Seshadripuram Educational Trust
SESHADRIPURAM COLLEGE
NAAC Re-Accredited Grade 'A'
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COMMERCE VOICE

Annual Commerce and Management Departmental e-Magazine

2019-2020

Editorial Committee

Dr. Meera H. N., Chief Editor

Prof. Mahalakshmi V. | Prof. S. B. Kalanaik | Shri Prasad M. L.

Shri V. Sandesh | Smt. Krithika Raj

Chief Editor's Message

It is a matter of great pleasure and pride for me to note that the Department of Commerce and Management has brought out the 2019-20 edition of its newsletter 'Commerce Voice'. Commerce voice has been initiated with the objective of documenting the activities of the department. Since from the day of its inception Commerce Voice has been doing justice to its name, that is, voicing the spirit of the department. Achievements of this platform could be understood from a number of developments such as increase in research activities, increase in the number of paper presentations at national and international level seminars and in the publication of papers in UGC listed journals, UGC CARE listed journals and SCOPUS journals.

I rightly assume that this newsletter provides platform to the teachers and students of Commerce and Management to share their innovative ideas, perspectives and practices on varied topics of commerce and management.

I express my sincere gratitude to Prof. Mahalakshmi, Head of the Department of Commerce, the editorial committee of commerce voice, faculty and students for their relevant and valuable contributions. I hope that the readers of this issue will find the contents interesting, relevant and intellectually stimulating. I wish the faculty to make the upcoming issue of Commerce Voice more interesting and stimulating.

Dr. Meera H. N.
Principal

Message from the Head of Department

The Department of Commerce and Management was established in 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 on compulsory basis, Industrial visit 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 the teaching learning process by attending National and International conferences, workshops, seminars and publishing in identified high impact journals. I hold immense pride in 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

- **NAAC Accreditation - Re-accredited with "A" Grade**

- **Education World Ranking**
  Non-autonomous colleges national league table
  20^{th} All India Level
  Non-autonomous colleges: State rankings
  2^{nd} Among affiliated college in Karnataka.
  https://www.spmcollege.ac.in/downloads/Non-Autonomous.pdf

- **India Today Top College Survey 2020**
  Ranked 39^{th} Best Commerce college in India
  Ranked 6^{th} Best college in Karnataka
  Ranked 2^{nd} Among Bangalore University Affiliated College

University Ranks & Recognition

55^{th} Annual Convocation of Bangalore University Rank Holders and Gold Medalist

RITU NAIR

5^{th} Rank & Gold Medalist
in 55^{th} Annual Convocation.
Institute of Cost and Accounting of India, Bangalore Chapter Silver Jubilee Commemoration Prize.
B.Com. student (One each) securing highest marks in COST ACCOUNTING subject in University Examination.

RANJITH KUMAR P.

Gold Medalist
Institute of Cost and Accounting of India, Bangalore Chapter Silver Jubilee Commemoration Prize.
B.Com. student (One each) securing highest marks in COST ACCOUNTING subject in University Examination.

BENAKESH R.

Gold Medalist
Institute of Cost and Accounting of India, Bangalore Chapter Silver Jubilee Commemoration Prize.
B.Com. student (One each) securing highest marks in COST ACCOUNTING subject in University Examination.

DEPARTMENT ACTIVITIES / WORKSHOPS

One Day Lecture Session on Mentoring the Mentors :Time Management organised by Mentorship Committee in association with IQAC and Mantav Innovations Counseling Centre on 11-12-2020

MENTORING THE MENTORS – with TIME MANAGEMENT skills organized by Saameepya, mentorship committee in association with IQAC and Mantav Innovations counselling centre on 11th February 2020 at A.V Room. The resource person was Smt. Rajani Belegur, eminent counsellor of Mantav Innovations. All the staff members actively participated in the session. The program was presided by Dr. Meera H. N, Principal. It was an interactive session; certificate of participation was distributed to all the participants.

ONE DAY WORKSHOP ON SKILL DEVELOPMENT

E-filing of Income tax returns for A.Y. 2019-2020

B.COM - Workshop on Skill Development, Income Tax A.Y. 2019-2020

B.B.A. - Workshop on Skill Development, Income Tax A.Y. 2019-2020

It was organized for final B.com and BBA students in the month January 2020. It was a great learning experience for the students. It was a hands on experience program. Mr. Bharat Kumar, an eminent chartered accountant from academy of certified accountants was the resource person. One hundred and forty-nine students participated. At the end of the program, certificate of participation was distributed to all the students.

Report on LAKSHYA - Commerce and Management Forum

SPECTRUM 2020

Spectrum 2020 was the inaugural stand-alone Business Quiz under the banner of the commerce and management forum. Spectrum was hosted by the co-ordinators of the Lakshya Business Quiz on 6th February 2020. Serving as a pre-runner to the inter-collegiate quiz Esperto 2020, Spectrum focused on developing a spirit of quizzing among the students of the college. Spectrum saw the participation of 30 participants from the first-year students. The event focused on business-related events and current affairs.

MANAS 2020

Manas 2020 is an intra-collegiate commerce and management fest of our college, it serves as a platform to find new talents who will be included as members of the 'Lakshya' Commerce and Management forum. The events in Manas were organized with a motive to help the students discover their hidden skills and knowledge in different fields of commerce and management.

It also served as a training session where their aptitude skills, presentation skills and case knowledge was tested which helped them know the kind of challenges they would face during inter-college competitions.

Manas also serves a training program for both 1st and 2nd Year Students. The outgoing student co-ordinators hand over the reins of organizing the event to the possible future co-ordinators of the forum. The 2nd years perform all activities, from hosting the rounds to helping the 1st year students. The 2nd year co-ordinators took the support of faculty and senior student members of the forum to conduct this event without a glitch. Manas 2020 was held from February 10th to 13th. Mock Stock was conducted on the 10th and the Contingent Event was conducted between the 11th and 13th of February. Mock Stock is an event that deals with an old-school virtual stock market. The primary activities involve investing, buying and selling of the stock of companies which helps the participants focus on efficiently utilizing their funds and marketing their shares. The Contingent Event is a combination of many fields of commerce and management including marketing, human resources, finance, business development, strategic planning, crisis management and other aspects. Each event had an averageof 40 participants, the total being 80 participants who participated with complete enthusiasm and interest in both the events.




ESPERTO 2020

ESPERTO 2020 is the inaugural stand-alone inter-collegiate Business Quiz Competition under the banner of Lakshya - Commerce and Management forum. It was conducted on the 10th of March, 2020. The members of the forum from the Under-Graduate Department and Post-Graduate Department had worked together to conduct the event. The Quiz Master was an alumnus of our college Mithun Chaturvedi, one of the former Student Co-ordinator of Lakshya – Commerce and Management Forum and the founding member of the Foghlaim Quiz Club.

The event focused on business related events and current affairs. It was a one-day event where participants from various colleges participated in teams of two. A total of 48 teams participated enthusiastically from various colleges across Bengaluru. This was a new record set by the forum with regards to the number of participants.

The winners of the event were as follows:

1st - Jain (Deemed to be University), School of Commerce Studies: Vaibhav N Jain & Rahul Poddar.

2nd - Presidency College, Hebbal: Harsh Belani & Gokula Krishnan M.

3rd - Jain College CGS: Mufaddal R. & Padmajit Khoy.

BUSINESS LAB ACTIVITIES

- Students of I year B.Com were trained on how to conduct survey and data analysis using MS-Excel.
- Survey was conducted for around 450 topics which includes wide range of contemporary topics, for each class one lab member was assigned as guide.
- Subject wise Quiz was conducted through quiz portal on all subjects of B.Com. and BBA and was accessed by students. Faculty in charge Smt. Dakshitha and Smt. Rajeshwari M.R.

- TED talks was screened for I year B.Com and BBA students were on various topics. Faculties incharge – Ms. Kavitha and Smt. Poornima.
- I year BBA students were trained on video screening, case study, group discussion, fundamentals of research and current affairs and marketing strategies was conducted.

RULES FOR TRAINING OR ACTIVITY

1. Groups of 2 members were formed and each group were assigned a broad area as follows (Marketing, Finance, Banking HR, International business, Supply chain management, Retail management, E-Business or E-Commerce, Tourism management, Indian values and culture and Services management).
2. Activity was divided into 6 sessions and carried 5 marks each, Attendance to be taken for each session and 1st two sessions to be exclusively used for training on conducting survey and analysis of data other 4 sessions to guide the students and check for the progress of report it has to be finalized and collected from students before commencement of 2nd Internals.

The activity was divided like below and each chapter/session carries 5 Marks.

