



# Kristu Jayanti College

AUTONOMOUS

Bengaluru

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

## DEPARTMENT OF PROFESSIONAL ACCOUNTING AND FINANCE

# PROLIGHT

REDEFINING VICTORY



MAGAZINE-2021

ISSUE:1 VOL-1





# P R O L I G H T

An expression  
referring to a high  
amount of dedication  
and effort



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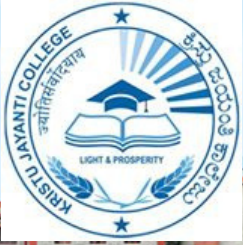
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## KRISTU JAYANTI COLLEGE (AUTONOMOUS)

Kristu Jayanti College, founded in 1999, is managed by "BODHI NIKETAN TRUST", formed by the members of St. Joseph Province of the Carmelites of Mary Immaculate (CMI). The College is affiliated with Bengaluru North University and is reaccredited with a grade 'A' in 2015 by NAAC in the Second Cycle of Accreditation. The College is recognized by UGC under the categories 2(f) & 12(B). The College was accorded Autonomous status from 2013 by the University Grants Commission, Government of Karnataka & Bangalore University. For its contribution in the field of education, Kristu Jayanti College was recently given the Heroes of Bengaluru award. In the India Today - MDRA survey 2021, Kristu Jayanti College, Bengaluru is awarded as the Best Emerging College of the Century at National Level, and the college is ranked 4th Best BCA, 12th Best MSW, 17th Best BBA, 19th Best Commerce, 21st Best Arts, 24th Best Science and 34th Best Mass Communication College in India. The College is also ranked 2nd Best in BCA & MSW, 3rd best in Commerce, 4th Best in Science & Arts and 6th best in BBA and Mass Communication among the colleges in Bengaluru.

The institution strives to fulfill its mission to provide educational opportunities to all aspiring youth to excel in life by developing academic excellence, fostering values, creating civic responsibility, inculcating environmental concern and building global competencies in a dynamic environment.



# MISSION

To provide educational opportunities to all aspiring youth to excel in life by nurturing academic excellence, fostering values, creating civic responsibility, inculcating environmental concern and building global competencies in a dynamic environment.

# VISION

Light and Prosperity: To provide intellectual and moral leadership by igniting the minds of youth to realize their potential and make positive contributions leading to prosperity of the society and the nation at large.

## DEPARTMENT OF PROFESSIONAL ACCOUNTING AND FINANCE

Department of Professional Accounting and Finance aims at providing the student's impetus and course-specific coaching which enables them to successfully complete professional programs such as ACCA, CMA and equips them to complete different levels of Professional courses such as CA/CS while pursuing B.Com. Insights into the changing dynamics of professional courses and providing an ambience for experiential learning for students along with practical training are integral parts of the department. The Department inculcates professional ethics and human values among the students so that they can contribute to the society.



# MISSION

Commitment to pursue excellence in commerce education, while equipping students with knowledge and skills in commerce stream, inculcate values, identify hidden talents, provide opportunities for students to realize their full potential and thus shape them into national assets, and to pursue a real holistic development, integrity, moral and ethical uprightness.

# VISION

Department of Professional Accounting & Finance is dedicated to excellence in performance and committed to provide quality education opportunities and services that meet the needs of business and also contribute for the society's well-being, national development and to meet global competencies.

# GOALS

Impart education of the highest standard through value based holistic teaching and learning by integrating traditional and innovative practices in the multinational environment.

Inculcate a strong belief in hard work and core values of gender equality, humility and ecology in order to make them socially responsible citizens.

Equip students with the skills needed to adapt better to the changing global scenario and gain access to multiple career opportunities.

To attain self-reliance through balance of freedom and discipline within the body, mind and spirit.



A vintage desk scene featuring a fountain pen, an ink bottle, and a letter with a wax seal. The text is overlaid on a semi-transparent grey rectangle.

# MESSAGES FROM THE LEADERS A SAPIENTIBUS

# FROM THE PRINCIPAL'S DESK



“Knowledge is power. Information is liberating. Education is the premise of progress, in every society, in every family”. Kofi Annan

It gives me immense joy to greet you all to this first issue of the Department’s Magazine, PROLIGHT. From the time, the world has been embroiled in a global pandemic, there arose several debates, dialogues, and discussions on education and its ability to cope with its immediate threat and also work towards new models and innovations for the future. It caused major disruptions to the traditional education systems on one hand while on the flip side, we see that it compelled us to think and act out of the box, embrace considerable flexibility and adaptability. It devises innovative strategies and methods to significantly address the emerging complexities concerning the sphere of higher education. As we usher into a new norm, releasing ourselves from the grip of the pandemic, we have learnt to soar higher with each storm that comes our way.

Professional Leaders have the potential to manage all kinds of challenges. In this volatile and uncertain environment, there is a need for such leaders who can redefine the existing norms and processes. The Department of Professional Accounting and Finance aims at developing such professional leaders among the students through their formal and informal learning. The Department strives at creating a platform for the students to discover their potentials and give their best through various programmes, besides their academics.

I appreciate the enthusiastic effort made by the students to bring out this magazine and all the hard work they have put in. I extend my heartfelt congratulations to the editorial board, for the rewarding creation, and release of the first issue of Department’s Magazine.



# A MESSAGE FROM THE DEAN



At the outset, I would like to congratulate The Department of Professional Accounting and Finance for bringing out the Department's first ever Magazine - PROLIGHT.

Change is constant and inevitable. The secret to change is to focus our energy not on what is settled but in building the new. While the pandemic seemed unrelenting, it saw humanity adjusting to the new normal and humanity fighting back giving rise to technological innovation and integration, radical shifts and an innate shift to value life and its offerings more than we ever did. It has also paved the way for several new opportunities that must be used proactively to transform individuals, groups, and societies at large. In this present situation, positive energy is the need of the hour. What is important is to have positive emotions which produce positive energy. So let us have the positive energy as we move on in this professional journey. The Department of Professional Accounting and Finance conducts various academic enrichment programmes for the holistic development of students.

The focus is on developing future leaders who can influence and make a difference.

Let's keep the flame of education ignited and may it bring a new wave of awakening amongst the people on globe.

# A MESSAGE FROM THE COORDINATOR



“The illiterate of the 21st century will not be those who cannot read and write, but those who cannot learn, unlearn, and relearn.”

- Alvin Toffler

Even as the pandemic has precipitated an unprecedented jump in online education and job up skilling in the country, India is soon to become a USD 313 billion online education market. There is a need for building human capital in keeping with the needs of the 21st century education and job market which include technology-enabled K-12 education, gig economy and unbundled micro tasking and skilling and the like.

The Department of Professional Accounting and Finance aims at moving toward an explicit focus on developing the skill sets in students. This means moving beyond teaching traditional subject areas, such as numeracy and literacy, to including a broad range of skills, such as problem solving, critical thinking, and collaboration. This shift toward broadening the provision of education is part of a larger global movement.

Education systems worldwide are reassessing the knowledge, skills and dispositions students need for success in today's rapidly changing and complex world. Thriving in today's fast changing world requires skills rooted in academic competencies such as literacy, numeracy and science and also includes skills such as teamwork, critical thinking, communication, persistence, and creativity and more importantly emotional balance.

At Kristu Jayanti College- Department of Professional Accounting and Finance, we leave no stone unturned to offer multitude of opportunities to our students that prepare them to adapt and accommodate themselves in the challenging times. The institution believes not only in academic excellence but more importantly, in a holistic growth of the students.

It is more important to nurture them into good human beings bearing love, respect, and regard for all fellow human beings. Emerging as individuals with not only academic scores but as individuals who will be socially responsible, environmentally accountable and emotionally balanced.

I am confident that our efforts in instilling professional excellence and higher order thinking and inculcating the four core values of our institution FIDE- Faith, Integrity, Dignity and Excellence will go a long way in shaping them as contributors and nation builders. Our pedagogy which is holistic and comprehensive complements this larger vision. We have a team of fabulous faculty members who display boundless energy and intense commitment which keeps the ethos of our institution soaring high.

‘Each morning, we are born again, what matters the most is whether we have given our best today’-  
Buddha

# AD MELIORA

## IN PURSUIT OF EXCELLENCE

The year 2021 is a year of recovery. As the world recovers from the impact of the pandemic and tries to grow amidst the challenges, including climate change, it presents us with an enormous opportunity to create a new and innovative way to establish our new normalcy, one that is sustainable and equitable. As we head back to our offline classes this year, we need to come out of our comfort zone and work ambitiously towards achieving that sustainable future for all. This can be achieved by driving in-class discussions and finding ways to implement our knowledge in the practical world.

Last year, even though we had to attend online classes, our college made sure that no stone was unturned for our holistic development. Not just classes, but various events and activities were arranged online for the benefit of the students. This makes me believe that irrespective of circumstances, opportunities for growth always exist for a Jayantian and all we need to do is make use of any that comes our way. This year, on behalf of the Department of Professional Accounting and Finance, several events were arranged both online and offline, this includes fests, guest lectures, several activities and so on.

We recently concluded our Annual Intra-Collegiate Commerce Fest - Samruddhi. The Sanskrit word “Samruddhi” refers to the state of fulfillment achieved through excellence and prosperity. This state can be achieved only when an individual has complete holistic development. Throughout the fest, the goal of the organizing team was to equip the participants with various skills such as interpersonal communication, teamwork, ability to understand and solve problems and ability to take on stress. This fest not only benefited the participants but also the organising team, as we learned certain critical skills required for leaders such as empathy, ability to influence, importance of teamwork, etc. We would like to narrate one such experience that touched both of us during the fest -As the fest progressed, certain participants of some teams found some difficulty to comprehend and we started witnessing low participation in certain events. Few of us gathered together for brainstorming and made a decision to start interacting with the participants and encouraged them to continue participating. This particular experience taught us the need for a leader to know the pulse of his teammates and the importance of encouraging words.



As leaders from The Department of Professional Accounting and Finance, we believe that it is incumbent upon us to set high standards of professionalism in our conduct and constantly seek for knowledge and skill that are currently required in the market. We as Secretaries, consider ourselves lucky to be able to lead many of the brightest minds in the college and we constantly remind ourselves of this quote someone said-

“The luckier you are the nicer you should be, the nicer you are the luckier you will be”

As Secretaries, we are open to suggestions, ideas and corrections but in return, we look forward to more participation and cooperation among the students, so that we can uplift each other and keep setting the new benchmark.

The tagline for this magazine is Redefining Victory. It refers to the process of changing the meaning of victory or success. Success doesn't always have to mean to win, it just means learning to grow as a person and to create healthy, happy relationships with yourself as well as with the people surrounding you. It is important we constantly question ourselves and redefine our benchmarks of success. In today's world, it is much important that we move past the materialistic meanings of the word Victory or Success. For us, as student secretaries, the definition of success was much inspired by the life of one of the speakers who were invited by our department- Ms. Nicole Furtado who shared her experience when she handled Covid burials during the peak season. Her act of selflessness and care and concern for society has truly made her a hero and inspiration for many. As leaders, we would like to define our success or influence by inspiring others to set new standards of excellence and commitment. By that measure of success, we are truly proud of the editorial team of Prolight, that have shown extraordinary commitment and dedication in their work. We also would like to appreciate our faculty and our college management that strives to bring out the best in us. Therefore, as Henry Wadsworth in his poem, "A Psalm of Life" says-

"Let us, then, be up and doing,  
With a heart for any fate;  
Still achieving, still pursuing,  
Learn to labour and to wait"

Ad Meliora- Towards better things,  
Joel Kuruvilla and Theertha Manoj  
Commerce Club Secretaries



**Joel Kuruvilla**



**Theertha Manoj**

# *EDITOR'S CHOICE*

Dear Readers,

Greetings to all!!

Victory is always possible for the person who refuses to stop fighting.

Welcome to the first ever magazine “PROLIGHT 2021” published by The Department of Professional Accounting and Finance. Kristu Jayanti College, Bengaluru sets an example for the students to reach professional heights while maintaining integrity, self-discipline and prudence. PROLIGHT 2021 showcases the perseverance of the Department in ensuring that all the students become the best version of themselves.

Through this magazine we wish to highlight the various seminars, events and competitions that took place which helped in shaping and preparing the students to handle challenges and build their skill sets. We present to you various educational articles, experiences of students in various programmes, some light hearted faculty moments and a jist of the departmental flavour.

We are pleased to work on this magazine and hope you have an enjoyable reading experience!!

