ANNAI SCHOLASTICA
ARTS AND SCIENCE COLLEGE FOR WOMEN
PAMBAN

ROYAL COMMERCE

NEWSLETTER 2022-2023

ISSUE 1

EDITORIAL MESSAGE

It gives me an immense pleasure to bring before you the first newsletter of Commerce Department on all our numerous achievements throughout the year. Imbued in the high values of a well rounded education at Annai Scholastica Arts and Science College for Women, we celebrate the achievements of our students, Faculty and our beloved institution in this newsletter. This is a record of all our activities during the academic year "2022-2023' as well as the accolades and memorable moments that add colour and nostalgia to the multifaceted nature of life in this institution.

I hope this issue will help students and other readers to update themselves with the current and applied research in Commerce and allied fields. We thank everyone for their unconditional support and cooperation in the publication of this newsletter. We hope your feedback and suggestions will help us develop further in the Endeavour of creation, sustenance and enhancement of quality in our newsletter.

Regards,
Mrs.J.Joshi

THE HEAD OF THE DEPARTMENT'S MESSAGE

"Wisdom is not a product of schooling but of the lifelong attempt to acquire it." Albert Einstein**.**

The goal of higher education is not only to promote the pursuit of knowledge, but also to develop the right attitude, best work ethics, leadership and social responsibility. We look forward to the challenging responsibilities that lie ahead in providing a more holistic and integrated education to our students.

The creativity and achievements of our students are showcased in this newsletter. The Department of Commerce moulds the students to be socially responsible and empowered by providing them quality learning in a multi-dimensional and participatory manner. I extend my sincere thanks to all the people who contributed in accumulating this wonderful and inspiring material, without whom it would not have been possible to publish this issue.

By,
Mrs.V.Subaitha

EVENTS REPORT

CROSSWORD PUZZLE

Department of Commerce conducted the competition crossword puzzle on 30.09.2022. It was held in our department with HOD'S presence the crossword puzzle had build on the topic related to forms of business organization. It was organized as a team event (10 per team) of total 6 teams. The students participated in the competition enthusiastically solved their puzzle within a given time.

ADMAD

On 25th January , Department of Commerce organized an AD-MAD for the students where in a Product, Service, Brand were given in advance, and the students presented an advertisement for the same in a team of 6 students were created and presented and hilarious advertisement ideas.

DEBATE

On 23rd February 2023 a debate competition was held in department of commerce on the topic E-commerce is a boon or bane? Mrs. J.Joshi, Assistant Professor of Department of Commerce has presided the competition. The competition was worth-enjoying for the students and the competition revealed many aspects related to online marketing. The debate by highlighting points discussed by students and e-commerce is a boon as well as a bane under certain circumstances.

POSTER MAKING

To bring at the art the creative expression and trigger imagination poster making competition was organized on 14 March 2023 the theme of the competition was “Business and Sales Event” and ‘Flyer’. Many students have actively participated in the competition.

The PowerPoint presentation competition was held on 28th March 2023. The basic purpose of organizing this competition is to inculcate and boost the corporate communication, develop the public speaking, encourage self learning amongst the students. The topics of the competition were “Mutual Funds”, Innovations in Marketing 15 students were participated in the competition. 15 minutes were allotted to complete their presentation. Each presentation consisted of 6 to 10 slides. The winners of the competition were selected on the basis of contents, relevance with the topic, usage of PowerPoint tools, colour, scheme, and presentation skills

B-QUIZ

The Association of Department of Commerce had organized quiz competition on 10th February 2023 among B.Com students five group each comprising of three students had participated in the competition. The Quiz had three rounds. Three round competition included question related to banking and marketing, Logo Identification and current affairs, which engaged the students for an hour.

INDUSTRIAL VISIT

Our department had organized industrial visit on 16th March 2023 to Marine Algal Research Station, Mandapam.II and III year B.Com students were actively participated in the visit. The industrial visit served as an exposure to students to gain knowledge related to industries and various aspects of marketing.

INTER-COLLEGIATE COMPETITITON

Our Commerce department students had participated an intercollegiate competition and Guest Lecture was organized by Morning Star Arts and Science College for Women, Kamudhi on 24.02.2023.