Session 1: Brief introduction of survey, Training and guidance on data collection.	5 Marks
Session 2 : Preparation of graphs, charts, tables and analysing data using MS- Excel.	5 Marks
Chapter 1: Introduction.	10 Marks
Chapter 2: Need, objectives, sample size and methodology.	10 Marks

Few contemporary topics on which survey was conducted

1. Study on benefits associated with visiting temples for students.
2. Study on investment avenues for salaried employees.
3. Study on effects of playing PUBG.
4. Study on motor vehicle act 2019 and its and its effect on society.
5. Study on consumer perception towards organic products.
6. A survey on importance of commerce education in India.
7. A study on Xiaomi and customer satisfaction with regard to Xiaomi users.
8. A study on analysis between Titan and Fastrack users.
9. A study on Payments Bank and its impact on daily life.
10. A study on unemploymet rate in India.
11. A study on Uber customer service.
12. A study on effectiveness of E-learning.

13. A study on Women Entrepreneurship.
14. Impact of buying and selling Crypto currency and Bit coins.
15. A study on buying behaviour of online shopping.
16. A study on advantages of GST.
17. A study on public awareness about Online Banking services.
18. A study on satisfaction level of Paytm users.
19. A study on Amazon prime users.
20. A study on E-learning and its Impact.

Series of TED talks was organized for both B.Com and B.B.A Student's on different topics for all the sections which includes the following:

1. Everyday leadership – Drew Dudley.
2. A simple trick to improve positive thinking.
3. Why the secret to success is setting the right goals?
4. The secret too achieving the “impossible”.
5. Rising when you fall.
6. How books can open your mind?
7. The power of an Entrepreneurial Mindset.
8. How to speak so that people want to listen?
9. How to crack world's toughest examinations?
10. What makes you special?

☛ I st B.B.A STUDENTS - Framing Marketing Strategies

PowerPoint presentation was made by the students in teams consisting of 8-10 members in each teams on various marketing strategies' adopted by different companies.

“DISHA WORKSHOP” for II-year B.Com. and BBA students

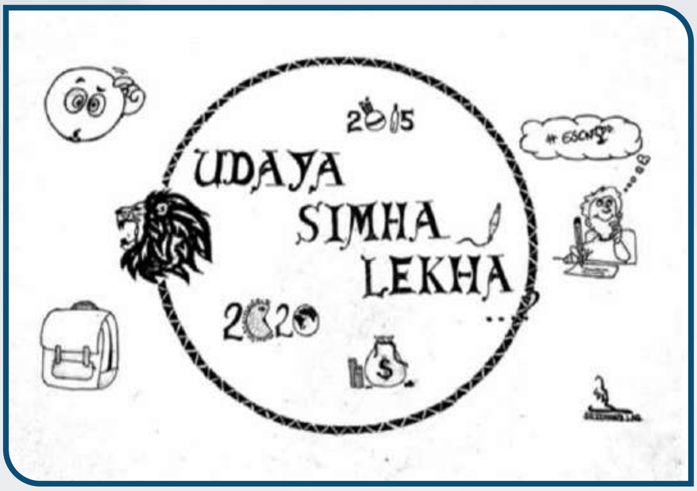
Department of Commerce and Management under Business Lab Initiative in collaboration with an NGO 'Disha Charitable Trust', has conducted workshop for II year B.Com and BBA students on topic “Inculcating and retaining Indian Culture among youth” from 17th February to 19th February 2020 in three different batches. All II year students of commerce and management has actively taken part in it. Around 680 students participated in a one-day workshop. The workshop included lecture session, video screening, activities and games. There were 10 trainers in total, it was a multidimensional workshop which enabled our students to grasp the essence of our culture, it also helped them to develop group cohesiveness and team building. It focused on inculcating our rich Indian culture and moral values to by adopting which one can become a true leader and have a successful life.

EQUITY ANALYSIS COURSE

This report is on the output of successful completion of EQUITY ANALYSIS Certification course from STOCK TALE with a MOU between our Commerce and Management dept., SESHADRIPURAM COLLEGE. This course included– a) Theory classes discussed about Investment Options and b) Showed LIVE STOCK MARKET. This course was a common and an opportunity to all the aspirants. It was an in charge given to Asst. Prof N.PRIYADARSHINI. Total 51 members enrolled by paying 1000/- as the course fees for 42hrs session. The course took place in the month of January-Febuary 2020 . The course got completed by good interaction with the students. As an added benefit students got CERTIFICATION OF PROFICIENCY.

Creative Movie "Udaya Simha Lekha" Explanation to Concept of Royalty Accounts

Mr.Sridhar N. M., Assistant professor, had directed a short movie to explain the concept of "Royalty Accounts", which is part of Advanced Financial Accounting subject of I year B.com. Few students from I year and II year B.Com. and BBA have worked along with him in this project. The uniqueness of this short movie was that it was completely shot during the lockdown by the students from their respective homes.



NISM Certification Course

The department of Commerce & Management had taken an initiative to train students in NISM certification. The training was provided to interested students of the final year after class hours to enhance their knowledge in securities market. Knowledge in the securities market is imperative in the field of finance and required under the SEBI Regulation, 2007 to become a financial advisor.

For the year 2019-20 a total of three students have cleared the examination in "NISM- SERIES-V-A Mutual Fund Distributor Certification Examination". The students get acquainted with financial planning as an approach to investing in mutual funds, as an aid for mutual fund distributors to develop long term relationships with their clients. Understand how mutual funds are distributed in the market-place, how schemes are to be evaluated, and how suitable products and services can be recommended to investors and prospective investors in the market.

Report on ICT Teaching and Innovative Teaching methods

ICT methodology & Innovative Teaching Pedagogy	Number of Activities Conducted
Video Screening	48
PowerPoint Presentations	52
Role Plays	16
Workshops	3
Industrial Visits	2
Case Study	21
Group Discussions	5
Quiz	14

Faculties of the Department have engaged in teaching the subjects and concepts through various teaching pedagogies in order to engage students in a better way and help them understand certain concepts and topics in a more interesting ways. This practice has gained importance in current times and recognised by student fraternity as they have shown us overwhelming support for teaching in innovative ways and means.

Report on Students Research Paper Presentation

Smt. Sindhu M.M. Faculty of our department has provided her guidance and support for three students from I B.Com 'G' section , Ashwin Kumar A.H., Goutham B. and Prajwal S. for preparation, presentation and publication of research paper titled "E-Banking in India–Current and Future prospects" for One Day Students Seminar organised by C. P. Bhandari Jain College.

Kruthika J. and V. Indhu students of B.Com have presented and published the paper titled "Emerging Trends in Banking Sector". Madhumitha K. and Monisha B. from B.Com have presented and published the Paper titled " Indian Rural Banking-Challenges and Issues" in One Day Students Seminar organised by C. P. Bhandari Jain College.

Question paper setters for University examinations and Member of Board of Examiners

- Prof. Mahalakshmi V. has been Member Board of Examiner during 2018-19 for Bangalore University 6th Semester Examination.
- Prof. Mahalakshmi V., Paper Setter for B.Com., Hons. 2nd Year - Financial Reporting, BCU.
- Prof. Mahalakshmi V. has prepared "Management Accounting" question paper of 6th semester B.Com, Bangalore University examinations and also prepared and set question paper on subject Company law and Secretarial practice of Bangalore University Distance Education for Ist semester for AY 2018-19.
- Dr Sharmila S. appointed as member of Board of Examiners in BBA, Bengaluru Central University for 2019-20 Examination. Paper Setter for BBA Aviation Management, IV Semester BCU for Income Tax.
- Dr. Sharmila S. has set 3rd semester "Income Tax" question paper for BBA Aviation Management Course for Nov/Dec 2019 Examinations.
- Mr. Sandesh V. has prepared and set Financial Accounting question paper for II semester B.Com. (F&A) examinations of Maharani Lakshmi Ammani College (Autonomous), Bengaluru-560 012.
- Dr. Chitra S. has set Ist semester "Materials Management" question paper for B.Com (Logistics and Supply chain management) course for Nov/Dec2019 exams.
- Smt.Vedavathi has set B.com 6th semester "Corporate Financial Policy" Repeaters paper for the AY 2018-19 for Bangalore University examinations.
- Smt. Manjula S. has set B.Com 4th semester "Advanced accounting" question paper for Reva Univesity for May/June 2019 examinations.
- Smt. Sindhu M. M. has set 6th semester B.Com "Security Analysis and Portfolio Management" Elective paper (Repeaters) question paper for May/June 2019 examinations.

