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MAGNATE

The Chartered's Corner

The Quarterly Newsletter
of Bachelor of Commerce (Finance and Accountancy)



MOU signing with CPA Australia

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CHRIST (DEEMED TO BE UNIVERSITY)

CENTRAL CAMPUS,
BANGALORE

Vision

Excellence and Service

Mission

CHRIST (Deemed to be University) is a nurturing ground for an individual's holistic development to make effective contribution to society in a dynamic environment.

Core Values

- Faith in God
- Moral Uprightness
- Love of Fellow Beings
- Social Responsibility
- Pursuit of Excellence



CU-SCFA

DEPARTMENT OF PROFESSIONAL STUDIES

CENTRAL CAMPUS,
BANGALORE

Vision

To develop into a center of excellence in education, training, and research in the field of commerce and management.

Mission

To impart holistic education through state-of-the-art technology with the aim of producing professionals in the field of commerce and management, and also to launch new programmes to bridge the gap between academia and the corporate sector by meeting stakeholder requirements.



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Dr Fr Abraham V M

Vice Chancellor

CHRIST(Deemed to be University)

I am happy that the Department of Professional Studies is coming out with a new newsletter called Magnate, which will now become the voice of BCom (Finance and Accountancy). The newsletter is indeed timely and significant.

I understand that the concept of visibility and success is paramount to individuals as well the department and Institution they represent. This process of being visible and heard is what the newsletter intends. I am immensely proud of the fact that the Department of Professional Studies is becoming part of and contributing to the ongoing intellectual discourses

which will bring the world closer through connectivity and networks. It is indeed a happy occasion to note such proactive involvement by the students and faculty of the Department in fashioning this newsletter.

Congratulations and keep up the energy and zeal which is the mark of a true Christite.





Dr Tomy K Kallarakal

Dean

School of Commerce, Finance & Accountancy

From decades in the past to today and in years to come, we hold an extreme privilege in having an updated and apposite curriculum and high-quality infrastructure. We encourage and support the innovative efforts of our stakeholders to distil the prevailing global challenges and capture the various opportunities; also, we ensure that we educate our students in the best way possible to impact society for the better.

By providing state-of-the-art commerce and professional education, we ensure that our faculty members and students are on and above par with the best. In Christ, we see hundreds of students from various regions, cultures, perspectives, and experiences; in the process of educating, we also seek to learn from one another by valuing and respecting their diversity.

To respond to the rapid changes of the 21st century, it becomes essential for us to empower ourselves by evaluating the existing and the new outcome-based practices in academia and corporate sectors and adapting them to suit our purposes and needs. This requires an in-depth exploration of a new knowledge base and exercise of our analytical and critical thinking skills. B.Com(F&A) program helps students master these most needed skills and prepares them to face the real corporate world.

Wishing everyone great success in all your future endeavours.



Prof. Biju Toms

Director

School of Commerce, Finance and Accountancy

B.Com(F&A) program epitomises career empowerment for students through integration of professional and corporate experiences in their UG programs. The program has created 800+ Chartered Accountants from the department since its inception and what makes the program so unique is that it ensures the students gain all the required competencies in fields of Commerce, Finance, Accountancy and especially in Taxation and Audit and makes sure the requirements of both the students and the corporates are truly met.

What I intend to convey by the requirements of students is their ability to build a good career profile and capability to reach out to higher levels of career aspirations. This synergy has been found to be the trademark of B.Com(F&A). With the knowledge and values gained from the program, corporates find trained and readily deployable manpower, be it the big four or big five or the mid-sized or the small- sized firms. Now like adding more flavour, especially an international flavour, to this choice program, the approval to merge CPA Australia program with the B.Com(F&A) program has been obtained. This variant of B.Com(F&A), the unique combination of CPA Australia with B.Com(F&A) has been implemented at the Yeshwanthpur Campus which has been set up relatively new.

The uniqueness of this new variant of B.Com(F&A) is that, apart from being different from the B.Com(F&A) offered at the central campus, it will enable students to explore professional and career development opportunities in Australia and in the Asian regions especially Singapore and Malaysia. This is the very first landmark in the history of CPA Australia as for the first time it has agreed to integrate their CPA program with an undergraduate program in India and this sort of integration has not happened in any other country including Australia. This opens a huge opportunity for students to explore the potentials that CPA Australia provides and will help them have a global perspective and international mobility.

Thank you.

– Prof. Biju Toms





Dr Kavitha Desai

Head of the Department

Department of Professional Studies

I extend my heartiest congratulations to the B.Com(Finance & Accountancy) team of faculty members and the student body for the first edition of the Newsletter MAGNATE - The Chartered's Corner.

With globalization and increasing business complexity, it is important that students pursuing professional courses equip themselves with the latest economic and regulatory changes and stand out to the expectations of the corporate and society. I look forward to an exciting and informative newsletter that will help the students to update themselves with the current trends in the country and across the globe. I appreciate the efforts of the student committee and faculty anchors and I extend my warm wishes to the future editions of the Newsletter.



Dr Senthil Kumar A.

Programme Co-ordinator

B.Com(F&A)

Sometimes, I wonder what my biggest blessing is. I think it's being the Coordinator of a magnanimous course like B.Com (F&A). It helps me interact with more and more students outside the classrooms. Together, we envision a colorful future with countless ideas and initiatives. Magnate- The Chartered's Corner was one such dream conceived and crafted by our very own students, and to see it grow is our collective responsibility. This magazine provides space to students, alumni and Corporates to connect and collaborate with each other. With 900+ students in a highly professional and dynamic course like ours, it is hard to have smooth sailing throughout. Yet, we stand firm together because we oversee our flaws to see our potential. I'm grateful to my student-friends and faculty team for everything done so far. I also look forward to seeing more of my students soar to heights. Please keep it coming!

All the best!



Dr Elizabeth Renju

Programme Co-Coordinator

B.Com(F&A)

Dear Christites,

It is a great pleasure for me to be a part of the B.Com(F&A) newsletter "Magnate". I am very delighted to witness the efforts of the B.Com(F&A) student community from the inception of this newsletter. This initiative will undoubtedly be a great success. Thanks to the enthusiastic involvement, passion, and dedication of the entire B.Com(F&A) team. Let the "Magnate" provide readers with every professional and personal development to enlighten and enrich them. Best wishes to the crew.



Dr Jerlin Jose

Programme Co-ordinator

B.Com(F&A) (2021-22)

I have been a part of this esteemed institution for more than 15 years. I joined here as a student and then became a faculty member. My experience as the programme coordinator of B.Com (F&A) for academic year 2020-21, was a challenging yet blissful one as this undoubtedly is a unique course that beautifully infuses professionalism and intellect in the budding Chartered accountants of DPS. I'm privileged to be a part of this incredible journey. My hearty congratulations and best wishes to the entire team of Magnate-2022.



Dr Budha Anuradha

Programme Co-ordinator : M.A (Public Policy)

Programme Co-ordinator : B.Com(F&A) (2017-21)

The students of B.Com(F&A) are known for their humility and perseverance and always made the department proud. This programme has always reached milestone after milestone. They are more talented than what they exhibit, more capable than what the rest imagine. I am so proud as a Former Coordinator of B.Com(F&A) that, they are taking one more initiative under the able guidance of Dr. A. Senthil Kumar; One more feather in their cap. I wish them all the best for their future endeavour.



Dr Shilpa Shetty H

Programme Co-ordinator : B.Com(IF)

Programme Co-coordinator : B.Com(F&A) (2015-18)

The B.Com (Finance and Accountancy) programme holds a special place as it was my first assignment at CHRIST. I joined in 2015 as a co- coordinator for the programme and class teacher for the 2014-17 batch teaching whom I always cherish.

As an integral part of the Department of Professional Studies I wish this programme all the success and growth in the years to come.



Ms. Divya R Krishnan

Academic Coordinator, B.Com (F&A)

Today the world requires young, dynamic and enlightened leaders and visionaries who can bring about a positive change in the society through research, innovation and ethical focus. As a programme B.Com Finance and Accountancy has consistently set and achieved higher benchmarks every year in academics and research, professional examinations as well as extra-curricular and social extension activities, truly living and fulfilling the Christite vision of holistic development and 'Excellence and Service'. We are immensely proud and inspired by the contribution of the students and alumni of this programme in various key areas of the society. I am sure this magazine and event will motivate the current students to continue this legacy and contribute meaningfully to society and nation building. Congratulations to the entire team and wish you all the best.



Ms. Pritha Biswas

Academic Coordinator, B.Com (F&A)

B.Com (F&A) as a programme, since its inception has been unique, rigorous and resultantly, highly effective. The programme aims to support not only CA aspirants but also individuals with a profound thirst for gaining knowledge and skills. As the corporate world turns more competitive everyday, the students of B.Com (F&A) with their robust curriculum and varied extra curricular activities, learn to comprehend the dynamic requirements of the times and evolve accordingly. The programme, over the years has produced best minds not only in the fields of Finance and Accountancy but also in multiple inter-disciplinary areas of work. Most students of the programme have been observed to display highest sense of ethics and professionalism within and beyond the campus and the department takes immense pride to be a part of their successful stories.

Best wishes to everyone involved with this wonderful programme, I'm sure it will take you places!



CA Sweta Jain

Adjunct Faculty member and Alumnus

Christ (Deemed to be University) has been an inseparable part of my journey. I joined B.Com (F&A) in 2009 and since then has been associated with the course as a student and then as a faculty. This is a unique course that not only inculcates professionalism among the CA Aspirants but also allows opportunities for their overall development, be it in the field of sports or dramatics or dance or music etc.

I feel privileged to be a part of this esteemed organization and would like to thank all my teachers, colleagues and my dear students.



Prof. Bhavesh Rajani

Founder & Director

Bhagwati Education Institute

Looking back at a decade and a half of the learning and teaching journey, there are several realizations that I had - being a teacher demands us to be better students. It has changed me as a person and impelled me to look at things from different perspectives and dimensions. Being a seeker requires us to know 'why' things happen rather than merely knowing 'how'.

