

# THE PG GAZETTE

THE VOICE OF THE DEPARTMENT

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**ST. JOSEPH'S  
COLLEGE OF COMMERCE  
(AUTONOMOUS)**

163, Brigade Road Bengaluru-560025

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## Message from the Head of the Department



The phrase "Knowledge is Power" is attributed to Sir Francis Bacon. Knowledge equips every individual to achieve excellence. Every student who enters the portal of this institution

learns this mantra either through activities within or outside of the classroom. The department of Post-graduation strives to assure every student the power of knowledge. Life Skills Sessions and Rural Expo-sure Initiatives help the students adapt well to social changes whereas academic programs like National Seminars, Guest lectures, Case Study

Analysis enable them to be competent in their careers and become well rounded individuals with not only the power of knowing what but also how. The good life is one that is inspired by knowledge. St. Joseph's College of Commerce aims to give to the society men and women living with the conviction that life is lived well when it is lived in the service of others.

-Ms. Ravi Darshini

## PRINCIPAL'S MESSAGE



There is considerable pressure on higher education for a sustainable improvement in its performance. Efforts in this direction have been taken by educational institutions to create a model for quality management from industries to the educational system which has been successful to an extent. Much lays on the shoulders of education. Recent educational literature concludes that it is possible to develop an appropriate generic model. The purpose of holistic education is to empower students to meet the challenges of living as well as academics. Holistic education believes it is important for young people to learn about themselves, about healthy relationships

and his social behavior; social development, emotional development, resilience and to see beauty, experience transcendence and appreciate some sense of 'truths'. All activities at PG department have been conducted monitoring and nurturing the progression of a student and also their holistic development. The academic year 2015-2016 witnessed many such events fostering overall student's development. The PG Gazette – the voice of the post graduate department is the first issue capturing and documenting all events for the academic year 2015 -16. I congratulate the editorial team of PG department for the newsletter

**Rev. Dr. Daniel Fernandes, Principal**

## ORIENTATION PROGRAM

June 8, 2015 marked the beginning of an important phase in life for the 1st year Post Graduate students in St. Josephs College of Commerce. A batch of 90 students became the part of an ever loving Josephite family. A mixture of various emotions could be seen in all the new faces, which included excitement, nervousness and curiosity.

The orientation program was an answer to all unanswered questions in everyone's mind. The program started at 9 AM. The program began by invoking God's blessing, lighting the lamp and was followed by an introduction of the dignitaries on the dais. The dignitaries for the orientation program were our principal Rev. Fr. Dr. Daniel Fernandes SJ, Vice-principal Dr. Nirmala Joseph, Controller of Examination Mrs. Sneha S. Rai, HOD PG department Mrs. Ravi Darshini, IQAC Co-ordinator Mrs. Muktha and last, but not the least Fr. Roshan SJ, Campus Minister. The welcome speech given by Fr. Daniel Fernandes was not only over-whelming but was also inspiring. This was followed by Mrs. Ravi Darshini, who gave a brief introduction about the dignitaries, the course, syllabus and also about the roles and responsibilities of a Post Graduate student. Then Mrs. Sneha S. Rai explained to the students about the process of internal assessment and end semester examination. The second part of the program was addressed by Fr. Roshan. He explained about the life of St. Ignatius, history of Jesuits and the various institutions controlled by the Jesuit Educational Society in and around India. Next came the ice breaker session which was organised by Dr. Lily N. David, Mr. Giridhar with the help of a few volunteers entertained the 1st year students.





Another year has gone by and the second year PG students were reminded of this as they were warmly welcomed for another academic year on the 15th of June, 2015. The program commenced at 10:30 a.m. with Ms. Shivakami Rajan inviting our HOD - Ms. Ravidarshini, Dr. Mohan Phillip and student representatives from each class to light the lamp. This was followed by a prayer song rendered by the 1st year students. A welcome address was given by Ms. Ravidarshini where she reminded us to have fun as well as set an example for the juniors, we being the senior most students in the institution. Now this definitely means high expectations. She also spoke about being strong in the wake of "thunderstorms" in life.