**EDITORIAL BOARD**

# EDITORIAL BOARD

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# Minutiae

A PRECISE LOOK INTO  
THE BUSINESS WORLD  
STUDENT ARTICLES



# IMPACT OF COVID 19 ON AUGMENTATION OF NEWEST TECHNOLOGIES USED IN BANKING SECTOR



Banking system plays a very important role in Indian economy. It is like a central bravery to the nation's economy as it caters to the financial needs of credit in all the provinces of the society. The progression in technology has also impacted the banking sector not only in India but also in many countries. The Covid-19 pandemic situation has completely changed the lifestyle of the people. During this pandemic situation, technologies such as e-banking plays a very important role for the banks to communicate with their customers. In this article, an attempt has been made to study about the technologies used in banking systems especially in the post Covid-19 Situation. The main objective of this article is to know the mentality of the citizens towards digital payments and net banking in this post pandemic situation.

The role of the bank is to accumulate deposits from the community and give those credits for the progress of the country i.e., Development of Agriculture, Industry, Trade and Commerce. Banks produce money by service charges, fees and interest mainly from the customers. So, the customers are very decisive for the banks.

In Banks, technology also plays a very important role. Gone are the days where every banking business required a visit to the bank branch. Today, most of the dealings can be done from home and customers need not visit the bank branch for anything. The growth of internet, mobiles and communication technology has added a dissimilar measurement to investment. The information technology available today is being leveraged in customer achievements, pouring computerizations and progression effectiveness, transporting effortlessness and proficiency to customers.

The Covid-19 pandemic situation completely restructured the banking system in the country. Here the conventional technology has been amplified in the banks to keep in touch with their customers. Almost all the banks have been digitalized. Many academics say that this is the enduring circumstances that will triumph in the banking system in the forthcoming years. Many customers are also swapping over to digital banking.



**SUDALAIYANDI VIGNESH**  
19CO5A9079



**SUZAN C**  
19CO4K9094

# IMPACT INVESTING: A BRIDGE TO SUSTAINABILITY

Most economies in this day and age are capitalist economies. This pioneering economic system revolutionized the lives of billions of people everywhere. But in today's world, where resources are scarce, the modern form of capitalism has become unreliable and unsustainable. In September 2015, The United Nations formulated the Sustainable Development Goals which are to be achieved by the year 2030, and with less than a decade left to achieve this ambitious goal, we need to introduce more creative ideas that could help us reach it quicker. In this context, although India has made tremendous advancements towards achieving the SDGs, there are still many hurdles to surpass. According to The United Nations Conference on Trade and Development (UNCTAD), to achieve these goals by 2030, an approximate budget of USD 5-7 trillion would be required. That would be nearly impossible with minimal cooperation from both the public and the private sectors from different economies around the world. Impact Investing emerged from the idea that we can do good while having a decent financial return. It has successfully tied financial incentives to social work, thereby harnessing the power of Capital Markets. Impact Investing introduces intentionally-made investments, with an expectation of risk-adjusted market-rate returns from below-market-rate. Impact Investments are measured in terms of its degree of impact of the Investment rather than on the number of activities undertaken, for example; The world's first 'Social Impact Bond' was initiated to reduce reoffending among first-time offenders and prisoners. The success of this investment was measured by the noticeable decrease in rates of recidivism and not by the number of activities taken up.



Impact Investments can be seen from two perspectives, one as a movement among institutional investors to make an impact with their investments and the other, from the perspective of an Industry- a group of investors trying to withstand critical challenges alongside social entrepreneurs. Globally, Impact Investing has been growing at a steady rate, with a majority of the investors investing to achieve market-rate returns. According to the GIIN(Global Impact Investing Network) 2020 Annual Impact Investors Survey, the Impact Investment market was worth approximately \$715 Billion in 2020

The government has a key role to play in promoting such investments, as a market facilitator, participant, and regulator. As a market participant, the involvement of additional human capital in the impact investing sector is crucial for its growth and development. The impact investment market has grown in size over the years, and to continue to expand and maintain this market, educational programs should be conducted to broaden the scope of impact investing. The government's role as the market facilitator should also focus on making more favorable policies for promoting this form of investment, directed at the welfare of the people.

Impact Investments help us gain profits with a purpose and are slowly gaining momentum as people are becoming more aware of the urgency of the problems around them. Unfortunately, as Impact investment gains traction, there is an increasing concern among investors that there could be 'Impact Washing' because many traditional Investors falsely labeled their investments as 'Impact Investments' to gain the goodwill associated with it. This is where the government's role as market regulator comes in, whereby it regulates the market with a proper framework.

Impact Investing adds a whole new angle to the ‘Risk- reward’ concept associated with traditional investing. It is not driven by profit alone and introduces the idea of ‘responsible investing’. It uplifts the weaker sections of the society, thus having a ‘positive impact’ while generating returns on investment. For instance, sustainable investing strengthens the weak and overburdened hospital staff and infrastructure through investments. It will help to ensure that poor students across the country have proper access to online education by channeling investments into procuring efficient internet services and smart devices at cheaper prices.

Impact Investing is a progressive field of investment and this is because people around the world are gradually becoming aware of the importance of living sustainably. Modifying our outlook towards the world around us by acting responsibly and creating awareness about the impending social and environmental problems, is becoming is the need of the hour.



**JOEL KURUVILLA**  
19CO5A8026



**JESTINA MARIAM**  
19CO5A8023

# THE POWER OF COMPOUNDING



Most Indians start earning by the age of 24 and retire by 60. This shows that one has about 36 years of active earning life. You might be thinking about what this statistic has to do with the main topic. Let's now dive into the main topic which will by itself make the above statistics relevant.

First of all, the concepts of Time value of money and Compounding must be very clear. Time value of money is the value associated with money at different times. This concept highlights the fact that a sum of money is worth more now than the same sum will be at a future date. If I provide you with options of having Rs.10,000 now or Rs.10,000 after 3 years, which one would you choose? Yes, that's right. You would go with the first option. But why? It is because Rs.10,000 now is worth more than the same Rs.10,000 after 3 years because of inflation. Though the amount is the same, the purchasing power of Rs.10,000 would be reduced in 3 years.

Another concept is compounding. Compounding is the ability of an asset class to reinvest earnings to generate more earning. The earning will be on the invested amount plus the reinvested amount. Let's take an example. You invested Rs.10,000 in an investment product giving a 10% p.a. return. At the end of the year, the value of the investment would be Rs. 11,000 ( $10,000 + 10\%$ ). Now, the entire Rs.11,000 would be reinvested and fetch you a return of Rs.1100 at end of year 2. In year 3, you would reinvest Rs.12,100 and get a return of Rs.1210. Did you notice how the returns were increasing? This is the compounding effect. No wonder, why compounding is the 8th wonder of the world!



Having understood both concepts, let's analyze the benefits of investing early with an example. Suppose you invest Rs.5000 monthly with an expected rate of return of 15% for 20 years. At the end of 20 years, you would have a whopping amount of Rs.75 lakhs. Your total investment was just Rs.12 lakhs whereas the investment value is Rs.75 lakhs. That is the magic of compounding. Suppose, you have invested only for 10 years. The investment value at the end of 10 years would be just Rs.13.7 lakhs. Rs.61.3 lakhs is what extra 10 years could give you!

Let's take another example. Mr. X and Ms. S are of the same age (25 years) and are colleagues having the same salary of Rs.12 lakhs p.a. Both of them expect to retire at the age of 60. Ms. S knows about financial discipline and compounding effects and hence starts investing Rs.10,000 monthly in Equity mutual fund immediately with an expected rate of return of 12% for the next 35 years. The investment corpus of Ms. S at the end of 35 years would be a staggering amount of Rs.6.43 crore. That's huge!

Mr. X on the other hand did not understand the value of the compounding effect and never invested a penny at an early age. He started investing Rs.20,000 monthly at the age of 40 for the next 20 years with an expected rate of return of 15%. His investment corpus at the age of 60 would just be Rs.3 crore despite having a higher rate of return and higher monthly investments.

If Mr. X were to have Rs.6.43 crore as his investment corpus, he would have to invest Rs.43000 monthly at the age of 40 for the next 20 years. That is a real burden on Mr. X as the investment required monthly is huge.

Therefore, it is really important to start investing early in life to reap the benefits of compounding. One may start with an amount of just Rs.500 per month or even as low as Rs.100 per month. Slowly and steadily, you can start investing more as you earn more. An important thing to keep in mind is to choose the investment products wisely and diversify the portfolio to earn an optimal return. Remember, patience is the key to long-term wealth creation and will help you retire rich.

Did the initial statistics make sense now?



**VEMULA SYAMI SREE**  
19CO3A1089

# IPO BOOM



NIFTY is predicted to hit 20k, market is bullish, it has drawn more new investors into the market in Q3 of 2021 all this just through IPO's. Everyone is going gaga for IPO's, we need to understand what an IPO is and why the demand, why the need for IPO and how it affects the market.

Initial public offering (IPO) is when a private company issue shares for the first time for the public to subscribe in order to raise money from investors. The company makes the shares available to investors. This is done on the dates specified in the prospectus. Investors who wish to apply for shares have to fill out and submit the IPO application form. What makes IPO's so high in demand when issued and oversubscribed is the return an investor reaps through IPO where average share returns are below 10-15%, IPO gives a return of more than 100- 150% in a matter of a few months. The gain is tremendous and that's what makes IPO's a hot commodity in the market; Eg.Barbeque Nation Hospitality Limited: issue price – 500 current prices in BSE- 1534.5, NSE- 1533.6. Gain % of 206.9 (figures in rupees)

The main reason why companies go for IPO issue to raise funds for expansion, development, etc. The question arises that how IPOS's are so successful when the whole world is hit by COVID 19 and economies are still recovering. Many companies due to Covid-19 required more funds and bullish market is the best time to launch an IPO, as it will hold or even rise in value. Companies see this not only in the point of view of raising funds but also raising the valuation of the company and also gain exposure to the public, Eg: Nykaa share rallied 96.15 per cent close at Rs 2,206.70 against issue price of Rs 1,125 on BSE. Nykaa founder and CEO Falguni Nayar became India's richest self-made woman billionaire just by going public.

Promoters of companies are diluting their stake through offer for sale (OFS). It is a way through which promoters sell their shares to the public. Due to the thriving markets, they take this opportunity to monetise their investments and cash out. Digital companies in India are expected to raise 10 billion dollars through IPO. Since the time China's government has had a regulatory crack down on its technology companies. In the past asset managers had money to invest and 90% would go to China due to their growth and consumption model, but now 80% is coming to India. With economies around the globe suffering due to the pandemic policy makers have loosened their credit policies to aid business growth. Similarly Indian government has assured to have an easy money policy till economy recovers. This has resulted in high liquidity, which encourages investors of all scales to bet on IPOs. This has also encouraged foreign investors to invest in India as Indian stock market is currently one of the best performing markets in the world

Large number of investors are lured by IPOs because of several reasons as mentioned above. But the performance of an IPO is completely dependent on market sentiments. Even global factors influence the chance of gain or loss. Some IPOs are in the history books for their tremendous gains, while others open with a bang and then fall down when they cannot meet market expectations. The risk factor is always high and so is the return. What makes or breaks it is an investor's ability to analyse and speculate the future performance of companies in which they invest.



**AURYN DARIUS FURTADO**  
19CO5A8005



# INVESTING IN BONDS



Bond in simple terms is a document promising the lender that his money will be repaid in specified installments with interest applicable. Hence, Bond is a financial instrument where the investor/ lender lends money to Corporate or Government for a specific period of time in exchange for regular interest payments.

There are two types of Bonds available in the market – Government Bonds and Corporate Bonds. Government bonds are issued by the Central or State governments to raise money to operate the country and pay its debts. They are also called G-secs. G-Secs are generally issued to institutional investors and retail participation is very low in India. Earlier, retail investors could invest in government bonds only through mutual funds or insurance policies but now RBI has allowed retail investment directly in G- Secs.

Corporate bonds are issued by companies to raise money as loan from the lenders. Corporate bonds are available to both institutional investors and retail investors. There are different ways of investing in corporate bonds- either through Mutual funds or Direct Investing.

Bonds form part of Fixed income market where the bond holder receives regular interest payment from the issuer which could be monthly, quarterly, half-yearly or annually. Remember, G-secs does not have any risk as the return is government guaranteed and hence provides lower returns. Corporate bonds- though less risky than Equity have some risk associated with them.

