



# St. Joseph's College of Commerce (Autonomous)

## The B.Com Chronicle 2018-19



*"Education is not the learning of facts,  
but the training of the mind to think."*

**- Albert Einstein**



# EDITORIAL TEAM

Principal

**Rev. Dr. Daniel Fernandes SJ**

Vice-Principal

**Dr. Nirmala Joseph**

HOD-  
B.Com

**Ms. Veenu Joy**

Faculty

**Dr. Soney Mathews**

Student  
Editors

**Melora Oliveira, Pranav Joshi**

Photography

**Xavier John**

**Mr. Moses C**

# Contents

<b>Particulars</b>	<b>Page No.</b>
Principal's Message	05
Head of the Department's Note of Gratitude	06
Editor's Message	07
About the Department	08
Programme Education Outcomes	10
Programmes Offered	11
Professional Students in Campus	17
End Semester Examination Results	22
Teaching, Learning and Evaluation	24
Classroom Specifics	26
Curriculum Development	28
Partnerships with Industry	32
Student Placements	35
List of Events for the Year	36
Programme Specific Activities	45
Workshops and Guest Lectures for the Year	60
National and International Visits	62
International Exposure Programmes	65
Industrial Visits	67
B.Com Associations	70
Initiatives of the Department	97
Bembala Outreach Programme and Other Social Visits	99
Faculty Corner	102
Alumni Corner	104
Student Testimonials	106
Student Achievements	107
Outgoing Students	115

## Principal's Message

St. Joseph's College of Commerce is a pioneer institution imparting education centred on the Ignatian Pedagogical Paradigm followed by the Jesuits. The education system focuses on shaping young minds through the total formation of the individual within the human community and for the human community. Jesuit Institutions have always functioned towards providing the best education to the largest of crowds, and St. Joseph's College of Commerce is no exception.

The curriculum and co-curricular activities of the Institution are carefully constructed and evaluated for the development of those who make St. Joseph's College of Commerce their sojourn. The Institution provides the best-in-class educational experience, with top-notch in-house faculty and highly experienced external professionals from the industry along with several avenues for the students to imbibe the Ignatian spirit. This educational experience undergoes constant technological and structural upgrades to keep up with the economical and commercial requirements, making every student accustomed to the latest global changes.

The Department of Commerce is the oldest, the largest and most vibrant department on campus. Throughout the years it has gathered the highly diversified student body to display collective talent and academic challenges on different levels. A mixture of events and activities fill the department calendar, adding charm and creativity to the institution, and "The B.Com Chronicle" is a detailed account of these activities. I am proud of the numerous initiatives which aim to encourage academic discourse, progressive research and co-curricular excellence among students and faculty. I hope that these initiatives establish a foundation for budding learners and intellectually stimulate the student body. The highest goal we can set for our students is to give them the ability to think and reason for themselves, and I aspire that they take advantage of the opportunities given to achieve this goal.

I heartily congratulate the Head of the Department - Ms. Veenu Joy, for the third issue of the newsletter and the Editorial Committee for effectively capturing the substance of all the happenings of this growing department. I wish the department an even more fruitful academic year ahead.



**Rev. Dr. Daniel Fernandes SJ**  
Principal



## Head of the Department's Note of Gratitude

The academic year 2018-19 had been a year of progress and change aimed towards student development and innovation. I am truly blessed to have the support of my dedicated colleagues and the effortless contribution from my talented students to have advanced this far against the odds. The Department has truly advanced in all aspects to provide every individual the opportunity to grow.

My sincere gratitude to Rev. Dr. Daniel Fernandes SJ, for being the beacon of light in my professional life. Every interaction with Father has been memorable and invaluable in the acts of trust, faith and patience he has taught me through practice. I would also like to thank Dr. Nirmala Joseph for guiding me, as she constantly taught me the ways in which I could improve myself and my department, making us the best versions of

ourselves as time passed by. I thank Dr. Ravi Darshini for her unwavering zeal to push the students to new heights and achievements. I extend my admiration and appreciation to Mr. Raj Sadhwani, the Head of the Department - BBA Department for being my pillar of support and a great friend on whom I could count irrespective of the challenges ahead.

I wholeheartedly value the time and commitment presented to the Department by Dr. Suganthi Pais for co-ordinating the B.Com - Travel & Tourism Programme and the B.Com - Industry Integrated Programme, and Dr. Poornima Vijayakumar for co-ordinating the B.Com - International Accounting & Finance Programme and the B.Com - Analytics Programme. My heartfelt gratitude for the service provided by Ms. Nischitha for fostering avid researchers in the Mainframe Research Forum in multiple streams of thought and interests, Ms. Nancy Christina for effectively handling Colosseum, Mr. Ashfaq for smoothly conducting the various ComVerse episodes, Dr. Anusuya for developing public speakers through the Toastmasters Club, Ms. Veda for cataloguing details of the Professional Students through APS, Mr. Gaurav for the thought provoking case studies under Erudition, Dr. Selvi for the numerous guest lectures conducted under Connect Series, Dr. Soney for handling the Editorial Team and Ms. Tasmiya for overseeing the Summer School programmes that provided international exposure to the students. I thank the counsellors Ms. Gretta, Mr. Deenyar and Ms. Bindhu for their constant guidance and moral support provided to the students of the Department. I thank Mr. Moses of the College Media Team for his dedicated involvement in the designing of this newsletter.

I thank all the class mentors for their continuous devotion in co-ordinating the activities of the students with the departmental needs.

Thank you everyone for being a crucial part of my life.

**Ms. Veenu Joy**  
HOD – B.Com Department

## Editor's Message

As the Editor of the third issue, I am proud to present to you the B.Com Chronicle, the Annual Newsletter of the B.Com Department. The B.Com Chronicle serves to highlight the various activities, social interactions, achievements, and specifics of the completed academic year.

The B.Com Department functions in an ever-dynamic environment, home to an endless array of talented and hard-working students and faculty. Moving forward to become unique individuals and to express this individuality in the best way possible is the key motive of this department. The Department has focused on keeping a balance between academic, co-curricular and social development of its members by creating and innovating activities with a modern perspective.

I would like to thank Rev. Dr. Daniel Fernandes SJ for giving me this opportunity to be a part of and to lead this enterprising Editorial Committee. I would also like to thank Dr. Nirmala Joseph for her continuous support that encourages me to grow and learn. I extend my gratitude to Dr. Ravi Darshini for her valuable insights and motivating spirit. My gratefulness extends out to Ms. Veenu Joy whose eye for talent among students never fails the department and its progress.

I would also like to thank the Faculty Co-ordinators of the various B.Com Programmes Dr. Suganthi Pais, and Dr. Poornima. I would like to thank the Student Co-ordinators and the Association Co-ordinators of the B.Com Department for working alongside the faculty members to illustrate the character of unity the department possesses. I thank Mr. Moses for his constant creative input in designing and presenting this newsletter in the best way. For their involvement and dedication in the committee and the department, I would like to thank the members of the B.Com Editorial Committee and the Assistant Co-ordinator Pranav Joshi for their involvement in the process. I would like to thank Dr. Soney Mathews for her dedication in the newsletter. Thank you all for making this department and this newsletter a reality again.



**Melora Oliveira**  
II B.Com G



## About the Department



DEPARTMENT OF COMMERCE

The Department of Commerce was established in 1949 under the wings of its parent college St. Joseph's College. Following the division of the college in 1972, St. Joseph's College of Commerce transformed into an independent unit functioning with the goal of providing excellence in the field of Commerce. Being one of the first five colleges to gain autonomy in Karnataka, the Department of Commerce in the college runs on student and faculty innovation, rightfully claiming its place among the top 10 highest rated undergraduate commerce departments in India. Each programme of the Department is consciously crafted to facilitate liberal education enabling students to specialize in their subjects of interest. Progress in this department takes the form of constant practical application as a supplement to the theoretical base provided along with an abundant exposure to numerous co-curricular arenas. This enhances the holistic development of the students to widen the horizon of understanding and progress.



Department of Commerce



## Student Co-ordinators of the Department



**Kevin Barretto**  
B.Com Co-ordinator



**Ashly Reji**  
B.Com (International Accounting & Finance)  
Co-ordinator



**Monisha. MP**  
B.Com (Industry Integrated) Co-ordinator



**Jeffrey Thomas**  
B.Com (Travel and Tourism) Co-ordinator



## Programme Education Outcomes of the Department of Commerce

**1**

Be competent, creative and highly valued professionals in industry, academia, or government.

**2**

Be flexible and adaptable in the workplace, possess the capacity to embrace new opportunities of emerging technologies, leadership and teamwork opportunities, all affording sustainable management careers.

**3**

Continue their professional development by obtaining advanced degrees in management or other professional fields.

**4**

Act with global, ethical, societal, ecological and commercial awareness, as is expected of practicing management professionals.

**5**

Adapt to a rapidly changing environment with learned and applied new skills, become socially responsible and value driven citizens, committed to sustainable development.



## Programmes Offered

### B.COM

In the context of today's globalized economy, it has become increasingly important to develop an interdisciplinary approach to understanding the contemporary business environment, and our B.Com course has been streamlined to reflect just that. Its aim is to construct a strong foundational grounding in core subjects such as Accounting, Taxation, Economics, Statistics, Auditing, along with a choice of Cost accounting, Finance, Marketing and Human Resources, studied in the fifth and sixth semester. The course is challenging, yet, rewarding for students with high aspirations. Our students have been sought after by employers for their excellent knowledge, skills and attitude, giving them an edge over their peers from other institutions. The B.Com course of the college is rated amongst the top 10 in the country. (India Today, Rankings 2018)

In addition to what the regular B.Com course has to offer, there is an option for students to choose the B.Com morning batch whose timings are tailored to suit the needs of a budding professional. This gives the students the opportunity to complete their undergraduate course but also pursue further education in areas of professional expertise and higher level education programs outside the college such as Chartered Accountancy (CA), Chartered Institute of Management Accountants (CIMA), Company Secretary (CS), Certified Management Accountant (CMA), Certified Public Accountant (CPA), Certified Financial Analyst (CFA), and Actuaries. This allows the student to fully develop their professional career while also attaining the B.Com degree upon completion to enhance their employability as well their careers as a whole. The college also allows appropriate exemptions with regard to attendance if the student chooses this option.

## B.COM PROFESSIONAL (INTERNATIONAL ACCOUNTING AND FINANCE)

The B.Com Professional (International Accounting and Finance) course of St. Joseph's College of Commerce has been designed in collaboration with the Association of Certified Chartered Accountants (ACCA), UK, to provide students with the unique opportunity to pursue their ACCA qualification in tandem with their under graduation. ACCA (Association of Chartered Certified Accountants) is a global professional accounting body offering the Chartered Certified Accountant qualification, effective in over 178 countries.

The curriculum framework and content of this course will facilitate students to conveniently pursue a career in international Finance and Accountancy. The course enables the students to obtain substantial fundamental knowledge of subjects like Accounting, Taxation, Law, Financial Reporting, Auditing, Risk Management, Corporate Governance, Management Accounting, Finance, Business Ethics and Cost Accounting. The B.Com Professional course is challenging and yet very rewarding to students with high career aspirations. The core subjects will be taught by experienced professionals from the industry as well as the profession, specialized in a relevant field. Due to the Memorandum of Understanding between the College and ACCA, 6 out of 14 papers are subject to exemption. The first and second semesters are spent in equipping students with an understanding of these 6 papers, the following two years dedicated to the rest of the 8 subjects the students will be attempting with ACCA.



## B.COM (TRAVEL & TOURISM)

The Bachelor of Commerce in Travel and Tourism management is a comprehensive and intensive undergraduate degree which is spread over three years. With a strong foundation in Commerce, this course specializes in the travel, tourism and the hospitality industry given the rapid growth and increasing importance of the hospitality industry in India and abroad, there is a need for high quality graduates for the same. Students are provided with the opportunity to witness domestic and international industry standards through annual visits to prominent units.

With a pioneering and industry driven curriculum this course equips students with the analytical, strategic and policy-making skills required for sustainable tourism management within both commercial business enterprises and the public sector tourism industry. Apart from being a perfect blend between commerce and tourism studies it lays strong emphasis on communication skills and prepares the students to take up customer related services.

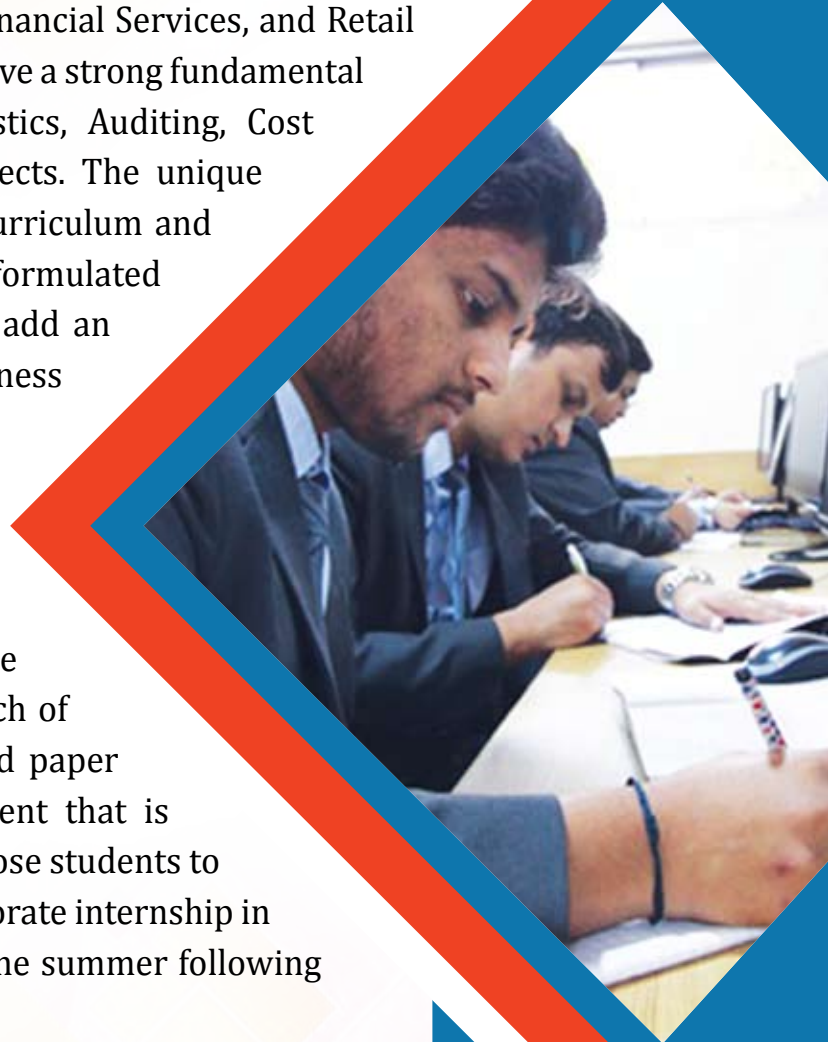


## B.COM (BPM - INDUSTRY INTEGRATED)

The B.Com (BPM - Industry Integrated) course is one that has been designed taking into account mercurial business world. This special program designed in collaboration with Tata Consultancy Services (TCS) facilitates students to conveniently pursue careers in the IT industry, as well as in sectors like Banking, Insurance, Financial Services, and Retail etc. The course enables students to have a strong fundamental base in Economics, Taxation, Statistics, Auditing, Cost Accounting, Finance and other subjects. The unique characteristic of this course is the curriculum and course framework which has been formulated and adapted by industry experts to add an essential practical dimension to Business Process Management.

Students of this program will not only be studying the above mentioned subjects, but will, in the fifth and sixth semesters, be given a choice of over 7 electives each of which will have an entire skill based paper integrated into the theoretical content that is offered. Furthermore, in order to expose students to a practical work environment, a corporate internship in a relevant field is to be taken up in the summer following the fourth semester.

Industrial visits are organized each year to enable students to understand classroom learning in relation to real life business situations. Student seminars, workshops and conferences are organized through the even and odd semesters, with guest speakers who have experience in the business environment. They will be trained in Tally, Excel and Advanced Excel mandatorily, to be equipped with industry requirements.



## B.COM (ANALYTICS)

Business analytics is the practice of iterative, methodical exploration of an organization's data, with an emphasis on statistical analysis. Business analytics is used by companies committed to data-driven decision-making.

A contemporary business environment thrives on adaptability, optimization of resources, and the ability to function prospectively. For this, any business enterprise requires analytical skills to identify key solutions, trends, and patterns in a structured manner.

The B.Com (Analytics) course has been designed to reflect the need of the hour, that is, to focus on constructing a strong foundational grounding in core analytical subjects. This challenging course would include subjects like Mathematics, Statistics, Data Curation, Business Analytics as its core.

The goal is to equip students with the much sought after skills of data processing to predict and understand global business trends. This course provides learning and growth in different analytical stages like Descriptive Analytics, Diagnostic Analytics, Predictive Analytics, and Prescriptive Analytics. The Program is accredited by the Institute of Analytics, UK. The Degree focuses on the conceptual knowledge in the multiple disciplines of analytics. The College intends to imbibe value based education to the students that will help them to function effectively in their business analytics career.



# Outcome Based Education

The Institution follows Outcome Based Education (OBE) model of learning that has created the space for the institution to redesign its curriculum, teaching-learning process and assessment. In order to create an outcome based curriculum, the institution's specific programme education objectives (PEOs) were first designed. These objectives, led to the development of Programme learning outcomes (PLOs). Programme education objectives and the Programme learning outcomes form the base for the development of the curriculum containing multiple courses, each with specific objectives. Course objectives help in deriving the course learning outcomes (CLOs), the competencies required and indicators of the same. At SJCC, the programme educational objectives, programme learning outcomes, course objectives, course learning outcomes, competencies and its indicators are all consistent with the vision and mission of the institution.

Series of input sessions on Outcome Based Education (OBE) were conducted during the academic year 2018-19.

Date	Name of the Session
7th July, 2018	OBE and OBE framework
20th August, 2018	Design of question papers in alignment of course outcomes and its attainment
26th September, 2018	Outcome based assessment and computation of course outcomes and its attainment
22nd January, 2019	OBE Complaint Question Papers
15th February, 2019	Attainment of Course Outcomes: An Assessment

In OBE, the outcomes take precedence and the curriculum is developed from the outcomes that a student is expected to demonstrate. Therefore, the goal of learning lies in the demonstration of the learning outcomes that indicate the achievement of programme goals. Assessments at SJCC are continuous and include both formative and summative components. Assessment methods have been designed and mapped to each course learning outcome which in turn is mapped to the Programme learning outcome. Each question of the internal and external examination is linked to the Course Learning Outcomes (CLO) and the students' performance is linked to the attainment of the CLO. The assessment tools of each course are also mapped to the revised Bloom's taxonomy to help measure student performance.







## Professional Students in Campus

The Department provides ample academic provisions to cater to the needs of students who aim to pursue a professional course of their choice that supplements their undergraduate education. These provisions allow for qualification building and a refined professional outlook to the corporate world. The various professional courses pursued by students are:



### Chartered Accountancy

Chartered Accountancy (CA) is the highest pursued professional course in St. Joseph's College of Commerce. With over 300 students on campus with the hopes of becoming successful Chartered Accountancy members, the undergraduate division is tailored to suit the broad learning syllabus of the course. With the added benefit of exemptions and complimenting subjects chosen to go hand in hand with the course, students are stress free when it comes to managing both the degree and the course.



### Company Secretary

Company Secretary (CS) is also called a 'Compliance' course that aims to bridge the gap between the corporates and the public. CS is majorly composed of a law-based syllabus that

aims to improve and coordinate corporate laws and regulations provided by the government. Over 20 students are pursuing CS on campus. With a new initiative to facilitate the students with their professional studies, coaching for CA, CS, and CMA is provided with the help of experienced professionals who have made their mark in such fields.



### Actuaries

The art of determining and valuing risk components is performed by an Actuary. Being a career that is gaining recognition, there are only 375 fully qualified actuaries in India as of 2018. At the moment, there are only 4 students pursuing Actuaries proving the under discovered status of this field. The College encourages these students to excel in this one of a kind career by providing subject exemptions, and continuous thorough progress check by mentors.



### Association of Certified Chartered Accountants

The B.Com Professional (International Accounting and Finance) course has been designed in collaboration with the Association of Certified Chartered Accountants (ACCA), UK, to provide students with the unique opportunity to pursue ACCA alongside their undergraduate degree. Currently, there are 248 students pursuing ACCA, in the undergraduate division.



## Certified Public Accountant

A Certified Public Accountant (CPA) carries out accounting services in several countries. In India, CPA is a part of the Institute of Chartered Financial Analysts of India (ICFAI). There are around 500 CPA professional in India making this another under discovered career.



## Chartered Financial Analyst

A Chartered Financial Analyst (CFA) is a highly graded designation specialising in the investment management programme. Like CPA, it is a part of the Institute of Chartered Financial Analyst of India (ICFAI). The ICFAI is a not-for-profit organization aimed at providing public assistance in the financial sphere. Presently, there are 7 students pursuing CFA with the aim of furnishing the community with investment guidance to improve economic capital flows.



## Cost and Management Accountant

The Institute of Cost Accountants of India (ICAI) enables the community to gain access to Cost Accountants. With the problems of cost allocation during the World War, the idea of a Cost and Management Accountant (CMA) grew in large numbers. Keeping in mind the aim of developing the industrial and economic environment using Cost and Management Accountancy, there are 26

students progressing towards excelling in this field. The college provides exemptions and campus guidance to the students to give them ample time and opportunity to complete the course with ease.



## Analytics

Modern technological advances have integrated data science and analytics into a majority of systems and processes. This brought about a need for the Department to capitalize upon this opportunity to bring students closer to the domain of data analytics. During the academic year, the B.Com (Analytics) programme was founded to answer to this academic need and offers programming classes to the students. The first ever batch of this programme houses 80 students in total.



