



Bharatiya Vidya
Bhavan

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V-ECHO



Bhavan's Vivekananda College Of Science, Humanities and
Commerce Autonomous College Affiliated to Osmania
University Re-Accredited with 'A' grade by NAAC Sanikpuri,
Secunderabad - 500094

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EDITORIAL TEAM



Ms. Ankita Nagra



**R. Jayalakshmi
Vaishnavi**



V. Niharika



Allu Sowmya Sri



V. Tanmayee

NEWS HIGHLIGHTS

Commerce Highlights in 2023-24:

1. Indian Union Budget 2023-24:

Focus on promoting domestic manufacturing and exports: The budget aimed to achieve this by reducing customs duty rates on various goods and simplifying the tax structure.

Boost for infrastructure development: A significant increase in capital expenditure was allocated for developing roads, railways, airports, and ports, ultimately facilitating smoother movement of goods and services.

Tax relief for businesses and individuals: The budget introduced revised tax slabs and reduced surcharges for high-net-worth individuals, potentially impacting consumer spending and business investment.

2. Continued growth of e-commerce:

The Indian e-commerce market maintained its upward trajectory, driven by factors like increasing internet penetration, rising smartphone adoption, and convenience factors.

Emerging trends such as social commerce, live streaming, and voice-based shopping gained traction.

3. Growing focus on sustainability:

- Consumers and businesses are increasingly focusing on sustainable practices and environmentally friendly products. This shift is impacting production, packaging, and logistics across various sectors.



4. Supply chain challenges and inflation:

- Global supply chain disruptions, compounded by the ongoing war in Ukraine, continued to impact businesses and consumers, leading to higher prices for certain goods and services.
- Governments implemented measures to mitigate these challenges, such as by streamlining import-export procedures and providing subsidies to specific sectors.

5. Evolving regulatory landscape:

- Governments around the world are constantly reviewing and evolving regulations related to data privacy, consumer protection, and online competition. These changes are impacting the way businesses operate and compete in the online space.

6. Indian Interim Budget 2024-2025:

The Indian Interim Budget for 2024-2025 focused on boosting infrastructure and social welfare programs. Here are some key highlights with allocations:

- **Increased Infrastructure Spending:** A significant increase of 11.1% to ₹11,11,111 crore (over \$130 billion), representing 3.4% of GDP. This aims to accelerate economic growth and job creation.
- **Research & Innovation:** The budget prioritized research and development with a ₹1 lakh crore corpus offering long-term, low-interest loans to the private sector. This aims to accelerate innovation, especially in sunrise sectors critical for India's self-reliance (Atmanirbharta).



- Social Welfare Initiatives:
 1. PM Awas Yojana (Gramin): Allocation for building 2 crore (20 million) more rural houses in the next five years.
 2. Lahpati Didi Target: Increased target from creating 2 crores (20 million) to 3 crores (30 million) women entrepreneurs under the program.
 3. Garib Kalyan: Lifting 25 crore people out of multi-dimensional poverty in the last 10 years.
 4. Direct Benefit Transfers (DBT): Savings of Rs. 2.7 lakh crore for the government through DBT using PM-Jan Dhan accounts (Rs. 34 lakh crore transferred).
 5. PM-SVANidhi: Credit assistance was provided to 78 lakh street vendors (2.3 lakh received credit for the third time).
 6. PM-JANMAN Yojana: Supporting developing Particularly Vulnerable Tribal Groups (PVTGs).
 7. PM-Vishwakarma Yojana: End-to-end support for artisans and craftspeople in 18 trades.
- Roadmap for Viksit Bharat 2047: Focus on all forms of infrastructure development (physical, digital, social).
 1. Digital Public Infrastructure (DPI): Promoting formalization and financial inclusion.
 2. Tax Base Deepening: Plans to expand the GST tax base.
 3. Financial Sector Strengthening: Bringing savings, credit, and investment back on track.
 4. GIFT City (Gujarat International Finance Tech-City): Robust gateway for global capital and financial services.
- Fiscal Projections: The government projected a 7.3% GDP growth for the ongoing fiscal year (2023-24), aligning with the revised estimate by the Reserve Bank of India (RBI)

The Success Rate of Start-ups in India

The success rate of startups in India, as in any other country, can vary widely depending on various factors such as industry, market conditions, business model, and execution. However, statistics suggest that the startup success rate in India is relatively low compared to more developed startup ecosystems like Silicon Valley.

According to a report by the IBM Institute for Business Value and Oxford Economics, about 90% of startups in India fail within the first five years. This failure rate is attributed to various reasons such as lack of market demand, inadequate funding, poor business models, and fierce competition.

Despite the challenges, many startups in India have been able to achieve success and become unicorns, indicating that with the right idea, execution, and support, startups can thrive in the Indian market.

It's worth noting that the startup ecosystem in India is evolving rapidly, and the success rate of startups is expected to improve as the ecosystem matures and becomes more conducive to innovation and entrepreneurship.

Area in which the success rate is high in table format

Here are some areas where the success rate of startups in India is relatively high, presented in a table format:

Industry Sector	Success Rate (Estimated)
E-commerce	High
Technology	High
Healthcare	Moderate to High
Education Technology	Moderate to High
Food and Beverage	Moderate to High
Financial Technology	Moderate to High
Renewable Energy	Moderate to High

Mrs. Parveen Sultana Khan
Assistant Professor

A Comparative Study of Financial Performance of Select Non-life Insurance Companies

Abstract:

Insurance is a type of financial product that provides a financial safety net against loss or damage in exchange for regular payments known as premiums. In insurance, a person or entity is insured and another party, the insurer, provides coverage for specified losses or damages. A well-developed insurance sector contributes to the growth of any country to a greater extent. The efficiency of the insurance sector can be measured by studying its financial performance. The present study focuses on comparing the financial performance of select non-life insurance companies during the period 2010-11 to 2021-22. Two public sector companies- The New India Assurance Company Ltd and National Insurance Company Ltd and two private sector insurers- ICICI Lombard and Bajaj Allianz are considered for the study. The company's financial position is studied using CAMEL Analysis. It was concluded that The New India Assurance Company Ltd led the select companies under study.

