

Department of Commerce

St. Ann's College for Women, Mehdipatnam, Hyderabad Autonomous, Affiliated to Osmania University

NAAC Reaccredited with A+Grade & College with Potential for Excellence by UGC



THERISE

NEWSLETTER

SEED

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

Issue I volume V October 2024

Photomontage 🖾



























YAwards Galore

- Mrs.Mahita Davala, Dean Student Affairs, Associate Professor, Department of Commerce has been felicitated by Dr.Sr.A.Vijaya Rani, Principal on Teacher's Day for receiving the Telangana State Best Teacher Award 2023 -on 5th September, 2024.
- Mrs N.Suma Reddy Assistant professor, Department of Commerce was awarded with cash prize for list of Book Chapters and Research papers published for the 2023–2024 -on Teachers Day: 5th September, 2024.
- Dr.V.Vasudha, Assistant Professor, Department of Commerce has been awarded with Cash Prize on Teachers Day for publishing a Research paper entitled "Artificial Intelligence And It's Implementation In E-Commerce With Special Reference To Online Shopping" Journal of Biochemical Science and Engineering ISSN:1880-93.
- All the Faculty, Department of Commerce have been awarded with a Cash Prize for publishing Book Chapters in ISBN:978-935911346-3 Block Chain Technologies and Fintech: the Future of Web 3.0 -on Teachers Day: 5th September, 2024.











Cognoscente

 Mrs.Bhavani, Assistant Professor, Department of Commerce, was invited to deliver a guest lecture on the topic "Measures of Dispersion" at St. Joseph's Degree College -on 11th September, 2024.



Raleidoscope

















- Department of Commerce conducted an in-campus Coding Bootcamp for B.Com IIIrd year Computer Applications & Business Analytics students, led by Resource Person Meeraj Faheem from EdVenture Park -on 20th June, 2024.
- B.Com Illrd year students participated in a national seminar on GST, organized by St Joseph's Degree and PG college -on 26th June, 2024.
- An orientation session was conducted by Resource Person Ms. Rangini, Manager, TNS India Foundation for B.Com Illrd year students -on 5th July, 2024.
- A GST Awareness program was conducted by the Department of Commerce on the occasion of National GST Day -on 1st July, 2024.
- Orientation Session on "Roadmap to UPSC Foundation Start Your Journey Early" was taken for B.Com students by Analog IAS Academy -on 9th July, 2024.
- Inauguration of the GST Certificate Course for B.Com Illrd year students was organized by Coordinator Mrs. N. Suma Reddy, along with Ms. Tinku Gosh Das, Joint Director of the Tax Research Department, ICAI. The Speaker/Chief Guest was CMA Rajendra Singh Bhati, Council Member and Chairman of the Indirect Taxation Committee, Institute of Cost Accountants -on 19th July, 2024.
- An Orientation about the US CMA Professional Examination was taken for the 1st Year B.Com Honors (Strategic Finance) students -on 24th July, 2024.
- An interactive session on 'Arthavidya' was conducted by Mr. Nagarajan, Founder of Arthavidya for lst, IInd & IIIrd year BPM students –on 9th August, 2024.
- The Department of Commerce, in collaboration with the Institute of Cost Accountants of India, is offering a 32-hour GST course for B.Com Illrd year students, covering GST law, return filing, and input tax credit. Seventy-four students have enrolled, and certificates will be issued by ICAI upon clearing the online exams.







Raleidoscope





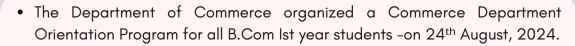












- The Department of Commerce organized a student orientation program for B.Com BPM (Industry Integrated with TCS) Ist, IInd, and IIIrd year students, with Resource Persons Mr. Sesha Chalapathy (Associate Vice President, Cluster Delivery Lead) and Mr. Ravi Kumar Murthy (Regional Head of Academic Alliances Group of TCS) -on 28th August, 2024.
- Online TNSIF Session Induction by Resource Person Ananya -on 2nd September, 2024.
- The Department of Commerce has organized a SMART's Investors Awareness Program for B.Com IIIrd year students -on 10th September, 2024.

