SESHADRIPURAM EDUCATIONAL TRUST
Always Aiming High

SESHADRIPURAM COLLEGE

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NAAC ACCREDITED 'A'

Always Aiming High

e-COMMERCE VOICE

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Volume X, II Issue, Second Half Edition of 2016

DEPARTMENT OF COMMERCE AND MANAGEMENT

MISSION : Perform or Perish | **Chief Editor: Dr. Anuradha Roy** | VISION : Quality Deliverance

Faculty	Students	Programmes Forum activities	Research	Publications	Achievements	Awards
						

From the Desk of the Chief Editor...

I am extremely happy that Commerce Voice is keeping up to its name and has truly become the voice of the Department of Commerce & Management of the College. The biannual e-newsletter is a true reflection of the quality of the faculty members and students of the department and the wide range of activities and programmes being conducted. Two of these programmes deserve special mention- the participation of seven students in a Two Week Taster Programme on Productivity and Innovation at the Grimsby Institute of Further and Higher Education UK and the successful initiative to offer Certified Programmes in Stock, Tally, Microsoft Office Specialist and Online Trading which is being taken up enthusiastically by students. I congratulate Dr. Sharmila S. Editor of e-commerce voice and editorial team of faculty members and committed student members for an extremely commendable effort in bringing out this issue.

Learning experience…

KNOW YOUR TEACHERS…

Smt. Vinutha. B is the Lecturer in the Department of Commerce & Management. She started her career in 2008 in Krupanidhi Degree College and joined Seshadripuram College in 2014. She has experience of nine years in the field of teaching. She has completed her graduation in Jyothi Nivas College and post-graduation in Government R.C. College with specialisation in Accounting and Taxation. She has completed M.Phil. from Sri Venkateshwara University, Tirupati. She has attended various State and National Level Seminars & presented papers. She has guided BBM Students with their project reports and has worked in the various committees in the college like Attendance, Eco-Mitra and Ankura.

Sri Raghavendra S. is the Lecturer in the Department of Commerce and Management. He joined Seshadripuram College in 2014. He has completed MBA from Pondicherry University in 2008 and M Com from Bangalore University in 2010. He has corporate experience in the field of marketing for 6 years with Dell & CAMLIN. He has 4 years teaching experience for students of B.Com. & BBM from Sambhram College. He has actively been a part of Commerce & Management Forum & Research Committee of our college. He has attended several seminars, FDP, workshops and conferences both at National and International Levels. He believes in persistent efforts for fruitful results.

Sri Prasad M. L is the Lecturer in the Department of Commerce and Management. A Post Graduate in Management specialised in Finance from Bangalore University and with a teaching experience of 6 years. He joined Seshadripuram First Grade College, Yelahanka in 2014 and was transferred to Seshadripuram College in 2016. He has industry experience for six years in Thomas Cook I Ltd (Foreign Exchange Department) and HDFC Bank. He has cleared KSET in 2015 and currently pursuing Phd. at Vellore Institute of Technology, Vellore.

OUR FACULTY

1. Major K.Y. Mohan Kumar, M.Com, M.Phil, HOD, Commerce Dept, Vice Principal.
2. Dr. K. Manjunatha, M.Com, LLB, PGDPM & IR, Ph.D
3. Prof V. Mahalakshmi, M.Com, MBA, M Phil
4. Prof Kala Naika, M.Com, M.Phil, Co-ordinator BBM
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18. Ms. Rajeshwari M, M Com
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20. Sri Raghavendra S, M Com, MBA
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22. Sri Prasad M.L, MBA
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24. Ms Manjula S, M Com, MBA
25. Smt. Ashreya Sathyakeerthi, MBA
26. Smt. Rekha A., MBA, M Com
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28. Sri Sandesh V, M Com, B Ed
29. Sri Sunil Kumar G, M Com
30. Smt. Nethra H.K, M Com
31. Sri Varun G S, M Com
32. Ms. Krithika Raj, MBA PGDMM
33. Sri Shailesh G Shankar, M Com, CS, CPGH
34. Smt. Savitha U Vatsala V, M Com, LLB
35. Smt. Shruthi C, M Com
36. Sri Lokesh Y R, M Com

Green initiative……

GREEN MARKETING

"We won't have a society if we destroy the environment" – Margaret Mead

The term "Green Marketing" is a recent trend in marketing, meaning "marketing of products that are presumed to be environmentally safe. It incorporates a broad range of activities, including product modification, changes to the production process, sustainable packaging as well as modifying advertising". Green Marketing is synonymous to Environmental Marketing and Ecological Marketing.

It came into prominence in the late nineties as a part of sustainable development which aims at meeting the needs of the present generation without compromising on the ability of the future generation to meet their own needs. It focuses on protecting and conserving the environment along with marketing the product and generating revenue. Green Marketing is a part of a larger initiative of Corporate Social Responsibility (CSR) which is gaining importance all over the world in recent times.

As there are two sides to a coin even green marketing has both advantages and disadvantages. Its effectiveness is hotly debated. The school of thought that argues against green marketing mainly contends that green marketing is highly cost consuming, which finally shifts the burden on the consumer. It also contends that practices of green marketing are not highly effective and are unrealistic, which cannot be adopted by all companies and mainly in developing and under developed economies. The school of thought that supports green marketing contends that green marketing helps in protecting the environment and it is our duty to protect and give back something to Mother Nature that sustains us. They also claim that initially it could be cost consuming but over a period of time it becomes cost effective and consumer friendly.