Kalyani Gorti
Assistant Professor

The Psychology of Procrastination: Understanding Why We Delay and How to Overcome It

Understanding the Phenomenon of Procrastination

Procrastination is a widely observed behavior that impacts numerous individuals, often resulting in unfavorable outcomes. Gaining insight into the psychological aspects underlying procrastination and acquiring effective strategies to combat it can prove instrumental in enhancing productivity and overall well-being.

The Essence of Procrastination

Procrastination refers to the act of delaying or deferring tasks. Frequently, it is associated with negative emotions such as anxiety, fear of failure, or a lack of motivation. Research findings suggest that procrastination may serve as a temporary coping mechanism for dealing with these adverse emotions, despite its long-term detrimental effects on one's well-being and performance.

The Cycle of Procrastination

Procrastination typically follows a cyclical pattern. It usually commences with the postponement of a task, providing short-term relief. However, as the deadline approaches, the individual experiences heightened stress, resulting in a rushed and subpar effort. Consequently, this reinforces the negative emotions associated with the task, perpetuating the vicious cycle of procrastination.

Strategies for Overcoming Procrastination

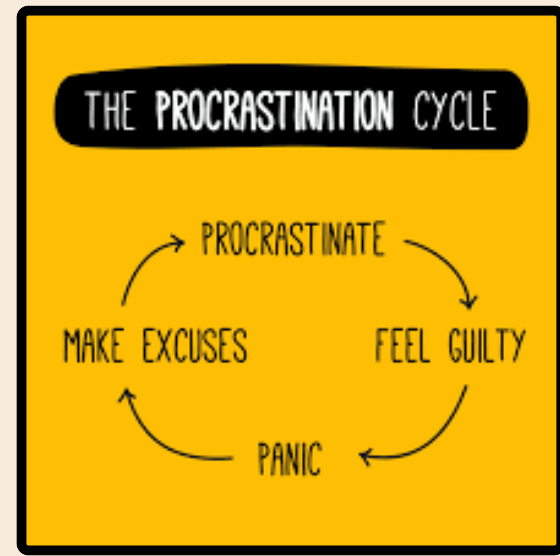
Various strategies can aid individuals in conquering procrastination. These strategies include:

1. Establishing Clear Goals: Formulating explicit and achievable objectives can establish a sense of direction and motivation, facilitating the initiation of tasks.

2. Managing Distractions: Identifying and minimizing potential distractions, such as social media or smartphones, can help maintain focus and diminish the inclination to procrastinate.

3. Modifying the Environment: Creating a dedicated and well-organized workspace can act as a signal to the brain, indicating that it is time to concentrate and consequently mitigating the tendency to procrastinate.

4. Cultivating Self-Compassion: Exhibiting kindness towards oneself in the face of setbacks can play a significant role in alleviating the negative emotions that frequently contribute to procrastination.



The Significance of Self-Control

Self-control occupies a pivotal position in the battle against procrastination. Research indicates that self-control is a finite resource that can be depleted over time. Therefore, it is essential to exercise mindfulness regarding the application of self-control to effectively combat procrastination.

In conclusion, procrastination is a multifaceted behavior rooted in psychological mechanisms. Comprehensive comprehension of its nature, coupled with the implementation of efficacious strategies, enables individuals to overcome procrastination, thereby enhancing both productivity and well-being.

Tupakula Sankeerth

B.Com Computers - 2nd Year

UPI Revolutionizes Digital Transactions

Unified Payments Interface (UPI) has revolutionized the digital transaction landscape in India, making it easier for individuals and businesses to conduct financial transactions. The National Payments Corporation of India (NPCI) introduced UPI to facilitate seamless and instant money transfers between bank accounts through mobile devices.

One of UPI's key strengths is its user-friendly interface, which allows users to link multiple bank accounts to a single mobile application. This interoperability enables individuals to send and receive money effortlessly, transcending the barriers posed by different banking institutions. The real-time nature of UPI transactions has significantly reduced the dependence on traditional methods, such as cash or checks, fostering financial inclusion and efficiency.



Furthermore, UPI has played a pivotal role in promoting a cashless economy. As UPI continues to gain widespread acceptance, it has become a symbol of India's digital transformation. The platform's success lies not only in its

technological prowess but also in its ability to cater to the diverse needs of a rapidly evolving society, making it a cornerstone of the country's digital financial ecosystem.

Allu Sowmya Sri

B.com Honours - 3rd Year



Decoding Bank Nifty: Insights into India's Banking Sector

Introduction: The performance and well-being of India's banking industry are reflected in the Bank Nifty, which is an essential indicator. This index, which is made up of the biggest banks in the nation, is essential reading for analysts, investors, and legislators. We examine the composition, recent trends, influencing factors, and investment strategies of Bank Nifty in detail in this article.

Understanding Bank Nifty: The National Stock Exchange (NSE)'s Bank Nifty is a sectoral index that includes the most significant banking stocks in India. Bank Nifty is exclusively focused on banking and financial services, as opposed to the larger Nifty index, which comprises businesses from a variety of industries. Typically, constituents consist of specific financial institutions, as well as banks operating in the public and private sectors.



Current Trends and Performance: Bank Nifty's performance has seen notable swings in the last few years.

Its course is greatly influenced by variables like global events, regulatory changes, and economic indicators. Bank Nifty has seen periods of volatility and stability amidst economic reforms.



Factors Impacting Bank Nifty: A number of factors have an impact on the movements of the Bank Nifty. Among the main factors are decisions made about monetary policy, changes in interest rates, expansion of credit, and asset quality. Furthermore, the index can be greatly impacted by regulatory reforms, such as adjustments to government initiatives or banking standards. The banking industry is prone to volatility due to a combination of geopolitical developments and global economic trends.

Technical and Fundamental Analysis: To find possible trading opportunities, technical analysts examine price movements, volume trends, and chart patterns for the Bank Nifty. Fundamental analysis, meanwhile, explores the performance and financial standing of each bank included in the index. Loan growth, profitability ratios, capital adequacy, and asset quality are important metrics. A comprehensive view of Bank Nifty's prospects can be obtained by combining the two analyses.



