proverb "fortune favours the brave" is pertinent to this Department as they continue to move forward actively, bringing laurels to the College with their commendable endeavours.

Department of Commerce is igniting the hearts of brilliant young minds, leading them to reach undiscovered horizons. This Newsletter provides a platform for the students to showcase their latent geniuses and flair for writing. I appreciate Miss M. Debora, Convenor of Joseph's Herald and the Editorial Team for their monumental achievement in publishing the fifth issue of this profound Newsletter. May the God Almighty shower us with his blessings.

FR. DR. D. SUNDER REDDY PRINCIPAL



In Conversation With The Correspondent

"Every day may not be good, but there is something good in every day." – Alice Morse Earle

At St. Joseph's College we try to make every day a successful and fruitful one. We invest a great deal to help students progress in life. We make every effort to be relevant, innovative and creative. We believe that the education imparted at St. Joseph's prepares our students for a highly competitive world.

I am very pleased to present fifth issue of Commerce Newsletter for the academic year 2022-2023. I would like to congratulate Editorial Team comprising of Miss M. Debora, Convenor of Joseph's Herald and students for their valuable work. May this year's Newsletter garner much more love and praise than the previous one by God's Grace.

REV. FR. K. MARREDDY CORRESPONDENT



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From the desk of Dean of Academics

"Innovation and Commerce are powerful tools for creating social progress as they are for driving technological advancement". I am exhilarated to present our readers fifth issue of Joseph's Herald - Commerce Newsletter. This newsletter depicts dynamic journey of the Commerce Department and also brings out the best creative potential, leadership, and highest work ethics of youngsters which is very much required in today's world. I congratulate Miss. M. Debora, Convenor of Joseph's Herald and also applaud the diligent efforts and commitment of the Editorial Team in bringing out this Newsletter. You have shown that you are competent in fulfilling prominent things. I believe you will do your best and achieve success.

REV. FR. T. PRABHUDAS DEAN



Dialogue with Doyen

A new day is a new beginning, so take your chances and start everything with a new flow. I am delighted to present our readers fifth issue of Josephs Herald – Commerce News letter. This newsletter deals with bringing out the best in students and acts as a platform to showcase their talents. It gives wonderful opportunity to students to express their individual identity in various fields. It unfolds all the successful events of the Department throughout the year. It acts as an essence to commend the achievements of students and encourages them to take up more challenges in future.

I profoundly appreciate the prodigious work and remarkable efforts of the Editorial team and the exceptional convenor of the newsletter Miss M. Debora for her hard work in bringing out this Newsletter.



DR. N. SRILATHA,
Associate Professor & Head
Department of Commerce



Connect with the Convenor

Erudition and intellect draped in art; authenticity engulfed with extravagant proclivity towards wisdom, our luminous Commerce Newsletter-Josephs Herald strides to unravel itself to the audience in a bewitching style. With the College celebrating its Quadranscentennial Anniversary, it gives me immense pleasure to introduce fifth issue of the newsletter

This newsletter is a platform for the exchange of ideas, celebration of achievements and exploration of new frontiers. With immense delight, I appreciate the remarkable efforts of the Team Lead, heads from final year and the assistance provided by second year students of the team. The Editorial Team of Joseph's Herald has transformed the newsletter into a dazzling entity that is poised to enter a new era of skill and artistry, ensuring to electrify the readers in a compelling manner.

MISS. M.DEBORA,
Convenor of Joseph's Herald
& Assistant Professor, Department of Commerce

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Truthful Thanking for Rewarding Rankings

Year	Survey Conducted by	Ranking at India Level	Ranking at City / State Level
	Education World – The Human Development Magazine, April 2022	30th	4th
2022	India Today- Nielsen Survey, July 2022	56th & 9th Emerging College in India	2nd
2022	Outlook ICARE Magazine, July 2022	59th	4th
	Open Magazine, July 2022	NA	2nd
	The Week – Hansa Research Survey, August 2022	41st	4th

Department Diaries

Department of Commerce, St. Joseph's Degree and PG College organized a number of astounding events during the academic year 2022-2023. Along with the stunning erudition of our illuminating section, we meticulously display an intriguing ride of its accomplishments.

Industrial/Field Visits

S.No	Date	Name of the Organisation	Target Group
1	3 rd Aug 2022	Securities and Exchange Board of India (SEBI)	II IT
2	29th Aug 2022	NALSAR University of Law	II H, II P & III P
3	19 th Oct 2022	Securities and Exchange Board of India (SEBI)	II IFA
4	19th Oct 2022	National Institute of Rural Development (NIRD)	II H
5	27 th Oct 2022	Masqati Dairy Products Factory	II A & III IT
6	1 st Nov 2022	Hindustan Coca-Cola Beverages Private Limited (HCCB)	II B & II C
7	5 th Nov 2022	Pochampally Village	I IFA & III A
8	7 th Nov 2022	National Institute of Rural Development (NIRD)	II D
9	23 rd Jan 2023	Kayempee Foods Private Limited	I H & III IFA
10	21st Feb 2023	Masqati Dairy Products Factory, Karkhana Zinda Tilismath LLP firm and Parle-G Factory	III C & III D
11	27 th Feb 2023	Masqati Dairy Products Factory and Parle-G Factory	III B, III H & III P



NALSAR University of Law – IIP, IIH & IIIP



SEBI – II IFA



NIRD – IIH





Masqati Dairy Products Factory – IIA



Masqati & Parle-G, IIIP



HCCB - IIB & IIC



Pochampally Village - I IFA & III A



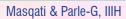
NIRD - IID



Kayempee Foods Pvt.Ltd - IH & IIIFA

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SEBI – II IT



Masqati, Zinda Tilismath & Parle-G, IIIC & IIID



Masqati & Parle-G, IIIB

Other Events of the Department

S.No	Date	Title of the Event	Name of the Resource Person & Designation	Target Group
1	13 th June 2022	Orientation Programme on "Electives" through Online Google Meet	In-house Faculty	III year Gen/ Comp/ Hons/ Prof/ IT
2	11 th & 12 th July 2022	(i). Orientation on "Courses & Course Outcomes" through Online Google Meet (ii). Motivational Sessions on the Topics Achievement Drive, Career Opportunities and Time Management & Goal Setting	Program Coordinators and In-house Faculty	II & III year Gen/ Comp/ Hons/ Prof/ IT /IFA
3	18 th to 22 nd July 2022	FDP on "ACCA Professional Papers" in Collaboration with ISDC	(i).Mr.Venkat Raavi Reddy, Trainer (ii). Mrs.P.Annie Kavitha, Faculty - ISDC (iii). Mr.Bhanu Prakash Sarma, In-house Faculty	Faculty of Commerce Department
4	21 st July 2022	Orientation on "Projects"	Dr. Uma Jayender, Assistant Professor, Bhavans Vivekananda College, Hyderabad	III H & III P

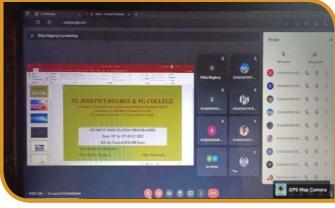
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	21	23 rd Jan 2023	National Level Lecture Series on "Overview of Intellectual Property Rights"	Dr. Mohan Krishna, Assistant Professor, Pendekati Law College	II year Gen/ Comp/ Hons/ Prof/ IT
	22	24 th Jan 2023	National Level Lecture Series on "Overview of Competition Act"	Dr. A. Vani, Assistant Professor, Pendekati Law College	II year Gen/ Comp/ Hons/ Prof/ IT
	23	1st Feb 2023	Industry Academia Meet	(i) Dr. A. Patrick, Professor, University College of Commerce & Business Management, OU (ii) Dr. CS. Ahalada Rao, Company Secretary in Practice, Ahalad Rao & Associates (iii) Mr. Vijay Kiran Agastya, CMA & Founder of NextGen Learning and Consulting Pvt., Ltd. (iv) Prof. K.V.Achalapathi, Secretary & Correspondent, Dhanwantri's Sri Chaitanya Degree & PG College, Mahbubnagar	Faculty of Commerce Department
	24	21 st & 22 nd Feb 2023	Seminar on Data Analysis & Interpretation	Mr. V. V. Ramana Murthy, In-house Faculty	III H & III P
	25	28 th Feb 2023	Seminar on "Central Bank Digital Currency & UPI"	Mr. A. S. H. Usha Kiran, Chief Manager, SBI	I H & 2 IFA
	26	3rd March 2023	Seminar on Financial Investments & Tax Planning	Mr. Trinadh Teja Cheepurupalli, Senior Manager, ICICI Prudential & State Head-Standard Chartered Partnership	III year Gen/ Comp/ Hons/ Prof/ IT /IFA
	27	23rd March 2023	Orientation on "Career Opportunities" in Collaboration with IMS Learning Resources Private Limited	Mr. V.Satish Kumar, Head Mentor, IMS	III year Gen/ Comp/ Hons/ Prof/ IT /IFA
28		20th April 2023	Board of Studies Meeting	 (i) Prof. V. Appa Rao, Chairman, BOS, OU (ii) Prof. S. V. Satyanarayana, Retd. OU (iii) Mr. Naga Durga Sudhakar, CA, Partner, NSVR & Associates LLP (iv) Prof. E.Srinivas Jayaram, GITAM University 	Faculty of Commerce Department



Orientation Programme on "Electives"



Orientation on "Courses & Course Outcomes"



Orientation on "Projects"



Workshop on "Importance of Etiquette"



FDP on "ACCA Professional Papers"



FDP on "ACCA Professional Papers"



Guest Lecture on "Event Management"



Seminar by Dr. Ved Sarvotham



Seminar on "Complete Guide to IIM's & CAT"



Seminar on "How to prepare for CAT"

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Bridge Course



Orientation on "Project Work"



Induction Programme



National Symposium



GPS Map Cam

Workshop on "Behavioural Competencies for Industry 4.0 & Emotional Intelligence



Seminar on "ESG"



Lecture Series on "General Principles of Contract"



Lecture Series on Overview of IBC



Lecture Series on "Overview of IPR"



Lecture Series on Competition Act



Guest Lecture on "Marketing of an Event"



Seminar on "Financial Investments & Tax Planning



Seminar on "Central Bank Digital Currency & UPI Orientation on "Career Opportunities"



Industry Academia Meet



Board of Studies Meeting

GRACE OF ACE (Association Of Commerce Enthusiasts - Commerce Club)

Association of Commerce Enthusiasts (ACE) aims to engrave its members into fine individuals empowering them to showcase their exceptional leadership and management skills. Through its solid dedication to excellence, the Club transforms the comprehensive personalities of its members, guiding them towards greater heights of success and accomplishment. It encourages students to explore their potential and discover new horizons of achievement. In short, the ACE Club is more than just a club – it is a pathway to personal and professional excellence. Through its commitment to authenticity, diligence, and innovation, the club empowers its members to achieve their goals and reach for the stars, transforming their lives in the process.

Quizino

ACE conducted Quizino for II and III year B.Com and BBA students of all streams on 23rd September 2022 from 11.00 am to 2.00 pm in Joseph Hall. Quizino was a great way to assess student's knowledge of a particular subject where they can gain better understanding of their own potential. It helped students to inculcate a different learning style and benefited them in evaluation of their knowledge and skills, self-awareness, instant feedback, improved critical thinking and problem solving abilities. The event consisted of 3 rounds namely Odd Man Out, The Survival and Black Jack where in 44 students participated.



Debate

ACE conducted Debate on the topic "Hybrid mode is here to stay" for B.Com I, II and III year students of all streams on 31st October 2022 from 11.30 am to 1.00 pm in Chapel Hall. Students were divided into for and against the motion by taking out chits in which 17 students partook. Debate was a great platform for students to develop critical thinking, analytical and public speaking skills. Students were required to research, develop a concrete argument to articulate their opinions in a clear and concise manner.



Commerce Day Celebrations

Association of Commerce Enthusiasts (ACE) is a beacon of excellence, representing the pinnacle of achievement in the field of Commerce infused with a sense of refinement and finesse. The Club's diligence serves as a catalyst for personal growth, inspiring students to strive for wisdom and develop their authentic selves. As part of Commerce Day Celebrations, the Club organised Commerce Quiz, PRASTUTI - Presentation Competition and Tour De Commerce - Commerce Exhibition. So join us and experience the illuminating glory of Commerce Day Celebrations for yourself!

Commerce Quiz

ACE conducted Commerce Quiz on 1st August 2022 for all streams of B.Com II and III years through Google form open for submission from 11.30 am to 8.00 pm to test and challenge the intellectual capabilities of students in different fields, especially in commerce, which is a crucial area for the global economy. The Quiz consisted of 30 questions which encouraged students to think beyond the basic facts and figures and apply their knowledge to solve complex problems while engaging with their studies in a fun and competitive way. 39 students participated in the competition.



Tour De Commerce - Commerce Exhibition

Tour De Commerce – Commerce Exhibition was inaugurated by Rev.Fr.T.Prabhudas, Dean on 22nd August 2022 at 11.30 am in Chapel Hall. With a remarkable display of sheer excellence, B.Com II and III year students of all streams presented their creativity, artistry and talent through astounding models. With around a vicinity of 40 participants, each class presented models and showcased their talent and forte in an astonishing and artistic way. Moreover, there was immense effulgence and uniqueness within the students while presenting their models.

The participants had quite a prodigious tone, stimulating perspectives and awe-inspiring representations. The Judges for the event were (i).Mrs. Mary Vinaya Sheela, Dean, Academics (ii). Prof.R.Anita, Controller of Examinations & Professor, Department of Business Management. There were around 400 visitors to the exhibition. Rev.Fr.T.Prabhudas, Dean along with Judges and Faculty visited each and every model. The event enabled students to learn from one another in a collaborative environment, gain new insights into the subject matter and appreciate the diversity of perspectives and ideas within the field of Commerce.

	Winners of Commerce Exhibition						
S.No	Model Name	Prize	Name of the Student	Class			
			Sonam Jain				
			Saransh Patti				
1	Al in Commerce		Jaanvi Rochiramani				
'	AI III COMINIEICE	1	Renu Kumari	B.Com II IT			
			Amina Ahmed				
			Asma Yasmeen				
			Rennie Pearl Johnson				
	Network & Marketing (Forever)		Indra Kumari				
		II	Aditi Dayama				
2			Chanchal Goel	B.Com II A			
۷			Satvinder Kaur	D.OOIII II A			
			Kanchan Waghmare				
			Srushti Shah				
			Nikita Daryanani				
			Garima Agarwal				
3	Stock Exchange	III	Gauransh Gupta	B.Com II H			
	Stook Exolidings	""	MD.Taufiq	D.00III II 11			
			Shashank Shekar				
			Utsav Agarwal				

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Inauguration of Commerce Exhibition



Judges of Commerce Exhibition



Student Coordinators of Commerce Exhibition



1st Prize – II IT



2nd Prize – II A



3rd Prize – II H



Participation – II D



Participation – II P

Prastuti - Presentation Competition

Association of Commerce Enthusiasts (ACE), Department of Commerce organised "PRASTUTI" an Inter Class Presentation Competition for B.Com II and III years on 15th September 2022 and 16thSeptember 2022 respectively and for B.Com I years on 24thNovember 2022 from 11.30 am to 1.30 pm in Jubilee Hall. The competition had 100 participants consisting of 24 teams. The teams were allotted specific topics covering broad areas from Accounting, Finance, Management, Economics, Entrepreneurship and other aspects. Each team demonstrated excellent presentation skills that were captivating the audience with their expressive delivery and engaging content.

