PRESIDENCY UNIVERSITY

GAIN MORE KNOWLEDGE
REACH GREATER HEIGHTS

## School of Commerce Newsletter

# COMMERCE CHRONICLE

February – May 2026

**PRESIDENCY SCHOOL OF COMMERCE**

**Presidency University, Bengaluru**

**Celebrating Learning, Growth and Achievements**

# CONTENTS

# Message From Leadership Team

## Dr. Padmavathi

**Dean, PSoC**

Commerce Chronicle reflects our collective commitment to excellence, innovation, and purposeful learning. Through academic achievements, industry collaborations, research initiatives, and vibrant student engagement, we continue to nurture future-ready Commerce and Management professionals who lead with competence, integrity, and a global outlook. As we look ahead, let us continue to embrace new opportunities, inspire meaningful change, and create a lasting impact on society.

## Dr. Poornima Karthikeyan

**Associate Professor & HOD - SOC**

Commerce Chronicle reflects our School's commitment to academic excellence, critical thinking, and continuous learning. The articles featured in this edition showcase the enthusiasm, creativity, and scholarly efforts of the guest, students and faculty members.

I congratulate faculty editorial team including Dr. Prachi Beriwala, Dr. Bora Upendra Rao, Dr. Ziliya, Dr. Chandrashekhar & student co-ordinators Ms. Prachi Mishra & Ms. Ruvini Paul and all contributors for their dedication in bringing out this issue. I hope Commerce Chronicle continues to inspire curiosity, meaningful discussions, and a deeper understanding of the ever-evolving world of commerce.

**Dr. Saba Inamdar**
Assistant Professor & HoD In Charge

**Welcome to another edition of Commerce Chronicle, celebrating the achievements, innovation, and vibrant learning culture of the Presidency School of Commerce (PSoC).**

At PSoC, we are committed to nurturing future-ready professionals through academic excellence, experiential learning, and holistic development. Every seminar, workshop, competition, industry interaction, and student initiative reflects our vision of integrating classroom knowledge with real-world experiences.

It is gratifying to witness our students embracing opportunities that enhance their critical thinking, leadership, communication, and entrepreneurial capabilities. These accomplishments are a testament to the dedication of our students and the unwavering guidance of our faculty, who continue to inspire excellence in teaching, research, and mentorship.

I congratulate our students and faculty on their remarkable achievements and hope this edition inspires every reader to continue learning, innovating, and contributing meaningfully to society.

## Wishing you a successful and enriching academic journey.

**Message from the Editor:**

Dear Readers,

It is my pleasure to present the latest issue of Commerce Chronicle. In an era defined by rapid technological advancements, evolving markets, and dynamic business practices, staying informed and adaptable has become more important than ever.

This edition brings together insightful articles, thoughtful analyses, and fresh perspectives on contemporary developments in commerce, finance, management, and entrepreneurship. It reflects the enthusiasm, curiosity, and academic excellence of our contributors, who continue to explore ideas that bridge classroom learning with real-world applications.

I extend my sincere appreciation to all the authors, faculty members, reviewers, and the editorial team for their valuable contributions and unwavering support in making this issue possible. I hope this edition inspires meaningful discussions, encourages critical thinking, and motivates readers to pursue knowledge with curiosity and purpose.

Happy Reading!

**Dr. Prachi Beriwala**
Editor

## THE COMMERCE CHRONICLE

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### AIR ARGOTS Club Induction Programme

05 February 2026

The AIR ARGOTS Club officially welcomed aspiring aviation professionals into a platform dedicated to leadership, innovation, and industry engagement. The induction introduced students to the club's vision, roadmap, and opportunities for professional growth in aviation and allied sectors.

## EL Fortuna Club Hosts “UNO Reverse” – A Cognitive Reframing Challenge

05 February 2026



Innovation met imagination as students transformed “defective” products into compelling brands through strategic storytelling and cognitive reframing. The competition showcased creativity, adaptability, and marketing brilliance.

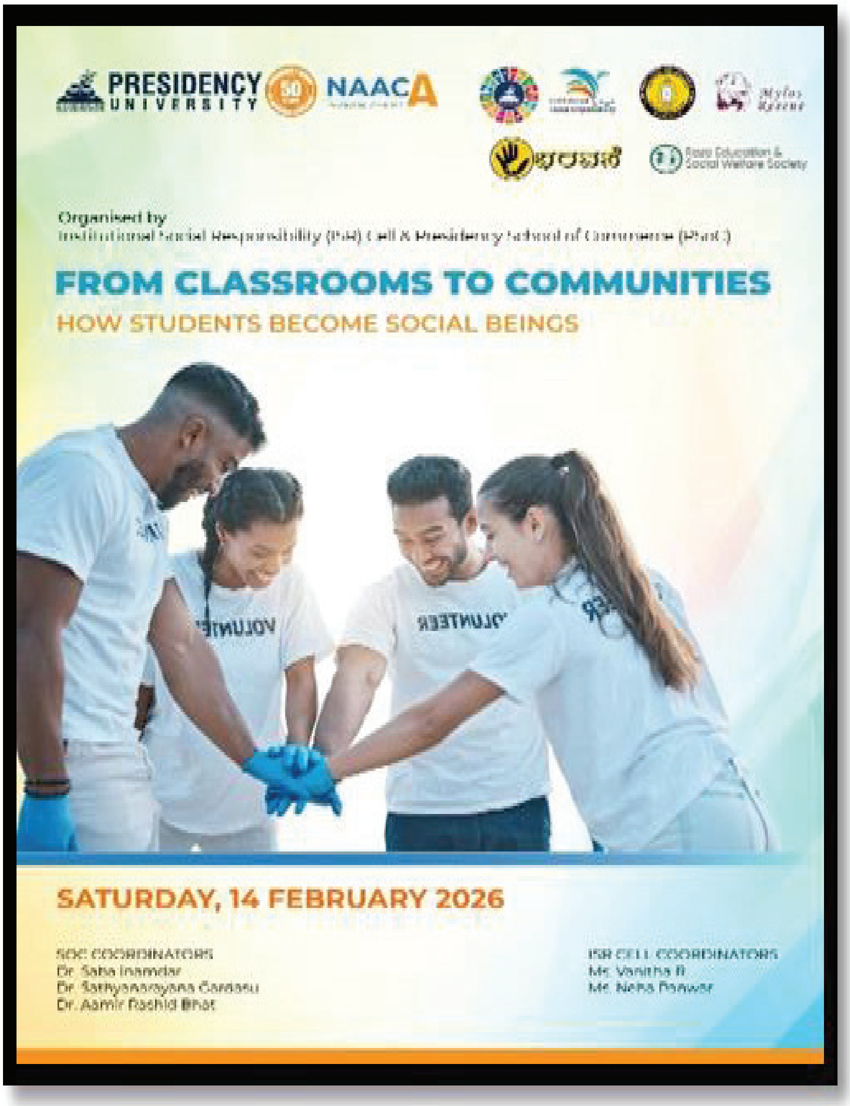
## First Business Meeting on “The Future of Business Growth – Collaboration”

11 February 2026

In association with BNI AURA, students experienced a live business networking simulation, gaining firsthand exposure to collaboration-driven growth strategies and professional networking practices.