Treading this journey with various students and professionals, I could well reiterate that learning centers are not "factories" and moreover professionals are not 'manufactured', they are 'nurtured'. My experience at Christ University has been nothing short of thrilling. Meeting some of the best students across the country and getting an opportunity to mold them into successful professionals has been a journey that continues to excite me even today. During this journey, it was decided that an institute needs to come into being which goes beyond the syllabus and sows the seeds for enjoyable learning and critical thinking. That's when BEI was born! The core values which form the very base of our existence - GYAAN, VISHWAS AND PARISHRAM.

BEI being a learning partner has been continuously endeavoring to add value to student learning and academic progress. Being a learning partner to this esteemed university is a source of great pride and responsibility for BEI. With a bunch of extremely talented and experienced team members. I foresee a proactive and dynamic entity paving the way by introducing new pedagogy ensuring that we become an active ingredient in molding young careers.

Highly obliged to my mentor Prof. Biju Toms who has been a guiding force, motivating and directing me to give my best. To all the wonderful students out there, I would like to say that live an intentional life. No one climbed the mountain by chance. On a parting note, I would ask everyone to be a seeker, a giver, or a human. Every life would be blessed in one way or the other.

Signing of MoU between CPA Australia and CHRIST (Deemed to be University)



On 23 February 2022 B.Com (Finance and Accountancy), Department of Professional Studies hosted a grand ceremony for the signing of the Memorandum of Understanding between CPA Australia Ltd. and CHRIST (Deemed to be University). Ms. Preeti Dang, Business Head- CPA Australia graced the occasion on behalf of the Professional Course. Dr Fr Abraham V M, the Vice-Chancellor, Dr Tomy K Kallarakal, the Dean of School of Commerce, Finance and Accountancy (SCFA), Prof. Biju Toms, the Director of SCFA, Dr Kavitha Desai, the Head of Department of Professional Studies, Dr Jerlin Jose, the then Programme Coordinator for B.Com (F&A) and Dr. Buddha Anuradha- Professor, DPS marked their presence for the University.

CPA Australia, one of the World's largest accounting bodies with a membership of Finance, Accounting and Business Professionals across the globe, was founded in April 1886. The core services of the Certified Public Accountants includes education, training, technical support and advocacy to members.

This Memorandum between the CPA Australia and CHRIST (Deemed to be University) encompasses the respective roles and responsibilities to further each other's and their mutual interests. They shall work in mutual cooperation to promote the common development of accounting profession. The prime motive behind this Memorandum is to provide a head start on the journey of becoming a CPA by pursuing the professional course alongside your Undergraduate Program. The students of B.Com (F&A) have the valuable opportunity to become an Associate member and enrol into three CPA Program Subjects, i.e., Ethics and Governance, Financial Reporting and Strategic Management Accounting.

The MoU signing ceremony encouraged the students to think about the alternative career option and make wise choices. While we continue to emerge as a professional department, we strive to make available more choices for our students who shall venture into the Corporate world, contributing effectively in the fields of Accounting, Taxation, Audit and Commerce. CHRIST (Deemed to be University) continues to work towards the Vision of 'Excellence and Service' striving to seize any opportunity for our dear Christites.



Nandana P
(2212334)
1 B.Com (F&A) D



COVID-19 AND ITS IMPACT ON STOCK MARKET

The impact of COVID-19 triggered a series of unprecedented situations that impacted all spheres of life. The epidemic swept the globe like wildfire, putting everything on hold, and altering perspectives. The disease not only became a worldwide pandemic but also had an impact on each country's economic growth on order. To mitigate the spread of this fatal virus, the majority of the world's nations were compelled to implement a lockdown that had an adverse effect on every industry, interrupting the chain of supply and demand, and altering even world economies. Post the lockdown, economies reduced income while keeping expenses and operating costs constant. Businesses' operations and workings were halted, layoffs and employee remuneration were impacted, with fixed costs added to the pressure, and growth remaining minimal.

The financial markets were also not an exception. The cave-in began in mid-February 2020, but it intensified in March. On March 16, the world's stock markets experienced a dramatic decline of 12–13%, known as "Black Monday."

The financial markets were also not an exception. The cave-in began in mid-February 2020, but it intensified in March. On March 16, the world's stock markets experienced a dramatic decline of 12–13%, known as "Black Monday."

The Dow closed at 23,553.22 on March 11, down 20.3% from its peak on February 12. Consequently, the markets went into a bear phase after the end of the bullish phase which almost lasted for 11 years. The S&P 500 Index fell by 34% to a low of 2,237.40 by 23 March 2020. Everyone were struck with losses as the investors' risk continued to shoot upwards.

The effect that COVID-19 had on the Indian stock market could be easily witnessed through the BSE and NSE- two major Indian stock exchanges. On 23 March 2020, the Sensex fell by 13.2%, recorded as the biggest decrease in a single day since the Harshad Mehta fraud (1991). NIFTY also experienced a similar 29% decline at the same time. Ironically, the highest peaks at 12362 and 42273 were reached respectively by both NSE and BSE, just two months earlier in January, with positive outcomes.

Due to COVID-19, the Indian Stock Market experienced a "Black Swan Event," which is a rare, improbable, beyond-expected event that unquestionably has devastating implications. A demand-side shock resulted in investment uncertainty caused by the lockdown policy and its implications. When fewer investors wanted to buy the stocks, everyone wanted to sell them, which increased supply and finally caused prices to decline. Studies show that other pandemics had an impact on the supply side, whereas the COVID-19 pandemic had no such restrictions and even to some extent disrupted supply systems.

The stocks of these companies fell by more than 40%, and industries like aviation, hospitality, leisure, and entertainment were among those that were most adversely impacted. However, history suggests that such stock market volatility and crashes are just momentary because no crisis lasts for an extended period of time. In reality, evaluated from a different angle, this decline presents investors with a chance to enter the stock market and generate higher returns in the long run. Investors are advised to rebalance their portfolios during market downturns and steer clear of using too much leverage. Even after April 2020, the stock market recovered, and it has been performing positively since then.

The 2020 crash was nothing less than a knee-jerk reaction, but recently, things have started to return to normal. Manufacturing and industrial activity have picked up speed, along with the IT sector. Even the economic and budgetary indices show signs of strength, providing encouragement and proving that the worst is over.



Whether or not, there is another stock market crash will be interesting to watch. Therefore, there is no denying that even if a crash occurs again in 2022 as a result of the additional waves of COVID-19, it will only be brief and eventually be resolved.



On March 11, the Dow closed at 23,553.22, a 20.3% decline from its peak on February 12. The markets then saw the beginning of the bear phase, which was followed by an 11-year-old bullish period. The S&P 500 Index dropped 34% by March 23, 2020, to a low of 2,237.40. Some people have even asserted that this epidemic poses a greater threat than the world crisis of 2007–08. All investors were forced to experience losses since the level of risk increased significantly.

The two major Indian stock exchanges, Bombay Stock Exchange (BSE) and National Stock Exchange, made it simple to see the impact COVID-19 had on the stock market in India (NSE). The largest daily decline since the Harshad Mehta scandal, the Sensex plummeted 13.2% on March 23, 2020. (1991). A comparable 29% decrease in NIFTY occurred at the same period. Ironically, just two months earlier in January, the NSE and BSE both achieved their highest levels and peaked at 12362 and 42273 points, respectively.





Rahul Dalave
(2012322)
5 B.Com (F&A) D

SUSTAINABILITY OF CRYPTOCURRENCIES – CASE STUDY OF FINLAND AND ETHEREUM CONTRACTS

Is the usage of cryptocurrencies sustainable in the present day and age, given its drawbacks? Could this be the answer to problems regarding that of curbing corruption, poverty and red-tapes? Well, here is an article which shall talk about the sustainability of cryptocurrencies, a real-life application of Ethereum contracts in Finland and as to how India could apply the same. But before we get into the topic let us first understand the meaning of the words sustainability and cryptocurrency. Sustainability can be defined as fulfilling the needs of the present without compromising the needs of the future by ensuring a balance between economic growth, the environment and well-being.

Cryptocurrency can be defined as a digital currency secured by cryptography which is impossible to counterfeit, print or double spend. The reason why this form of currency is in the limelight is that the technology behind cryptocurrency, that is blockchain, is to ensure that the existing monetary systems are decentralized and it allows two parties to transact in terms of value or money without the interference of an intermediary such as a bank or financial institution. By clubbing both the definitions together, the question at hand is: Is the usage of crypto, backed by blockchain, capable to satisfy the present needs of the generation without hampering the needs of the future?

Setting an exemplary example, Finland uses a remarkable application of blockchain amidst Ethereum known as 'Smart Contract'. It ensures that transactions are traceable, transparent and irreversible. To give a quick perspective, in 2016 Finland was struggling to deal with a refugee settlement. During the crisis, the Finnish government partnered with a local fintech start-up called Moni that initiated the prepaid MasterCard. It was linked to blockchain in collaboration with the Immigration Services of Finland. This had numerous features to its credit and aided in getting government subsidies.

For instance, if Mr. A, was an asylum seeker who was eligible for a 10% and 6% subsidies in essential goods, in year 1 and 2 respectively, then his MasterCard would get updated in such a way that he would automatically receive 6% subsidy for his purchase of essential goods using the MasterCard. The Mastercard would be technologically advanced such that it would automatically revoke the subsidy if Mr. A's income exceeds \$10,000 for consecutive 3 months. This is because Mr. A is rich and no longer requires subsidies. Now how can India use such smart contracts to solve problems which are present in our society?

The prime problem is government subsidy allocations. As of 2016, there was a report that said that almost 1,00,000 crore rupees were being unevenly distributed for the betterment of the less privileged population. The rich due to multiple reasons such as corruption, fake documents, and lack of technological tools, allocate subsidies based on forged data.

Secondly, the issue of fake documents is persistent throughout. They are easily accessible to individuals to acquire forged caste certificates or income certificates. Using these certificates people go on to claim thousands or even lacs of rupees in subsidies for college fees, essential commodities, and food alone. We must strongly advocate the need for a system that can repeal and distribute these subsidies based on the progress that people make. The third problem is that India is facing a data management crisis. This was backed by the fact that almost 65 Lakh tons of food grains were being wasted due to lack of storage while almost 200 million Indians lacked basic nourishment during the first two-quarters of the COVID pandemic, highlighting the corruption and lack of data processing systems.