Students were well-prepared, well-spoken and showed high level of confidence and enthusiasm in presenting their ideas. The Judges were (i). Prof.R.Anita, Controller of Examinations & Professor, Department of Business Management (ii). Mr.Vijay Kiran Agastya, CMA & Founder of NextGen Learning and Consulting Private Limited (iii). Ms.Sirisha Kode, Certified Cost & Management Accountant (iv). Mr.P.Ganesh Anand, Assistant Professor, Department of Business Management. The Judges evaluated the presentations based on the team's artistic approaches, articulacy and overall presentation skills. The competition provided an excellent platform for students to showcase their talents, build their confidence and enhance their knowledge in various aspects of Commerce.

Winners of Prastuti

Class	Name of the Mentor	Торіс	Name of the Student	Prize	
			R. Neha Sanjana		
			Ashrit Kalpana		
ΙH	Ms. Simran Jain	Industry 4.0 – Thinking	Simran Khetani		
1111	ivis. Siitii aii saiii	Industry Further	Yashraj Sanghi	'	
			Panugauti Ridhima		
			V. Adhithyan		
			Yasmeen Fatima		
			Sreenidhi Danthala		
I IFA	Dr. Cumitra Dujari	New Advancement in Commerce & International	Shreya Sujith Karat	Ш	
I IFA	Dr. Sumitra Pujari	Trade	Niladri Saha	ıı ıı	
			Mohammed Mohiuddin		
			Muzammil Abdul Rehaman		
	Mr. Rajender		Anushka		
			Nandini		
ΙA		Recent Trends in Banking	Sneha	Ш	
			Roshini		
			Harshita		
			Arshita Yadav		
II IFA			Pimsha Rahman		
	Mrs. Rafat Ahmedi	Biometric Authentication	Danisha Fathima	l	
	IVIIS. MAIAL AIIIIIEUI	Diometric Authentication	Jayasharee Giri		
			Deekshita Sanera		
			Shreya Malu		

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			Fatima Ruhi		
	Mr. Bhanu Prakash Sarma		B. Preksha		
		Fintach as a viable Course	Deepti Arora		
ПH		Fintech as a viable Career Option in India	Rohan Panchal	II	
	Miss. M. Debora	οριιοίτ τι πιαια	Mohsin Khan		
			Evita Anderson		
			Syeda Noorul Zain		
			Sahil Tiwari		
	Ms. Sailakshmi	Unicorn Status for Fintech	Mohammed Faiz		
II A	Mrs. Shanti Kiran	Companies in India	Indra Kumari	III	
	IVIIS. SIIdilu Kiidii	Companico in maia	Satvinder Kaur		
			Divya HR		
	Mrs. G. Savita Ms. Simran Jain		Akanksha Kanna	ı	
III IT		Cloud Computing	Vanshika Varma		
		olodd dollipatilig	Harleen Kaur Hora		
			Lachoriya Deekshitha		
	Dr. Y. Geethanjali Mrs. Ritika Waghray	Impact of Emergence of	Ayushi Kedia		
ШH		Fintech Companies on the	Arindom Das	- 1	
		Financial Growth of Indian	Sandesh Dayama	"	
		Economy	Ayush Verma		
			Harshita Vasant		
III A	Ms. M. Prashanthi	Evolution and Regulation of	Ali Zaidi	III	
III A	Wo. W. I Idonanan	Fintech in India	Krrish Jaiswal		
			Saad		
			Mohammed Kabir Ahmed		
III P	Mr. T. Krishna	Segments in Indian Fintech	Vijay Leo	Ш	
	Mrs. Bh. Srivatsala	Companies	Bushra Khan		
			Sheetal Bhatnagar	Bhatnagar	



B.Com I H – 1st Prize



B.Com I IFA – 2nd Prize



B.Com II IFA - 1st Prize



B.Com II H – 2nd Prize



B.Com II A – 3rd Prize



B.Com III IT – 1st Prize



B.Com III A – 3rd Prize



Students Participating in Prastuti



Judges of Prastuti



Student Coordinators & Participants of Prastuti

COMMERA 2023

An exceptional event filled with gracious moments alongside impressive talent and perseverance, COMMERA 2023, a Premier National Level Fest was organised by Association of Commerce Enthusiasts (ACE), Department of Commerce on 25th January 2023.

The Inaugural Ceremony commenced at 10.00 am in Jubilee Hall and the Dignitaries were Dr.A.Patrick, Professor, University College of Commerce & Business Management, Osmania University, Corporate Trainer, Coordinator, Human Capital Development Centre, Chief Guest and Fr.Dr.D.Sunder Reddy, Principal. Adnan Hazari, Host & Media Manager of ACE from B.Com III IFA welcomed the gathering. The College Choir "Anno Domini" sang a prayer song to invoke God blessings followed by lighting of the Lamp. Dr N Srilatha, HOD in her welcome note highlighted the audience on the primary objective of Commerce Club which was established as an estate to develop student's skills. Mr.Sanyam Sethia, Deputy Public Relations Manager of ACE from B.Com III Honors introduced the Chief Guest to the gathering. Dr A. Patrick in his address spoke about the importance of Human Capital Development, referencing the rising unemployment rates and the concept of survival of the fittest. He emphasized the importance of change and how it must work in tandem with evolving the human touch into activities. An example of Covid-19 was also given by him and talked about the emergence of technology and devices to facilitate that need. He also encouraged students to be abreast with all the current happenings in the world and develop a habit of reading business papers. He expressed his immense gratitude towards being part of graceful journey of 25 years. Balance was the key element of his speech as he highlighted how stressful working environments are detrimental to one's mental health

After the Inaugural Ceremony, 6 competitions were held namely (i). Triathlon (ii). Biathlon (iii). Fish Tank (iv). Tip Tap Toe (v). Talent Thrills (vi). Panthera Game along with remarkable Food Fest Bhoj-e-Jashn organised by Entrepreneurship Development Cell of the College

Valedictory Ceremony commenced at 4.00 pm in Jubilee Hall and the host was Mr.Pratik Baji, President of ACE from B.Com III Honors. Mrs.Ritika Waghray, Convenor & Assistant Professor, Department of Commerce read out Rapporteurs report. Rev.Fr. D.Sunder Reddy, Principal in his address advised the students to have competition with themselves every day. In this exceptionally competitive world, he urged the students to understand the significance of competitions like COMMERA. He prompted the students to work on developing their skills holistically, which would help them in finding their true potential. He congratulated the Department for conducting such an extravagant event and also thanked all the participants and teachers for their consistent support. The ceremony then proceeded with distribution of prizes to the winners by Principal. St Joseph's Degree and PG College, Hyderabad, swept the overall Championship Trophy and the Maximum participation trophy was bagged by Andhra Loyola College, Andhra Pradesh. The Fest came to an end with singing of National Anthem.

The Annual Fest is defined by its idiosyncratic proficiency, a fact reflected each year on the grand stage. This year, we have scouted for all the brainy undergrads that made the event a whole lot better for us.



Prayer Song



Lighting of Lamp



Welcome Note by HOD



Felicitation of Chief Guest



Tip Tap Toe



Fish Tank



Address by Dr.A.Patrick



Faculty & Principal with Chief Guest



Tip Tap Toe



Fish Tank



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Talent Thrills



Talent Thrills



Triathlon



Triathlon



anthera Gam



Panthera Game



Rapporteurs Report by Convenor



Awarding of Prizes to Winners



Appreciation to Student Coordinators



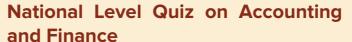
Overall Championship Trophy

Accounting & Finance Club

Accounting and Finance Club of Department of Commerce set in motion in the academic year 2022-2023 aims to encourage critical thinking and promote knowledge in the fields of Accounting and Finance among students. The goal is to assist students in comprehending the complexities of Accounting and Finance, exhibiting advanced knowledge and understanding of the concepts within the domain and offering opportunities to apply theoretical learning in practical settings. Additionally, the Club intends to facilitate exploration of topics related to the Indian and Global economies, as well as foster an understanding of the Financial Markets worldwide.

Training Session on Accounting and Finance

AFC conducted Training Session on "Basics of Accounting and Finance" for final year B.Com and BBA students of all streams on 20th August 2022 from 10.00 am to 12.00 pm in Chapel Hall by Mr.Bhanu Prakash Sarma, Assistant Professor, Department of Commerce. The primary objective of the session was to provide students with fundamental understanding of Accounting and Finance terminologies. The event ended successfully with students gaining knowledge about various topics in Accounting and Finance.



AFC organized National Level Quiz Competition on 31st October 2022 from 2.00 pm to 5.00 pm in Jubilee Hall through virtual mode. The competition consisted of three rounds, each with a different format, with the final round being rapid fire. The event saw participation from 285 individuals across India, with each team consisting of three members. The winning teams and participants were presented with certificates in recognition of their achievements.

National Workshop on Business Combinations and Consolidations – Conceptual Approach

AFC organised National Level Workshop titled "Business Combinations and Consolidations — Conceptual Approach," on 28th November 2022 using a blend of in-person and online mode from 2.00 pm to 4.00 pm. The resource person was Mr.Naga Durga Sudhakar who is a Chartered Accountant and Partner at NSVR & Associates LLP. He gave valuable insights on the significance of consolidations and the process to be followed while recognizing business combinations. The workshop included live examples to illustrate the concepts discussed. The event received an overwhelming response from the audience with a total count of 589 attendees from different States and Universities.



Training Session on Accounting & Finance



National Level Quiz on Accounting & Finance



National Workshop by CA Naga Durga Sudhakar

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Seminar on Opportunities in Entrepreneurship, Export-Import Business & Finance Management

AFC organised Seminar on "Opportunities in Entrepreneurship, Export-Import Business & Finance Management" for B.Com final year students of all streams on 30th November 2022 from 11.00 am to 2.00 pm at Joseph's Hall. The resource persons were Ms.K.D.Sushma and Mr.Kuldeep Kewlani from Global Fortune Mission India Private Limited. They gave insights on various opportunities for starting new business and ways for international business expansion and growth



Seminar on Opportunities in Entrepreneurship

Business News Club

Department of Commerce established Business News Club on 22nd July 2022 with an objective of providing knowledge to Commerce students on business related topics. The primary goals of the Club are to provide students with business information, develop economic awareness, inspire them through successful entrepreneurs, improve their general knowledge and to enhance their skills in better investment options. The Club serves as a platform to discuss crucial business and economic issues of National and International importance.

Inauguration of Business New Club

Business News Club was inaugurated on 22nd July 2022. The resource person was CS Madhumala. She gave insights on the significance of Business News. The Club serves as a platform to create awareness on Business related information.

Quiz-O-Grand

Business News Club hosted Quiz-O-Grand for B.Com I, II and III year students of all streams on 25th August 2022 from 12.20 pm to 1.30 pm in Chapel Hall. The aim of the event was to increase awareness about Indian businesses, stock exchange market, innovative business ideas and different sectors of Indian economy. The competition consisted of three rounds namely Elimination round, Guess the Name round and Rapid fire round. 17 teams consisting of 44 students participated and they were tested on their knowledge in Business, Income Tax, Indian Economy and Stock Market.

Panel Discussion on Union Budget 2023

Panel Discussion on "Union Budget 2023" was conducted for all streams of B.Com final year students on 24th February 2023 from 12.30 pm to 1.30 pm in Chapel Hall. The objective of the session was to create awareness about the Union Budget of India 2023. The Union Budget 2023 holds immense significance impacting various sectors of the economy. A budget is a crucial tool in outlining the government's economic policies, priorities



Inauguration of Business News Club



Quiz-O-Grand



Panel Discussion on Union Budget 2023

and paves the way for the nation's growth and progress. The Panel of experts who shared their insights and expertise were CA Siddharth Surana, CA Pavan Kalantri, CA Amit Modi (Alumni) and CA Sandeep Agarwal (Alumni).

Students Achievements

Gold Medals awarded on Convocation Day held on 28th January 2023 (2019-2022 Batch)

S.No	Roll Number	Name of the Student	Class	CGPA
1	1214-19-401-018	Harinakshi Uppal	B.Com General	9.72
2	1214-19-402-027	Mohammed Ghouse Khan	B.Com Computers	9.72
3	1214-19-407-002	Aditi Rathi	B.Com Honors	9.76
4	1214-19-403-030	Rithika Pal	B.Com Professional	9.52
5	1214-19-405-011	Harsha Rochiramani	B.Com IT	9.67
6	1214-19-409-022	Liesha Agarwal	B.Com IFA	9.72

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	121420409001	B. Com 3 IFA	50 55 50	SBR – Strategic Business Reporting AAA – Advanced Audit & Assurance AFM – Advanced Financial Management
2	Adnan Wajid Hazari	121420409002	B. Com 3 IFA	64 58 55 57	SBR – Strategic Business Reporting AAA – Advanced Audit & Assurance SBL – Strategic Business Leader AFM – Advanced Financial Management
3	Anurag Michael	121420409003	B. Com 3 IFA	58	FM – Financial Management
4	B. Chandra Sri Keerthi	121420409004	B. Com 3 IFA	50 53	AA- Audit & Assurance FM – Financial Management
5	Chinmay Sachdev	121420409005	B. Com 3 IFA	53 55	FR – Financial Reporting AA - Audit & Assurance
6	Datla Sai Karan(ACCA Rank Holder, Secured 3rd rank in India and 8th rank Worldwide with 77 marks in the Subject Audit & Assurance exam held in June 2022)	121420409006	B. Com 3 IFA	77	AA- Audit & Assurance
7	Jahnavi Goswami	121420409010	B. Com 3 IFA	50	FR – Financial Reporting
8	Mohammed Abdul Mannan Khan	121420409013	B. Com 3 IFA	60 54	SBR – Strategic Business Reporting AAA – Advanced Audit & Assurance

