

Activities of the B.Com Department

Association for Professional Students

Exordium

Association for Professional Students (APS) held its first event of the year on the 5th of September. 'Exordium' was conducted under the guidance of Ms. Vedapradha and student co-ordinators Meghana Jayashankar and Adarsh Jain.

The platform was designed to cater to the academic needs of all the students pursuing professional courses in the B.Com Department. With around forty percent of the total Commerce students treading down the path of a professional career, APS emerges to provide timely awareness on the changes taking place in such professional environment to the students.

'Exordium' witnessed 25 first year B.Com students attending the session. The speakers for the session were: Kamal Drolia of III B.Com A, Nidhi Balu and Aamina Asim of III B.Com D, Riya Joseph of II B.Com C, and Utkarsh Bagrecha and Siddhi Maru of II B.Com A. The platform broke the barriers of communication enabling the first year students to obtain crystal clear first-hand information on the several professional courses pursued on campus. These courses include Chartered Accountancy, Company Secretary, Chartered Financial Analyst, and Actuaries. The speakers for the session represented the portion of students currently undergoing academic studies in these courses.

The speakers elucidated the essential details that surround the overall outline of professional courses. Such details included the course structure designed by the Governing Bodies of these professional courses, the registration process, the pros and cons of the course, and also the future prospects of the course. The students were assisted in making a more informed choice about their interest in the preferred professional route.



ComUnity

Blend

Blend - "Initiate the Mix", an interactive ice breaker forum undertaken by the B.Com Department for all the first year B.Com students was conducted on 28th, 29th and 30th June, 2018. The first year students gained an opportunity to communicate with members of their own class along with other classes, and also to interact with the seniors and the Student Council.

The program began with a short formal introduction of the college and its surroundings by the second and third year students, followed by an introduction of all the B.Com co-ordinators of the respective programmes. The management structure of the College was introduced to the students to denote the chain of authority and the faculty members to contact during different situations.

The students were then divided into groups. A series of games and activities were conducted for the students. The social media game involved students to understand the official platforms of the Department where future announcements and achievements will be communicated. Winners of this game were asked to perform for the rest as per challenges and requests set forth by the audience.

For the second game, the strength and the speed of the students were put to the test. Students were split into two groups with each group obtaining two bedsheets each. Four members per blanket had to carry members of the group strategically from one side of the hall to the other. The first group to complete the task was declared as winners.

The Student Council then took the forum forward by discussing with the students the plans for the year and their roles in such. Talent showcases allowed students to get recognized and to potentially be a part of future competitions and college teams. A few members of the council together with the seniors and the B.Com co-ordinators joined the first years on stage to encourage them. All in all, the forum represented the togetherness of the college and welcomed the first years with zeal into their college life.



Hard Selling

One of the main agendas of ComUnity is to bring to light the talents in the students of the B.Com Department, ranging from cultural to business. On the 20th, 26th, 27th and 28th of August, a trending event and a hot topic of many business fests is the activity "Hard Selling" which tests the innovative, ingenuity and steel of the people who partake in this. Hard selling is a sales approach that requires the members to use direct language skills to communicate and advertise a commodity to the listeners. It acts as an on-spot purchase limited to a short-term span of time.

The students of various First Year B.Com classes were given a restricted time frame within which they had to concoct a product, service or idea and present it to an audience. The product, service or idea chosen to be presented has to be analyzed to demonstrate feasibility and productivity as they have to provide the finances, marketing and overall business plan as how they would want to go about it. This activity also provided the participants with a glimpse into the how commerce fest and events are normally conducted. Numerous soft skills were put into action by the students in order to convince the audience of a purchase.

This activity also served as an icebreaker as the classes that participated in this activity were divided into different teams. Friends were formed, memories were created and moments were cherished; this activity also saw a plethora of talent and ideas completely out of the box. With a combination of learning and networking, the activity was well received and executed by the participants.



