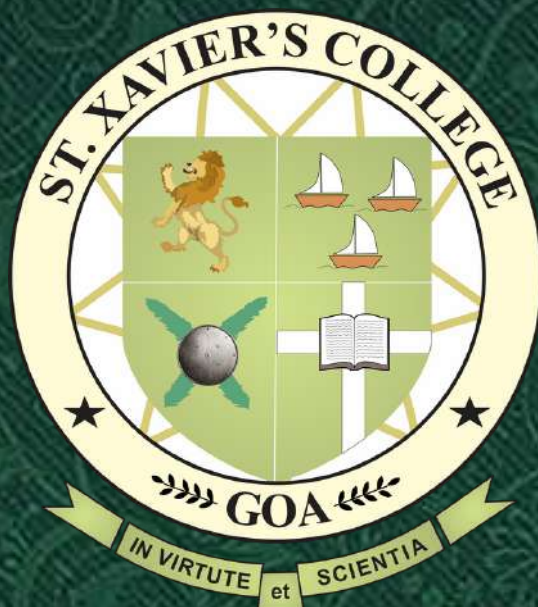


ST.XAVIER'S COLLEGE MAPUSA GOA

RE-ACCREDITED BY NAAC (4TH CYCLE) WITH A GRADE AND CGPA 3.12 (2019)
AWARDED THE DBT STAR COLLEGE SCHEME (2021)AWARDED THE STATUS OF
'COLLEGE WITH POTENTIAL FOR EXCELLENCE' BY UGC (2004)
INDIA TODAY RANKINGS (2025): B.SC.-89 B.C.A-105 B.COM.-117 B.A-130
B.B.A-205 (2025)



DEPARTMENT OF COMMERCE CONQUEST

VOLUME -XIII
2024-2025

NEWSLETTER OF THE DEPARTMENT OF COMMERCE

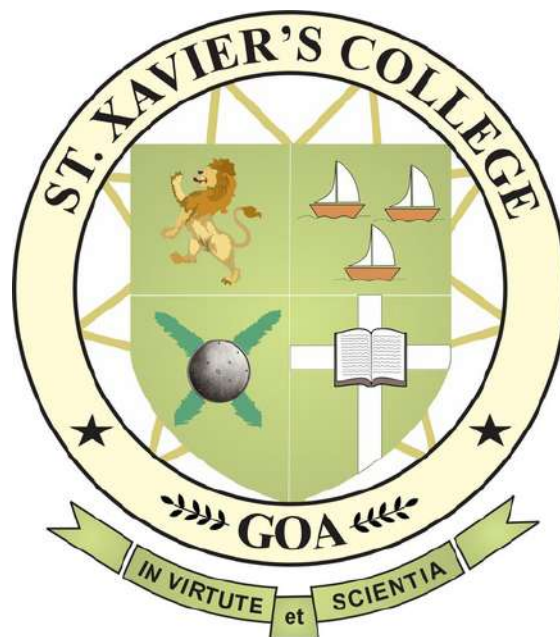
COMQUEST

2024 - 2025

NEWSLETTER

DEPARTMENT OF COMMERCE

ST. XAVIER'S COLLEGE, MAPUSA-GOA



Editor: Dr. Carmelita Dmello

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Mr. Elton Ming
Mr. Vedh Naik
Ms. Manisha Choudhary**

**Cover Page Design : Mr. Elton Ming
Ms. Manisha Choudhary**

Comquest 2023 - 2024 Release

ST. XAVIER'S COLLEGE MAPUSA-GOA

Re-accredited by NAAC (4th cycle) with A grade and CGPA 3.12
Awarded the status of 'College with Potential for Excellence' by UGC
Awarded the DBT Star College Scheme India
Today Rankings (2023): B.SC.-85, B.C.A.-97, B.Com.-118, B.A.-127, B.B.A.-189



DEPARTMENT OF COMMERCE

COMQUEST

VOLUME-XII
2023-2024

NEWSLETTER OF THE DEPARTMENT OF COMMERCE



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EDITORIAL

The Academic Year 2024–25 has been a enriching and fulfilling experience for the Department of Commerce—characterized by teamwork, innovation, and a collective pursuit of excellence. In presenting this edition of COMQUEST, our annual departmental newsletter, I take this opportunity to reflect on our shared journey, the milestones we've reached and the values that continue to inspire and guide our department.

There has been a significant shift towards research-based, experiential learning and embracing value-based responsible practices in business. From thought-provoking class discussions to valuable seminars, student-led research, workshops and enriching interactions with industry—every effort has helped enhance our academic landscape and strengthen our learning environment. Our students have demonstrated exceptional enthusiasm, commitment and dedication while participating actively in academic as well as co-curricular activities. Their thirst for knowledge, perseverance and openness to new ideas and new fields of learning is truly commendable. Our faculty members likewise, have continued to lead by example—mentoring, innovating, and instilling a culture of inquiry and critical thinking.

The newsletter embodies the spirit of our department—celebrating achievement, collaborative initiatives, research excellence and outreach activities. One such highlight has been our National Seminar on SDG 12, with its focus centered around sustainable and responsible business practices—an issue of ever-increasing significance in today's globalised economy. Commerce Blitz, our department notice board has had themes ranging from sustainability, management & marketing skills and artificial intelligence in banking and commerce to align with our department's vision of equipping students not only for the job market, but for effective leadership in an ever-changing world. As we mark these milestones, we look ahead with fresh purpose and continue to be dedicated to developing capable, caring and visionary individuals who will serve the economy and society well.

I am deeply grateful to the contributors, editorial team and faculty advisors who have worked tirelessly to make this edition of COMQUEST a reality. May this newsletter stand as both an inspiration and a testament to what we can achieve through collaboration and shared purpose.

Warm regards,
Dr. Carmelita Dmello
EDITOR



Administrator's Note

Message for Comquest 2025

It is a pleasure to put into the hands of the teachers and students the commerce departmental newsletter, 'Comquest'. The Commerce Department of St Xavier's College steadfastly adheres to its commitment to academic excellence, holistic development and industry-oriented learning. This has been aided by the seminars, talks by young entrepreneurs, who often are also alumni of this institution, internships, etc. The last academic year has been an enriching year and has surely enhanced the learning experience of the students. The departmental newsletter, Comquest, captures these enriching moments through the articles and the information contained therein.

This institution is committed to the holistic development of the students by tapping their latent potentialities, and to help them to nurture their dreams by a deep self-realisation that they are called to greatness. This dream must be cultivated through a life of discipline, sincere dedication to their studies, and a conscious rejection of the many modern traps of destruction—such as substance abuse, reckless behaviour, and indulgent lifestyles. True fulfilment comes through obedience to their parents, respect for the elders, and honouring those in position of guidance, especially the teachers. The students must engage in meaningful pursuits that enrich their character and strengthen their personality, and thus gradually shape a life of purpose, integrity and success.

We have begun a new academic year. May God bless and give success to the educational and co-curricular activities aimed at fostering their all round growth, and more especially, let us pray that God may bind everyone on the campus in love and friendship. Let joy and laughter reverberate on our campus, and may it resonate with love, understanding and forgiveness. I wish everyone a successful year.

Fr. Tony Salema
Administrator



Principal's Note

I am pleased to share a few thoughts and greetings to the Department of Commerce on the occasion of the release of the XIII edition of COMQUEST

The department has been contributing to the all round formation of students for over three decades. The dedicated faculty members create an engaging learning environment that encourages students to explore their creativity and critical thinking skills. The students are provided with ample opportunities to attend in house training programs and skill development courses that help them in their career ahead. My sincere appreciation for all the efforts put in.

The accomplishments of the department for the academic year are well documented in this publication and serves as a motivation to further the interest of both staff and students.

Congratulations to the Editor Dr. Carmelita Dmello and to the entire editorial team for bringing out this publication.

I wish the Commerce Department continued success in all its endeavors.
All the very best!

Ursula Barreto
Acting Principal



Head of Department's Note

As we launch the next edition of 'The Comquest,' the Department of Commerce Newsletter, it gives me immense pride to share a remarkable achievement: of the Department of Commerce which is ranked second in the state of Goa as the Best College in Commerce in the India Today Rankings 2025. This recognition is a testament to the dedication, innovation, and collaborative spirit that defines our department.

This year, our department is fully NEP-compliant, with the successful implementation of the NEP 2020-based curriculum across the first, second, and third-year programs. In addition, our Value Added Courses and Certificate Courses—designed to enhance skill development—have been enthusiastically received by students and have added significant value to their academic journey.

Our commitment to holistic education goes beyond textbooks. We have collaborated with external agencies and our Alumni, extending learning beyond the classroom and fostering well-rounded development—academically, professionally and personally.

I am especially proud of our students' achievements in sports, cultural activities, and academics. Their passion and perseverance continues to inspire us all.

As I prepare to hand over the baton to the new Head of Department, I reflect on this journey with gratitude. It has been filled with challenges and triumphs, but above all, it has been a profoundly enriching experience. I wish the department continued success and growth in the years ahead.

Wishing everyone a fulfilling and successful academic year ahead.

DR. YASMIN Z. SHAIKH

HEAD

DEPARTMENT OF COMMERCE



Faculty Corner



Faculty Members

1. Prof. Filipe Rodrigues e Melo (Vice Principal)

2. Dr. Yasmin Z. Shaikh (HOD)

3. Prof. Oscar Braganca Demelo

4. Ms. Maria Difa Fernandes

5. Ms. Sumina da Costa

6. Mr. Herwin Furtado

7. Dr. Carmelita Dmello

8. Dr. Santana Fernandes

9. Mr. Carmelito De Souza

10. Ms. Mumtaz Mendonca

11. Ms. Zarina Chawdari

12. Ms. Sandra Fernandes

13. Ms. Kimberly Barros

14. Ms. Victorya Rodrigues

15. Ms. Alia Aga

16. Ms. Swizel Alphonso

17. Dr. Frazer Taylor

18. Ms. Elvira D'Souza

19. Mr. Priyanshu Rai

20. Ms. Namita Parsekar

21. Ms. Enajia Fernandes

Faculty In Various Capacities

DR. YASMIN Z. SHAIKH

- MEMBER - VALUE EDUCATION CELL
- MEMBER - DISCIPLINE COMMITTEE
- MEMBER - RESEARCH & DEVELOPMENT CELL
- MEMBER - DIVYANGJAN CELL
- COORDINATOR - TEACHER STUDENT EVALUATION FEEDBACK CELL
- COORDINATOR - SPORTS DAY PRIZE DISTRIBUTION COMMITTEE

PROF. OSCAR DE MELO

- MEMBER - R&D CELL
- MEMBER - EXAMINATION COMMITTEE
- MEMBER - CAS COMMITTEE
- CONVENOR - CAREER GUIDANCE CELL
- CONVENOR - IIC
- CO-CONVENOR - AQAR CRITERION 6
- COORDINATOR - CPBF PROGRAM
- COORDINATOR - PORTFOLIO MANAGEMENT COURSE
- TREASURER OF PTA

MS. MARIA DIFA FERNANDES

- MEMBER - LOCAL MANAGING COMMITTEE
- MEMBER - LIBRARY ADVISORY COMMITTEE
- MEMBER - STUDENTS WELFARE CELL
- CONVENOR - CELL FOR VALUE EDUCATION & PERSONALITY DEVELOPMENT
- CONVENOR - (B.COM) FOR INDIA TODAY MDRA SURVEY
- OVERALL COORDINATOR FOR THE INAUGURAL PROGRAMME JULY 2024

MS. SUMINA DA COSTA

- MEMBER - CUMIC
- MEMBER- GREEN AUDIT
- MEMBER- IIC

MR. HERWIN FURTADO

- MEMBER - ISA COMMITTEE
- MEMBER - TIME-TABLE COMMITTEE
- MEMBER - IQAC
- MEMBER - IIC
- MEMBER - CELL FOR GENDER EQUALITY
- MEMBER - CELL FOR ENTREPRENEURSHIP & INCUBATION
- MEMBER - CULTURAL COMMITTEE
- MEMBER - DISCIPLINE COMMITTEE
- MEMBER - INFRASTRUCTURE COMMITTEE
- NODAL OFFICER - NIRF
- NODAL OFFICER - TRANSGENDER MONITORING

DR. CARMELITA DMELLO

- MEMBER - CELL FOR COMMUNITY OUTREACH & EXTENSION
- MEMBER - ISA COMMITTEE, ATTENDANCE COMMITTEE IN CHARGE BCOM
- CONVENOR - FELICITATION COMMITTEE
- CONVENOR - NAAC & AQAR CRITERION 4
- EDITOR - COMQUEST

DR. SANTANA FERNANDES

- MEMBER - IQAC
- MEMBER - TEACHING LEARNING & EDUCATIONAL TECHNOLOGY CELL
- MEMBER - CANTEEN ADVISORY COMMITTEE
- CONVENOR - COLLEGE EXAMINATION COMMITTEE

MR. CARMELITO DE SOUZA

- MEMBER - VALUE EDUCATION COMMITTEE
- MEMBER - TIME TABLE COMMITTEE
- MEMBER - S.Y.B COM ADMISSION COMMITTEE
- MEMBER - AQAR CRITERION 1.3
- MEMBER - SSR CRITERION 1.3
- MEMBER - ANTI RAGGING SQUAD
- MEMBER - TRANSGENDER MONETERING CELL
- CONVENOR - CONSUMER CLUB
- CAREER GUIDANCE TEAM GROUP 1
- CANTEEN COMMITTEE
- REFRESHMENT COMMITTEE INAUGURAL PROGRAMME
- CAMPUS PARKING & TRAFFIC MANAGEMENT COMMITTEE
- PTA PARENT ATTENDANCE COMMITTEE

MS. MUMTAZ MENDONCA

- MEMBER-HEALTH AND WELLNESS
- MEMBER-ANTI RAGGING
- MEMBER-EXAM COMMITTEE

MS. ZARINA CHAWDARI

- MEMBER - DIVYANGJAN CELL
- MEMBER - VALUE EDUCATION
- MEMBER - BHARTIYA SANSKRITI MANCH
- MEMBER - CAREER GUIDANCE CELL
- MEMEBER - EXAMINATION

MS. KIMBERLY BARROS

- MEMBER - AICUF
- MENTOR MENTEE CELL
- MEMBER - TRAINING INTERNSHIP AND PLACEMENT CELL

MS. VICTORYA ALEXSINO RODRIGUES

- NCC GIRLS

MS. SWIZEL ALPHONSO

- CONVENOR - MENTORING CELL
- MEMBER - XAVIERWRITE

DR. FRAZER TAYLOR

- MEMBER - ATTENDANCE COMMITTEE
- MEMBER - INDIA TODAY MDRA SURVEY COMMITTEE AND SPORTS COMMITTEE

Workshops Attended

PROF. FILIPE RODRIGUES E MELO

◆ KEYNOTE SPEAKER FOR NATIONAL LEVEL CONFERENCE ORGANIZED BY SHRI SADGURU GANGAGEER MAHARAJ SCIENCE, GAUTAM ARTS & SANJIVANI COMMERCE COLLEGE, KOPARGAON, MAHARASHTRA, 18TH MARCH 2025.

◆ PH.D IN COMMERCE AWARDED TO DR. AJITA MORAJKAR ON THE THEME “TOURISTS’ PERCEPTION TOWARDS SERVICES OF SMALL AND MEDIUM TOURISM ENTERPRISES IN GOA: A STUDY” – PH.D GUIDE PROF. FILIPE RODRIGUES E MELO

◆ PARTICIPATED AND PRESENTED A RESEARCH PAPER AT THE INTERNATIONAL CONFERENCE ON THE THEME “RESEARCH & DEVELOPMENT INVESTMENT AND ITS IMPACT ON FIRM PERFORMANCE IN THE INDIAN CORPORATE SECTOR” ORGANIZED BY V.M. SALGAOCAR INSTITUTE OF INTERNATIONAL HOSPITALITY EDUCATION, MANORA-RAIA, GOA FROM 13TH TO 15TH FEBRUARY 2025.

