

AFNEL

NOVEMBER 2023

VOL 1 ISSUE 5



PUNJAB ASSOCIATION'S
ANNA ADARSH COLLEGE FOR WOMEN

AFNEL

***THE NEWSLETTER OF THE DEPARTMENT OF
ACCOUNTING AND FINANCE (SHIFT-1)***



EDITORIAL MESSAGE

Behold how good and beautiful it is for brethren to dwell together in unity.
-Philip Bernstein

It gives us immense joy and satisfaction to finally release the 5th issue of our department newsletter "AFNEL". Just like the gods and the asuras churned the ocean of milk to extract the nectar, we have tried to churn out creativity from this mess of commerce. A lot of effort has gone into the making of this issue. We hope you enjoy reading the newsletter. The best part about this issue is that it represents the creative side of our students to a fair degree-something that we think we all need to reconnect with. Amidst the busy schedule of a 5-month semester, surprise quizzes and all those assignments and problem sheets that make you want to bang your head on the wall, we tend to lose track of all the other simpler things that we are capable of, things that we could have been proud of, that can bring one satisfaction. So this time we have made an attempt to bring out the talent concealed within our student community. This issue includes articles, poems, artworks, a host of other things and also a parody. We hope you enjoy reading this issue as much as we have enjoyed making it.

MESSAGE FROM THE HOD



"To produce a mighty book, you must choose a mighty theme."
-Herman Melville

I am delighted with the release of the 5th issue of AFNEL. The students have enthusiastically participated in the release of this next issue by showcasing their skills and putting in their best efforts in all the events, bringing laurels to the department. A new academic year and a new batch of students. The staff & AFinQueens welcome the freshers and wish them the very best as they embark on the new journey of college life. AFNEL has always been a platform to keep our students updated and a stage as well to showcase their talents. My ardent wishes to the AFNEL Team for their active participation.

DR. SHIRLINE DAVID
ASSOCIATE PROFESSOR AND HEAD

STAFF EDITORIAL TEAM



MRS. SARANYA K.
ASSISTANT PROFESSOR



MS. SWETHA R.
ASSISTANT PROFESSOR



THANYAA SREE S.
||| BCOM A&F



TEAJASHREE S.
||| BCOM A&F

AUGUST, 2023

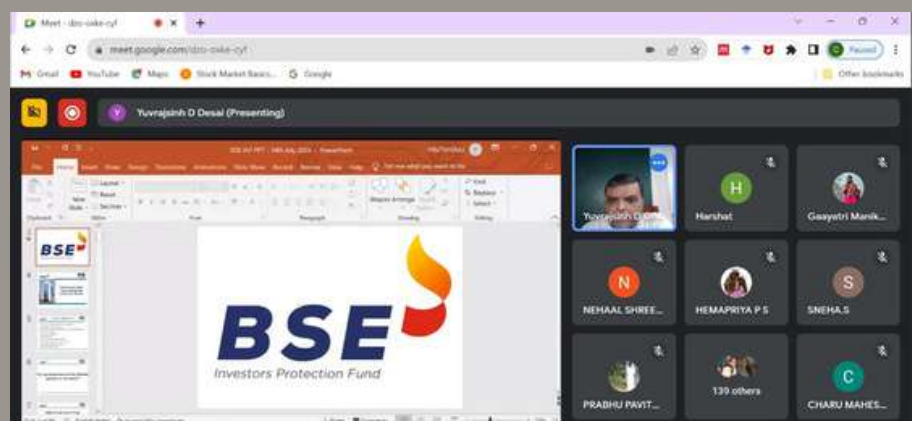
THE EPISODE

A glimpse of department events



The Department of Accounting & Finance with IQAC organized an online webinar (<https://meet.google.com/dzo-oxke-cyf>) on Investor Awareness in collaboration with Krishna Foundation. The resource person for the webinar, Mr. Yuvrajsinh Dilipsinhji Desai provided a brief overview on the basics of stock market focussing mainly on the types of market issues, opening of DEMAT account and market regulator SEBI.

