



**ST TERESA'S COLLEGE (AUTONOMOUS) ERNAKULAM**  
ACCREDITED WITH NAAC A++ GRADE

**DEPARTMENT OF COMMERCE (REGULAR)**

presents

**COMMERCE**

*Ripples*

**2019-2020**



COMMERCE RIPPLES

## Director's Message



**Rev. Sr. Dr. Vinitha CSST**

It gives me immense pleasure to know that the Department of Commerce is bringing out their newsletter 'Commerce Ripples 2019-20'. The newsletter is a platform where the students can portray their potential for creative expression. This endeavor leaves a mark of the activities and achievements of the department during the academic year. The College offers extensive opportunities which brings out their latent talents and shapes their destiny in the most propitious way. No matter which industry one chooses to work in, a sound understanding of Commerce is invaluable to one's career prospects. The Commerce Department has been instrumental in conducting various activities such as National seminars and Inter-Collegiate competitions and offers various add-on courses along with the regular B.Com programme such as Advanced Excel, ACCA, CMA etc. I highly appreciate the department for bringing out such a stimulating newsletter, and the students for the initiative and enthusiasm in walking the extra mile.

## Principal's Message

I am extremely pleased that the Department of Commerce is publishing the newsletter 'Commerce Ripples'. I extend my hearty congratulations to the staff and student coordinators who have made remarkable efforts in releasing this newsletter. It is truly a reflection of the potentials and skills of the student community as a whole, as it provides a platform for exposing the merits and achievements of the faculty and students. I appreciate the editorial board and all those who have extended their guidance and assistance in bringing out this newsletter. I wholeheartedly wish you all a bright future ahead.



**Dr. Sajimol Augustine**

# HOD's Message

**"If you cannot do great things, do small things in a great way." - Napoleon Hill**

Welcome to another edition of Commerce Ripples newsletter. Looking back to the academic year 2019-20, our department has done numerous curricular and extra-curricular activities and I am delighted that the Commerce Association has come up with a new edition of the newsletter that has meticulously documented all those important events that occurred in the Department. On this occasion I congratulate the staff coordinator Ms Ann Thomas Kiriyanthan and the office bearers of the association Ms Athulya C Menon, Ms Sreelakshmy Venugopal and Ms Ann Theresa for their efforts and dedication for bringing out this newsletter. I convey my good wishes that this newsletter will help us to lock our memories of the past year.



**Ms. Jency Treesa**  
**Head of Department**

## From the Editor's Desk

Here goes the next edition of our newsletter 'Commerce Ripples' for the academic year 2019-2020 with all glittering gems embellishing the whole vista of this academic year. Financial Literacy programme, National Seminar, Inter-collegiate quiz competition, Association activities and TROP initiatives provided both enlightenment and entertainment. The students get umpteen opportunities to use their brains, to flex their brawns and to display their beauty through various intellectual, athletic and aesthetic programmes convened in the department at periodic intervals. In addition to a blissful release from the academic pressure of everyday, the students by putting their fingers in every pie could nurture their thinking acumen, leadership qualities, resourcefulness and perseverance to a higher degree. The healthy rapport between the taught and the teachers, of course, spiced with divine providence, accounts for all the accomplishments of the department.



**Ms. Ann Thomas Kiriyanthan**  
**Assistant Professor**

# OUR DEPARTMENT

"Individual commitment to a group effort - that is what makes a team work." - Vince Lombardi



The Department of Commerce was established in 1978 and has been scaling heights ever since. The Department is enriched by 4 lecturers. The Department offers Bachelor of Commerce degree, one of the most demanded courses of the contemporary academic world. The students have added to its prestige by securing university ranks and high level placements. Highly professional in nature, the course intends to provide a foundation for students who plan to pursue their career in business, commerce, accounting etc. Our students undergo internship programmes after their fourth semester which makes them more adaptable with the industrial world. Industrial visits are also there for all the classes. We also encourage students to organize events such as National Seminars, Inter-college and inter department meets, participate in events organized by other colleges and also get involved in activities of social relevance. They are enabled to think creatively and to develop right mindset to meet the challenges of the globalised business environment, through value based education, interpersonal relations and outreach programmes. With all these inputs one finds our students hardworking, practical-oriented and effective in any work environment. The curriculum is taught by a distinguished faculty combining academic excellence and real world experience with dedication and commitment.

## CREATIVE TEAM

Ms. Ann Thomas Kiriyanathan - Assistant Professor

Devika Balachandran - II B.com

Lariat Mariya - II B.com

Sreelakshmy Jayan - II B.com



# COMMERCE ASSOCIATION INAUGURATION

2019-2020

Any endeavour fulfils when members of a strong team are behind it and work in unison. A superb example for the same is our commerce association run by an efficient pack of office bearers. The office bearers of the Commerce Association 2019-2020 are:

Chairperson - ANN THERESA, II B.Com  
Secretary - ATHULYA C MENON, II B.Com  
Treasurer - SREELAKSHMY VENUGOPAL, II B.Com  
Staff Advisor - Ms. ANN THOMAS KIRIYANTHAN, Assistant Professor, Department of Commerce (Regular).

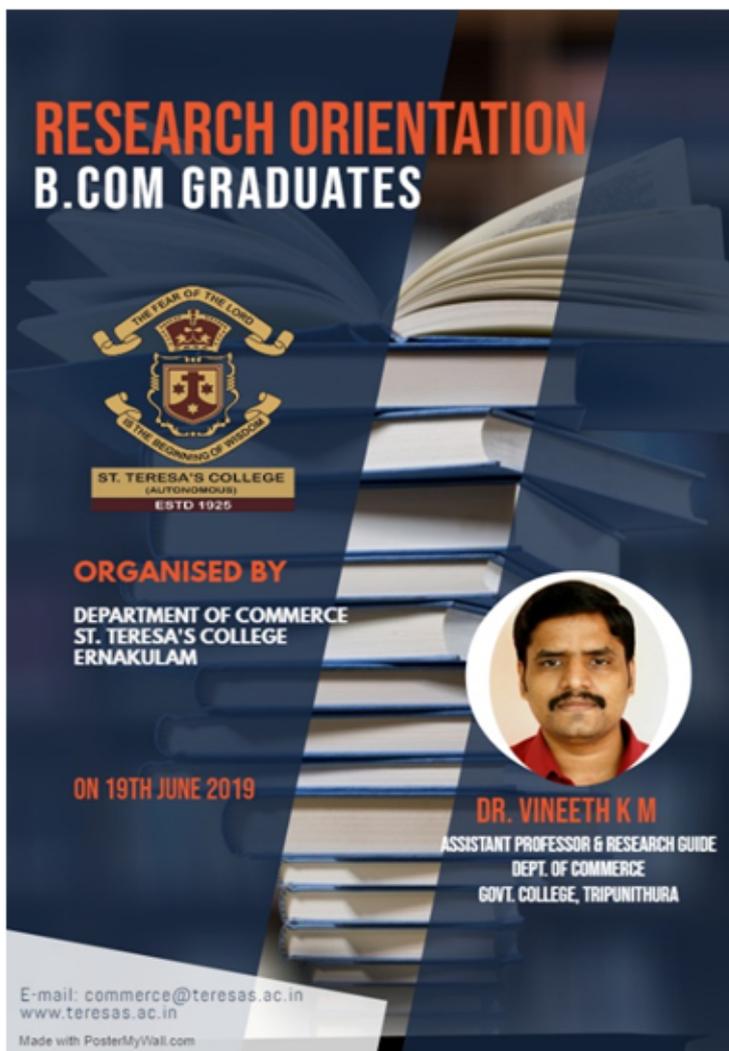
The inauguration of commerce association was conducted on 21st June 2019. The venue for the event was the Arts Block Auditorium. The programme began at 11 am. The function started with a prayer song by Ms. Sandra K Sojan of II B.Com. The welcome speech was delivered by Ms. Ann Theresa.



The commerce association for the year 2019-20 was inaugurated by lighting the lamp. Ms. Ann Thomas Kiriyanthan, Assistant Professor, Department of Commerce (Regular) is the staff advisor of the association for the year 2019-2020. The former office bearers handed over the sashes to the new office bearers, Ms. Mary Sruthy Melbin, the Academic Dean of Commerce department, released the newsletter "COMMERCE RIPPLES 2018-2019". The formal function came to an end by the vote of thanks of Ms. Athulya C Menon.

