



St. Joseph's College of Commerce (Autonomous)

The B.Com Chronicle 2017-18

"Education is the key to unlock the golden door of freedom"
- George Washington Carver



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Principal's Message

St. Joseph's College of Commerce is a historical institution that has made its mark due to the creative capacity of the members that have entered this institution. Jesuit education is set apart from the rest as it follows the Ignatian Pedagogical Paradigm. The education system offered does not only prepare individuals for their career, but also the fast-moving world at large. The major aspect contributing to this growth is the total formation of the individual within the human community and for the human community.

The activities of the Institution are consciously constructed and reviewed for the holistic development of the young minds who make St. Joseph's College of Commerce their sojourn. The institution provides not just best-in-class educational experience, with top-notch in-house faculty and highly experienced external professionals from the industry but it also produces several avenues for the students to imbibe the Ignatian spirit.

The Department of Commerce has always been the largest and most vibrant department. Plethora of activities fill the department calendar, adding joy and charm to the institution, and "The B.Com Chronicle" is a detailed account of these activities. I am proud of the numerous initiatives which aim to encourage academic discourse and progressive research among students and faculty. I hope that these initiatives establish a foundation for budding researchers and intellectually stimulate the student body. The highest goal we can set for our students is to give them the ability to think and reason for themselves, and I aspire that they take advantage of the opportunities given to achieve this goal.

I heartily congratulate the Head of the Department Ms. Veenu Joy for the second issue of the newsletter and the Editorial Committee for effectively capturing the substance of all the happenings of this legendary department. I wish the department an even more fruitful academic year ahead.

Rev. Dr. Daniel Fernandes SJ
Principal

Head of the Department's Note of Gratitude



My sincere gratitude to Rev. Dr. Daniel Fernandes SJ, for being the guiding light that shines upon me in my professional life. I would also like to thank Dr. Nirmala Joseph for mentoring me as she unveiled the various ways in which I can improve myself and my department day after day and for pushing us all to be the best versions of ourselves.

I wholeheartedly value the time and service presented to the department by Dr. Suganthi Pais for co-ordinating the activities of the Travel & Tourism Programme and the Industry Integrated programme, Ms. Poornima Vijayakumar and Ms. Nischitha for co-ordinating the activities of the International Accounting & Finance programme. My heartfelt gratitude to Ms. Nancy Christina for handling Colosseum, Ms. Sumithra for conducting the various ComVerse episodes, Ms. Nischitha for nurturing budding researchers in the Mainframe Research Forum and for conducting the first edition of Rendition – A paper presentation platform, along with the publishing of the maiden Mainframe Research Compendium, Ms. Anusuya for introducing the Toastmasters Club to the students, Ms. Shubra for administering the smooth course of Guest Lectures, and Dr. Soney Mathews for her guidance offered to the Editorial Committee in bringing this Newsletter together. My respect and admiration extend out to Mr. Raj Sadhwani, the Head of the Department - BBA Department for being my friend and a great companion on whom I can count irrespective of the obstacle ahead.

I thank all the class mentors for their continuous dedication in co-ordinating the activities of the students with the departmental needs. The fellowships of true companions who can hear you out, share your joys, help carry your burdens, and counsel you are truly priceless. Thank you everyone for being a crucial part of my life.

Ms. Veenu Joy
HOD – B.Com Department



Editor's Message

The B.Com Chronicle acts as the reflection of the journey embarked on during the academic year. It serves to highlight the various activities, social interactions, achievements, and specifics of the completed year. As the Editor of the second issue of this Chronicle, I present before you a treasure trove of memories and experiences undergone during the academic year 2017-2018.

The B.Com Department strives to excel as the master of the dynamic changes taking place in its internal and external environment. These dynamic changes are well received by the endless array of talented and hard-working students and faculty. Moving forward to become unique individuals and to express this individuality in the best way possible is the key motive of this department.

I would like to thank Rev. Dr. Daniel Fernandes SJ for giving me this opportunity to be a part of this enterprising Editorial Committee. I would also like to thank Dr. Nirmala Joseph for her continuous support that prepares me not only for my departmental work, but also for my life ahead. My gratefulness extends out to Ms. Veenu Joy whose eye for talent among students never fails the department and its progress.

I would like to thank Pranav Ashok for his continuous commitment in co-ordinating the activities of the B.Com (International Accounting and Finance) Programme, Sukeerth for co-ordinating the events conducted in the B.Com Regular Programme, Aashish Wadhwa for the smooth functioning of the B.Com (Travel and Tourism) Programme, and Deepa Subramanian for the systematic co-ordination of the B.Com (Industry Integrated) Programme. For their involvement and dedication in the committee and the department, I would like to thank Vishesh Kumar, Moses C, Amit Aswath, Danish Andrews, and Sharon Xavier. I would primarily like to thank Dr. Soney Mathews for her creative input for the newsletter. Thank you all for making this department and this newsletter advance in the best way.

Melora Oliveira
I B.Com G

About the Department



The Department of Commerce was established in 1949 in its parent college St. Joseph's College. In 1972 with the division of the college, St. Joseph's College of Commerce became an independent unit functioning with the aim of providing excellence in the field of Commerce. Being one of the first five colleges to gain autonomy in Karnataka, the Department of Commerce in the college runs on innovation and thus, rightfully claims its place among the top 10 highest rated undergraduate commerce departments in India.

Each programme of the department is individually crafted to enable students to specialize in their subjects of interest. Progress in this department makes use of practical application as a supplement to the theoretical base along with exposure to co-curricular arenas. This enhances the holistic developments of its students to widen the horizon of understanding.





Programmes Offered

B.COM

In the context of today's globalized economy, it has become increasingly important to develop an interdisciplinary approach to understanding the contemporary business environment, and our B.Com course has been streamlined to reflect just that. Its aim is to construct a strong foundational grounding in core subjects such as Accounting, Taxation, Economics, Statistics, Auditing, along with a choice of Cost accounting, Finance, Marketing and Human Resources, studied in the fifth and sixth semester. The course is challenging, yet, rewarding for students with high aspirations. Our students have been sought after by employers for their excellent knowledge, skills and attitude, giving them an edge over their peers from other institutions. The B.Com course of the college is rated amongst the top 10 in the country. (India Today, Rankings 2017)

In addition to what the regular B.Com course has to offer, there is an option for students to choose the B.Com morning batch whose timings are tailored to suit the needs of a budding professional. This gives the students the opportunity to complete their undergraduate course but also pursue further education in areas of professional expertise and higher level education programs outside the college such as Chartered Accountancy (CA), Chartered Institute of Management Accountants (CIMA), Company Secretary (CS), Certified Management Accountant (CMA), Certified Public Accountant (CPA), Certified Financial Analyst (CFA), and Actuaries. This allows the student to fully develop their professional career while also attaining the B.Com degree upon completion to enhance their employability as well their careers as a whole. The college also allows appropriate exemptions with regard to attendance if the student chooses this option.

B.COM PROFESSIONAL (INTERNATIONAL ACCOUNTING AND FINANCE)

The B.Com Professional (International Accounting and Finance) course of St. Joseph's College of Commerce has been designed in collaboration with the Association of Certified Chartered Accountants (ACCA), UK, to provide students with the unique opportunity to pursue their ACCA qualification in tandem with their under graduation. ACCA (Association of Chartered Certified Accountants) is a global professional accounting body offering the Chartered Certified Accountant qualification, effective in over 178 countries.

The curriculum framework and content of this course will facilitate students to conveniently pursue a career in international Finance and Accountancy. The course enables the students to obtain substantial fundamental knowledge of subjects like Accounting, Taxation, Law, Financial Reporting, Auditing, Risk Management, Corporate Governance, Management Accounting, Finance, Business Ethics and Cost Accounting. The B.Com Professional course is challenging and yet very rewarding to students with high career aspirations. The core subjects will be taught by experienced professionals from the industry as well as the profession, specialized in a relevant field. Due to the Memorandum of Understanding between the College and ACCA, 6 out of 14 papers are subject to exemption. The first and second semesters are spent in equipping students with an understanding of these 6 papers, the following two years dedicated to the rest of the 8 subjects the students will be attempting with ACCA.

B.COM (ANALYTICS)

Business analytics is the practice of iterative, methodical exploration of an organization's data, with an emphasis on statistical analysis. Business analytics is used by companies committed to data-driven decision-making.





A contemporary business environment thrives on adaptability, optimization of resources, and the ability to function prospectively. For this, any business enterprise requires analytical skills to identify key solutions, trends, and patterns in a structured manner.

The B.Com (Analytics) course has been designed to reflect the need of the hour, that is to focus on constructing a strong foundational grounding in core analytical subjects. This challenging course would include subjects like Mathematics, Statistics, Data Curation, Business Analytics as its core. The goal is to equip students with the much sought after skills of data processing to predict and understand global business trends. This course provides learning and growth in different analytical stages like Descriptive Analytics, Diagnostic Analytics, Predictive Analytics, and Prescriptive Analytics. The Program is accredited by the Institute of Analytics, UK. The Degree focuses on the conceptual knowledge in the multiple disciplines of analytics. The College intends to imbibe value based education to the students that will help them to function effectively in their business analytics career.

B.COM (BPM - INDUSTRY INTEGRATED)

The B.Com (BPM - Industry Integrated) course is one that has been designed taking into account mercurial business world. This special program designed in collaboration with Tata Consultancy Services (TCS) facilitates students to conveniently pursue careers in the IT industry, as well as in sectors like Banking, Insurance, Financial Services, and Retail etc. The course enables students to have a strong fundamental base in Economics, Taxation, Statistics, Auditing, Cost Accounting, Finance and other subjects. The unique characteristic of this course is the curriculum and course framework which has been formulated and adapted by industry experts to add an essential practical dimension to Business Process Management.

Students of this program will not only be studying the above mentioned subjects, but will, in the fifth and sixth semesters, be given a choice of over 7 electives each of which will have an entire skill based paper integrated into the theoretical content that is offered. Furthermore, in order to expose students to a practical work environment, a corporate internship in a relevant field is to be taken up in the summer following the fourth semester.

Industrial visits are organized each year to enable students to understand classroom learning in relation to real life business situations. Student seminars, workshops and conferences are organized through the even and odd semesters, with guest speakers who have experience in the business environment. They will be trained in Tally, Excel and Advanced Excel mandatorily, to be equipped with industry requirements.

B.COM (TRAVEL & TOURISM)

The Bachelor of Commerce in Travel and Tourism management is a comprehensive and intensive undergraduate degree which is spread over three years. With a strong foundation in Commerce, this course specializes in the travel, tourism and the hospitality industry given the rapid growth and increasing importance of the hospitality industry in India and abroad, there is a need for high quality graduates for the same.