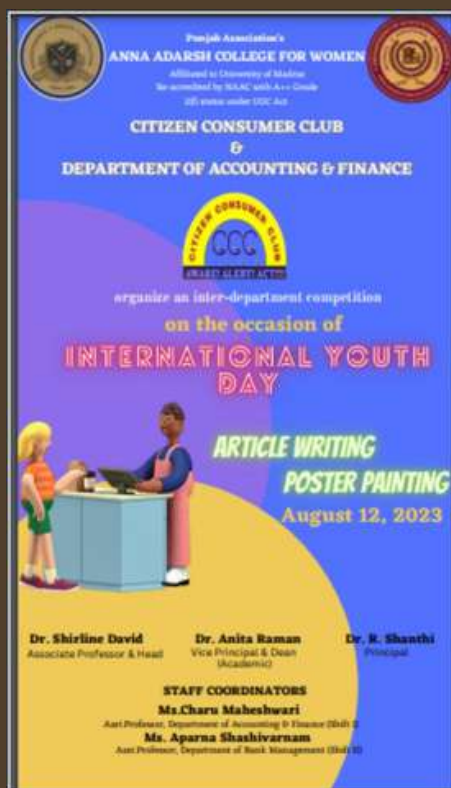
Department: Accounting & Finance Shift I
Date of Event: 05/08/2023
Topic: Investor Awareness Programme
Event Category: Webinar
Level: Intra Department
No of Participants/Beneficiaries:
Staff :7, Students: 175
Guest: Mr. Yuvarajsinh Dilipsinhji Desai
Proprietor of Riddhi Siddhi Securities;
Sub broker of Anand Rathi Shares of Stock
Brokerts Ltd



AUGUST, 2023

THE EPISODE

A glimpse of department events



The Citizen Consumer Club & Department of Accounting & Finance conducted online competitions on 12/08/2023 on the occasion of International Youth Day. The theme of the Poster Painting Competition was "Wasteful Consumerism: Portray excessive consumption and its effect on the environment".

The Theme for Article Writing was:

1. Ethical Consumer Choices for a sustainable lifestyle.
2. Consumer needs and risks in digital finance

Students from various departments of both shifts participated. The winners of the Poster Painting competition were Kiruthika S III Bcom Corporate Secretaryship, Padma Priya I Bcom Accounting and Finance. The winners of Article Writing competition were Pranitha P.S III Bcom Accounting and Finance Elakkiya III Bcom Accounting and Finance Shift-II.



Department: Citizen Consumer Club & Department of Accounting & Finance

Date of Event: 12/08/2023

Topic: Online Competition on Poster Painting & Article Writing

Level: Inter Department

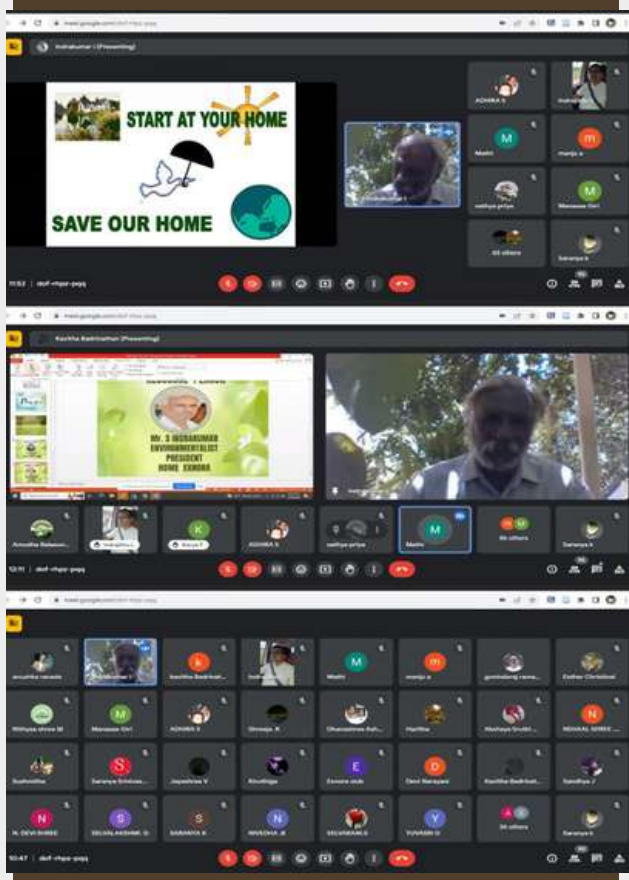
No of Participants:

1. Poster Painting: 7
2. Article Writing: 10

AUGUST, 2023

THE EPISODE

A glimpse of department events



Students' Exnora Club and the Department of Accounting and Finance organised a virtual Environmental Awareness Programme on the topic "Start at your Home & Save our Home, the Earth" by Students' ExNoRa Club members under the guidance of Dr. Shirline David, Associate Professor & Head Department of Accounting and Finance on 28th August 2023.