# RESEARCH ORIENTATION CLASS

A project orientation class was taken by Mr. Vineeth K M, Assistant Professor & Research Guide, Government College, Tripunithura on 19th June, 2019 for third year B.Com students. The class aimed at familiarizing the third year students regarding the preparation of their project. The resource person explained the different project topics and tools available. He also suggested various tips on using MS Excel and MS Word for making a good project report. Overall, the class was useful and helpful to the students as it inspired them to choose a topic according to their interest and passion.



**RESEARCH ORIENTATION**  
**B.COM GRADUATES**



ST. TERESA'S COLLEGE  
(AUTONOMOUS)  
ESTD 1925

**ORGANISED BY**  
DEPARTMENT OF COMMERCE  
ST. TERESA'S COLLEGE  
ERNAKULAM



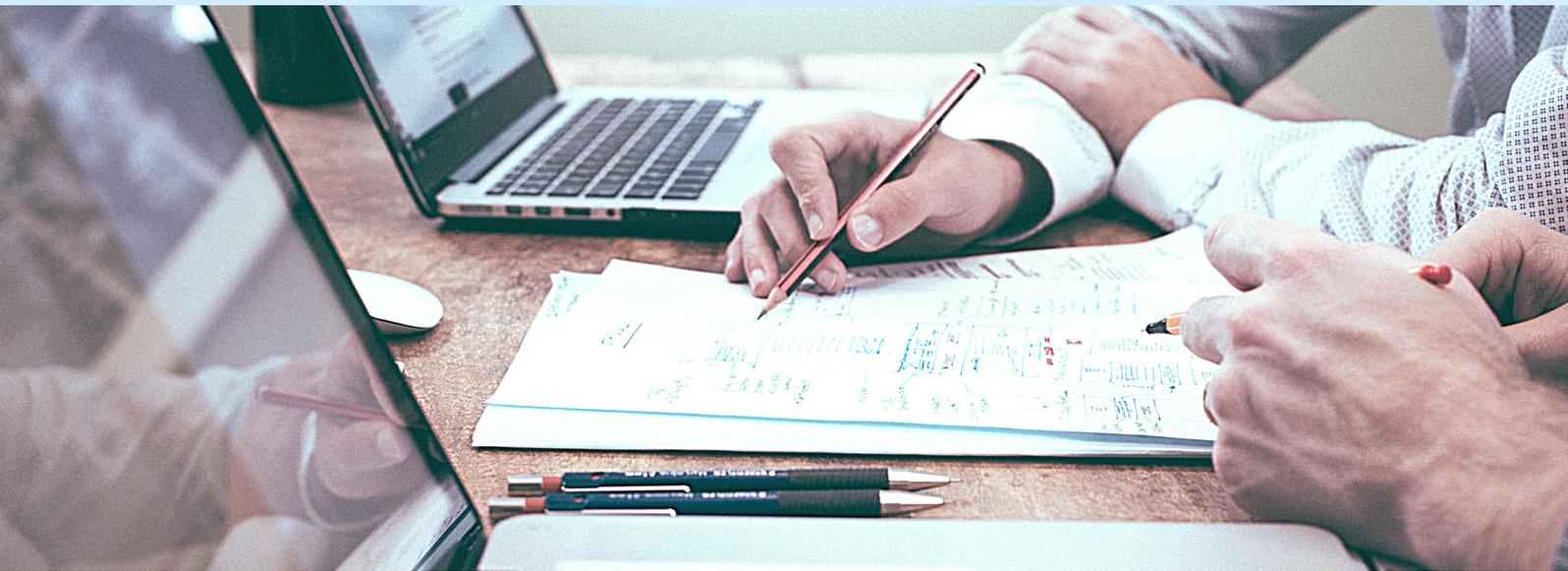
**DR. VINEETH K M**  
ASSISTANT PROFESSOR & RESEARCH GUIDE  
DEPT. OF COMMERCE  
GOVT. COLLEGE, TRIPUNITHURA

ON 19TH JUNE 2019

E-mail: [commerce@teresas.ac.in](mailto:commerce@teresas.ac.in)  
[www.teresas.ac.in](http://www.teresas.ac.in)  
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# ORIENTATION ON ADVANCED EXCEL



A session on advanced excel course and its scope was conducted by the department of commerce in association with LCC Ernakulam which is amongst the top three organizations in the field of information technology , on 18th June 2019 Tuesday.

**LCC**  
Corporate Education

ON 18TH JUNE 2019

**SESSION ON  
ADVANCED EXCEL**

**ORGANISED BY**  
DEPARTMENT OF COMMERCE,  
ST. TERESAS COLLEGE  
(AUTONOMOUS), ERNAKULAM

**IN ASSOCIATION WITH**  
LCC COMPUTER EDUCATION  
COCHIN  
email: info@lcccochin.com

WHEN TO CONNECT: 1:00 PM - 3:00 PM

FOR B.COM STUDENTS

The program started at 1:15 pm with the welcome address by Miss Ann Thomas Kiriyanthan. The session was rendered by the tutors from LCC, Mrs. Benetta and Mr.Sujith. During the informative session, the scope, functions and application of MS EXCEL were discussed. EXCEL being the most used software in all corporate field, studying the application will bring more employment opportunities. Finally the event came to a close with the vote of thanks by Ann Theresa, chairperson of commerce association.

# FINANCIAL LITERACY PROGRAMME



A Financial Literacy Programme was conducted by the Ernakulam Branch of SIRC, Institute of Chartered Accountants of India in association with the Department of Commerce at St.Teresa's College (Autonomous), Ernakulam on the 4th of July, 2019.

The session was conducted as a part of CA week and the Platinum Jubilee Celebration of ICAI, Ernakulam. The guests for the occasion were CA. Sreenivasan P. R (Chairman, Ernakulam Branch of ICAI), CA. Roy Varghese (Vice Chairman, Ernakulam Branch of ICAI), CA. Jomon K. George (Chairman, SIRC of ICAI, Chennai) and CA. Raze Moideen.

Ms. Jency Treesa (HOD, Department of Commerce) welcomed the gathering. The inaugural address was delivered by Rev. Sr. Dr. Vinitha CSST (Director, St. Teresa's College) and felicitation by Dr. Sajimol Augustine (Principal, St. Teresa's College).

The programme included a CA Career Counseling Session and a seminar on 'GST - A PRACTICAL APPROACH'.



# SOFT SKILLS DEVELOPMENT CLASS



A soft skills development class was held for the students of II.B.Com (Regular) of St.Teresa's College (Autonomous), Ernakulam. The class was handled by Mr. Prasad Prasad from Phoenix Career Mentors on 26th November, 2019.

The trainer highlighted the importance of getting work done on time and being effective. He summed up that attitude, skill, quality and knowledge are the most important factors determining an individual's employability. The class highlighted the importance of soft skills for a person's employability. Additionally, it focused on building leadership and teamwork between the students through various activities and on enhancing their communication skills and creativity. The sessions were very interactive and the students greatly enjoyed the class, providing good feedback.

**The trainer explained that the key factors for succeeding at everything and anything are:**

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**Direction**

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**Dedication**

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**Discipline**



**"Soft skills get little respect, but they will make or break your career." - Peggy Klaus**



# ECO-FRIENDLY FRESHERS' DAY

As an official welcome for the B.Com class of 2019-20 of St. Teresa's College, Freshers' day was organized by the second year students on July 21, 2019 in Room No.21. This day gave a chance to the students to interact with the teachers, seniors and also amongst themselves. The event had an eco friendly theme with recyclable décor adorning the walls. The spirits were high as the seniors got together to welcome the new batch with foot-thumping dance and music. Various cultural activities were held by the II<sup>nd</sup> and III<sup>rd</sup> year students. Games including 'Your Favourite Senior', 'Emoji Game' etc were conducted in which the freshers enthusiastically participated. The winners of the games were awarded and refreshments were provided to the audience. Miss Fresher Contest was held and the title was won by Ms. Aswathy Menon. All the freshers and the seniors rocked the show under the guidance of the HOD, Mrs. Jency Treesa and other faculties of the department. The freshers' day was filled with excitement, joy, music, enthusiasm, laughter and happiness and was a fabulous way to kick start the academic year for the students.