We were then addressed by Dr. Mohan Phillip who also shared his thoughts. The next session was by Mr. Martin, an alumni and an entrepreneur who gave us his perspective and insights on choosing a career. He certainly succeeded in inspiring us to think beyond clichéd corporate jobs and doing what we are passionate about. This has got at least some of us thinking about becoming entrepreneurs.

The final session was taken by Mrs. Sushmitha Dutta, who comes with 15 years of work experience in varied fields. She spoke about corporate awareness and etiquettes. While she spoke about communication, the students realised that even non-verbal communication has a profound impact in a work-place and nothing can be taken for granted. Things that appear seemingly small and unimportant do leave an impression. The importance of saying thank you is one such thing. Time sure flies swiftly as we begin our final year at SJCC.

## ENTREPRENEURSHIP AND RETAIL BUSINESS:

On the 17th of June, a session by Mr. Kirthi Sinha was conducted on the topic "Entrepreneurship and Retail Business."

Mr. Kirthi Sinha is a qualified Chartered Accountant and an entrepreneur by profession. He has spent his entire life learning, exploring and building things from scratch. He has been passionate about all endurance sports and is a qualified "Mountaineer" an avid "Marathoner" and an amateur Marine Biologist. He has been a part of several domains including Finance, Capital Markets and Investment, Media and Entertainment etc.

The session turned out to be very interesting because he made it interactive, he emphasised on different qualities that an Entrepreneur should possess. He even spoke about various myths related to the topic of Entrepreneurship.

"Failure Loves You" was the statement that he repeated over and over again and he made the students to understand and accept failure in an optimistic way. He stressed on the point that even though there are so many resources necessary to carry out a business, Time is the most essential one. He also made the students realize the importance of time by giving a live example of introducing himself and all his achievements in less than 2 minutes.

## Case Study Analysis:

The PG Department organized a guest lecture titled 'Case Study Analysis' in the AV Room on 18th June 2015 between 1:30 pm and 3:30 pm. Ms. Radha introduced the guest speaker Mr. Amit Gupta. Mr. Gupta is an academican and a corporate consultant with about 25 years of experience. With his diversified exposure and experience he explained the ways and means of analyzing a case study. He focused on the vulnerabilities and areas of threats with adequate examples.

The session also threw light on developing strategic options from external-internal analysis. The speaker had also provided us with a case study and helped us analyze it. This made it more interesting.

The whole session was an interactive and energetic one.

## RESEARCH PAPER PRESENTATION:



On 5th August 2015 students of I Mcom and I Bcom (IB) attended a guest lecture conducted by Professor Dr. N. Ramchandran on the topic 'Research paper presentation' from 1.30 to 3.30 in AV3. Dr. Ram started the guest lecture by explaining the meaning of Research and different types of Research. He spoke about the different steps involved in carrying out a research process and presentation of a research paper. He explained the important points that are to be kept in mind while preparing a power point presentation required during the presentation.

He also highlighted the common mistakes that are usually made in the above processes and gave inputs to avoid those mistakes and make the research paper more effective.

## GUEST LECTURE ON IDENTIFICATION OF RESEARCH AREA AND RESEARCH PROBLEM:

The Guest Lecture conducted by Dr. N. Ramchandran on 5th August 2015 was an enlightenment one for the Second Year students. As the PG curriculum includes Research, with major worries among the students being the identification of Research area, Research Problem and the selection of the Topic, and this session was the answer to all the above problems. As it is aptly said by Dr. N. Ramchandran "Research is not a subject but it is an attitude to-wards life".



The session was divided into two- beginning with the Management Re-search Question Hierarchy which helped us know the steps involved in formulating a Research Problem into research Question, moving onto the problem statement which should be relevant according to current situations and is likely to continue in future, has affected or is still affecting many people as well as the practical application of the problem. The last topic in the first session was about doing literature search which included the Literature survey and Literature Review.

