



# FACULTY OF COMMERCE AND MANAGEMENT

St. Xavier's University, Kolkata



**ISSUE 6**  
JAN-JUNE, 2025

# FROM THE EDITOR'S DESK



**Dr. Mitra Goswami**  
(Editor-in-Chief)  
Head, Department of Commerce

Dear Readers,

With immense joy and a heart full of gratitude, I present to you the 6th issue of our bi-annual newsletter, Networth. Each volume of this newsletter has been a chapter in a story that began with a humble spark back in 2010, a spark that has now grown into something vibrant, meaningful, and ever-evolving.

I vividly remember walking into the office of our Hon'ble Vice Chancellor, Rev. Fr. Dr. John

Felix Raj, with a dream tucked under my arm. I shared with him the idea of a departmental newsletter, and his encouraging words lit the torch that has continued to guide us ever since. With one enthusiastic faculty coordinator and three spirited student coordinators, we set foot on an exciting and uncertain path. Our very first meeting, held on a crisp and sunny December day, is still fresh in my memory. When asked what this newsletter should be called, the answer came to me almost instinctively: 'Networth'. A word that goes far beyond balance sheets and financial assets. A word that celebrates everything we have been building over the years: knowledge that empowers, relationships that enrich, alumni who inspire, and the countless student journeys that define the true legacy of our department.

But this bond between me and Networth was not born in 2010. It stretches back to the year 2005, when a younger version of me, a B.Com student at St. Edmund's College, Shillong, led a small team of dreamers as their Editor-in-Chief. Back then, we were simply a bunch of curious commerce enthusiasts who believed that even students had stories worth sharing.

It was then in the year 2005 that the name 'Networth' first found life. And life, as they say, has a poetic habit of bringing us full circle. Fifteen years later, here I am, reliving that dream but now with the privilege of nurturing the next generation of storytellers and achievers. In many ways, it feels like my journey has come full circle, and what a beautiful circle it has been.



My first version of Networth in the year 2010

# FROM THE EDITOR'S DESK

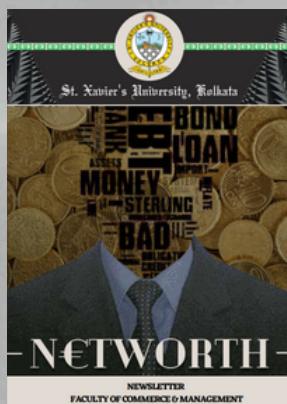
This 6th issue of Networth (Jan–June 2025) is a delightful showcase of departmental activities and proud achievements, capturing moments of victory across academics, sports, and cultural avenues. It also holds within its pages the creative heartbeat of our students and faculty through poems, articles, and reflective writings. To every colleague who contributed their time, talent, and cooperation, thank you. Your support carries this publication forward. To our dear students, we remain endlessly proud of everything you do and all that you are becoming.

A special word of appreciation goes to our student coordinators, whose careful curation and editorial precision have shaped this edition page by page. The beautiful cover and visually engaging layout are the result of the artistic brilliance of our graphic design team. Their dedication deserves every bit of applause we can offer.

As you read through these pages, may you feel the enthusiasm with which it was created. May it remind you that our true networth lies in our people, in dreams pursued, in milestones achieved, and in the vibrant community we continue to build together.

Warm Regards,  
**Dr. Mitra Goswami**  
**Editor-in-Chief**  
**Head, Department of Commerce**

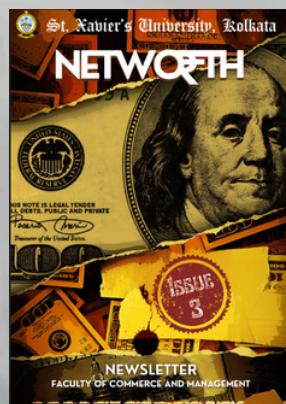
## COVER PAGE OF THE FIRST FIVE ISSUES OF NETWORTH



ISSUE 1



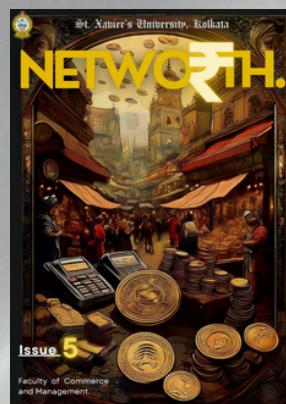
ISSUE 2



ISSUE 3



ISSUE 4



ISSUE 5

Courtesy & Credit:

# EDITORIAL TEAM

## EDITOR- IN- CHIEF



Dr. Mitra Goswami

## GRAPHICS TEAM



Ansul Agarwal



Siddhant Joshi

## STUDENT CO-ORDINATORS



Indrayudh Sen De



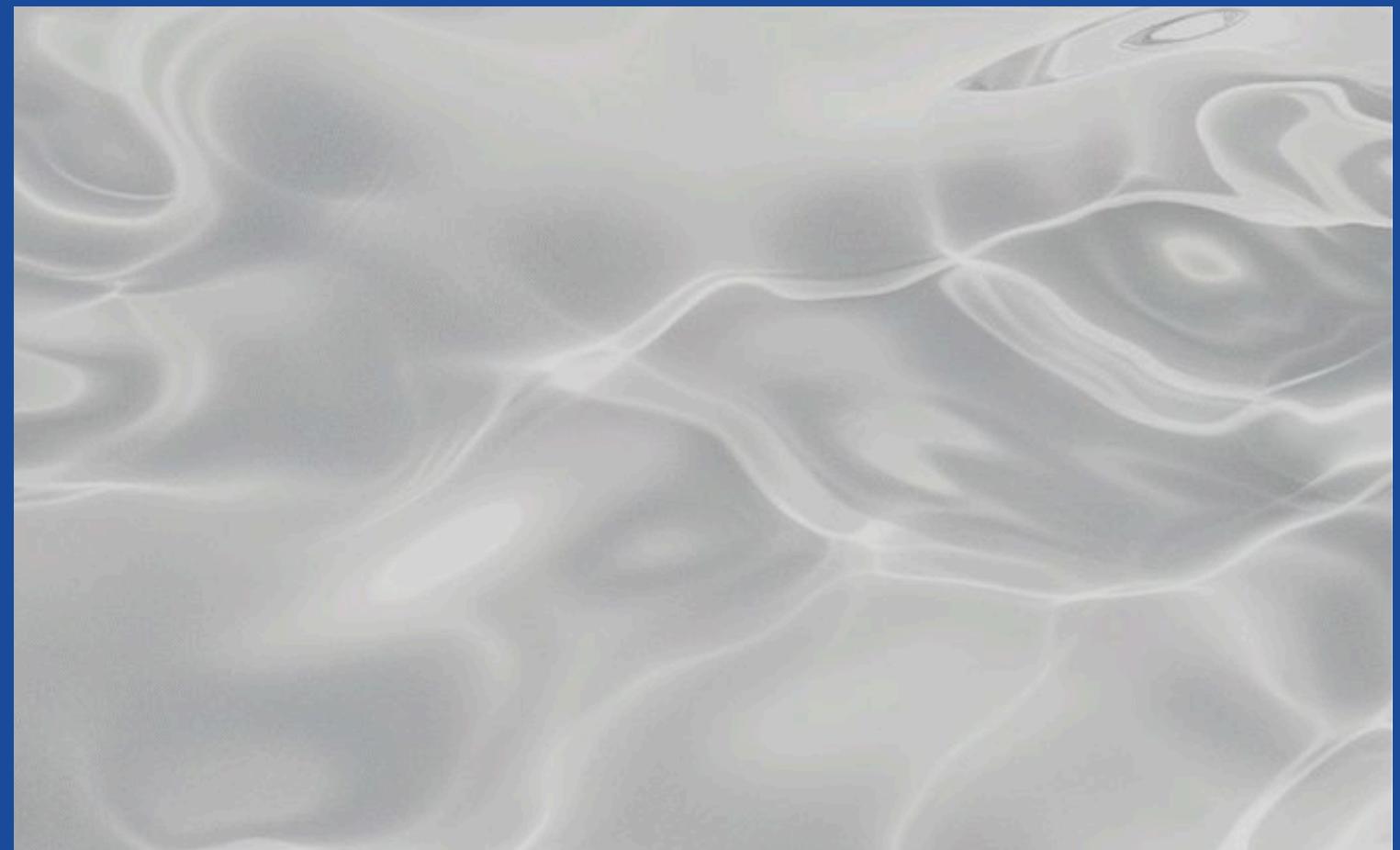
Nayanika Guha



Vedika Mantry



Prerna Mohta



# EVENTS & ACTIVITIES



# POSTER-MAKING

In observance of the birth anniversary of Netaji Subhas Chandra Bose and Republic Day, the Department of Commerce held its annual poster-making competition on January 24th, 2025, at 11:00 a.m. The event's theme, Strength of Youth, Spirit of India, inspired participants to express their divergent views via artwork. Students from all semesters of B.Com Morning, B.Com Day and B.M.S actively participated, exhibiting their artistic abilities. All the participants took part with a strong sense of national pride, a dedication to democratic values, and a deep-seated belief in the power of collective action, the "Spirit of India". Their creations not only represented the concept uniquely but were also aesthetically pleasing. The participants conveyed their ideas through the power of art by employing images of freedom fighters, using vibrant colours, and meaningful symbols. The event was held under the leadership and guidance of Dr. Mitra Goswami, the convener of the event. The faculty along with the student volunteers were able to put together and seamless event.