- Smt. Nagasudha R. has set B.Com 4th semester "Computer Applications in Business" Question paper for Distance Education for the AY 2018-19 for Bangalore University examinations.
- Smt. Rajipillai has set 6th semester "Performance Management" question paper for April/May 2018 examinations of Bangalore University and 2nd semester " Business Economics" question paper for April/May 2019 examinations of Bengaluru Central University.
- Smt Mallika D.S. has set 1st semester BCA "Financial Accounting and Management" question paper of Bengaluru Central University for Nov/Dec 2019 Examinations.

Publication of Text Books

Dr. Sharmila S. authored the following Text Books for IV, V & VI Semesters B.Com. & BBA for the period 2019-20 :

- Income Tax I A.Y. 2019-20, V Semester B.Com., Vision Book House, BU ISBN978-93-5142-764-3
- Advanced Accounting, V Semester B.Com., Vision Book House, BU ISBN978-93-5262-163-7
- Costing Methods, V Semester B.Com., Vision Book House, BU ISBN978-93-5262-102-6
- Management Accounting, V Semester BBA, Vision Book House, BU ISBN978-93-5202-146-8
- Financial Management, III Semester B.Com., Vision Book House, BCU
- Management Accounting, VI Semester B.Com., Vision Book House, BU ISBN978-93-5262-415-7
- Business Taxation A.Y. 2019-20, VI Semester B.Com., Vision Book House, BU ISBN978-93-89652-26-0
- Cost Management, VI Semester B.Com., Vision Book House, BU ISBN978-93-5262-469-0
- Cost Accounting, IV Semester B.Com., Vision Book House, BCU ISBN978-93-5202-152-9
- Cost Accounting. IV Semester BBA, Vision Book House, BCU ISBN978-93-5262-468-3
- Income Tax II A.Y.2019-20, VI Semester B.Com., Vision Book House, BU ISBN978-93-5367-890-6
- Income Tax A.Y.2019-20, VI Semester BBA, Vision Book House, BU ISBN978-93-5367-901-9
- Course Manual for Undergraduate Courses, Seshadripuram Educational Trust, Bengaluru-20- Authored:

  Income Tax I A.Y.2019-20 for V Semester B.Com., Income Tax II A.Y.2019-20 for VI Semester B.Com., Income Tax A.Y.2019-20 for VI Semester BBA.

Dr. Chitra Shashidhar :

- Efficient Video Streeming Management, Lambert Academic Publishing - 19-12-2019
- Training and Development Using Artificial Intelligence, Lambert Academic Publishing - 18-12-2019
- Institution Innovation Council, E Quiz-23-05-2020

Nagasudha R. and Shruthi C.:

- Article on Role of Social Media in HRM, Primax Publication - A Peer Reviewed Edited Book, Contemporary Issues of Business in Emerging Market Economies. ISBN : 978-81-941390-0-3.

Report on Conferences, workshops, FDP's attended and Paper presentation/publication

Faculties of the Department have actively engaged in attending seminars, conferences, FDP's and workshops for reinforcing their knowledge and equip themselves to be updated with the current trends and changes in the field of academics. This practice has led our faculty towards quality teaching methods and also led to professional growth.

Research Papers Published in the AY 2019-20 (Presented and Published)

Sl. No.	Title	Author	Journal	ISSN/ISBN Number	Impact	International / National Conference	Organising Institution
1	HR in Rural Enterprises	Dr. Meera H N	Gayathri Prakashana, Bellary	ISBN No - 978-93-85237-78-2.		Monographs published	
2	Managing Rural Market	Dr. Meera H N	Gayathri Prakashana, Bellary	ISBN No - 978-93-85237-77-5.		Monographs published	
3	Managing Rural Enterprise Finance	Dr. Meera H N	Gayathri Prakashana, Bellary	ISBN No - 978-93-85237-76-8.		Monographs published	
4	"An Empirical Study on the Relationship among Board Structure, Accountability and Transparency and Investors of Start-up Companies"	Prof. Mahalakshmi V	IJR-UGC Care Journal	ISSN 0971-2143	6.2	International Conference on Innovation in Business Environment: Economic Growth and Sustainable Development	Reva University
5	"A research study on growth, performance and prospects of mutualfunds in India"	Prof Kala Naik	Parishodh Journal	ISSN : 2347-6648	6.3	Direct Publication through journal	Nil
6	"Digital Finance with respect to Financial Inclusion"	Dr Sharmila S	International Journal, Recent Technology and Engineering (IJRTE) Elsevier SCOPUS Journal UGC Grade A.	Volume 8, Issue 3 ISSN 2277-3878	5.92	Direct Publication through journal	Nil
7	"Innovative Technology in Finance for Inclusive Growth"	Dr Sharmila S	International Journal of Creative Research Thoughts (IJCRT), an International Open Access, Peer-Reviewed, Referred Journal.	Volume 8, Issue ISSN 2320-2882	7.97	Direct Publication through journal	Nil
8	women entrepreneurs in horticulture and instruction parts in india through micro finance advancements	Dr Chitra Shashidhar	International Journal of Innovative Technology and Exploring Engineering(IJITEE)	2278-3075 Vol 8 Issue 10, July 2019	SCOPUS	Direct Publication	Direct Publication
9	A Study on Impact of Corporate Social Resposibility on Indian Businesses	Annapoorna M	Journal of Interdisciplinary Cycle Research (JICR) Journal	ISO-7021-2008 Volume XII, Issue III, March 2020	6.2	Direct Publication	Direct Publication
10	Impact of Social Media Advertising on the Buying Decisions of Youth	Bharath C	Alochana Chakra Journal	ISSN No 2231-3990	6.3	Direct Publication	Direct Publication
11	Implications of Pragmatism in Education system	Dhakshitha B K Vedavathi M	International Journal of Engineering and Management Research (IJEMR)	ISSN No 2249-2585	5.76	International	C B Bandari Jain
12	Issues and Challenges in Introducing Electric Vehicles - An E-mobility target for a greener India	Goutham S	Alochana Chakra Journal	ISSN No. 2231-3990	6.3	Direct Publication	Direct Publication

Sl. No.	Title	Author	Journal	ISSN/ISBN Number	Impact	International / National Conference	Organising Institution
13	A study on Investments of farm land in India- with reference to to Bangalore city	Hemalatha K J Sindhu M M Mukund V Koushik	Eduindex	ISBN NO. 2394-3114	6.3	International Journal	Eduindex
14	A Conceptual Study on Neuromarketing and its Implications on Customers	Jayashree K Vibha V Rao	Studies in Indian Place Names (SIPN)	ISSN 2394-3114	6.3	National Level Multidisciplinary Conference on Business and Humanities – Opportunities and Challenges	ST Pauls College
15	Micro Influencer and Their Influencer on Consumer Purchasing Behaviour	Kavitha.G Poornima. K	International Journal of Research in Economics and Social Sciences	ISSN 2249-7382	6.939	Direct Publication	Direct Publication
16	" Evaluation of the Impact of Green Marketing on Small and Medium Sized Enterprises in India"	Mallika D S	Journal of Interdisciplinary Cycle Research, An UGC-CARE approved Group-II journal, Volume 11, Issue 12, Dec 2019.	ISSN No 0022-1945	6.5	Online publication	
17	The Impact of Social Media On Purchase Intention Of Green Products among Indian Consumers	Mallika DS	Conference Proceedings	ISBN 603-9.		National Conference	The National College, Jayanagar, B'luru
18	Issues and Challenges in Introducing Electric vehicles-An E mobility target for Greener India	Mukund V Koushik	Alochana Chakra Journal	ISSN No 2231-3990	6.3	NA	NA
19	Health Care Financial Services in India	Poornima K Shobha.U	Purakala	0971-2143	5.4	International Conference	Reva University
20	Impact on Social Media Advertising on the buying Decisions of Youth	Rajeshwari.M	Alochana Chakra Journal	ISSN No 2231-3990	6.3	NA	NA
21	A STUDY ON CONSUMER ATTITUDE TOWARDS MOBILE MARKETING VIA MOBILE DEVICES	Krithika Raj Shruthi C	UGC Care List Studies In Indian Place Names	ISSN 2394-3114	6.3	International conference	St.Joseph's college (autonomous)
22	Issues and Challenges in Introducing Electric Vehicles - An E-Mobility target for a Greener India	Sridhar.N.M	Alochana Chakra Journal	ISSN No. 2231-3990	6.3	-	-
23	"Establishing a sustainable Green Marketing Stategy Through Eco-Innovations and Green Branding - A Study"	Mallika D S	UGC Care List Group 1 Journal Parishodh Journal	ISSN No 2347-6648	6.3	_	_
24	"A Study on Relationship between BSE Index and Currency Volatility"	Sandesh V Varshini S K	Alochana Chakra Journal (UGC-Care Group-1 Journal)	ISSN No. 2231:3990	6.3	Direct Publication	_