◆ PARTICIPATED AND PRESENTED A RESEARCH PAPER AT THE INTERNATIONAL CONFERENCE ON THE THEME “CONSUMER PURCHASE INTENTIONS FOR ORGANIC PRODUCTS: A CASE STUDY OF GOA” ORGANIZED BY CHOICE COLLEGE OF ARTS AND COMMERCE, PUNE, MAHARASHTRA ON 5TH OCTOBER 2024.

◆ PARTICIPATED AND PRESENTED A RESEARCH PAPER AT THE INTERNATIONAL CONFERENCE ON THE THEME “IMPACT OF RURAL TOURISM ON THE SOCIO ECONOMIC DEVELOPMENT OF GOA” ORGANIZED BY UNDER GRADUATE DEPARTMENT OF COMMERCE AND POST GRADUATE DEPARTMENT OF COMMERCE, ROSARY COLLEGE OF COMMERCE & ARTS, NVELIM, SALCETE GOA ON 11TH AND 12TH APRIL 2025.

DR. YASMIN Z. SHAIKH

◆ FACULTY DEVELOPMENT PROGRAMME ON, “QUALITY IN HIGHER EDUCATION” ORGANIZED BY INTERNAL QUALITY ASSURANCE CELL (IQAC), ST. XAVIER’S COLLEGE, MAPUSA - GOA FROM 15TH TO 17TH APRIL 2025.

◆ NEP 2020 ORIENTATION & SENSITIZATION PROGRAMME UNDER MALVIYA MISSION TEACHER TRAINING PROGRAMME (MM-TTP) OF GOA UNIVERSITY ORGANIZED BY UGC- MMTTC, GOA UNIVERSITY FROM 18TH TO 27TH MARCH 2025.

◆ STATE LEVEL FACULTY DEVELOPMENT PROGRAMME ON, “ADVANCED EXCELLENCE IN HIGHER EDUCATION: INNOVATION AND GLOBAL PERSPECTIVES” ORGANIZED BY ST. XAVIER’S COLLEGE, MAPUSA - GOA IN COLLABORATION WITH PACT FOUNDATION AND O.P. JINDAL GLOBAL UNIVERSITY, INDIA ON 30TH JANUARY 2025.

◆ NATIONAL LEVEL FACULTY DEVELOPMENT PROGRAMME ON “HOLISTIC LEARNING FOR EXCELLENCE IN HIGHER EDUCATION” ORGANIZED BY INTERNAL QUALITY ASSURANCE CELL (IQAC), ST. XAVIER’S COLLEGE, MAPUSA - GOA FROM 22ND TO 26TH OCTOBER 2024 IN HYBRID MODE.

◆ ONE-DAY STATE LEVEL CONFERENCE ON “BRIDGING THE GAP: FOSTERING INDUSTRY-ACADEMIA INTERFACE IN GOA” ON 5TH OCTOBER 2024 ORGANIZED BY VIDHYA PRABODHINI COLLEGE OF COMMERCE, EDUCATION COMPUTER AND MANAGEMENT IN COLLABORATION WITH GCCI.

PROF. OSCAR DE MELO

◆ FACULTY DEVELOPMENT PROGRAMME ON, “QUALITY IN HIGHER EDUCATION” ORGANIZED BY INTERNAL QUALITY ASSURANCE CELL (IQAC), ST. XAVIER’S COLLEGE, MAPUSA - GOA FROM 15TH TO 17TH APRIL 2025.

◆ NEP 2020 ORIENTATION & SENSITIZATION PROGRAMME UNDER MALVIYA MISSION TEACHER TRAINING PROGRAMME (MM-TTP) OF GOA UNIVERSITY ORGANIZED BY UGC-MMTTC, GOA UNIVERSITY FROM 18TH TO 27TH MARCH 2025.

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MS. DIFA FERNANDES

◆ FACULTY DEVELOPMENT PROGRAMME ON, “QUALITY IN HIGHER EDUCATION” ORGANIZED BY INTERNAL QUALITY ASSURANCE CELL (IQAC), ST. XAVIER’S COLLEGE, MAPUSA - GOA FROM 15TH TO 17TH APRIL 2025.

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MS. SUMINA DIAS

- ◆ FACULTY DEVELOPMENT PROGRAMME ON, “QUALITY IN HIGHER EDUCATION” ORGANIZED BY INTERNAL QUALITY ASSURANCE CELL (IQAC), ST. XAVIER’S COLLEGE, MAPUSA - GOA FROM 15TH TO 17TH APRIL 2025.
- ◆ NEP 2020 ORIENTATION & SENSITIZATION PROGRAMME UNDER MALVIYA MISSION TEACHER TRAINING PROGRAMME (MM-TTP) OF GOA UNIVERSITY ORGANIZED BY UGC-MMTTC, GOA UNIVERSITY FROM 18TH TO 27TH MARCH 2025.
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- ◆ NATIONAL LEVEL FACULTY DEVELOPMENT PROGRAMME ON “HOLISTIC LEARNING FOR EXCELLENCE IN HIGHER EDUCATION” ORGANIZED BY INTERNAL QUALITY ASSURANCE CELL (IQAC), ST. XAVIER’S COLLEGE, MAPUSA - GOA FROM 22ND TO 26TH OCTOBER 2024 IN HYBRID MODE.
- ◆ PARTICIPATED IN ONE DAY FACULTY KNOWLEDGE SHARING PROGRAMME ONDUCTED BY ICAI ON 27TH JULY 2024 ON THE TOPIC, “ SPIRITUAL INTELLIGENCE – THE WAY FORWARD TO EFFECTIVELY NAVIGATE THE WORLD OF AI & ENHANCING CLASSROOM ENGAGEMENT WITH AI TEACHING TOOLS”

MR. HERWIN FURTADO

- ◆ FACULTY DEVELOPMENT PROGRAMME ON, “QUALITY IN HIGHER EDUCATION” ORGANIZED BY INTERNAL QUALITY ASSURANCE CELL (IQAC), ST. XAVIER’S COLLEGE, MAPUSA - GOA FROM 15TH TO 17TH APRIL 2025.
- ◆ NEP 2020 ORIENTATION & SENSITIZATION PROGRAMME UNDER MALVIYA MISSION TEACHER TRAINING PROGRAMME (MM-TTP) OF GOA UNIVERSITY ORGANIZED BY UGC-MMTTC, GOA UNIVERSITY FROM 18TH TO 27TH MARCH 2025.
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- ◆ NATIONAL LEVEL FACULTY DEVELOPMENT PROGRAMME ON “HOLISTIC LEARNING FOR EXCELLENCE IN HIGHER EDUCATION” ORGANIZED BY INTERNAL QUALITY ASSURANCE CELL (IQAC), ST. XAVIER’S COLLEGE, MAPUSA - GOA FROM 22ND TO 26TH OCTOBER 2024 IN HYBRID MODE.

DR. CARMELITA DMELLO

- ◆ FACULTY DEVELOPMENT PROGRAMME ON, “QUALITY IN HIGHER EDUCATION” ORGANIZED BY INTERNAL QUALITY ASSURANCE CELL (IQAC), ST. XAVIER’S COLLEGE, MAPUSA - GOA FROM 15TH TO 17TH APRIL 2025.
- ◆ NEP 2020 ORIENTATION & SENSITIZATION PROGRAMME UNDER MALVIYA MISSION TEACHER TRAINING PROGRAMME (MM-TTP) OF GOA UNIVERSITY ORGANIZED BY UGC-MMTTC, GOA UNIVERSITY FROM 18TH TO 27TH MARCH 2025.
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- ◆ NATIONAL LEVEL FACULTY DEVELOPMENT PROGRAMME ON “HOLISTIC LEARNING FOR EXCELLENCE IN HIGHER EDUCATION” ORGANIZED BY INTERNAL QUALITY ASSURANCE CELL (IQAC), ST. XAVIER’S COLLEGE, MAPUSA - GOA FROM 22ND TO 26TH OCTOBER 2024 IN HYBRID MODE.
- ◆ PARTICIPATED IN 3RD APIRTP CONFERENCE CONDUCTED AT VM SHIIE, MANORA RAI A FROM 15TH TO 18TH JANUARY 2025 AND PRESENTED TWO PAPERS " EVOLVING PILGRIMAGE TOURISM IN GOA: A COMPARATIVE STUDY OF MOTIVATIONS, EXPECTATIONS AND EXPERIENCES AT THE 18TH EXPOSITION OF ST. FRANCIS XAVIER’S RELICS IN GOA." (AWAITING PUBLICATION IN IJRTP) & “UNDERSTANDING PILGRIMAGE INTENTIONS THROUGH BEHAVIOURAL REASONING THEORY: INSIGHTS FROM ST. FRANCIS XAVIER’S RELICS EVENT, GOA 2024”
- ◆ PARTICIPATED IN ONE DAY FACULTY KNOWLEDGE SHARING PROGRAMME ONDUCTED BY ICFAI ON 27TH JULY 2024 ON THE TOPIC, “ SPIRITUAL INTELLIGENCE – THE WAY FORWARD TO EFFECTIVELY NAVIGATE THE WORLD OF AI & ENHANCING CLASSROOM ENGAGEMENT WITH AI TEACHING TOOLS”

DR. SANTANA FERNANDES

- ◆ FDP - HOLISTIC LEARNING FOR EXCELLENCE IN HIGHER EDUCATION FROM 22ND TO 26TH OCTOBER 2024.
- ◆ FDP - ADVANCING EXCELLENCE IN HIGHER EDUCATION: INNOVATION AND GLOBAL PERSPECTIVES ON 30TH JANUARY 2025.
- ◆ FDP - THE ROLE OF ARTIFICIAL INTELLIGENCE IN HIGHER EDUCATION, ST. JOSEPH’S COLLEGE OF COMMERCE, BANGALORE (ONLINE) ON 20TH & 21ST FEBRUARY 2025.
- ◆ NATIONAL SEMINAR - DRIVING PROFIT THROUGH SUSTAINABLE PRODUCTION AND RESPONSIBLE CONSUMPTION: THE NEW BUSINESS IMPERATIVE ON 12TH & 13TH MARCH 2025.
- ◆ FDP- NEP 2020 ORIENTATION AND SENSITISATIONPROGRAMME FROM 18TH TO 27TH MARCH 2025 (ONLINE), UGC, MMTTC, GOA UNIVERSITY.

MR. CARMELITO DE SOUZA

- ◆ FACULTY DEVELOPMENT PROGRAMME ON, “QUALITY IN HIGHER EDUCATION” ORGANIZED BY INTERNAL QUALITY ASSURANCE CELL (IQAC), ST. XAVIER’S COLLEGE, MAPUSA - GOA FROM 15TH TO 17TH APRIL 2025.

MS. MUMTAZ MENDONCA

- ◆ AI CONFERENCE AT DHE
- ◆ REVIEW CONFERENCE DHE

MS. KIMBERLY BARROS

- ◆ ONE-DAY STATE LEVEL WORKSHOP ON “ADVANCEMENTS IN MODERN ACCOUNTING” ORGANISED BY GOA VIDYAPRASARAK MANDAL'S GOPAL GOVIND POY RAITURCAR COLLEGE OF COMMERCE AND ECONOMICS, PONDA ON 4TH JULY 2024.
- ◆ ENTREPRENEURSHIP BOOTCAMP STARTUP AND SCALE UP ORGANISED BY DIRECTORATE OF HIGHER EDUCATION, GOA IN COLLABORATION WITH UZVAAD GOA
- ◆ NATIONAL SEMINAR ON “DRIVING PROFIT THROUGH SUSTAINABLE PRODUCTION AND RESPONSIBLE CONSUMPTION: THE NEW BUSINESS IMPERATIVE”, ORGANISED BY THE DEPARTMENT OF COMMERCE IN COLLABORATION WITH IQAC ST XAVIER'S COLLEGE, MAPUSA.
- ◆ NEP 2020 ORIENTATION & SENSITIZATION PROGRAMME UNDER MALAVIYA MISSION TEACHER TRAINING PROGRAMME (MM-TTP) OF UNIVERSITY GRANTS COMMISSION (UGC) ORGANIZED BY UGC- MMTTC, GOA UNIVERSITY.

MS. SWIZEL ALPHONSO

- ◆ ONE-DAY STATE LEVEL WORKSHOP ON "ADVANCEMENTS IN MODERN ACCOUNTING" ORGANISED BY GOA VIDYAPRASARAK MANDAL'S GOPAL GOVIND POY RAITURCAR COLLEGE OF COMMERCE AND ECONOMICS, PONDA ON 4TH JULY 2024.
- ◆ FIVE-DAY NATIONAL FDP BY THE COLLEGE IN HYBRID MODE.

DR. FRAZER TAYLOR

- ◆ ATTENDED FDP ORGANIZED BY IQAC OF ST. XAVIER’S COLLEGE, MAPUSA ON 12TH APRIL, 2024 ON
- ◆ NEP 2020 ORIENTATION AND SENSITIZATION PROGRAMME UNDER MALAVIYA MISSION TEACHER
- ◆ PROGRAMME (MM-TTP) OF UGC FROM 18-03-2025 TO 27-03-2025.
- ◆ FDP ON QUALITY IN HIGHER EDUCATION

MR. PRIYANSHU RAI

- ◆ ATTEND ONE DAY STATE LEVEL WORKSHOP ON FUNDAMENTALS OF ECONOMETRICS, ORGANISED BY DMC COLLEGE, MAPUSA, GOA

MS. ENAJIA FERNANDES

- ◆ STATE LEVEL WORKSHOP ON “FUNDAMENTALS OF ECONOMETRICS IN RESEARCH”, ORGANISED BY DMC COLLEGE, MAPUSA – GOA.
- ◆ NATIONAL SEMINAR ON “DRIVING PROFITS THROUGH SUSTAINABLE PRODUCTION AND RESPONSIBLE CONSUMPTION: THE NEW BEGINNING IMPERATIVE”.

Seminars Organised

DR. YASMIN Z. SHAIKH

- THE DEPARTMENT OF COMMERCE SUCCESSFULLY ORGANIZED A NATIONAL SEMINAR TITLED "DRIVING PROFIT THROUGH SUSTAINABLE PRODUCTION AND RESPONSIBLE CONSUMPTION: THE NEW BUSINESS IMPERATIVE" ON 12TH AND 13TH MARCH 2025
- SUCCESSFULLY ORGANIZED INTERCOLLEGIATE BUSINESS EVENT, 'ARENA' ORGANIZED BY DEPARTMENT OF COMMERCE 2024-2024..
- SUCCESSFULLY ORGANIZED WORKSHOP ON, ENTREPRENEURSHIP DEVELOPMENT.
- "LET'S IGNITE THE ENTREPRENEUR IN YOU" FOR S.Y.B.COM IN 2024-2025.
- SUCCESSFULLY COORDINATED TALKS BY ALUMNUS/ GUEST SPEAKERS ON, CAREER GUIDANCE, SOFT SKILLS AND RESUME WRITING FOR STUDENTS OF B.COM.
- OVERALL ADMISSION IN CHARGE FOR B.COM 2024-2025
- CONDUCTED ORIENTATION FOR SYBCOM NEP STUDENT 2024-2025
- ORGANISED ORIENTATION FOR FYBCOM STUDENTS FOR SUBJECT SELECTION IN SYBCOM NEP 2025-2026
- COORDINATED EXTERNAL AUDIT OF THE DEPARTMENT OF COMMERCE ON 29TH JANUARY 2025

PROF. OSCAR DE MELO

- ORGANISED ONLINE SEMINAR ON FINANCIAL LITERACY, 13 AUG 2024

MS MARIA DIFA FERNANDES

- Coordinator Two-day National Seminar on "Driving Profit through Sustainable Production and Responsible Consumption" (SDG 12), on 12th -13th March, 2025)

MS. SWIZEL ALPHONSO

- COORDINATOR OF CAREERS IN COMPANY SECRETARY BY CS MADHURA APHALE ON 23RD AUGUST 2024

DR. FRAZER TAYLOR

- ASSISTANT COORDINATOR FOR ARENA 2025, A ONE-DAY INTERCOLLEGIATE CULTURAL FESTIVAL,
- ORGANIZED BY THE DEPARTMENT OF COMMERCE AT ST.XAVIER'S COLLEGE ON 10TH FEBRUARY 2025
- ORGANIZING SECRETARY FOR A TWO-DAY NATIONAL LEVEL SEMINAR AT ST. XAVIER'S COLLEGE ON 12TH AND 13TH MARCH 2025



Achievement's And Accolades





PROF FILIPE RODRIGUES E MELO

CONGRATULATIONS PROFESSOR FILIPE RODRIGUES E MELO

WE ARE PROUD TO CONGRATULATE PROFESSOR FILIPE RODRIGUES E MELO ON HIS PROMOTION TO VICE PRINCIPAL OF ST. XAVIER'S COLLEGE. HIS UNWAVERING DEDICATION, ACADEMIC EXCELLENCE, AND LEADERSHIP HAVE BROUGHT GREAT PRIDE TO OUR DEPARTMENT. THIS MILESTONE MARKS A SIGNIFICANT ACHIEVEMENT AND WE WISH HIM CONTINUED SUCCESS IN HIS NEW ROLE.