# ONE DAY NATIONAL SEMINAR



As part of the World Accountancy Education Day, The Department of Commerce (Regular) of St.Teresa's College, Ernakulam conducted a National Seminar in association with The Institute of Chartered Accountants of India, Ernakulam Chapter on 12th November, 2019.

The ceremony was inaugurated by Dr. Dharmarajan P.K, Vice Chancellor of Sree Sankaracharya University of Sanskrit, Kalady. The function was felicitated by CA Sreenivasan P.R, Chairman of ICAI (Ernakulam).

CA Vivek Krishna Govind, Senior Partner of Varma and Varma Chartered Accountants, addressed the audience about the practical insights of accounting theory.

CA Vinod Balachandran took a comprehensive session on Accounting Standards and Ind AS.

The day's final session was taken by CA Sherin Mathews, highlighting the impact of block chain, artificial intelligence and robotic process automation in the financial sector.

The audience included faculties from various colleges, research scholars and students of the department of commerce. Ms Jency Treesa, Head of the Department of Commerce coordinated the seminar. The event was concluded with a vote of thanks by CA Roy Varghese, Vice Chairman of ICAI, Ernakulam Chapter.





Yes, Women Can!

## Women Entrepreneurship Day Seminar

A seminar was organized by the students of the Department of Commerce Regular in association with the Entrepreneurship Development Club on women entrepreneurship day, 19th November 2019. The concept of women entrepreneurship, the outstanding qualities of women entrepreneurs and the problems faced by them were some of the topics discussed. The seminar was led by Bhavana Purohit of IInd B.com.

Women constitute around half of the total world population and India is not an exception. In the modern societies women have participation in all sorts of activities and now they have started plunging into industries and running their own enterprises quite successfully. Women entrepreneurs may be defined as a woman or a group of women who initiate, organize and run a business concern. As an entrepreneur they have to perform all the functions involved in establishing an enterprise.

In the seminar, the students also discussed some of the leadership qualities a women entrepreneur should possess like willingness to face challenges, patience, optimism, aspiration to reach higher levels, power to withstand uncertainty and resist criticism, desire to guide and lead others etc in order to become successful.



Women entrepreneurs have faced several economic and social problems. Some of the major problems faced by women entrepreneurs were brought up in the seminar. Family restrictions, lack of finance, lack of education and information, role conflict, unfavourable environment, lack of persistent nature and mental strength, stiff competition and limited mobility are considered to be the major problems that deter women from being an entrepreneur.

In order to encourage women entrepreneurship several remedial measures were also discussed such as promotional help, training, assistance in selection of machinery and technology, assistance in finance and marketing and ultimately family support which is the most important measure that encourage women to take up lead positions. The seminar was concluded on a note that more women should come forward to take up entrepreneurship and the society should provide a supportive environment to let them shine through.



# Kerala Startup Mission (KSUM) Visit

Kerala Startup Mission (KSUM) is the central agency of the Government of Kerala for entrepreneurship development and incubation activities in Kerala, India. The students of St. Teresa's College were taken for a visit to KSUM, Kalamasery on 15th January, 2020.



The main idea of the visit was to show the students and members of the Innovation Cell of St. Teresa's College some of the various functions of KSUM and spreading the spirit of innovation and entrepreneurship among students. The main topics discussed in the talk were the activities of KSUM, how it benefits small businessmen, entrepreneurs, investors etc. The role of a student in the startup mission was also discussed. Only a student having good entrepreneurial and innovative ideas can take an initiative to start a business.



The students were also taken to visit the Fab Lab. It is a small scale workshop offering digital fabrication that empowers the users to create smart devices which can be tailored to local or personal needs. At the conclusion of the presentation there was a question-answer session, which helped clear the doubts of the students. A walk-through was organized through the Maker's Village. The presentation concluded with a question-answer session.

The visit gave the students an opportunity to see the functioning of KSUM and also helped to gain knowledge regarding entrepreneurship, development of incubation activities, development of startup ecosystem and role of students in entrepreneurship.

# Corporate Induction Training

A corporate induction training was held for the students of III DC B.Com (Regular) of St.Teresa's College (Autonomous), Ernakulam. The class was handled by Mr. Prasad Prasad from Phoenix Career Mentors.

The instructor highlighted the importance of efficiency and employability. The class highlighted the importance of soft skills for a person's employability. Additionally, it focused on building leadership and teamwork between the students through group various activities and on enhancing their communication and problem solving skills.

He summed up that Attitude, Skill, Quality and Knowledge are the most important factors determining an individual's success in the work field. The sessions were very interactive and the students enjoyed the class, providing good feedback.





# BITCOIN – THE FUTURE OF CURRENCY?

- Alicia Anna Abraham

Cryptocurrency is digital money, which means it can be stored on your computer or phone and sent person-to-person with no bank or intermediary. Cryptocurrencies are more like commodities than equity or bonds. Commodities, like gold or oil, do not derive value from any form of cash flow but rather from some intrinsic value. The word cryptocurrency stands for an encrypted digital currency and can be transmitted and validated through a specific process referred to as mining. Mining stands for the procedure of approving the transaction and transferring them to the public ledger. The procedure of mining adds value to the cryptocurrency and is generally referred to as a proof-of-work system. There are thousands of cryptocurrencies, and more are being developed and launched every day. Bitcoin is the first cryptocurrency. Litecoin, for example, is designed to enable faster and cheaper transactions, while a coin like Dash is designed with additional privacy in mind. Ethereum is the second most popular cryptocurrency in terms of network value and it is designed as a platform to run decentralized applications and smart contracts, and is used to create new tokens that are distributed via initial coin offerings (ICOs) or token sales.

Bitcoin is one of the types of cryptocurrencies. It was first introduced in 2009. A country, group, or person does not own Bitcoin. Users of bitcoin own Bitcoin. Initially, new bitcoins are to be mined and the miners get some bitcoins, those can be later sold to other people. The limit on total number of bitcoins that can be produced is 21 million out of which 16 million bitcoins are already mined.

Bitcoin works over blockchain technology, which is considered as one of the safest technologies to store data in a distributed manner. It creates, stores, and manages digital transactions that are public, secure, and distributed. So-called miners generate coins here. The work of these miners is what gives value to the digital coins, and at the same time, the rarity and demand for coins are what causes the fluctuations in their value. Bitcoins are managed through your online accounts quite similar to your online bank account. It is called a "digital wallet". You can buy or sell bitcoins through your digital wallets. It is always an anonymous transaction when you do it through Bitcoins, which lures many criminals to use bitcoins for their payments and transactions. Bitcoin has been regulated in some countries. Now, then most people buying bitcoins for investment purposes are assuming that the value of bitcoins will continue to grow. Some people use bitcoins to buy and sell products and services to hide their identity.



Bitcoin emerged as economies across the world starting losing trust in the current banking model. Bitcoin saw the opportunity to take the power out of the institutions and provide a better service, and the people responded. Bitcoin operates universally, meaning for the first time, there is a possibility of a global currency. With a truly international currency, possibilities for global economic growth and social equality are endless. The future of all cryptocurrency is yet to be known. It is important for us to get a better understanding of how the currency can influence the global economy, and what we can do to make the new form of currency more reliable.

However, it is predicted that the profits once made by miners by creating new blocks will reduce to such an extent that it will be negligible. Cryptocurrency is only in its initial stages, so it is too soon to assume whether cryptocurrency will be the future of money or its impact in the coming years.

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# QUIZZER BEES 2019

INTRA DEPARTMENTAL QUIZ

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On 2nd September 2019, the Department of Commerce (Regular) organized an intra-departmental quiz competition named "Quizzer Bees 2019". The participants were the 1st and 3rd year B.Com students. The competition was planned and conducted by 2nd year B.Com students. The quiz was conducted in Room No.21 and commenced at 12:45 pm by invoking the blessings of The Almighty.

