



Editorial...

Power BI: A Game Changer for Commerce Undergraduates

In today's data-driven world, commerce students must develop strong analytical skills to stay competitive. Microsoft Power BI, a powerful business intelligence tool, is revolutionizing how students analyze and interpret data. For commerce undergraduates, mastering Power BI is no longer optional—it is essential for success in finance, marketing, supply chain, and business decision-making.

Power BI allows students to transform raw data into meaningful insights through interactive dashboards and visual reports. With its user-friendly interface, even those with minimal technical knowledge can quickly grasp data visualization and analysis. This is particularly beneficial for commerce students, who often deal with financial reports, sales trends, and consumer behavior data. Instead of struggling with complex spreadsheets, students can use Power BI to create real-time visualizations that highlight key business trends and patterns. One of Power BI's greatest advantages is its ability to integrate data from multiple sources, such as Excel, databases, and cloud services. This feature enables students to work with real-world datasets, preparing them for practical challenges in the corporate world. Moreover, the tool's AI-powered analytics help users identify trends, forecast outcomes, and make data-driven decisions a critical skill in modern commerce professions.

For commerce students aspiring to careers in banking, market research, or e-commerce, proficiency in Power BI can be a valuable asset. Many companies now seek professionals who can analyze business data effectively. By learning Power BI, students not only enhance their academic performance but also boost their employability.

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**Understanding Personal Finance:
A Key to Financial Security**



Personal finance is an essential aspect of life that involves managing one's money, investments, savings, and expenditures. Proper financial management not only ensures that individuals can meet their short-term goals but also helps them secure a stable future. With financial literacy becoming more critical than ever, understanding the fundamental concepts of personal finance is vital for individuals of all ages and income levels.

Key Elements of Personal Finance

1. Income Management The foundation of personal finance is income – the money earned from various sources such as salaries, wages, investments, or side businesses. Effective management of income ensures that individuals can cover living expenses, save for future goals, and build wealth. Keeping track of income is the first step toward creating a comprehensive financial plan.

2. Budgeting: The First Step Toward Control A budget is a financial plan that outlines income and expenditures over a specific period. By tracking income against expenses, individuals can prioritize spending, identify areas of overspending, and adjust accordingly. The 50/30/20 rule is a common budgeting method: 50% for necessities, 30% for discretionary spending, and 20%



for savings and debt repayment. Budgeting helps maintain a balance between enjoying life now and saving for the future.

3. Debt Management Managing debt is crucial to financial well-being. While not all debts are bad, such as student loans or mortgages, excessive or high-interest debt, like credit card balances, can be detrimental to long-term financial goals. Individuals should strive to reduce high-interest debts as quickly as possible and be cautious about taking on new debt.

4. Savings: Building an Emergency Fund An emergency fund is one of the most important aspects of personal finance. This fund provides a financial cushion in case of unforeseen events like medical emergencies, job loss, or urgent home repairs. Experts recommend saving three to six months' worth of living expenses in an easily accessible account. Consistent savings, no matter how small, can gradually accumulate into a significant emergency fund.

5. Investing: Growing Wealth for the Future Investing is one of the most powerful tools to build wealth over time. By allocating money to investments such as stocks, bonds, mutual funds, or real estate, individuals can generate returns that outpace inflation and increase their net worth. It's crucial to diversify investments to reduce risk and build a balanced portfolio. For long-term wealth creation, starting early and taking a consistent, patient approach is key.

6. Retirement Planning Planning for retirement should begin as early as possible, even if retirement feels far off. Contributing to retirement accounts such as 401(k)s or IRAs offers tax advantages and helps ensure a comfortable retirement. The earlier you start, the more time your money has to grow through compound interest. Maximizing employer

contributions, when available, can significantly boost your retirement savings.

7. Insurance: Protecting Against the Unexpected Insurance is an essential tool in personal finance, providing protection from financial loss due to unexpected events. Types of insurance include health, life, disability, home, and auto insurance. By securing adequate coverage, individuals can avoid financial devastation caused by accidents, health issues, or natural disasters.

8. Financial Goals and Planning Setting clear financial goals is the cornerstone of any personal finance strategy. Whether it's buying a home, saving for a child's education, or preparing for retirement, having specific, measurable, and achievable goals gives direction to your financial efforts. Creating a financial plan that aligns with these goals will help keep you focused and motivated, ensuring steady progress.

Common Mistakes in Personal Finance

Despite the importance of personal finance, many individuals fall victim to common financial pitfalls. Here are a few mistakes to avoid:

❖ **Living Beyond One's Means:** Spending more than you earn is a recipe for debt and financial stress. Adhering to a budget and ensuring that spending aligns with income is key.

