



SESHADRIPURAM EDUCATIONAL TRUST

Always Aiming High

SESHADRIPURAM COLLEGE

BENGALURU - 560 020 Website : www.spmcollege.ac.in

NAAC ACCREDITED 'A'

e-COMMERCE VOICE

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....NEWS LETTER

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DEPARTMENT OF COMMERCE AND MANAGEMENT

MISSION : Perform or Perish

Chief Editor: Dr. Anuradha Roy

VISION : Quality Deliverance



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From the Desk of the Chief Editor...

Commerce Voice, the biannual newsletter of the Department of Commerce & Management, has truly established itself as the voice of the vibrant, ever-active department of the college. It has successfully managed to keep pace with the rapid growth of the Department in recent years, growth in terms of students strength, commensurate increase in faculty and in the number and quality of activities. The continued improvement of the college ranking among Commerce colleges in national surveys conducted by prestigious magazines is a validation of the sustained quest for excellence that the department has shown in the four decades of its existence. "Commerce Voice" does a commendable attempt to record and document the achievements and activities of both students and faculty. I congratulate the Editor Dr. Sharmila. S and the Editorial team comprising both staff and students for their diligent effort to bring out issues of 'Commerce Voice' at regular intervals. Their painstaking effort is visible in every page of this issue of the newsletter.



WE PROUDLY ANNOUNCE

Our College Stands No 1 Among The Top Commerce Colleges Affiliated to Bangalore University, No 5 In Karnataka & is In 28th Position Among The Top Commerce Colleges In India, According to the Survey Conducted By "The India Today-Nielsen Survey" Dated 30th May 2016.

Breaking News

COMMERCE VOICE ENTERS THE DIGITAL PORTAL & IS NOW
e-COMMERCE VOICE

*The Right Pitch.....***KNOW YOUR TEACHERS...**

Smt. Ashashwini is the Lecturer in the Department of Commerce and Management. She has completed M.Com. with specialisation in Accounting and Taxation from Tumkur University in 2008. She has got three gold medals in M. Com. She has cleared UGC-JRF and NET exams in December 2011. She is pursuing Ph.D at Tumkur University.

She started her career in the year 2008 as Lecturer in Commerce Department in Vidya Vahini College, Tumkur. She joined Seshadripuram Evening Degree College in the year 2011 and got transferred to Seshadripuram College in 2014. She teaches students of BBA and B. Com. She guides students in their project work. Presently she is the member of Examination Committee, Commerce & Management Forum & Website Committee.

She has attended seminars, faculty development programmes, workshops and conferences both at National and International Level. She has also presented papers at various seminars.

Sri Raghavendra joined Seshadripuram College in the year 2013 as Lecturer in the Department of Commerce and Management. He has seven years teaching experience as visiting faculty in several colleges. He has completed M. Com., MBA, PGDBA. He has cleared UGC-JRF and Net Exam in the year 2010 & 2011 respectively. Presently he is pursuing Ph.D at Bharathiar University. He has presented papers at various conferences.



He has been guiding BBM students in their project work. He is the co-author of Banking Law & Practice, a text book for B.Com. of Bangalore University Syllabus.



Ms. Rajeshwari M. is the lecturer in the Department of Commerce & Management. She started her career in the year 2011 as guest faculty in Government R.C. College. She joined Seshadripuram College in the year 2014. She has completed M.Com in 2011. She has cleared her Net Exam in the year 2010. She has registered for Ph.D at Tumkur University. She has attended and presented papers in State, National & International Level Conferences & attended several workshops & FDP. She has also guided BBM students in their project work. At present, she is the convenor of

Counselling Cell and member of various committees like Cultural, Ambedkar Study Centre & Entrepreneurial Cell.

We don't just promise, We deliver!!!!

OUR FACULTY

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*Marching ahead...***MICRO PAYMENTS**

Micropayment is a transaction involving a very small monetary amount which is mainly used in Business to Consumer/B2C business via Internet. The term micropayment applies to transactions between 0, 01 Euro and 10 Euro; payment involving bigger amounts are referred to as macro payments or medium payments (>10 Euro) and are also used in Business to Business/B2B (especially macro payments).

Other sources define micropayment in the area from 0, .05 pound to 5 pounds. A number of micropayment systems were proposed and developed in the mid-to-late 1990s, all of which were ultimately unsuccessful. A second generation of micropayment systems emerged in the 2010s.

While micropayments were originally envisioned to involve very small sum of money, practical systems to allow transactions of less than 1\$ have seen little success. One problem that has prevented the emergence of micropayment systems is a need to keep cost for individual transactions low, which is impractical when transacting such small sums even if the transaction fee is just a few cents.

With the quick development of E-Commerce, online market places and auction sites, online gaming etc., there is a more need for simple and inexpensive payment methods, also for small sums of money. Micropayments can be used in area of "paid content" such as online press distribution (online papers, archives), music, video loads, virtual games as well as software downloads and also stamps, tickets and more. Here's one scheme for micropayment; the user and seller each establish an account with a third party service provider who monitors, collects and distributes micropayments. The seller encodes per-fee links inside a Web Page. When the user initiates a transaction, payment goes through an Internet Wallet Account managed by the Service Provider. Micropayments accumulate until they are collected as single, larger payments. Such a system is helpful when a user wants to make one-time micropayments to multiple sellers. Seller-based accounts are more common for repeat business with an individual enterprise.

Advantages and Risks

The main benefits from the customer site in using micropayment are speed and flexibility. From the merchants site speed and acceptable transaction fees are very important. As the transactions involve small capital security does not have the highest priority. Much more important than trust is security. User and merchants are more likely to use an insecure payment system from an untrusted (unknown) company. Therefore the market entry barriers for new providers are high. Any company that wishes to enter this area must have plenty of capital and be willing to invest a lot before return on investment as it is extremely difficult for new payment systems to achieve widespread acceptance.

Payment Options

Micropayment providers offer various payment modules. Merchants need to sign up for an account with a chosen provider and decide for a module that suits their needs. The customer gets an option as how to pay for desired content or goods.

The most common micropayment options are listed below :

Call 2 pay

Payment by telephone. The customer is requested to call a toll number. The fee is set on a per call basis for the desired payment amount.