There were 15 teams out of which top 5 teams were selected for the main quiz rounds from the preliminary round. Each team consisted of two members and the questions were based on accounting and finance. In the second round each team was given separate questions and teams who answered correctly were given points, from this round, three teams were selected for the next round. The second last round was based on logos and taglines. Unlike the previous rounds this one was much more interesting and the top two teams were selected for the final round, which was the rapid fire round.



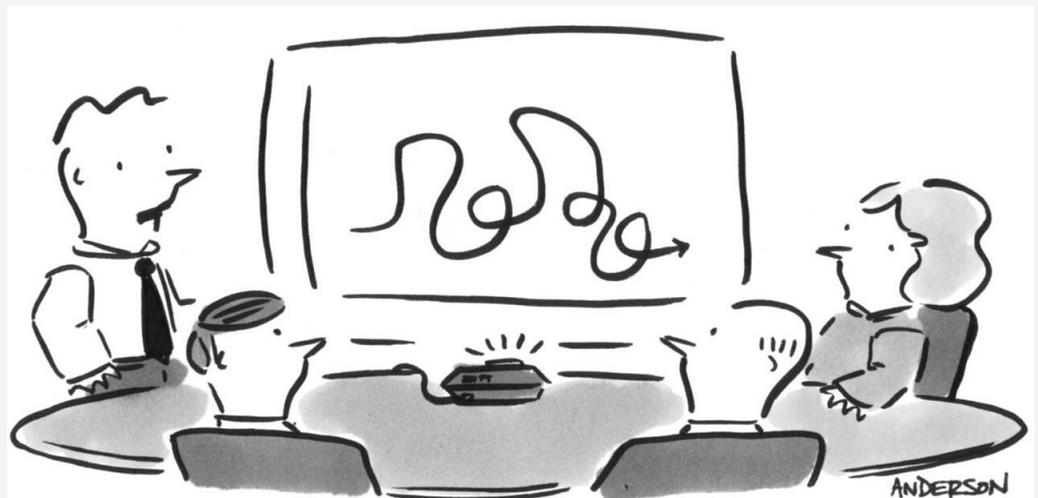
IT'S  
*quiz time*

Vishnupriya and Angel Joshy of III DC Bcom secured 1st prize, Alka Merriam and Nanditha Menon of III DC bagged the 2nd prize and, Angel V Mariam and Anna Nidhery of III DC Bcom won the 3rd prize. Winners were awarded cash prizes and certificates by the commerce department teachers. The program concluded by congratulating the winners.

# SOAR HIGH!



On 13th February 2020, Thursday, a session on Overseas Education was conducted by representatives from IDP (International Education Specialist) in Room No: 21. The hour long seminar was attended by the third year undergraduate students of B.Com and Economics departments. The team, comprising of Jennifer and Arjun, took the students through a slideshow that drew attention onto the various benefits of pursuing education overseas. They also showed a video presentation that pointed out the top ten pros of studying in countries like Australia, UK, USA, Canada, New Zealand and Ireland. The IDP representatives also educated the audience on the different services that were offered by them for the benefit of students. Some of their best services included - course and university selection, application submission, offer acceptance, student visa counselling and pre-departure orientation. They also informed students the different durations during which they could apply for various courses. The seminar provided valuable insight into education abroad and broadened the horizon for them.



"As you can see, it's business as unusual."



# LITTLE LIBRARIES CAMPAIGN

A book collection campaign was organized by the students of the Department of Commerce (Regular) for setting up a library in Government Tribal Higher Secondary School, Edathana, Wayanad. About 1100 books were collected and will be handed over to the school in the month of February.

ST. TERESA'S COLLEGE  
DEPARTMENT OF COMMERCE (REGULAR)

## LITTLE LIBRARIES BOOK CAMPAIGN

Share your pre-loved books to children affected by floods. Help us by dropping off your old books at any commerce regular classrooms

Starting from 29.08.2019 (Thursday)

For inquiries,  
Contact HoD of Commerce (Regular)  
Smt. Jency Treasa - +91 8282-313258

## GOT LOTS OF OLD BOOKS?

Donate them to a good cause!

What you can donate:

Children's books

Young adult books

Fiction/non-fiction books

Encyclopedia

Dictionaries

Self-help books

Motivational books

... you can also contribute money!

FOR OTHER INQUIRIES, PLEASE CONTACT  
ALEENA SOHAN @ DC B.COM - +91 9888 83489  
BOORNI SAJI @ DC B.COM - +91 9844 88788  
ALKA MERIAM @ DC B.COM - +91 9888 83489



## CHRISTMAS CARDS TO NON-TEACHING STAFF



On 20th December, 2019, the 3rd year students of B. Com (Regular) gifted the Director, Principal and the non-teaching staff of the college with hand-made Christmas cards imparting the season's greetings. This little act of consideration and gratitude sparked joy among those who received them.



# ADD ON COURSES

*Collect the Additional Qualifications Along the way !*

**ADVANCE DIPLOMA IN ACCOUNTING & BUSINESS**

.....  
**CERTIFICATE IN IFRS**

.....  
**IN APPLIED ACCOUNTING (OXFORD BROOKES UNIVERSITY)**

.....  
**AVAIL 6 PAPER EXEMPTIONS FOR ACCA PROFESSIONAL QUALIFICATION**

*Highlights of the Program*



- Global qualification provided by IMA (USA).
- Global acceptance (CMA presence in 140 countries).
- Allows students to take the exam before they graduate.
- Two (2) exams only.
- Online exams.75% MCQs and 25% No negative marks.
- Student membership at a significant reduced rate in IMA Fees.
- Exams are conducted also in India.
- 100% placement assistance

## B.Com With ACCA

BY ISDC

ACCA (The Association of Chartered Certified Accountants) is the global body for professional accountants. As an ACCA qualified accountant, you will be in demand for having the right skills. The programme entails a student completing the ACCA Qualification alongside their B.Com from St.Teresa's College.

The student needs to attend few ACCA external examinations across 3 years of her B.Com with ACCA Programme. The classes are run on campus itself through professional trainers from ISDC, which is the Approved Learning Partner of ACCA in the Country. The 360 Under Graduate Program Embedded with Worlds best Business Qualification.

## B.Com With CMA

BY VIDYARUPA

Institute of Management Accountants (IMA), the association of accountants and financial professionals in business, is one of the largest and most respected association focused exclusively on advancing the management accounting profession. The Certified Management Accountant (CMA) program has been designed to recognize the unique expertise of those professionals engaged in Management Accounting and Financial Management.

This certification provides distinction in today's economic climate and affords the opportunity to certify your expertise in business areas that are critical to the decision – making process. Vidyarupa is an experienced and reliable “Partner” for its students. They provide excellent administrative services and guidance till the students are qualified.

# PRESENTATION COMPETITION TO SPARK ENTREPRENEURIAL VISION

As a part of Entrepreneurship Development and Project Management course, a presentation competition was conducted for the students of II B.com. All the students were encouraged to participate and share the story of their favorite successful entrepreneur. This competition aimed at familiarizing the students about the eminent business personalities and learning from their journey of building a business empire. Success stories are not created out of thin air, rather they are built on the back of hard work and steely determination. The fascinating stories about entrepreneurs, life goals, business truths and passions were explored. The different traits of a successful entrepreneur including mental agility, perseverance, foresightedness, communication skills etc were also discussed. The experiences of these entrepreneurs, the problems they faced and how they overcame the same inspired the students to a great extent. Their success mantras and rules for success were highlighted throughout the session. This competition also provided an opportunity for the students to present before the class, thereby improving their public speaking and communication skills and boosting their confidence. Ann Theresa and Sreelakshmy Jayan were the prize winners of this competition.



## JOKES!

Manager for his subordinate:-

- What are you doing here?
- Executing your command.
- But I haven't told you anything.
- So and I do nothing.

- Why did you leave your last job?
- Company relocated and didn't tell me where.

I tried to start a hot air ballooning business but it never took off.

HA HA

# ALUMNI INTERACTION WITH STUDENTS



The Alumni of the Department always accepts the invitation to interact with the students of the department with great enthusiasm.