A solution to overcome this crisis is the blockchain of smart contracts via Ethereum. This also leads to the question of whether cryptocurrencies are sustainable or not. The biggest problem that everybody talks about is that of Crypto mining, which has caused a lot of environmental hazards and pollution due to the fact that there is a demand for a large number of energy-intensive PCs to mine cryptocurrencies. It could hamper the progress to achieve certain SDGs pertaining to that of improving life on land and climate change.

The above application of cryptocurrencies was one of the many applications, which brings us back to the question of whether cryptocurrencies are sustainable. This is debatable as technology comes with its own share of problems. The key problem that everybody talks about is that of Crypto mining which has caused a lot of environmental hazards and pollution due to the fact that to mine cryptocurrencies, there is a demand for a large number of energy-intensive PCs.

Now, this could hamper the progress to achieve certain SDGs pertaining to that improving life on land and climate change. To conclude, I would like to reiterate that blockchain and cryptocurrencies will definitely help us in solving the problems of eradicating poverty, hunger, and corruption as well as equal access to resources for those deserving of them. This will propel India to become a forerunner in the world economy, and that too in a sustainable manner.

The second problem is that of fake documents. Now, fake documents are something that is widely used by people to get fake caste or income certificates and using these certificates people go on to claim thousands or even lacs of rupees in subsidies for college fees, essential commodities, and food alone. As much as we need a system to filter out suspicious cases, we also need a system that can revoke and allocate these subsidies based on the progress that people make.



The third problem is that India is facing a data management crisis. This was backed by the fact that almost 65 Lakh tons of food grains were being wasted due to lack of storage while almost 200 million Indians lacked basic nourishment during the first two-quarters of the COVID pandemic, highlighting the corruption and lack of data processing systems.

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- Rahul Dalave





The Sweet Tooth

PERFECTION BY CONFECTION - KRUPA M AHUJA



Krupa . M. Ahuja
(2212268)
IB.Com (F&A) - C



With the onset of COVID-19, life had come to a standstill for humanity at large. However, nature has its own way of rejuvenation. Flowers blossomed with fragrance, leaves withered from their twigs, rivers breathed with a sigh of freshness, and winds took joy from one place to another.

Nevertheless, as time passed by, I started baking at home with the healthiest of alternatives to make it truly sumptuous. Impressed with my cakes, my near and dear ones too decided to try the taste of my baking...



Whole wheat based, choco-coffee, anti-gravity cake are a few of my delicacies on offer.



Whole wheat based, sugarless cake (use of jaggery)

With the constructive feedback that I received, I then decided to open up my venture in the field of baking and give the world a taste of my own!



#THESWEETTOOTH was born with the purpose of providing healthy /unadulterated bakes. My family and friends are the people behind the scene as they stood with me in my venture and supported me all through.



'Thesweettooth' aims at providing mouth watering cakes that is "guilt-free". Wheat, jaggery, and milk have their predominance over unhealthy ingredients. The right balance of temperature, time, and tools creates the most delectable cakes.



Neha Ann Sunil
(2112222)
3 B.Com(F&A) C



TOKENIZATION : SAVING THE CUSTOMER FROM ONLINE FRAUD

“Technology will offer fraudsters an advantage, but it will also give enterprises new tools to deal with them.”

The Reserve Bank of India issued a circular to all payment aggregators and payment gateways on March 17, 2020, instructing them to set up their infrastructure to tokenize their services. This essentially meant that no company or person was permitted to store the information about their clients on their server. Only networks and card issuers were permitted to hold this information.

Looking at a brief history of tokenization, the British Empire in the 17th to 19th centuries is where the earliest token applications first appeared. During this time, when fiat currency was unavailable tokens were used instead of cash to facilitate the purchase of certain goods.



Let's attempt to put the tokenization's current significance into perspective. Today, the process of "tokenizing" involves swapping sensitive data for non-sensitive data known as "tokens."

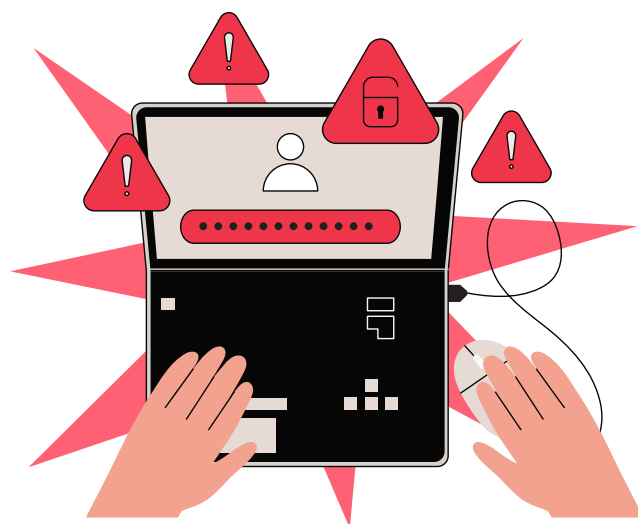
Tokens, once created, cannot be reversed or decrypted, unlike encrypted data. This differentiation is especially crucial. Tokens cannot be converted back to their original number since there is no mathematical connection between them and their original number; unless this is stored separately. In this process, instead of saving one's card details on platforms such as Amazon, Flipkart or Zomato either one would or rather the system will use the unique token to verify transactions.

Globally, and in India, the Covid epidemic turbocharged the already expanding e-commerce. People who were forced to stay at home, either on their own will or as a result of government order, looked for the chance to shop online. According to reports, India's e-commerce may increase from \$46.2 billion (pre-pandemic level) to \$111 billion by 2024, thereby increasing chances of online fraud. The Business Standard recently stated that 42% of Indians had fallen victim to financial fraud in the previous three years. By adding an extra layer of security to the sensitive data that users store on their credit cards, tokenization helps to prevent/reduce online fraud and data breaches.

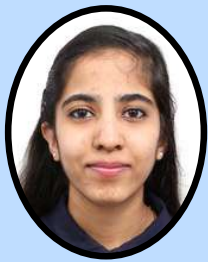
Will tokenization have a future? Tokenization is here to stay despite its current issues such as little practice-based proof, a lack of regulation and infrastructure, as has been the case with any technology that demonstrates a "value."

The latter is the situation in India, where despite everyone's best efforts, the date for the full deployment of tokenized payments has been pushed back several times, with the current estimate being in September 2022. Tokenization will develop and improve as it connects with cutting-edge technology like cloud computing and blockchain and offers even greater scope across many industries. Tokenization is a permanent trend and here to stay.

- Neha Ann Sunil



Experiencing things is more meaningful than just pondering or fantasising. At times, it is critical to persevere with what you have been taught to understand its many forms and manifestations. One must confront not only to interpret based on one's views but also to perceive and understand the opinions of others. Thus, to comprehend a culture, one must immerse in it.



Theresa Tomy
(2112039)
3 B.Com (F&A) A

Travel isn't always fascinating as at times it can get frustrating and uncomfortable. The whole journey may change oneself. It may even leave an indelible memory behind. It might take one to unexpected paths and directions least expected. After the journey one is with moments and sights that one never experienced. Thus, one carries within what one experiences and moments that get distilled in time.



ALWAYS

He looked into my eyes
His eyes twinkled like stars
They had a sparkling assurance
That I'd be safe in his hands
I've never believed in magic before
But his smile changed my mind and soul
His smile had an enchanting charm
That pierced right into my heart
His secret smile saved for me
And then he whispered into my ears
"I'll be there for you, ALWAYS "



Maria Tomy
3 B.Com (F&A) D
2112320

A LAST LOVE NEED TO BE SPOKEN

You are my Milky way
My life, my sun
My moon, my star
my heart, my breath..

People always talk about their first love. But sometimes it's the last love that needs to be really spoken.
You-you are the kind of love that I began to believe lasts longer than my depression cycle.

You, when I am black and blue and hurting, stand there with a lamp in between your eyes that shine the brightest, even as
I try to extinguish it
You-you are a firefly on a dark night, fighting my demons with your dreams...

You are a Soldier, a mountaineer, a friend ,a lover, a poet, who doesn't always have it easy with words

You are the reason I started to believe that sky is a place that actually exists and can act as mediator between us...

It is a magic blue carpet and that ring of Saturn is nothing but Saturn's lover... giving him a long hug just like I am longing now..

You, are my longest hug
My softest kiss on my most meaningful shooting star when I no longer believed in telescopes...

You-you are the reason Galileo must have turned up to the sky, leading to the discovery of craters on the moon..
It is said that he loved his telescope so much that he used it to watch the Sun which eventually caused his blindness,

You are the Sun.
You are the Moon.
You change shapes and make children believe that there is an old lady sewing magical garments in the sky....

You-you are the reason behind my moody high and low tides because human body is after all 75% of water....

You are a force .. a push-a pull towards everything that seems right and perfect in my life.

You are the sum total of all my wishes, my hopes and my dreams and the return of every kind deed that I may have done in my life...

You-you are the result of every
algebraic equation that I may have
accidentally got it right.
And while trying to find an X .
I found Y.

You are My Milky way
My life My sun
My moon My star
My heart My breath
My light My lamp....

Because for a change I think love lasts
forever.....

Sandip Kumar Das
(2012032)
5 B.Com(F&A) A



TO EXIST OR EXCEL



Why must there be a conflict- to
exist or to excel,
The need to belong, but to be- is why
the great beings fell,
As it appears, it is only a fair
gamble- with a heart, mind and soul
to sell,
Is it in loneliness or a life alone- that
one can truly revel?

I hear it now, the comfort and
freedom- each an opposing knell,
Amidst the chaos in order- nowhere
to run or to yell!
A gaze in every direction has aeons
and aeons to tell,
So, I wander with the stars now-
begging them to cast on me, their
spell



Rachita Murthy
5 B.Com (F&A) A
2012078

A TRAVELLER'S PARADISE



As I looked with an open jaw
My gloom vanished at the sight I saw
I never imaged an airport to be like
this

And what I saw was pure bliss

Fountains, butterflies, and gardens I
saw

There were paintings and drawings
and much more

Though I didn't know what it meant
There was pure content

As people rushed to get to their
planes

I stood there without any complain

Restaurants were many
But I didn't fascinate any

All that mattered was to travel
To be lost in the world's marvel



Theresa Tomy
(2112039)
3 B.Com (F&A) A

AN UNSETTLED EMOTION

Your eyes might greet the
grey with ecstasy,
But for how long can mine hide the
despondency?