Colosseum

June Edition

A team of 3 members (Avinash Lakhani – 2 B.Com H, Ann John– 2 B.Com F, Arzoo Ahmed- 2 B.Com G) started presentations in the month of June 2018 on the topic “Walmart- the game Flips”- which is Walmart – Flipkart acquisition, the deal that would change Indian E-commerce with a great effect on the Indian economy, whether the effect is for the better or the worse is for time to tell. Walmart acquired Flipkart for a whopping 16 billion dollars for a 77% stake in the company.

July Edition

A team of 2 members (Sharath S – 3 B.Com ‘C’ & Sukesh M – 1 B.Com ‘E’) started presentations in the month of July 2018 on ‘Block Chain’ technology - which has recently gained the entire world’s attention and will impact the future of businesses while it fundamentally changing the human experience. Also that will transform the internet to what it will be called as ‘The INTERNET of MONEY’.

August Edition

In the month of August, the B.Com Association ‘Colosseum’ held its class-to-class presentation on the topic, “OBOR and CPEC”. Colosseum provides a platform for B.Com students to exchange vital information surrounding current developments in the World. The presentation for the month was carried out by Dhruv Gupta of I B.com A, Saad Vaseem and Rishankh Augustine of II B.Com G, and Nirmal Sunny of III B.Com T.T.

One Belt One Road (OBOR) is an initiative by the Chinese Government to develop the 21st Century Maritime Silk Road. The project began in February 2015 and aims to build the infrastructure of over 60 countries with an investment valued at \$ 5 Trillion. The main objectives of the initiative are to address the infrastructural gap existing between and inside countries, and to connect Asia and Europe via roads and railways. This inturn leads to an economic boom in trade and facilitates China to be the trade centre of the world.

The China Pakistan Economic Corridor (CPEC) is a collection of infrastructural projects undertaken in Pakistan which is a part of the OBOR initiative of the Chinese Government. The project began in April 2015 with an initial investment of \$ 46 Billion, divided into \$ 33 Billion as an investment in the energy sector and \$ 13 Billion as an investment to develop transportation. The main objectives are to create special economic zones in Pakistan and to develop the Gwadar Port with establishment of roads and railways to link it to China,

The students learnt about the impact and consequences of the initiatives on India. With the widespread cross-country developments, border trespassing becomes the key concern. This has resulted in the Kashmir conflict, the Doklam conflict, and unauthorised entry into the neighbouring Indian states. The presentation explains the prominent drawbacks of OBOR and CPEC allowing the various classes to introspect and evaluate the end result of such an initiative.



ComVerse

6th Episode

On the 3rd of September, the 6th Episode of ComVerse was aired on the topic – Data Breach in the Banking Sector. The event was moderated by Dr. Sheela A.M accompanied by panel members: Manoj Singh, Divya Maria, Preetham U, Mary Aishwarya, Raphael George, and Thomas Itty. The faculty co-ordinator in-charge of the session was Mr. Mohammed Ashfaque.

Data breach or the intentional and unintentional release of information is a critical problem in today's world, especially in the banking sector. Usage of bank details like credit card numbers, account balances, and sources of income can be manipulated by third parties creating panic and confusion.

The panelists presented the importance of understanding the problems of bank trust and private information and also educated the audience that a data breach may not always be caused due to negligence by the Bank. The panelists also highlighted the shortcomings of various present day banking units when considering the amount of private sensitive information that flows.

Based on a statistical survey conducted by the NCSA, banks with high technology were found to have higher chances of data breach. The banking sector faces three times more data breaches than any other sector and 40% of its costs are involved in cyber security. Data breach causes massive problems to banking units such as decrease in stock price and tarnishing of brand image.

Various banks tackle this issue by providing vital guidelines that instruct clients and customers to minimise and to not indulge in passing down of banking details like their ATM pin. The authenticity of banking websites, mobile apps, and other electronic means of monetary transaction exchange should be checked and evaluated before going ahead with the same. The panelists also recommended that banks should work on operating on a close loop circuit which is not connected to the internet.