<b>CA Foundation November 2018</b>		
<b>Name</b>	<b>Class</b>	<b>Rank</b>
Sivakumar Shankar	I B.Com E	All India 46th Rank
Kaushik Hari	I B.Com D	All India 37th Rank
Maneesha	I B.Com E	All India 44th Rank
Ashish Vyas	I B.Com E	All India 50th Rank
Danush. S	I B.Com D	All India 47th Rank
Andrea Rachel Cutinha	I B.Com D	All India 47th Rank
<b>ACCA December 2018 Exam Session</b>		
<b>Name</b>	<b>Class</b>	<b>Rank</b>
Rochelle Clarin Moras	II B.Com B	1st National Rank and 7th Global Rank (Audit and Assurance Paper)
<b>Actuarial Science 2018 (Only 2434 individuals appeared for this exam)</b>		
<b>Name</b>	<b>Class</b>	<b>Status</b>
Taral Rodrigues	I B.Com A	Cleared CT 3 (Probability and Mathematical Statistics)
Siddhi Maru	II B.Com A	Cleared CT 3 (Probability and Mathematical Statistics)
Utkarsh Bagrecha	II B.Com A	Cleared CT 3 (Probability and Mathematical Statistics)
<b>CFA 2018 (Pass Percentage only 43% globally in 2018)</b>		
<b>Name</b>	<b>Class</b>	<b>Status</b>
Aamina Asim	II B.Com D	Cleared Level 1 of the Programme
Nidhi Balu	III B.Com D	Cleared Level 1 of the Programme

### Chartered Accountancy

#### CPT / CA FOUNDATION RESULTS MAY 2018

<b>No. of students who appeared</b>	<b>No. of students who passed</b>
78	54

**PASS PERCENTAGE: 67.2%**

**ALL INDIA PASS PERCENTAGE: 28.06%**



### IPCC / CA INTERMEDIATE RESULTS

No. of students who appeared	No. of students who cleared both groups
72	29

**PASS PERCENTAGE: 40.2%**

**ALL INDIA PASS PERCENTAGE: 17.98%**

### CPT / CA FOUNDATION NOVEMBER AND DECEMBER 2018

No. of students who appeared	No. of students who passed
86	51

**PASS PERCENTAGE: 59.3%**

**ALL INDIA PASS PERCENTAGE: 44.12%**

### ACCA 2018

Subject	Appeared	Cleared
Financial Reporting (F7)	3	2
Audit and Assurance (F8)	13	4
Financial Management (F9)	18	13

### September Session 2018

Subject	Appeared	Cleared
Financial Reporting (F7)	12	10
Audit and Assurance (F8)	8	5
Financial Management (F9)	8	4
SBL	3	2
Strategic Business Reporting (p2)	4	4

### December Session 2018

Subject	Appeared	Cleared
Financial Reporting (F7)	15	9
Audit and Assurance (F8)	69	17
Financial Management (F9)	66	18
SBL	6	4
Strategic Business Reporting (p2)	8	6



### Company Secretary 2018

Foundation Stage	Executive Stage
13	12

### CMA 2018

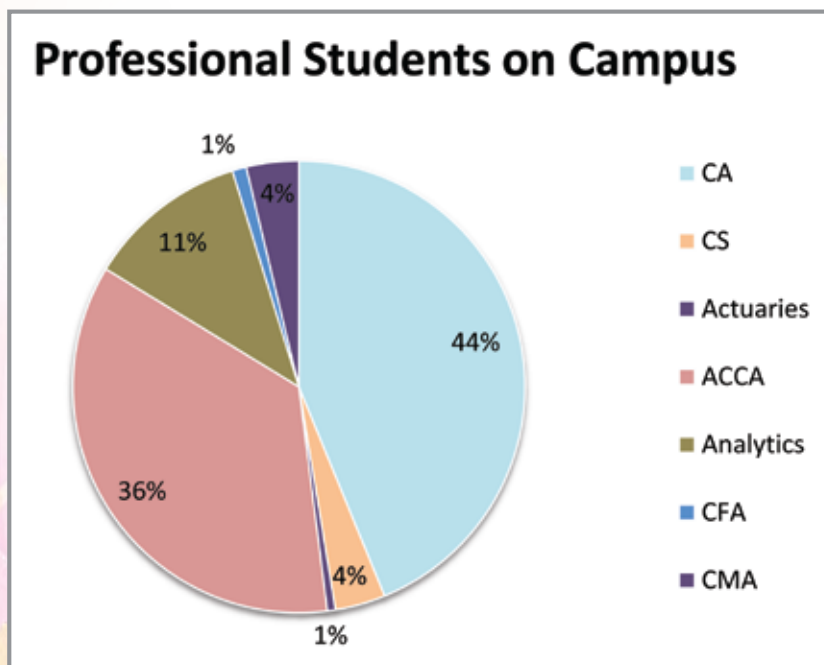
Foundation Stage	Intermediate Stage
21	3

### Course Statistics – CFA and Actuaries 2018

Programme	Number of Students Attempting
CFA	7
Actuaries	4

The following Number of Students are pursuing their professional courses along with their B.Com Programme for the academic year 2018-19:

Professional Courses	Number of students
CA	304
CS	25
Actuaries	4
ACCA	248
Analytics	80
CFA	7
CMA	26
Total professional students	694





# End Semester Examination Results

## October 2018 – Odd Semester

Programme	Enrolled	Appeared	Absent	Out-standing	I Class	II Class	Pass Class	To Reappear	Pass Percentage
<b>I Semester</b>									
B.Com (Regular)	321	313	8	91	184	17	-	21	93.29
B.Com (Analytics)	81	80	1	21	44	7	-	8	90
B.Com (Int A/C & Fin)	79	75	4	20	44	5	-	6	92
B.Com (BPM)	80	79	1	19	46	5	-	9	88.61
B.Com (TT)	80	71	9	3	40	17	1	10	85.92
<b>III Semester</b>									
B.Com (Regular)	398	372	26	71	227	33	-	41	88.98
B.Com (Int A/C & Fin)	79	74	5	5	46	19	-	4	94.59
B.Com (BPM)	81	75	6	17	57	1	-	-	100
B.Com (TT)	83	72	11	5	43	7	-	17	76.39
<b>V Semester</b>									
B.Com (Regular)	231	225	6	73	111	13	-	28	87.56
B.Com (Int A/C & Fin)	80	79	1	16	58	3	-	2	97.47
B.Com (BPM)	80	77	3	22	51	3	-	1	98.70
B.Com (TT)	80	56	24	4	35	6	-	11	80.36



## April 2019 – Even Semester

Programme	Enrolled	Appeared	Absent	Out-standing	I Class	II Class	Pass Class	To Reappear	Pass Percentage
<b>II Semester</b>									
B.Com (Regular)	401	385	16	87	208	30	-	60	84.42
B.Com (Int A/C & Fin)	79	78	1	30	38	5	-	5	93.59
B.Com (BPM)	81	78	3	10	45	14	-	9	88.46
B.Com (TT)	84	77	7	7	41	8	-	21	72.72
<b>IV Semester</b>									
B.Com (Regular)	231	230	1	49	144	11	-	1	89.13
B.Com (Int A/C & Fin)	80	79	1	20	58	-	-	1	98.73
B.Com (BPM)	80	78	2	33	44	1	-	-	100
B.Com (TT)	81	72	9	5	45	9	-	13	81.94
<b>VI Semester</b>									
B.Com (Regular)	238	232	6	28	151	30	1	22	90.52
B.Com (Int A/C & Fin)	79	75	4	15	51	5	-	4	94.66
B.Com (BPM)	80	77	3	12	48	8	-	9	88.31
B.Com (TT)	79	75	4	11	54	4	-	6	92

## Teaching, Learning and Evaluation

St. Joseph's College of Commerce aims to bring about fundamental dynamics in the development of its members. The Department of Commerce periodically redesigns its teaching and learning patterns to upgrade the skill required for business advancement. To facilitate the holistic growth of its students and faculty, the Department of Commerce had undertaken the following for the year 2018-19:

### Orientation

Orientation for the students took place between the 1st of June and the 5th of June. The orientation for Final Year students was held on the 1st of June, with essential information imparted on the various electives available along with the important dates for sports trials, and the student support system.

The orientation for the Second Year students was held on the 2nd of June with the various faculty members guiding them on the allied options that would form the base for the electives in the coming year. Students were also informed about the functioning of the Choice Based Credit System (CBCS) and the modifications in the system.



The orientation for the fresh batch of Josephites was organized on the 4th and 5th of June. With introductions of the College management and the faculty members to the students, students were notified about

the various cells and associations existing on campus.



Along with a presentation of the class mentors, the students were brushed up on the rules and regulations of the college that would in turn develop their character. Orientations were also conducted for the parents emphasizing on programme details and benefits.

### Internships

Internships provide an opportunity to the students to apply their theoretical knowledge in real world environments. It helps them develop and refine skills like time management, discipline, work ethics and communication. The internship serves as a practical exercise of classroom learning. All in all, it imbibes a professional attitude in the students.



The department insists on a compulsory summer internship for the Second



Year students in the field of Commerce, Management and also Social internships. Students are required to undergo an internship for a period of 4-6 weeks. Students are allotted faculty members as guides for the internship to allow a deeper understanding of the industry, and also for continuous review and grading. Around 640 students completed their internship during the academic year.

### **Mentorship and counselling**

Each class is assigned a mentor and the role of the mentor is to contribute to the holistic development of the students under them.

The mentor acts as a link between the student and the department and also between the subject teachers.



To facilitate ease of integration for the First Years into the campus environment, all First Year classes have two class mentors to assist and provide focused student attention.

### **Bridge Course**

Bridge Courses are conducted for students in mathematics and accountancy. These short

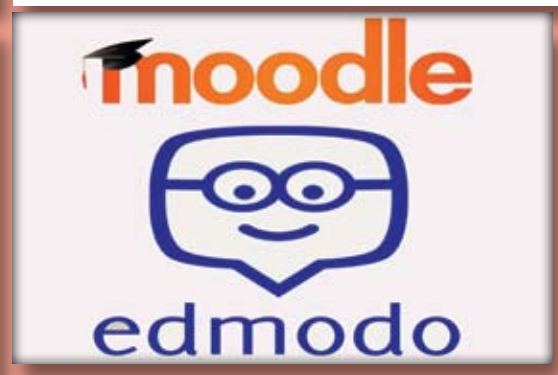
term classes enable students to enhance their knowledge in these subjects.



These classes are aimed at providing for students who are weak in such subjects or have not taken these subjects in their previous years. Faculty members and seniors conduct these bridge course classes for the first years. Some bridge courses take the form of peer learning and buddy programmes conducted by different associations and the student council.

### **Technology enabled teaching**

Recent advances in technology have vastly changed teaching and learning practices. Over the past few years, the College has adapted to these changes and introduced technology enabled services bridging the gap between traditional teaching practices and modern learning mentality.



A few of the services currently in use are Moodle and Edmodo. Edmodo and Moodle are used extensively for conducting tests and submitting assignment.



## Classroom Specifics

### Class In-Charge / Class Mentor for the Year 2018-19:

#### Odd Semester:

Class	Class In-charge	Class Mentor
I B.Com. 'A'	Ms. Marina Joyce Roche	Mr. Jayakumar Nair
I B.Com. 'B'	Ms. Poornima .V	Mr. Prakash
I B.Com. 'C'	Ms. Sanjana	Ms. Theresa Rathi Rani
I B.Com. 'D'	Ms. Vedhapradha	Mr. Alfred Santhosh
I B.Com. 'E'	Ms. Tasmiya Hussni	Ms. Gretta Furtado
I B.Com. 'F'	Dr. Sheela A.M.	Mr. Vinay Pradeep
I B.Com. 'G'	Mr. Vinay K.S	Ms. Nancy Christina
I B.Com H (TT)	Ms. Nikhath Asrar	Mr. Deenyar Garda
II B.Com. 'A'	Dr. Ritty Francis	
II B.Com. 'B'	Mr. Gaurav Siyal	
II B.Com. 'C'	Dr. Karthika. S	
II B.Com. 'D'	Dr. H. Nagaraj	
II B.Com. 'E'	Ms. Alamelu. L	
II B.Com. 'F'	Ms. Christina Aroojis	
II B.Com. 'G'	Dr. Anusuya Paul	
II B.Com H (TT)	Dr. Soney Mathews	
III B.Com. 'A'	Ms. Sumithra Sreenivasan	
III B.Com. 'B'	Mr. Mohammed Ashfaque	



## Even Semester:

Class	Class In-charge	Class Mentor
I B.Com. 'A'	Mr. Alfred	Ms. Gretta Furtado
I B.Com. 'B'	Ms. Poornima .V	Mr. Prakash
I B.Com. 'C'	Ms. Sanjana	Ms. Theresa Rathi Rani
I B.Com. 'D'	Mr. Vinay Pradeep	Ms. Divyashree
I B.Com. 'E'	Ms. Marina Joyce Roche	Mr. Jayakumar Nair
I B.Com. 'F'	Dr. Sheela A.M.	Mr. Vinay K.S
I B.Com. 'G'	Ms. Tasmiya Hussni	Ms. Nancy Christina
I B.Com H (TT)	Ms. Nikhath Asrar	Mr. Deenyar Garda
II B.Com. 'A'	Ms. Maria Sanjana	
II B.Com. 'B'	Mr. Gaurav Siyal	
II B.Com. 'C'	Dr. Karthika. S	
II B.Com. 'D'	Dr. H. Nagaraj	
II B.Com. 'E'	Ms. Alamelu. L	
II B.Com. 'F'	Ms. Christina Aroojis	
II B.Com. 'G'	Dr. Selvi Sathyanarayanan	
II B.Com H (TT)	Dr. Anusuya Paul	
III B.Com. 'A'	Ms. Sumithra Sreenivasan	
III B.Com. 'B'	Mr. Mohammad Ashfaque	
III B.Com. 'C'	Ms. Bindhu Subash	
III B.Com. 'D'	Ms. Nischitha. K	
III B.Com. 'E'	Ms. Ruqsana Anjum	
III B.Com TT	Dr. Suganthi Pais	

# Curriculum Development

Proposals to develop new, or revise existing syllabus are identified based on inputs from the subject teachers, students and industry experts. A meeting with the subject coordinators headed by the Head of the Department is conducted annually wherein the revision and framing of the syllabus is discussed, assisted by internal and external subject experts.

The team develops a preliminary draft of the syllabus based on appropriate consultation and research to be presented at the Board of Studies. The modified syllabus is circulated to the Academic Council members for their comments before approval. After examining any issues and modifying the syllabus the approved syllabus is then reviewed by the Governing Body for any modifications, if necessary and implemented.

A regular need assessment is undertaken by the department and feedback is regularly taken from the students, recruiters and other stakeholders.

Highlights for the year 2018-19 include:

## Choice Based Credit System (CBCS)



The implementation of the Choice Based Credit System (CBCS) is a paramount feature in offering a wide array of options for the students in the undergraduate programme on campus. This effective system is apt for enhancing information based knowledge and also accentuating one's creativity. It allows the students to successfully complete their six semesters with multiple exit options. This also brings uniformity as it is widely recognized throughout the country and brings us at par with the education system globally.

## Electives

GROUP OF ELECTIVES		
ELECTIVE- I: ACCOUNTS		
PAPER I	EL 15 AC 504	Advanced Corporate Reporting I
PAPER II	EL 15 AC 505	Advanced Corporate Reporting II
PAPER III	EL 15 AC 605	Audit and Assurance
PAPER IV	EL 15 AC 606	Contemporary Accounting and Reporting Developments
PAPER V	SB 15 AC 506	Accounting Information System
ELECTIVE- II: FINANCE		
PAPER I	EL 15 FN 504	Advanced Financial Management
PAPER II	EL 15 FN 505	Financial Institutions and Markets
PAPER III	EL 15 FN 605	International Finance
PAPER IV	EL 15 FN 606	Security Analysis & Portfolio Management
PAPER V	SB 15 FN 506	Financial Modeling.
ELECTIVE- III: HUMAN RESOURCE MANAGEMENT		
PAPER I	EL 15 HR 504	Employee Relation Laws in India
PAPER II	EL 15 HR 505	Human Resource Development
PAPER III	EL 15 HR 605	Performance and Compensation Management
PAPER IV	EL 15 HR 606	International Human Resource Management
PAPER V	SB 15 HR 506	Human Capital Management (SAP-HCM )
ELECTIVE- IV: MARKETING MANAGEMENT		
PAPER I	EL 15 MK 504	Consumer Behaviour
PAPER II	EL 15 MK 505	Retail and Logistics Management
PAPER III	EL 15 MK 605	Integrated Marketing Communication
PAPER IV	EL 15 MK 606	Digital Marketing
PAPER V	SB 15 MK 506	Customer Relationship Management (SAP)
ELECTIVE- V: INTERNATIONAL BUSINESS		
PAPER I	EL 15 IB 504	Fundamentals in International Relations
PAPER II	EL 15 IB 505	International Business
PAPER III	EL 15 IB 605	Global Financial Management
PAPER IV	EL 15 IB 606	International Marketing
PAPER V	SB 15 IB 506/507	French/Spanish Language
ELECTIVE- VI: BANKING AND INSURANCE		
PAPER I	EL 15 BK 504	Bank Management
PAPER II	EL 15 BK 505	Principles and Practice of Insurance
PAPER III	EL 15 BK 605	Risk Management
PAPER IV	EL 15 BK 606	Bank Technology Management
PAPER V	SB 15 BK 506	Bank Branch Management



Given the current global scenario and the ever changing finance sector, the department of commerce has expanded its opportunities by introducing new electives after recognizing the immense scope that exists in these fields; along with the four fundamental electives primarily Human Resources, Finance, International Business, Accounting and Marketing. This system has been proposed and approved by the B.Com Board of Studies (BOS) and it can be said with conviction that this revised system has favoured and catered to addressing the needs of the students.

### **Skill Based Papers**

Skill based papers for each elective have been introduced to improve the soft skills of the students in various fields. The students have the additional advantage of polishing their language skills by learning French and Spanish or staying upbeat with the various computer programmes offered like Systems-Applications-Products (SAP) or Advanced Excel through Financial Modelling.

### **Inter-Disciplinary Approach**

The objective of the department is to find ways to extend the horizons of knowledge. As knowledge becomes specialized, it also becomes interdisciplinary in nature due the influence that disciplines have over each other in furthering research. The curriculum for all the commerce courses require students to do core papers in their respective fields of study. Apart from the core papers, students are offered open elective papers from other fields of study, including theatre arts and literature. This allows students to learn from different fields and blend them, to develop an understanding of the world we live in. Some of the core papers are also redesigned as interdisciplinary papers to enrich the understanding of the subjects. The Business

Ethics paper is exemplary, as here literature is used to understand ethical concepts and applied in the context of business and commerce.

### **Practice Orientation**

The industry demands skilled professionals who can adapt easily to the dynamic work environment. Classroom teaching equips the students with the necessary conceptual skills. The procedural skills required, especially in the field of commerce, require students to get an exposure to the industry practice. In this regard, the practice orientation for industry is introduced into the curriculum and brought to the students in a phased manner, across the span of their entire programme. In the first and second academic year, students are taken on industrial visits to familiarize them with the work processes. In the summer vacation after the second year, students are expected to do an internship of six weeks which are evaluated and graded by the college. Such a practice orientation grounds the students to the work atmosphere and equips them with the necessary skills.

### **Student Research Engagement**

Research orientation is included in the curriculum for the bachelor degrees. The Research Centre of the college, along with the subject teachers, guide and mentor the undergraduate students in research work. Research methodology paper is taught and as part of the curriculum, students are motivated to take up independent research projects. Student research in the form of case study and research papers are compiled, edited and published by the college. Students are encouraged to take up research in the field of commerce with an orientation to benefit the society at large.



## Professional Certification Programmes

A professional certificate course is a college-level course designed to target those who are in, or about to enter, the workforce in corporate, government or technology fields as it strengthens your skills in areas such as team management, computer technology and health and safety. Training Course helps students develop professional ability and other important skills like confidence, leadership and motivation to attain the level of excellence in their own field and achieve obtainable and realistic goals in life. Continuing professional development is important because it is an ongoing process and continues throughout a professional's career. This creates better employability due to the factor of empowering students with employable skills during their academic journey. The objective of the Certificate Programmes is to provide a wide spectrum of knowledge, skills and technological advances while fostering literacy in the broadest sense. They help to create a learner centric environment by maximizing academic learning for diverse learners.

The courses create a flexible path to earn a specialized credential along with the Graduate Programme. These short duration knowledge enrichment courses provide students to build up skills in a specific area that relates to their field of interest.

### Academic flexibility

The academic flexibility offered by the institution enables the students to benefit from various programmes and earn their

credits across disciplines. Since the adoption of the CBCS model, credits are freely transferable across universities within and outside India. Similarly, we also accept the credits from other universities within and outside India. Apart from the required 120 credits under UG programme, students are given the opportunity to take up add-on courses.

### Continuous Internal Assessment (CIA)

Continuous Internal Assessments (CIAs) are means of evaluating students through written assignments, presentations and tests, contributing 30% of the student grade and this falls under the category of 'The Internal Assessment'. The aim is to give the students an open and flexible learning experience. Evaluations are done by the subject teachers.



This year numerous CIA's were carried out that tested the students' quick thinking and creativity. Students also visited the courts of Bangalore and prepared a picture montage while understanding the various concepts of law. Movie analysis, research analysis, surveys on a variety of informative topics, case studies and financing a company are some examples that show the unconventional and inventive ideas that students can grasp from these evaluations.

## MOOCs

MOOCs (Massive Open Online Courses) are courses of study available online. These courses cover a vast array of fields and interests. These internet enabled courses allow students to explore different subjects of their interests and specialization. MOOCs are part of the allied options for the second years of the department. Faculty members are allotted as mentors to students who enroll for such courses, and regular reviews and discussions take place to ensure that the student thoroughly understands the online course. Different national and international online educational portals are offered to the students thereby presenting a wide variety of subjects.

## Subject Trainings

The various professional courses that are aligned with the undergraduate programme required the imparting of basic subject briefings to the students. Internal faculty and external faculty members emphasize on the specifics of each professional paper in the course with detailed information about the recent developments or upgrades in the paper.



### Department ISBN Numbers for Research Compendiums

Sl.No.	Title	ISBN	Editor in Chief	Editor
1.	Mainframe Research Forum Research Compendium (Volume 2)	9789380751245	Ms. Veenu Joy	Ms. Nischitha K.
2.	Mainframe Research Forum Research Compendium (Volume 3)	9789380751313	Ms. Veenu Joy	Ms. Nischitha K.
3.	Academic Research in Commerce and Management (Volume 1)	9789380751337	Ms. Veenu Joy	Dr. Ritty Francis and Dr. Soney Mathews
4.	Multidimensional Academic Research (Volume 1)	9789380751344	Ms. Veenu Joy	Dr. Ritty Francis and Dr. Soney Mathews
5.	4th Industrial Revolution Seminar Compendium	9789380751085	Dr. Suganthi Pais	Dr. Karthika



## Partnerships with Industry

The Department of Commerce has entered into a significant collaboration with Industry Partners to not only provide an exposure to the industry for students and staff but also to enhance the curriculum and syllabus creation so that students can develop skills and acquire knowledge as required by the industry.



The Federation of Karnataka chambers of Commerce & Industry (FKCCI) can be traced back to the erstwhile Mysore Chamber of Commerce, the precursor of FKCCI, which was conceived by Sri M. Visvesvaraya. The association has a membership of about 2500, drawn from all sectors of trade; commerce and industry, spread over the entire state including 150 district chambers of commerce and trade associations. The college has a tie-up with FKCCI which enables us to bridge the gap between industry and academia.



The B.Com Travel & Tourism Programme collaborated with Karnataka Tourism Forum. Karnataka Tourism Forum is a non-profit organization comprising tourism

professionals and companies that are dedicated to make a meaningful contribution to improve tourism in Karnataka. KTF, founded in 2001, is a structured and proactive force that has taken upon itself to bring a radical change to tourism at large by way of global approach and dynamic endeavors. The Forum supports and works with the State and Central Government and its efforts have ranged from creating awareness to being an advisory body, suggesting and assisting policy formulation. The B.Com Travel & Tourism Programme hosted its annual National Level Travel & Tourism Festival – TURAS 2018 in association with KTF on 5th & 6th of February, 2018. The Department intends to further explore the possibilities of collaboration at various levels that benefit students by way creating a platform for industry interface.

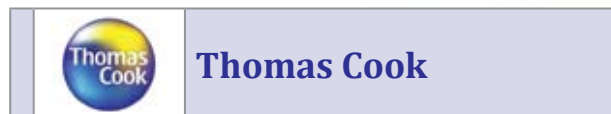


Patrick Academy is a renowned Travel and Tourism Academy in Bangalore. Established by Mr. Patrick Andrews, a professional trainer with decades of experience in industry and training, this academy is committed to every student to impart knowledge and groom their skills to stand out in this challenging industry aviation & hospitality. Students of Travel and Tourism learn subjects such as Aviation and Airline Management, Airline Ticketing, Cargo Management among many





others. The short-term courses offered by Patrick's Academy focuses on quality and sustainable education in the fields of Travel, Tourism, Aviation and Hospitality. They also provide practical industry exposure to every student while studying in the form of on field training.

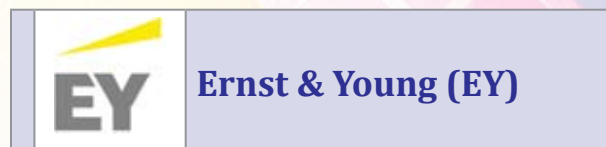


Thomas Cook is a leading Travel and Tourism company with global presence. Thomas Cook specializes in providing a wide range of services that include Foreign Exchange, Corporate Travel, MICE, Leisure Travel, Insurance, Visa & Passport services and E-Business. The Department of Commerce has an on-going collaboration with Thomas Cook to assist the institution in organizing international study tours. The study tours include visit to various universities, educational institutions and organizations of international repute which enable students to bring about an international perspective into their learning.



IMS Proschool, an initiative of IMS Learning Resource, is one of the foremost providers of financial accounts and analytics course in the country. IMS conducts training programmes for CFP, CFA, Financial Modelling, CPA, CIMA and IFRS. The Department in association with IMS Proschool conducted a Financial Modelling programme for 60 Hours which included a tailor-made syllabus on topics

like Financial Management, Project Finance, Equity Research and Advanced Macros and VBA for Finance.



The Institution has a Memorandum of Understanding (MoU) with (EY). EY offers a scholarship programme for the students of the college in which the students need to present a business plan and the selected business plans are encouraged to be realized through a grant of Rs. 1,00,000 as scholarship and are also offered a two month internship at EY. SJCC in collaboration with Ernst & Young (EY) developed a course on International Tax and Technology for the III and IV semester students which provide in-depth knowledge in the tax verticals and a global perspective on the subject. The course is for 120 hours course spread across two semesters based on Trainer the Trainer model. EY also offers internship for the students who complete this course.



The B.com (BPM - Industry Integrated) Programme run by the Department has been designed by Tata Consultancy Services (TCS). The course imparts knowledge and specialized domain-focused skills in Business Process Services Management. The curriculum of this course facilitates students to become Industry-ready and imparts the competence required to pursue careers in



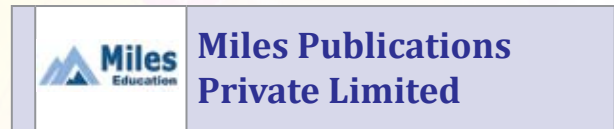
the value-added services in sectors like the ITeS Industry, Banking, Insurance, Financial Services, and Retail etc. The highlight of this course is the integration of subjects specially prepared by industry experts from TCS to add to the practical dimension of Business Processes Services Management.