HONOURING 33 YEARS OF DEDICATED SERVICE IN RECOGNITION OF UNWAVERING COMMITMENT AND MERITORIOUS SERVICE IN THE FIELD OF EDUCATION



DR. YASMIN Z. SHAIKH

(M.COM., M.PHIL., PH.D.)

ASSOCIATE PROFESSOR & HEAD, DEPARTMENT OF COMMERCE

AWARDED THE CERTIFICATE OF MERIT

BY THE ARCHDIOCESAN BOARD OF EDUCATION, GOA,

FOR COMPLETING 30 YEARS OF DEDICATED SERVICE

ON 6TH FEBRUARY 2025.

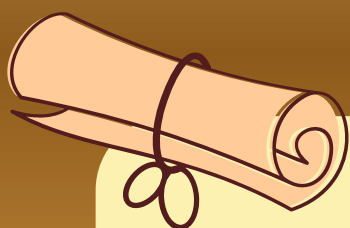


Ms. SUMINA DA COSTA

**ASSOCIATE PROFESSOR
AWARDED THE CERTIFICATE OF MERIT
BY THE ARCHDIOCESAN BOARD OF EDUCATION, GOA,
FOR COMPLETING 30 YEARS OF DEDICATED SERVICE
ON 6TH FEBRUARY 2025.**



DR. FRAZER TAYLOR



**AWARDED PH.D. BY GOA UNIVERSITY ON 8TH NOVEMBER 2024 FOR THE THESIS
TITLED "A STUDY ON PUBLIC HEALTH EXPENDITURE IN INDIA AT A SUB-NATIONAL
LEVEL WITH A FOCUS ON SERVICE QUALITY OF DISTRICT HOSPITALS IN GOA."**

UNDER THE GUIDANCE OF PROF. SANJAY P. SAWANT DESSAI.

Reports of Departmental Activities 2024-25



First Year B.Com Orientation Programme

Fr. Tony Salema, Administrator of the college welcomed the students and urged them to imbibe the vision statement of the college which is “Formation for Transformation” into their life. The Principal, Ms. Ursula Barreto implored students to introspect and look within themselves to recognise their talents and skills harness them for growth, to avoid comparisons with others but to engage into competition with one’s self to become a better version of themselves. Mr. Herwin, faculty from the Department of Commerce briefed on the infrastructure and rules of the college. Dr. Yasmin Shaikh explained in detail about the structure of NEP. Dr Santana Fernandes described the examination structure, the ISA’s and SEE’s examination. Ms. Dakshata Zambulkar briefed on the working and facilities of the library. Mr. Robert explained the opportunities available in sports in the college. Mr. Stalin briefed on the various cultural activities of the college. 2 cadets (Cdt Sonali and Cdt Mehak) spoke on the NCC activities in the college and Ms. Sumina briefed on the NSS activities in the college.

“LEVERAGING GENERATIVE AI FOR PEDAGOGICAL EXCELLENCE IN HIGHER EDUCATION”

The Directorate of Higher Education (Government of Goa) and Goa State Higher Education Council organised a Capacity Building Workshop on the topic “LEVERAGING GENERATIVE AI FOR PEDAGOGICAL EXCELLENCE IN HIGHER EDUCATION” on the 11th of June 2024 from 9.00 am to 5.45 pm. Two faculty Prof. Oscar Melo and Ms. Mumtaz Mendonca from the Department of Commerce, St Xavier’s College Mapusa Goa attended the workshop.

The workshop was held at Multipurpose Hall, Directorate of Art & Culture, Sanskruti Bhavan, Patto Panjim. Dr Suresh Namboothiri (M. Tech, MBA, Phd) was the resource person for the workshop.

He explained how AI can be helpful and used in academics for the preparation of lesson plans, designing visual teaching aids, construction of rubrics and discussion questions, promoting critical thinking etc. The workshop was very informative and interactive with hands-on explanation.





Faculty Knowledge Sharing Program Conducted By ICFAI Business School On 27.07.24



The topic of the knowledge sharing program was, “SPIRITUAL INTELLIGENCE - THE WAY FORWARD TO EFFECTIVELY NAVIGATE THE WORLD OF ARTIFICIAL INTELLIGENCE.” & “ENHANCING CLASSROOM ENGAGEMENT WITH AI TEACHING TOOLS” and was attended by two faculty of the department Dr. Carmelita Dmello & Ms. Sumina Dias.

Session 1 was on the topic Spiritual Intelligence in the Age of AI conducted by Prof. Surjyabrat Buragohain who introduced Spiritual Intelligence (SQ) as a vital counterpart to Artificial Intelligence. He explained the Pyramid Model of 4 Intelligences—Physical, Intellectual, Emotional, and Spiritual—emphasizing their integration for maintaining ethics, purpose, and balance in an AI-driven world.

Session 2 was on Enhancing Teaching

with AI Tools conducted by Prof. Raghavendra Rao Ghat who explored AI’s transformative role in education—highlighting its impact on engagement, research, and content delivery. He focused on the importance of crafting effective prompts to guide AI for accurate, relevant outputs, stressing the value of clarity, context, and iteration.

Session 3, on the Twelve Principles of Spiritual Intelligence conducted by Prof. Surjyabrat Buragohain elaborated on a framework of 12 principles for leading a meaningful life and fostering personal transformation. These included Self-Awareness, Compassion, Humility, Vision-Led Thinking, and the Positive Use of Adversity, among others—encouraging a mindset shift and deeper human connection in the AI era.

Session 4 was on Practical AI Tools for Educators wherein Prof. Ghat introduced a wide range of AI tools to enhance teaching and research such as ***Nearpod, Kahoot, Gradescope, Turnitin, MS PowerPoint Designer, Canva, Elicit.com, Litmaps, Paperdigest.org, Semantic Scholar, Jenni, Google Scholar, Anna’s Archive, Reference Managers: Zotero, Mendeley***



The programme focused on how navigating the world of Artificial Intelligence requires a holistic approach that leverages the full spectrum of human intelligences. Spiritual Intelligence plays a crucial role in ensuring that AI serves humanity ethically and purposefully. By leveraging these advanced technologies, academics can streamline their workflows, stay updated with the latest developments, and produce high-quality academic work and by integrating SQ into AI development and application, we can create a future where technology enhances human potential and contributes to a more just and compassionate world.

‘Financial Literacy and Innovation: Building the Entrepreneurs of Tomorrow’



A financial literacy seminar, held online on 13th August 2024 as per SEBI guidelines, was organized for students of St. Xavier's College, Mapusa-Goa. Coordinated by Prof. Oscar Braganca De Melo, the session featured Mr. C.K. Arivazhagan as the speaker.

Mr. Arivazhagan introduced key financial concepts such as cash flow, savings, inflation, and asset allocation, emphasizing the importance of emergency funds and a balanced approach to money management. He also explained financial planning steps, mutual funds, and investment options like NPS, Sovereign Gold Bonds, and insurance types, while highlighting the need for early investment and goal-based planning.

The session concluded with guidance on tax harvesting, the importance of nominations, and a warning against financial scams on social media, offering students vital insights for securing their financial future.



CAREERS IN COMPANY SECRETARY (CS)



The Department of Commerce, in collaboration with the Internal Quality Assurance Cell (IQAC) and the Cell for Career Guidance and Competitive Exams, organised a talk on “CAREERS IN COMPANY SECRETARYSHIP” on 23rd August 2024 .

The session was delivered by Ms Madhura Aphale, (AIR 24) LLB, BCOM, Artist and a well-accomplished Company Secretary (CS) affiliated to the Institute of Company Secretaries of India (ICSI). She emphasized that a Company Secretary plays varied roles in an organisation such as Compliance Officer, In-House Legal Adviser, Corporate Planner and Strategic Manager, Corporate Governance Consultant, Chief Advisor to the Board of Directors, Independent Professional/Secretarial Auditor, Insolvency Professional etc.

She explained the various levels of examinations one must clear to be eligible as a Company Secretary. This includes Foundation Programme (entry-level), Executive Programme (intermediate level), Professional Programme(advanced level) and Articleship. She further highlighted the role of Institute of Company Secretaries of India (ICSI) as a professional body recognized under the Government of India and UGC (University Grant Commission) of India which recognises CS qualification as equivalent to Post Graduate Degree.

The session included a Q&A segment, allowing students to clarify doubts and seek guidance from the speaker. A total of 54 students participated in this talk and the session was coordinated by Ms Swizel Alphonso and assisted by Mr Frazer Taylor along with the the Cell for Career Guidance and Competitive Exams.



Wealth Management Program



The Wealth Management Program aimed to equip T.Y.B.Com students with essential financial literacy and wealth management strategies. It focused on modern investment avenues, portfolio management, and the use of analytical frameworks to select suitable asset classes based on individual profiles. Additionally, the program introduced students to the latest software tools for trading and investing. The course, coordinated by Prof. Oscar Braganca De Melo, spanned 30 hours over 10 days, with sessions held from 2:00 p.m. to 5:00 p.m. between 23rd August 2024 and 3rd September 2024. It was divided into two units, each led by industry experts.

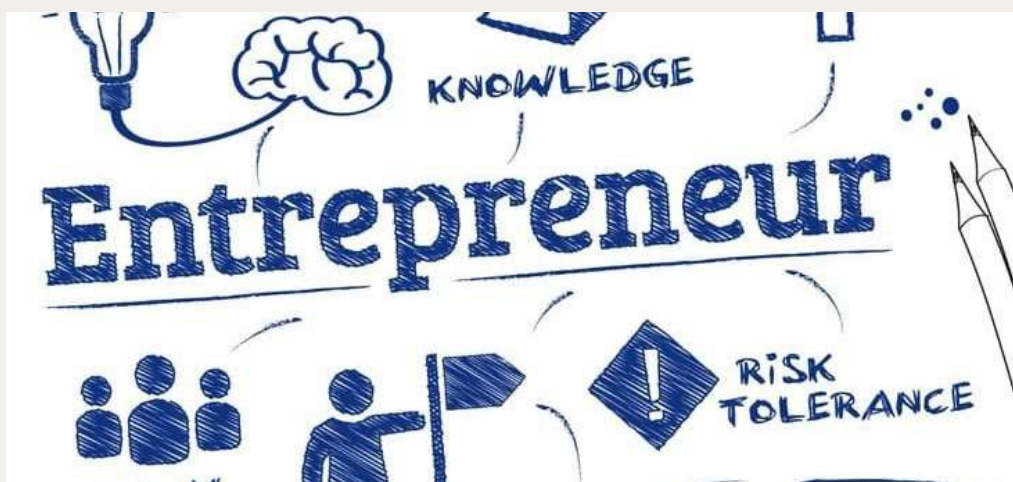
The course began with Unit 1: Personal Finance – Financial Planning, Budgeting, and Tax Planning (10 hours) Conducted by Mr. Brendon Mascarenhas, this unit introduced students to essential financial planning concepts through hands-on exercises. Key topics included the 6-step financial planning process, budgeting, tax planning, and Excel-based calculations for present and future value. Students explored asset classes—debt, equity, gold, and real estate—to assess risk-return profiles. They learned to build personal balance sheets, evaluate insurance and mutual fund options, and plan for retirement. The unit also compared old vs. new tax regimes and introduced financial software for tracking investments, accounts, and expenses.

Unit 2: Portfolio Management, Wealth Building, and Stock Market Analysis (20 hours) Led by Mr. Johann Da Silva, this unit offered a deep dive into portfolio and market analysis. The fundamentals covered sector analysis, market structure, fund flows, and evaluating company financials (P&L, balance sheets, cash flow). Students learned to identify red flags, analyze shareholder patterns, and critique research reports. Technical analysis training included candlestick charts and indicators like MACD, RSI, and Bollinger Bands, using platforms like TradingView and Investing.com. Portfolio management focused on asset allocation, risk strategies, NAV benchmarking, and understanding brokerage/tax costs. Students developed practical skills to build and manage investment portfolios aligned with their financial goals.



The course concluded with a feedback session in which students appreciated the practical, real-world relevance of the training and the depth of knowledge shared by the resource persons. The hands-on experience with financial tools and market analysis strategies provided students with a strong foundation in financial planning and portfolio management—skills that will serve them well in the world of finance

'Being an Entrepreneur - My Story'



The Department of Commerce of St. Xavier's College in association with Institutions Innovation Council organised a workshop on the topic 'Being an Entrepreneur - My Story' on the 30th of August at 10:45 a.m.

The resource person was Mr. Jeffrey Manuel a well-known media personality in Goa who is the Managing Partner of 'The Market' a marketing strategies firm. The resource speaker began by sharing his personal journey—from a dissatisfied employee to a successful entrepreneur—highlighting the pros and cons of employment versus self-employment.

He spoke about the challenges faced in business, ways to overcome them, and the importance of teamwork and coordination through interactive group activities. The session attended by 60 students concluded with practical advice on starting a business, identifying areas of opportunity, and turning hobbies into viable careers.

It was an informative and inspiring session encouraging students to consider entrepreneurship as a future path. The session was jointly coordinated by Prof. Oscar Braganca De Melo & Mr. Herwin Furtado.



“WRITING PROJECT DISSERTATIONS: DO’S AND DON’TS”



Held on 21st September 2024 at St. Joseph Vaz College, Cortalim-Goa, the workshop was organized by the Department of Library and IQAC in collaboration with the Directorate of Higher Education with Dr. Murari P. Tapaswi, (Retd. Librarian, CSIR-NIO) the resource person, conducting three insightful sessions.

In Session I, Dr. Tapaswi discussed conducting effective literature reviews, recommended tools and software, and shared tips on using Google Scholar. The post-lunch session focused on topic selection, planning, research integrity, and reference management software. The final session covered dissertation structure and citation tools.

Dr. Tapaswi’s presentations were clear, well-structured, and engaging. His enthusiastic approach and thorough responses to queries were highly appreciated. The workshop concluded with a feedback session and a valedictory function. Dr. Tapaswi’s presentations were clear, well-structured, and engaging. His enthusiastic approach and thorough responses to queries were highly appreciated. The workshop concluded with a feedback session and a valedictory function.

Career Talk on Chartered Accountancy



The Department of Commerce & Cell for Career Guidance and Competitive Exams conducted a session titled 'Navigating Your Path: Building a Successful Career in Chartered Accountancy' on 21st September 2024. The session was delivered by CA Joshua De Mello, Deputy Manager - Audit and Assurance at Deloitte Haskins & Sells LLP in Panjim, Goa and a proud alumnus of the College and the Department of Commerce. The talk aimed to inspire and inform students about the benefits and opportunities available in pursuing a career in Chartered Accountancy. Mr. Joshua Dmello structured his talk into three key segments: the CA course structure and duration, job opportunities and his personal journey. He detailed the course framework, including eligibility requirements, fees, examination processes, and the training necessary from registration through to program completion, highlighted the essential skills needed and the diverse job opportunities available in various fields. His personal story of five years filled with dedication, hard work, challenges, and ultimate success inspired the students. The presentation ended with a Q&A session and was enthusiastically received by 82 students of First Year. Faculty member Ms. Maria Difa Fernandes coordinated the programme.