9	Mohammed Abdul Muqsit	121420409014	B. Com 3 IFA	52 55 54 62	SBR – Strategic Business Reporting AAA – Advanced Audit & Assurance SBL – Strategic Business Leader AFM – Advanced Financial Management
10	Mohammed Rauf Uddin Rizwan	121420409017	B. Com 3 IFA	66 58 55 59	FM – Financial Management SBR – Strategic Business Reporting AAA – Advanced Audit & Assurance AFM – Advanced Financial Management
11	Mohd Sufiyan	121420409018	B. Com 3 IFA	51 61	AA- Audit & Assurance FM – Financial Management
12	Naiyaz Ahmed	121420409020	B. Com 3 IFA	66 50 52	SBR – Strategic Business Reporting AFM – Advanced Financial Management SBL – Strategic Business Leader
13	Nitisha Ghosh	121420409022	B. Com 3 IFA	58 55 66	FM – Financial Management A - Audit & Assurance FR – Financial Reporting
14	Pagadala Dhatri	121420409023	B. Com 3 IFA	51 53	FM – Financial Management AA- Audit & Assurance
15	Sai Samiksha Parimi	121420409024	B. Com 3 IFA	56 54	FM – Financial Management AA - Audit & Assurance
16	Siddhi Valluri	121420409026	B. Com 3 IFA	57	AA - Audit & Assurance
				61	AA - Audit & Assurance
17	Wasi Mohammed	121420409031	B. Com 3 IFA	61	FM – Financial Management
				57	FM – Financial Management
18	Lohitha Reddy Gangalapudi	121420409035	B. Com 3 IFA	64	AA- Audit & Assurance
19	Vanshika Marda	121420409039	B. Com 3 IFA	68 60 75 58 64	FM – Financial Management SBL – Strategic Business Leader AFM – Advanced Financial Management AAA – Advanced Audit & Assurance SBR – Strategic Business Reporting
20	Mohammed Muneeb Ur Rehman	121420409040	B. Com 3 IFA	57 51 57	AA- Audit & Assurance FM – Financial Management AFM – Advanced Financial Management
21	Mohammed Anas Mirza	121420409046	B. Com 3 IFA	60 58	FR – Financial Reporting AA - Audit & Assurance
22	Misba Fatima	121421409021	B. Com 2 IFA	54	FR – Financial Reporting
		101 101 10000		72	FR – Financial Reporting
23	Mohammed Shoieb Baig	121421409023	B. Com 2 IFA	76	AA – Audit & Assurance
24	Chrove Malu	121421409040	B. Com 2 IFA	76	FR – Financial Reporting
24	Shreya Malu	121421409040	D. COIII Z IFA	74	FM – Financial Management
25	Rimsha Rahman	121421409029	B. Com 2 IFA	56	FR – Financial Reporting

2	26	Danisha Fathima	121421409005	B. Com 2 IFA	75 66	FR – Financial Reporting AA- Audit & Assurance
2	27	Zobiya Fatima Hassan (ACCA Rank Holder, Secured 3 rd rank in India and 6 th rank Worldwide with 88 marks in the Subject Audit & Assurance exam held in March 2023)	121421409037	B. Com 2 IFA	88 88	FR – Financial Reporting AA- Audit & Assurance
2	!8	Devansh Agarwal	121421409007	B. Com 2 IFA	72 74 82	FR – Financial Reporting AA – Audit & Assurance FM – Financial Management
2	9	Deekshita Saxena	121421409006	B. Com 2 IFA	50 67	FR – Financial Reporting AA- Audit & Assurance
3	0	Zoya Fatima	121421409036	B. Com 2 IFA	51 58	FR – Financial Reporting AA- Audit & Assurance
3	81	Akula Teertha Kaivalya	121421409001	B. Com 2 IFA	62	FR – Financial Reporting
3	32	Hafsa Abdul Manan	121421409012	B. Com 2 IFA	71 76	FR – Financial Reporting AA- Audit & Assurance
3	3	Mamidi Arpitha	121421409019	B. Com 2 IFA	50	FR – Financial Reporting
3	34	K. Bhavya Deepika	121421409016	B. Com 2 IFA	59	FR – Financial Reporting
3	15	Ayman Ahmed	121421409003	B. Com 2 IFA	64	FR – Financial Reporting
3	6	Sariya Fatima	121421409030	B. Com 2 IFA	81	FR – Financial Reporting
3	7	Syed Mudassir Ahmed	121421409033	B. Com 2 IFA	60	FR – Financial Reporting
3	8	Rishika Loya	121422303021	B.Com 1P	241/400	CA Foundation
3	9	K. Mayank Raj	121422303010	B.Com 1P	121/200	CSEET
4	0	Gunjan Agarwal	121422303007	B.Com 1P	140/200	CSEET
4	1	Dipansu Lunawat	121422303005	B.Com 1P	120/200	CSEET
4	2	Tamanna Agarwal	121421401101	B.Com 2B	243/400	CA Foundation
4	3	Mrinall Mehta	121421403030	B.Com 2P	216/400	CA Inter
4	4	Virat Agarwal	121421403028	B.Com 2P	162/200	CSEET
4	5	Meghana Konakanchi	121421409018	B.Com 2IFA	403/800	CS Executive
4	6	Payal Sethia	121420403024	B.Com 3P	203/400	CA Foundation
4	7	Keshav Goel	121420403017	B.Com 3P	209/400	CA Inter Group 1
4	8	Gaurav M Khiraiya	121420403012	B.Com 3P	240/400	CA Inter Group 2
4	9	Jatin Agarwal	121420403015	B.Com 3P	214/400	CS Module 2



DATLA SAI KARAN (ACCA Rank Holder, Secured 3rd rank in India and 8th rank Worldwide with 77 marks in the Subject Audit & Assurance exam held in June 2022)



ZOBIYA FATIMA HASSAN

(ACCA Rank Holder, Secured 3rd rank in India and 6th rank Worldwide with 88 marks in the Subject Audit & Assurance exam held in March 2023)

Paper Presentations by Students

S.No	Date	Name of the Student	Class	National/ International	Title of Paper	Organised by
1	14 th Aug 2022	Maddela Ashish	B.Com IID	National Conference		Study Comrade Private Limited in collaboration with
2	14 th Aug 2022	Kola Mary Amulya	B.Com IID	on Fusion of Creativity & Technology	E-Commerce as Entrepreneurship	Veda Vignana Academic and Research Center, Hyderabad & St.Joseph's Degree & PG College, Hyderabad
3	31st March and 1st & 2nd April 2023	Samala Mahalakshmi	B.Com IH	International Conference on "Sustainable Development Goals – Opportunities, Challenges & Future"	A Study on Green Entrepreneurship as an emerging Business Opportunity for Youth	St.Joseph's Degree & PG College in collaboration with Rajagiri College of Social Sciences, Kochi, Kerala and Fatima College, Madurai, Tamilnadu



Maddela Achich



Kola Mary Alumya



Samala Mahalakshmi

Students Achievements at Inter Collegiate Fests/ Cultural/ Literary/ Sports Competitions

	S.No	Date	Name of the Competition	Name of the Event & Institution hosting the Programme	Prize	Names of the Winners	Class
		16 th Aug 2022	Group Singing	Cluster College Collaboration, initiative by Telangana State Council of Higher Education (TSCHE) organised by Government Degree College for Women, Begumpet Hyderabad		Demis Eric	B.Com III IT
	1				Participation	Elvin Benedict	B.Com III A
•						Nikhil Anthony	B.Com III C
	2	17 th Aug 2022	Essay Writing	Cluster College Collaboration, initiative by Telangana State Council of Higher Education (TSCHE) organised by RBVRR College for Women, Hyderabad	Participation	M.Sandeep	B.Com II IT

					Demis Eric	B.Com III IT
	Elvin Bene	Elvin Benedict	B.Com III A			
					Nikhil Anthony	B.Com III C
				Paluchuri John	B.Com III C	
					Samuel Philip	B.Com II H
					Aman Joshua	B.Com III B
			Cluster College		Manasa Nair	B.Com II C
			Collaboration, initiative by		Jangala Akshitha Yadav	B.Com II IFA
3	17 th Aug	Dolly	Telangana State Council	Dorticipation	Mamidi Arpita	B.Com II IFA
3	2022	Rally	of Higher Education (TSCHE) organised	Participation	Rajyashree Giri	B.Com II IFA
			by RBVRR College for		Bhavya Deepika	B.Com II IFA
			Women, Hyderabad		Sannidhi	B.Com II IFA
					Meghana	B.Com II IFA
					Maheshwari	B.Com II IFA
					Teertha Kaivalya	B.Com II IFA
					Hima Chandrika	B.Com II IFA
					Alina	B.Com II IFA
					Shreya	B.Com II IFA
	4 18 th Aug 2022		Cluster College Collaboration, initiative by Telangana State Council of Higher Education (TSCHE) organised by St. Francis College for Women, Begumpet, Hyderabad Cluster College	Participation	G.Meghna Reddy	B.Com II IT
					A.Vamshi Krishna	B.Com II IT
					G.John Paul	B.Com II IT
4					P.Srikar	B.Com II IT
					K.Abhinaya	B.Com II IT
					M.Tejasree	B.Com II IT
					Mohsin Khan	B.Com II H
5	19 th Aug 2022	Painting	Collaboration, initiative by Telangana State Council of Higher Education (TSCHE) organised Government City College, Hyderabad	Participation	Pratik Jain	B.Com I IT
6	19 th Aug 2022	Rangoli	Cluster College Collaboration, initiative by Telangana State Council of Higher Education (TSCHE) organised Government City College,	Participation	H.R.Divya Siddhi Jain	B.Com II A B.Com II A
			Hyderabad		V614- 011 1	D 0 !! D
					Yukta Gilda	B.Com II B
		Smart India	Smart India Hackathon		Smritti Toshniwal	B.Com II B
	25 th & 26 th	Hackathon	2022 organised by MoE's Innovation Cell, Govt. of	1 st Runner Up	Dolly Sadnani	B.Com II B
7	Aug 2022	Senior Software	India held at Maharashtra	[Cash Prize	Haseeb Rehman	BBA III (E)
		Edition	Institute of Technology,	Rs. 75000]	G.Dinesh Kumar	B.Sc III MPC's
			Aurangabad		Cabil Unadbusy	B.Sc III
					Sahil Upadhyay	MEC's
8	29th Sept 2022	Poetry Writing	Hindi Diwas organised Telangana Hindi Prachar Sabha, Hyderabad	I	Renu Kumari	B.Com II IT

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9		Feel the Rhythm (Solo Dance)		Participation	Harshita Vasant	B.Com II A
		,			K.MaryAmulya	B.Com I D
				Jaanvi Rochiramani	B.Com II IT	
10					Sonam Parmar	B.Com II IT
10		Feel the Rhythm (GroupDance)		II	Riya Reddy	B.Com I H
		(GroupDarice)			Mekkonda Srinidhi	B.Com I H
					Vanapamala Nikkitha	B.Com I H
			BEMUS 2k22, Inter		Hamza Ali	B.Com II C
			Collegiate National		Jaanvi Rochiramani	B.Com II IT
11	1st Nov	Knowalowa [Quiz]	Commerce Fest	II	Harsh Rai	B.Com III H
	2022	[Œuiz]	organized by Department of Commerce, Andhra		Saransh Pitti	B.Com II IT
			Loyola College,		Harsh Rai	B.Com III H
		Catch me If you	Vijayawada		Anil Chouhan	B.Com III D
12		Can [Treasure		1	Ravi Teja	B.Com III D
		Hunt]			Nikhil Asthana	B.Com III IFA
					Kamashetty Vinay	B.Com III IFA
		PLEAN-GNO [Business Plan]		ı	Sonam Parmar	B.Com II IT
					Saransh Pitti	B.Com II IT
13					Arun Teja	B.Com III IFA
					Chinmay Sachdev	B.Com III IFA
					Harsha Priya	B.Com III IFA
4.4		Bizmart			Sonam Parmar	B.Com II IT
14	2nd	non		1	Saransh Pitti	B.Com II IT
15	Nov2022	Ms. Bemus		Participation	Harshita Vasant	B.Com II A
16		Mr. Bemus		1	Hamza Ali	B.Com II C
					Harsh Rai	B.Com III H
					Harshita Vasant	B.Com III A
					Anil Chouhan	B.Com III D
			BEMUS 2k22, Inter		Ravi Teja	B.Com III D
			Collegiate National Commerce Fest		Arun Teja	B.Com III IFA
			organized by Department		Chinmay Sachdev	B.Com III IFA
		Overall	of Commerce, Andhra	Overall	Nikhil Asthana	B.Com III IFA
17	1st & 2nd	Overall	Loyola College,	Championship	Kamashetty Vinay	B.Com III IFA
17	Nov 2022	Champion- ship Award	Vijayawada	Award	Jaanvi Rochiramani	B.Com II IT
		omp / wara		[16 Participants]	Saransh Pitti	B.Com II IT
					Sonam Parmar	B.Com II IT
					Hamza Ali	B.Com II C
					Harsha Priya	B.Com III IFA
					Riya Reddy	B.Com I H
					Mekkonda Srinidhi	B.Com I H
					Vanapamala Nikkitha	B.Com I H

			Euphoria 22, organised		Harsh Rai	B.Com III H
18	18th Nov 2022	Tol Mol Ke Bol	by Department of Commerce, St.Mary's College, Yousufguda, Hyderabad	II	Avantika Pandey	B.Com III H
19	5th Dec 2022	Carol Singing	Carol Singing, Holy Family Church, Trimulgherry, Secunderabad[Total 16 Participants from B.Com]	III	Panuganti Ridhima Aaron Sujoy Rajah	B.Com I H
20	10th Dec 2022	Carol Singing	United Carol Singing, Little Flower High School, Abids, Hyderabad.[Total 16 Participants from B.Com]	II	K.Manasa Nair Nikhil Anthony	B.Com II C
21	17th Dec 2022	Carol Singing	Carol Fiesta, St.Mary's College, Yousufguda, Hyderabad[Total 16 Participants from B.Com]	Participation	Rennie Pearl Johnson Elvin Benedict B.Chandra Sree Keerthi	B.Com II IT B.Com III A
22	19th Dec 2022	Carol Singing	United Christmas Celebrations 2022, YMCA, Secunderabad [Total 16 Participants from B.Com]	II	Aman Joshua Joshua Samuel Demis Eric Diana Maria Royal	B.Com III IFA B.Com III B BBA III Gen B.Com III IT
23	20th Dec 2022	Carol Singing	Yuletide Euphoria, St.Ann's College for Women, Mehdipatam, Hyderabad[Total 16 Participants from B.Com]	II	Samantha Ann Morris James Jackson Paluchuri John	B.Com II D B.Com III D B.Com III D B.Com III C
24	23rd Dec 2022	Carol Singing	Regalo di Natale, St.Francis College for Women, Begumpet, Hyderabad [Total 16 Participants from B.Com]	I	Ada Jessica Akshitha Siddella Akanksha Beatrix Domingo Kenneth Savio Nicholas Elizabeth Queen Jaedon Rajan K. Suresh Sanjana Valentina Reeves	B.Com I P B.Com II C BBA II IT B.Com II IT BA III JPE B.Com II P BA III MCJ BBA II IT
	05:1		COMMEDA 2022	I	Vishnumolakala Saikoteshwar Abhishek Jangid	B.Com I B
25	25th Jan 2023	Panthera Game	COMMERA 2023, Inter Collegiate		Sania Fatima	B.Com I C
	2023		National Fest organized	III	Bhavna Rajpurohit	B.Com III C
			by Association of	III	Mularam	B.Com II IT
26	25th Jan	Fish Tank	Commerce Enthusiasts (ACE), Department of	Ш	H.R.Divya	B.Com II A
_5	2023	1.511 Tallit	Commerce, St.Josephs	1		
			Degree & PG College, Hyderabad		Dixit Jain Mohammed Abdul Faiz	B.Com II A B.Com II A
•	25th Jan		,			
27	2023	Traithlon		III	Syeda Noorul Zain	B.Com II H

