

NEWSLETTER

OCTOBER TO
DECEMBER
2025



MANIPAL UNIVERSITY
JAIPUR

(University under Section 2(f) of the UGC Act)



ABOUT THE EDITORIAL

The Department of Commerce fosters excellence in teaching at the Undergraduate and Post graduate levels. The department offers undergraduate programs [B.Com (Hons) Accounting & B.Com (Hons) Fintech] and post graduate program [M.Com (Financial Analysis)]. The department aims to provide the students with a wide range of skills and competencies in the field of commerce and management. Faculty members at department have a proven track record of research and publications in the fields of banking, accountancy, finance, entrepreneurship, marketing, human resources, and allied subjects.

LEADER IN LEADERSHIP

Dear Students, Faculty, and Readers,
It gives me great pleasure to share this message with the readers of our Commerce Department Newsletter. This publication stands as a meaningful platform that highlights the academic excellence, creativity, and vibrant activities of our department.



Dr. Sunny Dawar
HOD, Dept. of Commerce

The Department of Commerce is committed to fostering intellectual growth, professional competence, and ethical values among students. Through a balanced blend of academics, research, skill development, and co-curricular initiatives, we strive to prepare our learners to meet the evolving challenges of the business and economic world. I extend my sincere appreciation to the faculty members for their dedication and continuous efforts in guiding students, and to the editorial team for their hard work in bringing out this newsletter with enthusiasm and responsibility. My special appreciation goes to our students, whose achievements, ideas, and active participation truly define the spirit of the department. Let us continue to uphold the values of excellence, innovation, and lifelong learning as we move forward together toward greater accomplishments.

Warm regards,
Dr. Sunny Dawar
HOD, Department of Commerce
Manipal University Jaipur

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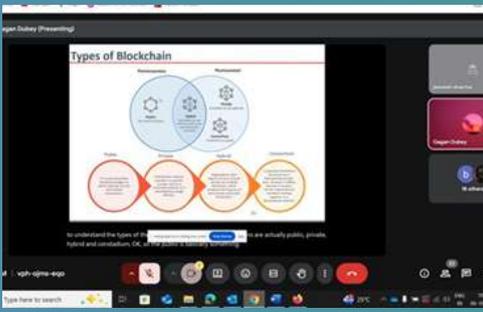
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“THE FUTURE OF FINANCE” - EXPERT SESSION

Department of Commerce organized an industry expert lecture on "Blockchain & Cryptocurrency: The Future of Finance" on 6th October 2025 for students of B.com (Hons) FinTech and M.com (Financial Analysis). The session was conducted in online mode.

The lecture was delivered by Mr. Gagan Dubey, Technical Trainer and Senior Talent Development Partner at Rishabh Software, Vadodara. The session provided a comprehensive understanding of Blockchain fundamentals and their real-world applications along with the evolution and growing impact of cryptocurrencies on the global financial markets.

Mr. Dubey also discussed emerging opportunities, regulatory challenges, future trends in digital finance, and essential skills required for new-age finance professionals. The session successfully enhanced student's awareness of disruptive financial technologies and their implications for the future of finance.

EXPERT SESSION ON SEBI VS SCAM



Department of Commerce successfully conducted an insightful online session on "SEBI vs Scam" on 6th October 2025, held via Google Meet.

The session was delivered by Mrs. Diya Navin Punjabi, who highlighted the crucial role of the Securities and Exchange Board of India (SEBI) in regulating financial markets and combating fraudulent practices.