CHEER's Club:

• The Lions International District 320D Empower Nirmaan Youth Empowerment Program was organized by the Lions Club of Hyderabad Capital, with Speaker Dr. Gowthavaram Chengala Kavitha, for B.Com students of all combinations –on 22nd August, 2024.

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

 Seed Cell presented a mentorship session for student entrepreneurs, conducted by Resource Person Alice Joe (Entrepreneur and Gymnastics Expert) on the occasion of Entrepreneurs' Day -on 21st August, 2024.

Consumer Cell:

 Department of Commerce, Consumer Cell has organized an awareness session on Sustainable Menstruation by Resource Persons Ms.Anusha, Project Manager and Ms. Mounika, Project Coordinator, SAAHAS NGO -on 19th September, 2024.









Z'Sports Spotlight























Z'Sports Spotlight

- Summaya, B.Com Computers IInd year has won Gold Medal Kata and Silver Medal Kumite in the 2nd GSKA National Karate Championship 2024 held -on 18th August, 2024.
- Summaya, B.Com Computers (IInd year) has won Gold Medal Kumite and Silver Medal Kata in the 6th GSKDI International Karate Championship 2024 held –on 10th August 2024.
- Ms. Humera, B.Com Computers (IInd year) won a Silver Medal in the Junior -78 kg category and a Bronze Medal in the Senior -78 kg category at the Judo League South Zone, held in Chennai -from September 10th to 13th, 2024. She has also been selected for the Khelo India Nationals and received a cash prize of ₹8,000.
- S.Manasa Goud, B.Com BPM (Illrd year) has won Silver Medal Kata in 6th GSKDI International Karate Championship 2024.
- S. Manasa Goud B.Com BPM (Illrd year) has won Kata Bronze and Fight Silver in 2nd National Karate Championship 2024 Glowing Shotokan Karate Association.

IN-HOUSE COMPETITIONS

• Basket Ball Team- Ist Prize

Rakshitha (B.Com Computers, Ilnd year), Haritha (B.Com Computers, Ilnd year), Reeba (B.Com Business Analytics, Ilnd year), Rida (B.Com BPM, Ilnd year), Vindya (B.Com Computers, Ilnd year), Hari Chandana (B.Com Business Analytics, Ilnd year), Hafsa Ismail (B.Com Computers, Ist year), Amtul (B.Com Generals, Ist year), and Hadiya (B.Com Generals, Ist year) are the first prize winners in the Basketball In-House Competitions held during August-September 2024, conducted by the Physical Education Department, St. Ann's College for Women.

• Khabadi Team - Ist Prize

Amtul (B.Com General, Ist year), Sandhya (B.Com Computers, Ist year), Deepika (B.Com Business Analytics, Ist year), Aishwarya (B.Com Business Analytics, Ist year), Reeba (B.Com Business Analytics, Ilnd year), Vaishnavi (B.Com Computers, Illrd year), Devishi (B.Com BPM, Illrd year), Poojitha (B.Com Business Analytics, Ilnd year), Shakthi (B.Com General, Ilnd year), Zainab (B.Com Business Analytics, Ist year), and Pranava Sree (B.Com General, Ilnd year) are the first prize winners in the Kabaddi In-House Competitions held during August-September 2024, conducted by the Physical Education Department, St. Ann's College for Women.

• KhoKho Team- IIIrd Prize

Khushi (B.Com Business Analytics, Ist year), Sara (B.Com Business Analytics, Ist year), Samrah (B.Com Business Analytics, Ist year), Bushra (B.Com General, Ist year), Lakshmi (B.Com Honors, Illrd year), Sofiya (B.Com Computers, Illrd year), Zohra (B.Com BPM, Ist year), D. Akhila (B.Com Computers, Ist year), Ishitha (B.Com Honors, Illrd year), Zoha (B.Com BPM, Ist year), Anusha (B.Com Honors, Illrd year), and Reeba (B.Com Business Analytics, Ilnd year) are the third prize winners in the Kho-Kho In-House Competitions held during August-September 2024, conducted by the Physical Education Department, St. Ann's College for Women.

Yoga

Ameena Gulnaz (B.Com Computers, Ilnd year) won the second prize in the Yoga In-House Competitions held during August-September 2024, conducted by the Physical Education Department, St. Ann's College for Women. And S. Nandini (B.Com Computers, 1st year) won the fourth prize in the Yoga In-House Competitions

Z'Sports Spotlight

held during August-September 2024, conducted by the Physical Education Department, St. Ann's College for Women.

