

Seshadripuram Educational Trust

SESHADRIPURAM COLLEGE

NAAC Re-Accredited Grade "A"



COMMERCE VOICE

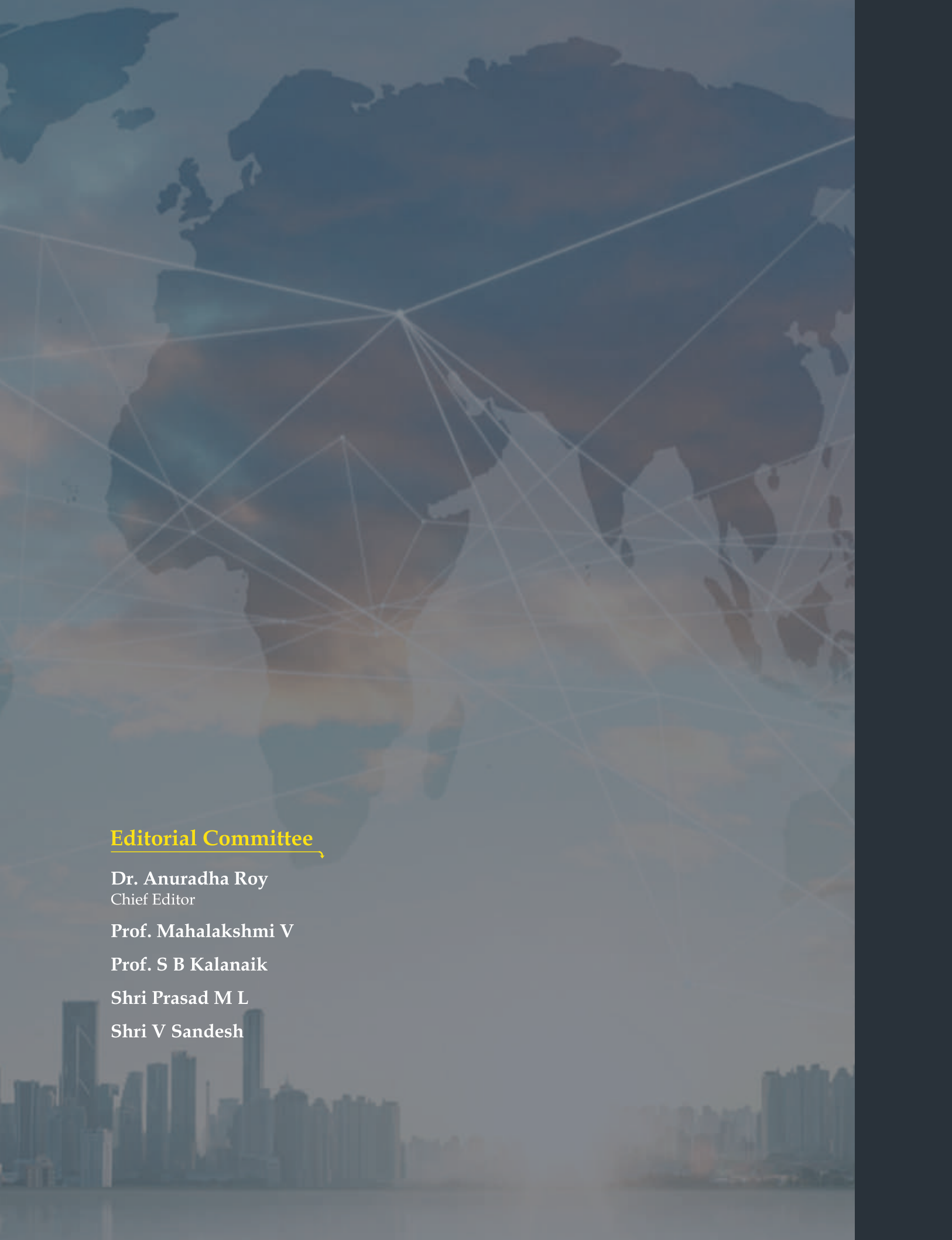
Annual E-Newsletter of the Department of Commerce and Management

2018-2019

SESHADRIPURAM COLLEGE

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Editorial Committee

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Chief Editor

Prof. Mahalakshmi V

Prof. S B Kalanaik

Shri Prasad M L

Shri V Sandesh



Chief Editor's Message

The Department of Commerce and Management of the college being the largest department in the college is largely responsible for upholding the reputation of the college and it has been doing so successfully year after year. It is responsible for the consistently high ranking of the college in annual surveys of best colleges in the country conducted by reputed newsmagazines. This has been possible because of the unstinting efforts of the Head of the department, faculty and students to create a vibrant learning environment in which academics, extra-curricular and co-curricular activities, add on courses, and placements are seamlessly integrated. Commerce Voice has been the voice of the department for the last 5 years in its bi-annual editions. It has been decided that henceforth it will be an annual e- newsletter. I congratulate the editorial team for their commendable efforts in continuing the tradition of documenting the myriad activities and achievements of faculty of the department in 2018-19.

Dr. Anuradha Roy
Principal



Message from the Head of Department

The Department of Commerce and Management was established in the year 1974. The Department is enabled with qualified and committed faculty members. As part of the academic initiatives, the department has organized various programs for student's holistic development throughout the year naming a few are the International conference, Guest lectures, Seminars, In-house training, add-on courses, MOOC courses on specific subjects, industrial visits and Internship training. The Department follows a distinctive schedule of programs under Business Lab initiative such as GD, Current affairs, Video screening, Aptitude tests, and a very appreciated assignment called Research by students: Survey and data analysis on small topics in the area of Finance, Marketing, Human resource etc.

Commerce & Management student's placement records have always been impressive, with the large number of students being placed year after year in highly reputed companies. Our alumni hold senior positions in industries as well as in academic institutions, both in India and abroad. Department faculty have updated themselves constantly in teaching learning process by attending National and International conferences, workshops, seminars and publishing in identified high impact journals. I hold immense pride of heading such a Department and assure a constant support to students and faculty.