## From Classrooms to Communities: How Students Become Social Beings

12 February 2026




An engaging session highlighted the importance of social learning, community participation, and holistic development, encouraging students to evolve into responsible and socially conscious individuals.

## Industry Readiness Programme: "Industry Expectations vs Student Preparation"

17 February 2026

The session was delivered by Dr. Syed Abid Hussain, Professor, Presidency School of Commerce. This insightful programme equipped students with practical perspectives on employability, workplace expectations, and professional success.


## Workshop on “ICSSR Research Proposal Writing”

28 February 2026

The workshop featured Dr. Parmod Kumar, Professor and Acting Director of the Institute for Social and Economic Change (ISEC), Bengaluru, as the Resource Person. Faculty and research scholars explored the essentials of developing impactful research proposals, gaining valuable insights into funding opportunities and research excellence.


## Master Class Spotlight: Leadership Beyond the Classroom

18 March 2026


The Master Class was delivered by Barinder Singh Sethi, a distinguished industry expert with over three decades of experience in digital transformation and infrastructure development. The session inspired students to view leadership as a lifelong skill, emphasising adaptability, communication, and purpose-driven decision-making in a rapidly evolving world.

## EUNOIA 2026 – Commerce & Management Fest

24–25 March 2026

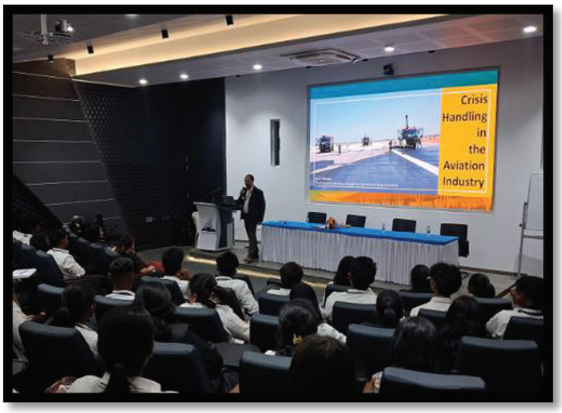
EUNOIA 2026 brought together 280 participants from 17 institutions for two days of competition, collaboration, and innovation. The fest celebrated managerial excellence through debates, business challenges, and leadership events.



## Guest Lecture on Crisis Handling in the Aviation Industry

26 March 2026

The session featured Dr. K. J. Devasia, Vice President of Bangalore International Airport Limited, as the Chief Guest. Students gained valuable industry insights into crisis management, risk mitigation, and decision-making strategies essential for navigating challenges in the aviation sector.




## Stress-to-Strength Well-being Sessions

09 April 2026

Adopting a unique and engaging outreach model, student volunteers from the School of Commerce visited various departments across the campus to promote the initiative. They conducted brief, interactive sessions with faculty members in staff rooms, ensuring maximum participation while minimising disruption to academic schedules.

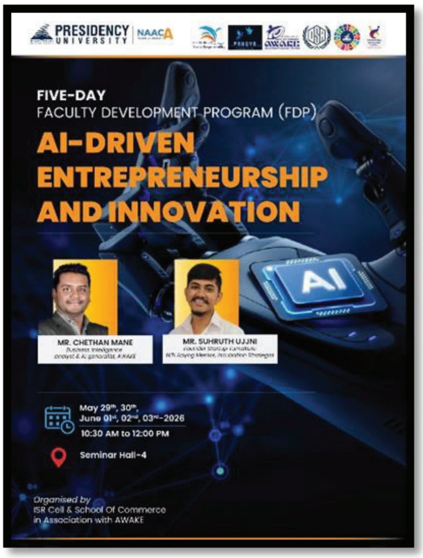
## National-Level Student Conference on Innovation, Entrepreneurship & Social Impact Towards Viksit Bharat 2047

17 April 2026


The conference provided a dynamic platform for young researchers and students to present ideas addressing entrepreneurship, sustainability, and nation-building aligned with the vision of Viksit Bharat 2047. The inaugural session was led by Mr. Satheeshkumar Dhandapani, Associate Director, Deloitte India. A total of 180 students actively presented papers creating a vibrant platform for academic discussions and deliberations.

## SOC FDP on AI-Driven Entrepreneurship and Innovation

29 May 2026




The FDP was organised by the ISR Cell and School of Commerce in association with AWAKE. Faculty members explored the transformative role of Artificial Intelligence in entrepreneurship and innovation, gaining contemporary insights into emerging business opportunities and technology-enabled growth.

**Dr. E. Dhanasekar**

Assistant Professor
School of Commerce
Presidency University,
Bengaluru.

## From Data to Decisions: How Artificial Intelligence is Reshaping Business Analytics

Artificial Intelligence (AI) and Business Analytics are transforming the way organizations convert data into strategic decisions. By leveraging predictive analytics, machine learning, and real-time insights, businesses are enhancing operational efficiency, customer engagement, and competitive advantage across functions such as marketing, finance, HR, and supply chain management. Generative AI has further accelerated productivity by enabling professionals to analyse trends, automate reporting, and support informed decision-making. However, alongside technological advancement, organizations must ensure ethical AI adoption through transparency, data privacy, and accountability. For commerce students, proficiency in analytical tools such as Excel, Power BI, Tableau, Python, SQL, and AI-enabled platforms has become indispensable. As businesses increasingly rely on data-driven strategies, professionals who combine business acumen with analytical capabilities and ethical judgment will be best positioned to lead the future of intelligent enterprises.

Learning will be best positioned to lead the future.

**Dr. Nasa Dhanraj**

Assistant Professor (Selection Grade)
School of Commerce
Presidency University,
Bengaluru.

## From Data to Decisions: How Artificial Intelligence is Reshaping Business Analytics

*The future of banking is not about visiting a bank—it is about accessing financial services wherever life takes you."*

Embedded Finance is redefining the banking experience by integrating financial services seamlessly into digital platforms. From Buy Now, Pay Later (BNPL) solutions and digital wallets to embedded insurance and instant lending, financial services are becoming an integral part of everyday consumer experiences. Powered by Artificial Intelligence, APIs, cloud computing, Business Analytics, and cybersecurity, embedded finance enables businesses to deliver personalized, efficient, and customer-centric financial solutions while creating new revenue opportunities. As digital banking continues to evolve, commerce graduates must develop expertise in fintech, digital payments, AI, analytics, and customer experience management. Equally important is understanding ethical considerations such as data privacy, regulatory compliance, and cybersecurity. The future of finance belongs to professionals who can successfully integrate financial knowledge with digital innovation and responsible business practices in an increasingly technology-driven economy.

## Dr Samiya Mubeen

Assistant Professor
Selection Grade, PSOC

"The best way to predict the future is to prepare for it."

In an increasingly interconnected world, geopolitical developments, technological disruption, and global economic shifts are reshaping career opportunities and business environments. Success today requires more than academic excellence; it demands adaptability, continuous learning, and digital competence. Students must embrace lifelong learning through certifications, internships, workshops, and emerging technologies such as Artificial Intelligence, robotics, and data analytics. Strong analytical thinking, communication, collaboration, and problem-solving skills are equally essential for navigating dynamic workplaces. Staying informed about global developments while fostering ethical values, sustainability, and cultural awareness enables graduates to make responsible decisions in a rapidly changing world. Being future-ready is not about predicting change but preparing to respond effectively through resilience, innovation, and continuous self-development. Those who combine technical expertise with a global mindset and a commitment to lifelong learning will be well equipped to lead the future of business and society.