"The greatest threat to our planet is the belief that someone else will save it"- Robert Swan.

Green Marketing is already implemented in developed countries and has a positive response from consumers there. In India it is gaining popularity these days and is still in its infant stage. The Government along with the corporates is trying its best to do its part in this regard- Introduction of CNG in New Delhi and the recent plastic ban in Karnataka are a few examples to show that even the government is encouraging environmental protection. The government is also focusing on recycling waste and segregation of waste into wet waste, dry waste, e-waste etc. under the "Swach Bharath Abhyan" which is a milestone in this regard.

The Prime Minister of our country is pushing for a cashless economy not only for curbing corruption but also for environmental protection because it reduces the burden of printing currencies which in turn reduces the felling of trees. The Government also gives subsidies for installing solar power panels and rain water harvesting implementation to companies in order to encourage green production.

The Industrial Giants in India are also implementing various mechanisms in order to protect the environment. ITC has achieved close to 100% solid waste management and has also implemented Watershed Development Initiative which brings precious water to nearly 35,000 hectares of dry land and moisture stressed areas. A few other reputed companies like Biocon, Wipro and Infosys are also doing their bit to protect the environment by funding projects that help in protecting the environment as part of their CSR.

Green Marketing is not limited to huge companies even small business are doing their bit by using paper or cloth bags instead of polythene covers which harm the environment. The hotel industry is also using alternative sources like aluminium foils or earthen vessels to substitute plastic containers.

Involving the consumers is very important in Green Marketing. Companies are trying hard to educate them about the importance, benefits of green marketing and also create a positive opinion in their minds. Companies have started to classify their products as recyclable and manufactured are being labelled as recycled products in order to educate the consumer and create awareness about environmental protection. Food giant Mc Donalds advertises that it uses napkins and bags made of recycled paper as part of its green marketing initiative.

Green Marketing should be looked even from the economic and consumer point of view along with the environmental protection aspect in order to achieve complete success. Green Marketing might be difficult to assimilate in its initial stage like the recent demonetisation drive in our country but if it is implemented in a systematic manner it will have a positive effect not only to the industry or consumers but to the mankind on a whole. Green Marketing is one of the steps to protect our planet along with achieving sustainable development.

“We have inherited this beautiful planet from our ancestors, now it is our time to leave it in its best shape possible for the generations to come”- Utsah Shreshta.

Mr. Shailesh G. Shankar

Financial Pulse......

A STUDY ON FINANCIAL INCLUSION & ECONOMIC DEVELOPMENT

ABSTRACT

Financial Inclusion is about the broadening of financial services to those people who do not have access to financial service sectors, providing greater financial literacy and consumer protection so that those who are offered the products can make appropriate choices. The imperative for financial inclusion is both a moral one as well as one based on economic efficiency. Increasing commercialisation of agriculture and rural activities is bound to result into cycle of higher income, higher consumption, higher savings and higher investment resulting into higher income. Growth is changing the face of rural as well as of Urban India. Thus financial inclusion is cause as well as outcome of economic development.

Keywords : Financial inclusion, Economic Development, Recent Trends.

INTRODUCTION

There is a long history of financial inclusion in India. It has traditionally been understood to mean opening new bank branches in rural and unbanked areas. Nowadays, however, financial inclusion is seen to be something more than opening bank branches in unbanked areas to take formal financial services across the length and breadth of the country. Financial inclusion is about the broadening of financial services to those people who do not have access to financial service sectors, providing greater financial literacy and consumer protection so that those who are offered the products can make appropriate choices. The imperative for financial inclusion is both a moral one as well as one based on economic efficiency.

RESEARCH DESIGN

This paper is basically conceptual and analytical in nature. In this paper an attempt has been taken to analyse the empowerment of women in India. The data used in it is purely from secondary sources according to the need of this study.

STATEMENT OF THE PROBLEM

To analyse the impact of Financial Inclusion on Economic Development of India.

OBJECTIVES

- To understand the need of financial inclusion
- To understand the impact of financial inclusion on economic development.
- To study the recent developments in financial inclusion.

NEED

The policy makers have been focusing on financial inclusion of Indian rural and semi-rural areas primarily for three most important pressing needs:

- Creating a platform for inculcating the habit to save money.

- Providing formal credit avenues.
- Plug gaps and leaks in public subsidies and welfare programmes.

SCOPE

Financial Inclusion should include access to financial products and services like bank accounts, immediate credit, savings, products, remittances and payment services, mortgage, financial advisory services and entrepreneurial credit.

SUMMARY OF FINDINGS

- It is found that the three big challenges to financial inclusion are high cost, lack of robust technology and lack of awareness.
- It is found that the banks are faced with high operating cost in extending the financial services to the remote areas.
- It is found that the banking technology initiatives meant for financial inclusion should be collaborative and innovative with an objective to reduce the transaction costs.
- It is found that priority sector lending is one of the initiatives taken by the RBI for promoting financial inclusion in the country.

RECOMMENDATIONS & SUGGESTIONS

- It is suggested that the banking services should be extended to everyone in the country which acts as the key driver towards an inclusive growth.
- It is suggested that financial liquidity should be effectively managed to avoid inflationary pressures and to flush out enough liquidity to sustain the financial growth.
- It is suggested that banking services should be converted from the class phenomenon to the mass phenomenon.
- It is advised to make effective use of information and communication technology to ensure security of transactions and enhance confidence in the banking system.