The Welcome Address was given by Ms. K Saranya, Staff Coordinator, Students' ExNoRa Club. Mr. Govindaraj, President, ExNoRa Greater Chennai gave the Special Address. The Resource Person of the session was Mr. Indrakumar, Environmentalist, President, Home ExNoRa. He pointed out that Global warming has led to an incredible increase in earth's temperature. This has resulted in an increase in the melting of glaciers, which have led to an increase in the sea level. Global warming has led to a change in climatic conditions. There are droughts at some places and floods at some. This climatic imbalance is the result of global warming. His home is a zero-waste home, where everything from solid kitchen waste to waste water is put to good use. He highlighted the importance of tree plantations, harvesting vermi-compost at home through garbage bins and pots. He insisted the students to try zero waste techniques at home and also inspired the students to contribute to the environment's betterment proactively. Ms. A. Manju, Staff Coordinator, Students' ExNoRa Club, delivered the vote of thanks.

Department: Students' ExNoRa Club & Department of Accounting and Finance

Date of Event: 19-08-2023

Topic: Start at your Home & Save our Home the Earth

Event Category: Environmental Awareness Programme

Level: Inter Department

No of Participants/Beneficiaries:

Staff: 8, Students: 127

Guest: S. Indrakumar, President, Home ExNoRa

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STUDENTS' EXNORA CLUB
&
DEPARTMENT OF ACCOUNTING AND FINANCE
Organises a Virtual Awareness Programme on
"START AT YOUR HOME & SAVE OUR HOME, THE EARTH"

Mr. R. GOVINDARAJ
President
ExNoRa Greater Chennai

Mr. S. INDRAKUMAR
Environmentalist
President
Home ExNoRa

19th August 2023 @ 10:30 am
Exclusively for Students' ExNoRa Club members
and II year B.Com (A & F) students

DR. SHIRLINE DAVID
ASSOCIATE PROFESSOR & HEAD
DEPT. OF ACCOUNTING AND FINANCE

DR. ANITA RAMAN
VICE PRINCIPAL &
DEAN ACADEMIC

DR. R. SHANTHI
PRINCIPAL

Staff Coordinators
Ms. K. SARANYA, Assistant Professor, Dept. of Accounting and Finance (Shift-1)
Ms. A. MANJU, Assistant Professor, Dept. of Commerce (Shift- II)

AUGUST, 2023

THE EPISODE

A glimpse of department events



Students' Exnora Club and the Department of Accounting and Finance conducted an Inter Department Online Competition "Best out of Waste" on 28th August 2023. It is important to recognise the sustained growth in reuse efforts. Making the best out of waste is a good way to protect the environment. This is because it reduces waste and converts it into useful things instead. It encourages students to get creative with materials that are otherwise deemed wasteful.

Students made something innovative and attractive out of the material that is of no use otherwise. The idea behind this initiative is to reduce waste and promote sustainability by finding new uses for things that might otherwise be discarded. Best out of waste involves a combination of creativity and practicality, as students look for ways to turn trash into treasure.

In the competition Ms. M Keerthana of III year B.Com. (Accounting & Finance) Shift-I won the 1st prize and Ms. B Harini of III year B.Com. (Corporate Secretaryship) Shift-I won the 2nd prize.



SEPTEMBER, 2023

THE EPISODE

A glimpse of department events




The Department of Accounting & Finance organized a seminar on the topic 'Green Audit on 22nd September 2023 at 9 am in Room no. 74 . The resource person of the seminar was Dr. R. Uma, Associate Professor, Post Graduate and Research Department of Commerce, Anna Adarsh College for Women.


Dr. Shirline David, Associate Professor & Head, Department of Accounting and Finance (Shift-I) felicitated the Resource person. Welcome Address and Resource person Introduction was given by Ms. Saranya K, Assistant Professor, Department of Accounting and Finance (Shift-I).

The Resource person gave the expansion of the GREEN Audit that is the "Global Readiness in Ensuring Ecological Neutrality" audit. The Objectives, Importance and Benefits of the Green Audit were briefly explained to the students. The differences between the Green Audit and Financial Audit were discussed. Ms. L. Leona Shainy, Assistant Professor, Department of Accounting and Finance (Shift-I) delivered the Vote of Thanks.

The Department of Accounting and Finance Shift-1 organised an online webinar(<https://meet.google.com/aza-bijf-rhf>) on the topic "Understanding the implications of US GAAP and IFRS in Financial Reporting" on 02.09.2023. The resource person of the webinar Mrs. Deepa Aravind, Vice President-Finance Operations, HSBC Bank, Chennai provided a brief overview on the basics of the US GAAP and IFRS mainly focusing on the basic components of IFRS -9, Pillars, Impairment of Hedging followed by a Q&A session.