Start today. Stay curious. Keep learning. Be Future Ready.

## The Workplace We've Been Missing


## By Minakshi Singh

*Student, BBA – Human Resource Management Presidency School of Management, Presidency University, Bengaluru*


### A Quiet Revolution

There's a quiet revolution waiting to happen in our workplaces. Not one driven by technology or profit margins—but by people. More specifically, by minds that think differently.

Imagine walking into an office where "different" isn't just accepted—it's celebrated. Where the person who struggles with small talk might also be the one who sees patterns no one else can.

### "What if the people we overlook are the ones we need the most?"

This is the world of neurodiversity—and it's far more powerful than we've been led to believe.

### The Problem with 'Normal'

For years, workplaces have been built around a narrow idea of what "normal" looks like. The ideal employee is expected to communicate, behave, and think in very specific ways.

But what happens to those who don't fit?
They get overlooked.

Neurodivergent individuals—those with autism, ADHD, dyslexia, and more—often find themselves excluded, not because they lack talent, but because workplaces fail to recognise it.

**"Exclusion isn't always intentional—but it is always impactful."**

And that's not just unfair—it's a missed opportunity.

## The Power of Different Minds

Different minds don't just bring different challenges—they bring different strengths.

Some bring exceptional attention to detail. Others bring creativity that refuses to follow rules. Some have deep focus, while others think in ways that spark innovation.

These aren't weaknesses.

They are untapped assets.

**"Diversity of thought isn't a bonus—it's a breakthrough."**

## Where Change Begins

So, where does change start?

It starts with rethinking how we hire. Traditional interviews often reward confidence over capability. But what if candidates were given the chance to show their skills in ways that actually suited them?

It continues in the workplace itself. Small changes—like flexible schedules, quieter environments, and clearer communication—can make a huge difference.

These aren't special favours. They are simple acts of inclusion.

## Beyond Policies: Building Culture

Inclusion is not just about rules—it's about people.

It's about awareness. It's about empathy. It's about unlearning biases we didn't even know we had.

When organisations create a culture of understanding, something powerful happens: people feel safe to be themselves.

And when people feel safe—they thrive.

**"Inclusion isn't about fitting people into systems. It's about reshaping systems to fit people."**

## The Bigger Impact

The benefits go far beyond individuals.

Teams become more innovative. Ideas become more diverse. Organisations become stronger.

Not in spite of differences—but because of them.

## A Work in Progress

Of course, the journey isn't perfect. Our understanding of neurodiversity is still growing. There is more to learn, more to explore, and more voices to hear.

But that doesn't mean we wait.

It means we begin.

## The Final Thought

Inclusion is not a destination. It's a decision.

A decision to see potential where others see limitation. A decision to create spaces where everyone belongs. A decision to unlock talent that has been hidden in plain sight.

**"Maybe the future of work isn't about finding the right people— it's about finally seeing them."**

## Nischitha Srinivas - The Price of a Dream: When Ambition Becomes a Debt

Let's stop pretending.
This isn't just ambition anymore.
This is survival dressed up as success. We grew up believing in a formula study hard, secure a degree, earn well, make your family proud. Simple. Clean. Almost comforting.
But no one told us the formula had interest rates.
Education today doesn't just open doors it locks you into expectations.
You don't pick a course anymore. You pick a financial gamble.
Every semester fee feels like a countdown.
Every exam feels like a transaction.
Every failure feels expensive.
We don't ask, "What do I want to learn?"
We ask, "What can I not afford to mess up?"
That's not education. That's pressure with a timetable.
And then comes the unspoken contract with family.
They may not say it outright, but you feel it.
"You'll do better than us."
"You'll earn more than us."
"You'll justify everything we gave up." It's love, yes. But it's also weight.
Because what happens when your dream doesn't align with theirs?
What happens when your passion doesn't pay immediately?
When your path looks uncertain, messy, unimpressive?
You don't rebel.
You adjust.
You shrink your dream into something more "acceptable."
More stable. More predictable. More explainable at family gatherings. And just like that, your life becomes a compromise you're too invested to question.
Let's talk about money the ultimate judge. We've reduced success to a number so efficiently that we don't even notice it anymore.
"Package kitna hai?"
That one question can rewrite your entire identity.
It decides respect.

It decides comparison.
It decides whether your struggle was "worth it."
And the worst part?
We've started believing it too.
So we hustle.
We optimise ourselves like machines. We stack internships, certifications, side skills like armor.
Not because we're passionate.
But because we're terrified of falling behind.
Rest feels guilty.
Confusion feels dangerous.
Failure feels permanent.
We are constantly running not toward something meaningful,
but away from becoming "nothing."
And underneath all this noise, something cracks.
Quietly.
You start losing the version of yourself that once dreamed freely.
The one who chose things out of curiosity. The one who didn't calculate worth in currency.
The one who believed life could be more than performance.
Now everything is performance.
Smiles are curated.
Achievements are posted.
Struggles are hidden.
We're not building lives.
We're building narratives.
Here's the uncomfortable truth:
A lot of us are not chasing our dreams.
We're repaying them.
Repaying the cost of education.
Repaying the expectations of family. Repaying the fear of being left behind. And somewhere in that repayment plan, we forgot to ask Is this even my dream anymore?
Because ambition, when it's yours, feels alive.
But when it's imposed, it feels like debt.
Endless. Heavy. Relentless.

So maybe the real rebellion isn't quitting everything and running away.
Maybe it's this:
Questioning what you're chasing. Redefining what success means on your terms.
Choosing a path that doesn't look impressive, but feels honest.
That takes courage.
More than any high-paying job ever will. Because at the end of it all, no one tells you this:
You can earn everything and still feel like you lost something essential.
Your time.
Your peace.
Your sense of self.
So ask yourself boldly, honestly, without filters:
If this dream costs your mental health, your identity, your joy...
is it still a dream?
Or just a debt you've been trained to repay? And if it is maybe it's time to stop paying.

## Stay Relevant: The Agile Path to Employability

Sagin Sebastian; Deputy General Manager; Siemens Healthineers

### Introduction:

College life is often described as one of the most memorable phases of life - a time for friendships, exploration, celebrations, and self-discovery. While these experiences are invaluable, today's rapidly evolving world demands more than academic qualifications alone. Employers increasingly seek individuals who can learn continuously, adapt to changes, be a team player, respond quickly to feedback, and remain relevant in a dynamic environment. These qualities are at the heart of Agile thinking - a mindset that has transformed organisations across the globe.

Agile is a methodology widely used, particularly in software development, to enable organisations to become more flexible and responsive. It helps teams adapt quickly to changing customer requirements and market conditions, allowing them to remain competitive and deliver value faster. In this context, we will explore how some of the key Agile principles can be applied beyond the workplace, especially in shaping a more adaptive and growth-oriented approach to life and learning.

### The Story Begins:

The following story is not just about two students; it is about the choices we make during our college years and how small, consistent actions can shape our future. When Arjun stepped into college for the first time, he felt a sense of freedom he had never experienced before. Four years stretched ahead of him, full of possibilities.