Prof. Mahalakshmi V.
Head of Department of Commerce & Management

Academic Excellence at Seshadripuram College

National-Level Ranking



Education World

24th Rank among India's Top 100 Private Arts, Science and Commerce Colleges.

Ranked 4th among 10 Best Colleges in Bangalore.



India Today

33rd Rank among Top 145 Best Commerce Colleges in India

University Ranks & Recognition

Bangalore University 54th Annual Convocation-2018

Rank Holders



Shruthi B.S.
2nd Rank B.Com.



Srivaishnavi M.
3rd Rank B.Com.

3rd Rank in B.Com. 2018

- Prof. D.R. Subba Rao Gold Medal awarded to Student securing highest marks in Final B.Com University Examination
- Government R.C. College of Commerce Silver Jubilee Commemoration Prize awarded to B.Com student securing highest marks in Final Year B.Com Examination.



Shree Raksha K N
Endowment Award

- Institute of Cost and Accounting of India, Bangalore Chapter Silver Jubilee Commemoration Prize awarded to B.Com student securing highest marks in COST ACCOUNTING subject.

Student Achievers



Pravallika S.R.
1st B.Com.-'G'

Secured 48th Rank in the Foundation Examination held by the Institute of Chartered Accountants of India.



Nikhil B.R.
2nd B.Com.-'C'

Participated in National Floorball Team which presented the country in 2nd AOFC Men's Championship in Manila, Philippines.

Department Activities/Workshops

➤ Financial Literacy Program:



An awareness program for students on various investment schemes and the functions of the financial markets was delivered by Ms. Manasa K from Finsafe. The talk was organized by the commerce and management for final year students of BBA & B.COM on 14th Feb 2019.

➤ MOOC Courses:

The department initiated MOOC courses for students in relation to their course subjects through Allison and Edx. These certified courses enhance the depth in knowledge of these subjects. The focus areas of study were Stock & Commodity Markets, Retail Marketing, Business Ethics and International Business. From Third and Second Year B. Com and BBA classes around 1200 students have successfully completed the MOOC course on various topics. Some of the major topics on which the MOOC course was done is

- Diploma in Service Marketing.
- Fundamentals of Service Marketing.
- Diploma in Tourism Studies.
- Diploma in Human Resources.
- Fundamentals of Accounting.
- Hospitality Management Studies.
- Time Management.
- Advanced Digital Photography.
- Skills for Speaking Effectively.

- General Data Protection Regulation.
- Conversational English.
- Stocks and Short Selling.
- Cash Flow Management Basics.
- Introduction to Venture Capital.
- Diploma in Web Business development and Marketing.
- Global Islamic Finance and Banking.
- Diploma in Risk Management.
- Diploma in Statistics.
- Diploma in E-business.
- Statistics, Correlation and Regression in Mathematics.
- Diploma in Marketing Management.

➤ Career Planning & Opportunities for Commerce & Management Students.



The current opportunities and careers planning process for final year students were discussed in the session. The speaker stressed upon the need for lateral thinking, openness in choosing a career and skill development among students on 27th February 2019 by Ms. Dilshad Billimoria of Dilzer Consultants Pvt. Ltd.

➤ Personality Development Workshop



A work shop in association with DISHA an enterprising NGO was conducted by the

department. The theme for the workshop was inculcating and retaining Indian values among the youth. 23rd to 27th April 2019. 600 students participated in the workshop. which contained sessions on yoga and pranayama, self-awareness, Namaste India Quiz, Desi games, interactive talks etc.

➤ Value Added Programs

- A workshop on GST was organized for Final Year B. Com students in association with Academy of Certified Accountants. 84 students attended the workshop. CDs, study material and certificates were distributed to students.



- A 3 days' activity based workshop was conducted on online filing of IT returns for



final year B. Com and BBA students. Around 250 students took active part in the program. The workshop highlighted the importance of IT filing and the procedures in filing returns across various verticals.

➤ General Quiz Program:



One Day General Quiz Program on Current Affairs was organized for Final Year B Com students by the department to enhance the knowledge of current affairs and recent updates.

➤ Workshop on Personality Enrichment:

One Day Workshop on Personality Enrichment was organised by ISKCON in which 500 students participated. Heritage Fest is an entertaining and enlightening cultural carnival of contests for students, celebrating India's vibrant culture and tradition. It provides a platform for students, to offer their unique innate talent as an ode to Lord Krishna.



➤ Business Lab Initiatives and Activities

• Outreach program

As part of the social responsible initiative by the business lab, the members of the lab



organized an outreach program with an objective of spreading awareness about digital banking and payment systems among the masses. 09th February 2019 for quilt maker at a village Chiknayakanahalli, Tumkur Dist.

A Work shop on Fundamentals of Accounting was conducted on 6th September 2018, for 78 diploma students of MEI Polytechnics by faculty of the department. Participants were issued certificates.

• Beyond Classroom Learning



The Business lab initiative is a unique attempt to provide students with a practical dimension to their studies. As an ongoing tradition of the business lab, various Beyond the Classroom learning programs such as debate, quiz competitions and brain storming sessions were conducted to enhance the thinking and communication skills among students. Subject wise quiz was conducted for around 20 subjects, where students had access to links and submitted responses. Subject teachers

contributed questions to Business Lab for conducting quiz on respective subjects.