When the whole world stands
confounded by your valour;
I pray to hear not, of callous colour...
You chose to shield your Motherland;
And I saw my little boy leave his
Mother's hand...

Is the sin yours or mine?
Will I get an answer down the line?
With that will I be fine?

Your buoyant smile,
Pushed me through every
arduous mile.

Not every soul feels bold to face
it's test.

Not every womb can sacrifice
it's harvest.

"Having a son abroad is a
social prestige,
and a personal tragedy."

Having a son at the borders,
Is a pride concealed in pain
and the Patriots' pleasure
during the tragedy.



A K Dharshini
(2012270)
5 B.Com (F&A) C



Millions of emotions clouding my
head with Uncertainty
confusing my senses.

I do tend to overthink, but it always
turns out to be the expected.

We are close friends. Once I can fall
back on any time. The ones I Call
and spill my feelings at any hour, to
Never feel judged or inferior
through the day. Right?

I must have an open mind, they said.
Wide enough to make me fall into
an abyss of indecisiveness. My
opinions are the trigger, pointing
my weapon at their portraits.



Vibha Janardhan
(2112281)
3 B.Com(F&A) C

Thinking twice before I speak
despite the bleeding wounds caused
by their bullets.

My jokes are lame.

Similar to those main characters put
to shame. It's not a good thing,
I was told. Now I'm trying to
shrug off the weight that left my
shoulders cold.

Took some time apart to heal,
the burden feels more real.

Maybe screaming out the pain
would help,

It might just hollow out the
emptiness I feel.

Apparently, life without friends is
hard. Presently, that statement can't
cover it all.

The warmth in my heart is gone .
The pit in my stomach gets deeper.

The smiles on my face get faker.

The tears in my eyes seem heavier.

The space behind my back is now
taken by the floor. But, the worst of
it all, my friends' presence has been
taken by these four bathroom walls.



"YOU'RE THE SAME OLD SONG"

Recently, a friend asked me
"What is your definition of love?"
elusive answers, incoherent
babbling, in the end, I said,
"Someone with whom I'm me."
pretenses are not new to this
world a sheep is as deadly foe as a
wolf, kindness comes in
reciprocation,
"Here you go, an eye for an eye."

youngblood teeming with thoughts
of turmoil,
bubbling passion, wandering
fingers, amateur verses of Amor,
"I'm done!"- exclamations of anger,
sorrow, despair a
sledgehammer to the heart,
knocking and reeling you came
like a breeze, swept everything like
a tornado
they say. "The same things don't
happen twice." heart stitched
with strings of crumbling hope, and
faltering steadiness my
song, alas,
I have forgotten, the blame on me as
usual, "You are so
sensitive."

oh, to be numb and unfeeling, my
song is not here, not with
"The one before", it is in the chasm
of my dreams, buried

under a willow repertoire and life,
gradually filling with music,
notes and chords digressing from
the steady course, although false.

"I have a wall, a wall of unusual
heights." Don't wish broken pieces
together, 'cause why? leave a broken
thing broken but thing but the way
of the world is lopsided,

tornado, debris, and chaos is "Past.
Previous. Pain." lingers like a
brooding shadow,
padlocked heart in chains and rods,
a superhuman strength

Is a heart so heavy relieved through
the clacking of a keyboard, what is
the end? is there a goal? moments in
coffee shops are pretty, no lofty
attachment necessary song of my
heart,

a person embodied devil,
the other an angel, I shun.

"I have lost me" oh, that melodious
tune,
revered for beauty, on a pedestal for
compassion.

A tune has forgotten, the strings of
the harp,

mangled and lifeless, the repertoire
in shreds.

but, turning point-are no myth,
they come anywhere, maybe in a
cobble street or through
the worst suffering.

I hear the song from afar it echoes
and calls, implores and threatens
the song I'd forgotten is slowly
creeping back, collecting chords
along the way, tunes syncing,
rhythm-deliberate chaos. I hear it
again, oh, I wish to play.

I know, I know,
maybe, "You're the same old song."



Kameshwaran O M
(2112315)
3 B.Com (F&A) D

YOU HAD ME THERE!

I caught you once...looking at me..
With earphones in your hands,
Having a hard time detangling
them,
Pulling the wires back and forth and
repeating it again
While still gazing at me with a
smiling face ...
You had me there!

I remember that day..
As we gazed at the stars..
You charmingly asked,
'Would you mind plugging in one
earpiece of my earphones '
Offering a piece of you through a
song
You had me there!

Earphones and you mean a lot... I
realise
While i stand here alone listening to
the same song
But with a missing piece
Now I charmingly ask,
'Can I have that one earpiece of your
earphones forever?'



Yogitha R Rajpurohit
(2012265)
5 B.Com(F&A) C

HOME

The blue shadows of hilltops in the distance beckoned us, not leaving the limelight.

A sea of clouds, blue islands in the midst, the glint of fog, truly a sight!
A whirlpool of furious smoke, the white haze cupped these islands afar,
The illusion of innocence in the snow-capped peaks- masking the perils and permanence of every changing hour.
A creative palette in the sky, lighting everything in its sight,
Hues of tears and smiles, celebrating pulchritude and terror alike,
A welcoming arch of green- thick and thin with shadows deep.

Even men standing tall, willingly to weep and to creep.
There is a magic about this place- one's insignificance, a reminder of boon and of sin,
For the feeling of home without, inspires the feeling of home within.



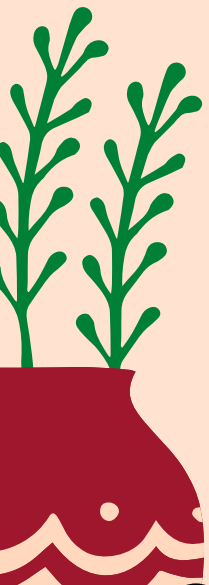
Rachita Murthy
5 B.Com (F&A) A
(2012078)

ನಿಜ !?

ನಾ ಕಾಣುತ್ತಿರುವ ನೀ ನಿಜವೋ ?
ನಾ ಕಾಣಲಾಗದ ನೀ ನಿಜವೋ ?
ನೆನ್ನೆ ಕಂಡು ನೀ ನಿಜವೋ ?
ನಾಳೆ ಕಾಣುವ ನೀ ನಿಜವೋ ?
ನಿನ್ನ ಕಾಣುತ್ತಿರುವ ನಾ ನಿಜವೋ ?
ನಾ ಕಾಣುತ್ತಿರುವ ನೀ ನಿಜವೋ ?
ನಾ ಹುಡುಕುತ್ತಿರುವ ಈ
ನಿಜವು ನಿನ್ನಲ್ಲುಂಟೋ ನನ್ನಲ್ಲುಂಟೋ !?



ವೈಷ್ಣವಿ ಜಿ
(2012079)
5 B.Com(F&A) A



CREATIVE ACHIEVEMENTS: PHOTOGRAPHY



Khwahish Sultania
(2212366)
1 B.Com(F&A) D



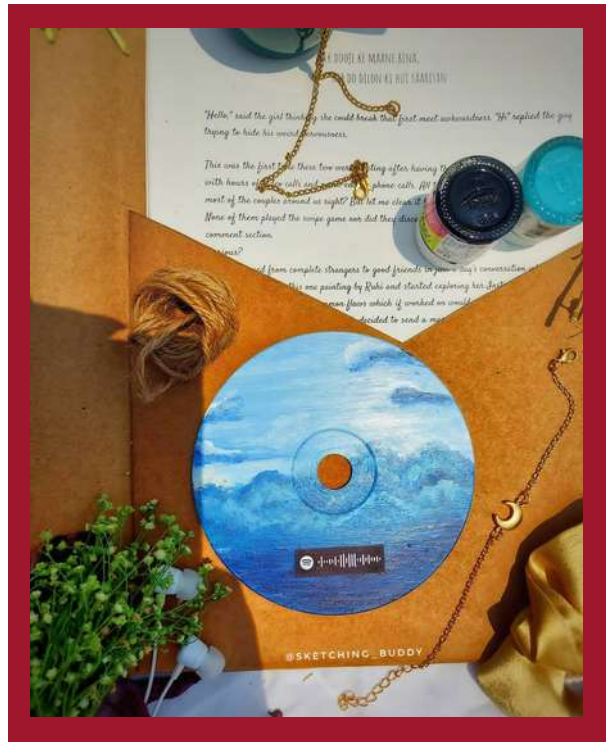
Vasudev Iyengar
 (2212359)
 1 B.Com(F&A) D



**Fazil Ahamed
 Abubacker**
 (2212305)
 1 B.Com(F&A) D



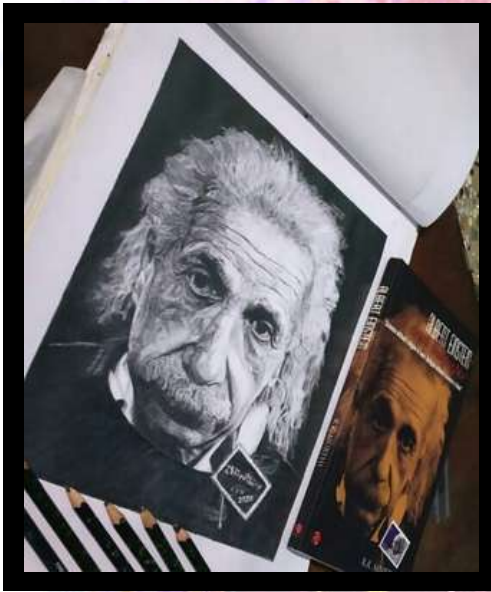
CREATIVE ACHIEVEMENTS: ARTWORKS



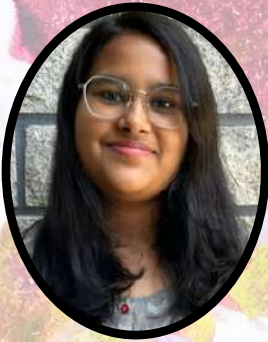
Yogitha R Rajpurohit
(2012265)
5 B.Com(F&A) C



