

DEPARTMENT OF M.COM (FINANCIAL ANALYSIS)

Report for the academic year 2019 - 2020

I. STUDENTS RESEARCH

a) Summer Internship Project (SIP):

Students from the third semester pursue their internship in various companies from 1st June 2019 to 15th July 2019. The reason to do an internship is to have a better exposure of corporate life. Students go through various challenges, learn, improve and develop new sets of skills. The 45 days of the internship has been very instructive for the students. The internship has offered opportunities for them to learn and develop in many areas. The students gained a lot of experience, especially in the finance field. A lot of the tasks and activities that they have worked on during the internship are similar to what they are studying presently. This gave the students the chance to find out which areas they want to pursue after education. Additionally, they also got the hands on experience of working in a particular process of company. They learned how the marketing, administrative process and promotional activities occur. This internship was definitely beneficial for students. The students worked across various companies such as South Indian Bank, HAL, Tata Steel, Sharekhan etc., some of the topics selected by the students for their internship are Financial Audit, Financial Controller, Inventory Management, Debt Recovery Process, Capital Budgeting, Cost Volume Analysis etc., during the internship period few students got stipend for their extensive work. On completion of the Internship, students submitted their project report and viva voce was held on 10th August 2019 to test their knowledge.

a) Publications in DHII:

Eight of M.Com(FA) student's project report has been published in JNC's in-house journal DHII. They are as follows:

1. A Study on NPA Management at The South Indian Bank Ltd., Bangalore
2. Analyzing the Financing Decisions of Brigade Company, Bangalore.
3. Comparative Analysis of Bank Reconciliation Statements, Genisys Information Systems (India) Private Limited, Bangalore
4. A Study on Performance Evaluation of Mutual Funds at SBI, Bangalore.
5. Customer Perception on GST, Bangalore
6. Impact of Financial Reforms made in Last Five Years (2014-2019) on Businesses in Towns, Kharagpur
7. The Effectiveness of Core Banking Solutions at South Indian Bank, Bangalore
8. Loan Disbursement System at Guardian Bank, Bangalore

b) Papers presented in conference

The following are the papers presented by M.Com (FA) students in various conferences

- **Papers presented at Young Scholars Forum–Futuristic India: New Phases of Globalization, Jyoti Nivas College Autonomous, March 2020:**
 1. **Pinky** of 1st M.Com (FA) presented a paper titled: An Analysis of Savings and Spending Habits of College Students, Bangalore.

2. **Jinitha R** and **Sahana R** of 1st M.Com (FA) presented a paper titled: Opportunities and Challenges of Fintech with reference to E-Wallet.
3. **Chethana P, Meghana.V** and **Tsering Dickey** of 1st M.Com (FA) presented a paper titled: Life Insurance as a part of Investment Decision.
4. **Arya** and **Mary Ninitha** of 1st M.Com (FA) presented a paper titled: Awareness on Various Investment Options available for Youth.
5. **Shalini M** and **Pooja Reddy** of 1st M.Com (FA) presented a paper titled: Challenges and Opportunities in Digital Payment System.
6. **Ms. Neelam C G** from II M.Com (FA) presented a paper titled ‘A Study on Tax Payer’s Perception on Goods and Services Tax’, at “International Conference on Dimensions of Innovative Business Practices-Discerning New Perspectives”, St. Joseph’s College, Tamil Nadu on 9th August, 2019
7. **Ms. Agnes** and **Ms. Sewanthy** of I M.Com (FA) presented a paper titled: “Cashless India Impacted by Digital Security of Payments”, ICON 2019, A Multidisciplinary 2nd National Conference on Environment Sustainability and Economic Growth – The Way Forward to 2020, New Horizon College, Bangalore on 15th October 2019.
8. **Ms. Agnes** and **Ms. Sewanthy** of I M.Com (FA) presented a paper entitled “Financial Literacy among Youth” at National Conference on Innovation Management Practices towards Business Excellence held on 16th November 2019 at Koshy’s Institute of Management Studies, Bangalore.

c) Papers Published

- **Papers Published in Navajyoti- International Journal of Multi-Disciplinary Research:**

1. **AnbuSelvi, Benadicta Louis and Akshaya Babu** of II M.Com (FA) published a paper entitled “Investors Perception on Different Investment Avenues by Working Professionals in Bangalore”.
2. **Niyati Rao** of II M.Com (FA) published a paper entitled “Impact of Financial Crisis on Real Estate Bubble in India”.

