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Operating Principle: |Read - Reflect - Respond|

THE CATALYST

IFIM College's Monthly Newsletter | Since September 2024

"A monthly newsletter-cum-magazine, published, spotlighting the academic, creative, and cultural life of IFIM College — featuring student voices, faculty insights, and campus highlights."

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Institute of Finance and International Management

An Autonomous Institution | Affiliated to Bangalore University

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CONTENT

CAREER PATHS IN MARKETING SESSION

The BBA and B. Com batches of the 2023-26 cohort participated in an online session titled "Career Paths in Marketing" on 22.05.2025 from 10:00 AM to 11:00 AM. The specialized guidance session was led by Prof. Anand Narasimha, who served as the resource person. The seminar focused on mapping out diverse employment avenues, strategic choices, and upcoming industry trends to help final-year management and commerce students navigate prospective roles in marketing. .

Prof. Narasimha, with his extensive experience in the field, provided invaluable insights into the dynamic nature of the marketing landscape. He emphasized the importance of understanding consumer behavior and leveraging data analytics to make informed decisions. The session also highlighted the growing significance of digital marketing, with a special focus on social media strategies and content creation

Students were encouraged to pursue internships and real-world experiences to enhance their practical skills. Prof. Narasimha shared case studies and success stories of industry leaders, inspiring students to think creatively and embrace innovation in their future careers. The interactive Q&A session that followed allowed participants to clarify doubts and seek personalized advice, making the seminar an enriching experience for all attendees.

MISSION ADMISSION OUTREACH EVENT

IFIM College participated in the Times of India (TOI) admission outreach event, "Mission Admission," held on 23.05.2026 at the Jnana Jyothi Auditorium on Palace Road, Bangalore. The programme was designed to help students and parents make informed choices after class 12.

The Director of IFIM institutions Dr. AV Arun Kumar was panelist in the session titled,'Smart Degree Choices:How to match your degree with the current industry demand.'The daylong event brought together academicians,counsellors ,policymakers and industry experts to deliberate on future career opportunities and academic choices.

Representing the institution, faculty member from all the Departments, actively engaged in the promotional outreach to guide prospective applicants. Additionally, student representatives of BBA and BCA Department participated in the event, assisting at the institutional stall to share insights and interact with prospective candidates.

The event provided an excellent platform for IFIM College to showcase its educational offerings and connect with future students. Dr. Swarnika Dixit delivered an insightful presentation highlighting the unique aspects of the college's curriculum, focusing on its industry-aligned programs and emphasis on experiential learning.

Prospective applicants were eager to learn about the college's innovative teaching methods, internship opportunities, and global exposure initiatives. The interactive session allowed attendees to ask questions and receive personalized guidance on the application process, making it a fruitful experience for all involved. The event concluded with a positive note, leaving many attendees excited about the possibility of joining the IFIM community.

On 23rd and 24th May IFIM Institutions also participated in the Education fair organized by College Dunia which saw over 5000 footfalls from students across the city. The event was coordinated by Ms. Arpita Chatterjee, Head Admissions, IFIM College.

LAW AND AI WORKSHOP

The IFIM School of Technology ISOT recently organized an engaging workshop on "Law and AI: Regulatory Frameworks and Legal Applications" on 6 May 2026 with IFIM Law School, creating a meaningful dialogue at the intersection of Artificial Intelligence, legal practice, ethics, and governance.

The session explored how AI is transforming the legal ecosystem through:

- Legal research and document analysis
- Contract review and compliance monitoring
- AI governance, ethics, bias, and accountability
- India's evolving AI regulatory landscape
- Responsible adoption of AI tools in legal education and practice

The introductory session was followed by a hands-on Microsoft Copilot workshop, where participants worked with public-domain legal documents and learned how to use AI with discipline, verification, and human oversight — including structured prompting, legal summarization, IRAC-based reasoning, hallucination checks, and policy drafting exercises.

Led by Dr. Anant Jain, PhD and Dr. Salur Srikant Patnaik, the workshop reinforced a critical message:

AI in law is not about replacing legal judgment.

