



**ST. XAVIER'S COLLEGE, MAPUSA GOA**

**Report of Activity conducted in the Academic Year 2025-26**

<b>Name of Activity</b>	Talk on "Career Pathways and Financial Literacy: From Basics to Opportunities"
<b>Date/Duration</b>	23 <sup>rd</sup> March 2026 1 hour
<b>Venue</b>	Room No 106
<b>Name of organizing Department/Cell</b>	Under MOU between St Xavier's College and Nirmala Institute of Education / Cell for Career Guidance and Training for Competitive Exam
<b>In collaboration with</b>	Department of Commerce
<b>Name/s of Faculty Coordinator</b>	Ms. Kathleen C. Pinto Dr. Santana Fernandes Dr. Oscar Braganca de Melo
<b>Stratum of Event</b>	College level
<b>Name &amp; details of Resource Person/s If any</b>	Mr. Xavier D'mello. Chartered Accountant Nirmala Institute of Education
<b>Report</b>	<p>A Talk on "Career Pathways and Financial Literacy: From Basics to Opportunities" was held for students of F.Y. B. Com on 23<sup>rd</sup> March 2026 from 10.45 am to 11.45 am in Room No 106. This talk was held as one of the activities under MOU between St. Xavier's College and Nirmala Institute of Education.</p> <p>The Speaker was C.A Xavier D'mello a Chartered Accountant at Nirmala Institute of Education. The Talk began by Ms. Kathleen Pinto welcoming C.A Xavier D'mello and Mr. Raymond Pereira Assistant Professor Arts and Aesthetics-Visual Arts from NIE and Coordinator of the Talk. Dr. Santana Fernandes presented a Potted Plant to our Guests.</p> <p>The Career Guidance talk was organized for students to provide insights into various professional pathways in the field of finance and accounting. The session focused on five major qualifications: Chartered Accountant (CA), Company Secretary (CS), Enrolled Agent (EA), Certified Public Accountant (CPA), and Association of Chartered Certified Accountants (ACCA).</p>

The Speaker began by emphasizing the growing demand for finance professionals in a globalized economy. Students were encouraged to choose a career path based on their interests, strengths, and long-term goals. He briefly explained the following:

**Chartered Accountant (CA)**The CA course was described as one of the most prestigious and challenging professional qualifications in India. It covers subjects such as accounting, taxation, auditing, and financial management. The speaker highlighted that the course requires strong analytical skills, dedication, and perseverance. Career opportunities include auditing firms, corporate finance roles, and independent practice.

**Company Secretary (CS)**The CS course focuses on corporate laws, governance, and compliance. A Company Secretary acts as a key advisor to the board of directors and ensures that companies follow legal and regulatory requirements. The speaker noted that this career is ideal for students interested in law and corporate administration.

**Enrolled Agent (EA)**The Enrolled Agent qualification was introduced as a US-based certification specializing in taxation. EAs are authorized to represent taxpayers before the Internal Revenue Service (IRS). The speaker pointed out that this course is relatively shorter in duration and is suitable for students interested in international taxation, especially US tax systems.

**Certified Public Accountant (CPA)**The CPA designation, also US-based, is globally recognized and focuses on accounting, auditing, taxation, and business concepts. The speaker explained that CPAs are highly valued in multinational companies and global accounting firms. The course requires passing a rigorous examination and meeting specific educational requirements.

**Association of Chartered Certified Accountants (ACCA)**The ACCA qualification is an internationally recognized accounting certification based in the UK. It offers a flexible structure and covers a wide range of topics, including financial reporting, taxation, audit, and strategic management. The speaker highlighted that ACCA opens doors to global career opportunities.

C.A Xavier explained the requirements to answer the courses, pattern of exams, fee structure and application process for these courses. He impressed upon the students to register for the courses and work hard towards attaining their goal. He also impressed upon the students the pay package they can earn on qualifying the exams. Queries from students were answered by the Speaker

The session concluded with a comparison of all five courses in terms of duration, difficulty level, cost, and career scope. Students were advised to carefully evaluate their career aspirations before making a decision. The talk was highly informative and helped students gain clarity about the diverse opportunities available in the finance and accounting domain.

	<p>The session ended with Ms. Kathleen Pinto, Convenor ( MOU between SXC and NIE) proposing the Vote of Thanks.</p> <p>The talk was attended by students of F.Y.B. Com, Dr. Santana Fernandes and Dr. Oscar Braganca de Melo</p> <p>Overall, the session proved to be insightful and motivating, guiding students toward making informed career choices.</p>
<b>Brochure/Poster</b>	<p><a href="https://xavierscollegegoa.ac.in/wp-content/uploads/2026/03/Brochure-of-Talk-on-Career-Pathways-and-Financial-Literacy-From-Basics-to-Opportunities.pdf">https://xavierscollegegoa.ac.in/wp-content/uploads/2026/03/Brochure-of-Talk-on-Career-Pathways-and-Financial-Literacy-From-Basics-to-Opportunities.pdf</a></p>
<b>Photographs</b>	<p><a href="https://xavierscollegegoa.ac.in/wp-content/uploads/2026/03/Picture-of-Talk-on-Career-Pathways-and-Financial-Literacy-From-Basics-to-Opportunities.pdf">https://xavierscollegegoa.ac.in/wp-content/uploads/2026/03/Picture-of-Talk-on-Career-Pathways-and-Financial-Literacy-From-Basics-to-Opportunities.pdf</a></p>
<b>List of participants With signatures</b>	NA
<b>Certificate</b>	NA