28	30th Jan 2023	Groove it Dilse [Solo Competition]		I	Harshita Shinde	B.Com III D
29	30th Jan	Trade Station		II[Cash Prize Rs.2000]	Swaroop Salecha	B.Com III H
	2023		JOSHH, National Youth	III	Mularam	B.Com II IT
	00th law	Chadaa af	Fest organised by		Aditya Sharma	B.Com III A
30	30th Jan 2023	Shades of Glamour	St. Josephs Degree & PG	1	Noorul Zain	B.Com II H
	2020	diamodi	College, Hyderabad		Kanishka Choubey	B.Com II H
					Aryan Bhati	B.Com II B
31	30th Jan	Gamers Den		II	Yash Jain	B.Com II B
31	2023	daniers Den		"	Jeswin Joseph	B.Com II B
					Kishore Parmar	B.Com II B
32	31st Jan 2023	Power Hour		1	Hamza Ali	B.Com II C
33	31st Jan 2023	Apna Time Ayega		I	Aditya Sharma	B.Com III A
34	31st Jan 2023	Eat Em All		II	Manas Mandal	B.Com II D
				III	Joel Tozer	B.Com III D
35	31st Jan 2023	The Glam Room		I.	H.R.Divya	B.Com II A
36	31st Jan 2023	Ton Tresor		II	Kenneth Savio Nicholas	B.Com II IT
					Aron Sujoy Rajah	BBA III FM
					Elvin Benedict	B.Com III A
	21st &	Group Song (Western)	Inter Collegiate Cultural		Aman Joshua	B.Com III B
37	22nd Feb		Competitions, Osmania	I	Joshua Samuel	BBA III Gen
	2023		University, Hyderabad		Demis Eric	B.Com III IT
					Jaedon Rajan	B.Com II P
					Jackson James	B.Com III D
					Ada Jessica	B.Com I P
	21st &	Oraun Cana	Inter Collegiate Cultural		Joshua Samuel	BBA III Gen
38	22nd Feb	Group Song (Indian)	Competitions, Osmania	II	Karan Nunnaguppala	BA III MCJ
	2023	(malan)	University, Hyderabad		Chandana Charchita	BA II MCJ
					K.Suresh	BA III MCJ
39	23rd to 25th March 2023	Treasure Hunt	Spectrum 2023, organised by NIFT, Hyderabad	l [Cash Prize Rs.5000]	Harsh Rai	B.Com III H
40	10th & 11th March 2023	Young Managers	AKSHARA 2023, National Level Techno Cultural Fest organized by Malla Reddy Engineering College	Participation	Abdullah Arshad	B.Com I P

41	12th Aug 2022	Basketball Tournament	Freedom Cup Inter Collegiate Women's Basketball Tournament on the occasion of 75th Independence Day held at St.Ann's College for Women, Hyderabad	II	Subuhi Mabood Kotla Kaveri Afifa Fatima Rashi Bhandari Sai Priyanka	B.Com II C B.Com III D BBA III FM BBA III FM BBA III (E)
42	13th to 15th Dec 2022	Basketball Tournament	Inter Collegiate Men's Basketball Tournament organised by Osmania University, Hyderabad at Loyola Academy Degree & PG College, Secunderabad	III	Madavath Shankar A.Vamshajh Sahil Tiwari Ganesh Raichur M.Bala Manish Raj Reddy Krishna Sharma B.Sriharsha M.Sai Sujith Ghattamaneni Tejendra Kumar Shadab Mohammed	B.Com III C B.Com IID B.Com II A BBA II Gen BBA III (E) BBA I IT BA III JPE B.Sc I MPC'S BBA I BA MBA II
43	5th Jan 2023	Table Tennis Tournament	South Zone Inter University Table Tennis Championship representing Osmania University organised by Christ Deemed to be University, Bengaluru	Champions	Y.Raju MD.Ali B.Varun Shankar	B.Com I C MA II (MCJ) BA II MCJ
44	23rd to 25th Jan 2023	Throwball Championship	32nd Federation Cup Throwball National Championship organised by Odisha Throwball Federation	Represented Telangana State	Khushi Patawari	B.Com III C
45	20th June 2023	G20 Co- Branded Event "Health of Youth: Wealth of Nation"	G20 Co-Branded Event "Health of Youth: Wealth of Nation" Organized by Ministry of Health & Family Welfare (MoHFW), Government of India in partnership with PMNCH at Hotel Marriot, New Delhi	Selected as Youth Delegate representing Telangana State and participated in the Event	Syeda Noorul Zain	B.Com II H



1st Runner-up, Smart India Hackathon 2022



Harsh Rai - 1st Prize at Spectrum 2023



Renu Kumari - 1st Prize at Hindi Diwas



Harsh & Avantika - 2nd Prize at Euphoria 22



1st Prize for Business Plan at BEMUS 22



1st Prize for Bizmart at BEMUS 2022



2nd Prize for Knowalowa at BEMUS 2022





1st Prize for Treasure Hunt at BEMUS 2022 2nd Prize for Feel the Rhythm at BEMUS 2022



Overall Championship Award at BEMUS 2022 2nd Prize-Manas Mandal at JOSHH 2023





2nd Prize-Carol Singing, Little Flower School



1st Prize - Carol Singing, St.Francis College



2nd Prize - Carol Singing, St.Ann's College



3rd Prize-Carol Singing, Holy Family Church



2nd Prize-United Christmas Celebrations



2nd Prize - Group Song (Indian)



1st Prize – Group Song (Western)



1st Prize – Fish Tank, COMMERA 2023



Noorul Zain-3rd Prize at COMMERA 2023 & Youth Delegate



Y. Raju – Table Tennis Champion



3rd Prize - Inter Collegiate Basketball **Tournament**



Khushi Patawari – Throwball Champion



2nd Prize - Inter Collegiate Basketball Tournament

Outstanding Faculty Achievements

	Paper Publications					
S.No.	Name of the Faculty	Details of Achievement				
1	Miss. M. Debora	Paper Published titled "Cloud Technology – Transforming the Startup Ecosystem" in International Journal of all Research Education & Scientific Methods, An ISO & UGC Certified Peer-Reviewed Multi-Disciplinary Journal with Impact Factor 7.429, ISSN: 2455-6211, Volume 11, Issue 3, March 2023				

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2	Dr. Sumitra Pujari Dr. Y. Geethanjali	Paper Published titled "Make in India – A boon to Indian Handloom Industry – Study on Gadwal and Narayanpet Handloom Weavers of Telangana State" in Journal of Emerging Technologies and Innovative Research, An International Open Access Peer reviewed, referred Journal with Impact Factor 7.95, ISSN:2349-5162, , Volume 10, Issue 2, February 2023
3	Dr. Sumitra Pujari Dr. Y. Geethanjali	Paper Published titled "A study on Socio -Economic Factors influencing the lifestyle of the Weavers of Pochampally" in International Journal of all Research Education & Scientific Methods, An ISO & UGC Certified Peer-Reviewed Multi-Disciplinary Journal with Impact Factor 7.429, ISSN: 2455-6211, Volume 11, Issue 3, March 2023
4	Mrs. Simran Jain	Paper Published titled "Measuring Performance of Banks: A Comparative Analysis of Public Sector and Private Sector Banks" in Journal of Business and Management, Double Blind Peer Reviewed International Journal with Impact Factor 3.52, P-ISSN: 2319 – 7668, E-ISSN: 2278-48X, Volume 24, Issue 6, June 2022
		Paper Published titled "A Study on the factors influencing customer satisfaction towards internet banking and its significance on the overall improvement of customer retention level" in Madhya Bharti Humanities & Social Sciences Journal, A UGC Care Approved Group I, Peer Reviewed Multi-Disciplinary Referred Journal with Impact Factor 6.28, ISSN: 0974-0066, Volume 82, No. 20, July –December 2022
5	Miss. Asmitha Yadav Ravula	Paper Published titled "Awareness and Investment patterns in Crypto Currency" in Rabindra Bharati Journal of Philosophy, A National UGC Care Approved Group I, Peer Reviewed Referred Journal with Impact Factor 6.986, ISSN: 0973-0087, Volume XXIII, No. 30, January 2023
6	Mrs. Namartha Rathi	Paper Published titled "CRM: A way to win Customer Hearts" in South India Journal of Social Sciences, A UGC CARE Approved, Group I, Bi-Annual Journal with ISSN: 0972-8945, Volume XXI, No.11, January – June 2023
		Paper Published titled "E-Commerce: A Customer delight amidst COVID" in Humanities and Social Science Studies Journal, A UGC CARE Approved Group I, Peer Reviewed Referred Journal with Impact Factor 7.28, ISSN: 2319-829X, Volume 12, Issue 1, January – June 2023
7	Mrs. Rashi Mathur	Published Paper titled "A Study on Account Holders Perception towards E- Payments during Covid-19 Pandemic and the way ahead in Journal of Education, A National UGC CARE Approved, Peer Reviewed & Referred Journal with ISSN:0972-7175, Volume XXIV, No.1 (XIX), July 2022
8	Mrs. Asha Rachel Cherian	Published Paper titled "Authentic leadership and its effects on employees" in International Organisation of Scientific Research Journal, A Peer reviewed Journal with ISSN: 2278-487X, Volume 24, Issue 8 in August 2022
		Published Paper titled "Challenges and opportunities from the Covid-19 in education sector" in ICSSR, A Peer Reviewed Journal, July 2022
9	Dr. N. Srilatha Mrs. Ritika Waghray Mrs. CH.Padmaja	Published Paper titled "Impact of COVID 19 on Financial Performance of Selected Telecom Companies" in Journal of Education: Rabindra Bharati University, A National UGC CARE Approved, Peer Reviewed & Referred Journal with ISSN: 0972-7175, Volume XXIV No.: 1(XIX), June 2022

	A	wards & Rewards		
S.No	Name of the Faculty	Details of Achievement		
1	Dr. J. N. P. P. Anantha Lakshmi	Awarded Certificate for contribution as mentor to Smart India Hackathon 2022 organised by MoE's Innovation Cell, Govt. of India on 25th & 26th August 2022 at Maharashtra Institute of Technology, Aurangabad where in Students secured 1st Runner Up Cash Prize of Rs.75000		
		Awarded Certificate of Appreciation for Mentoring the students on Innovation& Entrepreneurship by Bharathi Vidya Mandir High School, Sangareddy on 20th January 2023		
2	Mrs. Namartha Rathi	Awarded Best Paper Presenter on the topic "CRM: A way to win Customers Heart" at National Conference on Fusion of Creativity & Technology organised by Study Comrade Pvt Ltd in collaboration with Veda Vignan Academic & Research Centre and St.Joseph's Degree & PG College held on 14th& 15th August 2022		
3	Mrs. Mary Vinaya Sheela			
4	Dr. N. Srilatha			
5	Mr. S. Krishna Moorthy			
6	Mr. Satyanarayana Rao			
7	Dr. Y. Geethanjali	Felicitated by St.Joseph's Degree & PG College for completing10 years of		
8	Dr. J.N.P.P. Anantha Lakshmi	service as part of Silver Jubilee Celebrations held on 20th March 2023		
9	Mrs. Ritika Waghray			
10	Dr. Sumitra Pujari			
11	Mrs. R. Sreelakshmi			
12	Miss. M. Debora			
13	Dr. N. Srilatha	Secured Elite Gold and Topper in the Subject Financial Accounting with a score of 93% in NPTEL exam held in April 2023		
14	Mrs. CH. Padmaja	Secured Silver in the Subject Financial Accounting with a score of 84% in NPTEL exam held in April 2023		
15	Mrs. G. Savita	Secured Silver in the Subject Financial Accounting with a score of 81% in NPTEL exam held in April 2023		

Felicitation of Faculty





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PLACEMENTS & INTERNSHIP RECORD

	Placements Record						
S.No	Date of Drive	Name of the Company	Number of Students Selected	CTC (Rs.PA)			
1	26th Aug 2022	Deloitte Audit	25	6,50,000			
2	29th Aug 2022	ADP	1	3,50,000			
3	7th Sept 2022	Quality Thought	6	3,50,000			
4	11th Oct 2022	Regalix Inc	1	4,00,000			
5	12th Oct 2022	Sincro Digital	2	2,80,000			
6	22nd Oct 2022	Sutherland Global Services Inc	3	3,50,000			
7	23rd Oct 2022	Skillstride Academy Pvt. Ltd	1	2,40,000			
8	2nd Nov 2022	Deloitte Tax	10	4,10,000			
9	21st Nov 2022	JP Morgan Chase & Co.	4	5,50,000			
10	22nd Nov 2022	Deloitte EAG	10	4,50,000			
11	3rd Jan 2023	IndigoLearn	4	2,80,000			
12	18th Jan 2023	Invesco	1	4,50,000			
13	19th Jan 2023	Tech Mahindra	3	2,40,000			
14	20th Jan 2023	Genpact	2	3,20,000			
15	23rd Jan 2023	ICICI Prudential	4	3,00,000			
16	27th Jan 2023	HSBC	2	3,50,000			
17	14th Feb 2023	Unschool	1	3,25,000			
18	15th Feb 2023	WemakeScholars	2	3,50,000			
19	18th Feb 2023	Piramal Industries	9	2,20,000			
20	16th March 2023	Amazon	10	3,50,000			
21	17th March 2023	Matrix Lab	7	4,00,000			
22	19th March 2023	Alliant Group	5	5,50,000			
23	30th May 2023	Mygate	1	8,00,000			
24	2nd June 2023	Mygate	2	11,00,000			

Internship Record

S.No	Date of Drive	Name of the Company	Number of Students Selected	Stipend (Rs. Per Month)
1	18th Aug 2022	Agile Capital Services	30	10,000
2	20th Aug 2022	ACS Group	7	10,000
3	7th Oct 2022	BillEasy	5	5,000
4	2nd Nov 2022	FIS	11	12,500
5	18th Nov 2022	Dupont	11	20,000
6	23rd Nov 2022	Goldman Sacs	3	30,000
7	23rd Nov 2022	Sutherland Global Services Inc	3	18,600
8	2nd Dec 2022	Deloitte GSM	5	15,000
9	18th Dec 2022	Bio Reform Pvt. Ltd.	8	5,000
10	2nd Feb 2023	Insplore	10	7.000
11	25th March 2023	Voice4Girls	20	12,500



SAI DEEPTHI

B.Com (Computers) got placed at Mygate
with CTC of Rs.11 Lakhs PA



MAHEK NAHATA

B.Com (Computers) got placed at Mygate
with CTC of Rs.11 Lakhs PA



Sophomore's Stories

Article Writing Competition was conducted in September 2022 for UG and PG students of all streams from I, II & III year B.Com, BA, BBA and B.SC and I & II year MBA, PGDM & MA. The participants conveyed their genuine thoughts and inner creativity to frame and exhibit their views in numerous artistic ways, along with enormous luminosity, shine, and expertise. The Competition was a resounding success and 18 articles that were ultimately chosen are published in the newsletter. The Judges were (i).Mrs. Shanti Kiran, Assistant Professor, Department of Commerce (ii).Miss.M.Debora, Convenor of Joseph's Herald and Assistant Professor, Department of Commerce. 3 students were declared as winners

Winners of Article Writing Competition

S.No	Name of the Student	Class	Title of Article	Prize
1	S. Sushanth Rao	B.Com III (IT)	Puppets of Algorithm	I
2	Evita Teresa Anderson	B.Com II Honors	Modern day Economic Crisis	II
3	N.Khushi Raj	B.Com I Computers 'C' Section	Indian Economy & World Economy	III

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Articles by Editorial Team

MODERN DAY ECONOMIC CRISIS - (II PRIZE)

"During an economic crisis, what matters is that the government keeps its foot on the accelerator" - David Ignatius

An Economic Crisis can be explained as a period of economic depression a country goes through due to faulty decisions made by their government. Over the last few years, many economies around the world suffered economic strain owing to the occurrence of COVID-19. But, for countries like Sri Lanka and Pakistan, it proved to be a strong catalyst that led them to their ultimate downfall.