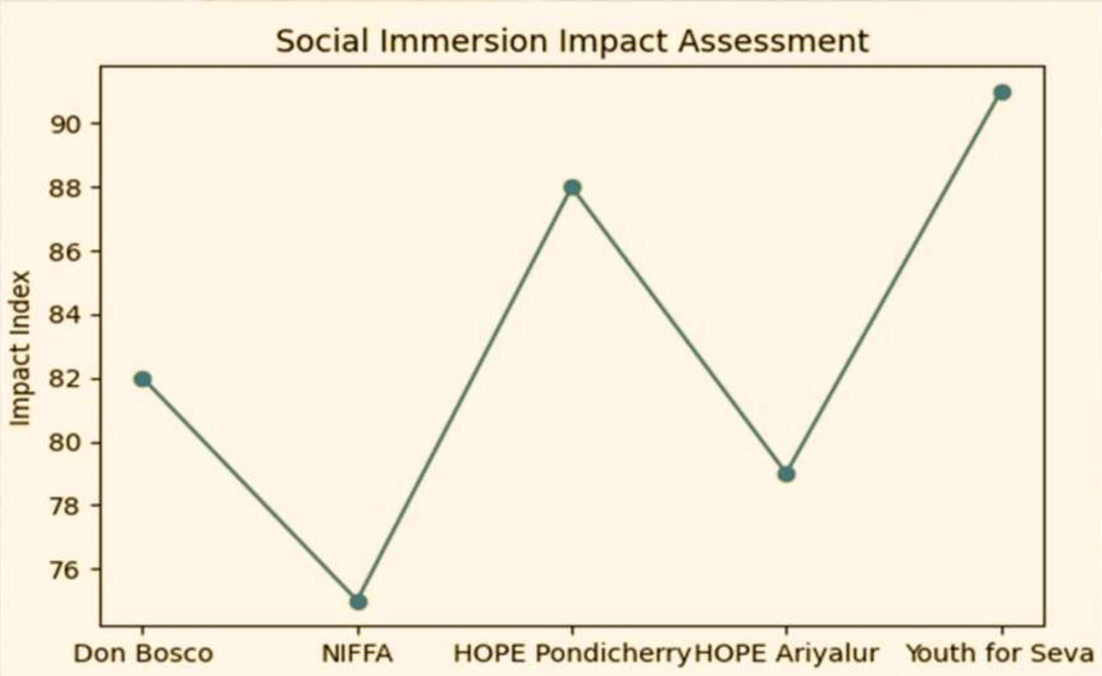
It is about strengthening legal thinking with responsible technology.

At IFIM School of Technology, we remain committed to building interdisciplinary learning experiences that prepare students and faculty for the rapidly evolving future of work, governance, and professional practice.

SOCIAL IMMERSION PROGRAM 2026

The Social Immersion Program (SIP) 2026, organized by IFIM College (Autonomous), Bengaluru, introduced students to grassroots community challenges through field work with non-governmental organizations. Guided by SIP Chairperson Prof. Seshachalam Ananthasayanam, the initiative required learners to observe real-world social problems and evaluate community-based solutions from a techno-economic perspective. Collaborative partners for the immersion included Don Bosco in Kothagiri, NIFFA in Mangalore, HOPE in Pondicherry and Ariyalur, and Youth for Seva in Bengaluru.

By directly evaluating digital outreach, resource efficiency, and local engagement model logistics, students successfully mapped grassroots activities to several United Nations Sustainable Development Goals (SDGs) to assess long-term sustainability.The field immersion successfully allowed participants to bridge the gap between classroom theory and practical, real-life applications while addressing critical inequalities.



Through close interaction with marginalized groups, students developed heightened empathy, analytical thinking, and community leadership capabilities. Simultaneously, the partner NGOs gained useful administrative clarity from student-generated recommendations and techno-economic reports.

The program concluded as a highly meaningful learning experience, reinforcing IFIM College's structural commitment to cultivating socially responsible leadership and inclusive sustainable development.

ANNUAL GRADUATION CEREMONY 2026

IFIM Institutions held its Annual Graduation Ceremony 2026, celebrating the achievements of undergraduate and postgraduate students. The event honored graduates from the 2022-25 and 2023-25 academic years, with diplomas and degrees awarded in BBA, BCA, B.Com, and MBA programs.