Handy pay

Payment via mobile phone bill. The customer enters his or her cell phone number and receives a SMS with a TAN in order to confirm payment.

Ebank 2 pay

Payment using online banking. The customer transfers the payment amount through online banking access and a TAN. After making payment, the customer receives access to the purchased product.

Credit Card

Payment per credit card. The customer enters his credit card data and confirms the transaction. The transactions can be optionally carried out with the 3-D Secure TM method (verified by VISA TM & Mastercard SecureCodeTM).

Direct Debit

Payment by direct debit. The customer enters his or her bank ID and account number and confirms the direct debit authorisation.

Micropayment Providers

Following companies offer micropayments in their product portfolio:

ClickandBuy; Micropayment; PayPal; T-Pay at Deutsche Telekom; Zong.

Social Micropayment

Social micropayment is a specific form of micropayment based on the idea of microdonation. Users are able to donate small amounts of money to the authors of contents they like through a simple click while visiting their favourite sites (blogs, photoblogs, artblogs etc.). The social micropayment providers donate social payments to the favourite author users like Flattr & Kachingle.

Conclusion

With a micropayment system many small transactions are summarised over a defined period of time and charged in one Bill. For that reason micropayments are applicable for businesses where even small costs for every single transaction would be inefficient.

**Goutham S.
III B.Com. 'F'**



Partnering in the nation's progress.....

DYNAMIC POLICY -MAKE IN INDIA

Make in India is an initiative launched by the Government of India to encourage MNC as well as national companies to manufacture their products in India. It was launched by Prime Minister Sri Narendra Modi.

India hoped to emerge after initiation of the programme in 2015 as the top destination globally for Foreign Direct Investment. The Prime Minister Sri Narendra Modi launched "Make in India" in a function at the Vigyan Bhavan.

The major objective behind the initiative is to focus on job creation and skill enhancement in twenty five sectors of the economy. The initiative also aims at high quality standards and minimising the impact on the environment. It attracts capital and technological investment. The application for licences was made available online and the validity of licences was increased to three years. In the quarter of 2015 (April to June) approximately around 25% of smart phones were shipped into our country.

Make in India focuses on 25 sectors of the economy like automobiles, automobile components, aviation, biotechnology, chemicals, construction, defence manufacturing, electrical machinery, electronic systems, food processing, information tech & business, process management, leather, media & entertainment, mining, oil & gas, pharmaceuticals, ports & shipping, railways, renewable energy, roads & highways, space & astronomy, textile and garments, thermal power, tourism & hospitality and Wellness.

To conclude, this policy is a vital stage to launch India's Defence Manufacturing Sector. It boosts investment, raise Tech level which ultimately leads to increase in the economic growth of the country.

Bhavya J.
III B.Com. 'D'



*Productivity on the Go!!!***SEVENTH PAY COMMISSION***- Boon or bane*

The effect of the OROP (One-Rank-One-Pension) and the Seventh Pay Commission award may not be as worrying and negative as was initially feared. The main question which arises here is that how should the Government Factor it into Budget 2016?

The Union Budget 2016 is being drafted in the backdrop of a major development which will not only influence the budget numbers but also will have an impact on the Indian economy as a whole. The Seventh Central Pay Commission in its report has also recommended a similar structure just like OROP to non-service pensioners as well. This Pay Commission has proposed an increase of 23.55% in the pay packet of central government employees and pensioners which will become effective from 1st January 2016. The pay-out is expected in financial year 2016-17.

Although the Pay Commission's recommendations apply only to central government employees, all state commissions governments constitute similar pay commissions and revise the salaries of their employees. This is invariably carried on in urban local bodies and public sector enterprises.

One of the major feature of the Seventh Pay Commission is that it comes with a minimal lag time between the date of its announcement and its implementation.

According to the Seventh Pay Commission, its award is likely to cost the Central Government Rs.1,02,100 crore in 2016-17, a 23.55% increase from 2015-16. However, factoring in the arrears of January-March 2016, which will be paid in 2016-17 the total impact is estimated to be Rs 1,27,600 crore (0.81% of the GDP).

The fiscal implications of the Seventh Pay Commission will no doubt be a worry but there could be other positive fallouts which may mitigate this impact.

The Seventh Pay Commission is expected to be a great demand booster for the economy, which is now reeling under both an investment and consumption slowdown. Both Central and State Government revenues are expected to get a boost from the implementation of its award, as a sizeable amount of the outgo in the form of pay will get ploughed back to government coffers in the form of income tax. Besides, with more money in the hands of consumers, the consumption is expected to increase which directly affects the excise/VAT collections of government. It is also expected to give a push to the corporate sectors top line and following that, the governments corporate tax collections. Due to this, the net impact on the Central Government exchequer will be lower at 0.68% of GDP.

However it is also likely to pose a serious challenge for it in terms of not deviating from the medium term fiscal deficit targets, as announced in 2015-16 budget. After sharing of central taxes with state governments, the central governments net tax revenue will increase by Rs 21,000 crore,

consumption boost estimated at Rs 6460 crore and increased household savings estimated at Rs.40,840 crores. This will add to the savings to GDP ratio which had declined in 2012-13.

In this pay commission increase boost for consumer durable goods and manufactured goods may be observed and not so much for food. After a survey it was found out that the factories are working at 71% of its capacity. With the increase in demand, the working capacity of factories would increase and the investment cycle would be earlier than expected.

So the effect of the OROP and the Seventh Pay Commission award may not be as worrying and negative as was initially feared. It will be a pay commission award where positive and negative fallouts are quite imbalanced. But on the whole positive fallouts are expected in high numbers in comparison with negative ones.



Vidya N.
III B.Com. 'E'

Incredible Engineering.....

FINANCIAL ENGINEERING

It is a multidisciplinary field involving financial theory, techniques of mathematics and the practice of programming. It can be defined as the application of technical methods of mathematical and technical finance especially in the field of finance.

Despite the name, it has nothing to do with the traditional fields of engineering though many financial engineers have studied engineering. The Universities offering a postgraduate degree in this field, require applicants to have a background in engineering.

Financial engineering draws on tools from applied mathematics, computer science, statistics and economics. In a broader sense, anyone who uses technical tools in finance could be called as a financial engineer. For instance, a computer programmer in a bank or any statistician in a Government Economic Bureau.

