



# Kristu Jayanti College

**AUTONOMOUS**

**Bengaluru**

Reaccredited with 'A' Grade by NAAC | Affiliated to Bangalore University

# Lime Light 4

PIWC PIOP #

*An E-Newsletter of  
the Department  
2015-2016*



## Department Of Commerce

16<sup>th</sup> Best Commerce College in India &  
3<sup>rd</sup> Best Commerce College in Bengaluru

**Since 2000**

# What's in store ?

<b>Sl.No</b>	<b>Content</b>	<b>Page No</b>
1	Timeline 2015-2016	1
2	Current Affairs	4
3	Lessons from Japan	8
4	Opportunity Still Knocks	9
5	Relevance Costing	11
6	Small drops of water make an Ocean	14
7	Economics Adage	16
8	What's your next plan ?	18
9	My Life Journey	20
10	A look to the future	22
11	My life at KJC	23



# Editorial Board

**Patron - Fr. Josekutty P D**

**Vice-Patron - Fr. Augustine George**

**Chief Advisor - Prof. Aloysius Edward**

**Editor-in-Chief - Prof. Vijayakumar R**

**Managing Editor - Prof. Madhumathi T K**

## Editors

**Prof. Cherian Thomas**

**Prof. Varsha Madhavan**

**Layout Designer - Mr. Rohit K Ravi**

IV Sem B.Com Professional

**Student Editor - Ms. Abijah Naresh Juman**

IV Sem B.Com Professional



# Department Timeline 2015-2016



**Workshop On “Tax Management”**  
A strong insight on the filing of returns, the processes necessitated and the different forms of filing.

**02-03-2016**



**Vanijya Darpan ( Commerce Exhibition )**  
Covering the many milestones of trade & commerce all over the globe reaching to the possible future of the economy.

**19-02-2016**



**Guest Lecture On “International Business Strategy”**  
A new wavelength attained in the understanding of the topic towards the sustainable development of business & nations.

**09-02-2016**





### Adroit ( Inter-Collegiate Fest )

The theme representing the dawn of supremacy holding the exemplar of the samurai upon itself.

**19-01-2016**



### Excelsior ( Intra-Collegiate Fest )

The quest for eminence further builds the future of the commerce world bringing the face of the game to question reality yet again.

**18-09-2015**



### Yaan Fest ( Tourism )

The encounter of cultures from across the globe, each with it's own wonders exhibited across the stage of tourism students.

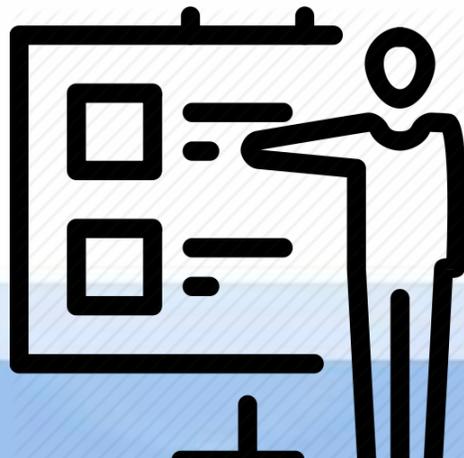
**14-09-2015**



### Jai Hind

Celebrated towards infusing patriotism in the students. A new event known as speech adaptation of freedom fighters was introduced this year.

**14-08-2015**



# Fest Achievements

**OVERALL CHAMPIONS  
VYUHA 2016  
VIJAYA COLLEGE**



**OVERALL CHAMPIONS  
MAGNOVA 2016  
INDIAN ACADEMY**



**OVERALL CHAMPIONS  
BEMUS 2015  
LOYOLA COLLEGE, VIJAYAWADA  
NATIONAL LEVEL FEST**



**OVERALL CHAMPIONS  
SAMBHAVAMI 2015  
MLA COLLEGE**



**RUNNERS UP  
AVISHKAR  
SLN COLLEGE 2015**



**OVERALL CHAMPIONS  
ELIXIR 2015  
GARDEN CITY COLLEGE**



# Current Affairs





What..?

Inviting other nations to engage in manufacturing in the country

Involving 25 major sectors of the Indian economy

Reducing imports & increasing capital formation in the economy

When..?