• Research Initiative by the Business Lab

First year students were assigned and assisted by the faculty members of the business lab to conduct survey and prepare minor research reports. Students actively participated and presented papers in relative to their area of study. A Total of 350 surveys report have been submitted by first year students in a group of 5 each and the topics on which survey were conducted are:

- A study on Brand Awareness of Patanjali Products.
- A survey on Investment Pattern in Stock Market among Salaried Persons.
- A study on rise and fall of Nokia in Bangalore.
- A study on Impact of Demonetization on Real Estate in Bangalore.
- A study on use of digitalized payments APP.
- A study on brand comparison with cosmetic products.
- A study on Impact of customer relationship management in retail business.
- A study on consumer awareness towards organic products.
- A study on Impact of usage of mobile phone on academic performance.
- A study on customers' attitude towards online shopping.
- A survey on customer satisfaction towards general banking services.

The Commerce and Management Fest – Crux 2018

The annual Commerce and Management Fest was organized by the Commerce and Management Forum Lakshya, which included eight different events that required and tested



diverse skills among our participants. The various events were- Best Manager, Marketing, Finance, HR, Entrepreneurship, Best Accountant, Money Maze and Business Quiz. 25 Colleges participated in various events enabling delightful experience and cherished memory for all attendees. The Chief guest for the Inaugural Session (Commerce & Management Fest) was the

eminent and most proficient Dr. Sadananda Maiya, Founder MTR and Director of Maiya's Group. Mr. Maiya was instrumental in inspiring our students and drawing their attention towards opportunity identification as a vital essential for success. He also emphasized on hard work with persistence which would enable the holistic development of the students.

Research Initiative and Publications.

International Conference

An International Conference was organized by the Commerce and Management Department titled “Innovation and Human Values: Thriving in a VUCA World” on 15th and 16th of March 2019. The Conference mainly aimed at making an effort to deliberate on how enterprises can ride well over the storm of change through value led innovations. Since the concerns raised cut across various domains, this multi-disciplinary conference provided a platform to deliberate on vital issues and better understanding of value based solutions. Another essential part of the conference was the information shared by guest speakers who were experts in their field. Dr K.N. Balasubramanya Murthy in his inaugural address said that “the VUCA (Versatility, Uncertainty, Complexity, Ambiguity) can be solved the VUCA (Vision, Understanding, Clarity, Agility).” Dr. Murthy warned about the dangers of moving away from the value systems and of the unchecked technological progress today – a technological dystopia where human life loses all meaning. The keynote address was by Sri Vijay Menon, IAS and Judicial Training Panelist. In his address, he emphasized on the indispensability of

human values and culture. Dr Wooday P. Krishna as the Guest of Honor spoke of a life of values is worth more than a life of success.

The first plenary session of the International Conference titled: ‘Pursuit of Differentiation - with Humanity in Mind’ dealt with the conference theme at its very root i.e., the need to ensure that innovation is led by a strong moral conscience. This very relevant topic was addressed by Mr Satyam Gambhir, Associate Director, Mindtree, Co-founder, University of Commons, a man with immense first-hand experience of applying innovative technology to create a new and better world for people. Mr Gambhir began the session by expressing that technology was responsible for bringing great changes in society in the past couple of decades and would continue to hold sway in the future as well. However, he did not agree that technology would ever replace human beings completely. The conference saw enthusiastic participation from faculty, research scholars and PG students of Commerce and Management from various countries abroad and from across the country.

A panel discussion on “Restyling Innovation Models: Seeking Value Quotient”. The panelist for the session were Sri Vijay



Puttaraju, Founder & CEO of appZui Technologies Pvt Ltd, Sri Bhaskar Bakthavatsalu, MD – India and SAARC of Check Point Software Technologies(I) Pvt.Ltd, Dr. Y.S. Lakshmeesha, Retd. Chief Coach of Sports Authority of India, Dr. Devika P. Madalli, Professor of Documentation Research and Training Centre [DRTC] and the moderator for the session Dr. Prathima Jagadeesh Director Crecers Academy of Management and Education.

A total of sixty-two papers were received in the areas of Management Studies, Finance, Human Resource Management and

Marketing from corporate delegates, academicians and research scholars. And among these a total of forty-one papers were published in UGC recognized journals.

Streams	Paper Received	Papers Published
HR	24	11
Finance	14	13
Marketing	06	04
General Management	18	13
Total	62	41

Research Papers published in the AY 2018-19

Sl. No.	Title	Author	Journal	ISSN/ISSBN number	Conference Organising Institution
1	A Critical Review of Corporate Governance Reports In India compared to Other Reports.	Prof. Mahalakshmi V	International Journal of Research in Social Sciences	ISSN: 2249-0558 IF – 7.119	Seshadripuram College (International Conference)
2	ICT Teaching – A Survey	Prof. Mahalakshmi V	International Journal of Business and Administration Research	ISSN No 2348-0653, E-ISSN No 2347-856X	SJES College (International Conference)
3	An Empirical Study on Balance Sheet Analysis	Dr. Sharmila S	International Journal of Emerging Technologies and Innovative Research	ISSN: 2349-5162 IF – 5.89	Direct through Publishing House
4	New Directions to Higher Education-Building the individual's ability	Prof. Kalanaik Dr. Chitra Shashidar	International Journal of Research in Social Sciences	ISSN: 2249-0558 IF – 7.119	Seshadripuram College (International Conference)
5	Cryptocurrency in India: A Study with reference to the Bitcoin Prices"	Prof. Raji Pillai	Journal of Advance Management Research,	ISSN: 2393-9664	Kristu Jayanti College (International Conference)
6	Cryptocurrency and the Unsteady financial System of developing countries	Prof. Raji Pillai (Best Paper awarded)	International Journal of Business and Administration Research	ISSN No 2348-0653, E-ISSN No 2347-856X	SJES College (International Conference)