When Literature survey is narrowed down based on the topic it is known as Literature Review. Adding onto it the researcher should analyze the Research Gap as to how his solution to the problem is different from the previous research studies on the same topics.

The second session made us all more curious as it was about the topics that can be selected by students to conduct a research. We were told about many websites as well as the topics suggested by his fellow mates across the globe, which included major Global issues like the Greece Meltdown, Working of Bhartiya Mahila Bank in India, Green Marketing and thousands more. Sir also inspired us with the quote by well renowned writer Rudyard Kipling "I keep six honest serving men; their names are What and Why and When and How and Where and Who". He said if we keep on questioning what, why, when, how, where and who our-self from the beginning of the formulation of problem then that will ultimately lead us to appropriate solutions of the problem. While making Research Proposal these six questions should always be kept in mind.

## Faculty Development Programme:

A faculty development programme was held on 9th June 2015 by Rev. Fr. Tony Tampi for all the PG faculty of SJCC. The session was mainly to highlight the teaching pedagogies and practices for PG faculty to give the best of quality teaching to the students at Post Graduation. Father high-lighted the pedagogies that can be adopted at the Post graduate courses like case study method, practical examples, etc. The session ended with a discussion on how to handle the students at this level of intellect. Overall it was an enriching experience as it provided a platform for the internal faculty also to discuss and share different pedagogies.

## National seminar on Goods and Service Tax (GST).



With the red carpet rolled out for a much awaited event, September 3rd dawned bright and sunny to usher in participants for the National seminar on Goods and Service Tax (GST). Months of planning and organising by the PG department had borne fruit. The day began with the inaugural ceremony at 9:30 on the arrival of the dignitaries. The chief guest for the day was CA K.S RaviShankar and the guest of honor was CA AllamaPrabhu M.S. An invocation song was rendered by the 1st year students followed by a lighting of the lamp. The compendium of GST papers was then released. This was followed by a welcome speech by our Principal, Dr. Daniel Fernandes SJ and an address by the HOD, Ms. Ravidarshini. The stage was now set for the key note address by CA K.S Ravishankar. What followed was an

interesting session where he took the crowd by storm. He spoke about topics ranging from his reminiscences as a Josephite, to GST issues. His speech was a treat for the ears, peppered with anecdotes. The vote of thanks was delivered by Ms. Shivakami and the inaugural ceremony ended with a photo session of all participants.

At this juncture, a special gratitude must be rendered to the ICAI (The Institute of Chartered Accountants of India) for their support as knowledge partners, without which this seminar would not have attained fruition. Our humble gratitude to CA AllamaPrabhu M.S (Chairman of the Bangalore branch of SIRC) for his endeavour and guidance.

The first technical session on the concept and design of GST, began at 11:00 and was taken by CAV Raghuraman (Advocate)-an expert on indirect tax and author of various books.

He covered topics such as: the need for GST (whose primary purpose is to simplify India's tax structure), the components of a tax structure and the proposed working of GST. He spoke in great detail about IGST (integrated goods and service tax), goods which will be out of its purview as well as the costs of administration it will entail. He concluded by reiterating that GST will create a national market.



The second technical session commenced at 12:30 and was handled by CA Sanjay Dhariwal author of 25 books as well as several articles. He elucidated on the 122nd Constitutional Amendment and transition to GST. He began by explaining about the need for this amendment as well as the structural changes that have been envisaged through GST.

He then went on to discussing the various sections of the Constitutional Amendment Bill, 2014 and rounded up his session by giving the highlights of this bill. This was followed by a Question & Answer session where he threw light on some common FAQs. Technical session 3, which began at 2:20, was taken by CA S.



Venkataramani on the impact of GST on business/profession, end-use consumer and state revenues. He set the pace by giving a general overview on the proposed law and went on to elaborate on its impact on business in terms of grey market operators, record-keeping, compliance costs etc. He then went to discuss its impact on the end-user by changing consumption patterns and creating a level playing field.