Initiated in September 2014 by Modi Government

Inaugurated by PM Modi in February 2016

Campaign week of make in India in Mumbai from 13- 18 February '16

Agenda

“Zero defect, zero effect” of India to the world

High quality & standards of Indian production

Minimising negative impacts to the environment

FDI in india

India as the top global destination of FDI in the world

Automatic approval route for FDI in most sectors

49% FDI in defence & 100% in railway infrastructure

Business formation

Foreign equity cap regulations overhauled & relaxed

Longer validity of licences for manufacturing, designing, R&D

National investment & infrastructure fund to be established

Legal aspects

Creation of commercial courts at district level

Creation of commercial division at HC

Enforcement of intellectual property rights

Strengths

Advantage of democracy, demography & demand in India

Cancellation of retrospective taxation of business units

Cancellation of retrospective taxation to foreign firms





**TATA STEEL**

# WORKING FROM WITHIN

Who..?

Tata steel Indian branch holding 53% of the company's capital

Yet, producing a mere 32% of the total revenue

Part of the Tata group founded by Jamsetji Tata

What..?

Looking to restructure it's domestic business

All functional departments involved to be reorganised

Towards cost control & cost cutting

Why..?

Competition from JSW, SAIL & from imports

Falling demand for domestic steel

Higher costs of Tata steel than those of it's competitors

With..?

In touch with major consulting firms in India

EY, KPMG, PwC & Deloitte as major accounting advisors

Azb & partners, Amarchand Mangaldas as legal advisors

How..?

Long term growth strategy for the domestic business

Higher workforce in Jamshedpur plant leading to higher costs

Build revenue enhancing projects for more efficient production



**Lime Light 4**



# INDIA BREAKS HER MONEY-LENDER

Who..?

Standard chartered public limited company- India branch

London based bank- with secondary listing in national stock exchange

India's largest foreign lender in terms of branches

What..?

Incurred a loss of Rs 6730 crore in 2015 against Rs 3850 profit of previous year

Global- level profit fallen from Rs 35,667 crore to Rs 5,487 crore

The overall results down to their lowest level since 1998

Why...?

On account of slow economic growth in the year 2014- 15

Rising bad debts and higher standards of NPA recognition norms

Corporate business unit profit shrunk due to global slowdown

RBI lowering savings account interest rates during the year

Tightening in refinancing by local banks leading to bad debts

Higher stalled & discontinued projects leading to late recovery of debt

Prospect...?

Low profits in the upcoming year- 2016

Specialist recovery unit on major defaulting accounts

De- risking & factoring of unsecured portfolio



# Lessons From Japan

‘Many a trip continues long after movement in time and space have ceased’ - John Steinbeck

- ✚ This was definitely the disposition of twenty six faculty members of Kristu Jayanti College who ventured to discern the splendor and charm of the mystical land of Japan and Malaysia en route. The visit left a huge affirmative imprint and propelled inspired thinking -about what we as Indians can acquire from the Japanese.
- ✚ One of the outstanding things that we can imbibe is the essence of Punctuality -ingrained in the Japanese.
- ✚ **Good manners and courtesy** was evident everywhere. The Japanese enjoy helping people and many a times though language was a deterrent, they went out of their way to help us locate 100 yen shops. While travelling on the bullet train -the Shinkansen, I noticed many people stepping out of the seating area of the train compartment and standing near the doors to attend to their phone calls.
- ✚ **Respect** is the sap of their culture- and it’s entrenched in their rites and traditions. Being bowed to as you leave any establishment with ‘Arigatou Gozaimasu’(thank you), is really a humbling experience.
- ✚ While most places in the world would never attempt reconstruction of structures, many ancient temples and shrines around Japan that were previously destroyed, have been renovated. Perhaps it is because of the age-old Buddhist belief that life must go on, and **renewing oneself** is the only way to survive.
- ✚ If there is one thing the Japanese are known for, that’s **innovation**. They have dexterously perfected the skill of taking something that exists and making it superior. Everywhere you turn, there is some sort of innovation that makes so much sense and makes you go ‘wow’. Like their precision bound ropeways, escalators, lifts to the amazing toilet seats that warm the seat and send a splash of water.
- ✚ It is a **safe place** and the people are very sincere .There is no jostling or surliness. In public places, I noticed a lot of people wearing medical masks. At first I thought it was strange. But the broader reason for this is that the people wearing masks do not wish to pass on their microbes to their fellow travelers.
- ✚ Despite being the frontrunners of technology what's astounding is the **harmony** that stands between the two main religions - Buddhism and Shintoism. Japanese showcase their reverence at the shrines of deities while excited students buy good-luck charms and fortunes -foretelling the future.
- ✚ As Mark Twain rightly remarked ‘Broad, wholesome, charitable views of men and things cannot be assimilated by vegetating in one little corner of the earth all one's lifetime.’ The experience helped us to not just discover new landscapes, but in having new acumens.