II. DEPARTMENTAL ACTIVITIES

1) Guest Lecture:

i). Banking & Insurance on 24th September 2019:

The session began with the introduction of Banking by Mr. Udhay Kiran, Branch Manager of HDFC Bank (Koramangala) & Mr. Vijay. They both emphasized on the importance of banking & insurance, its need in today's world and how it impacts the economy. They also highlighted on types of various financial instruments offered by Banks for investments with its practical applications and how insurance really works. As we all know the intrinsic purpose for every individual to work is for earning income, he also gave examples on how to save tax through different exemptions under the section 80 C to 80 U. He concluded with the golden rule first invest secondly save and then the remaining to spend.

ii). Off-Shore Auditing on 26th October 2019:

Ms Anju Thomas works as an associate auditor at KPMG. Since the speaker works as an Off-Shore Auditor, she briefly gave them an introduction on the same, how

professionals provide support services in off-shore audit for internal audit control in accordance with the latest professional standards with a focus on quality. She also educated students on how this audit process helps to assess and identify possible risk- whether the risk of a material misstatement or a risk in internal controls. The overall session by Ms. Anju Thomas has truly benefited all the students, especially for those who want to join the Big Four. Such first-hand information has made the foundation stronger. The session was very interactive, informative and helpful for the students to enhance their career in the field of auditing.

iii). Depository System on 31st October 2019

Department of M.Com (FA) organized a Guest Lecture on “Depository System” by Mr.C.SHarisha, Regional Head at CDSL Karnataka. He has conducted over 200 investor awareness programs and 120 training programs for market intermediaries, colleges and other institutions on Depository Operations in association with various market participants and regulators.

He started off with an interactive session on Shares and how are they being traded and the role of SEBI, Who are the brokers? etc., He spoke on CSDL (Central Depository Services) and NSDL; workflow of traditional depository system and why is required to have a technological depository system, the procedure of how the depository system worked in the traditional way and after many years how it works and last but not the least role of brokers in the share market. He asserted students the benefit they get once they start trading not in a real sense of money but rather in a virtual way to just know about how it works. In detail student's inquired about the facts on the role of four players in the depository system - (i)

The Depository (ii) The Participants (iii) The Beneficial Owner and (iv) The issuer. The session also edify students on various activities offered by the system for smooth functioning of trading in financial markets.

iv. Capital Market Awareness in Association with Lotus Knowlwealth on 22nd November 2019:

The guest lecture on “Capital Market Awareness” was conducted by the department of M.Com (FA) in association with Lotus Knowlwealth, a knowledge partner that conducts - Investor Education Programs as a part of Bombay Stock Exchange’s initiative to spread awareness on the capital markets. The resource person was Mr. Rahul Dhawan who has over two decades of work experience across leading financial services and IT solutions companies. Mr. Rahul also conducts training and workshops on personal finance and the stock market.

The main motto of the guest lecture was to promote financial education among students and to provide knowledge about various types of investments that are available in the market and the inner meaning of investments. From the investor point of view what are the three most important factors to be considered before one begins to make investments are Risk, Return and Liquidity. One must do a thorough research on these elements to facilitate a smooth investment process, he advised the best and most profitable investment option would be Equity Mutual Funds. The ideal investment option for students would be diversified mutual funds and Mid-Cap mutual funds.

The session gave a wider perspective to the world of investments and the ways in which one can benefit from investing in the stock market to maintain financial stability and keep up with the growing rate of expenses and inflation. The speaker also recommended books to read -“Intelligent Investor” and “Rich Dad/Poor Dad”

to further enhance their knowledge in the field of investments and the capital market. It opened up the students' minds and shaped a positive view on stock market investments.

v). Financial Reporting on 29th January 2020:

The session was taken by **Mr. Naveed Ahmed Khan**, who is currently working in **Ocwen Financial Solutions Pvt. Ltd.** as a Lead Analyst in the department of Investor Reporting. His role is analyzing and preparing financial reports to the external clients, managing team activities and providing feedback to management.