# INDUSTRY VISIT

The Department of Commerce in collaboration with the Placement cell, St. Xavier's University, Kolkata organized an insightful industry visit for M.Com. students to METRO Cash & Carry, a leading wholesale retailer and distributor under Reliance Retail Ventures Ltd. on 28<sup>th</sup> March 2025. The primary objective of the visit was to provide students with practical exposure to the inner workings of large-scale retail operations and to bridge the gap between classroom learning and industry practices.

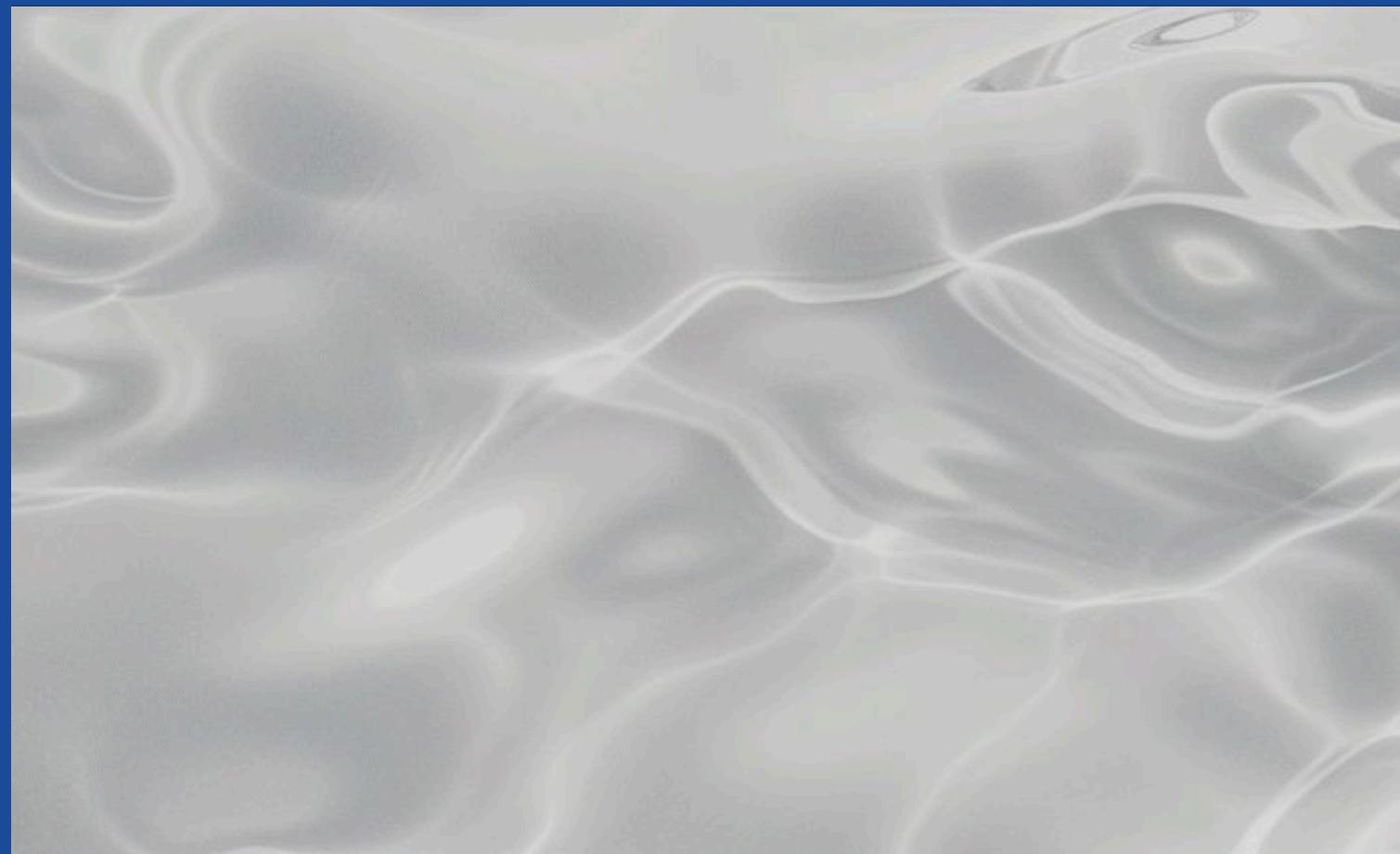
During the visit, students explored various facets of METRO's B2B and B2C operations, gaining a deeper understanding of how the company efficiently serves a wide range of clientele including traders, Kiranas, hotels, restaurants, caterers (HoReCa), service providers, offices, and independent businesses.

