

DISHA

DEPARTMENT OF COMMERCE

MAHE Bengaluru Campus

NEWSLETTER



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Message by Dr Pragna Rao

Pro Vice Chancellor, MAHE Bengaluru (off campus),
Manipal Academy of Higher Education (Bengaluru Campus)
Bengaluru, KARNATAKA, INDIA

It is a matter of great pride for MAHE BLR to see the first edition of “Disha” the newsletter of the Department of Commerce, reflecting the activities undertaken by the Department and exhibiting the various talents and skills of our students. I congratulate the Editorial Board who have carefully curated the contents and put together this bouquet of articles, drawings, and puzzles.

At MAHE BLR, we are a community of learners, and every day is an opportunity to learn and discover. Our goal is to keep students engaged, interacting and learning. Some days have been a real struggle, and some have been more successful, but even on the most challenging days we have all been doing our best.

You, dear Student, are most important to us. Together, as part of the MAHE family, as part of the Department of Commerce, let us enjoy and relish every moment of the MAHE Bengaluru campus experience.

With Best Wishes
Dr Pragna Rao



Message by Dr B.R.Santosh

HOD, Department of Commerce, MAHE Bengaluru



Welcome to the Department of Commerce, MAHE, Bengaluru!

As we move towards the New Year festivities, I am delighted to present to you the inaugural issue of department newsletter “DISHA.” This year’s second half was especially hectic, pleasantly so, as we welcomed the first batch of B.Com (Honors) students.

The current edition of the newsletter makes an earnest attempt to highlight the various events, activities and achievements of our faculty and students during the last six months from July - December 2022.

I sincerely thank my faculty, staff, and students for their hard work and enterprise in publishing our first edition of the newsletter.

Happy New Year 2023

*“The most important quality for an investor is temperament, not intellect.”
-Warren Buffet*

Events

DOC Welcomes its First Batch of B.Com.(Honors) Students

The inaugural ceremony of the first batch of B.Com (Honors) was held on Monday, the 22nd of August 2022. Dr Pragna Rao, Pro Vice Chancellor, MAHE Bengaluru Campus, Dr B R Santosh, Head of the Department, Department of Commerce and Dr Shilpa Kalyan, Head of the Department, Department of Liberal Arts, Humanities and Social Sciences, graced the occasion. Students, along with their parents, attended the inaugural session.



Induction Program for the I Sem B.Com (Honors)

The Department of Commerce conducted a Four Day “Induction Program” for first year B.Com (Honors) Students from 23rd August 2022 to 26th August 2022. The soft skills trainer was Ms Nidhi Bandaru from Dishy Consultants, Hyderabad.

The induction program was organized for four days and was designed to help the students to connect and get accustomed to the department.



“Never depend on a single income. Make an investment to create a second source.”
-Warren Buffet

Memorandum of Understanding

Department of Commerce, MAHE, Bengaluru has signed an MOU with **International Skill Development Corporation (ISDC)** to integrate the B.Com and M.Com programs with the Association of Chartered Certified Accountants (ACCA) to offer global curriculum and world-class pedagogy.



Guest Lectures

Guest Lectures on New Age Careers



A guest lecture was conducted on 3rd November 2022 by Mr. Ashwath Anand Rao, Assistant Professor, MILES. He briefed the students about new-age careers and spoke on entrepreneurial opportunities. Mr Ashwath gave various examples of how to start a business and what procedure to be followed and enlightened the students on MILES initiatives. The resource person gave insight into learning platforms on Accounting, Corporate E-reporting, and auditing. He discussed the importance of learning SAP, Tally Prime, and the power of Fintech in current financial services Industries.

Guest Lecture on Digital Marketing for Small Businesses

A guest Lecture was organized on digital marketing for small businesses on the 5th of November 2022. The resource person was Dr Chithambar Gupta, Professor, Presidency University. Dr Gupta gave absolute and relevant examples of how businesses, to be successful, need to go digital at this time when the entire globe is getting digitized. He discussed various models of how companies could leverage the power of social media to increase their online presence. He also discussed digital media's influence on small businesses or start-ups who wish to increase their online presence.