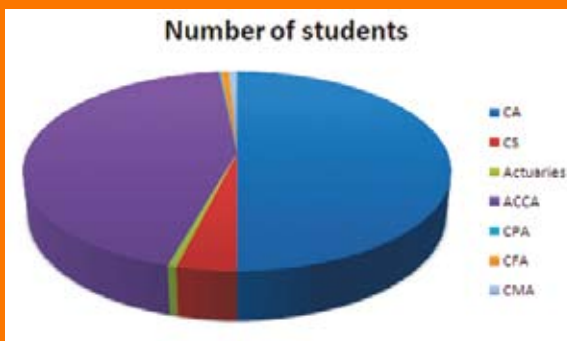
With a pioneering and industry driven curriculum this course equips students with the analytical, strategic and policy-making skills required for sustainable tourism management within both commercial business enterprises and the public sector tourism industry. Apart from being a perfect blend between commerce and tourism studies it lays strong emphasis on communication skills and prepares the students to take up customer related services.



Professional Studies Students

The Department ensures that students get ample time and opportunities to specialise in professional courses of their choice. This allows for qualification building and a refined professional outlook to the corporate world. The various professional courses pursued by students are:

The following Number of Students are pursuing their professional courses along with their B.Com Programme for the academic year 2017-18:



Professional Courses	Number of students
CA	275
CS	21
Actuaries	3
ACCA	242
CPA	1
CFA	4
CMA	4
Total professional students	550

Kishan Ballal

Class II A - Reg. No.16SJCCC024
AIR 29, IPCC November 2017



Prabha

Class II A - Reg. No.16SJCCC024
AIR 43, IPCC November 2017



Kamal Drolia

Class II A - Reg. No.16SJCCC059
AIR 50, IPCC November 2017





Teaching, Learning and Evaluation



St. Joseph's College of Commerce aims to bring about a fundamental dynamic in the development of its students. The Department of Commerce regularly re-designs its teaching and learning patterns to enhance the skill required for business advancement. To facilitate the holistic growth of its students and faculty, the Department of Commerce had undertaken the following for the year 2017-18:

Orientation

Orientation for the students took place between the 1st of June and the 5th of June. The orientation for Final Year students was held on the 1st of June, with essential information

imparted on the various electives available along with the important dates for sports trials, and the student support system.

The orientation for the Second Year students was held on the 2nd of June with the various faculty members guiding them on the allied options that would form the base for the electives in the coming year. Students were also informed about the functioning of the Choice Based Credit System (CBCS) and the modifications in the system.

The orientation for the fresh batch of Josephites was organized on the 3rd and 5th of June. With introductions of the College management and the faculty members to





the students, students were notified about the various cells and associations existing on campus. Along with a presentation of the class mentors, the students were brushed up on the rules and regulations of the college that would in turn develop their character.

Internships

Internships provide an opportunity to the students to apply their theoretical knowledge in real world environments. It helps them develop and refine skills like time management, discipline, work ethics and communication. The internship serves as a practical exercise of classroom learning. All in all, it imbibes a professional attitude in the students.

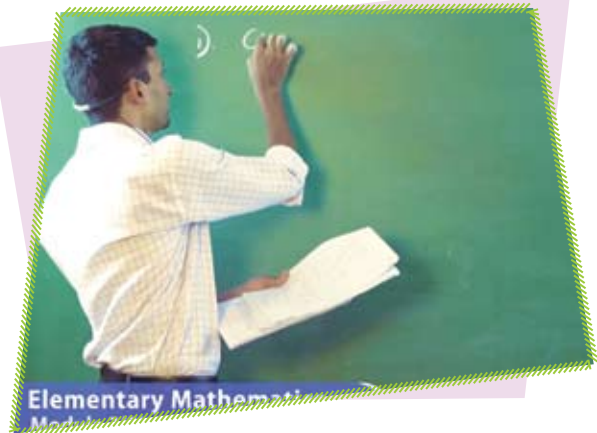
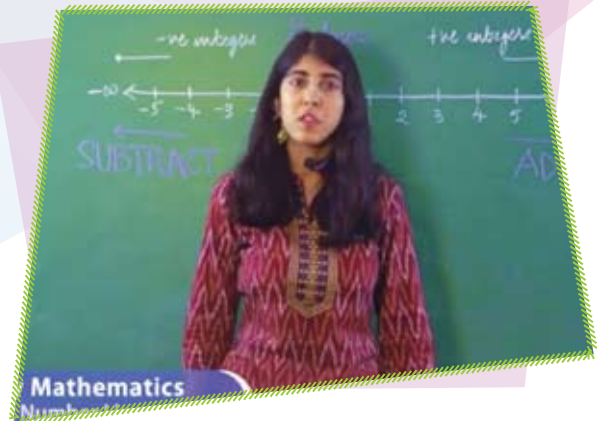
The department insists on a compulsory summer internship for the Second Year students in the field of Commerce or Management. All students are required to undergo an internship for a period of 4-6 weeks. Students are allotted faculty members as guides for the internship to allow a deeper understanding of the industry, and also for continuous review and grading.

Mentorship and counselling

Each class is assigned a mentor and the role of the mentor is to contribute to the holistic development of the students under them. The mentor acts as a link between the student and the department and also between the subject teachers.

Bridge Course

Bridge Courses are conducted for students in mathematics and accountancy. These short term classes enable students to enhance their knowledge in these subjects.



These classes are aimed at providing for students who are weak in such subjects or have not taken these subjects in their previous years. Faculty members and seniors undertake these bridge course classes for the first years.

Technology enabled teaching

Recent advances in technology have vastly changed teaching and learning practices. Over the past few years, the College has adapted to these changes and introduced technology enabled services bridging the gap between traditional teaching practices and modern learning mentality. A few of the services currently in use are Moodle and Edmodo. Edmodo and Moodle are used extensively for conducting tests and submitting assignment.



Classroom Specifics

Class In-Charge / Class Mentor for the Year 2017-18		
Class	Class In-Charge	Class Mentor
I B.Com A	Mr. Jayakumar Nair	Mr. Vinay Kambipura
I B.Com B	Ms. Poornima Vijayakumar	Dr. Anthony Oliver
I B.Com C	Mr. Prakash R	Ms. Sumithra Sreenivasan
I B.Com D	Ms. Muktha	Ms. Marina Joyce Roche
I B.Com E	Ms. Nancy Christina	Dr. A. M. Sheela
I B.Com F	Ms. Tasmiya Hussni	Ms. Gretta Furtado
I B.Com G	Ms. Vedapradha. R	Dr. D. Raja Jebasingh
I B.Com TT	Ms. Christina Aroojis	Mr. Deenyar N. Garda
II B.Com A	Ms. Preemal D'Souza	
II B.Com B	Mr. Nischitha	
II B.Com C	Dr. Karthika. S	
II B.Com D	Ms. Anusuya A. Paul	
II B.Com E	Mr. Z. Mohammed Ashfaque	
II B.Com TT	Dr. Ritty Francis	
III B.Com A	Mr. Ravi Richard	
III B.Com B	Dr. Lily David	
III B.Com C	Dr. Suganthi Pais	
III B.Com D	Dr. Augustin Amaladas	
III B.Com E	Dr. Ganesh S.R	
III B.Com TT	Ms. Nikhath Asrar	

Academic Representatives for the Year 2017-18

Class	Academic Representative
I B.Com A	Meghna Biju
I B.Com B	Danish Andrews
I B.Com C	Ronald Regan
I B.Com D	Chirag Joshua
I B.Com E	Syed Junaid
I B.Com F	Sam Sharan
I B.Com G	Nauman Abrar
I B.Com (T.T)	Rachana Alampalli
II B.Com A	Yash Nagada

II B.Com B	D.R.Pretham Kumar
II B.Com C	Geetanjali.M
II B.Com D	Tenisha Maria
II B.Com E	Manoj Singh
II B.Com (T.T)	Abraham Vinslay
III B.Com A	Sagar. N
III B.Com B	Mayur Shah
III B.Com C	Calvin D'Souza
III B.Com D	Anthony Saji
III B.Com E	Sandeep Raheja
III B.com (T.T)	Suha Shahid



Outgoing Students of 2017-18





III B.Com 'A'





III B.Com 'B'





III B.Com 'C'





III B.Com 'D'





III B.Com 'E'





III B.Com 'TT'





Curriculum Development

Proposals to develop new, or revise existing syllabus are identified based on inputs from the subject teachers, students and industry experts. A meeting with the subject coordinators headed by the Head of the Department was conducted wherein the revision and framing of the syllabus is discussed, assisted by internal and external subject experts.

The team develops a preliminary draft of the syllabus based on appropriate consultation and research to be presented at the Board of Studies. The modified syllabus is circulated to the Academic Council members for their comments before approval. After examining any issues and modifying the syllabus the approved syllabus is then reviewed by the Governing Body for any modifications, if necessary and implemented.

A regular need assessment is undertaken by the department and feedback is regularly taken from the students, recruiters and other stakeholders.

Highlights for the year 2017-18 include:

Choice Based Credit System (CBCS)

The implementation of the Choice Based Credit System (CBCS) is a paramount feature in offering a wide array of options for the students in the undergraduate programme on campus. This effective system is apt for enhancing information based knowledge and also accentuating one's creativity. It allows the students to successfully complete their six semesters with multiple exit options. This also brings uniformity as it is widely recognized throughout the country and brings us at par with the education system globally.

Electives

Given the current global scenario and the ever changing finance sector, the department of commerce has expanded its opportunities by introducing new electives after recognizing the immense scope that exists in these fields; along with the four fundamental electives primarily Human Resources, Finance, Accounting and Marketing. This system has been proposed and approved by the B.Com Board of Studies (BOS) and it can be said with conviction that this revised system will favour and cater to addressing the needs of the students.

Skill Based Papers

Skill based papers for each elective have been introduced to improve the soft skills of the students in various fields. The students have the additional advantage of polishing their language skills by learning French and Spanish or staying upbeat with the various computer programmes offered like Systems-Applications-Products (SAP) or Advance Excel.

Revision of Syllabus

The syllabus and student assessments for the Accounting subjects have been revised in accordance with the new Indian Accounting Standards (Ind A.S) modelled on the International Financial Reporting Standards (IFRS); hence enabling students to be on par with the current industry requirements.

Continuous Internal Assessment (CIA)

Continuous Internal Assessments (CIAs) are means of evaluating students through written assignments, presentations and



tests, contributing 30% of the student grade and this falls under the category of 'The Internal Assessment'. The aim is to give the students an open and flexible learning experience. Evaluations are done by the subject teachers.

This year numerous CIA's were carried out that tested the students' quick thinking and creativity. 'Business Oscars' is an intriguing example where students organized an award show while applying the various skills of management.

Students also visited the courts of Bangalore and prepared a picture montage while understanding the various concepts of law. Movie analysis, research analysis, surveys on a variety of informative topics, case studies and financing a company are some examples that show the unconventional and inventive ideas that students can grasp from these evaluations.