Sl. No.	Title	Author	Journal	ISSN/ISSBN number	Conference Organising Institution
7	"Roles and Challenges of Women Entrepreneurs: A Study in Bangalore"	Prof. Raji pillai	UGC Indexed online Journal with ISSN Asia Specific Journal of Research	Impact Factor 6.58, UGC Approved Journal	Infant Jesus College (National Conference)
8	Educational Ehtics – Perspective of Students	Dr. Chitra Shashidar Mr. Raghavendra S	International Journal of Research in Social Sciences	ISSN: 2249-0558 IF – 7.119	Seshadripuram College (International Conference)
9	Green Marketing: A Drift in Indian Marketing Scenario"	Mrs. Mallika D S Mrs. Divyashree R	International Journal of Research and Analytical Reviews (IJRAR) Volume 6 Issue	E-ISSN: 23481269 P-ISSN: 23495138	Direct through Publishing House
10	A Study on Role of Digital India In Empowering Rural Women	Mrs. Ashaswini V Ms. Annapoorna M	International Journal of Research in Social Sciences	ISSN: 2249-0558 IF – 7.119	Seshadripuram College (International Conference)
11	Innovative practices in banking green banking	Mrs. Vinutha B	Journal of Exclusive Management Science	ISSN 2320-866X	SSMRV College (International Conference)
12	Challenges and Opportunities for digital empowerment – An Indian Prospective	Mrs. Ashashwini V	International Journal of Research Analytical Reviews	ISSN 2349-5138	St. Joseph College
13	An empirical study on the need of entrepreneurship education for curriculum	Mrs. Varshini S K Mr. Sandesh V	International Journal for Exclusive Management Research	Online: ISSN-2249-2585 Offline (printed journal): ISSN- 2249-8672 Impact factor – 5.76	Vivekananda Institute of Management (National Conference)
14	An empirical study on the role of HRD practices in various service sectors of India	Mrs. Varshini S K Mr. Sandesh V	International Journal of Scientific Research and Review	ISSN: 2321-3604 and 2279-543	Darshan Degree College (National Seminar)
15	A conceptual Study on Online Retailing and Offline Retailing	Mrs. Varshini S K Mr. Sandesh V	Business Opportunities in the Digital Era	ISBN: 978-93-87941-30-4	Sri Bhagawan Mahaveer Jain College (National Conference)
16	Implementation of Lean Accounting System in a Lean Enterprise – A Study	Mr. Sandesh V	International Journal of Multidisciplinary Research Academy	ISSN: 2249-2496 IF – 7.081	Seshadripuram College (International Conference)
17	A study on students mobility towards Bangalore for higher education – An empirical study in Bangalore.	Ms. Kavitha G	International Journal Of Research in Social Sciences	ISSN: 2249-2496	St. Joseph College of Commerce (National Conference)

Sl. No.	Title	Author	Journal	ISSN/ISSBN number	Conference Organising Institution
18	Cashless Economic Policy and its Impact on India's Economic Development – An Exclusive study in Bangalore	Ms. Kavitha G	International Journal of Scientific Research & Review	ISSN: 2279-543X	Darshan Degree College (National Seminar)
19	A Comparative study on Banking sector Reforms and Economic Growth of public sector and private sector Banks	Mrs. Shruthi C Nagasudha R Mrs. Krithika Raj	International Journal of Scientific Research & Review	ISSN 2279-543X	Darshan Degree College (National Seminar)
20	A study on Competency mapping and assessment of Employees	Mrs. Krithika Raj Mrs. Nagasudha R	International Journal of Scientific Research and Review	ISSN: 2349-5162	PES College of Engineering (National Conference)
21	A Study on digital marketing and its impact on customers and small scale retailers with reference to artificial intelligence	Mrs. Shruthi C	International Journal of Scientific Research and Review	ISSN 2321-788X	Seshadripuram Academy of Business Studies (National Conference)
22	A Study on impact of celebrity endorsement on consumer buying behavior	Mrs. Shruthi C Mrs. Krithika Raj	Online International Interdisciplinary Research Journal	ISBN 978-93-5311-250-9	Seshadripuram First Grade College (National Conference)
23	Redefining Academic Identity In An Evolving Higher Education	Mrs. Vedavathi M Mrs. Dhakshitha B K	International Journal of Research in Social Sciences	ISSN: 2249-0558	Seshadripuram College (International Conference)
24	Use of E-Resources And Services In Commerce	Mrs. Shruthi C Ms. Shobha U	International Journal of Research in Social Sciences	ISSN: 2249-0558	Seshadripuram College (International Conference)
25	A Study on Human Rights Violations against Women And Children	Mrs. Nirmala R Mrs. Navitha Kushal	International Journal of Research in Social Sciences	ISSN: 2249-0558	Seshadripuram College (International Conference)
26	Social Entrepreneurship – Innovation In Business Motto And Practices	Mrs. Vinutha B	International Journal of Research in Social Sciences	ISSN: 2249-0558	Seshadripuram College (International Conference)
27	A Study on Customer's satisfaction and Adaptability on Mobile Banking	Ms. Yogith Yadav Mrs. Manjushree	International Journal of Research in Social Sciences	ISSN: 2249-0558	Seshadripuram College (International Conference)