To check and analyze the risk associated with bonds, one needs to refer the credit rating of a bond. Credit rating is an alpha-numeric symbol that expresses the credit rating agencies assessment of the ability and intention of the borrower to meet the obligations arising from the debt. Symbols such as AAA, A1 indicate the highest degree of credit worthiness while D represents default status.

Some of the basic terms to be known before investing in Bonds are as follows:

- Par Value
- Discount/ Premium
- Current yield
- Yield to Maturity (YTM)
- Coupon rate
- Duration
- Maturity

Equity investment needs analysis and understanding, so does the bonds. One must not invest in bonds without analysing the bond and aligning the specifics of bond with one's risk appetite and financial goal. Before investing in bonds, one must also understand the taxation of bonds. Generally, capital gain of bonds is taxed under section 112 of Income Tax Act, 1961. The tax rate is 20% (with indexation benefit) or 10% ( without indexation), whichever is lower.

Sometimes, the bonds issued are tax free. One needs to understand whether the interest is tax free or the capital gain. Hence, it is important to know all the aspects related to bond investing before investing in bonds.



**VEMULA SYAMI SREE**  
19CO3A1089

A lighthouse on a rocky shore at sunset. The lighthouse is white with a green lantern room. The foreground is filled with dark, jagged rocks. The sky is a mix of orange, yellow, and blue. The text 'Metanoia' is written in a large, dark blue, cursive font across the middle of the image.

# *Metanoia*

THE JOURNEY OF CHANGE  
STUDENT'S EXPERIENCE



# SAMRUDDHI

## AN INTRACOLLEGIATE FEST

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Samruddhi was an alley towards a learning experience. It provided us with a platform to revamp our theoretical knowledge into practicality. The exemplary experience and knowledge we have amassed through this program will definitely be of significance in our future endeavors. Samruddhi has inculcated in us the ability to communicate wisely, take prompt decisions, meet deadlines and awaken the analytical skills in us. Brainstorming on the various tasks provided to us has made us think out of the box and has brought us out of our comfort zone.

Being part of Corporate Relations has been a rewarding decision due to the medley of learning it rendered. Each round had its own challenges and intricacies that made us think and act in a new context. Ranging from debates to report submissions, each round had its own offering in terms of adding to our know-how. Dealing with stress and working against the ticking clock and yet taking the most apt decisions with utmost thought would be the most important takeaway for me from this event.

I would like to thank our college for organizing Samruddhi which encourages upcoming entrepreneurs and helps us to view commerce from a whole new perspective. I would also like to convey my sincere regards to the faculty and the organizing committee as well as the event heads for making Samruddhi a memorable experience.



**Adhika Shaheed**

20CO2A8381

# MY SAMRUDDHI EXPERIENCE

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GREETINGS,

I'm honoured to share my experience with the Inter-College Event "SAMRUDDHI".

As a first semester student, neither did I have an idea of what the event was, nor did I know about the topics given in the event to select. I chose the event "Corporate Relations" though I had no idea what it meant. But before the event started I gathered information about what "Corporate Relations" and "Public Representative" meant. On 7/10/2021 we had our first round. In the beginning, we were very nervous about what we had to do as the subject was given on the spot with three minutes to think about the solution for the given subject. I was given a task to talk against "women being employed a positive thought". The event was arranged in a good manner even though it was conducted online. The event heads were very smart and active throughout the event. The next round was a case study that we had to do on an insurance company lacking the trust of citizens and employee satisfaction. It was to be presented in a word document. The case study went well as I got how fraud occurs and how coordination between a leader and an employee helps in the development of an organization.

The third round was a conversation with the event heads. This round also had a case study where we had to put ourselves in the shoes of a PR of a company. It had two levels where two participants were selected to take alternate leads of two companies where one had negative impacts on the public and the other was directly involved in the faulty doings of the other company.

We had to deal with the questions asked by the event heads. They questioned us to an extent where we were amazed and left speechless, it made me think what it would be like if I was a PR of a controversial company and what I would have done in those situations. It was a new experience but a bit of external thinking helped me out to pass the round.

Then the next round was an 'ad' making round that. I chose ed-tech and completed the task successfully. The fourth round was the semi-finale round named "Dilemma round", where the participants had to play negative roles of being in a gang that robbed a big bank. In this round, each team of 6 was given roles and was asked to prove innocence and walk out with a clean sheet with the money that was being robbed by the gang. It was a bit hectic that I was given the role of 'safecracker'. Though in previous rounds we put ourselves in the role of PR' this round was off track and due to the lack of knowledge required to answer the event heads, I couldn't satisfy the heads and as a result, I was not qualified o the final round. The experience I had throughout the event days i.e. 7/10/2021 to 13/10/2021 was totally hard. We were pushed out of our comfort zones. We had to be professional at every round which showcased the colours of our college. The smartness of our event heads helped me boost my confidence that we will have the same or even more knowledge about the corporate field and business firms when we reach our further semesters. By the event "SAMRUDDHI" I got to know much about corporate relations and how to deal with the media. In conclusion, I would like to thank the faculties who supported the event and the event heads for taking on the rounds and giving us a good experience.



**ANU ROSITA.B**  
21CHP404



# SAMRUDDHI

## A FEST TO REMEMBER

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College days are among the best days of our life - the friends we make, the time we spend hanging out in the canteen, sharing everything from class notes to class gossip, and full of exciting events. This is the during which a student learns new things and comes across several experiences. College fests offer a chance to do all this and much more to a student who is willing to hop on to the festival bandwagon. Every student should experience this organization process at least once during their undergraduate studies. It instills the importance of originality and individuality that are the most vital aspects of education. You have to say that the importance of Technical and Cultural Events in college equals the importance of education. Samrudhi was one such experience. A learning expedition that taught us the value of time, precision in the decision, and the right usage of the tool of communication. I had a wonderful time completing various tasks and assignments on the clock. Every round provided us with an opportunity to learn something new. The experiences we have gathered from Samruddhi would prove to be beneficial as we move forward in our careers. I would like to impart my sincere gratitude to all those who have been crucial in executing Samruddhi and leading it to the success it was.



**Tharun Sony Joseph**  
20CO2A8417

# PLACEMENT EXPERIENCE

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Every great move forward in your life begins with a leap of faith, a step into the unknown

-Brian Tracy

Everyone dreams of doing what they love or getting into their dream company. But not everyone does. May it be because they lack the proper support, confidence, or any other hindrance they may face in their life that prevents them from taking the next step forward.

On the other hand, when you dare to put yourself forward, you give yourself a huge boost. It's the opportunity to make a major leap forward. And to enjoy the feeling of confidence that you've taken an action and done your best. I am very fortunate to be blessed with the support system and a placement cell which helped me in securing an opportunity with Deloitte and achieve my fullest potential. Campus placement was very nerve-racking at first for me because it was a chance to step into the next stage of my life and was very important to me. I don't have much in terms of experience with interviews but that is where the placement cell came in. They offered advice on the do's and don'ts of the whole process, making it as smooth and simple as it could be, considering it was my first time going through a recruitment process for a job. My group discussion and interview process went on very smoothly because of the support that the hiring team provided and also because of the preparation each candidate did in order to do well. The interview was exceptionally good because of the consideration and support that I received of being a fresher as well as that being my very first interview and helped alleviate my frayed nerves.

I remember that on passing each level of the recruitment process, my confidence grew more and more, and it helped me gain a sense of pride in my hard work paying off. From learning for aptitude tests to preparing for interview questions, it all led to being able to get through my first job placement process with flying colors. I am very grateful to everyone who did support me throughout the entire process, including the college placement cell and even the recruitment team. The whole ordeal taught me a lot of things about myself and helped me become more confident in my skills and being placed in the first company that came for campus placement was the huge cherry on top.



**CYRIL DANIEL**

19CO5A8017



# MUN EXPERIENCE

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“You don’t win a debate by suppressing discussion. You win it with a better argument”

About 3 years ago, when my parents first visited Kristu Jayanti College on my behalf, the first thing my dad told me was “You are going to love it here- I heard they conduct a MUN every year!”. Needless to say, he was right.

When I was asked to take up the role of Director-General for the Department of Professional Accounting and Finance’s first Model United Nations- I remember saying yes without batting an eye. Being a very calculative and rational person, I found my eagerness surprising, to say the least. Setting aside my excitement, I realized that I had no prior experience organizing a MUN and I was on the verge of giving up the opportunity. It was then that I recalled a quote I once read “You miss 100% of the chances you don’t take.” I was determined to try my best and give it my all with the limited knowledge and experience I had.

I knew that our first priority would be to gather an Organising Committee to help guide and support us, throughout the endeavor. So, the Deputy General, Hanna Rajan, and I focused all our efforts into scouting for capable and talented students that would make or break the MUN. The 12 chosen students were going to be the Chairs, Vice Chairs, and Moderators of the MUN committees, so we had to ensure that they were well trained and equipped to lead the delegates and press members within their committees.

It is true that “Teamwork is at the heart of every great achievement”. I understood this better as I worked beside three of the most hardworking and creative people, I have ever had the pleasure of knowing- the Deputy General (Hanna Rajan), the Director of Press (Cyril Daniel), and the Director of Research (Jyothis Babu).

It is because of their constant guidance and support that the MUN became the grand success that it was.

If there was one thing that the entire organizing committee was determined about, it was to make sure that the next MUN organizing team was given a strong foundation to build on. We made sure that all participants were given multiple training sessions to help them understand the rules and procedures to follow while attending or organizing a MUN. Additionally, a “MUN Super Drive” was created with different research materials, training tutorials, and an overall guide on how to effectively organize a Model United Nations.

It is one thing to plan an event, but when it comes to executing one, it is a whole different story. From formulating agendas for each committee to managing delegate registrations, one should never underestimate the power of working together as a team. It took a lot of effort and sacrifice to ensure that all delegates, press members, and committee heads were allocated according to their comfort and capabilities. To this day, I firmly believe that my participation in the KJC MUN conducted in 2019, molded me to diligently perform my duties and carry on my responsibilities effectively.

To conclude, being the Director-General of the Department’s first Model United Nations, was an unforgettable experience that I will cherish all my life. I am grateful to the Department of Professional Accounting and Finance for giving me the opportunity to organize the MUN and providing guidance and support all throughout.



**JESTINA MARIAM THOMAS**  
19CO5A8023



# Actions, not Words

## EVENTS

### CONDUCTED BY

### THE DEPARTMENT





# SAMRUDDHI 2021

The Department of Professional Accounting and Finance organized Samruddhi- 2021, an annual intra-departmental fest. It seeks to help the students to achieve the highest level of professional competence and excellence by creating a platform to portray their skills through various events that help them to excel in a corporate environment.

Samruddhi 2021 was conducted from 7th October to 22nd October 2021. The theme for the fest is “Ignited Minds - A Vision for New India” inspired by the work of the late President of India Dr. APJ Abdul Kalam. Dr. A.P.J Kalam who was also known as Missile Man of India drew a parallel of how an ignition took a rocket to higher levels, he believed that an ignited mind of youth would help to unleash the power within themselves and take India to a whole new level of development. The word Samruddhi is borrowed from Sanskrit, meaning Excellence and Prosperity. The event is intended to ignite the minds of our students so that they can take India to a greater level of prosperity or “Samruddhi”

”Each of the events in this fest was planned to unleash our students' creativity, build their problem-solving skills and empower their decision-making ability. The skills acquired would enable them to lead India into “light and prosperity” in tune with Jayantian moto. The events planned include Best CEO, Corporate Relations, Corporate Strategist, Best Entrepreneur, Innovation and People Management, Élénchos, Best CFO, Portfolio Manager, and Business Quiz. Each of these events is planned to allow the participants to be exposed to the corporate world and to sharpen their professional skills.

The participants of the fest were 1st year and 2nd-year B.Com students. The preliminary rounds commenced from 7th October 2021 to 13th October. The preliminary rounds were mostly conducted online via zoom. There were at least 4 preliminary rounds in each event. The inaugural session for Samruddhi 2021 was held on 22nd October 2021. Mr. Pradeep John, C.A., C.S., L.L.B. was the Chief Guest on the occasion. The Valedictory Ceremony was held at 3:30 pm on 22nd October 2021 and Fr Emmanuel, Director- Kristu Jayanti College of Law, addressed the gathering. The winners were felicitated during the valedictory ceremony. Overall, the event was a grand success.