A panel of esteemed administrators and academic directors praised the graduates for their dedication and resilience. The ceremony was a vibrant affair, filled with joyous smiles and proud families capturing the milestone moment. Distinguished Chief Guest,Mr.Mallaan Sasalu,CEO,Purvankara Limited,Guest of Honour,Mr.Girisha GN,Executive Director,Wells Fargo India Ltd shared words of wisdom, encouraging the new graduates to embark on their professional journeys with confidence and integrity. The auditorium resonated with applause as each name was called, marking the culmination of years of hard work and perseverance.

The graduates, adorned in their caps and gowns, reflected a diverse array of aspirations and dreams. The atmosphere was charged with a sense of accomplishment and anticipation for the future.

Following the formal proceedings, a lively reception allowed graduates, faculty, and family members to mingle, celebrate, and look forward to the exciting opportunities that lay ahead.

In addition to the awards, the event featured motivational talks by eminent alumni who shared their experiences and insights on navigating the professional world post-graduation. They encouraged current students to continue striving for excellence and to embrace opportunities for lifelong learning.

The institution officially announced and felicitated the top academic rank holders across various specializations for their exemplary performances:

Master of Business Administration (MBA) Toppers:

- Overall Program Toppers: ***Pallavi M.*** secured the highest distinction with a Cumulative Grade Point Average (CGPA) of ***8.69***, followed by ***Prateeksha P. K.*** with a CGPA of ***8.62***, both graduating in the first-class exemplary category.
- Finance Specialization: ***Pallavi M.*** achieved the top rank with an average score of ***8.72*** across the third and fourth semesters.
- Business Analytics Specialization: ***K. Vineet Kumar*** earned the top position with an average score of ***8.18***.
- Marketing Specialization: ***Chandan V.*** secured the peak position with an average performance score of ***8.47***.
- Human Resource Management Specialization: ***Sree Vishnu Priya J.*** claimed the top rank with an average score of ***8.31***.

PALLAVI M (MBA)

PRATEEKSHA P. K (MBA)

K. VINEET KUMAR (MBA)

CHANDAN V (MBA)

SREE VISHNU PRIYA J(MBA)

Undergraduate Program Toppers:

- Bachelor of Business Administration (BBA): ***Pentapati Sai Sree Harika*** clinched the top position with a final CGPA of ***8.69***, followed by ***Nourin Sultana*** with a CGPA of ***8.33***, both placing in the first-class exemplary division.
- Bachelor of Commerce (B.Com): ***P. U. Megha*** secured the prime rank with a final CGPA of ***8.33***, closely followed by ***Kaveri Chowdhury*** who completed her degree with a CGPA of ***8.30*** in the first-class exemplary tier.
- Bachelor of Computer Applications (BCA): ***V. Preethi*** led the technical cohort with a final CGPA of ***8.58***, followed by ***Aluru Navaneetha Shrama*** who registered a final CGPA of ***8.55***, establishing their positions in the first-class exemplary group.

PENTAPATI SAI SREE HARIKA (BBA)

NOURIN SULTANA (BBA)

V. PREETHI (BCA)

ALURU NAVANEETHA SHRAMA (BCA)

P U MAGHA (B.COM)

The celebration concluded with a group photograph of all the top achievers, capturing a moment of pride and accomplishment. The event served not only as a recognition of academic success but also as an inspiration for all students to aim high and pursue their dreams with determination.

A POEM

-BY VANAJA HIREMATH

English version

Jiti-Jiti Sone (Drizzling Rain)
All through the day and night,
O drizzling rain,
Who was the messenger
That carried my sorrow to you?
The plough-bearing yogi,
Who sat with open palms, waiting endlessly for your arrival.

With a heart full of hope, he prayed,
He rejoiced as though he had seen crops rise tall,
But when the rain stood firm and refused to move on,
The worried farmer's smile slowly faded away.

Remembering the burden of debts to be repaid,
He sat in a corner, gazing helplessly at the sky.
Days rolled by, months slipped away,
Fields and homes were washed into streams.

Roots and crops alike,
Homes, shelters, and cattle,
Lives everywhere
Were swallowed into watery graves.

Why this anger?
Why this burning fury?
Nature's wrath
Has pushed us into fearful thought.