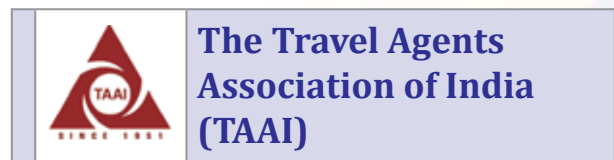
The Department offers a two month rigorous IFRS course from ISDC to the B.Com Final year students. This financial reporting course offers a broad introduction to the Nature and Operations of the IASB, Presentation of Financial Statements, Accounting Policies and Changes in Accounting Estimates and Errors. The course introduced to the students -Cross-border, M&A and capital raising activities frequently requiring the use of IFRS. IFRS training is also imparted to students registered with the Professional Certificate Programmes. In association with ISDC a national conference on Fintech Ecosystems was organised by the Department.



Finmark is a leading banking and financial markets company training since 2004 and trained more than 15,000 students over 1800 programmes. Workshops are taught by our practitioners who have immense experience and in-depth capabilities in every aspect of banking and capital markets to design, develop and deliver any programme.



Miles Publishing Ltd is an award-winning media organization within the Comms, IT and Mobile industry. The college has entered into an agreement with Miles in which they shall be responsible for providing marketing collateral, Wiley study materials and training to SJCC faculty as well as students towards the CMA certification. Miles shall execute and monitor the training performed for students pursuing the CMA certifications. Miles shall assist SJCC in providing differential placement assistance to the students of SJCC who have cleared both the parts of the CMA examinations. Miles shall also assist in providing internship placements to students who have cleared the CMA examinations but are yet to pass out from SJCC.



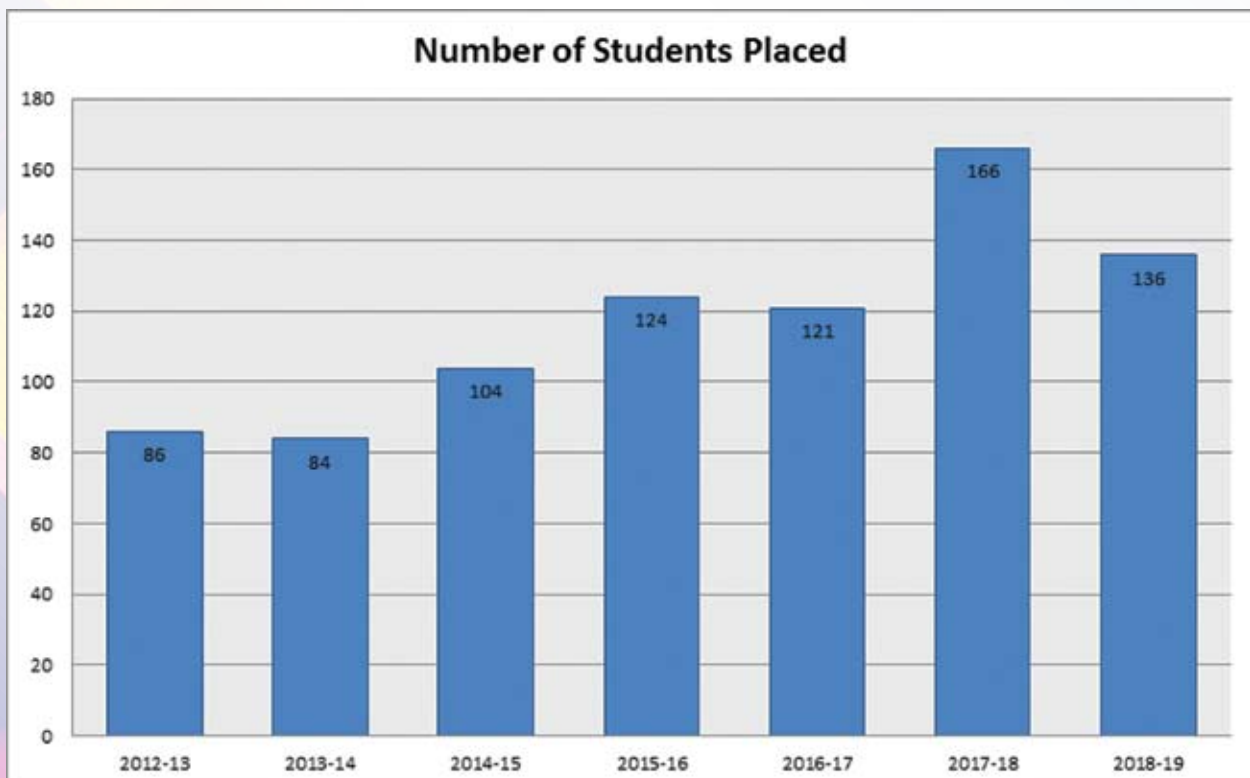
The Travel Agents Association of India (TAAI) is an organization formed to regulate the travel industry in India along organized lines and in accordance with sound business principles. The primary purpose was to protect the interests of those engaged in the industry, to promote its orderly growth and development and to safeguard the travelling public from exploitation by unscrupulous and unreliable operators. The B.Com (Travel and Tourism) Programme recently signed a MoU with Travel Agents Association of India (T.A.A.I) on 17th December, 2018.



## Student Placements

The Placement Cell of the college consistently works towards meeting the standards of the internal and external stakeholders of the institution. Pre Placement Process and Skill Development comprise of activities like career mapping, career guidance and workshops, internships for the final / pre-final year students to prepare them for placements in their outgoing year. The Placement Process follows, with the students registering themselves for campus placements and companies visiting the institution to conduct recruitment drives on and off campus.

YEAR - WISE PLACEMENT DETAILS	
Academic Year	Total Students Placed
2012 - 13	86
2013 - 14	84
2014 - 15	104
2015 - 16	124
2016 - 17	121
2017 - 18	166
2018 - 19	136





## List of events for the year 2018-19

Sl.No.	Date	Events	Highlights
1	30th - 31st May and 4th June 2018	Subject Training for II B.Com B	Student subject trainings were conducted for the ACCA papers Financial Management, Audit and Assurance and Financial reporting respectively in the college campus.
2	1st June 2018	Orientation for V Semester (B. Com)	<p>The orientation programme began by acknowledging God's presence through a small prayer service conducted by the teaching faculty. The dignitaries present were the Principal - Dr. Nirmala Joseph, Director - Rev. Fr. Prashanth Madtha SJ, Vice Principal - Ms. Ravi Darshini, the HOD - Ms. Veenu Joy, B.Com TT and II Coordinator - Dr. Suganthi, Professional Programmes Coordinator - Dr. Poornima, with the presence of other teaching faculty members. The teacher's heading various associations and club discussed their future plans with the students for the upcoming year. Head of Department and Staff coordinators emphasized on the values and discipline the students are expected to maintain in the coming academic year.</p> <p>An interactive session was organized for the parents to know more about the department and its facilities. The different courses of the department were explained.</p>
3	2nd June 2018	Orientation for III Semester (B. Com)	
4	4th June 2018	Orientation for I Semester B. Com (Professional Batch)	
5	5th June 2018	Orientation for I Semester B. com (Regular/Travel & Tourism/Industry Integrated/ Professional Studies)	
6	6th June 2018	Orientation for Parents (B.Com Analytics / International Accounting and Finance)	
7	7th June 2018	Orientation for Parents (B.Com Industry Integrated/ Travel and Tourism)	



8	7th June 2018	Orientation and Industry Interface Seminar	An orientation and industry interface seminar in the field of Analytics was conducted by Dr. Vinod Kumar (associated with IOA) and Mr. Philip V Varughese (Vice-President Enterprise Data Strategy, Analytics Innovation and Cognitive Decision Systems at Accenture)
9	7th June 2018	Peer Learning for II B.Com B	A journey through the ACCA website was provided by a final year student in Computer Lab 1
10	8th June 2018	Orientation for Parents (B.Com)	An interactive session was organized for the parents to know more about the department and its facilities
11	18th – 19th June 2018	Subject Training for III B.Com B	Student subject trainings were conducted for the ACCA papers Advanced Audit and Assurance and Advanced Financial Management respectively in the college campus. The orientations were headed by ACCA affiliated trainers Ms. Archana and Mr. Rajeev.
12	19th June 2018	Academic Representatives Meeting	A meeting to dictate the year's responsibilities and to conduct a friendly gathering was undertaken by the B.Com programme heads and the Head of the Department
13	20th June 2018	Interactive Session for the ACCA and Analytics Batches	The B.Com Professional students organized an interactive session. The 3 hour programme included a variety of games, activities and performances from the 2nd and 3rd year students.
14	26th – 30th June 2018	Colosseum	Presentations in the month of June 2018 on the topic "Walmart- the game Flips" were conducted in different classes. The students got to analyze the deal that changed Indian E-commerce with a great effect on the Indian economy.
15	28th June 2018	Case Study Competition	A case study competition was conducted exclusively for the pilot batch of B.Com (Analytics) in collaboration with the Institute of Analytics, UK. The programme was conducted and judged by Dr. Vinod Murthi, Country head of IoA, UK. It gave the students an insight into how a business entity draws meaning out of its data reserves and makes data-driven decisions.



16	28th - 30th June 2018	Blend	A blend session was conducted by the students of the department to familiarize new students to the campus environment.
17	28th June 2018	Potluck	III B.Com B under the guidance and initiative of Mr. Ashfaque organized a potluck to bring the class together in order to promote connectivity and communication.
18	Month of June 2018	IOA Registration	The B.Com (Analytics) Programme students undertook their registration with the assistance of ISDC. The students were given information and guidelines regarding the necessary documents for registration, the registration forms to be filled, and also the fee structure for the registration and the course.
19	4th July 2018	Toastmasters Orientation	Toastmasters Club conducted an orientation seminar open to all B.Com students from all three years. The guest speakers of the event were Nawab and Sagnik, both of whom are active members of Toastmasters International, undertaking educating and helping of interested members to achieve more through the art of public speaking.
20	4th and 11th July 2018	Mainframe Orientation	The main objective of the orientation was to promote the association to get a response and reaction towards what the body offers to students as well as get to gauge how many students are interested in pursuing research with the forum.
21	14th July 2018	Computer Base Examination - Training Session	The second year students of the B.com ACCA batch underwent their CBE training session for the fundamental level ACCA papers F9 (financial management) and F8 (audit and assurance) facilitated by a trainer from ISDC, the official ACCA training partner.
22	19th July 2018	Connect Series	Mr. Zubair Pradhan gave a lecture on "Corporate Ethics" to the 2nd year students of the college. He defined and discussed what business ethics mean, some of the ethical issues faced by the firm and also who is affected by these.



23	20th July 2018	Connect Series	Mr. S.K. Raghunandan, a Chartered Accountant by profession was invited by the B.com Professional Department to incite the students on the topic - General Audit Processes and Practical Auditing as part of the Connect Series.
24	Month of July 2018	Colosseum	A team of 2 members (Sharath S – 3 B.Com 'C' & Sukesh M – 1 B.Com 'E') started presentations in the month of July 2018 on 'Block Chain' technology - which has recently gained the entire world's attention and will impact the future of businesses.
25	10th August 2018	Guest Lecture on "Innovation and Design Thinking"	The lecture included interactive and detailed presentations and videos of the history of innovation to its future; on topics like innovation, design thinking, systematic innovation, innovation prerequisites, ideas, steps in decision making and ethnography.
26	16th August 2018	Student Training	A session conducted for III B.Com B gave an insight to the professional level papers mainly focusing on the new papers - Strategic Business Leadership (P1) and Strategic Business Reporting (P2)
27	20th, 26th – 28th August 2018	Hard Selling	ComUnity conducted an event on "Hard Selling", business fest event which tests the innovative and ingenuity of those involved. Hard selling is a sales approach that requires the members to use direct language skills to communicate and advertise a commodity to the listeners.
28	22nd August 2018	Ice Breaker Session by Toastmasters Club	"The Fault in our Talk", an icebreaker was organized to welcome and introduce the new members to the Toastmasters Club. The session included an introduction of the club and games to promote a spirit of gathering.
29	23rd August 2018	Dérive – Session 1	The panellists for this session were Aashish Waadhwa, Vivek Jain, Salman Noor and Jigar Chowdhry. It concentrated on the topic "Augmented Reality" - an experience in tourism.



30	23rd August 2018	Vistara : Session 1	B.Com II programme conducted the first session of 'Vistara' exclusively for the first year students and focused on the topic, "Current trends and Innovations in Banking". The panel focused on the rapid innovations taking place in the banking sector and use of artificial intelligence in the coming years.
31	25th August 2018	Connect Series	Connect Series organized a seminar for 2 B.Com C. The guest speaker for the session was Mr Nikhil Nelson, an Analyst at Ernst & Young who spoke on the topic "Internal Auditing Practices at EY, GDS"
32	28th August 2018	Mainframe Orientation	Mainframe Research Forum conducted an orientation headed by Dr. Nagaraj to enlighten the research students about what research is and the method topic selection for research
33	30th August 2018	Connect Series	The students of II B.Com F took part in a session titled, "Ethical Practices in Marketing" organized by Connect Series. The event was connected by the energetic Mr. Aashish Benjamin, a Financial Analyst Officer working for Australia and New Zealand Banking Group (ANZ).
34	Month of August 2018	Colosseum	Colosseum held its class-to-class presentation on the topic, "OBOR and CPEC". The presentation for the month was carried out by Dhruv Gupta of I B.com A, Saad Vaseem and Rishankh Augustine of II B.Com G, and Nirmal Sunny of III B.Com T.T. One Belt One Road (OBOR) is an initiative by the Chinese Government to develop the 21st Century Maritime Silk Road. The China Pakistan Economic Corridor (CPEC) is a collection of infrastructural projects undertaken in Pakistan which is a part of the OBOR initiative of the Chinese Government.
35	3rd September 2018	ComVerse – Episode 6	The 6th Episode of ComVerse was aired on the topic – Data Breach in the Banking Sector. The event was moderated by Dr. Sheela A.M accompanied by panel members: Manoj Singh, Divya Maria, Preetham U, Mary Aishwarya, Raphael George, and Thomas Itty. The panellists presented the importance of understanding the problems of bank trust and private information.





36	5th September 2018	Exordium	Association for Professional Students (APS) held its first event of the year titled "Exordium". The platform was designed to cater to the academic needs of all the students pursuing professional courses. 'Exordium' witnessed 25 first year B.Com students attending the session. The speakers for the session were: Kamal Drolia of III B.Com A, Nidhi Balu and Aamina Asim of III B.Com D, Riya Joseph of II B.Com C, and Utkarsh Bagrecha and Siddhi Maru of II B.Com A.
37	11th September 2018	Vistara : Session 2	B.Com II programme conducted the second session of 'Vistara' exclusively for the third year students and students from the financial markets and services course. It focused on the topic, "Financial Planning".
38	12th September 2018	Pre-Placement Talk	The final year students of B.Com II programme had their 'Pre-Placement talk' and 'Career Activation session' by Tata Consultancy Services. The session was conducted by Guest speakers Mr. Ravi, Mr. Diganth and Mr. Vijay (Human Resource and Recruitment team of TCS).
39	14th September 2018	Connect Series	Connect Series organized a guest lecture for the HR and Marketing students undertaken by Communication Coach and Trainer Ms. Preeja Sreedhar. Ms. Preeja holds a Masters' Degree in Psychology and conducts several Leadership Development Programmes. The topic for the talk was 'Steering Change and Transformation in HR'.
40	17th September 2018	Toastmasters Seminar	Toastmasters club attended a seminar conducted by the trained public speaker Ms. Vimarsha, a Graduate of SJCC, on the topic "Overcoming the fear of Public Speaking"
41	17th September 2018	ACCA Registration	Students of B.Com (Professional - International Accounting & Finance) of engaged in their formal registration with the Association of Chartered Certified Accountants through the assistance and support that was acquired from the International Skill Development Corporation faculty.



42	17th September 2018	Enroute	A City Level Seminar organized by the Travel and Tourism programme of the department. The first session of Enroute was presided over by two guest speakers, Mr. Ronald John and Mr. Venkateswaran Raman who focused on the emerging trends in tourism. The second session of Enroute included a panel discussion consisting of four eminent panellists who focused on festivals and a need for waste management during such events.
43	17th November 2018	Parlance	Toastmasters Club in collaboration with St. Joseph's Institute of Management hosted Parlance, an Inter - Collegiate Fest, consisting of five major events revolving around the fundamentals of the club.
44	28th November 2018	Connect Series	Connect Series held an interactive session on the topic, "Life and Health Insurance in the Banking Sector". The session was taken over by Ms. Shruti, an experienced professional engaged in the domain. Ms. Shruti centralized the theme of the topic on the emerging trends in the banking industry.
45	30th November 2018	Connect Series	Connect Series conducted an interactive session on the topic, "Principles of Loan Lending". The session was taken by Mr. Naveen John and Mr. Jibin Joseph. Mr. Naveen enlightened the students on the subject of schematic loans. Mr. Jibin Joseph, explained to the students the Forex Sector.
46	11th December 2018	Interactive Session on "Innovations in Mass Com"	Sentinel, the Editorial Committee, conducted a session undertaken by Mr. Johnson, the HOD of the Department of Journalism and Communication. The session contained a mixture of theoretical and practical aspects of Mass Communication and spoke about modern day social media platforms.
47	11th - 15th December 2018	Colosseum	Colosseum held its class-to-class presentation on the topic "The U.S. - China Trade War". Colosseum provides a platform for B.Com students to exchange vital information surrounding current economic situations in the World.
48	12th December 2018	Inter-Class Case Study Competition	Erudition Club held an inter-class case study competition focusing on the domain of Strategy and Ethics as its central ideology in the rounds conducted. The participants demonstrated innovative thinking while tackling the questions posed by the judges.



49	12th December 2018	Interactive Session on Research by Mainframe Research Forum	Mainframe hosted a socially interactive session on research that involved the use of interpersonal communication skills among the students. It demonstrated the various stages of research and provided a practical understanding of the research mechanism and the elements of data used.
50	13th December 2018	Session on "Professional Studies and Corporate Opportunities"	Mr. Munith Accha, the Business Development Bangalore Head of IMS Pro-school, enabled students to understand the field of CIMA and CFA by explaining the professional scope of these courses along with a few other professional courses. Various skills looked for by prospective employers were discussed as a method to develop the skill sets of the students according to the job description.
51	14th December 2018	Mock Stock	ComUnity organized a Mock Stock session with a focus on building a strong foundation in shares and the stock market. The event witnessed participation from 24 teams comprising of 72 participants.
52	15th December 2018	Connect Series	Connect Series conducted a guest talk on the topic, "Contemporary Issues in Financial Markets". The talk was undertaken by Mr. Kirron Bindu, a Partner in Mentis Kapital, a leading Investment Advisory firm. Mr. Kirron has a domain expertise in Finance with key areas such as Risk Management and Financial Derivatives.
53	15th December 2018	ComVerse – Episode 7	ComVerse conducted its seventh episode on the topic, "Artificial Intelligence in Corporate Communications and Their Effects". The panel discussion included nine participants of which two panellists represented Mount Carmel College, Bangalore.
54	17th December 2018	Don't Get Me Started	Toastmasters club conducted a competition that encouraged the uses of public speaking with "Don't get me started". The event focused on encouraging students to address common issues within society in the form of trending topics and their reaction to it.
55	9th January 2019	Collaborative Talk organized by the Erudition Club and the ACCA programme	Ms. Saloni Mantri (Batch of 2015-18) addressed the students on the learning techniques that can be adopted to excel in the different ACCA papers and the way to crack case studies. Mr. Gaurav Siyal continued the session with a talk on the job opportunities after completion of the ACCA course, and also the need for ACCA qualified professionals in the job market.



56	10th January 2019	Vistara – Session 3	The topic for the session was 'Ethics in Marketing'. The speaker was Mr. Zubair Pradhan, Professional Trainer in Marketing and Commerce. The lecture included interactive and detailed presentations about ethics.
57	11th January 2019	Lakshya	Lakshya, the Annual Inter-Collegiate Business Fest is unique in its trait of following the principle of Social Concern. The central theme for the Lakshya was "Underground Water Depletion". Lakshya brought together over 60 participants from colleges across the country with the focal point of designing innovative ecological ideas to resolve biological damage.
58	24th January 2019	ACCA Talk	Professor Nadia Zakria from ISDC enlightened the students on the advantages of having an ACCA degree and the associated career options. Briefings of the ACCA papers were given to understand its application in practical situations.
59	30th January 2019	ComVerse – Episode 8	ComVerse held its eighth episode on the topic, "Career Growth and Challenges in Professional Studies for Commerce Students". The panellists brought forward the pros and cons of different professional courses and the different job portals available to the candidates.
60	31st January 2019	Erudition	The National Level Case Study Competition had 54 participants of which 12 were outstation teams. The different rounds of the competition included solving of challenging comprehensive case studies judged by corporate professionals and field experts.
61	1st February 2019	Live Screening of the Interim Budget	The reveal of the Government Budget was Live Screened in order to provide students with upto date information on the newest data and numbers of the financial sense.
62	12th February 2019	Class-to-Class Presentation on the Budget	Class-to-Class Presentations were conducted to provide students with detailed information about the budget.



# Programme Specific Activities



**B.Com  
(BPM - Industry  
Integrated)  
Guest Lecture -  
10th August 2018**

On the 10th of August 2018, a special session was organized for the first and third year B.Com - BPM students to align classroom education with contemporary practices followed by major corporations. This two hour session was organized under the constant guidance of Dr. Suganthi Pais and Dr. Karthika.

The topic for the session was 'Discover the Innovation Design Thinking way for Digital World'. The speaker for the day was Mr. Lokesh. V, CEO and Managing Director at Innomantra. He has an experience of delivering lectures on the said topic in many institutions; and holds expertise in the field of 'design thinking', owing to his expertise and progressive career background.

The lecture included interactive and detailed presentations

and videos of the history of innovation to its future; on topics like innovation, design thinking, systematic innovation, innovation prerequisites, ideas, steps in decision making and ethnography.

The speaker also talked about how to boost one's resume by taking up relevant courses outside the degree that help in skill development, value addition and specialization; emphasizing on computer coding and why it is a skill to be mastered.

**Vistara - Session One**

The B.Com Industry Integrated programme conducted the first session of 'Vistara' for the academic year 2018-19, on 24th August 2018.

The discussion was exclusively for the first year students and focused on the topic, "Current trends and Innovations in banking". The session was organized by





the B.Com II committee under the guidance of Dr. Suganthi Pais, B.Com II Co-ordinator and Ms. Rathi David, Faculty member, SJCC. The panel for the discussion was presided over by guest speaker Mr. Kaushal Kishore, Senior Manager, faculty at Baroda Academy, Bangalore who was accompanied by Mr. Udesk Kumar, Chief Manager, BOB (Brigade road), Bangalore and Riya Joseph, second year B.Com II student. The panel mainly focused on the rapid innovations taking place in the banking sector and the use of artificial intelligence especially 'Blockchain' in the coming years. Career opportunities in the banking sector and the impact of technology on the same, regulations of the government like BHIM, UIDAI, and the growth of usage of mobile payment banks were also discussed in the session. Overall, the discussion was quite informative, thought provoking and gave a clear perspective to the students with regard to the banking industry.

### Vistara – Session Two

The B.Com Industry Integrated programme conducted the second session of 'Vistara' for the academic year 2018-19, on 11th of September 2018. The discussion was exclusively for the third year students and students from the financial markets and services course. It focused on the topic, "Financial Planning". The session was organized by the B.Com II committee under the guidance of Dr. Suganthi Pais, B.Com II Co-ordinator and Ms. Rathi David, Faculty member, SJCC. The speakers for the discussion were Mr. Kaushal Kishore, Senior Manager, faculty at Baroda Academy, Bangalore and Ms. Pushpa Mohanty, an investment banker. The speakers mainly focused on systematic investment planning (SIP), the importance of investment decision and significance of assets and liabilities management. The speakers discussed about how



systematic investment planning helps in securing the future and various beneficial options available to the investors with less risk. They encouraged the students to start investing at an early age not only to secure their future but also to leverage their dreams. Overall, the discussion was quite informative, which encouraged the students to start planning their investment by giving them a clear perspective with regard to SIP which indeed is “smart” investment planning.

### **Envisage – City Level Seminar**

A city level seminar, Envisage in collaboration with TCS was conducted on 24th August 2018 for the B.Com Industry Integrated students of the college. The first session was exclusively for the final year students. The topic for the seminar was lean and six sigma. The guest speaker for the seminar was Mr. Roopesh Lochan, associate vice president, TCS Bangalore. Students from Mount Carmel College were also present in this seminar. The seminar was very informative as it not only gave insights about the concepts but also provided us with the practical aspects of these concepts in the industry. One of the unique features of this seminar was that it was zero PPT oriented and more of practical explanation driven.