CONCLUSION

Despite all these initiatives, still there are millions of households which are outside the ambit of financial system. Though, the banking system has penetrated into the rural and remote areas, but still a large percentage of our villages are without any bank branches. This may be attributed to the lack of viability of operating a bank branch in such areas, lack of business opportunities for banks etc. Over the last few years a number of committees have been set up for reviewing the working of banking system in India.

Ms. Varshini S. K.

Building the digital platform…

DIGITAL MARKETING VS INTERNET MARKETING

The Latest Trend…

Digital Marketing is a broad term that describes a set of marketing processes that encapsulates all available digital channels to promote a product or service or build a digital brand. It has come to succeed traditional marketing and the transition from paper and newspaper advertisements to facebook and PPC campaigns.

The channels that make up digital marketing include websites, social media platforms, banner placement, e-mail marketing, mobile marketing, pay per click campaigns, web TV, SMS, billboards and anything else with a digital foundation.

Internet Marketing is a subset of digital marketing. It is in fact the most important component since the majority of digital marketing activities fall within the boundaries of internet marketing.

The major channels of Internet Marketing are:

Website : Either a personal website or a corporate website or even a personal blog hosted on a shared platform like WordPress or Tumblr. For many campaigns a website is the starting point and the destination, that is, you run a digital marketing campaign to promote a website (starting point) with the purpose of getting more visitors (destination).

Social Media Marketing : It is another component of Internet Marketing and one that is gaining a lot of attention the last couple of years.

Millions of users spend a considerable amount of their on-line time on Facebook, Twitter, Google+, Instagram, Pinterest, You Tube, LinkedIn and on other SM platforms. This fact alerted digital marketers to take SM seriously and make it a part of the digital marketing campaigns.

Content Marketing : In the past when we talked about SEO (Search Engine Optimisation) we essentially meant link building but this trend has changed since 2011 and content marketing has become the new SEO. This simply means that good content has become again the foundation of SEO and it is through content that you will build a better internet presence and not through cheap link building techniques.

Email marketing : Email is not dead but on the contrary it is one of the most important tools in every digital marketing campaign. Despite the influence of social media, email is still the most efficient way to convert visitors or readers into customers. In terms of marketing, email marketing is the process of gathering email addresses from people interested in your products or services for the purpose of sending them newsletters or offers.

Mobile Marketing : More and more users use their mobile phones to search the web, engage on social media, or find products or services to buy. In fact, it is estimated that 30% of the traffic coming to a website is from mobile(this holds true for my websites as well, check your google analytics reports and you will be surprised). Mobile Marketing is about creating content or advertisements that is viewable and suitable for a mobile device. For example, websites should have mobile friendly versions and an advertisement shown on a mobile device may take into account the location of the device and show the nearest shops that sell the particular product.

What's the latest trend? Where does the money go?

Perhaps the best way to understand what is the latest trend in the digital marketing industry is to find out how big companies allocate their marketing budgets. This is exactly what Gartner did in a latest report with the Digital Marketing Spending Report 2016-17. The findings of this report are very interesting and they show without a doubt that the majority of digital marketing budgets is spent on Internet Marketing Components.

In particular, the most important findings are :

- Marketing budgets represents 12% of the total company revenues and this is expected to grow even further.
- Digital Marketing represents 14% of overall marketing spend.
- 50% of digital marketing activities are outsourced (if you are thinking to outsource, make sure that you do it correctly without spending a fortune).
- The most important digital marketing activities are Web Presence (website), digital commerce and digital advertising.
- Top digital marketing investments will be made on e-commerce, social media marketing, content creation and mobile marketing.

Conclusion :

It is important to understand that Internet Marketing is a subset of Digital Marketing and not something different. When we talk about digital marketing in essence we mean Internet Marketing plus SMS, Web TV and Digital Advertising. It is clear that companies are starting to appreciate the importance of social media as a marketing tool and there is also a clear turn to content and mobile marketing.

Mohith K. Rathi
III BBA

Embracing quality culture……

CONFLICT MANAGEMENT IN TEAM

In this present day competitive and complex team oriented business world, clashes of individuals within and across team is the toughest challenge.

When teams come together, conflict is almost inevitable. Conflict has the potential of bringing out the best from individuals and teams and helps in building rapport when it is directed towards the goal at hand. The concern is only when it starts damaging the team spirit and jeopardising the common goals. Therefore conflict needs to be properly identified, analysed and managed.

To do so, one has to acknowledge the presence of conflict, and then look for root causes. Conflict can be due to misaligned goals or personality clashes. It is imperative to understand the nature of conflict to adopt a suitable approach towards managing it.

Although teams may share common project objectives, they may have different internal goals that conflict with other teams. This could manifest in various forms like duplication of work, pushing work, taking decisions that impact other teams without consulting or communicating.

Conflict may not necessarily originate from conflicting goals, but may be related to the individuals involved. It could be due to personality clashes between certain individuals, thereby impacting the project work.