All in all, it is safe to say that there are precautions being taken by the banking sector to minimise data breaches, but they also have the moral responsibility to educate customers about the same to safeguard the interests of both the banks and the customer.



St. Joseph's College of Commerce (Autonomous)
COMVERSE - EPISODE 6
"DATA BREACH IN BANKING SECTOR"

3rd September, 2018



Department of Commerce

7th Episode

On the 15th of December, 2018, ComVerse conducted its seventh episode on the topic, "Artificial Intelligence in Corporate Communications and Their Effects". The panel discussion included nine participants of which two panellists represented Mount Carmel College, Bangalore. The session was moderated by Mr. Ramesh Babu, a faculty member of SJCC.

Defined as the machine-assisted processing of large bundles of data, Artificial Intelligence or AI was hailed by the panellists as an indispensable feature for the coming decades. In the context of corporate communication, AI Journalism was one of the widely debated topics. Artificial Intelligence was emphasized as an integral section of human life, having application even in the present age. Chatbots, social media analytics and home automation were put forth as the next big growth zones.

The cost of deploying, maintaining and upgrading AI technology was exposed as a major reason for the lukewarm response to the emerging technology, especially by MSMEs in India. The existing robot-like approach towards its application in sensitive departments like public relations and recruitment was reasoned as a major hindrance. It was also put forth, that suggestions on our devices, such as 'Recommended items to buy' on e-commerce websites and 'Autocorrect suggestions' are in fact existing use-cases for AI.

The moderator Mr. Ramesh Babu placed a point of deliberation to the panellists. The point of deliberation questioned the economic sector within which the use of AI should be identified. These economic sectors included the choice between companies that are currently experiencing a downfall in profits embracing AI to get back up, and companies that are currently on a better growth path using the advantage to gain a majority of the market share through AI.

In spite of the high investment, AI was not to be sidelined agreed most of the panellists. The updating of skill sets in existing employees was declared as paramount to them surviving and even thriving in the new economy. A fascinating example put forth by one of the panellists was the use of AI in the 2012 FIFA World Cup hosted by Japan, where robots that fluent in multiple languages were used for the hospitality of the arriving athletes.

A general agreement reached between the panellists was that AI has unlimited potential for application in the corporate arena, even though it may cause widespread job losses or bear high cost of on-boarding, in the short term.



Connect Series

July

The lecture was organised for 2nd year students of B.Com and BBA on the 19th of July, 2018. Mr. Zubair Pradhan gave the audience a wonderful lecture on corporate ethics. The students were really attentive and keen to know more as the talk was really interesting and informative. He defined and discussed what business ethics mean, some of the ethical issues faced by the firm and also who is affected by these.

The lecture used various examples of companies that have always been ethical as well as of those whose marketing was unethical and how it has made an impact on their business. The examples he used were quite interesting and informative. The lecture was concluded on a note that ethics are important not only in business but in all aspects of life because it is an essential part of the foundation on which a civilized society is build. A business or society that lacks ethical principles is bound to fail sooner or later.

Mr. S.K. Raghunandan, a Chartered Accountant by profession was invited by the B.com Professional Department to incite the students on the topic - General Audit Processes and Practical Auditing as part of the Connect Series on the 20th of July, 2018. The main objective of the orientation revolved around providing a better understanding of the subject to the students and giving the students an insight into the practical world.

Being an Alumni of SJCC himself, Mr. S. K. Raghunandan kept the class engaged by sharing his real life experiences in the field of auditing from various organizations and firms that he was a part of. The students actively took part in the session by putting forward their thoughts and questions. It was a very interactive session where the guest lecturer went into depth to clear every question that was put forward. He covered various topics such as the Internal Control Process, Auditing according to size of the firm, Steps of the Audit process and Fraud. He also gave an insight to the students about how they are in high demand to take up the position of an Auditor in various firms since they are pursuing ACCA and told them how an auditor will have to face a new challenge each day to think in a different line in order to find a solution to every problem which he also considers as the biggest advantage of being an auditor. Through his jovial nature and vast knowledge in the field of Audit, Mr S.K Raghunandan definitely left the students with a zest to become an Auditor in future and face challenges in a similar way.