Investment Strategies: To profit from changes in the Bank Nifty, traders and investors use a variety of strategies. During market downturns, long-term investors may want to consider building up a portfolio of fundamentally sound banking stocks with the goal of

eventually realizing a capital gain. On the other hand, traders can use derivatives like futures and options to profit from brief changes in price by utilizing bull/bear spreads, straddles, and strangles.

Rohit Badam

B.com Honours - 3rd Year

Adani Crisis: A Saga of Allegations, Rebuttals and Repercussions

The Adani Group, one of India's largest conglomerates, has been embroiled in a tumultuous crisis since January 2023. This article delves into the key aspects of this ongoing saga:

- **The Spark:**

In January 2023, Hindenburg Research, a US-based short-seller, released a report accusing the Adani Group of stock manipulation, accounting fraud, and money laundering through shell companies. These allegations sent shockwaves through the Indian stock market, causing a precipitous decline in Adani Group's share prices.

- **The Rebuttal:**

The Adani Group vehemently denied the allegations, calling them "blatantly false" and "malicious." They published detailed rebuttals addressing each accusation and highlighting their strong financial position and governance practices.

- **The Fallout:**

Despite the rebuttals, the crisis had significant repercussions:

Market turmoil: Adani Group companies lost billions of dollars in market value, eroding investor confidence.

Regulatory scrutiny: Indian regulatory authorities initiated investigations into the allegations.

Credit concerns: Some credit rating agencies downgraded Adani Group's outlook, raising concerns about their financial health.

Political debate: The crisis ignited political debate in India, with opposition parties raising questions about the government's alleged proximity to the Adani Group.



The Present Standoff:

The Adani crisis also threatens India's international geopolitical standing. India has been building influence in its neighborhood as a stepping stone toward its global aspirations. Unlike China's far more ambitious, state-led Belt and Road Initiative, India's forays have been channeled via the private sector. Adani has been at the forefront of supplying electricity to Bangladesh, building ports in Sri Lanka, and mining coal in Indonesia and Australia. Stalling Adani, especially because of his strong connections to the government, could raise questions about the Modi administration's foreign economic policy and affect India's credibility abroad. There is no doubt that India's progress will hit a speed bump in the near term as Adani struggles to maintain focus, retain the trust of key partners, and raise capital. Adani's power projects, for example, rely on the government as a reliable customer and revenue source; no matter what happens to Adani personally, fast-growing India has an unending demand for his products. His businesses generate rivers of cash that can service debt or—in the eventuality of a sell-off—attract buyers. Either Adani will continue to operate the businesses or someone else will. As of February 25, 2024, the crisis remains unresolved. The Adani Group continues to deny the allegations and is taking legal action against Hindenburg Research. Regulatory investigations are ongoing, and the full impact of the crisis on the group's long-term prospects remains unclear.

R. Jayalakshmi Vaishnavi
B.com Honours - 3rd Year

A Study on Green Mobility for Sustainable Cities with reference to Metro rail in the cities of Delhi, Bangalore and Hyderabad

Abstract:

With the global transportation sector contributing nearly 24% of the total carbon emissions and the growing number of personal vehicles, this results in severe congestion and pollution in cities. Adopting the system of green mobility is a viable solution for this. Green Mobility refers to creating cities where modes of transport do not depend on fossil fuels for operation increases the network of public transport, discourages the use of private motorized transport, and encourages alternatives in transport. The paper highlights the successful model of the Delhi metro as a sustainable transport system and evaluates the metro models of Hyderabad and Bangalore based on parameters like carbon emissions, reduction in air pollution, reduction in fuel consumption, ridership and reduction in travel time, and multi-modal integration. The study has given suggestions to improve the last-mile connectivity services provided by the Hyderabad and Bangalore metro systems and the environmental initiatives taken up by the Hyderabad metro. Further, it has been suggested that multi-model integration is important for any metro system to achieve success as a sustainable transport solution.

V Niharika

B.com Honours - 3rd Year

Nandini Lakshman

B.com Honours - 3rd Year

A Study on 'Digital Finance and its Impact on Financial Inclusion'

Abstract:

This paper aims to investigate the impact of digital finance on financial inclusion. Digital finance encompasses a variety of services, such as online banking, mobile banking, mobile wallets, credit cards, and debit cards. Financial inclusion is all about making financial services accessible and affordable for vulnerable groups. It includes things like bank accounts, insurance, remittance services, and financial advice. This helps people save, invest, and access credit for a stable future. New banking technology is making it happen!

There are a number of ways in which digital finance can increase financial inclusion. First, it can make financial services more affordable and accessible. Second, it can reduce the need for physical infrastructure, such as bank branches. Third, it can make financial services more transparent and user-friendly.

Digital finance is growing rapidly and has the potential to significantly improve financial inclusion. However, there are challenges to be addressed, such as lack of access to affordable internet and financial literacy. By addressing these challenges, we can harness the potential of digital finance to improve financial inclusion and boost economic growth.

Digital finance can help to overcome barriers to financial inclusion, develop policies and regulations, and place a strong emphasis on spreading awareness of the many benefits of digital finance. This research can create an impact by providing valuable insights that can be used to develop policies, regulations, and educational campaigns that support the development of digital financial services and the expansion of financial inclusion. This paper shall also evaluate the positive and negative aspects of Digital finance.

C.Bhargav Chandrashekhar

B.com Honours - 3rd Year

Dabbiru Aditya Prasad

B.com Honours - 3rd Year

Prashansa Chauhan

B.com Honours - 3rd Year

Resilient Leadership: A Case Study Of Dr. APJ Abdul Kalam.

Abstract:

This paper presentation aims to explore the exceptional resilience displayed by Dr. APJ Abdul Kalam throughout his leadership journey. Being capable of maintaining focus and innovation in the face of change, uncertainty, and adversity is called resilient leadership. The most effective leaders can persevere in difficult circumstances and maintain their energy levels under pressure. Resilience is among the most crucial traits of a leader. Roadblocks, setbacks, and stress are constantly thrown at today's leaders. Leadership demands a great deal of analysis of past failures and mistakes. Now the question is, do we lack resilience in the realm of leadership today? Do we need the resilience demonstrated by Dr. APJ Abdul Kalam back? It's an absolute yes. His extraordinary resiliency acts as a source of motivation and inspiration for those in leadership positions experiencing difficulties and hardship, It shows the value of patience and the capacity to get through challenges to accomplish one's personal and professional objectives.



