



Xavier University Patna



&

St. Xavier's College of Management & Technology

Digha-Aashiyana Road, Digha Ghat, Patna- 800011, Bihar

SPECTRUM

The Newsletter of Commerce



A Student-led Initiative by
The Department of Commerce

From the Editor's Desk

Ink of Insight

It gives us immense pleasure to present this issue of the Department of Commerce Journal, a sincere academic endeavor reflecting the intellectual curiosity, analytical rigor, and creative thought of our academic community. This journal serves as a platform for the exchange of ideas, research findings, and contemporary perspectives that contribute meaningfully to the evolving discipline of commerce and management.

This publication is the result of collective effort, dedication, and academic discipline. We extend our heartfelt appreciation to the contributors for their well-researched articles, critical analyses, and thoughtful reflections. We are equally grateful to our

faculty mentors for their constant guidance, encouragement, and academic support, which have been instrumental in maintaining the quality and credibility of this journal.

We hope this journal will inspire meaningful discussion, further research, and continuous learning among readers.

Core Committee

School of Commerce

Xavier University, Patna

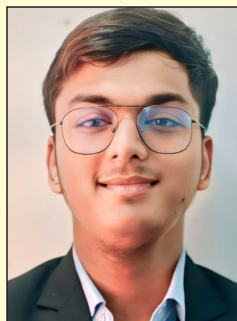


Dr Rachna Thakkar

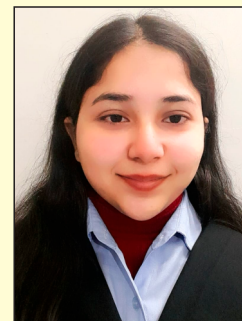
Guide



Vedika Jain



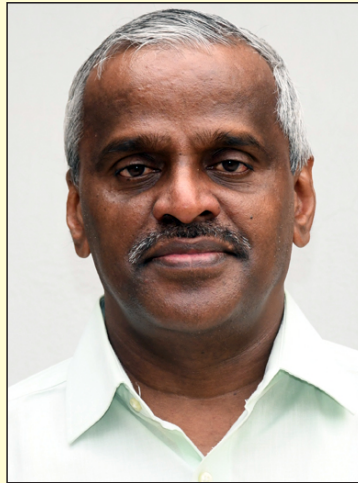
Lucky Makharia



Kesar

Editorial Board

Message from the Vice Chancellor



It gives me immense pleasure to learn that the Department of Commerce, St. Xavier's College of Management & Technology, is bringing out a six-monthly journal titled "SPECTRUM". I extend my heartfelt congratulations to the faculty members and students who have taken this commendable initiative, and I appreciate the dedication, creativity, and teamwork that have made this publication possible.

In a rapidly evolving commercial landscape-shaped by globalization, digital transformation, changing consumer behaviour, sustainability concerns, and new regulatory frameworks-there is a growing need to observe, reflect, and respond with insight. SPECTRUM is timely and relevant because it provides a meaningful platform to capture these developments, encourage research and critical thinking, and connect classroom learning with real-

world practices. It will not only showcase the achievements of the department and document its academic and co-curricular activities, but also nurture a culture of writing, inquiry, and intellectual exchange among our learners.

I am confident that SPECTRUM will inspire young minds to explore contemporary issues in commerce with clarity and purpose, and will strengthen the department's contribution to academic excellence and professional readiness. I wish the editorial team every success and look forward to many impactful editions.

Martin Poras.

- Fr Dr Martin Poras SJ
Vice Chancellor
Xavier University Patna

Message from the Dean



With great pride I present this Newsletter of the Department of Commerce. More than a record of activities, this newsletter is a reflection of the collective academic spirit, creativity, and commitment of the School of Commerce towards excellence in teaching, research, and extension.

The Department has consistently demonstrated commendable progress through innovative academic practices, research initiatives, and student-centric activities. I am pleased to note the active involvement of faculty members and students in seminars, workshops, research projects, patenting of works, outreach programs, and co-curricular initiatives, contributing significantly to holistic education.

Nurturing critical thinking, digital competence, ethical values, and social responsibility among our students in a rapidly evolving academic and professional environment is what the Department of Commerce consistently aims at. I appreciate the team's efforts in aligning academic activities with

contemporary needs while upholding the core values of Xavier University.

I congratulate the Guide, Dr. Rachna Thakkar, and the core team - Ms. Kesar, Ms. Vedika, and Mr. Lucky - for their sincere efforts in bringing out this newsletter and for providing a platform to showcase achievements, talents, and innovative practices. I am confident that this publication will inspire students and faculty alike to strive for higher standards of academic and professional excellence.

I wish the Newsletter team continued success in its first and all future editions.

Best wishes,

Dr. Ashok Kumar
Dean
School of Commerce
Xavier University, Patna

Message from HoD



Welcome to the Department of Commerce at Xavier University, Patna. As the Head of the Department, I am delighted to welcome you to a community committed to attaining both academic and professional excellence.

Our goal is to prepare you for the dynamic global economy by fostering financial savvy, analytical proficiency, and ethical leadership. We believe that a strong foundation in commerce is the key to unlocking countless professional opportunities.

We offer a comprehensive curriculum that blends theoretical knowledge with real-world application. Through case studies, industry-oriented teaching, and professional internships, we ensure that your learning is relevant and transformative. Our dedicated faculty members bring rich academic and industry

experience and are committed to guiding your career trajectory.

Your journey here is an opportunity for significant personal and professional growth. I encourage you to actively engage with your studies, embrace research, and take advantage of every chance to sharpen your skills. The Department of Commerce provides the foundation, resources, and support you need to succeed.

Let's work together to make your time at Xavier University productive and successful.

Dr. Alok Baran
Head of the Department
Department of Commerce
Xavier University, Patna

Orientation Program of Master of Commerce

The air was full of a special mix of nervous jitters and bright excitement as the very first group of M. Com students came together for their orientation. The day was less a stuffy formal welcome and more a warm hug for these young people who are pioneering a new chapter for themselves and for the university.

A Vision for the Future

The day kicked off with important words from the university's leaders. Our Vice-Chancellor and Rector didn't just give formal speeches; they shared a big vision. They urged the students to be individuals who focus more on building strong principles and moral values than on professional success. Other staff members, such as the Registrar of the university, made the complicated rules and processes sound simple and easy-going, helping students feel at ease. The most exciting part of the day was when the focus shifted to the students. The Dean of Commerce presented the study program as an exciting adventure, not just a dry list of subjects.

The Room Became Refreshing

Mentors Introduction – When the professors were introduced, they immediately became friendly guides for the students.

Icebreaker Session – This session truly brought a refreshing change. The hall filled with laughter and chatter as students from different places began discovering shared dreams. Strangers quickly became friends and future colleagues.

Voices Heard – A lively Q&A; session made everyone feel valued and listened to, proving that their thoughts and questions mattered right from day one.