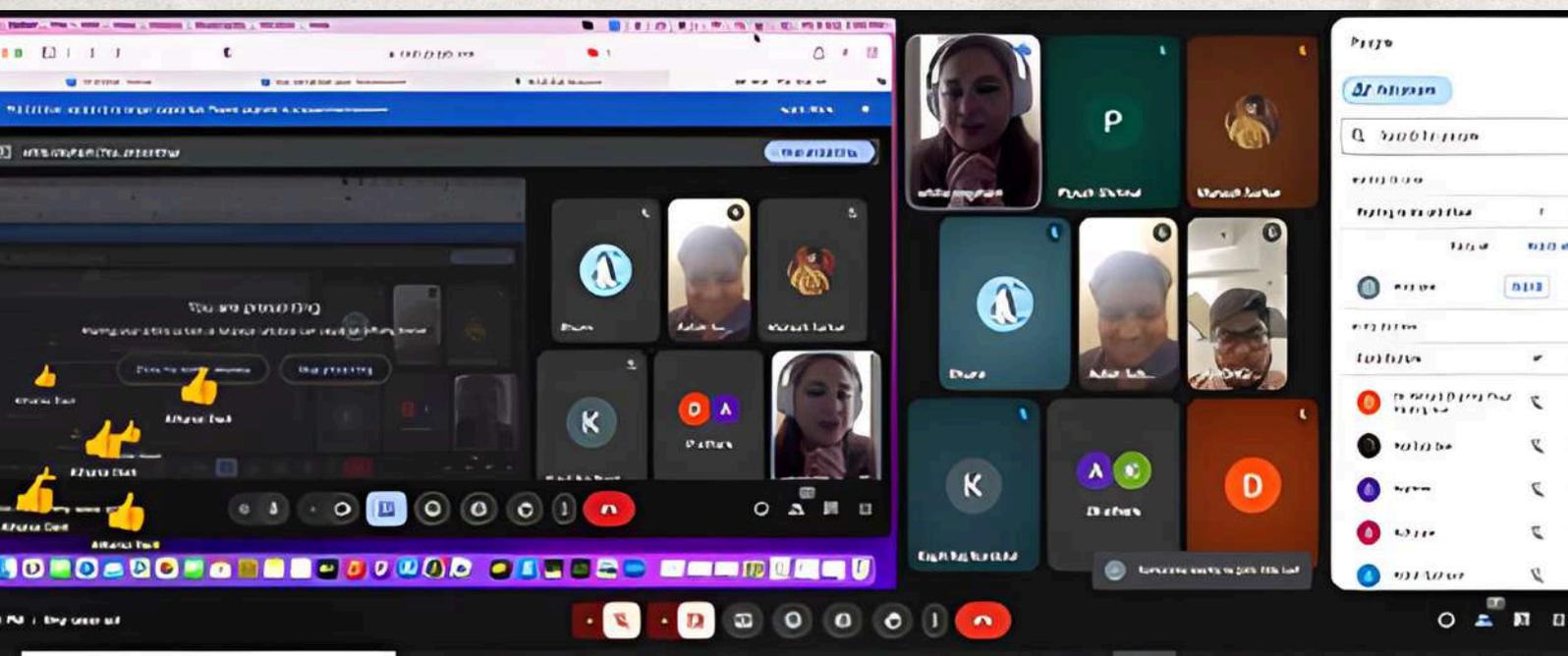
The event was conveyed by Dr. Ravi Ranjan and organized under the guidance of Dr. Sunny Dawar. Students actively participated in the interactive discussion, gaining practical insights into financial regulation, investor protection and ethical investing practices.

INDUSTRIAL VISIT TO RUFIL

The Department of commerce organized an industrial visit to RUFIL (Rajendra and Ursula Joshi Food Industries Private Ltd.), Mahindra SEZ, Jaipur on 9th October 2025 for B.Com and M.Com students.

The visit was led by Dr. Simran Sikka and Dr. Jai Asopa which provided students with firsthand exposure to industrial operations and corporate functioning. Students interacted with industry professionals, observed modern dairy processing systems, and gained insights into organizational culture, teamwork and corporate ethics.





INDUSTRY EXPERT SESSION - “Professional Etiquette & Grooming Essentials”

The Department of Commerce organized an industry expert session on “Professional Etiquette & Grooming Essentials” by Ms. Priyanka Barkana, renowned soft-skill trainer and CEO of White Elephant, Jaipur.

The session focused on the importance of personal presentation, communication, workplace etiquette and professional decorum. Through interactive activities and real-world examples, Ms. Barkana helped students understand the nuances of grooming, confidence building and professional behaviour.



INDUSTRIAL VISIT

The Department of Commerce organized an industrial visit to NAV India, Sitapura, Jaipur, on 15th October 2025 for B.Com (Hons.) and M.Com students.