# Opportunity Still Knocks...!!

In response to the polluted breathing air in China, millionaire Chen Guangbiao began selling fresh air in a can, who went on to sell eight million cans in 10 days, and earning \$6 million in a year.



Ronald Wayne, also known as the third founder of Apple, sold his shares for only \$800 after working 12 days with the company. His stake, which was 10% of the company, would be worth \$35 billion today with the company's current valuation.

In 1974, FedEx was on the verge of bankruptcy. It was saved when the founder took the last \$5,000 of the company's assets and turned it into \$32,000 by gambling in Las Vegas. Today, FedEx is estimated to be worth \$30 billion.





**SAMSUNG**

Though it is best known for its smart phones and other electronics, Samsung's other business areas include weapons manufacturing, life insurance, and theme park management, in total accounting for a whole 20% of Korea's gross domestic product.

Gambling generates more revenue than movies, spectator sports, theme parks, cruise ships and recorded music combined.



The world's largest package delivery company UPS was founded by two teenagers with a bicycle and \$100 borrowed from a friend.

In the year, 1999, Google's founders were willing to sell the company to a web portal called Excite for under \$1 million. However Excite passed the offer.



The rubik's cube is the best-selling product of all time in every country, the iPhone coming a distant second in the game.

# RELEVANCE COSTING

We've learnt job costing, standard costing, marginal costing and worked with much more..! Now the torch shines on even brighter as the baton is passed to the next in the playing field... another evolution to the subject- Relevance Costing.

It pertains to the incremental & otherwise avoidable costs of making a business resolution and thus, levels the ground to the objective future-oriented costs of the project in consideration. In doing so, it eliminates inessential information from a particular decision-making process by disposing off the costs which would be incurred irrespective of the business decision, thus keeping only what is relevant.





# Relevant costs incurred to manufacture 500 rubber tyres

## Particulars

## Other costing

## Relevance costing

Rubber  
Rubber worth Rs.10,000 required of which Rs.3,000 worth is already in stock. If not used, the scrap value of the stock would be only Rs.1,000.



Stock available = Rs.3,000  
New stock = Rs.7,000  
Total = Rs.10,000

Opportunity costs of Rs.1,000 scrap value is not considered as a cost incurred

Opportunity costs = Rs.1,000  
New stock = Rs.7,000  
Total = Rs.8,000

Sunk costs of Rs.3,000 in stock already bought is not considered to be relevant. Rs.1,000 considered to be the value if not utilized

Oil  
Oil worth Rs.1,000 is required, all of which is in stock, now at a market value of Rs.1,200.



The oil can be used for other contracts if not used here.

Stock available = Rs.1,000  
Total = Rs.1,000  
Rs.1,200 current value of stock is not considered to be incurred

Avoidable cost = Rs.1,200  
Total = Rs.1,200  
Rs.1,000 of oil in stock is considered sunk cost and Rs.1,200 taken as the avoidable cash outflow

Other materials  
Other related materials worth Rs.2,000 would have to be procured for this contract. No materials are in stock currently.



New stock = Rs.2,000  
Total = Rs.2,000

New stock = Rs.2,000  
Total = Rs.2,000

Direct labour  
Rs.5,000 paid when on duty to direct labour, else idle time would be 60%.



Wages = Rs.5,000  
Total = Rs.5,000

Future cash outflows = Rs.5,000\* (100- 60)%  
Total = Rs.2,000

Idle time of 60% wages is not considered since the labour would be paid anyway irrespective of the assignment



Particulars

Other costing

Relevance costing

Supervisor's salary

The salary of the supervisor is fixed at Rs.1,000. He manages 3 other projects in the time taken for the project.



Salary paid = Rs.1,000/ 4

Total = Rs.250

The supervisor's salary is apportioned between the 4 projects in the said duration including the decision in consideration

Total -----

General overheads are not considered or apportioned to individual contracts, since the supervisor is paid his salary irrespective of any ongoing assignment

Depreciation of equipment

The overall depreciation of equipment in the time is Rs.3,000 for 3 processes including the decision in question.