The day ended with a warm “thank you,” making it clear that the orientation was a huge success. Students walked in as separate individuals and walked out as the inaugural M. Com batch—a community ready to write their story together.

-Kesar , BCPIII



Dignitaries alongwith the students attending the Orientation Programme

Angel Investment

The department of commerce had organised an insightful and educational session on angel investment on August 30 for the students of M.COM and B.COM. The session focused on educating students on investment and startups.

The activity was graced by two distinguished speakers from Hdfc Mutual fund – Ms. Sumaiya Hasan, Manager – Client Services, who has been associated with HDFC Mutual Fund for over six years and currently leads the Client Services Team at the Patna ISC, and Ms. Archana Raj, Assistant Manager – Sales, HDFC Mutual Fund. Their expertise had helped students in gaining useful information about the topic.

The session began by the explanation of the topic wherein they elucidated about the topic, angel investment through which they solved the biggest problem faced by students. Having an idea to do a startup but lack funds, angel funds come to rescue. They described about how high net worth individuals provide support to startups in exchange of equity or returns.

Moving forward they explained about the importance of investing and doing so at the right place as well. They also recommended the best options to choose from.

The speaker also shared her personal, in which she told us about how she started earning a limited amount at a young age from teaching tuitions, and due to lack of knowledge she couldn't invest which she till date regrets, reminding us the important of investing, even if the amount is small.

The activity encouraged everyone to start early and make financial decisions. Overall, the event was a great success and a truly incredible learning experience solving doubts of students, and most importantly guiding all.

- **Vedika Jain**, (BCP-III)



Fostering Teamwork and Conceptual Clarity through Model-Based Learning

The Exhibition of B. Com First Year was successfully conducted on 17th September 2025 as an academic activity for promoting experiential and collaborative learning. The students formed themselves into six groups, consisting of ten students each, and were assigned a specific topic to research and present through interactive models.

The exhibition covered a variety of concepts in commerce and accounting, including generalizing processes, statements on bank reconciliation, and other relevant concepts as prescribed in the syllabus. Students exhibited excellent concepts and creativity by developing models that successfully connected theoretical concepts to practical knowledge.

This event was held with the aim of creating the venue for an open-format exhibition, which enabled the professors, the evaluators, and the students themselves to move freely and interact with the presenters, ask questions, and critically comment on the models developed.

Overall, it was found that the exhibition proved to be an academically viable initiative for students that enhanced their learning experience while promoting teamwork and foundation knowledge for B. Com students of the first year.

– Kesar, BCPIII



Mileage to New Milestones: B.Com Professional Orientation 2025

In order to mark the beginning of new academic year, St. Xavier's College of Management and Technology, Patna organized an Orientation Programme for the B.Com Professional students, on two respective dates — July 8, 2025, for the Second-Year students and July 28, 2025, for the Third-Year students. The session held in the Kalam Hall of our college campus, from 9:00 – 9:50 a.m. reflecting the Xaverian spirit of excellence, growth, and commitment to learning.

The programme began with a warm welcome that set the tone for a day full of motivation and insight. The highlight of both sessions was the inspirational address by the Rector, Rev. Fr. Dr. Joseph Sebastian SJ, who encouraged students to stay focused on their goals while embracing the Jesuit values of integrity, 6 C's comprising compassion, and perseverance. His words reminded everyone that education at Xavier's is not merely about academic performance, but about shaping character and leadership for life beyond the classroom.

Then charge was taken over by the backbone of our college Principal, Rev. Fr. Dr. Martin Poras SJ, where he guided with his words of wisdom to the students through the rules and regulations of the college and university, emphasizing discipline, punctuality, and active engagement in academic activities. He also explained the framework of the attendance compulsion, Model Test, helping students understand its purpose in strengthening their preparation and ensuring continuous learning.

Further, the charge was taken by Controller of Examinations, Rev. Fr. COE elaborating on the rules related to the Model Test and Continuous Internal Assessment (CIA) and various marking scheme of different modules & research papers. His explanation offered clarity on assessment patterns, submission protocols, and examination ethics, reinforcing the importance of academic honesty and consistency throughout the semester preparing the mind-set of the

students to plan and work accordingly.

The Orientation Programme for the Third-Year students carried a special significance, as they returned to the campus after completing their internship programs. A few students shared their internship experiences, discussing the professional environments they encountered, the challenges they overcame, and the practical lessons learned from real-world exposure. Their

reflections illustrated how classroom concepts are applied in corporate and entrepreneurial settings, bridging the gap between theory and practice.

To make the event even more engaging, the talented members of the Xavier's Dhvani Club delivered a melodious performance that filled the atmosphere with positivity and inspiration. Their soulful rendition added a musical touch to the day, motivating the students to begin their new academic journey with enthusiasm and confidence.

As the sessions came to a closure, the Orientation Programme left a lasting impression on all attendees. The insights shared by the dignitaries, combined with the inspiring stories from internships, motivated the Third-Year students to envision their career paths and prepare confidently for future job opportunities. The experiences served as a reminder that every step of learning, both inside and outside the classroom, contributes to shaping one's professional identity.

With renewed energy, positive vibes and aspirations, the B.Com Professional students are ready to move ahead — turning each moment of learning and experience contributing to a milestone toward success and the purpose of growth and development towards their career and excellence.

