



Kristu Jayanti College

AUTONOMOUS

Bengaluru

Reaccredited 'A' Grade by NAAC | Affiliated to Bengaluru North University

DEPARTMENT OF MANAGEMENT

BACHELOR OF BUSINESS ADMINISTRATION

E-VOLVE

2020

"EXPAND YOUR HORIZON"

E-MAGAZINE

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Editorial Board

Editorial Team



Dr. Geethu Anna Mathew
EDITOR | ASST. PROFESSOR



Sanaa Zainub S
18MG3H1035



Anagha N
19MG1A3171



Safiya K
19MG1A3192



Madhusingh Jaysree
20MG1A2045



Varsha P Nair
20MG1H2081

Design & Layout



Reon George
18MG1H3212

Editor's Note

“If you don’t go after what you want, you will never have it. If you don’t step forward, you are always in the same place.” - Nora Robert

I am delighted to introduce third edition of E-VOLVE, an E-magazine from Department of Management, Kristu Jayanti College. The magazine provides a platform for the students and faculties to foster their thoughts and ingenuity in commerce and management domain. I am privileged to write a few words of prelude to E-VOLVE 2020.

When the economy goes through a big upheaval, it often creates a seismic shift in how organisations operate. The Covid-19 crisis has been, undoubtedly, a singularly disruptive event that has upended all things familiar and traditional. Given its complex nature and wide reach, it has also been a unifying force, reminding us that people take precedence over everything else. The new normal definition alludes to new ways of doing things due to drastically altered circumstances. E-VOLVE 2020 gives an insight into the prototypical articles by students and faculties which includes concepts from various commerce and management areas as well as recent trends adopted in lieu with organisations strategies to cope up with the new normal.

Covid-19 has swept the workplace like a hurricane, scattering employees in every direction, exposing many to new risks, and redefining what each one needs to do on their jobs safely, efficiently, and effectively. Organisations has to equip their workforces with the tools and technologies they needed to seamlessly and securely stay connected with their newly dispersed and remote teams as well as the existing teams. Organisations have settled into this new way of working, the challenge they are facing is keeping their newly remote workforces engaged and excited. There has been a shift toward digitisation, which is obviously the need of the hour and fast emerging as a new normal. E-VOLVE covers articles pertaining to banking sector in new normal, digital marketing trends post Covid-19, redefining corporate social responsibility, diversity and inclusions in the workplace, happiness as a tool in performance management etc. which throws light on current industrial scenarios.

Success of E-VOLVE is the result of the dedicated effort and teamwork put in by the editorial team as well as the authors who contributed their articles. I congratulate the authors whose articles are published and express my sincere thanks to the editorial team.

We express our deep sense of gratitude to the Department of Management and Kristu Jayanti College for the encouragement and support throughout.

Dr. Geethu Anna Mathew
EDITOR | ASST. PROFESSOR

Principal's Note

"Forget about the fast lane. If you really want to fly, just harness your power to your passion." - Oprah Winfrey

The Department of Management, Kristu Jayanti College makes persistent efforts to prepare and train students to explore and develop critical managerial and entrepreneurial skills and to flourish in a competitive business environment. The Department is passionately committed towards academic excellence and the holistic development of its students.

E-VOLVE is an E-magazine from the department and is yet another platform to nurture the skills and creativity of its students and faculty members. I appreciate each writer who expressed their thoughts and interests in contemporary management practices and business activities. My sincere applause to the editorial team for the successful creation and release of E-VOLVE – 2020.

May all our students soar high in uncharted skies and bring laurels to the department and our institution.

FR. DR. AUGUSTINE GEORGE
PRINCIPAL





H.O.D'S Note

We at Kristu Jayanti College believe that education shapes character, calibre and prospect of an individual. Critical thinking, sharpening intelligence, refining character and intensive learning are integral part of dignified education. We believe that our students have benefited by such education.