• Volley Ball Team- IIIrd Prize

Sandhya (B.Com Computers, Ist year), Pavani (B.Com BPM, IInd year), Deepika (B.Com Business Analytics, Illrd year), Hafsa Ismail (B.Com Computers, Ist year), Buddamma (B.Com Computers, IInd year), Poonam (B.Com Business Analytics, Illrd year), Reeba (B.Com Business Analytics, Ilnd year), Durga (B.Com Business Analytics, Ilnd year), Sushmitha (B.Com Computers, Illrd year), Chinmayi (B.Com BPM, Illrd year), Varsha (B.Com IInd year), Divya (B.Com BPM, IIIrd year), and Pavani (B.Com BPM, IIIrd year), are the third prize winners in the Volleyball In-House Competitions held during August-September 2024, conducted by the Physical Education Department, St. Ann's College for Women.

Chess

Sudaksha (B.Com Business Analytics, Ilnd year) has won the third prize in the Chess In-House Competitions held during August-September 2024, conducted by the Physical Education Department, St. Ann's College for Women.

Judo

Winners of Judo In- House Competitions held during Aug-Sep 2024 Conducted by Physical Department, St. Ann's College For Women.

Gold Medal -52 Sumaiya (B.Com Computers, Illrd year)

Gold Medal -57 Aishwarya (B.Com Business Analytics, 1st year)

Gold Medal -48 Ashraf Unnisa (B.Com)

Silver Medal -78 V.R.Shruthi (B.Com Business Analytics, 1st year) Silver Medal -48 B.Amulya (B.Com Business Analytics, 1st year) Silver Medal - 44 K.Deepika (B.Com Business Analytics, 1st year) Silver Medal

-44 Kavya Sree (B.Com Business Analytics, 1st year)

Bronze Medal +78 Fatima Amodi (B.Com) Bronze Medal -78 K. Vaishnavi (B.Com)

Bronze Medal - 52 Pavani (B.Com BPM, IInd year)

Bronze Medal -48 Musfira Omer (B.Com)



- A. Shalini, B.Com Honors (Illrd year) and Sofiya Siddiqua, B.Com Computer Applications (Illrd year) got selected by Arcesium for a package of 13 LPA.
- Soumya Adike, Hiranmayee M, Koninika Saha, Nandini Sahani, Farwa Fatima, Ishita Kumari Dasri, Rabiya Sultana, Aishwarya Kodangal and Haaniya Naaz (B.Com Illrd year) got selected by Deloitte for a package of 6.5 LPA.

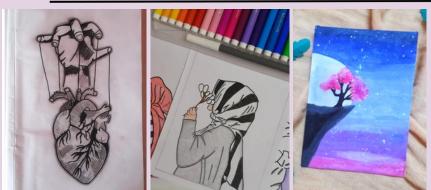


Student Corner

- Rihaa, Shagufta, Haneefa, Atiyah Tasneem, Sakshi Uradi and Rishita cleared the part I & II of US CMA.
- Shriya, Syeda Mamurah and Tanvi Sreepada cleared the part I of US CMA.
- Nandini Sahani (B.Com Computers, Illrd year) was awarded the Best Secretary Award- Rotaract District 3150- Rotary International.
- Reddi Kiranmayi and Mansi Agarwal (B.Com Business Analytics, Illrd year) were recognized as the best Executive board members- Street Cause St. Ann's.
- B.Navya (B.Com Foreign Trade, Ilnd year) won the 2nd prize in Cultural Artifacts making Competition.
- Ankitha (B.Com Computers, 1st year) is the 1st prize winner for writing the Best Quote on Teachers conducted by IBS -on Teachers day: 5th September, 2024.
- Ayesha Fatima and Lakshika Ingle (B.Com BPM lst year) have participated and won the lst prize in Pookalam (Rangoli of Flowers) organized on the occasion of Onam by SQAC -on 12th September, 2024.



Ralent Corner



Art works by Sara Waheed, B.Com General (IInd year)

Chart works by Haniya Waseem, B.Com Business Analytics (Ist year)







Hema Chandrika, B.Com Computers (IInd year) has been awarded the Pride India Swarna Nandi Award 2024 and the Natya Bharathi National Award on 14th of August, 2024, at Sri Thyagaraja Ganasabha.