Depreciation = Rs.3,000/ 3

Total = Rs.1,000

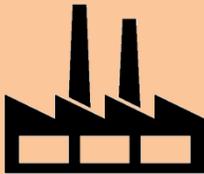
The deprecation is apportioned amongst the 3 processes involving the said equipment

Total -----

Depreciation in terms of time is not taken under consideration, since it would occur in any case

Factory rent

Factory rent to be paid for the period is Rs.12,000 for 5 operations in the Factory



New stock = Rs.12,000/ 5

Total = Rs.2,400

Total -----

Factory rent is not taken or apportioned to the decision, since it would be paid out whether or not the project is implemented

Electricity

The order would require 3000 units of electricity which is expected to cost Rs.8,000.



Charges = Rs.8,000

Total = Rs.8,000

Incremental costs = Rs.8,000

Total = Rs.8,000

Total costs  
(Check out the difference..!!)

Rs.29,650...



# Small drops of water make an Ocean!

Oh, we have heard this adage before, would be the common reply that I would hear when I say so, to Jayantians. Every one, I believe do transact using money and some would even say- Sir, Money is Everything!. Whatever type of a person you are, you need to start Saving, using your own hard earned money or pocket money.

For a Shopaholic – Savings mean that he or she can spruce up their weekends



For a Nerd- Buying the book that he or she longed for, is like a dream come true



For a Wanderer- Filling the petrol tank of an automobile he or she loves, matters the most

For those going through harder times- Money is like a soothing rain that would have poured during a scorching summer.

Currently, after seeing many people earning huge money out of investments, it's natural to get tempted to make more money. But, I want to caution you by telling you that –“If you plan to be an investor, plan to face more risks”. Are you ready to bear risks?, then be an Investor, or else it's ok to be a person who “Saves”. Whatever is the scenario you are in, a Savings is after all is not a bad Idea, because-For a Country- A citizen's savings brings in more money to the system to people who need it.For a Family- A saving is seen as a good habit. Personally- It crafts you to be more diligent in handling your finance. When you are able to control your finance, I feel that you are training to become a Good Money Manager.

There are non-conventional ways to save money (Eg: Cutting down on one of your favourite snack or drink slowly). But, I won't go to those things right now. Let's scan few advantages that you would enjoy by starting a New Youth Savings Bank Account, which is a Conventional way to save money.





भारतीय स्टेट बैंक  
State Bank of India  
हर भारतीय का बैंक  
THE BANKER TO EVERY INDIAN

Advantage No. 1: Fee Payment using DD's: SBI's Yuva Savings Account provides 12 demand drafts or banker's cheques to its customers each year for free. This can be used to either pay education fee or apply for jobs. Similarly, Tamil Nadu Mercantile Bank offers free demand draft/ local draft/ pay order to the tune of ₹25,000 every month, for its Dynamic Youth Savings Bank account holders.

Advantage No. 2: A lower interest Educational Loan:

Banks such as IDBI Bank also offer education loan at a preferential interest rate for their youth Customers.



Advantage No. 3: Developing Academic Projects: South Indian Bank provides their student customers with an opportunity to undertake their academic projects with them, subject to availability of seats.

After reading all these advantages, do you feel –Oh my, did a mere stupid Savings Bank Account do so many things that I never knew!. Yes, they can!. So, what are you waiting for, go ahead. Best wishes!.

Note: To all budding youths, who plan to start this good habit, I would urge you to do a thorough study and choose a suitable and accessible bank before you take such a great decision.

Prof. Cherian Thomas  
Department Of Commerce

# ECONOMICS ADAGE

- **“Inflation is taxation without legislation”**

Milton Friedman (July 31, 1912 – November 16, 2006) was an American economist who received the 1976 Nobel Memorial Prize in Economic Sciences for his research on consumption analysis, monetary history and theory and the complexity of stabilization policy. He commented “Inflation is taxation without legislation on President Carter’s economic plans in 1976. In the post war year’s inflation was by far the most important and worrying issue facing developed economies. Economists struggled to explain it and politicians struggled to control it. The battle against inflation would become the core of Friedman’s professional work and occupy most of his working life. According to him inflation will increase the revenue of the government without levying tax on residents of the country.

