



Department of Commerce
St. Ann's College for Women, Mehdiapatnam, Hyderabad
Autonomous, Affiliated to Osmania University
NAAC Reaccredited with A+Grade & College with Potential for Excellence by UGC



THE RISE

NEWSLETTER

SEED

St. Ann's Enterprise and Entrepreneurship Development Cell,
Department of Commerce initiative

Issue II Volume V
January and April
2025

Photomontage



"The world is a book and those who do not travel read only one page."



Research Proress

- Mrs.N.Suma Reddy Research paper Titled **"Effectiveness of Artificial Intelligence on online Retail sector in Indian context-Consumer Behaviour patterns perspective"**- Published in 2024, Taylor and Francis Group, London and SCOPUS Indexed.
- Mrs.N.Suma Reddy Research paper Titled **"Analyzing the Effectiveness of AI powered chatbots; A Smart PLS approach for Evaluating use Engagement and Satisfaction"**- Published on 9th December, 2024 by Esteemed Emerald Publishing UK.
- Mrs.N.Suma Reddy Research paper Titled **"A Review study on Investigating the Effects of AI technology on Customer's Dynamics and AI Enabled Customer's Experience"**-Published by Lovely Professional University with ISBN no-978-81-974-339-1-7.
- Mrs.D.Sujatha and Mrs.M.Prathibha Research Paper titled **"Investment Behaviour in predictability - A case study in Ranga Reddy District Telangana"**, published in Library Progress International (ISSN; 2320 317X) SCOPUS Journal, Indexed.
- Mrs.D.Sujatha and Mrs.Sunitha Nanda Research Paper Titled **"A Case study of Female investors in Telangana's Twin Cities examined the influence of socioeconomic factors on individual investing decisions"** published in Afr.J. Biomed. Res.Vol.27(3s)(October); 2934-2945 SCOPUS Journal (waiting for indexing).
- Mrs.D.Sujtha and Mrs.Achini Neha Research paper Titled **"Impact of psychological factors on Individual investment decisions: A Case study of Women Investors in Twin Cities of Telangana"** -Library Progress International Vol.44No.3, Jul-Dec 2024: P.5883-5893, Print version ISSN 0970 1052 Online version ISSN2320317X.
- Dr.V.Vasudha and Ms.Dineesha have authored a Book Chapter titled **"The Role of Artificial Intelligence in shaping payment trends: Exploring Customers insights towards UPI adoption in Telangana"** National conference on "Viksit Bharat-Synergizing Human Intelligence and Artificial intelligence in Commerce and Management for a sustainable and Prosperous India." with ISBN no 978-81-978596-9-4 at St.Francis College for Women, Begumpet.
- Mrs.D.Sujatha and Mrs.Meena Shanthi have authored a Book Chapter titled **"An Empirical Study on Green HR Management and Green Employee Behaviour"** National Conference on Viksit Bharat "Synergizing Human Intelligence and Artificial Intelligence in Commerce and Management for a Sustainable and Prosperous India" with ISBN no 978-81-978596-9-4 at St.Francis College for Women, Begumpet.
- Mrs.Pranathi and Mrs.S.Santoshi Rupa have authored a Book Chapter titled **"A Study on Green Marketing Towards Sustainability"**, National conference on Viksit Bharat "Synergizing Human Intelligence and Artificial Intelligence in Commerce and Management for a Sustainable and Prosperous India" with ISBN no 978-81-978596-9-4at St.Francis College for Women, Begumpet.



Research Process

- Mrs. Bhavani has authored a Book Chapter titled **"A Study on Green Entrepreneurship: A platform For Green Practices and Sustainability Development in India"** National conference on Viksit Bharat **"Synergizing Human Intelligence and Artificial Intelligence in Commerce and Management for a Sustainable and Prosperous India"** with ISBN no 978-81-978596-9-4 at St.Francis College for Women, Begumpet.
- Mrs.K.Usharani has authored Book Chapter titled **" A Study on Customers Preferences For Using Online Website Amazon Prime Video and Netflix"** National conference on Viksit Bharat **"Synergizing Human Intelligence and Artificial Intelligence in Commerce and Management for a Sustainable and Prosperous India"** with ISBN no 978-81-978596-9-4 at St.Francis College for Women, Begumpet.
- Mrs.D.Sujatha and Mrs. J.Pranathi have presented a Research Paper titled **"The Role of Cognitive Biases in Individual Investment Decisions: A Case Study of Women Investors in Hyderabad"** at the 18th ISDSI-Global Conference: on the theme " Navigating the AI Frontier in Business: Balancing Economy, Ecology, and Inclusion" held at Pune Institute of Business Management on- 27th December, 2024.
- Mrs.D.Sujatha and Mrs. Santoshi Rupa Research Paper titled **"Internal Factors Influencing Investment decisions of Individual Investors in Investment Companies in Hyderabad Region of Telangana state- An Event Analysis"** Published in Afr. J. Biomed. Res. Vol. 27(4s) (November2024); 601-610
- Mrs.D.Sujatha and Mrs.G.Srilatha have presented a Research Paper titled **"Internal Drivers of Investment Decision-Making Among Individual Investors in Asset Management Firms"** at the 18th ISDSI-Global Conference: on the theme "Navigating the AI Frontier in Business: Balancing Economy, Ecology, and Inclusion" held at Pune institute of Business Management on- 27th December, 2024.
- Mrs.D.Sujatha , Mrs. G.Srilatha and Mrs.Achini Neha have presented a research paper titled **"The contribution of strategic business leadership to the effectiveness of product marketing: Perspectives from developing markets "**
- Dr. V. Vasudha Research Paper titled **"Emerging Trends and Opportunities in Startups in India - with a Special Focus on Fintech"** Published in UGC Care listed Journals in a special issue of Institute of Public Enterprise, ISSN 0971-1864.
- Mrs.K. Usha Rani has presented a research paper titled **"A case study on self-help groups in three villages in the Ranga Reddy District of Telangana State—Turmamidi Village, Basarapur Village, and Bopanaram Village"**, at ICSSR National Conference held on- 8th February, 2025.



Research Proress

- Mrs.N.Supriya has presented a Research Paper Titled ***"Green Horizons: Understanding Students' Perceptions on Sustainable Transportation Practices"*** in the International Conference on Global Sustainability for a Resilient Future organized by the Department of Commerce , Patna Women's College (Autonomous), Patna University, Bihar, India.
- Mrs.N.Supriya presented a Research Paper titled ***"Adaption and Effectiveness of Learning Management System: a Student Centric- Analysis"*** in a Two Day Multi Disciplinary National Conference on Digital Innovation in Arts, Social Science, Research and Technology held on- 9th & 10th January, 2025.
- Mrs.N.Supriya and Mrs.P.Joshna have presented and authored a book chapter titled ***"Influence of online reviews on consumer purchasing decisions: A Case study on Myntra in the online fashion retail sector "***at SAMAROH 2025: A two day International Conference on "Industry 5.0- Business with Purpose" , ISBN No. 978-93-341-8640-6 on- 12th February, 2025.
- Mrs. N. Suma Reddy has Participated and Presented Research paper titled ***"Leveraging Artificial Intelligence To Detect Green Washing in Shared Economy Business Models "*** at the Two day International Conference On Ensuring Excellence at work place for Generation X LPU on- 31st January, 2025. Emerald Publishing, Book Eco Illusions: Unmasking Green washing in the Shared economy industry (in process).