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DEPARTMENT OF ACCOUNTING & FINANCE
organises a webinar on

**Understanding the Implications of
US GAAP & IFRS in Financial Reporting**



RESOURCE PERSON
Mrs. Deepa Aravind
Vice President-Finance Operations
HSBC Bank, Chennai

Date - 2nd Sept 2023
G - Meet Platform
Time: 11 am

Dr. SHIRLINE DAVID
Associate Professor & Head
Department of Accounting and Finance

Dr. ANITA RAMAN
Vice Principal &
Dean (Academic)

Dr. R. SHANTHI
Principal

OCTOBER, 2023

THE EPISODE

A glimpse of department events



The Department of Accounting & Finance conducted inter department competitions on 27.09.2023. The department organized three competitions:

1. Money Heist (Finance Quiz),
2. Shark Tank (Pitch your Business plan)
3. Magic Circle (Mandala Art).

Students from both the shifts participated in the competitions.

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**DEPARTMENT OF ACCOUNTING AND FINANCE
 SHIFT-I**
 ORGANIZES
INTER-DEPARTMENTAL COMPETITIONS

AFINERGIA

📅 : 27/09/2023 📍 : SEMINAR HALL
 ⌚ : 9:00-12:30 DS BLOCK

Money Heist (FINANCE QUIZ) **Shark Tank** (BUSINESS PLAN) **Magic Circle** (MANDALA ART)

**ONLINE REGISTRATION
 CLOSES ON 23.09.2023**

Dr. SHIRLINE DAVID (ASSOCIATE PROFESSOR & HEAD, DEPARTMENT OF ACCOUNTING AND FINANCE) Dr. ANITA RAMAN (VICE-PRINCIPAL, DEAN ACADEMIC) Dr. R. SHANTHI (PRINCIPAL)

PUNJAB ASSOCIATION'S
Anna Adarsh College for Women

DEPARTMENT OF ACCOUNTING & FINANCE (SHIFT I)
 Winners of the Inter Department Competitions
AFINERGIA
 held on 27/09/2023

MONEY HEIST (FINANCE QUIZ)

GAYATHRIE V (III A B.Com General (Shift II)) **JHOVITHAA S** (III B B.Com General (Shift I))

SHARK TANK (PITCH YOUR BUSINESS PLAN)

MADHUMITHA D & VINMALAR A S (II B B.Com General (Shift I)) **MEDIA T & JAYASHREE S** (II BBA (Shift II))

MAGIC CIRCLE (MANDALA ART)

BHARATHI S (I A B.Com General (Shift I)) **SRUTHI S** (II A B.Com Bank Management (Shift I))



The department of Accounting & Finance conducted a seminar on Seminar on "Media Literacy and Harnessing AI Writing Tools" & "Fostering Entrepreneurial Mindset in Gen Z" on 06/10/2023 for the first and final year students. The speaker of first session Mr. J Sam Daniel Stalin, Bureau Chief NDTV enlightened the students on how to distinguish real news and fake news, usage of social media by reporters to create awareness and raise voice against wrong doings. He also shared his personal experience as a journalist. In the 2nd session, Mr. A. Aravind, Founder & CEO, Auro Mira Medi Aids shared the mantra to become a successful entrepreneur and his real life experiences as an entrepreneur. Both sessions ended with Q&A.





Department: Students' ExNoRa Club & Department of Accounting and Finance
 Date of Event: 18.10.2023
 Topic: Save the Planet
 Event Category: Environmental Awareness Competition
 Level: College Level
 No of Participants/Beneficiaries:
 Staff: 8 Students : 90



Students' Exnora Club and the Department of Accounting and Finance conducted an Awareness Programme on 18th October 2023. The members of the Students Exnora club performed a skit on the topic "SAVE THE PLANET". They highlighted the need to reduce pollution and plastic waste. The aim was to increase the understanding of the pollution problem. The students were requested to take action to reduce plastic pollution and live plastic-free.

The Students' Exnora Club distributed pamphlets to the students and all the Departments. They were asked to display the pamphlets on their Department Notice Board. Exnora Club members created an awareness among the students to "Save the Planet" and they advised the students to be a part of a pollution free environment.



OCTOBER, 2023

THE EPISODE

A glimpse of department events



The Citizen Consumer Club with the Department of Accounting & Finance conducted a skit on Digital Scam Awareness on 18.10.2023 at OAT, Anna Adarsh College for Women. The aim of the skit was to promote awareness among the youngsters to protect themselves and their family members from online frauds and scam. The skit was performed by the members of Citizen Consumer Club portraying how a college student is scammed through a phone call and her bank account is robbed due to her negligence in sharing her Card number, CVV and OTP to a scammer disguised as a banker. Pamphlets were distributed to the audience on Do's and Dont's on Cybersecurity. The skit was performed at 10am for Shift I students and 1:10 pm for Shift II students.