Computational Finance and Mathematical Finance are both sub-fields of financial engineering. Computational Finance is a field in computer science and deals with the data and algorithms that arise in financial modelling. Mathematical Finance is the application of theoretical mathematics to finance.

Quant is a broad term that covers any person who uses maths for practical purpose, including financial engineers. Quant is often taken to mean “financial quant” in which case it is similar to financial engineering.

The financial engineering program at New York University Polytechnic School of Engineering was the first curriculum to be certified by the International Association of Financial Engineers.

The first degree programs in financial engineering were set up in the early 1990's. The number and size of programs has rapidly increased, so now some people use the term financial engineering to mean someone who has a degree in this field. Some of the prominent fields where financial engineering is applicable are corporate finance, derivative pricing, financial regulation, portfolio management, risk management, trading and in the valuation of options.

Thus, financial engineering plays a key role in the customer driven derivative business, which encompasses quantitative modelling and programming, trading and risk managing derivative products in compliance with the regulations and Basel, the capital & liquidity requirements.



M. S. Malola Sinha
III B.Com. 'E'

Brexit Shock...

BREXIT

BREXIT refers to be used as a shorthand way of saying the UK leaving the European Union merging the words **Britain** and **exit** to get “**BREXIT**”, in a same way as a Greek exit from the European Union was dubbed GREXIT in the past.

A majority of British Voters decided that the United Kingdom should leave the European Union and Prime Minister Mr David Cameron announced his resignation. Global markets are moving fast rapidly and currencies are making big move, but the actual political process will be much, much slower.

Once Article 50 if invoked, a series of negotiations would begin about how to disentangle the U.K. from the many European Union structures to which it is a party. The process could take two years or more, if both the U.K and the European Council agree to extend the discussion period.

IMPACT OF BREXIT

In the more immediate term, markets are going to react in a big way. The Brexit has no historic precedent. No precedent means volatility in market, probably on a global scale. If there is one near definite result that experts can safely predict around a BREXIT, it's that it increases the amount of uncertainty in markets. Market watchers have predicted a global flight to safer assets and indeed, that

appears to have already begun "Gold Futures", the classic safe-heaven asset, rose more than 8% at one point before pairing some of those gains.

Equities futures across the globe took a dive, with the Dow implied to open down more than seven hundred at one point. Although that loss was increased after the market open, the Dow ended the day down 610 points or about 3.4%.

Asia was also rocked by the referendum, with Japan's Nikkei index down about 8%. Perhaps the greatest effect from the leave victory, however was felt in "British Pound Sterling" which plummeted to a thirty one year low against the dollar. It was last down more than 6.1 at \$ 1.3636.

The Reserve Bank of India has to manage an incipient bank crisis somewhere between \$20 billion and \$34 billion worth of swaps will have to be reversed between September and December 2016. That's about 9% of India's current reserves and given market volatility post BREXIT, the rupee could bounce up and down a lot.

The opening up of defence, civil aviation and pharmaceuticals to Foreign Direct Investment would be positive move.

Thus, the one positive from BREXIT is that it has triggered a downtrend in energy prices, so there's less chance of fuel inflation. However, if that breaks, prices could end up reverting all the way to 52 weeks low (Nifty 6800-7000 and Sensex 22500-23000), which were recorded on Budget Day.

Sangeetha U
III B.Com. 'F'



Deploying Digital Tech in Education...

USAGE OF SOCIAL MEDIA IN EDUCATION SYSTEM

INTRODUCTION

Social media is a platform where people stay connected with friends, family and to unknown people and it is also one of the way to pass time and also to search information.

Nowadays, the world is so busy that people don't have the time to converse with the people face to face instead they use online medias like facebook, twitter, linkedin, whatsapp etc., to chat, to promote and also to express feelings. So, Social media has made a huge impact on school kids and teens. Instead of being in contact with note book they have contact with notepads and mobile phones!!!

Social media encourages today's society with millions of us engrossed, some would argue to the point of unhealthy addiction, in the latest happenings via apps such as facebook and twitter. The concept of Social media in education has already been implemented in abroad universities and abroad education

system runs through Social media/through online. The same concept is slowly emerging in India also.

IMPACT OF SOCIAL MEDIA TOWARDS EDUCATION

According to a Survey 66% of adults and teens have a profile atleast on one social networking site. Survey reports that students are more impacted by social media. So the universities have responded to increased use of social media marketing to showcase their courses and to attract students towards the smart education.

But, always a question arises in the minds of parents or by some people that Social media is distracting students from the studies and engage them in online apps etc,. Since science and technology is developing day by day the country is also adapting the modern technology to develop the country in each and every field. Similarly scientific methods have been adapted in education system to expose the students to the emerging new concepts of technology.

MERITS OF USAGE OF SOCIAL MEDIA IN EDUCATION

- Helps the students in their project work.
- Helps in collaborative study.
- Students can be updated about current affairs.
- Easy, simple and smart way of education.
- Awareness about the students to the teachers as well as their parents regarding their attendance and progress.
- Information can be organised and accessible.
- Students can clarify the doubts not only with teachers but also from the experts of other institutions.
- Visual examples regarding the topics explained.

POSSIBILITY OF MISUSE OF SOCIAL MEDIA IN EDUCATION

- Social media can be a distraction if used in classroom.
- Usage of Social media very frequently can distract human interaction.
- May lead to Cyber bullying.
- Posting unwanted posts on websites.
- Misusing the Social media and taking advantage of it.
- Difficult to monitor students whether Social media is used for educational purpose or being misused by the students.

CONCLUSION

Social media has advantages as well as disadvantages. Through Social media there is a drastic change in our education system. Smart Boards have replaced the existing manual ones. Manual tests have been changed to Online test in which the task can be done in less time. Students are attracted towards Online

Education where all sorts of information can be collected in turn which is helpful for the students since it's easier to access information. But if Social media is used in wrong way by the students, it can lead to the wrong ideologies and thoughts. Social media has good and bad versions. It's all about how you use it matters a lot...



Sowmya N.
III B.Com. 'F'

Set to gain on margin.....