# SAMRUDDHI 2021





## A large group of students and faculty members posing for a group photo in a hall. They are arranged in several rows, with some standing and some sitting on the floor. Many are wearing lanyards and ID cards. The background is a plain white wall with two ceiling fans visible.



**PHOTO CREDITS-VIGNESH G (19CO6A9163), SHYAM KUMAR B (19CO6A9159)**



# UDAY BHARAT 2021

Date: 10, 11, 12 & 14 August, 2021

Kristu Jayanti College, Bengaluru, in line with the vision cast in the New Education Policy, aims to plant a patriotic fervor within every student. The main focus of the college has always been to grow young and dynamic leaders to play the role of change-makers in their society.

The Department of Professional Accounting and Finance under the able leadership of the coordinator Dr. Annie Stephen conducted a patriotic and cultural event for the students on the occasion of India's 75th Independence Day. The event was named Uday Bharat 2021 with the theme Revival, Resurgence, and Resilience. The program was conducted online with the vision to revive the patriotic zeal within each student, look forward to the resurgence of the great Indian society and build a resilient generation amidst the various challenges. The whole program was conducted with the tagline "Azadi Ka Amruth Mahotsav," in line with the inspiration from the Ministry of Culture, Government of India.

Uday Bharat 2021 was held for four days from 10th, 11th, 12th and 14th August with 6 different events, such as Just a Minute, Declamation, Poster Making, Solo song, Solo Dance and Quiz. The event was held under the guidance of Dr. Gokilavani, Prof. Litty, Prof Nirmala, and Dr. Madhavi. The student coordinators Theertha Manoj, Joel P Kuruvilla, and several sub-student coordinators handled each event and ensured the smooth conduct of the events. The Valedictory Ceremony of Uday Bharat 2021 was held on 14th August from 3:30 - 4:15 pm via Zoom. The program witnessed the presence of the Dean of Commerce and Management. Dr. Aloysius Edward, the Head of the Department Prof. Vijay Kumar, the Coordinator Dr. Annie Stephen and the faculties and students of the department.

The Dean of Commerce in his concluding remarks shared three key takeaways -

1. Work on fulfilling our parents' aspirations.
2. Uphold the strong moral values – work ethics and sincerity.
3. Have a self-civic sense- be proud of our country, diversity, and culture.



# WORLD PHOTOGRAPHY DAY 2021

August 19 is celebrated as World Photography Day, a day to pay to keep the history of photography alive and create a positive trail for the future. We all know that France was a pioneer country in the world of photography, which gave the world, the first photographic processes. It was in the year 1839 that Louis Daguerre invented the daguerreotype, a photographic process at a time when the world could never have anticipated that a moment could be captured permanently through a photograph. In 1826, Niepce captured the earliest known permanent photograph known as “View from the Window at Le Gras” using a process called heliography. As early as 1839, American Robert Cornelius clicked a selfie. Cornelius set his camera up, took the image by removing the lens cap, and then ran into the frame. On the back, he wrote “The first light Picture ever taken 1839”.

The first digital photograph was taken in 1957; almost 20 years before Kodak’s engineer invented the first digital camera. In 1861, the first color photograph appeared on the scene by Thomas Sutton. From then on, we have been capturing beautiful instances and visuals as long-lasting memories. Then the old photography themes were shelved entirely to make way for sophistication, filters, effects, and 3D visualization treats. On August 19, 2010, World Photo Day hosted its first global online gallery in which almost 270 photographers shared their pictures and people from over 100 countries visited the website. This marked the first official, globally reaching World Photo Day.

In commemorating this wonderful day, the department of Professional Accounting and Finance announces the Photography contest for its students. Let us all celebrate this wonderful day. Happy World Photography Day!



# WORLD PHOTOGRAPHY DAY 2021



## FIRST PLACE

Merwin Joseph

B.COM F  
V Semester



## SECOND PLACE

Addle Jacob Benoy

B.COM HONORS (P3)  
II Semester



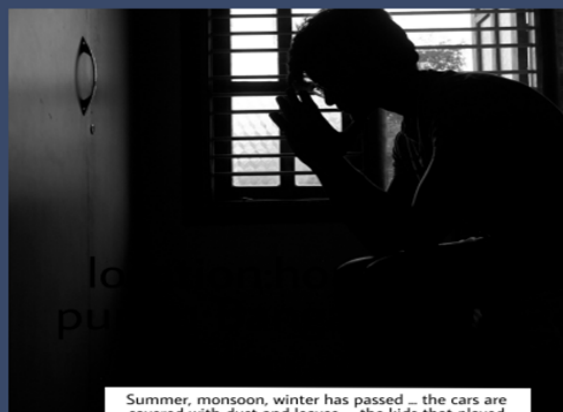
We have been stranded here for long, waiting to break the shackles of restriction and venture back into the sea.



## THIRD PLACE

Tarun Tiger Wood

B.COM ACCA- I  
III Semester



Summer, monsoon, winter has passed — the cars are covered with dust and leaves — the kids that played on the streets are locked in... everything has changed...but the situation has not!  
want to skip the situation but don't wanna miss the golden days spent with family!



# MODEL UNITED NATION 2021

## Igniting Economic Growth

The Department of Professional MUN started with the inaugural Accounting and Finance organized session, where our principal, Rev. Fr. Model United Nations (MUN) on Dr. Augustine George gave us an insight into how important leadership was “Igniting Economic Growth, and teamwork are. Later, the delegates One Debate at a time”. MUN is an academic simulation of the real United Nations where the students play the role of delegates from different countries and attempt to solve real-world issues. There were five committees in MUN, United Nations Security Council (UNSC), Social and Humanitarian Council (SOCHUM), International Monetary Fund(IMF), World Trade Organization (WTO) and Economical and Financial Committee (ECOFIN).