Arjun immersed himself in college life. He attended vibrant festivals, went on spontaneous trips with friends, laughed through late-night conversations, and created memories he would cherish forever. Whenever conversations shifted toward internships, certifications, or future careers, he would casually shrug and say, “Relax. There’s still time. It sounded reasonable. After all, he had four years.

In the same class was Neha. Like Arjun, she loved college life. She laughed with friends, participated in cultural events, and enjoyed every moment campus life offered. But beneath all the fun, she held on to a simple belief that quietly shaped her journey. She believed success wasn’t built in a single moment. It was built step by step. At the beginning of her first semester, she made a small promise to herself: “By the end of this semester, I will become better at one thing.” Not everything, just one thing.

She chose presentation skills. The first time she presented in class, she felt nervous and stumbled over her words. But after it was over, instead of avoiding feedback, she walked up to her professor and classmates and asked a simple question:

“What is one thing I can improve?”

The answers weren’t comfortable: - “You speak too fast.”, “Try simplifying your language.”

For a moment, the feedback stung. But Neha didn’t let it discourage her. She focused on improving just those small things and slowly, she got better. By her next presentation, the difference was noticeable—not perfect, but better.

While Arjun waited for the “right time” to focus on his future, Neha quietly kept moving forward.

Every semester, she followed her simple system: one new skill, one meaningful project, and feedback from people around her - professors, seniors, friends, anyone willing to guide her. She didn’t try to be perfect. She just tried to improve.

One afternoon, after noticing her consistent efforts, a professor asked her a question. “Do you know why successful companies constantly collect customer feedback?” Neha thought for a moment and replied, “To understand if they’re moving in the right direction.” The professor smiled. “Exactly. During college, your professors, mentors, even recruiters - they are your customers. The earlier you seek feedback, the earlier you can correct yourself.” That idea stayed with her. From that day on, Neha stopped fearing feedback. She stopped seeing it as judgement and started seeing it as an opportunity.

As the years passed, the world beyond campus began to change rapidly. New technologies emerged. Artificial Intelligence started reshaping industries. Skills that were highly valuable one year quickly lost relevance the next. Many students felt uncertain and overwhelmed. But Neha adapted. Whenever something changed, she learned something new. She didn’t try to master everything. She simply stayed willing to evolve. She often reminded herself: “The world is not waiting for me. I must learn to move with it.”

## Graduation & Reality Check:

Graduation day finally arrived. Dressed in identical gowns, Arjun and Neha stood side by side. Their academic scores were similar. Their college experiences were filled with joy and memories. But there was a difference, one that wasn’t visible at first glance.

Neha had spent four years growing consistently and being relevant in market along with enjoying college life. Arjun had spent four years studying and enjoying college life but missed on what is happening in the industry.

## During campus placements, recruiters asked questions:

“Tell us about a project you worked on.”, “What have you done to stay relevant?”, “Describe a time you adapted to change.”, etc.

Neha didn't need to search for answers. She had lived them. Her confidence didn't come from last-minute preparation. It came from years of small improvements, built step by step.

The biggest message from Neha was: "Success isn't one big decision. It is small improvements made consistently over time."

## Conclusion:

The story of Arjun and Neha reminds us that success is rarely the result of a single breakthrough; rather, it is built through small, consistent actions taken over time and the ability to adapt to a constantly changing world. College is not just a place to earn a degree - it is an opportunity to build friendships, develop character, and strengthen competence and confidence. The most successful graduates are often those who strike the right balance between enjoying the present, learning from the past, and preparing for the future.

The same principle applies to organisations embracing Agile methodologies. Success comes from keeping customer needs at the centre, continuously seeking feedback, and iteratively delivering solutions that create real value. Agile is not merely a framework for project management; it is a mindset that promotes learning, adaptability, and continuous improvement.

Few of the key aspects of Agile principles reflected in this story include:

- Collaborating frequently with customers to gather early feedback and ensure progress.
- Adapting quickly to changing needs.
- Focusing on simplicity and focusing on what matters most.
- Improving continuously through small, incremental steps.

**Life rewards those who evolve, adapt, and never stop improving!**

## FACULTY ACHIEVEMENTS

The faculty members of the Presidency School of Commerce have continued to demonstrate excellence in academic leadership, professional development, industry engagement, knowledge dissemination, and institutional service through expert talks, faculty development programmes, academic reviews, curriculum enrichment, and various outreach initiatives.

### Dr. Saba Inamdar

Contributed extensively to academic service by reviewing 11 research manuscripts, publishing 5 magazine articles, serving as a Resource Person, acting as an External Examiner for Internship Viva, and undertaking Question Paper Setting responsibilities, reflecting her commitment to academic quality and institutional excellence.

### Dr. Prachi Beriwala

Demonstrated exceptional academic and professional engagement through 7 Resource Person engagements, 5 research review assignments, 2 magazine articles, 2 seminar/webinar participations, 2 Question Paper Setting assignments, 1 panel discussion, 1 podcast, 1 Faculty Development Programme (FDP), 1 workshop, and 1 Global Panel Discussion Moderation, significantly enhancing the institution's academic outreach and visibility.

### Mr. Chandrashekhar C

Contributed significantly to academic development through reviewing 2 research manuscripts, publishing 2 magazine articles, participating in 1 International Faculty Development Programme (FDP) on US Taxation conducted by PwC Acceleration Centre, Bengaluru, mentoring students in research and publications, coordinating departmental activities, and actively contributing to curriculum development, academic planning, and quality enhancement initiatives.

## D. Annette Christinal

Contributed to academic outreach through the publication of 1 magazine article, promoting knowledge dissemination and institutional engagement.

## Dr. Mariyappan N

Strengthened academic outreach by serving as a Resource Person, sharing expertise and promoting knowledge exchange.

## Dr. Mohammed Nabeel K

Contributed to academic quality enhancement by reviewing 3 research manuscripts and delivering 1 Resource Person session, demonstrating active involvement in scholarly mentoring and academic service.

## Dr. Gagana V

Contributed to institutional innovation through active involvement in intellectual property initiatives.

## Dr. D. Vijayasree

Actively participated in scholarly forums, contributing to academic visibility and professional engagement.

## Dr. Mohsin Showkat

Demonstrated commitment to innovation and institutional excellence through intellectual property initiatives.

## Dr. G. Sindhu

Actively engaged in scholarly and professional development activities, contributing to knowledge dissemination.

### Dr. Geetha C. J

Contributed to academic excellence through innovation and scholarly engagement.

### Dr. Alen Joshy

Participated in 1 seminar/webinar, reflecting a commitment to continuous professional development and academic enrichment.

### Dr. E. Dhanasekar

Demonstrated academic leadership through 2 manuscript reviews, 1 Resource Person engagement, and 1 Question Paper Setting assignment, strengthening academic quality and institutional service.

### Dr. Nandita Malini Barua

Actively contributed to academic outreach through 1 podcast participation and 1 Resource Person engagement, promoting scholarly communication and knowledge dissemination.

### Dr. Mehbooba Sultana

Enhanced professional competencies through participation in 2 Faculty Development Programmes (FDPs) and 1 NPTEL course, reflecting a strong commitment to lifelong learning and academic excellence.

### Dr. Samiya Mubeen

Displayed outstanding academic leadership through 4 Resource Person engagements and 1 Question Paper Setting assignment, significantly contributing to knowledge dissemination and institutional development.