Maccha Deepa, B.Com Business Analytics (Illrd year)

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

Avant- Garde

SUCCESS STORIES OF SUSTAINABLE AGRICULTURAL INNOVATION Growing Food in Impossible Places

THE SITUATION:

Sahrawi refugees and their descendants have inhabited refugee camps in the Algerian Saharan desert for over 40 years, the consequence of a protracted refugee crisis. In these areas, temperatures often soar to 50 degrees Celsius, water is scarce and there is limited availability of grazing lands. Traditionally nomads, the Sahrawi raise livestock as part of their livelihoods. Animal products are an essential part of their diet but because there is limited fodder to feed their goats and sheep, these animals usually end up eating leftovers and rubbish, leading to poor quantity and quality of meat and milk available.

THE DRIVERS:

Taleb, a Sahrawi refugee with an agricultural engineering background, in 2016, came up with the idea of testing the hydroponic technique in the refugee camps, as any other traditional agriculture method was not possible in arid desert areas. The World Food Programme Innovation Accelerator helped the refugees to develop a localized low-tech hydroponic unit that could be sourced and managed locally to grow barley fodder for their animals.

THE INNOVATION:

Low-tech hydroponics enable plant growth in arid environments with a soilless cultivation technique. It is a livelihood-smart and cost-efficient solution that uses up to 90 percent less water and 75 percent less space. With the H2 Grow project, the Sahrawi refugees in the Algerian Sahara desert have tested and adapted a high-tech hydroponic system to a sustainable low-tech, locally produced hydroponic unit, which provides fodder supply for their livestock year round.





In 2018, the H2 Grow project has also started with a local adaptation in Eastern Chad, in the Sudanese refugee camps and it is also being piloted in Internally Displaced People (IDP) camps in Darfur, Sudan, in collaboration with FAO.

THE CHALLENGES:

Extreme weather and scarcity of water are a constant challenge for households to grow crops year-round and provide for their families and livestock. In local markets, vegetables and fodder are either not available or not affordable. The H2 Grow project is continuously exploring different solutions to overcome these challenges, also by leveraging its partnerships with FAO, governments, academia, NGOs such as OXFAM, and the communities to develop and deploy the most adapted and affordable solution to every context, considering local constraints and limitations.

THE IMPACT:

H2 Grow is now being implemented in 9 countries - Peru, Algeria, Jordan, Chad, Sudan, Kenya, Namibia, Mali and Niger - reaching 5000 people amongst refugees, IDPs and urban communities living in vulnerable areas, of which 75 percent are female participants. From sprouting green fodder in deserts to fresh vegetables in urban slums, with H2 Grow, communities are growing food in impossible places and strengthening their livelihood with new options of lowcost dietary diversity and expanded sources of income. INNOVATION FAIR PRESENTER: Nina Schröder, Co-Founder H2 Grow/ Scale-up Enablement Manager, United Nations World Food Programme (WFP), WFP Innovation Accelerator, Munich, Germany.

Top 13 Innovations in Agriculture/Farming

Feeding the rapidly increasing global population amid the climate crisis requires the speed and accuracy that technology provides. New innovations in agriculture have shown how technology can help build more sustainable food systems and improve food security worldwide.

Farm Automation

Automation is already an integral part of farming, but its role is expected to grow. Drones monitor crops, while advanced sensors help farmers determine when to water or fertilize. Automation reduces the need for manual tasks like seeding, watering, and harvesting, allowing farmers to focus more on business management.

Blockchain

Blockchain ensures transparency in the supply chain by tracking plant information from farms to shelves. Walmart has used blockchain to monitor food quality, and India is considering it for agricultural exports to encourage chemical-free farm products.

IoT in Agriculture

IoT technology allows farmers to monitor crop fields remotely using sensors that track soil moisture, livestock health, and temperature. IoT can also manage water resources efficiently, helping farmers use the right amount of water for each crop season.

Geographic Information Systems (GIS)

GIS leverages drone and satellite technology to assess crop positions, soil status, and more. With GIS, farmers can identify the best planting locations and make informed decisions on soil improvement. It's also useful in livestock rearing to monitor animal health and movement.