The first session was Guest lecture on "Crypto Currency "was given by Dr.S.Nazeer khan followed by competitions. 24 students participated in various competitions like Paper presentation, AD MAD, Corporate walk, Art from waste, Fireless cooking, Business quiz and Group dance. Our department students exhibited their skills and talents and bagged prizes in various competitions.

STAFF ACHIEVEMENTS

On 29th and 30th September 2022 our department faculty members Mrs. V. Maria Subaitha,Mrs.J.Joshi and students had attended the international conference on Sustainable Entrepreneurial Dynamism in the conference organized by Alagappa University. Our department Head Mrs. Maria Subaitha had presented paper in that conference.

On 7th October our department faculty Mrs.V. Maria Subaitha had attended National Level Conference on Emerging Trends in Business Economics and Social Science.(Jothinivas Autonomous collage, Bengaluru) She had presented one more paper and received the participant certificate.

Mrs.J.Joshi, Assistant Professor had attended two days national seminar on "Nourishing Indian Economy through Banking Sector" conducted by Dr. Zakir Husain college, Ilayangudi on 1st and 2nd March,2023. She had also presented paper titled "A Study on Factors Influencing

Adoption of Digital Payment Modes among Rural Consumers in Ramanathapuram District".

On 5th February 2023 our department Assistant Professor Mrs.J.Joshi had participated in the 2nd International Conference on Multidisciplinary Research towards Sustainable Development Organized by Indian Academicians and Researchers Association. She had presented the paper titled "Perception of Rural Customers towards Online Banking Services in Sivagangai District".

STUDENTS CORNER

BRAND MARKETING

What is Brand Marketing?

Brand marketing is the process of establishing and growing a relationship between a brand and consumers. Rather than highlighting an individual product or service, brand marketing promotes the entirety of the brand, using the products and services as proof points that support the brand's promise.

Meaning

A brand is how a company differentiates itself from its peer brands. A brand can be thought of as the personality of the company, communicated through an identifying mark, logo, name, tagline, voice, and tone. Some of the oldest and most recognizable brand names in automotive, toys, and food and beverage have been around for decades, with some surpassing more than a century of consistent and recognizable branding.

There are three main types of brands, including company/corporation brands, product brands, and personal brands, which apply to individuals. The rules of brand marketing apply, regardless of type. Now that we know what a brand is, let's talk about how to create a brand marketing strategy.

Brand Attributes

Just like people have their own unique combinations of personality traits, brands have unique attributes, as well. Attributes are identifiers that consumers see as part of a brand. These can include the name and tagline, colors, or even music or sounds often associated with the brand

Brand Equity

Brand equity is the value of a company's brand, or the measure of consumers' perceptions of the brand. Strong brand equity has to do with how well consumers know the brand, their preference for it over others, their level of connection with the brand, and their level of loyalty to it. Strong brand equity opens doors for brands to innovate and expand their businesses with the support of their loyal base of consumers. Brand equity is measured by comparing brand awareness, brand loyalty, preference, and financial metrics.

- Brand awareness is determining how many consumers are aware of a brand, and is measured through surveys and focus groups, social listening tools, and search and web traffic insights.
- Brand loyalty is measured using purchasing behavior insights like repeat purchase behavior and time between purchases.
- Brand preference is measured through insights such as purchase intent metrics and surveys.
- Financial metrics relate to sales lift as a result of brand marketing campaigns.

Why is branding important?

Branding is perhaps more important than ever as marketplaces become more saturated and it becomes harder to make genuine connections with consumers. Branding allows companies to tell their unique stories and shift perception by giving customers something to believe in. Branding is about making consumers feel good about supporting a company and establishing an emotional connection. Those that brand effectively create a lasting impression that helps grow advocacy and loyalty among customers for the long term.

- **J.Mobija**

III B.Com

DIGITAL PAYMENT

MEANING

A digital payment sometimes called an **Electronic payment**. It is the transfer of value from one payment account to another account using a digital device. It may be mobile phones, POS (Point Of Sales), or computer, or digital communication channels.