OCTOBER 2023

THE EPISODE

A glimpse of department events



The Department of Accounting & Finance conducted a Career Guidance and Development programme on 18.10.2023 & 20.10.2023 exclusively for 3rd year students of Accounting and Finance. The aim of the Programme was to promote awareness among the students about their future career path after their UG studies. The programme enhanced their interest in potential professional paths and provided them with more clarity regarding their future. The goal was to promote understanding of the various competitive exams that will be available in 2023, and the competitive exams that can be taken up by the under graduate students was explained. The programme also highlighted the opportunity to become a teaching faculty by taking exams such as TET, SET, and NET. The programme concluded by testing the students' knowledge by administering certain competitive aptitude questions.

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Department of Accounting and Finance & IQAC

★ Organise a programme on ★

CAREER GUIDANCE FOR PROFESSIONAL DEVELOPMENT


Ms. SUBASHREE J
 Assistant Professor
 Exclusively for III YEAR
 B.COM Accounting and Finance
 SHIFT - 1

SESSION : 1 Training 18-10-2023 TIME : 11 am - 12 noon Venue: Room no 74	SESSION : 2 Testing 20-10-2023 TIME : 11 am - 12 noon Venue: Room no 74
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Dr. SHIRLINE DAVID
 ASSOCIATE PROFESSOR & HEAD
 DEPT. OF ACCOUNTING AND FINANCE

Dr. ANITA RAMAN
 VICE PRINCIPAL & DEAN
 (ACADEMIC)

Dr. R.SHANTHI
 PRINCIPAL

INDUSTRIAL VISIT



The students from Department of Accounting and Finance embarked on an educational industrial visit to Madhavaram Aavin Milk Factory. This visit was organized to provide students with practical insights into the dairy industry, milk production processes, and quality control measures. The students were taken on a guided tour of the milk factory, where they witnessed various stages of milk processing, including pasteurization, homogenization, and packaging. The state-of-the-art machinery and technology used in milk production left a lasting impression on the students. Students had the opportunity to learn about the stringent quality control measures implemented in the factory to ensure the production of safe and high-quality dairy products. They observed the testing of raw milk for various parameters and the steps taken to maintain product integrity. A session was conducted where students interacted with experts in the dairy industry. Professionals shared their experiences and insights, answered questions, and discussed potential career paths in the dairy sector.



THE DEPARTMENT STUDENT COUNCIL 2023-24



PRESIDENT - DEEPIKA SHRI K.R. (III BCOM A&F)

SECRETARY - SRUTHI SANTHOSHI S. (III BCOM A&F)

CULTURAL SECRETARY - NEHAAL SREE S.S. (II 'A' BCOM A&F)

STUDENT JOURNO - ADHIRA S. (II 'A' BCOM A&F)

COUNCIL MEMBERS

DEEPIKA J	-	I 'A' BCOM (A&F)
LOGESHWARI	-	I 'A' BCOM (A&F)
VIJAYALAKSHMI J.M.	-	I 'B' BCOM (A&F)
RITHIKA S	-	II 'A' BCOM (A&F)
JENISHA GLORY J	-	II 'B' BCOM (A&F)
MOSHIKA SAI D.K	-	II 'A' BCOM (A&F)

GLOSSARY - LETS EXPLORE ABDCE

in this issue let's introduce ourselves with PQRST

PARETO EFFICIENCY

It is an economic state where resources cannot be reallocated to make one individual better off without making at least one individual worse off.

OSTICK INDICATOR

Its a technical analysis indicator developed by Tushar Chande to numerically identify trends on a price chart. It is calculated by taking an 'n' period moving average of the difference between the open and closing prices.

RATCHET EFFECT

The ratchet effect is an economic process that is difficult to reverse once it is underway or has already occurred. A ratchet is an analogy to a mechanical ratchet, which spins one way but not the other, in an economic process that tends to only work one way.

SHORT SQUEEZE

A short squeeze is an unusual market condition that causes the price of a coin to risk quickly, encouraging traders (who are betting against the price of the token)to buy it to avoid losses.

THREE-SIGMA LIMITS

Three-sigma limits is a statistical calculation where the data are within three standard deviations from a mean. In business applications, three-sigma refers to processes that operate efficiently and produce items of the highest quality.