❖ **Failing to Save or Invest:** Many people delay saving and investing because they feel they don't have enough money to start. The truth is that even small amounts of savings or investments can grow over time through the power of compounding.

❖ **Neglecting to Build an Emergency Fund:** Unexpected expenses will inevitably arise, and without an emergency fund, you may end up relying on credit cards or loans, which can worsen your financial situation.



❖ **Ignoring Debt:** Allowing debt to accumulate, especially high-interest credit card debt, can lead to financial trouble. Regularly paying down high-interest debt and avoiding unnecessary borrowing can help maintain financial health.

The Benefits of Financial Literacy

Financial literacy—having the knowledge and skills to make informed and effective financial decisions—plays a crucial role in managing personal finances. By improving financial literacy, individuals can:

- ❖ Make smarter investment choices.
- ❖ Save for important life goals like education or homeownership.
- ❖ Avoid costly financial mistakes.
- ❖ Improve their financial security and wealth accumulation.

Personal finance is not just about managing money but also about having control over your financial future. With a little knowledge, discipline, and planning, you can make smarter financial decisions and enjoy a stress-free financial life. Ultimately, by staying financially healthy and making thoughtful, informed choices, you can achieve your goals and provide long-term stability for yourself and your loved ones.

Conclusion

Managing personal finances may seem overwhelming at first, but with a clear strategy and a focus on budgeting, saving, investing, and avoiding debt, anyone can build a secure financial future. The journey to financial freedom doesn't happen overnight, but with consistent effort and the right tools, it's within reach. Start by educating yourself, setting goals, and taking small steps toward managing your finances effectively. Your future self will thank you.

- Dhanush S Honnal
Final Year B. Com 'B' Sec

The Current Indian Capital Market: A Dynamic Landscape



The Indian capital market has witnessed remarkable growth and evolution over the past few decades. It plays a vital role in the country's economic development by channeling savings into

productive investments. The capital market in India has expanded in terms of market size, depth, and sophistication, driven by robust regulatory frameworks, technological advancements, and an increasing participation of both retail and institutional investors. As of 2025, India's capital market continues to offer substantial opportunities, though it faces challenges that require careful navigation. This article delves into the current state of the Indian capital market, examining its key features, trends, opportunities, and challenges.



Key Features of the Indian Capital Market

1. Equity Markets: A Booming Avenue

The Indian equity market is one of the largest and most liquid in Asia. It consists primarily of two major stock exchanges: the **National Stock Exchange (NSE)** and the **Bombay Stock Exchange (BSE)**. As of 2025, the NSE is the largest in terms of daily trading volumes, while the BSE remains a key player with a strong presence in mid and small-cap stocks. The market has seen significant growth in the number of listed companies, along with an increase in market capitalization. Retail participation has surged, partly due to greater access to digital trading platforms and financial literacy campaigns.

The **Sensex (BSE)** and **Nifty 50 (NSE)** are the primary indices that track the performance of the broader markets. Indian equity markets have witnessed impressive growth over the last decade, driven by strong corporate earnings, investor sentiment, and global economic conditions. However, they also remain vulnerable to global economic fluctuations, interest rate changes, and domestic policy shifts.

2. Debt Markets: A Growing Segment

India's debt market, though less developed than its equity counterpart, is increasingly being recognized for its potential. Government securities (G-Secs), corporate bonds, and other fixed-income instruments are vital components of the market. India has witnessed a rise in bond issuance by both the government and private companies in recent years, contributing to the growing debt market.

The corporate bond market, however, is still relatively underdeveloped compared to global standards. Still, regulatory initiatives like the introduction of bond ETFs (exchange-traded funds) and a push for deeper liquidity are likely to make this market more attractive for institutional and retail investors.

3. Derivatives and Commodities

The Indian derivatives market has gained prominence in recent years, with both equity and commodity derivatives gaining traction. The NSE and BSE are key players in the equity derivatives market, offering a range of products, including futures and options. Commodities like gold, crude oil, and agricultural products also have active futures markets, and the **Multi Commodity Exchange (MCX)** has become a significant exchange for trading commodities.

Derivatives are primarily used by investors to hedge risks, speculate, or gain exposure to broader market movements. While the market has matured, it remains less liquid than equity trading, with many participants still needing more understanding of risk management in derivatives.

4. Mutual Funds and ETFs: A Popular Investment Vehicle

Mutual funds and Exchange Traded Funds (ETFs) have become mainstream investment vehicles for retail investors in India. With the rise of digital platforms, investing in mutual funds has become simpler and more accessible. The mutual fund industry in India has grown at an exponential rate, with assets under management (AUM) touching new highs each year.