# MODEL UNITED NATION HEADS OF COMMITTEE



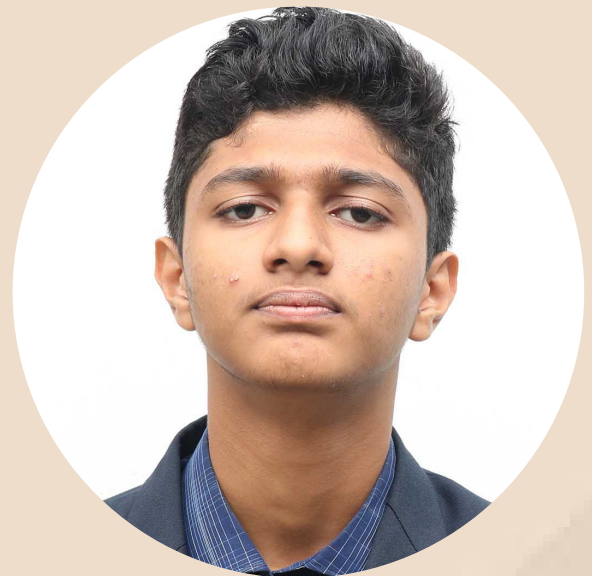
**JESTINA MARIAM THOMAS**  
**DIRECTOR GENERAL**



**CYRIL DANIEL**  
**DIRECTOR OF PRESS**



**HANNA RAJAN**  
**DEPUTY GENERAL**



**JYOTHIS BABU**  
**DIRECTOR OF RESEARCH**



# MODEL UNITED NATION HEADS OF COMMITTEE



**SANDRA MARIAM SIMON**  
**CHAIR- UNSC**



**SRADHA SAJEEV**  
**VICE CHAIR- UNSC**

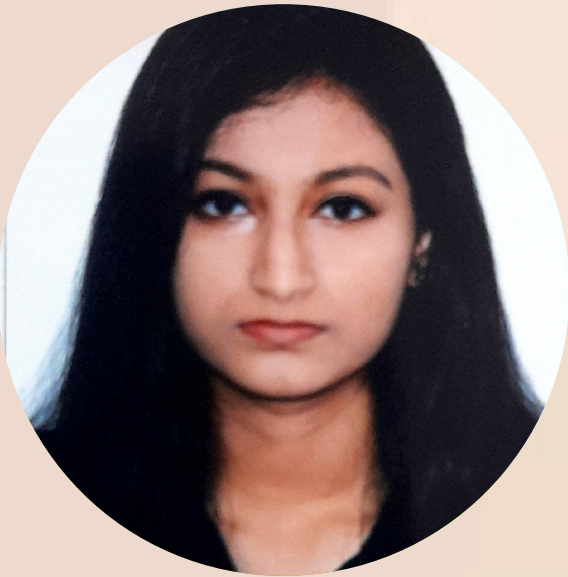


**SANCHITA**  
**CHAIR- SOCHUM**



**HANNA PHILIP MATHEW**  
**VICE CHAIR- SOCHUM**

# MODEL UNITED NATION HEADS OF COMMITTEE



JIYA BABU  
CHAIR- WTO



AURYN DARIUS FURTADO  
VICE CHAIR- WTO



ABHINAV SUNIL  
CHAIR- ECOFIN



MANOJ KUMAR  
VICE CHAIR- ECOFIN

# MODEL UNITED NATION HEADS OF COMMITTEE



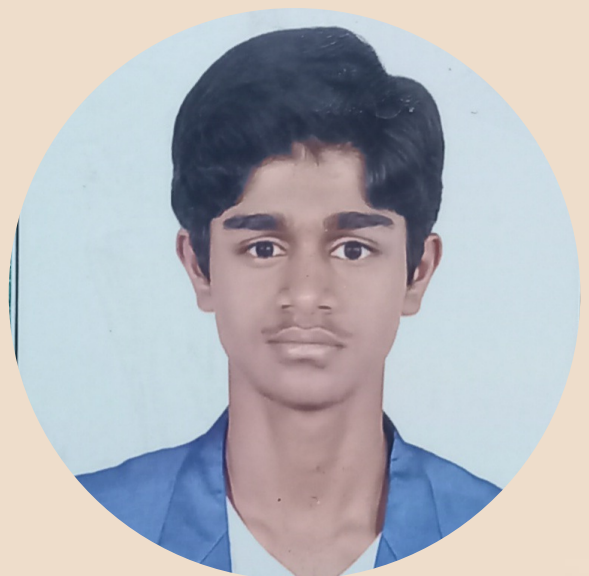
**SIDDESH S R**  
**CHAIR- IMF**



**TEENA CHOUDHARY**  
**VICE CHAIR- IMF**



**ESHWAR RAO L S**  
**MODERATOR-IMF**



**RITESH KRISHNAN R**  
**MODERATOR-WTO**





**PHOTO CREDITS-VIGNESH G (19CO6A9163), SHYAM KUMAR B (19CO6A9159)**



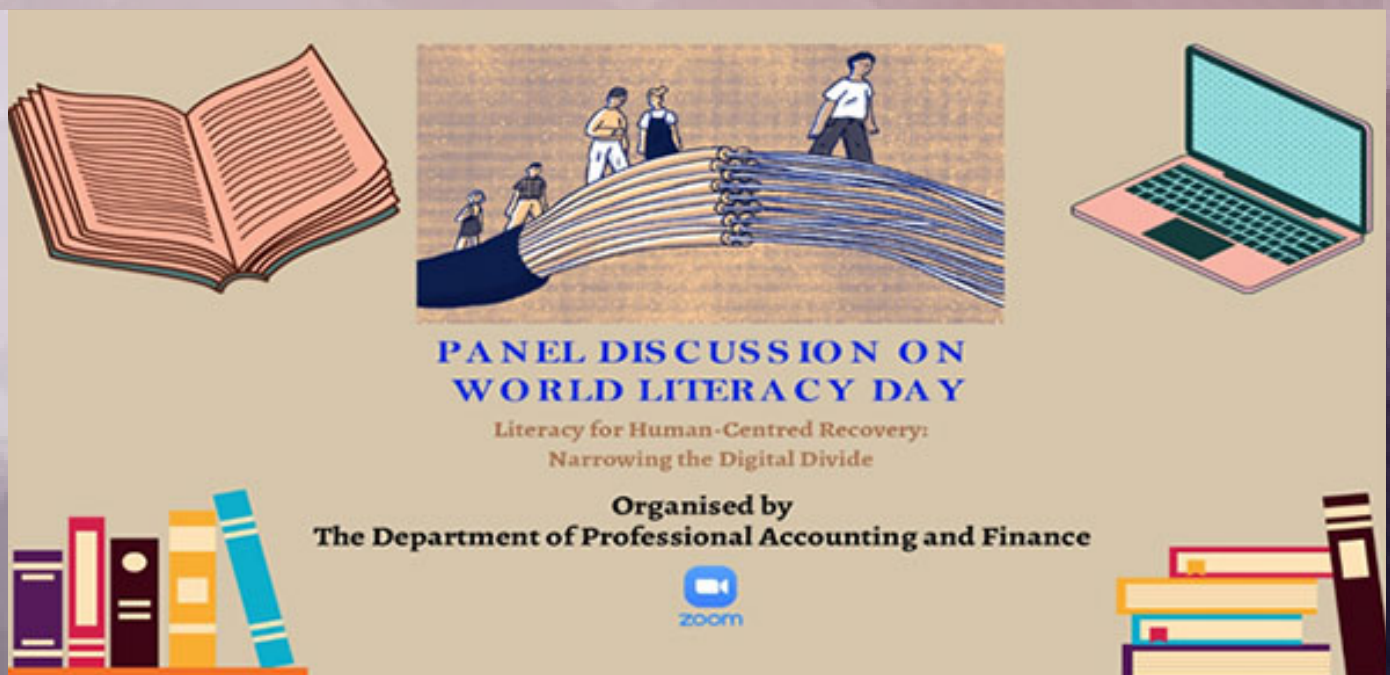


# COMPETERE

COMPETITIONS CONDUCTED BY  
THE DEPARTMENT

# PANEL DISCUSSION ON WORLD LITERACY DAY NARROWING THE DIGITAL DIVIDE

The Department of Professional Accounting and Finance organized a Panel Discussion on the occasion of Literacy Day. The theme for the event was “Literacy for a human-centered recovery: Narrowing the digital divide”, the theme opted by UNESCO for 2021. It is important to remind the public of the importance of literacy as a matter of dignity and human rights and to advance the literacy agenda towards a more literate and sustainable society. This event was organized keeping in mind the relevance of literacy for individuals' understanding and the requirement for an intensified effort towards the creation of a more literate society. Topics such as Bridging the digital divide, Healthcare, Changing landscape in education, and Robinhood investors were chosen for Panel Discussion. All the teams performed well and gave a tough fight to their competitors. An exclusive page was created on Instagram and each team had uploaded a poster concerning their topic. The posters generated substantial likes and media attention. The event paved the way for experiential learning.





# INTERNATIONAL PEACE DAY

**REQUIESCENCE:** Peace begins with a smile

The International Day of Peace is observed around the world on 21st September. As conditions begin to improve, after the COVID-19 pandemic, we are inspired to think creatively and collectively about how to help everyone recover better, how to build resilience, and how to transform our world into one that is more equal, more just, equitable, inclusive, sustainable, and healthier.

The pandemic has been accompanied by a surge in stigma, discrimination, and hatred too. Climate change is not on pause. We need a green and sustainable global economy that produces jobs, reduces emissions and builds resilience to climate impacts. The 2021 theme for the International Day of Peace was “Recovering better for an equitable and sustainable world”

Commemorating International Peace Day, the Department of Professional Accounting and Finance conducted events to inculcate the universal values of ethics, compassion, hope and discipline among the students. Events such as Reimagine Tranquility (poster making competition) and Reimand Eirene (Debate competition) were conducted under the guidance of Dr. Reenu Mohan and Prof. Litty M K through the student co-ordinators- Dhanya Narayanan, Sharon Joseph and team.

On 18th September 2021, International peace day was celebrated online over the zoom platform to recognize the efforts of those who have worked hard to end conflict and promote peace. Dr. Reenu Mohan said that promoting peace should not be a responsibility of a few but all of us should be made accountable for spreading peace and unity. SDG 16 is specifically dedicated to fostering peace, justice, and strong institutions.



Department of Professional  
Accounting & Finance  
*Organises*  
**REQUIESCENCE 2021**  
**On the Occasion of**  
“Requiescene Peace Begins With a Smile”  
Date: 18 September 2021

# INTER CLASS COMPETITION BASED ON CHILDREN'S DAY

Children's Day is celebrated across India to increase awareness about the rights, education, and welfare of children. It is celebrated on 14th November every year on the birthday of the First Prime Minister of India, Pandit Jawaharlal Nehru. Known as 'Chacha Nehru' among children, Nehru advocated for children to have an all-rounded education that would build a better society in the future. Nehru considered children as the real strength of the nation and the foundation of society.

The Department of Professional Accounting & Finance organized D'Enfant Children's Day on 17th November 2021, with the theme "Awakening the child within you". As adults, people tend to get so entangled with worldly affairs, losing out on their ability to live in the moment. There is a child in everyone and in order to live a fuller life, one should embrace this childlike innocence. With this intent, a competition was conducted under the guidance of Prof. Litty Mariyam Kunju by the student coordinators- Jiya Babu, Kevin Joseph and team.

**DEPARTMENT OF PROFESSIONAL ACCOUNTING  
AND FINANCE**  
*Celebrates*  
**CHILDREN'S DAY**

**D' ENFANT**  
**MASHUP CONTEST**  
**THEME:**  
**WAKING THE INNER CHILD WITHIN YOU**

**INTER-CLASS  
COMPETITION**

**SUBMISSION  
DEADLINE**  
**14th NOV 2021**

**NEVER LET AGE  
EXTINGUISH YOUR INNER CHILD**





# EXPERT LECTURES

# GUEST LECTURE ON “EMBARKING ON THE PROFESSIONAL JOURNEY”

Date: 10th August 2021

With new beginnings and a fresh start, the students of BCom were all set to equip themselves with the knowledge and skillsets required in the industry, that will set them apart from the ordinary. In lieu of this, the Department of Professional Accounting and Finance conducted a guest lecture titled “Embarking on the Professional Journey”. The session aimed at orienting the students on the significance of the professional courses and also explained the procedures of registration to professional bodies and the significance of coaching classes. The guest speaker Mr. Irfat M shared useful information and gave tips to ace the exams.

DEPARTMENT OF PROFESSIONAL ACCOUNTING & FINANCE

GUEST LECTURE  
on

**“EMBARKING ON THE PROFESSIONAL JOURNEY”**

Resource Person



**M. IRFAT, CA, CIMA & CMA**

Founder of North Star Academy

Date: 10/08/2021

Time: 3:00 PM

Zoom Platform



# GUEST LECTURE ON DIGITAL SABBATH

Date: 19th August 2021

Digitalization can serve as a boon or a bane. On one hand, the digital world has grown leaps and bounds and on the other hand, excessive use of gadgets, surfing over the internet for unsavory subjects, does bring in pitfalls. We see people experiencing digital weariness, yet the fact remains that we cannot do without it either.

The idea of a Digital Sabbath has been floating around for about a decade. It comes as an antidote to our busy lives, which is exhaustive and tiring. At the same time, it may seem paradoxical that abstaining from technology could help us connect better, as it is believed that technology fosters deeper connections with people.

Technology Sabbath or Tech Sabbath is a term coined in 2010 by Tiffany Shlain and Ken Goldberg to describe a day of rest or cessation from the use of all technology. Sabbath does not mean to escape the blinking screens of our electronic world, but looking for mechanisms that lead to a realization of dedicating quality time to any endeavour, without interruptions from the digital world.

With this noble intent, The Department of Professional Accounting and Finance organized an awakening guest lecture titled “Digital Sabbath”.

Department of Professional Accounting & Finance  
Organizes  
Guest Lecture  
on  
*“Digital Sabbath”*  
Resource Person  
**Mr. Rishikesh K B**  
Assistant Professor  
Department Of Commerce  
Christ University, Bangalore



# EXPERT LECTURE ON “INTERNATIONAL BUSINESS OPPORTUNITIES FOR CERTIFIED MANAGEMENT ACCOUNTANTS”

Date: 25th August 2021

The Department of Professional Accounting and Finance organized an expert lecture on “International Business Opportunities for Certified Management Accountants” on 25th August 2021 through Zoom. Mr. Nitish Kashyap, CMA, US and Founder of Manartha Solutions Private Limited addressed the virtual gathering of students.

Mr. Nitish Kashyap addressed the students about various career opportunities available for students after completing CMA. The speaker also stated the difference between financial accountants and management accountants. Mr. Nitish also highlighted the role and responsibilities of a CFO in an organization and enlightened the students about the career opportunities available for CMA as entrepreneurs. The speaker underlined the importance of freelancing and internships in enhancing the experience and industry networking. He emphasized market research through TAM, SAM, SOM, and PESTLE analysis. The session also gave an insight on the need for meticulous preparation for CMA exams.

**Department of Professional Accounting & Finance**

*Organises*

**Expert Lecture  
on**

**International Business Opportunities for  
Certified Management Accountants**

**for CMA Students**

**Resource Person**

**Nitish Kashyap**

**CMA**

**Founder & CEO**

**Manartha Solutions Private Limited**





# EXPERT LECTURE ON “ROLE OF REGISTRAR OF COMPANIES IN ENFORCEMENT OF COMPANIES ACT 2013”




Date: 9th October 2021

The Department of Professional Accounting and Finance organized an expert lecture on the “Role of Registrar of Companies in the enforcement of Companies Act 2013” on 9th October 2021 at 11.15 A.M. in Auditorium 1, Main Block. Shri C.V. Sajeewan, ICLS, Registrar of Companies, and Ms. H.S.Aparna, ICLS, Assistant Registrar of Companies, Karnataka, Ministry Of Corporate Affairs, Government of India addressed the students. The programme was exclusively organized for the final year B.Com students of the Department of Professional Accounting and Finance.

Shri C.V. Sajeewan, ICLS, Registrar of Companies addressed the students about the role of the Registrar of Companies in enforcing the Companies Act. The Registrar of Companies focused on how they ensure that various provisions of the Companies Act are complied with by the companies. The main point of discussion included important schedules of the Act, types of companies, the procedures to start a company, changes in the key definitions of “Company” One Person Companies, and more. Ms. H.S.Aparna, ICLS, Assistant Registrar of Companies, discussed the role of the office of Registrar of Companies in detecting fraud and fraudulent activities. Her experiences in identifying and tackling fraudulent activities done by companies were shared with the students. Assistant RoC provided evidence about multilevel marketing scams taking place in the city and across the country.

The session concluded with an open discussion in which both RoC and Assistant RoC clarified the queries raised by the students concerning the Companies Act. The expert lecture helped the students to understand the role of the Registrar of Companies in ensuring ethical business practices by companies.



# SKILL ENHANCEMENT PROGRAMME

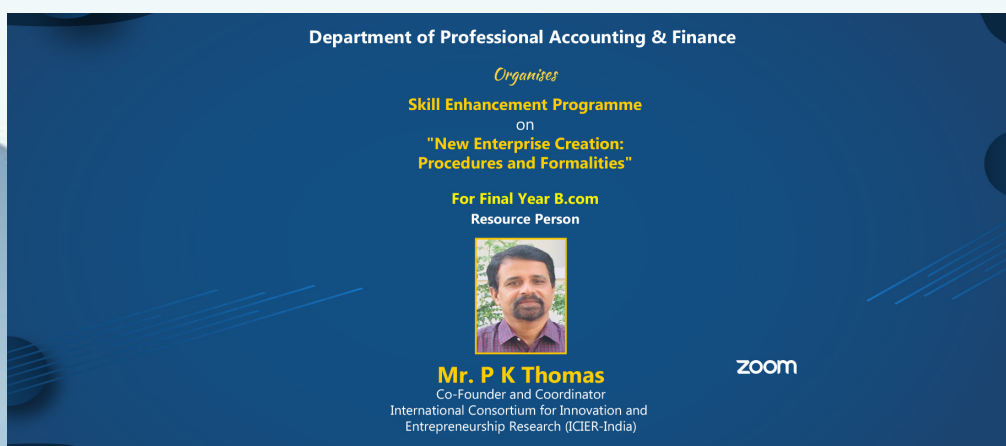
# SKILL ENHANCEMENT PROGRAMME ON "NEW ENTERPRISE CREATION: PROCEDURES AND FORMALITIES"

Date: 4th September 2021

Kristu Jayanti College, Bengaluru, always thrives to cater to the all-around development of their students. The main focus of the institution has always been to encourage young, dynamic and enthusiastic minds to raise their voice on pertinent issues and play the role of change-maker in the society. The Department of Professional Accounting and Finance organized a skill enhancement programme on- New Enterprise Creation: Procedures and Formalities by Mr P K Thomas.

Mr PK Thomas is an entrepreneur and an academician with more than 29 years of experience, of which around 18 years are in the corporate sector and the rest with entrepreneurial activities and academics. He is associated with JAIN (Deemed to be University), St. John's Medical College and other reputed Business Schools.