Sl. No.	Title	Author	Journal	ISSN/ISSBN number	Conference Organising Institution
28	Religious Tourism: An Analytical Study	Mrs. Sindhu MM Mr. Shailesh G Shankar	International Journal of Research in Social Sciences	ISSN: 2249-0558	Seshadripuram College (International Conference)
29	Investor perception of Investments and fund management through crypto currencies	Prof. Raji Pillai	International Journal of Research in Social Sciences	ISSN: 2249-0558 IF - 7.119	Seshadripuram College (International Conference)
30	Developing Leadership for Marketing Governance in VUCA world	Mrs. Mallika D S Mrs. Divyashree R	International Journal of Research in Social Sciences	ISSN: 2249-0558 IF - 7.119	Seshadripuram College (International Conference)
31	A study on Indian Ethos on the relationship of Job Overload and Job Satisfaction	Mrs. Krithika Raj Mrs. Nagasudha R	International Journal of Research in Social Sciences	ISSN: 2249-0558	Seshadripuram College (International Conference)
32	Entrepreneurship prospers an economy: Reality Vs Myth	Mr. R. Dharmaraj	International Journal of Research in Social Sciences	ISSN: 2249-0558	Seshadripuram College (International Conference)
33	Corporate Glass Ceiling: An Impact on Indian Women Employees	Ms. Kavitha. G Mrs. Poornima. K	International Journal of Research in Social Sciences	ISSN: 2249-0558	Seshadripuram College (International Conference)
34	A study on the impact of Digitalization on India's Economic Development in VUCA World	Mrs. Varshini S K Mr. Sandesh V	International Journal of Research in Social Sciences	ISSN: 2249-0558	Seshadripuram College (International Conference)
35	A study on Donation Based Crowd Funding Relating to Indian Platforms	Mrs. Nagasudha R	International Journal of Research in Social Sciences	ISSN: 2249-2496	Seshadripuram College (International Conference)
36	Working Capital Management: A case study on SBI	Mrs. Poornima K	International Journal of Research in Social Sciences	ISSN: 2249-2496	Seshadripuram College (International Conference)
37	Effectiveness of Social Media as a Marketing Tool : An Empirical Study in Bangalore	Mr. Lokesh Lt. Harish G	Journal of Exclusive Management Science	ISSN: 2320-866X	SSMRV College (International Conference)
38	A conceptual study of women empowerment on economic development – facts, realities and challenges	Mrs. Varshini S K Mr. Sandesh V Mrs. Nagasudha R	Online International Interdisciplinary Research Journal	ISBN:978-93-5311-250-9	Seshadripuram First Grade College (National Conference)

Sl. No.	Title	Author	Journal	ISSN/ISSBN number	Conference Organising Institution
39	"A Study on Sustainable Development Through Green Marketing: Problems and Prospects"	Mrs. Mallika D S Mrs. Divyashree R	National Level Symposium	ISBN: 9789386442567	ASC Degree College (National Conference)
40	The New Investment Pattern of Developed Countries: The Cryptocurrencies	Prof. Raji Pillai	International Journal of Research in Social Science	ISSN: 2249-2296 IF - 7.081	Seshadripuram College (International Conference)
41	Entrepreneurial Mind set among female students in Christ College	Mrs. Dhashitha B K Mrs. Vedavathi M	International Journal of Advance and Innovative Research	ISSN: 2394-7780	Krupanidi School of Management (International Conference)
42	Quality in Higher Education	Mrs. Vedavathi M Mrs. Dhakshitha B K	Seminar Proceedings	ISBN: 978-81-931746-B-5	Maharani Women's Arts, Commerce and Management College (National Seminar)
43	Study on General Awareness and Usage of Cryptocurrency	Mr. Mukund V Koushik	Online International Interdisciplinary Research Journal	ISSN: 2249-9598	Seshadripuram First Grade College (International Conference)
44	A Study on Impact of Digitalisation in Indian Tourism Industry	Mrs. Manjula S	International Journal of Research and Analytical Reviews(IJRAR)	E-ISSN 2348-1269 P-ISSN 2349-5138 IF - 5.75	IJRAR An International Open Access Journal

Research Papers presented in Various International and National Conference in the AY 2018-19

Sl. No.	Title	Authors	Organising Institution
1	Participated in National Conference on Contemporary Issues and Challenges in Commerce and Management	Prof. Kala Naik	Seshadripuram First Grade College (National Conference)
2	Green financial products and services in India	Mrs. Vinutha B	Vidyavardhaka First Grade College
3	Impact of demonetization on Retail Sector	Mrs. Vinutha B	Jindal College for Women
4	A Study on Financial Inclusion and its impact on Economic Development	Mrs. Varshini S K Mr. Sandesh V	ISBR College (International Conference)
5	A study on digital economy in India's development	Mrs. Varshini S K Mr. Sandesh V	St. Joseph Evening Degree College (National Conference)

Sl. No.	Title	Authors	Organising Institution
6	A study on business challenges in financial sector	Mrs. Varshini S K Mr. Sandesh V	Surana College (National Conference)
7	A study on Impact of Goods and Service Tax on small and medium enterprises	Mrs. Annapporna	Seshadripuram Commerce College
8	Ethical Issues in Modern Management Education System	Mr. Lokesh Y R	Vachana Research Foundation, Jaipur
9	A study on consumer perception and preference for green products- an exploratory study in Bangalore	Ms. Kavitha G	SSMRV College (International Conference)
10	Tendency of Youth towards Entrepreneurship an Empirical study in Bangalore"	Ms. Kavitha G	Department of Commerce, Bangalore University (International Conference)
11	The culture of Innovations in Hotel Industry –perspectives of Executives	Mr. Mukund V Koushik	Kristu Jayanti College (International Conference)
12	General awareness and perception towards usage of cryptocurrency	Mr. Mukund V Koushik	Seshadripuram First Grade College (International Conference)
13	A study on Effect of credit cards on buying habits	Mr. Mukund V Koushik	Seshadripuram First Grade College (National Conference)
14	Micro Finance in India	Ms. Shoba U	Kristu Jayanti College (International Conference)
15	Emerging trends in Green Banking	Ms. Shoba U	Seshadripuram First Grade College (International Conference)
16	Use of E-Resources and services in commerce and management by Bangalore University teachers	Mrs. Nagasudha R Mrs. Shruthi C	Sri Aurobindoo College (National Conference)
17	Social Media and its impact on Employee Engagement	Mrs. Shruthi C Mrs. Nagasudha R	ISBR College (International Conference)
18	Human Resource Accounting Models: Major Challenges with Possible way out"	Mrs. Poornima K	BNMIT (International Conference)
19	A Study on Consumers about the effect and influence of E-Commerce	Mrs. Shruthi C	Seshadripuram Academy of Business Studies (National Conference)
20	Conceptual Study on Problems and Prospects of Open and Distance Education in Karnataka	Mrs. Poornima K	RBANMS First Grade College (National Seminar)
21	Impact on Emotional Intelligence on attitude towards duty and job satisfaction: A study on employees in IT sector	Mrs. Krithika Raj	ISBR College (International Conference)
22	An empirical study in Education Sector towards youth in India	Mrs. Shruthi C	MLA College (National Conference)
23	A study on effect of credit cards on buying habits with specific reference to Bengaluru city	Mr. Sridhar N M	Seshadripuram First Grade College (National Conference)