AI/ML & Data Science

Artificial intelligence (AI), machine learning (ML), and data science simplify agricultural forecasting. Technologies like 3D laser scanning and spectral imaging help predict weather and optimize resources for irrigation and pest control. Farmers can also analyze fields to determine optimal seed placement.





Regenerative Agriculture

Regenerative agriculture promotes sustainability and resilience to climate shocks. It focuses on improving soil health, promoting biodiversity, and practicing crop diversity. It encourages farming techniques that maintain living roots year-round, benefiting both the environment and farmers.

Controlled Environment Agriculture (CEA)

CEA, also known as vertical farming, enables the growth of plants in controlled environments. Using techniques like hydroponics and aquaponics, CEA reduces water consumption by up to 95% compared to traditional farming and allows year-round crop production.

Agricultural Robotics

Agricultural robots (agribots) streamline farming tasks such as planting, harvesting, and livestock management. Agribots save time, reduce labor costs, and boost farm productivity by automating processes that previously required manual labor.

Drones

Drones are valuable for monitoring crops and livestock, detecting disease, and spraying pesticides. In livestock farming, drones track animal movements and help farmers identify sick animals through thermal imaging. Their ability to collect real-time data aids timely decision-making.

Precision Agriculture

Precision agriculture uses AI, GIS, and IoT to collect data about soil, plants, and animals, allowing farmers to make targeted use of resources like water and fertilizers. This approach optimizes farm inputs and improves productivity while reducing waste.

Big Data & Analytics

Big data helps farmers predict weather patterns, water cycles, and optimize planting and harvesting times. Sensors collect thousands of data points, enabling farmers to make data-driven decisions that improve crop yields and resource efficiency.



The Kaizen Effect: Change for the Better

"Great things are not done by impulse, but by a series of small things brought together." — Vincent Van Gogh.

In a world that often glorifies overnight success, we tend to forget that true mastery is built step by step. This is where **Kaizen** comes in—a powerful Japanese philosophy that teaches us the value of **The Art of Continuous Improvement**, one small change at a time.

Kaizen, which translates to "change for the better," might seem simple on the surface, but it isn't. From transforming Toyota into a global automotive giant to inspiring modern tech visionaries like Steve Jobs, Kaizen has quietly revolutionized industries and personal lives alike. Its secret? The belief that progress isn't found in one giant leap but in a thousand small steps.

The Kaizen Way: Art of Continuous Improvement

Imagine it's 1950, and Japan's post-war economy is struggling to get back on its feet. A company like Toyota is facing immense pressure to keep up with Western manufacturers. Rather than chasing after drastic overhauls, Toyota adopted the Kaizen philosophy. They empowered every worker—from the assembly line to the boardroom—to suggest small, incremental changes to improve efficiency. Over time, these tiny adjustments compounded, leading to faster production, higher quality, and greater profits. Kaizen wasn't just a strategy—it was a mindset of relentless improvement.

The beauty of Kaizen lies in its simplicity. It doesn't require dramatic changes or expensive overhauls. It's about making small, actionable improvements every day. You might not notice the results immediately, but like a snowball rolling downhill, the impact builds over time.

Let us understand this better with the example of Greatest of all times - **Steve Jobs** and the Art of Refinement.

Let's shift to Silicon Valley—where another kind of revolution was brewing. Steve Jobs, the co-founder of Apple, wasn't just an innovator; he was a perfectionist, constantly tinkering and refining every product until it was flawless. Though he may not have explicitly called it Kaizen, Jobs' approach to design and innovation was deeply aligned with the philosophy of continuous improvement.

Take the development of the first iPhone. After months of work, Jobs wasn't satisfied with the original prototype. He felt the phone's design was too bulky and the user experience not seamless enough. Rather than settling, he insisted his team return to the drawing board. His obsession with refining even the smallest details—like the feel of the touchscreen or the click of a button—resulted in a product that would change the world.

Jobs didn't stop with hardware. He continuously refined the Apple ecosystem, from software updates to improving the simplicity of their retail stores making it revolutionary brand

How Kaizen Can Transform Your Life?