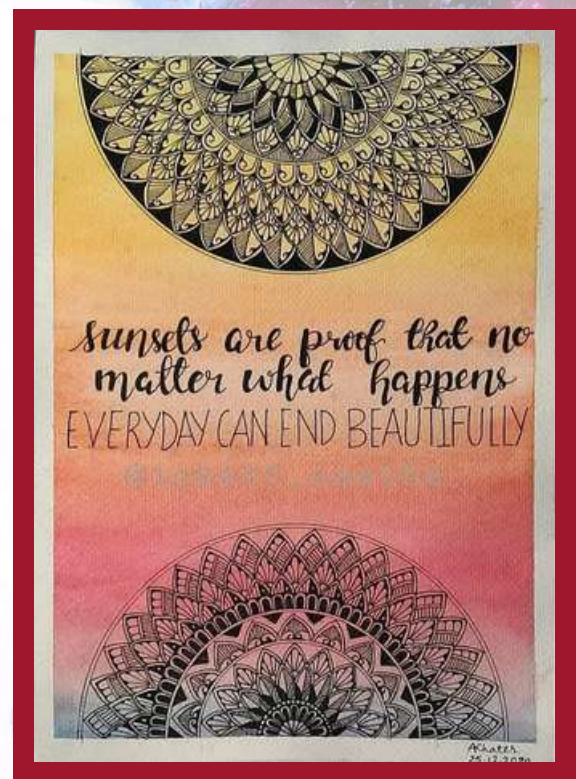
Shreya H
(2012180)
5 B.Com(F&A) B



Prrethive I S
(2112331)
3 B.Com(F&A) C

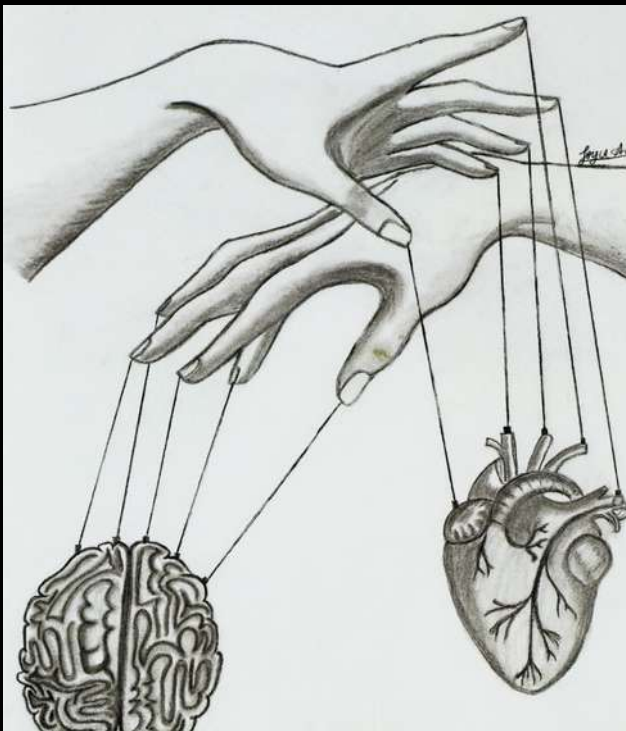


Aastha Khater
(2212163)
1 B.Com(F&A) B





Joyce Antony
(2212267)
1B.Com(F&A)C





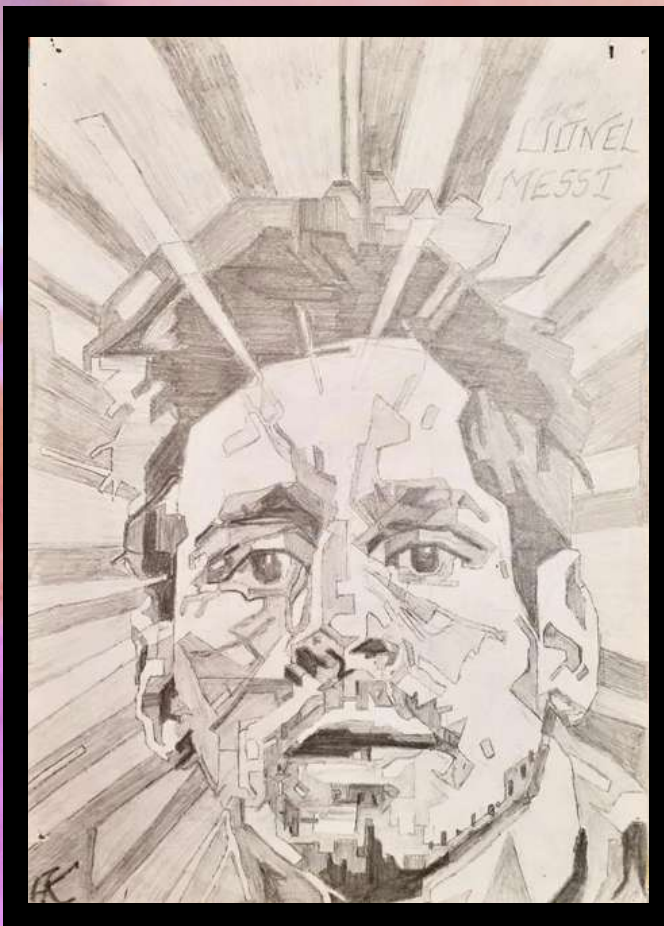
Chidheka D
(2112109)
3 B.Com (F&A) B



Anshika Goel
(2212325)
1 B.Com(F&A) D



Vanshika Goel
(2212343)
1 B.Com(F&A) D



Aditya Khetan
(2112245)
3 B.Com(F&A) C



WORKSHOP/ORIENTATION/ GUEST LECTURE ORGANISED



Department of Professional Studies in collaboration with CPA Australia conducted a session for B.Com (Finance & Accountancy) students on 4th August 2022, where global and national needs were met. 70 students from the Second and Third-year were part of this informative session which was led by Prof. Biju Toms, Director - SCFA, Dr Budha Anuradha and Dr Senthil Kumar A.

About CPA Australia:

One of the largest accounting organizations in the world, CPA Australia provides education, ongoing professional development, technical support, and advocacy for the industry to its more than 1,68,000 members worldwide.

The CPA designation is widely recognized, and every day, CPA's work in more than 100 different nations and areas. Candidates who have earned a degree that has been recognized by CPA Australia are eligible to apply to become Associate Members and can then begin the CPA Program. Candidates can choose to finish the CPA Program on their own schedule and with the degree of assistance necessary to achieve thanks to CPA Australia's flexible study options. The foundation level of the program is fully exempted especially for B.Com (F&A) students easing the process and ushering in enormous opportunities.



PWC OFFICIALS ADDRESSING B.COM(F&A) AND B.COM(P) STUDENTS



Ms. Swathi, HR Head, Global Advisory and Consulting Firm PricewaterhouseCoopers's officials addressed the students of B.Com (F&A) and B.Com (P) on 21 July 2022. The team consisting of Talent Manager Mr. Gowtham Kumar, HR head Ms. Swathi and Partner Mr. Prasanna along with Article Assistant Mr. Himanshu represented the company. The presentation started off with Mr. Gowtham's briefing on the history and backgrounds of the company. He then explained the application procedure and different aspects of work at PWC, including work culture, roadmap, and Career prospects.

This was followed by testimonial By Mr. Himanshu, an alumnus of Christ University, who currently works at PWC as an Article Assistant. Mr. Himanshu shared his journey in PWC, and how it helped him develop himself. The presentation was then carried forward by Mr. Prasanna who brought more clarity to students on the working of PWC and cleared common misconceptions regarding choosing the right firm for CA articleship. PWC meeting an affirmative note that they would return with more opportunities for Christites in the future.



VALUE ADDED COURSE ON ADVANCED EXCEL CLASSES



Final Year B.Com (F&A) Section -B

The department constantly endeavours in establishing a deep student-centric foundation of learning which focuses on value addition courses. Advanced Excel course (course code: VCOC511) has been introduced for the final year B.Com (F&A) students and the classes were conducted from 6 September 2022 to 8 October 2022. The training sessions were conducted by Dr Senthil Kumar A., Associate Professor, DPS and Dr Umashankar M., Associate Professor, DPS. It is a 30 hours with two credits course which includes eight hours duration of project.



Final Year B.Com (F&A) Section -D



Final Year B.Com (F&A) Section - A



Final Year B.Com (F&A) Section -C

ALUMNI INTERACTIONS

Mr Anirudh Ramesh, an Associate Consultant at Bain & Company, interacted with the students about the "Power of Compounding" on 20 August 2022. He gave valuable insights into the financial world which enhanced students' financial literacy. He was a part of 2016-2019 batch of BCom (F&A) Programme in the university and had scored AIR 28 in the CA Final exams in Nov 2020. 320 first-year students were part of the interaction session.



An alumni interaction event on "Time Management" was organised by the BCom (F&A) Programme on 20 August, 2022 for the benefit of the 320 first year students. The speaker is CA Yash Agarwal who is a Deputy Manager in Audit & Assurance at Deloitte Haskins & Sells LLP. He was a student of the 2017-2020 batch and had secured AIR 24 in the CA Intermediate exams of 2019.

Around 320 first-year students participated in an interaction on the topic "Goal Setting" as part of the alumni interaction session organised by the department on 20 August, 2022. CA Jacob Varghese Mathew an Articled Assistant at ERNST & YOUNG LLP and alumnus of 2018-2021 batch, served as a resource person.



RESEARCH AND DEVELOPMENT



Mr. Chavan Rajkumar Dhaku is presenting on the topic "Volatility and Spillover Effect in Cryptocurrencies".

FACULTY RAC MEETING

The Research Advisory Committee (RAC) Meeting for the PhD Research Scholar Mr. Chavan Rajkumar Dhaku, (2070102), Department of Professional Studies was conducted on 19 July 2022, from 2:00 PM to 3:00 PM in Hall No. 201, IV Block, Christ University, Central Campus, Bangalore. Dr Umasankar M, Associate Professor, DPS, Dr Seranmadevi R, Associate Professor, DPS, and Dr. Senthil Kumar A., Supervisor and Guide, Programme Coordinator, B.Com (F&A), were the RAC members.



Ms. Soumya is presenting on the topic "Valuation Methods for Technology Based Scalable Businesses and Business Models- A Critique of Extant Philosophy, Methods and Metrics".