Student Clubs at DoC

The learning experience should never be restricted to the academic classroom but rather focus on the all-around development of students. At DoC, MAHE Blr. we work towards the 'holistic development of students across diverse areas of music, dance, painting, literature, and sports to shape their soft skills and finally, instill in them values and ethics.'

The following Clubs in different areas work towards all-round development of students:



Alyattes – The Finance Club



LumiEre – Cultural Club



Volorous - The Sports Club

The Cultural Club “LUMIERE” organised an elocution competition on “Freedom for ME” for I Semester B.Com (Honors) students was



organized on the 10th of September 2022. The objective of the competition was to engage the students in extracurricular and co-curricular activities, make them comfortable speaking in front of others, and overcome their stage fear. Students enthusiastically participated in the competition, and Mr Saneel Parth was declared the winner.

One Minute wonder

A day filled with fun and frolic was conducted for the students to break the monotony of academic activities. The students were divided into two groups, and different fun activities and competitions were conducted. The activity was held on Friday, the 18th of November 2022, from 2.00 PM to 3.30 PM.



ALYATTES

The Finance Club “ALYATTES” organised an Eminent Speaker Series to Commemorate the World Investor Week, from the 10th- 14th of October 2022, saw enthusiastic participation from over 450 registered participants.

Dr Sashi Shivaramakrishna flagged off the series of talks by giving an overview of the Indian economy and spoke about how the fiscal and monetary policies are shaping the direction of the economy's growth.

Mr Aditya Bajaj, on the second day, spoke about portfolio management services and alternative investment plans. He introduced the area of alternate investment plans and the developments happening in the country.

On day three, Mr Shivram Pandey spoke about asset management services' growth. He also introduced the Asset management industry to the participants.

Dr Ricky Jacob and Mr. Bibby Abraham Thomas, on day 4, opened the session by introducing the world of Fintech. They explained how Fintech is creating opportunities for students who wish to establish a career in this field.

Ms Marina Jose, on a concluding day, addressed the participants on the initiatives taken by the stock market regulator SEBI. She also gave an extensive presentation and guided first-time investors on the dos and don'ts of the stock market.

MANIPAL
ACADEMY OF DISTANCE EDUCATION
BENGALURU CAMPUS
Institution of Eminence

Department of Commerce
Presents

Eminent Speaker Series

On the occasion of
'World Investor's Week'

Date: 10th - 14th October
Time: 6.30 PM - 7.30 PM
Mode: Virtual on Teams

10th Oct Master Class on "Fiscal and Monetary Policy Challenges in Restoring India on a High Growth Trajectory".
Dr. Sashi Shivaramakrishna
Sr. Adjunct Professor Economics at SVKM's Narayana Murjee Institute of Management Studies (SVKM'S)

11th Oct Portfolio Management Services and Alternative Investments in India
Mr. Aditya Bajaj
CFA, VP & Product Specialist, PMS & AIF, ICICI Securities Wealth Management

12th Oct Overview of Indian Asset Management Industry
Mr. Shivram Pandey
Zonal Head - Tola Asset Management, Mumbai

13th Oct Fintech-Technological Innovations in Financial Services
Dr. Ricky Jacob & Mr. Bibby Abraham Thomas
Founders - TRER Inc., Awardwinners - "Entrepreneur 2021, Startup Karnataka"

14th Oct The Principles of Stock Market Investments
Ms. Marina Jose
Resource Person - Bombay Stock Exchange - Investor Protection Fund

All registered participants will receive E-Certificates.