Cognoscente

- Mrs. Mahitha Davala , Dean Student Affairs, Faculty - Department of Commerce was invited as external examiner for conducting VIVA, Sub: FIMS PGDM III Sem students at ICBM.
- Mrs.Mahitha Davala ,Dean Student Affairs, Faculty Department of Commerce was invited to conduct BBA (T&H)-V sem Viva voce @ National Institute of Tourism & Hospitality Management, Gachibowli, Hyderabad on- 5th February, 2025.
- Mrs.N.Suma Reddy, Faculty, Department of Commerce video recording lessons at EMRC BRAOU on topic: Indirect Taxes for B.Com Illrd year students have been released on- 4th November, 2024.

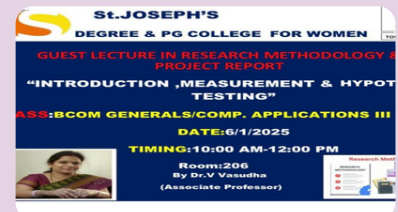
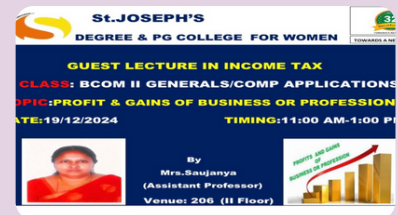


"Every day is a blank page—write wisely."



Cognoscente

- Mrs. Saujanya, Assistant Professor, Department of Commerce has been invited as a Guest faculty to present the lecture in Income Tax on the topic- "Profit & Gains of Business or Profession" by St. Joseph's Degree & PG College For Women, Tolichowki on- 19th December, 2024.
- Mrs.Dr.V.Vasudha, Associate Professor Department of Commerce has been invited as a Guest faculty to deliver the lecture in Research Methodology & Project Report on the topic- "Introduction, Measurement & Hypothesis Testing" by St.Joseph's Degree & PG College For Women, Tolichowki on- 6th January, 2025.
- Mrs.Dr.V.Vasudha Associate Professor, Department Of Commerce has served as a Resource person in the seven days National Level FDP on "The Art of Research" from 6th to 13th January, 2025 and delivered a special lecture on 8th January, 2025 on the topic-"Effective Thesis Writing Techniques".



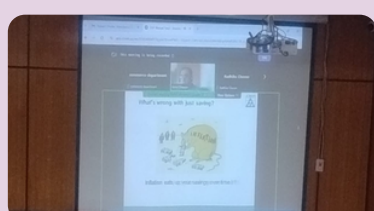
Kaleidoscope



- The Department of Commerce has organized SMART's Investors Awareness Program for B.Com Illrd Year Students on- 10th September, 2024.
- The Department of Commerce with IMA has conducted an Interactive Session with Mr. Brain Hock, CMA, CIA, CRMA, CSCA, President - Hock International for the B.Com Honors Ist, IInd & Illrd Year students on- 24th September, 2024.
- ICT Centre Organised a Seminar for all B.Com students by Program Incharge Ms.Tressa Mathew on "Marketing Digital Marketing Career opportunities, Entrepreneurship and Practical Application Of Google Ads & SEO for All Backgrounds" UpSkill yourself with Digital Marketing on- 26th September, 2024.
- Department of Commerce, Initiative SEED released its Newsletter "The Rise" Issue 1 Volume V on- 16th October, 2024.
- A Guest lecture on 'Financial Digital Transformation: Prediction for 2025' was conducted by Speaker Prof. Satish Shrivastav ,VNIT, Nagpur & Visiting Professor, Tufts University, USA for B.Com Ist year students on- 23rd October, 2024.



Kaleidoscope



- An Awareness Session on "Cancer and Use of SMP Products" was conducted by Department of Commerce - St. Ann's Consumer Welfare Association and Eco Club in collaboration with SAHAAS, NGO. The session was taken by Resource person Dr. Shanti Thummala for all non-commerce students on- 11th November, 2024.
- Department of Commerce has signed an MOU with TNSIF on- 12th November, 2024.
- B.Com IIIrd year students visited the ICFAI Campus on- 16th November, 2024.
- GST Pre-exam preparation class were conducted for registered students of GST Certification Course by Resource Person CMA Krishna Prasad on- 22nd November, 2024.
- ICAI GST certificate course exam was conducted for B.Com registered students on- 28th November, 2024.
- St. Ann's College for Women, Department of Commerce has signed a Memorandum with Lion's club with a motto to volunteer and partner to improve Health & Humanitarian service, encourage peace and understanding in the society on- 29th November, 2024.
- Virtual Session on Financial Planning with BSE was organized for B.Com IInd year Computers and Honors students on- 29th November, 2024.
- KL MAT Exam was conducted for B.Com students by KL University on- 7th December, 2024.
- Study Abroad & Scholarship opportunities was conducted by Global Education and Careers forum by speakers Mr.Venkateshwara, Head Institutional Counselling services and Mr.Rahim Mohammed, Manager Institutional Counselling services (GECF) on- 13th December, 2024.
- Faculty, Department of Commerce has assisted TNSIF in organizing Mock interviews and Group discussions on- 11th January, 2025.



"Success is not how high you have climbed, but how you make a positive difference to the world."



Kaleidoscope



- ICAI GST certificates were awarded to the students for completion of GST certification course on- 22nd January, 2025.



- Career counselling & Career Opportunities Session was Conducted for B.Com IIIrd Year students by Mr. Zarar Director ICBM - Higher education and Career opportunities on- 22nd January, 2025.



- Department of Commerce and ICICI Bank organized a Workshop on "Personal Finance Management : FinQ" as a part of Capacity Building course on- 30th January, 2025.



- A session on Financial and Literacy and Career Counselling on PGDM/MBA was conducted by Mr.CA.Praveen Kumar, Planet Finance Business School on- 3rd February, 2025.



- Department of Commerce, St. Ann's College for Women in collaboration with Telangana Tribal Welfare Degree College, Sircilla organized a Two-Days Student Exchange Program on Topic: IPR for Business and Academic Excellence... KYIPRS Resource person: Dr. Mrs.Khairunnisa Amreen, Dist Wise Woman Scientist BITS - Pilani, Hyd. for B.Com Ist year students virtual mode on- 10th & 11th February, 2025.



- TNSFI organized Career fest for TNSFI registered students at Govt City College on- 13th February, 2025.