How does it work?

Digital payments are payments done through online modes with no exchange of hard cash being involved. The payer and payee could be either business or an individual. This means that for digital payments to take place, the payer and payee both mist have a bank account, an online banking method a device from which they can makes the payment, and a medium of transmission, meaning that either they should have signed up to a payment provider or an intermediary such as a bank or a service provider.

Why pay digitally?

The transition to digital payments and receipts has some clear benefits, especially for small businesses in India. Also consumers and business now expect the digital payments facility to be made available for faster and more secure payments with no risks. There are several benefits are there to pay digitally,

- Cash management is eliminated, resulting a lower risk of theft.
- Reduce the cost of Security and storage.
- A clear trail available for easy accounting.

Modes of digital payments:

Some modes of digital payments are available. They are

Unified Payments Interface (UPI) ✓Bharat Interface for Money (BHIM) ✓UPI 123 pay UPI Lite: Cards (including Ru pay credit cards) Immediate Payment Services (IMPS)

What are the benefits of digital payments?

One of the reasons why our government started Vocalizing cashless economy and digital India was to improve access to financial resources. There are multiple benefits that digital payments bring to table. **Cost savings** through greater efficiency and speed. For example, a recent report by the Better than Cash Alliance and the Inter American Development Bank shows that the government of Peru could save US$96 million by shifting all government payments to more efficient digital options currently available in the market. **Financial inclusion** by increasing access to a range of financial services, including savings, accounts, credit and insurance products. The committee on payments and market infrastructure and World Bank published the flagship report 'Payments Aspects of Financial inclusion (PAFI) 'outlining how digital payments help advance financial inclusion. **Women's Economic Participation** by giving women more control over their financial lives and providing them greater economic opportunities. A G20 GPFI report highlights how digital payments contribute to women's economic participation.

Conclusion

Digital payments have taken off India as us showing little to no sign of slowing down. In today's technological world, there are many people's are using Digital payments in different ways. Before that, people must have an awareness and information about Digital payments.

- Jewell
II B.Com

INITIAL PUBLIC OFFERING

An initial public offering (IPO) refers to the process of offering shares of a private corporation to the public in a new stock issuance for the first time. An IPO allows a company to raise equity capital from public investors.

The transition from a private to a public company can be a valuable time for private investors to fully realize gains from their investment as it typically includes a share premium for current private investors. Meanwhile, it also allows public investors to participate in the offering.

Before an ipo, a company is considered private. as a pre-ipo private company, the business has grown with a relatively small number of shareholders including early investors like the founders, family, and friends along with professional investors such as venture capitalists or angel investors.

An IPO is a big step for a company as it provides the company with access to raising a lot of money. This gives the company a greater ability to grow and expand. The increased transparency and share listing credibility can also be a factor in helping it obtain better terms when seeking borrowed funds as well.

When a company reaches a stage in its growth process where it believes it is mature enough for the rigors of sec regulations along with the benefits and responsibilities to public shareholders, it will begin to advertise its interest in going public.

Typically, this stage of growth will occur when a company has reached a private valuation of approximately $1 billion, also known as unicorn status.

However, private companies at various valuations with strong fundamentals and proven profitability potential can also qualify for an IPO, depending on the market competition and their ability to meet listing requirements.

IPO shares of a company are priced through underwriting due diligence. When a company goes public, the previously owned private share ownership converts to public ownership, and the existing private shareholders' shares become worth the public trading price. Share underwriting can also include special provisions for private to public share ownership.

The transition from private to public is a key time for private investors to cash in and earn the returns they were expecting. Private shareholders may hold onto their shares in the public market or sell a portion or all of them for gains.

Meanwhile, the public market opens up a huge opportunity for millions of investors to buy shares in the company and contribute capital to a company's shareholders 'equity. The public consists of any individual or institutional investor who is interested in investing in the company.

Overall, the numbers of shares the company sells and the price for which shares sell are the generating factors for the company's new shareholders' equity value. Shareholders' equity still represents shares owned by investors when it is both private and public, but with an IPO, the shareholders' equity increases significantly with cash from the primary issuance.