Cimplifyfive's 'Board Leaders Integrated Software Solution (BLISS) is a digital productivity tool for Company Secretaries that automates routines and provides timely alerts to ensure compliance and good corporate governance; a simulation based on this software was used to conduct an interesting CIA for the Third Year students. This method of evaluation expands and boosts a students' potential to think outside the box while understanding fundamental

concepts of commerce thus preparing them for the sea of career options and their future endeavors.

MOOCs

MOOCs (Massive Open Online Courses) are courses of study available online. These courses cover a vast array of fields and interests. These internet enabled courses allow students to explore different subjects of their interests and specialization. MOOCs are part of the allied options for the second years of the department. Faculty members are allotted as mentors to students who enroll for such courses, and regular reviews and discussions take place to ensure that the student thoroughly understands the online course.

Introduction of B.Com (Analytics)

With the development of the need for data compilation and analysis, the Department introduced the B.Com (Analytics) programme with an aim to promote data driven decision making in businesses. The syllabus covers various analytical tools and instruments, and their purpose in the analysis of data. The students will learn to evaluate both structured and non-structured data in the different divisions of a business entity. This programme will build the mathematical and thinking capacity of students, in order to decipher the causes and solutions of business problems.



Teaching and Learning beyond the Classroom

Career Direction Workshop

The Department of commerce in association with CMA N. Raveendranath Kaushik conducted a career mapping workshop for the 1st year students on the 12th of June, 2017.



This workshop initiated to help the students identify their suitable career paths much earlier in life and also served as a basis for selection of the allied options and the electives in the course of the degree.

ComVerse

ComVerse is a discussion forum organized by the B.Com Department. The name is a portmanteau of the words 'Commerce' and 'Converse'. This forum involves conversations and debated based on the wide field of Commerce and the changes it undergoes. It goes beyond the classroom boundaries and

focuses on the current state of affairs. The academic year 2017-2018 witnessed three additional episodes of ComVerse.



Episode 3 of ComVerse was on Impacts of Farm Loan Waivers on Economy. In India, farm loan waivers have been announced intermittently by both the central and state governments to provide relief to farmers facing distress due to natural calamities/crop failure. But Loan waivers could add to the fiscal burden over the medium term as they are essentially a transfer from taxpayers to borrowers. On this note a discussion was held to analyse how farm loan waiving has impacted the society in various levels.



Under episode 4, the panel members presented their views on various benefits of RERA for buyers as a redressal forum, better utilization of buyer's money and stabilization

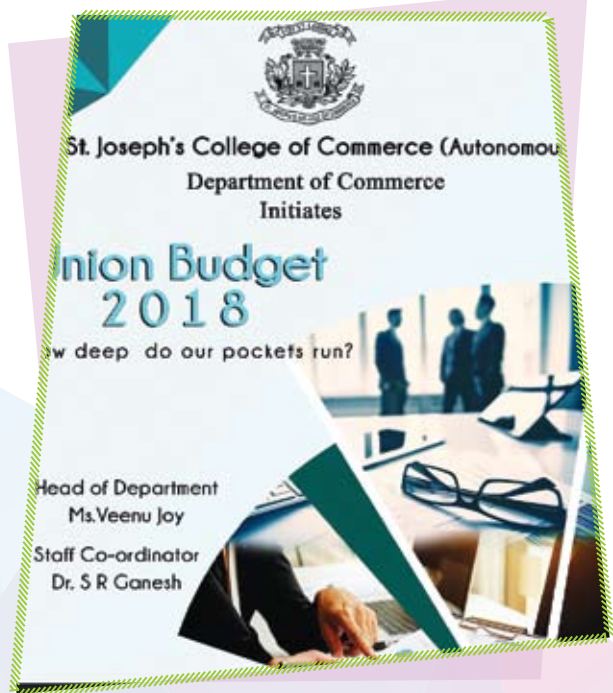


of prices in the real estate sector. They put in their opinion how it is also Buyer centric and how it doesn't give much security to the developers. They discussed the impact on Developers how they face a lot of issues on getting sanctions and completion certificates for their projects and heavy penalties which they must pay in case of defaults.

Visa restrictions leading to a downfall in employment rates to the fluctuating oil and petrol prices and reserves in the past year, the presentation of the union budget for the year 2017-18 was one of the most essential events to understand the impact and factors influencing the Union Budget.



Prime Minister Narendra Modi launched the Make in India initiative on September 25, 2014, with the primary goal of making India a global manufacturing hub by encouraging both multinational as well as domestic companies to manufacture their products within the country.



However, episode 5 dwelt on topics concerned about the various challenges and concerns regarding the initiative.

Presentation on the Union Budget

In light of Goods and Services Tax (GST) in India and other world events from

Selected students from various final year classes conducted presentations in all the respective B.Com classes to explain and quiz students on the Budget.

This presentation took place throughout the month of February from its preparation to its end result.

Pre-recruitment workshop by TCS

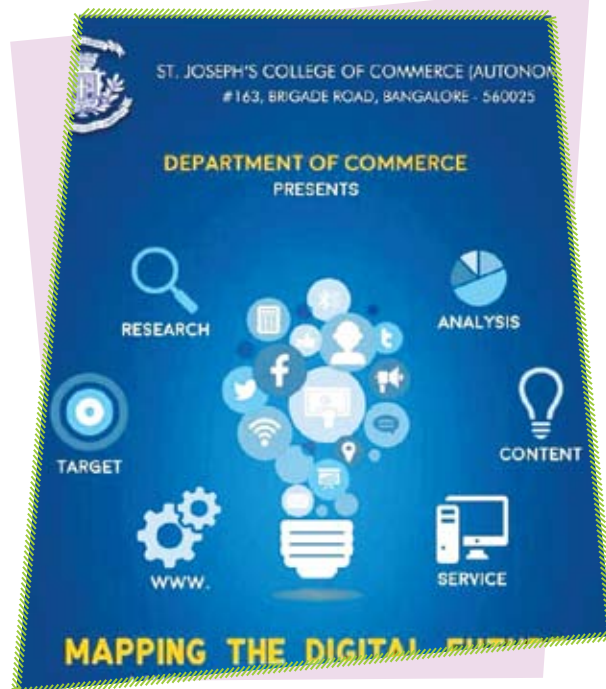
The Tata Consultancy Services (TCS) workshop behaved as a connector between the students and the processes carried out by the company.



Particulars of the recruitment processes were discussed with the students and demonstrated the career options available in the industry. Lead by experienced industrialists, the workshop was the first step towards the final recruitment of the students of B.Com (BPM - Industry Integrated).

Digital Marketing

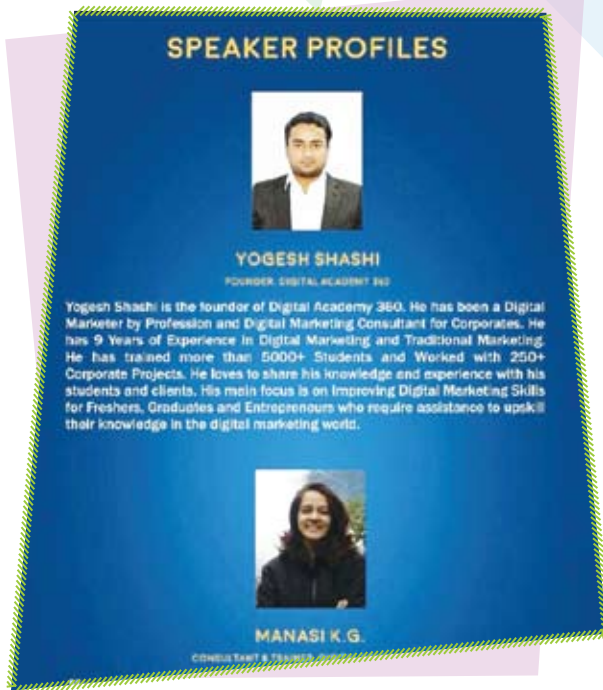
'Mapping the Digital Future - A Workshop on Digital Marketing' was organized by the Department of Commerce, in collaboration with Knowledge Partner Digital Academy 360.



The workshop was convened by faculty members Dr. Ritty Francis and Mr. Rajshekar. Ms. Manasi K.G. began with an interactive address to the students, giving an introductory look on the subject of Digital Marketing. Mr. Yogesh Shashi then took the students through the agenda for the day. He gave invaluable pointers to the engaged students on ways Digital Marketing could help their careers post-graduation. Common



jargon was deftly demystified by the talented speaker. He took the students through the process of registering, listing and optimizing a website. A plethora of videos were shown, to put the point across.



The two speakers deliberated over different topics like emphasizing the importance of having a high-quality online presence, the specifics of using LinkedIn, Twitter and Facebook effectively, Google Analytics, and Digital Advertising on various platforms.

Dérive

Dérive is an interactive discussion forum conducted by the Travel and Tourism Programme to enlighten students about the current situations and conditions of the commercial market. The first interactive session of Dérive was held in the month of June. The topic for the foremost discussion was "Environmental Pollution and its effects on the Tourism Industry". The session was convened by Moderator Ms. Helen and included 6 panel members: Two alumni

panelists - KV. Vignesh and Maanav Kapai, Two final year panelists - Johnson Fernandes and Dervin Varghese and two panelists from the second year, Jeffrey Thomas and Saloni Punjabi.

The second interactive session of Dérive was held in the month of August. The topic for the second discussion was "The Impact of Donald Trump on the Tourism Industry". The session was convened by Moderators Ms. Lalitha Krishnamurthy, Head of the Travel and Tourism Department in Mount Carmel College and Mr Babu Koshi. The discussion also included two student panelist members, Johnson Fernandes and Aashish Wadhwa from final year B.Com (Travel and Tourism Programme).

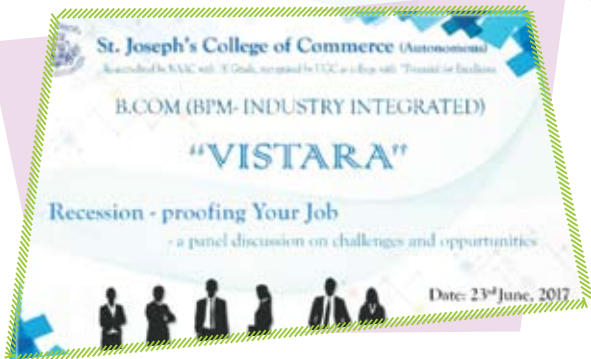
Vistara

Vistara is the panel discussion forum conducted by the Industry Integrated Programme of the Department. The first discussion was held on the topic "Recession - Proofing your Job, its Opportunities and Challenges". The various panelists enriched the spectators with information regarding the meaning of recession, how recession works in companies, the value of each employee during the economic downfall, and additional skills a student should develop to add value to the degree pursued.



The second discussion centred on the past trade relations of India with China and

how the shift in economies will alter trade between the two countries. The Make in India initiative's success is dependent on numerous factors and India will have to work on the price points. The speakers cleverly delivered their responses to students' questions.