Seminars/FDP's/Workshops Attended in the AY 2019-20

Sl. No.	Theme / Topic	Faculty Name	Seminar/FDP/ Workshop/Webinar	Organising Institution
1	AQAR Writing and Submission under revised NAAC guidelines	Dr. Meera H N	FDP	MLA-FGCW, Bengaluru
2	Publishing in Scoupus Indexed Journals: Methods and Means	Dr. Meera H N	FDP	Seshadripuram College
3	Industry Requirements after Lockdown and Faculty Responsibility to Train Students	Dr. Meera H N	FDP	Seshadripuram College

Sl. No.	Theme / Topic	Faculty Name	Seminar/FDP/ Workshop/Webinar	Organising Institution
4	IPR and Patenting	Dr. Meera H N	FDP	Seshadripuram College
5	Impact of COVID-19 on Indian Banking Sector	Prof. Mahalakshmi V Sandesh V	Webinar	Krupanidhi Degree College
6	Future of Online Education: Challenges and Opportunities	Prof. Mahalakshmi V	Webinar	AIMS
7	Urban Environmental Strategies in Pandemic Period	Prof. Mahalakshmi V	Webinar	SEDC
8	Impact of Moratorium on Financial Markets and Tax System	Prof. Mahalakshmi V	Webinar	Jnana Jyothi Evening Degree College
9	Trading in Stock Market	Prof. Mahalakshmi V	Webinar	SFGC
10	Business, Leadership and Entrepreneurship - Post Pandemic Era	Prof. Mahalakshmi V	Webinar	Tumkur University
11	Research Methodology and Data Analysis using SPSS & AMOS (A Complete Research- Hands on Workshop)	Dr. Sharmila S	40 Hours FDP	Primax Foundation in association with Sri Jagadguru Renukacharya College of Science, Arts and Commerce.
12	"Collabrative Learning"	Prof. Mahalakshmi V Prof Kala Naik Raji Pillai Sindhu M M Navitha Kushal Mallika D S Nirmala R Raghavendra.S Annapoorna M Ashashwini V N Vinutha B Priyadarshini Goutham S Lt. Harish G Varshini S K Poornima K, Jayashree K Kavitha G Lokesha Manjula S Nagasudha R Shruthi C Vibha V Rao Sandesh V	FDP on 4th Sep 2019	Seshadripuram College

Sl. No.	Theme / Topic	Faculty Name	Seminar/FDP/ Workshop/Webinar	Organising Institution
13	Personal & Professional Development	Dr. Meera H N Prof. Mahalashmi V Prof Kala Naik Raji Pillai Sindhu M M Mallika D S Annapoorna M Raghavendra.S Rajeshwari M Lt. Harish G Manjula S Varshini S K Navitha Kushal N Priyadarshini Poornima K Nirmala R Sandesh V Varun G S Shruthi C Mukund V Koushik Sridhar.N.M Goutham S Hemalatha K J Kavitha.G Nagasudha R Shobha.U	FDP on 5th March 2020	Seshadripuram College
14	Mentoring the mentors-Time management	Rangashree V Prof. Mahalakshmi V Prof Kala Naik Sindhu M M Ashashwini V Navitha Kushal Nirmala R Bharath C Lt. Harish G Manjula S Nagasudha R N Priyadarshini Poornima K Sridhar N M, Shruthi C Mukund V Koushik Hemalatha K J Jayashree K Kavitha.G Rangashree V Sandesh V	FDP	Seshadripuram College

Sl. No.	Theme / Topic	Faculty Name	Seminar/FDP/ Workshop/Webinar	Organising Institution
15	Experiential Learning	Prof. Mahalakshmi V Prof Kala Naik N Raji Pillai Sindhu M M Raghavendra.S Varshini S K Priyadarshini Bharath C, Goutham S Lt. Harish G Poornima K Sridhar N M, Shruthi C Mukund V Koushik Kavitha.G Shobha.U	Workshop	Seshadripuram College
16	Preparing ourselves to be relevent post -lockdown	Dr. Meera H N Prof. Mahalashmi V Raji Pillai, Sindhu M Mallika D S Raghavendra.S Varshini S K Goutham S Lt. Harish G Poornima K Mukund V Koushik Kavitha.G Rangashree V Vinaya R	FDP	Seshadripuram College
17	Reassurance during lockdown due to COVID 19	Dr. Meera H N Prof. Mahalakshmi V Raji Pillai Sindhu M M Nirmala R Raghavendra.S Rajeshwari M Varshini S K Hemalatha K J Jayashree K Kavitha.G Lokesha Manjula S Poornima K Sridhar.N.M Mukund V Koushik Nagasudha R Rangashree V	FDP	Seshadripuram college

Sl. No.	Theme / Topic	Faculty Name	Seminar/FDP/ Workshop/Webinar	Organising Institution
18	Business skill Development Courses	Prof Kala Naik	Orientation	SICM
19	Emotional Literacy and Dynamics in Teaching	Raghavendra.S	FDP	Seshadripuram Degree College Mysore
20	Covid-19 Outbreak and Its Implications on Business	Raji Pillai Lt. Harish G Lokesha Raghavendra.S	FDP	Seshadripuram College, Tumkur
21	The Role of Educational Institutions in Promoting Greening of India	Sindhu M M Mallika D S Karthika Raj N Priyadarshini Shruthi C, Shobha U Sandesh V	workshop	Seshadripuram Institute of commerce and management college
22	Identification of problem and review of literature	Sindhu M M Varshini S K Nagasudha R Shruthi C Sandesh V	FDP	Seshadripuram Evening Degree College
23	Research Trends in Management and Entrepreneurship	Raji Pillai	FDP	Reva University in collaboration with Small Business Research Centre (SBRC), Kingston University, London, UK on 29 Jun 2019.
24	How to Publish our Research in Top Tier Journals	Raji Pillai	International Webinar an FDP	Dr MGR Educational and Research Institute Deemed to be University on 30 Apr 2020
25	Impact of COVID 19 on the Education Sector across the Globe a Way Forward	Raji Pillai	International Webinar	Allenhouse Colleges, Kanpur on 02 May 2020
26	How to Use Turnitin Software for your Research-Turnitin Online on Campus	Raji Pillai	Webinar	Gurunanak University on 04 May 2020.
27	Preparing Ourselves to be relevant Post-Lockdown	Raji Pillai	Three Day National Level Faculty Development Program	Seshadripuram College Faculty Development Cell, , Bangalore 04 May 2020 to 06 May 2020.
28	The Change in the World Order Post Covid -19	Raji Pillai	International Level Webinar	SJB Institute of Technology on 07 May 2020
29	Online Learning and its positive and Negative impact on Futures Generation Education	Raji Pillai	International E-Panel Discussion Programme	International School of Management (ISM), Patna on May 14th, 2020

Sl. No.	Theme / Topic	Faculty Name	Seminar/FDP/ Workshop/Webinar	Organising Institution
30	COVID 19 Dimensions and Directions	Raji Pillai	National Level Webinar	Maharani Lakshmi Ammanni College of Women and Ramaiah Medical College, Bangalore on 15 May 2020.
31	Sales and Distribution Strategies adopted in developing countries with special reference to SAARC Nations	Raji Pillai	Webinar	Global Institute of Management Science on 16 May 2020
32	Impact of COVID 19 on the Indian Education Sector and Way Forward	Raji Pillai	National Level Webinar	Allenhouse Colleges, Kanpur on 17 May 2020
33	Best Cyber Security Practices in Corona Era: COVID – 19	Raji Pillai Sindhu MM Nagasudha R Mukund V Koushik Sandesh V	National Level Webinar	Seshadripuram First Grade College, Yelahanka, Bangalore on 19 May 2020.
34	Economy during COVID – 19	Raji Pillai	National Level Webinar	NMKRV College, Jayanagar, Bangalore on 19 May 2020
35	Strategies to Revive the Economy for Better Performance -Post Covid 19	Raji Pillai Sindhu M M Mallika DS Navitha Kushal Nirmala R Nagasudha R Mukund V Koushik Vinaya R Rangashree V	Online National Level Faculty Development Program	BNM Degree College, Bangalore on 21 May 2020
36	Research Writing & Enhancing Visibility	Raji Pillai	National Level Seminar	IQAC & Library of Ramnarain Ruia Autonomous College, Mumbai on 21 May 2020
37	C.K PRAHALAD LECTURE SERIES - Claims in Digital Era with Ms. Janet Bosco	Raji Pillai	International Level Webinar	Dayanand Sagar College of Engineering on 22 May 2020.
38	"Bio-inspired Approaches to Multidimensional Optimization	Raji Pillai	International Level Webinar	Ramaiah University of Applied Sciences, Bangalore on 23 May 2020
39	Creativity vs. Corona - How Innovative Minds Enlist to Save Humanity	Raji Pillai	Webinar	ISB -Indian School of Business on 26 May 2020.
40	Internationalisation of Indian MSMEs Opportunities & Challenges"	Raji Pillai	Symposium	Reva University in collaboration with Small Business Research Centre (SBRC), Kingston University, London, UK on 28 Jun 2019