The session furnished details about how the financial reporting is done in companies, what are the roles for an analyst and the process of financial reporting & reconciliation, what way transactions can be fetched, how each transaction is analyzed, from the result how to assess company's financial position and the procedure to follow for presenting the same in the form of a report. Mr. Naveed also emphasized on the significance of checking the errors and rectification of those wrong entries. The session was constructive and pragmatic, it not only builds up students practical knowledge but also their personality as a whole and prepares them to face and compete in the real world.

2) Faculty Enhancement Program on “ Financial Planning – The right way to do It” on 15th February 2020:

M.Com (FA) Department in association with Happyness Factory organized a Faculty Enhancement Program on Financial Planning: the right way to do it on 15th February 2020. It was conducted by Mrs. Sowmya Krishna, Assistant Vice president at Happyness Factory – Wealth Solutions. She is a seasoned sales professional with 13+ years of experience in the field of BFSI, Wealth Management, Performance Management & Fintech, handled varied roles in

Business Development, Strategic Business Planning etc., The session began with a question how many of you think money is important for life, does money give all the happiness in the world, how many of them are into investments and there are many who invested in FD's, RD's, Mutual Fund and stock market. The speaker made the participants think whether do they invest in the right investment, what are the different avenues of investment based on the risk taking capacity of an individual and also on financial planning tool ie., how to plan the finances in a right manner. For most of the people, financial planning starts with the product - what's of investment but the right way to start is with the question 'Why' followed by 'How' and then end with a 'What'. Mrs. Sowmya took the session around three main aspects in financial planning ie., **Plan-Process-Product**. Speaker stressed on plan your journey towards your goals, without anxiety and live a happy rich life. It was a thought-provoking session that made the participants to ask questions on how to invest in a right manner and also took guidance from the expert regarding the same. There were more than 30 working participants from various domains who participated in the session.

3) E-Journal (SEON)

Total eight articles released during the academic year 2019 – 2020, they are:

1. Highlights of Anticipated Indian Budget 2019 - 2020
2. Progress and Prospects on Financial Inclusion
3. Futuristic Financial World
4. Business Sustainability and its Importance
5. Corporate Governance
6. Impact of Foreign Trade on Indian Economy
7. Highlights of Union Budget 2020 – 2021

8. Roles & Importance of Derivatives in Indian Scenario

4) Short term course on *Business Management Skills*

The orientation program for the batch 1st M.Com (FA) 2019 commenced on 24th July 2019. The day started with a warm welcome from our beloved Director by addressing students and parents with inspiring and motivational speech. And day was followed by cultural activities organized by our seniors of all departments. Student's orientation program lasted from 24th July 2019 to 31st July 2019. Throughout the week students are exposed to various activities started with a brief overview of two years life in JNC, creative introduction, positive psychology, fiction of failure, attitude of gratitude, never give up, emotional intelligence, instructional design, life skills, basic finance & accounting skills, competitive skills, resume buildings, group discussion, email etiquette, case analysis etc., The orientation week also had an opportunity to interact with the students of both 1st and 2nd M.Com (FA) and get acquainted with each other through various fun-filled activities. The department of M.Com (FA) encourages the students to inculcate basic Business Management Skills (BMS) in their curriculum. This course not only educates them for the pursuit of a career but it also trains the students in such a way that they take part in the activities in a proactive manner, inculcating positive psychology with an intension to "never give up"; how to present themselves in this dynamic world and its importance; but not the least it enhances the skills students should possess to become an expert in the world of Finance & Commerce.

5) Film review

i). Banking on Bitcoins

Department organized a film review for 1st& 2nd year students on “Banking on Bitcoins” - tackles the true life stories and public misconceptions surrounds the crypto currency’s rise to prominence. The film introduced the history of Cryptographic Technology and the growth of Bitcoins in market. Bitcoin is the most disruptive invention since the internet, and now an ideological battle is underway between fringe utopists and mainstream capitalism. The movie revolves around the players who are defining this crypto currency and how this technology will shape their lives.

ii). Mission Mangal

A movie review session was organized for the students of 2nd and 1st year M.Com (FA). Movies are said to be larger than life but there are some movies that inspire students with important life lessons, one such movie is “Mission Mangal” which is a true story based on the life of scientists at ISRO who contributed to the Mars Orbiter mission which was India’s first interplanetary expedition. Leadership lessons learned by the students from the movie are - in order to accomplish something which is impossible, there is a need for the strong leader who motivates the team and drive them in the right direction. It also stands as an inspiration that shows how dreams can be transformed into reality with a clear vision and courage. Mission Mangal depicts the importance of team work in achieving determined objectives. Hence to conclude, some vital lessons learnt by the students are - small failures lead to huge successful achievements, love the job you do, everything

around you can teach something, failure stands as a foundation for success and many more.