The Research Advisory Committee (RAC) Meeting for the PhD Research Scholar Ms. Soumya V., (1810076), Department of Professional Studies was conducted on 1 August, 2022, from 2:00 PM to 3:00 PM at 201, IV Block, Christ University, Central Campus, Bangalore. Dr Sathish Kumar B., Associate Professor, Department of Commerce, Dr Seranmadevi R, Associate Professor, Department of Professional Studies, and Dr Senthil Kumar A., Supervisor and Guide, Programme Coordinator, B.Com (F&A), were the RAC members. Dr Kavitha Desai, Associate Professor, and Head, DPS and Ms. Prabhavathi C, Assistant Professor, DPS, attended the meeting and conveyed their suggestions and feedback.

RESEARCH AND DEVELOPMENT

Paper Presentation

Parth Gorasia (2012318) of 5B.Com (F&A) D emerged as the runner up in the technical session on "Macro Economics", where he presented a paper titled "How to make India better at Ease of doing business index" at the CA Students Mega conference in Mumbai organized by the Students Skill Enrichment Board, ICAI and hosted by WIRC, Vasai Branch on 10- 11 September 2022. His paper was one of the 12 papers shortlisted for presentation from the 50 papers received from across India.



Rahul Dalave (2012322) from 5BCom (F&A) D participated in the SICASA Presentation Competition in the SICASA Talent Search Meet- 02 organised by SICASA Bangalore on 10 September 2022. He has presented a research paper on the topic- "Sustainability of Cryptocurrencies."



CLUB ACTIVITIES

EDEC – THE BUSINESS SOCIETY

EDEC is an initiative by the students of Department Of Professional Studies. The motto of the society is "AHASHMI YODHA" which means "I am a warrior." It focuses on providing students opportunities and a common platform to present their innovative and creative ideas to the corporate world. As the saying goes a single step begins a long journey, the students need to come out and step up towards their goal. Most students hesitate to initiate due to lack of confidence and guidance. Here at EDEC we aspire to give the students the needed motivation and required guidance to come out confidently and take little but firm steps in their journey into the corporate.

The society, through high quality events, aims to provide the students of the department varied opportunities, guidance and mentoring to help them thrive in the meritocratic society. Our society is solely bent on recognising our students efforts and intends to be the backup for any assistance they might need.



We aim to provide our students opportunities for personal development, as individual's personal development will lead to the group's and the society's development and effort.

We look forward to help students come out inhibitions and put forth their original, unrestricted, wacky, inventive and mad as possible ideas.

We aim to assist our students interact with the corporate leaders and thereby enable them gain greater dimensions in their thinking and develop practical, critical and analytical approaches for solving challenges in business and corporate sectors.

Through our efforts we aim to build a society of young and successful people who are driven by eagerness to learn, thirst for knowledge and search for success in life.

Our vision - To break dogmas and reiterate the present corporate and business practices through first hand experience and simulations.

The society's salient features include highlighting practical experiences, offering internship help, arranging mentorship programs and providing field experience by way of playing a few prominent roles.

EDEC EVENTS

The Edec society plans to conduct panel discussions, business events, conclave, guest lectures, workshops and more for the benefit of students.

EXPERIENTIA To create an experience of the corporate and business atmosphere.

PRUDENTIA - To inculcate the required business skills.

MERITOCRATIA To facilitate students develop the required merit needed to excel in business and corporate.

REVOLUTIEA - To bring about revolutionary and innovative ideas from among the students.

EDEC's mode of operating:

The society's operating plans are as follows

EDEC COMPETITIONS - Competitions on B-plan and pitches and fears will be held.

EDEC EXPOSURE - This will include corporate collaborations, internships and alumni networking.

EDEC ACCELERATOR - This wing of the society will serve as a platform for implementing plans and ideas and conduct various events.

BUSINESS SUMMIT - This is the EDEC's flagship event where a 7 day Business Summit will be held.

EDEC EXPERIENCE - The society strives to create real-to-life corporate experiences to students by integrating corporate visits, industrial programs and collaborations with the right people. This is expected to be both holistic and informative to students.

EDEC highlights on the core principles of merit and only merit ensuring that the really capable and meritorious students deserve the right platform and recognition.

"If you wish your merit to be known, acknowledge that of other people."

-Oriental Proverb



Team Members :

1. Siddhant Bucha	2112271	3B.Com(F&A) C
2. Sakshi Vaishnav	2112235	3B.Com(F&A) C
3. Kevin Richard	2112154	3B.Com(F&A) B
4. Rupesh P	2112164	3B.Com(F&A) B
5. Aviral Gupta	2112107	3B.Com(F&A) B
6. Karan Kalra	2112508	3B.Com(P) A
7. Shreya Raj Vidyarthi	2122141	3BBA(F&A) B
8. Aadya Rathore	2112719	3 B.Com(IF)
9. Yashit Lalwani	2122130	3 BBA(F&A) B
10. Lakshanth K	2122113	3 BBA(F&A) B

KRANTI (THEATER CLUB)

Vibhinna 2022 was a Kannada cultural fest organised by SSMRV college, Bengaluru. Team Kranti, a team of 19 members, participated in the Street play competition representing the University and won First place, beating the other 10 contesting teams on 18 August 2022. The first prize included certificates and a cash price of INR 3000.



Team members :

- | | |
|---------------------------|----------------|
| 1. Deepak K | 5 B.Com(F&A) D |
| 2. Sandeep V Jogul | 5 B.Com(F&A) A |
| 3. Anusha S Rao | 5 B.Com(F&A) B |
| 4. Jaisheel Reddy | 5 B.Com(F&A) A |
| 5. Mohana Priya E | 5 B.Com(F&A) D |
| 6. Alwin Shajan | 5 B.Com(F&A) B |
| 7. Yashaswini R | 5 B.Com(F&A) B |
| 8. Hema H | 5 B.Com(F&A) D |
| 9. Tejaswini N | 5 B.Com(F&A) D |
| 10. Adarsh Anand | 5 B.Com(F&A) C |
| 11. Chaitanya | 5 B.Com(F&A) A |
| 12. Samiksha S | 5 B.Com(F&A) D |
| 13. O Bhavana | 3 B.Com(F&A) B |
| 14. Divinitha G S | 3 B.Com(F&A) D |
| 15. A R Nishanthi | 3 B.Com(F&A) B |
| 16. Tejas A S | 3 B.Com(F&A) A |
| 17. Anirudh M A | 5 B.Com(P) A |
| 18. Jaiyatharshini R P | 3 BBA(F&A) B |
| 19. Sathwik Shivaram Naik | B.Com (M) |



Industrial Visit

Third Year, B.Com (F&A)- Section B



On 12 August 2022, 63 students of Third year BCom (F&A) - B section went on an Industrial visit to Sri Chamundeswari Sugars Limited, Bharathi Nagar (K M Doddi), Mandya District, Karnataka - 571 422. The students were accompanied by Dr Senthil Kumar A. Dr Priya J. on their visit.

Industrial Visit

Third Year, B.Com (F&A)- Section C



On 12 August 2022, 44 students of the Third year BCOM F&A-C section went on an Industrial Visit to Sri Chamundeswari Sugars Limited, Bharathi Nagar (K M Doddi), Mandya District, Karnataka - 571 422. The students were accompanied by the faculty members of DPS, Dr Padmini Sasikumar and Dr Umasankar M.

Industrial Visit

Third Year, B.Com (F&A)- Section C

41 Industrial Visit



Industrial Visit

Second Year, B.Com (F&A)- Section D



On 24 August 2022, 48 students of Second year BCom (F&A) - D section went on an Industrial visit to Sri Chamundeswari Sugars Limited, Bharathi Nagar (K M Doddi), Mandya District, Karnataka - 571 422. The students were accompanied by Dr Senthil Kumar A. and Dr Sameena Tarannum, Faculty Members, DPS, on their visit.

Industrial Visit

Second Year, B.Com (F&A)- Section B



Sixty-three students of Second year BCom (F&A) - B section went on an Industrial Visit to Sri Chamundeswari Sugars Limited, Bharathi Nagar (K M Doddi), Mandya District, Karnataka - 571 422 on 24 August, 2022. The students were accompanied by Ms. Indu and Mr. Prashant Bharatwaj, Faculty Members, DPS, on their visit.

Industrial Visit

Second Year, B.Com (F&A)- Section B & D



PLACEMENTS

Congratulations to the final year students who made it through the rigorous selection processes and secured placements in companies.

Final Year B.Com (F&A) Till August 2022			
S.No	Name of Student	Reg. number	Company Placement
1	Aditya Sriram	2012102	Deloitte USI
2	Kesore S H	2012122	Tresvesta
3	Bharti Singh	2012043	Tresvesta
4	Vysravan R	2012238	DE Shaw
5	Joel Janamajeyan Thomas	2012219	Tresvesta
6	Anshul Anil	2012202	Tresvesta
7	Annesha Choudhury	2012342	Deloitte USI

INTERNSHIPS

Congratulations to the following students who have been selected as Interns at RegisterKaro.

Final Year B.Com (F&A) B Till August 2022			
S.No	Name of Student	Reg. number	Internship Company
1	Indhu R	2012146	RegisterKaro
2	Venkataraju T S	2012137	

CA ARTICLESHIP STUDENTS

It is a matter of great pride to announce that 50 students from the B.Com Finance and Accountancy course (Years II and III) are currently pursuing their CA Articleship after having cleared their CA Intermediate Examination. The following is the list of the same.

