



St. Joseph's College of Commerce
(Autonomous)

163 Brigade Road, Bengaluru, Karnataka - 560 025.

PHOENIX

AN INITIATIVE BY THE DEPARTMENT OF PROFESSIONAL PROGRAMMES

BBA (PROFESSIONAL - FINANCE & ACCOUNTANCY)

PROLOGUE

The BBA (Professional-Finance and Accountancy) program at St. Joseph's College of Commerce offers students a unique opportunity to combine academic learning with professional growth. Designed in collaboration with the Chartered Institute of Management Accountants (CIMA), the program prepares students to become Chartered Global Management Accountants (CGMA), with the advantage of 13 exemptions out of 16 CIMA papers.

Students gain valuable experience through internships, field visits, guest lectures, and research projects, all guided by experienced professionals. The curriculum blends management accounting, business skills, digital proficiency, and leadership development, while encouraging innovative thinking through research and seminars.

HEAD OF DEPARTMENT
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UNDERSTANDING FINTECH

Fintech, short for Financial Technology, is the use of modern technology to improve and simplify financial services such as banking, payments, lending, investing, and insurance. It combines finance with digital innovation, making money management faster, cheaper, and more accessible. Today, fintech touches our lives almost daily, whether it's paying bills, investing in stocks, getting a loan, or even buying insurance, often from the convenience of a smartphone.

DIVING INTO THE APPLICATIONS OF FINTECH

PAYMENTS MADE EASY

Carrying cash or waiting at ATMs is outdated. With UPI apps like Google Pay, PhonePe, and Paytm, you can pay bills or shop instantly via QR codes, safer and faster.

LOANS IN MINUTES

Loans once meant weeks of paperwork. Now, platforms like KreditBee or Paytm Postpaid give students, professionals, or small businesses credit within minutes.

INVESTING AT YOUR FINGERTIPS

Investing is no longer just for the wealthy. Apps like Zerodha, Groww, and Robinhood let anyone invest easily, with AI robo-advisors guiding choices.

INSURANCE WITHOUT THE HASSLE

Insurance was once paperwork-heavy and confusing. Insurtechs like Acko and Digit made it digital from buying to claims, often sped up by AI.

THE RISE OF DIGITAL MONEY

Fintech is redefining money. Cryptos like Bitcoin and Ethereum enable direct transfers, with Ethereum smart contracts automating deals. It's disruptive but still evolving.



MINI CASELET

MEET RAMESH

At the corner of a vibrant street in Bangalore, you can see Ramesh's chai stall. Throughout the day, hundreds of people walk in for a steaming cup of tea and a brief conversation. Ramesh's universe, for years, was one of cash notes piled in a box, coins dealt quickly, and the perpetual puzzle of coping with change in the morning rush.



Then came COVID-19. Customers did not want to deal in cash, and sales were dwindling. It was not only a health crisis for Ramesh, but a survival crisis. Customers were walking away from his stall as they did not have change or they only wanted online payments. For the first time in years, Ramesh wondered if his stall would survive, his only means of earning a living.

FINTECH MEETS LOCAL BUSINESS

Recently, a frequent patron demonstrated to Ramesh just how easy it was to install PhonePe. It only involved getting his bank account linked up, downloading the app, and putting a QR code on the counter. No tedious paperwork. No trip to the bank. A few clicks, and Ramesh was instantly “cashless.”

It became clear within a week's time:

- Over 80% of payments were made through UPI.
- Customers liked the speed - no searching for change, just a quick scan.
- Transactions became transparent, and Ramesh had a clear digital record of his income.

But then came the magic. As his income showed up on paper (or, rather, on his phone), he was qualified for a micro-loan from Paytm's lending service. That micro-loan helped him expand his stall, buy better supplies, and introduce snacks alongside his tea.

BUSINESS GROWTH

Small businesses thrive

QR CODE
Access to banking services

EMPOWERMENT
Improved opportunities and trust

QR CODE

GREEN FINTECH IN ACTION

When you hear “go green,” you might think about recycling, solar panels, or electric cars. But here’s something we rarely stop to consider: our money also has a carbon footprint. Every time we swipe a card, take a loan, or make an investment, that money flows somewhere and too often, it fuels industries that pollute the planet. That’s where Green Fintech steps in. By merging financial technology with sustainability, startups and banks around the world are reimagining how money moves. They’re proving that finance can be more than just a growth engine it can be a tool for restoring the planet.