It was concluded that India lacks the technical and industrial infrastructure required to be at par with China. There is a lot of funding from foreign countries but how we use it will make all the difference.

Turas

Turas is the Travel and Tourism programme's Annual Fest. It featured events namely the Cyclothon, The Agent, Travel Quiz, Manekya The Red Quest aka The Amazing Race, and Virtual Wars. The Agent, an event that had participants configure how to get great content by setting up appropriate context.



Travel Quiz, a platform that offered participants to test and enhance their knowledge about the world. The precious

ruby of Manekya has been lost for many years, hidden by the bandits. The Amazing Race is in an attempt to give participants the opportunity to find this gem. Virtual wars, an event that goes a long way to prove how battles can be lost due to poor management. It challenges the participants and tests their ability to solve a crisis and win a war like never before.



The events saw participation from various colleges from across the city, with each having rounds on both the days. All the events with the exception of the Amazing Race and the 2nd round of the Agent, took place within the college campus.

The Galactic Explorer was an exhibition that hosts an opportunity for little astronauts to explore a never ending mysterious Milky-way Galaxy utilising the planetarium domes. It allowed the under privileged children to expand their knowledge beyond text books by giving them a visual insight into what space and the solar system looks like an indoor planetarium in the college

**List of events for the year 2017-18**

Sl.No.	Date	Events	Highlights
1	1st June 2017	Orientation for V Semester (B. Com)	Principal Rev Fr. Daniel Fernandes SJ received a huge cheer and applause for his quality and superior service towards the institution for over 19 years.
2	2nd June 2017	Orientation for III Semester (B. Com)	Vice Principal Ms. Nirmala Joseph took to the stage to throw light upon the institutional governance structure so as to help the students in having a complete picture to what lies ahead of them.
3	3rd June 2017	Orientation for I Semester B. Com (Professional Batch)	The teacher's heading various associations and club. Discussed their future plans with the students for the upcoming year.
4	5th June 2017	Orientation for I Semester B. com (A,C,D,E,F,G & T.T Batch)	Head of Department and Staff coordinators emphasized on the values and discipline the students are expected to maintain in the coming academic year.
5	8th June 2017	Selection of Department Coordinators	Introduction of department coordinators into the college system on interview basis.
6	12th June 2017	Derive : Edition 1	An interactive session on "Environmental Pollution and its effects on the Tourism Industry"
7	19th - 22nd June 2017	BLEND	The first ever Blend session conducted by the faculty to familiarize new students to the campus environment.
8	22nd June 2017	Academic Representatives Meeting	A meeting to dictate the year's responsibilities to the academic representatives.
9	23rd June 2017	Vistara : Edition 1	Discussion on the topic, "Recession - Proofing your job, its challenges and opportunities"
10	7th July 2017	Derive : Edition 2	An interactive session on "The Impact of GST on the Tourism Industry"
11	15th July 2017	ComVerse : Episode 3	The third episode on the topic, " Farm Loan Waiver"
12	21st July 2017	Forensic Accounting	A City Level Seminar on forensic accounting conducted for the ACCA batches.
13	24th July 2017	Vistara : Edition 2	Discussion on the topic, "India and China - Frenemies for trade; Make in India vs. Made in China"



14	25th July 2017	Computer Based Examination Session	First session of training for the students attempting ACCA papers on paper
15	9th - 11th August 2017	Enroute	Enroute '2017' is a guided journey towards the professional and corporate success of students.
16	16th & 19th August 2017	PTA Meeting for 1st Years Batch I & II	Parents of every student was called to guide the students' progress.
17	19th August 2017	Maiden Session of Toastmasters	The Toastmasters Association strives to create future orators.
18	23rd August 2017	PTA meeting for 2nd Years	A rapport between mentors and teachers was built to guide the students progression
19	29th August 2017	PTA Meeting for 3rd Years	A special attention was given to students who had shortage in attendance and who didn't clear subjects of the previous semester for PTA.
20	29th August 2017	Pre-recruitment workshop by TCS	A workshop on the know-how of the recruitment and interview processes conducted for the final year BPM students.
21	11th September 2017	Orientation for Allied Options	An orientation for guidance on allied options for the III semester students
22	13th September 2017	ERP Registration	Registration for the allied options through ERP login
23	13th September 2017	Derive : Edition 3	An interactive session on, "The Trump Effect – Impact of Donald Trump on the Tourism Industry"
24	13th September 2017	Talk About Placements and Job Opportunities	The talk was conducted in order to make the 2nd and 3rd year students aware of the placements and job opportunities they have in hand with ACCA.
25	15th September 2017	TCS Recruitment	A total of 39 students appeared for the process, out of which 27 were recruited.
26	15th September 2017	Computer Based Examination Session	Second session of training for the students attempting ACCA papers on paper
27	15th September 2017	ComVerse : Episode 4	The fourth episode on the topic, "RERA – Real Estate Regulation Act"



28	9th November 2017	Train the Trainer	Ms. Gayathri, a faculty member was trained by Mr. Santosh
29	13th - 18th November 2017	T.T Workshop	A workshop in association with TAAI (Travel Agents Association of India) was conducted on the topic, "The 2030 tourism agenda – sustainable and millennial development goals."
30	14th November 2017	Train the Trainer	Ms. Madhuri, a faculty member was trained by CA. Vijaya Swaminathan
31	17th - 27th November 2017	Colosseum	An interactive platform discussion on the topic, "Paradise Papers".
32	20th - 23rd November 2017	Intensive Coaching	Intensive coaching was held for Paper 3 (Business Analysis) for the ACCA students.
33	21st -22nd November 2017	Mock Exams	Mock Exams for the December Session exam (F level and P level Papers) was conducted by ISDC for the ACCA students
34	24th November 2017	Revision Session	A revision session on P-1 (Governance, Risk and Ethics) for the ACCA students
35	24th November 2017	B.Com Board of Studies	Proposals to develop new, or revise existing syllabus are identified based on inputs from the subject teachers, students and industry experts. A meeting with the subject coordinators headed by the HOD where the revision and framing of the syllabus is assisted by internal and external subject experts. The team develops a preliminary draft of the syllabus based on appropriate consultation and research to be presented at the BOS.
36	30th November 2017	Mainframe	The Research Forum conducted a workshop on, "Microsoft Excel to Aid Research". The workshop was conducted by Mr. Manjunatha S.
37	30th November 2017	City level students' seminar on topic 'Public services- Aiming it the right way'	Seminar intended to provide in-depth understanding of career prospects under various civil services.
38	4th - 8th December 2017	B.Com Professional Exams	The B.Com Professional Division sat for the examination on the papers F8, F7, P2, P1, P3, and F9.



39	13th December 2017	ComVerse : Episode 5	The fifth episode on the topic, "Make in India – Constraints and Concerns".
40	14th – 22nd December 2017	Colosseum - An interactive presentation platform	The platform had an interaction on the topic, "Crowd Funding – Alternative sources of finance".
41	18th December 2017	Bizsell (City Level Workshop)	Workshop to expose the students of the department to the field of entrepreneurship, and the creation of business plans.
42	18th - 20th December 2017	Train the Trainer	The session was conducted by TCS on the topic, "Managing Business Process-2".
43	23rd January 2018	Digital Marketing Workshop	An informative workshop that helped understand digital marketing, digital advertising and also, analytics on a digital platform.
44	2nd – 3rd February 2018	Two Day National Conference	A national conference was conducted on the topic, "FinTech Ecosystem – Transformation and Market Dynamics".
45	1st – 28th February 2018	Union Budget Presentation	A class-to-class presentation about the year's Union Budget by a group of final year B.Com students to help understand the contents of this budget and its impact on the country.
46	5th - 6th February 2018	Turas	The T.T division in association with TAAI undertook a two day fest of various events and also, conducted an initiative for underprivileged children.
47	9th February 2018	Erudition	The inaugural edition of the National Case Study Competition, Erudition, was conducted testing participants in fields like Audit & Assurance, Risk Management and much more.
48	5th – 28th February 2018	Colosseum – An interactive presentation platform	A one on one presentation through the classes was held on the topic, "Philanthropy – A private initiative for the public good".
49	22nd February 2018	Connect Series	An academic symposium with the aim of bridging the gap between classroom learning and corporate ecosystem.
50	23rd February 2018	Lakshya – United for a Cause	An initiative by the students that channelized the students' business and commerce skills to solve pressing social issues in the city.

Industrial Visits

Industrial visits are an integral part of the students' curriculum as it focuses on integrating subject knowledge with real life experiences. The students get the opportunity to meet eminent professionals from the industry who share their experiences and teach them about the practical application of what has been taught to them.

Sl.No.	Industries Visited	Batch/ Class	Date	Teachers assisted
1	Kempegowda International Airport	II B.Com T.T	25/07/2017	Ms. Nikhath Asrar
2	Britannia Manufacturing	II B.Com E	14/08/2017	Mr. Z. Mohammed Ashfaque
3	Taj Vivanta	I B.Com T.T (2 batches)	17/08/2017 & 18/08/2017	Ms. Nikhath Asrar
4	Mysore Soap Factory	I B.Com G	21/08/2017	Ms. Vedapradha R.
5	Coco Cola Company	I B.Com D	22/08/2017	
6	Metallurgical Industries Pvt Ltd	I B.Com A	28/08/2017	Mr. Vinay Kambipura
7	VST Tillers and Tractors	II B.Com B	07/09/2017	Ms. Nischitha
8	Volvo Bus Division	I B.Com F	06/09/2017	Dr. Ganesh S.R
9	Silk Board Mysore	I B.Com E	11/09/2017	Ms. Nancy Christina
10	Raymonds Textiles	II B.Com D	14/09/2017	Ms. Anusuya A. Paul
11	Larsen and Toubro	I B.Com C	20/09/2017	
12	Gone Mad Product Manufactures	I B.Com F	21/11/2017	Ms. Gretta Furtado
13	Tata Global Beverages Ltd	III B.Com C	12/02/2018	Mr. Samuel Gladson
14	Featherlite Factory and JanpadaLoka	III B.Com T.T	26/02/2018	Dr. Suganthi Pais and Ms. Nikhath Asrar



Metallurgical Industries Pvt Ltd - I B.Com A



Coco Cola company - I B.Com D



Volvo Bus Division - I B.Com F



Mysore Soap Factory - I B.Com G



Taj Vivanta - I B.Com TT (2 Batches)



VST Tillers and Tractors - II B.Com B



Brittannia Manufacturing - II B.Com E



Initiatives for the Academic Year 2017-18

With the constant changes in the internal and external environmental factors of the economy, it becomes essential to thrive and adapt to succeed. These initiatives aim at the enhancing the skill set of the students

in various components like corporate skills, communication skills, research skills, and also informal bonding. The initiatives for the academic year 2017-2018 are:

Mainframe Research Forum

Mainframe research forum is an initiative by the B.Com Department to encourage a research culture among the undergraduate students of St. Joseph's College of Commerce.