The programme was conducted under the guidance of the coordinator Dr. Annie Stephen, FCA, Dr. J. Poornima and the student coordinators. The mode of conducting the session was via zoom. The speaker primarily spoke on the various forms of enterprises and the procedures for setting up enterprises. The speaker threw light on the statistics of start-ups worldwide and also emphasized the need for startups in India. It helped students in developing concepts for evaluating a personal entrepreneurial strategy potential and to pursue an enterprise through a business plan, and determine whether the strategy can create a good fit and work out an attractive risk-reward balance. The session was informative and helpful to the students.







# NATIONAL WEBINARS

# NATIONAL WEBINAR ON CREATING VALUE THROUGH CORPORATE RESTRUCTURING

Date: 31st August 2021

The outburst of the pandemic has caused a series of unprecedented challenges for the economy. Companies are grappling with significant disruptions and uncertainties in managing their business. Corrective actions are therefore imperative for traversing through such challenges as foreseeable losses, disrupted supply chains, liquidity crisis, and other risks. It would be important to accordingly, revisit and rethink strategy for restructuring opportunities to align businesses for their survival and resurgence.

The Department of Professional Accounting and Finance organized a National Webinar on “Creating Value through Corporate Restructuring” on 31st August 2021. The resource person for the webinar, Shri. Sudhakar Giridharan, the partner at 4-i Services, touched base on various restructuring opportunities that businesses can opt for to revive and recoup from the disruptions caused by the pandemic. The webinar was conducted from 5:30 P.M. to 6:40 P.M. and was organized through zoom and 540 participants joined the session. After the session, feedback was collected from attendees on the effectiveness of the session. Overall the session was informative and apt for the current state of affairs.

**Department of Professional Accounting & Finance**

*Organises*

**National Webinar**

on

**Creating Value through Corporate Restructuring**

Resource Person

- No registration fee
- E-Certificate will be provided
- <https://forms.gle/WX8AZoEsJRjQDKVRA>
- [webinarpaf@kristujayanti.com](mailto:webinarpaf@kristujayanti.com)



**Shri. G Sudhakar**  
Partner, Deloitte

Date: 31 August, 2021 | Time: 5:30 PM | ZOOM

# NATIONAL WEBINAR ON INSURANCE INDUSTRY IN PANDEMIC TIMES

Date: 25th September 2021

The Department of Professional Accounting and Finance, Kristu Jayanti College (Autonomous), Bengaluru, organized a national webinar on “Insurance Industry in Pandemic Times – Present and Future” on 25th September 2021. The objective of conducting this webinar was to understand the impact of Covid-19 on the insurance sector and to practically enlighten the students regarding the functioning of the insurance industry.


Mr. T.L.Aarunachalam, Director & Head-Cyber, and Emerging Risks Practice, Bharat Re-Insurance Brokers Pvt. Ltd. India, was the resource person of the Webinar. More than 600 participants, including the learned professionals from various other institutions all over India, participated in the webinar. Mr. T.L.Aarunachalam highlighted the importance of insurance coverage claiming that the pandemic had given us all a reality check. He stated that the life insurance claims increased 5-10 times post the 2nd wave, while general insurance has witnessed a dip. He also shared about the recent developments and trends in the insurance sector. The career opportunities and courses offered in the field of insurance were discussed. Several queries came up for discussion and the speaker addressed all the queries. The session was informative and interactive

**Department of Professional Accounting & Finance**

organises


**National Webinar on**  
**"Insurance Industry in Pandemic Times – Present and Future"**

Resource Person



**T. L. ARUNACHALAM**  
Director & Head-Cyber and Emerging Risks Practice  
Bharat Re- Insurance Brokers Pvt. Ltd. India

Date : 25-09-2021  
Time: 9:30 AM







# ALUMNI INTERACTIONS

# WORKFORCE OF THE FUTURE

Date: 18th September 2021

Department of Professional Accounting and Finance conducted an Alumni Interaction for third-semester B.Com students on "Workforce of the Future" for the academic year 2021 – 2022. The present world is constantly changing and so are the prospects of the workforce. In this regard, an alumni interaction on Workforce of the future was found apt and hence this programme was organized on 18th September 2021 through the zoom platform. The main objective of the programme was to enlighten the students about the prospects in the field of Human Resources and the key skills required for the workforce of the future. Mr. Rinu Mathew, the resource person addressed the students and spoke about the transition to a gig economy, the perennials and also discussed the key skills of the future. He also emphasized the subject of creating your ladder in the company. The resource person also spoke on the evolution of the workforce and how skills such as problem-solving, critical thinking, creativity, people management, emotional intelligence and decision making, negotiation and cognitive flexibility are the qualities that are sought after in a corporate setup. The session was interactive and useful.



# A SMOOTH TRANSITION: CAMPUS TO CORPORATE

Date: 27th September 2021

Transition is an ongoing process in everyone's life that takes place at different stages. The transition from campus to corporate requires precision and caution as one needs to ensure that he/she possesses the required skills to cope up with the corporate culture and climate and can adopt and adapt to the new environment. It is an opportune moment for students to refurbish and gain upon corporate readiness on the transition from being a student to becoming a professional while learning to blend into the new corporate world and be willing to showcase the unique talents that will help them stand out among their peers.

Kristu Jayanti College (Autonomous) exhibits a unique system of ensuring a smooth transition from academics to the corporate environment, accompanied by a well-structured interface with the corporate world. With the intent of preparing the students to fit in a competitive world, the Department of Professional Accounting and Finance organized a session on "Campus to Corporate- A Smooth Transition" on 27th September at 9.30 A.M. for the students. The event started with a moment of silent prayer, and Mr. Auryn and Ms. Nikita- the student coordinators welcomed the gathering and the special guest Ms. Nandini Mehta. Ms. Nandini Mehta, proud alumni of our college currently working with Federal Bank as Assistant Manager handling Credit and Forex Operations handled the session and briefed the students about the steps involved in the interview process and the required preparations for the same. In the course of the session, the speaker highlighted the importance of the Aptitude Test and also shared certain tips with students on the process involved at Placements. This illuminating session was concluded with the closing remarks of Professor Dr. Annie Stephen, Co-ordinator of Professional Accounting and Finance. The session was interactive and engaging.

Department of Professional Accounting & Finance  
presents

**A Smooth Transition -  
Campus to Corporate**

*"Where talent meets opportunity"*



**Ms. Nandini Mehta**  
Credit Analyst at Federal Bank  
(Gurugram, Haryana)

Date: 27/09/2021 | Time: 9:30 a.m | **zoom**



# ALUMNI MENTORING SESSION

Date: 6th October 2021

Department of Professional Accounting and Finance conducted an Alumni Interaction for first-year BCom Professional students on 6th October 2021. The objective of the programme was to prepare and guide the students preparing for CA exams. Ms. Karthika explained the strategies required while preparing for professional exams. She explained the question paper pattern and the availability of Mock test papers and Revision Test Papers on the ICAI website. Ms. Karthika discussed the registration procedure and life as an intern. She motivated the first-year students to be confident, put in hard work and remain focused. She addressed the queries raised by the students. The session proved to be impelling and helpful for the students.





# ORIENTATIONS

# ORIENTATION ON CA FOUNDATION COURSE

Date: 9th August 2021

Professional courses such as CA/CS have been one of the most sought after career options for students, specifically in the Finance domain. On one hand, these professional courses are considered to be one of the most prestigious courses and on the other hand, these courses aren't a cakewalk either. There has been a tectonic shift in what the corporates and recruiters are looking for and hence a pressing need for our students to realize and align themselves with the paradigm shift was found to be the need of the hour.

It becomes imperative therefore to orient the students about the course and the way forward. The Department of Professional Accounting and Finance conducted an orientation program for the students highlighting the prospects of the course and the importance of the course in building competence and growth.

Department of Professional Accounting & Finance

*Organizes*  
**Orientation**  
on  
**C A Foundation Course**



**Dr. Aloysius Edward J**  
Dean & Professor  
Faculty of Commerce and Management

**Date: 09/08/ 2021**

**Time: 3:00 PM**





# SKILL DEVELOPMENT ORIENTATION ON "PROSPECTS OF ACCA PROGRAMME"

Date: 8th September 2021

The ACCA course provides a worldwide reputation for excellence and is respected across the globe. It is a diverse body of more than 219,000 members and 527,000 students in 179 countries. The ACCA course opens doors to the best and most interesting roles in the corporate world and makes you one of the sought-after finance professionals in a fast-changing world. It is also known that employers across the globe seek out ACCA-trained professionals as they possess strategic thinking, technical skills and professional values to drive their organizations forward.

Embarking on this wonderful journey, the students were provided an interactive session on 8/9/2021 to assist them in taking up the professional exams. The speaker Ms. Vasumathi, Country Head, ISDC addressed the students. The interaction with the students brought forth several queries such as dates of ACCA exams, entry deadlines, dual session booking and amendment of the exams and the order of exam choice. The speaker shared information and gave clarifications on the conduct of exams, mode of paying fees, mode of exams, amending the exam entry and also the new app available that guides the students through the ACCA journey. The students found the session informative for navigating the path through their ACCA journey.



Department of Professional Accounting & Finance  
*Organises*  
Skill Development Orientation  
on  
**"Prospects of ACCA Programme"**  
Speaker  
**Ms. Vasumathi R Shetty**  
National Head - Learning and Delivery, ISDC  
Date: 08-09-2021 | Time: 10:00 AM | zoom

The poster features a portrait of Ms. Vasumathi R Shetty, a woman with dark curly hair wearing a red top, framed by a yellow and orange geometric shape. The background is dark grey with white and yellow text.

# ORIENTATION ON ACCA COURSE AND THE WAY FORWARD

Date: 5th October 2021

This orientation was focused and created with the goal of empowering the first-year ACCA students to strive towards their goals and also to give a clear focus to the students on the ACCA Course. The orientation mainly focused on ACCA qualification and its exam structure, integration of ACCA curriculum in the graduation course, its structure and exemptions, ACCA registration, documentation and exam entries, details of fees and various awards from ACCA, details about the training for the non-exempted papers, information about the study materials, PER and membership details.

This session was informative and the students were encouraged to write for clearing ACCA Exams.

**Department of Professional Accounting & Finance**

**organises**

Orientation on

**ACCA COURSE AND THE WAY FORWARD**

**Date : 05/10/2021**

**Time : 10:00 AM**



**Resource Person**



**Ms. FATHIMA IMRAZ**

ACMA, CGMA  
Head – Institutional Operations (India)  
International Skill Development Corporation

# ORIENTATION ON ROADMAP TO ACCA JOURNEY

Date: 27th October 2021

The Department of Professional Accounting and Finance conducted Alumni mentoring Programme on the “Roadmap to ACCA journey” on 27th October 2021. The resource person was Ms. Sneha Sebastian, ACCA affiliate and alumni of the 2017-2020 BCom batch. The main objective of the talk was to motivate the students to take up ACCA exams. The speaker explained the importance of time management, and also emphasized the need to start early to reap the benefits. She also highlighted the importance of physical and mental health and wellbeing. Commitment and determination are important factors highlighted by the speaker for clearing ACCA exams. The importance of creating a schedule was emphasized and that rote learning was not recommended. The speaker also encouraged the students to practice and re-practice the kit provided by ACCA. Time management is a crucial factor in ACCA exams. The speaker stressed the need to manage time and have a bottom-up approach during exams. The students were also asked to go through the technical articles available on the ACCA website as it enhances one’s ability to comprehend the concepts. She stated that failure was an important ingredient for success and therefore she encouraged the students to learn from their failures and never give up. Several questions were posed by the students and the speaker addressed all the queries.

Department of Professional Accounting and Finance

**Organises**  
**Alumni Mentoring**


**Road Map to ACCA JOURNEY**

Date: 27/10/2021

Time: 9:00 AM



Speaker



Ms. SNEHA SEBASTIAN  
ACCA Affiliate  
ALUMNI  
Batch 2017-20



# ORIENTATION ON CMA COURSE

Date: 15th November 2021

CMA 'Certified Management Accountant' is one of the highest management accounting credentials in the world administered by the IMA (Institute for Management Accountants). CMA's curriculum uses some of the most advanced testing techniques to test management accounting aspirants. Lakhs of aspirants take US CMA exams every year to grow into Management Accountants, Finance analysts and many other roles. In this regard, an orientation session was held for the students of I B.COM P7 on 15.11.2021.