We are happy to present the department magazine “Evolve” for the academic year 2020-21. The objective of the magazine is to provide an opportunity to share the learning experiences and knowledge gained in the form of research articles. This magazine is the culmination of research articles prepared by management students and faculty members. As you flip the pages of our magazine you will see articles from contemporary management practices and business activities.

I should appreciate the students and teachers for their insightful research on business and management and presenting their views in the form of meaningful research. I thank and appreciate the editorial board lead by Dr. Geethu Anna Mathew and her team for the compilation of research articles and publication of magazine.

PROF. C. SURENDRANATH REDDY
HEAD, DEPARTMENT OF MANAGEMENT (BBA)

"Don't count the days, make the days count." - Muhammad Ali

REINVENTING WORK-LIFE

Work life literally means starting off morning routine and preparing life to get into committed work. Learning, sharing knowledge and improving your lifestyle has been a part of every work related aspect. The other side of work life is meeting new people and acquire new knowledge from colleagues. Work life has been exhilaration to most of the employees until the outbreak of Covid 19 that led to lockdown. Doors closed, companies shutdown and fired from the job.

Subsequently companies were unlocked and announced to go ahead with work from home and the employees were in an obligated situation to unhurriedly adapt to work from home. Such a circumstance made the work life a fail to take in the excitement and experiences that employees had during the life in the organization. A single outbreak reinvented years of work life concept

Sneha B

18MG1K1096



"Never start a business to make money start a business to make a difference" - Marie Forleo

Success of **A BUSINESS ENTERPRISE**

The era we live in makes it easier for people to start businesses and run it and people start their business asking “How do I make profits” but statistics state that 8 out of 10 businesses shut down due to several reasons. So, the question we must ask is “How do we Appeal to the customers when running the Business” because if people can relate to what we are doing for them then we will have customers which will be followed by profits. Efficient Management with a great deal of customer satisfaction is the key to success of a business enterprise.

Shine Mathew Zachariah

19MG1A3193



"The most important thing is to enjoy your life -to be happy. It's all that matters." - Audrey Hepburn

HAPPINESS

A NEW PATTERN FOR MEASUREMENT TO INCLUDE IN THE PERFORMANCE MANAGEMENT

There is a lack of the inclusion of happiness in the performance management systems. Since what we measure matters a lot for performance, it is important to measure what really matters.

Search for happiness from years:

In India, happiness has its origins, most of it in the Vedic age. The current accounting system in use was developed centuries ago and is still rooted in the old mindset. It doesn't include happiness in its measurement.

Other measures of performance such as the Balanced Scorecard also don't include happiness as a measure of performance. It's time we start Happiness Accounting.



Jisha Jogi Mammen

118MG1A2113

"The development of full artificial intelligence could spell the end of the human race." - Stephen Hawking

ARTIFICIAL INTELLIGENCE (AI) IN BANKING SYSTEM IN INDIA

In the last couple of years, the banking sectors in India have progressively deployed and executed AI technologies. Such technologies are being enforced for front-end and backside processes – providing solutions for business management operations. Banking is one of the sectors which are seeing rapid adoption of AI, as banks are being proactive about improving customer experience by leveraging the plenty of data which the business revolves around. Be it lending, insurance or wealth management, AI technologies have shown potential of making them all better.

In India, leading bank SBI launched SIA, Associate in Nursing AI-enabled virtual assistant specializing in assisting customers with everyday banking tasks. Another leading bank, HDFC, has introduced "Eva," that stands for Electronic Virtual Assistant. Eva assists with providing data regarding the bank's product and services in a flash.


However, it's the culture of a start-up to try these things faster and iterate on innovations like AI. Application of AI to different functions within the banking industry has enabled them to offer a far better personalized and efficient customer service. Through this banks have also been able to gain better insights into their customers' preference and expectations from the bank. In future AI play a vital role in every sector for providing better customer service and economic development.