Sl. No.	Theme / Topic	Faculty Name	Seminar/FDP/ Workshop/Webinar	Organising Institution
41	Fine tuning Research Planning using Elsevier Tools; Science Direct, Scopus and Mendeley	Raji Pillai	Online Workshop	K.J.Somaiya College of Science and Commerce, Mumbai in Collaboration with Elsevier on 25 April 2020
42	AQAR Writing and Submission under revised NAAC guidelines	Sindhu M M	Faculty Development Programme	Malleswaram Ladies Association First Grade College For Women
43	Outcome Based Education	Sindhu M M Shruthi C	Online Faculty Development Programme	InPods Ed-tech
44	1 week FDP on Risk Management Using Derivatives	Sindhu M M	Online Faculty Development Programme	Kristu Jayanthi College, School of Management
45	Economic Value Added	Sindhu M M	National Level Online Faculty Development Programme	Acharya Patashala Evening College of Arts and Commerce
46	Mastering NAAC Criteria 1-7	Sindhu M M	Online Faculty Development Programme	Team NIC India
47	Enhancing Business Competitiveness- Exploring CII- EXIM Business Excellence	Sindhu M M	National Webinar Cum Faculty Development Programme	Indian Academy Group
48	Academic and Administration Audit- A Benchmark for Quality Enchancement in Higher Education	Sindhu M M	National Seminar	Government First Grade College, Vijayanagara
49	Online Teaching- Learning and Online Assessent demo	Sindhu M M	National Webinar	InPods Ed-tech
50	NAAC Accreditation Management System	Sindhu M M	National Webinar	InPods Ed-tech
51	Economy During Covid-19	Sindhu M M Mukund V Koushik	National Webinar	NMKRV College for Women
52	Impact of Banking and Financial Sector in Post COVID-19 Economy	Sindhu M M	National Webinar	PG Dept, Kristu Jayanthi College
53	Research Writing and Enhancing Visibillity	Sindhu M M	Online National Seminar	Ramnarain Ruia Autonomous College, Mumbai
54	Redefine the Role of Educator in the View of Disruption	Sindhu M M	Online National Seminar	Sri Bhagawan Mahaveer Jain Evening College
55	Effective Online Learning and Assessment Platforms	Sindhu M M	Online International webinar	NMKRV College for Women

Sl. No.	Theme / Topic	Faculty Name	Seminar/FDP/ Workshop/Webinar	Organising Institution
56	Research Reinvented	Sindhu M M	Online International webinar	Indian Academy
57	Orientation of I Semester B.Com (Regular) Syllabus of Bengaluru Central University	Sindhu M M Shobha.U	Orientation Programme	Vivekananda Degree College
58	Research Methods for Beginners	Mallika DS	FDP	Global Institute of Management Sciences
59	How to use Turnitin Software for your research	Mallika DS	Webinar	Gurunanak Institute of Management Studies, University of Mumbai
60	Online Learning and its Positive & Negative impact on Future's Generation Education	Mallika DS	International E-Panel Discussion Programme	International School of Management, Patna
61	Cyber Security in the New Age and Career Opportunities	Mallika DS	Webinar	Global Institute of Management Sciences, B'luru
62	Sales and Distribution Strategies Adopted in Developing Contries with Special Reference to SAARC nations	Mallika DS	Webinar	Global Institute of Management Studies
63	Writing a Case Study	Mallika DS	Webinar	International School of Management, Patna
64	Research made Easy: Tips,Tools & Technologies	Mallika DS	One Week International FDP	St.Mira's College for Girls, Pune
65	COVID-19:Dimentions and Directions	Mallika DS	Webinar	MLA College for Women
66	Impact of banking and Financial Sector in the post COVID 19 Economy	Mallika DS Navitha Kushal Nirmala R Vinaya R	Webinar	Kristu jayanti college
67	One week Webinar Series on Commerce and Management Educaion	Mallika DS	Webinar	Imperial Degree College,B'Luru
68	Writing Quality Research Paper and proposal	Sindhu M M Mallika DS Navitha Kushal Krithika Raj Nirmala R, Shruthi C N Priyadarshini	FDP	International School of Management, Patna
69	E Content ,MooC's and ARPIT	Mukund V Koushik	Workshop	Bangalore University
70	Case Writing	Mukund V Koushik	Workshop	Nagarjuna college of Engineering and Technology

Sl. No.	Theme / Topic	Faculty Name	Seminar/FDP/ Workshop/Webinar	Organising Institution
71	Business Taxation	Mukund V Koushik	FDP	Jindal College for Women
72	Recend Trends in Artificial intelligence and Impact on Teaching Professionals	Mukund V Koushik	Online FDP	Rathnavel Subramaniam College of Arts& Science
73	Banking and Insurance	Mukund V Koushik	Online FDP	East West Institute of Technology
74	Minding Our Minds- How to manage yourself during the Pandemic	Mukund V Koushik	Online FDP	Harris College of Arts
75	Financial Literacy for Teachers	Nagasudha R Shruthi C Shobha.U Vibha V Rao	FDP	Bangalore Institute of Management Studies.
76	Impact of Banking and Financial Sector in the post Covid-19 Economy.	Nagasudha R	FDP	Kristu Jayanthi (Autonomous)
77	06th Webinar on Impact of covid-19 on Academics and Societial Life.	Nagasudha R	FDP	Indian Library Association
78	Outcome based Education Conformation	Nagasudha R	FDP	BES College
79	Leaderrship Development Programme on Covid-19 Pandemic:Transformation through Heartful Leadership	Nagasudha R	FDP	RV institute of Management
80	BBA Syllabus Orientation Program	Poornima K	Workshop	MLA Academy of Higher Learning
81	An Effective Research Paper writing Skills	Poornima K Sandesh V	4 days Webinar (FDP)	Bhagwan Mahavir University, Surat, Gujarat
82	Writing Quality Research Paper and proposal	N Priyadarshini	FDP	MLAC
83	"Foundations of Research"	Rajeshwari M	FDP	MLA Academy of Higher Learning
84	"Stress Management"	Rajeshwari M	FDP	Seshadripuram Institute Of Management Studies
85	"Research and E-Resources"	Rajeshwari M	National level FDP	Don Bosco Institute of technology
86	"Application of statistical tools in Research"	Rajeshwari M	National workshop	Tumkur University
87	"Search Research"	Rajeshwari M	Workshop	NMKRV College for Women
88	"Application of advanced statistical tools in Research"	Rajeshwari M	National Level Workshop	Tumkur University
89	Economic slowdown- measures to revive the paranoid	Rangashree V	National Conference	Kairalee Niketan Golden Jubilee Degree College
90	Research Methodology	Rangashree V	3 days international level FDP	IAA- TB

Sl. No.	Theme / Topic	Faculty Name	Seminar/FDP/ Workshop/Webinar	Organising Institution
91	Department enquiries in educational field	Rangashree V	FDP	IAA- TB
92	Banking and Fiannce	Shobha.U Varshini S K Kavitha G Bharath C N Priyadarshini	FDP	TCS
93	Contemporary Challenges in Co-operative Sector	Shobha.U Varshini S K Kavitha G Bharath C N Priyadarshini Sandesh V	Webinar	KSRDPR
94	MASTERING PREDICTIVE ANALYSIS WITH R	Varshini S K Sandesh V	TWO DAYS FDP	JAIN COLLEGE
95	FINE TUNING RESEARCH PLANNING USING ELSEVIER TOOLS:SOCIAL SCIENCE DIRECT, SCOPUS AND MENDELY	Varshini S K	ONLINE WORKSHOP	K J SOMAIYA COLLEGE OF SCIENCE AND COMMERCE
96	LATEST DEVELOPMENTS IN DERIVATIVE MAKETS	Varshini S K	MDP WEBINAR	PRESIDENCY COLLEGE
97	ONLINE CASE STUDY ANALYSIS	Varshini S K	INTERNATIONAL LEVEL FDP	ST TERESA DEGREE COLLEGE FOR WOMEN
98	RESEARCH AND ROLE OF ETHICS IN RESEARCH	Varshini S K	ONE WEEK FDP	SJBIT
99	TURNITIN ONLINE ON CAMPUS	Varshini S K	ONLINE WEBINAR	GURU NANAK INSTITUTE OF MANAGEMENT STUDIES
100	SCIENTIFIC ARTICLE WRITING	Varshini S K	NATIONAL VIRTUAL WORKSHOP	VIGNANA BHARATHI INSTITUTE OF TECHNOLOGY
101	IMPACT OF COVID 19 ON ACADEMICS AND SOCIAL LIFE: ROLE OF MEDIA	Varshini S K	WEBINAR	INDIAN LIBRARY ASSOICATION AND KALYAN KARNATAKA
102	ENHANCING RESEARCH EFFECTIVENESS USING SCOPUS, SCIENCE DIRECT AND MENDELEY	Varshini S K	FDP	KURUKSHETRA UNIVERSITY