The purpose of the forum is to inculcate a habit of critical thinking among the participants. Critical thinking is expected to generate questioning habits which may further lead to intelligent solutions and develop a proper foundation for learning environment.



Workshops, personal attention of trained guides and other training sessions are organized to sharpen the skills of students with an inclination towards research.

Research Papers by students under the Mainframe Research Forum

Name	Research Paper
Rohit K Kalro	Brand Presence on Social Media
Kavitha Maria Krishnamurthy	Behaviour of the Indian Telecom Sector after Jio's Entry
Elizabeth Joseph	Paradise Paper
Karthik	Research Report on Consumer Behaviour of Titan Watches
Maneesha and Juslisha	A Study on Anti-Plastic Campaign
Lalitha and Rishab	The Growing Popularity of Cryptocurrencies
Faiz Ahmed Udyawar and Mohammed Adnan	A Study on Waste Management in India
Akshaya G. and Sruthi E.	A Study on the Effects of Demonetization on Petty Vendors
Femi Rappai and Sanjana J.	Impact of GST on Manufacturing Sector
Githin Mathew George	The Art Music Composition
Sagar N.	Term Paper on Intangible Assets (International Accounting Standard 38)
	Impact of GST on Telecommunication Sector
Aishwarya N. And Ninumol Thomas	Green Banking
Vishesh Anil Kumar, Aditya Chandran and Venessa Quadros	A Preliminary Study on Air Pollution Management and Air Quality Protection Expenditure in Bangalore City
Danish Andrews A.	Black Holes: Mysteries of the Unseen Universe

Rendition Research Paper Presentation



Rendition, a research paper presentation was held in association with the Mainframe research forum. The students were given a time period of five months to dwell into a topic of interest to them with the help of teachers assigned to each student or a group consisting of 2 students.

This event was coordinated by Ms. Nischitha and the paper presentations were judged by Dr. Raja Jebasingh and Mr. Balaji A.

Excel in Research

The workshop 'Microsoft Excel to aid Research' was conducted exclusively for the Mainframe student researchers by Mr. Manjunatha S, Assistant Professor, Government First Grade College, Channapatna. With the help of existing datasheets, the students were guided towards an Advanced Excel tool called Pivot Tables. Statistics, Econometrics, and Finance were weaved together effortlessly by the engaging Professor.



An orientation, and workshop to start research work was organized on the topic 'Excel in Research' to aid the students by imparting information on various research tools present in Microsoft Excel. Rendition witnessed a presentation of 13 papers with topics ranging from social issues like Waste management, Cognitive studies like music to commerce and financial topics like GST, Demonetization and Cryptocurrencies. B.Com students of all three years were allowed to participate in the event.



The budding researchers not only took a step forward in the construction of Working Research Papers, but also received insights on Excel's role in providing an efficient work regime.



Blend - Initiate the Mix

Blend is an initiative for all the first year B.Com students acted as an icebreaker for the newcomers as well as an opportunity to interact with one another. The programme began with an address by the Student Council President, followed by an introduction of all the Office Bearers of the Council.

Blend provided information on the basic facilities available within and surrounding the college and familiarised the same to the students.



A series of games conducted by the Council opened the door for new friendships and exciting conversations in the company of one another. Finally, the B.Com Head of Department, Ms. Veenu Joy addressed the students and thereby welcomed them to the campus life ahead.

Blend is conducted under the wings of the B.Com Association – ComUnity, functioning to ignite and strengthen the unity of the Department.



Toastmasters Club

Toastmasters International (TI) is a non-profit educational organization that teaches public speaking and communication skills along with leadership skills through a network of clubs. The organization has more than 352,000 members worldwide. St. Joseph's College of Commerce, by encouraging the development of this organization on its campus seeks to create a modern generation of public speakers with a flair for putting their opinions and thoughts across in a positive manner.

by Mr. Prashant Singh, Division 'B' Director, District 92, TI who addressed the willing student members and oriented them about the club and its impacting role in building well informed confident leaders. Student Toastmasters, Ms. Sheetal, student at Mount Carmel College (MCC) and Associate 'B4' Director, Ms. Sandra, President, TI at Mount Carmel College (MCC) were proven examples of the mastery of public speaking and leadership who were invited to speak during the session.



Ms. Sonu K, Area 'B4' Director, TI conducted an extempore for the students adding further thrill to the session. The session was held under the initiative of Ms. Veenu Joy, the Head of Department and was coordinated by the Faculty Co-ordinator, Ms. Anusuya A Paul, and Pranav Ashok, Student Co-ordinator of B.Com (IFA) was seminal in organising the session.

Continuous practical tests to review speaking skills helps the students to improve on a frequent basis, making them a better orator as time passes by.

The Toastmasters Club on campus is named Symposia, meaning "a conference to discuss a particular subject". The maiden session of Toastmasters International was kick-started



Colosseum

Colosseum provides a platform to identify crucial developments in the economy and present it to students to keep them aware of the current economic scenario. The College today has a cultural conglomeration of students who need to be prepared to face the challenges of the ever challenging world we live in today.



It hopes to ignite curiosity in the minds of the students by drawing comparisons from the topics discussed, boosting the practical knowledge of the subjects being taught. Colosseum witnessed three seasons during the academic year.

Colosseum - Season 1: Paradise Papers: Unethical or Illegal

The topic, Panama and Paradise Papers with the question of its legality and ethicality was presented by a group of three students.



The team comprised of Kevin Barretto of II B.Com 'D', Elizabeth Joseph of II B.Com 'E' and Syed Junaid of I B.Com 'E'.

It revolved around the history of Panama papers and the sudden spread of Paradise papers coming into existence.

Information on what it was all about, the people involved in such papers and the question of it being illegal or unethical was put forward to the students. An informative video was shown at the end to make students understand the means of doing so and how the people involved in such evaded tax.

Colosseum - Season 2: Crowd funding: An Alternative Source of Finance

Crowd funding which included the history, types of crowd-funding, characteristics of crowd-funding, pros and cons, its functioning, various platforms available and few case studies related to successful Crowd-funding Projects.



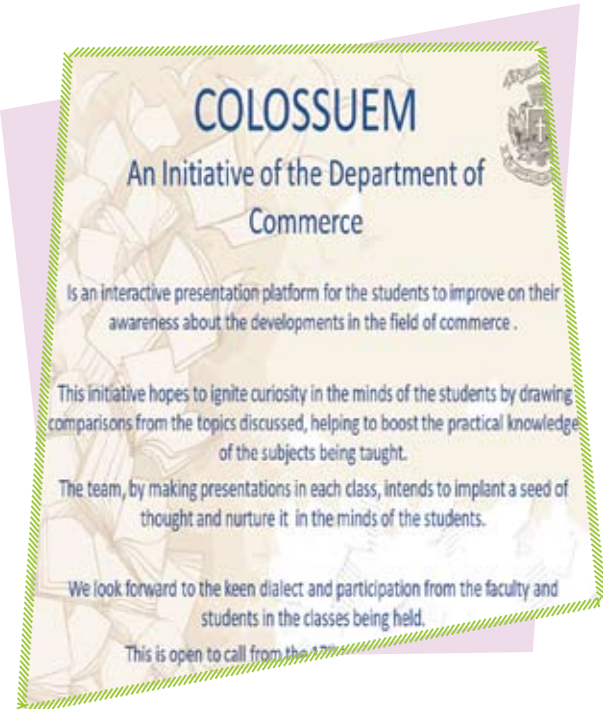
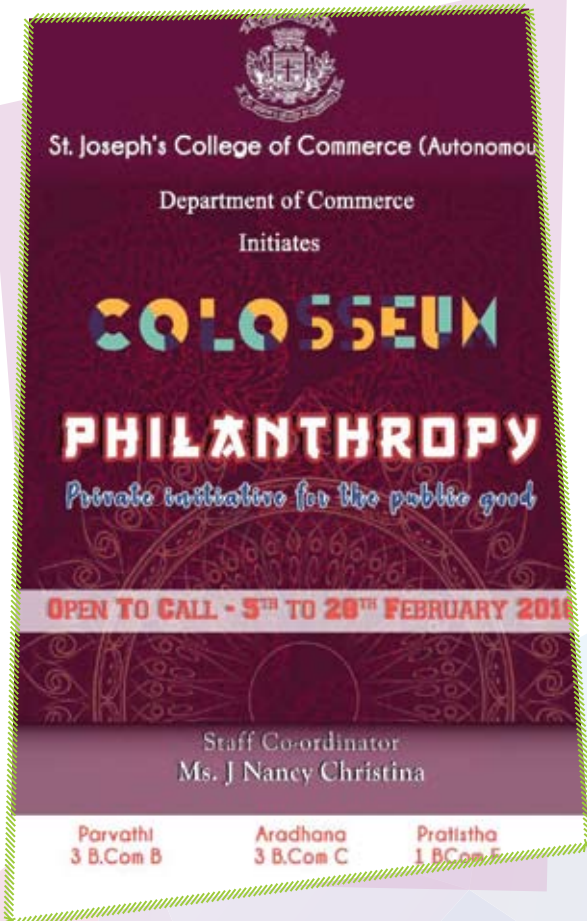
The team comprised of Bhargav Hemanshu Thanki of III B.Com 'A', A. Lavanya of III B.Com 'A', Karthik R of I B.com 'E' and Rohann Abraham of II B.Com 'D'.



Colosseum - Season 3: Philanthropy: An Alternative Source of Finance

In 2010, Bill and Melinda Gates along with Warren Buffett started the Giving Pledge - a campaign that encourages the wealthiest individuals in the world to pledge at least half of their wealth towards philanthropic causes. Azim Premji (WIPRO), Nandan Nilekani (UIDAI), and Kiran Mazumdar Shaw (BIOCON) are some of the few Indian billionaires to have signed the Giving Pledge. What makes this more interesting is that all these three influential people are from Bangalore. It is a common misconception to associate philanthropy with words like 'elite', 'power', and 'money'. The true meaning of philanthropy is lost along the way. When translated from Greek, the word literally means, 'love for humanity'.

To bust myths around philanthropy, to throw light on the topic and bring awareness as to how everyone could be a philanthropist, Colosseum was arranged on the topic. Parvathi Nair from III B.Com 'B', Pratishta from I B.Com 'E', and Aradhana Balakrishnan from III B.Com 'C' represented this initiative in all the classes of the college.



Not only did they bring awareness on philanthropy, but also managed to raise Rs.30,000 to fund the educational expenses of two girls from the Devadasi community. The children and young adults belonging to this section of the society do not have easy access to education due to physiological and psychological barriers.

Uplifting and educating the Devadasi community is one of the many causes that the Karnataka Jesuits closely work with. By collecting a minimum amount of rupees ten from every class, the concepts of crowd funding and philanthropy was not only theoretically explained, but also practically demonstrated to the students.

