



St. Joseph's College of Commerce
(Autonomous)

163 Brigade Road, Bengaluru, Karnataka - 560 025.



SF NAVIGATOR

An initiative by: **Department of Professional Programmes**
[B.Com Professional - Strategic Finance]

PROLOGUE

St. Joseph's College of Commerce, established in 1882, is rooted in the motto 'Fide et Labore' ('Faith and Toil'). A former part of St. Joseph's College, it operates under the vision of the mission Fathers. With an A++ grade from NAAC, the college adapts to changes in higher education and business. B.Com (Professional – Strategic Finance) programme has been designed in collaboration with the Institute of Management Accountant (IMA), USA to provide students with the unique opportunity to pursue their CMA qualification in tandem with their under graduation. The Certified Management Accountant (CMA) is the highest level of certification in management accounting awarded by IMA, USA. This Programme enables the students to obtain substantial fundamental knowledge of various financial and management accounting subjects.

Head of the Department

Ms. Sumithra Sreenivasan

Student Coordinator

Ms. Meenakshi Pradeep

Program Coordinator

Ms. Swetha Joseph

ELEVATE



The Department of Professional Programmes, B.Com Strategic Finance, St. Joseph's College of Commerce, organized the city-level seminar ELEVATE – Mastering What Matters for the Finance World of Tomorrow on the 2nd of September 2025. This event aimed to prepare students for the evolving finance industry by strengthening their technical knowledge, professional skills, and industry awareness.



The seminar began with a formal inauguration, prayer, lighting of the lamp, and a welcome and concept note by Ms. Swetha Joseph, followed by an address from Ms. Sumithra Sreenivasan, Head of the Department. The keynote session by Mr. Subhash Gupta focused on the future of FinTech in India, emphasizing digital innovation, leadership, and emerging skills required in modern finance.



The second session, conducted by Mr. Darpan Jain from Miles Education, highlighted essential skills for aspiring CMAs, offering practical career guidance and insights into academic and professional excellence. The event concluded with an engaging alumni panel discussion featuring professionals from Deutsche Bank and Goldman Sachs, who shared real-world experiences, career insights, and workplace expectations.



Overall, ELEVATE successfully empowered students with knowledge, exposure, and inspiration for future careers in finance.



FINATRON



Finatron, a flagship academic initiative meticulously orchestrated by the Strategic Finance Core Team, was convened on January 6, 2026, from 11:00 a.m. to 4:00 p.m., with the express objective of holistically evaluating participants' analytical acuity, quantitative precision, and professional articulation within a competitive pedagogical framework.



The competition unfolded across three rigorously curated and progressively demanding rounds. The inaugural round entailed an in-depth strategic finance case study, compelling participants to deconstruct a multifaceted business scenario, identify latent financial contingencies, and advance cogent, data-driven recommendations grounded in sound strategic rationale. The second round adopted an innovative, gamified treasure hunt format, wherein teams deciphered finance-centric numerical problems to unlock sequential clues, thereby rigorously assessing logical consistency, computational accuracy, time management, and collaborative efficacy under constrained conditions. The concluding round comprised formal presentations before esteemed guest judges Reshma Marathi and Leonard K., who adjudicated on the basis of conceptual clarity, strategic insight, methodological rigor, and rhetorical proficiency.

On the basis of cumulative merit and holistic performance, X, Y, and Z were declared victors and were felicitated with fun electronic gadgets. The event was executed with commendable precision and successfully fulfilled its academic and developmental mandate.



WINNER OF FINATRON



**Shanteri Kini
and Tejasvi LS**



1st

**Snehasish Koley
A. Bhattacharya**



2nd

**Kimberly Mary
D'monte
Shikha Nandana**



3rd

GREEN OR GREENWASHED? THE TRUTH ABOUT ESG IN INDIA

Doing the right thing is powerful. Pretending to do it is cheaper. ESG investing focuses on backing companies that claim to care about the environment, society, and ethical governance. In India, ESG is growing fast as firms respond to investor pressure, government policies, and rising public awareness.

But here's the problem: not all ESG is real. Many companies highlight token green initiatives like planting trees or publishing glossy sustainability reports while continuing harmful or unethical business practices. This gap between what companies say and what they actually do is called greenwashing, and it risks turning ESG into a marketing gimmick instead of a serious business shift.

Recently, SEBI flagged Indian companies for making misleading sustainability claims, including firms that reported "no environmental impact" while facing legal action for pollution. An example is BluSmart Mobility, which promoted itself as a leader in green EV transport, but later faced scrutiny over governance and transparency issues, raising doubts about its ESG credibility. Similarly, Deepak Nitrite was criticized after a gas leak incident, despite having strong ESG policies on paper.

These cases highlight a growing gap between ESG storytelling and real-world performance.

The takeaway? ESG in India can drive real value — but only when backed by verified data, honest reporting, and accountability. Otherwise, it risks becoming more about optics than impact.

E

E - ENVIRONMENTAL

- Energy consumption & efficiency
- Renewable energy
- Water consumption & efficiency
- Waste, composting, & recycling
- GHG emissions
- Land use, pollution, biodiversity, deforestation, & more

S

S - SOCIAL

- Diversity, equity, & inclusion (DEI)
- Human rights
- Employee health & safety
- Volunteering & corporate giving

G

G - GOVERNANCE

- Company structure
- Business ethics and transparency
- Reporting policies & ESG disclosures
- Risk management

MEET THE CORE TEAM



THE EDITORIAL COMMITTEE



Ms. Meenakshi Pradeep
Student Coordinator



Ms. Swetha Joseph
Faculty Coordinator