6) Club Activity (Artha Jyoti)

The Department of M.Com (FA) organised its 1st club activity of the year 2019 “ARTHA JYOTI” on 28th August at 2 PM. The theme of this year’s first club activity is “*Emerging Trends in the field of Finance, Banking, Accounting and Auditing*”. The objective of the programme was to enhance students’ knowledge in the field of Finance & Accounting. All the students of the M.Com (FA) department participated in the event. There were 15 groups which presented 15 research articles on the topics related to finance, accounting and banking, wherein the students were asked to choose from the above topics and then conduct a research study on it, and present the same in the form of a report. The group consisted of 4 members each. The judge for the day was Ms Theresa Yomter, a Tax Analyst from HSBC. Some of the areas selected by the students for their research are Demonetization, Internet Banking, Digitalization, Mutual Funds, E-Commerce/M-Commerce, GST etc.,

On 30th of October 2019, second club activity called UTKRISHTA (means Excellence in pursuing your goal) was organized. The theme for the second club activity was “*Innovative Business Plan – Think like an Entrepreneur*”. In this era of budding entrepreneurs, there are hundreds of ideas generated every day. Hence keeping this in mind, department organized a platform to students for presenting their various innovative business plans. The main purpose of this activity was to enhance and improve level of lateral and creative thinking and also to imbibe the

qualities of an entrepreneur among the students. There were 10 groups with 6 members in each group. All the groups came up and presented their creative business plans which includes plans related to furniture, food truck, textiles, organic farming, cafe shop, organic beauty products etc. Time limit for the presentation was 8+2 minutes and PPT was made mandatory. The judge for the day was Ms. ChaithraKaveramma, Transaction Specialist at JP Morgan Chase and Co. The groups were judged based on Technical, Economical and Financial feasibility of the idea & their presentation skills.

On 20th February department organized its next club activity “*Financier*”, it is a Virtual Trading game on Commodity Markets through Bidding. In the club, a series of activities were conducted to test students’ knowledge in the field of finance & commodity trading. All the students of the M.Com (FA) department participated in the event. The group consisted of 4 members each. There were 12 teams and each team participated in quiz through bidding, where they bid the amount to choose the category they want to answer from. Second round was commodity trading where each team has a trader to trade with the help of accountants under different scenarios in which they should buy and sell the commodities. The judge for the day was Ms. Tara and Ms. Jhanavi from Smart Stream Technology. The groups were judged on the basis of their presentation and the profit they acquired from the trading.

7) Alumni-Interaction

Ms. Tara (Alumni) & Ms. Jhanavi (Alumni) from Smart Stream Technologies shared their view on the stock market, how it works and how important it is to note even the smallest fluctuation of prices. They also gave insights on the importance of participating in club activities and how it enhances presentation skills and how these activities help to build stage confidence which makes it easy to work in the corporate field or any field we choose. Ms. Tara opened her talk by demystifying about the field of financial market. She shared her views on the stock market, how it works and how it is important to note even the smallest fluctuations of prices. Ms Jhanavi explained about the volatility in stock price and importance of maintaining a good portfolio. Both of them gave their views on the stock market and also their work experience from Smart Stream technology.