Sri Lanka, formerly Ceylon, an island country lying to the south of the Indian peninsular is in the middle of an economic crisis. It all started during the presidential elections at the beginning of 2019. Gotabaya Rajapaksa's successful ascendancy to presidentship was "The Promise - Deep Tax Cuts". Though it would create a void in the government's treasury it wasn't opposed by any economist or citizen. As expected, once implemented it worked against the economy. Under the pretext of propagating organic farming, fertilizers

were banned which in fact was the government's incapacity to import fertilizers. Another failure was falling into the trap of China's Infra loans, a major policy fault. Sri Lanka's response to the disaster was disastrous, instead of narrowing down deficits it expanded its debt. It became the first Asian country in 20 years to default on foreign debts. Soaring inflation, unsustainable debt, hamstring tourism, bleeding foreign reserves, and tanking currency led to the downfall of Sri Lanka's economy. The country is expectantly waiting for help from the IMF (International Monetary Fund).

Pakistan, another neighbor to India, after its independence in 1947 was growing economically quicker than any other Asian country. But in 1958, when an army general became president, the country experienced rapid industrial growth but at the expense of loans from the IMF. If the funds coming from debt are used for social development then debt can contribute to its growth but education, skill development, and infrastructure wasn't its focal



Evita Teresa Anderson B.Com II Honors, 2nd Prize

point but rather strengthening the military which continues. During COVID, the country was stuck in a debt trap, this is when China stepped in, where IMF was lending at 3% interest, China bleed the borrowing country with 6% interest. Further adding to their woes was the lack of political stability, not a single Prime Minister served for a full term. When a country lacks political stability it also loses the credibility of foreign investors. Small but steady steps are being taken by the country to spread awareness since 48% of its population is uneducated.

Lessons to be learned! First things first, start with being a self-reliant country. India needs to increase the production of oil seeds, fertilizers, and renewable energy, imports which can prove to be a drain of foreign reserves. The government also needs to ponder upon organic farming as a long-term solution. There are many positives to India's policy judgment, for example, not falling into China's Infra project trap. Overall, the country still needs to do more to overcome an impending economic crisis.

AI AND FOOD

The culinary arts have been an integral part of human history and culture since the discovery of fire. With over a hundred cuisines locally branching out to numerous niche styles each having different taste, flavour and presentation - expecting a machine to understand the complexity and nuance of cooking seems a bit far-fetched. However, artificial intelligence (AI) is rapidly advancing and revolutionizing the way we approach food. From retrieving recipes based on images of cooked food to predicting healthier ingredients, AI is quickly becoming a crucial tool in the food industry. It is considered the Fourth Industrial Revolution, leading the way forward in reshaping the food industry and building a more sustainable food system. Al- powered food-bots are being developed, utilizing deep learning algorithms for dairy herds, Al-driven sorting machines and even Al-generated flavours. By embracing Al-powered food sorting technologies, we can reduce waste, maximize output and create a more sustainable and efficient food system. Businesses are looking into creating nourishing components within plants that offer health benefits to both humans and animals, further emphasizing the importance of sustainability in our food industry. As a result, there has been an increased demand for professionals who have the skills and knowledge to create ecologically sound and



Shruthi P B.Com III - IT

sustainable technologies. This trend is expected to lead to a considerable increase in the workforce.

The rise of sustainable technologies is also influencing the connection between population and urbanization density. Previously, urban cities have provided employment opportunities and absorbed large portions of the population, leading to a tremendous boost in the economy. With the growth of sustainable technologies, we can expect this trend to continue and potentially expand further. Finally, the COVID-19 pandemic has redefined our work, forcing us to embrace digital technology and connect with others remotely. However,

AN EMBARKING NEW ERA OF MENTAL HEALTH AT WORKPLACE

The Department of Human Resources is the embodiment of employee development. It creates an environment promoting visceral intelligence, employee- employer relationships and administering employee benefits. Human resources play a primal role in refurbishing the endowment of employees working for an organization. Consequently, it is the responsibility of the human resources to be in conformity with the prerequisites of its personnel. Mental disorders disturb individuals and their employment much beyond the economic issues. People with mental disorders face major stigmatization, elimination from the society, and lead to diverse barriers in finding equal opportunities at all levels. It is often witnessed that finding a job in the open labour market, returning to work or retaining a job after sickness absence due to mental health problems is a chief problem because of the stigma attached to the label "mental". People with mental health problems have twice the risk of losing their jobs and are disproportionately out of work.

Mental health problems have several effects on the individual at their respective workplace. Usually, the common problems at the workplace due to unchecked mental health would be poor decision-making, conflicts between colleagues and loss of motivation. Subsequently, depression and anxiety may lead to burnout and improper physical well being such as high sugar levels, insomnia can result in overall sickness absence. Occupational disability due to the untreated mental health problems can also precede to early retirement of an individual from his respective workplace.

Poor mental health and wellness amongst the employees can be an enormous loss to the employer as it can lead to

VEGANISM: THE GOOD, THE BAD, AND THE UGLY

Veganuary is an initiative organized in January to advocate the vegan lifestyle. Every single beauty brand on this earth is advertising its "vegan and cruelty-free" products and the demand for vegan food is skyrocketing. Well, if only less than 3% of the world's population is following a plant-based diet then shouldn't this fad die down soon? The answer is, quite simply, No.

More and more people are becoming conscious of the food they consume, and the clothes they wear and, in an effort, to protect the planet, are converting to veganism. It helps in reducing the enormous greenhouse gases involved in the production of animal products including milk, meat, etc. A vegan diet reduces needless suffering and killing in the world and according to

this has also brought us closer together, allowing friends and family in different locations to share experiences like eating the same food or watching the same content on a shared screen. This positive impact has created a sense of belonging and camaraderie, even in a time of physical distance.

decrease in the productivity levels of employees, chances of personnel handing over their resignations and negative impact on image of company. Human resources are the furthermost treasured asset of a mental health service. Due to which, such service counts on the ability and motivation of its staffs to wildly endorse mental health and provide



Gadre Akshitha Rani B.Com III Honors

upkeep for people with mental disorders. The competence of the employee depends vastly on his mental ability to perform the tasks assigned by the authorities. Whereas, the absence of such mental peace, and wellness can lead to inception of unproductive staff working for the organisation. The significance of adept human resources is vital.

However, the catastrophic quintessence of ignorance in Human resource Management in the prevailing corporate world is simply erroneous. Various major difficulties are frequently encountered in the planning and training of human resources for mental health care. The predominant stigma around admittance of help in respective of mental health is still holding the personnel back. The elimination of such stigma is only conceivable when proper awareness is spread amongst the organization. The human resources can implement the establishment of various resources such as consultants, therapists and focus on health insurance which shelters the mental health illness. They can also provide diverse programs such as return to work programs, employer and employee programs where an employer can discuss the discomfort issues with employees which would act as an ice breaker.

the American Diabetes Association, it also helps in reducing the risk of adult-onset diabetes, cancer, and cardiovascular diseases. The Indian vegan food market was worth USD 15.4 billion in 2020 with a projected growth rate of 26% between 2022 and 2027. Brands such as Blue Tribe, financed by Virat

Kohli & Anushka Sharma, are trying to capitalize on this growing market. But it turns out that a vegan diet may be doing far less good for the planet.

Fruits such as blueberries and strawberries are often exported to countries like US and India, and with every kg of fruit consumed, it produces



Sai Samiksha Parimi B.Com III IFA

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7-8 kgs of greenhouse gas emissions, including having the largest environmental footprint, in terms of land and water usage. The celebrity-favorite smoothie essential avocados are a great source of vitamin B2 and omega 3 fatty acids but they also require approximately 209 liters of water for a single tree, putting huge pressure on the local environment. Veganism depicts the vegan diet as free from suffering. But even though animals aren't abused in the production of vegan food, humans often are. The agriculture industry often involves child labor, hazardous working conditions, and extremely low wages. According to a report published by Know the Chain, producing non-animal products such as soy, coffee, tea, and cocoa can be strongly linked to severe labor abuse and exploitation, which

extends to the production of vegan clothes. So, should we oust all the vegans from our society? Not quite.

While it is clear that plant-based products and meat substitutes are far better than the production of animal products, we must also be conscious about what we choose to replace meat with, and its effect on the environment. Vegan or non-vegan, we should be more conscious of the products we buy and use and pay attention to how foods are grown and transported. Look for local farmers' markets for buying food, and shop vintage for clothes. Follow the principle of "buying less but buying better". But for long-term sustainability and transformation, it is imperative to understand that veganism is not the cure.

BANKING AND INSURANCE

Banking and Insurance has been around since the first currencies were minted and wealthy people wanted a safe place to store their money. Banks were to play a major role in that era, just as they do today. The bank of the future will need to embrace emerging technology, remain flexible to adopt evolving business models, and put customers at the center of every strategy. Banking has become a very important element of our lives The banking history is interesting and reflects evolution in trade and commerce. It also throws light on living style, political and cultural aspects of civilized mankind. However modern Banking is of recent origin. The development of banking from the traditional lines to the modern structure passes through Merchant bankers, Goldsmiths, Money lenders and Private banks. Merchant Bankers were originally traders in goods. Gradually they started to finance trade and then become bankers.

Insurance is a form of risk management in which the insured transfers the cost of potential loss to another entity in exchange for monetary compensation known as the premium. Insurance allows individuals, businesses and other entities to protect themselves against significant potential losses and financial hardship at a reasonably affordable rate.Insurance is the main element in the operation of national economies throughout the world today. It protects health and assets of the people and stimulates business activities to operate in a cost-effective manner. There are many underlying issues which affect the insurance sector in India such as low penetration

MOTHER EARTH'S CRY FOR HELP

"Prevention is better than cure." It is no lie when it is said that the Earth will no longer be fit for human habitation in the next 30 years. We breathe poisonous air, the toxic gases released into the atmosphere. About 37% of the world's air is polluted, and almost 99% of the entire population is exposed to unhealthy air. Moreover, we drink polluted water, let into the streams and rivers by numerous factories. In addition, there are a gazillion kinds of pollution which harm our environment. As a result, the Earth is slowly dying because of the indiscriminate acts of human beings. We are now at the age where we all know or at least have some idea about terms like global warming and

and density rates, inadequate investment in insurance products, and the dominant position and deteriorating financial health of publicsector players. insurance is a contract, represented by a policy, in which a policyholder receives financial protection or reimbursement against losses from an insurance company. The company pool's clients' risks



Deeksha Singhani B.Com III Professionals

to make payments more affordable for the insured. Insurance policies are used to hedge against the risk of financial losses, both big and small, that may result from damage to the insured or their property, or from liability for damage or injury caused to a third party.

Banking and Insurance are two important sectors which are fast evolving and witnessing a transformational change. Banks are the backbone of all activities, because every transaction where money is involved, the bank is the main character whereas Insurance business is one of the prominent financial services in modern times. Banking today is quite different and easier than it used to be a couple of decades ago. Likewise, insurance sector has witnessed a drastic transformation because of deeper technology penetration. You can now do most of the banking and insurance activities without even stepping out of your home. There is so much that has changed, and there is so much to change in what will be the future of finance.

climate change. The emission of greenhouse gases has led to this. It is all the outcome of our mindless activities like excessive mining, extraction of fossil fuels and contamination of natural resources like air, water, and soil. The most dangerous of these is the improper disposal of nuclear waste. All such irrational acts lead to degradation in our living



Renu Kumari B.Com II IT

environment and our Earth's health. In the run to become a prosperous nation, we seem to have neglected the planet.

Humanity has always found a way to overcome all hurdles of life and has survived this far. We as individuals should now accept this challenge and make it our responsibility to rejuvenate and revitalise Earth by making it a clean and green place to lead

ARTIFICIAL INTELLIGENCE AND INFORMATION TECHNOLOGY

Al is focused on creating intelligent machines that think and behave like humans whereas Information Technology (IT) is the storage ,processing and exchange of all forms of electronic data .Today Al has become an identity that defines future technology and its applications helping IT industry in building better systems with assured quality .Al sits at core of development for almost every industry which helps in reducing the burden on developers by improving efficiency and enhancing productivity.

There are plenty of ways that organisations can integrate Artificial intelligence into their operations .For instance AI can be used to send out automatic remainders to departments team members and customers. It can also be used to monitor, network traffic ,as well as handle a wide variety of mundane and repetitive tasks that would otherwise eat up a lot of people's time. This, in turn will free them up to focus their time and energy on more critical aspects of the business. Around 80% of tech leaders look at AI as a means of boosting their productivity and creating new jobs. According to the statistics, the AI market is expected to reach \$190 billion by 2025. By 2021, global spending on cognitive and AI systems has reached \$57.6 billion, while 75% of enterprise apps have started using Al technologies. In terms of national GDPs, Al is expected to boost the United States by 14.5% by 2030. 84% of companies believe AI will aid in securing and/or preserving a competitive

ENTREPRENEURSHIP AND START-UPS: "IT'S MORE FUN TO BE A PIRATE THAN TO JOIN THE NAVY"

The only thing worse than starting something and failing... is not starting something. Taking a lead and pursuing it all together with zeal and enthusiasm starting from ashes to building an empire all alone. An entrepreneur is the one who is self-thought or self-made profession in the recent times. People can preach about entrepreneurship skills but cannot make an individual an entrepreneur just through providing sufficient information, being an entrepreneur is an interpersonal skill which cannot be thought in a single day seminar but it requires pragmatic knowledge or the practice upon the business mode he/she working on.

According to the recent time, many individual are trying to become or adopt entrepreneurship among them. Freelancer artist are the one who are solely setting the benchmark for the upcoming entrepreneur with their self-sufficient resources

a healthy and happy life. Sustainable development should be a priority. Because no matter how much money we have, how technologically- advanced we become and, whatever is our growth rate, we can always have a plan B for development but not planet B for survival.

edge. A similar percentage of businesses roughly 75% believe this technology will enable them to expand into new markets and endeavours.

Al technologies revitalize old ideas to enhance the systems in information technology to perform optimized operations. Al is the stepping stone for the IT industry to transform its



Jaanvi Rochiramani B.Com II IT

systems into intelligent ones for scaling IT functionalities. Automation and optimization are the core functionalities of AI in IT. One of the most crucial areas where AI can be integrated with IT is fraud detection. For most firms, identifying fraud will require a multi-layered strategy that often includes statistical data analysis and AI. Several artificial intelligence tools are employed in the detection of fraud. One of these is machine learning, which is significantly more efficient than people processing massive volumes of data. Additionally, it may be made to improve over time in terms of speed and precision. Al's impact on IT is already visible in data security, process automation, coding productivity, quality assurance, and server optimization. In the future, the impact undoubtedly will rise, making IT professionals' lives more productive. On a large scale, the development, and deployment of IT systems which were impossible earlier are made possible today through Al's advanced algorithmic functions.

updated accordingly. Using new digital marketing tool and the strategies to run their business at a high pace but the people who are certified through different profession are also making it as a part time profession to enrich them in the market to make it as a backup source after their actual profession. But it is a hurdle or difficult for the young



Mohsin Khan B.Com II Honors

and new entrepreneurs as they would mark their move in their 20's with compact knowledge which can pull down their motivation or the creativity level after cladding the existing business in the merchandise.