Prof. Bijin Philip

ASSISTANT PROFESSOR, DEPARTMENT OF MANAGEMENT

"A mentor is someone who allows you to see hope inside yourself " - Anonymous

ABSTRACT ON MENTORING AND CAREER OUTCOMES –AN EMPIRICAL ANALYSIS



In 2013, Mckinsey conducted a survey among 20 top banks comprising public sector as well as private sector which recognized a talent gap in banks. The deficit for talent gap in public sector banks was because of high average age resulting in high retirements at senior management levels whereas for private sector banks it was due to high attrition rates especially at junior management levels. Mentoring is defined as relationship between an older, more experienced mentor and a younger less experienced protégé for the purpose of helping and developing the protégés career (Kram, 1985). In the volatile, uncertain, complex and ambiguous world, mentoring is originated as a developmental tool which offers a lot of personal as well as career upshots. Many public sectors as well as private sector banks have introduced mentoring programs as part of their HR practices in order to build skills and required competencies in an employee. This article envisages the career outcomes of a mentee from the mentee's perspective. This study unveils the relationship between mentoring and career outcomes (career satisfaction and job involvement) among select commercial bank employees in Kerala. Responses from 132 employees analyzed using simple regression test and it is identified that mentoring functions predicts career satisfaction and job involvement. Findings, theoretical and practical implication and scope for further research are discussed.

Dr. Roshen Therese Sebastian

ASSISTANT PROFESSOR, DEPARTMENT OF MANAGEMENT

"It's fine to celebrate success but it is more important to heed the lessons of failure." - Bill Gates

ENTREPRENEUR

Most people will think entrepreneurs are born by skills, so they become successful entrepreneur. Many people say that they can't be like them because they were born lucky, but most of them don't see the dark side of their life. Many entrepreneurs faces many struggles in their life, there were many sleepless nights. Just to make their dreams turn into the reality.

Every entrepreneur thinks "I will win, not immediately but definitely." He needs to fight against all odds to become successful. Only with a single device, internet and sitting within the four walls entrepreneur can change the whole world. Who said that we can't make money plant Google, Amazon, LinkedIn, Uber, Oyo, Facebook, these all are money plant.

Sumaiya Banu

18MG1H1085



"If you're in the luckiest one per cent of humanity, you owe it to the rest of humanity to think about the other 99 per cent." - Warren Buffett

PRE AND POST MERGER FINANCIAL ANALYSIS WITH REFERENCE TO

BANK OF BARODA

The article is oriented towards the analysis of the major factors that led to the decision of merger of Bank Of Baroda with Dena Bank and Vijaya Bank ,by the Central Government of India (on 01/04/2019) , and its impact after the merger. The article will also elicit the benefits of merger in the present economic condition.

It was found that the bank merger in 2019 has had a positive impact on the account of the decision by the Central Government. The bank's profitability has increased though it did not provide major recovery [2018 - (2431.81cr) post merger - 2019- (793.76cr) and in 2020 (1264.48cr)]. The bank's NPA% has also remarkably reduced on the account of merger [reduced from 5.49% (2018) to 3.33% (2019) and 3.13% in 2020]. The EPS has improved over the years on account of merger and allows a prediction of a likely improving trend in the long run.

Though the decision of the merger of Bank of Baroda did not prove very profitable in the short run it is likely to provide slow profits over the long run. In order to increase the profits in the short run the government could have merged only two banks in place of three banks. It could have also offered the private sector to take over the weak banks to improve their stand financially, as the private sector has more efficiency with respect to procurement and improvement of its financial efficacy.

Bhavitha R

18MG1A2108

"The greater the diversity, the greater the perfection."- Thomas Berry

DIVERSITY, EQUITY AND INCLUSION

From the past few decades, the wake of major political and social changes increased the pressure on the leading companies to increase DE&I in their workplace. Yet the progress in most sectors remains tepid. According to the Workplace Intelligence Report, DE&I is driving action for 43%, 42%, and 29% of respondents respectively.