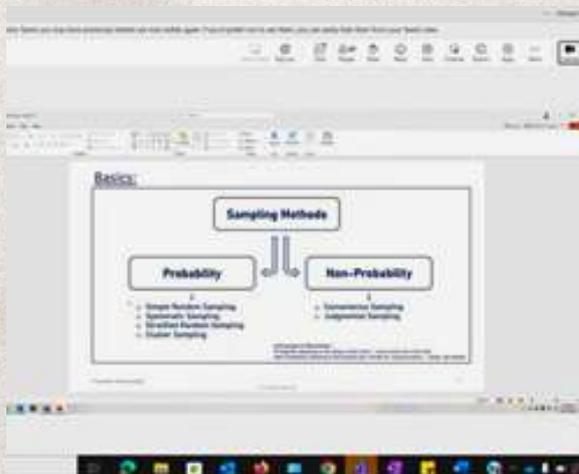
Led by Dr. Jai Asopa and Dr. Shilpa Joshi, the visit offered students exposure to the operations of a global leader in fund administration and financial services. Students explored various departments, operational workflows, data management systems, and client servicing models. The visit emphasized the importance of professional ethics, teamwork, accuracy, and innovation in sustaining corporate excellence.

INDUSTRY EXPERT LECTURE - Sampling Methodology

The Department of Commerce organized an insightful Industry Expert Lecture on “Sampling Methodology: Integrating Theory with Automation”, conducted by Mr. Neeraj Jangid, Data Analyst at Deutsche Bank and a proud alumnus of MUJ.

Mr. Jangid shared real-world insights and demonstrated how automation and analytical tools can transform traditional sampling techniques into efficient, data-driven frameworks.

His session bridged theoretical concepts with practical applications, enriching student’s understanding of research and analytics in commerce and management.





NATIONAL SEMINAR

The Department of Commerce and Department of Economics in collaboration with Toprankers, successfully organized a National Seminar on “Future-Ready Soft Skills: Cultivating Essential Attributes for a Dynamic Workforce” on 6th October 2025.

The seminar featured insightful discussions, expert perspectives, and empowering ideas aimed at preparing students for a dynamic and evolving workforce.



INDUSTRY EXPERT SESSION – “CAREER ORIENTATION & PROFESSIONAL GRIWTH MIND SET”

The Department of Commerce organized an Industry Expert Session on “Career Orientation & Professional Growth Mindset” on 6th November 2025, featuring CA Ashish Goyal as the esteemed speaker.

The session provided valuable insights into building a strong professional mindset, workplace preparedness, long-term career clarity, and aligning personal strengths with industry expectations. The interactive session inspired students to approach their careers with confidence and clarity.

CURRICULUM-BASED EXPERT SESSION

The Department of Commerce organized a curriculum-based expert session on “Integrated & Non-Integrated Accounting Systems” for B.Com (Hons) III semester students, conducted by CA Amit Vijay.

The session bridged theoretical knowledge with practical accounting practices, helping students understand the structure, benefits, limitations, and applicability of both accounting systems in real-world business environments.



CURRICULUM BASED EXPERT LECTURE

The Department of Commerce organised a curriculum-based expert lecture for B.Com (H) students on the topic “Out the Mind: Challenging Assumptions & Discovering Solutions.” The session was conducted by Mr. Anurag S, Founder of Pencil Box Design, a professional known for his expertise in creative thinking, problem-solving, and innovative learning methodologies. The session focused on bridging core management concepts with practical, real-world applications. It covered essential areas such as Communication in Business, Ethics in Business, Corporate Code of Ethics, Business Decision Making, Decision-Making Models, Leading & Managing Individuals, and Recruitment & Selection. These topics are fundamental for developing managerial competence, professional behavior, and analytical thinking in emerging business professionals. The lecture aimed to help students enhance their critical thinking abilities while questioning assumptions and discovering strategic solutions in day-to-day business situations.



FACULTY PUBLICATIONS OCTOBER - DECEMBER 2025

Journal Publications					
	Q1	Q2	Q3	Q4	Scopus-Indexed Book Chapter
Count	1	1	0	0	0

MUJ's 12TH CONVOCATION

Meet-Up with Placed Alumni

On the occasion of MUJ's 12th Convocation (15–16 November 2025), the Department of Commerce organized an interaction with the placed B.Com (Hons) Accounting Batch 2022–2025.

The session highlighted inspiring career journeys of students placed in organizations such as Deutsche Bank, KPMG, TCS, Accenture, Genpact, and Arvind Fashions, reflecting the department's strong academic foundation and holistic learning environment.