Institution of Eminence, NAAC A++ Accredited, nif India Ranking 2022 Universities Category

*"It's far better to buy a wonderful company at a fair price,
than a fair company at a wonderful price."
- Warren Buffet*

Industrial Visit

Department organised Industrial visit for students on 7th of December 2022 to **UNOMINDA** Switch Division located at Hosur. The company Manufactures switches and handlebars for major automobile companies like TVS, Honda, BMW Motors, Royal Enfield etc. and it is a listed company in NSE and BSE. Students got an exposure towards the auto sector by the company officials and visited the shop floor and the assemble line of all company handlebars, switches, and power plugs.



Parent Teacher Meeting

Department of Commerce, MAHE Blr, organized its first Parents Teachers Meeting on the 5th of November 2022 through online mode, and discussion was done with the parents by HOD and Subject faculty regarding the Mid-Term Performance, Attendance, Class participation, Performance in Quizzes and other issues. The parents were happy to know about their ward's performance.



Faculty Achievements

Dr B.R.Santosh

Published a book chapter titled “Understanding the Risk Perception of Investors in the Indian Equity Market”, Volume - 31, 2022.

Presented a paper titled “**Consumer Purchase Decision and the Influence of Digital Marketing**” at the International Conference on “Empowering to Create Smart Future through E-Governance and Digitization”, organized by Presidency University, Bengaluru, on 8th July 2022.

Invited as a resource person to deliver a talk on “**Career Options available after 12th Standard**” at Vasavi Jnana Peetha PU College, Bengaluru, on 31st October 2022.

Dr H N Shylaja

Conducted a two-day workshop on “Internationalization and Individual and Institutional Readiness” on 28th and 29th of October 2022.

Mr Vishweswarsastry V N

Authored textbook on “Strategic Cost Management II” in August 2022, which is a preferred textbook for M.Com Bangalore University.

Conducted a session as a resource person for MBA aspirants organized on October 20th and 21st.

Conducted a session as a resource person for KLE College Management students on “Career prospects in Finance and FinTech” on 10th November 2022.



Students in Action

Artwork by

Ms. Gungun Kumari

I Sem B.Com (Honors)



Pencil Sketching by
Ms. Priyanka Murmu

I Sem B.Com (Honors)



Video Gaming and how it can Reduce Stress

By Sanjeev Subramaniam,
I Sem B.Com (Honors)

Video games are electronic games with which we interact on a screen. Video games have become enormously popular especially during the pandemic. Video games mostly target youth from age 12 to 25 years. This generation of humans is more attracted to video games than the older generation. Some of the most played games I know are Player Unknowns Battlegrounds (PUBG), Call of Duty and Among us, and Free Fire. Playing video games is a great way to unwind after a long day.

However, there are some pros and cons in the field of video gaming. So, here are some of the pros. Firstly, as mentioned earlier it builds social interaction and encourages people to build online social networks to help them complete game goals. Even in real life, the same skill is required for people to build career networks so that their careers can go well. Secondly, it helps in better decision-making. Decision-making is a skill. Video games require players to practice the skill over and over. That makes it possible for the decision-making speed of individuals to be improved. Compared to nonplayers, gamers who spend time daily with fast-paced games can quickly react to questions or situations. Thirdly, it helps to improve our vision. On the flip side, long-term gaming can deprive health conditions. Physical activities, exercise, and personal hygiene are all important components of good health. Gamers' sleep habits become disrupted when they're using screens regularly. Unhealthy foods may be selected during prolonged gaming sessions to worsen the issues.

Secondly, gaming can make people isolated from their families. Thirdly, it can affect a student's academics. Too much gaming can result in the downfall of a student in academics. Video games are a great way to unwind and relieve stress, which produces feelings of competence cultivated when you face a challenge and are rewarded for overcoming it through video games. Video games reward you immediately, and achieving long-term objectives is less stressful. Gaming can be a way to express one's imagination and creativity, which can help one relax. Playing well in a game can too reduce stress. One good game can change the mindset and attitude of a person. It can help to build skills. Video games can enhance problem-solving skills and logic. These can be used to resolve issues and overcome obstacles in our daily life which can help relieve stress. Finally, I want to conclude by saying that video gaming can affect one's academics but on the other hand there are many cases where there are many people out there who have quit their studies and made a beautiful career in gaming. Therefore, the choice is ours, let's not get addicted to gaming but use it only as a stress buster and focus on immediate, short and mid-term goals.