According to Devah Pager and David Pedulla's perspective towards the failures were, firstly to collect data, count and compare it with previous data. Secondly, it was important to throw light on the group that is underrepresented in the organizational context. The company could eliminate this by offering chances to small-N groups to speak up in the same conferences as the others.

Venkata Sravya Korupolu

18MG1H2156



"Cloud computing is empowering; companies leveraging cloud will be able to innovate cheaper and faster." - Jamal Mazhar

RETROSPECTIVE OUTLOOK OF Infosys

The ongoing covid-19 pandemic has made cloud-based solution more important than ever. Cloud based solution of computing can help deploy new digital customer experience in a day rather than month and can support analytics that is an uneconomical and impossible with the traditional technologies. There is also a positive outlook for cloud-based solution as the fundamental nature of computing has been changed by cloud computing. According to Industry estimate global spending on cloud service expected to grow at a CAGR of 21% from 2015 to 2021. Since Infosys have a significant presence in cloud computing market it is benefiting by the increased demand.

Sri Vishnu S

19MG1H2151



"Public relations are a key component of any operation in this day of instant communications and rightly inquisitive citizens." - Alvin Adams

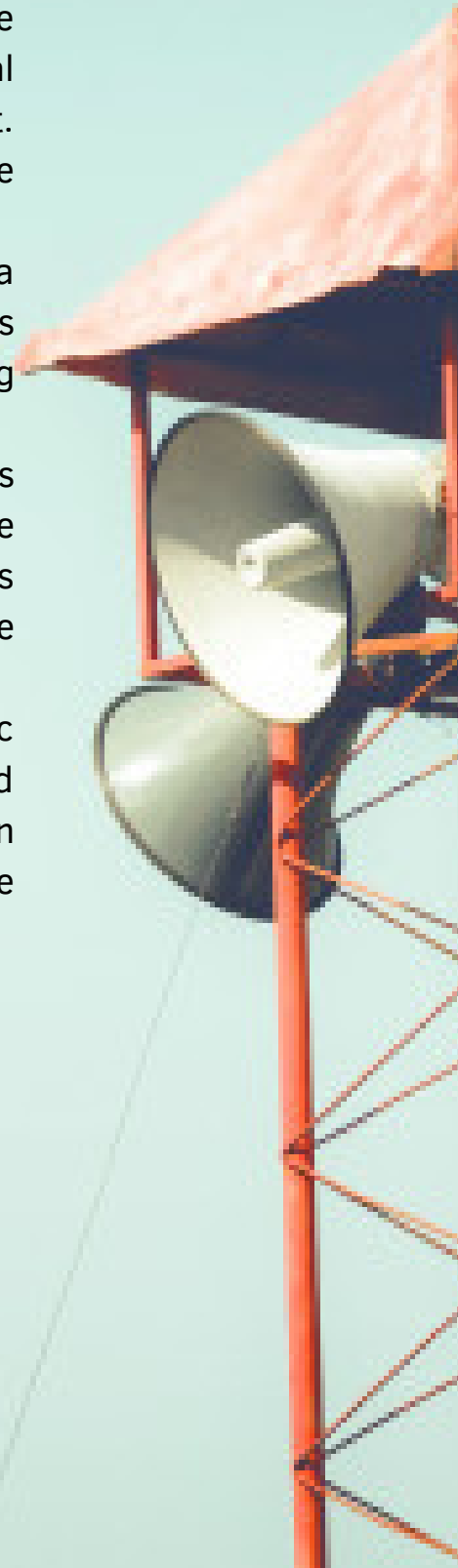
ROLE OF PUBLIC RELATIONS

Maintaining good public relations helps in achieving the following marketing objectives:

- **Building Awareness-** The public relations department can place stories and dramatize the product in the media. This will arouse excitement among the general public even before the product reaches the market. This usually creates a favorable impression on the target customer.
- **Building Credibility-** News about a product in the media (whether print or electronic media) always lends credibility in the minds of people. It helps in increasing the sales of the product.
- **Stimulates Sales Force-** It becomes easier for sales force to deal and convince the retailers if they have already heard about the product in the news. Retailers and dealers also find it easier to sell the product to the ultimate consumer.
- **Lowers Promotion Costs-** Maintaining good public relations is economical as compared to advertising and direct mail. However, it requires a lot of communication and interpersonal skills to convince the media to give news about the organization and its product.