- Lucky Makharia, BCP-III

National Seminar 2025

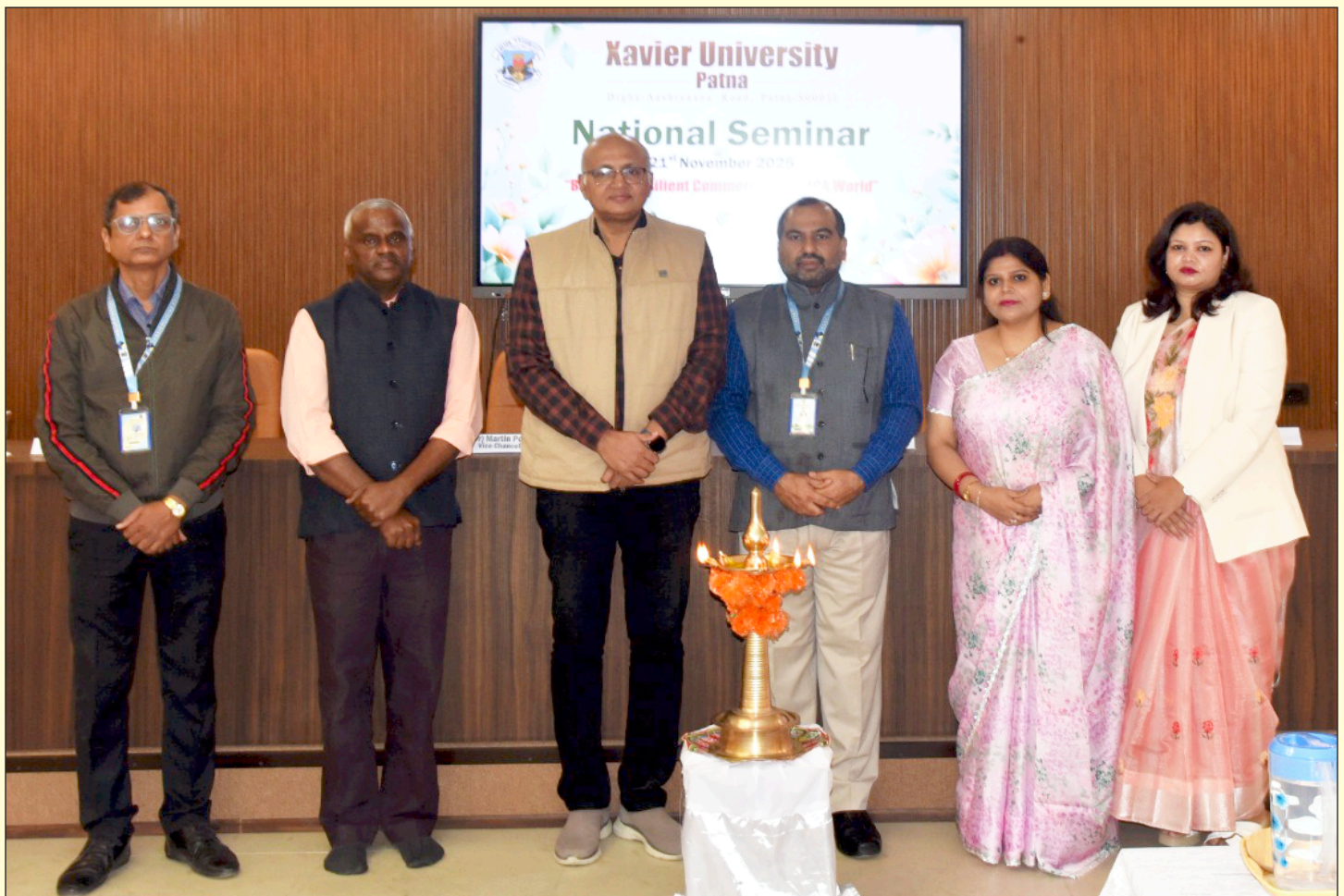
The National Seminar 2025 on "Building Resilient Commerce in the VUCA World" was successfully conducted on 21st November 2025. Experts from academia, industry, scholars, researchers, and students from across the nation participated in the seminar. It proved itself to be a dynamic platform that helped all participants focus on the challenges that the commerce segment faces in the current VUCA world.

Influential speakers imparted valuable knowledge about the need for adaptive business models and strategies, the overall process of digital transformation, and long-term strategies for managing both sustainable and conventional risks during discussions on the business environment. The papers presented during the conference allowed for

interactive and effective sessions of discussion on innovation and strategies affecting strategic agility and the economy.

The seminar concluded with a strong emphasis on collaboration between academia and industry in addressing the changing global business environment. Overall, this was a monumental academic undertaking that enhanced participants' understanding and contributed immensely to the formation of resilient and future-proof commerce values.

– Kesar, BCPIII



Dignitaries inaugurating the National Seminar - 2025 organised by Dept. of Commerce

Academic Immersion Program – Industrial Visit 2025

The Department of Commerce, St. Xavier's College of Management and Technology, Patna, organized an Academic Immersion Program–Industrial Visit for B.Com 3rd year students from 25–27 December 2025 in collaboration with IIEBM–Indus Business School, Pune. The program aimed to provide practical industrial exposure and academic enrichment while promoting holistic personality development. The students were accompanied and guided by Ms. Tracy Joan Reid and Mr. Manish Kumar, whose coordination ensured smooth execution of the visit.

On the first day, students visited Magnesia Chemicals LLP, Arista Chemicals LLP, Govind Milk & Milk Products, and a Solar Plant, where they learned about manufacturing processes, quality control, safety standards, supply chain management, and sustainable

business practices. The day also included a cultural visit, offering a balanced learning experience. The second day featured a city tour including Kasarsai Dam, giving insights into regional infrastructure and socio-economic development, along with opportunities for team bonding. The final day at the IIEBM campus included sessions on institutional culture, aptitude and psychometric analysis, personality development, financial insights, SAP, and data analytics for business growth. An interactive session with IIEBM students and a valedictory program concluded the visit. Overall, the program effectively bridged theory and practice, enhancing students' professional skills, industry awareness, and career preparedness.

- Lucky Makharia, BCP-III



Industrial visit of final year students at IIEBM, Patna

Experiential Learning through Industrial Exposure: A Visit to Sudha Dairy, Ara (Bihar)

An industrial visit was conducted on 16th October 2025 at Sudha Dairy, Ara, Bihar for the Part II students of B.Com (Professional) of St. Xavier's College of Management and Technology. The visit was organized by the Part II students in alignment with the institution's focus on experiential and industry-integrated learning.

The visit aimed to acquaint students with the operational, managerial, and technological dimensions of a large-scale dairy enterprise. Sudha Dairy, a flagship unit of COMFED, provided comprehensive exposure to milk procurement,

quality control mechanisms, processing systems, packaging operations, and distribution channels. Students also observed organizational workflow, production planning, and supply chain management in practice.

In conclusion, the industrial visit served as a vital academic intervention, reinforcing theoretical concepts through practical observation and fostering industry awareness, professional competence, and experiential learning among the students.

- Lucky Makharia, BCP-III



Industry–Academia Connect: Insights from the EcoWater Industrial Visit

Xavier University Patna organized an industrial visit to EcoWater (Prayas Beverages & Foods Private Limited), Patna, on 12th September 2025 for the first-year students to provide them with practical industry exposure. The visit aimed to bridge the gap between theoretical learning and real-world industrial practices. Students observed the complete packaged drinking water production process, including sourcing, purification, quality testing, bottling, and packaging. Company officials highlighted strict quality control standards, hygiene practices, and compliance with food safety regulations followed in the FMCG sector. Emphasis was also placed on

sustainable initiatives such as water conservation, waste management, and eco-friendly packaging. Interactive sessions with industry professionals offered valuable insights into production management, supply chain operations, and career opportunities. Overall, the visit enhanced students' industry awareness, practical understanding, and professional outlook, making it a meaningful experiential learning opportunity through effective industry–academia interaction.

- Vedika Jain, BCP-III



Illuminating Pathways : A Step Towards Career Clarity

Guidance is not about choosing a path for students, but about helping them see the paths that already exist.

On 22nd January, 2026 the Placement Cell of St. Xavier's College of Management and Technology, Patna had organized a Student Development Program for Part III students of B.Com (Professional) in collaboration with St Joseph's College of Commerce (Autonomous), Bengaluru.

The program was mindfully designed for students focussing on further studies and provide them with clarity, direction, and visibility regarding future career prospects. It aimed at awaring students regarding better opportunity with varied post

graduate programs in commerce. Through expert insights, interactive discussions, and practical guidance, students gained valuable exposure to emerging opportunities in higher education, professional pathways, and industry expectations.