Ms. Tiya Babu was happy to share her experience at Mount Carmel College, Bangalore where she is pursuing her Masters in Commerce. She spoke about the relevance of the course and its job prospects. She also explained the skill sets required to pursue higher education outside the state. She emphasized the importance of communication and presentation skills and the pedagogy she experienced in that college.



Ms Ageesha Anilkumar is an alumna of the Department of Commerce who cleared both the Groups of CMA (US) in the first attempt. She was very happy when the Department invited her to share her experience on CMA course. As the department has CMA program as an add on course, her experience sharing was highly accepted by the students. She elaborated the syllabus of the course, job prospects and how she methodically prepared for the exams.

"Everybody is getting together after work to do some more work - you in? "



# VIVARTA

## Inter-collegiate Quiz competition

Vivarta, an inter-collegiate quiz competition was conducted by the students of Commerce Department (Regular) on 6th February 2020. The programme commenced at 11 am and students from various colleges participated in the competition. The main intention behind organizing the competition was to motivate the students to explore into the world of commerce and business. The programme was a grand success.



ST. TERESA'S COLLEGE (AUTONOMOUS), ERNAKULAM  
(College With Potential for Excellence & Re-Accredited by NAAC with A++ Grade)

THE DEPARTMENT OF COMMERCE (REGULAR)  
PRESENTS

# VIVARTA 2020

6.2.2020

REGISTRATION FEE:  
100/-/HEAD  
REG. TIME:  
9:30 AM TO 10:30 AM

STUDENT COORDINATORS  
ANN THERESA : 8848864024  
ATHULYA C : 8547130770  
SREELAKSHMI : 8303983358

INTER COLLEGIATE QUIZ  
PRIZE WORTH 5K, 2K, 1K

1 QUALIFIERS  
2 SPECTO  
3 ALLUSION  
4 DO OR DIE

STAFF COORDINATOR  
ANN THOMAS KIRIYANTHAN  
9946998622

Out of the 12 teams participated in the competition, Gopika Menon and Athul Thejus Rajan from Sacred Heart College, Thevara grabbed First prize, Nikhil Jose and Jose Reji from St. Thomas College, Pala secured second and Sarath M. M and Shreesha S from Rajagiri College of Management and Applied Sciences, Kakkanad nailed the third prize. The winners were awarded with a cash prize of Rs.5000, Rs.2000 and Rs.1000 respectively.



*Upgrade and master  
Excel skills to excel!*



## LCC - ADVANCED EXCEL COURSE

Founded in Cochin back in the year 1992, LCC started its journey as a premier computer coaching centre and later advanced into one of the most reputed brand for computer learning throughout India. LCC has surpassed victory in finding and refining those hidden talents in our pupils, to deliver thousands of IT prosto the evergreen IT Industry every year. Whether you are a novice, a mediocre or a professional in computer technologies, we have the right course for you to advance and follow an ambitious career path. This course was offered to II B.Com students. All the students have taken the course except those who are doing professional courses. Certificates were granted to them on successful completion of the course.



**"Your shipment was delivered to the wrong address, so technically, it's your fault for choosing not to live there!"**



**"If you keep working until you're 85, you can afford an early retirement."**

# DIGITALIZATION OF INDIAN BANKS

- Lisa Tony



India has witnessed a radical change of banks from “conventional banking” to “convenience banking”.

In 1988, the RBI set up a computerization committee for speedy services headed by Dr. C. Rangarajan. Soon information technology started to gain popularity. With the help of IT sectors, RBI introduced the Core Banking System(CBS). CBS enabled banks to increase the comfort feature for the customers by leading to anywhere anytime banking. This highly increased customer satisfaction and easy convenience for the customers. Different Core Banking platforms such as Finacle designed by Infosys, BaNCS by TCS, FLEXCUBE by i-flex, gained popularity.

In the 1990s , the competition between private and foreign banks increased. They adopted digital banking to gain a competitive edge and to survive in the economy.

The bank has benefitted in several ways by adopting newer technologies. E-banking enabled bank to reduce cost and gain more revenue through various channels. E-banking reduces human error. Bank transaction like money transfer, money deposit can be done electronically by a click of mouse from home itself. This reduces the time of standing in queue in the banks and wait for hours to get the transaction done. Instalment of ATMs and CDMs have increased over the years. According to the RBI Report, in 2016-17 there are 2,22,475 Automated Teller Machines (ATMs) and 25,29,141 Point of Sale devices (POS).

Implementation of electronic payment system such as NEFT (National Electronic Fund Transfer), ECS (Electronic Clearing Service), RTGS (Real Time Gross Settlement), Cheque Truncation System, Mobile banking system, Debit cards, Credit Cards, Prepaid cards have all gained wide acceptance in Indian banks.

National electronic fund transfer (NEFT) is one of the most common method of transfer of money one bank to another bank. It works on half hourly basis. Real time gross settlement (RTGS) is primarily used for high value transaction. Minimum amount to be remitted is 2 lakhs and there is no upper limit.

All Indian banks are gradually moving towards digital revolution. Banks are introducing more indigenous and innovative products in order to survive in the economy, thereby enabling banking services to be more simple and flexible.



A Banta was withdrawing money from ATM. The Sardar behind him in the line said, "Ha! Ha! Haaa! I've seen your password. Its 4 asterisks(\*\*\*\*). The first Banta replies, " Ha! Ha! Haaa! You are wrong. Its 1258."

## JOKES!

A client comes to a bank:

- My cheque was returned with a remark: "Insufficient funds". I'd like to know whether it refers to mine or the Bank?

"I used to be a banker but I lost interest."

If you think nobody cares if you're alive, try missing a couple of car payments.

- Earl Wilson

HA  
HA

# TROP

TERESIAN RURAL OUTREACH PROGRAMME

2019-20

## Visit to Kuzhipilly

1

The students of III DC B.Com visited Kuzhupilly Grama Panchayath on 20th September, 2019 along with the faculty in charge of Teresian Rural Outreach Programme, Ms. Elizabeth Rini K F as a part of the TROP activities 2019-20. The goal was to conduct a cloth bag making competition involving the various wards and families to recycle old clothes to make cloth bags with the help of Kudumbasree members.



## Cloth Bag Competition

2

On 30th September, 2019 the students of St. Teresa's College, a group of 17 including 5 faculty members visited Kuzhupilly Panchayat. The students of III B.Com, with TROP-in-charge Ms. Elizabeth Rini. K. F represented the Commerce Department. The aim of the visit was to evaluate the bags made under cloth bags making competition between the different panchayat wards. This competition was conducted under the campaign of 'Swachhata Hi Seva', which is an initiative of Unnath Bharat Abhiyan. Ward No : 6 won the competition with their beautifully crafted bags.

# 3

## Prize Distribution

On 2nd October 2019, as a part of the 'Swachhta Hi Seva' campaign under the initiative of Unnat Bharath Abhiyan, a prize distribution ceremony was conducted in the Kuzhupilly Panchayath. The prizes were given for making maximum number of bags by using old clothes and the percentage of involvement of houses in their respective wards. This is an initiative to create a plastic free environment. Ward No:6 won the first prize and also won the 'Best Kudumbasree Unit' prize. Mr. K A Sivan received the prize for 'Best Ward Member' and Kudumbasree members of that particular ward received the prize for the 'Best Kudumbasree Award'.



## SAVE OUR FUTURE

# 4

Save our future campaign is a social media campaign launched by the students of St. Teresa's College, (Autonomous) to popularize and lend support to the ban on single use plastic by the Kerala State Government. Considering the innumerable environmental hazards caused by the unrestrained consumption of single use plastic, this ban which came in effect from 1st January 2020 is a laudable move and a true need of the hour. Hence, through SAVE OUR FUTURE campaign, we aim to create a youth movement in support of the ban of single use plastic and to popularize and raise awareness about the eco-friendly alternatives to plastic bags among the merchants and the general public.

## Trees were Planted within the Kuzhuppilly Panchayat Premises in connection with World Environment Day

St. Teresa's College (Autonomous), Ernakulam in association with Unnat Bharath Abhiyan, a Central Govt. Project to promote development of rural areas in tune with Gandhian vision of self-sufficient 'village republics', has organized planting tree at Kuzhupilly Grama Panchayat , Vypin on 14th June,2019, in connection with World Environment Day, as a part of Teresian Rural Outreach Programme. Unnat Bharat Abhiyan is inspired by the vision of transformational change in rural development processes by leveraging knowledge institutions to help build the architecture of an Inclusive India.