August

The B.Com association “Connect” under the guidance of Dr. Selvi had organised a seminar for 2 B.Com C (Industry Integrated) on 25th August. The guest speaker for the day was Mr. Nikhil Nelson, Analyst at Ernst & Young who spoke on the topic ‘Internal Audit Audit Practices at EY, GDS’. Sheffin and Ann, Student Coordinators of Connect gave an introduction about the illustrious speaker. The seminar helped the students bridge the gap between theoretical knowledge given by their lecturers to the real time expectations of the corporate world.

Mr. Nelson spoke about the time and expense audit department, the emergence of artificial intelligence in backend operation and the audit process that EY conduct for clients all over the globe. The speaker stressed on the importance of perseverance, commitment and time management and how it helped climb the ladder in the corporate world. There was a Q&A session when Mr. Nelson took question from the students over various aspects regarding the interview process at the Big Four auditing firms, and what is expected from young & fresh graduates in the corporate world. The seminar got excellent feedback from the students especially those who International Taxation by EY as their Allied Subject. Towards the end of the seminar Dr. Selvi shared her opinion and the Class Representative proposed the vote of thanks.

On Thursday the 30th of August, the students of II B.Com F took part in a session titled, “Ethical Practices in Marketing” organised by the B.Com Department Association - Connect Series, under the guidance of the Faculty Co-ordinator Dr. Selvi. The seminar was organised to connect the students with the growing aspects of marketing in the corporate world along with the ethical practices in marketing.

The event was connected by the energetic Mr. Aashish Benjamin, a Financial Analyst Officer working for Australia and New Zealand Banking Group (ANZ). The session began with a competitive case study focusing on the ethical use of advertisements in mainstream media. Using inferences and observations, the speaker stressed upon various issues of sexism, racism and discrimination in marketing existing presently.

Using his vast knowledge and experience in the field of marketing and promotion, the speaker set up several other case studies of various existing companies and helped the students understand how corporations deal with ethics in marketing while keeping profits and social appeasement in mind.

Some of the references included major companies in the Indian business sector like Reliance and Airtel. All in all, it was a great experience for the students to understand the ethics involved in the marketing sector. In this day and age of privacy policies and data mining on social media, it is important to understand where to draw the line between persuasive selling and moral ethics.

September

On Friday, the 14th of September 2018, the B.Com Association Connect organised a guest lecture for the HR and Marketing students by Communication Coach and Trainer Ms. Preeja Sreedhar. Ms. Preeja holds a Masters' Degree in Psychology and conducts several Leadership Development Programmes. The topic for the talk was 'Steering Change and Transformation in HR'.

Ms. Preeja began with the question of whether change is important, followed by asking the students if they like change. Change is inescapable and comes hand in hand with today's world. We are all spectators of change; our choice lies in accepting or denying said change. She also introduced the concept of 'psychology of change', of how our first reaction to change is always resistance, as we do not wish to move out of our comfort zones. Eventually, however, as we all begin to adapt, the change is accepted. The grief cycle can be used to explain the various stages an individual goes through while dealing with change.

As one moves from shock and denial to frustration and depression, experimentation and decision integration eventually lead to accepting and coping with change. The speaker also explained the three essential qualities that one requires to deal with change: curiosity, continuous learning and empathy. Transformation and evolution are imperative for survival, and one needs to be equipped with adaptability and coping strategies to be able to tide over the changes that are constantly taking place in the business environment.

Change is important because it challenges us, and it is only through challenges that we can learn, up skill, and grow. She concluded with a set of videos depicting how several companies have displayed admirable adaptability in dealing with both expected and unexpected changes and challenges in the environment.