The program gave students a direction which was highly impactful and inspirational. The collaboration brought together academic excellence and real-world perspectives, empowering students to make informed decisions and confidently plan their professional journeys. Such initiatives reaffirm the institution's commitment to holistic student development and career readiness.

-Vedika, BCP-III



Group photo of BCP-III students with dignitaries from SJCC

Financial Analyst Internship at EY: The Power of Support and Practice.

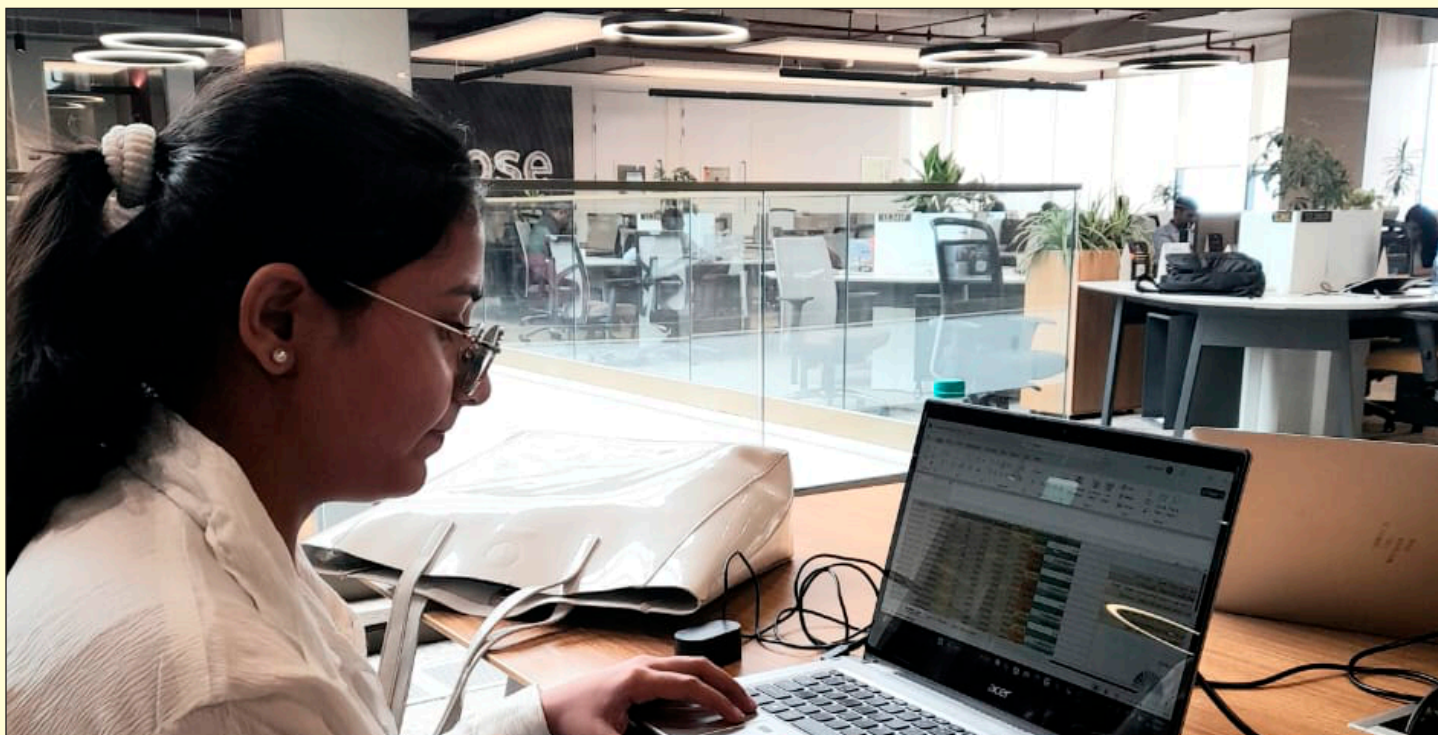
When I started my Financial Analyst internship at EY, I prepared myself for the intense, sink-or-swim environment often associated with major firms. To my immense relief, what I found was the exact opposite: my surroundings were fully collaborative, with no work pressure. The focus was entirely on turning textbook concepts into practical, working knowledge. This supportive environment was pivotal because my work centered on learning the three pillars of financial reporting, which are the Cash Flow Statement (CFS), the P&L; Account, and the Balance Sheet.

The biggest game-changer was working almost exclusively with dummy data. It instantly took away the fear of error. Instead of worrying about accidentally impacting a real client's bottom line, I could dive in with curiosity, not caution. My days were spent building, tearing down, and rebuilding these statements, and enjoying time with the team over coffee. I wasn't just entering data; I was learning

the story the numbers tell. We moved quickly into practical use cases with dummy data that gave me exposure to real-world scenarios. This practical, low-stakes simulation gave me a robust, hands-on understanding of corporate finance that no amount of reading could match. The incredible pace of learning was directly tied to my friendly mentors and the team's willingness to help. They taught me that a mistake wasn't a failure, but an indicator of exactly where I needed to deepen my knowledge.

Leaving EY, I wasn't just skilled in spreadsheets; I was confident in my ability to analyze the financial condition of a business. My internship taught me that even in the crucial world of finance, a foundation of patience, kindness, and collaboration is the most effective path to true expertise. It was a truly human and empowering start to my career.

- Kesar, BCP-III



Exploring Beyond Classrooms – My Internship Journey

Internships are often described as the bridge between academic knowledge and practical application — and I truly experienced this during my internship journey. As a commerce student, I always believed that learning extends beyond textbooks and this opportunity with B-HUB at Origins Tribe a sustainable brand promoting eco-friendly living, proved to be a turning point in shaping my professional understanding on the practical ground.

During my internship, I got the chance to work on product listings, digital content creation, marketing coordination, and brand management. Every task brought a new challenge and learning experience, helping me to apply my theoretical concepts in real business situations.