What more sacrifice do you await, O Mother?
Calm yourself, Mother...
Please, be at peace.

ಜಿಟಿ-ಜಿಟಿ ಸೋನೆ

ಅಹೋರಾತ್ರಿ ಹಿಡಿದ
ಜಿಟಿ-ಜಿಟಿ ಸೋನೆ,
ಅದಾವ ಹರಿಕಾರ
ಸುದ್ದಿ ಕೊಟ್ಟ ನಿನಗೆ,
ನೀ ಬರುವ ದಾರಿಗೆ ಕಾದು-ಕಾದು
ಕೈ ಚೆಲ್ಲಿ ಕುಳಿತಿದ್ದ ನೇಗಿಲ ಯೋಗಿ,

ಭರಪೂರ ಮನದಿಂದ ಕೈಮುಗಿದಿದ್ದ,
ಆಳೆತ್ತರ ಪೈರಾ ಕಂಡಂತೆ ನಲಿದ,
ನೆಲೆ ನಿಂತ ಸೋನೆ ಕಾಲ್ಕಿತ್ತದಾಗ,
ಕಂಗೆಟ್ಟ ರೈತ ನಗೆ ಮಾಸಿ ನಿಂತ!

ಹಿಂದಿರುಗಿಸುವ ಕೈಗಡದ ಹೊರೆ ನೆನಪಾಗಿ,
ಬಾನತ್ತ ನೋಡುತ್ತಾ ಮೂಲೆ ಹಿಡಿದು ಕುಂತ!
ದಿನಗಳು ಉರುಳಿ, ಮಾಸ ಕಳೆಯಿತು,
ಹೊಲ-ಮನೆ ಕೊಚ್ಚಿ ಒಂದಾಯಿತು ತೊರೆ,

ಬೇರು-ಪೈರುಗಳಿರಲಿ,
ಮನೆ-ಮಠ, ಜಾನುವಾರು,
ಜೀವಗಳ ಜಲಸಮಾಧಿ ಎಲ್ಲೆಂದರಲ್ಲಿ!

ಇದೇನೀ ಕೋಪ,
ಇದೇನೀ ತಾಪ,
ಚಿಂತನೆಗೆ ದೂಡಿದೆ
ಪ್ರಕೃತಿಯ ವಿಕೋಪ!

ಇನ್ನಾವ ಬಲಿಗೆ ಕಾಯ್ದಿರುವೆ ತಾಯಿ,
ಶಾಂತಳಾಗು ತಾಯಿ, ಶಾಂತಳಾಗು!

PRAYER – UNIVERSAL INVOCATION BETWEEN BREATH AND BELIEF

-Prof A.Seshachalam

Before the dawn awakes the silent earth,
I fold my fears within the hands of light,
And seek the hidden meaning of my birth
Inside the sacred stillness of the night.

Each breath I take becomes a humble prayer,
A whispered bridge between my soul and sky,
Where every wound dissolves within God's care,
And weary tears forget the need to cry.

The stars above are candles softly burned,
To guide the restless spirit back to peace,
For every heart that wanders shall return
Where pain and pride together find release.

O Lord of silence, mercy, time, and flame,
Let every soul remember why it came.

In every temple, church, and sacred land,
The same divine breath flows through every vein,
No race or creed can change Your gentle hand,
That washes sorrow free from human pain.

Teach us to love beyond the walls we raise,
To heal the world with kindness pure and true,
To see Your light in every face we gaze,
And hear eternity in morning dew.

When darkness covers dreams with fear and doubt,
Your endless grace becomes the guiding fire,
A quiet strength the storms cannot put out,
A holy song that lifts the spirit higher.

So let my life become devotion's art,
A living prayer breathed softly from the heart.

-From the heart of Prof A.Seshachalam

THE SOFT GEOMETRY OF RETREAT

- Rudrani Chandurkar
BBA 2025-2028

The morning is a rumor I choose not to believe.
I pull the static of a fading hour
up to my chin,
a shield forged from the breath of sleeping streets
and the hum of distant, unknown lives.

Let them rattle the brass handles.
Let the day demand its tribute of motion.
I am kneeling at the border of the unbegun,
where the light is still a bruise,
and the silence is thick enough to touch.