SHARK FINNING

Shark Finning refers to the removal and retention of shark fins while the remainder of the shark is discarded in the ocean. Sharks returned to the ocean without their fins are often still alive; unable to move effectively, they sink to the bottom of the ocean and die of suffocation or are eaten by other predators.

Shark finning at sea enables fishing vessels to increase profitability and increase the number of sharks harvested, as they only have to store and transport the fins, by far the most profitable part of the shark. Some countries have banned this practice and require the whole shark to be brought back to port before removing the fins.

Shark finning increased since 1997 largely due to the increasing demand for shark fins for its soup and traditional cures, particularly in China and its territories and as a result of improved fishing technology and market economies. The International Union for Conservation Of Nature, shark specialist group say that shark finning is widespread, and that the rapidly expanding and largely unregulated shark fin trade represents of the most serious threats to shark population worldwide.

The estimates of the global value of the shark fin trade range from \$540 to \$1.2 billion. Shark fins are among the most expensive sea food products commonly retailing at \$400 per kg.

IMPACTS

On individual shark

Removal of a shark's fins prevent it from swimming. It is therefore incapable of hunting for prey or avoiding predators. Further, some species known as Obligate Ram Ventilators lack the ability to pump water through their gills and must swim without rest. These species are unable to move fast.

On shark population

Some Studies suggest 26 to 73 million sharks are harvested annually for fins. The Annual Median for the period from 1996 to 2000 was 38 million, which is nearly 4 times the number recorded by the Food and Agriculture Organisation (FAO) of the United Nations. It has been reported that the global shark

catch in 2012 was 100 million. Sharks have K-Selection life history, which means they tend to grow slowly, have low reproductive rates.

Shark Finning in India

India is the second largest shark finning nation in the world. This slaughter driven by foreign demands for shark fins and not national consumption, is decimating our shark population. Sharks are vanishing.

Shockingly, India is the second largest fishing nation in the world but does not feature on the list of top exporters, despite a negligible local market. The disparity between the scale of fishing, national consumption and the scale of international export is vast and conservationists and researchers say that this implies large scale illegal export.

Conclusion

The Cruel and Wasteful Practice of Shark Finning is a waste of a global resource. Sharks are a valuable marine resource and it is the responsibility of all fishing nations to ensure that this resource is utilised in a non-wasteful, sustainable manner. The traits that make sharks the masters of the ocean : camouflage, speed and strength are no match for human technology and hunting power.

Furthermore, aside from a few cultures that reserve sharks for their grace and healing power, the prevailing human attitude towards sharks are animosity and fear. Most people's fear of sharks is so great that, they are unwilling to consider the serious danger of extinction facing most shark species. However, if nations agree to co-operate, the resulting collaborative expertise and information could create an effective global, comprehensive regulation and management scheme.



Bharathi G.
III B.Com. 'F'

A Sip of Caution in your Digital Life...

ARE DIGITAL DEVICES DANGEROUS TO HUMAN BRAIN?

Digital natives fill up classrooms across the country. These are the children and adolescents who have grown up online with their iPads, Smartphones and Gaming Consoles. Their free time is monopolised by their handheld devices rather than play outside, many young people are fixated on their virtual world. However, escaping reality comes with serious consequences. Neuroscientists have discovered many associated dangers that come with the overuse of online activity. The American Academy of Pediatrics has instituted strict guidelines per child's exposure to technology; infants should have no contacts; 3-5 year olds are allocated one hour per day, and 6-18 year olds are allotted two hours per day. In spite of

these guidelines, young people on average are online four times the recommended allowances. They have become dependent on the online world because such activity allows them to escape from stress and unpleasant feelings, and this escapism can become addictive. The fast pace of online activity is not only altering the way young people's brain process information, but such activity is also physically changing their brains. The overuse of online activity is reconfiguring children brain and forcing the field of education to adjust accordingly. The frantic pace of the internet can result in the brain pruning neuronal tracts to the frontal lobe, an area that regulates emotion.

According to Dr Richard Graham, who oversees a technology addiction program, toddlers “react with tantrums and uncontrollable behaviour when their DEVICES are taken away.....they experience the same withdrawal symptoms as alcoholics or drug addicts”.

Many children do not view their obsession with the internet as detrimental; rather, they believe that it has helped them become effective multitaskers. However, neuroscientists have proven that the “human brain does not perform two tasks at the same time. Instead, the brain handles tasks sequentially, switching between one task and another”

According to the American Psychiatric Association, children with Internet Use Disorder (IUD) have a preoccupation with the Internet, withdrawal symptoms when the substance (Internet) is no longer available, loss of other interests and unsuccessful attempts to quit”. Other researchers have discovered that the overuse of online devices places children in a “digital fog” in which they feel fatigued, irritable and distracted. To combat this mental burnout, the brain secretes more cortisol and adrenaline. While these hormones increase energy levels in the short term, they lead to depression and alter neural circuitry for self-regulation over the long run. These facts are frightening: One in Six Children has a diagnosed mental illness, aggressive and unmanageable behaviour which is noticed at many schools across the country.

In spite of the aforementioned results, the majority of neuroscientists believe that the overuse of online activity is harming children. Spending hours in the virtual world has led to the deterioration in a child's ability to read people's facial expressions and understand emotional context. As a result, social interactions have become more awkward, and there is greater misinterpretation during face-to-face meetings. These misunderstandings can escalate in children, from problems comprehending classroom lessons to bullying among peers. Children's addiction to online activity has resulted in less interaction with other kids outside the school.

OVER USE OF TECHNOLOGY CAN LEAD TO “DIGITAL DEMENTIA”

Shashwath S. C.
III B.Com. 'F'



Platform to learn to surf the ocean of opportunities ...