FDP's/Workshop/Seminars Attended in AY 2018-19:

Sl. No.	Theme	Faculty Name	FDP/Workshop/Seminar	Organizing Institution
1	One day National Seminar on "New Methodology of NAAC - Ushering in Transparency in Quality Assessment and Assurance"	Prof. Kala Naik	Seminar	St. Anne's First Grade College for Women
2	State Level NAAC Awareness Workshop on Assessment and Accreditation under Revised Accreditation Framework	Mrs. Sindhu M M Mr. Raghavendra S	Workshop	Seshadripuram Degree College, Mysore
3	Faculty Orientation Program for Student Induction - Training of Trainers	Dr. Chitra Sindhu M M	Faculty Orientation Program	University Grants Commission, at Indian Institute of Science, Bangalore
4	Innovative Teaching and Learning Methods	Mr. Sandesh V Mrs. Varshini S K	FDP	IBS - ICFAI Business School
5	Elevating from Teachers to Educators	Ms. Shoba U Mrs. Nagasudha R Mr. Sandesh V Mrs. Shruthi C Mrs. Vibha V Rao	FDP	Bangalore Institute of Management Studies
6	Nurturing online skills: Towards an enabling hands on experience related to e-filing of income tax returns	All faculty of C and M Dept.	FDP	Seshadripuram College
7	Nurturing the Self: The Teacher and Taught	All faculty of C and M Dept.	FDP	Seshadripuram College
8	Narrative Review - Application to meaningful publications and Thesis Writing	Mrs. Varshini S K Mr. Sandesh V	Workshop	Jain College
9	Recent Trends in Accounting and their Impact on Business -	Mr. Sandesh V Mrs. Varshini S K	Seminar	St. Joseph's Evening College in association with ICAI
10	One day State level seminar on "Big Data and Analytics in Commerce and Management"	Mr. Lokesha Mr. Sandesh V	Seminar	MES Institute of Management
11	Workshop on GST -	Lt. Harish G Mr. Varun G S	Workshop	Oxford College

Sl. No.	Theme	Faculty Name	FDP/Workshop/Seminar	Organizing Institution
12	National Workshop on "Research Methodology and Application of Statistical Tools"	Lt. Harish G	National Workshop	Tumkur University, Tumkur
13	Workshop on "SEARCH-RESEARCH"	Mrs. Rajeshwari M	Workshop	NMKRV college for women
14	one day national workshop on IFRS in association with ISDC	Mr. Mukund V Koushik	Workshop	PG department of Seshadripuram college
15	Attended 3 day workshop on SPSS	Prof. Mahalakshmi V Prof. Raji Pillai Mr. Sandesh V Mr. Mukund V Koushik Mrs. Nagasudha R Mrs. Varshini S K Mrs. Shruthi C Mrs. Krithika Raj	Workshop	Anveshana research cell of Seshadripuram College
16	One-day workshop on "New dimensions in Financial Reporting -Ind As103 and 110"	Mr. Mukund V Koushik	Workshop	PG Department, SFGC
17	Symposium for Researchers "Samshodana Vimarshaa"	Mr. Mukund V Koushik Mr. Sridhar N M	Symposium	Bhagvan Mahaveer Jain Evening college
18	One Day State Level FDP on "Pre-Ph.D Preparation"	Mrs. Mallika D Mrs. DivyaShree R	FDP	St.Terasa's Degree College for Women
19	One Day FDP on "Instructional Design in Higher Education and Ind A" at	Mrs. Mallika D M Mrs. DivyaShree R	FDP	B.M.S College for Women
20	"Emerging Practices-Enterprise Risk Management"	Mrs. Mallika D M Mrs. Divyashree R	Seminar	Sindhi College, Bengaluru
21	FDP on "E-Resources for Academic Research in Commerce and Management"	Mrs. Mallika D M	FDP	MLA Academy of Higher Learning
22	National Level Workshop on " Research Methodology and Data Analysis in Social Science Using R and Python"	Mrs. Mallika D M Mrs. Divyashree R	Workshop	St. Aloysius Degree College & Centre for Post Graduate Studies, Cox Town, Blore

Sl. No.	Theme	Faculty Name	FDP/Workshop/Seminar	Organizing Institution
23	One Day National Seminar on "E-Education, E-Commerce and E- Learning"	Mrs. Mallika D M Mrs. Divyashree R	Seminar	G T Institute of Management Studies and Research, Blore
24	Pedagogy in Accounting	Mrs. Shoba U Mr. Sridhar N M Mr. Bharath C	FDP	SICM
25	Customer Experience Management	Mrs. Nagasudha R Mrs. Shruthi C Mrs. Krithika Raj	FDP	R.V. Institute of Management
26	One day Seminar on the IQAC new rules and regulations	Prof. Raji Pillai	Seminar	Seshadripuram First Grade College
27	Workshop on 'Financial Statement as per Ind AS'	Mr. Sridhar N M Mr. Bharath C	Workshop	Seshadripuram Commerce College, Magadi Road
28	National Summit on Technology and Entrepreneurship	Mrs. Rajeshwari M	Seminar	Research and Innovation Council – Garden City College

➤ Minor Research Project:

Dr. Chitra Shashidhar with Co-Investigator Sri Raghavendra S conducted and submitted a Minor Research Project to Seshadripuram Educational Trust (Funded) titled "Educational Ethics in Higher Education Scenario: Pathway to Excellence." May, 2019. A team four students Lakshmi S Iyengar, Suhas S, Jeet Shah and Anusha took active part in collection and analysis of data and preparing the final report.