Final year B.Com (F&A) - A Section			
Sl. No.	Name of Student	Reg. number	Articleship Firm
1	Ashish S Nair	2012008	Grant Thornton
2	Dhikshith P	2012012	Singhvi Dev and Unni LLP
3	Prajwal Acharya	2012025	Deloitte
4	Pratham Agarwal	2012028	Guru and Jana Co.
5	Tharani V	2012036	Balakrishna and Co.
6	Athira Prabhakaran	2012040	Deloitte
7	Kaniska.D.N	2012050	Balakrishna and Co.
8	R Ruthu	2012059	Singhvi Dev and Unni LLP
9	Soumya Sudatta Nanda	2012062	Ernst and Young
10	Vaishali V	2012066	Guru and Jana Co.
11	Deepakk H	2012068	Deloitte
12	Winston Sequeira	2012070	Grant Thornton
13	Rachana	2012071	Guru and Jana Co.
14	Rachita Murthy	2012078	Deloitte
15	Aditya Bagrecha	2012090	Deloitte

CA ARTICLESHIP STUDENTS

Final year B.Com (F&A) - B Section

Sl. No.	Name of Student	Reg. Number	Articleship Firm
16	Sriniketan G J	2012110	Guru and Jana
17	Isha Nathavani	2012147	ERNST and YOUNG
18	Nithya Prabhu	2012155	Walker Chandiok & Co LLP
19	Vidhi Lath	2012166	Deloitte
20	Himaanshi V	2012171	Haskins & Sells LLP
21	Akshay Kumar N	2012174	K. P. Rao & Co Chartered Accountants
22	Chetan Roy	2012175	Parakh consulting LLP
23	Rachita R Shanbhag	2012177	Singhvi Dev and Unni LLP
24	Riya Tripathi	2012182	Parakh Consulting LLP

CA ARTICLESHIP STUDENTS

Final year B.Com (F&A) - C Section

Sl. No.	Name of Student	Reg. number	Articleship Firm
25	Harsh Raj Tibrewal	2012215	Manian & Rao
26	Keshav Malpani	2012222	Deloitte
27	Shrivathsan T V	2012230	Venkatachalam and Associates
28	Syed Affaan Ahmed	2012233	Deloitte
29	Vedant Jain	2012236	Kkc LLP and associate
30	Vidwan J V	2012237	Singhvi Dev and Unni LLP
31	Archie Shah	2012241	Deloitte
32	Astha Agarwal	2012242	KPMG
33	Preksha Sirohia	2012255	Ernst and Young (EY)
34	Simran Bhogal	2012262	Ernst and Young (EY)
35	Yukti Agarwal	2012273	Guru and Jana Co.
36	Sarakesh R	2012280	Guru and Jana Co.

Final year B.Com (F&A) - D Section

Sl. No.	Name of Student	Reg. number	Articleship Firm
37	P. Ashwin	2012317	Walker Chandiok & Co LLP [Grant Thornton]
38	Parth Gorasia	2012318	BDO India LLP
39	R Dhanush	2012321	Venu and Vinay
40	Sudarshan Iyer	2012327	Chatterjee and Chatterjee (EY)
41	Vasu Agarwal	2012334	Singhvi Dev and Unni LLP
42	Vijay B.	2012336	Walker Chandiok & Co LLP [Grant Thornton]
43	Garima Surana	2012345	Singhvi Dev and Unni LLP
44	Pragya Bhatte	2012357	Deloitte Haskins & Sells LLP'
45	Sanya Johanna Banz	2012360	Price Waterhouse Chartered Accountants LLP
46	Divam Mahajan	2012367	Walker Chandiok & Co LLP [Grant Thornton]
47	Jaina Shreepal Shah	2012370	S R Batliboi and Associates LLP
48	Gagana R Chandhra	2012376	Deloitte Haskins & Sells LLP

Second Year B.Com (F&A) Students

Sl. No.	Name of Student	Section	Reg. number	Articleship Firm
49	Aastha Premindra Agrawal	A	2112044	R.G.N.Price & Co. Chartered Accountants
50	R.Kruthika	D	2112355	

CA INTERMEDIATE

Congratulations to the students who cleared both in the CA Intermediate Exam conducted in May 2022. May your legends of patience and persistence inspire the people around you.

Both Groups (1 and 2)			
S.No	Name of Student	Reg. number	Class
1	Ashish S Nair	2012008	5 B.Com(F&A) A
2	Astha Agarwal	2012242	5 B.Com(F&A) C
3	Parth Gorasia	2012318	5 B.Com(F&A) D
4	Rahul Dalave	2012322	5 B.Com(F&A) D
5	Sudarshan Iyer	2012327	5 B.Com(F&A) D
6	Vasu Agarwal	2012334	5 B.Com(F&A) D
7	Pragya Bhattar	2012357	5 B.Com(F&A) D
8	Sanya Johanna Banz	2012360	5 B.Com(F&A) D
9	R.Kruthika	2112355	3 B.Com(F&A) D
10	Aastha Premindra Agarwal	2112044	3 B.Com(F&A) A

CA INTERMEDIATE

Congratulations to the students who cleared CA Intermediate Group-1 examinations in their May 2022. Wishing you all success in life!

GROUP - 1			
S.No	Name of Student	Reg. number	Class
1	Nihal Aditya JPN	2012019	5 B.Com(F&A) A
2	Riya HM	2012072	5 B.Com(F&A) A
3	Hariprasad K	2012113	5 B.Com(F&A) B
4	Sankar Manikandan C	2012130	5 B.Com(F&A) B
5	Vansh Agarwal	2012135	5 B.Com(F&A) B
6	Devansh Mundra	2012190	5 B.Com(F&A) B
7	Chiranjeevi M	2012212	5 B.Com(F&A) C
8	Karthik Ram R A	2012221	5 B.Com(F&A) C
9	Saujanya	2012258	5 B.Com(F&A) C
10	Shriya G B	2012261	5 B.Com(F&A) C
11	Joel K Saju	2012267	5 B.Com(F&A) C
12	Samiksha S	2012379	5 B.Com(F&A) D
13	Mohana Priya E	2012380	5 B.Com(F&A) D
14	Sonia Sanjay Pai	2112071	3 B.Com(F&A) A
15	Jayesh M S	2112213	3 B.Com(F&A) C
16	Dhruv Jain	2112347	3 B.Com(F&A) D
17	Krutheka Saravanan	2112360	3 B.Com(F&A) D

CA INTERMEDIATE

Congratulations to the students who cleared CA Intermediate Group-2 examinations in May 2022. Wishing you all success in life!

GROUP - 2			
S.No	Name of Student	Reg. number	Class
1	Anusha S Rao	2012142	5 B.Com(F&A) B
2	Isha Nathavani	2012147	5 B.Com(F&A) B
3	Nithya Prabhu	2012155	5 B.Com(F&A) B
4	Akshay Kumar N	2012174	5 B.Com(F&A) B
5	Lakshmi J	2012248	5 B.Com(F&A) C
6	Simran Bhogal	2012262	5 B.Com(F&A) C
7	Yukti Agarwal	2012273	5 B.Com(F&A) C
8	Sarakesh R	2012280	5 B.Com(F&A) C
9	R Dhanush	2012321	5 B.Com(F&A) D

CA FOUNDATION

Well begun is half done! Congratulations to the students who cleared CA Foundation exams in May 2022!

First Year B.Com (F&A) A		
S.No	Name of Student	Reg. number
1	Srikant Nayak Ammunje	2212023
2	Parth Pareek	2212061
3	Sumithra J Nair	2212045
4	Nikshith Rai A	2212058

First Year B.Com (F&A) B		
S.No	Name of Student	Reg. number
1	Elsa Paul Paliakkara	2212128
2	Subhiksha A	2212142
3	Ronak Mahesh Ishapnani	2212154
4	Annabel Maria Abraham	2212185

CA FOUNDATION

First Year B.Com (F&A) C		
S.No	Name of Student	Reg. number
1	Syed Moiz Raza	2212256
2	Moksha	2212237
3	Amos George Lal	2212204
4	N Harshith	2212211
5	Anant Kedia	2212205
6	Paidiseti Nishit Patro	2212252
7	Harsh Sharma	2212248

First Year B.Com (F&A) D		
S.No	Name of Student	Reg. number
1	Miraclin Sahana M	2212333
2	Harsh Bhatia	2212306
3	Dhyaaneshkumar T K	2212304
4	Dennis Moothedath	2212303
5	Ashvin Thamban	2212349
6	Manav Mayurkumar Achha	2212354
7	Aditya Agarwal	2212347
8	Kiran S Hiremath	2212307



Rohith P Kumar (2212084) of 1 B.Com(F&A) A received Pratibha Puraskara award for scoring 96% in class 12 (2021-22) from the Sri Thyagaraja Co-operative Bank Ltd in Dr. C Ashwath Kalabhavanana, NR Colony, Basavanagudi, Bangalore, Karnataka. He received a cash prize of Rs.2000, certificate and a medal.



Khushi Jain (2212365) of 1 B.Com (F&A) D secured the 4th rank in Jhalandhar district with a score of 98.6% in CBSE Board.



Anagha Govind of 1 Bcom F&A A emerged as School Second topper and Commerce topper with 98.8% (marks obtained- 494) in CBSE class 12 board exams with centum in Accountancy and Business Studies.

Mr. Ansh Umesh Kalani, a student of B. Com(F&A) was recognised as the Best Outgoing Student for the Academic year 2021-22. Mr. Kalani also secured the First Rank in BCom (F&A) with a CGPA of 3.96. Congratulations from BCom (F&A).



KL Bhavana (2012082) from 5B.Com (F&A) A bagged the Winners Award in the Debate competition and the First runner's up award in the Impromptu Speech competition held by SICASA Speaker's forum of the Bengaluru branch of ICAI.



Nandana (221233), Anagha Govind- (2212026) and Vasudev Iyengar (2212359) of 1 B.Com (F&A) participated as Team ADVITEEY in Round 1: Pre-Vista Prelims of Vista 2022: Sparsh: A Live Case Competition for an NGO organized by Indian Institute of Management (IIM), Bangalore in August 2022.

Student Participation in Harvard College Project for Asian and International Relations



Adhitya Shrestha Agrawal
1 BCom (F&A) B

Aditya Shrestha Agrawal (2212102) of 1 B.Com(F&A) B attended the Harvard College Project for Asian and International Relations in New Delhi, India, where he interacted with personas like CA Suresh Prabhu (Minister of Civil Aviation, Ex- Minister of Railways), Mr. Geoff Ralston (Y Combinator) Mr. Miguel Soriano (Senior Finance Officer, International Finance Corporation, Singapore), Mrs. Lesly Goh (Former CTO, World Bank), Anupam Tripathi (Actor of Indian Origin in Korea, Squid Games, Netflix), Mr. Chow Chung Yan (Executive Editor of South China Morning Post), Mr. Martin Roll (Renowned Author, Brand Strategist, Management Consultant), Mr. Kunal Shah (Founder - CRED, Co Founder - Free charge) and Mrs. Bandana Tewari (Former Vogue Editor-At Large, Special Advisor to Copenhagen Fashion Summit).

Harvard has organised this event for the first time in India in its of 30 years and delegates from 30+ nations including the ones from Philippines, USA, Germany, Albania, Vietnam and Malaysia, were part of this event.