This case study showcases the resiliency displayed by Dr.Kalam starting from poverty which did not stop him from reaching the heights, the explosion shortly after the lift-off of SLV 3 in the year 1979, the failure in development of the AGNI ballistic missile project and Pokhran-II controversy. These setbacks were handled with resilience, taking lessons from them, and using them as a springboard for future achievements. To conclude Dr. Kalam's resilience in the face of hardship and capacity for learning from his mistakes are examples of his character strength and leadership. Through this study, we aim to determine the glorious legacy of DR. Kalam Which shines like a supernova, illuminating the road to unwavering dedication, visionary leadership, and eternal trust in the power of dreams, in a world that is in desperate need of resilient leaders.

Aakanksha Tripathi

B.Com Regulars - 3rd Year

Anubhav

B.Com Computers - 3rd Year

FACULTY ACHIEVEMENTS

- **Mrs. L.V Kamala Devi**, Head Department of Commerce, a resource for 5-day state-level FDP organised by Keshav Memorial Institute Commerce and Science, narayanguda on students centered teaching methods and strategy- 29 January 2024.
- **Mrs. L.V Kamala Devi**, Head Department of Commerce, as a resource person at TSCHE on 6 June 2023 on the topic program mapping for the Telangana curriculum development project in the Zoom platform .
- **Dr. P R Venugopal** has been awarded with RSRI Best Researcher Award for the Year 2023 at the International Conference on Computational Science & Intelligence (ICCSI 2023) on 04th and 05th August 2023 Organized by REST Labs & REST, Certificate No: ICCSI 2023 /AA004Society for Research International, Kaveripattinam, Krishnagiri, Tamil Nadu, India.
- **Dr. P R Venugopal** has been awarded with RSRI Best Researcher Award for the Year 2023 at the International Conference on Computational Science & Intelligence (ICCSI 2023) on 04th and 05th August 2023 Organized by REST Labs & REST, Certificate No: ICCSI 2023 /AA004Society for Research International, Kaveripattinam, Krishnagiri, Tamil Nadu, India.

- **Mr. M Thirmal Rao** was invited as Guest of Honour for the National Level Alternative Investment Strategy Competition held on 15th July 2023, conducted by Capital Investus.
- **Mr. M. Thirmal Rao** was invited as Chief Guest for the Annual Day of Euro Kids School, Malkajgiri Branch on 24th November 2023.
- **Ms. Ankita Nagra** was a chair session judge at the 1st International Conference on Leadership organized by Shri Dharmasthala Manjunatheshwara Institute for Management Development (SDMIMD) Mysore. September 2023.
- **Mrs. Kalyani Gorti** had been a judge for the “Young Manager” competition held at Pratibha Degree College, Kukatpally in their Inter College Management Fest “Udyamee”.

Best Paper Awards:

- **Mr. M. Thirmal Rao** has been awarded the Best Presentation for the thesis titled "Impact of IND AS 16 and IND AS 115 on Financial Statements- A Study on Select Indian Companies" in The Doctoral Conclave 2023 held on 8th and 9th June 2023 at Osmania University.
- **Dr. Uma Jayender** was awarded Best Paper for her presentation on the paper titled " Millets as a Source of Sustainable Agriculture and Healthy Diet- A Study at Two Day International Conference Organised by Osmania University on "Climate Finance and Sustainable Development - Risks and Rewards" on 10th and 11th August, 2023.

- **Ms. Ankita Nagra and Mrs. Jyoti Mehra**, Received the Best Presenter award At the national seminar held at IIMC College Hyderabad on December 1st With a cash prize of 5000 On the paper titled “Policy roadmap to achieve net zero emissions by 2030: G20 sustainable climate action commitment”.

PhDs awarded [2023-2024]:

- **Dr. P.R.Venugopal**, 07.01.2023, declared Ph.D in Business Management by Krishna University, Machilipatnam, Krishna University, Andhra Pradesh.
- **Dr. Sreemathi Raghunandan**, 15-12-2023, Declared Ph.D. in Management by Koneru Lakshmaiah Education Foundation, Vaddeswarm, Guntur District, Andhra Pradesh.

Research & Publications:

- The following lectures presented at the conference: **Mrs. Vinaya Chaturvedi, Ms. Ankita Nagra, Mrs. Kalyani Gorti, Mr. M Thirmal Rao, Ms. B S Saileena, Mrs. D Nidhi Shree, Dr. Uma Jayender, Dr. D Sanjeeva Rao, Mrs. K Neelavathi, Mrs. P V Ajitha, and Dr.P.R.Venugopal.**
- **Dr. P R Venugopal** authored three chapters, Mrs. C. Sreedevi authored two chapters, and Dr. Sreemathi Raghunandan authored two chapters on Financial Accounting.
- **Mrs. P. V. Ajitha** published a book titled 'Leadership and Management Skills'.

- **Mrs. K. Neelavathi** and **Mrs. P. V Ajitha** authored and published the book "Financial Markets and Institutions and Instruments".
- **Ms. Ankita Nagra** published books titled 'Principles and Practice of Corporate Governance', 'Entrepreneurship Development', and "Business Organization and Management".
- **Ms. Kalyani Gorti** published a book, 'Data Analytics Modelling', for BCom Business Analytics Sem III.

Value Added Courses:

- **Mrs.Kalyani Gorti** was the lecturer incharge for a 30 hours Value added course titled, “Mastering Data Science and Machine Learning using Data Science”, conducted for the students of B.Com Honours(Business Analytics) Semester 6 from 15th December 2023 to 15th February 2024 with a target audience of 58.
- **Mrs.Anuradha** was the lecturer incharge for a 30 hours Value added course titled, “Tally Essential Level 1”, conducted for the students of B.Com Honours(Business Analytics),B.Com Computers, B.Com Generals and B.Com Honours Semester 2 from 20th November 2023 to 27th January 2024 with a target audience of 400.
- **Mrs.Vinaya Chaturvedi** was the lecturer incharge for a 30 hours Value added course titled, “Digital Marketing”, conducted for the students of B.Com Honours, B.Com Computers and B.Com Generals Semester 5 and 6 from 20th August 2023 to 20th September 2023 with a target audience of 353.