### **Pre-Placement Talk**

The final year students of B.Com Industry Integrated Programme had their ‘Pre Placement talk’ and ‘Career Activation session’ by Tata Consultancy Services on the 12th of September, 2018.

The session was exclusively for the third years and was organized under the guidance of Dr. Suganthi Pais - B. Com II coordinator. The session was presided over by Guest speakers Mr. Ravi, Mr. Diganth and Mr. Vijay (Human Resource and Recruitment team of TCS).

The session started by giving an overview of the organization and was continued by conducting aptitude tests and various domain tests on the subjects offered by Tata Consultancy Services to the students. Post lunch the students presented their presentations on the topic ‘My Dream Company’ which impressed the speakers and enabled them





to give adequate feedback to the students. Lastly the Q&A session was conducted, where our students got answers to all their queries. The session was very informative and was very helpful to enable the students to face future placement opportunities.

### **Vistara - Session Three**

On 10th January 2019, a special session was organized for the Second year B.Com-BPM students to align classroom education with contemporary practices followed by major corporations, in order to give them the necessary exposure and knowledge which would contribute to their overall development. This two hour session was organized under the constant guidance of Dr. Suganthi Pais and Ms. Rathi David.

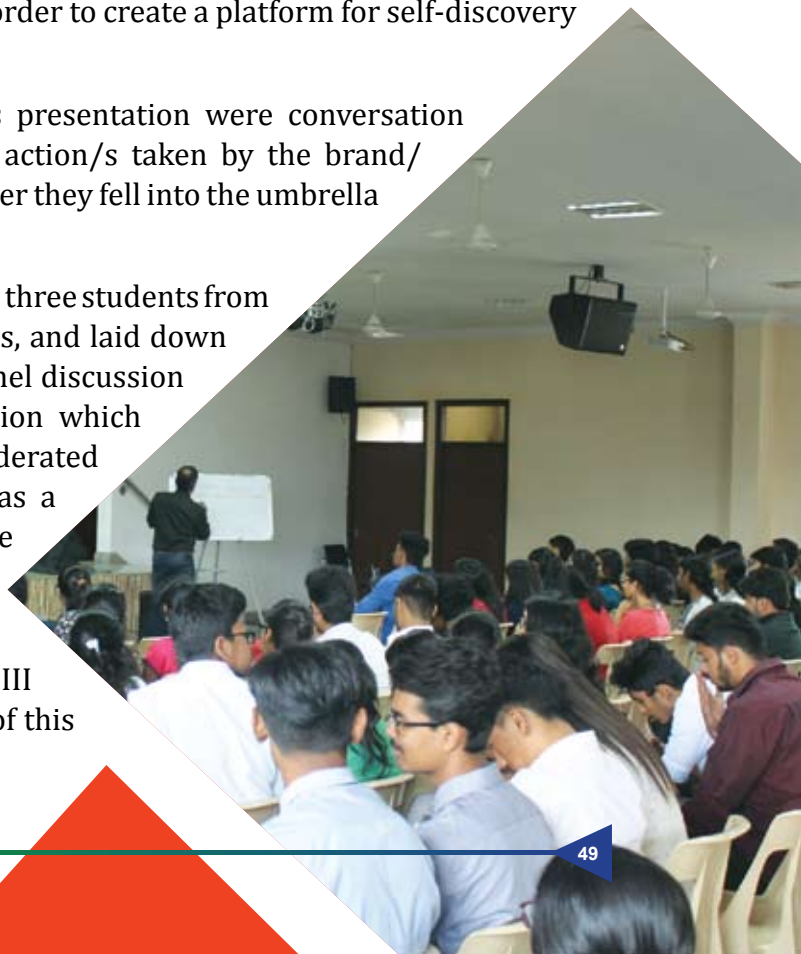
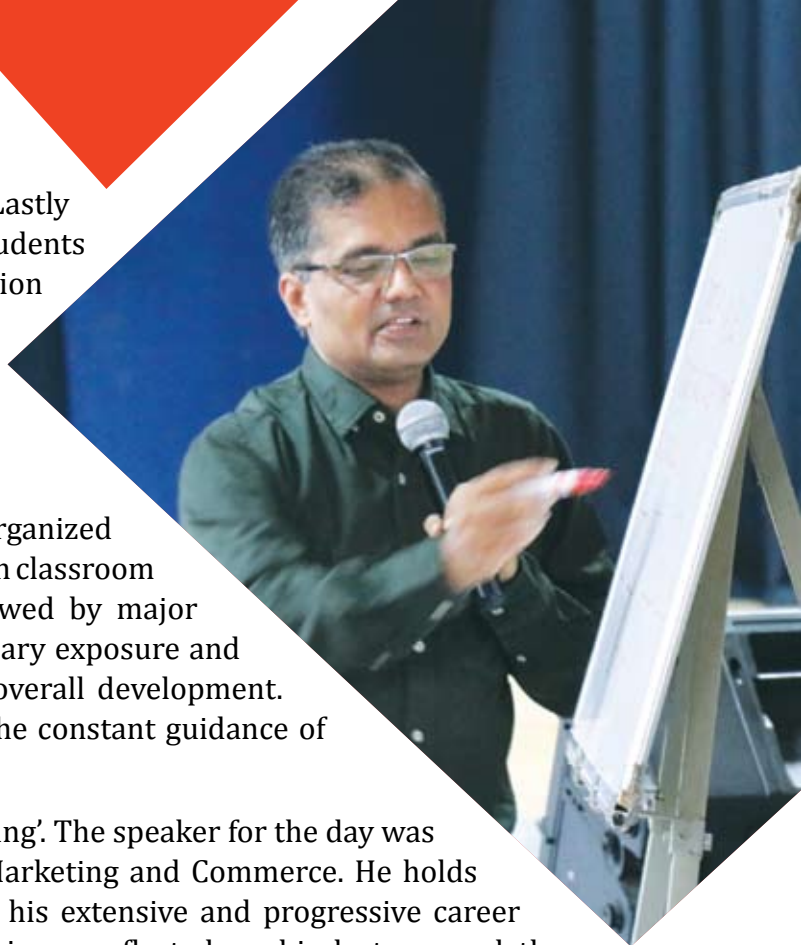
The topic for the session was 'Ethics in Marketing'. The speaker for the day was Mr. Zubair Pradhan, Professional Trainer in Marketing and Commerce. He holds expertise in the field of 'marketing' owing to his extensive and progressive career background. His enigmatic profile and experience reflected on his lecture; and the auditorium was captivated by the aura of curiosity and learning.

The session started off with a prayer; post which Mr. Zubair took over. His lecture included interactive and detailed presentations about ethics, the difference between 'ethical' and 'legal' - using the grid, ethics in marketing, and various examples where he allowed the audience to decide what was right and what was wrong in order to create a platform for self-discovery of knowledge.

Mr. Zubair ensured that the examples in his presentation were conversation creators, and made people 'think' about the action/s taken by the brand/company being ethical or unethical - and whether they fell into the umbrella of being legal or illegal.

A panel discussion succeeded the lecture, where three students from different years at college gave in their opinions, and laid down vital facts about the topic in spotlight. This panel discussion helped the audience get additional information which was definitely appreciated. Mr. Zubair moderated the discussion and delivered a crisp of it as a conclusion to make points clear for the audience.

The vote of thanks was delivered by Monisha from III B.Com C, marking the end of this resourceful session.



## National Seminar on “4th Industrial Revolution”

The topic, “4th Industrial Revolution”, focuses on the changing trends in the different sectors of the industry like HR, Banking and Finance. This workshop covers a wide range of topics from the world of industry 4.0 to evolution of marketing and sales in SMAC era. The influence and impact of software industry across the different sectors in the business world will also be discussed in this two day workshop. Readiness in terms of competency is vital for the upcoming trends in the industry and this will be one of the key topics of discussion.

The workshop is designed specifically for faculties from universities, colleges and corporate professionals, who can gain insights about the future industry. This program will have professionals from TATA Consultancy Services coming in to impart knowledge and conduct various activities relevant to the future prospects of the industry.

## B.COM - TRAVEL & TOURISM

### Dérive

Augmented Reality is a tool used to add a digital layer to the already existing physical reality of the world. It is a budding concept and has vast scope for improvement. Currently, the concept of AR is used by many, but the awareness of which is on the downside. Some common apps are the Snapchat filters or the famous game, PokemonGo, widely played by teens and children across the globe.

Augmented reality can give a 3-D sort of real-life view of any place, at any time with just the touch of a button, as road maps unfold in front of your eyes, for better navigation.

While just coming across a few posters or pamphlets about a particular destination might not be attractive, AR would definitely catch one’s eye as it helps in creating a long-lasting recall value in the minds of the consumers.





Augmented Reality is a trend that's gaining importance each day, and hopefully it will be used in every field for the betterment of a more organized, modern and digitalized India.

### Guest Lecture - 4th September 2018

The Guest Lecture was an interactive session which focused mainly on the aviation industry. Ms. Bama Cariappa stressed on the fact that Tourism was much more than just 'travel' and that it included many other aspects, one of which being the aviation industry.

The session started off with a Q&A round with the students on as to what the 5A's of tourism were, mainly the Accommodation, Attraction, Affordability, Accessibility and Amenities. Tourism is a vast, non-exhaustible platter and is necessary for survival and growth, globally.

The students were given an insight on how the operating costs of the aviation industries mainly revolve around the Middle East and the pricing of Oil, as it is the most important component of the airline industry. Further ahead into the session, a detailed explanation of the consolidation of 2 or more airlines was spoken about, along with its added benefits.

The session turned out to be a fruitful one as it was an eye opener to many who did not have complete knowledge about the aviation industry.

### En-Route

En route is a city level seminar organized by the B.Com Travel and Tourism Programme of St. Joseph's College of Commerce, for students from the travel and tourism background across Bangalore. Along with our own students, we had participants from various other prestigious colleges such as Mount Carmel College, IIHM and Christ.

The first session of En route focused on the emerging trends in tourism and the effect of tourism on the community as a whole. Tourism is one of the biggest sources of income and employment generation worldwide, and, in order to promote sustainable tourism, one requires the cohesion of community and wholesome development along with the upcoming new trends in the field of tourism.

The second session of En route included a panel discussion consisting of four eminent panellists who focused on the love for festivals and hate for waste.

Festivals are on the main reasons for attracting a huge mass of floating population, but also the cause for litter and excessive waste generation. It was agreed that unless waste doesn't get disposed properly,





problems will be faced by the society and that the grassroot level of this problem can be eradicated only through proper education.

All in all, En route 2018 was a rich and wonderful learning experience.

### **National Level Workshop**

The B.Com Travel and Tourism Programme of St. Joseph's college of Commerce had organized a three-day national level workshop on the 17th, 18th and 19th of December in collaboration with India Tourism and in association with Dharthi India. The workshop mainly revolved around the aspects of the future possibilities in the tourism sector. Representatives of professional bodies such as TAAI and IATO shared the platform along with various other eminent speakers that addressed the audience. The programme had been designed for both faculty and students from prestigious institutions such as Mount Carmel College, Jain and many more. They were enriched with the plethora of experience and the first-hand knowledge they gathered from the speakers. Over the course of three days, current topics of major importance such as industry and tourism, mass tourism and its impacts, sustainability of tourism, and the hospitality industry were discussed upon. The workshop was an interactive one where in students and faculty questioned the panellists present regarding their doubts and also got to participate in the debates and quiz competitions organized. The workshop ended on a happy note with the felicitation of the winners of the debate and quiz competitions and with the distribution of participation certificates to those who attended the workshop.

### **B.Com – International Accounting and Finance**

#### **Subject Training for II B.Com B**

Student subject trainings for the second year B.Com (Professional - International Accounting and Finance) were conducted on May 30th, 31st and June 4th for the

ACCA papers Financial Management, Audit and Assurance and Financial reporting respectively in the college campus. The orientations were headed by ACCA affiliated trainers Ms. Vibina Mohammed Ali, Ms. Archana and Mr. Deepak.

The students listened attentively to the simple and engaging words of the trainer. Every orientation consisted an interactive session explaining the syllabus to be covered, question formats, paper structure, and the ample online resources available on the ACCA website. The importance of the Fundamental level papers was emphasized not only as a standalone subject, but also as a stepping-stone for the subsequent Professional-level papers that the students would face in the Third Year. The students had attended the event and put across all their concerns and doubts regarding the topic.

The orientation was concluded on an affirmative note as the trainers assured students that with consistent hard work and dedication they will achieve their goals.

### **Subject Training for III B.Com B**

Student subject trainings for the Third Year B.Com (Professional - International Accounting and Finance) were conducted on June 18th and 19th for the ACCA papers Advanced Audit and Assurance and Advanced Financial Management respectively in the college campus. The orientations were headed by ACCA affiliated trainers Ms. Archana and Mr. Rajeev. The sessions were an orientation to the Professional level papers of ACCA. The sessions gave the students an overview of the subject and helped them improve their knowledge about the topics in the subjects. It also gave an insight to the major topics, exam format and tips as to how to write the exams successfully. The orientations were followed by an interactive question-answer session which enabled the students to clarify their doubts and concerns relating to the subjects.





The orientations boosted the confidence of the students and provided an insight to the requirements to qualify as an ACCA.

### **Interactive Session for the ACCA and Analytics Batches**

The B.Com Professional students organized an interactive session on 20th June 2018, for all three years of B.Com (Professional – International accounting and Finance) students and the newly joined Analytics batch. The 3-hour program included a variety of games, activities and performances from the 2nd and 3rd year Professional students. An event for adjudging Mr. and Ms. Fresher was also conducted by our own college alumni students, Wayne D'Souza and Rahul Pai. Bethel and Amshula of I B.Com B and I B.Com A respectively, won the titles of Mr. and Ms. Fresher and were felicitated with prizes. This is the very first time professional students across all the years interacted with each other after the college re-opening. The event left the new students enthusiastic for all the upcoming events organized by the department and college.

### **Computer Base Examination - Training Session**

On the 14th of July, the second year students of the B.Com ACCA batch underwent their CBE training session for the fundamental level ACCA papers F9 (financial management) and F8 (audit and assurance) facilitated by a trainer from ISDC, the official ACCA training partner.

The objective of the session was to equip the students with appropriate skills and helpful tactics to clear their upcoming exams in December. The students were given inputs regarding the right method to approach the question paper and accordingly draft ideal answers, exam paper formats and evaluation methodology. The students received guidance on how to attempt a mock practice paper using the various tools available exclusively for the Computer Based Exams. It was a very interactive session where the queries of the class were resolved by the trainer. The trainer familiarized the students with general exam tips by giving insights from the personal experience of attempting ACCA exams. The entire session was

truly engaging and really provided the students with a sense of motivation and confidence.

### **Student Training**

This session gave an insight to the professional level papers mainly focusing on the new papers - Strategic Business Leadership (P1) and Strategic Business Reporting (P2). Mr. Gaurav Siyal spoke about the professional marks that are available for each paper and the additions to P2 paper. Further, he talked about the structure of the papers and specified certain topics where more attention should be given by the students. He also enlightened the students and encouraged them to work hard to achieve success in their coming examinations.

### **ACCA Registration**

On the 17th of September, the students of B.Com (Professional - International Accounting & Finance) of SJCC had engaged in their formal registration with the Association of Chartered Certified Accountants through the assistance and support that was acquired from the International Skill Development Corporation faculty. The registration procedure was initiated through the provision of various documents such as the 12th/2nd PU Marks Sheet, ID proofs - Aadhar Card, Passport, a professional passport photograph etc. by the students to the members of ISDC, which was then further verified.

Throughout the ACCA registration process, the students had been possessed by a cognizant of commitment and duty. A fee amounting to Rs.1950 had been expended by each head regarding the same. This was then paid to the faculty of ISDC. The members of ISDC were obliging through the entire duration of the registration procedure to all the queries put forth to them. As students of B.Com (Professional - International Accounting & Finance), it was an integral experience that provided a substantiated foundation for their global career, being a pivotal process that all batches that pursue ACCA underwent, it set a basis underlying competence and responsibility which encompassed the students with perseverance in the path they pursue.



## B.Com (International Accounting and Finance) – Schedule of Events

<b>Student Trainings 2018-2019</b>		
<b>Date</b>	<b>Name of the Activity / Topic of Lecture</b>	<b>Resource Person</b>
7th – 8th May, 2018	30 Hours of Intensive Coaching & Training for Advanced Financial Reporting (ACCA P2)	Mr. Milind Date Chief Learning Officer - ISDC
18th – 22nd May, 2018	30 Hours of Intensive Coaching & Training for Advanced Financial Management (ACCA P4)	CA Charanjeet Singh ISDC Trainer
30th May, 2018	Subject Training for Financial Management (ACCA F9)	Ms. Vibina Mohammed Ali ISDC Trainer
31st May, 2018	Training for Audit & Assurance (ACCA F8)	CA Archana Munoyot ISDC Trainer
4th June, 2018	Subject Training for Financial Reporting (ACCA F7)	CA Deepak Agarwal ISDC Trainer
7th June, 2018	Industry Interface – Talk on Analytics	Mr. Philip Varughese Accenture – Vice President
7th June, 2018	Orientation about Institute of Analytics (IoA)	Dr. Vinod Murthi IoA, Country Head
7th June, 2018	Hands on experience – Journey through ACCA website (II Year)	Mr. Reewan Aaron Alvares (Final Year Student)
18th June, 2018	Subject Training for Advanced Audit & Assurance (ACCA P7)	CA Archana Munoyot ISDC Trainer
19th June, 2018	Subject Training for Advanced Financial Management (ACCA P4)	Mr. Rajeev Kumar ISDC Trainer
20th July, 2018	ACCA Orientation by ISDC	Ms. Fathima Imtiaz Manager Operations – ISDC Ms. Sapna Nibsaiya Regional Head – Learning Support & Relations ISDC
6th August, 2018	Orientation and Presentation about ACCA Exam Entry and Payment of Fees	Ms. Fathima Imtiaz Manager Operations – ISDC Ms. Sapna Nibsaiya Regional Head – Learning Support & Relations ISDC
16th August, 2018	Orientation and Tips for P Level ACCA Papers	Mr. Gaurav Siyal Alumni
17th, 19th, & 21st August, 2018	30 Hours of Intensive Coaching & Training for ACCA P7 Advanced Audit & Assurance	Ms. Nadia Zackria ACCA Qualified & ISDC Trainer
15th Sept, 2018	Computer Based Exams (CBE) Training for ACCA Papers	Ms. Vipina Mohammed Ali ISDC Trainer



15th – 19th October, 2018	30 Hours of Intensive Coaching & Training for ACCA F8 Audit & Assurance	Ms. Nadia Zackria ACCA Qualified & ISDC Trainer
1st – 4th November, 2018	30 Hours of Intensive Coaching & Training for ACCA F9 Financial Management	Mr. Sarvesh Mopakar ISDC Trainer
9th Nov, 2018	Subject Training for Strategic Business Leadership ACCA Paper (SBL)	Ms. Nadia Zackria ACCA Qualified & ISDC Trainer
17th Nov, 2018	Orientation on Qualification Changes in ACCA Professional Level Papers	CA Deepak Agarwal ISDC Trainer
17th Nov, 2018	Strategic Business Reporting ACCA Paper (SBR)	CA Deepak Agarwal ISDC Trainer
11th, 12th, 19th & 23rd, Nov, 2018	30 Hours of Intensive Coaching & Training for ACCA Strategic Business Leadership (SBL)	Ms. Vipina Mohammed Ali ISDC Trainer
19th – 23rd Nov, 2018	30 Hours of Intensive Coaching & Training for ACCA Strategic Business Reporting (SBR)	CA Deepak Agarwal ISDC Trainer
9th January, 2019	Input Session/Interactive Session – Experience Sharing by Graduated Students	Mr. Gaurav Siyal Alumni Ms. Saloni Mantri Alumni
24th January, 2019	Motivational Talk by ACCA Professional	Ms. Nadia Zackria ACCA Qualified & ISDC Trainer
4th – 9th Feb, 2019	30 Hours of Intensive Coaching & Training for ACCA F7 Financial Reporting	CA Deepak Agarwal ISDC Trainer
6th – 10th Feb, 2019	30 Hours of Intensive Coaching & Training for ACCA P7 Advanced Audit & Assurance	Ms. Hurma Ahmed ISDC Trainer

### TRAIN THE TRAINER / FDP'S – FACULTIES

Subject	ACCA Paper	Date	Name of the Resource Person
Advanced Financial Management	P4	17th May, 2018	CA Charanjeet Singh ISDC Trainer
Advanced Audit & Assurance	P7	23rd May, 2018	CA Archana Munoyot ISDC Trainer
Financial Management	F9	30th May, 2018	Ms. Vipina Mohammed Ali ISDC Trainer
Financial Accounting	F3	30th May, 2018	CA Deepak Agarwal ISDC Trainer





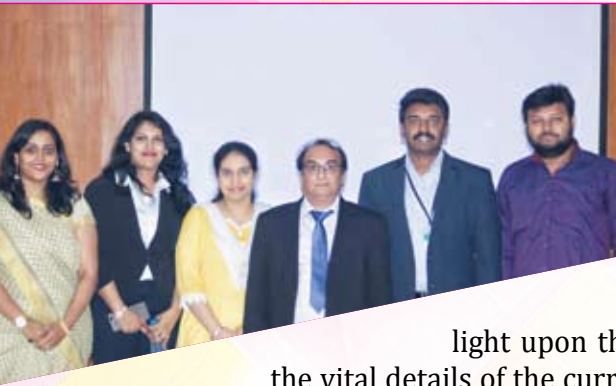
Audit & Assurance	F8	31st May, 2018	CA Archana Munoyot ISDC Trainer
Financial Reporting	F7	4th June, 2018	CA Deepak Agarwal ISDC Trainer
Principles of Management	F1	13th June, 2018	Mr. Rajeev Kumar ISDC Trainer
Advanced Financial Management	P4	20th June, 2018	Mr. Rajeev Kumar ISDC Trainer
Strategic Business Leadership	SBL	26th Oct, 2018	Ms. Nadia Zackria ACCA Qualified & ISDC Trainer
Advanced Financial Management	P4	6th Nov, 2018	Mr. Rajeev Kumar ISDC Trainer
Strategic Business Reporting	SBR	8th Nov, 2018	Prof. Ravishankar ISDC Trainer
Business Law	F4	9th Nov, 2018	Prof. Ravishankar ISDC Trainer

### SEMINARS / CONFERENCES

Name of the Seminar / Conference / Workshop	International / National / State Level	Date	Name of the Organizing Secretary
Seminar on "Blockchain" in collaboration with Comorin Consultancy Services Pvt. Ltd.	State	18th July, 2018	Dr. Poornima Vijaykumar
Seminar – "Sharpen your plan for Future Success – Roadmap to CMA" – in collaboration with IMA-Miles-Wiley	International	10th July, 2018	
Seminar talk on – "CMA 2020 – Keeping it Relevant" – in collaboration with IMA-Miles-Wiley	International	9th Jan, 2019	

### INTERNATIONAL INDUSTRIAL / UNIVERSITY VISITS

University Name & Place	Topic	Dates
ACCA Head Quarters, United Kingdom	Interaction with Senior Officials and Students	23rd October, 2018
University of West of Scotland Scotland, United Kingdom	Open House & Interaction with Senior Officials and Students	27th October, 2018



## B.Com – Analytics

### Orientation and Industry Interface (I B.Com A)

An orientation and industry interface seminar in the field of Analytics was conducted on 7th June 2018 for the first year B.Com (Analytics) batch in the college campus by Dr. Vinod Kumar (associated with IOA) and Mr. Philip V Varughese (Vice-President Enterprise Data Strategy, Analytics Innovation and Cognitive Decision Systems at Accenture). This session threw

light upon the take away of a B.Com Analytics student in SJCC and shared the vital details of the curriculum. It led the students through the history of Analytics, the importance and the advantages of this field in the coming years.

More information relating to the Institute of Analytics along with the awareness on the importance of data and its role in Analytics were presented. They also provided valuable insights about the necessity for taking up certain important certifications to enable them to gain an edge over this field and with the help of interesting statistics and thought provoking visuals it educated the students on the plethora of opportunities lying ahead of them.

### Case Study Competition

The Case Study competition conducted exclusively for the pilot batch of B. Com (Analytics) in collaboration with the Institute of Analytics, UK, gave the participants an insight into how a business entity draws meaning out of its data reserves and makes data-driven decisions. The programme was conducted and judged by Dr. Vinod Murthi, Country Head of IoA UK. Students were divided into groups and were given a real time business situation, which was studied, discussed within a time span of 45 minutes, and presented in an interactive session to the gathering. The objective of the programme was to acquaint the students of this course to a more practical case study-oriented approach to analytical problem solving, rather than the classical textbook learning approach.