- **“There is no such things as a free lunch”**

There aren’t no such thing as a free lunch"alternatively“.There is no such thing as a free lunch" or other variants) is a popular adage communicating the idea that it is impossible to get something for nothing. The acronyms TANSTAAFL and TINSTAAFL, and initialism TNSTAAFL,are also used. Uses of the phrase dating back to the 1930s and 1940s have been found, but the phrase's first appearance is unknown. The "free lunch" in the saying refers to the nineteenth-century practice in American bars of offering a "free lunch" in order to entice drinking customers. The free-market economist Milton Friedman popularized the phrase by using it as the title of a 1975 book, and it is used in economics literature to describe opportunity cost. Campbell McConnell writes that the idea is "at the core of economics".

- **“Supply creates its own demand”**

"Supply creates its own demand" is the formulation of Say's law. Supply creates its own demand in the sense that the aggregate demand price is equal to the aggregate supply price for all levels of output and employment. It states that aggregate production necessarily creates an equal quantity of aggregate demand. The French economist Jean-Baptiste Say (1767–1832) introduced the idea in 1803,in his principal work, A Treatise on Political Economy.

- **“In the Long run we are all dead”**

The implication is that Keynes and Keynesian economists are recklessly short termism and will happily buy some temporary economic benefit at the price of ruinous long term debt increases and great damage to future generations. John Maynard Keynes, 1st Baron Keynes of Tilton (5 June 1883 – 21 April 1946) was a British economist whose ideas, known as Keynesian economics, had a major impact on modern economic and political theory and on many governments' fiscal policies.



Supply creates its own demand.  
~ Jean-Baptiste Say

AZ QUOTES



economics limps along with one foot  
in untested hypotheses and the  
other in untestable slogans.

— Jean Robinson —

AZ QUOTES



# What's your next plan ?



PLAN



DESIGN



DEVELOP

Parents, aunties, uncles, friends have just one question when you're in final year: what's your plan next? You may be bombarded with so many questions such as are you going to pursue higher studies or did you get a job or why don't you start a business and even some funny one's like why don't you get married now or go take a break and loaf around.

I was in my final year and i knew one thing for sure, i had no clue what to do. Usually there are two kinds of students in final years: the ones who know what they want and the ones who have no clue and I fell into the latter bucket. So one fine day while I was trying to make up my mind to attend college or not, Grant Thornton came to our college and I thought what a great way to get attendance and miss class. And that decision was the most important decision I made. I actually liked what the company had to offer and I always dreamt of pursuing a career in audit. The interview for me was two stage where round 1 was a discussion with the manager of audit and round 2 was with the director of audit and to my surprise, I got through to one of the growing companies in the world.

Today, as an audit analyst I love what I do every day. Past 9 months have been hell of a ride, tackling challenges, finding solutions, working in a team are the few skills of the trade that I have learnt .For me the greatest moment till date was being selected as the GT representative for Kristu Jayanti College interview drive. It felt good to be on the other side of the table and brand the firm. Some thing I noticed and I would like to convey to my juniors are:

1. It's not the end of the world. I can understand it's a lot of pressure to get through the interview process of a company. I feel staying calm and keeping the right composure is the key any day to acing your interviews and even if you don't get through take the learning that you had from each interview and work better for the next one. Folks, we are in the 21<sup>st</sup> century, where opportunities are endless and all you have to do is find your cup of tea.



2. Aptitude, the tallest mountain. I have seen that this is an area where my friends and I faced issues the most. It's important to get your basic concepts right and brush on basic accounting skills when you're going for an audit interview. Similarly according to the company that you are sitting for interview and the business that they are in, learn the basic things that you would expect to be asked.
3. Think and answer. Don't be hasty, blurt out something wrong or make weak statements. Say the answer to the question asked in your mind, see if it makes sense and then say it.

Key areas any company looks for are:

1. Effective communication. Companies understand you're a fresher so they don't expect you to be Philip Kotler or Adam Smith but to be good with your communication, speak English fluently and have the ability to put your ideas across the table. Choosing the right words carefully will decide whether you get the job or not.
2. Learning attitude. Companies look for prospective employees who have the right attitude to seek, share and succeed, the mantra of our firm. The mind to grasp and absorb anything is a key skill one must possess.
3. Calm and cool. Showing distress, doubt or stress are not good signs of a good skill set. It's important to be calm and be honest in what you say. Your body language, tone of speaking, responses to simulations are integral and it's important that you are focused and think right.