Working in such a dynamic environment also helped me to develop essential professional skills like time management, communication, and leadership. I also learned the importance of teamwork and collaboration in achieving organizational goals. Exposure to marketing analytics, business operations, and consumer engagement broadened my

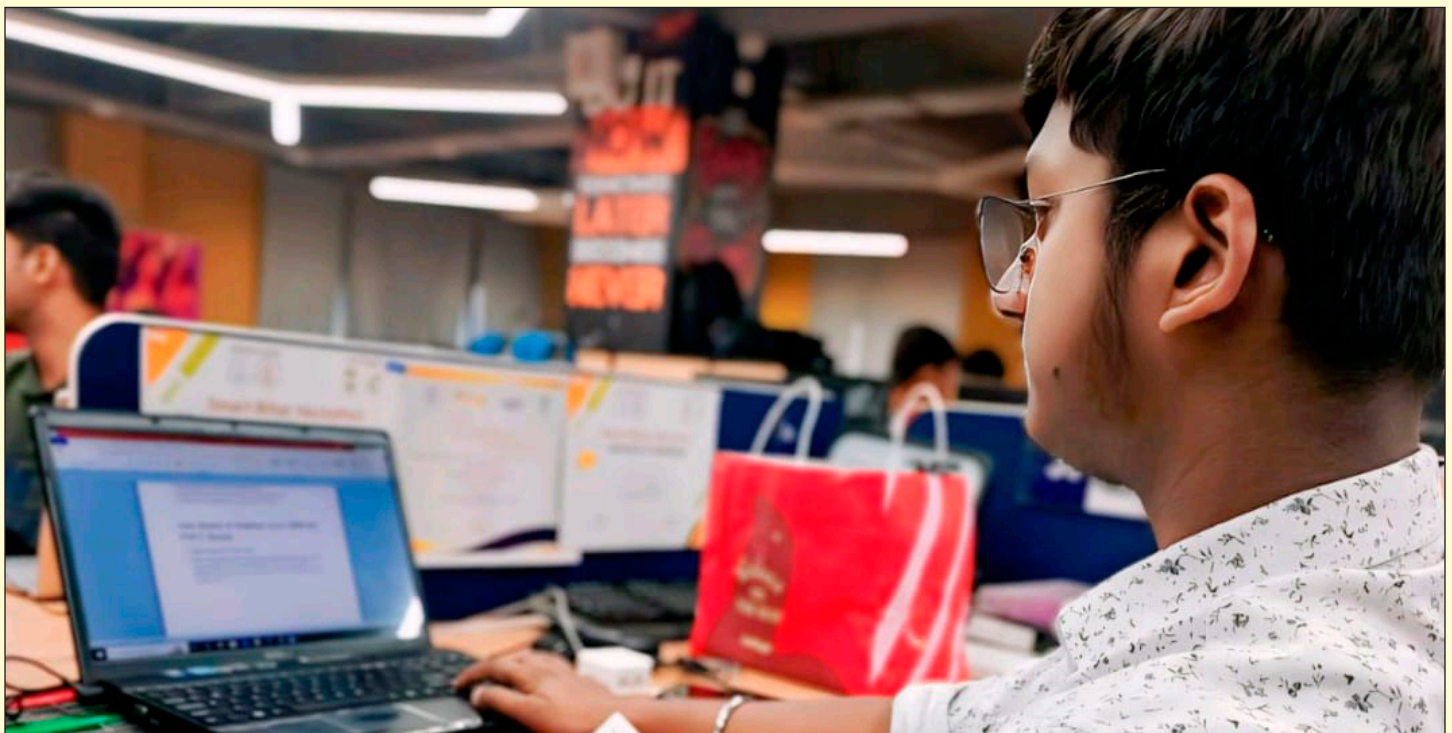
perspective on how businesses function behind the scenes.

One of the most rewarding aspects was the creative freedom I received. I was encouraged to share ideas and contribute to campaigns, which made me realize the importance of innovation and initiative. The mentorship I received throughout the internship guided me to refine my strengths and understand my career goals better.

Beyond professional growth, this experience also taught me accountability, adaptability, and confidence in facing challenges. It made me more self-reliant and motivated to keep learning and improving.

Looking back, my internship was more than a temporary assignment — it was a milestone in my academic journey, transforming classroom lessons into lifelong skills and giving me a clearer vision for the future.

- **Lucky Makharia**, BCP-III



A Glimpse into Professional Life: My Internship Experience at a CA Firm

Room full of files, constant use of keyboards, intelligent professionals engaged in their work and interns focused on screens, that is how a CA firm looks like. My home for next one month wherein I got my internship as a junior accountant, accompanied by my father, and welcomed with sweet smiles and an ugly looking room, I entered, determined to make the best of this one month.

As a person entering the professional ground for the first time, it was a little hard. Not hectic but hard. Learning to adapt to new people and working with them as a team. Understanding about new theories in accountancy and taxation, getting with new set of approaches and systems, I started counting my days left from third day itself.

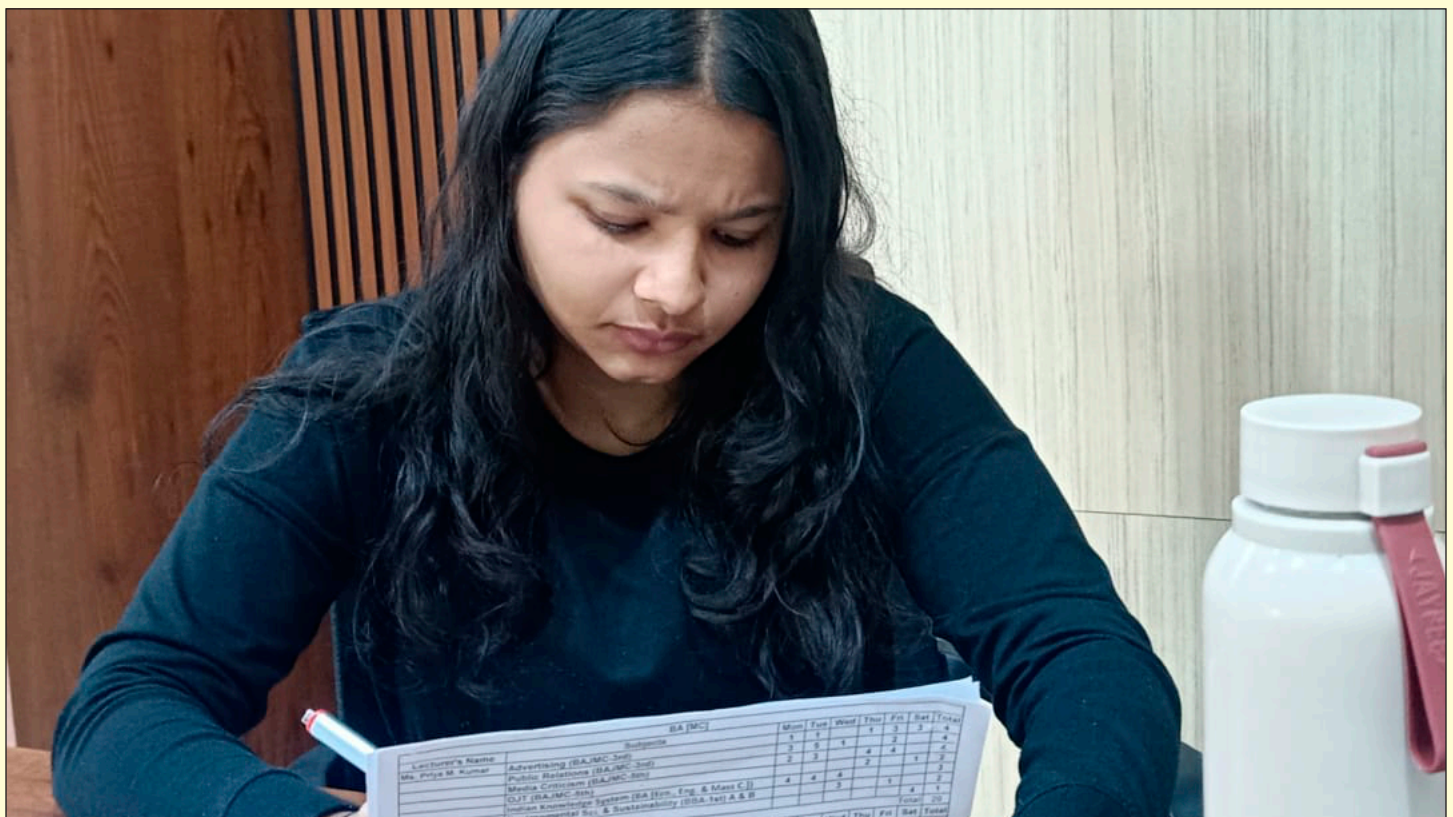
But, since nothing is permanent and so one day my seat changed and so did my experience there. The