COMMITTEE REPORTS

SRISHTI ENTREPRENEURSHIP CELL

**Team : Smt. Mallika D. S., Mr. Raghavendra, Smt. Ashreya
Sri Prasad M. L., Smt. Bhavya S. & Ms. Manjula**

The Forum conducted a Workshop on Digital Marketing on 9th & 10th January 2016. The resource person was from Purple Squirrel followed by An Interactive Session on "Igniting the Spirit of Entrepreneurship" on 23rd February 2016. Mr Arvind Nadig, Co-founder of Brahma-3 and Miss Abhilasha Dafria, Founder & CEO of Venturator addressed the students. E-Cell launched a website Online Virtual Stores where students traded. The Online Trading Competition was held from 25th March 2016 to 4th April 2016. The Forum conducted Entrepreneur's Day "Yuva Mela" on 29th March 2016. This gave a wonderful opportunity for the students to exhibit & develop their entrepreneurial skills. The students put on stalls- Food, Clothing, Nail Art, Games, Live Stock, Accessories, Instant Photo Clicks & Ice-creams and showcased their talents. The Forum witnessed a thumping success conducting all events.

Ms. Annapoorna M.,
Convenor

CENTRE FOR GLOBAL EXCELLENCE

Team : Ms. Shruthi Prasad, Ms. Manjula

Several Lecture Sessions were organised to educate students about the education system abroad.

Ms. Nalini Harish
Convenor

FACULTY DEVELOPMENT FORUM

Team : Dr. K Manjunatha, Prof. V. Mahalakshmi

The college organised faculty development programme for all the teaching and non- teaching staff members in the Seminar Hall on 18th March 2016. The Topic was "Technological Changes for Librarian in Digital Era". The Resource person was Dr I.R.N.Goudar, Visiting Professor, Library Adviser at Bangalore University. He also educated the staff members about the usage of Infilbnet for research purpose.

Smt. Divyashree R,
Convenor

LAKSHYA

COMMERCE AND MANAGEMENT FORUM

Team : Smt. Kapila Jaykumar, Mr. Lokesh, Mr. Santosh, Mr. Prasad, Smt. Ashashwini Smt. Chitra Shashidhar, Mr. Raghavendra S., Smt. Vinutha & Ms. Varshini

The Forum organised several inter-class competitions. The students actively participated in the Inter-Collegiate Fests. The students won Overall Championship in the Inter-Collegiate Fest of MLA College for Women for 2016. The Forum organised Inter-Collegiate Fest on 5th February 2016- **Cruxx 2016**. Around 26 colleges participated. The main events were Best Manager, Finance, Human Resources, Marketing, Product Launch, Business Quiz and Treasure Hunt. Dr. S. Narasinga Rao, Dean Emeritus, University of Central Oklahoma was the chief guest for the inaugural function. Mr K. Raghu, CA, President 2014-15 of The Institute of Chartered Accountants of India was the chief guest for the valedictory function. The Overall Champion of Cruxx 2016 was bagged by CMS Jain College. The alumnus of the college were the judges for the events.

Smt P. T. Rajeshwari
Convenor

RESEARCH & UGC COMMITTEE

Team : Dr. Geethacharya N., Smt. Chitra Shashidhar

Research Day was conducted on 10th February 2016 & poster presentation competition for students was held on this day. The Chief Guest was Dr. Sandeep Shastry, Pro-Vice Chancellor, Jain University, Guest of Honour Dr M Prakash, Director of Studies, SET and presided by Sri S. Sheshanarayan, Joint Secretary, SET. Research Journal was released on 6th March 2016. The students won three prizes in Poster Presentation Competition at International Conference held at Seshadripuram First Grade College, Yelahanka on 19th March 2016.

Dr. K. Manjunatha
Convenor

A knowledge- driven hub with unmatched research expertise...

RESEARCH UPDATES

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

*On the Growth Path...***FACULTY & PUBLICATION**

- **Dr. K. Manjunatha** -Text Book as per Bangalore University.
 - ◆ Marketing Management – III Semester B Com, Vision Book House.
- **Dr. S. Sharmila** -Text Books as per **Bangalore University**:
 - ◆ Income Tax I - A.Y.2016-17, B Com V Semester, Vision Book House.
ISBN : 978-93-5142-764-3
 - ◆ Income Tax II - A.Y.2016-17, B Com VI Semester, Vision Book House.
ISBN : 978-93-5202-114-7
 - ◆ Income tax - A.Y.2016-17, BBM VI Semester, Vision Book House.
ISBN : 978-93-5202-130-7
 - ◆ Management Accounting BBM V Semester, Vision Book House-2016
 - ◆ Management Accounting B.Com.VI Semester, Vision Book House-2016
ISBN : 978-93-5202-146-8
 - ◆ Cost Management, B Com, V Semester, Vision Book House-2016
ISBN : 978-93-5142-721-6
 - ◆ Advanced Accounting, B Com V Semester, Vision Book House-2016
ISBN : 978-93-5262-163-7
 - ◆ Cost Accounting, B Com IV Semester, Vision Book House-2015-16
ISBN : 978-93-5202-152-9
 - ◆ Cost Accounting, BBA IV Semester, Vision Book House-2015-16
ISBN : 978-93-5202-153-6
 - ◆ Costing Methods, V Semester, B.Com., Vision Book House
ISBN : 978-93-5262-102-8
 - ◆ Text Book as per **Rani Channamma University, Shimoga**:
Costing Methods & Techniques, VI Semester B Com, Himalaya Publishers.
 - ◆ Text Book as per **Davanagere University**:
Banking & Insurance Company Accounts, B Com., IV Semester
- **Maj. K. Y. Mohan Kumar** -Text book as per Bangalore University
 - ◆ Culture, Diversity and Society – V Semester B Com., Vision Book House
ISBN : 978-93-5262-223-8
- **Smt. Roopa T. S.** -Text Book as per **Bangalore University**:
 - ◆ Cost Management –V Semester B Com, Skyward Publications-2016.
ISBN: 978-93-84494-06-13