National Conference - FinTech

With the rapid coalesce of financial and technological development in the First and the Third world countries, FinTech has indomitably surfaced itself as a major catalyst in managing the functioning of finance and its related infrastructure. Emerging out of the multiple factors like increasing customer expectations, expanding VC funding, reducing barriers to entry, and amplified pace of technological evolution, FinTech demands the reconstitution of the competitive landscape blurring the performance of the player in the financial services sector. India being one such socioeconomically diverse country with billion-plus population provides the widest opportunities in terms of talent, innovation and massive markets for the FinTech firms.



FinTech is the new norm that reinforces the need for agility, innovation, cooperation and collaboration that would redefine and appropriate the existing financial institutions. The Conference aimed at approaching the institutionalization of Fintech through critical and analytical advances that would render possible pathways to raise the existing standards of financial growth and management of financial infrastructure as is deemed to be and expected for the growth of the country keeping in view the Indian perspective.

The key note address by Mr. Sanjay Maradi, the CFO of KPMG, focused on the integration of various firms that make up the technological processes of individual financial transactions. Financial transactions of the system is broken down into steps, with each step being carried out by sole firms specialized in such steps. The key note address was followed by four

sessions spread out during the course of the two day conference. Session 1 on Day 1 by Mr. Amardeep Sibbia, the CEO of Statue Ltd, dealt with the use of “Satellites and large area Analytics for Financing and Insuring Agriculture”. This involved the use of satellites equipped with sensors to monitor activities in the field of Agriculture, and also to make use of satellites to make better analysis of situations that would not be easily completed through the naked eye. Session 2 on Day 1 by Mr. Nagesh Mallikarjun, Automation Coach at Holmes Rollout Wipro Ltd, emphasized on the “Role of Cognition and Artificial Intelligence in Finance and other business domains”. Being able to deal with the advancement in technology at hand, while being supplied with the essential skills is the basic function of the individual in regard with such advancement.



Session 3 on Day 2 by Mr. Guruprasad, the GM of Products and Innovation at Accenture Operations, discussed the “Application of Block-Chain in Banking and Financial services”. The speaker delivered a brief introduction about the Block-Chain system and its functioning. Block-Chain being the basic structure of cryptocurrency can eliminate middlemen such as banks. Session 4 on Day 2 by Mr. Milind Date, the Chief Learning Officer of ISDC, elucidated on the topic “FinTech -The game changer of Financial Services industry - Challenges and Opportunities”. The speaker broke the meaning of the word FinTech, and explained various FinTech products. The National Conference ended with paper presentations by the candidates on the above mentioned Technical Sessions, and on the understanding of FinTech in the present scenario.

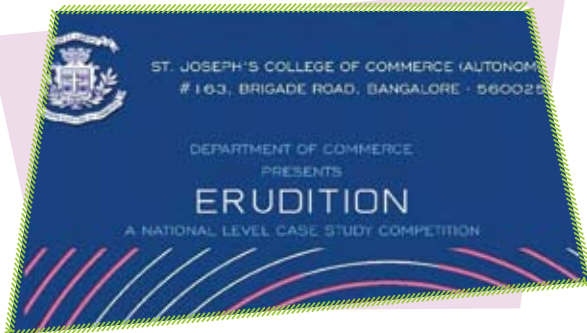
Erudition – National Case Study Competition



The inaugural edition of Erudition, the National Case Study competition took place on areas such as Audit & Assurance, Taxation, Risk Management, Financial Management, and also Corporate Governance.



The competition enabled the participants to acquire an insight into the dynamics of strategy and executive decision making at the corporate level. In addition to this, exposure to the financial sector, and being equipped with essential skills to flourish in the current business environment behaved as a plus point to the participants.



The competition witnessed participation from 13 teams including outstation teams that were eager to undertake this experience. Divided into two rounds, the teams had to present their perspectives on the case studies given in front of a panel of industry experts, faculty, and professionals. The first round was based on Audit & Assurance.

The judges for this round were Ms. Lakshmi Ashok, Mr. Pankaj, and Mr. Ashfauqe. The case study enabled the participants to research on various corporate compliances to deal with the issue at hand. It also enabled the participants to dwell deeper into industry based issues that unless solved bring about legal correction.



The second round took into consideration all the fields of corporate necessity by bringing forward a firm and the culmination of losses that have guided into a pit of trouble. The teams were given a time period of five hours to prepare for the final round using the detailed introduction and financial statements of the company. All 13 teams took part in this final round. The judges for second round were industrialists with years of experience.

They were Mr. Jai Goel, Mr. Subramaniam Arunachalam, and Ms. Shyma Menon. Along with the questioning of the teams' strategies, the judges also provided the teams with feedbacks about their opinions, and helped them to improve on their decision making.

Lakshya - United for a Cause

Described as an initiative to sensitize the youth and produce a ripple effect, Lakshya aimed to bring about a solution to the alarming garbage menace in our city and the open dumping of garbage in villages around Dodballapur.

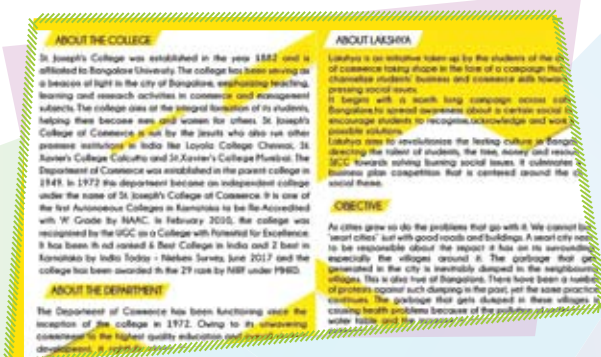
With participation from enthusiastic students from VIT, Loyola College (Chennai), Christ and such, the fest successfully started a new awareness wave among the student community across the country. Mr. Sandeep Anirudhan was the chief guest for the day, while addressing the gathering, a few thought provoking questions were asked and eye opening points were made.



In order to get the best outcomes from the talented student community, events and platforms like social media were used. The events conducted were Photography, Short Film making, and Business Plan, all centralised on emphasising the theme of "Waste Management".



The focus being "Should the garbage that is currently being produced actually be produced?" References were made to the economic aspect of garbage as a resource, adapting to disposables and taking initiative and responsibility.





Connect Series - Academic Symposium

With the sole aim of bridging the gap between classroom learning and the corporate ecosystem, Connect will help the students get a perspective on the real world working.

By bringing the industry's best to have interactive sessions with students, Connect will help future corporates to get an insight into the real working world as well as clarify any sort of ambiguities that they might have so that they give a clear goal set ahead of them with a will to bring about a difference to the country's economy as a whole as the future of the country.



Connect series began with two sessions by giving the final year B.Com students important insights about their subject on Company Law & Secretarial Practice by Mr. G Shanker Prasad and on the subject Entrepreneurship Development Program by Ms. Bindhu Sharma.





Association for Professional Students

The Association for Professional Students (APS) will be the guild of all the students undertaking any kind of professional courses at college as well as the alumni students, who have completed these courses. Professional courses becoming the go-to option for students worldwide, such an association will be an asset for the college in the facilitation of outstanding results and raising the benchmarks higher than before. St. Joseph's College of Commerce caters to over 1600 students in the Department of Commerce. Almost 40 percent of them pursue professional courses apart from

their respective undergraduate programs. An association like APS will discover and enhance their unnoticed capabilities and deliver them with a platform for leadership opportunities and timely awareness of their professional courses. The association could create and add great amount of value to the stakeholders of the institution. It would not only help in monitoring professional course students within the college premises but also integrate the students and management to external highly capable professionals, thus providing much higher level of advantages.



ACCA



CFA



Institute of Actuaries of India



National and International Visits

Firsthand exposure to National and International regions plays a crucial role in the development of the student undertaking the Travel & Tourism programme in the department. To gain insights about the cultures of different states and countries, and to learn about the organization of tours and its various aspects is supplemental to academic learning. The various visits during the academic year are:

National Visit – South India

The South India trip held on was based on visiting the various heritage and cultural sites of the southern states. Spread along a duration of 5 days, the students started their trip in Trivandrum where they visited the Kovalam Beach.



From there, they travelled forward to Kanyakumari where they visited the Vivekananda rock and its surroundings. After a visit to the city of Trivandrum to look in on the daily routine of the people and witness the local attractions, the students departed towards Bangalore.

National Visit – Rajasthan

The ultimate motive behind any field trip is to have an in-depth knowledge of the place being visited and its history. The theme this year was Heritage Tourism and the state of Rajasthan fit perfectly in to this category.



A total of sixty students accompanied by two staff faculty and two tour operators took part in this expedition. The tour commenced on the 26th of October and spanned over 8 days covering close to 6 cities.

International Visit – Spain and Portugal

On the 27th of November, eighty students left to traverse through the antiquity and cultures of Spain and scenic beauty of Portugal. The trip began in Madrid, the city of elegant boulevards and expansive, manicured parks, also known for its football fanatics.



The students visited various cities like Badajoz, Lisbon, Granada, Valencia, and Barcelona. Apart from taking in the fresh cultures, the students observed medieval architecture dating to the Moorish occupation, the architectural works of Antoni Gaudi and the museums, planetarium and an oceanarium.



Japan Exchange Programme

The College conducted its Japan exchange programme for the eighth consecutive year. Every year the college hosts Kobe College, a liberal arts college for women, in the first weeks of September for an exchange on cultural distinctions in India and Japan. Discussions and activities are held to engage the participating students to evaluate the condition of both the economy with women as their focus. In turn, selected students from the college travel in the month of October to experience the culture of the Japan and the atmosphere of Kobe College.





**Workshops and Guest Lectures for the year 2017-18**

Sl.No.	Date	Topic	Guest Speaker
1	12th June 2017	What Next? - An interactive session on Career directions	CMA N. Raveendranath Kaushik, MA, M.Phil, MBA, PG Tax Laws, ACMA Institute of International Trade (IIT) Certified Secretary- ICAI (CMA), Bengaluru Chapter Member - ICAI, IEDRC, BMA, FIPT, LUB, Chamber of Tax Consultants Resource Person – SEBI
2	June 28th & 30th, and July 1st & 4th 2017	Ill effects and causes of addictions	Mr. Albert, Founder of 'Abhayam De-Addiction' Centre.
3	7th July 2017	Investor Awareness Program	Ms. Marina Jose, BSE
4	10th July 2017	Different Contexts of Women's Safety.	Vimochana, Marmara
5	19th July 2017	Aptitude training (Tips On Clearing GMAT, CAT, ZAT)	Mr. Anil Nair, Founder of Anil Nair classes
6	24th July 2017	Talk on Sexual Harassment	Ms. Sinu Joseph, co-founder and Managing Trustee of Mythri
7	25th July 2017	Transition phase of students from school culture to a professional environment.	Ms. Bindhu Subash, an ex-director of a leading healthcare KPO with 20 years of experience in the corporate field.
8	8th August 2017	Orientation towards clearing and cracking GMAT	BYJU'S
9	23rd August 2017	Dynamism in capital markets	Mr. Karthick Rangappa, Vice president Equity Research and Educational Services Senior equity research/investment professional experienced in financial modelling, Valuation, equity derivative strategies and portfolio analytic
10	23rd August 2017	Strategies for Cost Cutting yet Staying Competitive (Discount Pricing Model)	Mr. Hanan Delvi, Head - PR and Web services Managing media and client relations since 2008, he has been essential in the growth of Zerodha.
11	29th August 2017	Overview of CFA course	IMS Proschool in collaboration with SJCC.