### Student Training on R Programming

The Analytics batch of St Joseph's College of Commerce, under the guidance and wisdom of Dr. Vinod learnt their first ever program in Data Analysis, R Studio. This software is known for statistical analysis of intricate data and outsmarts MS Excel in many areas. Making various comparisons between Excel and R studio, explaining its place of expertise, and briefing about the various companies that use the software, Dr. Vinod inculcated in each student the importance of R studio.

Students learnt to construct data frames, showcase the same as smart graphs and most importantly write codes for the operation. Tasks were given, and creativity in typing codes was encouraged. Towards the end, the students successfully represented their data in a precise and accurate graph. It was a moment of joy and pride as the effort put into understanding the analytical methods required concentration and logical thinking, which each student held within. The entire workshop taught the students to never lose their sense of wonder and to explore as much as they can.





## B.Com (Analytics) – Schedule of Events

STUDENT TRAINING		
Date	Name of the Activity / Topic of Lecture	Name of the Resource Person and Address
7th June, 2018	Orientation by IoA Professional	Dr. Vinod Murthi Country Head, Institute of Analytics (IoA), UK
7th June, 2018	Industry Interface - Analytics Students	Mr. Philip Varughese Vice President, Accenture

FACULTY TRAINING			
Subject	Analytics Paper	Date	Name of the Resource Person and Address
Mathematics	M1	7th June, 2018	Dr. Vinod Murthi Country Head, Institute of Analytics (IoA), UK
Statistics	M2	30th Nov, 2018	Dr. Vinod Murthi Country Head, Institute of Analytics (IoA), UK

SEMINARS / WORKSHOPS / CONFERENCES			
Name of the Seminar / Conference / Workshop	International / National / State Level	Date	Name of the Resource Person and Address
Case Study Workshop cum Competition in collaboration with Institute of Analytics (IoA) and ISDC.	City	28th June, 2018	Dr. Poornima Vijaykumar
One-Day Workshop on “KYD – Know Your Data through R” Students and Faculties in collaboration with Institute of Analytics (IoA), UK and ISDC	City	30th Nov, 2018	
One-Day Workshop on “Introduction to R Programming” to Students and Faculties in collaboration with Institute of Analytics (IoA), UK and ISDC	City	16th Aug, 2018	

INTERNATIONAL INDUSTRIAL / UNIVERSITY VISITS		
University Name & Place	Topic	Dates
Tessalla Altran Group, Abingdon, Oxfordshire, United Kingdom	Workshop and Interaction with Senior Officials and Students	26th October, 2018
University of West of Scotland Scotland, United Kingdom	Open House & Interaction with Senior Officials and Students	27th October, 2018



## Workshops and Guest Lectures for the year 2018-19

Sl. No	Date	Topic	Speaker
1	28th June 2018	Case Study Workshop cum Competition	Collaboration with Institute of Analytics (IoA) and ISDC.
2	10th July 2018	International Seminar - "Sharpen your plan for future success - Road map to CMA"	Speakers for the sessions included Mr. Dennis Whitney, Senior Vice President – IMA, Mr. Jim Piechowski, Director International Operations and Global Business Development & Mr. Fenil Vadakken, Country Head – IMA.
3	18th July 2018	City Level Seminar on: "Blockchain"	Speakers for the session were Mr Mohamed Ijaz (Block chain Architect, Comorin Consulting Services) and Mr Jeeva Chelladhurai (Founder, Comorin Consulting Services)
4	16th August 2018	Workshop on R Programming	Dr. Vinod Murti, Country Head of IoA
5	23rd August 2018	Student Seminar – Current Issues in Corporate Ethics and Governance	CMA N.R. Kaushik, CMA Vivek Mishra, and CMA Murali S
6	24th August 2018	Envisage – City Level Seminar	Mr. Roopesh Lochan, Associate Vice President, TCS Bangalore
7	17th September 2018	Enroute – City Level Seminar	Mr. Ronald John and Venkateswaran Raman, Mr. Vigenesh K V, Ms. Lalitha Krishnamurthy, Ms. Bindi Varghese, Ms/ Kaveri Sinhji and Dr. Soney Matthews



8	17th September 2018	Departmental Seminar by Toastmasters Club on "Overcoming the Fear of Public Speaking"	Ms. Vimarsha, Alumna of SJCC
9	27th November 2018	Seminar on "Sustainable Development"	Mr. Suresh Hiblikar, known for his contribution in theatre through his directorial works and also renowned for his contributions towards many ecological causes. Mr. Ullas Kumar, an experienced professional in the field of marketing. Mr. Akshay Hiblikar
10	30th November 2018	One Day Workshop on "KYD - Know Your Data through R"	Collaboration with Institute of Analytics (IoA) Uk
11	17th – 19th December 2018	National level workshop	Dharthi India
12	9th January 2019	International Level Seminar on "CMA 2020 – Keeping it Relevant"	Mr. Suresh Siva, a Certified Management Accountant who holds several other professional qualifications in diverse fields.
13	29th January 2019	Two Day Workshop on "Introduction to Capital Markets"	In collaboration with FinMark.
14	18th and 19th January 2019	National Seminar on "4th Industrial Revolution"	TATA Consultancy Services

St. Joseph's College of Commerce (Autonomous)  
 Department of Commerce  
 in collaboration with  
**Eco-Watch**  
 Center for Environment & Sustainable Development, Bangalore  
 Presents  
**"STUDENT SEMINAR ON SUSTAINABLE DEVELOPMENT"**

09:45 am to 10:00 am Inauguration	10:00 am to 11:00 am Technical Session I Overview of Sustainable Development -Mr. Suresh Hiblikar	11:00 am to 12:30 pm Technical Session 2 Climate Change & Sustainable Development -Mr. Ullas Kumar	12:30 pm to 01:30 pm B R E A K	01:30 pm to 03:00 pm Technical Session 3 Sustainable Practices -Mr. Akshay Hiblikar
--------------------------------------	--	---	---	--

Date: 27th November 2018  
 Venue: Xavier Hall  
 Ms. Veenu Joy  
 HOD - B.Com  
 Ms. Nischitha K  
 Seminar Convenor

St. Joseph's College of Commerce (Autonomous)  
 Department of Commerce  
 in collaboration with  
**ICAI**  
 Institute of Cost Accountants of India (ICAI -CMA)  
 Bengaluru Chapter  
 presents  
 a student seminar on  
**"Current Issues on Corporate Ethics and Governance"**

9.30 to 10.00 Inauguration	10.00 to 11.30 Technical Session I "Provisions of Companies Act, 2013 on Corporate Ethics and Governance" - CMA N B Kausik	11.30 to 11.45 Break	11.45 to 1.00 Technical Session II "Cases of Corporate Frauds and Lessons Thereof" - CMA Vivek Mishra.	2.00 to 3.30 Technical Session III "Business Ethics and Corporate Social Responsibility" - CMA Murali S
-------------------------------	---	-------------------------	---	--

Date: 23<sup>rd</sup> August 2018  
 Venue: Xavier Hall  
 Ms. Veenu Joy  
 B.Com HOD.,  
 Ms. Ragsana Anjum  
 Seminar Convenor

## National and International Visits

Firsthand exposure to national and international regions plays a crucial role in the development of the students. To gain insights about the cultures of different states and countries, the various visits during the academic year are:

### National Visit – Nainital, Rishikesh, Dehradun, Mussorie

#### Second Year Students of B.Com TT

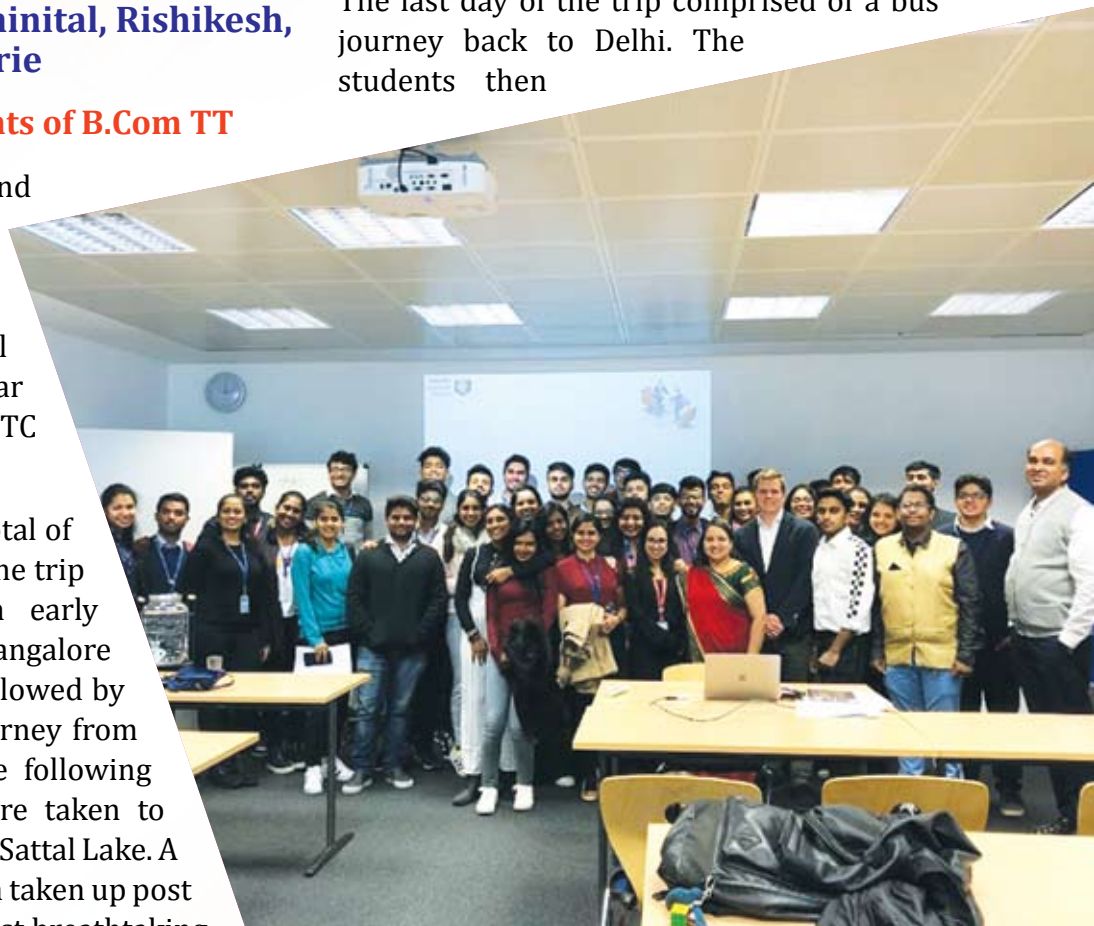
The B.Com Travel and Tourism Programme of St. Joseph's College of Commerce had organized a national tour for its Second Year students through SOTC travels.

The trip lasted for a total of 7 days and 6 nights. The trip commenced with an early morning flight from Bangalore to Delhi which was followed by a twelve-hour bus journey from Delhi to Nainital. The following day, the students were taken to visit Bhimtal Lake and Sattal Lake. A cable car ride was then taken up post lunch to one of the most breathtaking viewpoints.

The students were taken to Rishikesh, home to the holy river Ganges. The journey lasted for about 11 hours. The following day, after a sumptuous breakfast, the students visited two famous temples, Ram Jhula, Laxman Jhula and were also taken to an Ashram. They were then taken to Sahastradhara waterfalls on their way to Dehradun.

The next day, the students were taken to Forest Research Institute (FRI) and Robber's Cave, which turned out to be the most beautiful experience for many. The same day they were taken to Mussorie and in the evening a lake was visited. The students were also taken to Kempt Falls, Gunhill viewpoint and Mall road.

The last day of the trip comprised of a bus journey back to Delhi. The students then



boarded the flight back to Bangalore, which brought an end to their wonderful trip.

### National Visit – Chandigarh, Shimla, Kullu and Manali

#### First Year Students of B.Com TT

The ultimate motive behind any field trip is to have an in-depth knowledge of the place being

visited and also its history. The trip lasted for a total of 6 days and 5 nights. The students started their long road journey to Shimla in private buses. The stay was organized at a beautiful hotel in Shimla. Students started off with an adventurous experience at the Kurfi Valley, where they enjoyed rope climbing, bungee jumping and many more exciting sports. After a beautiful stay at Shimla, the students started with their journey to Manali. The students reached Manali where temperature dropped below 5 degrees.

The stay organized was found to

some of the attractive places in Manali like – Hidamba temple and the market area. Post lunch, the students headed to Kullu valley. On their way, the students stopped at a Buddhist monastery. They were also taken to a shawl factory, which is a Kullu specialty, after which they headed back to Chandigarh. On the way to Chandigarh, students enjoyed the mesmerizing beauty of nature with yummy food. After a night's stay at Chandigarh, the students headed to the airport to board the flight back to Bangalore. This brought them to the end of their most memorable trip. The first years experienced many things which helped them learn practically a little more about their course. This

trip gave them a refreshing insight of travel and tourism.

### International Visit – Euro Trip

The institution organised a 10 day international trip to Europe from 22nd October to the 1st of November, where the students visited the cities of Paris, Geneva, Engelberg, Munich, Stuttgart and Frankfurt, in the countries of France, Switzerland and Germany. In Paris, the students saw the Eiffel Tower, the Church of the Invalids, and a Perfume Factory. In Geneva, the students visited the Cailler Chocolate Factory, Lake Geneva and the Broken Chair across the Palace of the Nations. In the mountain village of Engelberg, the students visited Mount Titlis, a snow peaked mountain visited by people from far and wide. In Munich, the places of Interest on a cold wet German morning were the Marienplatz and the BMW Museum. A drive to Stuttgart had the students embrace the

be very refreshing. The next day started off early as they visited the Rohtang Pass, an alluring mountain top covered with snow everywhere. The students absolutely enjoyed playing in snow and had an unforgettable time. After this, they were allowed to explore the mountains of Manali and also do some shopping. The following day, the students saw





beauty of the old German city in its heritage rich old markets and the technical prowess in the field of automobiles in the Daimler Benz Museum. The tour ended at the Frankfurt, where after a night of shopping and touring the students boarded the flight back home the next morning with a bunch of memories and conversation starters for months to come.

### **International Visit – Central and Eastern Europe**

A group of 39 students from the B.Com and PG Department of our college embarked on a journey to Central- Eastern Europe for an International industrial and university visit. The students accompanied by Ms. Komal Dave and Rev. Fr. Melwyn Lobo, SJ, visited Germany, Austria, Hungary, Slovakia and Czech Republic. The trip spanned over 10 days from 22nd October - 31st October, 2018.

The tour comprised of amazing cities with a blend of old and new architecture, scenic locations, huge community parks and recreational spaces, beautiful rivers and bridges and extremely clean and organised infrastructure. The students got to experience different climate, cultures, art, music, languages, business styles and currencies.

On 24th October, the group visited the Skoda Museum in Mlada Boleslav, an hour away from Prague. The students witnessed the assembly of the various parts of various cars in the Skoda factory. A visit to the production unit provided them with great insight on manufacturing processes and equipments that are used. There was a proper mix of men and machines, semi robots and robots. It takes a day to manufacture a Skoda Octavia - 9 hours for welding, 5 hours for assembly and 11 hours to let the paint rest. They manufacture one lakh cars a day at this

plant. Their HR policy includes benefits like accommodation for out of town employees, lease for a vehicle, social security, education, medical requirements all taken care so it doesn't bother them much. Lack of population has made these countries evolve lot of systems, stringent rules and regulations. People follow them as principles and good practices.

On the 30th of October, the group visited BMW Welt in Munich, which is the largest BMW showroom in the world. The students got to marvel at the advanced technology installed in the latest cars and motorbikes and also understand their marketing strategies through the showroom display of the vehicles. While at the Welt, the students visited the Olympia Park which, was constructed for the 1972 Summer Olympics. Within the park are state-of-the-art facilities which are used till date by the German athletes.

On 31st October, the last day of the trip, the students attended a lecture at the Munich Business School. The lecture was conducted by Professor Jonathon Allott on the topic of Negotiations. The lecture was an interactive session where students were given role playing scenarios where they exercised their negotiation skills with each other. Various concepts like Maximum Plausible Position, Zone of Potential Agreement and The Harvard Concept were discussed.

In addition to the official visits, the group visited popular sightseeing spots like the Prague Castle, St. Vitus Cathedral, Bratislava Castle, River Danube in Budapest and Wolfgang Mozart's house in Salzburg, Austria among many others. This tour gave the students an opportunity to experience myriad cultures, much different than ours and to create memories with new and old friends which they will cherish forever.





# International Exposure Programmes

St. Joseph's College of Commerce has paved the way for International Exchange Programmes through its International Twinning initiatives, Cultural Exchange and Summer Programmes.

These programmes steer personal and professional development among students by kindling creative ideas, strengthening relationships and instilling cultural sensitivity. The Institution has collaborated with Swansea University, UK, Kobe College Japan, ESDES France, Eastern Institute of Technology, New Zealand, University of St. Andrews, University Putra Malaysia, Seattle University, Concordia University, and UCO among many.

## Kobe College, Japan

Kobe College is an Institution of higher learning for women in the field of liberal arts and sciences. As an initiative to establish the educational tie-up, Kobe College has signed up into a cultural exchange programme with St. Joseph's College of Commerce for five years now. Every year both the Institutions host a 10-day cultural exchange programme which includes lectures on the global economy, social



conditions, communicative language classes, workshop on traditional crafts and, visit historical places and industries.

St. Joseph's College of Commerce hosted 13 Japanese students accompanied by 2 faculty members between 1st September 2018 and 9th September 2018. During their stay in India, the college arranged for social visits to Nirmala Shishu Bhavan, a charity home, Tibetan Youth hostel and Jyothi Seva, a NGO. They were also offered assistance for an ongoing research on

Indian economy, microfinance and social environment both in Bangalore and in Anekal. In addition to this lectures on

"Multiculturalism in India", "Women in India" and "The Indian Economy" were organized to give an insight to the current situation in India. Three students from the B.Com Department visited Japan in the month of October to understand Japanese culture and to draw a vivid comparison and similarity line between the two countries.

## University of Central Oklahoma

The University of Central Oklahoma, often referred to as UCO



is a Co-Educational public university located in Edmond, Oklahoma. The University is the third largest in Oklahoma, with more than 17,000 students and approximately 434 full-time and 400 adjunct faculty.

An initial discussion with the University of Central Oklahoma represented by Mr. Brandon Lehman and senior leadership of St. Joseph's College of Commerce, Bangalore was held on the 4th of October, 2018 at the SJCC Campus in Bangalore where briefings of both the institutions were shared.

The focus area being Commerce and Business for both the academic institutions, various short-term and long-term programs will be formulated. Some of the short-term programs will include Study Tours and Internships. One B.Com student was provided the opportunity to undergo a Research Based Internship by the University.



## London School of Economics

In its constant endeavour to provide students the opportunity to gain a perfect blend of academics, practical experience and an unparalleled exposure to an International learning community, the B.Com department encourages its students to attend the Annual LSE Summer School Programme. LSE Summer School is the Largest University Summer School in Europe, and had celebrated its 30th year of academic excellence in 2018.

LSE is the world's premier social sciences university, centrally located in one of the world's most cosmopolitan cities. The students are from more than 100 different countries. The Summer School programme is undertaken for a total of three weeks. Two students from the B.Com Department participated in this programme during the 2018 June – July session.

Name	Class	Register Number	Programme
V.J. Joseph	2 B.Com G	17SJCCC681	LSE – Sumer School Programme
Anusha P	2 B.Com B	17SJCCC126	LSE –Summer School Programme
Sanjana Sunil	2 B.Com E	17SJCCC472	Kobe College – Japanese Exchange Programme
Arzoo Ahmed	2 B.Com G	17SJCCC630	Kobe College – Japanese Exchange Programme
Melora Oliveira	2 B.Com G	17SJCCC664	Kobe College – Japanese Exchange Programme
Rohit Kalro	2 B.Com C	17SJCCC252	University of Central Oklahoma

## Industrial Visits

Industrial visits are an integral part of the students' curriculum as it focuses on integrating subject knowledge with real life experiences. The students get the opportunity to meet eminent professionals from the industry who share their experiences and teach them about the practical application of what has been taught to them.



Sl. No.	Industries Visited	Batch/ Class	Date	Teachers assisted
1	Mysore Sandal Soap Factory	II B.Com F	13/08/18	Mr. Ashok
2	Dairy Classic Pvt Ltd	II B.Com B	30/08/18	Mr. Gaurav Siyal
3	Government Sandalwood Oil Factory and JK Tyres & Industries Ltd	II B.Com E	30/08/18	Ms. Alamelu. L
4	Mysore Sandal Soap Factory	I B.Com D	4/09/18	Ms.Veda Pradha
5	CSIR-NAL	II B.Com H	7/9/18	Mr. Gladson & Dr. Soney
6	Nestlé Nanjangud Industrial Area	II B.Com C	1/12/18	Ms. Sanjana
7	Molex Industries	I B.ComC	3/12/18	Ms. Rathi David
8	Kempegowda International Airport	II B.Com H	10/1/19	Ms. Nikhath
9	Mysore Silk Industry and Mysore Soap Oil Industry	III B.Com C	11/01/19	Ms. Bindhu Subash
10	Karnataka Silk factory	III B.Com B	25/01/19	Mr. Ashfaque
11	Unibic factory	I B.ComE	25/1/19	Ms. Maria
12	Makino India Pvt. Ltd.	IB.Com B	29/01/19	Ms. Tina Singh
13	Dairy Day Factory	III B.Com D	29/01/19	Ms. Nischitha
14	Karnataka Silk factory	III B.Com E	06/2/2019	Mr. Lakshmiopathi
15	Karnataka Silk factory	II B.Com A	06/2/2019	Ms. Maria Sanjana
16	JVS Electronics	II B.Com G	18/02/2019	Mr. Thomas
17	Karnataka Silk Factory	II B.Com D	23/2/2019	Dr. Hanumantharaya







# B.Com Associations

Sentinel – B.Com Editorial Committee

Faculty Co-ordinator: Dr. Soney Mathews

Association Co-ordinators: Melora Oliveira  
(II B.Com G) and Pranav Joshi (II B.Com B)

## Workshop on Innovation in Mass Communication

- On the 11th of December 2018, Sentinel - The B.Com Editorial Committee conducted a session on the topic, “Innovations in Mass Communication”. The session explored Mass Communication and its need in the present age of digital media.
- Mr. Johnson, the HOD of the Department of Journalism and Communication at St. Joseph’s College (Autonomous), was the guest speaker for the session. Mr. Johnson is a well-versed expert in the field of Mass

Communication and brought forth to the students vital information on the same.

The session started off with a detailed understanding of the history and progress of Mass Communication. The different forms of media used since the start of man’s need for communication were elaborated on. The speaker fittingly shifted focus from the times of slow paced message transmission to the lightning fast speed of communication in the modern world.



Different social media platforms were discussed upon to give the students a basic idea about the working of such platforms. The data system and interpretation of the social media statistics such as likes, shares, and feed stories were briefed on during the session.

The term “anonymous” was widely spoken on with an emphasis on its meaning in the modern world. At the start of Mass Communication, communicators were sometimes anonymous and it became harder

for individuals to pinpoint the sender and the receiver of information. However, in the digital age every sender, receiver, and viewer is known due to the use of user names, and the comment system on different social media platforms.

The session ended with a Q&A on Mass Communication and provided the audience with the much need knowledge on the usage and importance of Mass Communication.





## Mainframe Research Forum

**Faculty Co-ordinator: Ms. Nischitha**

**Association Co-ordinators: Elizabeth Joseph (III B.Com D) and Rohit Kalro (II B.Com C)**

### Mainframe Orientation

On the 4th and 11th of July, 2018, an informal orientation by the Association Co-ordinators.



The main objective of the orientation was to promote the association to get a response and reaction towards what the body offers to students as well as get to gauge how many students were interested in pursuing research with the forum. Responses that were received were positive with a large crowd still apprehensive about the sort of

dedication that will be required for a research paper. It was felt that further orientation that explains in depth the subject matter of research by a faculty member.

The orientation was conducted to further spread awareness about the research forum and the opportunity and guidance that it brings to the students. The students were informed about the ISBN number that is allotted to the research and how the process of research functions. The association was promoted in light of how much it adds the resume` of the students and how much it helps them in gathering co curricular achievements.