Mutual trust is the key to minimising unhealthy conflict in a group, be it goal or personality related. To remove communication barriers and improve mutual trust, a manager may also look at the following ways of organising and locating the teams:

Cross Functional Teams: Instead of organising the project by teams along the lines of skill or department, the project manager may reorganise the project into cross functional teams derived from various departments delivering a common sub-system. This would improve team work amongst the individuals as they now have to work and deliver as one team.

Co-located Teams: The project manager should look at the possibility of locating the teams on the same floor space. With teams working in close proximity to each other, communication barriers are obliterated and there is greater team rapport.

Although it may not be possible or essential to eliminate conflict altogether, the project manager should strive to minimise negative conflict and manage healthy conflict.

Ms. Krithika Raj

Step towards less cash transactions…

DEMONETISATION

INTRODUCTION

The fake notes look similar to the genuine notes, even though no security features has been copied. The fake notes are used for anti-national and illegal activities. High denomination notes have been misused by terrorists and for hoarding black money. India remains a cash based economy. Hence the circulation of fake Indian Currency Notes continues to be menace. In order to reduce the increase of fake notes, a scheme to withdraw them has been introduced.

A systematic approach followed by the Government to scrap the notes of Rs500 and Rs1000 was not all sudden. There was complete strategy in planning behind this bold step of the Government. Although common people could not find that but if someone observed the scenario closely, steps followed by the Government are mentioned below:

- Opened Bank Account for all under the Scheme "Jan Dhan Yojana".
- Mandatorily linked the bank accounts with the Aadhar Cards of the Public.
- Treaty from other countries to share real time information.
- Launched "Income Disclosure Scheme" for self-declaration of undisclosed money.
- Linked bank servers with the Income Tax Departments to track the non- pan cash transactions.
- Extension of Income Disclosure Scheme.
- Lastly, ban on Rs. 500 and Rs. 1000 notes.

Currently Rs17,54,000 crore worth of notes are in circulation according to the RBI 's database on the Indian economy. Of this Rs500 notes constituted almost 45% of currency in circulation while 39% of notes were of the Rs1000 denomination.

However, in terms of volume Rs10 and Rs100 notes constituted 53% of notes in circulation, almost Rs6,32,600 crore in circulation in the form of Rs1000 notes would be illegal tender. To replace them, Rs2000 notes would be introduced which according to the Government would be limited in circulation. RBI data shows that in 2015-16, almost 6.5 lakhs counterfeit notes were detected in commercial banks of which almost 4 lakhs were in the Rs.500 and Rs.1000 category.

IMPACT

Initially, there will be heavy deflation as people who have earned money through illegal means such as smuggling, they would be afraid to declare the money as they might be prosecuted by Government/ Income Tax Department on the legitimacy of their income. This will reduce the total currency circulation in the economy leading to deflation. Deflation increases the value of money that we have because the total money supply goes down but the commodities and things available in the market have not gone down. Gold prices, stock & commodities will drop down immediately.

There will be a lot of people who have a lot of cash, legally earned, which they will deposit in the bank. Now banks with more deposits can do more lending.

Credit will become easier and interest rates may come down. More loans given out increases broad money supply and creates inflation. But this will happen slowly, not over-night. Deflation and inflation will balance out each other in the future.

BENEFITS

- It will help the Government to fight black money, corruption, terrorism and counterfeit currency with one single decision.
- Arms, smuggling and terrorist related activities will be checked due to lack of funding.
- Counterfeit currencies are being used for financing terrorism which is being run by the enemy in India. Now Government has taken a bold move which enables them to fight counterfeit currency & terrorist funding activities.
- With the new limits on ATM withdrawals being restricted to Rs2000 per day, withdrawals from bank accounts limited to Rs.24,000 a week, it will drive the card payments across the country.
- It will be easy for the Government to track the money being exchanged as exchange can only be done by producing a valid Government Identity Cards like PAN, Aadhaar and Election Card from 10th to 24th November 2016.
- The traditional benami transactions have already received a big blow as the new legislation has a provision for seven year imprisonment and fine replacing the three year imprisonment or fine or both.
- It will help the common man by putting an end to the artificial increase in real estate. Higher education and Healthcare transaction bringing them within the reach of the common man.

DISADVANTAGES

- Inconvenience to common people who will start running to the nearby banks to exchange Rs500 & Rs1000 currency notes.
- Cost of replacing Rs500 & Rs1000 notes: If all this additional money had to be printed using Rs100 notes, it would cost RBI about Rs11,900 crore which is more than a four-fold increase. This is without taking into consideration the increased cost of operating ATM since it is needed to be refilled more often.
- Scrapping Rs500 and Rs1000 notes is a costly affair.

CONCLUSION

The Government initiative towards removable of black money and raids are taking place on people who have not declared money honestly. These steps are taken to wipe out black money from the market, improve economy and aim towards making our society less cash. It is like hitting the hammer on increasing terrorism, stop circulation of counterfeit of currency notes and fight against corruption. Therefore, demonetisation is one arrow to multiple targets and improve economy of the country. A strong rupee value and control on generation of black money needed this step some years back.

D. Indumathi
I B.Com. 'G'

Robust Support Systems ….