With a finger, I map the boundary—
the cool, thin line where the velvet meets the wood.
I am the architect of my own eclipse.
If I do not breathe, the day cannot find me.
If I do not look, the sky cannot break.

It is safer to vanish into the dark,
than to wait for a sun that always burns.

ART ILLUSTRATION: THE SWAN WITHIN

This artwork illustrates a swan in bloom, symbolizing grace, transformation, and the belief that true beauty emerges through growth rather than perfection.

- sahasra pujitha p

INTERNATIONAL PAYANAM ACADEMICIAN AWARDS 2026

Prof. A. Seshachalam, Associate Professor in the Department of Commerce & Management at IFIM College (Autonomous), Bengaluru, was honored with the Best Professor Excellence Award. The prestigious recognition was presented at the International Payanam Academician Awards 2026.

The prestigious recognition was presented at the International Payanam Academician Awards 2026. The global accolade was organized and conferred by the International Idea Gen & Intelligent Research Institute, Tamil Nadu, a registered MSME unit under Inspire Eduversity Publications.Esteemed scholars and educators from around the world gathered for this illustrious event, which celebrated excellence and innovation in academic and research fields. The atmosphere was charged with anticipation and excitement as the attendees awaited the announcement of the winners.The ceremony highlighted the significant contributions of individuals and institutions in advancing knowledge and fostering a culture of intellectual curiosity.

The award recipients were recognized for their innovative contributions and commitment to their fields. During the event, they shared insights emphasizing perseverance, collaboration, and the pursuit of knowledge. It highlighted the transformative power of education and its societal impact. Attendees left inspired, reinforcing their dedication to academic pursuits, while the International Payanam Academician Awards celebrated past achievements and envisioned a brighter future for academia and research.

The prestigious recognition was presented at the International Payanam Academician Awards 2026. The global accolade was organized and conferred by the International Idea Gen & Intelligent Research Institute, Tamil Nadu, a registered MSME unit under Inspire Eduversity Publications.

OPEN FINANCE AND THE FUTURE OF INDIA'S DIGITAL ECONOMY

Prof. PV Rajaram Sastry
CHRO | Corporite Trainer | Academic Professor

Nowadays, many people use an app for online financial transactions, like paying bills or sending money to friends and loved ones. But what if you can use the same app not just for simple transactions but also for more complex ones, like investing in the stock market, adjusting your insurance, or even managing your pension?

Company	Product/App	Example Use
PhonePe	PhonePe	UPI payments, bill payments, money transfers
Google Pay India	GooglePay (GPay)	Sending money to friends, merchant payments
Paytm	Paytm	Mobile recharges, utility bills, money transfers
BHIM	BHIM UPI	Direct bank-to-bank UPI transfers
Amazon Pay India	AmazonPay	Bill payments, shopping payments, money transfers
CRED	CRED	Credit card bill payments and rewards
Mobikwik	MobiKwik	Wallet payments, bill payments, transfers
Freecharge	Freecharge	Recharges, bill payments, UPI transactions
ICICI Bank	iMobile Pay	Banking transactions, UPI, fund transfers
YONO SBI	YONO SBI	Banking,bill payments, money transfers

Examples of Online Financial Transactions

1. Paying electricity, water, gas, or internet bills through PhonePe or Paytm.
2. Sending money to family members using Google Pay or BHIM UPI.
3. Splitting restaurant bills with friends through UPI apps.
4. Paying school or college fees online.
5. Recharging mobile phones and DTH services.
6. Paying merchants by scanning QR codes.
7. Transferring funds between bank accounts using UPI or IMPS.
8. Paying credit card bills through CRED or bank apps.

How Open Finance Shapes the Economy

Open Banking: Refers to connecting banks and third-party providers (TPPs) via application programming interfaces (APIs) to make financial services more accessible and convenient for consumers. This model typically covers bank-related transactions, like fund transfers and deposits.
Open Finance: Builds on open banking to include more than just bank-related transactions. As such, in the context of open banking vs. open finance, their difference lies in the scope of data involved. While open banking focuses on banking data, open finance extends the coverage beyond banking to include other financial data, such as investments, mortgages, insurance, pensions, etc.