“BRIDGING THE GAP: FOSTERING INDUSTRY- ACADEMIA INTERFACE IN GOA”



Vidhya Prabhodini College of Commerce, Education, Computer and Management, Porvorim-Goa under the aegis of IQAC, Department of Commerce in collaboration with Goa Chamber of Commerce and Industry (GCCCI) organized a One-Day State Level Conference “BRIDGING THE GAP: FOSTERING INDUSTRY- ACADEMIA INTERFACE IN GOA” on the 5th of October 2024 at Directorate of Art and Culture Hall, Patto Panaji-Goa. The programme began at 10 a.m. and the dignitaries included collaborator Shri Sanjay Amonkar, Director General, GCCCI; Prof. Harilal Menon, Vice Chancellor, Goa University; Ms. Pratima Dhond, Vice President, GCCCI; Dr. Ujvala Hanjunker, Vice Principal and HoD Commerce; Shri. Sanjay Walavalkar, Chairman-PES, and Dr. Bhushan Bhawe, Principal of the college.



The inaugural included speeches by the dignitaries and they emphasized that industry and academia need to work together for the benefit

Session I: Bridging the Gap – Industry Academia Interface having panelists Prof. Radhika Nayak, Mr. Sanjay Amonkar, and Prof. Manoj Kamat emphasized the importance of students gaining hands-on industry exposure through site visits and practical training. Panelists recommended integrating internships into the syllabus, as outlined in the NEP, along with offering students flexibility in curriculum delivery. Regular mentoring by a faculty in-charge and guest lectures by industry professionals were also proposed. To address the industry's demand-supply gap, it was suggested that three semesters could follow a standard curriculum, while the fourth be dynamically designed by faculty to reflect current trends.

Session II: Internship – A Step Towards Skilling chaired by Adv. Sharad Chodnekar, Mr. Pachumenon, and Prof. Vikas Pissurlekar highlighted NEP's mandate of a 2-month internship after the first year and before the third year to create job-ready graduates. A key suggestion was to circulate a student questionnaire to better align internship opportunities with individual interests and market expectations.

Session III: Panel Discussion – “VIKSIT” Youth for Viksit Bharat with a panel comprising Mr. Lalit Saraswat, Mr. Rajesh Lolyekar, Mr. Harip Khanapuri, Mr. Vishwas Dhume, Mr. Sunil Bhand, Mr. Arun Marathe, and Mr. Manguirish Salelkar, introduced the idea of appointing “PROFESSORS OF PRACTICE” and Adjunct Faculty with 15+ years of industry experience to bridge theory and practice in classrooms. Panelists emphasized the need for a mindset shift and pointed to existing policies and grants that support

The conference ended at 5:15 p.m. with a short feedback and distribution of certificates followed by the National Anthem and was attended by Dr. Yasmin Z. Shaikh (HoD Commerce), Ms. Vanessa Furtado, (BBA Course Coordinator), and Ms. Ruella D'souza (TIP Cell Coordinator) of St. Xavier's College, Mapusa-Goa.

Careers in Banking

On 16th December 2024, the Department of Commerce at St. Xavier's College, Goa, hosted a talk on "CAREER IN BANKING" by Mr. Sanoop Luis, a Probationary Officer at the Central Bank of India. Mr. Luis discussed various banking roles, key skills needed, and the importance of continuous learning in the face of digital transformation, addressed challenges in the sector and emphasised the value of empathy in banking. During an interactive session, he answered student questions on banking concepts and offered exam tips. The session provided students with valuable insights into the banking industry and career opportunities and concluded with a Q&A session. A total of 63 students attended the session which was coordinated by the Head of Department, Dr. Yasmin Shaikh.



ACCA -A Door to a Global Career

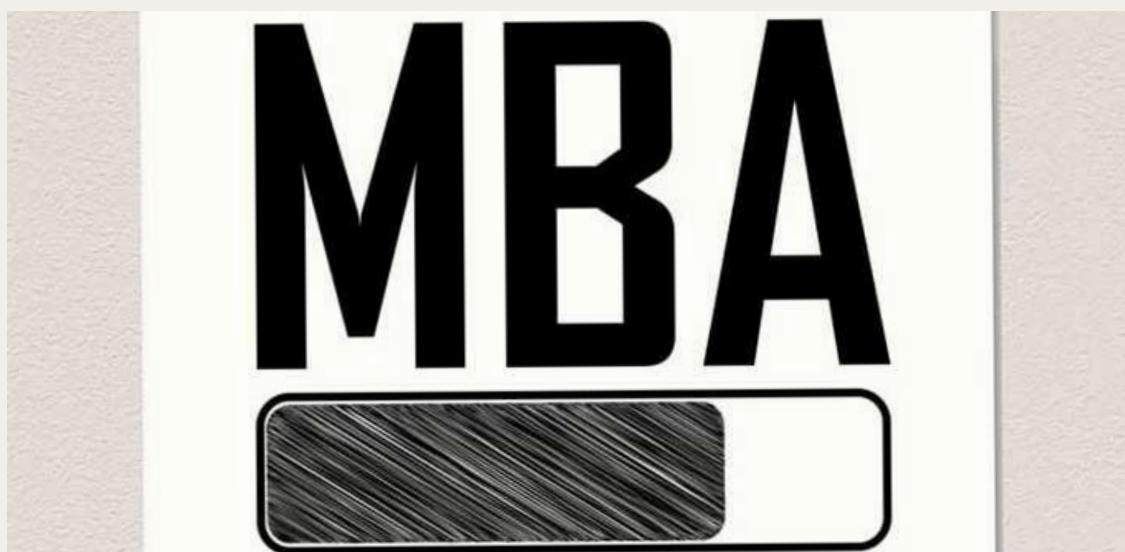
On January 6, 2025, St. Xavier's College hosted an enlightening session on the Association of Chartered Certified Accountants (ACCA) by Mr. Afaq Ajim Aga, an ACCA Affiliate. The event aimed to educate students on the significance of ACCA as a globally recognized professional qualification and its career-enhancing opportunities. Mr. Aga delivered an engaging presentation on the structure and benefits of the ACCA qualification. He highlighted its global recognition in 180+ countries and its focus on professional ethics, practical experience, and advanced accounting knowledge. He explained in detail the ACCA routes after Class 10, 12, or graduation and spoke about the exemptions given to graduates. He outlined the core areas that are addressed in the curriculum of ACCA in financial management, taxation, and strategic reporting and its direct relevance to one's career. He further explained the need for practical experience for obtaining ACCA membership. The resource person emphasized how ACCA could open doors to global roles in fields such as auditing, financial analysis, and investment banking.

The session included an interactive Q&A segment where students explored topics such as ACCA's role in international careers and its advantages compared to other accounting qualifications. The session was highly appreciated by the attendees, leaving them motivated to consider ACCA as a pathway to achieving their professional goals.

Feedback and Conclusion: The course concluded with a feedback session, where students expressed their gratitude for the depth of knowledge and the practical insights provided by the resource persons. Many students highlighted the real-world applications of the course content and appreciated the exposure to the latest tools and strategies in the field of wealth management. Overall, the course was well-received, with students gaining a strong foundation in financial planning and portfolio management, skills that will significantly enhance their ability to make informed financial decisions and succeed in the dynamic world of finance.



“PURSUING MBA AFTER GRADUATION”



On January 22, 2025, a career guidance session on Pursuing MBA after Graduation” was held for Third Year B.Com students at St. Xavier’s College, Mapusa. Conducted by Dr. M. Prabhakaran and Assistant Professor Giselle from the Agnel Institute of Technology and Design, the session saw participation from 72 students and faculty members including Dr. Yasmin Shaikh and Prof. Filipe Rodrigues e Melo. Dr. Prabhakaran explained the scope of careers in Finance, Marketing, HR, Operations, and Business Analytics, highlighting how an MBA provides specialization and in-depth knowledge. He detailed career roles like Product Manager, HR Manager, and Financial Analyst, and covered MBA subjects such as digital marketing, labour laws, and financial modelling. The session also outlined the MBA admission process, including entrance exams (CMAT, ATMA), eligibility, and AITD’s group discussions and interviews. Students were introduced to AITD’s practical learning approach using role plays, case studies, and tools like SPSS and Prowess IQ. The session concluded with an overview of the program’s fee structure.



Release of Department of Commerce - News Letter “Comquest 2023-2024” on 26th January 2025.



The E-release of COMQUEST 2023–24, the annual newsletter of the Department of Commerce, on 26th January, 2025, marked a celebration of student achievements, academic initiatives, and departmental milestones. The edition captured the spirit of collaboration, innovation, and growth that defined the academic year, serving as a testament to the collective efforts of students and faculty alike. The Acting Principal, Ms. Ursula Barreto did the honours in the presence of Chief Guest Ms. Anuradha Kakodkar, & Fr. Ramiro Luis, both, faculty of Department of Psychology, Mr. Carmelito de Souza, Editor and Mr. Yashuram Gaonkar, TYBCom, Student Editor.

Careers in Tourism

The Department of Commerce at St. Xavier’s College, in collaboration with the Cell for Career Guidance and Competitive Exams, organised an orientation session on Careers in Tourism on campus on 28th January 2025. Dr. Edgar D’Souza, Officiating Principal at Goa College of Hospitality and Culinary Education and a seasoned hospitality professional, was the keynote speaker. He highlighted the vast scope of the tourism sector, covering key components like accommodation, food services, transport, events, and adventure tourism. Dr. D’Souza discussed diverse career paths, including hotel management, guest relations, cruise lines, airlines, event management, and emerging tech-driven roles like web development and data analysis. He emphasised the value of formal education and internships in tourism and hospitality for practical experience and industry readiness. The session concluded with an engaging Q&A, where Dr. D’Souza advised students to develop strong communication and problem-solving skills. The session offered valuable insights and inspired students to explore dynamic career options in tourism.



“LET’S IGNITE THE ENTREPRENEUR IN YOU 3.0”



The Department of Commerce at St. Xavier’s College, Mapusa, in collaboration with the Cell for Entrepreneurship Incubation and Start-Ups successfully organized the Entrepreneurship Development Programme – “LET’S IGNITE THE ENTREPRENEUR IN YOU 3.0” on 13th February 2025 at 9:00 AM in the College Seminar Hall . The programme was conducted with the aim of fostering entrepreneurial competencies among students, promoting innovation, and guiding them to leverage emerging opportunities in the dynamic entrepreneurial ecosystem. The entire event was divided into 3 sessions each addressed by a specialized resource person in the respected fields.

Session 1: Topic: Green Industries

The first session, titled “GREEN INDUSTRIES,” was delivered by Chief Guest Mr. Ajay Gramopadhye. He explored the intersection of sustainability and entrepreneurship, emphasizing the need for eco-friendly business practices and green technologies to meet the demands of environmentally conscious consumers. Mr. Gramopadhye highlighted the green economy’s role in promoting inclusive growth while preserving ecological balance. He encouraged students to align their ventures with sustainability goals, focusing on renewable energy, waste management, and sustainable supply chains. The session concluded with an engaging Q&A, where students raised insightful questions on innovation, resource use, and scalability, receiving practical guidance in return.

Session 2: Topic- Inspiring Stories of Entrepreneurs: By Alumnus

The second session, “INSPIRING STORIES OF ENTREPRENEURS,” featured a panel of alumni who shared their entrepreneurial journeys marked by resilience and innovation. Mr. Aaron Alberto Dias (B.Com 2022), founder of Driver Start-Up, spoke about launching his business amidst funding and market challenges, offering practical insights on adaptability and perseverance. Mr. Dominic Pereira (B.Com 2003), proprietor of St. Joseph Printing Press, highlighted the importance of agility in business and navigating evolving market demands and technologies through strategic thinking.



Mr. Johan Fernandes (B.Com 2023), co-founder of Red Door Events, shared his experience of starting a venture while still in college, providing advice on time management, multitasking, and creative problem-solving. Each talk was followed by an interactive Q&A, with students receiving personalized guidance for their entrepreneurial goals.

Session 3: Topic: Start-Ups

The third session, conducted by Mr. Sanjay Mulvi, Head of Incubation and Seed Fund at CIBA India, offered students a detailed overview of the financial and structural support available to early-stage entrepreneurs. He explained the role of incubation centres in fostering start-ups through mentorship, technical guidance, and networking opportunities. Mr. Mulvi outlined various funding stages—from angel investments to venture capital—and shared tips on crafting impactful business pitches. He also covered key topics such as intellectual property rights, market analysis, and risk assessment, equipping students with essential knowledge to navigate the start-up ecosystem. The session ended with an engaging Q&A, where students sought insights on fundraising and market entry strategies. The programme was attended by 170 students and coordinated by Mr. Carmelito G. De Souza Faculty Coordinator of the Entrepreneurship Cell

Insignia 9.0 – A National-Level Intercollegiate Event



The Department of Commerce, St. Xavier's College, proudly participated in Insignia 9.0, a National-Level Intercollegiate Event hosted by Rosary College, Navelim on February 28, 2025. Twenty students, under the guidance of Asst. Professors Dr. Frazer Taylor & Mr. Priyanshu Rai represented the college in various competitions across performing arts, business strategy, and digital media. With strong preparation and faculty mentorship, students achieved notable success, securing first place in Dance Battle, Fashion Show, Quiz Competition, Reel Making, and Short Film, and second place in Battle of the Bands, Photography, and Elite Manager.



The college earned the Runners-Up trophy, a testament to the students' creativity, teamwork, and commitment. Participation in Insignia 9.0 provided valuable exposure to national-level competition, helping students sharpen their skills and build leadership, confidence, and collaboration. This achievement reflects the unwavering support from faculty and college management. The event marked a significant milestone for the institution, inspiring students to strive for excellence and embrace future opportunities.

‘Soft Skills for Success in the Business World’



A workshop on “SOFT SKILLS FOR SUCCESS IN THE BUSINESS WORLD” was held on 1st March 2025 in the PG Conference Room, attended by 33 B.Com students from all three years. Coordinated by Ms. Mumtaz Mendonca and Dr. Carmelita Dmello, the session was conducted by resource person Ms. Loretta Jovita Dias. The workshop began with a fun icebreaker, “TWO TRUTHS AND A LIE,” fostering a friendly and engaging atmosphere. Key topics included resume building, interview etiquette, posture, professional presentation, and LinkedIn profile creation. Ms. Dias provided practical insights into every stage of the interview process. The workshop was highly interactive and informative, equipping students with essential skills for their professional development and success and concluded with a lively, exhaustive and interactive Q&A session.



"FUNDAMENTALS OF ECONOMETRICS IN RESEARCH"



A One-Day State-Level Workshop on "FUNDAMENTALS OF ECONOMETRICS IN RESEARCH" was held on 7th March 2025 at DMC College, Assagao, organized by the Research and Development Cell in collaboration with IQAC. Aimed at faculty, students, and early-stage researchers, the workshop focused on econometric techniques and the integration of AI tools in data-driven research. The Department of Commerce at St. Xavier's College was represented by Assistant Professors Mr. Priyanshu Rai and Ms. Enajia Fernandes, and Second Year B.Com students Mr. Arthur D'Souza and Ms. Shelda Fernandes. Expert resource persons, Dr. Hussain Yasser Razak and Dr. Dhaneesh Kumar T.K., covered key topics including regression analysis, dummy variables, logistic regression, and diagnostic checks. Hands-on AI-based training allowed participants to apply econometric tools to real-world data. The workshop also offered valuable peer learning and networking opportunities. It concluded with positive feedback, certification, and a networking lunch, enriching participants' research knowledge and skills.

Alumni – Student Interactive session on the pursuit of Higher Studies





As part of the Alumni – Student Interaction Series, Dr. Carmelita Dmello invited an alumnus of St. Xavier's College and the Department of Commerce Mr. Trevor Paes, to conduct a session for the students of First Year B.Com, Division C, on 11th March 2025 on the intricacies of pursuing higher studies outside the state of Goa and in particular, pursuing Association of Chartered Certified Accountants (ACCA). Mr. Trevor Paes addressed First Year B.Com students on pursuing higher studies outside Goa, with a focus on ACCA. Mr. Paes shared his academic journey, offering insights into studying in other states and the process of pursuing ACCA. He discussed student life in Pune and emphasized the importance of mental and physical well-being through journaling, meditation, and exercise. The talk, which was interesting and informative was followed by an interactive Q&A session, with active student engagement.