- St. Ann's College for Women, Department of Commerce in collaboration with St.Pious X degree College for Women, Department of Commerce has organized a Two days Student Exchange Program on topic "The Untapped Wealth: understanding Alternative Income Sources" by Resource person Dr.V.Vasudha, Associate Professor, and on topic "Stat Wars: The Battle Between Parametric and Non-Parametric Tests" by D.Geeta Reddy Head, Department of Commerce on- 24th and 25th February, 2025.



- BFSI Pre-assessment orientation on- 7th March, 2025 and pre assessment on- 10th March, 2025 were conducted for registered students of BFSI from BBA, BSc & B.Com combinations.

- IQAC and Department of Commerce jointly organized Professional Development program on AI Tools in Teaching Learning Pedagogy by resource person. Prof.Dr.Rama Krishna Yelamanchili IPE to all faculty of St. Ann's College for Women on- 21st March, 2025.



"Participation is the first step to growth."



CHEER's Club:

- Department of Commerce, St. Ann's Consumer Welfare Association & CHEER's Club organized Conscious Consumerism & Consumer Welfare: A Case Study Presentation Competition as a part of Annofesta'24 on- 20th December, 2024.
- Department of Commerce, CHEER's Club organized a Ponchampally Handloom Stall on- 8th February, 2025.
- Department of Commerce has organized an Industrial visit to MSME - VEC Chocolate Machines Pvt Ltd., Industrial Park, Malkapur, Telangana for B.Com Students on- 15th February, 2025.

St. Ann's Enterprise and Entrepreneurship Development Cell (SEED) :

- Department of Commerce, SEED Cell organized a Skill Enhancement Session on Clay Jewelry Making by Resource Person Rakhi Kumari, Freelancer, Arts & Craft teacher on- 28th September, 2024.
- Department of Commerce, Initiative SEED had its Newsletter release "The Rise" Issue 1 Volume V on- 16th October, 2024.
- Reel Making Competition was organized by SEED Cell, Department of Commerce & IIC as a part of ANNOFESTA'24 on- 20th December, 2024.

Consumer Cell:

- Department of Commerce, Consumer Cell organized an Awareness Session on Sustainable Menstruation by Ms.Anusha, Project Manager & Ms. Mounika, Project Coordinator SAAHAS NGO, was organized for CCA students -on 19th September, 2024.
- Department of Commerce, Consumer Awareness Cell organized a Cancer Screening test programme by Resource Person Dr. Sairam, Senior Oncologist, MNJ Cancer Hospital, Hyderabad on- 25th October, 2024.
- Department of Commerce, Consumer Awareness Cell in collaboration with Lions Club, jointly organized Cancer Awareness session for all the staff and students on- 26th October, 2024.



A Fond Farewell

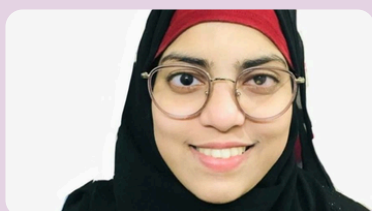
Mrs.K.Usha Rani, Assistant Professor, Head Department of Commerce PG

- **Mrs.K.Usha Rani**, Head Department of Commerce PG, retired on March 31, 2025 after successful completion of 25 years of dedicated service. The department wishes her a healthy, peaceful & happy retirement life, wishing her all the best in her new chapter of life.



Top Rankers – R21 Edition

- Amina Sultana of B.Com Computers is the overall First Topper of B.Com Program R21 batch and also topper of B.Com Computer Applications.
- Sri Varsha of B.Com Computers is an Overall Second Topper of B.Com Program R21 Batch and Topper in Sanskrit second Language.
- Pranathi Of B.Com Honors is an Overall Third Topper of B.Com Program R21 batch and Topper in B.Com Honors.
- Daniah Of B.Com Computers is the Topper in French Second language.
- Sony Sapna is the Topper in B.Com General.
- Faraaz Tarannum is the Topper in B.Com Foreign Trade.
- Shazia Mahek is the Topper in B.Com Business Process Management.
- Madduri Shruthi Sree Yadav is the Topper in B.Com Business Analytics.



"Toppers don't do different things, they do things differently."



Career Compass

S.No	Combination	Name of the student	Hall ticket no.	Company placed & LPA	Photograph
1.	B.Com Honors	A.Shalini	120422407023	Arcesium 13 lakhs	
2	B.Com Computer Applications	Sofiya Siddiqua	120422402045	Arcesium 13 lakhs	
3	B.Com Honors	Kondagal Ashwariya	120422407003	Deloitte 6.05 lakhs	
4	B.Com Honors	Haaniya naaz	120422407010	Deloitte 6.05 lakhs	
5	B.Com Honors	Dasri Ishita Kumari	120422407019	Deloitte 6.05 lakhs	
6	B.Com Honors	Rabiya sultana	120422407001	Deloitte 6.05 lakhs	
7	B.Com Computer Applications	Nandini Shahani	120422402016	Deloitte 6.05 lakhs	
8	B.Com Business Analytics	Adike Soumya	120422538056	Deloitte 6.05 lakhs	
9	B.Com Business Analytics	Koninika Saha	120422538045	Deloitte 6.05 lakhs	
10	B.Com Business Analytics	Hiranmayee .M	120422538019	Deloitte 6.05 lakhs	
11	B.Com Business Process Management	Farwa Fatima	120422808001	Deloitte 6.05 lakhs	

12	B.Com Honors	Sameera Begum	120422407029	Sutherland 2.40 to 2.70 Lakhs	
13	B.Com Honors	Juhi Jha	120422407028	Sutherland 2.40 to 2.70 Lakhs	
14	B.Com General	Renuka Laxmi	120422401014	Sutherland 2.40 to 2.70 Lakhs	
15	B.com Foreign Trade	Jahnvi Battula	120422404019	Sutherland 2.40 to 2.70 Lakhs	
16	B.Com General	N. Meena	120422401027	Sutherland 2.40 to 2.70 Lakhs	
17	B.Com Computer Applications	K. Ramya Sri	120422402100	Sutherland 2.40 to 2.70 Lakhs	
18	B.Com Computer Applications	M.Sushmitha Reddy	120422402042	Sutherland 2.40 to 2.70 Lakhs & ICICI Bank 6.89 Lakhs	
19	B.Com Computer Applications	Wajiha Tanzeem	120422402071	Sutherland 2.40 to 2.70 Lakhs	
20	B.Com Computer Applications	Govind Vardhini	120422402089	Sutherland 2.40 to 2.70 Lakhs	
21	B.Com Computer Applications	Vijaya laxmi	120422402064	Sutherland 2.40 to 2.70 Lakhs	
22	B.Com Computer Applications	Susheela Choudhary	120422402037	Sutherland 2.40 to 2.70 Lakhs	
23	B.Com Computer Applications	Christina Rasally	120422402074	Sutherland 2.40 to 2.70 Lakhs	