Ms. Alka Kothari, CA, CPA, Cost Accountant, Corporate Trainer, Finance & Accounting Professional addressed the students on the importance of the course, the professional examination and encouraged them to begin their journey in the course. She also emphasized key subjects such as CMA certification, professional experience, structure of examinations and various sub-topics covered under the CMA course such as External Financial Reporting, Budgeting, Forecasting techniques, Regression analysis, Costing, Corporate Finance, Risk management and professional ethics.

The resource person concluded by highlighting that US CMA Designation offers great value and provides a wide range of career avenues, international recognition, global qualification, in-depth knowledge about Management Accounting, Finance, Business Economics and Management concepts required for a business professional, CPAs and CMAs.

Department of Professional Accounting and Finance

**The path less trodden  
CMA Journey**

for the first year BCom CMA students

Resource Person



**Ms. ALKA KOTHARI**  
Chartered Accountant, Cost Accountant  
Certified Public Accountant and  
Corporate Trainer

Date : 15/11/2021      Time: 2:00 PM  
Venue: Room No: B308, Admin Block

# NEP 2020

## CURRICULUM FRAMEWORK

Date: 15th November 2021

Dr. Aloysius Edward, Dean of Commerce and Management explained the importance and role of National education policy in revamping of Higher Education. He narrated an inspirational story of a carpenter and stated that the students are the architects of their life, hence they need to decide their destiny by themselves. He elaborated on the curriculum framework of NEP-2020 and discussed the entry and exit policies. He discussed the semester wise credit schemes of the B.Com programme. The session concluded with vote of thanks by Prof . Litty Mariyam Kunju

Department of Professional Accounting and Finance

organises

Orientation on

**NEP 2020 - Curriculum Framework**

Date: 15/11/2021      Time: 11:30 AM

SKE Auditorium - P.G. Block

Resource Person



**Dr. ALOYSIUS EDWARD J**  
Dean & Professor  
Faculty of Commerce and Management

# REORIENTATION ON JAYANTIAN CODE OF CONDUCT AND CAMPUS CULTURE


Date: 15th November 2021

A re-orientation session was organized for the first year students of the Department of Professional Accounting and Finance on 15th November 2021. The session began with a prayer song by the Department choir. Dr. Annie Stephen, Head of the Department welcomed the students to the campus and introduced the faculties and facilities of the department. She explained the rules regarding campus discipline, class behavior and dress code to be followed by the students. The students were informed about attendance and leave policies, scholarship schemes, various centers and committees of the college.

Department of Professional Accounting and Finance  
organises  
Reorientation on  
Jayantian Code of Conduct and  
Campus Culture

Date: 15/11/2021 Time: 10:30 AM  
SKE Auditorium - P.G. Block

Resource Person



Dr. ANNIE STEPHEN, FCA  
Coordinator  
Department of Professional Accounting  
and Finance





# WORKSHOPS

# WORKSHOP ON LEVERAGING LINKEDIN MASTERCLASS FOR STUDENTS

Date: 5th October 2021

Department of Professional Accounting and Finance conducted a workshop on Leveraging LinkedIn Masterclass for Fifth-semester B.Com students for the academic year 2021 – 2022. LinkedIn is a professional network community designed to help students and employees make business connections, share their experiences, and showcase their resumes to find and apply for jobs. As a student, they can use LinkedIn to search for their dream job, stay connected to a particular industry, and enhance their professional reputation. This platform is primarily used for professional networking and career development and allows job seekers to post their CVs and employers to post jobs. In this regard, a workshop on Leveraging LinkedIn Masterclass was found apt and hence this programme was organized on 05th October 2021 through the zoom platform.

In this regard, a workshop on Leveraging LinkedIn Masterclass was found apt and hence this programme was organized on 05th October 2021 through Zoom.

The Resource Person of the day was Ms. Preeti Choudhary, the Founder of LinkedInLocalIndia & Creator of PAN India #LinkedInLocalIndia Community. She highlighted how students can build and update their profiles for better employment opportunities. She expressed the important points to be noted while building LinkedIn profiles emphasizing the Dos and Don'ts in creating a LinkedIn profile.

This session was interactive and informative and the students were encouraged to create and update their profiles and also to connect to the people who can help them with their career opportunities.

**Department of Professional Accounting & Finance**

**organises**

**Workshop on**

**“Leveraging LinkedIn Masterclass for  
Students”**

**Resource Person**

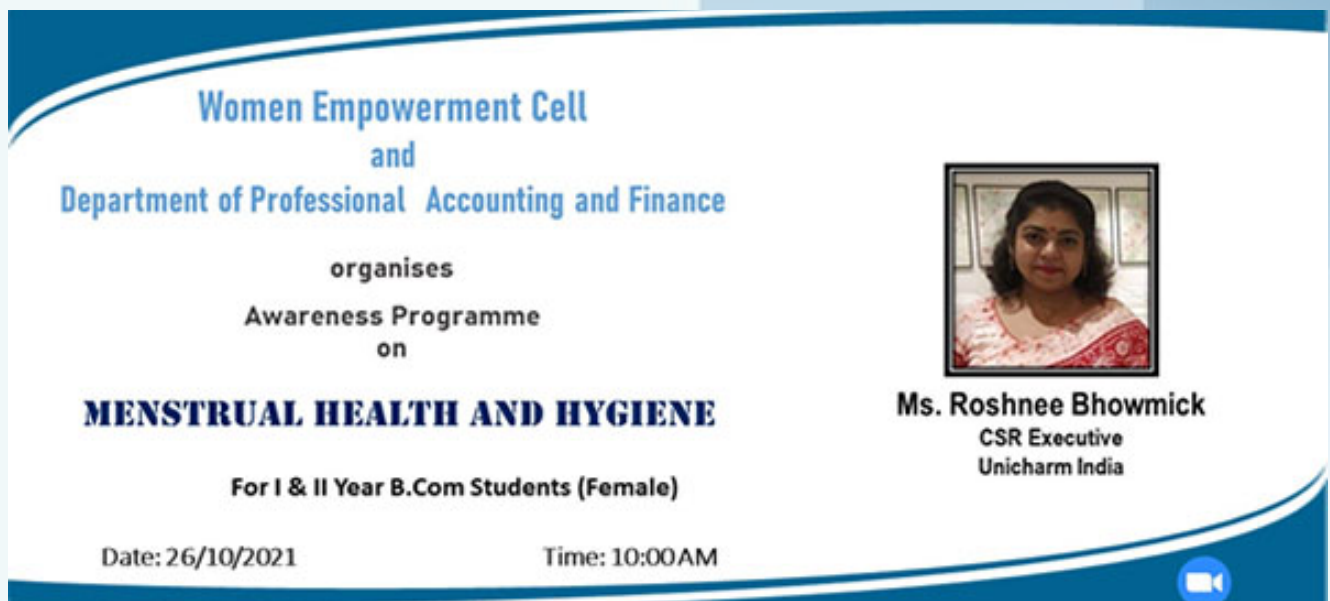


**Ms. Preeti Chaudhary**

Date : 05/10/2021  
Time : 3:00 PM




# WORKSHOP ON MENSTRUAL HEALTH AND HYGIENE



The poster is for a workshop titled "Menstrual Health and Hygiene". It is organized by the Women Empowerment Cell and the Department of Professional Accounting and Finance. The program is an awareness programme for I & II Year B.Com Students (Female). The date is 26/10/2021 and the time is 10:00AM. A photo of Ms. Roshnee Bhowmick, CSR Executive at Unicharm India, is included.

Women Empowerment Cell  
and  
Department of Professional Accounting and Finance  
organises  
Awareness Programme  
on  
**MENSTRUAL HEALTH AND HYGIENE**  
For I & II Year B.Com Students (Female)  
Date: 26/10/2021 Time: 10:00AM

  
Ms. Roshnee Bhowmick  
CSR Executive  
Unicharm India

Date: 26th October 2021

The Women Empowerment Cell in collaboration with the Department of Professional Accounting and Finance, Kristu Jayanti College (Autonomous) Bangalore, organized an awareness programme on “Menstrual Health and Hygiene” exclusively for the first and second-year undergraduate girl students of the department on 26th October 2021 at 10:00 A.M. via Zoom Video conferencing portal. Ms. Theertha, the student coordinator, welcomed the gathering. The resource person for the session was Ms. Roshnee Bhowmick, CSR Executive, Unicharm India. She enlightened the students about the importance of personal hygiene and menstrual health.

In her talk, Ms. Roshnee Bhowmick, mentioned the significance of regular exercise, proper diet and a stress-free environment for proper reproductive health and highlighted the inevitability of being aware of personal growth and changes and irregularities in the menstrual cycle that could be indicators of serious health issues. The speaker shared insights on the biological aspects of growth and changes in women and gave tips on how to improve their hygiene. Ms. Roshnee Bhowmick, harped on the necessity to practice yoga especially Vajrasana, Shaahnkasana and Marjariasana and regular exercises for students’ personal well-being and also shared tips on how to prepare and deal with stress and mood-swings on the days of menstruation. She spoke about hormonal changes that lead to emotional and behavioural changes during puberty. Around 300 participants attended the session with great enthusiasm. The session was interactive and all the queries were answered by the speaker.





# TALKS ON HUMAN VALUES

# MANAVATAAVADAM YOUNG HUMANITARIAN PROGRAMME

## "YOU ARE THE CHANGE"

Date: 19th August 2021

The Department of Professional Accounting and Finance, Kristu Jayanti College (Autonomous) organized “Manavataavadam” a young Humanitarian program “You are the Change” on the occasion of “World Humanitarian Day” 19th August 2021. The event was conducted for the 2nd year BCom students and the faculty members. Ms. Nicole Furtado, BSW, Final year student of St. Joseph College (Autonomous), Bengaluru had addressed the gathering about her experiences of handling Covid burials. She expressed that she and other volunteers had a natural fear of cremation and the cemetery, but still motivated each other to keep their spirits high. She also said that they were unable to console the people who lost their family members and at times there was no space in the cemetery to bury the bodies as the mortality rate was high. She also shared the hurdles and hardships of burying bodies, which should be first sanitized, then carried on the shoulder and lowered into the pit and the need of changing their PPE kits after cremating every two bodies.

Further, she shared simple things that we all can do to protect the environment by planting trees, saving water and electricity, being aware and supporting environmental movements. She also shared her views about sustainable living and displayed some of her daily use items like the coffee cup, toothbrush, comb, straws and notebooks that were made of plant by-products or recycled materials. She made students aware of the current situation. Students were given a chance to share their experiences and ask questions.

It was an illuminating session which concluded with the closing remarks of Prof. Vijay Kumar, HOD of Commerce and Management, and Dr. Annie Stephen, Co-Ordinator of Professional Accounting and Finance.

**Department of Professional Accounting & Finance**

*Organises*

**Manavataavadam  
Young humanitarian programme**

*“You are the Change”*

*Resource Person*

**Ms. Nicole Furtado**

BSW, Final Year Student  
St. Joseph College (Autonomous), Bangalore



# A SESSION ON 21st CENTURY HUMAN VALUES

Date: 1st October 2021

The Department of Professional Accounting and Finance organized a session on the occasion of Gandhi Jayanti. The topic for the session was “21st Century Human Values. Human values are of immense importance to lead a fulfilling life. This event was organized having in mind the relevance of human values in the 21st century. Inculcating these values in one’s everyday life can help us become better human beings as the decisions we make are a reflection of our values and beliefs.

The speaker started the session by asking students what their understanding is about human values. The speaker then spoke on a few aspects which are relevant in the current generation, such as being gender-neutral, being local, social media ethics, professional ethics and the importance of triple bottom line. The topic was very relevant and the speaker explained very thoughtful issues from her personal experiences. The speaker explained how to enrich oneself with human values. The session was conducted from 10 A.M. to 11 A.M. and was organized through the zoom platform. Overall the session was inspiring.

## Department of Professional Accounting & Finance

organises

### A Session on "21st Century Human Values"

Resource Person



Dr. Budha Anuradha

Faculty, Department of Professional Studies,  
Christ University, Bengaluru

Date : 01-10-2021

Time: 10:00 AM







# PEER LEARNING

# PEER LEARNING ON MEANING OF RELATIVE AS PER INCOME TAX ACT

Date: 24th September 2021

The student Vemula from BCom PI (Batch 2019-22) took up the topic “meaning of relative under the Income Tax Act” for discussion with the students. She gave a diagrammatic representation to explain the meaning of the term relative as per the Act. During the interaction, she also gave four illustrations for brainstorming and give clarity to the concept discussed during the session. The students interacted well with the speaker and the main objective of students initiating and participating in the learning process was well achieved.