-R..luckya
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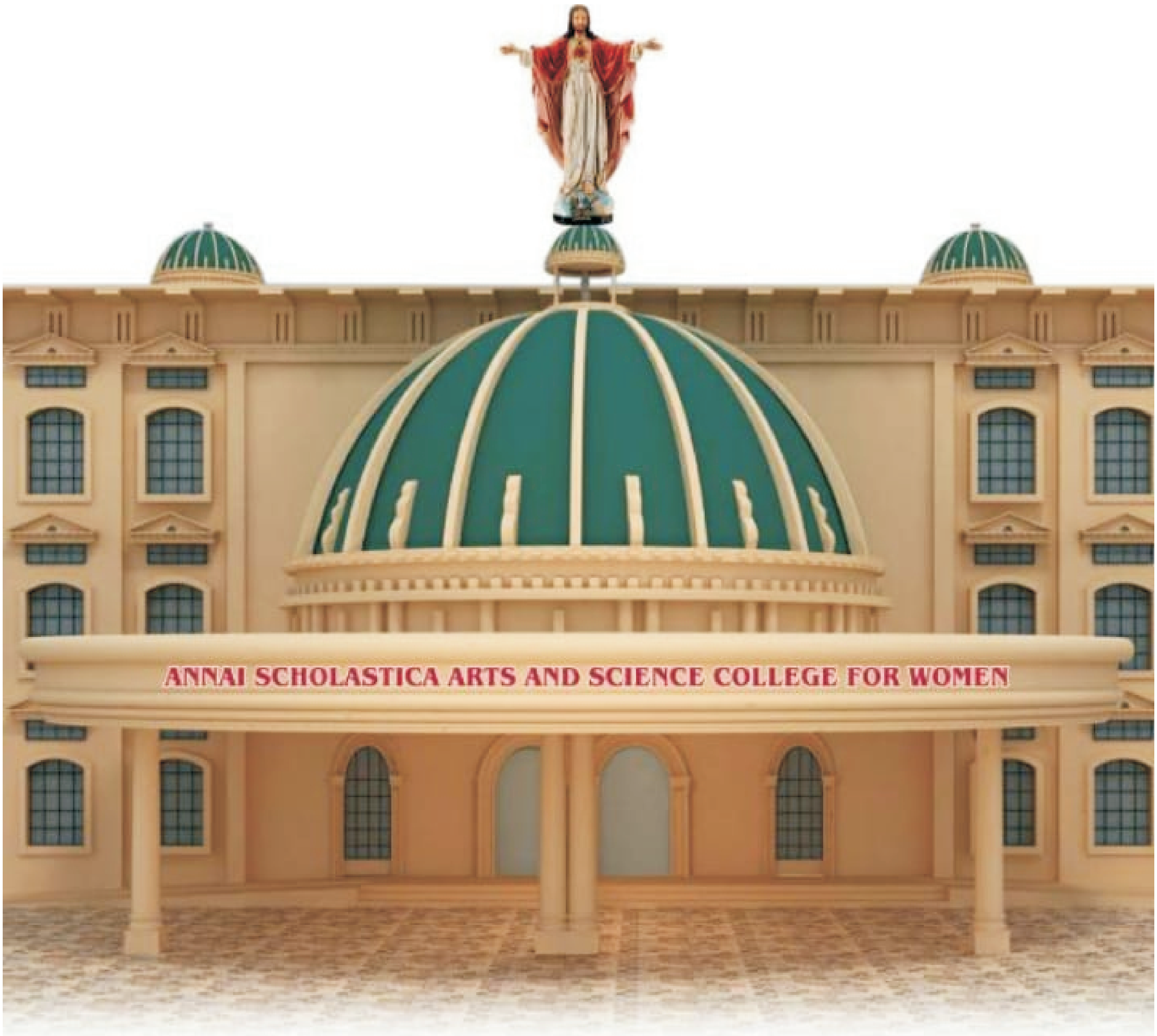

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PAMBAN
RAMANATHAPURAM DISTRICT

9597700634
annaischolasticacollege@gmail.com