24	B.Com Computer Applications	Shivieela Thambakar	120422402099	Sutherland 2.40 to 2.70 Lakhs	
25	B.Com Computer Applications	Ruthika Bathula	120421402071	Sutherland 2.40 to 2.70 Lakhs	
26	B.Com Computer Applications	Shirisha Lanka	120422402082	Sutherland 2.40 to 2.70 Lakhs	
27	B.Com Foreign Trade	Nidhi Singh	120422404036	Sutherland 2.40 to 2.70 Lakhs	
28	B.Com BPM	Saima Tehreem	120422808002	Sutherland 2.40 to 2.70 Lakhs	
29	B.Com BPM	Akshaya Gonola	120422808056	Sutherland 2.40 to 2.70 Lakhs	
30	B.Com Computer Applications	Jhanavi Prabha	120422402034	Sutherland 2.40 to 2.70 Lakhs	
31	B.Com General	Thudi Vaishnavi	120422401052	Sutherland 2.40 to 2.70 Lakhs	
32	B.Com General	Yuktha Gornoor	120422401001	Sutherland 2.40 to 2.70 Lakhs	
33	B.Com Business Analytics	Irenla Srivarsha	120422538017	Sutherland 2.40 to 2.70 Lakhs	
34	B.Com Foreign Trade	Syeda Fatima Zaidi	120422404009	Sutherland 2.40 to 2.70 Lakhs	
35	B.Com Computer Applications	U.Trelokya	120422402001	ADP 3 Lakhs	

36	B.com Business Analytics	Madishetty Swapna	120422538011	ADP 3 Lakhs	
37	B.com Business Process Management	K. Vihasita	120422808034	ADP 3 Lakhs	
38	B.Com Business Analytics	Maccha Deepa	120422538007	ADP 3 Lakhs	
39	B.com Business Process Management	Khushi Rana	120422808011	ADP 3 Lakhs & TCS 2.5 Lakhs	
40	B.Com Business Analytics	Tavinda Zaidi	120422538009	ADP 3 Lakhs	
41	B.Com Business Analytics	Khushi Jhawar	120422538001	Ernst & Young 3.8 Lakhs	
42	B.Com Business Analytics	Yagna Bhavana	120422538002	Ernst & Young 3.8 Lakhs	
43	B.Com Business Analytics	Ruqayya Fatima	120422538020	Ernst & Young 3.8 Lakhs	
44	B.Com Business Analytics	Amrutha Varshini	120422538003	Ernst & Young 3.8 Lakhs	
45	B.Com Business Process management	Ruwaiya Quadri	120422808021	Ernst & Young 3.8 Lakhs	
46	B.Com Business Process management	J. Vaishnavi	120422808036	Ernst & Young 3.8 Lakhs	
47	B.Com Business Process management	C. Aishwarya lakshmi	120422808010	Ernst & Young 3.8 Lakhs	

48	B.Com Computer Applications	Gowlikar Ananya	120422402081	Ernst & Young 3.8 Lakhs	
49	B.Com Computer Applications	Meghana.N	120422402004	Ernst & Young 3.8 Lakhs	
50	B.Com General	k.Sai Shivani	120422401007	Ernst & Young 3.8 Lakhs	
51	B.Com Business Process management	Yashika Jaju	120422808053	Ernst & Young 3.8 Lakhs	
52	B.Com General	Shaik Seema Navid	120422401041	Ernst & Young 3.8 Lakhs	
53	B.Com General	Archana Saroj	120422401030	Ernst & Young 3.8 Lakhs	
54	B.Com General	Sanskriti Thakur	120422401011	Ernst & Young 3.8 Lakhs	
55	B.Com Honors	G.Akshitha	120422407032	Ernst & Young 3.8 Lakhs	
56	B.Com Honors	Adella Manisha	120422407026	Ernst & Young 3.8 Lakhs	
57	B.Com Honors	Afrah Naqvi	120422407016	Ernst & Young 3.8 Lakhs	
58	B.Com Honors	Tanusree Prabhu	120422407014	Ernst & Young 3.8 Lakhs	
59	B.Com Foreign Trade	Chandrava dana	120422404002	Ernst & Young 3.8 Lakhs	

60	B.Com General	Farisa Toufeeq	120422401047	Ernst & Young 3.8 Lakhs	
61	B.Com Business Analytics	Kanugadda Deepika	120422538044	Ernst & Young 3.8 Lakhs	
62	B.Com Honors	Syeda Fatima Hashmat	120422407020	Ernst & Young 3.8 Lakhs	
63	B.Com Computer Application	Pooja Choudary	120422402033	Ernst & Young 3.8 Lakhs	
64	B.Com Business Process management	Akushkhane Kushi	120422808017	Ernst & Young 3.8 Lakhs, TCS 2.5 Lakhs & Teachnook 4 to 6 Lakhs	
65	B.Com Business Analytics	Tahseen	120422538032	Ernst & Young 3.8 Lakhs	
66	B.Com Business Process management	Guttamidi Kavya	120422808014	Ernst & Young 3.8 Lakhs	
67	B.Com Business Process management	Pusala Indu	120422808042	Ernst & Young 3.8 Lakhs	
68	B.Com Computer Application	Simran	120422402062	Ernst & Young 3.8 Lakhs	
69	B.Com Computer Application	P.Akshaya	120422402029	Ernst & Young 3.8 Lakhs	
70	B.Com Computer Application	T. Rishitha	120422402009	Ernst & Young 3.8 Lakhs	
71	B.Com Computer Application	J.Harshitha	120422402003	Ernst & Young 3.8 Lakhs	

72	B.Com Computer Applications	Dulla Jahnavi	120422402025	Ernst & Young 3.8 Lakhs	
73	B.Com Business Process Management	Koppiseti Vishasita	120422808034	Ernst & Young 3.8 Lakhs	
74	B.Com Business Analytics	Sumela Begum	120422538004	Ernst & Young 3.8 Lakhs	
75	B.Com Computer Applications	Gogikar Varsha	120422402088	Ernst & Young 3.8 Lakhs	
76	B.Com Computer Applications	Sharon Shiny	120422402038	Teachnook 4 to 6 Lakhs	
77	B.Com Computer Applications	K.Spandana	120422402032	Teachnook 4 to 6 Lakhs	
78	B.Com Computer Applications	Saniya Mustafa	120422402017	Teachnook 4 to 6 Lakhs	
79	B.Com Computer Applications	Sonu Siradhana	120422402042	Teachnook 4 to 6 Lakhs	
80	B.Com Computer Applications	Ekta Sharma	120422402079	Teachnook 4 to 6 Lakhs	
81	B.Com Computer Applications	Vaishnavi	120422402104	Teachnook 4 to 6 Lakhs	
82	B.Com Computer Applications	Fiza saniya	120422402097	Teachnook 4 to 6 Lakhs	
83	B.Com Computer Applications	L. Shirisha	120422402082	Teachnook 4 to 6 Lakhs	
84	B.Com Computer Applications	Aastha	120422402105	Teachnook 4 to 6 Lakhs	