- **Mrs.Nidhisree** was the lecturer incharge for a 30 hours Value added course titled, “Transformation for Finance Professionals”, conducted for the students of B.Com Honours, B.Com Computers, and B.Com Generals Semester 5 and 6 from 20th November 2023 to 27th January 2024 with a target audience of 353.
- **Dr.Sudha Singh** was the lecturer incharge for a 30 hours Value added course titled, “Advanced Excel and Power BI”, conducted for the students of B.Com Honours, B.Com Computers, and B.Com Generals Semester 5 and 6 from 20th November 2023 to 27th January 2024 with a target audience of 353.
- **Ms.Ankita Nagra** was the lecturer incharge for a 30 hours Value added course titled, “YES + Art of Living”, conducted for the students of B.Com Honours, B.Com Computers, and B.Com Generals Semester 3 with a target audience of 265.
- **Mrs.C.Sreedevi** was the lecturer incharge for a 30 hours Value added course titled, “The Art of Self Management”, conducted for the students of B.Com Honours, B.Com Computers, and B.Com Generals Semester 5 and 6 with a target audience of 110.
- **Dr.Sreemathi Raghunandan** was the lecturer incharge for a 30 hours Value added course titled, “Contributory Personality Development”, conducted for students of B.Com Honours(Business Analytics) Semester with a target audience of 58.

STUDENT ACHIEVEMENTS

- **Kirti Bandi**, Bcom Computers 2A1, Participated in a Short video Competition titled “NEP ki samaj”, Held by the Ministry Of Education conducted from 14 June to 15 July 2023 and was short-listed as Top 10 winners from all over India and was awarded a cash price of 3000 Rs.
- **Srihitha Patibanda** received the Best Paper Presentation Award (First) for the paper titled “A Leader's Compass: The Role of Social Awareness in Building a leadership mindset among college students” for Technical session-1 on Advent Trends and Practices in Commerce, management, humanities and Social sciences at International Conference - INSPIRA.
- **K.Sai Vamshi, Neha Kumari, and Jayanti Pranav** received an ISBN Number for the research paper titled “ Unleashing Digital Leadership - A Comparative Analysis Of Microsoft Teams And Zoom Meeting in Autonomous Colleges”, Year - 2023.
- **K. Sai Vamshi** presented a paper titled “Hyderabad Green Revolution: Tech Startups Cultivating Hope with Vertical Farming” under track 3 in the International Conference on Climate Finance and Sustainable Development - Risks and Rewards 2023 held on 10th and 11th August, organized by the Department of Commerce, OU.

- **Khushi Upadhyay** has participated and presented a paper titled “A Study on Awareness of Health Insurance Amongst the Youth Pre and Post COVID-19” organized by CMS, JAIN (Deemed-to-be University) in collaboration with the Institute of Analytics, UK, and Erasmus, EU held on 2nd and 3rd September 2022 at Bengaluru, India and a paper on “Consumer behavior towards FMCG Sector - A Special Emphasis on Food Products in the International Conference on multidisciplinary approaches to SDGs & International Meet 2024 organized by Rajagiri College of Social sciences (Autonomous) and Rajagiri Business School, Kochi from January 10th to 13th 2024.
- **C Bhargava Chandrasekhar, Prashansa Chauhan, and Dabbiru Aditya Prasad** presented and published a paper titled “A Study on Digital Finance and its Impact on Financial Inclusion” at SDMIMD Mysore for the 11th International Conference on Emerging Trends in Corporate Finance and Financial Markets.
- **Ms. Malavika V and Nagesh Vijaykumar Jinde** presented and published a paper titled “A Study on Spotify: A Digital Leader and its Innovative Techniques in the Audio Streaming Platform and on the Features of the Spotify Platform” organized by SDMIMD Mysore on September 15, 2023.
- **Anup Singh, Keerti Thakur, and Tonmay Mehta** presented a paper titled “Resilient Leadership - A Case Study of Indira Gandhi” organized by SDMIMD Mysore on September 15, 2023

- **Anubhav Nair** and **Aakanksha Tripathi** received the ISBN for the presented paper titled “Resilient Leadership: A Case Study of Dr APJ Abdul Kalam” organized by SDMIMD Mysore on September 15, 2023.
- **K. Pradeepthi** presented a paper titled “Financial Literacy as a Means to Financial Inclusion - A Study, in the National Seminar on Financial Services in India - Emerging Issues and Challenges” organized by the Faculty of Commerce and Business Management.
- **Teja Raghvendra** presented a paper titled “Business Innovation Leader: Reed Hastings The art of long term growth”, co-authored by **Ms. Ankita Nagra**: organized by SDMIMD Mysore on September 15, 2023.
- **Rohan Kulkarni** received the Best Paper award for the paper titled “Policy Roadmap to Achieve Net Zero Emissions by 2030: G20's Sustainable Climate Action Commitment” in a National Conference on G20 Summit: Its Role of Shaping Global Governance and secured Best Presenter Award in the Year- 2023, co-authored by **Ms. Ankita Nagra** and **Mrs. Jyoti Mehra**.
- **V. Niharika** and **Nandini Lakshman** presented and published a paper titled “ A study on Green Mobility for Sustainable Cities with reference to metro rail in the cities of Delhi, Bangalore and Hyderabad” under track 3 in the International Conference on climate finance and sustainable development - Risks and Rewards 2023 held on 10th and 11th August, organized by department of commerce, OU.

RESEARCH ACTIVITIES

- Faculty's paper publications in journal, conference, Books and Book chapters

Name of the Department	No. of Papers (2023-24)			Total papers	Total no of Books/Books Chapters
	UGC Care	Others	Presented in Conference		
Commerce	8	8	15	31	12

- Students paper publications

Year	Presented	Publications
2012		3
2013	2	2
2015	2	21
2016	2	
2017		5
2022	5	5
2023	4	5
2024	5	18

MILESTONE

- Faculty Development Programme and two workshops were organized by the Commerce faculty .
- 8 Faculty Development Programme, 9 Seminars and 1 Workshop were attended by Faculty outside college in 2023-24.