### Dr. Anouja Mohanty

Participated in Question Paper Setting, workshop, and Faculty Development Programme (FDP) activities, demonstrating dedication to professional growth and academic excellence.

### Dr. Ankita Mulasi

Contributed to academic outreach through participation in 1 podcast, showcasing expertise and engaging with a wider academic audience.

### Dr. Liya Teressa Alex

Strengthened academic credentials through 1 research review assignment and successful completion of 2 NPTEL certification courses, reflecting a strong commitment to continuous professional development.

These accomplishments highlight the Presidency School of Commerce's commitment to academic excellence, professional development, institutional service, industry engagement, and knowledge dissemination, fostering a culture of continuous learning and holistic faculty development.

## Faculty Research Highlights

**Publications (February – May 2026)**

The Presidency School of Commerce proudly celebrates the research accomplishments of its faculty members. During the period February–May 2026, the faculty made significant contributions through high-quality journal publications, book chapters, conference proceedings, and books across diverse domains including finance, fintech, artificial intelligence, sustainability, strategic management, education, healthcare, and economic development. These scholarly works reflect the department's commitment to advancing research, fostering innovation, and contributing meaningful knowledge to academia and industry.

**1. Dr. Saba Inamdar** published a research paper on the impact of Artificial Intelligence Text Generators (AITGs) on higher education. She also authored a book chapter titled "The Future of Global Business: AI-Driven Sustainability and Multidisciplinary Innovations in Commerce, Finance and Trade" and published the book "Basics of Strategic Management" through Uma Printers, demonstrating her contributions to AI-enabled education and strategic management. In addition, she presented research on psychosocial effects of fan community engagement among adolescents at the International Conference on Navigating Mental Health Through the Gateway of Language and Literature and contributed to the conference volume "Paradigm Shift in Business Ecosystem: Innovations, AI, Tariffs and SDGs for Prosperous India" through her paper on digital innovation and cultural preservation for rural entrepreneurs. She further published research examining India's intra-industry trade in agri-food products within the BRICS framework, highlighting India's competitiveness in global trade.

**2. Dr. Annette Christinal** published four research papers spanning finance, fintech, accounting, and human resource management. Her study on financial literacy and fintech adoption in Bengaluru's banking sector was published in the Indian Journal of Natural Sciences. She also examined women's financial inclusion through formal banking and microfinance in the International Journal of Humanities Education. Her research on financial reporting quality in IT organizations with reference to IND AS 115 appeared in Economic Sciences, while her work on the ethical, operational, and technological challenges of Artificial Intelligence in Human Resource Management was published in Anusandhanvallari.

**3. Dr. Bora Upendra Rao** authored a book chapter titled "Enhancing Surgeon Well-being: The Role of Fifth Industrial Revolution Technologies and Human-Centric Automation in Shaping the Employee Experience in Healthcare Sector," published by Emerald Publishing Limited. His work explores the application of advanced technologies to improve employee well-being and organizational effectiveness in healthcare.

**4. Dr. Umme Jahanara** published research on the economic efficiency and price movements of large-cap, mid-cap, and small-cap stocks. She also contributed a book chapter titled "Artificial Intelligence and Technology: Systems Management, Decisions and Control for Sustainability in the Digital Age," highlighting the role of AI in sustainable business decision-making.

**5. Dr. Suhashini A.** co-authored a book chapter published by Emerald Publishing Limited on enhancing surgeon well-being through Fifth Industrial Revolution technologies and human-centric automation, emphasizing the role of emerging technologies in transforming employee experience within the healthcare sector.

**6. Dr. Alen Joshy** made significant contributions across international trade, economic development, sustainability, and entrepreneurship. His research on competitiveness in cereal trade was published in the Odisha Economic Journal. He also authored a book chapter titled "Growth and Development of the Indian Economy in the 21st Century: Towards Economy 4.0."

**7. Dr. Gagana V.** published her research titled "User Journey Mapping for Library Experience Optimization" in the Indian Journal of Information Sources and Services. The study focuses on enhancing user experience through service design and process optimization in library systems.

**8. Dr. Syed Abid Hussain** published a research paper in Kronika titled "A Critical Examination of the Relationship between NAAC Accreditation Status and Institutional Performance Metrics in Government Degree Colleges of Karnataka." His work contributes to the field of higher education quality assurance and institutional performance assessment.

**9. Dr. Geetha C. J.** published her research on digital banking experience and fintech adoption among senior citizens and also contributed a book chapter titled "String Production." Her work reflects an interdisciplinary approach, combining financial inclusion with academic scholarship.

**10. Dr. Yusaf Harun K.** published his research in the Journal of Informatics Education and Research on the mediating role of intellectual capital disclosure between corporate governance attributes and firm value, contributing valuable insights into corporate governance and financial reporting.

**11. Dr. Mohammed Nabeel K.** published his research in The IUP Journal of Financial Risk Management on the moderating role of regulatory perception in risk and investment decisions within cryptocurrency markets, addressing one of the emerging areas of financial research.

**12. Dr. Prachi Beriwala** further strengthened the department's academic contributions by authoring two textbooks—Financial Management, published by Vision Book House, and Managerial Accounting, published by Himalaya Publishing House. These publications serve as valuable learning resources for students and educators in the field of commerce.

## Research Highlights

- 17 scholarly contributions by faculty members
- 9 Journal Publications
- 5 Book Chapters
- 2 Conference Publications
- 1 Book Published
- Contributions published in Scopus-indexed, ABDC-listed, UGC Care, and other reputed academic outlets
- Research spanning Finance, Fintech, AI, HRM, Corporate Governance, Strategic Management, Sustainability, Education, Healthcare, and Economic Development

## STUDENT RESEARCH AND PUBLICATION ACHIEVEMENTS

Lekha S and Shweta Pandey presented their research paper titled “The Dual Edge of Digital Engagement” at the conference AI for Sustainable Tomorrow – Innovative Management for People, Planet and Prosperity, showcasing their insights into the opportunities and challenges of digital engagement.

V. Pooja Meghana and Veena S presented the paper “The Impact of AI on Student Academic Development” at the conference AI for Sustainable Tomorrow – Innovative Management for People, Planet and Prosperity, highlighting the transformative role of artificial intelligence in enhancing student learning and academic outcomes.

Shaik Farhana and Anjana Sabu presented their research work titled “Predicting Economic Resilience through Digital Financial Integration and AI-Driven Analysis” at the conference Recent Trends in Multi-Disciplinary Research and Innovation, demonstrating the potential of digital finance and artificial intelligence in strengthening economic resilience.

Godwyn John Immanuel P and Manisha Suthar presented the paper “Impact Through Innovation: Integrating Technology, Social Media and Sustainability for Social Good” at the conference Unlocking Green Growth: Sustainability as a Catalyst for Business Innovation in the Technology-Driven Era, emphasising the role of innovation and sustainability in addressing societal challenges.

Aryan Nair published the research paper “From One Percent to Victory: A Study on Social Media Marketing in Zohran’s Mayoral Campaign” in the International Journal for Research Trends and Innovation (IJRTI) (ISSN: 2456-3315), contributing to the understanding of political marketing and digital campaign strategies.

Shwetha and Chirag Gajabi presented their paper “Green Fintech for Sustainable Startups: A Catalyst for Viksit Bharat 2047” at the ICSSR-SRC National Seminar on Sustainable Business Models for Eco-System Start-ups in Vision Viksit Bharat @ 2047, exploring the role of green financial technologies in promoting sustainable entrepreneurship.