Along with four faculty members, ten students joined this initiative. Panchayat President, Smt.Rajitha Sajeev helped in this initiative by providing necessary facilities. The students and teachers selected the empty places around the panchayat office to plant saplings in a well-organized way. The saplings were supplied by the St. Teresa's College (Autonomous), Ernakulam. In order to restore the eco-balance and to 'beat air pollution' this drive was taken with all seriousness. The students, teachers and the panchayath officials were highly enthusiastic to make it a big success. The students planted saplings, and fenced them and watered the plants. Every step of the programme was appreciated by the representatives of the administration.

" He who plants a tree, plants a HOPE. "  
- Lucy Larcom



**FACULTY :**

1. Ms. Merin Elizabeth Harry
2. Ms. Deepa K R
3. Ms. Akhila G Krishnan
4. Ms. Elizabeth Rini K F



**STUDENTS :**

**III B COM FINANCE  
& TAXATION (REG)**

1. Angel V Maria
2. Anjana K S
3. Rima Elis

**III BCOM FINANCE &  
TAXATION (SF)**

1. Sulga Teresa Xavier

**II BA FRENCH**

2. Aparna James
3. Aneeta Laiju

**III B VOC (SWD)**

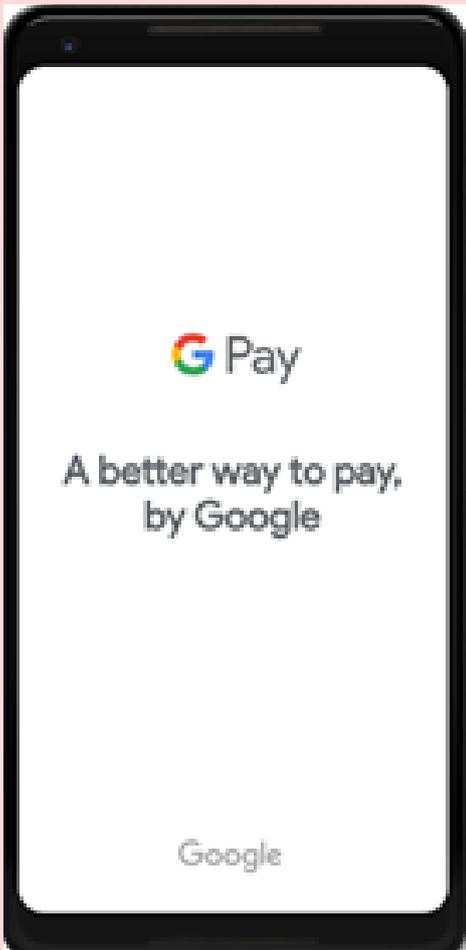
4. Raichal Teresa
5. Sneha Ambrose P

**III BA BHARATHANATYAM**

6. Sahana Singh
10. Aishwarya Biju



# AWARENESS CAMPAIGN ON ONLINE PAYMENTS



As a part of Teresian Rural Outreach Programme, a group of three students of 3rd year B.Com regular conducted a 2 day programme for teaching the rural people about the online payment method, Google pay. They visited about 19 houses. The programme was conducted on 22nd and 23rd of February. On 22nd Saturday they started by 8:00am and visited 11 houses and taught them how to use Google pay. The programme again started on Sunday by 10:00am. They visited eight houses on Sunday. The programme was well conducted and won the cooperation of every one included.



## **VISIT TO ST. THOMAS HOME FOR DESTITUTES**

A group of 15 students from III B.Com (Regular) visited the St. Thomas home for Destitutes, Thevara on 28th February 2020. The visit was made as a part of TROP activities. The goal of the visit was to create a refreshing atmosphere for the old age people living in that home.

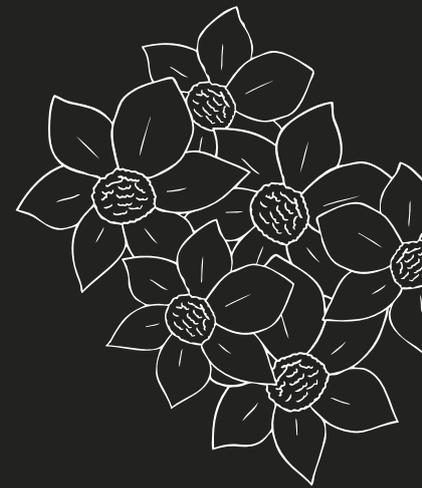
The St. Thomas home for Destitutes is an institution run by the sisters of St. Thomas convent. There are 35 female and 15 male inmates. The home provides support to the elderly poor who lack basic necessities.

The students reached there by 10:30 a.m and spent around 5 hours with the inmates. Some bathing soaps and detergent powders collected from their classmates were handed over to the sister in charge. They conducted a small program to entertain them. They sang, danced and played with them. They enjoyed the programme very much. Then the students helped workers to distribute the lunch to all the people especially to the bedridden ones. They spent time talking with them and made them happy with their presence.



# CONSUMER EDUCATION

## CONSUMER CLUB 2020



The Consumer Club organized a Consumer Education Programme on 23rd January, 2020, Thursday. The students of II DC B.Com (Regular) organized an informative seminar and an entertaining flash mob on consumer rights and consumer protection.



Through an interactive presentation, the students delivered a summary of The Consumer Protection Act and the rights of students as consumers. The impact of consumerism in the market, the problems faced by consumers and their importance in society were also thoroughly explained. Various case studies were also presented to encourage awareness. The students found the session enlightening and thus were more empowered as consumers.

Additionally, several students of the B.Com (Regular) Department directed a flash mob regarding the programme. The students performed to a few popular advertising jingles. The motive of the programme was to raise awareness among the students in regards to consumer protection and consumer rights.





On 25th November, the Consumer Club of the college in association with Department of Commerce had organized a play performed by the first year students depicting the unfortunate events in the life of a husband and wife due to lack of consumer knowledge. The play was handled in a humorous way where the students were successful in conveying the right message to the students.



A debate on consumer rights was conducted by the Department of Commerce (Regular) on 18th December, 2019 on the topic 'Consumer Protection Act'. The debate was organized with an objective of giving awareness to the students regarding the need and importance of Consumer Protection in market economy; the provisions of the Consumer Protection Act and other legislation having an impact on consumer protection, to enhance their knowledge and skill relating to services and products, to help the students understand the process of grievance redressal and filing of complaints and to build their capacity in the area to enable them to take the consumer movement forward.

# *A feather in your cap*

**Alka Meriam Varghese**, captain of STC Fashion Team 2019-20, Space Warrior U25 STC, III DC B.Com student and woman extraordinaire.

Never hesitating to take the first step, Alka has not only lead the STC Fashion Team to record-breaking victories through her hardwork and steely resolve but has also succeeded in bringing the U25 Summit, India's largest youth community, to the STC Campus. Being given the title of 'Space Warrior', she was responsible for organising, marketing and directing the Summit which was conducted in January 2020.