- **EMPORIO 2023**

EMPORIO 2023-24 event was conducted on the 5th and 7th of August for first- and second-year students, which included two events, Commerce Crusaders and Brain Wavers.

Commerce Crusaders had 50 participants and included three rounds: "General Quiz," "Corporate Roadies," and "Overnighter and Presentation."

Brain wavers had 76 participants and consisted of two sub rounds: 'Marketing Faceoff' and 'Pictocon'.

For Commerce Crusaders, Tribhuvan Tigulla and Koustubh Peri came in first, followed by Shivaramakrishnan and T Koustubh, and for Brain Wavers, Arya Aditya Kelkar and Shray Chhabria came in first, followed by S. Bavya and Aditya Vedula. V.S.N.S. came in second. The posts of CVO and DCVO were then declared, and the event concluded with a vote of thanks.

- **PRIMICERIUS 2024**

PRIMICERIUS-The National Level Management Fest was conducted on the 5th and 6th of January 2024 by B.com (Honours) students. The theme for the current year's event is Sustinere Ecogenesis- Economic Excellence driven by Eco-Wisdom, meaning building a sustainable planet. The event focused on achieving the theme by putting to use the 17 sustainable development goals. Amazingly this year, had the highest number of registrations to date. A total of 353 participants representing 42 colleges from across the state, including one international participant took part in the event. It included various departments encompassing Human Resources, Marketing, Finance, Business Quiz, Best manager, and Entrepreneur Development. Each department conducted various rounds in pursuit of achieving sustainable development goals. The non-technical departments formed the backbone of the event, making it a grand success. Overall, the event became successful and the most memorable for years.



CONGRATULATIONS



DR. G.S.V.R.K. CHOUDARY
Principal

On behalf of the V.O.I.C.E. Club, please accept our warmest congratulations on your appointment as our Principal! We are thrilled to welcome you to this leadership role. We are confident that your mentoring and leadership qualities will be valuable in guiding our college forward.

We are excited to see your vision for the college unfold. We know you will foster a thriving academic environment that empowers students, faculty, and staff to achieve their full potential.

We look forward to working with you to create a positive and productive learning environment for all. Please don't hesitate to reach out to any of us if there's anything we can do to support you in your new role.

Once again, congratulations! We wish you all the best in your new position.

CONGRATULATIONS



MRS. L.V.KAMALA DEVI
Head of the Department

Congratulations on being HOD of the Commerce Department!
On behalf of the entire V.O.I.C.E. Club, we would like to extend our heartfelt wishes.

Your dedication, expertise, and leadership qualities have always been highly regarded, and we are confident that you will excel in this new role. You have a proven track record of success in various achievements and momentous contributions.

We are excited to see you lead the Commerce Department to even greater heights.

We are confident that under your guidance, the Commerce Department will continue to provide our students with an exceptional education and prepare them for successful careers in the business world.

We look forward to working with you in your new capacity and supporting you in your endeavors. Our best wishes for a successful and rewarding tenure as HOD.

CONGRATULATIONS



Dr. SREEMATHI RAGHUNANDAN
Assistant Professor

**Ph.D.in Management, from Koneru Lakshmaiah Education Foundation
University, Vijayawada**

**Title: An Analysis of Financial Performance of Family , Non Family and PSU
run Businesses: An Evidence from NSE India**

We the members of V.O.I.C.E. the Newsletter Department congratulate you on the culmination of your Ph.D., We are immensely proud of your tremendous accomplishment and all the hard work and dedication you have put in. Your efforts are truly inspiring and impressive which talks about your intelligence, and passion for research. Your chef-d'oeuvre is a testament to all of these qualities.

We are confident that you will continue to be a valuable asset to our faculty and our university.

Congratulations again on your well-deserved success!!!

CONGRATULATIONS



**R Sadhana
Navratna 2024**



**Khushi Upadhyay
Navratna 2024**



Keerthi Thakur

**One of the Top 5 of
Best Outgoing Student**



Kirti Bandi

Awarded Cash Prize for

Participating in 'NEP ki Samaj'



Rohan Kulkarni

**Received Best
Paper Award**

ALUMNI MESSAGE

When I talk about V.O.I.C.E, the first thing I'd look back to was me deciding to be part of V.O.I.C.E club, it played a major part in making me the person I am today.

I started as a member, met some really wonderful people. There were some up and downs in terms of let it be handling people or some last minute mistakes but that's what it teaches you how to deal with different people and situations and shaping you for any such kinds of situations later on. As the ex-CVO and the Head of public relations department my experience with V.O.I.C.E Club was incredibly enriching.

Being part of this club provided me with so many opportunities to network, develop essential skills and have a whole different perspective of looking at things.

My message to upcoming juniors is to seize every opportunity V.O.I.C.E. gives. Engage actively, connect with more and more people you'll always learn something new. These experiences will not only enhance your academic journey but also prepare you for the dynamic world of commerce beyond graduation or in simpler terms Corporate world.

Most importantly have fun, cherish the memories, and let your journey in the V.O.I.C.E.- The Commerce Club be a stepping stone to a successful future.



SHRUTI IYYENGER
Chief Voice Officer, PR Head
Batch : 2020 - 2023

VOICE REPORT

Mr. and Ms. V.O.I.C.E 2023

On June 20, 2023, at 10:30 AM, the Bhavans Vivekananda College Commerce Club hosted its annual flagship event for first-year students in commerce, "Mr. & Ms. VOICE" 2023-24, with HOD of Commerce Department, Mrs. L.V. Kamla Devi, addressing students.

Mr. & Ms. Voice was a two-round program conducted on 20 June 2023, involving 309 students in two rounds: Round 1-Trivia Titans and Round 2 - Commerce Rollercoaster.

11 participants were shortlisted for a 3-CRISIS CRUNCH, with 5 girls and 6 boys participating. The event featured a question-and-answer round, with college alumni Mr. Mohit Chandra and Ms. Swethalana as judges. Chandra, an entrepreneur, shared his insights, while Swethalana incorporated her talents into the questionnaire.

The winners of Mr.and Ms VOICE are Shivram of 1HBA and Tanya of 1H1.