STUDENTS ACHIEVEMENTS



M.SALINI
I- B BCOM ACCOUNTING AND FINANCE
FIRST PLACE IN KARATE ACADEMY CHAMPIONSHIP
THIRUVALLUR DISTRICT



M. SALINI
I-B BCOM ACCOUNTING AND FINANCE
DISTRICT LEVEL KARATE CHAMPIONSHIP
FIRST PLACE IN KUMITE
THIRD PLACE IN KATA



HINDI STUDENTS
II YEAR BCOM ACCOUNTING AND FINANCE
FIRST PLACE IN INTER DEPARTMENTAL ONLINE HINDI DRAMA COMPETITION.



PADMA PRIYA K.S. AND HARSHITHA G. K.
I-A BCOM ACCOUNTING AND FINANCE
2ND PLACE IN MODEL BUILDING



GAYATHRI VINOD
I-B BCOM ACCOUNTING AND FINANCE
3RD PRIZE IN BEST OUT OF WASTE -DEPARTMENT OF HINDI
(PRATIBHA EXPO)





VANITHA R.
II YEAR BCOM ACCOUNTING AND FINANCE
2ND PLACE IN 5KM MARATHON HELD AT THIRUVALLUR DISTRICT
SILVER MEDAL AND RS 3000 CASH PRIZE



JOSHIKA S.
I-A BCOM ACCOUNTING AND FINANCE
RUNNER-UP IN OPEN BADMINTON TOURNAMENT
MADAVARAM REFLEX BADMINTON ACADEMY.



NASEEM M.
I-B BCOM ACCOUNTING AND FINANCE
1. 1ST PRIZE IN BADMINTON CONDUCTED BY HER ACADEMY ON 14TH SEPTEMBER
2. RECEIVED SEMI FINALIST TROPHY ORGANISED BY REFLEX
BADMINTON ACADEMY

AARTHI U.
I-B BCOM ACCOUNTING AND FINANCE
BEST PLAYER AWARD
APJ ABDUL KALAM BADMINTON TOURNAMENT
CONDUCTED BY ROTARY CLUB OF CHENNAI, NOLAMBUR



KEERTHANA M.
III BCOM ACCOUNTING AND FINANCE
1st PLACE IN BEST OUT OF WASTE COMPETITION
CONDUCTED BY THE STUDENTS' EXNORA CLUB

INSPIRING IDEALS

JOSHIKA S. AND PAVITHRA K.
I-A YEAR BCOM ACCOUNTING AND FINANCE
1ST PRIZE
INTER DEPARTMENT KABADDI MATCH

JOSHIKA S.
I-A BCOM ACCOUNTING AND FINANCE
1ST PRIZE IN INTERDEPARTMENT CRICKET MATCH
ORGANIZED BY DEPARTMENT OF PHYSICAL EDUCATION

YAMINI A. AND SADHANA V.
I-B BCOM ACCOUNTING AND FINANCE
1ST PRIZE IN POSTER MAKING COMPETITION
CONDUCTED BY IIC, AACW

PADMAPRIYA K.S. AND HARSHITHA G.K.
I-A BCOM ACCOUNTING AND FINANCE
2ND PRIZE IN BEAUTY AND THE BUILD AT MANJARI 2023

SHREYA R.
I BCOM ACCOUNTING AND FINANCE
2ND PRIZE IN POSTER MAKING COMPETITION
CONDUCTED BY IIC, AACW

GAYATHRI VINOD
I BCOM ACCOUNTING AND FINANCE
3RD PRIZE IN BEST OUT OF WASTE CONDUCTED BY HINDI DEPARTMENT

SHREYA R., ABINAYA, CHARU NEHA, SRI DHANVI
I-B BCOM ACCOUNTING AND FINANCE
1ST PRIZE IN GROUP DANCE AT STELLA MARIS COLLEGE

THRISHA P.
I-B BCOM ACCOUNTING AND FINANCE
3RD PRIZE IN TAMIL ORATORICAL
CONDUCTED BY SDNB VAISHNAV COLLEGE

**PRIYANKA B., TALLAM GAYATHRI VENKATA LAKSHMI, SWATHI M.,
SARANYA R., SADHANA V.**
FIRST PLACE IN MIME CONDUCTED BY ROAD SAFETY CLUB ON 22 SEPT '23

NASEEM M.
I-B BCOM ACCOUNTING AND FINANCE
FIRST PLACE IN INTER DEPARTMENT VOLLEYBALL AND CRICKET

UDAYASREE M. AND ROHINI P.
I-B BCOM ACCOUNTING AND FINANCE
1ST PRIZE IN INTER DEPARTMENT KABADI MATCH

THEJA SHRI M. AND TAMIL SELVI K.
I-B BCOM ACCOUNTING AND FINANCE
1ST PRIZE IN INTER DEPARTMENT BALL BADMINTON

PADMA PRIYA K.S.
I-A BCOM ACCOUNTING AND FINANCE
2ND PLACE IN POSTER PAINTING COMPETITION

VANITHA R.
II BCOM ACCOUNTING AND FINANCE
SECOND PLACE IN THE 5KM MARATHON SILVER MEDAL ₹ RS 3000 CASH AWARD.