November

On the 28th of November, 2018, the B.Com Association "Connect Series" held an interactive session on the topic, "Life and Health Insurance in the Banking Sector". The session was taken over by Ms. Shruti, an experienced professional engaged in the domain.

Ms. Shruti centralized the theme of the topic on the emerging trends in the banking industry. The speaker started off with a detailed history of the sector, in the form of a video. The video mapped out the phases of the banking sector from its conception to its present status. Ms. Shruti

progressed the session from a global centre to an Indian economy centered background. The speaker focused on the Indian banking system from the imperial times to the modern times where systems and operations have adapted and adopted the changes necessary, allowing it to withstand challenges on a worldwide basis.

Ms. Shruti emphasized on the trends that have now gradually become an integral yet common part of the banking system. These trends include cheques and even equipments like an ATM. The latest emerging trends in the banking environment at present consist of IMPS, Net Banking, NEFT, various types of cards and the emergence of Gift Cards.

Banking transactions have become simpler as the times have passed due the development of technology and also, consumer education in regards with the banking system. The system has diversified and has also, facilitated the reach of banks to a majority of the population. The session concluded with a Q and A round with the students to improve their knowledge on the industry.

On the 30th of November, 2018, the B.Com Association “Connect Series” conducted an interactive session on the topic, “Principles of Loan Lending”. The session was taken by Mr. Naveen John and Mr. Jibin Joseph.

The first section of the session was undertaken by Mr. Naveen John, an Assistant Manager at South Indian Bank. Mr. Naveen enlightened the students on the subject of schematic loans. Beginning with an introduction to the meaning of loans, the speaker elaborated the customer segments and conditions to be fulfilled by the client for the approval of loans. The different loan variants under housing loan, education loan and car loan were enumerated. The students were also given a practical exposure to the banking loan section through the teaching of loan EMI calculation. Various practical questions were provided to the students for a clear understanding of interest rates and also provided tips on improvements of CIBIL scores.

Mr. Jibin Joseph, an Executive at South Indian Bank, took the students over the Forex Sector. While the meaning of Foreign Exchange was explained, the eligibility criteria for Forex dealers were catalogued. Under the realm of Forex, conceptual terms such as Currency Declaration Form (CDF), Money Transfer Service Scheme (MTSS), the FCRA and also the SWIFT system was discussed to impart with the students a complete overview of the Forex section of Banking.

Society for Worldwide Interbank Financial Telecommunication (SWIFT) is the latest technological development that makes financial transactions between countries faster and easier despite the notable difference in currency and exchange rates of buying and selling foreign currency.

The session ended with a short note on FEMA regulations and a Q & A session to ensure precise understanding of the topic was conducted.

December

On the 15th of December, 2018, Connect Series conducted a guest talk on the topic, “Contemporary Issues in Financial Markets”. The talk was undertaken by Mr. Kirron Bindu, a Partner in Mentes Kapital, a leading Investment Advisory firm. Mr. Kirron has a domain expertise in Finance with key areas such as Risk Management and Financial Derivatives.

The session overlooked financial markets and its ever fluctuating trends. The speaker presented to the students numerous media points through which information about the financial markets could be gathered. Bloomberg, a private financial, software, data, and media company was highlighted as an important media point that circulated up-to date financial trends, and remains the widely used source by investors and potential investors.

Practical exposure was given to the students accompanied by theoretical facts. An assisted MS Excel demonstration was provided to the students. The MS Excel demonstration allowed students to note down key formulas that helped in the calculation of the Earnings per Share (EPS) and the Return on Assets (ROA) of companies using basic financial data available on the different media points for finance.

Students were also introduced to the work of the US Economist, Mr. Paul Krugman. Being a Nobel Laureate, Mr. Paul Krugman had recently dispensed the US Federal Bank with an advice stating that the increasing of the interest rate across the country would lead to large-scale unemployment and an unavoidable period of recession.