National Seminar on "Driving Profit Through Sustainable Production and Responsible Consumption"



The Department of Commerce conducted a two-day National Seminar on "DRIVING PROFIT THROUGH SUSTAINABLE PRODUCTION AND RESPONSIBLE CONSUMPTION" (SDG 12) on 12th & 13th of March 2025. The event began with an invocation prayer and was inaugurated by dignitaries through a symbolic plant watering ceremony. Dr. Ashwin Fernandes, keynote speaker, emphasized sustainability in education and industry. Five technical sessions followed: experts from Indoco Remedies discussed sustainable supply chains; Mr. Souvik Bhattacharjya presented circular economy strategies; Mrs. Dhanusha A. Prabhu explored sustainable branding; Mr. Rajkumar Kamat addressed profit with purpose; and a panel led by Dr. Fr. Bolmax Pereira discussed sustainable business and consumption practices. An E-Poster competition showcased 21 posters on diverse sustainability themes. The seminar highlighted the importance of collaboration, innovation, and responsibility in achieving sustainable development goals. It concluded with a call to action for all sectors to contribute to a more sustainable future.



Certificate Program in Banking, Finance, and Insurance (CPBFI)



The Department of Commerce, St. Xavier's College, Mapusa, Goa, successfully conducted the Certificate Program in Banking, Finance, and Insurance (CPBFI) for 92 students of S.Y.B.Com and T.Y.B.Com from 5th February to 17th March 2025. Coordinated by Prof. (Dr.) Oscar Braganca De Melo, the 100-hour intensive program aimed to equip students with industry-relevant skills and practical knowledge in banking, finance, and insurance.

The banking module for T.Y.B.Com, conducted by Mr Trevor Fernandes from 6th February, covered 13 modules over eight days. Key topics included types of banks, RBI functions, customer service, financial literacy, banker-customer relationships, compliance, and evolving trends in banking. Sessions were interactive, with group activities and presentations enhancing student engagement.

The insurance module, delivered by Mr. Eleazer Mathew from 8th March, introduced students to fundamental principles such as contribution, subrogation, and proximate cause, alongside case studies, product knowledge, sales techniques, client profiling, operations, and customer service. It concluded with discussions on future trends and inclusive insurance practices.

From 17th February to 1st March, Dr. Amit Yalgi led a Communication and Workplace Skills module, covering communication types, personality traits, email writing, assertiveness, persuasion, and interview preparation, including one-on-one mock interviews. A separate Managing Self module, also by Dr. Yalgi (12th–15th February), emphasized emotional management, decision-making, self-belief, and mental well-being.

To evaluate outcomes, a post-assessment test was conducted on 18th March for all 51 T.Y.B.Com students. An HR workshop and interview assessment on 20th February saw industry professionals evaluate students on communication, self-presentation, and content knowledge. Overall, CPBFI was a highly structured and interactive initiative that effectively bridged academic learning with industry expectations, significantly enhancing students' readiness for careers in the financial sector.



"TOWARDS VIKSIT BHARAT: THE SKILLING MISSION FOR 2047"



A Two-day National Seminar was held at Pilar Pilgrim Centre, Goa, on March 21-22, 2025 where in Chief Guest Shri Bhushan K. Savaikar highlighted key factors for India's development. Session 1, focused on skill development for Vikshit Bharat 2047, with a keynote address by Dr. Vijay Borges emphasizing innovation, science, and values in education. Session 2 was a memorial session for Late Rev. Fr. Inacio Almeida, led by Mr. Miguel Braganza and Dr. Fr. Lyndon Rodrigues, honouring his contributions. Session 3 included a field visit to ICAR, Old Goa, where participants explored modern agricultural practices, livestock, and biodiversity.

On Day 2, Session 4 featured a technical session on entrepreneurship by Mr. D. S. Prashant discussing innovation and business strategies. A paper presentation session allowed scholars to share research insights. Session 5 was a panel discussion on skill development with experts deliberating on future workforce needs and technological advancements. Mr. Aiman Shaikh of T.Y.B.COM from St. Xavier's College, Mapusa, attended with faculty Ms. Elvira Dsouza.

Orientation cum Counseling Session on NEP Admission 2025-2026 for SYBCom





A counseling session for all FYBCom divisions was held on March 28–29, 2025, at St. Xavier's College to guide students on NEP-based admissions for SYBCom. Conducted by Mr. Yash V. Pawar, NEP Sarthi and SYBCom students, the session explained the academic structure and subject selection process under the National Education Policy. Students were informed about choosing one Major, one Minor (ideally different), and one VET subject, with options including Financial Accounting, Cost Accounting, Business Management, and Banking & Financial Services. A matrix of eligible combinations was provided. Mr. Pawar introduced a five-factor decision-making framework focusing on academic performance, interest, career goals, subject difficulty, and relevance. Students were encouraged to reflect critically and align choices with their aspirations. The session ended with an interactive Q&A, supported by students from various subject combinations. It was wellreceived and helped students gain clarity and confidence in selecting their academic path.

Joy of Giving



The Department of Commerce successfully conducted its annual Joy of Giving initiative with the objective of sensitizing students to the living conditions and challenges faced by underprivileged members of society.

For the year 2025, the Department identified ASRO, a home for children affected by HIV located in Tivim, Goa, as the beneficiary of this outreach programme. Upon contacting the institution and understanding their immediate needs, it was decided to provide plastic chairs, a 20-litre cooker, and two bags of rice. A formal appeal was made to the students of the Department, encouraging them to contribute towards this noble cause by making small personal sacrifices. The students responded with remarkable enthusiasm and generosity, contributing wholeheartedly to the initiative.

On 2nd April 2025, a team comprising five faculty members and eight students visited ASRO to personally deliver the donated items. The in-charge of the home received the contributions with deep appreciation and expressed sincere gratitude to the students and the College for their support and kindness. The initiative served not only to fulfill the immediate needs of the home but also to instill a strong sense of social responsibility and compassion among the students. The programme was coordinated by Mr. Herwin Furtado and Dr. Santana Fernandes.



Tally Certificate Course: Department of Commerce



The Department of Commerce in collaboration with Skill World an authorised institute for teaching Tally in Goa conducted its fifth Tally certificate course for the academic year 2024-25 for the commerce students of our college. Twenty students participated in the course. The duration of this course was thirty-five sessions of one hour each. The programme was conducted in the M. Com Computer lab from 2:00 pm to 4:30 pm on Fridays and Saturdays. The coordinators of the event for this year were Mr. Carmelito Desouza and Ms. Swizel Alfonso.

REPORT ON “CAPACITY BUILDING WORKSHOP”

The Directorate of Higher Education (Government of Goa) and Goa State Higher Education Council organised a Capacity Building Workshop on the topic “Leveraging Generative AI for Pedagogical Excellence in Higher Education” on the 11 th of June 2024 from 9.00 am to 5.45 pm. Two faculty members Prof. Dr Oscar Melo and Ms. Mumtaz Mendonca from the Department of Commerce, St. Xaviers College Mapusa Goa attended the workshop. The workshop was held at Multipurpose hall, Directorate of Art & Culture, Sanskruti Bhavan, Patto Panjim. Dr Suresh Namboothiri (M. Tech, MBA, Phd) was the resource person for the workshop. He explained how AI can be helpful and used in academics for the preparation of lesson plans, designing visual teaching aids, construction of rubrics and discussion questions, promoting critical thinking etc. The workshop was very informative and interactive with hands-on explanation.



WEALTH MANAGEMENT CERTIFICATE PROGRAM

WITH LIFETIME COMMUNITY DEVELOPMENT

Objective: The Wealth Management Program aimed to equip T.Y.B.Com students with essential financial literacy and wealth management strategies. It focused on modern investment avenues, portfolio management, and the use of analytical frameworks to select suitable asset classes based on individual profiles. Additionally, the program introduced students to the latest software tools for trading and investing.

The course, coordinated by Prof. Oscar Braganca De Melo, spanned 30 hours over 10 days, with sessions held from 2:00 p.m. to 5:00 p.m. between 23rd August 2024 and 3rd September 2024. It was divided into two units, each led by industry experts.

Unit 1: Personal Finance – Financial Planning, Budgeting, and Tax Planning (10 Hours)

Led by Mr. Brendon Mascarenhas, this unit introduced students to the fundamental concepts of financial planning. Through practical exercises and demonstrations, students learned to navigate:

Ø The 6-step financial planning framework.

Ø Budgeting, tax planning, and managing personal finances using tools like Excel to calculate future and present value.

Ø Financial risk management, including understanding asset classes such as debt, equity, gold, and real estate, and assessing risk-return profiles for each.

Ø Building a personal balance sheet, evaluating life insurance, and choosing the right mutual funds and health insurance policies.

Ø Retirement planning and strategies for achieving life goals through sound financial decisions.

Ø Insights into tax-saving investments, comparing the new and old tax regimes, and active tracking of personal financial goals.

Students were also introduced to financial software for investment tracking and managing bank accounts, credit cards, income, and expenses. By the end of this unit, they were equipped with tools and strategies to make well-informed financial decisions for their future.

Unit 2: Portfolio Management, Wealth Building, and Stock Market Analysis (20 Hours)

In this unit, Mr. Johann Da Silva provided an in-depth understanding of portfolio management and stock market analysis. The content was divided into two key sections: fundamentals and technical analysis.



1. Fundamentals:

Ø Overview of financial markets and sector analysis.

Ø Understanding market structure, identifying trending sectors, and tracking global and domestic fund flows.

Ø Deep dives into company financials, including profit and loss analysis, balance sheets, and cash flow statements.

Ø Developing skills for shareholder pattern analysis, red flag identification, and understanding biases in research reports and investor presentations.

Ø Learning to build and defend a research thesis based on sectoral and company analysis.

1. Technicals:

Ø Reading candlestick charts, trendlines, and using technical indicators like Bollinger Bands, MACD, RSI, and the Ichimoku cloud for stock analysis.

Ø Practical sessions using TradingView and Investing.com, where students developed customized technical strategies suited to their investment goals and risk tolerance.

1. Portfolio Management:

Ø Building an optimal asset allocation strategy, managing risk, and setting stop losses.

Ø Tracking Net Asset Value (NAV), benchmarking, and creating performance trackers to monitor portfolio success.

Ø Understanding the nuances of choosing between stocks, mutual funds, and brokers, as well as navigating security taxes and brokerage commissions for cost-efficient capital allocation.

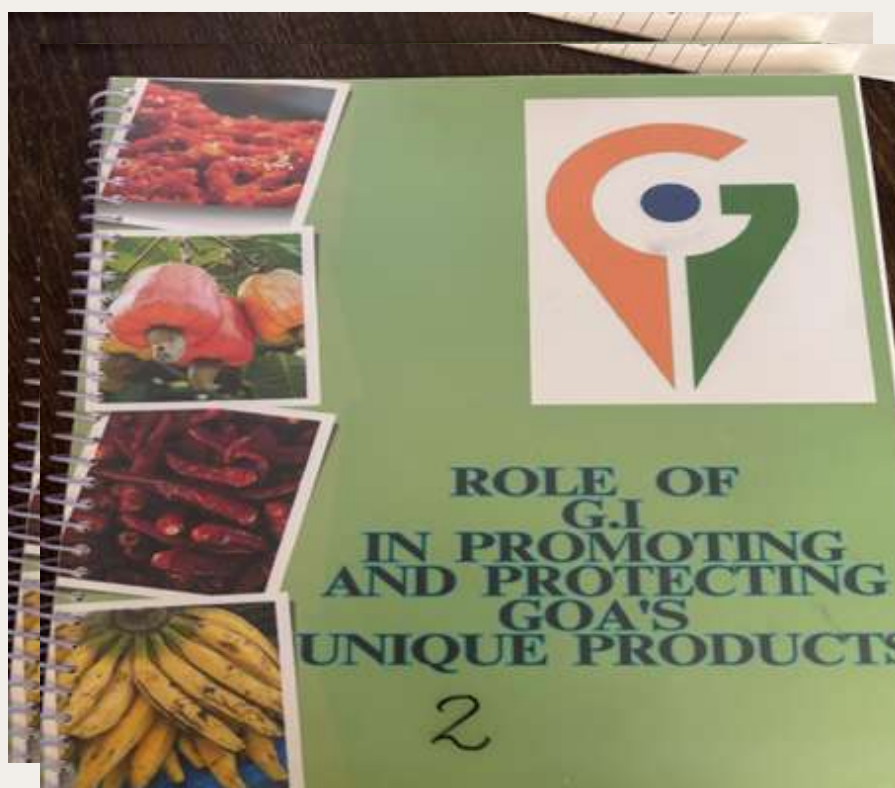
Feedback and Conclusion: The course concluded with a feedback session, where students expressed their gratitude for the depth of knowledge and the practical insights provided by the resource persons. Many students highlighted the real-world applications of the course content and appreciated the exposure to the latest tools and strategies in the field of wealth management.

Overall, the course was well-received, with students gaining a strong foundation in financial planning and portfolio management, skills that will significantly enhance their ability to make informed financial decisions and succeed in the dynamic world of finance.



Best Project Competition

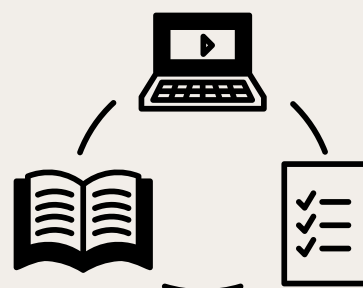
The Research and Development (R&D) Cell of the college organized a Best Project Competition to recognize and promote outstanding research work undertaken by final year students. We are proud to share that the project titled **"Role of G.I. in Promoting and Protecting Goa's Unique Products"**, guided by Ms. Alia Agha, was adjudged the Best Project at the competition.





CERTIFICATE COURSES AND VAC OFFERED BY DEPARTMENT 2024-25

- Tally with Skills World
- Certificate Program in Banking, Finance, and Insurance (CPBFI)
- Entrepreneurship Development Programme - 'Let's Ignite the Entrepreneur in you'
- Wealth Management Programme
- Soft Skills and Resume Writing





EXTERNAL ACADEMIC AUDIT



Celebrating 150 Years of “Vande Mataram”

T.Y. BCom

A



B



C



D



S.Y. BCom

A



B



C



D



F.Y. BCom

A



B



C



D



Green Initiative

Green initiatives

In line with our commitment to environmental sustainability, the Department of Commerce, St. Xavier's College promotes responsible energy consumption practices. We encourage all stakeholders to adopt the following guidelines:

- Responsible Energy Consumption
- Waste Reduction and Sustainable Practices

RESPONSIBLE ENERGY CONSUMPTION

- o Switch off lights, fans, and electronics when not in use: Avoid standby mode and turn off devices completely to prevent unnecessary energy consumption.
- o Unplug chargers and other devices when not in use: Prevent "vampire power" consumption by unplugging chargers, TVs, and other devices when not in use.



WASTE REDUCTION AND SUSTAINABLE PRACTICES

- o Reuse principle: The Department of Commerce makes it compulsory to reuse items year after year for Commerce event Arena to avoid wastage and save resources.
- o Green welcome: The department welcomes guests with potted plants for every event, promoting a green approach.
- o Handkerchief initiative: The student community and stakeholders are encouraged to use handkerchiefs instead of tissue paper to generate awareness about saving trees.
- o Digital assignments: Faculty are encouraged to collect assignments in soft copies to save paper.
- o Eco-friendly events: The use of plastic and thermocol is refrained from, and bio-degradable items are used for event activities instead.



By adopting these guidelines, we aim to reduce our carbon footprint, promote sustainable practices, and contribute to a greener future.



Cleanliness Drive in classrooms and Staffroom





ARENA

On February 10, 2025, the Department of Commerce at St. Xavier's College, Mapusa, hosted its annual inter-collegiate commerce event, Arena 2025. The event provided a dynamic platform for participating colleges to demonstrate their teamwork, explore their potential, and engage in a transformative learning experience. The coordinators for Arena 2025 were Ms. Kimberly Barros, Faculty Event Coordinator; Mr. Frazer Taylor, Assistant Faculty Event Coordinator; Mr. Stephen Fernandes, T.Y.B. Com Student Event Coordinator; Mr. Emrev Fernandes, S.Y.B. Com Assistant Student Event Coordinator; and Mr. Yog Ghotge, F.Y.B. Com Assistant Student Event Coordinator.