COMMITTEE REPORTS

SRISHTI
ENTREPRENEURSHIP CELL

Team : Smt. Mallika D. S., Mr. Raghavendra, Mr. Harish G., Mr. Lokesh Y. R. Mr. Prasad M. L., Mr. Sunil Kumar G., Smt Nethra H. K., Prof Shashidhar

The Forum conducted Idea Brain Storming on 23rd July 2016. The Resource Person was Ms. Geetha Ramamurthy and the Guests of Honour was Mr Guruprasad and Sri Arjun. The Session was followed by group discussion on unique ideas of startups. The students were encouraged to register their ideas on website created **spmcollege.eduangl.com.**

Panel Discussion on Entrepreneurship for Students was conducted on 6th August 2016. The panellists for the event were Sri Priyadeep Sinha, Founder GyanLab.Com, Sri Biswagit Dey and Sri Arka Ganguly, Founders, Entre Legal and Sri Ankit Gupta and Sri Sourabh, Founders, Dialogues Café. It was moderated by Resource Person Ms.Geetha Ramamurthy, Founder Career Confidence.

Two Day Workshop on "Entrepreneurial Leadership & Exploration of Opportunities" was held on 17th and 18th September 2016 at Conference Hall, Seshadripuram College. The participating institutions were Seshadripuram Institute of Commerce & Management, Seshadripuram Academy for Business Studies, Seshadripuram Commerce College, Magadi Road and Seshadripuram First Grade College, Yelahanka. The workshop was inaugurated by Sri. S. Sheshanarayana, Hon. Joint Secretary, SET and presided by Dr.M.Prakash, Director of Studies, Seshadripuram Group of Institutions.

The first day had six Sessions & the Themes were "Startup Ecosystem", Resource persons Sri Guruprasad Rao and Sri Arjun Medha from Indianstartups.com. The theme of the Second Session "Startup Initiatives and Schemes by Government", Resource Persons Sri C.A. Sourabh Jain, CA & Member TiE. In the Third Session, Panel Discussion "Path to Entrepreneurship" by Sri Amit Singh and Sri Athish Shankar from Headstart Network Foundation & Sri C.A.Sourabh Jain moderated by Sri Guruprasad of Indian Startups.Com. The theme of the Fourth Session- To be or not to be a Copy Cat, Meow, Resource Persons Sri Rakesh Sharma from BHIVE Workspace who spoke about plagiarism in idea development and idea implementation. The theme of Fifth Session was Sales or Service Choice by Sri Venuraj from Kwality Walls and the theme of the Sixth Session- Idea to Minimum Viable Product by Sri Nagesh from iTech Solutions.

The second day of the workshop on 18th September 2016 had four sessions. In the first session, the theme- Importance of Team and Mentor by Sri Dheer Lalit from Green Bubbles. The second session emphasised on Marketing by Sri Kapil Chopra from Smart Marketing Tribe. The third session was on

Growth Hacking by Sri Val Subbaiah from AniMaker and the fourth session based on Business Plan & Investors by Sri Kishore Jagirdhar.

These sessions were followed by a session on PITCH BATTLE where eight participants presented their Start-Up ideas and discussed the same with the speakers. The Workshop concluded with Valedictory and Distribution of Certificates to the participants.

Smt. Asha B G
Convenor

CENTRE FOR GLOBAL EXCELLENCE

Lecture Session was conducted to highlight the importance of education system aboard. Seven students attended Two Week Taster Programme on Productivity and Innovation at the Grimsby Institute of Further and Higher Education in U.K.

Maj. K.Y. Mohan Kumar
Convenor

UNNATHI
FACULTY DEVELOPMENT FORUM

Team : Smt. Nethra H.K., Smt. Sharmila G.

The FDP Cell organised two Faculty Development Programmes for this semester. The first FDP was on “Technology in Education and the Profile of the Modern Educator” organised on 9th July 2016. The Resource Person was Mr Shiva Kumar H.M B.E, Educationist, CEO ITBTNT Business Solutions, Mentor Stanford Online Coach, Copenhagen Business School, Consultant Redfields School & UTL. The session was on flipped learning, blended learning, challenged based learning and personalised learning. He emphasised on usage of different technological tools for educators like Skype, MOOC etc. The main objective of the programme was to encourage the usage of technology in education system. The Certificate of Participation and the feedback about the program was obtained from all the faculty members.

The second FDP was on “High Impact Facilitation Skill-Andragogy” organised in association with Messrs. Educesta Global Services Private Limited on 21st October 2016. The Resource Person was Ms Tina Mullan, Interpreter to British Officers at the British Deputy High Commission in Mumbai. It was completely an interactive session which gave an insight into learning facilitation skills, skills practice, feedback & action and planning for continuous improvement. The main content of the program was experiential learning, videos, group discussion, group activities and facilitation. The certificates were distributed to all the participants at the end of the session.

Dr. Sharmila S.
Convenor

LAKSHYA
COMMERCE AND MANAGEMENT FORUM

Team: Prof. Kalanaik, Smt. Chitra Shashidhar, Smt. Ashashwini Mr. Prasad M. L., Mr. Raghavendra S., Ms. Krithika Raj, Mr. Lokesh Y. R. Ms. Varshini S. K., Mr. Shailesh G. Shankar, Mr. Sunil Kumar G.