85	B.Com Business Analytics	V.Vaishnavi	120422538039	Teachnook 4 to 6 Lakhs	
86	B.Com Business Analytics	Maccha Deepa	120422538007	Teachnook 4 to 6 Lakhs	
87	B.Com Business Analytics	Syeda shazia	120422538014	Teachnook 4 to 6 Lakhs	
88	B.Com Business Analytics	Sidhra Saniya	120422538022	Teachnook 4 to 6 Lakhs	
89	B.Com Business Process Management	Aqsa Noorien	120422808020	TCS 2.5 Lakhs	
90	B.Com Business Process Management	K. Shunemin Jacob	120422808015	TCS 2.5 Lakhs	
91	B.Com Business Process Management	AVJ Sravani	120422808004	TCS 2.5 Lakhs	
92	B.Com Business Process Management	K. varsha	120422808026	TCS 2.5 Lakhs	
93	B.Com Business Process Management	Shabeena Begum	120422808024	TCS 2.5 Lakhs	
94	B.Com Business Process Management	M. Tejaswini	120422808054	TCS 2.5 Lakhs	
95	B.Com Business Process Management	Riya Kamle	120422808018	TCS 2.5 Lakhs	
96	B.Com Business Process Management	K.Vihasita	120422808034	TCS 2.4 Lakhs	

97	B.Com Business Analytics	Zunairah Tasneem	120422538036	Deloitte USI Phase II 3.82 Lakhs	
98	B.Com Computer applications	Dulla Jahnavi	120422402025	Deloitte USI Phase II 3.82 Lakhs	
99	B.Com Computer applications	Sowjanya Joshi	120422402015	Virtusa 3.25 Lakhs	
100	B.Com Business Analytics	Shaik umme salma	120422538058	Regalix Marketstar 3.7 Lakhs	
101	B.Com Business Analytics	Umama Mahmood	120422538006	Regalix Marketstar 3.7 Lakhs	
102	B.Com Business Analytics	Syeda Sariya	120422538042	Regalix Marketstar 3.7 Lakhs	
103	B.Com Business Analytics	Syeda Daniya Fatima	120422538053	Regalix Marketstar 3.7 Lakhs	
104	B.Com Business Analytics	Raheela Parveen	120422538024	Regalix Marketstar 3.7 Lakhs	
105	B.Com Business Analytics	Ania Zehra	120422538021	Regalix Marketstar 3.7 Lakhs	
106	B.Com Business Analytics	Suzain fatima ameen	120422538048	Regalix Marketstar 3.7 Lakhs	
107	B.Com Business Analytics	Shweta Shukla	120422538040	Sagility 2.15-2.34 Lakhs	

108	B.Com Business Analytics	Poonam Thapa	120422538054	Sagility 2.15-2.34 Lakhs	
109	B.Com Computer applications	Pagudala Ankitha	120422402061	Sagility 2.15-2.34 Lakhs	
110	B.Com Computer applications	B.Surya Kumari	120422402109	Sagility 2.15-2.34 Lakhs	
111	B.Com Computer applications	Gunti Gishna sree	120422402078	Sagility 2.15-2.34 Lakhs	
112	B.Com General	Zoha Mudassera	120422401021	Sagility 2.15-2.34 Lakhs	
113	B.Com Foreign Trade	Syeda Fatima Zaidi	120422404009	Sagility 2.15-2.34 Lakhs	
114	B.Com Computer applications	Dolly verma	120422402020	Sagility 2.15-2.34 Lakhs	
115	B.Com Business Process Management	Riya Kamle	120422808018	Sagility 2.15-2.34 Lakhs & ICICI Bank 6.89 Lakhs	
116	B.Com General	Chenna Nandini	120422401028	Sagility 2.15-2.34 Lakhs	
117	B.Com General	Battula Jahnvi	120422401029	Sagility 2.15-2.34 Lakhs & ICICI Bank 6.89 Lakhs	
118	B.Com Foreign Trade	Jahnvi Battula	120422404019	People link 3 - 4 lakhs	

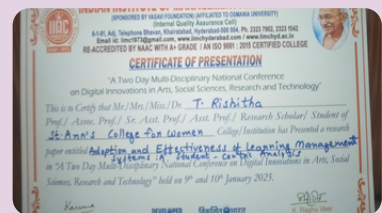
119	B.Com Computer applications	Fiza Sania	120422402097	People link 3 - 4 lakhs	
120	B.com general	Samala Sahithi	12042240034	People link 3 - 4 lakhs	
121	B.Com Foreign Trade	Syeda Rafia Tabbasum	12022404008	People link 3 - 4 lakhs	
122	B.Com Foriegn Trade	N.Varshika	120422404028	The Dollar Business 3.5 Lakhs	
123	B.Com Business Analytics	Irenla srivarsha	120422538017	The Dollar Business 3.5 Lakhs	
124	B.Com Foriegn Trade	Nabeelah Mirza	120422404014	The Dollar Business 3.5 Lakhs	
125	B.Com Computer applications	B.Surya Kumari	120422402109	The Dollar Business 3.5 Lakhs	
126	B.Com Business Process Management	Basheer Unnisa	120422808003	The Dollar Business 3.5 Lakhs	
127	B.Com General	Yuktha Gornoor	120422401001	ICICI BANK 6.89 Lakhs	
128	B.Com General	Zahra Fatima	120422401055	ICICI BANK 6.89 Lakhs	
129	Bcom Honours	Renu Aseri	120422407033	ICICI Bank 6.89 Lakhs	
130	B.Com Computer Applications	Sri Niyathi.P	120422402026	ICICI Bank 6.89 Lakhs	

130	B.Com Business Analytics	Reddi Kiranmayi	120422538025	ICICI Bank 6.89 Lakhs	
131	B.Com Business Analytics	Layla Khairkhah	120422538026	ICICI BANK 6.89 Lakhs	
132	B.Com Business Analytics	Madishetty Swapna	120422538011	ICICI BANK 6.89 Lakhs	
133	B.Com Business Process Management	AVJ Sravani	120422808004	ICICI BANK 6.89 Lakhs	
134	B.Com Business Process Management	Ayesha Begum	120422808016	ICICI BANK 6.89 Lakhs	
136	B.Com General	P. Meghana	120422401038	ICICI BANK 6.89 Lakhs	
137	B.Com General	Sanskriti Thakur	120422401011	ICICI BANK 6.89 Lakhs	
138	B.Com General	E. Parimala	120422401032	ICICI BANK 6.89 Lakhs	
139	B.Com Computer applications	Daduvai Bhuvaneshwari	120422402066	ICICI BANK 6.89 Lakhs	