The event drew participation from nine different colleges across Goa comprising of 90 participants. A maximum of 10 participants from each college was allowed. To ensure confidentiality, each participating college was given a name by which they would be addressed throughout the event.

The Chief Guest for the Inaugural function was Mr. Caleb Fernandez, CFO KILOWOTT & Co-Founding Partner - NORDIC INTENT and a proud Alumnus of the College & Department of Commerce. Mr Fernandez delivered a thought-provoking address emphasizing the importance of having the right attitude and aptitude to succeed in life and spoke about his journey at St. Xavier's and how it shaped him. He emphasized the importance of Industry-Academia Interface, highlighting what employers seek in graduates and how students can enhance their employability. He also shared insights on making the most of college years, gaining work experience through internships, and developing a strong work ethic. Following the Inaugural, various engaging competitions took place across online, on-stage, and off-stage categories. The online event, "Let's Add It Up", was a reel-making competition focused on Sustainable Business Practices (SDG 12). Participants created 2-minute videos showcasing eco-friendly business strategies, blending creativity with commerce.

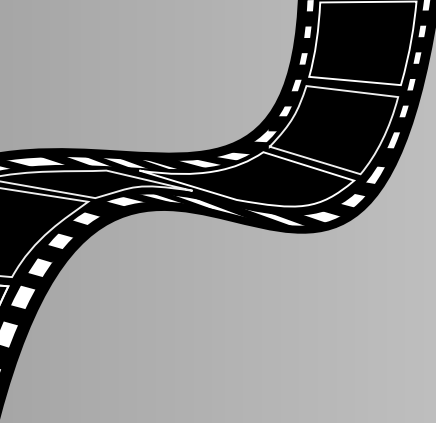
The winning team hailed from Sant Sohrobanath Ambhiye, Govt. College of Arts & Commerce. Among the on-stage events, "Inception" encouraged teams to introduce themselves creatively through narration, music, and mascots within a 4-minute timeframe. GVM's Gopal Govind Poy Raiturcar College of Commerce and Economics secured the top position, "Shark Tank", a business pitch competition, challenged teams to present sustainable business ideas with PowerPoint presentations. Don Bosco College, Panjim, won the event.

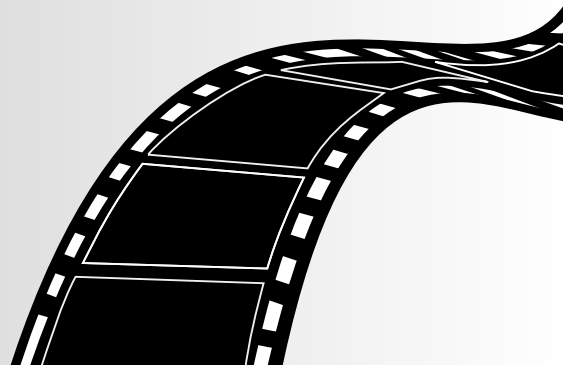
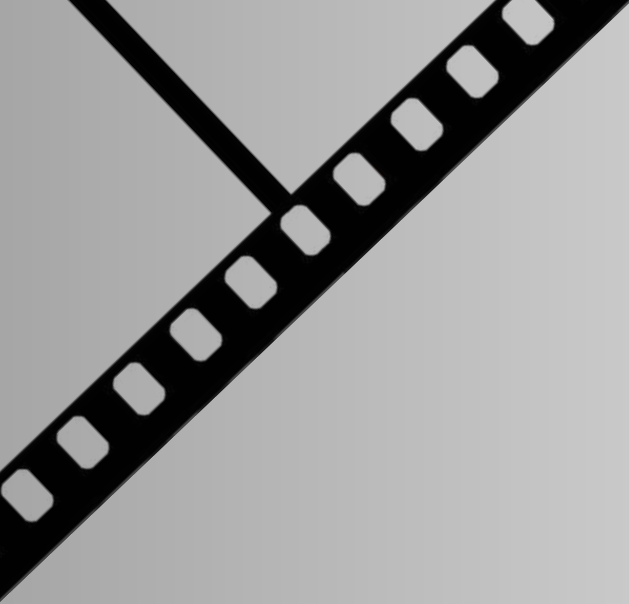
The debate competition, "Voice It Out", explored critical topics such as Artificial Intelligence and Sustainable Fashion, testing participants' analytical and argumentative skills. GVM's Gopal Govind Poy Raiturcar College of Commerce and Economics emerged victorious. "The Crown", a personality-based contest themed "My Goa, My Pride" evaluated participants on confidence, creativity, and performance. MES College of Arts & Commerce secured the top spot.

The off-stage events included “We’re Hiring”, a mock interview challenge that tested communication, critical thinking, and interview skills, where Shree Damodar College of Commerce & Economics emerged as the winner. “Create Digital”, a digital logo design competition, was won by Carmel College of Arts, Science, and Commerce for Women, while “Clash of Characters”, a mascot competition based on Sustainable Development Goals (SDG 14 and 15), which required participants to design and portray mascots creatively was won by Shree Damodar College of Commerce & Economics. The “Treasure Hunt” competition challenged teams to solve puzzles and locate hidden treasures, with Rosary College of Commerce and Arts emerging as the winner. “Negocio”, a business quiz competition, tested participants' business acumen through elimination and final rounds with Carmel College of Arts, Science, and Commerce for Women securing victory. The event concluded with a surprise event, the “Blind Throwball Tournament”, which assessed teamwork and reflexes, where Shree Damodar College of Commerce & Economics emerged triumphant. The event was a grand success, fostering creativity, innovation, and competitiveness among all participants.

Ms. Kavya Allaparthi, CEO of Milroc Good Earth Developers, an alumna of the college and department of Commerce was the Chief Guest for the Valedictory function. Ms. Allaparthi inspired students with her keynote speech, reflecting on her journey from being the ARENA Student Coordinator (2017) to discovering leadership and team management skills. She emphasized self-trust, authenticity, and stepping out of comfort zones while highlighting the importance of curiosity, perseverance, and consistency for success. She also shared industry expectations for employability, advising students to enhance their skills, stay adaptable, and make the most of their college years. Shree Damodar College of Commerce & Economics was declared the overall winner, receiving the First Prize of ₹15,000. Carmel College of Arts, Science, and Commerce for Women secured the runners-up position, winning the Second Prize of ₹10,000.

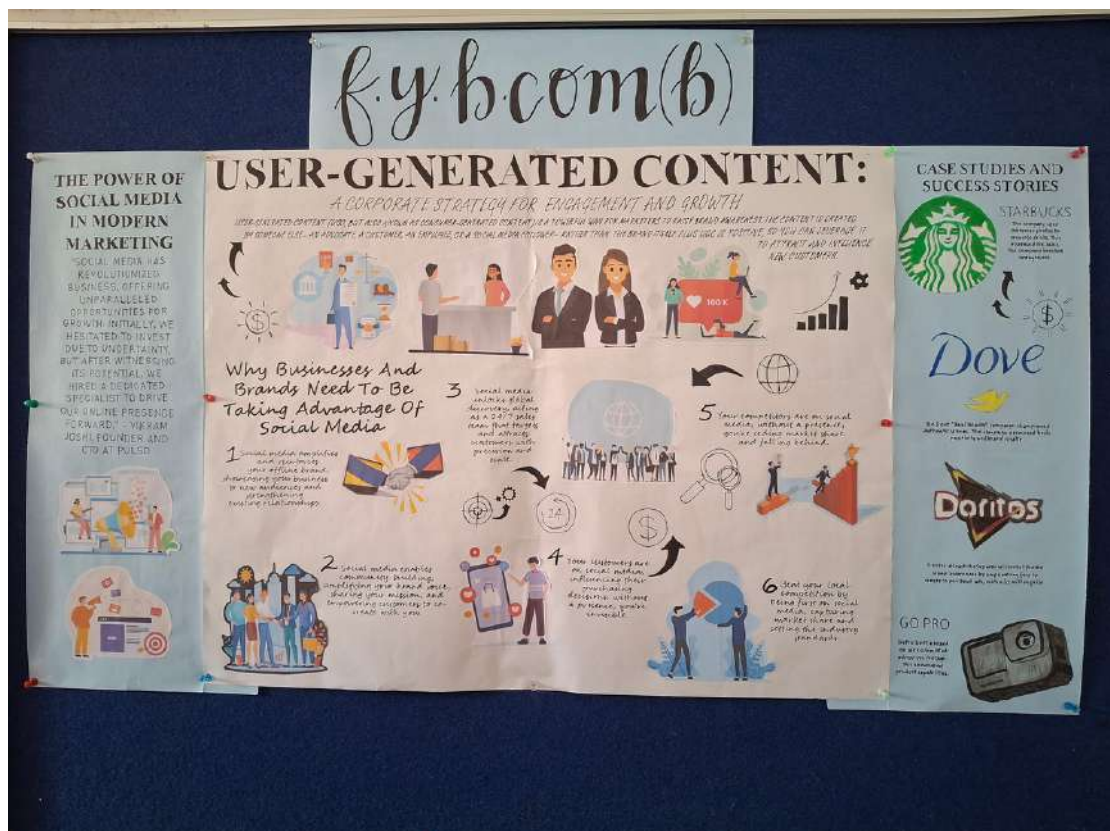
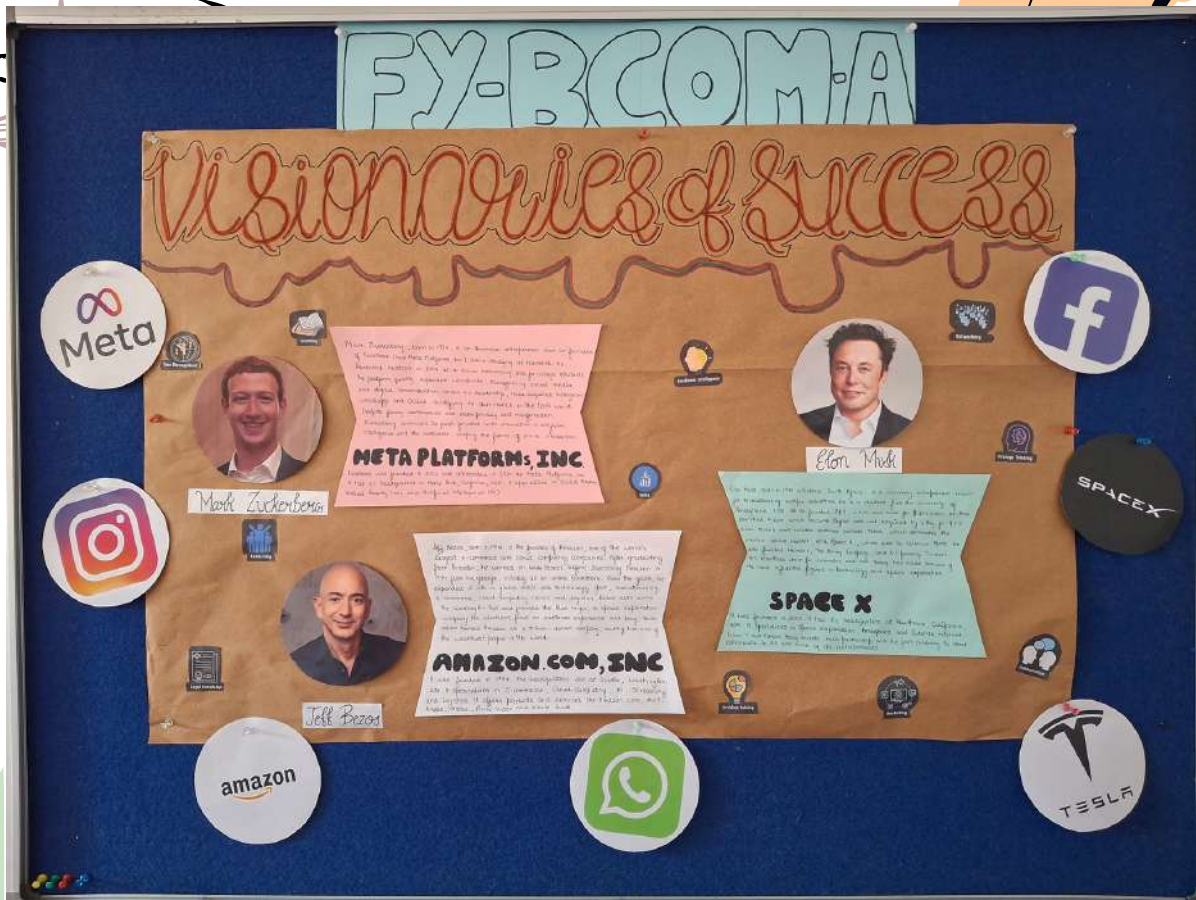