Dushyaanth Ganapathy K K

18MG1A174



FUTURE OF BANKING IN INDIA

The future of banking in India is definitely going to be a digital business model. The Covid-19 pandemic has affected everyone and every sector of any economy. The banking sector has also faced these challenges. It is now digital-oriented, more than ever before. Consumers have started using digital payment platforms to make the smallest of their payments. Digital payments have become more accessible to people; whether rural or urban. This trend will continue.

The interest rates offered by the commercial banks have reduced over the years. Even a fixed deposit is not providing a valuable amount of interest to the stakeholders. Many banks are undergoing huge losses and few have already been merged. When banks are undergoing losses, they cannot provide interest to their depositors like before. This interest rate would decline even more.

Shree Keerthana N

19MG1A3194



PERSONAL ANALYSIS ON CUSTOMER BEHAVIOR

As a management student, interning in India's Largest Integrated Power Company, "Tata Power Ltd" on a PAN India, I would give a brief perceptive of my experience focusing mainly on Customer Behavior.

The duration of my internship focused on three significant projects. Therefore, I will touch upon the first project which enhanced my knowledge of a well-reasoned customer. During my initial days I was required to conduct "The Tata Power Solar Rooftop Survey" in the north western region of India on eighty leads per day which gave me a detailed study on the customers' mindset in regard to a solar rooftop system; keeping in consideration their perception, attitude, status, etc. By the end of my first project, I had a clear understanding that an Indian customer would consider mainly the quality, efficiency and durability of the product within the market price set by different solar roofing solutions. The Urban community deliberately gave a satisfactory response and had a higher demand rate; whereas the Rural districts had very less/no education about a solar system solution and its benefits, in return gave a negative response in terms of the communities' requirement. Though the region is generally arid and features fairly hot temperatures over the year, the regional customers make a decision based on their understanding, necessity and price.

The power of co-existence and as the No. 1 Solar EPC player for 7 years in a row; Tata Power has gained the trust of their customers in a strategically high scale thereby the knowledgeable interested client would prefer The Tata Power Roofing Solutions. Manifesting themselves in the market, deeply immersed by the effort to get there and the drive to not stop has justified the company's merit.

Shafia Zainab

19MG1H2147



"Microfinance stands as one of the most promising and cost-effective tools in the fight against global poverty." - Jonathan Morduch

ROLE OF MICROFINANCE IN SMALL SCALE INDUSTRIES

Indian economy is portrayed by low rate of development, predominance of rural population, overwhelming dependency on horticulture, unfavourable land mass proportion, exceptionally skewed income distribution and wealth beside, high frequency of destitution and joblessness. The last two variables poverty and joblessness posture real difficulties to the development and success of the nation. To conquer this issue, some recently created parts like micro finance are assuming an essential part. Microfinance has been viewed as a capable tool to battle poverty through the arrangement of essential financial services including reserve funds, protection, credit and transfer of funds. Microfinance has changed from being an experiment alternative option to formal or casual sources of credit to be a model for lending projects to the poor of developing nations. Microfinance has permitted giving credit to poor people who were not given the credit by the financial institutions reason for lacking of collateralizable assets. The target of microfinance establishments is to serve needy individuals and empower them to get to credit and fight poverty.

Against such upgrades, the present investigation has been done to investigation of review of literature in microfinance part with the target of studying development of small scale fund in india throughout the years. This study has shown that microfinance institutions have shown decent performance in terms of outreach and loan portfolio. The total outreach grew by 13% and outstanding loan also grew by 33% over last year. The south region dominates as highest in terms of both outreach and loans outstanding while the east region comes next.