Inspire to Aspire 2023

The Commerce Club organized a program called 'Inspire to Aspire' on 23rd June 2023 in Room no 7, Commerce block for first-year commerce students to inspire them to pursue their dreams

The event consisted of three sessions, with alumni CA Saket Dugar and Ms. Preethi.K introducing themselves to students and giving valuable speeches on overcoming obstacles and pursuing goals.

The session concluded with the Token of Appreciation, presented by Mrs. Kamala Devi, Head of the Department of Commerce, to the alumnae.



EMPORIO 2023

EMPORIO 2023-24 event was conducted on 5th and 7th August at 2:30 pm for first- and second-year students, which included two events, Commerce Crusaders and Brain Wavers.

Commerce Crusaders had 50 participants and included three rounds: "General Quiz," "Corporate Roadies," and "Overnighter and Presentation."



Brain wavers had 76 participants and consisted of two sub rounds: 'Marketing Faceoff' and 'Pictocon'.

For Commerce Crusaders, Tribhuvan Tigulla and Koustubh Peri came in first, followed by Shivaramakrishnan and T Koustubh, and for Brain Wavers, Arya Aditya Kelkar and Shray Chhabria came in first, followed by S. Bavya and Aditya Vedula. V.S.N.S. came in second. The posts of CVO and DCVO were then declared, and the event concluded with a vote of thanks.



ECO CONNECT 2024

V.O.I.C.E. The Commerce Club Of Bhavan's Vivekananda College on the occasion of World Thinking Day organized an event Eco-Innovate- 2024. This event consisted of three rounds. 1st round was INDUSTRIAL IQ, 2nd round was AI and Sustainability and round three was a surprise round for all the participants.

The initial round was on 26th February 2024 at 3.00 pm, 'INDUSTRIAL IQ' in which participants had to guess the company's names with the given clue. In this round participants' knowledge about the companies was assessed. Each team was given 30 seconds to guess the name of a company based on a provided blurred logo or question. Teams had a chance to ask for a hint, but doing so will reduce their score by five points. After which immediately, they had only 10 seconds to answer which company it was. 17 out of 38 teams were able to clear this round.

The 2nd Round - AI and Sustainability was on the following day that is 28th February 2024 at 11.50 pm

In this round, the participants were asked to make a PowerPoint presentation on how the companies use AI and Sustainability to prosper in the future. The participants were asked to create a presentation in just 10 minutes, demonstrating how companies can leverage the combined force of AI and sustainability to achieve long-term success. They were given 3 minutes to present the presentation to the judges. 9 out of 17 teams advanced to Round 3. The judges for this round were Mrs.Sreemathi Raghunandan and Mr.Houston Ivan Mosses.

Round 3 was a stress interview round which was a surprise round to all the participants. Teams were interviewed by the judges separately. The motive of this interview was to check the participants' decision-making power when they were under pressure. The judges for this round were Mrs. L.V. Kamala Devi and Ms.Parveen Sultana Khan. The First prize was backed by Manogna Bedadakota(BSc HDS 3) and Sidharth Nahata(BSc MSCs 3B) and second by Kanishk Patani(3H2) and Abel Ani(BSc Life Sciences) and third by Peri Kaustubh(1H2) and Alman Shaikh(1H2) and special appreciation for Sivanuja(B.Com gen 3) and Akshata(BA pol. science 3).



VALEDICTORY 2024

Voice - The Commerce Club of Bhavan's Vivekananda College has conducted the V.O.I.C.E VALEDICTORY CEREMONY for the year 2023-24. The Commerce Department's lecturers, along with the principal, Dr. G.S.V.R.K. Choudhary, and the head of commerce, Mrs. L.V. Kamala Devi, were present when the event began at 4:30 PM in the seminar hall. The guest of honor for the occasion was Dr. G.S.V.R.K. Choudhary, Principal of Bhavan's Vivekananda College, and the head of commerce, Mrs. L.V. Kamala Devi.

The ceremony proceeded with the CVO, Aakanksha Tripathi, DCVO, Anubhav, and Khushi Upadhyay, receiving certificates from the principal and head of the commerce department. The V.O.I.C.E report for the year 2023-24 was given by Sneha.

Nagesh Vijaykumar Jinde and Prashansa Chauhan provided a brief report on the "ECO-Innovate" event. Subsequently, the event winners were declared and awards were given out. A letter of appreciation was given to the heads of each department for their incredibly diligent effort. Ms. Ankita Nagra stated which department was the best.

Mrs. L.V. Kamala Devi inaugurated the 12th edition of "V-Echo 12.1."



INDUSTRIAL VISIT -2024 KS BAKERS LIMITED AND TELANGANA FOREST ACADEMY- DULAPALLY



AIMS CLUB

BRAINY BLITZ



MARCADOMYSITIQUE-20

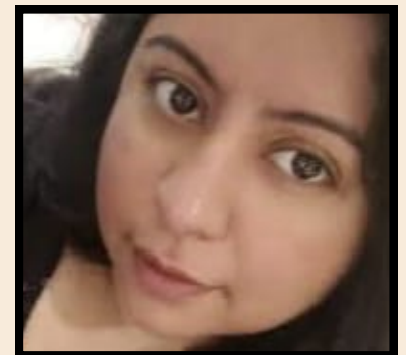
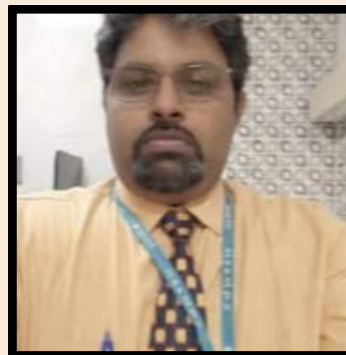