Sl. No.	Theme / Topic	Faculty Name	Seminar/FDP/ Workshop/Webinar	Organising Institution
103	STRATEGIES TO REVIVE THE ECONOMY FOR BETTER PERFORMANCE-POST COVID 10	Varshini S K	ONE DAY NATIONAL LEVEL FDP	B N M DEGREE COLLEGE
104	QUALITY RESEARCH PROPOSALS	Varshini S K	ONLINE FDP	INTERNATIONAL SCHOOL OF MANAGEMENT PATNA
105	ROLE OF TEACHERS IN QUALITY ENCHANCEMENT AND ACCREDITION	Varshini S K	VIRTUAL FDP	KRISTU JAYANTI COLLEGE
106	PREPARATION FOR UGC NET	Varshini S K	3 DAYS ONLINE WORKSHOP	SSMRV COLLEGE
107	STRATEGIES AND TIPS FOR ORGANIZING A VIRTUAL LEARNING ENVIRONMENT DURING LOCK DOWN	Varshini S K	WEBINAR	EBSCO CONSULTANCY SERVICES
108	CHANGE IN THE WORLD ORDER POST COVID 19	Varshini S K	WEBINAR	SJBIT ED CELL
109	Big Data Analytics in Commerce and Management	Sandesh V	Seimnar	MES Institute of Management
110	Curriculum Orientation Programme of II sem BBA - BCU	Sandesh V	Orientation Programme	BMS College for Women
111	Recent Trends in Accounting	Sandesh V	FDP	MLA Academy of Higher Learning
112	Covid-19 Outbreak and Its Implications on Business	Sandesh V	Online FDP	Seshadripuram College, Tumkur
113	Impact of COVID-19 on Academics and Social Life: Role of Social Media	Sandesh V	Webinar	Indian Library Association and Kalyan Karnataka Librarians' Association
114	IEEE Xplore Digital Library	Sandesh V	Online Training	Sri Krishna College of Technology
115	Dupont Anlysis	Sandesh V	Online FDP	SSMRV College
116	Economy During Covid-19	Sandesh V	webinar	NMKRV College for Women
117	Hands-on Session on Google Sites and Open Educational Resources	Sandesh V	Webinar	Presidency School of Management and Computer Sciences
118	Alternative Learning-Post Covid Digital Era	Sandesh V	FDP	C B Bhandari Jain College

Sl. No.	Theme / Topic	Faculty Name	Seminar/FDP/ Workshop/Webinar	Organising Institution
118	Alternative Learning-Post Covid Digital Era	Sandesh V	FDP	C B Bhandari Jain College
119	Higher Education in India: Need for a Paradigm Shift (Post-Covid 19)	Sandesh V	Webinar	Dr. NSAM First Grade College
120	Powering Up Personlity and Positivity -3P's	Sandesh V	Online Faculty Study Circle	SSMRV College
121	Open Educational Resources	Sandesh V	Webinar	Periyar University
122	Research Reinvented	Sandesh V	Webinar	Indian Academy
123	Role of Digital Libraries in Academic Research	Sandesh V	Workshop	Davangere University, Central Library
124	Managing Your Finances and Investments during Covid-19	Sandesh V	Webinar	Finmark Trainers India Pvt. Ltd.
125	Empirical Research in Commerce and Management	Sandesh V	Webinar	MES College, Erumely
126	Online FDP on Google Apps	Sandesh V	Online FDP	Christ College
127	Narrative Review-Application to Meaningful Publications and Thesis Writing	Sandesh V	Wrokshop	Jain College
128	An effective research paper writing skills	Vinaya R	webinar	Bhagwan Mahavir College of Commerce and Management Studies

Research Papers Presented in the AY 2019-20 (only Presented)

Sl. No.	Paper Title	Author Name	International/National Conference	Organising Institution	
1.	Micro Finance and Digitalisation	Dr. Sharmila S.	International Conference	Nagarjuna Group of Institution in collaboration with Dhaka International University, Bangladesh & MTC Global	
2.	A Study on Benefits and Challenges faced by banks - Post merger and Acquisition	Goutham S.	National Conference	St. Joseph Evening College	
3.	"Evaluation of the Impact of Green Marketing on Small and Medium Sized Enterprises in India"	Mallika D. S.	One Day International Conference	St. Joseph's College of Commerce, Brigade Road, Bengaluru	
4.	"An Empirical Study on Green Skill Development Program and it's inclusion in Green Industries - Key Success Factors and Challenges"	Mallika D. S.	Two Day International Conference	Manonmaniam Sundarnar University, Tamil Nadu	

Sl. No.	Paper Title	Author Name	International/National Conference	Organising Institution	
5.	"A Study on Green Marketing Initiative and Ethical Issues : A Global Perspective	Mallika D. S.	One day International Conference	Rathinam college of Arts and Science, Coimbatore Tamil Nadu	
6.	"Establishing a Sustainable Green Marketing Strategy through Eco-innovations and Grean Branding - A Study"	Mallika D. S.	One day International Conference	The New College, Chennai, T.N.	
7.	Price Volatility Spill overs in Commodities Market: An Analytical Study of selected Commodities	Raji Pillai	Two-day International Conference on Innovations in Business Environment: Economic Growth and Sustainable Development	Reva University, Bangalore on 23 & 24 Jan 2020	
8.	e-Banking in India-Current and Future Prospects	Sindhu M. M.	Student seminar on "Current Sector Scenario in India	C.B. Bhandari Jain College	Guided Student for the paper

CAMPUS RECRUITMENT 2019-2020

17 companies on campus
127 students recruited
Highest CTC – 3.65 LPA
Average CTC – 2.8 LPA

Sl. No.	COMPANY	No of Selects	CTC
1	Amazon	2	2.5 LPA
2	Capgemini	13	2.4 LPA
3	Chola MS	2	3.5 LPA
4	Ciel HR Services	1	2.5 LPA
5	Concentrix	35	2.75LPA
6	CSG International	1	3.5LPA
7	Deloitte	11	3.3 LPA
8	Empower Retirement	2	2.75 LPA
9	Equitas	7	2 LPA
10	Fidelity National Financial India	33	3.19 LPA
11	First American (India) - Fai	1	3.65 LPA
12	Godrej And Boyce	1	2.34 LPA
13	Greet Technologies Pvt Ltd	6	2.34 LPA
14	ICICI Prudential Life Insurance	3	2.45 LPA
15	Societe Generale	2	3.4 LPA
16	State Street	3	3 LPA
17	TCS	3	2.5 LPA
	Total Selects	**127**	

* Details as on JUNE 2020

Vinay K. of **B.Com.** had attended an Internship at **Alexandria, Egypt** and completed an AIESEC Leadership Development Experience through a Global Entrepreneur Opportunity in the Month of February 2020.

Reasons to Learn Foreign Language

In today's era, multilingualism has become more than just 'important'. Knowing a foreign language other than your native language has evolved to be extremely beneficial. Whether viewed from the financial or social aspect, being able to communicate in a foreign language helps to make 'real' connection with people and provides a better understanding of your language.

Why should you learn a foreign language?

Learning a foreign language open up employment opportunities. For businesses, it is essential to develop and sustain a strong footing in the global economy. It is better achievable if they can understand the psychology and the language of their foreign clients. Most companies therefore, look for candidates with foreign language skills. If you are already working, knowing a foreign language may lead to special recognitions or promotions. As an employer, it will help encourage staff performance, improve customer services, and increase revenue for your company.