Gemy Hans Aby
18MG4A5006



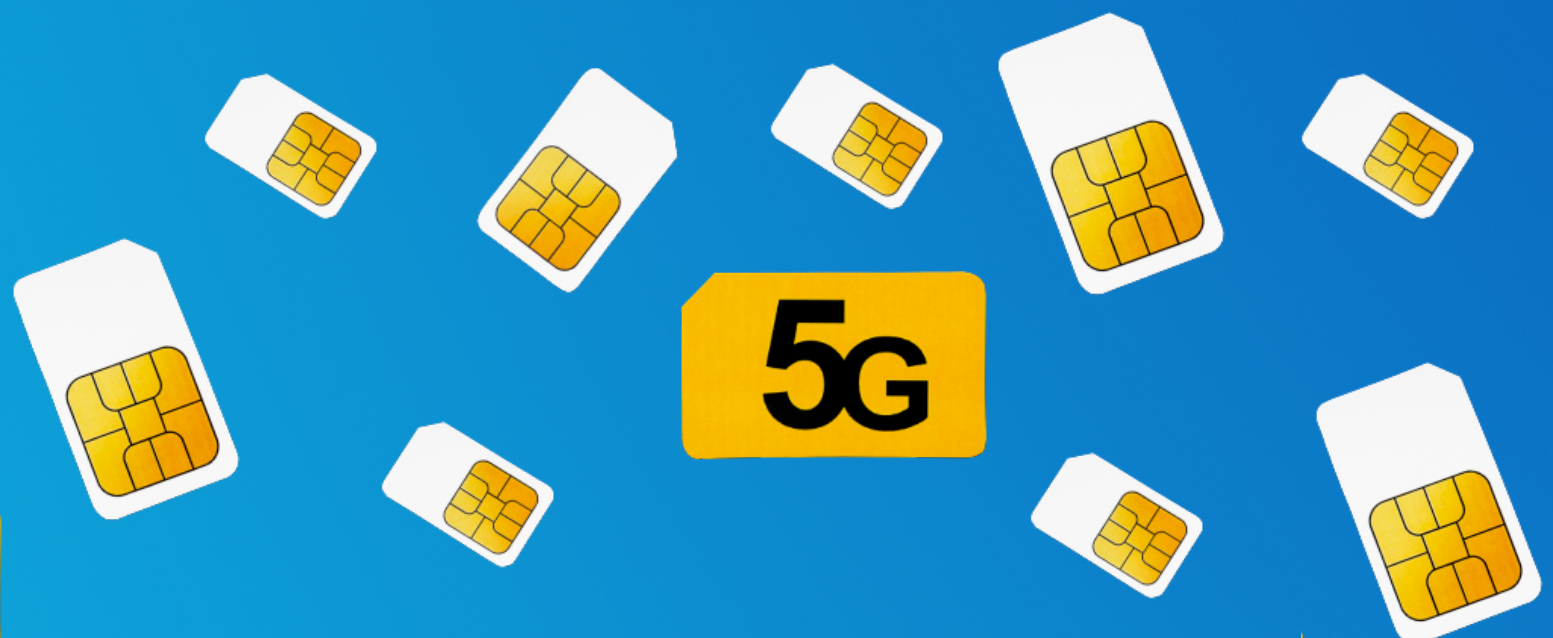
"The internet is no longer a web that we connect to. Instead, it's a computerized, networked, and interconnected world that we live in."-Bruce Schneier

5G- PAVING A PATH

It would be naive to think that 5G would only be implemented for video streaming and social networking. By delivering up to 20 gigabytes per second of data speeds, 5G opens up a new horizon of possibilities for several industries. With around 696.77 million active internet users in India, any major corporation would consider India as an ideal market for the sale of their online services. Even though Airtel and Jio have had discussions regarding their future plans with 5G, it is yet to be implemented as the 5G spectrum auctions are expected to be held by March 2021. With the implementation of 5G, we may experience the emergence of new Industries like cloud gaming, autonomous vehicles, smart home devices etc.