TEACH TO LEARN





ALUMNI CONNECT



**MS.ANURADHA
DORAISWAMI, MANAGING
PARTNER and CEO, ANU
STRUCTURALS
1996-1999**

**MR.SREEJIT K, AGM, IDBI
BANK
1998-2001**

**DR. NICKY DALBIR,
ASSISTANT PROFESSOR
OF CRIMINAL JUSTICE,
MORNINGSIDE
UNIVERSITY,SIOUX CITY,
IA, USA
2001-2004**



NATIONAL COMMERCE DAY- EMPORIO 2024



VALUE ADDED COURSE

1ST YEARS-TALLY



2ND YEAR - ART OF LIVING

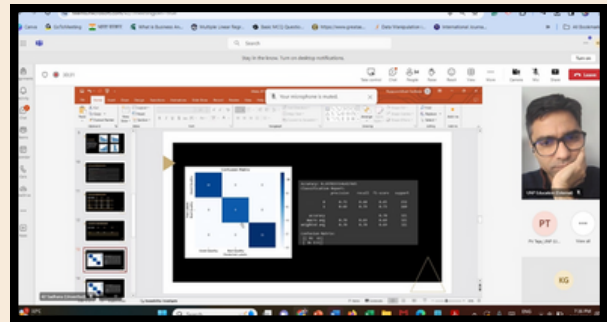
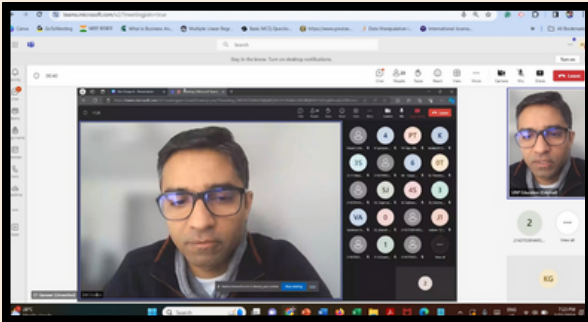


3RD YEAR - FINANCIAL MODELLING

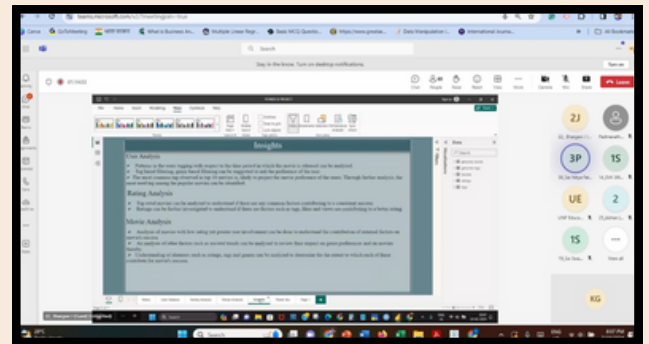
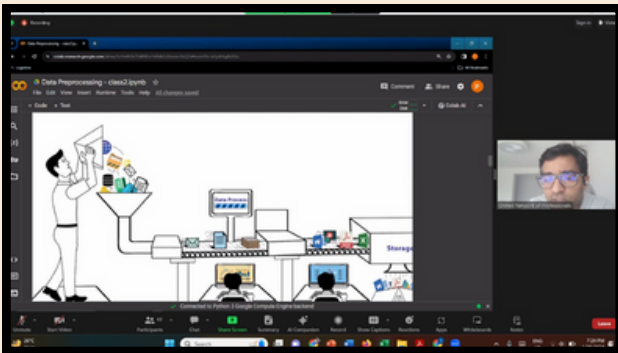


B.COM HONOURS BUSINESS ANALYTICS

VALUE ADDED COURSE ON MASTERING DATA SCIENCE AND MACHINE LEARNING USING PYTHON FOR SEM VI



INTERNSHIP ON POWER BI & MYSQL FOR SEM IV



INSPIRE TO ASPIRE



BRIDGE COURSE



V.O.I.C.E CLUB

ECO-INOVATE



BUSINESS ORGANIZATION AND MANAGEMENT PROJECT



SCRAMBLE

O Q B A R Y X C L C O N C I L I A T I O N Y I A
 F M E E P D N M Y O K E Y U C K Z R M Y G R R E
 V T Y H O P T O R C N Q J M Y A N V M R Z T S X
 G L N A R W R B I V N R H D X T K X W T B S J K
 P T C E O T V E U T S A R N Q R Z X T S K U M S
 Q E E X M A H R N Z A E D I S E X A T U A D U Q
 D R C U W Y U U R T A I E N A P I N G D Q N A Y
 G T N U L N O Z O T I I T Y U E O U X N M I T R
 F I A D H O D L T N U C U O O D Y G I I N Y A T
 B A L P T R A R P N V Z E C G L E E D Y O R R S
 H R A U C O K D E M R D H S P E P R F R I A O U
 H Y B C H T B O I P E Q O P H Y N M V A T D R D
 Y I E R G T V B F N S N B B F I I D E M A N P N
 W N F O T F X O D X G Q U K M M P A S I N O M I
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 P Q V Z C L W C O U T X H A A U N X Q P I G K T
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 R H I F Q V M X O C D E J S U A B D P W X M Q U
 F N O I T A U N N A R E P U S O Q T B B I U N Q

Apprenticeship
 Conciliation
 Labour Force
 Primary Industry
 Redundancy
 Taxes
 Work Life Balance

Arbitration
 Discrimination
 Loading
 Pro Rata
 Secondary Industry
 Tertiary Industry

Award
 Employee
 Negotiation
 Quaternary Industry
 Superannuation
 Unemployment

V - FAMILY



V - ECHO 12.1

COMPREHEND | CONVEY | CONTEMPLATE



"Take risks in your life. If you win, you can lead. If you lose, you can guide."
- SWAMY VIVEKANANDA

V.O.I.C.E stands for Vivekananda Organization Of Innovative and Challenging Entrepreneurs. It aims at exploring the talent of students and developing a healthy competitive spirit. It is a culmination of formal and informal events. The Department of Commerce, BVC is keen on bringing the competitive spirit among the students in various activities. Hence it took the initiative to form VOICE under the able guidance of Dr. K. Sreelatha Reddy and the faculty members with the help of the students.

V.O.I.C.E Newsletter is the semi-annual magazine published by V.O.I.C.E, The Commerce Club. The Newsletter aims at imparting knowledge on current affairs relating to commerce and business aspects of a global conundrum. The club released the first edition of the Newsletter in 2014 and takes pride in launching its 12th edition, V-ECHO 12.1

In a world that is moving at a fast pace, it is important to focus on change. This change is what will decide the fate of our future.