Apart from the financial gains learning a foreign dialect can offer a unique experience to travellers. People, who love to explore different parts of the world, know about diverse cultures, places, and lifestyle, knowing the local language can offer a life changing experience. You can easily find the places, ask for directions, and even order food. Speaking a language gives you a better understanding of the country's culture. You can interact with people more freely providing a greater scope of meeting new people, making new friends, more fun, and enjoyment.

Another reason why you should learn a foreign language is that the knowledge of a foreign language enhances your cognitive and analytical abilities. Learning a foreign language is tough and involves a lot of mental exercise. On the individual level, it improves personality and increases your sense of self-worth. The need of language faculties has increased due to the -growing interest in students to learn foreign languages. People associated with social services need to work with diverse groups from several countries. Ability to speak in a foreign language enables them to communicate and serve people better.

The next important decision is to choose from the number of foreign languages – French, Spanish, German, or Italian- to be learnt. Whether you learn a language for a specific reason or out of interest, learning a foreign language will lead to long-term success. It will open up new avenues before you. The more language you know, the better you can express yourself.

Nagasudha R.
Assistant Professor
Commerce and Management

Mahabharata - "As a Management Guide for Millennials"

Mahabharata is one of the oldest and greatest epics of Hindu mythologythat the world has ever witnessed. It revolves around the varied emotions and family relation that resulted in the battle among the Kauravas and Pandavas for conquering the throne of Hastinapura. The epic also holds great moral and ethical value that can inspire and teach the youth of our generation to move in the righteous direction to achieve their goals. The epic is filled with numerous incidence's that can enrich and improvise the way in which people and organization function. management includes the functions such as Planning, Organizing, Leading, Controlling and Coordinating. Indian sages, in their instruction to the king, insisted upon the proper planning, strategy formulation, decision making human and natural resource management, agriculture and trade initiatives. People were advised to live in harmony with all natural forces, and also not excessively disturb the balance of an organisation.. The moral virtues, self-confidence of kings, administrators, planners, and policy-makers of that particular period will guide us to uplift the society as well as business world.

- **Preparation :** preparation leads to quality. In the army they say the more you sweat in peace is the less you bleed in war. The Pandavas before the war did a proper preparation & turned their weakness into their strength. For example: Arjuna set out on a mission to acquire divyastras, Yudthisthira acquired skills on spear fight . In management also we need to do proper preparation to acquire certain goals without preparation nothing can be achieved, so try to "Turn your Weakness into your Strength".

- **Concurrence :** It deals with Interpersonal Relationship. Maintaining harmonious relation with everyone in the organization. Leads to better networking with all stakeholders encourages sustained growth for a concern For example: Pandavas; With limited availability of resources they managed the allies to fight a mighty enemy.

- **Team spirit :** To attain synergy benefit the employees should be trained to achieve a common goal (unity of Direction). There needs to be teamspirit, to attain sustained growth. For example: Kauravas were not having team spirit as all of them fought their individual wars, Bhishma fought for his vow to protect the throne of Hastinapur, Karna fought to prove his mantle against Arjuna & friendship of Duryodhana and so on.

- **Right manager :** How to become a right manager must be learnt from Mahabharata as Krishna & Yudhisthira both had virtues of a right manager. A right manager knows the competitors weakness and encash the challenges by turning them into opportunities (Prepare SWOC of self and others). Take calculated risks, inspire and counsel the team in moments of need. A right manager is a person who can answer all the question of the team why, when & how as the like. Good managers need to analyse all the aspects and then take the action.

- **Share responsibility :** Share your responsibilities when you have big targets. It is good to have decentralised authority definition with clarity of roles and responsibilities which ensures effective time bound task completion. Unity of command with proper delegation of tasks will encourage an effective and confident learning among all level staff which is highly required for long term growth of a concern. It in-turn contributes to effective succession plan for the organization.
- **Commitment over competence :** When selecting a team, it is always better to have people who are passionate and committed rather than people who excel individually. The best man for the job is not the one with the best skills but with the greatest commitment. example: Abhimanyu, a 16-year-old lad underwent a suicidal mission in the chakravyuha. It took the combined effort of 7 competent warriors to overcome this committed soldier. On the other-side.

Kavitha G.
Assistant professor

Corporate Responsibility Ethics and Accountability

"Every firm is accountable to its partners and shareholders. Companies thus need a means of responsibility of paying back proceeds they make to their stakeholders by sportively influencing and empowering communities (with their own initiative) within which they thrive".

CORPORATE SOCIAL RESPONSIBILITY (CSR) refers to the need of businesses to be good corporate citizens with ethicality. Such goodness mostly should come out on its own, based on the moral behaviour of the concerns. But, in the recent years cut-throat competition in the corporate world has brought down the bar of such morality of doing good and social helping which has led to an affix between CSR and ACCOUNTABILITY through the involvement of diplomatic codes by the government. ACCOUNTABILITY refers to the publicly traded company's performance in non-financial areas, which by morality would they perform or by following the set codes of conduct.

CSR and ACCOUNTABILITY BECOMING THE HOT TOPIC :

Peeking back to the layers of what ethics has come to mean in a corporate world would not do justice to ethicality as there are still many unethical situations arising at the footsteps of commercialized establishments. Institutional educators' state that corporate responsibility and ethics go round–in and round-out in a magnetized field but now the voluntarism is being forced by mandatory obligations by utilising legal theory over morality. The obligatory nature of responsibilities while utilising the lens of ethical and legal jurisprudence gives a new approach towards CSR linking it with accountability. Responsibilities', being connected to accountability gives a crystal clear view that the true nature of CSR is now obligatory and not discretionary and this has been demonstrated by our own country-INDIA. The INDIAN GOVERNMENT has mandated CSR requiring corporates to spend a portion of their profits on social projects.

What if we view the functionality of responsibilities with both the sets- legality and morality? In case of an enterprise, the legal responsibilities comprise a wide gamut of economic and legal formalities that the firms are involved with to discharge their primary function of conducting trade. While pursuing such business related transitions there concurrently arises a range of moral responsibilities which they encompass. Hence derivation is struck at the point that if a concern desires to carry both the sets in an equalized manner they can successfully attain completion of targets without getting CSR and accountability mixed by the hands of the government.

But taking a look on the other side of recent situations it has become necessary for CSR and accountability to go hand- in- hand. Here recent situation is being referred to the declared pandemic- ***"CORONAVIRUS".*** This virus is putting CSR to the highest bar of tests. The increasing number of COVID-19 cases has made the government release a circular stating that the corporate houses could spend funds in combating the virus and this would be considered as funds spent for CSR activities. Such funds could be utilised for various social projects. These tough situations are challenging concerns in implementing the CSR activities but it is of utmost importance for them to carry-on with their responsibilities. They must remember that to refuse the challenge is akin to risking extinction. Hence corporate accountability has now fastened the belts to keep going concurrently without any second thoughts.

Having fastened the belts together, CSR now comprises of business relations and impact relations demonstrating that they are linked with legal responsibilities of business, and, consequentially, with accountability. The accomplishment is possible by establishing the responsibilities of both ethical and legal aspects. This is the new approach towards the CSR and its obligatory responsibility that is linked to accountability. Bridging the glaring gap between CSR and accountability has provided the enterprises with a framework that can be instrumental in developing its value, goodwill and functionality making it capable of hitting targets and pull off great responsibilities with a cake walk.

Consumers too are getting acquainted with the importance of social responsibility and often prefer and seek products and services from concerns that operate ethically. Over the time CSR has demonstrated that if a business takes an interest in wider social issues, rather than just those that impact the profit margins, it will attract customers who share same values. Therefore, we can conclude that CSR not only makes a business good- to- go but also helps it operate sustainably.

"ACCOUNTABILITY SERVES AS A GUIDE TO RESPONSIBILITIES, WHEREAS ETHICALITY IS THROUGH WHICH RESPONSIBILITIES ARE SERVED".

Tanya Sharma

3rd B.Com. 'C'

Impact of Covid - 19 on Indian Banking Sector

Introduction

The banking system plays an important role in promoting economic growth not only by channelling savings into investments but also by improving allocative efficiency of resources. The recent empirical evidence, in fact, suggests that banking system contributes to economic growth more by improving the allocative efficiency of resources than by channeling of resources from savers to investors. An efficient banking system is now regarded as a necessary pre-condition for growth. The banking system of India consists of the central bank (Reserve Bank of India - RBI), commercial banks, cooperative banks and development banks (development finance institutions). These institutions, which provide a meeting ground for the savers and the investors, form the core of India's financial sector. Through mobilisation of resources and their better allocation, banks play an important role in the development process of underdeveloped countries.