12	31st August 2017	Talk on Suicide Prevention	Ms. Lata Jacob, the Practice head at LeanonMe. & The CEO of LeanonMe, Ms. Jennyfer Rajan.
13	14th September 2017	Exploring the Credit Avenues.	Mr. Lakshmipathy Venkat, Credit Manager at Kotak Mahindra Bank Ltd
14	15th September 2017	Capital Markets	Speromedia, on behalf of NSE
15	16th November 2017	Orientation towards the Insights in Social Work	Mr. Rameez Quereshi, (YFI - Young India Professional)
16	16th November 2017	Career opportunities in the rural sector	Ms. Asmi, Teach For India
17	8th January 2018	Exploring avenues in the field of Accounting and Finance.	Mr. Varun Jain, Harvard B-School, Alumni, Founder and National Instructor-Miles Education.
18	8th January 2018	Overview and insights into financial ecosystem.	Mr. Rishi Malhotra, Academic and Community Relations Manager for IMA.
19	31st January 2018	Orientation towards Professional papers.	Mr. Milind Date, CMA
20	31st January 2018	Intellectual Property Rights	Dr. Jayalakshmi, CMR University
21	16th February 2018	Benefits of using Zoho books and how learning of Zoho Books helps students in better employability	Mr. Jeeven Joseph, Business Development Manager – Zoho Finance Suite
22	22nd February 2018	Duties and responsibilities of a Company Secretary.	Mr. G Shanker Prasad, Member of ICSI, ICMAI, currently Management Advisor at NCON Turbotech Pvt. Ltd.
23	22nd February 2018	Insights on demystifying IPR- Patent process in the entrepreneurial context.	Ms. Bindu Sharma, LLB, MSc., PGDIPRL, Founder and CEO of Origin IP Solutions
24	26th February 2018	Business and Culture in Germany	Ms. Verena from Munich Business School, Germany
25	28th February 2018	Compliance with secretarial standards.	Mr. Abhilash M K, Associate Member of ICSI, currently pursuing LLB at KSLU.
26	2nd March 2018	Technicalities in Aviation sector	Mr. Unikrishnan, Retired Senior Manager of Indian Airlines

Bembala Outreach Programme and Other Social Visits

The 'Bembala Outreach Programme' is a fundamental part of the student's development in social awareness and care for the community.



The aim of this programme is to bring together the facilities, knowledge and skills of the students along with the institution in order to bring about a change in the community.



Mr. Samuel Gladson is the faculty coordinator of the Bembala Outreach Programme in SJCC, and organizes the various activities for the students during the academic year.



Students Start Their Day Litter-picking in Lalbagh

• Mebin John

Eighty volunteers from St Joseph's College of Commerce have started an initiative to clean Lalbagh Botanical Garden. The students, in lemon-green overcoats and gloves, went to every nook and corner in groups of 10, litter picking, leaving surprised visitors in their wake. "This the first time I am doing something for society. This moment on, we will think twice before dumping plastic other than in dustbins," said Vedant Kulkarni. "Many visitors..."

The activities for the academic year 2017-18 are given below:

Sl.No.	Class	Date	Visit Activity
1	II B.Com E	July 26th – 27th	Traffic Awareness
2	I B.Com C	September 21st – 24th	Government School Teaching
3	I B.Com B	November 20th – 24th	Government School Teaching
4	II B.Com A	November 23rd – 25th	Solur Visit
5	I B.Com D	December 4th – 9th	Government School Teaching
6	II B.Com B	January 4th – 7th	Solur Visit
7	I B.Com A	January 8th – 11th	Government School Teaching
8	I B.Com E	January 11th – 14th	Government School Teaching
9	II B.Com D	January 24th – 27th	Solur Visit
10	II B.Com E	February 1st – 3rd	Solur Visit
11	I B.Com F	February 6th – 10th	Cleanliness Drive
12	II B.Com C	February 8th – 11th	Solur Visit
13	II B.Com (T.T)	February 14th – 17th	Solur Visit
14	I B.Com G	February 20th – 26th	Cleanliness Drive
15	Selected Students	February 28th – March 3rd	Mungod Rural Visit
16	I B.Com (T.T)	March 1st – 6th	Cleanliness Drive

Mungod Rural Visit

This academic witnessed a new addition to the rural visit section of the programme. Selected students from different batches were given a chance to assist the locals of Mungod. With the efforts of three students

under the B.Com Department Initiative 'Colosseum – Philanthropy', the department was able to raise funds from various classes. The collected monetary help was used to educate two girl children belonging to the Devadasi community and studying in the Jesuit Schools in Mungod.





Faculty Corner



Purpose Driven Research

One of the most interesting work academics has taught me is engaging myself in research activity. Passion driven as well as a necessity to strengthen academic pursuits, it started with the empirical research work for my Doctoral thesis on Women Studies. The pursuit instilled a passion to continue with it, as hardcore research work brings in a lot of involvement, dedication and to trace a policy solution to a particular issue.

Social research connects the researcher directly to his/her respondents; this enables one to obtain first hand information of a said problem. One of the many research studies undertaken by me was the Slum Study in Bangalore district in 2011-12. This was followed by a study on the Livelihood of the Devadasis in North Karnataka 2013-15. The Devadasi system is a century old ancient practice whereby the women are wedded to a female deity "Yellamma" whose name they use to earn their livelihood by working in the temples as Servants of God either as musicians or temple dancers. Owing to severe poverty and economic deprivation they have become sex workers. Research work was undertaken in two districts of North Karnataka to understand their status and rehabilitation if any by government policies. The study found that the women and children suffered a silent social and economic deprivation. A very strong rehabilitation is needed lest they continue to fall prey to severe social and economic ills.

Study on the Migratory Labour in the different districts of Bijapur was another major research work undertaken from year 2017 onwards. It has thrown light on the various problems the migrants face in their home town as well in the migratory place. The mobile nature of their occupation makes them aliens in their home town as well as in the migratory place, depriving them of all facilities, reducing them to a severe poverty situation.

Apart from the research findings, it was a rich learning experience for individuals like us who are loaded with bountiful facilities in urban areas. One finds different facets to various social evils which individuals with poor backgrounds are prone to. In case of men, severe unemployment problems lead them to become addicted to drugs, alcohol and other bad habits. Women face the worst deprivation and take to sex work with a vast majority falling prey to HIV Aids and finally death. Children from such backgrounds have very poor physical and mental health and resort to addictions, drop out of schools and finally take after their parents.

The question arises what one can really do? Apart from results which find themselves in reputed journals, academicians and researchers should bring these findings into light by recommending policy changes to government at various levels. Unless micro level changes are brought about the Sustainable Development, Goals of the United Nations for emerging economies like India



will only remain a far fetched dream. Most of the Institutions take to extension activities to promote the awareness of equality and justice in societies. They can bring out the evils of social problems through street plays, conduct small awareness camps, health camps to create awareness of various social problems which affect the poor in rural areas and education to the villagers as to what turnaround can happen if small changes are

made by themselves and their offsprings. These campaigns help in bringing awareness but in a minor way. Research especially socio economic research work should result itself in interventions in affected areas. This needs multitudinal support of the Institutions, academia and student community as a whole.

Dr. A.M. Sheela

Alumni Corner



Origin of National Systems of Education

Andy Green in his writings “Education and State Formation” has listed down the possible reasons for origin of national education systems across few countries. These could be the precursors for the modern education systems too.

The existence of institutional democracy could not be the reason for the origin, as Prussia with absolutism was the pioneer in the formation of National systems. The Protestant way of life cannot serve as a reason, as Austria and other countries, which followed Catholic faith had advanced in education in comparison to England, which was led by Protestant revivalism. The theories around urbanization, proletarianization, and changes in the family structures do not provide a convincing explanation for the advancements that happens in rural and pre-proletariat places. The functionalist theories around changes in the market or society

fulfilled by the changes in education system fails as the advanced industrial economy, e.g England, stands as a contradiction. The history also states that, mass schooling was never a popular choice or was driven by the market forces; this is a straight contradiction to the neo-liberal thinkers.

The emergence of national education systems could be connected to the state and the process of state formation. The timings and form of education development are directly connected to state. The primary reasons for education could be the need of having trained administrators, engineers, military personnel; also to spread the dominant national cultures and to inculcate the ideologies around oneness or to create sense of belonging, in other words Nationhood.

External military threats or territorial conflicts (Prussia), internal revolution (France) or the post mortem effect of national independence struggle (United States); could be some of the reasons for quick nation building and



stronger need of creating a new social order. The states where individual entrepreneurs' were not sufficient to bridge the economic under-development made the state to take up some responsibility and propelled the birth of national education systems.

The national systems took several forms. Some States wanted to have more control and so had a centralized system. Standardization was to be seen in the ways exams were conducted, design of curriculum, teacher training and all the related policies. Some countries wanted to have a liberal approach, hence followed decentralized system. This seemed difficult in securing uniformity in the ideological beliefs.

Andy Green further argues that it is not only the political needs of the State that dictates the form and content of education but also the various class relations that prevail in the society. The Marxist oriented conflict theorists explain the changes in the education system are purely a class struggle between the dominant and the subservient. The politically powerful dominant classes determine the purpose of education via hegemony. They get to dictate in shaping of the system. The Junker class of Prussia, promoted universal education but it was highly segmented according to classes. They had Volksschule for the lower classes of the society, not to provide the education in its true senses but to create loyal servants to the State. Gymnesien for the higher class which concentrated on classical studies. Realschulen for the middle class which had technical and scientific education, utilitarian in nature. Similar to Prussia, Napoleon led France also reflected the bourgeois values in the contents of secondary education. Even the egalitarian approach of United States had the ideology of Anglo Saxon community in its post elementary options.

England on the other hand, never had an urgent need or demand for nation building like other European states as there was none or very little political threats nor territorial issues. All these reasons resulted in slow and sloppy growth of national system of education in England. The 19th century English education was never done with whole-heartedness as there was no effective control. These however reflected the Mid-Victorian bourgeois hegemony.

The 20th century Victorian era did see few damage control measures and wanted to keep the liberal tradition alive. Freedom, Diversity and Independence were the principles in shaping education. This provided autonomy for the teachers inside the class and development of creative curriculum but this created unsystematic and fragmented system. Resistance towards modernization, standardization and rationality created regional disparities, vaguely defined public accounting system, uncoordinated examining system, delay in formation of national curriculum, damaged the learning of the students and the general public lost hope in the system.