Student Corner

- Mubeen Hashmat (R20 Batch) ACCA Affiliate, presently working at EY with CTC 14 LPA.
- R22 B.Com Honors Students - Afrah Naqvi, Haaniya Naaz and Hana Rahman cleared the CMA Part-1 exam.
- Sakshi (R20) B.Com Hons has officially completed the US CMA program and received the certification.
- J. Ashwitha and T. Rishitha of B.Com Computer Applications -3C have presented a Research Paper titled **"Green Horizons: Understanding Students' Perceptions on Sustainable Transportation Practices"** in the International Conference on Global Sustainability for a Resilient Future organized by the Department of commerce, Patna Women's College (Autonomous), Patna University, Bihar, India.
- J. Ashwitha and T. Rishitha of B.Com Computer Applications -3C have presented a Research Paper titled **"Adaption and Effectiveness of Learning Management System: a Student Centric- Analysis"** in Two Day Multi Disciplinary National Conference on Digital Innovation in Arts, Social Science, Research and Technology held on- 9th & 10th January, 2025.
- A brief Class activity 'Role Play of a Manager' was performed by B.Com Ist year students as part of their internal assessment on- 16th October, 2024.
- CCA Consumer Education and Awareness - Seminar presentations on Bare Acts presented by CCA students.
- Reel Making Competition was organized by SEED Cell, Department of Commerce & IIC as part of ANNOFESTA'24 on 20th Dec 2024 and the winners are as follows-
 1. Idea for Change - Nidhi Dawan & Harshitha Rao - B.Com II Year, Computer Applications.
 2. Trailblazer of Sustainable Ideation - Budamma, Sindhu Priya, Vaishnavi - B.Com II Year, Computer Applications.
 3. Ideation for Impact - J.Ashwitha, Rishitha & Varshitha- B.Com III Year, Computer Applications.
- Department of Commerce, St. Ann's Consumer Welfare Association & Cheer's Club organized Conscious Consumerism & Consumer Welfare: A Case Study Presentation Competition as a part of Annofesta'24 on- 20th December, 2024.
- Meghana from B.Com 3A is shortlisted for Foundation of Management Summer Course @ IIM Bangalore from 21.04.2025- 25.04.2025.



"A good student is not one who is the best, but one who gives thier best."

Sports Spotlight



- Sara Manasa B.Com Bpm- IIIrd year was felicitated with a Gold Medal by Sr. Principal in the Honor of P.V.Sindhu Rio Olympics Silver medal.
- S. Meghana B.Com Computer Applications - Won Gold medal in kata 2nd National karate championship Firefox sports & resort held at Moinabad , Hyderabad from 18th August, 2024.
- Sandhya B.Com Computer Applications, 1st year Won Gold Medal in Throwball International Championship-2025.
- **Judo:** Manasa B.Com III BPM , Divya Prabha B.Com III BPM , Summaya B.Com II Computers, Humera B.Com II Year, part of St. Ann's Judo team won I prize in the Osmania University Judo Inter College Tournament which was held at St. Ann's College for Women, Mehdiapatnam on 12th November 2024 and Congratulations to St. Ann's Judo team on their 15th consecutive win at the Osmania University Judo Inter-College Tournament!
- **Carrom :** Swapna B.Com III Bus. Analytics, Sanjana B.Com III year , Deepthi B.Com II Year part of St.Ann's Carroms team won I prize in the Osmania University Carroms Inter College Tournament which was held at IIMC College on 5th & 6th February, 2025.
- **Baseball:** Divya Prabha B.Com III BPM , Sara Ajaz B.Com III Bus. Analytics, Jerusha B.Com III Computers ,Aarthi B.Com II Bus. Analytics, Pavani B.Com II BPM , Summaya B.Com II Computers Sandhya B.Com I year part of St.Ann's Base Ball team won I prize in the Osmania University Base Ball Inter College Tournament which was held at Shenoy grounds West Maredpally on 5th February, 2025.
- **Batmenton :** Divya Prabha B.Com III BPM part of St.Ann's Badminton Team won 2nd Prize in the Osmania University badminton inter college Tournament held at St.Francis college on 16th and 17th November, 2024.
- **Chess:** Sanjana B.Com III year part of St.Ann's Chess team won II prize in the Osmania University Chess Inter College Tournament which was held at Villa Marie college in 25th and 26th October, 2024.
- **Tug of war:** Manasa B.Com III BPM , Summaya B.Com II Computers , Humera B.Com II Year part of St.Ann's Tug of War Won Silver Medal in Osmania University Tug of war Inter College Tournament which was held at Vanitha Pharmacy College on 7th & 8th February, 2025.
- **Kabbadi:** Manasa B.Com III BPM, Sara Ajaz B.Com III Bus. Analytics , Pavani B.Com II BPM, Sandhya B.Com I year , Deepika B.Com I year Business Analytics part of St.Ann's Kabbadi team Won III in Osmania University Kabbadi Inter College Tournament which was held at GCPE college on 4th & 5th November, 2024.
- **Throw ball:** St.Ann's Throw Ball team won I prize in the Osmania University Throw Ball Inter College Tournament which was held at Vasavi Engineering college, Ibrahimbagh on 11th, 12th & 15th February, 2025.



"Participation unlocks growth and new opportunities."

Sports Spotlight



- **Hand ball** : Aarthi B.Com II Bus. Analytics ,Deepika B.Com I year Business Analytics, Divya Prabha B.Com III BPM, Sandhya B.Com I year , Jerusha B.Com III Computers part of St.Ann's Hand Ball team won III prize in the Osmania University Hand Ball Inter College Tournament which was held at LB Stadium on 23rd and 24th January, 2025.



- **Yoga** : Amrutha B.Com III bus. Analytics, Deepa B.Com III Bus. Analytics, Tanusri B.Com Bus. Analytics II year, Arundathi B.Com II Bus. Analytics part of St.Ann's Yoga team won III prize in the Osmania University Yoga Inter College Tournament which was held at Vanitha college on 29th December 2024



- **Volley ball**: Poonam Thapa of B.Com III E ,Sandhya B.Com I year part of St.Ann's college won 3rd Prize in the Osmania University volleyball Intercollege Tournament held at loyala Degree College , on 18th and 19th October, 2024.



- **Taekwondo**: Manasa B.Com III BPM ,Sappari Meghana B.Com I year, Aishwarya B.Com I year part of St.Ann's taekwondo team won First Prize in the Osmania University Taekwondo Intercollege Tournament held at Kasturba Degree College on 22nd and 23rd October, 2024.
- Ms.Humers B.Com Computers second year won silver medal in junior -78 kg category and bronze medal in senior-78kg category , in judo league south zone which was held at Chennai from 10th to 13th Sep 2024, selected for Khelo Indian Nationals and received Cash prize of Rs. 8,000.



Talent Corner



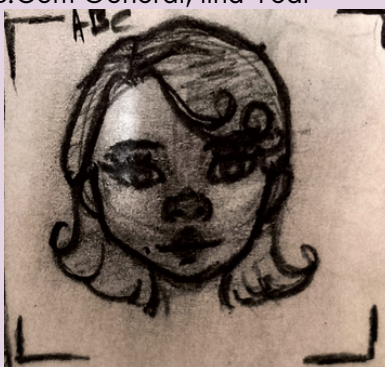
Art work by Abba Rithika, B.Com General, IInd Year



Crochet Flower by Mansi,
B.Com BA, IIIrd Year



Art work by Zaina Anwar, B.Com BA, IIIrd Year



Painting by Pranathi,
B.Com BA, IIIrd year



Christmas Tree made by
B.Com Computers, 1st year

"Success is not the key to happiness. Happiness is the key to success."