In 2025, mutual funds continue to dominate the retail investment space, with equity and hybrid funds being the most popular categories. Additionally, the growth of thematic and sectoral funds, along with passive investment options like ETFs, has allowed investors to diversify their portfolios with ease.

Key Trends Shaping the Indian Capital Market

1. Digitalization and Technological Advancements Technology is transforming the Indian capital market landscape. The digitization of trading platforms has made it easier for retail investors to access financial markets from the comfort of their homes. Apps and online platforms offering investment products, real-time market updates, and research insights are driving a new era of investor participation. The growth of **online brokerages, Robo-advisory services, and FinTech solutions** has democratized access to capital markets for millions of retail investors across the country.

2. Increased Retail Participation Retail investor participation in India has seen exponential growth, particularly during the pandemic era. The ease of access to stock markets through mobile trading apps, lower brokerage fees, and the availability of user-friendly information have encouraged many first-time investors to enter the market. As of 2025, retail investors account for a significant portion of daily trading volumes, with a marked increase in the number of demat accounts opened in recent years.

3. ESG and Sustainable Investing Environmental, Social, and Governance (ESG)

investing is becoming a focal point in the Indian capital market. Indian investors, particularly institutional investors, are increasingly focusing on sustainable and socially responsible investments. Companies with strong ESG practices are attracting more investment, and mutual funds offering ESG-focused portfolios are gaining popularity. The growing global trend towards sustainability is also influencing Indian companies to adopt greener practices and report their ESG metrics more transparently.

4. Public and Private Market Developments The Indian IPO (Initial Public Offering) market has been robust, with several large companies going public in recent years. The listing of tech giants and startups, such as **Zomato, Paytm, and Nykaa**, has attracted significant attention from both domestic and international investors. While the primary market remains strong, there is also a growing interest in private equity and venture capital investments in India, particularly in sectors like technology, fintech, and e-commerce.

Opportunities in the Indian Capital Market

1. Emerging Market Potential India remains one of the fastest-growing major economies globally, and its capital markets reflect that dynamism. Investors from across the world are increasingly looking at India for investment opportunities, with a particular focus on sectors like technology, renewable energy, pharmaceuticals, and infrastructure.



2. Rising Financial Literacy As financial literacy improves, more individuals are becoming aware of the benefits of investing in the capital markets. With ongoing government initiatives and private sector campaigns, financial education is helping create a generation of informed investors who can make better decisions, further driving market growth.

3. Government Initiatives and Policy Support The Indian government and regulatory bodies, including the **Securities and Exchange Board of India (SEBI)**, are implementing reforms aimed at strengthening market regulations, increasing transparency, and encouraging greater foreign investment. Recent measures such as the introduction of simplified tax policies, improved reporting standards, and increased digitization of market services make the Indian market an attractive destination for investors.

Challenges in the Indian Capital Market

1. Market Volatility India's capital market is prone to fluctuations due to domestic and global economic factors, including geopolitical risks, inflation, and changes in government policies. Investors must manage their portfolios carefully to navigate market volatility and protect their investments.

2. Regulatory and Compliance Issues While SEBI has done much to improve the market's regulatory environment, compliance can

be complex, particularly for small and medium-sized companies. Further simplification of regulatory processes and enhanced investor protection mechanisms are needed for sustained market growth.

3. Financial Inclusion While the retail participation in the market has grown, significant gaps still exist in financial inclusion, particularly in rural areas. Providing access to financial services and educating investors in underrepresented regions can help deepen market participation.

Conclusion

The Indian capital market is at an exciting juncture, with rapid growth, evolving trends, and significant opportunities for investors. Technological advancements, increasing retail participation, and a growing focus on sustainability are just a few factors shaping the future of this market. However, challenges such as market volatility and regulatory complexities remain.

With proper education, robust regulatory frameworks, and the right investment strategies, both retail and institutional investors can benefit from the abundant opportunities present in the Indian capital market. As the market matures, it is set to become an even more integral part of India's economic story in the years to come.

- Chaya R

Final year B.Com 'A' Sec



Programme Photos

Interactive session on Career Guidance Orientation on Certified Management Accountant -US 05-10-2024

Resource Person:

Mrs. Prachetha, Member- ICSI

Addressing the students, Mrs. Prachetha said, The CS program is structured to provide a comprehensive understanding of corporate law, governance, compliance, and management practices. It equips individuals with the knowledge required to handle legal, financial, and administrative matters within a company.