# PEER LEARNING ON MOST COMMONLY USED TERMS IN INCOME TAX

The session involved an explanation of 5 commonly used terms in Income tax which was conducted on 27/10/2021. The terms are as follows: Exemptions, Rebate, Deductions, Average rate of tax, and Marginal rate of tax. The session involved an explanation of all 5 terms with suitable examples to clear the concepts. The concepts provide a clear understanding of jargon used in Income tax. Also, understanding them is important to understand various provisions and case laws related to income tax. The presenter also gave illustrations and brainstorming activities to help students comprehend the terms with ease.





A photograph of the Golden Gate Bridge in San Francisco, California. The bridge's iconic orange-red towers and suspension cables are prominent against a hazy sky. The bridge spans the Golden Gate Strait, with the city of San Francisco visible in the background. In the foreground, a large, multi-story building with a flat roof and a parking lot filled with cars are visible. The water of the strait is calm, and a small sailboat is seen in the distance.

# ACHIEVEMENTS

# STUDENT ACHIEVEMENTS

**Department of Professional Accounting and Finance**



## Hearty Congratulations



**AARDRA SERA BEN**

**Reg. No 4093436**

**Batch: 2017-20**



**AKHIL VARGHESE KURIAKOSE**

**Reg. No 4093431**

**Batch: 2017-20**



**SNEHA SEBASTIAN**

**Reg. No 4093409**

**Batch: 2017-20**

**For Successfully Clearing all ACCA Papers  
Wishing You Success in all Future Endeavours**





# Kristu Jayanti College

AUTONOMOUS

Bengaluru

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

## Department of Professional Accounting and Finance



**ACCA**

## Hearty Congratulations



**ANTONY JAMES**

**Reg. No: 4468321**

**Batch 2018 - 21**



**GOYAL BIJU**

**Reg. No: 4242455**

**Batch 2018 - 21**

**For Successfully Clearing all ACCA Papers**



CECR

Accredited 'A' Grade by NAAC | Affiliated to Bengaluru North University  
CENTRE FOR EMPLOYABILITY AND  
CORPORATE RELATIONS (CECR)

**GATE 2022**

*opening a passage*

*Campus Placement Season*  
**Department of Commerce (UG)**

**&**

**Department of Professional  
Accounting & Finance**



Jeevitha



Devika



Jessy



Jestina



Nikita





# Kristu Jayanti College

**AUTONOMOUS** **Bengaluru**

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

Department of Professional Accounting and Finance

## **Congratulations**

to the event winners of the Intercollegiate Business and Management Fest - INSPIRA' 21, CHRIST (Deemed to be University), Lavasa



**Mr. S. SUDHARSHAN**  
Reg. No: 19C04H9088  
Event: Business Quiz  
2<sup>nd</sup> Place



**Ms. KEZIAH JOSE**  
Reg. No: 19C02A1029  
Event: Business Quiz  
2<sup>nd</sup> Place



**Mr. SIDDHANT TIWARI**  
Reg. No: 19C03A1083  
Event: Finance  
2<sup>nd</sup> Place



**Ms. LISHA V**  
Reg. No: 20C02K9492  
Event: Finance  
2<sup>nd</sup> Place



**Ms Karthika B.Com Professional: 2018-21 batch receives Varma&Varma Chartered Accountants Scholarship.**

**Ms Karthika passed CA inter and currently, she is undergoing articleship.**





**Mr. Manoj Kumar, Reg No:19CO3A1077 of V Sem Bcom P1 was  
fecilitated for securing ALL- INDIA Rank 24 in the CS  
foundation programme conducted by ICSI**



**Hearty Congratulations to  
the students  
for clearing I & II groups in  
CA Intermediate exams**



# FACULTY ACHIEVEMENTS

 **Kristu Jayanti College**  
Bengaluru

*Hearty Congratulation*

**Book Release**

**"Corporate Accounting"**  
(For 5 Year B.Com LLB 2<sup>nd</sup> Semester of Karnataka State Law Univ.  
and useful for other affiliated courses of other universities)



**Photo (L to R)**

- Dr. Aloysius Edward J., Dean
- Prof. Lourdnathan F
- Fr. Dr. Augustine George, Principal

## Faculty Achievements

- Book Published by Mr.Lourdanathan
- Research Guide/ Supervisor for guiding research leading to Ph.D Degree in Commerce, University of Mysore – Dr Raji S
- Mr. Kiran Kumar.K defended his Ph.D his research in the public viva-voce examination conducted on 4th October, 2021





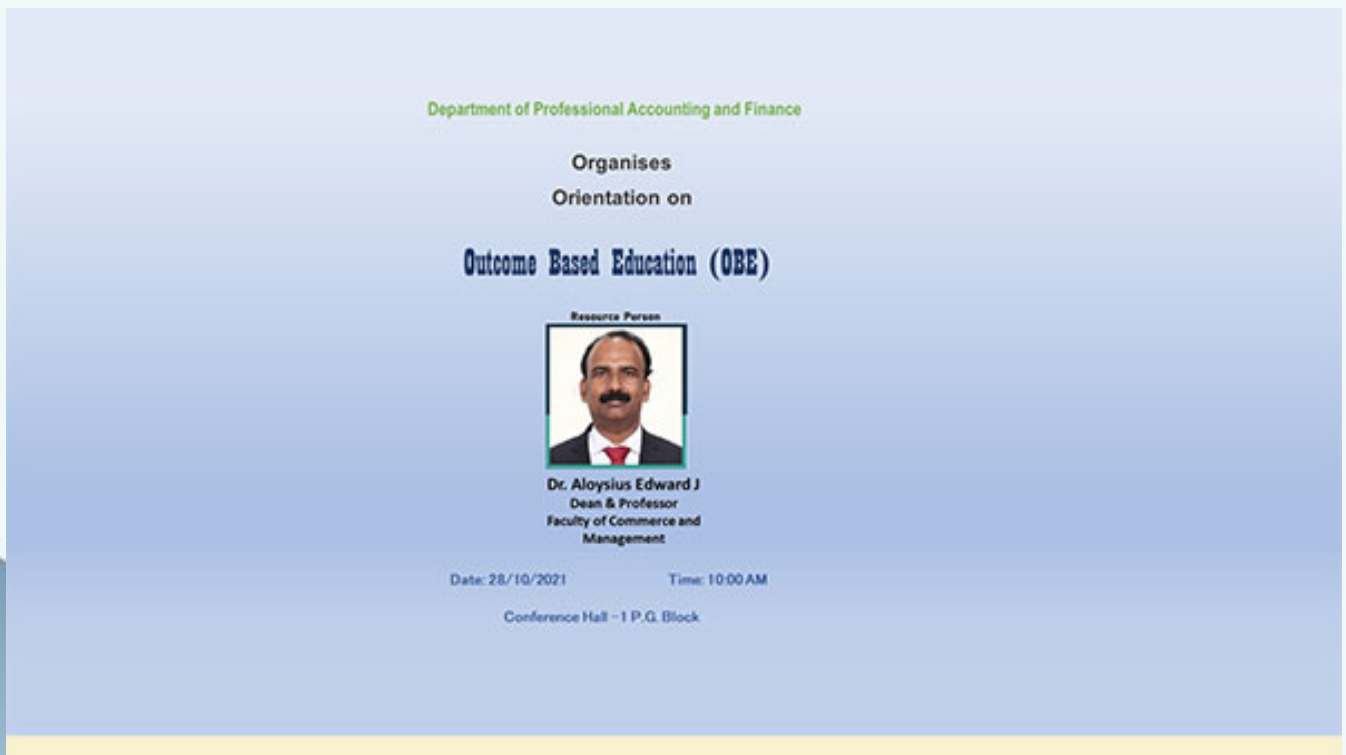
# **FACULTY DEVELOPMENT PROGRAMMES**

# ORIENTATION ON OUTCOME BASED EDUCATION

Date: 28th October 2021

Department of Professional Accounting and Finance organized an orientation talk on “Outcome Based Education” on 28th October 2021 at 10.30 A.M. in Panel Room II. Dr. Aloysius Edward, Dean, Faculty of Commerce and Management was the resource person. The programme was organized for the faculty members of the Department of Professional Accounting and Finance.

The main focus of the discussion was the need and importance of Outcome-Based Education in preparing the students to procure the necessary attributes and skills required to obtain a career. Each programme has a programme outcome and programme specific outcome which is based on domain-related skills and domain unrelated skills. Dr. Aloysius Edward explained the OBE policy of the college by giving an overview of the concept “Attainment Level” specific to the course and programme. The session concluded with an open discussion wherein the queries raised by faculty members were clarified by the resource person.





# ORIENTATION ON ACADEMIC APTITUDE ASSESSMENT

Date: 29th October 2021

Department of Professional Accounting and Finance organized an orientation talk on “Academic Aptitude Assessment” on 29th October 2021 at 10.00 A.M. in Conference Hall 1. Dr. Manikandan Kathirvel, Assistant Professor, Department of Life Science and Member was the resource person. The programme was organized for the faculty members of the Department of Professional Accounting and Finance.

The main focus of the discussion was the need and importance of assessing the learning levels of students. The students can be assessed formally and informally to determine their current knowledge level. Dr. Manikandan stated that a teacher needs to identify the strengths and weaknesses of the student and develop their talents through various activities. To identify and assess the learners the college has developed a strategy called AAA. Under this strategy the assessments will be conducted three times in a semester viz., pre-course, mid-course, and post-course assessments. Dr. Manikandan explained the activities that may be conducted by the teachers to engage the slow learners and advanced learners. The session concluded with an open discussion wherein the queries raised by faculty members were clarified by the resource person.



ON THE  
BRIGHTER  
SIDE





u Jayar

Bengaluru, Karnataka, India

Kristu Jayanti College Kristu Jayanti Mba & Mca Blo



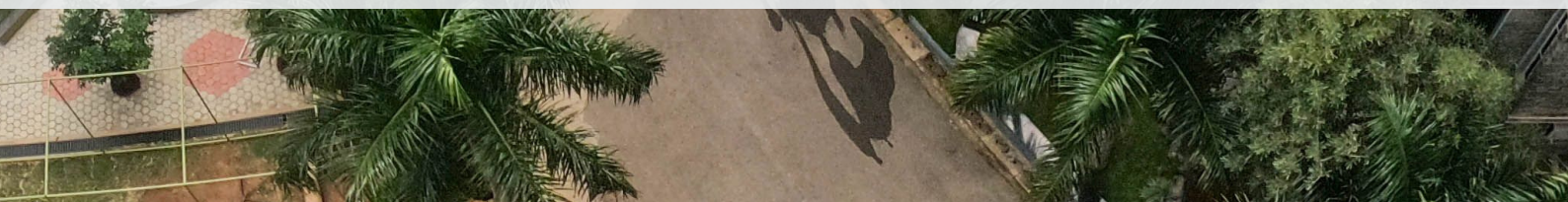






*"Sometimes it takes an  
overwhelming breakdown to  
have an undeniable  
breakthrough"*

*– Nicky James*





**KRISTU JAYANTI COLLEGE (AUTONOMOUS)**  
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**KRISTU JAYANTI COLLEGE RANKING AT BEST COLLEGES OF INDIA SURVEY 2021**  
**BEST EMERGING COLLEGE OF THE CENTURY - NATIONAL RANKING**

**1<sup>st</sup> Rank COMMERCE**   **1<sup>st</sup> Rank SCIENCE**   **1<sup>st</sup> Rank ARTS**   **2<sup>nd</sup> Rank MSW**

**BENGALURU CITY  
RANKING**

**2<sup>nd</sup> Rank BCA**   **2<sup>nd</sup> Rank MSW**   **3<sup>rd</sup> Rank COMMERCE**  
**4<sup>th</sup> Rank ARTS**   **4<sup>th</sup> Rank SCIENCE**   **6<sup>th</sup> Rank BBA**  
**6<sup>th</sup> Rank MASS COMMUNICATION**

**NATIONAL  
RANKING**

**4<sup>th</sup> Rank BCA**   **12<sup>th</sup> Rank MSW**   **17<sup>th</sup> Rank BBA**  
**19<sup>th</sup> Rank COMMERCE**   **21<sup>st</sup> Rank ARTS**   **24<sup>th</sup> Rank SCIENCE**  
**34<sup>th</sup> Rank MASS COMMUNICATION**