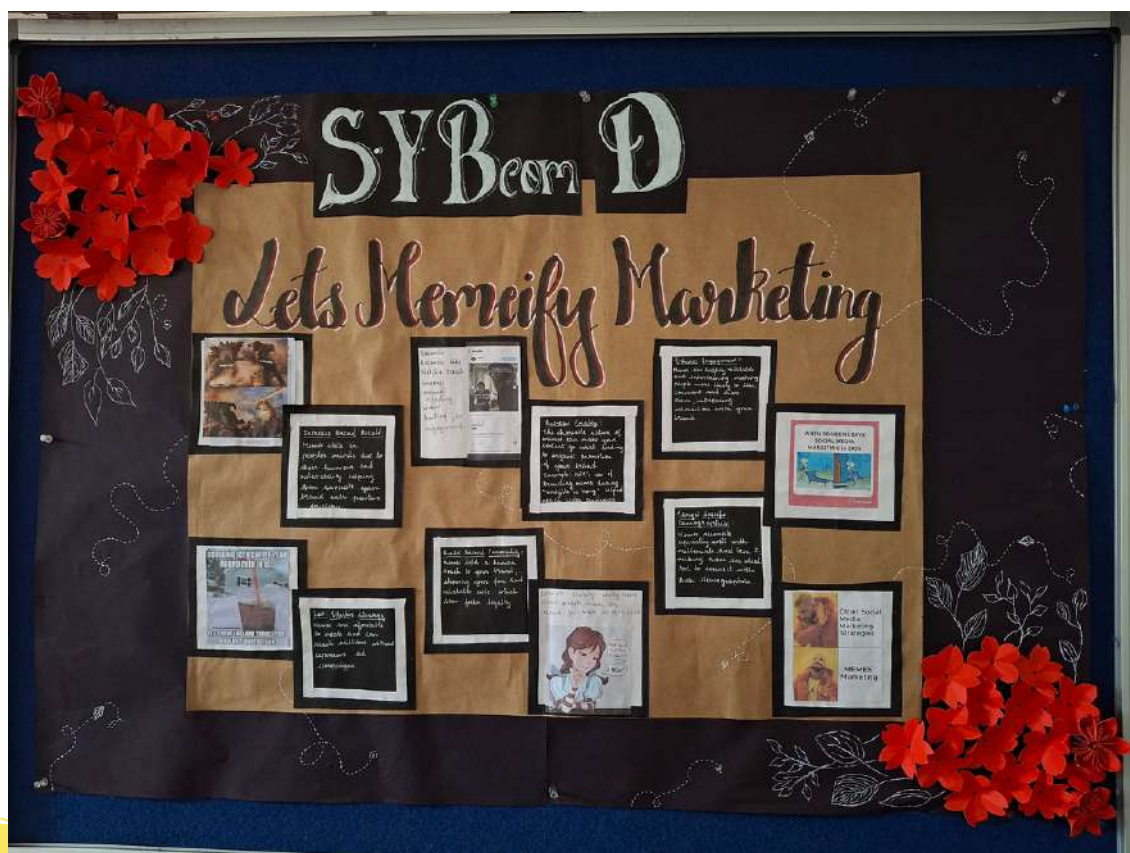


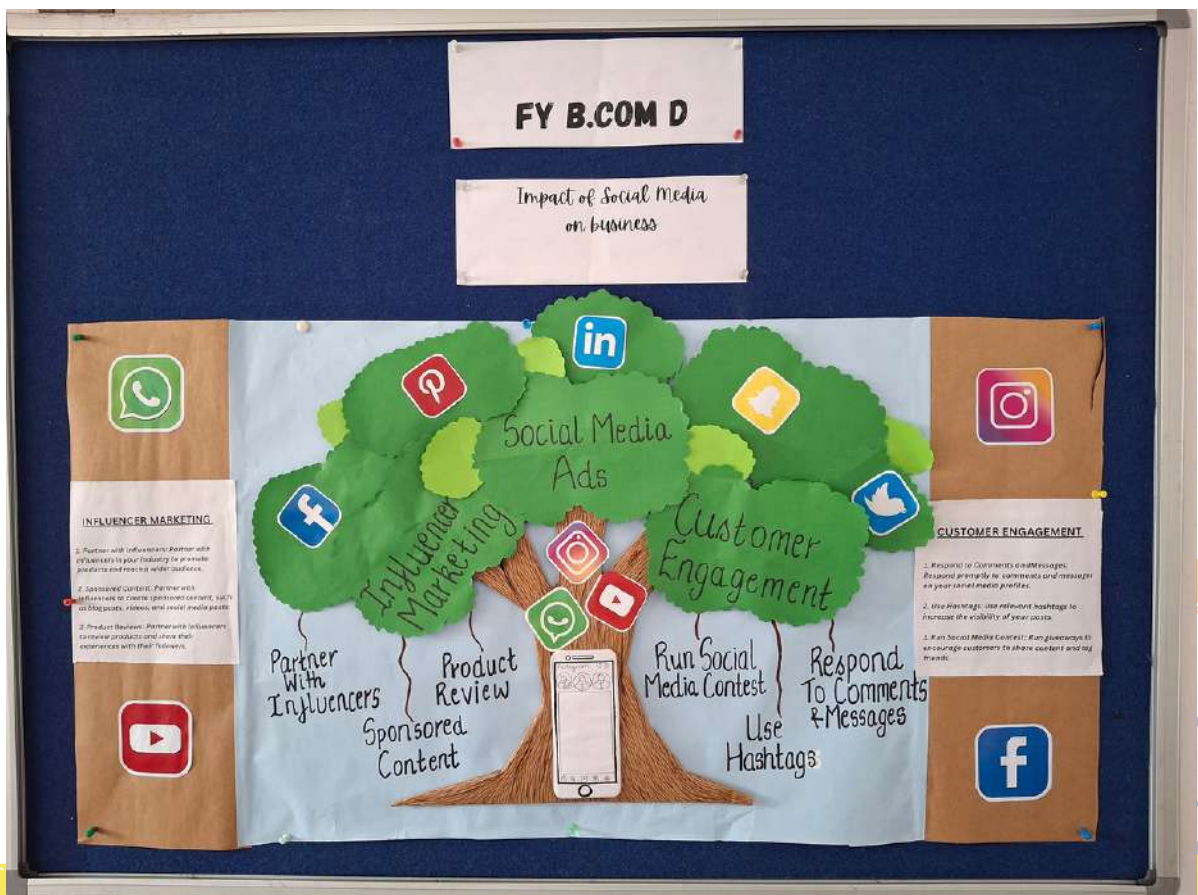
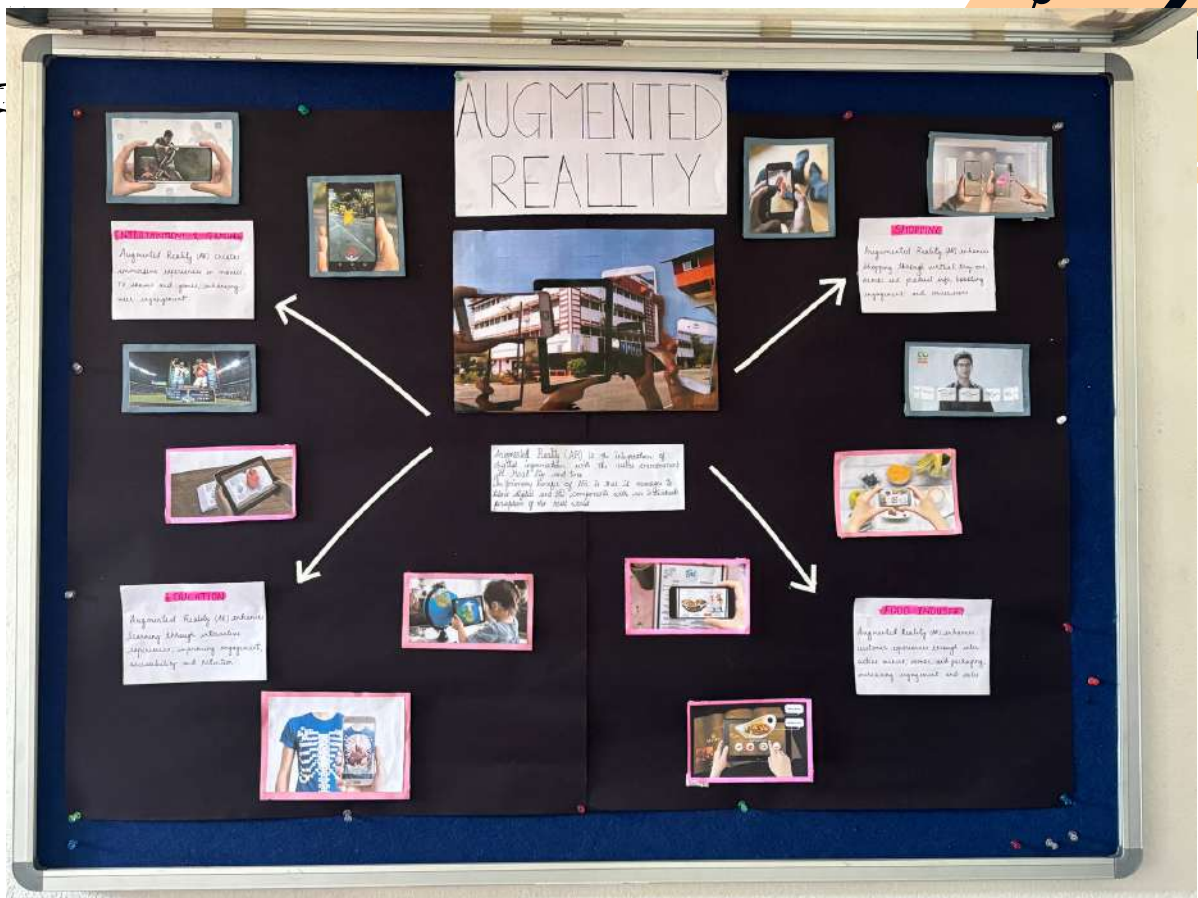


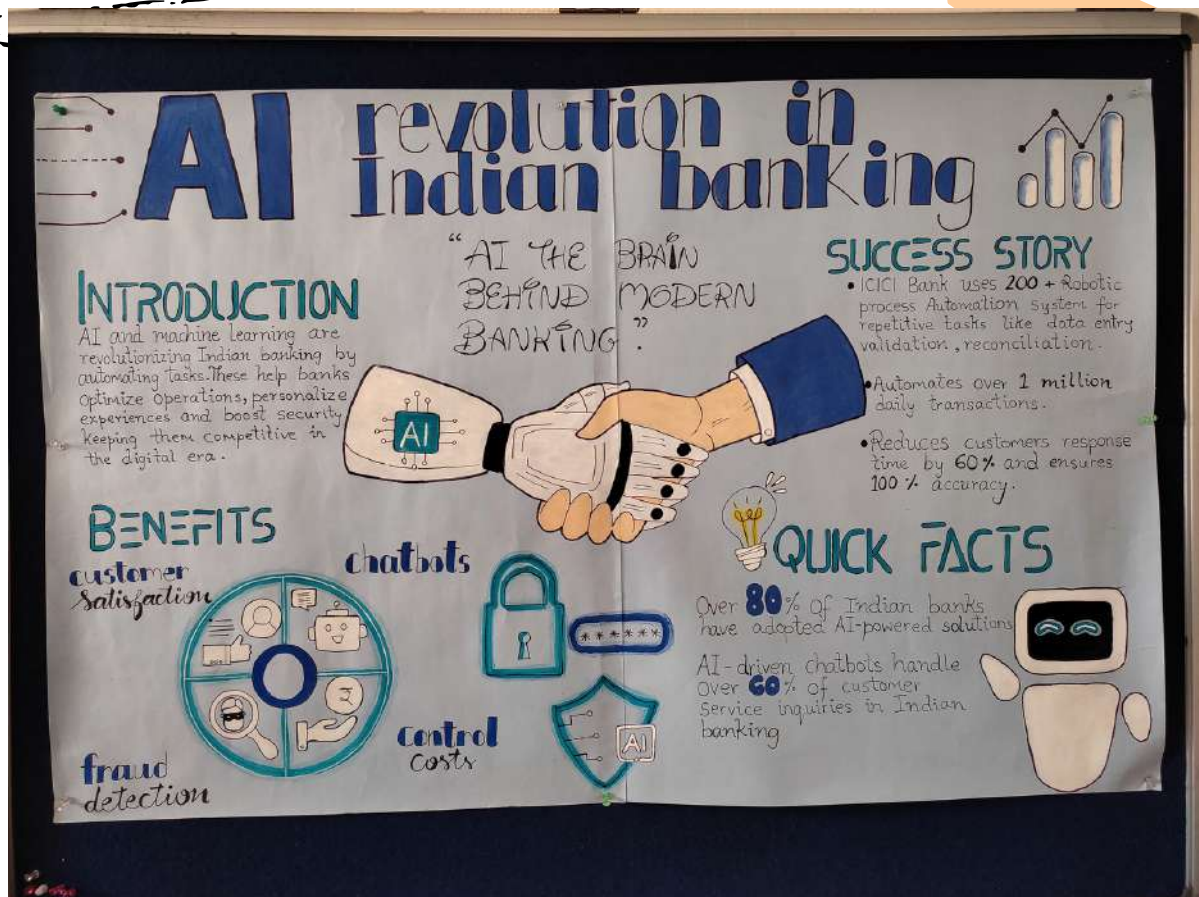


COMMERCE BLITZ









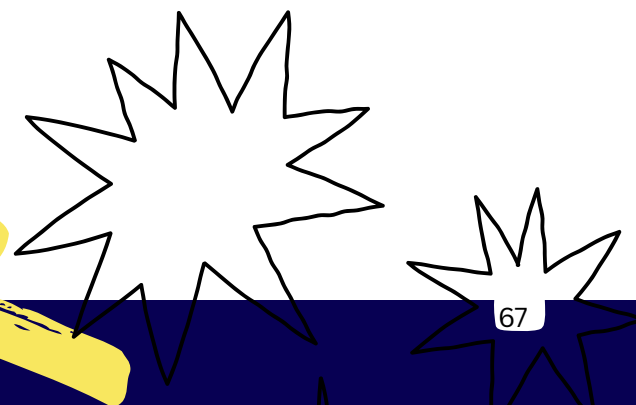
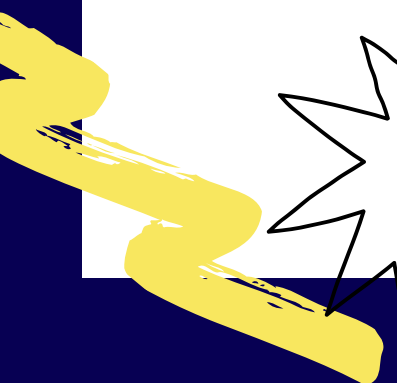


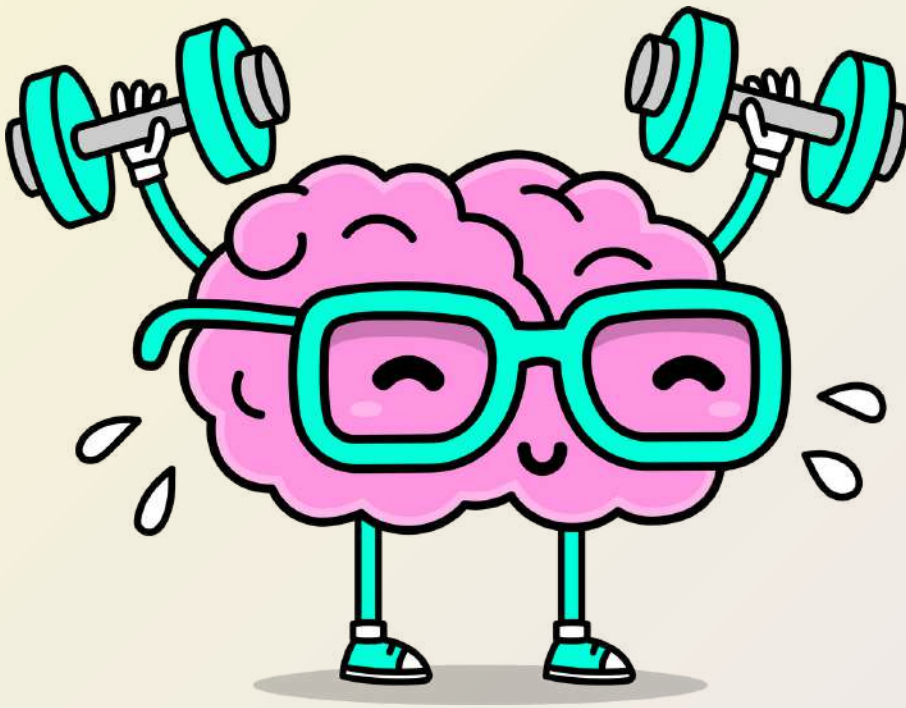
COMMERCE BLITZ: WHERE LEARNING COMES ALIVE

Commerce Blitz is a vibrant monthly initiative that transforms commerce education into a creative, interactive journey. Instead of relying solely on textbooks, students explore real-world economic and business themes through visually captivating, student-designed boards. These displays don't just inform—they provoke thought, inspire curiosity, and connect classroom knowledge with the world outside. Some of the most impactful topics explored include government budgeting, where students broke down complete state and national budgets into clear, relatable visuals. By analyzing how public funds are allocated—from education to infrastructure—they developed a deeper understanding of governance and fiscal responsibility. The power of technology was another major focus. Through themes like Artificial Intelligence in banking and the rise of Augmented Reality, students showcased how emerging tools are transforming industries. Real-life

Examples—like ICICI Bank's use of AI or AR's role in retail and education—brought these innovations to life, showing their relevance and impact.

In a lighter yet equally meaningful approach, students used popular memes to explain marketing concepts, proving that humor and learning can go hand in hand. Other boards emphasised personal development and digital wellness, encouraging students to manage time wisely and reflect on their relationship with technology. What makes Commerce Blitz truly special is how it bridges theory and practice. By combining creativity with critical thinking, it empowers students to not just learn about commerce—but to experience it, question it, and engage with it on a deeper level. Each board is a reflection of thoughtful exploration, collaborative effort, and a bold step beyond traditional learning.





Students Corner



Congratulations



Ms. Mehak Sayed

**On being elected as the Sports Secretary of
St. Xavier's College, Mapusa
and for being crowned Miss Xavier's 2024-2025.
It is a remarkable dual achievement that reflects
her excellence in weightlifting and martial arts,
along with her leadership, confidence, and
dedication to empowering women in sports.
It is yet another proud moment in the long list of
achievements of the Department of Commerce.**

*Appreciate
you!*



Miss Xavier's



2024-25

Congratulations to
Mehak Sayed

Congratulations



Mr. Stephen Fernandes

**On being elected as the General Secretary of
St. Xavier's College, Mapusa**

**It is another well-deserved achievement in an already long list
of accomplishments by the Department of Commerce.**

*Appreciate
you!*

Congratulations



Mr. Claude Braganza

**On being elected as the General Secretary of
NSS Unit of St. Xavier's College, Mapusa**

**It is another well-deserved achievement in an already long list
of accomplishments by the Department of Commerce.**

*Appreciate
you!*

General Secretary's Note



I still remember my first day in First Year—walking into the classroom with a mix of nervousness and excitement, driven by a single thought: to explore every opportunity and make the most of this journey. It felt like the beginning of my very own ComQuest. Each day brought with it something new—a challenge, a lesson, or an opportunity waiting to be embraced.

These past three years have truly been a period of significant growth. I recall sitting in those First Year classes, listening to the faculty emphasize the importance of maintaining a positive attitude, seizing opportunities, participating in events without losing focus of our academic goals.... such words stayed with me and gave me the motivation to keep pushing forward. It was a privilege to meet so many incredible individuals, gain diverse perspectives, and ultimately serve as the General Secretary of this esteemed institution.