Eventual entrepreneurship is not provided or supported by any official examination in the country, which can be said as a free occupied profession by anyone having idea. Having idea is the first step to execute the entire business, individual having

creative and innovative ideas can only lead them to pursue their business until it is sound idea and supporting demand and supply of market and fulfilling the individual's needs. Entrepreneurs always stand away from the crowd, as they doesn't want to be same rat in the 9 to 5 job but can spend more time on their idea to a great extent and being a boss or an employer rather being an employee and working for rich to become richer. It is said that higher the risk – higher the return. Entrepreneurs wait for long gestation period to achieve their goal even if there is more risk associated to them. Entrepreneurship is neither a science nor an art; it is a practice where challenges are gifts that force us to search for a new centre of gravity. Starting and growing a business is as much about the innovation, drive and determination of the people

who do it as it is about the product they sell.

True innovation is coming up with a product that the customer didn't even know they needed it. One of the entrepreneur Vineeta Singh and Kaushik Mukherjee founded sugar cosmetics in 2012. Now Sugar is the top international cosmetic brand. She says "the struggle is real and we'll embrace it. And we'll take it " a single idea has taken years of hard work and dedication to build a strong brand from scratch. The overall inference is that Entrepreneur also distinguishes between leader and follower; there is no innovation and creativity without failure, where innovation is to imagine the future and fill the gaps. The essence of intelligence is not knowledge but imagination, the ability to see change as an opportunity but not as threat.

Articles by Students

PUPPETS OF ALGORITHM (I PRIZE)

It won't be a lie if I say that algorithm is controlling us. You may ask how a mere algorithm can control me .But it's true. All apps are designed in such a way so as to make you addicted .The algorithm is designed perfectly so as to make you stick to their platforms. All social media apps spend enormous amounts of effort and money on building a perfect algorithm that make you spend more time on their apps.

For companies "we are not the customers but rather we are products for them." Third parties are their actual customer who they earn revenue from. Since we are the product they are driven to make us addicted to use their platforms, may it be any streaming app, games or social media. We are the Prey. So how can you outrun this trap?

1. Digital Footprints

Digital footprints are the records and traces users leave behind as they use the internet. Everything you do on the internet is recorded. Based on this data the companies enhance and improve their algorithm making it impossible not to fall in their trap .So be conscious of sites you visit, apps you use, content you watch or any activity you do on the internet. Fortunately we are protected by law to secure our data and privacy but unfortunately not from the algorithm they use.

2. Be Accountable

It is impossible for us to leave the online world forever. Since we are in the age of technology and innovation. Our lives are connected online, that's where personal accountability comes. Be accountable to yourself, use the internet only when needed the most .Remember even though we can't control algorithm but can completely control our own actions and behaviours.

3. Internet echo chamber

Echo chamber is an environment where a person only encounters information or opinions that reflect and reinforce their own. It may sound okay but when this is directed to the topics like politics, theories, different perspectives over any topic it becomes difficult and dirty since it will make u biased and it doesn't allow you to see the bigger picture.

Algorithm suggest you content based on what you watch, likes, dislikes you made on the apps, based on those it predicts perfectly what you would like to watch next and suggest similar type of content so as to make you hooked up with the platform for longer time .so it's better if you clear your history timely so as to make algorithm difficult to track you down and not make you fall into the vicious cycle.

4. Trigger external factors

To be out of online world make sure you trigger those external factors like hangout with people, read a book, go for a walk or relax in a park. And also add friction to use your phone like put on timers on the apps, alarms, locks, simply make it difficult to use those distracting apps and you perfectly know what apps are distracting.

"Your energy flows where your attention goes", so make sure

you don't waste your energy on things which don't require but rather spend it on more meaningful things.

Your attention is currency for these companies so make sure not to give away your attention so easily to them .It is difficult but totally worth it, to cut those puppet strings of algorithms and be free.



Joshua Sushanth Rao B.Com III IT - 1st Prize

INDIAN ECONOMY AND WORLD ECONOMY (III PRIZE)

- ★ In the 17th century, both India and china combined contributed 50.5% of the world's GDP. India's contribution was exactly half of this. India used to contribute 1/4 in development of the world's economy. But, by the passage of time India lacked behind. While talking about today, India has the 2nd largest population in the world. Population is the double edged sword.
- ★ Japan showed an extraordinary growth till the 90s, but today Japan's economy is not developing, it's stagnant. If you keep money in banks of Japan you get negative interest. Bank will charge you to keep your money with them. One of the main reason for this situation is population of Japan.
- ★ There may be many shortages in India, but definitely there is no shortage of people. Among the youth, someone can incorporate their own start up, they can employ thousands of people, and maybe this start up can raise foreign funding. Now this really depends on either this population will become an "asset" or a "liability" for the country.
- ★ China's and USA's economy is ruling the world since so many years. This is because of their infrastructure. India cannot forever rely on 3 or 4 megacities, like Mumbai, Delhi, and Hyderabad etc. for economy development. Under the grab of patriotism saying that India will 100% be an economic superpower is completely wrong, but status of India is improving from last few decades in the world's point of view. But, we also need to understand the challenges.
- ★ Corruption discourages international organizations from investing in India. It is not easy to do business in India.
- ★ From agriculture to services, India falls back in terms of productivity. But after all these challenges also India after

- facing horrific situations after independence India is giving a great fight to the other world countries.
- ★ Today, India is spending more than Rs. 4 lakh crore on defense every year. We have most experienced military in high altitude combat, in terms of firepower we're the 4th largest and 2nd largest in terms of manpower.
- ★ China and other world countries does not have this power. At the same time USA, Russia, Israel, UK, Japan, Australia these powerful countries are India's partners today.
- ★ India is called the Pharmacy of the world.
- ★ ISRO launches satellites for other countries as well.
- ★ India was at 142nd rank in the world ease of doing business list, but after introduction of make in India policy in 2014 by Narendra Modi, India showed a consistent rise in the list, and today it is at 63rd place.
- ★ Indian technological advancements took a great jump over the few years. India Ranks 3rd among the most attractive investment destinations for technology transaction in the whole world.
- ★ India is a self-reliable country today. Indian exports for 2021 was a 32.34% increase from 2020.
- ★ India is making its name in the whole world in different fields, weather it may be industry, share market, agriculture, and service. India is shining in all the fields from past few decades. These are a few points through which we can see Indian economy's bright future.



N. Khushi Raj B.Com I Computers, 3rd Prize

INTEGRATED REPORTING

Reporting is an essential tool of communication between the stakeholders and the company. Traditionally businesses have been preparing different reports to meet the stakeholders' expectations, for example, one for regulatory purposes, a sustainability report which is often prepared voluntarily, and so on. These two reports are not necessarily prepared at the same time by the same team, which may result in inconsistency. Due to this, the reports are becoming too long and too complex. Moreover, the information provided is often short-term in focus, and the investors are not getting the right information.

The Institute of Chartered Accountants in England and Wales (ICAEW) identified a few critical weaknesses of traditional financial statements, like excess focus on historical data rather than non-financial indicators, failure to meet user needs adequately, focusing only on tangible assets and not intangible ones, and so on. Here is where integrated reporting comes into play. Instead of having environmental and social

issues reported separately, one report will capture the strategic and operational actions of the management in its holistic approach.

Integrated Reporting explains how an entity creates value over the short, medium, and long term. It enhances the way organizations think, plan and report. Integrated Reporting relies on business disclosures through six capitals that guide business in planning and decision-making. These six capitals are Financial Capital, Human Capital, Social Capital, Intellectual

Capital, Natural Capital, and Manufactured Capital. The main objectives of Integrated Reporting are: improve the effectiveness of capital allocation, support integrated thinking, integrate and connect the financial and non-financial information in one report and promote a more effective and



Lohitha Reddy Gangalapudi B.Com III IFA

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coherent approach to corporate reporting. The International Integrated Reporting Council (IIRC) seeks to secure the adoption of an Integrated Reporting framework that sets out several guiding principles and content elements that must be considered while preparing it. The guiding principles are strategic focus and future orientation, information connectivity, stakeholder relationships, materiality, conciseness, reliability and completeness, and consistency and comparability. The content elements are the organizational overview and external environment, governance, risks and opportunities, strategy and resource allocation, business model, performance, future

THE PRESERVATION OF MANKIND'S TERRITORY

To begin, environmental protection refers to any activity to maintain a restore the quality of environmental media through preventing the emission of pollutants or reducing the presence of polluting substances in environmental media. Some examples of environmental protection are conservation of water and energy, minimization of greenhouse gases, slashing toxic emissions, reusing solid waste, controlling indoor air pollution and getting a handle on pesticide risks all over the globe. The accurate definition of environmental protection means any action design to remedy or prevent damage to physical surroundings or natural resources by a beneficiaries on activities to reduce risk of such damage or to lead to more of an efficient use of natural resources including energy saving measures and the use of renewable source of energy. India is an agricultural country with position of world second largest producer of right, wheat, vegetables, fruits, fishery, and world's largest producer of milk, pulses and spices. In India environment moments started emerging especially after India became independent. Before colonial rule India was selfsufficient with what one might say had flourishing economy and self-sustaining as well as independent agricultural practice and rich biodiversity of flora and fauna.

All this went for a toss when the British set foot on Indian subcontinent two century is long colonial rule is stained with periods of heavy exploitation of forests, people, vegetation and other important resources which belong to the people of India. After heavy exploitation the Britishers left India crippled with depleting forests, endangering species and severe starvation. This is mainly the reason why most of the environmental protection moments took place in post-independence era. There are many moments related to environment protection and some of them can be listed below.

1. The Silent Valley Movement: An idea of a dam on the river Kuntipuza around the hills and palghat district of Kerala by Britishers in 1929. In 1978 the moment against this project started rising and first initiated by local people and un subsequently taken over by Kerala Sastira Sahitya Parishad (KSSP) other environmental groups like Narmada Bachao Abhiyan (NBA), Bombay natural history society (BNHS) and silent valley action forum participated in campaign with the aim to save the silent valley and its rich biodiversity from the hydroelectric dam project.

outlook, and the basis of preparation and presentation.

Although there are many benefits of using Integrated Reporting, there are also a few drawbacks. As much information is to be disclosed, collecting and analyzing the data is significantly time-consuming. Another drawback is that not all elements can be measured similarly. It can also be challenging to compare the non-financial information. However, these weaknesses can be overcome by the evolution of reporting. Although this is a relatively new concept, it is gaining importance and will soon become a corporate reporting norm.

2. Chipko Movement: One of the world known environmental movements in India. In 1973 the government had announce to auction of around 200 trees located near the village Reni in Uttarakhand. This moment was led by Chandi Prasad Bhatt, Sundar Lal Bahuguna and Gaurvi Devi. The word chipko that meant to hug the trees that were threaten by



Gaurav JainB.Com III Professionals

the area about to be chopped down.

3. Bishnoi Movement: This started the trend of hugging the trees to prevent them from cutting down. Mainly led by Amitra Devi Bishnoi in kheparli village in Rajasthan. Amitra Devi and her three daughters hugged the tree and stored in protest. The Soldier beheaded all four of them. This and raised Bishnoi community which started a rebellion. Resulted in a massacre with 363 deaths this moment was successful to stop the destruction of the trees hence protecting the environment.

4. Appiko Movement: it was inspired by Chipko movement in the Uttar Kannada region of Karnataka, Appiko Chewali Moment in 1983. Led by panduranga hedge. This moment continued for 38 days there aim was to stop cutting of trees by hugs and protests.

We know that many celebrities are taking measures steps to spread awareness and preservation of environment. Whether it is switching to an electric car donating generously to non-profit organisations for making changes. Some of them our Bhumi pednekar, Dia Mirza, environment goodwill ambassador of India Priyanka Chopra, UNICEF global ambassador Rahul Bose, (Oxford global embassy in 2007) Aamir Khan founder of NPO Paani foundation. In conclusion I would like to say that, We should consider this our duty and responsibility to keep our surroundings clean and very environmently safe, reduction of the use of plastic goods and uses of eco-friendly products and services must be given more appropriation, I take an oath to keep my surroundings as sustainable as possible and make all efforts in hand to save the planet, I hope that everyone makes an effort to safeguard our only home.

ENTREPRENEURSHIP DEVELOPMENT IN INDIA

To begin with simpler terms, Entrepreneurship means setting up a business with some innovative ideas and putting some effort into the business along with financial risks and uncertainties of the future. Which basically depends on the interests and skills of the entrepreneur and his willingness to take the risk. There are basically different kinds of entrepreneurs around where everyone has the same motive of gaining as many profits as possible to maximize their financial position or condition. Since the pandemic hit all over the world it has given the opportunity to not only the youth but also all kinds of age groups to discover their talents and interests in specific fields. The free time which everyone had, has given people given the opportunity to discover or build their interests. Some might have done it to pass their leisure time while some had responsibilities and obligations towards their family. As much as it had affected our economy adversely, the fact couldn't be disregarded that innovations and inventions that had been seen in the last couple of months or say years could act as the most important factor for reviving the economy.

There was also a show to promote entrepreneurship development in India known as "shark tank" where popular venture capitalists like Anupam Mittal, Ghazal Alagh, Vineeta Singh, Aman Gupta, Ashneer Grover, NamitaThapar, etc had come together to finance and invest in start-ups not only from the urban areas but also the rural areas all over the country. To promote entrepreneurship development, even the Central and several State Governments have come up with many Schemes and policies to spread the importance of it in the forthcoming years. Also, many private and government institutions had been opened to guide and instruct the public

nstitutions had been opened to guide and instruct the p

BEHIND THE BALLOT BOX - DIRTY POLITICS

According to Supreme Democracy, Elections are the Preeminent Fundamental way of choosing a Political Representative by the people of the Nation by their choice. This composition will tell us about how Criminal Kingpins had gained Power and Control over Governmental Bodies and Operated the Political Office behind the Bars. Choosing the representative is the choice of people by vote-casting, but counting of the votes is not accurate from the real referendum. Dirty Politics is no exception in Democratic Countries but it is hidden from people's eyes but seen from their work.

This is a real incident occurred in 1988 in Latin America, Mexico (Kingdom of the Global Drug Trade). Many of the Mexican's citizens believe that Carlos Salinas de Gortari, 60th President of Republic of Mexico has won the General Presidential Election unlawfully. Federal Electoral Commission, was the institution in charge of the electoral process, and installed a modern computing system to count the votes. On Election Day July 6, 1988, the system "crashed", and when it was finally restored, Carlos Salinas was declared the official winner. Even though the elections are extremely controversial, and some maintain that Salinas won legally, the expression was called as 'SaeCayó el Sistema' ("the system crashed") became a

about entrepreneurship. During the pandemic, being an entrepreneur was something everyone wished to become, most people commenced small businesses from their homes with a very small amount of capital but with extravaganza efforts, methods and skills, innovations and techniques,

and also promoted their businesses



Garima Agarwal B.Com II Honors

on digital platforms which could help with further growth and expansion.