Bhoomika Singh, Tanwishtha Saha, and Raj Rana presented the research paper “A Study on Ethical Climate and Ethical Behaviour of Nurses in India with Special Reference to Bengaluru City” at the ICSSR-SRC National Seminar on Sustainable Business Models for Eco-System Start-ups in Vision Viksit Bharat @ 2047, examining ethical practices and workplace behaviour within the healthcare sector.

Srinidhi S and Didde Dhanusree presented their paper “Beyond Paychecks: A Study on How Well-being, Workplace Culture, and DEI Shape Employee Performance” at the International Conference on Business Innovation and Transformation (ICfBIT 2026), highlighting the importance of employee well-being, diversity, equity, inclusion, and organisational culture in enhancing workplace performance.

The academic year witnessed enthusiastic participation from students in national and international conferences, seminars, and scholarly publications across diverse domains including Artificial Intelligence, Digital Finance, Sustainability, Social Media Analytics, Green FinTech, Business Innovation, Workplace Culture, and Ethics. These accomplishments reflect the department’s commitment to fostering research excellence, innovation, and interdisciplinary learning among students.

## Memorandum of Understanding with Indian Institute of Banking & Finance (IIBF)

17 February 2026

A significant milestone in industry-academia collaboration, the MoU with IIBF strengthens opportunities for banking and finance education, professional certifications, and career readiness initiatives.


## Faculty Participation in PwC Acceleration Centre Faculty Development Program


Three faculty members from the Presidency School of Commerce—Mr. Chandrashekhar C, Dr. Prachi Beriwala, and Dr. Amit Saha—were nominated by Dr. Padmavathi, Dean, Presidency School of Commerce, to participate in the prestigious three-day Faculty Development Program (FDP) organised at the PwC Acceleration Centre, Bengaluru.

The FDP was designed to strengthen industry-academia collaboration by exposing faculty members to contemporary corporate practices, emerging workplace competencies, innovative pedagogical approaches, and the evolving expectations of the business world. The highly interactive sessions focused on critical thinking, problem-solving, collaboration, professional excellence, and the transition from academic learning to industry application.

The faculty members actively participated in discussions, collaborative activities, and experiential learning sessions, gaining valuable insights that will further enhance their teaching, research, and student mentoring practices. As a recognition of his active participation and commitment to continuous professional development, faculties were honoured with the Certificate of Excellence during the valedictory session.

The participation of the faculty members in this prestigious FDP reflects the Presidency School of Commerce's commitment to fostering continuous professional development, strengthening industry engagement, and promoting excellence in higher education through meaningful collaborations with leading organisations such as PwC.

**Penugonda Rohith Kumar**
Alumni,
Institute of Computers and Business Management -
School of Business Excellence

## From Classroom to Corporate: Lessons That Shaped My Professional Journey

**A Journey of Learning Beyond the Classroom**

When I first stepped into the School of Commerce as a student, I believed that earning good grades would be the key to a successful career. Like many of my classmates, I focused on examinations, assignments, and completing the curriculum. However, as I entered the corporate world, I realised that education had prepared me for much more than academic success. It had quietly equipped me with discipline, problem-solving abilities, teamwork, and the confidence to face challenges. Looking back today, I understand that every classroom discussion, project presentation, internship, and interaction with faculty members contributed to shaping the professional I have become.

The transition from campus life to the workplace was both exciting and demanding. The corporate environment introduced new expectations, tight deadlines, diverse teams, and responsibilities that extended far beyond textbooks. During the initial months of my career, I learned that employers value not only technical knowledge but also communication skills, professionalism, adaptability, and the ability to collaborate effectively. Working with people from different educational backgrounds and cultures taught me that success depends as much on interpersonal skills as it does on academic knowledge.

One of the biggest lessons I learned was the importance of continuous learning. The business world evolves rapidly with new technologies, changing customer expectations, and innovative business models. Concepts such as Artificial Intelligence, Business Analytics, digital finance, automation, and sustainability are now influencing almost every industry. Rather than viewing graduation as the end of learning, I began to see it as the beginning of a lifelong journey of professional development. Online certifications, industry workshops, reading, and practical experiences became essential in helping me remain relevant in a competitive workplace.

Another realisation was that challenges should never be viewed as obstacles but as opportunities for growth. Every difficult assignment, unexpected project, or constructive feedback from senior colleagues helped me improve my confidence and decision-making abilities. Mistakes were inevitable, but each one became a valuable learning experience. The willingness to ask questions, accept feedback, and continuously improve proved far more important than striving for perfection.

Reflecting on my college years, I now appreciate the importance of participating in activities beyond academics. Presentations, seminars, internships, student clubs, cultural events, and volunteering opportunities helped develop leadership, communication, and teamwork skills that became highly valuable during interviews and in professional life. These experiences built confidence that no textbook alone could provide. My advice to current students is to make the most of every opportunity the university offers, because learning often happens outside the classroom as much as within it.

Perhaps the most valuable lesson I learned is that integrity, humility, and professionalism never go out of style. Technology may change, industries may evolve, and job roles may transform, but qualities such as honesty, commitment, respect, and a positive attitude remain timeless. Employers trust professionals who consistently demonstrate responsibility, reliability, and ethical behaviour. These qualities create lasting professional relationships and open doors to future opportunities.

Looking back, I feel grateful for the education, guidance, and encouragement I received during my time at the School of Commerce. The faculty not only taught academic concepts but also inspired us to think critically, remain curious, and believe in our abilities. Those lessons continue to guide me in my professional journey every day.

### A Message to My Juniors

As you prepare to begin your own professional journey, remember that success is not measured solely by the first job you secure but by your willingness to learn, adapt, and grow throughout your career. Stay curious, embrace new technologies, communicate confidently, and never hesitate to step outside your comfort zone. Every experience—whether successful or challenging—will shape your future. Believe in yourself, value your education, and approach every opportunity with dedication and integrity. The journey from the classroom to the corporate world is filled with possibilities, and I wish each one of you the very best as you create your own success story.

### Summary:

The transition from college to the corporate world is both exciting and challenging. While academic knowledge provides a strong foundation, professional success depends on adaptability, continuous learning, communication, and practical experience. This article reflects on my journey from being a commerce student to becoming a working professional, sharing valuable lessons that may help current students prepare confidently for their own careers.

## Moral story

### The Merchant and the Measure of Trust

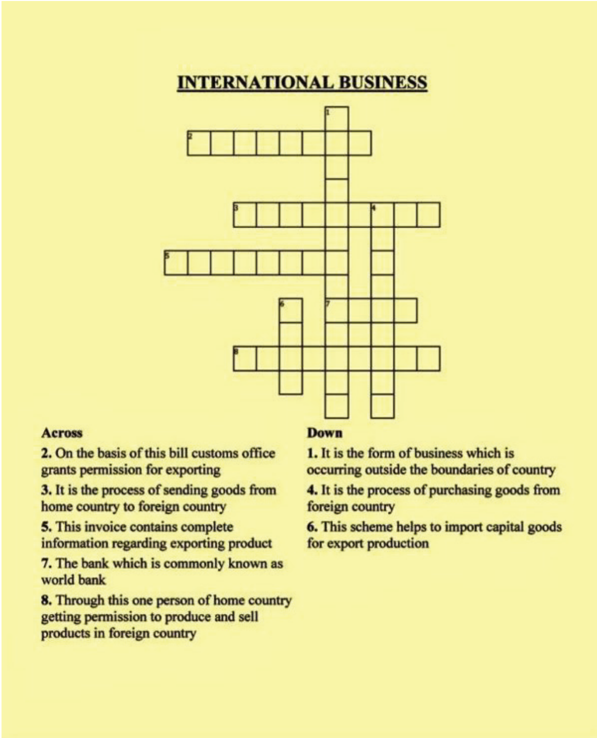

In a bustling town, there lived a young merchant named Arjun. He owned a small grocery shop and was known for his friendly nature. However, unlike other merchants, Arjun never tampered with his weighing scale and always gave customers the exact quantity they paid for.