III.CO-CURRICULAR ACTIVITIES

a. National Level Fest: OCULUS 2020 – *Transform your Vision into Reality* Intercollegiate Management fest

OCULUS 2020, the National Level Inter-Collegiate Management Fest was organized by the Departments of MBA & M.Com (FA) on 5th March 2020. The event was designed with the theme “OCULUS 2020, Transform your Vision into Reality”. Oculus 2020 challenged the students from across the country on various fields of Management/Finance through 6 events, namely: The Best Manager, General Management, Marketing and HR, conducted by the MBA Department – SPARK, and the M.Com (FA) events were: Financier and Maneggiare Moneta-LUMIÈRE. An initiative on behalf of the Director, students and faculty fraternity proven to be a boon for the students. The event was a platform for students of MBA & MCom (FA) to exhibit their teamwork and coordination effectively. The

fest commenced auspiciously with an inaugural function. The Chief Guest for the program was Mr K Annamalai IPS, former DCP, Bengaluru South and the event was presided by Dr. Sr. Lalitha Thomas, Director of JNCPG Centre and various heads of Jyoti Nivas College, PG Centre graced the program. The Department of M.Com (FA) conducted two events – “Financier” and “Maneggiare Moneta”.

- **Financier:**The event conducted by 1st M.Com (FA) was FINANCIOR and the tagline was Think, Believe and Create. Financier is a Finance and Commodity based event, where the participants’ knowledge were tested in Trading and Analysis. There are three rounds in this event the 1st one was FINIWIN, it was a quiz where the teams from various colleges had to answer the questions from the stipulated time and the 2nd round was MERCANCIA- Commodity Trading where the teams had to trade with commodities and had to bid over the prices and the 3rd round was CAZARIO – Crisis Management where each team was given a case study they had to analyze the case and present the solution in the form of a presentation.
- **Maneggiare Moneta:**Maneggiare Moneta – It’s a Latin term means “Management of Money”, which demonstrates how funds should be managed in business. This event organized by the students of 2nd M.Com (FA). Groups from different colleges came up and presented their creative business plans along with an attractive name and logo. And in second half of the event participants were asked to present financial and marketing aspects related to their plan.

b. Young Scholar’s Forum- Futuristic India: New Phases of Globalization

This Forum was designed to bring together young scholars to present their research work on the transition the country is facing today. The objective of this forum is to highlight the exciting work being done by young scholars to nurture and enhance their potentials in this field of study. The program was inaugurated by the Chief Guest Mr.Gurudutt Shenoy along with our Director, Dr.Sr.Lalitha Thomas and the HOD's of MBA and M.Com (FA) department and the moderators were Dr. Sahana, Prof. Vijayakumar R. There were around 39 papers presented on various topics which included General management, HR, Marketing, Finance & Accounting. Participants are given an opportunity to present and discuss their thoughts and views on the topic "Futuristic India: New Phase of Globalization". The goal of this forum is to highlight the exciting work being done by young scholars, to nature and enhance their potentials in this field of study.

IV. INNOVATIVE TEACHING/BEST PRACTICES

i) New Teaching Methodologies Instituted

✓ Exposure visit to CA firm on auditing

16th November 2019, 1st year students of M.Com (FA) visited Audit firm JAA associates, Jayanagar, Bangalore for gaining firsthand knowledge on the working process of an audit firm, information on the mode of operation of the auditing process by demonstrating with live practical examples. The objective of this visit was to provide broader view and experience to students in auditing. The students were taught about the qualities that an auditor should possess. They were given a brief introduction about the uses of financial statements with regard to investors, creditors, customers, management, Government, Banks, competitors and stake

holders. In later half they trained on the importance of internal and statutory audit through the areas of Applicability, Reporting channel, Purpose, Appointment of auditors, Commencement, Audit plan and Execution and Company Auditors Report Order (Internal & External). Overall visit to Audit firm enhanced students auditing knowledge and granted them ability to visualize the theory learnt in class.

ii) New Areas incorporated into the Syllabus

M.Com (FA) modified few subjects and rephrased the titles with the incorporation of certain concepts:

- a. QT for Accounting & Finance renamed as QT & OR (1st semester)
- b. Futures & Options as Futures, Options & Swaps (3rd semester)
- c. International Business as Managing Global Business (3rd semester)
- d. Financial Derivatives as International Derivatives (4th semester)

Certain new concepts were added - Transportation in first semester QT & OR paper; Measurement & Rating Scale Techniques in BRM (2nd semester); Interest rate derivatives, ISDA, GMRA and regulatory aspects in Futures, Options & Swaps (3rd semester); Project proposal & projected statements in Project Appraisal and Financing (3rd semester); In the final semester panel members agreed to have one more paper in elective - Behavioral Finance, new syllabus for the same is proposing in the upcoming BOS 2020.