The speaker concluded the session by imparting essential information and guidelines on upcoming professional courses that aid the employment opportunities of present undergraduate students. Having conducted several MBA interviews in different cities, Mr. Kirron conveyed crucial tips to the students that would facilitate successful interview procedures in top universities. A Q & A was undertaken to clarify doubts on the subject of finance and also, higher studies.



Derive

The first session of Derive was held on 23rd August, and the panelists for this session were Aashish Waadhwa, Vivek Jain, Salman Noor and Jigar Chowdhry. It concentrated on the topic Augmented Reality - an experience in tourism. Augmented Reality - is a tool used to add a digital layer to the already existing physical reality of the world.

It is a budding concept and has vast scope for improvement. Currently, many of us are using the concept of AR, but might not be aware of it, like the Snapchat filters or the very famous game PokemonGo that was widely played by teens and children across the globe.

Augmented reality can give you a 3 D sort of real life view of any place, at any time with just the touch of a button, as road maps unfold in front of your eyes, for better navigation. Augmented Reality is a trend that's gaining importance each day, and hopefully it will be used in every field for the betterment of a more organized, modern and digitalized India.



Enroute

En route - City Level Seminar organized by the Travel and Tourism programme of St. Joseph's college of commerce, for students from the travel and tourism background across Bangalore was conducted on the 17th of September, 2018. Along with our own students, we had participants from various other prestigious colleges such as Mount Carmel College, IIHM and Christ.

The first session of En route was presided over by two esteemed guest speakers, Mr. Ronald John and Venkateswaran Raman who focused on the emerging trends in tourism and the effect of tourism on the community as a whole.

Tourism is one of the biggest sources of income and employment generation worldwide and in order to promote sustainable tourism, one requires the cohesion of community and wholesome development along with the upcoming new trends in the field of tourism.

The second session of Enroute included a panel discussion consisting of 4 eminent panelists who focused on the love for festivals and hate for waste.

Festivals are on the main reasons for attracting a huge mass of floating population, but also the cause for litter and excessive waste generation.

It was agreed that unless waste doesn't get disposed properly, problems will be faced by the society and that the grass root level of this problem can be eradicated only through proper education. Travel is a necessity but it's our duty to practice responsible tourism. All in all, En route 2018 was a rich and wonderful learning experience.



MainFrame Research Forum

Orientation

Held by respected Dr. H. Nagaraj, this session was conducted and arranged to help the students that are interested in doing research through the forum to get an idea on how to select a topic. Through this talk session Sir was able to take the students through the entire process of research – the steps involved, the dedication involved and the ways in which students can ask the right questions for their respective cause. Emphasis was given on the ability to question with examples ranging from Finance, Marketing, Human Resources as well as National news. It was an enriching experience for the students that had gathered for this session, as it helped them understand the stepping stones that they have to go over in order to conduct a successful research study. Moreover, a very special suggestion was made by Sir by way of guiding us to start writing articles based on research conducted concerning our generation in some sort of a newspaper publication, which further interested and thrilled the students. The session ended with a small briefing made by the faculty coordinator of the forum Ms. Nischitha and the student coordinators of the forum - Elizabeth Joseph and Rohit K Kalro.



Vistara

Session One

The B.Com Industry Integrated programme conducted the first session of 'Vistara' for the academic year 2018-19, on 24th August 2018. The discussion was exclusively for the first year students and focused on the topic, "Current trends and Innovations in Banking". The session was organized by the B.Com II committee under the guidance of Dr. Suganthi Pais, B.Com II co-ordinator and Ms. Rathi David, Faculty, SJCC. The panel for the discussion was conducted by guest speaker Mr. Kaushal Kishore, Senior Manager, faculty at Baroda Academy, Bangalore who was accompanied by Mr. Udesh Kumar, Chief Manager, BOB (Brigade road), Bangalore and Ms. Riya Joseph, second year B.Com II student. The panel mainly focused on the rapid innovations taking place in the banking sector and the use of artificial intelligence especially 'Blockchain' in the coming years. Career opportunities in the banking sector and the impact of technology on the same, regulations of the government like BHIM, UIDAI, growth of usage of mobile payment banks were also discussed in the session. Overall, the discussion was quite informative, thought provoking and gave a clear perspective to the students with regard to the banking industry.