- **Smt. Sindhu M. M.** - Text Book as per **Bangalore University**:
 - ◆ Business Economics-I Semester BA & Bsc - Sindhu Publications.
 - ◆ Managerial Economics-II Semester BA & Bsc - Sindhu Publications.
 - ◆ Vyavaharika Arthashastra-I Semester BA & Bsc - Sindhu Publications.
 - **Sri Raghavendra**-Text Book as per **Bangalore University**
 - ◆ Banking Law & Operation, B Com II Semester, Skyward Publishers.
ISBN:978-81-929585-1-4
 - **Smt Chitra Shashidhar**-Text Book as per **Bangalore University**
 - ◆ Personality Development, B Com IV Semester, Himalaya Publishers-2015-16
- Paper Publications**
- ◆ Published paper titled "Innovations in green practices and energy conservation in Hospitality sector in Bangalore City in International Journal of Business Administration Research Review (IJBARR), Volume 2, Issue-12. 2015, pp 113-121, ISSN:2348-0653, Online ISSN:2347-856x, impact factor 3.072.
 - ◆ Published paper titled Innovations and its impact on the productivity in hospitality sector in International Journal of Advanced Research (IJAR), Volume 4, Issue 01, January 2016, ISSN 2320-5407, impact factor 4.588.
 - ◆ Published paper titled Innovations in green practices in hospitality sector in International Journal of Multi-Disciplinary Research Academy (IJMRA) Volume 6 Issue 3, March 2016, impact factor 5.650
- Minor/Research Project**
- ◆ Submitted Minor Research Project to UGC titled Innovations and its impact on the productivity on hospitality industry in Bangalore City, August 2015, Ref: UGC Sanction No MRP (H)-0692/1-14/KABA048/UGC-SWRO, Dated 28/3/14.

Striking the target...

ACHIEVEMENTS & AWARDS

FEATHER TO THE CAP OF THE FACULTY MEMBERS

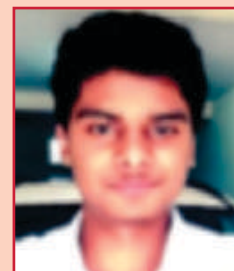
1. Sri Lokesha cleared UGC-NET in 2010
2. Sri Raghavendra cleared UGC-NET & UGC-JRF in 2011
3. Smt Ashashwini cleared UGC-NET in & UGC-JRF in 2011
4. Smt Asha B G cleared KSET in December 2013 & NET in June 2014
5. Smt Mallika D S cleared UGC-NET in June 2015
6. Sri Prasad M L cleared SLET (KSET) in December 2015
7. Smt Sindhu M M cleared SLET (KSET) in December 2015

STUDENT ACHIEVERS IN SPORTS



Thanushree N. from II B Com 'H' was awarded second position in 39th Senior National Throwball Championship 2016 held at Vidyaniketan Ground, Kapu, Udupi, Karnataka from 28th to 30th April 2016.

Suhas S. from II BBA 'A' represented Karnataka State Team in the 13th Senior National Softball Championship at GCPE Grounds, Hyderabad from 27th to 29th May 2016.



Bringing out the best in you thro' Quality Education...

EDUCATIONAL TRIP TO MUMBAI

The educational trip to Mumbai was organised by the college in association with Purple Squirrel from 14th March 2016 to 17th March 2016. The faculty members accompanied the students.

The students first visited Bombay Stock Exchange (BSE) on 15th March 2016. A Lecture Session was organised by the BSE for educating the students about the procedures for issuing securities, market analysis and how to filter out bad companies before investing in them. Next the students visited Indian Express, Mumbai on 16th March 2016. Indian Express is one of the oldest newspapers in India founded by Sri Ramnath Goenka. The Northern Edition of this newspaper is known as Indian Express and the Southern Edition is known as The New Indian Express. The students practically saw the printing of newspapers, the techniques involved therein & the methods involved in packing & despatching. After this, they headed towards Reserve Bank of India in Mumbai. The students were shown the visuals of establishment of RBI, its growth & changes in the currency over the years. The students learnt about original notes & how mutilated notes are dealt with. The students also visited the RBI museum and saw the collection of original coins of different Era's and notes from BC till date.

Overall, the industrial visit to Mumbai was very knowledgeable. The students learnt about the market conditions, printing processes of newspapers & financial factors that influenced the economy of our country.

Priyanka Joshi & Bhavya M

III BBM

*Learning beyond classroom...***VISIT TO REGULATORY BODIES**

The students from B Com & BBM visited Stock Market Institute and Reserve Bank Of India, Bangalore on 16th March 2016. Dr Sharmila S organised & accompanied sixty students for the visit. It was a learning experience to the students.

The first visit was to the Stock Market Institute, India's first Institute which trains students on on-line trading. Mr Kishore, an expert from the Institute explained the working of stock markets in India giving more prominence to NSE & BSE. He educated the students about the benefits of investing in shares, when to buy and sell shares based on various analysis like the fundamental analysis, economic analysis, market and technical analysis. He made the session interesting by giving realistic examples. Power point presentation on trading was shown. The formalities required to open a Demat Account was explained. Another unique part of the session was the Mock Trading where the lists of Top Twenty Companies were displayed where all the students traded with the buying and selling of shares. The live video was taken about the Mock Stock Trading and it was posted in the YouTube- SMI, Seshadripuram College. The entire session lasted for three hours. We thanked Mr Prakash, the Strategic Partner, SMI for having given us the opportunity for the visit.

After lunch, we moved to Reserve Bank of India. The students learnt about the functioning of the Bank and the major role it plays in the economic development of the country. After learning about the salient features of RBI, the Authorities took us to the Financial Inclusion Resource Centre Exhibition. Here the various technical aspects of the financial system was explained. Three Officers-in-charge took us around and showed how to identify fake notes, how the old and mutilated notes are dealt with and what are the new financial schemes introduced for women, backward sections and to the industries. They provided refreshments to the students. We thanked them for their hospitality extended and a great amount of knowledge imparted to us in respect of the financial aspects.

R. Bhargava and Narendra K. R.

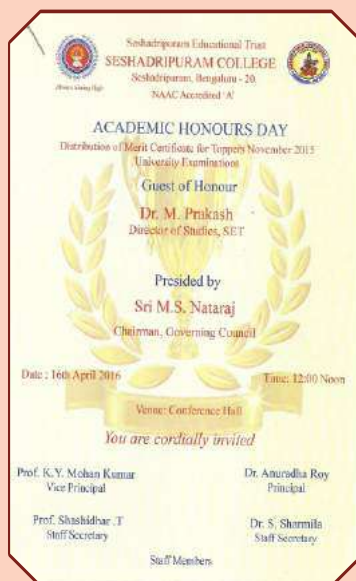
II B Com B

Grooming Professionals ...