After the pandemic, many colleges started promoting entrepreneurship in order to develop an interest in students to initiate a start-up. Not only subjects regarding Entrepreneurship had been included in the syllabus but also encouraged students' innovative ideas regarding start-ups but also funding was provided to them with up to 15 Lakhs for the selective ideas. Billore Prafull popularly known as "MBA chaiwala" aimed to be an MBA Graduate but after a failed attempt and not scoring well enough in his competitive exams motivated to be an entrepreneur who is now a millionaire and the turnover for his tea stall was estimated to be 4 crores. From opening a small tea stall in the lanes of Ahmedabad to owning 50 outlets all over the country. Seeing an English-speaking man selling tea many people were intrigued by his cart which started to become popular. He has been an inspiration to the youth [the future of India] for his dedication and for not giving up on the situations. As they say, where there's a will there's a way.

colloquial euphemism for electoral fraud. As citizens began to raise their voice over this by saying, "For the ordinary citizen, it was not the computer network but the Mexican political system that had crashed." The process involved two suspicious shutdowns of the computer system used to keep track of the number of votes. Suspicions later grew as Congress voted (with support from the Revolutionary Institutional and National Action parties) to destroy without opening the electoral documentation. Other people believed that Salinas, in fact, won the ballot, though probably not with an absolute majority as the official figures suggested, although that is not required under Mexican election law

As Speculation arose and investigated, later known that man behind this was Miguel Angel Félix Gallardo alias El Padrino (Godfather), one of the most Notorious Narcotic Criminal, he was known as Boss of Bosses in the field of Narcotics, he was most wanted by FBI. Félix Gallardo use to



Jason PillaiBBA II - Business Analytics

bribe Ministers, Judges, Officials, Lawyers and Police Officers etc. like all other drug traffickers would do, so that he can run his business smoothly, he use to bribe the Presidential Candidate Carlos Salinas so that he could come in power and support his business as he was afraid of the Presidential Opposition Candidate Cuauhtémoc Cárdenas Solórzano (Son of 51st President of Mexico) was gaining more popularity in the eyes of the public and would fight against the drugs. It became evident that Cuauhtémoc Cárdenas popularity and trust seemed as if he could win the race and to stop that from happening, he decided to change the voting results. And later Carlos Salinas was accused of money laundering, bribes, scandals, connections with drug traffickers and various other governmental frauds.

START-UP: A GOLD MINE TO THE INDIAN ECONOMY

Since the last decade, we have been hearing the word "start-up" most often. The DPIIT (The Department for Promotion of Industry and Internal Trade), has recognized more than 75000 start-ups (as of Aug 2022). India is filled with talented people. Our India holds the highest rate of recognizing start-ups in the world. Establishing a start-up will lead to more employment and more per capita income, which will lead to the economic development of a country. Hence, even the Indian government is encouraging new start-ups by implementing new schemes. One of the well-known schemes is "Startup India". It funds and supports new start-ups for their growth and development. This initiative was announced by our Prime Minister, Shri Narendra Modi, in 2015.

Just like every cricket enthusiast cannot play for India, every Start-up will not become successful unless there is great entrepreneurship and leadership qualities. Entrepreneurs are the ones who set up their businesses to maximize profits. Whereas, a leader is the one who leads and motivates his/ her subordinates. These terms go hand-in-hand and are both interdependent and complementary. Great businessmen are twain: entrepreneurs and leaders who use resources (machinery, manpower, capital, and time) in the most productive and effective way. Example: Henry Ford, Dhirubhai Ambani, and Steve Jobs. All Start-ups are formed with innovation and creativity. The business environment is brisk and uncertain. Thus, start-up companies have to come up with unique ideas and strategies which mostly remove the hindrances of customer service in order to survive in the market. The best examples are: "Swiggy", "PharmEasy" and "BoAt". There are many such successful start-ups in India whose turnover is more than Rs.100 crores.

Below is a case study of one such recent popular start-up company called, "CRED". CRED is a Bangalore-based fintech company. It was founded by Kunal Shah in 2018. CRED allows its users to pay credit card bills and provide rewards to the users. It is a reward-based credit payment app, which is approved by the RBI. CRED was created mainly to solve taxpayers' problems and reward them with interesting rewards in return. It also analyses the monthly expenditure of users. Kunal Shah is a

great entrepreneur, who was a dropout from NMIMS University to pursue entrepreneurship, co-founded "free charge". After selling his shares of freecharge for a whopping \$400 million, he founded CRED. Now he is the CEO of CRED. CRED got popular due to its unique advertisements telecasted through IPL

(Indian Premiere League). It has drawn people's attention and curiosity. The users gave positive feedback and now 5.9 million people use this application. It is the only app to reward users for paying credit card bills. Its revenue is Rs.88 crores (FY2021). The company's Valuation spiked to 60% of its initial, estimating 6.5 billion (post-money).



C. Samuel Raj BBA II - Business Analytics

INFORMATION TECHNOLOGY AND ARTIFICIAL INTELLIGENCE: A MATCH MADE IN HEAVEN!

You all must have heard that Artificial intelligence is the future. This applies to Information technology as well. When we say information technology, one remembers computers. Similarly, when one says artificial intelligence, first thing that comes to mind is robots. However, what exactly is IT and AI and how are they related? Artificial intelligence (AI) refers to the simulation of human intelligence in machines that are programmed to think like humans and mimic their actions. Information technology is the application of technology to solve business or organizational problems. In laymen terms, Artificial intelligence makes it possible for machines to learn from experience, adjust to new inputs and perform human-like tasks. For example, self-driving cars, chess playing computers, chatbots etc. AI is a significant powerful tool as it can like a human but at much faster speed. In simple words, AI carries out tasks such as learning, adapting, performing, processing information and solving problems.

In recent years, all industries have been transforming into heavy digital business environment and this is where IT comes into action. Information technology is a business sector that deals with all aspects of managing and processing information within an organization or company. It includes management of data in any form such as text, audio etc. IT is used in organization for better understanding, manipulation of data for better decision making and increase efficiency of products or services and much more.

Information technology and artificial intelligence go hand in hand. Artificial intelligence and information technology are shaping the future of an organization. Currently, a fusion of AI in IT is being adopted by many organizations and companies. The use of AI in information technology made the tasks and

works much more effective, efficient and easier. At is applied in various aspects of IT.

- 1. Data Security: Massive amount of data is generated day to day in organizations. It is important to keep this data backed up and safe. Al provides higher level of security and protection. It also identifies and warns potential threats to the data.
- 2. Enhanced Coding Productivity: All assists programmers through providing algorithms. These algorithms are used to identify and solve bugs while writing a code. It also gives suggestion that increases the efficiency of the code.
- 3. Process Automation: Al integrates with deep learning networks that results in reducing time and cost minimization. Its algorithms learn from its mistakes while performing a task and also optimizes the code for better functioning.

The ongoing digital transformation and revolution has been the biggest advantage to all the industries, organizations

and businesses. Integration AI with IT will reduce the burden on employees and improves efficiency and productivity. 80% of leaders say that AI is going to reduce unemployment and will lead to growth of the companies. Artificial intelligence with information technology is going to be the game changer of businesses and organizations.



Goli Gayathri BBA II - Business Analytics

GREEN MARKETING IN INDIA: AN OVERVIEW

Green marketing is the marketing of products that are presumed to be environmentally safe. Green marketing incorporates a broad range of activities, including product modification, changes to the production process, packaging changes, as well as modifying advertising. Green marketing refers to holistic marketing concept wherein the product, marketing consumption on disposal of products and services happen in a manner that is less detrimental to the environment with growing awareness about the implications of global warming, non-biodegradable solid waste, harmful impact of pollutants etc., both marketers and consumers are becoming increasingly sensitive to the need for switch into green products and services.

Green marketing can make your company stand out from the crowd. As resources are limited, it is important for the marketers to utilize the resources efficiently without waste as well as to achieve the organization's objective. Green marketing is one of the most promising practices in today's business and economic environment because it deals with environmental issues. It helps businesses to cooperate effectively with other stakeholders such as governments, academics, NGOs, etc. in order to meet their objectives. As the growing concern towards

the environment, consumers are demanding more and more products that are eco-friendly. As a result of this, marketers went green which means using environmentally friendly techniques to create products that do not damage their surroundings.

Strengths:

- 1. In today's increasingly global economy, companies can gain a competitive advantage by focusing on green marketing. As consumers are becoming more aware of the environment and its impact on their lifestyles, companies are finding creative ways to use green practices that attract both new and existing customers.
- 2. By embracing green marketing methods, organizations will gain brand awareness and build relationships with consumers in new markets.
- Green marketing can also help organizations stay relevant as physical locations may become less important as brands move to online sales channels or virtual environments.

Weakness:

- 1. Customers show a limited willingness to pay for environmental services if the service is not well integrated with the product and its features do not clearly connect with their needs.
- 2. Selling green products can be beneficial in promoting brand image. However, many customers are expressing their unwillingness to buy products which are categorized as "green".
- 3. It is generally recommended that companies should avoid linking their green claims to cost reduction or expense reduction since it is likely to create doubt about the merits of such claims by increasing customer skepticism about the reliability of environmental goals.

Opportunities:

- 1. The additional environmental awareness and concern of a segment of consumers is driving the push for products that conform to these new attitudes. Organizations perceive green marketing to be a competitive advantage, relative to the competitors.
- 2. Firms therefore strive to improve upon their societal awareness. This complements the increase in consumers' socially conscious behaviour and will therefore give them an advantage over competitors who do not address these issues.

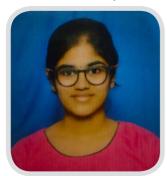
Threats:

- 1. Uncertainty about the environmental impact of present day activities, including perceived less harmful environmental impacts.
- 2. Uncertainty about whether green marketing activities are acceptable from a government perspective.
- 3. The possibility of a backlash from consumers or government based on existing green marketing claims and may cause backlash to arise.

Green marketing is the trend in many countries but not in India. It might be a gross miscalculation to think that green

marketing in India is still in its infancy and a lot of research is to be done on green marketing to explore its full potential. Green marketing should not neglect the economic aspect of marketing. Marketers need to understand the implications

of green marketing. Green marketing should not be considered as just one more approach to marketing, instead should be pursued with greater vigour as it has societal and environmental dimensions. Marketers also have the responsibility to make the stakeholders aware about the need and advantages of green products.



Samala Mahalakshmi B.Com I Honors

IMPACT OF START-UPS ON INDIAN ECONOMY

India needs more than a 100 million jobs a year. Majority of these jobs are generated by the start-up sector and not by Multinational Giants. Start-Up Entrepreneurships are crucial because not only do they create new jobs, but also bring out innovations and competitive dynamics in the business environment. As of now many Start-Ups have adapted latest technology and artificial Intelligence, due to which the concept of Outsourcing (Outsourcing is a business practice in which a company hires a third-party to perform tasks, handle operations or provide services of the company) has emerged and is growing rapidly, leading the Major Leagues to outsource their tasks to the Start-Ups, instead of spending huge chunks of money in the process of hiring and staffing. Start-Ups have various types of Impact on the Indian Economy -

Direct Impact

Increased job opportunities

The major problem that India faces is of unemployment. According to various statistical reports over 50% of the jobs created in India at present are mostly from Start-Ups Sector and not from large enterprises.

Increased flow of foreign investments

When much of outsourcing from various MNC's is assigned to Indian start-ups, it leads to increase in flow of foreign investments in our economy.

Can reduce imports and increase exports

When our own Start-Ups can satisfy the need for a specific product or service, we can reduce our dependence of that product/service from other nations leading to a decreased flow of External Payment sand inducing the same into our market;

When our country has various number of Start-Ups producing various goods that are desired in the global markets, we can start exporting into other Markets, thereby increasing the flow of foreign funds into our Economy.

Indirect Impact

More money flow in the Indian market / Increase in GDP

When a Start-Up employs a greater number of people, the purchasing power or the real income of that individual rises, giving birth to various desires as he starts to fulfil his desires, he pays indirect taxes which leads to increase in the flow of government funds and revenue, thereby boosting the economy.

Increase of demand for related service

Many ancillary services like registration company, marketing company, human resource company, etc., are starting, creating employment and creating opportunity for various Outsourcing Solutions.

Improves standard of living

When the Real money Income of various Individuals increase, they start consuming superior commodities in order to improve their quality of life, leading to an increased demand for quality commodities; which sounds reasonable for our economy.

Start-Ups and Unicorns (Unicorns are those Start-Ups that have crossed the rupees one billion/ 100 crores Valuation) contribute around 1-2% to Indian GDP.

The various Start-Ups that entered the Unicorn Club recently are – (i). Fractal Analytics (ii).LeadSchools (iii).DealShare (iv). XpressBees. Start-Ups can change the world and, it is expected that they will evolvethe industry with their innovations and creativity. Entrepreneurship is the only way to increase the economic development of any nation. A small idea can turn out to be called a big innovative solution which can change the future. We can conclude that Start-Ups are making a positive impact on the Indian economy. The government is trying to promote and create more Start-Up friendly schemes, polices and environment in our country; Despite the support I personally believe that there are multiple Silent barriers and

hurdles causing the creative minds to terminate their ideas and not take risk, which turns out to be a loss for the bright future of the industry. The New Age Start-Ups will boost the Indian economy as well as GDP in the coming decade. Entrepreneurship, E-Commerce and Start-Ups are the Future of not only just India but also the World.



Alif Panjwani BBA I Business Analytics

Alumni Audits



Anmol Ghanshyam Bhambwani B.Com IFA 2019-2022 Batch

My Journey at St. Joseph's Degree & PG College cannot be described in this paragraph. All I could say is, that I've learned lessons not only related to Subject, but also lessons related to life. Without the tremendous support of the dynamic faculty, I wouldn't be able to acquire the Subject knowledge which was able to take me directly to Office from College. On the other hand, the practical knowledge of organizing, covering and hosting events has always given me an edge over the others, for which I shall be ever grateful to this prestigious Institution.

Apart from the mainstream studies, at St. Joseph's, I was also exposed to various extracurricular activities. I started as a Student Coordinator of ACE - Commerce Club. Here is where I overcame my fear of public speaking. Apart from ACE, I actively took part in the various Workshops conducted by the ED - Entrepreneurship Development Cell and the Youth Red Cross Wing. By the time I reached the final year, I was fortunate enough to be elected as the President of the Student Council and ACE. When I look back, I feel really happy and feel grateful to my teachers and the College for giving me such opportunities which have proven helpful even today, in my Professional life. I'm now working at DuPont, as a Finance Specialist, in the Permanent Investments Team.

I'm Rithika Pal, and I graduated in B.Com Professional 2019-2022 batch. This College is an ideal college with plenty of resources available to its students. Based on my personal and professional experience, it's been an amazing journey. Moreover, the College conducts numerous events, workshops and seminars to stay current and up-to-date. The faculty and administration have displayed remarkable commitment to the growth and development of the student body and provide ample opportunities for skill development and career growth.

I was fortunate enough to receive the opportunity to participate in an art exhibition hosted by the College, where I won first place in my final year. I received a gold medal for good overall performance during my convocation. The journey doesn't just end here as I was given the golden opportunity to provide my knowledge of art and assist my juniors in the College by becoming a Certificate Course Coordinator. These were some great achievements for me and were a testament of the excellent curating standards of the College, making it a premiere destination for quality education as well as extracurricular activities. I wholeheartedly recommend the College to all students who wish to learn, grow and explore their creative potential and take their career to the next level.