Session Two

The B.Com Industry Integrated programme conducted the second session of 'Vistara' for the academic year 2018-19, on 11th September 2018. The discussion was exclusively for the third year students and students from the financial markets and services course. It focused on the topic, "Financial Planning ". The session was organized by the BCOM II committee under the guidance of Dr. Suganthi Pais, B.Com II co-ordinator and Ms. Rathi David, Faculty, SJCC. The speakers for the discussion were Mr. Kaushal Kishore, Senior Manager, faculty at Baroda Academy, Bangalore and Ms. Pushpa Mohanty, an investment banker. The speakers mainly focused on systematic investment planning (SIP) the importance of investment decision and significance of assets and liabilities management. The speakers discussed about how systematic investment planning helps in securing the future and various beneficial options available to the investors with less risk. They encouraged the students to start investing at an early age not only to secure their future but also to leverage their dreams. Overall, the discussion was quite informative, which encouraged the students to start planning their investment by giving them a clear perspective with regard to SIP which indeed is a "smart" investment planning.



Toastmasters Club

On the 4th of July, Toastmasters conducted an orientation seminar open to all B.Com students from all 3 years interested in joining or participating in the Toastmasters Club of St. Joseph's College of Commerce.

The guest speakers of the event were Nawab and Sagnik, both of whom are active members of Toastmasters International, educating and helping achieve more through the art of public speaking.

The students were intrigued with the concept of having an opportunity to be a part of an exclusive community such as Toastmasters, and by the end of the session, many were willing to sign up and be a part of Toastmasters SJCC.

On the 17th of September, the Toastmasters club of SJCC, Symposia, attended a seminar by the trained public speaker Miss Vimarsha, a graduate of SJCC. She threw light upon the fears of public speaking by quoting “According to present day statistics, public speaking is the most feared following which comes the fear of death”. She said “we have a problem here”, yes indeed we do. Diving into the reasons why people fear public speaking, she also stated why they were not any of our concerns and, to speak is our right. Communication is a powerful tool to express the greatest of ideas and be the change we want to see. Hence, the fear of speech must end. To judge is human, but to not speak due to the judgments is to give up on one's potential. Ms. Vimarsha shared her tricks to overcome the fear of public speaking with the audience.

Highlighting the key fact about how the audience would never bother, to ponder much upon a simple speech and their attention span, she encouraged the committee to bravely go on stage and express their views in a rightful manner. She also guided the members on how to write a speech, to make it “crisp and well-said” when delivered on stage. She emphasized that powerful opening and closing statement are quintessential to rob the audience of their attention. Members of the toastmasters committee learnt how essential, it is to structure a speech and make pauses. She inculcated the students with skill sets required for speaking and most importantly the courage to walk up and pursue the stage.

The Fault in our Talk, an icebreaker was organised to welcome and introduce the new members from SJCC to the in-house TMI club. The session started with a talk about the international public speaking forum followed with a short introduction to the current office bearers. Thereafter, Danish Andrews, the President of the club addressed the gathering. The programme included two fun filled activities for engaging and allowing the new members to socialise. The first activity *Connections* dealt with the ability to create names of a company and then weave stories on the names being coined by them respectively. Another activity that followed after a short break with refreshments was *Air-crash* wherein there were once again two players in a group who were assigned different characters or personalities. They were to imagine themselves in a plane that was soon going to crash and were left with only one parachute for their rescue. The players had to substantiate why they deserved the only parachute that was available. This activity was hilarious as well as extremely challenging since each of them had to use their own acumen of justifying to the pilot (judge) the need for the parachute which was their sole life saviour at the moment. Post this activity, the event came to a close, and participants walked out with many memories made in the two joyful hours.