One day, a wealthy businessman visited the town. He needed a trustworthy supplier for his chain of stores and decided to test the local merchants. He purchased goods from several shops and secretly checked their weights. Most merchants had given him less than what he had paid for.

When he visited Arjun's shop, he found that the quantity was accurate and the quality was excellent. Impressed by Arjun's honesty, the businessman returned the next day and offered him a large contract to supply goods to all his stores. The other merchants were surprised. They had earned a little extra by cheating customers, but Arjun's honesty had earned him a lifelong opportunity. Over the years, his business grew, and he became one of the most respected entrepreneurs in the region.

**Moral:** Trust and honesty may not bring immediate rewards, but they build a reputation that leads to lasting success.

## Commerce Puzzle




## Finance Fact of the Month

The concept of Double Entry Bookkeeping, which forms the foundation of modern accounting, was first systematically documented by the Italian mathematician Luca Pacioli in 1494. Even today, every business transaction is recorded using this principle, ensuring that the accounting equation remains balanced.

**Fun Fact:** More than 90% of businesses worldwide rely on the double-entry system for maintaining financial records.

## Business Personality Spotlight

**Dr. Verghese Kurien – The Father of the White Revolution**

Dr. Verghese Kurien transformed India from a milk-deficient nation into the world's largest milk producer through the success of the Amul cooperative movement.

## Key Achievements:

- Architect of India's White Revolution.
- Founder of the cooperative dairy movement.
- Played a crucial role in establishing Amul as a globally recognised brand.
- Recipient of Padma Vibhushan and several national awards.

**Lesson for Commerce Students:**

"Success is not about personal profit alone; it is about creating value for society."

## Commerce Riddle

**Riddle:** I increase when a business earns profit and decrease when losses occur. I belong to the owners and appear on the liabilities side of the Balance Sheet. Who am I?

**Answer:** Capital

## Business Buzz

**Digital Payments Continue to Grow**

Digital payment systems have transformed the way individuals and businesses conduct transactions. The increasing adoption of UPI and mobile banking has made financial services more accessible and efficient.

**Rise of Sustainable Investing**

Investors are increasingly considering Environmental, Social, and Governance (ESG) factors while making investment decisions. Sustainable investing is becoming an important trend in global financial markets.

### Growth of FinTech

Financial Technology (FinTech) companies are revolutionising banking, lending, insurance, and investment services through innovative digital solutions.

### Artificial Intelligence in Finance

Artificial Intelligence is helping businesses improve financial forecasting, fraud detection, customer service, and investment analysis, making decision-making more accurate and efficient.

### Quote of the Month

*"The stock market is a device for transferring money from the impatient to the patient."*

— Warren Buffett

## Commerce Humour Corner

**Teacher:** Why are you smiling during the accounting exam?

**Student:** Because my Balance Sheet finally balanced!

**Teacher:** Excellent! How did you do it?

**Student:** I changed the question paper and the answer sheet until both matched!

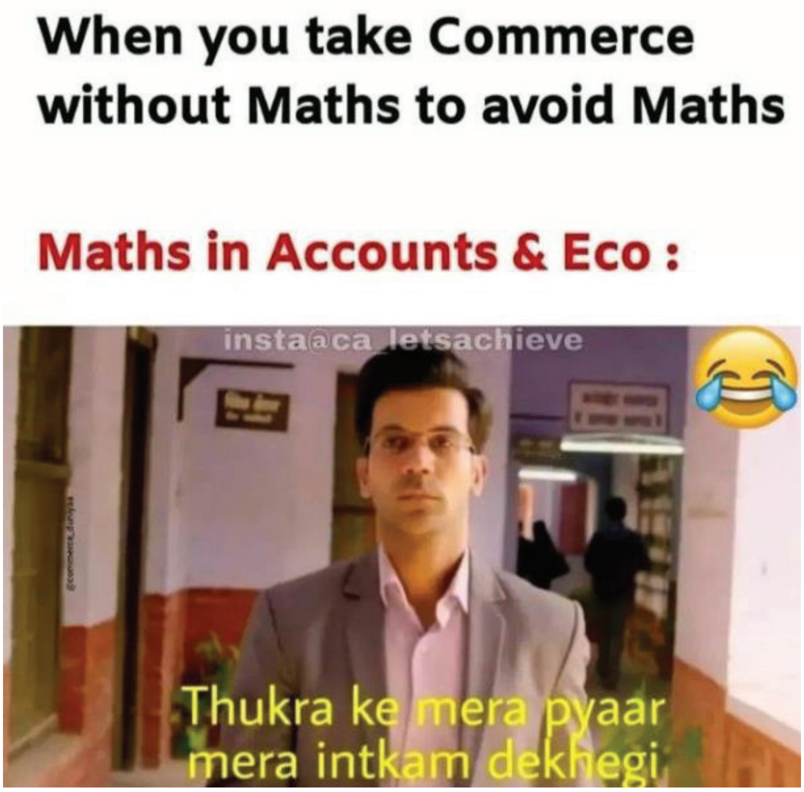
**Friend:** Why did the accountant break up with the calculator?

**Accountant:** Because it kept bringing up old figures!

**Taxpayer:** I spent all night studying tax laws.

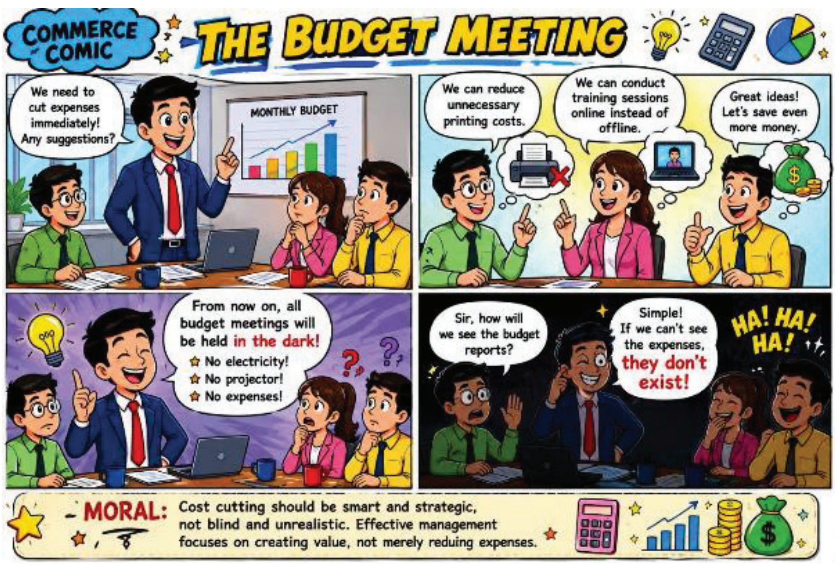
**Friend:** Why?