• Initiative by the Business Lab :

First year students were assigned and assisted by the faculty members of the business lab to conduct survey and prepare minor research reports. Students actively participated and presented papers in relative to their area of study. A Total of 350 surveys report have been submitted by first year students in a group of 5 each and the topics on which survey were conducted are:

- A study on Brand Awareness of Patanjali Products.
- A survey on Investment Pattern in Stock Market among Salaried Persons.
- A study on rise and fall of Nokia in Bangalore.
- A study on Impact of Demonetisation on Real Estate in Bangalore.
- A study on use of digitalised payments APP.
- A study on brand comparison with cosmetic products.
- A study on Impact of customer relationship management in retail business lab.
- A study on consumer awareness towards organic products.
- A study on Impact of usage of mobile phone on academic performance.
- A study on customers' attitude towards online shopping.
- A survey on customer satisfaction towards general banking services.

• **Publication of Text books:**

Dr. Sharmila S authored the following text books for B. Com and BBA courses in various universities.

Text Books as per Bangalore University Syllabus:

- Income Tax I – AY 2019-20, B.Com V Semester, Vision Publication House.
- Income Tax II – AY 2019-20, B.Com VI Semester, Vision Publication House.
- Income Tax – AY 2019-20, BBA VI Semester, Vision Publication House.
- Management Accounting, BBA V Semester, Vision Publication House.
- Management Accounting, B.Com VI Semester, Vision Publication House.
- Cost Management, B.Com V Semester, Vision Publication House.
- Cost Accounting, B.Com IV Semester, Vision Publication House.
- Methods and Techniques of Cost Accounting, B.Com. V Semester, Vision Publication House.

Text books as per Rani Channamma University, Shimoga:

- Costing Methods and Techniques, B.Com V Semester, Himalaya Publishers.

Text books as per Davangere University:

- Banking and Insurance Company Accounts, B.Com VI Semester, Himalaya Publishers.

➤ **Faculty Achievements:**

- Dr Chitra Shashidhar has been awarded the Ph.D. degree in Management from Jain University, Bengaluru for her thesis titled “Perception and practice of ethics in Hotel Industry”.
- Prof V. Mahalakshmi was appointed as a Board of Examiner for Bangalore Central University Examination Panel and a

resource person in sharing knowledge about preparing project reports for BBA students.

- Prof. Kalanaik and Mr. Ragavendra S were appointed as BBA project viva examiners of Bangalore University.
- Lt. Harish G has been commissioned as Lieutenant after successfully completing PRCN Course at OTA Kamptee, Maharashtra.
- Mrs. Sindhu M M was appointed as subject expert in Commerce and Economics to interview lecturers for 11th and 12th Grade in Kendriya Vidyalaya, MG Railway Colony branch.
- Mr. Sandesh V, Mr. Lokesh Y R and Mr. Sridhar have cleared the National Eligibility Test for Assistant Professor.
- Mr. Mukund V Koushik has cleared the Karnataka State Eligibility Test for Assistant Professor.
- Mr. Lokesh Y R has registered for Ph.D. at University of Mysore and successfully completed the Course work from April to August in ISBR Research Center.

➤ **Student Achievement:**

- Yugandhar M. of II BBA won the bronze medal at Dance World Cup in Braga, Portugal.



Academic Articles

The Sense of GST

V Sandesh & Lt. Harish G

Lecturers, Commerce & Management Department

“One Nation, One Tax” The tagline issued by the ministry of finance for the introduction of Goods and Services Tax. It is one of the most significant indirect tax reform introduced by the nation post-independence. As all the concerned parties were taken into confidence after long deliberations which lasted nearly a decade. The GST is a combined indirect tax on products and services. Under the GST system, tax will be levied only on the value addition at each stage rather than tax levied separately by the Union government and the States at varying rates, on the full value of the goods. It is a single tax but collected at multiple points in the value chain which will be shared by the Union government and States eventually, with a full set-off for tax paid earlier by the parties involved. The reason for establishing GST was to combine various indirect taxes (Central Sales Tax, Central Excise duty and State Value Added Tax and others) levied at different levels into one single tax system. The various tax slabs are 5%, 12%, 18% & 28%.

The government has kept a large number of items under 18% tax. The intention was to reduce red-tape, leakages and misinterpretation of the prevailing tax system and paving way for a transparent indirect tax regime, which will boost revenue receipts of Union and State governments and accelerate GDP growth. The impact of the new tax system on the prices of the goods and services will largely depend on the item or service in usage. Elimination of cascading of taxes will result in reduced tax burden on many items.

The prices of essential commodities will also depend upon the respective State Governments and their intervention with respect to controlling prices. It remains to be seen what impact the GST will have on the Indian economy in the long run. There is quite a bit of expectation that the tax reforms will boost the economy and shift of unorganized to the organized sector.

The Rock Bottom of Repo Rates

Nikita Holla

I B.Com - 'G' Section

Repo rate is the interest rate at which commercial banks borrow short-term funds from the RBI. The typical period for borrowing is 1-14 days. A decrease in Repo Rate decreases the cost of borrowing from the central bank and vice versa. Reverse Repo Rate is the rate of interest at which commercial banks can park their surplus funds with the central bank for short period of time. When the Reverse Repo

Rate is raised, it encourages the commercial banks to deposit their funds with the central bank. This has negative effects on lending capability of the commercial banks and vice versa. In June 2019, the RBI cut interest rates for the third time this year by 25 basis points. The main motive for the slashes in interest is the reduction in the rates of home, auto and other loan EMIs.