On the whole interviews are fun, you learn a lot, understand what corporates looks for. You may get a trailer version of what campus to corporate looks like. Of course, getting a job have much incentives more than the compensation they offer you, you see yourself become a professional and you start to understand what the market today looks for and we live in a growing world. The key today is agility which every Jayantian must have before he or she graduates. I wish you all the very best for every journey you plan to embark on. So for each of you who are interested in next campus placement season begins, use every opportunity to find the firm that best suits you and trust me, you don't have to know what's your plan next.

By Sharun Samuel

Batch

2013-2015



# MY GREAT JOURNEY

Life is a journey. At the same time in this journey we, humans further travel around different places for many reasons. Luckily, as a B.Com Tourism student, I was given a great opportunity to visit some of the most interesting and beautiful places in India. “My Great Journey” started on 5th February, 2016, 10:00 p.m. from our college campus. In the beginning, I wasn’t much excited compared to my friends. I wanted to go back home.

Everything changed the moment I stepped down from the bus, in front of Hotel Mallige at Hospet. I knew it from then that this trip was going to be tremendous. I was tired but my heart was filled with lots of excitement. Our first destination was Hampi. I may say it was amazing!. Hampi, apart from being an important religious centre, is home to several other monuments that belonged to the old city. Those beautiful, well carved walls just took my breath away. I just couldn’t imagine how people in the olden days had such a great idea to build such memorable temples, pavilions and halls. One of the interesting facts about Hampi is that apart from its history and culture, this place is closely associated with the Hindu religion too.

It would be doleful to leave these ravishing and beautiful temples with so many histories of our ancestors unrecognized. Hampi was awesome but the despairing part was that it was extremely hot and humidity was high as well, but yet! It was worth it. We also got a chance to visit the Tungabhadra Dam where we watched the beautiful dancing fountains. I must say it was amazing!



Our second destination was Aihole. I loved it! The temple I liked the most in Aihole was Lad Khan Temple and the tour-guide had told us that it is one of the oldest Hindu Temples. The structure was incredible as the walls have floral patterns on them and the windows have lattice work done in the northern style. In the walls are carved images which have fascinating story behind it. Moving on to our next destination Pattadakal. I was amazed by the sincerity of preservation they've given to it. It was worth visiting.

The three destinations we've covered were spontaneous but our last destination that we visited was my most favourite, Badami! The temples were magnificent. They were carved out of rocks without using bricks or stones. We had to climb almost 200 stairs to reach the top of the temple. The stories of each temple, explained by the tour-guide were really interesting. After climbing the longest stairs I've ever climbed, finally, we reached the top of the temple. The view was beautiful, so beautiful that it just took my breath away. The beautiful Agastya Lake, surrounding the temples was a glimpse of beauty. Personally, I have no interest in history but from this trip, I came to realize how important it is, how precious all these monuments are and how much care we should give them. As a tourism student, I could not thank enough our Management, the Tourism Department and the concerned teachers for giving me such a great opportunity and for the memorable experience which I would never forget until the day I close my eyes forever. Towards the end of my article, I must conclude by saying that I am one lucky girl who got a chance to visit one of the most beautiful, magnificent and astonishing places called Hampi, Aihole, Pattadakal and Badami in Karnataka.



# A Look To The Future

A blue whale spotted lurking around the city premises. Engineer Walter Scott swear by the glass walls resistance but the fear of the impossible still remains not far are the days when your TV screens would be filled with such news .Underwater cities a far fetched dream a dream that could soon be a reality with the insane increase in population. The underwater city project is one of the smart things which could massively change how we live. Our homes, jobs, lifestyles, choices, decisions, plans etc will become smarter and this is just the beginning. We've already destroyed forests and now its time for humans to invade the sea. It may sound like a story from sci-fiction but I am sure our grandparents wouldn't have imagined a rectangular piece of metal stuck to out hands 24\*7 while they waited for their letters .The underwater economic plan called the octopus city will house business, residential zones and hotels .Shaped like an octopus it will have zones like the 8 octopus tentacles each zone dedicated to specific fields like business ,hospitals ,and residential buildings. Scientists will explore ways to excavate energy resources from the sea bed .Oxygen and electricity will be generated through the water and supplied to the city .The city would be entirely built of glass that could keep open the outer world to its inhabitants. According to an estimation by, the experts it would take about 7 years to build this dream city with an average cost of \$10,00,00,000 the technology needed to build the structure to sustain life under the beautiful blue water will be ready in as little as 15 years time. The astro boy cartoon character had a mobile phone long before they were actually invented in the same way the technology and knowledge we need for this project will become available, it may sound like a dream but Walt Disney wasn't kidding when he said. "If u can dream it, u can do it".