"Never invest in a business you cannot understand."

-Warren Buffet

IS LAZINES REALLY THAT BAD

By Shrivasu, I Sem B.Com (Honors)

Let's face it, lazy individuals have a bad reputation, especially considering that some of the most prosperous billionaires in the world are seen as the complete opposite.

According to a 2015 study published in the Journal of Health Psychology, those who are less physically active typically have better cognitive abilities than physically active people. Researchers have even devised a fancy term for "laziness": "need for cognition." People with this attribute generally engage in activities that offer high mental stimulation, such as brainstorming puzzles or debate, and they want disciplined and reasoned ways of viewing the world.

Are lazy people smarter and more successful?

There is no way that makes sense. However, a portion of the issue may be related to how we perceive laziness; it's possible that the behaviours we identify with laziness aren't indicative of it at all.

"I usually choose a lazy person to undertake a hard job, because a lazy person will find an easy way to do it," - Bill Gates.

Although it's debatable if Gates stated that, the phrase continues to be cited, which is likely since it contains some truth.

Many persons with a strong "desire for cognition"—also known as excessively critical thinkers—are concerned with minimising unnecessary acts and favour using effective procedures.

So maybe it's not the worst idea after all to hire a lazy individual. They are likely to be strategic thinkers who can develop clever workarounds, solutions to difficulties, time-saving techniques, and fresh, original ideas for the business.

Personal Finance

By Sujit Sarkar, I Sem B. Com (Honors)

The phrase "personal finance" refers to managing your personal finances and saving and investing. Personal Finance is all about attaining your personal financial goals. The goals can be short-term and long-term depending upon a person's financial needs. There are 5 areas of Personal Finance Income, Spending, Saving, Investing, and Protection. There are multiple different strategies and ways in which you can plan your personal finance. In Personal Finance identifying your

starting point is very important. Identifying where you are now will help you plan your next 5 or 10 years. Setting your priorities is very important. Understanding the difference between wants and needs is a must. Try documenting your spending, the best way to document your spending is to make a budget or a spending plan. Clearing Debt should be among the top priorities, having no bad debt is the way to go. Everyone in today's world should proactively gain financial literacy.

Only a well financially literate person can manage, save, invest and make the most of their money. Planning your finances will tell you how much you can save to build a secure financial future. Personal Finance can help you increase your cash flow as planning and budgeting your expenses helps you save more. Discipline is one of the most important factors which shapes your personal

finance. Following what you have planned and continuing it for a set period is very important to achieve your financial goals. Building a personal finance plan is one of the biggest steps toward a stable financial future. Everyone should spend time improving their financial knowledge to have a secure future.

Crossword

By Sujit Sarkar, I Sem B. Com (Honors)

Across

- 1 RBI is going to introduce new batches for settlement of payments through this transaction
- 3 Company launched 'Savdhan Rahein, Safe Rahein' a public awareness campaign(2words)
- 7 country is the head quarters of PTT
- 10 company at rank 46 on the list with \$128 billion in revenue is the oldest, tracing its history back to 1816

Down

- 2 Newspaper has the motto - Journalism of Courage (3 words)
- 4 Mike Mc Namara is the founder of
- 5 Only one European Company features in the Top10 largest companies in the world
- 6 Company has signed a non-exclusive term sheet to acquire rival Free Charge
- 8 Company ranks No.1 in terms of profits with an annual profit of over \$57 billion last year
- 9 Which country overtook China as the world's biggest market for a two-wheeler



ANSWERS:
 1. NEFT
 2. THE HINDIAN EXPRESS
 3. Bajaj Finserv
 4. CITIBANK
 5. VOLKSWAGEN
 6. Paytm
 7. THAILAND
 8. APPLE
 9. INDIA
 10. AXA



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