The last topic was spent in understanding how GST would entail a loss of revenue for manufacturing states along with a loss in fiscal autonomy. With all sessions drawing to a close, it was time for a panel discussion on GST. The panellists were CA Sanjay Dhariwal,

CA S Venkataramani and our very own students— Ms. Rakshitha V and Ms. Ashwini G H (both II M.Com students). While the participants served a volley of questions which were comfortably answered by our eminent panellists,

What was commendable to note was how the senior members encouraged their junior counterparts to speak. This panel discussion further en-lightened us on the GST. This was followed by a reading of the seminar proceedings by Dr. Shubhra and the vote of thanks by Mr. Giridhar. As the curtains closed on yet another successful seminar hosted by the PG department, one can definitely claim to be all the wiser on the topic at hand. So, come April 1st, 2016 (proposed date for rolling out GST) we all know what to look



out for!

## Rural Exposure Camp:

The students of I MCOM and I MCOM (IB) visited Manvi, situated in the Raichur district of Karnataka from October 15th 2015 to October 19th 2015 as part of their Rural Exposure Camp. The students were accompanied by Dr. Isaac, Ms. Vyoma and Ms. Shiny.

The main objective of this 4 day program was to give an exposure



to the students about the lives of people in rural areas, their way of living and various difficulties faced by them. The schedule for the program included plantation of saplings as part of every day's field work, interacting and teaching the school children and a village visit to Pannur.

Accommodation and food for the students was arranged by the Loyola College of Manvi. The students were welcomed and accommodated with love and affection by the students, staff and the management of Loyola college.

The students showed great interest to participate in all the activities that was scheduled for them to be completed in the 4 days of their



stay in Manvi. The rural exposure camp helped them to understand the difficulties in the lives of people and the developmental activities undertaken by Loyola College to help them. The students realised that there is a world of difference between the lives of people who reside in cities and people who live in villages.

Overall this camp was a great learning experience filled with unforgettable memories for all.

## INDUSTRIAL VIST:



On 26th August 2015 the students of I M.Com and I M.Com (IB), accompanied by Mr. Giridhar and Mr. Krishnan visited VST Tillers Tractors Ltd situated in Whitefield for an industrial visit. VST Tillers Tractors is recognised throughout India for its Power tillers, tractors, rice planters and other renowned products. The company holds around 45 percent of the market share in the Power tiller industry.

Two buses were arranged for transportation purposes and the students left college at 1.30 pm and reached the industry by 2.30 pm. The students were divided into two batches for the purpose of industrial visit. The first batch consisted of M.Com regular students who started their industrial visit at 2.30 pm. While the second batch consisted of M.Com (IB) students, who started their industrial visit at 3.30 pm.

Both the batches were addressed by the HR Manager Mr. Nambiar. He took the students to different departments of the industry and explained about the various manufacturing processes and assembling activities along with the innovative storage facilities for the inventory. The students showed keen interest to learn about all the industrial activities involved and Mr. Nambiar was patient in answering all their questions and in clarifying their doubts.



## Report on Integrity Session

A corporate integrity session was held on 17th July 2015 by Mr. Ganesh Iyer, Country Head, Chartered Institute for Securities and Investments at 9 am in Loyola Hall, SJCC.

The session was based on corporate integrity and various business investments. Mr. Ganesh highlighted mainly upon investment avenues, securities markets, corporate integrity in decision making and other finance related aspects. The session enriched the knowledge of the students in the above mentioned aspects. The interactive



session helped the students be engage and involved in the activities conducted. The audience poll was taken for various business cases and discussed through audience point of view to understand the importance of managerial decision making skills in the corporate.