The liberal system of not policing teachers is appreciated but at the expense of universalism and equality. The lack of uniformity is one of the barriers of educational equality. The lack of trust in the public system, helped in flourishing the market education system. This was further fuelled by neo-liberal thinkers. Making education a commodity to be bought and sold. Hence ensuring social reproduction to continue, with zero empowerment to the required sect of the society and running away from the true aims of education.

Vinay. R
Batch of 2007-2010



Student Testimonials



"The campus provides a platform to seek assistance while addressing various issues impacting our society. There is truly a motivational push that invokes and enhances our social concern, and I believe that a life not lived for others is not a life. Regular opportunities for the student community to serve and impact the life of those around us demonstrate our practice of the motto."

**- Syed Junaid,
I B.Com E**



"Coming to India, it took me awhile to adjust here and I felt left out. However, taking part in various business and cultural fests like Cipher and Kalotsav and being part of the Football team, I realized that I am part of this huge family. I feel excited about the things I am yet to unravel here on campus."

**- Jausheer Hussain, I
B.Com G**



"Culturals has always been an integral part of my journey. In an era where western forms of art are promoted, it was heartening for an Indian Classical Musician like me to be encouraged and given stature on campus. This campus gave me an opportunity to perform on premium stages like IIT-Madras, IIMB and so on."

**- Sagar N,
III B.Com A**



"The College curriculum is set in such a way that the syllabus assists professional studies students to pursue their course with ease. Structured timings and attendance concessions give us an edge. At the same time, co-curricular activities are scheduled considering our time constraints and as a musician, this allows me to progress in all fields."

**- Kamal Drolia,
II B.Com A**



"Sports teach students to win and lose in a positive way. The College has given us opportunities to compete in tournaments inside and outside the city and hence, built our confidence and character. The teamwork on and off the court along with the sports staff makes us strive for greatness."

**- Lopamudra Thimmaiah,
II B.Com T.T**



"The initial days of college were spent getting to know the campus and its people better. The seniors and faculty members were really welcoming. The ample opportunities for us to discover ourselves and to overcome our fears paved a way for talent recognition. The balance between academic and co-curricular allows us to excel in all spheres of life."

**- Aksa Baby,
I B.Com F**



Student Achievements



Narthana Shankar
Class II A - Reg. No.16SJCCC064
Winner of the EY Scholarship and Internship



Shaun La'Porte
Class II C - Reg. No.16SJCCC273
Best Intern Award – EY Global



Sheffin George
Class II TT - Reg. No.16SJCCCT073
Best Intern Award – EY Global



Gaurav Siyal
Class III B - Reg. No.15SJCCC144
Published a Research Paper in the International
Research Journal of Commerce and Law

Academic Achievements

Sl.No.	Name	Class	Reg No	Details of the Achievements
1	Vishal	I T.T	17SJCCC785	Written National Defence Academy Examination
2	Keerthik Jain	I T.T	17SJCCC732	CS Foundation
3	Daivik K	I D	17SJCCC307	IAS Aspirant
4	Nihal	I D	17SJCCC345	IAS Aspirant
5	Narthana Shankar	II A	16SJCCC064	Winner of the EY Scholarship and Internship
6	Prerana	II D	16SJCCC369	AIR 25, CS Foundation
7	Kavitha Maria K	III E	15SJCCC449	Research Paper on Behaviour of Telecom Sector after JIO's entry
8	Puneeth A.P	III E	15SJCCC425	Short Stories in the Bluechip Magazine and the SJCC Blog
9	Fathima Taskeen	III D	15SJCCC306	Union Public Service Commission Exams
10	Tanisha H.P	III D	15SJCCC376	Management Aptitude Test Exams

Raunak Chaudhury

Class II A - Reg. No.17SJCCC070
AIR 43, IPCC May 2017



Cultural Achievements

Sl.No.	Name	Class	Reg. No	Details of the Achievements
1	Prachi S	I T.T	17SJCCC746	Blog (Muffled Chaos)
2	Hardik Vora	I T.T	17SJCCC727	2nd place in Navratri Dance
3	Sweetha P.S	III E	15SJCCC460	Swara Sree Singing Star of Bangalore - Runner up in January 2017
4	Gerald	III D	15SJCCC307	Qualified in India's Got Talent.
5	Roobitha. S	III D	15SJCCC318	1. Been in production team of a Kannada Reality Show in Star Suvarna 2. Freelance host (emcee) event management. 3. Worked under producers for advertisement shoots.

Smruthi Mirium D'Souza

Class I D - Reg. No.17SJCCC343
Marched the prestigious Rajpath on 26th January.
Part of 2 KAR AIR SQN (T), NCC.



Sagar N

Class III A - Reg. No.15SJCCC017
Performed in Music Concerts at:

1. ISc, Bangalore.
2. IIM, Bangalore.
3. 2nd place in Shanmukhananda Sabha, Mumbai.
4. Music Academy, Chennai and many more such music events across cities.

Zubin Imtiaz

Class III E - Reg. No.15SJCCC481



1. Gave a Tedtalk on innovation, experimentation and YouTube creation in Thapar University, Punjab.
2. Signed a deal with A.R Rehman's company, Qyuki Digital media.
3. YouTube channel hits landmark of 10 million views and 150,000 subscribers.
4. Represented India in the field of music at the Google annual conference held in Macau, China.
5. Was invited to take a workshop on Inhibitions and Confidence in DRS International School, Hyderabad.
6. Gave a radio interview and two newspaper interviews regarding music and YouTube creation.
7. Signed a deal to perform with Armaan Malik and Darshan Raval in the month of May, in Indore.

Business Initiatives

Sl.No.	Name	Class	Reg. No	Details of the Initiative
1	Hardik Vora	I T.T	17SJCCC727	E-Com Business
2	Aamina Asim	II D	16SJCCC439	Start-up (Sweet Beginnings)
3	Fathima Taskeen	III D	15SJCCC306	A.T Creations (Fashion Apparels).
4	Akul Mailapur	III B	15SJCCC107	Running a Small Investment Bank & Wealth.

Non-Governmental Organisation (NGO) Activities

Sl.No.	Name	Class	Reg. No	Details of the Involvement
1	Piyush R	I B	17SJCCC114	NGO (ABC)
2	Syed Junaid	I E	17SJCCC443	NGO (Durga India and CYSS).
3	Aaron Joseph	II B	16SJCCC127	CUPA.
4	Tenzin Tswang	III E	15SJCCC482	NGO- Membership Coordinator (Student for Free Tibet)
5	Norbu Dolma	III E	15SJCCC471	NGO – Accountant (Student for Free Tibet)
6	Shruthi B	III E	15SJCCC429	NGO- Coordinator & Student (Ashwini Trust)
7	Sandhya P	III E	15SJCCC474	NGO- Coordinator & Student (Ashwini Trust)
8	A.M Monica	III E	15SJCCC451	NGO - Teacher (Bridgin India)
9	Sahana B	III C	15SJCCC276	NGO - Survey (Rural Economy in Dry Tract Areas and Devdasi community)



10	Calvin D'Souza	III C	15SJCCC260	NGO - Leadership Camp (Ignitors)
11	Ann Elizabeth	III D	15SJCCC360	NGO - Volunteering & Finance (Fellow of Guardians of Dreams)
12	Marielle Pereira	III D	15SJCCC368	NGO -Rotract Volunteer
13	Dervin Verghese	III T.T	15JCCCT058	NGO - Teach for India
14	Divya Ravinder	III T.T	15JCCCT059	NGO - Teach for India
15	Zoltan Augustine	III T.T	15JCCCT080	NGO - Teach for India

Sports Achievements

Sl.No.	Name	Class	Reg. No	Details of the Achievements
1	Rohita M	I T.T	17SJCCC709	Taekwondo Nationals (Silver Medal)
2	V. Joseph	I G	17SJCCC681	Represented Bangalore in Shooting , 17th Rank
3	Githin M.G	I B	17SJCCC137	Chess Nationals, Represented Bangalore University (3rd place)
4	Aishwarya	II D	16SJCCC301	Represented Bangalore University
5	Mokshith	II D	16SJCCC16	1. AI university (Gold Medal) 2. South Zone (University Gold) 3. AI SAI silver medal 4. Senior National, Junior National
6	Aron Raj	II D	16SJCCC325	1. Senior nationals, SAI nationals, SAI Super Division League 2. South Zone (University Winner) 3. AI university winner 4. Runner up in Inter Regional SAI.
7	Shrikara	II D	16SJCCC320	Represented Karnataka U23
8	Ashish Yadav	II D	16SJCCC351	Represented Bangalore University
9	Raima	II D	16SJCCC370	Represented Bangalore University
10	Shashank Samak	II D	16SJCCC374	1. Represented Bangalore University 2. Played 'A' division for Southern Blues and retained spot in 'A' division.
11	Anirudh	II D	16SJCCC349	1. Represented Bangalore University in Coimbatore, TN in University South Zone Nationals. 2. Represented Karnataka in South Zone nationals (Rank 7 in state for 17-18N)



12	Rakshith	II D	16SJCCC372	1. Represented Bangalore University 2. Represented Karnataka in South Zone Nationals 3. Represented Senior Nationals 4. Ranked 1st in Karnataka at present
13	Gopan Unni	II E	16SJCCC427	Represented Bangalore University
14	Fadl Afridi	II T.T	16SJCCT023	Represented Bangalore at the Indian Gaming show '18 (FIFA)
15	Ankith	II T.T	16SJCCT002	Played 5 State Ranking tournaments and Nationals
16	Krishna Shankar	II E	16SJCCC420	Represented Bangalore University
17	Bharath L	III E	15SJCCC409	1. Placed first in the Bangalore University games in 100 and 200 2. Was adjudged best Athlete for 2 continuous years 3. 12th place in 200 mts in All India University Games held in Acharya Nagarjuna University, Guntur, AP 4. Placed 3rd in Senior State meet in 200mts held at Moodabidri, Mangalore 5. Qualified to represent the Senior State Team in 200 mts run in the Senior Federation cup going to be held in Patiala in March, 2018
18	Akhil. M.U	III D	15SJCCC357	Sports (Senior Nationals)
19	Rahul. G	III D	15SJCCC315	Sports (Bangalore University)



Stalin Abilash

Class II D - Reg. No.16SJCCC322

1. Senior's National AI Hockey (4th place)
2. South Zone (Inter University)
3. AI inter university, Athletics, Bangalore
4. University (3rd place in 500 mts)

Aditya S

Class II D - Reg. No.17SJCCC645

Cricket U19 Karnataka



Supreeth D

Class III D - Reg. No.15SJCCC323

Sports (Bangalore University)



St. Joseph's College of Commerce (Autonomous)

163, Brigade Road, Bangalore - 560 025

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