On the 28th of August, 2018, Dr. H. Nagaraj conducted an orientation to help the students that are interested in doing research through the forum to get an idea on how to select a topic. Through this talk session Sir was able to take the students through the entire process of research – the steps involved, the dedication involved and the ways in which students can ask the right questions for their respective cause. Emphasis was given on the



ability to question with examples ranging from Finance, Marketing, Human Resources as well as National news. It was an enriching experience for the students that had gathered for this session, as it helped them understand the stepping stones that they have to go over in order to conduct a successful research study.

Moreover, a very special suggestion was made by Sir by way of guiding us to start writing articles based on research conducted concerning our generation in some sort of a newspaper publication, which further interested and thrilled the students. The session ended with a small briefing made by the faculty coordinator of the forum Ms. Nischitha and the student co-ordinators of the forum - Elizabeth Joseph and Rohit K Kalro.

### Research Jamboree

On the 12th of December 2018, Mainframe hosted an event to promote the research culture among students by means of a fun activity.



The hour was divided into four parts, where the students in attendance were divided into groups and made to undergo the process of research through the method of socializing.

The first stage of the activity was where the group members socialised among themselves and got to know their team mates. The second stage was to have one group representative go to another group and engage the new group by finding out their strengths and weaknesses. The third and final stage was drawing up a self analysis as well as an opponent analysis. And the last stage was the sharing of the analysis with everyone.

The idea behind this was to make it a fun event for the students and to highlight how we all participate in some form of research or the other on a daily basis without the individuals realizing the same. The idea behind the activity was to make it known to all the students, how easy the process of research can be, through the use of social interaction.

St. Joseph's College of Commerce

Mainframe  
Research Forum

A Department of Commerce Association

Invites you to our Orientation on the dynamics of research  
Conducted by respected, Dr. H. Nagaraj, Associate Professor  
On the 28<sup>th</sup> of August

Venue: Room 406 Time: 10:50 AM

Looking forward to meeting you there!

For any clarifications, contact: Elizabeth Joseph  
(+91 9873533411)



## Comverse

**Faculty Co-ordinator:**

**Mr. Ashfaque**

**Association Co-ordinators: Sunil Fernandes (III B.Com E) and Chitritha Sridhar (II B.Com G)**

### **Data Breach in the Banking Sector**



On the 3rd of September, the 6th Episode of ComVerse was aired on the topic – Data Breach in the Banking Sector. The event was moderated by Dr. Sheela A.M accompanied by panel members: Manoj Singh, Divya Maria, Preetham U, Mary Aishwarya, Raphael George, and Thomas Itty. The faculty co-ordinator in-charge of the session was Mr. Mohammed Ashfaque.

Data breach or the intentional and unintentional release of information is a critical problem in today's world, especially in the banking sector. Usage of bank details like credit card numbers, account balances, and sources of income can be manipulated by third parties creating panic and confusion.

The panelists presented the importance of understanding the problems of bank trust and private information and also educated the audience that a data breach may not always be caused due to negligence by the bank. The panelists also highlighted the shortcomings of various present day banking units when considering the amount of private sensitive information that flows.

Based on a statistical survey conducted by the NCSA, banks with high technology were found to have higher chances of data breach. The banking sector faces three times more data breaches than any other sector and 40% of its costs are involved in cyber security. Data breach causes massive problems to banking units such as decrease in stock price and tarnishing of brand image.



Various banks tackle this issue by providing vital guidelines that instruct clients and customers to minimise and to not indulge in passing down of banking details like their ATM pin. The authenticity of banking websites, mobile apps, and other electronic means of monetary transaction exchange should be checked and evaluated before going ahead with the same. The panelists also recommended that banks should work on operating on a close loop circuit which is not connected to the internet.



All in all, it is safe to say that there are precautions being taken by the banking sector to minimise data breaches, but they also have the moral responsibility to educate customers about the same to safeguard the interests of both the banks and the customer.

## Artificial Intelligence in Corporate Communications and Their Effects

On the 15th of December, 2018, ComVerse conducted its seventh episode on the topic, “Artificial Intelligence in Corporate Communications and Their Effects”. The panel discussion included nine participants of which two panellists represented Mount Carmel College, Bangalore. The session was moderated by Mr. Ramesh Babu, a faculty member of SJCC.

Defined as the machine-assisted processing of large bundles of data, Artificial Intelligence or AI was hailed by the panellists as an indispensable feature for the coming decades. In the context of corporate communication, AI Journalism was one of the widely debated topics. Artificial Intelligence was emphasized as an integral section of human life, having application even in the present age. Chatbots, social media analytics and home automation were put forth as the next big growth zones.

The cost of deploying, maintaining and upgrading AI technology was exposed as a major reason for the lukewarm response to the emerging technology, especially by MSMEs in India. The existing robot-like approach towards its application in sensitive departments like public relations and recruitment was reasoned as a major hindrance. It was also put forth, that suggestions on our devices, such as ‘Recommended items to buy’ on e-commerce websites and ‘Autocorrect suggestions’ are in fact existing use-cases for AI.

The moderator Mr. Ramesh Babu placed a point of deliberation to the panellists. The point of deliberation questioned the economic sector within which the use of AI should be identified. These economic sectors included the choice between companies that are currently experiencing a downfall in profits embracing AI to get back up, and companies that are currently on a better growth path using the advantage to gain a majority of the market share through AI.

In spite of the high investment, AI was not to be sidelined agreed most of the panellists. The updating of skill sets in existing employees was declared as paramount to them surviving and even thriving in the new economy. A fascinating example put forth by one of the panellists was the use of AI in the 2012 FIFA World Cup hosted by Japan, where robots that fluent in multiple languages were used for the hospitality of the arriving athletes.



A general agreement reached between the panellists was that AI has unlimited potential for application in the corporate arena, even though it may cause widespread job losses or bear high cost of on-boarding, in the short term.

### **Career Growth and Professional Courses for Commerce Students**

ComVerse held its 8th episode on the 31st of January, 2019. The topic under discussion was “Career Growth and Professional Courses for Commerce Students.” Students from different backgrounds like ACCA, CA, CFA and students who were not pursuing any professional courses formed the panel and spoke about their experiences in their respective fields.

The panellists shed light on the pros and cons of their respective courses. The global reach of ACCA was discussed along with its job portals as well as its pros and cons were weighed in. Students shared their own challenges and hardships and also their success stories and spoke about cost benefits and the advantages of pursuing the professional courses.

Students with a CA or CFA background spoke about their fields of education and emphasised on the balance between social and professional life that had to be maintained while pursuing professional courses. It was made clear that adaptation to the latest laws was mandatory when pursuing any professional course. Emphasis was also made on the prospect of pursuing course other than the commonly chosen ones.

The benefits of pursuing courses related to the finance and banking sector and working as a liquidator was discussed. All in all it was a helpful discussion on the prospects available to undergraduate and graduate students.





## Colosseum

**Faculty Co-ordinator: Ms. Nancy Christina**

**Association Co-ordinators: Kim Pereira (III B.Com D) and Sharon Rinku (II B.Com D)**

### Walmart - The Game Flips

A team of 3 members (Avinash Lakhani – 2 B.Com H, Ann John– 2 B.Com F, Arzoo Ahmed- 2 B.Com G) started presentations in the month of June 2018 on the topic “Walmart-the game Flips”- which is Walmart – Flipkart acquisition, the deal that would change Indian E-commerce with a great effect on the Indian economy, whether the effect is for the better or the worse. Walmart acquired Flipkart for a whopping 16 billion dollars for a 77% stake in the company.

### Block Chain

A team of 2 members (Sharath S – 3 B.Com ‘C’ & Sukesh M – 1 B.Com ‘E’) started presentations in the month of July 2018 on ‘Block Chain’ technology - which has recently gained the entire world’s attention and will impact the future of businesses while it fundamentally changing the human experience. Also that will transform the internet to what it will be called as ‘The Internet of Money’.

### OBOR and CPEC

In the month of August, the B.Com Association ‘Colosseum’ held its class-to-





class presentation on the topic, “OBOR and CPEC”. Colosseum provides a platform for B.Com students to exchange vital information surrounding current developments in the World. The presentation for the month was carried out by Dhruv Gupta of I B.com A, Saad Vaseem and Rishankh Augustine of II B.Com G, and Nirmal Sunny of III B.Com T.T.

One Belt One Road (OBOR) is an initiative by the Chinese Government to develop the 21st Century Maritime Silk Road. The project began in February 2015 and aims to build the infrastructure of over 60 countries with an investment valued at \$ 5 Trillion. The main objectives of the initiative are to address the infrastructural gap existing between and inside countries, and to connect Asia and Europe via roads and railways. This in turn leads to an economic boom in trade and facilitates China to be the trade centre of the world.

The China Pakistan Economic Corridor (CPEC) is a collection of infrastructural projects undertaken in Pakistan which is a part of the OBOR initiative of the Chinese Government. The project began in April 2015 with an initial investment of \$ 46 Billion, divided into \$ 33 Billion as an investment in the energy sector and \$ 13 Billion as an investment to develop transportation. The main objectives are to create special economic zones in Pakistan and to develop the Gwadar Port with establishment of roads and railways to link it to China,

The students learnt about the impact and consequences of the initiatives on India. With the widespread cross-country developments, border trespassing becomes the key concern. This has resulted in the Kashmir conflict, the Doklam conflict, and unauthorised entry into the neighbouring Indian states. The presentation explains the prominent drawbacks of OBOR and CPEC allowing the various classes to introspect and evaluate the end result of such an initiative.

### US – China Trade War

In the month of December, the B.Com Association “Colosseum” held its class-to-class presentation on the topic “The U.S. - China Trade War”. Colosseum provides a platform for B.Com students to exchange vital information surrounding current economic situations in the World.

The U.S. - China Trade War is the situation wherein each of the countries charge high import duties and thus reduces the amount of imports from



each other. This might be categorized as a trade war between the two countries but, it would possibly have an impact on other countries too in the future, if the situation persists. This trade war initially started in the month of June 2018, when the US felt that an increasing dependency on Chinese produced goods. Therefore, the US charged high duties to the country's importers for the import of Chinese goods. Thus, leading to retaliation by China, resulting in an opposite charging of high duties for the import of American goods.

The presentations were done in a number of classes and the objective was to enhance students' knowledge of the world economy. It also made students understand the effective impact of the situation on India and other countries. It was a programme which involved two way communication and the students could openly ask questions which helped them in developing a sense of reasoning and understanding about the current world economic environment.



## **Association for Professional Students**

**Faculty Co-ordinator: Ms. Vedapradha**

**Association Co-ordinators: Meghana Jayashankar (III B.Com C) and Adarsh Jain (II B.Com E)**

### **Exordium**

Association for Professional Students (APS) held its first event of the year on the 5th of September. 'Exordium' was conducted under the guidance of Ms. Vedapradha and student co-ordinators Meghana Jayashankar and Adarsh Jain.

The platform was designed to cater to the academic needs of all the students pursuing professional courses in the B.Com Department. With around forty percent of the total Commerce students treading down the path of a professional career, APS emerges to provide timely awareness on the changes taking place in such professional environment to the students.

'Exordium' witnessed 25 first year B.Com students attending the session. The speakers for the session were: Kamal Drolia of III B.Com A, Nidhi Balu and Aamina Asim of III B.Com



## Climbing the Corporate Ladder

On the 13th of December 2018, Association for Professional Students (APS) conducted a talk by guest speaker Mr. Munith Achcha on the topic, "Climbing the Corporate Ladder". The talk emphasised the need for various professional courses to be pursued along with the degree an individual aims to obtain. The value scale of different courses to the resume and qualification status of the candidates was widely discussed with a pull towards the basics of such courses.

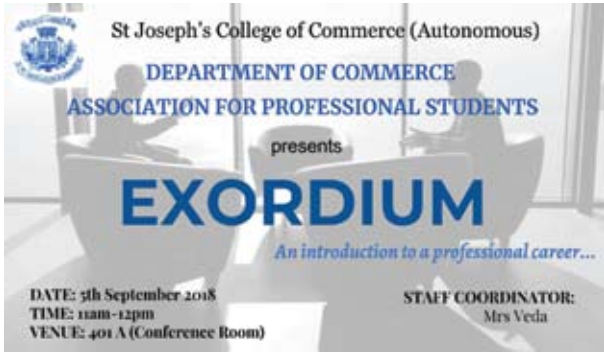
Mr. Munith Achcha spoke about the difference between finance based courses and the accounting based courses allowing students to narrow down the professional course options according to the desired final year elective. The different courses briefed on during the session involved CA, CS, CFA, CMA, Actuaries and much more.

D, Riya Joseph of II B.Com C, and Utkarsh Bagrecha and Siddhi Maru of II B.Com A. The platform broke the barriers of communication enabling the first year students to obtain crystal clear first-hand information on the several professional courses pursued on campus. These courses include Chartered Accountancy, Company Secretary, Chartered Financial Analyst, and Actuaries. The speakers for the session represented the portion of students currently undergoing academic studies in these courses.

The speakers elucidated the essential details that surround the overall outline of professional courses. Such details included the course structure designed by the Governing Bodies of these professional courses, the registration process, the pros and cons of the course, and also the future prospects of the course. The students were assisted in making a more informed choice about their interest in the preferred professional route.







Companies around the globe hire candidates according to the unique point or added qualification possessed by the individual. It gives the individual an option to stand out among the other candidates and thus, stands as an added bonus on the resume of the individual.

The speaker elaborated on the various stages under each professional course along with the scope each of these bring to the table.



## **Toastmasters Club**

**Faculty Co-ordinator: Dr. Anusuya Paul**

**Association Co-ordinators: Danish Andrews (II B.Com B) and Sushmita (II B.Com B)**

### **Orientation**

On the 4th of July, Toastmasters conducted an orientation seminar open to all B.Com students interested in joining or participating in the Toastmasters Club of St. Joseph's College of Commerce.

The guest speakers of the event were Nawab and Sagnik, both of whom are active members of Toastmasters International, educating and helping achieve more through the art of public speaking.

The students were intrigued with the concept of having an opportunity to be a part of an exclusive community such as Toastmasters, and by the end of the session, many were willing to sign up and be a part of Toastmasters SJCC.

### **The Fault in our Talk, Icebreaker**

The Fault in our Talk, an icebreaker was organised to welcome and introduce the new members from SJCC to the in-house TMI club. The session started with a talk about the international public speaking




forum followed with a short introduction to the current office bearers. Thereafter, Danish Andrews, the President of the club addressed the gathering. The programme included two fun filled activities for engaging and allowing the new members to socialise.

The first activity Connections dealt with the ability to create names of a company and then weave stories on the names being coined by them respectively. Another activity that followed after a short break with refreshments was Air-crash wherein there were once again two players in a group who were assigned different characters or personalities. They were to imagine themselves in a plane that was soon going to crash and were left with only one parachute for their rescue. The players had to substantiate why they deserved the only parachute that was available. This activity was hilarious as well as extremely challenging since each of them had to use their own acumen of justifying to the pilot (judge) the need for the parachute. Post this activity, the event came to a close, and participants walked out with many memories made in the two joyful hours.

**“Overcoming the fear of Public Speaking” - Seminar**



On the 17th of September, the Toastmasters club of SJCC, Symposia, attended a seminar by the trained public speaker Ms. Vimarsha, a graduate of SJCC. She threw light upon the fears of public speaking by quoting “According to present day statistics, public speaking is the most feared following

  
**St. Joseph's College of Commerce (Autonomous)**  
 163, Brigade Road, Bangalore - 560 025.  
**Toastmasters club**  
*Presents*

**“Don't get me started”**  
 Afraid to speak in public ?  
 Take up the toastmasters challenge and give yourself the gift of confidence. Use your rambling abilities, creativity and spontaneity to seize the moment! ”



Date: 17-12-18  
 Time: 10:00 am  
 Venue: Room no. 203

Danish: 7349533136  
 Sushmita: 9742304400



which comes the fear of death”. She said “we have a problem here”, yes indeed we do. Diving into the reasons why people fear public speaking, she also stated why they were not any of our concerns and, to speak is our right. Communication is a powerful tool to express the greatest of ideas and be the change we want to see. Hence, the fear of speech must end. To judge is human, but to not speak due to the judgments is to give up on one’s potential. Ms. Vimarsha shared her tricks to overcome the fear of public speaking with the audience.

Highlighting the key fact about how the audience would never bother, to ponder much upon a simple speech and their attention span, she encouraged the committee to bravely go on stage and express their views in a rightful manner. She also guided the members on how to write a speech, to make it “crisp and well-said” when delivered on stage. She emphasized that powerful opening and closing statement are quintessential to rob the audience of their attention. Members of the toastmasters committee learnt how essential, it is to structure a speech and make pauses. She inculcated the students with skill sets required for speaking and most importantly the courage to walk up and pursue the stage.

## Parlance

On the 17th of November, the Toastmasters Club of St. Joseph’s College of Commerce in collaboration with St. Joseph’s Institute of Management hosted Parlance, an Inter - Collegiate Fest, consisting of five major events revolving around the fundamentals of the club, the art of speaking and addressing

SJCC & SJIM  
In association with  
Toastmasters  
presents  
**PARLANCE**

“  
Prepared Speech - Rhetort  
TTM - Gift of the gab  
JAM - Prattle  
Air crash - Tete - a - Tete  
Face off - Show down  
”

**Cash Prize**  
1<sup>st</sup> - 10k, 2<sup>nd</sup> - 5k for Rhetort  
1<sup>st</sup> - 5k, 2<sup>nd</sup> - 2.5k for all Other Events

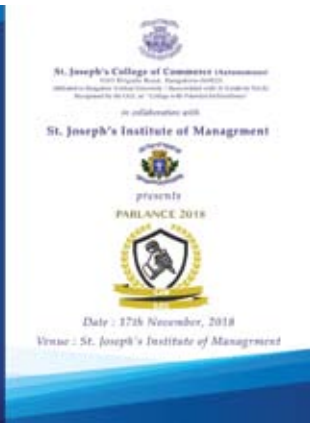
Venue: St. Joseph's Institute of Management, Primrose Road  
Date : 17<sup>th</sup> November  
Time : 12:30

SCHEDULE	
Event	Timing
1. Rhetort - Prepared Speech	12:00-12:30
2. Gift of the Gab - Table Topics	12:30-14:00
3. Prattle - JAM	14:00-15:00
4. Tete-a-Tete - Air Crash	15:00-16:00
5. Show Down - Faceoff	16:00-16:30
6. Valedictory	16:30-17:00

Faculty Coordinator  
Mrs. Shreya - 9845343122  
Mrs. Ananya Paul - 9845343122

Student Coordinators  
Ms. Poojitha - 9845343122  
Ms. Divyanshu - 9845343122

St. Joseph's College of Commerce (Autonomous)  
103, Regula Road, Mangalore - 575003  
Phone: +91 96 2036 0649/ 2536 0649  
Email: [scoc@stjcc.edu.in](mailto:scoc@stjcc.edu.in) / [stjcc@stjcc.edu.in](mailto:stjcc@stjcc.edu.in)



**ABOUT THE INSTITUTION**

The PARLANGCE initiative started in Bangalore with the opening of the St. Joseph's Institute of Management (SIM) school by the Four Foreign Mission Fathers in 1906. In 1968, St. Joseph's College was established. It has grown steadily and today has more than 2000 students enrolled in the Undergraduate and Post Graduate courses in Arts, Science, Commerce, Computer and Management programs in its main independent college campus, St. Joseph's College, Juby & Seaview, St. Joseph's College of Commerce, St. Joseph's Evening College and St. Joseph's College of Business Administration (SCBA). These institutions are run under the Management of the Bangalore-based Educational Society.

**ABOUT THE COLLEGE**

St. Joseph's College of Commerce (SCCC) was formerly a part of St. Joseph's College established in the year 1968. The college management was later transferred to the Society. The Commerce Department was established in the year 1989 and is honored an independent college with its own building in Juby Road in 1992. The college has by its Vision a world for higher education which empowers individuals to become a globally best placed and in its Mission a strategy to improve individuals by nurturing their talent. With its objective of imparting quality education in the field of Commerce and Management, SCCC has been contributing in all aspects of higher education over a long period of time. The academic excellence is well accredited with its name by the UGC, in the year 2003, followed by the UGC in the year 2007 and the declaration of College with potential for Excellence in 2016. The College has maintained its international status by being among the ranked institutions in the year 2012. SCCC received ISO 9001:2015 in 2016 and ISO for the India Tally rating of 5B/AA,2018.

**OBJECTIVE**

- This is the first event where two St. Joseph's Institutes are collaborating for an event.
- The event is in collaboration with St. Joseph's Institute of Management and St. Joseph's College of Commerce.
- The event will be conducted under the prestigious Toastmaster International based name.
- The event is focused on promoting the importance of public speaking and the ability to think on your feet.

**Events:**

1. Prepared speeches
2. Table Topics
3. JAM
4. Air Crash
5. Face-off

an audience. Events such as Rhetort (prepared speech), Gift of the Gab (TTM), Prattle (Just A Minute), Tete-a-Tete (Air-Crash), Show Down (Face-off) were conducted to enable the exposure of participants to the world of public speaking. Participants encountered a professional audience and a tight competition with fellow young toastmasters, to win the best among the lot. Each event required immense concentration, thorough knowledge as per event requirements, dedication and different sets of skills in the field of public speaking. Various judges with vast experience judged the participants under many criteria to award the deserving candidates with exciting cash prizes and certificates for the portrayal of their remarkable skills in speech. The fest inculcated in the participants the importance of speaking, knowledge and experience of addressing an audience and the spirit to participate in such events for self-development and acquiring soft-skills.

### Don't Get Me Started

On the 17th of December, 2018, the Toastmasters club of St Joseph's College of Commerce conducted a new competition that encouraged the uses of public speaking with "Don't get me started". The event focused on encouraging students to address common issues within society in the form of trending topics and their reaction to it.





The judge for the day was Mr. Vignesh, president and co-ordinator of SJIM Toastmasters Forum as well as an Alumni of SJCC. He is currently a Team builder at Team Activators which does corporate team building activities.

Students were ecstatic to receive a platform where they could “rant” about topics that are normally not openly discussed as much as they should be, hopefully helping us as the future to create a better and more open society.

## **Erudition Club**

**Faculty Co-ordinator: Mr. Gaurav**

**Association Co-ordinators: Syed Hassan Laiq (III B.Com B) and Nauman Abrar (II B.Com G)**

### **Inter-Class Case Study Competition**



The Erudition Club of B.Com held an Inter Class Case Study Competition as part of the Commerce Week activities. The competition had 8 teams participating from different classes of B.Com over the three years. An overnight round was conducted by giving a complex case relating to the field of Strategy and Ethics to the participants. The participants were asked to come prepared with their solution and presentation. Each team was given 5 minutes for presentation and 5 minutes of Question and Answer session by the judges. The competition saw innovative responses from the participants to the case. The event was judged by alumni



students currently working in the corporate field. Rekhil Varughese and Bezazel Sunny of II B.Com B emerged as the winners of the competition.

### National Case Study Competition

The Erudition Club of B.Com held the annual National Level Case Study Competition for colleges across the country. The event involves solving challenging comprehensive case studies, its presentation and judging by corporate professional and field experts. The competition witnessed extraordinary turnout with 54 applicants, out of which 12 were outstation participants. The competition was conducted in two rounds. The preliminary round was sent to the registered participants via mail five days prior to the event. The presentation of the same was done on the day of the event after the inaugural

ceremony. The final round was sent to the participants via mail on the morning of the event, the presentation of which took place post lunch. Both the rounds were judged by excellent and qualified panel of judges. The ten - minute presentation was framed as 5 minutes of solution and 5 minutes of Question and Answer session by the judges. The winners and runners up were awarded prizes.

### Cracking a Case and Job Opportunities after ACCA

On 9th January 2019, the Erudition club in association with the B.Com (Professional – International Accounting and Finance)





Ms. Saloni Mantri of batch 2015-2018, addressed the students in the session titled “Cracking a Case”. Saloni is a Rank 1 holder in India in the ACCA paper of Advanced Audit and Assurance (P7) paper, her learning techniques and how she handled case studies.

Mr. Gaurav Siyal took up session on job opportunities after ACCA. He spoke on the areas in which ACCA Affiliates could enter for job, the placements held in our college and hence, threw light on the



batch organized a talk on how to approach case studies and the job opportunities after becoming an ACCA Affiliate.

need for ACCA qualified job in the market. The session was informative and helped the students in gaining more perspective.