IV. PLACEMENT

Students of M.Com(FA) were trained on various placement activities like Soft Skills, Aptitude, E-Mail writing, Mock Interview, Group Discussion, Resume Building, Basic Excel, Communication Skills, etc., on all Saturdays. As of now seven girls placed from the department–Shraddha, Neelam, Meena, AnbuSelvi, Manjari, Pranitha & Jeevithain KPMG, Bayer Cropscience Limited and Target.

V. OTHERS

a. Industrial Visit to KADU on 23rd November 2019:

An industrial visit to “**KADU (Sula Vineyard)-Channapatna, Bangalore**” organised by the department of M.Com on 23rd November 2019. The journey started with students of 1st year as well as 2nd year along with department faculties. The main motive of this visit was to nurture students and also to have a brief idea on the working process in a particular sector. KADU (pronounced Kaa-du) is the first premium wine offering from the Karnataka winery, also names Kadu Winery, of Sula Vineyards it is India’s leading wine producer. In this wine journey students educated about the company, its motive, logo, tagline, company layout, advantages of the current location for setting up the plant, fermentation, storage process & procedure done in the outlet, packaging process, material handling equipment’s at the package section and also introduced to various machines in the manufacturing process. They elucidated about different types of grapes used for and its cultivation. The visit gave a mixture of experiences to the students, the guide

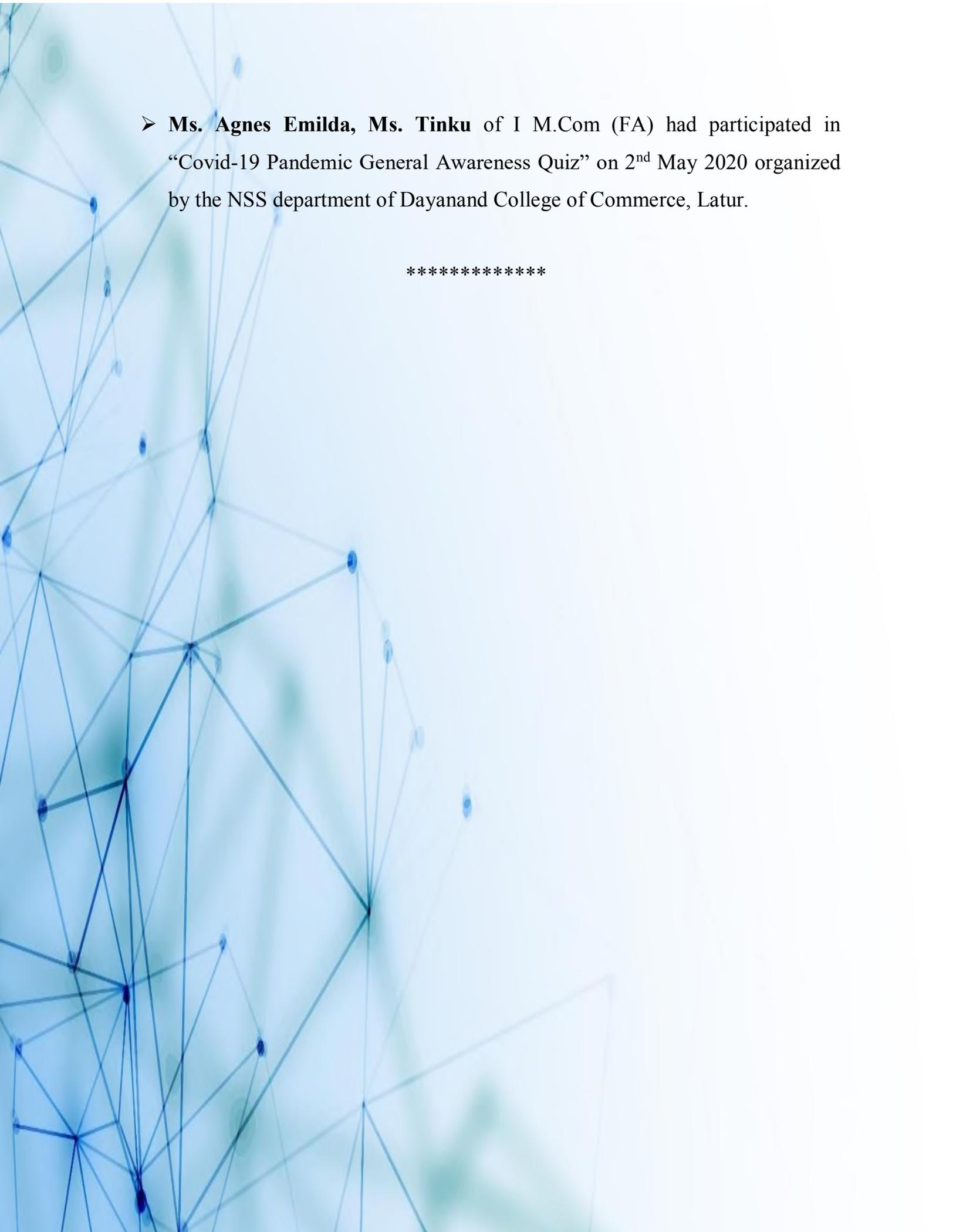
provides informative thoughts regarding the outlet and the visit gives them a prolific atmosphere.