The orientation for all students of B.Com and BBA was held on 11th July 2016. The Inter-Class activities commenced from 18th July 2016. The Marketing Event had three main rounds- the aptitude, case study & the event to examine the convincing abilities of the students. The second event was on Human Resources held on 19th July 2016. It also had three rounds-aptitude, interview and selection. The Finance Event held on 20th July 2016 had three rounds- aptitude, case study and mock stock. The Best Manager Event was held on 21st July & 22nd July 2016. It had four rounds- aptitude, communication skills, case study and stress interview. The event on Product & Service Launch held on 23rd July 2016 was unique with innovative ideas. The last event was Business Quiz held on 1st August 2016. It had six rounds and was conducted by Quiz Master Vikas Badiger, alumni. All the events were successfully conducted and the students participated in large numbers.

Smt P. T. Rajeshwari
Convenor

ANVESHANA

Team : Dr. K. Manjunatha, Mr. Raghavendra S.

The orientation for research seminar given by Smt Chitra Shashidhar and the student convenors on 20th July 2016 to explain about the topics for students paper presentation.

The research conference, "Higher Education-Students Perspective" was organised for the students on 31st August 2016. The Chief Guest was Sri Bharat Lal Meena, Chief Additional Secretary, Higher Education, Karnataka. The Keynote Speaker was Padmasri R.M. Vasagam Chancellor, Dr MGR Educational & Research Institute, Chennai and Chancellor, Karpagam University, Coimbatore. The total abstracts received was 189 Nos, out of which 90Nos were presented, of which eleven papers were from other states. The Research Abstract Booklet was released on this occasion. The Research Committee also released Research Journal.

Dr. Sharmila S. presented a research paper titled "An Empirical Study on Balance Sheet Analysis", in the Accounts/Finance Track at Fifth European Academic Research Conference on Global Business, Economics, Finance and Banking, theme: Together Towards a Sustainable Economic Growth, ISBN : 978-1-943579-44-0 from 15th to 17th December 2016 at Istanbul, Turkey. The Research Conference was held in association with M/S Jupiter Global Business Research, Dubai. The research paper was approved by the peer team to be published in Global Journal of Contemporary Research in Accounting, Auditing & Business Ethics, ISSN 2311-3162.

Smt Chitra Shashidhar
Convenor

Unique blend of research & academics…

RESEARCH UPDATES

Name of The Faculty Members	Date of Regisration For Ph.d	University
Maj. K.Y. Mohan Kumar	August 2009	Dravidian University
Prof. Kalanaik	December 2009	Rayala Seema University
Ms. Rajeshwari M	November 2012	Tumkur University
Sri Raghavendra	December 2012	Bharathiar University
Smt. Ashashwini V	May 2013	Tumkur University
Smt. Chitra Shashidhar	August 2013	Jain University
Smt. Divyashree R	November 2013	Tumkur University
Prof. V. Mahalakshmi	April 2014	Reva University
Smt. T. S. Roopa	January 2015	Himalayan University
Smt. Raji Pillai	January 2015	Reva University
Smt. Rajeshwari P T	January 2015	Reva University
Smt .Asha B.G	June 2016	Tumkur University
Smt. Mallika D. S. (Provisional Registration)	November 2016	Bangalore University

Education Boutique....

SKILL DEVELOPMENT WORKSHOP ON DIRECT TAXATION FOR THE ASSESSMENT YEAR 2016-17

It was organised on 15th July 2016 in the College auditorium. The Resource person Mr. Gaurav Rajaram, an eminent CA & Founder of Coaching Academy in Bangalore for Chartered Accountants & Co-founder of CA Pinnacle. Around 170 students participated and learnt about the basic concepts and techniques involved in filing of returns. The main outlines of the practical session was the fundamental of financial planning for an individual- helping clients meet financial goals, filing Income Tax Returns and List of Enclosures with the Income Tax Returns and instructions given for obtaining PAN.

TWO DAY TRAINING & CERTIFICATION COURSE CONDUCTED ON 8TH & 9TH OCTOBER 2016, BY STOCK MARKET INSTITUTE

- In Portfolio Management for BBA Students. Around 45 students took up the course. Mr. Prasad Achaiah S, MBA Certified Financial Planner from FPSB India AMFI & IRDA Certified was the Resource Person. He is a CEO of Aarna Financial Architects.
- In Equity Stock Market for B.Com Students. Around 56 students took up the course. Mr. Vijay Raghavan, an Equity Advisor, Financial Counsellor and expert in modelling of portfolio trained the students. Certificates were given to the students after the completion of the course.

CERTIFICATION COURSE ON COMPUTERISED ACCOUNTING USING TALLY- ERP 9 WAS CONDUCTED BY TALLY EDUCATION PVT LTD

- For students of B Com & BBA for 40 hours. Around 25 students took up the course and certificates were distributed after completion of course.

BUSINESS LAB

The Business Lab is a knowledge centre for students. The primary purpose of the Lab is to offer an active learning environment which encourages students to become independent learners. Students may use the Lab to study, practice skills and work on assignments for the class. The Lab strongly encourages students to form course study groups and supports these groups through peer learning. Mr Prasad M L is the convenor & other members of the Lab are Smt Savitha U Vatsala, Smt Rekha, Smt. Nethra H.K, Mr.Lokesh, Smt. Mallika D. S. and Smt. Asha B. G.