Covid - 19 has already had a significant impact on the global financial markets including India. It has created a huge impact to the BFSI Sector, particularly in the financial reporting and entities that follow Indian GAAP as well as the entities the follow the Indian Accounting Standards. The uncertainty from Covid - 19 will remain for the foreseeable future. Banks and Capital Market Institutions have no choice but to remain hyper vigilant and rewrite their business continuity as the circumstances change. Banks are regulating their fiscal and monetary policy to the suit the current situation and also satisfy its customer's needs. If banks and capital market firms respond well to these unprecedented challenges, they will not only help society, but also increase trust and the reputation of the banking industry in the long run.

Impact towards the Banking Sector

The following are some of the factors to be considered for such a major impact in the Banking sector.

1. Credit Risk Ascertainment

Due to the pandemic, it has become difficult for banks to determine the extent and adequacy of collaterals available with them and the subsequent provisioning. The Central Bank of India - RBI has given certain waivers to the borrowers which include payment of principal and interest with relaxation on their classification as a non-performing asset or a restructured asset.

This has been implemented to help borrowers' tide over temporary financial difficulties. However, banks will have to identify and monitor the borrowers who are facing temporary and long-term financial difficulties. Such borrowers will be provisioned accordingly. Banks should therefore maintain a risk management function and have track of the borrowers individually so that they can determine and segregate the impact and make appropriate provisions.

2. Disturbance of Certain Specific Loan Covenant Ratios

At the present situation of the outbreak of Covid - 19, Banks and NBFC's will have to face their clients who are potentially experiencing stressed financial conditions, including deterioration of their credit ratings and credit quality. In certain cases, there is a likeliness of borrowers to breach certain covenants linked to ratios like the current ratio, profitability ratios, return on equity (ROE), debt coverage ratios, etc. In some cases, the covenants breach could lead to classification of a loan as a nonperforming asset.

3. Liquidity

Given the situation of the lock down in the country, the defaults may have increased substantially as many companies would have lost revenue for a long time. An increase in defaults is likely to cause issues in liquidity and capital adequacy. However, the RBI has come up with certain measures to provide liquidity to all the lending institutions. They are as follows :

- Reduction of Cash Reserve Ratio (CRR) of all banks by 100 basis points to 3% of the net demand and time liabilities with effect from the reporting fortnight beginning 28 March 2020. This dispensation is available for a period of one year ending on 26 March 2021 and will release liquidity symmetrically benefitting banks.
- The requirement of minimum daily CRR balance maintenance has been reduced from 90% to 80%, effective from the first day of the reporting fortnight beginning 28 March 2020. This one-time dispensation is available up to 26 June 2020.
- The central bank has widened the existing policy rate corridor from 50 bps to 65 bps. Under the new corridor, the reverse repo rate under the liquidity adjustment facility (LAF) would be 40 basis points (bps) lower than the policy repo rate.
- The MSF rate would continue to be 25 bps above the policy repo rate. Further, consequent upon the widening of the LAF corridor, the reverse repo rate under the LAF stands reduced by 90 basis points to 4.0%.
- The widening of the corridor between the reference rates is expected to ease short-term volatility and bring stability to money markets.
- Policy repo rate has also been reduced under the LAF from 5.15% to 4.40% (i.e., by 75 basis points) with immediate effect. Accordingly, the MSF rate and the bank rate to stand reduced from 5.40% to 4.65%.

4. Depleting Capital and Continuous Market Losses

Given the sizeable portion of NBFCs' loan or investment portfolio may be classified at fair value through other comprehensive income (FVOCI), the MTM losses could potentially wipe out a significant amount of capital resulting in potential breach of capital adequacy norms and may further require capitalization to continue its trading operations.

5. Depletion of Reserves

During the outbreak of Covid – 19, banks were forced to use the kept away reserves in the form of CRR and SLR to meet the financial emergency that the people are facing now. Banks must make sure that they have to not use the reserves completely, as it would have a greater impact in the future regarding the economic development.

6. Going Concern and Impact of Subsequent Events

Given the unpredictability of the potential impact of the outbreak of COVID-19, there may be material uncertainties that cast significant doubt on the entity's ability to operate under the going-concern basis. If the entity prepares the financial statements under the going-concern assumption, it will be required to disclose these material uncertainties in the financial statements to clarify that the assumption is subject to such material uncertainty.The degree of consideration required, the conclusion reached, and the required level of disclosure will depend on the facts and circumstances in each case.

This is because not all entities will be affected in the same manner and to the same extent. Significant judgement and continual updates to the assessments till the date of issuance of the financial statements may be required, given the evolving nature of the outbreak and the uncertainties involved. Further the BFSI sector in India will need to ensure that effective processes are in place to identify and disclose material events such as bankruptcies of the borrowers or the impact on lending portfolio due to liquidity or business issues in particular sectors such as real-estate, Small and Micro Enterprises (SME), etc. after the reporting period.

7. Huge Burden on Digital Banking

The COVID-19 pandemic crisis will also be a test to banks running digital transformation programmes as digital interactions become the primary option for clients. There will be a greater demand for digital assets which will be huge challenge for the banks. Banks must keep offering services and products to stay alive; without branches thiswill be a bigger obstacle. Fraudsters are becoming more sophisticated and are taking advantage of this situation.

From the above information we get to see that the banks are facing a crisis which will last as long as the outbreak of Covid - 19 continues. It is not only the banking sector that is getting affected, even other business organisations, industries and the common people are facing a similar crisis.

Conclusion

Despite the Reserve Bank of Indiataking certain measures to give some relief to the lending institutions in the areas of liquidity, regulation and supervision, and financial markets, they have already seen humongous losses in the financial markets of up to Rs 56.22 trillion in the month due to this pandemic. Investor sentiments are at an all-time low and it is also becoming evident how difficult it is going to be for banks all over the world to maintain good assets and good earnings. Due to the shutdowns and income slowdown, many repayments of loans, especially in India, USA, Japan, Italy and Europe, may cease leaving the banks dry. What were earlier their assets now would become a big risk.In light of these measures, banks need to consider financial and reporting considerations around going concern, liquidity and credit risk assessment, etc.

Considering that the crisis is fallout of an unknown virus, an effective policy measure, in our view, is to increase spending on medical and health programmes, which would be directed not just at innovative cure but also a widespread mission to increase testing centres and quality so as to identify the infected early, and take quick remedial action.Meanwhile, a well-thought-out programme for restoration of the supply chain, albeit in a limited manner, may also be thought of. Though there is a disturbance in the present economy, each and every sector is trying it's best to recover the losses and gain the same position they had in the market. To overcome the crisis, central banks worldwide have made aggressive rate cut and infused liquidity.

Though evaluation/conclusion on the efficacy of these policy measures, so early, would be hasty, available evidence do not indicate much success. It may be mentioned that liquidity enhancement through an external mechanism, like central bank intervention, is vitally necessary when internal dynamics are disrupted. Rate cut is, however, unlikely to remove the 'crisis of confidence' till the virus is put to rest. The monetary policy measures being pursued by the central banks do not appear to offer a comprehensive solution either.

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Impact on education system during THE PANDEMIC COVID 19

The pandemic has transformed the centuries old, chalk-talk teaching models to one driven by technology. This disruption in the delivery of education is pushing policymakers to figure out how to drive engagement at scale while ensuring e-learning solutions and tackling the digital divide. A multi-pronged strategy is necessary to manage this crisis and build a resilient Indian education system in the long term which is leading to a critical determinant of a country's economic future.

The structure of schooling and learning, including teaching and assessment methodologies was the first to be affected by these closures. Only a handful of private institutions could adopt online teaching methods whereas other low income private and government institutions had completely shut down for not having access to e-learning solutions. The students in addition to all these psychological and social stress.

One, immediate measures are essential to ensure continuity of learning in government schools and universities.

Two, inclusive learning solutions, especially for the most vulnerable and marginalized need to be developed.

Three, immediate measures are required to mitigate the effects of the pandemic on job offers, internship programs and research projects.

There are several advantages as well as disadvantages in online mode of teaching. Advantages could be like cheaper cost, less time, self-paced learning and modern methodology etc... Whereas disadvantages could be lack of self-discipline, plagiarism and isolation etc.

Therefore, in this crisis situation a well-rounded and effective educational practice is needed for the capacity building of young minds so that it will develop skills that will drive the employability, productivity, health and well-being in the decades to come and also ensure the overall progress of the country. Accordingly, the most prospective areas in online platform are Copywriting, digital marketing, online selling, graphic designer and software development etc... This strategic method of learning may or may not lead to betterment but it's not sufficient for educating the young minds of the nation.

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