In addition to this, she has flourished academically, passing the Whistling Woods International Entrance Exam and the Pearl Academy Entrance Exam during the later parts of the year



## **MEET THE SPACE WARRIOR**



**ALKA MERIAM**  
A.K.A Alka Chechi



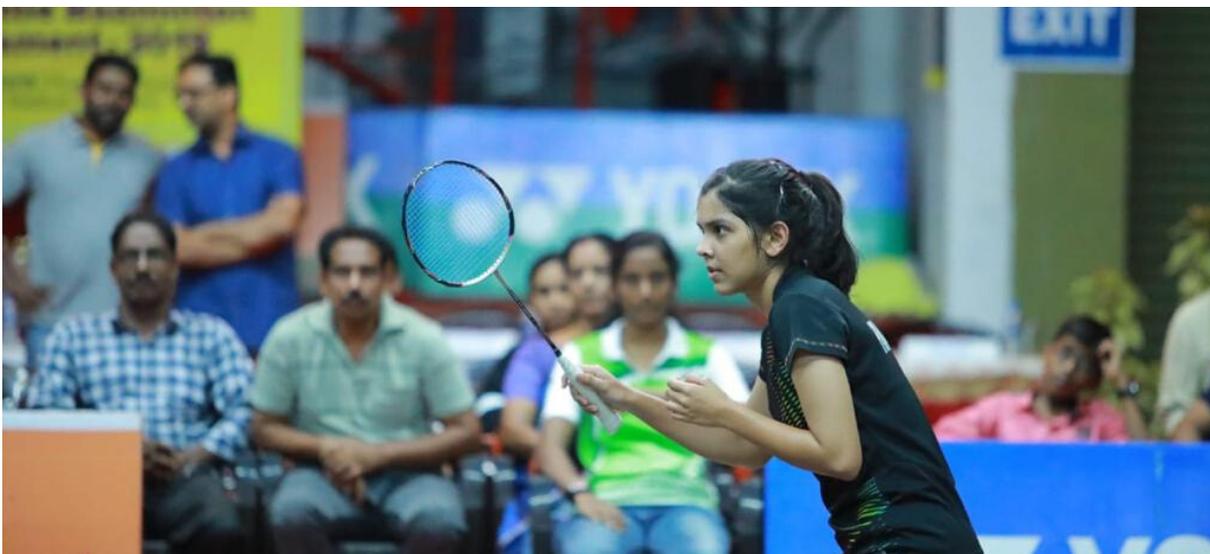
# FOR THE LOVE OF THE GAME

*" If you love what you do, don't give up. You got this"*

A star on the court, Reza Farhath is an exceptional student of B.Com (Regular) II DC. Ranked #9 in the Senior category on an All India Level, her strenuous efforts have paved the way for her success.

She started her adventures with the sport only because her mother didn't want her to sit home, idle; but little did she know that her daughter would get addicted. She picked up the techniques and fell in love with the game instantaneously. Over the past 9 years, she had gone through many hard patches and has sustained multiple injuries. Where she stands now is truly a testament to her hard work and dedication for the sport.

We wish Reza all the best for all her future endeavors and hope it remains bright and beautiful.



# HER ACHIEVEMENTS

2019

- All India Senior Ranking Badminton Tournament, Kozhikode 16/4/19 -21/4/19 : Women Doubles Quarterfinalist
- All India Senior Ranking Badminton Tournament, Bangalore 23/4/19 -28/4/19 : Women Doubles Bronze Medalist
- All Kerala Senior Ranking State Tournament , Kottarakara 14/5/19 -17:5/19 : Women Doubles Winner, Mixed Doubles Winner
- All Kerala Senior Ranking State Tournament, Ottapalam 4/7/19-7/7/19 : Women Doubles Winner, Mixed Doubles Winner
- All Kerala Senior Ranking State Tournament, Udyogamadal 25/7/19-28/7/19 : Women Doubles Winner
- Senior State Championship 2019, Thrissur 28/8/19- 1/9/19 : Mixed Doubles Winner, Women Doubles Runner Up
- MG University Inter Collegiate Badminton Tournament ,2019 - Winner
- Represented MG University at The South Zone Inter University Championships, 2019



# ACHIEVEMENTS

## Campus Placements



Pallavi Sathish Kumar  
WIPRO



Anjana K S  
WIPRO

## CA Intermediate



Sreelakshmy Jayan  
1st Group



Vishnupriya  
1st Group

## Shweta Antony: Basketball

17.11.19	Fourth	Inter-University	Inter university Basketball ball tournament
01.03.20	Second	University	Mangalam college basketball ball tournament at Kottayam
23.01.20	First Place	Inter-collegiate	Bharathamatha college Kakkanad basketball tournament
06.02.20	First Place	University	Mangalam 3 on 3 basketball tournament



## Meet Miss Teen Kerala

DC CORRESPONDENT

Meenakshy Sudheer from Tripunithura has won the Miss Teen International Kerala 2019 title and will be representing the state in the upcoming Miss Teen India International, which is scheduled to be held in Jaipur on September 06. As many as 47 contestants had been short-listed from all over Kerala and the final audition was held at South Action Hotel, Tripunithura. This is for the first time that Miss Teen International is being an audition drive in Kerala.

**She will represent the state at the national pageant to be held in Jaipur**

Meenakshy daughter of NPS, employee Sudheer and Sudehi, is pursuing her second year BCOM at St. Thomas's College, Ernakulam, the vice president Miss Kerala in 2018 and Miss Travancore in 2018.

Glamorous Supermodel India will be organizing the Miss Teen India International and the winner will be representing India in the Miss Teen International.



## Meenakshy Sudheer

2019-20	First	State	Miss Teen Kerala 2019
2019-20	Represented Kerala	National	Miss Teen India Finalist 2019 Organised by Media waves and Glamanand group



Union 2019-20 of St. Teresa's  
College :

Ms. Rachael Ann Varghese -  
Chairperson

Ms.Susanna Vincy - Vice  
Chairperson

Ms. Rachel Ann Varghese awarded 'Best Union Member' of 2019-20. She participated in Student Exchange Programme and is the a member of the Academic Exchange Programme.



Alka Meriam Varghese



Krishna T M

Both have represented the college as a part of the Fashion Team in various inter collegiate fests and won many titles.

# PHOTOGRAPHY



Akshaya N J



Sreelakshmy Venugopal

They have participated in various inter collegiate fest and were selected as the best in photography competitions.

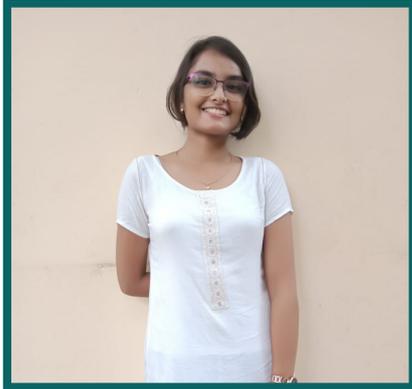


Sandra K Sojan

Participated & won 'First Position' in the Mahatma Gandhi Youth festival 2019-20 for the event 'Oppana'. She is an active member of the Teresian Music Club.

# BEST MANAGEMENT TEAM

They have participated in many inter collegiate events and won the title of 'Best Managers'.



Devika S Nair



Sreelakshmy Jayan



Hiba



Aswathy Menon



Ann Theresa



Neenu Elezabeth Paul



Achsah Mathew



Vishnupriya



Angel Joshy



Milka Mary  
Joseph



Sandra  
Satheeshan

## QUIZ TEAM

They have participated and won many events organized within the department and inter-collegiate fests. They have represented the Department several times.

## PAPER PRESENTATIONS

They have participated in various Paper Presentation Competitions and National level Seminars and performed well.



N Sreevidya



Angel Joshy



Theresa K J



Rima Elis

# ACCA

These students have passed the Financial Reporting (FR) paper in the ACCA programme.



Devika Balachandran



Anusha Varghese



Vajra Varghese



Ciya Celine



## **Best Management Team**

UC College (3rd prize)

Liyana, Riya Biju,

Aswathy Menon,

Khalida

**Students qualifying in state/ national/  
international level examinations  
during the year**

<b>Items</b>	<b>No. of Students selected/ qualifying</b>
CAT	Pallavi Sathish Kumar
KMAT	Sandra Theresa, Beneeta Ann Lewis, Krishna T M, Arya Lakshmi K A
MAT	Sandra Maria
CPT	Annie Liya, Achsah Mathew, Seba Paul
CMA	Anna James Nidhiry
CS Foundation	Athulya C Menon
XAT	Sandra Maria
Whistling Woods International Entrance Exam	Alka Meriam Varghese
Pearl Academy Entrance Exam	Alka Meriam Varghese

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# AI IN THE E-COMMERCE INDUSTRY

- Anjali S.

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E-commerce is a fast-growing industry. In 2017, global retail ecommerce sales reached US\$2.3 trillion, and e-retail revenue is expected to grow to US\$4.88 trillion in 2021. The world's continuous digitalization and informationization gives e-commerce a lot of room for development.