Widen your horizon……

FACULTY & PUBLICATION

- **Dr. K. Manjunatha** - Text Book as per **Bangalore University.**
  - Marketing Management – III Semester B Com, Vision Book House.
- **Maj. K.Y. Mohan Kumar** - Text Book as per **Bangalore University**
  - Culture, Diversity and Society-V Semester B Com, Vision Book House. ISBN:978-93-5262-223-8.
- **Dr. S. Sharmila** - Text Books as per **Bangalore University:**
  - Income Tax I - A.Y.2016-17, B Com V Semester, Vision Book House. ISBN : 978-93-5142-764-3
  - Income Tax II - A.Y.2016-17, B Com VI Semester, Vision Book House. ISBN : 978-93-5202-114-7
  - Income tax - A.Y. 2016-17, BBM VI Semester, Vision Book House. ISBN : 978-93-5202-130-7
  - Management Accounting BBM V Semester, Vision Book House-2016
  - Management Accounting B.Com. VI Semester, Vision Book House-2016 ISBN : 978-93-5202-146-8
  - Cost Management, B Com, V Semester, Vision Book House-2016 ISBN: 978-93-5142-721-6
  - Advanced Accounting, B Com V Semester, Vision Book House-2016 ISBN : 978-93-5262-163-7
  - Cost Accounting, B Com IV Semester, Vision Book House-2015-16 ISBN : 978-93-5202-152-9

- Cost Accounting, BBA IV Semester, Vision Book House-2015-16
  ISBN : 978-93-5202-153-6
- Text Book as per **Rani Channamma University, Shimoga :**
  Costing Methods & Techniques, VI Semester B Com, Himalaya Publishers.
- Text Book as per **Davanagere University :**
  Banking & Insurance Company Accounts, B Com., IV Semester

- **Smt. Roopa T. S.** - Text Book as per **Bangalore University :**
  - Cost Management –V Semester B Com, Skyward Publications-2016.
    ISBN: 978-93-84494-06-13
- **Smt. Sindhu M. M.** - Text Book as per **Bangalore University:**
  - Business Economics-I Semester BA & Bsc - Sindhu Publications.
  - Managerial Economics-II Semester BA & Bsc - Sindhu Publications.
  - Vyavaharika Arthashastra-I Semester BA & Bsc - Sindhu Publications.
- **Sri Raghavendra-** Text Book as per **Bangalore University**
  - Banking Law & Operation, B Com II Semester, Skyward Publishers.
    ISBN:978-81-929585-1-4
- **Smt Chitra Shashidhar-** Text Book as per **Bangalore University**
  - Personality Development, B Com IV Semester, Himalaya Publishers-2015-16
    Paper Publications
  - **Dr Sharmila S**, research paper titled "An Empirical Study on Balance Sheet Analysis" published in Global Journal of Contemporary Research in Accounting, Auditing & Business Ethics vide ISSN-2311-3162- EAR16TurkeyConference Proceedings No ISBN 978-1-943579-44-0

A glimpse of excellence achieved in academics & co-curricular…

ACHIEVEMENTS & AWARDS

FACULTY MEMBERS

Dr. Sharmila S. Secured **Fourth Rank** in Master of Law (LLM) from Kuvempu University on 23rd December 2016. She also presented a paper titled "An Empirical Study on Balance Sheet Analysis" at EAR16Turkey Conference- Fifth European Academic Research Conference on Global Business, Economics, Finance and Banking held from 15-17, December 2016 at **Istanbul, Turkey.** She will be conferred with "Bharat Ratna Dr. A.P.J. Abdul Kalam Excellence Award" for her achievements at New Delhi on 14th January 2017.

Mr . Shailesh G Shankar awarded Silver & Bronze Medal for stamp collection by 60 SIPA Diamond 2016 National Level Stamp Exhibition held on 25th-27th November 2016 at **Chennai.**

STUDENT ACHIEVERS

Bhavani Sagar R.

III BBA

- He was awarded first in full contact-75 Kgs Event of International Power Martial Arts in the Second International Martial Arts Tournament 2016 (Full Contact) conducted by Black Dragon Martial Arts Academy at UKN Menon Indoor Stadium, Thrissur, Kerala on 27th, 28th & 29th Dec 2016.
- He secured first position in the musical form event & senior kickboxing championship Organised by Karnataka Kickboxing Association- Karnataka State Level Sub-Junior, Junior & Senior Kickboxing Championship 2016-2017 held at Decathlon, Bannur Road, Mysore on 16th October 2016.
- He was a judge in the Bengaluru Kyokushin Karate Knockdown Open Tournament 2016 held in Coxtown, Bangalore on 5th June 2016.

Govind Solanki

III BBA

- Secured 2nd place in cross country (12.5K) in Bangalore University.
- Secured 1st place in 10,000 mtrs with the timing of 35minutes 11seconds in Bangalore University.
- Secured 1st place in Half Marathon (21K) with the timing of 1 hour 11 minutes & 16.5 seconds breaking the record of Arun M N with the timing of 1 hour 13 minutes & 13 seconds in 2006.
- Secured 3rd place in 5000 mtrs in Second Amateur Meet (State Meet) held in Bhagalkot under Senior Category.
- Secured 4th place in 10000 mtrs in Second Amateur Meet (State Meet) held in Bhagalkot under Senior category.
- Participated in All India Inter University in Cross Country (12.5K) held in Mangalore University, Mangalore.
- Participated in All India Inter University in Athletic held by Anna University in Coimbatore (21K)