The end goal of open finance is to provide consumers access to their entire financial footprint for more control over which financial services they can use.Currently, various ways are in place to shape and improve the economy. With open finance at the core, banks and financial institutions can bridge the gap between customers and next-level banking.

The Future of an Open Economy

As open finance becomes the predominant trend in the financial ecosystem, so do we get closer to a future of an open economy, where all data is shared among financial institutions and non-financial industries. This vision provides consumers with limitless possibilities for integrating their financial data, thus allowing them to do everything digitally.

1. Levelled playing field - Banks with physical branches that mainly offer deposit and lending services enjoy a high degree of control over their consumers' personal information. Moreover, they also have access to other transactions based on their customer interactions.

With open finance coming into the picture, the ownership of financial data shifts from banks and financial institutions to consumers.

2. Interconnected financial products and services - A common frustration among consumers is the limited services that a financial institution provides. For example, banks may focus on getting more customers rather than developing new services for their existing ones because it is more profitable for their bottom line.

This is where open banking comes in, allowing banks to open their financial data to TPPs who can develop new features and services for their customers.

3. A more resilient financial system - Traditional banking puts control of consumers' financial data on banks. Unfortunately, this model makes switching to different banks a pain and often causes lock-in effects where consumers have no choice but to keep using a particular product or service because there isn't a better option.

With open finance, consumers have more options so that they don't have to stay locked into a particular vendor. In addition, better data access and portability means customers can simply "plug in" their financial data to a third-party service their bank doesn't offer.

4. Better competition among financial institutions - Unequal information between financial institutions results in tremendous barriers to the entry of new, more innovative, and possibly better competitors.

Since stiffer competition among financial institutions inspires them to deliver higher quality, cost-effective, and more personalized products and services, consumers can benefit from a more dynamic and efficient financial services industry that offers them better choices.

5. Unlock Banking-as-a-Service for your organization
Banking-as-a-Service (BaaS) supplies banking products and services via non-bank businesses. Examples of BaaS include setting up transfers between banks, depositing checks via smartphones, and online shopping with debit or credit cards.

BaaS aims to win customers away from traditional banks. Meanwhile, open finance allows access to one's financial records and sharing them through APIs..

Future Outlook

Open Finance makes financial transactions seamless. In today's generation of consumers who rely heavily on technology, it's time for companies to include such software in their systems that will adjust to their business processes and customer needs.

IGNITE

Got an idea? Ignite the next edition.

Write it. Design it. Capture it. Share it.

Got something awesome to share? A story, a sketch, a photo, a poem, or even a wild idea? Send it our way and let your creativity take center stage in the next edition of The Catalyst!

Submit Your:

- Articles & Blogs
- Artwork & Illustrations
- Photography
- Poetry & Creative Writing
- Short Stories
- Innovative Ideas & Student Contributions
- Memes & Comics
- Puzzles & Riddles
- Song Challenges
- Brain Teasers
- Optical Illusions

Creativity has no language barrier! Whether it's English, Hindi, Kannada, Telugu, Tamil, Malayalam, or any other language, we'd love to hear your voice. Poems, stories, songs, and creative works in all languages are welcome.

Be Part of the Next Issue

Your creativity deserves an audience. Your voice deserves to be heard.

Your Spark. Our Pages.

Submit Your Contribution →

The next edition of The Catalyst could feature YOU!

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THE GRATITUDE EDIT

Dear Readers,

We're thrilled to bring you a fresh and inspiring edition of *The Catalyst!* Your energy and enthusiasm keep us going as we strive to share stories and ideas that spark curiosity, challenge perspectives, and start conversations that matter. Every article and feature has been handpicked to inform, inspire, and connect with you.

Thank you for being such an important part of *The Catalyst* community—your support and feedback fuel everything we do!

With gratitude,
The Editorial Team

LETTERS TO THE EDITOR

The Catalyst invites contributions from students and faculty members for the "Creative Nexus" and "Critical Perspectives" columns, respectively. "Creative Nexus" accepts creative works such as verses, short fiction, and cartoons, whereas "Critical Perspectives" welcomes critical write-ups from faculty on current issues, with a word limit of 500–800 words. Kindly submit your contributions to ***thecatalyst@ifim.edu.in***