Rithika Pal B.Com Professionals 2019-2022 Batch

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PARENTS PROBES OF ALUMNI

"Strive not to be a success but rather to be of value." This is what our daughter has experienced after joining into St. Josephs Degree and PG College. The College has not just made our daughter to get into right career path instead it has in-steeled the values of discipline, integrity, creativity and empathy. From scoring good GPA in all the semesters to becoming member of Women Empowerment Cell and PR manager in Red Cross Wing to the Team Lead of Joseph's Herald - Commerce Newsletter, the College and the faculty was supportive in her journey. Without the constant support and guidance from the staff members this wouldn't be possible.

This institution made her feel connected and added a sense of responsibility. St. Joseph's has provided bunch of opportunities to challenge herself in every situation possible. We cherish the enhanced version of personality of our daughter. Our child got placed in JP Morgan Chase and Co. which is one of the top lead investment bank in the world. Our daughter has also been ranked 2nd in Academics on the day of Convocation. Our heart filled gratitude to all the members at St. Josephs Degree and PG College for making our daughters' life a beautiful journey.



Mr. Ashish Kumar Mathur and Mrs. Deeksha Mathur
Parents of Drishya Mathur - B.Com Honors
2019-2022 Batch



Mr. Rupesh Uppal and Mrs. Reenu Uppal
Parents of Harinakshi Uppal - B.Com General
2019-2022 Batch

like the Food Fest as a Volunteer, performed a dance at the Christmas celebrations, was a part of the Hospitality Crew for the Josephiesta, achieved the title of Miss Talented 2019 on her Freshers Day, bagged 2nd Prize in the Commerce Fest on the topic of QR Codes, and last but not the least, we are extremely proud of our daughter as she topped the College and secured the 1st rank (Gold Medallist) in Academics on the Convocation Day held at the college.

Through these, she had the chance to showcase her abilities. This probe cannot be complete without the mention of the Colleges effort to maintain student's learning through online classes in tough times of Covid-19. The college provides equal

We the parents of Harinakshi Uppal who graduated from your prestigious College 2019-2022 batch are pleased with all the assistance our daughter has received that has led her to advancement in various areas of her life. We are content with the College and the perpetual support of the professors. The feedback from the teachers helped us learn about our daughter's skills and limitations. We are grateful to the management for raising intelligent kids. Harinakshi has had a wonderful time attending this esteemed college.

The environment she has been exposed to has empowered her to accomplish success in many platforms. Each student has deserved a chance to grow holistically through the various exposures provided to them at St. Joseph's College. The College has provided real world business exposure and our daughter has taken part in activities held at the college

attention to academics and co-curricular activities to teach the pupils the importance of maintaining a balance in all aspects of life. Our daughter has earned a degree and also been awarded a Campus Placement in Google Operations Centre. The College focuses on discipline and aims to help students in character development. They have sharpened her interpersonal skills and the flow of academics has earned her strength in planning and coordination. She feels proud to be a Josephite and we wholeheartedly thank the college and everybody who has accompanied her on this journey. We are grateful that our daughter has gained amazing experience and memorable moments in this phase of her life with the St. Joseph's Degree & PG College.

THE EXPRESSIONISTS

1. Tell us about yourself?

Hi, My name is Dr.Shaik Husna Sameera, Alumni of St. Joseph's (2017-2020 batch). I am an International Carroms Player, Honorary Doctorate Holder in Sports and currently pursuing my International Masters in Business Administration.

2. As Alumni, would you say the College has helped in building your career?

St. Joseph's gave me a lot more than expected. I learnt, laughed, cried and experienced the most beautiful things over there and I still cherish those memories and learning's. Starting from the orientation to the virtual farewell, St. Joseph's has been a wonderful journey. Now when I look back, I recall ample of good memories and experiences I had at St. Joseph's starting from "Sports Club ", "Women Empowerment Cell", "Josephiesta", "Career Development Cell", "JSR.", "Traditional Day"; and now I am waiting for the next "Home Coming "Alumni Meet". It was a great journey for me.

3. Tell us about what are you currently pursuing and what according to you helped you grow personally and professionally?

I am pursuing Masters in Business Administration from Birmingham City University, Birmingham, United Kingdom (2022-2024) batch, and I am really very thankful to St. Joseph's for making me realize my actual skills and capabilities and that's one of the reasons I am here today. BCU has been a wonderful journey so far. One thing I'm always grateful for is that I am learning new things everyday, be it good or bad I still am learning. I follow my mantra of being "Passionate & Persistent" which helps me keep going and keeping my head held high no matter where I go.

4. What message you want to give to your juniors?

I would like to advice them to make the most out of everything because that's how you would be meeting the dreams of your life. Be vocal as much as you can, your perspective towards life will change, seek help to get the best advice and if you have something new to portray or discover. Most importantly you need to believe in yourself and come forward and then everything else would happen right! Good Luck!



Dr. Shaik Husna SameeraB.Com Computers, 2017-2020 Batch

1. Could you please give us a brief introduction about yourself?

Hello, this is Sonu Thigulla, Alumni of St. Joseph's Degree & PG College (2018-2021 batch). I believe in hard work; it serves as the foundation for everything.

2. How was your College life at St. Joseph's?

I spent three wonderful years at St. Joseph's. It's been my second home ever since. I had a fantastic experience at Josephs, from attending orientation through convocation. It gave me everything and College life was enjoyable. I never turned down the chance to go. The most rewarding aspect of joining multiple clubs and cells was the way in which they contributed to overall growth and development in all facets of my life. As a result of participating in more activities and interacting with a wider variety of individuals, I have gained confidence and improved my communication skills.

3. Tell us about what you are currently pursuing?

Currently I'm pursuing Master of Science in Information Systems at Central Michigan University, Michigan, USA (2022-2024 batch). I owe a lot of gratitude to Joseph's College for moulding me into who I am now.

4. What advice would you give to your iuniors?

The best place to learn various things is at this college. Visit the campus and make sure to take advantage of any opportunity you come across. One piece of advice I would give to every college student is to stop complaining and start having fun, because, believe me, the time lost in college is time lost forever, and college is where the best times of your life are.



Sonu Reddy ThigullaB.Com Computers, 2018-2021 Batch

THE ART CONNOISSEURS

Joseph's Herald Editorial Team invited entries for "The Art Connoisseurs" from UG and PG students of all streams of I, II & III year B.Com, BA, BBA and B.SC and I & II year MBA, PGDM & MA in March 2023 from broad areas of (i).Poetry (ii). Art & Craft (iii). Photography (iv). Painting. Students conveyed their genuine thoughts and inner creativity to frame and exhibit their views in numerous artistic ways, along with enormous shine and expertise. Out of 19 entries received, 12 were selected for publishing in newsletter

POETRY

"Way Out"

I need a way out
Way out of the things I can't handle enough
Way out of obstacles that come through
Way out of the relationships that end new
Way out of the pain that tears apart
Way out of over thinking that bursts my mind off
Way of of the struggles that don't get enough
Way out of those friendships that fake
Way out of love that's uneven
Way out of trust that breaks
Way out of believes that end
Way out of values that blend
Way out of expectations that numb
I need a way out

"Childhood and Innocence"

In fields of green, and skies so blue,
A child heart beats pure and true,
With eyes that sparkle, and a smile so wide,
A world of wonder, that theirs to find.

Innocence, like a flower in bloom,
A light that shines, dispelling all gloom,
A soul untainted, by the world woes,
A heart that open, to all that grows.

Oh, childhood, how fleeting you are,
A time of magic, and dreams that soar,
May we hold onto, the joy you bring,
And cherish the memories, like a precious thing.



Mitali Hiranandani BBA III Entrepreneurship



Abdullah ArshadB.Com I Professionals

"Love"

Like all the shades of red, green and blue Like all the spectrum of emotions: Fear, Anger and joy There exists a spark that lightens the worst of humanity There exists a feeling that captivates you, mesmerises you and enchants you

One word, 4 letters "Love"

The force that wields the power to create or to destroy
To heal or to break
To complete us or break us apart
The biggest tragedy or an evergreen fairytale?

But like everything, it fades

The darkness in you harvests the poison of memories, Memories of the empty promises they made

Memories of the way they looked at you

The way they touched you

The way they made you feel yourself again

And then

Memories of how easily they walked away

Memories of how they moved on like it never mattered

Memories of how you loved them a little too much and they
loved you too little

I wake up: nauseous, tired and sleepy. I wondered what, why, how?

Tears in my eyes whispered "Maybe I'm suffering from memories"

It reminds you of all the things you have loved and lost

But

It's better to have loved and lost, than to never have loved at all???

I am to be loved but not loved for and for.

For doesn't exist anymore

Wanting to love and be loved petrified the peace in me
It suffocated the old me, the one who lived and laughed
So now I enjoy my beautiful bleeding, creasing the wound of
being a hopeless romantic

I scheme with brewed coffee and a book that gives life to my lifeless imagination

I learned to forget, since you never learned to stay



Tamreen SultanaBA I JPE

"Butterflies"

The Butterflies on my back,
Eat away at the sight of my soul.
If wasn't for the storm that blew,
They would have left me hollow and hole

Blame should I, for searching through I did go the Aster fields myself.

Desperate was I for beauty and love,
Wouldn't know they'd be but help

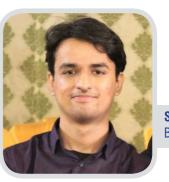
Thought I needed them and trusted away Like a fool's hope for rains in dunes The cure of mine stays unclear, Until then I make a home in these ruins.

The flesh chewed away, begins to heal, As an ironic tyranny of a storm that keeps At bay the memories of gnaw and pain. God bless a soul that the hope he keeps.

In the nation of downpour I recede
Is no rainbow a man dreams by,
But the slaps of thunder protects me from
The innocuous looking aweful butterflies.

My hut that I made to sob in, Is shooken with hails and keeps me awake. The protector from heaven is no less demon Who's fires burn everyone at the stake.

Oh lord do I fear the night,
Cause that's when the drop wounds high,
I take in the shelter of a song,
And fall asleep as I cry



Syed Mohammed Mahdi Baqri BA II JPE

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PHOTOGRAPHY

Vansh Jain BBA II IT









Tanish Agarwal BBA III General

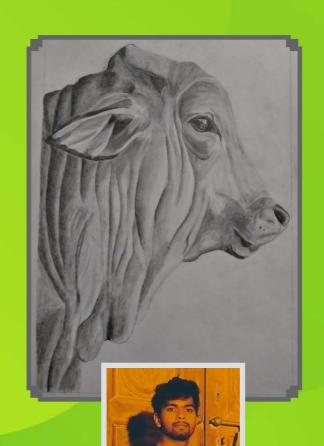


ART & CRAFT

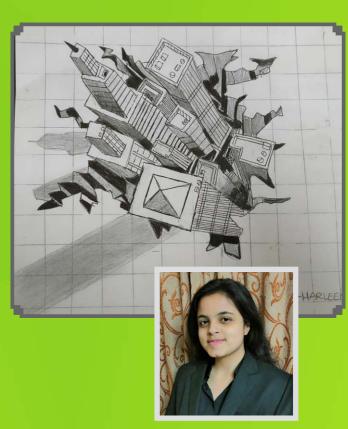


Abhilash Joshi B.Sc I MEC's





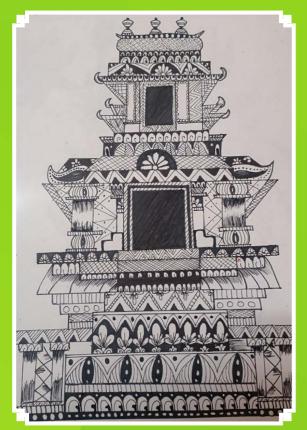




Harleen Kaur Hora B.Com III IT

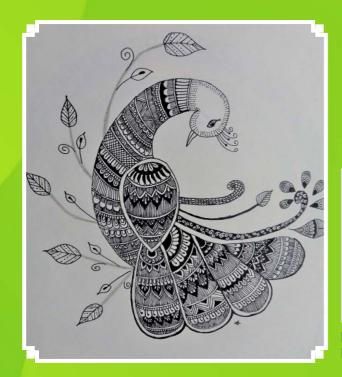


ART & CRAFT



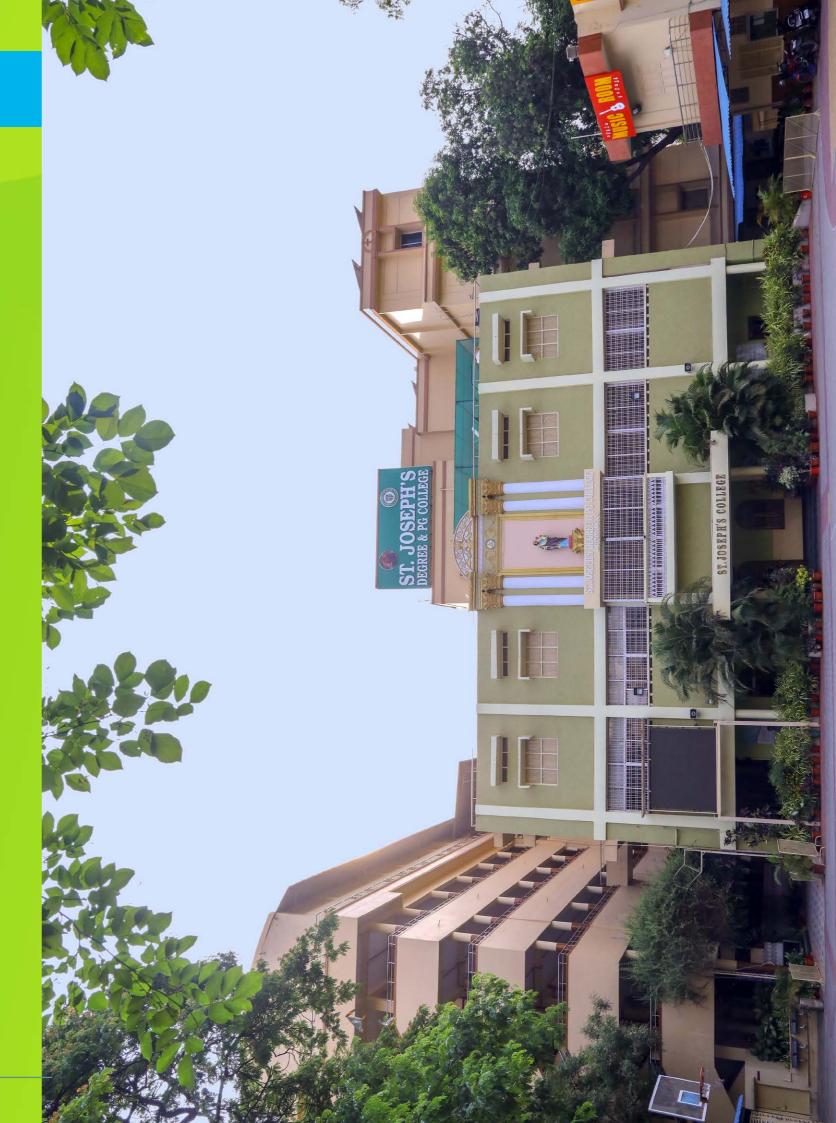


Namrata Agarwal B.Com I Honors





Harshita Gupta B.Com I Honors





ST. JOSEPH'S DEGREE & PG COLLEGE

(Autonomous), Affiliated to Osmania University Re-Accredited by NAAC (3rd Cycle) with B**

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