ACTIVE PARTICIPATION OF FACULTIES
GUEST LECTURES/CONFERENCES/SEMINARS/FACULTY DEVELOPMENT
PROGRAMMES/WORKSHOPS ATTENDED & PAPER PRESENTED

1. Maj K. Y. Mohan Kumar Vice Principal, Dr S. Sharmila, Smt T.S. Roopa, Smt Chitra Shashidhar, Smt M M Sindhu & Sri Raghavendra were in the Organising Committee of 2-Day UGC Sponsored National Seminar "A Critical Appraisal of Kalidasa's Works with Relevance to Present Time" held on 12th & 13th February 2016, Organised by Department of Samskrit, **Seshadripuram College**, Bengaluru. All the faculty members of Department of Commerce & Management actively participated.
2. Prof. V Mahalakshmi & Smt P.T. Rajeshwari attended International Conference on Disruptive Innovations in Business – Lessons for Industry & B-Schools on 29th & 30th January 2016 at **Reva University**.
3. Smt Asha B.G attended Faculty Development Programme at **Vivekananda Institute of Management Studies** on "Technology Enabled Teaching & Learning in Higher Education" on 6th May 2016.
4. Ms Rajeshwari M, Smt Asha B G & Smt Divyashree R attended 2-day Faculty Development Programme on Advanced Business Research at **M S Ramaiah Institute of Management** on 18th & 19th May 2016.
5. Smt Chitra Shashidhar presented paper titled 'Ethics in Higher Education, Right Tool to attain Excellence' at International Conference at **Seshadripuram First Grade College** on 19th March 2016.
6. Smt Chitra Shashidhar presented paper titled 'Innovations and its impact on productivity of hospitality industry in Bangalore City at a National Level Seminar held by **Christ University** on 8th January 2016.
7. Smt Chitra Shashidhar participated at the 'Research Retreat: exploring pathways, unlocking ideas' held at **Jain University** on 31st May 2016.
8. Ms Varshini S K attended faculty development programme on "Modern Tools & Techniques for reading financial statements" held at **RV Institute of Management** on 13th April 2016.
9. Dr Sharmila attended Two Days Workshop on "Role of Women Elected Representatives in Nation Building" under the Chairmanship of **Smt Umashri**, Hon'ble Minister for Women & Child Welfare held at **Vikasa Soudha** on 22nd & 23rd of February 2016. The output of which will be represented by the Hon'ble Minister at National Women Legislators Conference, New Delhi on 5th & 6th March 2016.

PHOTO GALLERY



Unrivalling Students Achievements



Concrete Achievement - Top Scorers from B.Com



Excellence Unlocked - Top Scorers from BBM



Greater Exposure- Students at Stock Market Institute



Education Portal to make learning exciting-RBI, Mumbai



An abode of learning- Mumbai Stock Exchange



**Shaping minds
Visit to RBI, Bengaluru**

**Enrich Learning Attitude
Indian Express, Mumbai**



**Simplifying Education
Financial Inclusion
Exhibition-RBI**



**Significant Occasion
Entrepreneur's Day 2016**



SESHADRIPURAM COLLEGE
Seshadripuram, Bengaluru - 560 020
NAAC Accredited 'A'



E-Cell (Shrishti)
Presents
"Yuva Mela"
Entrepreneur's Day - 2016

29-03-2016
College Quadrangle



Young Entrepreneurs
Great Passion
Big Dreams

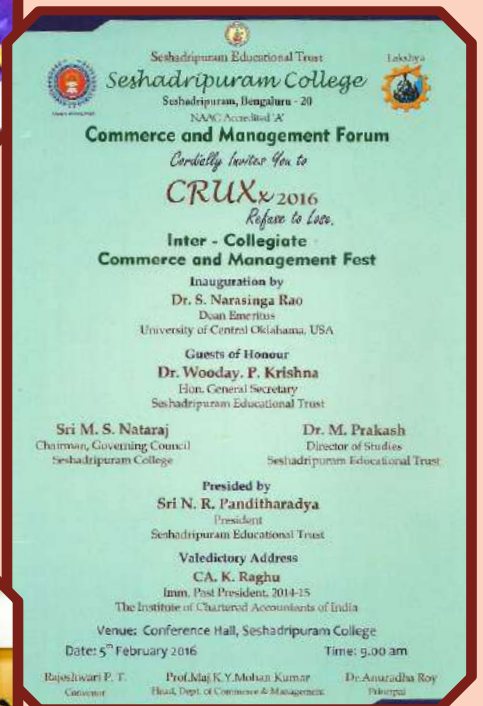
**Best Efforts-Students
exhibiting their
entrepreneurial skills**



**Smt. P. T. Rajeshwari, from
Dept of Commerce felicitated
for completion of M.Phil at the
Convocation held during 2016**



**Delivering Excellence
Cruxx 2016
Management Fest**



**Cheerful & Wholesome
Cruxx Team with
Principal & Faculty**





POSTER PRESENTATION



Education Boutique - From Learning to Research

Celebration of Research Day Unique Learning Experience



Dr Sharmila.S attended Two Days Workshop on “Role of Women Elected Representatives in Nation Building”, Contribution to Economic Development, Social & Good Governance & Legislation held by Ministry of Women & Child Welfare, under the Chairperson of Women & Child Welfare Minister, Smt Umashri at Vikasa Soudha on 22nd & 23rd February 2016.

A Sense of Pride & Accomplishment...