b. Alumni Meet – Legame 2020 on 8th February 2020:

To walk down the corridors of nostalgia, the department of M.Com (FA) held its very first Alumni meet on the 8th of February 2020. This auspicious event was inaugurated with the lighting of the lamp by our Director Dr. Sr. Lalitha Thomas. The event was graced with the presence of alumni ranging across various passed out batches, and from various parts of the city. This meet created a sense of geniality and cheerful friendliness that was exuding from all the alumni present at the event, and alumni shared the rest of the audience about their college experiences as well as their corporate experience and also the positions of various responsibilities held by them across various organizations, at the end they pooled real life experiences from their respective corporate world. The meet witnessed the keen participation of the alumni. It was decided to strengthen the link between the current students of Jyoti Nivas College Autonomous, and their alumni for their support to the current students in the area of training, internships, placements, career counseling and any other help. This further cemented the idea of holding alumni meetings in the further years to emphasize the need for strengthening the link between the current students and the Alumni and also their contribution to the growth of their Alma Mater.

❖ **Events participated by students in other Colleges:**

- **Ms. Neelam C G** from II M.Com (FA) presented a paper titled ‘A Study on Tax Payer’s Perception on Goods and Services Tax’, at International Conference on Dimensions of Innovative Business Practices-Discerning New Perspectives, St. Joseph’s College, Tamil Nadu on 9th August, 2019
- **Ms. Shalini .M, Ms. Pooja S Reddy, Ms. Namrtha C and Ms. Pinky Gami** of I M.Com (FA) participated in two events: Finopoly and Chernobyl, Inter-Collegiate Business Fest scheduled and organized by the PG Department of Commerce and Management in St. Joseph’s College (Autonomous), 26th September 2019.
- **Ms. Agnes and Ms. Sewathy** of I M.Com (FA) presented a paper titled: “Cashless India Impacted by Digital Security of Payments”, ICON 2019, A Multidisciplinary 2nd National Conference on Environment Sustainability and Economic Growth – The Way Forward to 2020, New Horizon College, Bangalore on 15th October 2019.
- **Ms. Agnes and Ms. Sewathy** of I M.Com (FA) presented a paper entitled “Financial Literacy among Youth” at National Conference on Innovation Management Practices towards Business Excellence held on 16th November 2019 at Koshy’s Institute of Management Studies, Bangalore.
- **Ms. Agnes Emilda, Ms. Tinku** of I M.Com (FA) had participated in Webinar on “Employee Engagement in the Time of Crisis” by Brad Federman on 30th April 2020 conducted by Dayananda Sagar University.
- All the students of **II M.Com (FA)** and **Ms. Sanjana** from I M.Com (FA) attended an online workshop on the topic “Transforming Finance with Robotic Process Automation (RPA) on 24th April 2020 by MindMap consulting group.



➤ **Ms. Agnes Emilda, Ms. Tinku** of I M.Com (FA) had participated in “Covid-19 Pandemic General Awareness Quiz” on 2nd May 2020 organized by the NSS department of Dayanand College of Commerce, Latur.