Vasanth,Krupa,Asma,Roshni,Nithin  
IV Sem B.Com C

# My life at KJC

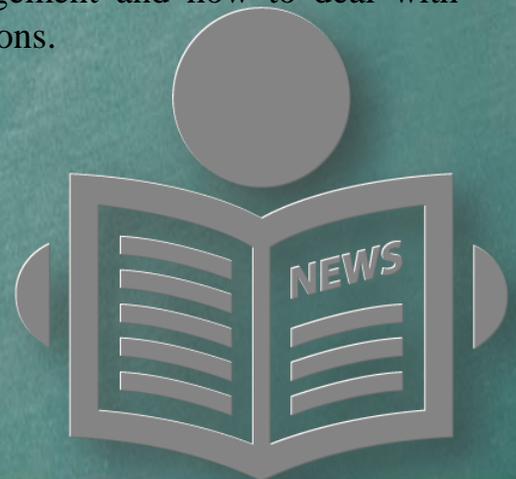
These days I find myself easily volunteering for various activities, more courageous to face unknown challenges and bold enough to present my ideas and engage with people. The silent and introverted version of me that used to blend in the crowds is nothing but a distant memory. This is the transition that Kristu Jayanti College has brought about in me. Being a Commerce student of this reputed institution, I believe that at every stage of this 3 year journey has taught me valuable methods to overcome obstacles, both in my professional and personal life.

During the first few weeks of college, we were provided with Life Skills Training where each student was given an opportunity to open up and come out of their shell. We also have the club activities session conducted every week where students conduct various activities in their respective classes. These activities have helped me in improving my communication skills and has inculcated me with the strength to face a crowd. We also have Current Affairs sessions each week where students present the latest news around the world. This was one of the ways in which we were all up to date with the happenings in our society. These sessions have contributed to and developed the talents of each student, which was a great help during the placements season.

Every commerce student is given a chance to take part in the intra collegiate fest, Excelsior, during the 1<sup>st</sup> and 4<sup>th</sup> semester. Here students are allowed to choose their field of interest and participate in that particular event. This is a platform provided to the students in order to improve their skills related to various aspects like communication, teamwork, leadership, sharpen critical thinking ability and also build self-confidence. I chose finance as my event and bagged the 1<sup>st</sup> place in both semesters. This fest has taught me a lot about handling stress and dealing with pressure. I have also learnt to about Crisis Management and how to deal with various situations that may arise due to different reasons.



Lime  
Light 4





The inter collegiate fest is conducted by the students of the department under the guidance of the faculty. This helps students to work in a team and build relationships with teammates. The responsibility that is given to the students also improve their leadership skills. Luckily, I was given the responsibility of conducting various events for my department and this helped me enhance my event management skills. Another aspect of this responsibility was learning how to manage academics with the planning and conducting of events which lead to the development of my multitasking skills.

The Entrepreneurial activities conducted by the college during the E-Week encourages the students to take entrepreneurship as a serious career option. This also help students to innovate and inculcate the adroitness of being an entrepreneur.

The women empowerment cell provides an opportunity for all young women in our college to showcase their talents and also provides us with a platform to sell merchandise made by students in college. This has helped me to think creatively and innovatively.

The Department has allowed me to go for various inter-collegiate fests where I was provided with an opportunity to represent the institution and to develop my confidence in a dynamic environment. I have also learnt to maintain inter personal relationships with various people during such events.

The college has always encouraged us students to follow our dreams and has made sure to provide us with all the knowledge and necessary skills to help us achieve success. I feel proud and privileged to be a part of the Kristu Jayanti family which has helped me to progress throughout the 3 years and also for making me who I am today. The lessons learnt and the experience that I have gained will always be a part of me.

**"Remember to celebrate milestones as you prepare for the road ahead." - Nelson Mandela**

By Vineetha V  
Student Coordinator  
Commerce Club