The role of GS has been an enriching experience, teaching me how to navigate people and situations, and to manage the inevitable ups and downs. From representing the college in competitions, to organizing campus events, and coordinating our flagship Commerce event, Arena—every moment has been invaluable, imparting lessons that extend far beyond the classroom.

To all the students reading this—whether in the first, second, or third year—I encourage you to step out of your comfort zone, embrace new experiences, and make the most of every opportunity that comes your way. You may be surprised by how much you grow and achieve by the time your college journey concludes.

Stephen Fernandes
Ex-ComQuest Editor
General Secretary (2024–2025)

Class Representatives

2024-25



Hamza F. Mohammed
FY BCOM A



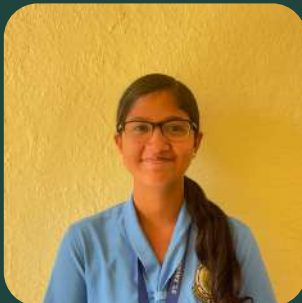
Yog U. Ghotge
FY BCOM B



Abigail Clara D'Souza
FY BCOM C



Elridge Z. Dsouza
FY BCOM D



Elaine F. Monteiro
SY BCOM A



Hagen Rodrigues
SY BCOM B



Jenish Edwin
SY BCOM C



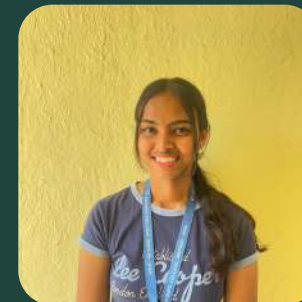
Elton Ming
SY BCOM D



Mellissa Cabral
TY BCOM A



Euglena Fernandes
TY BCOM B



Kelsey Braganza
TY BCOM C



Falak Shaikh
TY BCOM D

STUDENTS ACHIEVEMENTS

Guinness

WORLD RECORD

JUMPING INTO HISTORY: YASH VIVEK PAWAR'S GUINNESS GLORY

YASH VIVEK PAWAR BROKE THE GUINNESS WORLD RECORD FOR THE MOST JUMPING JACKS IN 30 SECONDS! HE DID 77 JUMPING JACKS IN JUST HALF A MINUTE—SOMETHING THOUGHT IMPOSSIBLE 6 YEARS AGO/WHAT MAKES THIS EVEN MORE SPECIAL? IT WAS HIS THIRD ATTEMPT AT BREAKING THE RECORD. HIS JOURNEY WAS FILLED WITH INTENSE TRAINING, OVERCOMING INJURIES, AND RELENTLESS PERSEVERANCE. THIS INCREDIBLE ACHIEVEMENT IS A TRUE TESTAMENT TO HIS DEDICATION AND NEVER-GIVE-UP ATTITUDE!



1. Yashuram Gaonkar (TYBCOM)

- Second place in logo design for pluspoints
- Head designer for Comquest 2023-24
- Inaugural and Valedictory Committee Head for ARENA 2025
- Participated and won Meteora 2025 (3rd place in card designing, 3rd place in lip sync)
- Participated and Won Runners Up for INSIGNIA 9.0 (Contingent Leader, won 1st place for Fashion Show and Short film)
- Participated and won Creations 2025 (won 3rd place for logo)



2. Pavan Savoiverekar (TYBCom)

- Represented Goa University in handball sports held at Rajkot Gujarat
- Represented St.Xavier's mapusa in handball university championship and won the title

3. Piyush Harmalkar (TYBCOMC)

- Intercollegiate bodybuilding top 5
- Intercollegiate Handball 1st place no
- ICN bodybuilding 4th Place



4. Mehak Sayed (TYBCOM C)

- Sports secretary
- Weightlifting intercollegiate Gold medalist 2024
- Iron women Goa 2024 in Weightlifting
- Weightlifting State Gold medalist 2025
- Miss Xavier's 2024-2025
- Judo state silver medalist
- Ebullience strong women runners up
- Creations strong women Titlist
- Organised first ever All goa women's weightlifting intercollegiate tournament.



5. Alison Andrea Fernandes (SYBCOM A)

- Participated in Ek Bharat Shreshtha Bharat II Camp

6. Jenish Edwin (SYBCOM C)

- 2nd Place in Power point presentation competition.



7. Arthur D'Souza (SYBCOM C)

- Participated in National Basketball Tournament

8. Anshu Jaiswar (SYBCOM C)

- 2nd place in Pot Painting Competition
- 1st place in painting competition held in Gwalior(MP)
- 2nd place in Wushu
- 1st place in group dance held in St. Xavier's college



9. Yash Vivek Pawar (SYBCOM D)

- Guinness World Record-Most Jumping Jacks in 30 seconds

10. Roush Fernandes (FYBCOM A)

- Gold Medal in 20km Walk



11. Rylan Almeida (FYBCOM A)

- 1st for 'Mr plus points 2024'
- 1st for act 'Impetus 2025'
- 1st place for reel 'Koss 2025'
- 1st place overall winners 'Koss 2025'
- 1st for reel 'Insignia 2025'
- 1st runner's up for elite manager 'Insignia 2025'
- 2nd runner's up for entry parade 'Creations 2025'
- 1st overall 'Creations 2025'



12. Ramesh Khadka (FYBCOM)

- Inter College tournament
- 1st place in Handball
- 2nd place in basketball

13. Yog Umesh Ghotge (FYBCOM B)

- Participated in reel-making competition (Geographical Identification of Goa)
- Opposition MLA in the students' parliament competition 2025
- FY assistant co-ordinator of arena 2025
- Runners up of insignia 9.0 and won 1st place in the short Film and 3rd place in Mad Ad
- Won 2nd place in the street play competition in Creations 2025
- Winners of all goa model youth gram sabha competition 2.0 and won best secretary
- 1st place for meme competition in ecofiesta 3.0
- contested for fy class representative and won the elections
- 2nd place in politronica 1.0 reel making competition



14. Stian Paul Lobo (FYBCOM B)

- Participated in reel-making competition (geographical identification of goa)
- Opposition mla in the students' parliament competition 2025
- FY event head of arena 2025 (sharktank)
- Runners up of insignia 9.0 and won 1st place in short film and 3rd place in mad ad
- Won 2nd place in street play competition in creation 2025
- Winners of all goa model youth gram sabha competition 2.0
- Participated for tressure hunt in ecofiesta 3.0
- Participated in coir of the year 2024
- Participated in politronica 1.0 and got runners up for the reel making competition

15. Swidel Valanka Rodrigues (FYBcom C)

- Merit Certificate in Global Heartfulness Essay Event 2024 in Category 1 (14-18 years) & recieved an Honourable Mention among all the entries received in the category
- Passed National Level Online Quiz 2024 With Passing Score of 80%
- First Year Head of the Event Let's Ad It Up at ARENA 2025

16. Elridge Zenobius Dsouza (FYBCOMD)

- Participated in reel-making competition (geographical identification of goa)
- Opposition MLA in Students' Parliament Competition 2025
- FY event head of negogio for Arena 2025
- Runners up of insignia 9.0 and won 1st place in short film, 1st place in reel making competition and 3rd place in mad ad
- Won 2nd place in street play competition in Creation 2025 organised by Dempe College of arts and Science, Panjim Goa
- Winners of All Goa Model Youth Gram Sabha Competition 2.0
- Participated in 57th All Goa State Level Mando festival
- In charge of 'our patrons path' for Plus Points 2024
- Participated in the Green Campus initiative
- Contested class representative elections and won
- Participated in the choir of the year 2024





ARTICLES BY STUDENTS

NSS: The Spirit of Service

The National Service Scheme (NSS) not only fosters social responsibility and community service but also helps in developing your personality. Being an NSS volunteer for 3 years has helped me boost my leadership skills and build social connections with others. NSS has a wide range of activities, including awareness campaigns on important social issues, like education, human rights and many more.

Blood donation camps are held to help people in need and encourage more students to take part in this life-saving activity. Drives like plantation and cleanliness are also held on campus as well as in local communities. Visits to the orphanages and old age homes are also held to spread compassion, offer emotional support, and create a sense of community by spending quality time with the residents and bringing joy into their lives.

The best part about this cell is the 7-day camp, which helps us learn new things, work together as a team, and take part in fun and helpful activities that teach us how to care for others.

Claude Braganza

(General Secretary of the N.S.S Unit 2024-25)



How Did Israel Become A Startup Nation?

When we think of Israel, what comes to mind? The Israel-Palestine conflict. What else? The Birthplace of Jesus Christ. What if I told you that Israel is also known as the king of startups? Yes, you heard it right. Take a look at the ease of doing business ranking, Israel ranks much higher than India. How is all of this possible in spite of being surrounded by enemies?

Let's delve into a bit of history. Israel's journey to becoming a startup nation started from its early days as a nation. Despite its small size and geopolitical challenges, Israel fostered a culture of innovation, partly shaped by the necessity to become self-reliant and maintain security.

Israel has the highest concentration of tech startups, where names such as Microsoft, Intel, Apple, etc are investing in dedicated R&D facilities. Israel's military and its broader defence industry is considered a breeding ground for software engineers and are credited for the growth of Israel's burgeoning tech sector, which is now a leader in automation and AI. So, what causes Israel to create such a huge number of tech startups?

Its unique history has shaped the people of Israel and those with a relevant skill set, education or army background find the economic conditions perfect to create new tech companies. Institutional infrastructure is readily available, including tax incentives, state-subsidised venture capital, incubators and R&D support.

India can learn a lot from Israel to become a startup nation. India needs to increase its spending on R&D. India needs to encourage young graduates to establish startup businesses. Only then can we think of competing with countries like Israel.



Achieving the Unimaginable

Breaking the world record for the most jumping jacks in 30 seconds with 77 reps, officially recognized by the Guinness Book of World Records, was an achievement that once seemed out of reach. It demanded relentless effort, unwavering focus, and the belief that limits exist only to be shattered.

Performing approximately 2.5 jumping jacks every second required not just speed, but precision and control. The journey began in January 2023 with intense training, including a 10,000 jumping jacks challenge completed in 30 days, and the resilience to come back stronger after each injury. Two failed attempts only fueled the determination to succeed, culminating in a record-breaking performance on May 16, 2024.

This milestone was not earned without sacrifice. Abstaining from chips for 21 months was just one small example of the discipline required to stay on track. The journey stands as proof that when something matters enough, perseverance can turn the improbable into reality.

Yet the path was never solely about a number or a title. It was about pushing beyond comfort zones, building resilience, and forging a stronger, more focused mindset. Each setback carried lessons that transformed obstacles into stepping stones, making the final success all the more meaningful.

This story exists to inspire you to chase your dreams relentlessly. Remember, it is not about how many times you fall, but how many times you rise again. Trust yourself, break through your own limits, and keep moving forward with confidence.

Yash Vivek Pawar
S.Y B.Com-D



A Year of Sporting Spirit and Team Triumphs

Participating in intercollegiate sports events during the academic year 2024–25 has been an incredibly fulfilling experience. I had the proud opportunity to represent our college in multiple disciplines, including Badminton, Football, Handball, Volleyball, Baseball, Hockey, and Cricket. It was an honour to contribute to our teams' successes, and I take immense pride in being a part of our college squads. Notably, we achieved commendable results in the Inter-University Championship:

- 🏆 Handball Team – First Place
- 🏆 Volleyball Team – First Place
- 🥈 Hockey Team – Second Place

One of the most memorable moments of the year was leading our College Baseball Team as Captain. That role was both a responsibility and a privilege that taught me leadership in its truest form. These experiences have instilled in me the values of hard work, discipline, and teamwork. The Department of commerce supported me to balance both academic and athletic responsibilities seamlessly. I extend my heartfelt thanks and deeply grateful to my coaches from the department of sports and teammates whose encouragement and dedication made this journey so meaningful.

In addition to sports, I actively participated in various college events, where our teams also achieved notable success:

Ebullience – Runners-up
Chaos – Winners 🏆
Creation – Winners 🏆

Looking back, this year has been a blend of challenges, learning, and celebration. I cherish every moment and look forward to carrying this spirit forward.

By Grisha Gurudas Gadekar



The Power of Programmatic Music

Programmatic music is a fascinating genre that goes beyond mere notes and rhythms. It tells stories, paints vivid pictures and evokes powerful emotions through sound. Unlike absolute music, which is created purely for its own sake, programmatic music is inspired by external ideas such as literature, nature, historical events and even folklore. Composers like Hector Berlioz, Modest Mussorgsky, and Richard Strauss have crafted masterpieces that transport listeners into different worlds, using music as a narrative tool.

One of the most captivating aspects of programmatic music is its ability to ignite the imagination. Listening to pieces like Mussorgsky's "Pictures at an Exhibition" or Berlioz's "Symphonie Fantastique" helped me in better visualizing scenes, characters, and emotions as if I were reading a novel or watching a film. This unique quality makes programmatic music especially appealing to those who love stories and creativity.

One of the most memorable moments in my classical music journey was discovering Claude Debussy's programmatic masterpiece, "La Cathédrale Engloutie" (The Sunken Cathedral). Inspired by an ancient Breton myth about a grand cathedral that lies submerged beneath the sea, off the coast of the mythical city of Ys. According to the legend, the cathedral rises from the water on clear mornings, and the sounds of priests chanting, bells chiming, and the organ playing can be heard drifting across the waves.

In the piece, the composer employs deep, resonant chords to suggest the distant tolling of church bells with a very watery or mumbled texture, gradually building to a majestic climax that conjures the cathedral emerging from the sea in all its glory, before letting the music fade as the cathedral sinks back beneath the water. It is truly an amazing experience to hear this piece played out loud.

Verily, classical music and surely, programmatic music has not only enriched my artistic pursuits but have also played a significant role in shaping who I am today. They have taught me to listen more deeply and approach life with greater creativity and empathy.

By Vedh Naik
S.Y.B.Com-D

POEMS BY STUDENTS

DAYS WE'LL NEVER FORGET

Friends beside laughter loud,
Dreams take their flight very high, above the crowd.
Canteen talks and endless snacks,
Easy life now, no looking back.
Books, notes, and late-night grind,
Yet when exams come, peace we find.
Whispers of love in the hallways roam,
Where hearts beats fast, a place we call home.
Teachers guide with patient care,
Sharing wisdom, always there.
Lessons more than books can teach,
Helping us to dream and reach.
Evenings spent with friends so close,
Talking, laughing, no one knows.
Walking, singing, dreaming high,
Watching stars as they light up the sky.
But still, the harsh, real world feels so near,
Bringing worries, bringing fears.
Jobs, bills. What comes next?
Life feels big, were still small yet.
College days may come to an end,
But will still have our friends.
Memories stay, strong and true,
In every smile and in all we do.

- Clive Fernandes

Artwork

CHARBEL D'SOUZA
T. Y. BCOM A



ELTON MING
S.Y. BCOM D

Canteen Mela

On October 3, 2024, the Department of Commerce, together with its students, organised a Canteen Mela on campus to collect funds for the departmental inter-collegiate event ARENA. The event featured a variety of food stalls serving Shev Puri, Momos, Cafreal Pao, Cupcakes, Mojito, Biryani, Blue Lagoon, and more. Students also presented a flash mob, and several games were organised for entertainment.

The Mela attracted a large number of students and staff, giving participants an opportunity to put their classroom learning into practice. The experience helped them develop skills in entrepreneurship, marketing, and management, while encouraging teamwork and building a sense of community.







Sports Day

2025









Scholarship 2024-25

Scholarships

The Department of Commerce instituted a scholarship for outstanding male and female final year students in the year 2024-2025 based on their participation in extracurricular and inter-college activities, academic performance, and overall conduct.



Outstanding Male Student
Stephen Fernandes
(TYBCOM A)
2024-2025

CONGRATULATIONS

Scholarships

The Department of Commerce instituted a scholarship for outstanding male and female final year students in the year 2024-2025 based on their participation in extracurricular and inter-college activities, academic performance, and overall conduct.



Outstanding Female student
Kelsey Braganza
(TYBCOM C)
2024-2025





**Best Wishes
Department of Commerce
St. Xavier's College**