## The MAVERICKS

### A step above the rest

The Mavericks was an initiative to provide a platform exclusively for the students of the PG department to display their skills in the field of finance and business. The club was inaugurated by the Vice Principal Ms. Nirmala Joseph and Ms. Muktha, IQAC co-coordinator on July 11th 2015. The main goal was to give students a chance in enhancing their skill sets and also put their classroom learning into practice by providing them a real life situation through various events. This also gave them the opportunity to gain valuable insights for placements and improving soft skills.

The various events held during the course of the year were as follows:

Logo Designing, Group Discussion and Pick & Speak were organized on the 13th August 2015. Students from all the four classes participated in these events with various innovative logo designs and their view on topic like importance of primary education, and social issues like farmer suicides and LGBT community and so on. This brought about fresh thoughts and understanding from the point of view of the students.

The next event was a Presentation and Soft skill workshop for the second year students on 19th December 2015 by Mr. Heinz, HR manager at Volvo. This was organized keeping in mind the viva-voce that was to be held and also the fact that the final year students would be attending interviews. He highlighted the importance of body language as a core of communicating during presentations and also had a little corporate connect session.

On 9th January 2016, Crisis management and multi-tasking events were held. For Crisis management the students had to present a case study and also had to handle a situation as a PR manager of a logistics company. Multi-tasking helps us to synchronize our various tasks holistically for the most effective outcome.

The event included searching of a number of words simultaneously as an AV was being played in the background. The participants were later questioned on the AV that was being played. This helped them bring out their multi-tasking skills.

The following are the list of winners for the various events held during the course of the year:

LOGO DESIGNING		
1st place	2nd place	3rd place
II MIB	I MCom (IB)	I MCom
Aileena & Sheeba	Swetha & Priyanka	Tenzin & Karmo

GROUP DISCUSSION		
I MCom (IB)	II MIB	II MIB
Winston	Anusha	Joshua
		II MCom
		Rosemin

PICK N SPEAK		
I MCom (IB)	I MCom (IB)	I MCom (IB)

Winston	Manisha	Sinduja
		I MCom
		Sonam

### So you think you're smart?? BEWARE!!

-Rakshitha V

"To win in the market place, you must first win in the work place"  
-Doug Conant, CEO of Campbell's Soup

"Always treat your employees exactly as you want them to treat your best customers" -Stephen R Covey

Wohoo!! Now, that's a lot about employees. But does the management actually consider them as assets? What are they doing instead? – DOWNSIZING! The management uses this tool to reduce their employee strength to reduce costs, in particular to lay off inefficient workers.

So, here comes the 'Baap of Downsizing' –BRIGHTSIZING. Undoubtedly, a new buzz word!! This is the practice of eliminating the brightest employees in the organization.

Why bright size?

According to the HR policies and framework of certain companies, priority will be given to the senior most employees compared to equally qualified candidates. Young, bright employees are eliminated to maintain the smooth functioning of the organization. Although the blame is on companies with strong a union, it equally exists in non-union companies. The mismatch between the holistic values of an individual and the company could also be the reason for elimination.

In my opinion, bright sizing has both pros and cons. It might be the policy or the culture of the company to promote dignity and have employees of the same value system. Training and tuning the talented employees to the company's framework might be an added expense and time consuming. This is because all talented employees cannot match the organization culture. In contrary to this thought, the company could just bring down its health. The decisions taken might be similar in approach and the structure or functioning of the company might become obsolete.

Therefore the process of downsizing the employees has just got a modification and has in a way been derecognizing real talent and caliber. At the end of it, a lot of unanswered questions pop up. Is bright sizing a demotivating factor or not? How ethical is it to practice it?

### WHAT'S IN THE NAME??

-Rakshitha V

As the key to heaven cannot be duplicated, similarly the key to success cannot be found by altering the ethics of business. Doing so, how could one alter business ethics? If you use an identical trademark for identical goods or services to a registered trademark and if your use creates a likelihood of confusion on the part of the public you could be infringing on trademark. Beware! In the e-world where there is easy access to everybody and everything, identifying the authenticity of the product becomes difficult. So few companies misuse this and use another company's trademark to promote their own goods or services. This misleads the customers to the wrong websites and if the latter company wants, it can cause severe damage to the original company's reputation. So, as a result, the latter company can also profit from the goodwill of the former. For example, Search Engines, like Google, Yahoo, etc. are available to users free of charges. But, they do need some revenue to keep the business running. They get it by selling advertising rights to specific search terms, or keyword, under arrangements known as "keyword buys". This keyword advertising generally takes place in the form of banners or small graphic images or a separate section of search results labelled as "sponsored links" or "ads", etc. This has become

a very popular way of advertising.