**Taxpayer:** Because ignorance isn't deductible!




## Commerce Comic

"The Budget Meeting"



*Raj, a newly appointed manager, walked confidently into the monthly budget meeting.*

*"We need to cut expenses immediately," he announced. "Any suggestions?"*

*The Finance Manager replied, "We can reduce unnecessary printing costs."*

*The HR Manager suggested, "We can conduct some training sessions online instead of offline."*

*Raj nodded thoughtfully and then said, "Excellent ideas! Let's save even more money."*

*Everyone waited eagerly for his brilliant strategy.*

*Raj smiled and declared, "From now on, all budget meetings will be held in the dark. No electricity, no projector, no expenses!"*

*The room fell silent.*

*The Finance Manager finally spoke, "Sir, that's a creative idea, but how will we see the budget reports?"*

*Raj grinned and replied, "Simple. If we can't see the expenses, they don't exist!"*
*The entire team burst into laughter.*

**Moral:** Cost cutting should be smart and strategic, not blind and unrealistic. Effective management focuses on creating value, not merely reducing expenses.

## Book Review

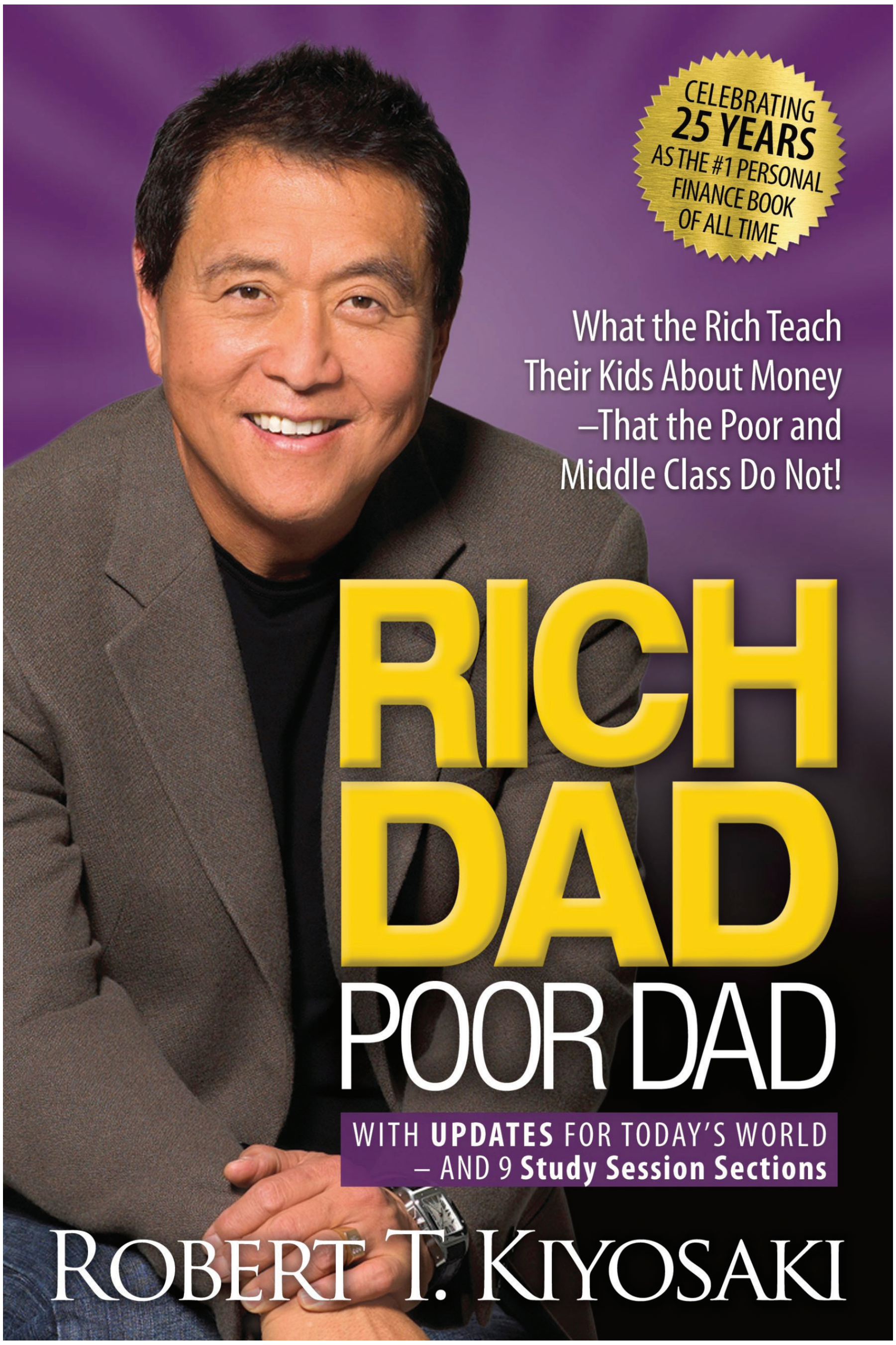
**Ms. Prachi Mishra, B.Com-2nd year, PSoC**

Rich Dad Poor Dad by Robert T. Kiyosaki is one of the most popular personal finance books and after reading it, I understand why. The book compares the thinking of two fathers—his own father, called “Poor Dad,” and his friend’s father, called “Rich Dad.” Through their different perspectives about money, the author explains many important lessons.

The book questions the old sayings about education, career and money. The author argues that financial education is just as important as academic education. And this gap forces some people to be trapped in a cycle of working only for a salary, making it difficult to build long-term wealth. Understanding how money works and how to manage money helps make better decisions that builds long term financial security for individuals which is often not taught in schools.

One of the most talked lesson was that the rich don’t work only for money – They make money work for them through investments and businesses. Using your money to generate more money instead of relying only on your salary. One should also not depend on a single income source instead create multiple sources of income for better financial security. The book highlights the importance of developing skills and not just mere degrees such as communication, leadership, sales, negotiation, and financial management. The author also encourages readers to think like an entrepreneur by looking for opportunities, solving problems, and creating value instead of depending solely on a job for income. Last but not the least, financial freedom should be the main goal, where passive income from assets and investments is enough to cover daily living expenses. This helps us to become less dependent on a regular pay check and gives them greater financial security, independence, and the freedom to make life choices without being limited by the money factor. The book encourages readers to take calculated risks instead of being afraid of failure, because many successful people learn through experience.

Overall, it's a thought provoking and motivating book that not just talks about earning money; but encouraging the way a person thinks about money, education, success, and financial freedom. While reading it, I started thinking differently about saving and spending money. So if you think getting a good job and earning a salary was enough read this book to know exactly why not.



Dear Readers,
As we wrap up this issue of Commerce Chronicle, a heartfelt thank you to all of you — students, faculty, and readers — for your constant support and enthusiasm.

Your feedback, contributions, and encouragement keep this newsletter alive and growing.

Here's to many more issues ahead!
Warm regards,

## Dr. Ziliya K P, Assistant Professor

## Editorial Board