team started giggling together but learning became greater. I started to understand things better and clarified my doubts.

Working with best minds, who have cleared one of the toughest exams, it gave me an understanding of the subject faster. Exposure about the department and most importantly practical knowledge was the key factors that I received. My day started with taxation compliance and ended with auditing.

Overall, my experience working in a CA firm was excellent. While working in medium size firm I got the benefit of help and time from seniors. I learnt about a bunch of things including, teamwork, professionalism and many more and I am indebted for this opportunity.

- **Vedika Jain**, BCP-III



From War to Wallet

How Global Conflicts Affect Your Money In today's connected world, economies are closely linked, meaning that events in one area can greatly influence lives elsewhere. Global conflicts, especially in resource-rich places like the Middle East, directly impact India's economy and individual households. One immediate result of these conflicts is the rise in crude oil prices. India imports a significant amount of its oil, so any disruption in supply leads to higher fuel costs. When fuel prices go up, transportation becomes more expensive, which raises the cost of goods across various industries. This creates a ripple effect, making essentials like food, clothing, and daily necessities more expensive. This situation leads to inflation, where money loses value. For middle-class families and students, this means tighter budgets and less savings. Everyday expenses increase, forcing people to prioritize needs over wants. Even services like online deliveries and public transport might cost more. Global conflicts also create uncertainty in financial markets. Investors tend to be cautious,

leading to fluctuations in stock prices. Many move their investments to safer assets like gold, which often sees increased demand during uncertain times. This volatility affects both experienced investors and beginners. Additionally, the Indian Rupee may weaken against foreign currencies like the US Dollar. A weaker rupee raises the cost of imports, further adding to inflation. This creates a cycle that can be hard to manage in the short term. Understanding these impacts is crucial, especially for young people. It emphasizes the need for financial planning, budgeting, and saving. Being aware of global events helps individuals make better financial choices and prepare for economic uncertainties. In conclusion, global conflicts are not just political issues; they have real economic effects. From rising fuel prices to higher living costs, everyone feels the impact. Staying informed and financially prepared is the best way to handle these challenges.

- **Vedika Jain**, BCP-III



Banking Shake-Up in India: What's Changing?

India's banking sector is going through a big transformation right now. With mergers, acquisitions, and rapid digital growth, the way banks function and how we interact with them is changing faster than ever.

One of the most noticeable changes is consolidation. Many larger banks are merging with or acquiring smaller ones. The idea behind this is simple: bigger banks can operate more efficiently, reduce costs, and serve more customers. For us as customers, this often means better services, more branches or ATMs, and improved convenience overall.

At the same time, digital banking is taking center stage. Today, most people don't need to visit a bank branch for everyday tasks. From transferring money to checking account balances or even investing, everything can be done through mobile apps or online platforms. Banks are also using technologies like artificial intelligence to improve customer support and keep transactions safe by detecting fraud more quickly.

These changes come with clear advantages. Banking has become faster, more secure, and more personalized. Also, as banking services expand into rural and semi-urban areas, more people are getting access to financial systems, which is a big step toward financial inclusion.

However, not everything is perfect. When banks merge, there can be short-term issues like technical glitches, delays, or changes in account details. In the long run, fewer banks might also mean less competition, which could limit customer choices. That's why it's important for customers to stay aware and updated during such transitions.

Another major factor shaping

the industry is the rise of fintech companies. These companies are bringing fresh, innovative, and user-friendly solutions, which is pushing traditional banks to improve and modernize their services. This healthy competition is ultimately good for customers, as it leads to better quality and efficiency.

For commerce students, all these changes show how dynamic the financial world has become. Understanding areas like digital banking, fintech, and market trends can open up many career opportunities. Skills such as data analysis, financial planning, and technology awareness are now more important than ever.

To sum it up, India's banking sector is moving towards a more digital, efficient, and accessible future. While there are some challenges along the way, the overall shift is making banking easier and better for everyone.

- Kesar, BCP-III



Beyond Metro Cities: India's New Growth Story

For a long time, India's growth story was closely tied to its big metro cities. Places like Delhi, Mumbai, and Bengaluru were seen as the main hubs of opportunity. But that picture is slowly changing. Today, Tier 2 and Tier 3 cities are stepping into the spotlight, creating new possibilities for both businesses and individuals.

One of the biggest reasons behind this shift is simple—cost. Running a business in metro cities has become increasingly expensive, whether it's rent, salaries, or basic operations. In comparison, smaller cities offer much more affordable options. This makes them an attractive choice for startups as well as companies looking to expand without stretching their budgets too much.

At the same time, infrastructure in these cities has improved significantly. Better roads, reliable transportation, and faster internet connectivity have made it easier than ever to set up and run operations outside metro areas. Government efforts to promote development in non-metro regions have also encouraged businesses to explore these markets.

Another major factor driving this change is the rapid growth of digital technology. With smartphones and internet access becoming more common, people in smaller cities are now active participants in online shopping, digital payments, and even online learning. This has opened up a whole new customer base that businesses can no longer ignore.

This growth is not just benefiting companies—it's creating real opportunities for people as well. More jobs are being generated locally, allowing individuals to work closer to home instead of moving to crowded metro cities. This not only reduces migration but also improves overall quality of life.



Different industries are tapping into this trend in their own ways. Manufacturing companies are setting up units in smaller towns where land and labor are more easily available. At the same time, startups are focusing on these markets, designing products and services that match the needs of local consumers.

Of course, there are still challenges to overcome. Skill gaps, limited access to advanced education, and slower adoption of technology in some areas can hold back growth. To truly unlock the potential of these cities, continued investment in education, training, and infrastructure is essential.

Overall, the rise of Tier 2 and Tier 3 cities represents a significant shift in India's growth story. It's not just about expanding economically—it's about creating a more balanced and inclusive future. As these cities continue to develop, they are set to play a key role in shaping the next phase of the country's progress.