After this, many more cases came up which involved the issue of keyword trademark infringement. Many of these were related to the Google AdWords scheme provided by Google, in which the keywords are sold for a price. Google AdWords sells keywords, so that when these keywords are searched then the websites of their owners would show in the sponsored links and advertisements. When a company owns a trademark, and a competitor buys the corresponding keyword, then the original company would come under the natural search result while the competitor would come under the sponsored search result. These all appear close to each other and so, this can cause confusion and mislead potential customers to wrong websites, thereby spoiling the reputation of the owner company.

To conclude, the infringement liabilities against these companies would lead most of them to be cautious and prevent such costly disputes for using trademarks without their permission. This also demands another set of question, if trademark infringement issues today are just another way to drive publicity? Or a method to defame their competitors? Unfortunately, it is only a matter of time before we have a real trademark protection in the ads of search engines while waiting for severe action against them.



Beauty with brains is what comes to mind when you hear about our very own student Aileena Catherine Amon of II MIB. The current title holder of Miss South India, Aileena came in the top 6th position at the Miss Diva Pageant. She also holds to her name the subtitles of Reliance Miss Tech Diva,

## STUDENT ACHIEVEMENTS.



To whoever said, bikes are for boys, this girl sure proves them wrong. Rehana Hajee of I M.Com IB is a motorcycle gear racer. She has to her credit, the second place at a drag event held in January, and more recently she participated in the first time In-dian midnight drag racing and came in second in the overall category up to 250cc where she rode a KTM 200. This year she has participated in two events and was placed second in both. She has also had 7 inter-interviews this year and has been selected for a riding show that is to be aired on MTV but will not be

participating in the same due to exams. It is with pride we can say, that the only female drag racer in our country for the past six years and the youngest ever drag racer the Indian racing tracks have seen is a part of our prestigious institute.



Every little boys dream is to play what we call the gentleman's game - cricket. Surya B of I M.Com IB seems to be on the path to make his dream come true. Having played for the south zone inter university tournament held in Trichy, Surya had the opportunity to play for Perak Silver State in the Malaysia International league held in Malaysia.

## A tribute to the missile man



Kalam, the man who taught us to dream...

When a great man dies, for years the light he leaves behind him, lies on the paths of men.

A man of boundless energy, Dr.Kalam travelled through the length and breadth of the country and reached out to millions of school and college children. His inspirational speechifying, delivered in a genial head-masterly approach, presented the young minds with an uplifting vision of our country. Shorn of any sophistry and rooted in deep love of his country, his speeches were lapped by adulating students.

27th July 2015 had left the entire nation in utter shock with the news of Dr.APJ Abdul Kalam's death. In order to pay a tribute to the people's president, the PG Department had a short program organized on 3rd August 2015 at 1 pm in the new auditorium to commemorate his contribution to the society and pray for a peaceful journey of his departed soul. Aileena (II MIB) hosted the event and Elizabeth (II MIB) offered a small tribute that gave us a glimpse of his life which has inspired us all.

Our beloved Principal, Rev. Dr. Daniel Fernandes, SJ was also a part of the event and he shared his thoughts too.

With the hope that another Kalam will be born soon, the program concluded.

## THE EDITORIAL COMMITTEE:

(From left to right)

Deena Prabhu, Elizabeth George, Akarsha Srivastava, Mrs.Shubhra Rahul, SaherParveen, Alamelu, Ruth Priyanka, Rakshitha V.