Cadence & Quill

Chained by exceptions

Am I truly not worth their praise,
Or is it that I haven't given enough of my days?
They dream of me reaching the moon,
Yet never ask if I want that boon.

They want me to claim gold and rise,
To scale mountains that touch the skies.
But my heart yearned for the ocean's deep,
To explore its mysteries, where secrets sleep.

I gave up dreams that were mine alone,
Shaped their wishes, made them my own.
Through sleepless nights, their hopes I chased,
Sacrificing joys, my heart misplaced.

With stars in hand, I returned with pride,
Yet they frowned, for the moon wasn't beside.
All my struggles felt lost, erased,
As their disappointment left me disgraced.

They never said I was wrong or bad,
But their words pierced, leaving me sad:
"We expected more from you," they'd say,
A knife at my neck, stealing peace away.

Their hopes became chains I couldn't break,
A trophy they shaped for their own sake.
From being proud of our achievements,
It shifted to making us their trophies,
No longer their child to nurture and love,
But a symbol to show off to their kind.

Oh, to be a simple girl, carefree,
With love and support surrounding me.
To be praised for the battles I've won,
And not compared to the unattainable sun.

Let me breathe, let me live free from your expectations,
which are shackles for my wings to fly high!
Not as a prize, but as one who gives.
A little girl who dreams and strives,
Loved for her heart, not her highs.

- Neveditha

In My Imagination

I see a world where there is no war,
A land so small yet giving so much more.
Some dreams fade with the dawn, others remain,
Not only in the dark, but under sunlit skies, bright and clear.
I would live there always in my dreams,
Yet within my heart I know I will never find my way there.
Where colors bloom bright and alive,
But deep inside, I know none of it's right.
In my mind, a safe place where peace resides,
Yet sorrow lingers, for such a place hides.
No wars to fight, no fears to face,
But sadly, this world exists only in grace.

- Syeda Sheena Zobia, B.Com 2A

PREDATOR and PREY

A bubble of safety and invisibility is her home;
A home which keeps her sane from the wicked world;
A world filled with people masking themselves;
People who pretend to represent their
love and care.

She is innocent, fascinating and thinks
the world is alike her.

She is the epitome of beauty and the people around her otherwise.

To describe her;

she has golden brown eyes just like melting chocolate.
her hair is all black like the darkness on a new moon day.
her skin is tan which makes her stand out where the white lies.

Her elegance is all one can wish for;
but not the predator wish for her.

The world she builds for herself is shattered when the beast finds its prey.

The dirty vicious eyes on her makes her skin burn like flames, wishes that it becomes ashes with it.

The Predator invades her sanctuary making it a hell.

The eyes of predator for her is all of lust, a strange obsession to damage and ruin her.

What was that she did wrong? Other than being herself?!

Maybe she did not fit into the world of pretence.

No matter what she does the monster will find its way to destroy and demolish her.

Her beauty once a blessing has now become a curse!

- Appam Vennela

यह कविता हमारे उन सारे वीरों के लिए जिन्होंने किसी ना किसी छेत्र मे हमारे देश का नाम रौशन किया है...

तुम तो ताज हो..

तुम तो राज हो..

तुम भूत , तुम भविष्य, तुम तो आज हो..

तुम ही तो शान हमारी..

तुम ही तो हो आन हमारी..

तुम हो तो भारत देश है हमारा..

तुम हो तो बन जाता है भारत देश प्यारा..

तुम से ही तो रौशन है नाम हमारा..

देश है शरीर, तो तुम धड़कन हो..

देश है पानी, तो तुम चन्दन हो..

वीरों की हुंकार सुनलो दुश्मन ध्यान से..

मांगो प्यार देंगे हम.. जो मांगो कश्मीर तो उजाड़ देंगे हम..

दुश्मन पर सदा विजय होगी..

भारत की सदा जय होगी..

यही नीति है हमारी, यही संस्कृति है हमारी..

मितो से मित्र और सहयोगी से सौहार्द रीति है हमारी..

चलते है जब विजय पथ पर..

दिल दुश्मन के हिलते है..

शौर्य बहादुर है ये हमारे..

परिवार से आगे मां भारती को रखते है..

वीर जवान है ये हमारे..

फ़ौलादी सीना रखते है..

तुम को पाकर धन्य

यह भारत भूमि..

तुम पर न्यौछावर है

यह जन्म हमारा..

- Anjali Mishra, B.Com Honors IInd year



CASE STUDY: BHADLA SOLAR PARK – INDIA’S RENEWABLE ENERGY REVOLUTION

Introduction

Bhadla Solar Park, located in Jodhpur, Rajasthan, is one of the world's largest solar parks. Spanning 14,000 acres, it has a capacity of 2,245 megawatts (MW) and supports India's goal of achieving 500 GW of non-fossil fuel energy by 2030.

Key Features

- Location: Bhadla, Jodhpur district, Rajasthan.
- Area Covered: 14,000 acres.
- Installed Capacity: 2,245 MW.
- Investment: Over ₹10,000 crore (~\$1.3 billion).
- Solar Irradiation: 5.72 kWh/m²/day, ideal for solar power generation.

Sustainability Strategies

1. Efficient Land Utilization

- Uses barren desert land unsuitable for agriculture.
- Avoids displacement of communities and ecosystems.

2. Renewable Energy Generation

- Produces millions of kilowatt-hours (kWh) annually.
- Reduces carbon emissions by ~4 million tons per year.

3. Public-Private Partnership

- Developed under India's Solar Energy Corporation (SECI) with private firms like SoftBank, Adani, and NTPC.
- Encourages global investment in India's renewable energy sector.

4. Technological Innovations

- High-efficiency photovoltaic (PV) panels maximize energy absorption.
- Automated cleaning systems prevent dust accumulation.
- Smart grid integration optimizes power distribution and storage.

5. Employment and Economic Growth

- Created thousands of jobs in solar panel manufacturing, installation, and maintenance.
- Boosted Rajasthan's economy through clean energy investments.



Impact & Benefits

• Environmental Impact

- ✓ Prevents burning of millions of tons of coal annually.
- ✓ Reduces air pollution and greenhouse gas emissions.
- ✓ Supports India's Paris Climate Agreement commitment.

• Economic Impact

- ✓ Enhances energy security by reducing fossil fuel imports.
- ✓ Attracts foreign direct investment (FDI) in green energy.
- ✓ Lowers electricity costs, making solar energy more accessible.

• Social Impact

- ✓ Provides clean energy access to rural communities.
- ✓ Generates employment in renewable energy sectors.
- ✓ Promotes sustainable development in Rajasthan's desert region.

Challenges & Future Strategies

- Harsh Climate Conditions: High temperatures impact panel efficiency.
- Dust & Sandstorms: Frequent panel cleaning is required.
- Energy Storage Limitations: Advanced battery storage solutions needed.
- Grid Integration: Upgrades required for stable power supply.