## Connect Series

**Faculty Co-ordinator: Dr. Selvi**

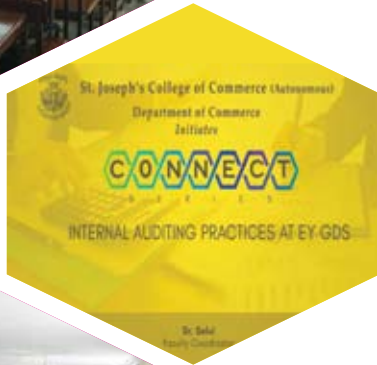
**Association Co-ordinators: Sheffin George (III B.Com TT) and Ann John (II B.Com F)**

### Corporate Ethics

The lecture was organised for 2nd year students of B.Com and BBA. Mr. Zubair Pradhan gave the audience a wonderful lecture on corporate ethics. The students were really attentive and keen to know more as the talk was really interesting and informative. He defined and discussed what business ethics mean, some of the ethical issues faced by the firm and also who is affected by these.







The lecture used various examples of companies that have always been ethical as well as of those whose marketing was unethical and how it has made an impact on their business. The examples he used were quite interesting and informative. The lecture was concluded on a note that ethics are important not only in business but in all aspects of life because it is an essential part of the foundation on which a civilized society is built. A business or society that lacks ethical principles is bound to fail sooner or later.

### **Audit Processes and Practical Auditin**

Mr. S. K. Raghunandan, a Chartered Accountant by profession was invited by the B.Com Professional Department to incite the students on the topic - General Audit Processes and Practical Auditing as part of the Connect Series. The main objective of the orientation revolved around providing a better understanding of the subject to the students and giving the students an insight into the practical world.

Being an Alumni of SJCC himself, Mr. S. K. Raghunandan kept the class engaged by sharing his real life experiences in the field of auditing from various organizations and firms that he was a part of. The students actively took part in the session by putting forward their thoughts and questions. It was a very interactive session where the guest lecturer went into depth to clear every question that was put forward. He covered various topics such as the Internal Control Process, Auditing according to size of the firm, Steps of the Audit process and Fraud. He also gave an insight to the students about

how they are in high demand to take up the position of an Auditor in various firms since they are pursuing ACCA and told them how an auditor will have to face a new challenge each day to think in a different line in order to find a solution to every problem which he also considers as the biggest advantage of being an auditor. Through his jovial nature and vast knowledge in the field of Audit, Mr. S. K Raghunandan definitely left the students with a zest to become an Auditor in future and face challenges in a similar way.



### **Internal Auditing Practices at EY GDS**

The B.Com association “Connect” under the guidance of Dr. Selvi had organised a seminar for II B.Com C (Industry Integrated) on 25th August, 2018. The guest speaker for the day was Mr. Nikhil Nelson, Analyst at Ernst & Young who spoke on the topic ‘ Internal Audit Practices at EY GDS. Sheffin and Ann, Student Coordinators of Connect gave an introduction about the illustrious speaker. The seminar helped the students bridge the gap between theoretical knowledge given by their lecturers to the real time expectations

of the corporate world.

Mr. Nelson spoke about the time and expense audit department, the emergence of artificial intelligence in backend operation and the audit process that EY conduct for clients all over the globe. The speaker stressed on the importance of perseverance, commitment and time management and how it helped climb the ladder in the corporate world. There was a Q&A session when Mr. Nelson took question from the students over various aspects regarding the interview process at the Big Four auditing firms, and what is expected from young & fresh graduates in the corporate world.

The seminar got excellent feedback from the students especially those who had taken International Taxation by EY as their Allied Subject. Towards the end of the seminar Dr. Selvi shared her opinion and the Class Representative proposed the vote of thanks.

### **Ethical Practices in Marketing**

On Thursday the 30th of August, the students of IIB.Com F took part in a session titled, “Ethical Practices in Marketing” organised by the B.Com Department Association - Connect Series, under the guidance of the Faculty Co-ordinator Dr. Selvi. The seminar was organised to connect the students with the growing aspects of marketing in the corporate world along with the ethical practices in marketing.

The event was connected by the energetic Mr. Aashish Benjamin, a Financial Analyst Officer working for Australia and New Zealand Banking Group (ANZ). The session began with a competitive case study focusing on the ethical use of advertisements in mainstream media. Using inferences and observations, the speaker stressed upon various issues



inescapable and comes hand in hand with today's world. We are all spectators of change; our choice lies in accepting or denying said change. She also introduced the concept of 'psychology of change', of how our first reaction to change is always resistance, as we do not wish to move out of our comfort

of sexism, racism and discrimination in marketing existing presently.

Using his vast knowledge and experience in the field of marketing and promotion, the speaker set up several other case studies of various existing companies and helped the students understand how corporations deal with ethics in marketing while keeping profits and social appeasement in mind.

Some of the references included major companies in the Indian business sector like Reliance and Airtel. All in all, it was a great experience for the students to understand the ethics involved in the marketing sector. In this day and age of privacy policies and data mining on social media, it is important to understand where to draw the line between persuasive selling and moral ethics.

### Steering Change and Transformation in HR

On Friday, the 14th of September 2018, the B.Com Association Connect organised a guest lecture for the HR and Marketing students by Communication Coach and Trainer Ms. Preeja Sreedhar. Ms. Preeja holds a Masters' Degree in Psychology and conducts several Leadership Development Programmes. The topic for the talk was 'Steering Change and Transformation in HR'. Ms. Preeja began with the question of whether change is important, followed by asking the students if they like change. Change is

Eventually, however, as we all begin to adapt, the change is accepted. The grief cycle can be used to explain the various stages an individual goes through while dealing with change.

As one moves from shock and denial to frustration and depression, experimentation and decision integration eventually lead to accepting and coping with change.

The speaker also explained the three essential qualities that one requires to deal with change: curiosity, continuous learning and empathy. Transformation and evolution are imperative for survival, and one needs to be equipped with adaptability and coping strategies to be able to tide over the changes that are constantly taking place in the business environment.

Change is important because it challenges us, and it is only through challenges that we



can learn, up skill, and grow. She concluded with a set of videos depicting how several companies have displayed admirable adaptability in dealing with both expected and unexpected changes and challenges in the environment.

### **Life and Health Insurance in the Banking Sector**

On the 28th November, 2018, the B.Com Association “Connect Series” held an interactive session on the topic, “Life and Health Insurance in the Banking Sector”. The session was taken over by Ms. Shruti, an experienced professional engaged in the domain.

Ms. Shruti centralized the theme of the topic on the emerging trends in the banking industry. The speaker started off with a detailed history of the sector, in the form of a video. The video mapped out the phases of the banking sector from its conception to its present status. Ms. Shruti progressed the session from a global centre to an Indian economy centered background. The speaker focused on the Indian banking system from the imperial times to the modern times where systems and operations have adapted and adopted the changes necessary, allowing it to withstand challenges on a worldwide basis.

Ms. Shruti emphasized on the trends that have now gradually become an integral yet common part of the banking system. These trends include cheques and even equipments like an ATM. The latest emerging trends in the banking environment at present consist of IMPS, Net Banking, NEFT, various types of cards and the emergence of Gift Cards.

Banking transactions have become simpler as the times have passed due the development of technology and also, consumer education in regards with the banking system. The system has diversified and has also, facilitated the reach of banks to a majority of the population. The session concluded with a Q and A round with the students to improve their knowledge on the industry.

### **Principles of Loan Lending**

On the 30th of November, 2018, the B.Com Association “Connect Series” conducted an interactive session on the topic, “Principles of Loan Lending”. The session was taken by Mr. Naveen John and Mr. Jibin Joseph.

The first section of the session was undertaken by Mr. Naveen John, an Assistant Manager at South Indian Bank. Mr. Naveen enlightened the students on the subject of schematic loans. Beginning with an introduction to the meaning



of loans, the speaker elaborated the customer segments and conditions to be fulfilled by the client for the approval of loans. The different loan variants under housing loan, education loan and car loan were enumerated.

The students were also given a practical exposure to the banking loan section through the teaching of loan EMI calculation. Various practical questions were provided to the students for a clear understanding of interest rates and also provided tips on improvements of CIBIL scores.

Mr. Jibin Joseph, an Executive at South Indian Bank, took the students over the Forex Sector. While the meaning of Foreign Exchange was explained, the eligibility criteria for Forex dealers were catalogued. Under the realm of Forex, conceptual terms such as Currency Declaration Form (CDF), Money Transfer Service Scheme (MTSS), the FCRA and also the SWIFT system was discussed to impart with the students a complete overview of the Forex section of Banking.

Society for Worldwide Interbank Financial Telecommunication (SWIFT) is the latest technological development that makes financial transactions between countries faster and easier despite the notable difference in currency and exchange rates of buying and selling foreign currency.

The session ended with a short note on FEMA regulations and a Q & A session to ensure precise understanding of the topic was conducted.

### **Contemporary Issues in Financial Markets**

On the 15th of December, 2018, Connect Series conducted a guest talk on the topic, "Contemporary Issues in Financial Markets". The talk was undertaken by Mr. Kirron Bindu, a Partner in Mentis Kapital, Leading Investment Advisory firm. Mr. Kirron has a

domain expertise in Finance with key areas such as Risk Management and Financial Derivatives.

The session overlooked financial markets and its ever fluctuating trends. The speaker presented to the students numerous media points through which information about the financial markets could be gathered. Bloomberg, a private financial, software, data, and media company was highlighted as an important media point that circulated up-to date financial trends, and remains the widely used source by investors and potential investors.

Practical exposure was given to the students accompanied by theoretical facts. An assisted MS Excel demonstration was provided to the students. The MS Excel demonstration allowed students to note down key formulas that helped in the calculation of the Earnings per Share (EPS) and the Return on Assets (ROA) of companies using basic financial data available on the different media points for finance. Students were also introduced to the work of the US Economist, Mr. Paul Krugman. Being a Nobel Laureate, Mr. Paul Krugman had recently dispensed the US Federal Bank with an advice stating that the increasing of the interest rate across the country would lead to large-scale unemployment and an unavoidable period of recession. The speaker concluded the session by imparting essential information and guidelines on upcoming professional courses that aid the employment opportunities of present undergraduate students. Having conducted several MBA interviews in different cities, Mr. Kirron conveyed crucial tips to the students that would facilitate successful interview procedures in top universities. A Q & A was undertaken to clarify doubts on the subject of finance and also, higher studies.

## ComUnity

**Faculty Co-ordinator: Ms. Veenu Joy**

**Association Co-ordinators: Rohann Thomas (III B.Com D) and George Lalu (III B.Com D)**

### Blend- Initiate the Mix

Blend - "Initiate the Mix", an interactive ice breaker forum undertaken by ComUnity for all the first year B.Com students was conducted on 28th, 29th and 30th June, 2018. The first year students gained an opportunity to communicate with members

for the students. The social media game involved students to understand the official platforms of the Department where future announcements and achievements will be communicated. Winners of this game were asked to perform for the rest as per challenges and requests set forth by the audience.

For the second game, the strength and the speed of the students were put to the test. Students were split into two groups with each group obtaining two bed sheets each. Four members per blanket had to carry members of the group strategically from one side of the hall to the other.

The first group to complete the task was declared as winners.

of their own class along with other classes, and also to interact with the seniors and the Student Council.

The program began with a short formal introduction of the college and its surroundings by the second and third year students, followed by an introduction of all the B.Com co-ordinators of the respective programmes. The management structure of the College was introduced to the students to denote the chain of authority and the faculty members to contact during different situations.

The students were then divided into groups. A series of games and activities were conducted





The Student Council then took the forum forward by discussing with the students the plans for the year and their roles in such. Talent showcases allowed students to get recognized and to potentially be a part of future competitions and college teams. A few members of the council together with the seniors and the B.Com co-ordinators joined the first years on stage to encourage them. All in all, the forum represented the togetherness of the college and welcomed the first years with zeal into their college life.

### **Hard Selling**

One of the main agendas of ComUnity is to bring to light the talents in the students of the B.Com Department, ranging from

cultural to business. On the 20th and 26th - 28th of August, a trending event and a hot topic of many business fests is the activity "Hard Selling" which tests the innovative, ingenuity and steel of the people who partake in this. Hard selling is a sales approach that requires the members to use direct language skills to communicate and advertise a commodity to the listeners. It acts as an on-spot purchase limited to a short-term span of time.

The students of various First Year B.Com classes were given a restricted time frame within which they had to concoct a product, service or idea and present it to an audience. The product, service or idea chosen to be presented has to be analyzed to



demonstrate feasibility and productivity as they have to provide the finances, marketing and overall business plan as how they would want to go about it. This activity also provided the participants with a glimpse into the how commerce fest and events are normally conducted. Numerous soft skills were put into action by the students in order to convince the audience of a purchase.

This activity also served as an icebreaker as the classes that participated in this activity were divided into different teams. Friends were formed, memories were created and moments were cherished; this activity also saw a plethora of talent



and ideas completely out of the box. With a combination of learning and networking, the activity was well received and executed by the participants.

## Mock Stock

On the 4th Day of Commerce Week, ComUnity conducted the B.Com Department's first Mock Stock event. Mock Stock gave the students an opportunity to explore the area of shares and stocks in the view of the dynamic market conditions influencing the prices of the same.



The event started off with a quiz on the general financial news and trends allowing students not only the chance to exercise their information grasping skills, but also the ability to gain new information about the financial markets.

After the completion of the first round, 10 teams out of 24 qualified for the next round which comprised of an integration between Mock Stock and occasional general quizzes.



The participants were given a base of Rs. 15,000 with an option to invest either in the Stock Market or in the General Quiz. With the right answer in the quiz, the investments of the teams multiplied.

After a gruelling competition and different hypothetical changes in the stock market, investors made huge gains and losses simultaneously.

Ryan, Joyna and Tania of I B.Com C emerged as the winners of the event, while Varun, Adithya and Sathvik of I B.Com F came forth as runners-up.



# New Initiatives of the Department



**Objectives:**

- Bridging the gap between book-knowledge and street-smarts.
- Analyzing the corporate ladder in terms of professional studies.
- Understanding the various career alternatives available after undertaking professional studies.
- Encouraging more students to take up professional studies by highlighting the pros and cons.

**7. ComUnity**

**Event Type:** Activity  
**Event Name:** Mock Stock  
**Room Allotted:** Room 406  
**Date:** 14th December 2018

**Objectives:**

- To bring about awareness on current news and agendas.
- To help students understand the day – day functioning of the stock market.
- Instill decision making and analytical thinking in the student's minds.
- Bring about the need for knowledge of finance and general news.
- Create an avenue for students to explore a career in finance.

**8.Connect Industry Academia Interface**

**Event Type:** Seminar  
**Event Name:** Contemporary Issues in Financial Markets  
**Room Allotted:** AV 3  
**Date:** 15th December, 2018

**Objectives & Outcomes:**  
 The connect Series is conducted at least twice every month on a class wise basis to bridge the gap between academia and the industry. We invite esteemed guests who are highly skilled to come and speak on relevant topics for the students

**Teacher In-charge:** Ms. Veenu Jey  
**Student In-charge:** Kevin Barretto  
**Contact No.:** 9513093120

### COMMERCE WEEK SCHEDULE

**Sentinel - Editorial**  
 Innovations In Mass Com  
 11/12/2018  
 AV Room 3

**Collosum**  
 US - China Trade War  
 11/12/2018 - 10/12/2018

**Mainframe Research Forum**  
 Research Jamboree  
 12/12/2018  
 AV Room 3

**Erudition**  
 Case Study Competition  
 12/12/2018 - 13/12/2018  
 Media Room (003)

**APS**  
 Climbing The Corporate Ladder  
 13/12/2018  
 AV Room 3

**Cloud Info**  
 Mock Stock  
 14/12/2018  
 Room 406

**ComVerse**  
 Future Impact Of AI On Corporate Communications  
 15/12/2018  
 Conference Room (108)

**ComVerse**  
 Contemporary Issues in Financial Markets  
 15/12/2018  
 AV Room 3

**St. Joseph's College of Commerce**  
 (Autonomous)  
 Department of Commerce  
 Presents  
**COMMERCE WEEK 2018**  
 A December to Remember  
**11<sup>th</sup> - 15<sup>th</sup> December 2018**

With the constant changes in the internal and external environmental factors of the economy, it becomes essential to thrive and adapt to succeed. These initiatives aim at the enhancing the skill set of the students in various components like corporate skills, communication skills, research skills, and also informal bonding. The initiatives for the academic year 2018-2019 are:

## ComUnity – B.Com Association

**Date: Formed on June 1st, 2018**

**Faculty Co-ordinator: Ms. Veenu Jey**

**Association Co-ordinators: Rohann Thomas (III B.Com D) and George Lalu (III B.Com D)**

ComUnity is a B.Com Association formed with an aim to unite the collective talent existing in the B.Com Department. The association undertook the task of forming the soft skills of the

**About the college**

St. Joseph's College of Commerce (SJCC) was formerly a part of St. Joseph's College established in the year 1882. The College management was later transferred to the Jesuits. The Commerce Department was established in the year 1949 and it became an independent college with its own building at Brigade Road in 1972. The College has in its Vision a model for higher education which encourages individuals to dream a socially just world and in its Mission a strategy to empower individuals in realizing that dream. With its objective of imparting quality education in the field of Commerce and Management, SJCC has been innovating in all aspects of higher education over a long period of time, its academic excellence is duly accredited with 'five stars' by the UGC in the year 2000, the status of Autonomy it was granted by UGC in 2005, followed by an 'A' grade in 2007 and the declaration of 'College with Potential for Excellence' in 2010. The College has maintained its consistency with 'A' grade during its third accreditation cycle in the year 2012. SJCC is ranked 35th by NIRF in 2018 and 9th by the India Today Rating of MDRA, 2018

**Commerce Week**

The Department of Commerce is proud to present "Commerce Week"; Commerce is the functioning of the world. Money, which is a necessity of life, is done through commerce. In this modern day and age, where different life changing innovations seem to be coming out every other day, it is quintessential to be updated and at the same time be grounded to our beliefs and realities. We have seen simply just over 5 years, the immense growth in our very own economy and the diverse changes which have resulted in our country being a hot spot for investment and great leaps in growth. What's even more mesmerizing is that, it is us! The future of this country that is leading this charge to be among the top countries of the world, with a budding and buzzing economy, high growth rate, stability and success. During this week, we aim at highlighting different avenues that our students need improvement and conduct workshops of the same, bring awareness of different basic necessities and methods of earning, careers open for budding enthusiast of various fields, trending topics in the industry and innovations that can make or break our progress if not dealt with right. We hope that after the successful implementation of this Commerce week that we bolster our students' courage, implement new seeds for ideas and open up a plethora of opportunities for students to learn and read up on.

- 1.Sentinel - B.Com Editorial Committee**

**Event Type:** Workshop  
**Event Name:** Innovations in Mass Com  
**Room Allotted:** AV 3  
**Date:** 11th December, 2018

**Objectives:**

  - Understanding of the process of persuasion through various modes of Mass Communication.
  - Analyzing the use of media in the commercial activities like marketing and public relations.
  - Expanding of student interest in Mass Communication methodically through practical exposure of its mechanisms.
  - Analyzing of the pros and cons of Mass Communication by identifying its larger effects on the society.
  - Identifying the extent of reach of Mass Communication in the modern world.
- 2.ComVerse**

**Event Type:** Panel Discussion  
**Event Name:** Artificial Intelligence in Corporate Communications: Their Effects  
**Room Allotted:** 108  
**Date:** 15th December 2018

**Objectives:**

  - Information obtained through the discussion should be able to provide an overall idea regarding the topic.
  - It should enable students before getting entangled.
  - Reciprocation between the team and the crowd should be flexible.
  - Impacts and effects about the topic- How does it help the Corporate?
- 3.Colossum**

**Event Type:** Class to class Presentation  
**Event Topic:** The US China Trade War  
**Date:** 11th-15th December 2018

**Objectives:**

  - To actively impart information to students on the ever dynamic environment corporate entities thrive
  - To inculcate research and undertake holistic development while stimulating essential peer learning across classrooms.
  - To educate the student community about the facts related to the China trade war.
- 4.Mainframe activity**

**Event Type:** Activity  
**Event Name:** Research Jamboree  
**Room Allotted:** AV 3  
**Date:** 12th December 2018

**Objectives:**

  - To help the students understand what research is all about and its possible uses in the corporate world
  - To educate the student community on the specifics of carrying out research
  - To chalk out and explain how easy and comprehensive research can be, no matter the experience or field knowledge that one has
- 5.Erudition**

**Event type:** Activity (case study competition)  
**Event name:** Case Study Competition  
**Room allotted:** Media Room  
**Date:** 12-13th December, 2018.

**Objectives:**

  - To understanding how to attempt complex business scenarios and real events.
  - To tackle various complex business scenarios and real events.
- 6. Association for Professional Students (APS)**

**Event Type:** Speaker Session  
**Event Name:** Climbing The Corporate Ladder  
**Room Allotted:** AV 3  
**Date:** 13th December 2018



students through activities and workshops. Various intra-class and inter-class competitions were conducted for the development of essential business skills and knowledge.

The association was able to familiarize the first year students with the Departmental and College on-goings and build a network of communication. The association successfully conducted business activities in the form of “Hard Selling” and “Mock Stock” to provide better and clear understanding to the students while exposing them to different business events. Formation of calculative skills and presentation skills was a major outcome of the association in its maiden year of functioning.

### Commerce Week

In the recent years, the global economy has witnessed the rapid and large scale growth of commerce in everyday life. With multiple transactions taking place every second, it was important for the Department to highlight this necessity of life.

‘Commerce Week’ was an initiative by the B.Com Department to showcase and challenge diverse aspects of the commercial world. During this week, every association of the department conducted an event in the form of activities such as competitions, case studies, guest lectures, workshops and interactive sessions.

Association Name	Event Name	Event Type	Date
Sentinel- Editorial	Innovations in Mass Communication	Workshop	11/12/2018
Colosseum	Us - China Trade War	Class-to-Class Presentation	11/12/2018-15/12/2018
Mainframe Research Forum	Research Jamboree	Activity and Seminar	12/12/2018
Erudition	Case Study Competition	Case Study	12/12/2018
APS	Climbing the Corporate Ladder	Panel Discussion	13/12/2018
ComUnity	Mock Stock	Activity	14/12/2018
ComVerse	Impact of Artificial Intelligence on Corporate Communications	Panel Discussion	15/12/2018
Connect	Contemporary Issues in Financial Markets	Panel Discussion	15/12/2018

## Bembala Outreach Programme and Other Social Visits

The 'Bembala Outreach Programme' is a fundamental part of the student's development in social awareness and care for the community. The aim of this programme is to bring together the facilities, knowledge and skills of the students along with the institution in order to bring about a change

in the community. Mr. Samuel Gladson is the faculty coordinator of the Bembala Outreach Programme in SJCC, and organizes the various activities for the students during the academic year. The activities for the academic year 2018-19 are given below:





Odd Semester			Even Semester		
Class	Activity	Month	Class	Activity	Date
II B.Com A	Traffic Awareness	July	B.Com B	Government School	November 2018
III B.Com A	Government School		I B.Com F	Traffic Awareness	
II B.Com B	Traffic awareness		I B.Com C	Government School	
III B.Com B	Government School		I B.Com G	Traffic Awareness	
II B.Com C	Traffic awareness		II B.Com A	Rural Exposure	
II B.Com D	Traffic Awareness		I B.Com TT	Traffic Awareness	
III B.Com C	Government School	II B.Com D	Rural Exposure		
II B.Com E	Traffic Awareness	I B.Com B	Rural Exposure		
III B.Com D	Government School	August	I B.Com E	Government School	February 2019
II B.Com G	Traffic Awareness		II B.Com C	Rural Exposure	
III B.Com E	Government School		I B.Com A	Government School	
III B.Com TT	Traffic Awareness		II B.Com E	Rural Exposure	
II B.Com F	Traffic Awareness		II B.Com G	Rural Exposure	
II B.Com TT	Traffic Awareness	September	I B.Com F	Rural Exposure	March 2019
			II B.Com TT	Rural Exposure	
			II B.Com F	Rural Exposure	July 2019
			II B.Com B	Rural Exposure	

Sl. No.	Places Visited	Batch / Class	Date	Accompanying Teacher
1	Akashaparava old age home	I B.Com B	10/12/18	Ms. Nischitha
2	JMJ Sneha Sadhan orphanage	II B.Com D	18/12/18	-
3	Good shepherd old age home	II B.Com B	18/12/18	-



## Faculty Involvement in Outreach

All faculty members are involved in organizing and participating in the outreach activities of the college. Faculty coordinators of the social-inclusion associations organize rural camps, medical camps, blood donation camps and voluntary services for neighbourhood communities. The class mentors organize social visits to orphanages, old age homes and child care centres for their respective classes. Faculty members accompany students to rural camps at Solur organized under Bembala – the outreach programme of BJES. Many of our faculty members are associated with NGOs, charitable institutions and community centres and offer their service to them. 17 faculty members visited Raichur as part of the Social Immersion Programme under BJES Twinning Programme for a period of four days from 16th to 21st March, 2019.