Kaizen isn't just for businesses or athletes; it's a mindset we can all adopt in our daily lives. Imagine you're trying to build a healthier lifestyle. Instead of overhauling your diet or committing to an intense workout routine that feels overwhelming, start with something small—like drinking more water each day or walking for 10 minutes. Over time, these micro-habits accumulate, and before you know it, they've transformed into lasting change.

Or think about your professional life. Maybe you're facing an overwhelming project at work. Improve your productivity by tweaking your workflow just a little each day. You'll soon find that these small adjustments lead to big wins.

Kaizen is a Journey, Not a Destination

At its heart, Kaizen teaches us that success isn't about achieving perfection overnight. It's about committing to continuous improvement, day by day.

So, be Kaizen. Embrace the small steps, trust the process, and watch as the little things you do today turn into something extraordinary tomorrow.



SCAM SERIES

ABG Shipyard Scam

Rise of the Scam

The ABG Shipyard scam is one of India's largest financial frauds, beginning in 2005 when the shipbuilding company started borrowing from a consortium of 28 banks. ABG Shipyard was once a prominent player in the Indian shipbuilding industry, gaining a solid reputation for its capabilities. Over time, the company expanded aggressively, securing loans from major banks like SBI, ICICI, and IDBI. The company's growth appeared robust, but cracks started showing when it was declared a nonperforming asset (NPA) in 2013, as it struggled to repay mounting loans.

A forensic audit conducted by Ernst & Young in 2019 revealed that ABG Shipyard had been diverting funds from legitimate business purposes. The company funneled money into related entities and used offshore subsidiaries to mask its fraudulent activities. These funds were channeled away from business operations into shell companies created solely to launder money. Over ₹22,842 crore of loaned funds were misused, making it one of the biggest banking scams in Indian history.

ENTREPRENEUR SERIES

ADITI GUPTA

Co-Founder, MENSTRUPEDIA

Aditi Gupta is a notable young entrepreneur and social innovator in India, recognized for her pioneering work in menstrual health education through her venture, Menstrupedia.

Aditi Gupta, along with her co-founder Tuhin Paul, launched Menstrupedia in 2012. The idea stemmed from Aditi's personal experiences and observations regarding the lack of accurate information and education about menstruation, especially in rural and semi-urban areas of India. Menstrupedia started as a blog and quickly evolved into a comprehensive platform offering information on menstrual health through various mediums including a website, mobile app, and printed materials.

Menstrupedia has been instrumental in addressing the taboos and misinformation surrounding menstruation. The platform provides educational content in the form of articles, illustrations, and videos that help demystify menstruation and promote better hygiene practices. It also offers workshops and training sessions to schools and communities, aiming to create a more informed and supportive environment for menstruators. Under Aditi's leadership, Menstrupedia has reached millions of users across India and has been recognized for its contributions to public health education. The initiative has received numerous accolades and has been featured in various media outlets for its innovative approach to menstrual health.

Unveiling of the Scam

The scam finally came to light after the forensic audit, sparking an investigation by the Central Bureau of Investigation (CBI). It was discovered that the company misrepresented its financial health, obtained loans fraudulently, and systematically diverted funds. The scam's exposure drew widespread attention because of the sheer magnitude of the deception and the number of affected banks.





Aftermath of the Scam

The aftermath of the ABG Shipyard scam shook India's financial sector, particularly the public sector banks, already burdened by high levels of NPAs. The scam highlighted weaknesses in loan monitoring and the inability of banks to detect fraud early. In response, regulatory bodies proposed stricter corporate governance reforms to prevent such occurrences. The shipbuilding sector also took a hit, with investors losing confidence, making it difficult for legitimate companies to secure funding. This scam further strained the country's banking system and called for tighter oversight in corporate lending.

Aditi Gupta's work with Menstrupedia has garnered widespread recognition. She has been featured in Forbes' 30 Under 30 list and has received awards for her contributions to social entrepreneurship and women's health. Her efforts have also been acknowledged by international organizations and have inspired similar initiatives across the globe.



Aditi's vision for Menstrupedia extends beyond just education. She aims to continue expanding the platform's reach and impact, integrating new technologies and methodologies to further enhance menstrual health awareness and support. Her commitment to breaking the stigma around menstruation and improving access to reliable information reflects her broader goals of advancing public health and education.

Guidance and support by:

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Editor:

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