Conclusion

Bhadla Solar Park is a landmark in India's renewable energy journey, demonstrating how large-scale solar projects drive sustainability, economic growth, and energy security. As India aims for net-zero emissions by 2070, initiatives like Bhadla will be crucial in shaping a clean energy future.

Solar Power in India:
A Case Study of the Bhadla Solar
Power Park

The Power of Belonging: Why Minds Resist but Hearts Adapt

The Power of Belonging: Why Minds Resist but Hearts Adapt

The human mind often resists change, even when faced with undeniable facts. J.K. Galbraith once said, "Faced with a choice between changing one's mind and proving there is no need to do so, almost everyone gets busy with the proof." Similarly, Leo Tolstoy noted, "The most difficult subjects can be explained to the most slow-witted man if he has not formed any idea of them already; but the simplest thing cannot be made clear to the most intelligent man if he is firmly persuaded that he knows already." So, why do we hold onto beliefs even when they are false?

Belief is More Than Just Truth

The human mind isn't just about truth—it's about belonging. Throughout history, survival often depended on being accepted by a group. Even today, the need for approval and connection shapes our beliefs. Psychologist Steven Pinker explains, "People are embraced or condemned according to their beliefs, so one function of the mind may be to hold beliefs that bring the belief-holder the greatest number of allies, protectors, or disciples, rather than beliefs that are most likely to be true." In other words, we don't always believe something because it's true, but because it helps us stay part of a tribe.

Why Facts Feel Like an Attack

When someone challenges your belief, it doesn't feel like an opportunity to grow—it feels like a personal attack. Changing your mind isn't just about replacing a fact with another; it's about questioning a core part of your identity. Imagine beliefs as a house built over time. When someone presents contradictory facts, it's not just a new brick being added—it's a threat to tear down your entire structure. That's why we instinctively defend our beliefs rather than reconsider them.

How Minds Actually Change

So, if facts alone aren't enough, what actually changes minds? The answer is surprisingly simple: friendship. Minds don't change through confrontations; they change through trust and understanding. If people feel that abandoning a belief will cost them their community, they are less likely to accept new ideas. But when they feel valued despite their differences, they are more open to new perspectives.

Philosopher Alain de Botton captured this idea perfectly: "Sitting down at a table with a group of strangers has the incomparable and odd benefit of making it a little more difficult to hate them with impunity... There are few more effective ways to promote tolerance than to force people to eat supper together." Perhaps it's not the differences themselves, but the distance between people, that fuels division.

Sliding, Not Jumping

Ben Casnocha offers another thought-provoking idea: The people most likely to change our minds are those we already agree with on 98% of things. If someone you trust shares a surprising viewpoint, you're more likely to consider it. But when a stranger with opposing views presents the same idea, you instinctively dismiss it. This shows that minds change not through sudden leaps, but through gradual shifts. Rather than trying to force a dramatic change, the key is to gently guide people from where they are, one small step at a time.

In the end, real change happens when we feel safe enough to grow, not when we feel defeated. True intellectual progress begins not with a confrontation, but with empathy, connection, and shared understanding.

Be Kind First, Be Right Later.

"Do not dwell in the past, do not dream of the future, concentrate the mind on the present moment."

SCAM SERIES

DHFL Scandal 2019

Introduction & Background

Dewan Housing Finance Corporation Ltd. (DHFL), founded in 1984, was a major player in India's housing finance sector, offering loans to low and middle-income groups. However, in 2019, it became the center of one of India's biggest financial frauds, revealing severe weaknesses in the shadow banking sector, corporate governance, and regulatory oversight.

Timeline of Events

- Early 2018: DHFL begins struggling with loan repayments.
- Jan 2019: Cobrapost exposes ₹31,000 crore in diverted funds.
- June 2019: Credit agencies downgrade DHFL's debt to junk.
- Nov 2019: DHFL becomes the first financial company taken to bankruptcy court (NCLT).
- July 2020: ED and CBI launch fraud and money laundering investigations.

The Scandal Unfolds

Investigations revealed that DHFL misused loans by funneling ₹31,000 crore to shell companies without proper due diligence. A forensic audit confirmed fund diversions, leading to deeper

regulatory scrutiny. Cobrapost's report also linked DHFL to offshore firms, strengthening fraud allegations.

Key Players & Accountability

- Kapil & Dheeraj Wadhawan (Promoters): Accused of orchestrating the fraud.
- DHFL Board & Management: Implicated in financial mismanagement.
- Public Sector Banks: Provided massive loans to DHFL, later facing losses.
- Auditors (T.R. Chadha & Deloitte): Failed to detect fraudulent transactions.



Aftermath & Lessons Learned

- First NBFC insolvency case: Piramal Group acquired DHFL for ₹37,250 crore.
- Stricter NBFC regulations: RBI introduced enhanced oversight.
- Better corporate governance: Emphasis on transparency and auditing standards.
- Credit rating improvements: Need for stricter risk evaluation.

The DHFL scandal was a wake-up call for India's financial sector, highlighting the importance of stronger regulations and better governance to prevent similar frauds in the future.

ENTREPRENEUR SERIES

Kiran Mazumdar-Shaw

Founder: Biocon

Kiran Mazumdar-Shaw is a trailblazer in India's biotechnology industry, known for founding Biocon and making affordable healthcare a reality for millions. Born in 1953, she pursued a degree in malting and brewing from the University of Melbourne, aspiring to become a brewmaster. However, gender biases in the industry forced her to pivot to biotechnology—an emerging field in India at the time.

In 1978, she started Biocon in a garage with just ₹10,000, facing multiple challenges, including a lack of funding and infrastructure. Biotechnology was not well understood in India, and banks were hesitant to support a woman-led startup in a niche sector. Despite these obstacles, her scientific expertise and determination helped Biocon grow from an enzyme-manufacturing company into a biopharmaceutical giant specializing in biosimilars, insulin, and cancer drugs.

One of Biocon's biggest achievements was becoming India's first company to receive USFDA approval for a biosimilar. Under Kiran's leadership, the company focused on developing cost-effective, high-quality medicines, particularly for diabetes and cancer. Her vision was clear: to make world-class healthcare affordable and accessible.

Beyond business, Kiran is a strong advocate for philanthropy and social impact. She established the Mazumdar-Shaw Medical Foundation, which supports affordable cancer care and medical research. She also played a crucial role in India's COVID-19 relief efforts, funding healthcare infrastructure and vaccine research.



Her contributions have earned her prestigious honors, including the Padma Shri (1989) and Padma Bhushan (2005). She has been featured in Forbes' Most Powerful Women list multiple times and continues to be an influential voice in global healthcare. Kiran Mazumdar-Shaw's story is one of resilience, innovation, and impact. She not only broke barriers as a woman in STEM but also transformed India into a key player in global biotechnology. Her journey proves that with vision and determination, challenges can be turned into groundbreaking opportunities.

Guidance and support by:

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