Here are some of the most exciting ventures making waves :



🌍 Aspiration (USA)

Aspiration is an online bank with a mission to fight climate change. Every time you spend, you can choose to plant a tree and so far, they’ve funded millions of trees worldwide. Even better? They promise never to invest deposits in fossil fuels. With their “Plant Your Change” program, even spare change turns into climate action.

☀️ Clim8 Invest (UK)

Investing once felt like it belonged only to Wall Street insiders. Clim8 Invest changes that by directing every pound into companies tackling climate challenges from renewable energy and clean oceans to electric transport and sustainable food systems. It empowers everyday people to make their money reflect their values.



GREEN FINTECH IN ACTION



♻️ Doconomy (Sweden)

Imagine if your credit card could tell you the carbon footprint of every purchase. That's exactly what Doconomy does. Their "DO Card" not only tracks CO₂ emissions but can even block transactions once you hit your monthly carbon budget. Think of it as a Fitbit for both your wallet and the planet.

🚲 Tomorrow Bank (Germany)

Tomorrow Bank believes every euro should shape the future. That's why customer deposits only fund sustainable projects like renewable energy, organic farming, or affordable housing. They even send regular "impact reports" so customers can see exactly how their money is making a difference.



What Clim8 Invest, Doconomy, Aspiration, and Tomorrow Bank show us is that money isn't just money it's a tool for change. They prove that banking and investing don't have to come at the planet's expense. Whether it's planting trees with spare change, putting savings into renewable energy, tracking the carbon cost of purchases, or supporting sustainable housing, each platform makes it easier to let your money reflect your values.



CITY LEVEL STUDENT SEMINAR



ST JOSEPHS COLLEGE

HIGHLIGHT IN FOCUS

\$28tn

in additional GDP if gender gap is narrowed by 2030*

16%

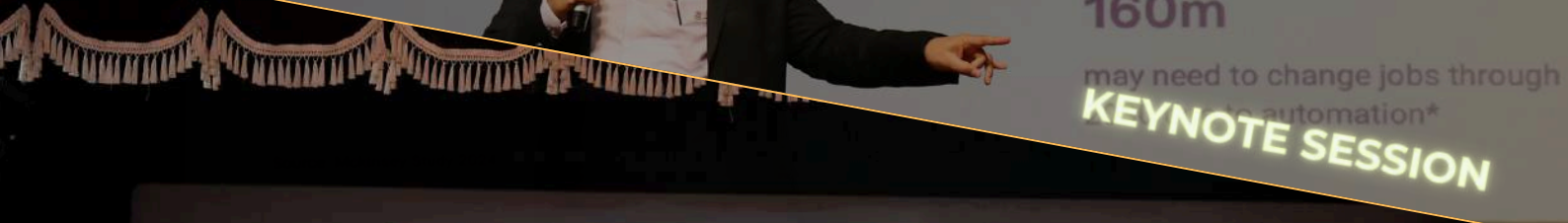
of the global population-about 1 in 6 people worldwide are PWD

160m

may need to change jobs through automation*

KEYNOTE SESSION

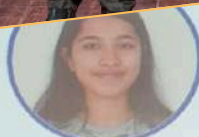
The Direct and Indirect Costs of Diversity



PANEL DISCUSSION



Ms. Disha S
Ex Morgan Stanley, currently pursuing CFA L1



Ms. Divya S
Senior Analyst, Finance and Accounting, E-commerce group



Ms. Mitee Mehta
Management Consulting Analyst, Ex Infos Enterprise Transformation Platform



Ms. Swetha Kumari Singh
Student Moderator



ALUMNI SESSION

UNLOCK THE VAULT

A secret vault has locked itself at midnight. To open it, you must crack the hidden code. Every clue you need is tucked away in the lines below.

FAST PAYMENTS MOVE AT LIGHTNING SPEED.

INSTANT TRANSFERS REPLACE OLD CHEQUES.

NEW COINS EXIST ONLY ONLINE.

TECHNOLOGY MAKES LENDING SIMPLE.

EVERY SHOPPER NOW SCANS A CODE.

CARDS FADE APPS RISE.

HERE BEGINS THE NEW MONEY AGE.

CIPHER

TVIPSL WHF

Crack the code, reveal the passphrase, and only then does the vault open. Can you unlock it?

Mail your answer to bbacimacoordinator@gmail.com