Dr. B R Jayakumari, Principal, Dr. Shivkumar, HoD, Dept. of Commerce, Smt. Rekha B Assistant professor Dept. of commerce, Sri Keerthi Raj Kamal Assistant professor Dept. of Commerce and students were present in the program.



Inauguration of Clusters Forum 15-10-2024

Resource Person:

Mr. Magic Raj Bhat

Expert Magician, Mysore

Mr. Magic Raj Bhat inaugurated Clusters Forum. Followed with the speech he emphasized the value of education, parents and teachers for the overall development. Students should be open to learn from all to upskill themselves for their professional and personal growth. The current era is with lot of challenges to students, which they have to face and rise. Dr. B R Jayakumari, Principal, Dr. Shivkumar, HoD, Dept. of Commerce, Co-ordinators Smt. Rekha B, Sri Sunil N, Sri Keerthi Raj Kamal Assistant professors of Dept. of commerce and students were present in the program.



Interactive session
on
Capital Market operations
organized by
Department of commerce & IQAC - 29-10-24

Resource Person:
Mr. Prashant Kumar

Addressing the students, Mr Prashanth Kumar said that a student should have interest in capital markets as it has a immense potential in wealth generation. capital markets can also be used as generating one's own second source of income. To earn in capital markets one must have a good understanding about how the capital markets work.

Dr. B R Jayakumari, Principal, Dr. Shivkumar, HoD, Dept. of Commerce,
Sri Keerthi Raj Kamal B.A., Assistant professor Dept. of commerce
and
students were present in the program.



Interactive session on Campus to career exploring job opportunities across industries
organized by Department of commerce & IQAC - 08-11-2024

Resource Person: Mr. Sharath Kumar G S

Addressing the students, Mr Sharath Kumar said Career opportunities are constantly evolving due to advancements in technology, changes in market demands, and shifts in societal needs. Here are several career opportunities across different sectors, including traditional fields and emerging industries, that are gaining prominence in the current landscape

Dr. B R Jayakumari, Principal, Dr.Shivkumar, HoD, Dept. of Commerce, S, Sri Keerthi Raj Kamal Assistant professor Dept. of commerce and students were present in the program.



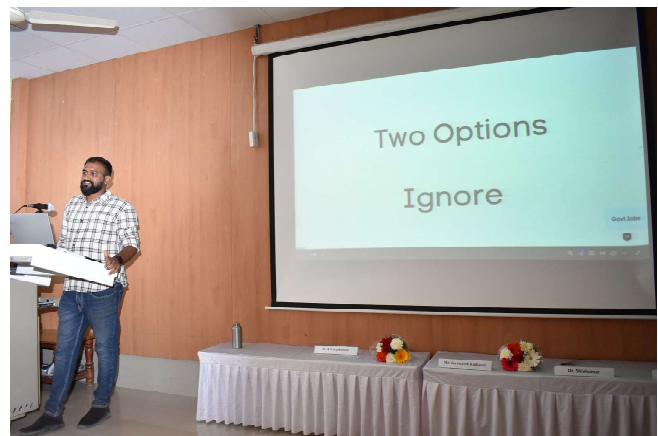
Interactive session on Idea Explosion for career success organized by
Department of commerce & IQAC - 07-02-2025

Resource Person:

Mr. Jayateerth Kulkarni

Addressing the students, Mr.Jayateerth Kulkarni said “Idea Explosion” refers to a creative technique or process that encourages a rapid and expansive generation of ideas in a short period of time. It’s typically used to overcome mental blocks, foster innovation, and spark creativity. The goal is to think broadly and without constraints, leading to a diverse set of ideas that can later be refined or developed further. This technique can be applied in various fields, such as business, design, education, and problem-solving.

Dr. B R Jayakumari, Principal, Dr.Shivkumar, HoD, Dept. of Commerce, S, Sri Keerthi Raj Kamal Assistant professor Dept. of commerce and students were present in the program.



Interactive session on
Skills to Upskill in Current Era
organized by Department of Commerce & IQAC - 13-03-2025

Resource Person:
Mr. Md. Bilal Siddiqui

Addressing the students, Mr. Md. Bilal Siddiqui said In the current era, where rapid technological advancements and dynamic business environments are constantly shaping industries, upskilling is essential to stay relevant and competitive. Here are some key skills that are in high demand across various sectors and can help individuals thrive in the ever-evolving job market

Dr. B R Jayakumari, Principal, Dr. Shivkumar, HoD, Dept. of Commerce, Sri Keerthi Raj Kamal Assistant professor Dept. of commerce and students were present in the program.