LAKSHMI N.
II BCOM ACCOUNTING AND FINANCE
1ST PLACE IN INTER DEPARTMENT HINDI DRAMA COMPETITION

LAKSHMI N.
II BCOM ACCOUNTING AND FINANCE
RECEIVED BEST ACTRESS AWARD AT INTER DEPARTMENT HINDI DRAMA COMPETITION

PRANITHA P.S.
III BCOM ACCOUNTING AND FINANCE
1ST PRIZE IN ARTICLE WRITING CONDUCTED BY DEPARTMENT OF ACCOUNTING AND FINANCE AND CITIZEN CONSUMER CLUB

PRANITHA P.S., KEERTHANA M., INDHUMATHI K.
III BCOM ACCOUNTING AND FINANCE
3RD PRIZE IN CONNECTIONS AT SRM COLLEGE RAMAPURAM

ASWATHY V.
III BCOM ACCOUNTING AND FINANCE
2ND PRIZE IN BIZBLITS QUIZ BY PG DEPARTMENT OF BANK MANAGEMENT AND IQAC



STUDENT'S CORNER

SIX SIGMA

Six sigma generally refers to a statistical measure of how far a process deviates from perfection. Six sigma is a set of methodologies and tools used to improve business processes by reducing defects and errors, minimizing variation, and increasing quality and efficiency. The goal of Six Sigma is to achieve a level of quality that is nearly perfect. This is achieved by using a structured approach called DMAIC (Define, Measure, Analyze, Improve, Control) to identify and eliminate causes of variation and improve processes. It is also a disciplined and data-driven approach widely used in project management to achieve process improvement and minimize defects. It provides a systematic framework to identify and eliminate variations that can impact project performance. It greatly helps in understanding the defects and enhancing quality. Six sigma asserts that achieving sustained quality improvement requires commitment from the entire organization, particularly from top-level management. Six sigma is effective and efficient because it is applied to all aspects of planning and production process and it creates rigidity and bureaucracy that can create delays and stifle creativity. Six sigma is extremely costly for many small businesses to implement. Employees must obtain training from certified six sigma institutes in order for an enterprise to receive six sigma certification. Even if a firm wishes to implement six sigma without formal certification, much training is necessary in order to understand the system and how to apply it to particular business processes. Six sigma system of process analysis is stifling, bureaucratic and overly time consuming.

HARANI

II-A BCOM A&F SHIFT-1

AI IN DAILY LIFE

Artificial Intelligence refers to the intelligence of machines. This is in contrast to the natural intelligence of humans and animals. With Artificial Intelligence, machines perform functions such as learning, planning, reasoning and problem-solving. Most noteworthy, Artificial Intelligence is the simulation of human intelligence by machines. It is probably the fastest-growing development in the World of technology and innovation. Furthermore, many experts believe AI could solve major challenges and crisis situations.

Applications of Artificial Intelligence:

First of all, AI has significant use in healthcare. Companies are trying to develop technologies for quick diagnosis. Artificial Intelligence would efficiently operate on patients without human supervision. Such technological surgeries are already taking place. Another excellent healthcare technology is IBM Watson. Artificial Intelligence in business would significantly save time and effort. There is an application of robotic automation to human business tasks. Furthermore, Machine learning algorithms help in better serving customers. Chatbots provide immediate response and service to customers. AI can certainly make education more efficient. AI technology can discover the needs of students. Then it can adapt according to their needs. AI tutors provide study help to students. Also, AI can automate grading which results in saving a lot of time. AI can greatly increase the rate of work in manufacturing. Manufacture of a huge number of products can take place with AI. Furthermore, the entire production process can take place without human intervention. Hence, a lot of time and effort is saved. Artificial Intelligence has applications in various other fields. These fields can be military, law, video games, government, finance, automotive, audit, art, etc. Hence, it's clear that AI has a massive amount of different applications. To sum it up, Artificial Intelligence looks all set to be the future of the World. Experts believe AI would certainly become a part and parcel of human life soon. AI would completely change the way we view our World. With Artificial Intelligence, the future seems intriguing and exciting.