Space to develop potential

ACTIVE PARTICIPATION OF FACULTIES

GUEST LECTURES / CONFERENCES / SEMINARS / FACULTY DEVELOPMENT PROGRAMMES & / WORKSHOPS ATTENDED & PAPER PRESENTED

1. Dr Sharmila presented a paper titled " An Empirical Study on Balance Sheet Analysis" at EAR16Turkey Conference, **FIFTH EUROPEAN ACADEMIC RESEARCH CONFERENCE ON GLOBAL BUSINESS, ECONOMICS, FINANCE & BANKING**, 15th to 17th December 2016 at Istanbul, Turkey.
2. Ms Varshini S K & Ms Rajeshwari M jointly presented a paper titled " A Conceptual Study of Women Empowerment on Economic Development- Facts, Realities & Challenges" in the 6th All India Commerce Conference organised by **Lucknow** University, Lucknow, 11th to 13th November 2016.
3. Mr. Sandesh V., Mr. Lokesh Y. R. & Mr. Varun G. S. participated in one day National Conference on "Indian Banking Sector: Reforms & Policy Development at PG Dept of Commerce & Management, **SFGC, Yelahanka** on 19th October 2016.
4. Maj. K. Y. Mohan Kumar presented a paper on "Accounting Standards", Prof. V. Mahalakshmi attended and Ms Varshini S K, Ms Rajeshwari M & Mr Sandesh V jointly presented paper in 39th All India Accounting Conference & International Seminar on Accounting, Education & Research titled "Issues and Challenges in Commerce & Management Education", organised by Department of Commerce, **Bangalore University** from 16th to 17th December 2016.
5. Ms. Varshini S. K. attended Faculty Development Programme at **St Joseph's College of Commerce** on "Funding Agencies Research Grants & Proposal Writing" on 20th December 2016.
6. Mr. Sandesh V. participated in "Teacher Training and Curriculum Reforms in India" A Three Day National Seminar Conducted by National University of Educational Planning and Administration, **New Delhi** on 11th to 13th November 2016.
7. Mr. Shailesh G. Shankar attended One Day FDP on "Introduction to IFRS" at **Jain University** on 9th August 2016.
8. Ms. Krithika Raj attended Retail Analytics for Business Process Services conducted by **Tata Consultancy Services** on 10th, 16th & 17th June 2016.
9. Prof. V. Mahalakshmi attended Two Day Workshop organised by **Bangalore University** on IFRS in the month of June 2016.
10. Prof. V. Mahalakshmi attended a One Day Workshop organised by **ICMA** in association with Wiley on "Future of Cost & Management Accounting" in the month of August 2016.
11. Smt. Sindhu M. M. attended Faculty Knowledge Program conducted by IBS-**ICFAI** Business School on 3rd August 2016.

PHOTO GALLERY

Research Conference for students-
" Higher Education –Students Perspective"

Release of Research Journal

Panel Discussion on Research
Techniques-Istanbul

Dr .Sharmila S. Presented Paper at
Fifth European Research Conference on
Finance at Istanbul, Turkey

Orientation for Research Programme
- Smt. Chithra Shashidhar

Briefing Session on Contents of
Research Paper - S Raghavendra

PHOTO GALLERY

Paper Presentation by Ms Varshini S. K. at 69th All India Commerce Conference organised by Lucknow University

Paper Presentation by Ms Rajeshwari M at Lucknow

Workshop on "Entrepreneurial Leadership and Exploration of Opportunities"

Session on Startup Initiatives & Government Schemes

Short Term Training & Certification Course in Equity Stock for B Com Students

Short Term Training & Certification Course in Portfolio Management for BBA Students

PHOTO GALLERY

Tally course offered to students

MS Microsoft Office and Online Trading

FDP On Technology in Education & the Profile of Modern Educator by Mr Shiva Kumar H.M

FDP On High Impact Facilitation Skills - Andragogy by Ms Tina Mullan

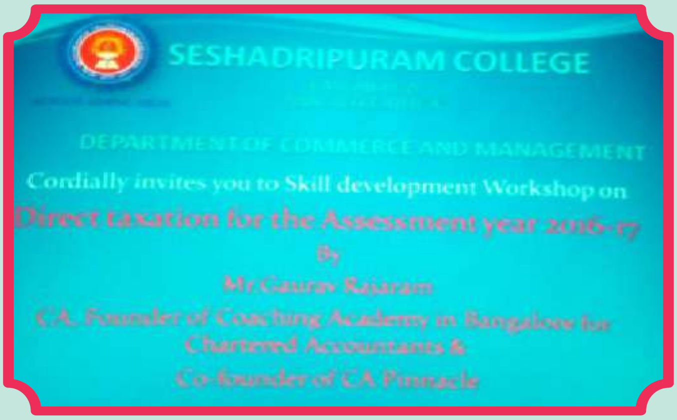
Dr. Sharmila with the delegates at Turkey Conference

Taster Programme on Productivity and Innovation at Grimsby Institute, U.K.

PHOTO GALLERY

Students from Commerce & Management Forum Participated in Quiz Competition conducted by Infosys, Brindhavan College, KLE & MCC

Students won Overall Trophy in the Management Fest at Soudharya Institute of Management & Science



Invitation…. Skill Development for B.Com. & BBA

Skill Development Workshop on Direct Taxation for A.Y. 2016-17 by Mr Gaurav Rajaram,CA

Tour Committee Organised North India Trip for Final Year Students from 5th Dec to 20th Dec 2016