As per the recent parliamentary panel report, the initial 5G services are expected to be rolled out by 2022. The roll out would be gradual in nature with an auction for the 5G spectrum occurring every 6 months after its initial release. As 5G is going to utilize an entirely new frequency range, it comes with its own problems. The infrastructure for such a technology is said to be expensive in nature. Being a frequency with a shorter wavelength, the 5G spectrum also faces issues relating to its signal range and penetration power through walls. With further improvements in 5G antennas and the technology itself, the cost of such an infrastructure would fall drastically, enabling India to establish the 5G network. Once established, India would gain a boost in its economy and standards of living.

Eric Gerald
18MG3A1012



"Marketing is no longer about the stuff that you make, but about the stories you tell." – Seth Godin.

The Digital Marketing Revolution

Post Covid 19

The Covid- 19 has speckled many businesses worldwide. The pandemic has prompted the area of remote work as the social distancing measures have given rise to virtual marketing of products, brands and companies. The disease spread across 213 countries however, businesses build strength to economies. Businesses is all about dealing with challenges so it depends on adaptability now due to technical advancement digital marketing is becoming a new turn to businesses to catch customers & survive during such unpredictable times. People during their lockdowns started spending more time online and companies shifted their potential market to digital platform.

The most adoptable strategy for digital marketing may vary from market to market but understanding your customers from digital product till online delivery helped business during this pandemic. The strategies are creation and development of website; build your brand psychology on different social media, selection of precise platform for advertisement and right content strategy for your business with existence of SEO. Digital marketing is the mode which is required by any size of business and only way to grow and sustain their business.

Prof. K. Opika

ASSISTANT PROFESSOR, DEPARTMENT OF MANAGEMENT



"Untapped demand is out there. Your goal is to find it." - W. Chan Kim

BLUE OCEAN STRATEGY

In an established industry, the company operates in an intense competitive market with pricing pressure. This type of industry is known as the red ocean representing a saturated market with rivals fighting over a shrinking profit pool. Opposite to this is the blue ocean, where there is a vast untouched market space, untainted by competition. The aim of this strategy is to find a new demand and make competition irrelevant by introducing products with unique and superior features. Blue ocean market has first-mover advantage, cost advantage in marketing and price setting ability. It helps the company in making huge profits.

Harshita Shaw

19MG1H2137



"The emphasis placed by more and more companies on corporate social responsibility, symbolizes the recognition that prosperity is best achieved in an inclusive society." -Tony Blair

Reworking CSR



The covid-19 pandemic is one of the significant black swan events of the 21st century. Individuals and businesses alike have undoubtedly never experienced such a catastrophe before and most definitely don't know how to handle it. The definition of corporate social responsibility has taken a 180o turn and there is possibly no coming back in the near future. Companies play a pivotal role in the mitigation of the deadly virus. From ensuring employee safety to creating health infrastructure for covid-19, this kind of responsibility is now of paramount importance.

Pollution control, environmentally conscious investments, education, rural development, etc. Have all now taken a backseat, well at least in India. The new csr regulations implemented by the government continue to negatively impact quite a lot of small and medium sized NGOs in the country as they are being starved of funds. While some companies have promised to maintain an unwavering fund to help mitigate other complications, others have completely shifted their focus onto funding only the need of the hour. The complete impact of this shift is still unknown and can only be understood in the long run.

Deeba Ahmed

19MG3A1011

"For E-commerce, the most important thing is Trust." - Jack Ma

E-Commerce

Introduction of E-commerce has brought changes in the way shopping has been done where people can sit at home and shop online. E-commerce helps people to access it countrywide or worldwide. It's 24*7 service providers. E-commerce lacks the physical experience of the product. E-commerce is in developing stages and people may take time to adapt to it. During non-pandemic times, the benefits of e-commerce were not used to it's fullest whereas during pandemic it is beneficial to people allowing them to stay safe at home. In conclusion, any e-commerce should have steady demand to survive throughout.