THANYAA SREE S

III BCOM A&F SHIFT-1

MASS MARKETING Vs. NICHE MARKETING

Mass marketing is something that focuses on appealing to as many people as possible with one strategy. It is often associated with having a shotgun approach, you shoot as many times as you can and hope to hit as much as you can. The same strategy as mass marketing, you blast out as many promotional messages as you can, on every available marketing platform, repeating this as much and as often as you can afford to. On the contrary, Niche marketing meaning is something that is concerned with appealing to and sparking the interest of a smaller group of individuals who would be genuinely interested in your products. With niche marketing, there is a strong emphasis on building a relationship with clients/customers, and to do that, you need to know exactly what it is that they want and need. Mass marketing uses extensive marketing by Television media. Niche marketing uses an intensive marketing by the internet and magazines. Mass marketing has relatively low competition as the company values for its product. Whereas, Niche marketing has high competition as there are several competitors.

TEJASHREE S
III BCOM A&F SHIFT-I

CONSUMER NEEDS AND RISKS IN DIGITAL FINANCE!!

Digital financing, a pivotal face of modern financial systems, refers to the utilization of digital technology to facilitate and streamline financial activities. It encompasses a spectrum of digital tools and platforms that enable individuals, businesses, and governments to access, manage, and conduct financial transactions. It expedites financial inclusion by granting access to previously underserved populations, diminishing geographical barriers, and reducing operational costs. Digital financing extends financial services to unbanked and underbanked populations, enabling them to access savings, credit, and insurance products. This fosters economic empowerment and reduces disparities by providing a gateway to formal financial systems. The digitization of financial processes generates vast amounts of data. Analysis of this data can provide valuable insights into consumer behaviour and creditworthiness, assisting in better risk assessment and product design. It offers diverse investment avenues, democratizing access to investment opportunities and wealth accumulation. In the realm of digital financing, consumers utilize various digital platforms and tools to manage their financial transactions. The role of consumers in digital financing is essential, as their adoption of these technologies drives the evolution of financial services and shapes the landscape of modern finance. The relationship between consumers and digital financing is a dynamic and symbiotic one, with consumers being the key beneficiaries and participants in the digital financial ecosystem. As consumers embrace digital financial tools and platforms, they reshape the financial landscape and open new avenues for economic participation. In Kenya, a significant portion of the population lacked access to formal financial services, primarily due to limited physical infrastructure and geographic barriers. It was challenging for them to save, borrow, and access basic financial products. Digital financing addressed this need by providing an alternative means to access banking services through mobile phones and digital platforms. Many Kenyans had struggle to access formal credit and to save money securely which was resolved by introduction of mobile-based savings accounts and microloans. The case of Kenya's adoption of digital platforms, demonstrates how addressing the needs of financial inclusion, small-scale transactions, savings, and financial education can significantly impact a society's economic and social well-being. This inspired other regions and countries to meet the diverse needs of consumers through digital financing and foster economic growth. Equifax, one of the three major credit reporting agencies in the United States, experienced a significant data breach in 2017, highlighting the substantial risks associated with digital financing and the handling of sensitive financial information. It lead to loss of consumer trust and confidence on digital financing. This incident highlighted the potential reputational risks associated with digital financing platforms and financial institutions. The Equifax data breach serves as a stark reminder of the multifaceted risks involved in digital financing, including data security, identity theft, financial fraud, reputational damage and operational disruption. It underscores the imperative for digital financing platforms, financial institutions, and consumers to prioritize robust cybersecurity practices, data protection measures, and vigilance in safeguarding sensitive financial information in the digital realm. In conclusion, digital financing has emerged as a transformative force within the global financial landscape, revolutionizing how individuals, businesses and government engage with financial services. The relationship between the consumer and digital financing is deepened, presenting both opportunities and challenges.

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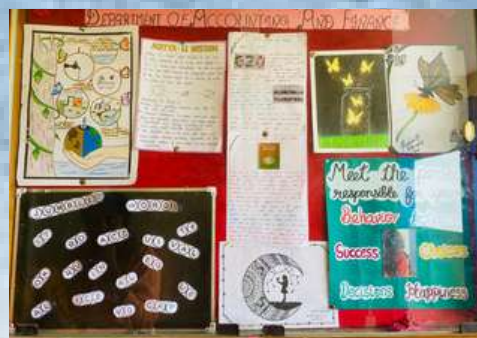
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