Blurred Bloodlines

-By a Budding Writer



Armaan Shariff
(2112205)
3 B.Com(F&A) C

Armaan Shariff (2112205) of 3 B.Com(F&A) C is a CA aspirant and a budding author.

He has published a children's book titled 'Blurred Bloodlines' which talks about brotherhood and friendship in the backdrop of the Babri Masjid incident. His book is available on Amazon, Flipkart and Notion Press. He loves to write about nature and all things beautiful. He has won various poetry and literary competitions.

Armaan maintains a blog named 'Youthpur'. He was a student reporter in his school Don Bosco Egmore. Besides writing, he loves to read books; the habit of which he learnt from his sister. His favourite author is Khaled Hosseini. Say the line "For you, a thousand times over" and you have won his heart.

Armaan has always been a creative person by heart. He considers writing and poetry in particular as a medium to express deep hidden emotions inside of us and to appreciate the little things around us. It adds a sense of beauty even to the mundane things and makes life worth living for.

During his free time, you can find him playing John Mayer songs on the guitar or dancing to Shah Rukh Khan's songs. You can find him walking in parks, deep in melancholic thought.

Roses and Thorns

A success story...



Aastha Agrawal

(2112043)

3 B.Com(F&A) A

Aastha has cleared both groups of the Intermediate level CA exams in her first attempt. Here's what she has to say about the achievement -

"The CA Intermediate exam is often mischaracterised as a solely mentally stressful exam. After having parried through it, I can attest to the fact that it's not just a test of one's mental fortitude, but also one's emotional cohesion and resolve. As counter-intuitive as it may sound, just 'hard-work' only takes one so far. Balancing CA with a 'full-time' college course, mental exhaustion and saturation are inevitable, and the spirit of 'hard work' will start to crevice at some stage - what goes under the radar is the emotional toil this process demands. Looking back, I remember feeling dejected when I couldn't go back home for festivals, lonely when my friends were going for a night out while I slept at 10pm only to wake up at cold 4ams when everyone else slept, and inconsolably desolate when I felt directionless and pessimistic. There are moments where one has to hold the (emotional) fort for oneself, navigate through negativity and check-in with mental health. However, there is light at the end of the tunnel. These 8 months, this process has been incredibly rewarding in shaping the individual I am - it has redefined my strength of will, the conviction in my pursuit, and gifted me with purpose. What is ultimately reduced to passing a series of 3-hour exams, is a comprehensive, and an irrevocably human process. If done correctly, all the sacrifice all those hours of sleep traded off, all the calls you didn't return, and all the memories you didn't make - will be worth it, and you'll look back upon the process with pride and gratitude!"

SPORTS ACHIEVEMENTS



Anuj Mahipal (2212147) of 1st year B.Com(F&A) B emerged as the Runner up from among a total of 128 contestants, in the 5th State Ranking Tournament 2022 held by Tamil Nadu State Table Tennis Association from 9 - 11 September, 2022 .



Trisha Deeta BL (2212071) of 1B.Com(F&A) A won the bronze medal in Basketball representing Karnataka at the Khelo India Youth games hosted by the Government of India in Panchkula, Haryana from 4 - 13 June 2022.





Mansi Ganesh (2012352) of 5B.Com(F&A) D as a part of the 'Leo' team, won the finals of Women's Volleyball in the 'Pedagogic League' hosted by the Department of Physical Education of the University on 19 September 2022.



Shreya H (2012180) of 5B.Com(F&A) B, as a member of the 'Hustlers' team secured the second place in Women's Throwball in the 'Pedagogic League' hosted by the Department of Physical Education of the University on 23 September, 2022.

Shreya H also attended the Sports Orientation Program held in Kengeri campus on 24th & 25th of September, 2022.



CHRIST- Chakkittapara Consultancy Project

Christ -Chakkittapara Consultancy Project (Phase 1) Suraksha Chakra - In pursuit of rural reach out:

The beginning is the most important part of any journey, and that's how it all began back in March 2021 when we all witnessed the start of a massive social outreach with the MOU signing ceremony between Christ University & Chakkittapara Service Co-operative bank, which led to the course of ideation and exploration about the Chakkittapara village after research and analysis revealed the true potential of the town and the will & spirit needed to start the mega project with the aim of making Chakkittapara, a gram panchayat in Kozhikode district of Kerala, as one of the first fully 100% insured gram panchayat in India.

A training session was arranged between the bank officials and the students of Christ university as an initiative to bridge the gap between Christ and Chakkittapara. Further along this path was the Sammilan Event- "Together we Explore", a two day training workshop on insurance

that was spearheaded by the students for the staff of the Cooperative Bank of Chakkittapara.

"Suraksha Chakra Benefit Football Match", which was a friendly football match between the Christ University Football Team and a football team consisting players from Chakkittapara village was conducted on the 29th of April 2022. Around two hundred students marched onto the football field with the objective to strengthen the bond between the two major entities and to start the project on a friendly note. Eventually the match ended with enormous support to both the teams and a felicitation and award- giving ceremony for the football teams glorifying the confidence and spirit of each individual to connect with the this project and support the social impact in the future days was held in the main auditorium.

The important part of the project was the survey. The phase-1 of data collection started on 3rd June with a team of 13 Christ students along with the guidance and support of Prof. Biju Toms, Dr. Tomy K Kallarakal, Dr. Jerlin Jose, Prof. Jossey Peter, Mr. Chris Mr., James & Mr. Jacob who accompanied the students throughout the journey. The project was undertaken with the aim of making Chakkittapara, a gram panchayat in Kozhikode district of Kerala, as one of the first 100% insured gram panchayat in India.



The project included students of DPS as 'Field Interns', forming teams consisting of a Christ University student, undergraduate students from Chakkittapara and a Ward member, who along with the support of the bank representatives conducted the survey among all families living in the 15 wards of Chakkittapara. The aim of this survey was to collect information with regard to various aspects with an intend to create customer profiles for assessing the basic needs and insurance needs of the individual families of the Chakkittapara Gramapanchayat.



Village Immersion Project, Chakkittapara

The village Immersion Project is an initiative under the umbrella project of 'Suraksha Chakra'. The project primarily aims at cultivating a culture of Insurance in impoverished communities. As a part of the same, 13 students from B.Com(F&A) were chosen to visit Chakkittapara. Chakkittapara is a unique combination of panchayat and town in the Kozhikode district of Kerala, India. Though modest in size it is defined by its ever-present quality of bustling innovation. The community has a unique zeal, and a characteristic creativity that is present everywhere, in households and farms alike. The Spices Association, the Krishi Vigyan Kendra and the Japanese water filtration plant are a few of the exciting locations visited by the team. All these locations had brilliant people working towards great causes!

Apart from the beautiful people, the town gleamed of natural beauty, ensconced between multiple rivers, an even terrain, and an omnipresent greenery. While this granted the town the gift of sustainable long- term farming, it also translated itself into majestic waterfalls, colourful farms and a fragrant ecosystem of flora and fauna.

However, the place has a unique comparative advantage towards farming such as the innovative labour force, the continuous flow of fresh water and the vast landscape which can all be combined and harnessed to scale up farming practices massively. Alternatively, the town offers visitors a plethora of natural beauty, all of which can lead to a well-functioning tourism industry in a state already famous for its beautiful people and places.

One of the standout experiences of the visit was our visit to a local school. We worked on spreading awareness about Insurance among the students of Grade 10 with the broader aim of addressing a generational lack of awareness surrounding insurance. This can all be combined and harnessed to scale up farming practices massively. Alternatively, the town offers a visitor a plethora of natural beauty – all of which can lead to a well-functioning tourism industry - in a state already famous for its beautiful people and places.

The experience was quiet delightful. We felt highly gratified to be on the other side of the classroom and transmit knowledge with purpose and conviction. Our excitement and dedication to deliver this presentation was matched and reciprocated by the students by posing insightful questions, constructively disagreeing and trying to incorporate insurance in their personal lives. The inquisitiveness and genuine interest from the students were reassuring and it made the whole effort worthwhile for us.

The visit was an eye-opener as it gave experiential learning at its finest, gifting us inspiration and edification at every step of the way. The Chakkittapara Co-operative bank authorities made the best arrangements conducive to a fine learning experience. We were also fortunate enough to visit local research centres and tourist spots and interacting with locals at every step of the journey. Their kindness and receptiveness to ideas was truly humbling and amazing and they made us feel right at home with their warm smiles!

Understanding the astute and sound bank's functioning, its structure, internal functioning and strategizing was a deeply enriching process. The bank plays a vital role in the upliftment and financial



sustenance of Chakkittapara, and consequently, its policies have local economic development at heart.

We would be amiss if we didn't extend our heartfelt thanks to Prof. Biju Toms, Director of SCFA for the initiative and the opportunity, Dr. Jerlin Jose for leading the project and Mr. Christ Mathew and Miss. Suma for being the most wonderful and attentive faculty companions. Lastly, we are grateful towards the incredible team-mates, with whom we now share a lovely memory and a fine learning experience!



CHRIST (Deemed to be University) Anthem

March on Christites, march on
With heads held high and hearts so strong,
March on Christites, march on
With a steady tread and a cheerful song,
March on, Christites march on.

With Excellence our goal
We walk the wheel of time Striving for the greatest
In body heart and mind.
The flame we hold aloft
A beacon shining bright, Leading by example,
Where darkness we bring light.

Service is our Motto
As we strive to change the world,
We seek the book of knowledge,
As life begins to unfurl.
As we go through life,
The star of Heaven our guide,
And though we change with time,
The Christite spirit survives.



Mr. Ansh Umesh Kalani of B.Com(F&A) receiving "Academic Topper of the program" award from Dr. Kavitha Desai, HoD, DPS for the Academic Year 2021-2022 during Culminaire 2022



Participation of B.Com(F&A) students in Industry Expert Session on "Forensic Analysis" on September 3, 2022 organised by CPA Australia & DPS.

Mr. Owen Hawkes, Partner Forensic, KPMG, Singapore & Prof. Biju Toms, Director, SCFA along with participants.



Dance performance by Ms Rachita Murthy, Final B.Com(F&A) during First year orientation "Confluence 2022" Valedictory



A team consisting of 13 B.Com(F&A) students from II & III years participated in a Village Immersion Visit to Chakkittapara, in Kerala from 24-26th August 2022.



Cherishing moments forever more...

Contact :

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