On June 6th 2019, the RBI announced its lowest rates in nine years. With India's GDP growth slipping to a five-year low of 5.8 % in the January-March quarter - the first instance of growth falling below China's in last few quarters, the RBI lowered its growth forecast for the economy to 7 per cent from the April view of 7.2 per cent for the 2019-20 April-March fiscal year. The current repo rate is 5.75% and reverse repo rate is 5.50%. The RBI expects the commercial banks to transmit these new rates to home, auto, and other loan

borrowers. The reduction in interest rates will help boost the credit growth, helping arrest the slowdown in economy for the 2019 budget, which is expected to announce measures to create new job opportunities and also revive the economy.

The recent cuts in the repo rates by 0.25% was wildly expected. It is disappointment made clear that the weighted average lending rate has gone down by only 0.21% while the same for older loans has increased by 0.04%, as against policy rate cuts of 0.50% point.

Financial literacy in India

Varshini S K

Lecturer, Commerce and Management

Literal definition of financial literacy says, it is the ability to use skills and knowledge to take effective and informed money-management decisions. For a country like India, this plays a bigger role as it is considered an important to promote the financial inclusion and ultimately financial stability. Financial literacy in India has consistently been poor compared to the rest of the world. Financial illiteracy puts a burden on the nation in the form of higher cost of financial security and lesser prosperity. An example of this is the fact that most people resort to investing more in physical assets and short-term instruments, which conflicts with the greater need for long-term investments, both for households to meet their life stage goals and for meeting the country's capital requirements for infrastructure.

In India, there are also certain beliefs associated with financial literacy, the most common being the myth that one who is 'literate' or 'rich' is also 'financially literate'. Lack of basic financial understanding leads to unproductive investment decisions. Another myth is that financial literacy is more

important for adults. We can achieve the desired results from financial literacy only when we start educating our children. Like many other provocative topics, money is something that kids hear about outside homes as well, which exposes them to wrong perceptions.

Financial regulators in India—Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), Insurance Regulatory and Development Authority of India (IRDAI) and Pension Fund Regulatory and Development Authority (PFRDA)—have created a joint charter called 'National Strategy for Financial Education', detailing initiatives taken by them and also other market participants like banks, stock exchanges, broking houses, mutual funds and insurers. What is required is a joint effort by all the banking, financial services and insurance companies as well to be able to achieve noticeable changes in the perceptions that an average Indian has about financial management. So, It's time to bring individual efforts under one framework to ensure better outcomes.

James Wilson: The Man who created India's first -ever Budget

Nida Muskan

IV Sem B.Com. - 'G' Sec

It was a Scotsman named James Wilson, the founder of what is today the global behemoth Standard Chartered Bank, who had created India's first Budget in 1860. Wilson was also the founder of the widely read magazine 'The Economist'. Having begun his career as a humble hat-maker, Wilson taught himself enough about finance and economics as the years passed, and eventually rose to the position of finance member in Viceroy Lord Canning's council in undivided India. He was also a Member of the British Parliament, besides being Finance

Secretary to the UK Treasury and Vice-President of the Board of Trade. Wilson first arrived in India in 1859, at a time when the British government here was hard beset by financial stress in the wake of what the British called the Sepoy Mutiny. Increased military expenditure had drained the government's resources, leaving with huge debts. Wilson, with his deep knowledge of how the market worked, was seen as the man who could salvage the situation.

"He [Wilson] introduced for the first time in India a financial budget framed upon the English model – inspired the public mind with fresh confidence – brought together the threads of finance which had been broken and scattered by a military and political convulsion – stimulated the operations of the Military Finance Commission to review the numerous branches of civil expenditure – reviewed the existing system of audit and account – besides discharging the multifarious duties devolving on a finance minister and a member of the general government," Sabyashachi Bhattacharya quotes Wilson's understudy and later successor, Sir Richard Temple, in the book 'Financial Foundations of the British Raj'. James Wilson was also the man behind the introduction of the income tax act – a hated move that gave rise to a huge controversy. While he gave India an invaluable financial governance tool by way of his budget, his income tax act deeply dismayed businesses as well as the zamindars, the landed class.

Placement Report 2018-19

Sl. No.	NAME OF THE COMPANY	Number of selects	CTC	Domain
1	DELOITTE	2	3 LPA	Finance & Accounts
2	NORTHERN TRUST	30	3LPA	Financial Analysis
3	AMAZON	5	2.5 LPA	Performance Advertising
4	L&T	16	4.6 LPA	Finance & Accounts
5	CONCENTRIX	58	2.8 LPA	Finance, Taxation
6	GALLEGHAR	50	2.5 LPA	Finance & Insurance
7	STATE STREET	15	3LPA	Finance
8	RESOURCE PRO	24	3 LPA	Insurance Solutions
9	SUNRISE BIZ SOLUTIONS	9	2.7 LPA	Global recruitment
10	ICICI PRUDENTIAL LIFE INSURANCE	23	2.75 LPA	Life Insurance
11	ADITYA BIRLA LIFE INSURANCE	2	2.8 LPA	Life Insurance
13	BLOOM IT SOLUTIONS	4	2 LPA	HR Recruitment
14	CAPGEMINI	14	2.36 LPA	Finance
15	CARGILL	5	3.2 LPA	Financial Analysis
16	WIPRO FINANCIAL	2	2.5 LPA	Financial Analysis
17	L&T INFOTECH	3	2.48 LPA	Software
18	RELIANCE TRENDS	6	2.5 LPA	Fashion Consultant
19	VISTRA	3	2.5 LPA	Accounts
20	ARAVIND FASHIONS	2	2.4 LPA	Fashion Assistant
21	ARRSCOM	3	2.2LPA	Business Analysis
22	HIREPRO	2	2.2 LPA	Recruitment
	Number of companies : 27	Number of selects : 320	Highest CTC : 4.6 LPA	Average CTC : 2.6 LPA



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