Bhargavi S

19MG1K3218



"Adaptability is about the powerful difference between adapting to cope and adapting to win." - Max McKeown

WITHHOLD YOUR ORGANIZATION BY ADAPTING THE NEW NORMAL.

It's high time to expect things to go back to normal or make plans to follow after the pandemic is over which practically seems to be uncertain. Organizations are to sustain only when they learn to adapt to changes. Adapting to changes being the key factor of every organization. It is a failure if they are still considering the current situation as an excuse to their previous performance. It is very important that they make up strategies to cop up with the current situation considering it to be the new normal regardless of expecting things to get back as before. It is their responsibility to make sure that they no more have to say goodbyes to their loyal employees and sustain them and also pay every individual what they are to be receiving based on their working hours. Making work from home available and taking shifts to the organizations it is noted that the organization can make more inputs from the employee's side than the usual because they take up their leisure time as well to complete their tasks given, so by taking this as an advantage of the pandemic it is also fair to make the employees feel motivated by giving their right amount of pay. A perfect strategy can definitely change things favourable and bring us back to the run also it would withhold our organization from a complete shut down so let's work together and get back our lost lands.

Angel Elizabeth Joseph

19MG2A1008



"Research is to see what everybody else has seen and to think what nobody else has thought" - Albert Szent-Gyorgyi

FACULTY RESEARCH CONTRIBUTIONS: A PATH TO BETTER EDUCATIONAL SYSTEM

Every profession expects certain traits from its aspirant which is innate to the profession itself. In the case of a Policeman trait like Duty, Discipline, and Control are essential for him/her to succeed and stay satisfied in the profession. Similarly, research is the one of the most important quality an academicians is expected to possess or seek during the course of his/her teaching practice. The main focus of Adult Education was to impart 'Basic literacy' which was guaranteed through improving quality and standard of Adult Education and Literacy, hence pushing research at the faculty level behind the curtain. But there has been phenomenal growth of higher education in India since independence and the numbers in terms of Universities has been increased. Nevertheless, student (aged 24 and above) enrolment in research area has remained around 0.77% and rest of the enrolment is in other disciplines, mostly non research courses. This data seems to deviate from the concept of self-betterment, a given outcome of being in any profession, with respect to the profession of teaching. To achieve this, research is the one of the factor to be considered by academicians to facilitate better student learning and adding to existing knowledge. New learning system derived by academicians through research will bring transformation in the society. The development of a country is not only based on the economic level or standard of living of citizens, which are again outcomes of quality education, but also through imparting research awareness and creating new knowledge in various fields. We can no longer define the quality of a teacher through pedagogy alone, but newly defined criteria that consider research contributions and application of the same in the classroom should become an objective of the policyholders in the country.

Prof. T. Somasundaram

ASSISTANT PROFESSOR, DEPARTMENT OF MANAGEMENT





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KRISTU JAYANTI COLLEGE RANKING AT BEST COLLEGES OF INDIA SURVEY 2021

India Today - MDRA Survey 2021

BEST EMERGING COLLEGE OF THE CENTURY - NATIONAL RANKING

1st Rank

COMMERCE

1st Rank

SCIENCE

1st Rank

ARTS

2nd Rank

MSW

BENGALURU CITY RANKING

2nd Rank

BCA

2nd Rank

MSW

3rd Rank

COMMERCE

4th Rank

ARTS

4th Rank

SCIENCE

6th Rank

BBA

6th Rank

MASS COMMUNICATION

NATIONAL RANKING

4th Rank

BCA

12th Rank

MSW

17th Rank

BBA

19th Rank

COMMERCE

21st Rank

ARTS

24th Rank

SCIENCE

34th Rank

MASS COMMUNICATION



Congratulations to the Management, Staff, Parents, Students and Alumni