- Lucky Makharia, BCP-III

AI is the New Gold Rush – Are Businesses Ready?

Artificial Intelligence is no longer just a futuristic concept—it's already here, and it's reshaping the way businesses function. Many people are calling it the “new gold rush,” and for good reason. Just like past industrial revolutions, AI is opening doors to new opportunities, helping companies work smarter, faster, and more efficiently than ever before.

At its core, AI is about using machines and algorithms to perform tasks that would normally require human thinking. Whether it's analyzing huge amounts of data, predicting customer behavior, or even interacting with people, AI is gradually becoming a part of everyday business operations. Companies are adopting it not just to keep up with trends, but to stay ahead of the competition.

One area where AI is making a visible impact is customer service. Today, many businesses rely on chatbots and virtual assistants to handle customer queries. These tools can respond instantly, at any time of the day, which improves both efficiency and customer satisfaction. In marketing, AI is helping brands understand their audience better. By studying consumer behavior, businesses can create more personalized and targeted advertisements, leading to higher engagement and better results.

The financial sector is also benefiting greatly from AI. It is being used to detect fraud and manage risks more effectively. By analyzing patterns in large datasets, AI systems can quickly spot unusual activities and

prevent potential threats. This not only protects businesses but also builds trust among customers.

In India, the growth of AI is especially noticeable. Startups, along with established companies, are investing heavily in this technology. From healthcare and education to agriculture, AI is being applied

across various sectors, contributing to the country's overall development and innovation.

However, this rapid growth does come with its challenges. One of the biggest concerns is job displacement, as automation may replace certain roles. This makes it important for individuals to adapt and learn new skills. There are also ethical issues to consider, such as data privacy and bias in algorithms. Businesses must ensure that AI is used responsibly and fairly.

For students, especially those from a commerce background, understanding AI is becoming increasingly important. It is no longer limited to tech professionals—it is now a key part of business strategy. Having knowledge of AI and its applications can give students a strong advantage in their careers.

In the end, AI is clearly transforming the business landscape. Companies that are willing to embrace this change will continue to grow and succeed, while those that ignore it may find it difficult to keep up. The future belongs to businesses that can combine technology with responsibility and innovation.



Students' Corner

C r e a t i v i t y o f Y o u n g M i n d s

“She didn't break the glass ceiling. She bought the building.”

For centuries, men wrote the rules of trade and called them laws of nature.
They built empires, drew borders, and named economies after themselves.

But nature remembers balance - and balance is returning.

The world once taught its daughters to be kind, to be careful, to wait.

They waited - centuries long - and while they waited, they studied the empire.

Now they are here not to inherit it, but to replace its architecture.

This is not feminism; this is succession.

The old order built on obedience, hierarchy, and the myth of male genius is cracking under the sound of women's footsteps in boardrooms, laboratories, courts, and parliaments. They are not asking for permission; they are repossessing the throne of intellect that was always theirs.

These women do not want seats at tables-they design the markets, code the algorithms, and fund the revolutions.

They are not flowers; they are forges. Their tenderness is not weakness-it is strategy. Their ambition is not decoration-it is destiny.

Economy is no longer a battlefield of competition; it is a stage for female creation. The new commerce values empathy as capital, intuition as data, and sustainability as profit. The invisible hand that guided markets has a new pulse-and it beats in a woman's wrist.

History will record this century as the moment when the balance sheet changed hands.

The ledgers will still show profit and loss, but the signature at the bottom will read:

“Rewritten by the Iron Daughters.”

- Aditi, B.Com. - II

Is growing up good?

I wake up early now, but with no energy
Now I enjoy gloomy weather more than sunny
I respect everyone now but only few I love
I speak for myself now but most of the times my mouth is shut

I talk to everyone but want to talk only to some
No more the Disney lands are fun
I now prefer walks over car
Blue sky is less appealing than stars

I now know how to smile in every situation
Even if its a hard junction
There are cries at night and smile on face next day
How can a smile hide so much pain, when it had so much to say

I know how to cook but no will to eat
Personal spaces attracts me more than a big house
Owns a personal phone but no excitement to use it
In a group of people now in a corner I sit

I can sleep for whole day or be awake for days
Small gestures are better than expensive ways
Just a hug is soothing but emojis are the choice
It'll be okay say my internal voice

- Vedika, BCP-III

The Sandwich Generation: A New Road to Adulthood

Being born between 2000 and 2005 puts me in a weird spot. People say I'm Gen Z, but I feel way more like a millennial. I'm kind of stuck in the middle, not really fitting completely into either group.

I grew up during a big change. I remember playing outside, watching TV at certain times, and not always having the internet. Then, boom—smartphones and social media took over. I got used to technology as it improved, instead of just being born into it. So, I think I have a pretty good view of both old-school and modern ways of life.

Emotionally, I relate to millennials. I was taught that if I studied hard and worked hard, I would be safe and do well. But as I got older, things became shaky and competitive. There were big expectations. This difference between what I expected and what's real

has made me feel stressed and unsure, like a lot of millennials I know.

I can also see things from a Gen Z point of view. I think it's important to talk about mental health, knowing yourself, and understanding your limits. I admire their confidence; I am just more cautious.

When it comes to work and life, I look for stability and purpose. I want good relationships and jobs that will last, but it can be tricky. Being in between can be hard, but I think it has helped me adapt and think things through. Maybe being in this position is not so bad. It can be seen as a good thing.

– Kesar, BCPIII

Aspirations, Anxiety, and Achievement: The Indian Youth Mindset - A Personal Opinion

As an Indian youth, I feel we are living in a time full of possibilities but also constant pressure embracing a boundary to our achievements. From a very young age, we are encouraged to aim high, think beyond potential, secure a good job, be financially independent, and live up to the expectations of our families and society. With easy and early access to the internet, education, and global ideas, our aspirations have grown. Many of us now dream of starting our own ventures, working in creative fields, or building careers that give both stability and satisfaction. At the same time, I feel anxiety has become a silent companions side by side where Competitive exams, placements, uncertain job markets, and rising costs of education often make us feel stressed and confused. Social media adds another layer of pressure by constantly showing success stories, making us insecure and demotivated by comparing our journeys with others. There are moments when self obsessed doubts creeps in, and we start questioning ourselves whether we are doing enough

hard work or moving fast enough. Mental health struggles like stress, burnout, and fear of failure are common among youth, even though they are rarely discussed openly in the public. Despite all this, I believe Indian youth are incredibly resilient. We used to adapt quickly, learn new skills, take online courses, and explore alternative career paths where traditional routes don't matter. Many of us are ready to take risks, fail, and try again at the end we stand up. This flexibility and determination keep us going even in our uncertain times. From my personal point of view, I feel achievement should not only be measured by marks, salaries, or titles. True success lies in the growth of an individual, self-awareness, and balanced approach in the life. With better guidance, emotional support, and diverse career paths, our aspirations can turn into achievements without overwhelming the next level of anxiety.