Jashn-e-Bharat

Managia Club, in collaboration with the Department of Commerce, Department of Economics, and Directorate of Students' Welfare (DSW), organized "Jashn-e-Bharat" on 4th November 2025 at Smt. Vasanti R Pai Auditorium. Led by Dr. Ankit Patel, the event celebrated National Unity Day and the 150th birth anniversary of Sardar Vallabhbhai Patel, featuring vibrant performances representing the cultural diversity of India.

FACULTY RETREAT 2025

TAPMI School of Business, FoMCA successfully hosted Faculty Retreat 2025 on 9th November 2025, bringing together faculty members from diverse departments.

The retreat focused on strengthening interdisciplinary collaboration, identifying strategic opportunities, and designing actionable strategies to enhance academic outcomes and institutional growth.



DIWALI CELEBRATION

The Faculty Club celebrated Diwali with great enthusiasm and togetherness. The event featured music, dance, theatrical performances, engaging games, and festive delicacies.

The celebration beautifully reflected the spirit of Diwali by spreading joy, harmony, and a sense of belonging among faculty members.



FELICITATION CEREMONY

The Department of Commerce and Department of Economics organized a felicitation ceremony to honour 94 students who successfully completed Bloomberg certifications including BMC, BFF, BQL, and ESG.

The initiative highlighted the departments' commitment to strengthening financial and analytical competencies, supported by the establishment of the Finance Lab under the guidance of MUJ leadership and faculty mentors.



Our student's contribution to Society

PLANTATION DRIVE

The Department of Commerce and Managia Club jointly organized a Plantation Drive on 11th November 2025 in Dehmi Kalan and nearby schools, promoting environmental awareness and community engagement.

SOCIAL AWARENESS ACTIVITY

The Department of Commerce organized a rally on "Diwali without Firecrackers" on 15th October 2025 to promote an eco-friendly and compassionate celebration of the festival.

The rally highlighted the harmful effects of firecrackers on human health, the environment, and animals, emphasizing sustainable alternatives such as lighting diyas and spreading positivity.

The event was conducted by Dr. Mohammed Zeeshan Qadri and Dr. Ravi Ranjan, Assistant Professors, along with students of B.Com (Hons) Accounting, III Semester.



CLOTH DONATION DRIVE

A cloth donation drive was organized by the Department of Commerce on 5th November 2025. The initiative encouraged students and faculty to donate usable clothing for underprivileged communities, fostering social responsibility and compassion. The event was coordinated by Dr. Mohammed Zeeshan Qadri and Dr. Ravi Ranjan, Assistant Professors, and reflected the university's commitment to meaningful social outreach.

COMMUNITY OUTREACH

On 6th November 2025, the Department of Commerce visited Govt. Sr. Sec. School, Thekariya, to spread awareness on "Investment Options to Save Tax."

The session was delivered by Dr. Mohammed Zeeshan Qadri, Assistant Professor and taxation expert, with active participation from Commerce students, promoting financial literacy and social responsibility.





MACHINE LEARNING AS THE HIDDEN SUPERPOWER FOR FINANCIAL LITERACY



By Akansha Arora
Research Scholar, Manipal
University Jaipur

In today's fast-paced world, financial literacy is no longer a luxury it is regarded as the survival skill. Money quietly influences nearly every aspect of our lives from education and healthcare to relationships and retirement. Yet, many people still navigate finances through guesswork, habit or fear. Financial literacy changes that by empowering individuals to understand how money works, make informed decisions and take control of their future. With the rising inflation, easy digital credit, online investments and aggressive consumer marketing, the cost of financial ignorance has never been higher. Knowing how to budget, save, invest, and manage debt protects people from financial stress and exploitation. It transforms money from a source of anxiety into a tool for growth and freedom. This catalyst is also deeply linked to independence and confidence. It helps students plan careers wisely, families build security, and individuals prepare for emergencies. On a larger scale, financially literate citizens contribute to a more stable and resilient economy. Financial literacy is typically defined as the understanding of financial principles, instruments, and institutions, along with the ability to apply this knowledge in managing finances. Youth financial literacy is influenced by both inherent factors, such as age and gender, and external factors, including media exposure, socialization through parents and peers, educational experiences, family economic resources, and parenting practices. Moreover, financial literacy in youth is linked to changes in financial attitudes, values, confidence in financial behaviors, and decision-making in adulthood, acting as a vital mediator in the socialization model. Therefore, improving financial literacy is viewed as a pathway to fostering positive financial behaviors and enhancing overall financial well-being. Some youth may already possess advanced financial understanding from parental guidance, media, and peer interactions, making basic instruction potentially oversimplified or contradictory, which can lead to cognitive dissonance. ML plays a crucial role in financial inclusion. By assessing alternative data, it helps extend credit and financial services to underserved populations who were previously excluded from formal systems. This not only empowers individuals but also strengthens economic resilience at a societal level. In a world of rising inflation, digital payments, and instant credit, financial mistakes can be costly. Machine learning acts as a guide predicting risks, identifying opportunities, and promoting responsible financial behavior. When combined with financial literacy, it equips individuals with confidence, control, and clarity.