## Partnerships with NGOs

Along with education, the Department also strives to inculcate a sense of social responsibility among the students. To strengthen this objective further, the Department has associated itself with different NGOs and social organizations. The Department is committed towards upliftment of the marginalized and weaker sections of the society. It is towards this commitment and faith that the Department encourages its students to work along with NGOs and with no –profit organizations in India, who work in different fields for the cause of the underprivileged. Students take up social internships as it helps to portray their leadership skills and develop their ability to make a change in society. Some of the NGOs and organizations where our students have contributed to the cause are CARE, Akshaypatra, Justice & Care, Sakhi (Hospet), Teach for India, Bosco, Old age homes, primary schools and other such social entities.

# Faculty Corner



## My Experience During the Eastern Europe Visit

It's a wrap. Five different countries – Munich (Bavaria), Prague (Czech Republic), Bratislava (Slovakia), Budapest (Hungary), Vienna & Salzburg (Austria) in 10 days. Amazing cities with a blend of old and new architectures, greenery all around, trees with colourful leaves, huge community parks for recreation, cycle lanes, their love for art is unimaginable, spicy and span cities, strong love for their native languages yet making the effort to learn English.

I had experienced different weather conditions at one time - it would rain any minute, pleasant the other minute and then sunshine all of a sudden, misty highways and alas temperatures would drop to 5 ° degrees. Natives with different attitudes towards tourists or maybe Indians - some were warm in their approach, while some were arrogant, few smiled and few kept a cold face. Mouth not so watering continental food, they love it bland, we love it spicy but we did not mind tasting them. After all it was all about dealing with cultural shock! Their bathrooms were different too. Lots of memories to take back but the lessons learnt were the most to cherish.

Each country had a lovely history and its history is what has made these cities so very beautiful. Dealing with different currencies and the foreign exchange (Euro, Czech coronas, Hungarian forints) as not all countries have signed the European Union Treaty. Our visit to Skoda factory (part of Volkswagen since 2006) assured us their love for automobiles and automation. There was a proper mix of men and machines, semi robots and robots. It takes a day to manufacture a Skoda Octavia as it is welded for nine hours, it goes to Germany





for painting which is approximately eleven hours and the next four hours it is assembled and the respective brakes are tested and packaging takes place. They manufacture one lakh cars a day at this plant. They have a fully licenced plant in China but the Skoda cars for India are manufactured in Prague and assembled in India. Timing is everything not only at Skoda but also all over Europe. If a supplier truck is late by a minute then they charge €700 as fine per minute. The raw materials that end up in wastage by 50% is again sold back to suppliers for recycling. This factory that we visited had three shifts. Their HR policy was pro-employees, with benefits like accommodation for outside employees, buying a vehicle on lease along with other basic benefits. The taxes are very high in all of these countries and employees lose almost €300 - €400 on taxes each month depending on their pay but with social security, education and medical requirements all taken care of, the end effect of the taxes do not cause a large pinch. For instance in Salzburg they pay tax that is nearly 50% of their income, but the residents do not mind as these taxes are used for free education for students, social security purposes, towards paying their policemen and also looking after the weaker sections of the society.

Lack of population has made these countries evolve lot of systems, stringent rules and regulations. People follow them as principles and good practices. We also fell into the system in no time as non-compliance leads to huge penalty in terms of euros in these countries. For instance a bus driver cannot travel for 4 hours continuously without taking a break of 45 minutes in between. If he fails to do so then the smart card records it and a fine-bill reaches his door step. It was hard the first few days to follow a simple rule of

crossing at a zebra crossing, but by the end of the trip, we got used to it and hope to do the same in our country too. The various tours in all the cities we visited, taught the students, how they are the future and the importance of preserving monuments, for we saw monuments, cathedrals which were nearly 600 years or more older. It was fascinating to see how well they've preserved all their buildings and monuments such as the town hall of the medieval time or their places by making them museums, important legislative offices, courts of justice, shops for tourists and some used as universities as well.

There is a high pay for manual labour, with handmade products being priced at around €200, and they also get time to spend with their family helping them strike a proper work life balance; all shops are closed on Sundays except for restaurants and eateries. Students learnt the importance of being on time, the people's lifestyle and also refreshed their mental math skills during shopping or converting currency. The most interesting lesson we gathered from the trip is what we can do in 24 hours; we travelled from one city to another, did a city tour, shopping and yet we were able to get a full night's sleep. We learnt to adjust to a different culture, time zone and even new food. We had attended a 45 min lecture at the Munich business school on negotiation skills, which had three activities where students negotiated with each other helping them to understand the topic better. We had two lovely tour guides and a coach captain, which gave it their all to make this a wonderful and memorable trip. I am certain that the one thing we all would certainly miss is the cold weather we experienced there.

- Ms. Komal Dave

## Alumni Corner



“Our society cannot afford a two-tiered system in which the affluent have access to superior education, while everyone else is subjected to a dull and incoherent classroom experience.” - Professor E. D. Hirsch.

I was in the final year of college at St. Joseph’s College of Commerce when I attended a recruitment seminar held by Teach for India and I remember being distinctly aware that this was something I needed to pursue. At the end of an extremely intriguing session, the power of educational equity and the role I could play in the Indian education system to enable the same, dawned on me. I applied, and in two months was a Teach for India fellow.

I started my fellowship in a low income school in Mumbai, India, teaching Mathematics to 140 8th grade students. These students came from an area where the human development index is 0.05, which is the lowest in the city. 90% of them were first generation learners and thus, had minimal academic support from their families. Despite their difficult circumstances, they were enrolled in a private school by their families, all of whom had an underlying belief in the power of quality education. Through the course of my first year in the Teach for India fellowship, I found myself struggling to meet the different academic needs of my students. Mahek, who always scored over 90% in all her subjects, was in the same class as Shorab, who was unable to read simple words and perform simple arithmetic calculations. 75% of the students we taught could not read at a fifth grade level. Despite my best efforts, a dilemma arose when I realized my classes were neither rigorous enough to meet Mahek’s academic genius nor fundamentally effective enough to empower Shorab, who was later diagnosed with Mild Mental Retardation (MMR).







The pedagogy I was exposed to was ineffective to meet the needs of both students for an inclusive education in the same classroom. Despite the various challenges, my class showed exponential growth by holistically growing in my 3 year tenure as their mentor. Academically, 97% of the class successfully passed Mathematics in the standardized public state-administered assessment. Outside the classroom, in a community where the girls feared walking out of their homes in their football studs, on account of the gossip they would have to endure, the school saw the first girls' football team from my class which eventually won multiple games in the city. They also created an original research paper, one amongst the top 10 in the country, which demonstrated a social problem they would like to solve in their community.

While I was adept at performing my current responsibilities, I was keenly aware that I wasn't having impact at scale. I thus began delving into the role of the school leader; the agent of change with the power to have a massive impact in the lives of all stakeholders involved in the life of the student.

After completing the fellowship, I started working as an Assistant School Leader in an under-resourced school in Bangalore, India. With 20 teachers and 700 students in the school, the scale I was now able to impact had immensely increased. As an Assistant School Leader, I worked closely with the 20 teachers and focus on their development. I was learning what it takes to run a school for students coming from disadvantaged economic backgrounds. The inefficacy of our teachers to effectively educate our children, despite multiple interventions, despite their willingness to learn has also become more pronounced to me. Whilst attempting to modify the curriculum in my school to

best cater to the students, I understood the complexity involved in creating an effective curriculum towards all students. One size truly does not fit all. Although I joined the fellowship with the idea of eradicating educational inequity, the complexity involved in achieving equity dawned on me through my time in the fellowship. Despite this, the dream is still alive with girls like Fathima, whose mother had no faith in the importance of a good education and wanted her married off by the time she was 18. Against all odds, Fathima was admitted into one of the top colleges in Mumbai.

Growing up, I always felt a deep inclination towards the social sector but it was my time at a philanthropic institution like SJCC and later as a Teach for India fellow and an Assistant School Leader which solidified my intention towards a long term commitment to the social education space in the country. The cumulative experience of all these years has led me to the Learning and Teaching program at Harvard University. My long term goals through the program is to start a school for children coming from economically disadvantaged backgrounds; a school whose curriculum focus has a balance of academics and extracurricular; one which is equipped to develop its students to the best of their abilities and to help them be aware of their potential beyond their academic grades.

My students taught me that one's circumstance cannot and should not determine their future. To quote Professor Hirsch again, If our society cannot afford a two-tiered system, then, "Academic excellence, educational equity and, fairness demand a strong foundation of knowledge for all learners" and I will persevere to make this a reality for all children.

- Alisha Miranda

## Student Testimonials



**Elizabeth Joseph**  
III B.Com D

“The institution provides an opportunity to hone your skills and embrace your talents irrespective of the field of interest that one may have. The want to experiment and learn more as well as contribute more is only a mere mention away for each student. Whether it is your interest to be the head of a club, excel in studies, pursue your passions in music or develop your skills in sports, the institute along with the teachers and the management has provided an environment for everyone to do so with an enthusiastic fervor. The balance created between co-curricular activities and academics surely ensures that the students are engaged and never find themselves in a monotonous routine. My journey in the college has surely been a memorable one and it is all thanks to the opportunities that I was given throughout the three years; thereby, teaching me to never be afraid of chasing my goals.”

“The campus has a vibrant environment, which constantly motivates me to move out of my comfort zone and take up challenges. The people here are very inspiring, be it the teachers or students. We are given plenty of opportunities in academics, sports and also cultural activities. Since my First Year I’ve learnt a lot from the HRD classes, Business fests, Cultural fests and other events. Being a part of SJCC has really helped me to develop in a holistic way.”



**Kaushik Prabhakar**  
II B.Com G



**Karthik. R**  
II B.Com E

“Research is the foundation of knowledge which will be delivered in the form of education to millions across the globe. Being interested in statistics, numbers and the overall welfare of the society, my mind was lured to research. I am thankful to the college for providing me this platform through the Mainframe Research Forum, which has helped me and my friends understand our surrounding environment and in return, contribute to the society with valuable information.”

“After thorough analysis of the market and its needs, this institution has offered various integrated programmes, one amongst which is ACCA. The programme is built in such a way that it helps students get a deeper knowledge on the ACCA subjects within the B.Com structure. By giving us a 6 paper exemption the College has given us a head start into this field along with the facility of having trained faculty. The College has also been mindful of our requirements for self development by providing us exposure to the co-curricular activities taking place in college.”




**Rochelle Moras**  
II B.Com B


## Student Achievements

### Academic Achievement

- Ranks in professional exams (other than the college exams)
- Significant Research Work/Contribution to research journals or magazines

Sl. No.	Name	Class	Reg No	Details of the Achievements	
1	Andrea Rachel Cutinha	I B.Com D	18SJCCC347	Secured All India 47th Rank in CA Foundation November 2018 examination	
2	Danush S	I B.Com D	18SJCCC352	Secured All India 47th Rank in CA Foundation November 2018 examination	
3	Ashish Vyas	I B.Com E	18SJCCC465	Secured All India 50th Rank in CA Foundation November 2018 examination	
4	Maneesha Somesh	I B.Com E	18SJCCC465	Secured All India 44th Rank in CA Foundation November 2018 examination	
5	Kaushik Hari	I B.Com D	18SJCCC331	Secured All India 37th Rank in CA Foundation November 2018 examination	



6	Shivakumar Shankar	I B.Com E	18SJCCC475	Secured All India 46th Rank in CA Foundation November 2018 examination	
7	Nithyashree Gunashekar	III B.Com B	16SJCCC160	Awarded 'The Best Research Paper' for the year 2017-18 for the topic "Female Consumer Perception towards Branded Jewellery" under the guidance of Dr. Himachalapathy.	
8	Reewan Aaron Alvares	III B.Com B	16SJCCC166	Winner, The Global Business Leader Challenge 2018 – Case Study Competition	
9	Syed Hassan Laiq	III B.Com B	16SJCCC174	Winner, The Global Business Leader Challenge 2018 – Case Study Competition	
10	Ujwal JS	III B.Com B	16SJCCC178	Winner, The Global Business Leader Challenge 2018 – Case Study Competition	
11	Rohit K Kalro	II B.Com C	17SJCCC252	Awarded 'The Best Paper' for the year 2017-18 for the topic "Brand Presence on Social Media" published in the maiden copy of Mainframe Research Forum.	
12	Sanath Hegde	III B.Com A	16SJCCC013	Secured All India Rank of 27 and cleared both groups of CA Intermediate November 2018 examination	



Sl. No.	Name	Class	Reg No	Details of the Achievements
1	Taiyub Ur Rahman	I B.Com H	18SJCCC736	Completed Diploma in International Airlines & Travel Management with Galileo CRS Certification
2	Aayushi Vyas	I B.Com E	18SJCCC424	Secured All India 50th Rank in CA Foundation November 2018 examination
3	Ayush Kumari A Jain	III B.Com C	16SJCCC227	Research study based on consumer behaviour towards shopping malls
4	Monisha M P	III B.Com C	16SJCCC209	Research study based on consumer behaviour towards online shopping
5	Taral Rodrigues	I B.Com A	18SJCCC075	One of the only three students from college to have passed the All India Exam for Actuarial Sciences
6	Sairaj Goudar	I B.Com A	18SJCCC031	Won Honourable Delegate award representing Rahul Gandhi at the People's Conference 2018. Appointed the Vice Chairperson of the Security Council at Rota Mun 2018.

## Cultural Achievement

- Awards or Recognition from important institutions (state and national level)
- Public Performances that has gathered media attention

Sl. No.	Name	Class	Reg. No	Details of the Achievements
1	Arsha Joseph	III B.Com B	16SJCCC445	Performed for ITC company for Durga Pooja celebration at Bhadrachalam, Andhra Pradesh
2	K. Hitesh	I B.Com F	18SJCCC513	Member of a theatre outside college called "channel theatres"
6	Githin Mathew George	II B.Com B	17SJCCC137	Passed grade 8 from Royal Schools of Music, London Premiered own composition for a concert
8	Atharva Rao	I B.Com C	18SJCCC261	Scored first rank for the entire country in my BA level music examination in Classical Music  Youngest person at age 18 to pass MA level music examination in Classical Music  Passed fifth grade piano examination at London College of Music  Performed concerts at various institutes and organizations
9	Anisha	I B.Com C	18SJCCC226	Completed state level Bharatanatyam Junior Grade exam

**Githin M George**  
II B.Com B



**Arsha Joseph**  
III B.Com B



## Business Initiative / Entrepreneurial Project

- Business started by student/students
- Involvement in significant start-up projects

Sl. No.	Name	Class	Reg. No	Details of the Initiative
1	Raghav Bhandari	II B.Com G	17SJCCC670	Founder of the Start-up "Bangalore Clothing Company"
2	Puneeth P Dhondale	I B.Com B	18SJCCC114	Co-founder and manager of an event management company
3	Aashna D Batavia	III B.Com C	16SJCCC226	Home baker, selling under brand 'cuppycakes'
4	Raksha Jain	III B.Com C	16SJCCC263	Certified make-up artist (bridal make up) and influencer. Instagram reviewer of brands like Color Pop, Mac, Maybelline and Lakme
5	Savio Joseph Mullen	III B.Com C	16SJCCC270	DJ and music producer on Spotify and Apple Music. Plays music at Cafe Felix, Sherlock's, and TheLeela Palace.
6	Balasubramani Ravichandar	III B.Com C	16SJCCC265	Completed 76 events in the year 2018-2019 in Big Pitcher, Loft 38, Smaaash etc. Played outside Bangalore for various events in Vijayawada, Kanchipuram and Karwar. Produced tracks for two start ups
7	Shashank Agarwal	I B.Com A	18SJCCC065	Started brand 'Skin Up', which deals insmartphone cases and skins personally styled according to customer choice

**Puneeth P Dhondale**  
I B.Com B



**Balasubramani R**  
III B.Com C



## Involvement in Charity / NGO

- Worked consistently with any NGO of National and International repute
- Involvement in building awareness about social issues through social media/writing/speaking

Sl. No.	Name	Class	Reg. No	Details of the Involvement
1	Meghana Mohan	II B.Com D	17SJCCC360	Teaching at U&I(NGO)
2	Selena Roxanne	II B.Com C	17SJCCC276	Manager of Social Media and Content at U&I Trust (since July, 2018)
3	Rohit K Kalro	II B.Com C	17SJCCC252	Course development and Volunteer's Trainer at U&I Trust (since July, 2018)
4	Uthara Muralidhar	III B.Com C	16SJCCC280	Ed Support Volunteer at Make A Difference (MAD) in academic year 2017-2018. Ed Support Mentor at Make A Difference (MAD) in academic year 2018-2019.
5	Subin Manjooran	III B.Com C	16SJCCC276	Academic support volunteer at Make a Difference
6	Nandita	III B.Com B	16SJCCC159	Volunteer programme at an NGO in Athens, Greece for two months. The NGO worked to create accessible and inclusive public spaces for disabled people and to spread awareness about various disabilities
7	Arens D'Souza	I B.Com B	18SJCCC127	Selected as delegate to represent Bangalore at the Regional Youth Leadership Conference, 2018 hosted by AIESEC in India. Conducted lessons for children in V Blooms International School, Attibele.
8	Amrith Bhagwathi	II B.Com B	17SJCCC122	Selected as delegate to represent Bangalore at the Regional Youth Leadership Conference, 2018 hosted by AIESEC in India. Conducted lessons for children in V Blooms International School, Attibele.

**Uthara Muralidhar**  
III B.Com C



**Aren and Amrith**  
II B.Com B







## Other Achievements

- Any significant achievement or involvement in any other field of your interest

Sl. No.	Name	Class	Reg. No	Details of the Achievements
1	Lopamudra	III B.Com H	16SJCCCT064	Most valuable player award
2	Rohitha Gowda	II B.Com H	17SJCCC709	Represented Team India and won 1 Silver Medal and 1 Bronze Medal at South Asian Taekwondo ITF championship held in Nepal Represented Team Karnataka and won 1 Silver Medal and 2 Bronze Medal at Taekwondo ITF championship held in Delhi
3	VJ Joseph	II B.Com G	17SJCCC681	Won 1st place at Bangalore University Shooting Competition
4	Kevin Koshy	I B.Com F	18SJCCC553	Winners, Best goalkeeper (Individual award) at Footzilla football championship Selected for Karnataka state U-21 team for Khelo India Youth Games 2019 Selected for Karnataka Senior Santhosh Trophy Camp Selected for Karnataka National Games Camp
5	Anusha TS	I B.Com F	18SJCCC505	Silver in 200m and 400m Silver in 4x100m relay Silver in 4x100m mixed relay
6	Puneeth P Dhondale	I B.Com B	18SJCCC114	Commendable delegate award at JNMUN Judge at SJPUC MUN 2018 Judge at SJPUC Commerce Fest
7	Mirim Tomy	I B.Com H	18SJCCC770	All India 7th position in swimming and 5th in entire Karnataka.
8	Anisha	I B.Com C	18SJCCC226	Won national level Rashtrapati Guide Award

9	Aishwarya	III B.Com D	16SJCCC301	Captain of Bangalore University Table Tennis Team and College Table Tennis Team Played sixteen National tournaments and three South Zone tournaments
10	Meghana Jayshankar	III B.Com C	16SJCCC258	Represented E-Cell at IIT Bombay, IIM Bangalore and RV College of Engineering Awarded NEN Certification for Entrepreneur Leadership
11	Niksha K Olety	III B.Com C	16SJCCC210	Finalist in the smart E-Challenge organized by Wadhvani Foundation in 2016 Represented E Cell at IIT Bombay and IIM Bangalore
12	Aravind Surya	III B.Com C	16SJCCC204	Runners up in cricket at Spiel and College Premier League. Player for Chintamani Sports Association
13	Simren Henry	III B.Com C	16SJCCC274	Representing Karnataka state cricket team in Under 23 and Senior state category Represented university and created a record for the highest runs scored of 154 in 72 balls Awarded Player of the Series for scoring 396 runs in 4 matches
14	Raghav Dutt	II B.Com G	17SJCCC671	Ranked 36th for Badminton in India Bronze medal in sub-junior nationals

**Rohitha Gowda**  
II B.Com H

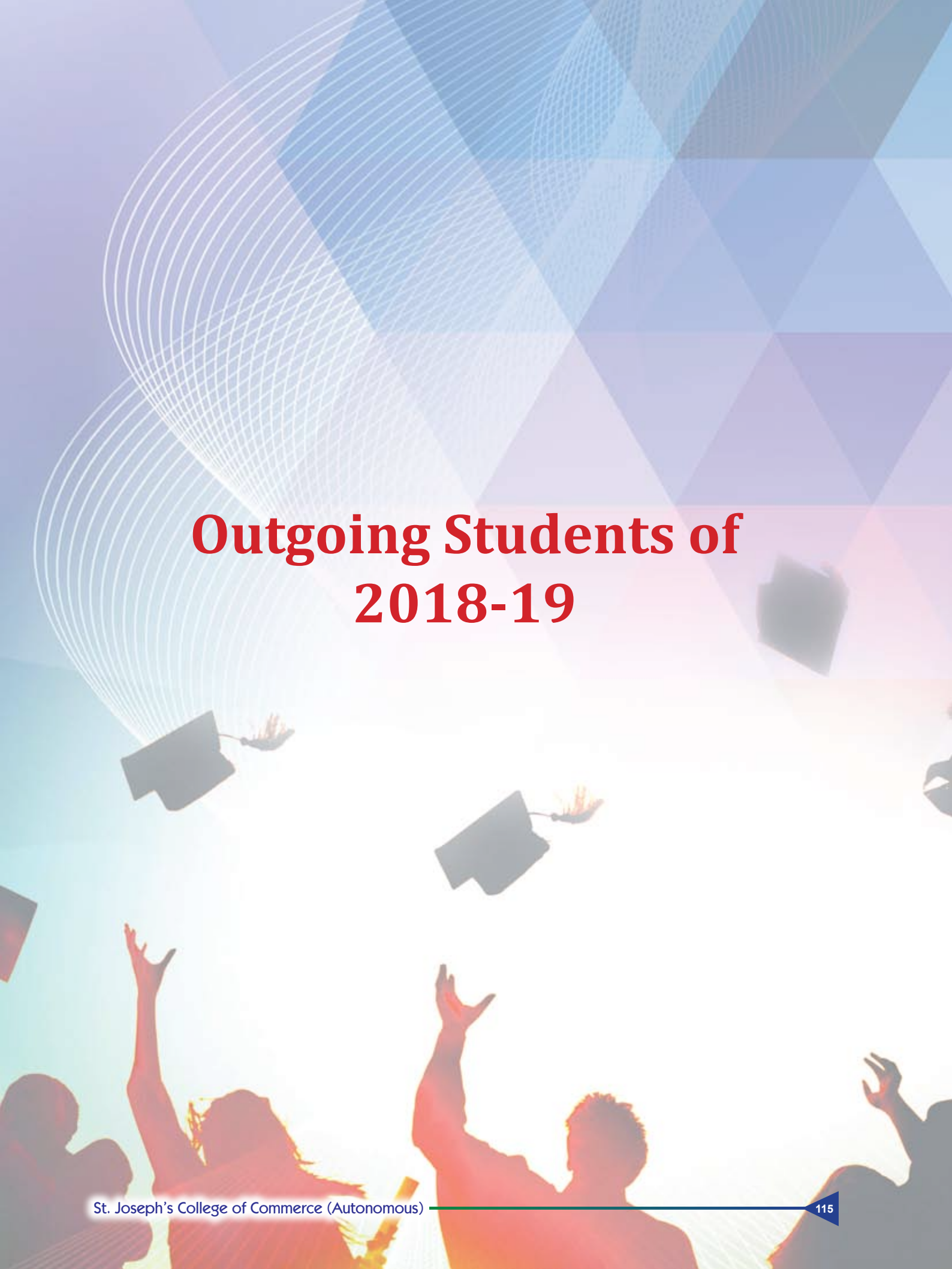


**Niksha K Olety**  
III B.Com C



**VJ Joseph**  
II B.Com G





# Outgoing Students of 2018-19

### III B.Com 'A'



### III B.Com 'B'



### III B.Com 'C'



# III B.Com 'D'



III B.Com 'E'





# III B.Com 'TT'









# St. Joseph's College of Commerce (Autonomous)

163, Brigade Road, Bangalore - 560 025

Assessed and Re-accredited With 'A' Grade by the  
National Assessment and Accreditation Council

Recognised by the UGC as "College With Potential for Excellence"

Off : 25360644 / 46 | Fax : 25540378  
E-mail : bcomofficial@gmail.com | www.sjcc.edu.in

Designed & Printed at  
**Praveen Enterprises**

M: 98456 67512  
E: praveenter@yahoo.co.in | sureshul@gmail.com