- Lucky Makharia, BCPIII

Feminism the Need of Hour

- Anupriya

Feminism isn't about making women strong. Women are already strong.
It's about changing the way the world perceives that strength.
-GD Anderson

Even in 21st century when we celebrate women in space, in politics and in science, countless others continue to battle the invisible chain of PATRIARCHY. This system deeply rooted in our culture and it continues to define women's choices and question their worth. In every single place Women faces harassment. Even after banning dowry system still cases came up. Every single day roughly 17 to 20 of women dying due to dowry related violence or abetted suicide case.

Patriarchy wants women to be in limit but cases like harassment, rapes, torcher, women trafficking, arises every single day, and the action taking ratio of these cases are every 1 in 4 cases.

It is still the year 2025 but the mindset is so weak that society questions the victim they blame the victim not the one who done this still we say we don't need feminism.

Feminism isn't about hating men or opposing men. It means opposing men. It stands for equality the right to safety, education, opportunity and dignity. We should

understand that we don't have to pass the generational injustice we should change our mindset which is destroyed by patriarchy.

Women like Savitribai Phule who started education for girls. BANWARI DEVI who faces assault in work place and inspired the Indian guideline for workplace safety. Cases like NIRBHAYA awakened the entire nation to check their women safety protocol.

PATRIARCHY has existed for centuries, but so has spirit of resistance. Today, every conversation, in classroom discussions every act of standing up against harassment adds strength to this movement. EDUCATE GIRL BUT ALSO EDUCATE SON TEACH them how to respect and to preserve it for future generation. Feminism is the need of our generation not only to empower women but to liberate society from the weight of inequality...

THE FIGHT CONTINUES UNTIL EVERY GIRL CAN WALK FREELY, SPEAK BOLDLY AND LIVE PROUDLY, WITHOUT FEAR, JUDGEMENT OR SILENCE.

The Whispering Hearts

Whispers in the wind, a gentle sound,
Echoes of loved ones, forever around.
Soft and low, they whisper low,
Reminding us of love that will forever
grow.

In quiet moments, we hear their voice,
A whispered promise, a heartfelt choice.
Their love remains, a guiding light,
Shining bright, through the dark of night.
Whispers in the wind, a language true,
A way of speaking, directly to you.
Listen closely, and you'll hear their tone,
Whispers of love, that will forever be
known.

- Arushi, B.Com - 1A

Achievement & Milestones

Sports



1st year

Aditya Verma

Department football competition (3rd prize)
Department Volleyball competition (3rd prize)
Xavier University Patna

Sumit Kumar

Department volleyball competition (3rd prize)
Xavier University Patna

Ansh Jaiswal

Department volleyball competition (3rd prize)
Department kabaddi competition (3rd prize)
Xavier University Patna
Sports- Kabaddi (3rd place)
Event at IIT Roorkee
Sports- Kabaddi
Event - Ism Patna (Winner)

2nd year

Anish Raj BCP 2

1. Talent Hunt 2024 – Monoact (1st Position)
 2. Nukkad Natak at CIMP (1st Position)
 3. Nukkad Natak at IIT Patna (2nd Runner Up)
- St. Xavier's College of Management & Technology

Mahi Gautam

1. Kabbadi Inter - College competition (Winner) St. Xavier's College of Management & Technology
2. Kabbadi Inter - College competition with LN Mishra College (Winner)
3. Kabbadi Inter - College (IIT Patna) (Runner up)
4. Poster making competition (Winner) St. Xavier's College of Management & Technology
5. Rangoli competition intercollege (Winner) St. Xavier's College of Management & Technology
6. Relay race (3rd position) St. Xavier's College of Management & Technology

Shivansh Upadhyay :-

- Inter - Department chess (2nd runner)
St. Xavier's College of Management & Technology

Aditi Singh

- Hindi Diwas Competition (2nd Position)
Voice of Vision (2nd position)
St. Xavier's College of Management & Technology

Sneha Singh

- Poetry competition (3rd position)
St. Xavier's College of Management & Technology

Gaurav

- Represented the College in IIT Patna and ISM Patna (Volleyball)

Sameer

- Battle Of Bands Competition in XEST 2025 & XEST 2024 (Winner)
St. Xavier's College of Management & Technology

Vikalp Xavier

- 1.200m Race (1st) St. Xavier's College of Management & Technology
- 2.400m Race (1st) St. Xavier's College of Management & Technology
- 3.Relay Race (3rd) St. Xavier's College of Management & Technology
- 4.Mixed Relay Race (3rd) St. Xavier's College of Management & Technology
- 5.Represented College in IIT Patna in (Basketball)
- 6.BGMI TOURNAMENT IN XEST 2025 (Winner) St. Xavier's College of Management & Technology

Nelson

- 1.Carol competition (3rd position)
 - 2.Battle of the Band XEST (3rd position)
- St. Xavier's College of Management & Technology

Sahil Victor

- 1.IIT Patna Football - 2nd Position
- 2.Won BGMI Tournament in Xest 2025

3rd year

Srishti Akshay

1. Inter School Girls Chess Competition (2nd position)
2. Inter College Girls Chess Competition (AKU) (2nd position)

Lucky Makharia & Nisha Priyadarshi

- Inter mentoring group Diya making competition (1st Position)
St. Xavier's College of Management & Technology, Patna

Ayushi Kumari and Vedika

- Inter department Table Tennis Tournament (2nd position)
St. Xavier's College of Management & Technology, Patna

Mahima, Tarunima, Srishti Akshay and Ayushi

- Departmental Activity on PPT on business model (1st Position)
St. Xavier's College of Management & Technology, Patna

Mahima

- PWC Basketball (2nd Position)
PWC Patna

Tarunima

1. Champion of Democracy – National Competition (Prajatantra) (1st Position)
2. National Debate Competition – Semifinalist, Prajatantra
3. Inter-College Impromptu Debate Competition – Amity University (Techphilia 8.0) (1st Position)
4. Inter-College Quiz Competition – Amity University (Clash of Minds) (1st Position)
5. Inter-College Millennial Theatre – Amity University (Carnavalesque 3.0) (1st Position)
6. Inter-College Hindi Poetry Recitation, Patna Women's College (2nd Position)
7. Inter-College Extempore Competition, Patna Women's College (2nd Position)
8. Business Model Pitch Competition, SXCMT (1st Position)
9. Rangoli Making Competition, SXCMT (1st Position)
10. Voices of Vision, SXCMT Startup Cell (1st Position)
11. Inter-Department English Speech Competition, SXCMT (2nd Position)
12. Hindi Poetry Competition, Kavya Rasdhara, SXCMT (2nd Position)
13. Quiz Competition on Financial Education, SXCMT – 2nd Position
14. Hindi Poetry Competition, SXCMT – 3rd Position
15. Inter-Department Notice Board Decoration, SXCMT – 3rd Position