Ultimately, unlocking financial literacy through machine learning is not just about technology it's about empowerment. It turns data into understanding, knowledge into action, and uncertainty into informed choice.



From the Chief Editor's Desk

Dear Readers,

As we reflect on the year gone by, it is encouraging to note the many significant developments and vibrant activities that have shaped our academic community. During this period, new programs such as B.Com (FinTech) were successfully introduced, marking an important step towards aligning our curriculum with emerging industry needs.

The year also witnessed a wide range of academic and non-academic events, including orientation programs, convocation, cultural activities, expert lectures, and conclaves. These initiatives provided valuable platforms for learning, interaction, and holistic development. All such activities have been thoughtfully documented and presented in this newsletter, showcasing the collective efforts and achievements of our faculty and students.

I sincerely request faculty members to come forward with their valuable suggestions, actively contribute content and help circulate the newsletter among students. I also encourage students to participate enthusiastically by sharing their ideas, experiences, and research through articles and creative writing, thereby enriching future editions of this publication.

Let us continue to work together! extend my sincere gratitude to the Dean, FOMC, for his constant support and encouragement.

I am equally thankful to the Head of the Department for valuable guidance throughout the process. I appreciate the dedicated efforts of the Associate Editor and the Student Coordinator for their significant contribution to bringing out this newsletter. I also thank all Commerce students and faculty members for their enthusiasm, participation, and continuous support, which made this initiative a success. to strengthen our culture of collaboration, creativity, and academic excellence.

Warm regards,
Chief Editor



From the Associate Editor's Desk

As we bring out the final issue of the Department of Commerce Newsletter for this year, it is an opportune moment to pause and reflect on the enriching journey we have shared over the past months.

Throughout the year, this newsletter has served as a vibrant platform for academic exchange, creativity, and collaboration. It has highlighted scholarly initiatives, celebrated achievements, showcased student potential, and captured the dynamic spirit of our department. Each issue has been a testament to the collective efforts of our faculty members, students, contributors, and the editorial team.

I extend my sincere appreciation to the editorial team for their dedication, to the contributors for their insightful work, and to our readers for their continued encouragement and engagement. Your support has been the driving force behind every issue we proudly released.

As we conclude this year's publication, we look forward to the coming year with renewed commitment, fresh perspectives, and continued academic excellence. I hope this issue leaves you inspired and proud to be part of the Department of Commerce community.

Thank you for your continued support, and we look forward to reconnecting with you in the forthcoming issues.

Jai Hind!

Dr Bhaskar Arora
Associate Editor



Student editor's Note

It is a privilege to present this issue of the Department of Commerce Newsletter, which captures a quarter filled with academic engagement, industry exposure, and meaningful initiatives. The activities highlighted in this edition reflect the Department's continued commitment to holistic learning and real-world relevance.

Compiling this newsletter has been a rewarding experience, offering insight into the collective efforts of faculty and students in fostering a dynamic and progressive academic environment. This issue stands as a record of growth, collaboration, and shared purpose.

I extend my sincere gratitude to the faculty members, students, and the editorial team for their continued support and contributions.

Prachi Yadav

B.Com (hons.) Accounting. III Semester
Student Editor

Serving as Student Editor this year has been a journey of immense professional and personal growth. Documenting our department's transition toward technological excellence, I witnessed firsthand the impact of over 200 Bloomberg certifications and expert sessions on Blockchain and Fintech. Leading the editorial team refined my ability to synthesize complex industry insights from visits to NAV India and RUFIL into meaningful narratives. Beyond technical skills, participating in community outreach and financial literacy drives fostered a deep sense of social responsibility. This role has transformed me into a more articulate, forward-thinking professional, ready for the global corporate landscape.

Vaibhav Agarwal

B.Com (hons.) Accounting. III Semester
Student Editor