AI technologies are boosting e-commerce sales, enhancing the service experience for users and expanding production scale to create industrial value and new business opportunities. Natural language understanding and natural language processing technologies play a significant role in e-commerce.

Some of the applications in the customer service scenario include: Customer Service Quality Assurance, Detecting Customer Complaint Escalation Potential, Automatically Writing Product Descriptions, and Commodity Management.

At present, artificial intelligence can only assist humans in writing commodity descriptions, as language models still lack the creativity and passion required for writing compelling commodity advertisements.

In the future, the e-commerce field will continue to generate more and more structured data. Natural language analysis technology will find more applications in e-commerce, bringing more value to the business and more convenience to users.

# SMART E-COMMERCE

- Saina.M



Consider the following scenario:

Priya wants to buy a gift for her father as Father's day was approaching. She has a watch in her mind that she thinks her father would like. She goes online, searches for potential sellers and finds two: One has the watch in stock and provides a direct protocol for purchasing the watch at the standard price, whereas the other provides the auction protocol which allows buying the watch at a lower price but it could potentially take much longer time to complete. Given the time constraint Priya decides to purchase from the first seller, using the direct sales protocol.

Note that direct sales protocol is just one of the features of smart commerce.

The advancement of Information Technology has led to rapid development of e-commerce and has also paved the ways for seamless accessibility of e-commerce related processes anytime and anywhere. Aided by cloud computing, the Quality of Service and the Quality of Experience of e-commerce have experienced significant improvements. Supported by new technology and huge database, e-commerce is becoming smarter and smarter every second.

The role of recommender system is vital in terms of implementing personalized and intelligent services and has great significance in the development of e-commerce. The key feature of recommender system is information filtering and information retrieval to extract the item features and extract model users' interest for recommending suitable contents to users. Products preferred by the customers are found out using implicit and explicit feedback given by customers.

Smart commerce makes it possible to build e-commerce systems with higher efficiency, reduced transaction cost and smart information processing patterns. The real value of Smart Commerce comes from new services which genuinely improves customers' lives and helps merchants' meet customers' needs more efficiently and conveniently.

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# NEWS CORNER

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*The business news and updates from around the world in 2019*



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## **Nissan and Carlos Ghosn part ways**

The 64-year-old Frenchman had led the Japanese carmaker for nearly two decades before a whistleblower made claims about Mr. Ghosn's alleged financial misconduct.

Mr Ghosn vehemently denies the accusations of under-reporting his salary and using company assets for personal use.

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## **NSEL scam: SFIO wants DCB Bank licence cancelled**

The Serious Fraud Investigation Office (SFIO) has sought the cancellation of the banking licence of DCB Bank for its role in the National Spot Exchange Limited (NSEL) scam, according to The Hindu BusinessLine report.

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## Facebook Cryptocurrency

The social media giant unveiled plans to launch a new digital currency, called Libra, next year.

But the project immediately ran into trouble, with the head of the US House of Representatives' Financial Services Committee saying the company should wait until the US Congress had examined the project.

Facebook boss Mark Zuckerberg has warned that if the US does not get ahead of other global crypto-currencies, it will fall behind the competition.



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## India Inc: Drowning in debt

Caught in a spiral of pledging their shares to access loans and then defaulting, many well-known promoters were wrenched out of their companies this year. The fortunes of promoters like Zee's Subhash Chandra and Reliance Group's Anil Ambani are on the line and 2019 has taken down other faces like Yes Bank's Rana Kapoor. Most tragic amongst these stories is that of Cafe Coffee Day's V.G. Siddhartha who committed suicide when he saw no way out from the debt trap.

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## Resurgence of the IPO

Small was beautiful for the primary market. Issues like Ujjivan Small Finance Bank and IRCTC saw huge oversubscription and handsome listing day returns. In fact, 14 mainboard IPOs this year have risen by an average of more than 50% since listing – companies like IRCTC, IndiaMART, Affle and Polycab India – have doubled their money post their stock debuts.



A Moment Captured

# SMRITI 2020

Smriti 2020, the alumni reunion meet organized by the B.Com Regular 1st year students was conducted in Room No: 11 in the Arts Block on 15th February, 2020. The aim of Smriti was to reunite the alumni and teachers once again to share and cherish the golden memories in St. Teresa's College.



On this occasion that was graced by Dr.Sajimol Augustine (Principal), Smt. Alice K A (Former Associate Professor) and current faculty members; Adv.Dr. K. P. Satheesan was honored for his exceptional service in the college for the last 40 years. The event evoked nostalgia among the past students and they were transported back to their youthful college days. Cultural events were organized and all the students of the department actively participated. The cooperation and guidance of the teachers, along with the efforts of the hardworking students made the event a grand success.



# DIRECT SELLING IN INDIA

- Achsah Mathew

Direct selling, also known as multi level marketing (MLM), network marketing, or referral marketing, has become an extremely popular sales model across India in the last few decades. It refers to selling products directly to the consumers in a non-retail environment.

Since this model eradicates the intermediaries, it allows the manufacturers to distribute a certain amount as commission to the independent agents also known as members, distributors and agents depending upon their sales volume. A direct selling company does not do traditional advertisement and primarily depends on the mouth to mouth publicity by its users. Direct selling can be undertaken by anyone regardless of their age, gender, educational qualification, or experience level and is largely dependent on the communication and interpersonal skill of the direct seller (also known as direct selling agent).



The direct selling industry has the potential to grow almost nine times to touch Rs.64,500 crores by 2025 and is likely to provide self-employment to around 1.45 million people, a FICCI-KPMG report said. Direct selling, as an industry, has contributed towards self-employment generation in a big way. Currently, it offers self-employment to more than 39 lakh individuals. Women have captured a larger pie in total base of direct sellers against men. The share of women has always been more than 55% in direct selling over the past many years.

India has made direct selling legal with the announcement of direct selling guidelines on 12 September 2016. This brought an official distinction between the legitimate direct selling companies and the illegal pyramid schemes. Mi Lifestyle

Global Private Limited tops in the list of best direct selling companies in India, the company sells a number of products with AYUSH Premium certificate, it is followed by Amway, Herbalife, Forever Living Products and Vestige. If people show the courage to keep away their false beliefs, it is one of the best ways for the people to earn an extra without much effort as it has a flexible schedule. It enables one to be one's own boss. So keep your fears aside and open the doors of opportunities.





## INDUSTRIAL VISIT



The Department had organized an Industrial visit to Bengaluru for the II.B.com students, from 5th to 8th December, 2019. The students visited the factory of Garuda Polyflex Pvt. Ltd - Gery Gonemad. The whole process of preparing wafer sticks was explained by the production head through a detailed presentation and plant tour. At the end of the factory tour, the students were given sample products and also the opportunity to buy those products from the factory outlet. Later on, sightseeing and shopping was arranged. The students got the opportunity to visit Lal Bagh Botanical Garden, Nandhi Hills, and Commercial Street and got to experience the working methods and industrial practices through an interactive session.

**"Go beyond the walls to experience true sense of learning."**

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A STARRY FAREWELL

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# SERENADE 2020



## A Masquerade Ball

FAREWELL 2020

The Department of Commerce (Regular) conducted the farewell for 3rd year students on 25th February, 2020 in Room no: 11. The theme was 'A Masquerade Ball : A starry farewell'. The class was decorated in colours of gold and black and the final year students dazzled in their elegant attire.

Various cultural activities were held by the 1st and 2nd year students and many games were conducted for the amusement of the final year students. 5 titles were awarded in total with Ms. Susanna Vincy being bestowed with the title of 'Miss Serenade'.

The event was made memorable with the flashback memories that were shared by the seniors and teachers in their speeches that created an ambience filled with emotions.



# Final Year trip to the land of white sands and sparkling beaches!

The Goan trip was organized by the third years on 28th of January, 2020. The students were accompanied by two faculty members, Ms. Ann Thomas Kiriyanthan and Ms. Elizabeth Rini K. F. They visited various places like Belur, Chickmanglur, Uduppi, Goa, Gokarna and Murudeshwar. The students had the opportunity to experience the integration of various cultures and enjoy the beauty of the pristine waters. The entire trip was a memorable one for the students and the teachers.