INDIA'S BEST COLLEGES

THE INDIA TODAY-NIELSEN SURVEY

>>>> commerce

>> COMMERCE – TOP 50 >>>>

OVERALL RANK			NAME OF COLLEGE	REPUTATION OF COLLEGE	QUALITY OF ACADEMIC INPUT	STUDENT CARE	INFRA-STRUCTURE	JOB PLACEMENT	PERCEPTUAL RANK	FACTUAL RANK	OVERALL SCORE
2014	2015	2016									
1	1	1	SHRI RAM COLLEGE OF COMMERCE (SRCC), DELHI	1	1	1	1	2	1	2	100.00
2	2	2	LADY SHRI RAM COLLEGE FOR WOMEN (LSR), DELHI	2	2	2	2	1	2	3	94.96
4	4	3	DEPT OF COMMERCE, CHRIST UNIVERSITY, BENGALURU	3	3	3	3	3	3	1	93.87
3	3	4	LOYOLA COLLEGE, CHENNAI	4	4	4	4	4	4	7	74.60
9	6	5	HANSRAJ COLLEGE, DELHI	5	5	5	5	5	5	3	59.58
12	5	6	HINDU COLLEGE, DELHI	5	6	6	6	6	6	9	53.82
6	-	7	N.M. COLLEGE OF COMMERCE AND ECONOMICS, MUMBAI	7	7	7	7	7	7	11	49.16
8	9	8	ST JOSEPH'S COLLEGE OF COMMERCE, BANGALORE	12	12	11	12	11	12	5	48.99
10	18	9	MADRAS CHRISTIAN COLLEGE(MCC), CHENNAI	8	9	7	8	8	8	15	47.54
7	8	10	SYMBIOSIS SOCIETY'S COLLEGE OF ARTS & COMMERCE, PUNE	8	8	9	9	8	9	22	45.18
13	12	11	SRI VENKATESWARA COLLEGE, DELHI	10	10	10	9	10	10	27	43.67
17	14	12	RAMJAS COLLEGE, DELHI	16	16	16	16	16	16	8	43.00
-	10	13	MITHIBAI COLLEGE, MUMBAI	14	13	13	14	14	14	17	41.97
19	7	14	STELLA MARIS COLLEGE, CHENNAI	11	11	12	11	12	11	30	41.23
14	13	15	JESUS & MARY COLLEGE (JMC), DELHI	18	18	19	18	20	18	11	40.48
16	20	16	K.J. SOMAIYA COLLEGE OF ARTS & COMMERCE, MUMBAI	17	17	17	17	16	17	24	38.64
20	-	17	MOUNT CARMEL COLLEGE, BENGALURU	30	37	36	37	40	37	6	38.27
18	19	18	ST FRANCIS COLLEGE FOR WOMEN, HYDERABAD	20	20	21	19	20	21	17	37.97
30	11	19	SRI GURU GOBIND SINGH COLLEGE OF COMMERCE, DELHI	15	15	14	15	15	15	34	37.94
34	17	20	GCCBA, KOLKATA	12	14	15	13	12	13	40	37.12
25	23	21	ETHIRAJ COLLEGE FOR WOMEN, CHENNAI	22	22	22	22	20	22	20	36.98
27	27	22	WOMEN'S CHRISTIAN COLLEGE, CHENNAI	27	27	32	29	29	29	9	36.73
26	15	23	INDRAPRASTHA COLLEGE FOR WOMEN, DELHI	39	44	32	38	42	39	13	34.53
22	21	24	SHRI BHAGWAN MAHAVEER JAIN COLLEGE, BENGALURU	30	34	28	33	29	34	16	34.47
24	25	25	KPBH COLLEGE OF COMMERCE AND ECONOMICS, MUMBAI	30	26	28	26	24	26	24	33.42
-	26	26	NATIONAL P.G. COLLEGE, LUCKNOW	27	30	41	29	46	36	17	33.26
31	29	27	SHAHEED BHAGAT SINGH COLLEGE, DELHI	24	24	24	24	24	24	31	32.80
33	31	28	SESHADRI PURAM COLLEGE, BENGALURU	48	48	48	48	48	48	13	32.46
-	22	29	GGSDS COLLEGE, CHANDIGARH	27	27	28	26	35	28	28	32.39
32	34	30	GARGI COLLEGE, DELHI	23	23	22	23	23	23	37	32.33
40	28	31	SACRED HEART COLLEGE, KOCHI	41	41	39	40	42	42	22	31.95
21	30	32	DELHI COLLEGE OF ARTS & COMMERCE (DCAC), DELHI	47	46	41	46	46	47	20	31.57
-	37	33	SGTB KHALSA COLLEGE, DELHI	36	37	39	38	35	38	28	31.48
-	36	34	K.C. COLLEGE OF ARTS, SCIENCE AND COMMERCE, MUMBAI	44	40	47	46	35	45	24	31.43
46	33	35	J.D. BIRLA INSTITUTE, KOLKATA	30	30	35	33	27	32	31	31.14
-	38	36	DAV COLLEGE, SECTOR 10, CHANDIGARH	19	21	19	19	18	20	43	31.09
-	35	37	SHRI SHIKSHAYATAN COLLEGE, KOLKATA	26	30	26	33	32	30	33	31.01
-	-	38	TOCBM, BENGALURU	30	34	28	29	27	31	34	30.57
35	40	39	H.L. COLLEGE OF COMMERCE, AHMEDABAD	25	27	36	25	29	27	36	30.48
37	32	40	IIMC, HYDERABAD	30	30	32	33	32	35	39	29.08
28	42	41	MOP VAISHNAV COLLEGE FOR WOMEN, CHENNAI	39	37	46	40	40	40	41	27.04
-	41	42	MCM DAV COLLEGE FOR WOMEN, CHANDIGARH	36	25	25	26	26	25	45	26.83
41	43	43	ST JOSEPH'S DEGREE & PG COLLEGE, HYDERABAD	20	19	18	21	19	19	48	26.57
38	45	44	MLA COLLEGE FOR WOMEN (MLACW), BENGALURU	41	41	41	40	39	41	42	26.30
49	50	45	M.S. RAMAIAH JUNIOR AND DEGREE COLLEGE, BENGALURU	50	50	50	48	50	50	37	25.79
-	-	46	ST ANN'S COLLEGE, HYDERABAD	44	44	41	43	35	44	43	25.47
-	48	47	H.A. COLLEGE OF COMMERCE, AHMEDABAD	36	34	26	29	32	33	47	24.76
48	-	48	SIES COLLEGE OF ARTS, SCIENCE & COMMERCE, MUMBAI	41	41	36	43	45	43	46	24.53
-	-	49	S.M. PATEL INSTITUTE OF COMMERCE, AHMEDABAD	46	47	45	43	42	46	48	20.30
-	-	50	GCCBA, CHANDIGARH	49	48	48	48	48	49	48	18.93

**** St Xavier's College, Mumbai, and St Xavier's College, Kolkata, do not feature in this ranking as they could not share factual data on time

Source : The India Today – Neilson Survey 2016