The learning objectives of the visit were multi-dimensional and included:

- Understanding **supply chain logistics** and inventory management
- Observing **quality control mechanisms** in large retail setups
- Analysing the **integration of technology** in operational processes such as billing, stock tracking, and customer relationship management

This visit proved to be an enriching learning experience, equipping students with firsthand exposure to retail business models, operational efficiency, and customer-centric strategies. Such industry interactions are instrumental in helping students connect theoretical concepts with real-world applications. They not only gain practical insights into supply chain dynamics and retail operations but also develop a clearer understanding of potential career pathways in commerce, logistics, and retail management.





# CREATIVE CORNER

## FACULTY CONTRIBUTION

# LIFE'S BALANCESHEET

Mr. Vikram Shah had always believed in numbers.

As a boy, he counted coins his father brought home from the textile mill. As a man, he counted zeros on checks, on spreadsheets, on the plaque outside his office that read "*Founder & CEO, Star Capital.*"

By 52, Vikram had everything the world said defined net worth:

A 5-bedroom house in Delhi's most expensive neighborhood.

Three cars he didn't drive.

A watch that cost more than his father's annual salary.

A portfolio that made banks smile and relatives whisper in envy.

But on a Thursday morning, his doctor called with lab results.

*"There's something we need to talk about. In person."*

That evening, Vikram sat in his leather chair, holding a single piece of paper. His cholesterol, his heart, his stress levels — everything was out of balance.

*"You've been overdrawn,"* the doctor had said, almost jokingly.

Vikram didn't laugh.

That night, unable to sleep, he opened his laptop and did something he hadn't done in years: opened his old accounting software, not for his company — for himself.

## Assets:

- Net Worth: INR 178 Crore
- Properties: 4
- Stocks & Bonds: Diverse
- Reputation: Respected
- LinkedIn Followers: 2,20,000

## Liabilities:

- Conversations with his son: Rare
- Calls to his mother: Sparse
- A broken marriage
- Joy: Infrequent
- Health: Declining
- Friends: Mostly from work. Mostly not friends.

He stared at the screen, then did something uncharacteristic. He minimized Excel and opened WhatsApp.

The last message to his son Aarav was 11 months old. It read:

*"Proud of your grades. Keep it up."*

Aarav had replied with a thumbs-up.

# LIFE'S BALANCESHEET

Vikram typed, paused, then erased. He tried again.

*"Hey, beta, can we have lunch tomorrow? Just you and me."*

Seen.

Typing...

*"Sure. If you're paying."*

Vikram smiled for the first time all day.

Over lunch, they spoke. About Aarav's college life. His love for photography. His dream is to open a creative studio.

Not finance. Not ROI. Not stability.

*"Do you even know what I want, Dad?"* Aarav asked at one point, not accusingly, just curious.

Vikram opened his mouth, then closed it.

*"I want to create something,"* Aarav said. *"That matters. Not for money. Just..... matters."*

Vikram nodded, slowly. *"I forgot what that feels like."*

That weekend, Vikram visited his mother. She was older and smaller, in some ways.

*"You remembered where I live,"* she said, half-teasing.

*"I never forgot. I just never made time."*

*"You made crores, Vikram,"* she said, pouring tea. *"But not time."*

They sat in silence, sipping chai. No devices. No charts. No urgency.

It felt like the richest moment of his year.

..... Months passed.

Vikram started selling off properties. Downsized his life. Closed two companies and started walking every morning, most importantly, without his phone. He funded Aarav's studio, not as an investor, but as a father.

At a business conference, someone asked him, *"What's your current net worth?"*

Vikram smiled.

*"A lot less than last year,"* he said. *"But I finally feel in balance."*

**Dr. Sovik Mukherjee**

Assistant Professor in Economics,  
Faculty of Commerce and Management,  
St. Xavier's University, Kolkata.

# CREATIVE CONTRIBUTION



## *“Maa Saraswati’ in Madhubani art form”*

Madhubani art, also known as Mithila painting, is a traditional folk art form from the Mithila region of Bihar, India. It is characterized by intricate patterns, vibrant colors, and themes drawn from mythology, nature, and daily life. Artists use natural dyes and pigments, applying them with twigs, fingers, or brushes. Originally painted on walls and floors, Madhubani is now widely done on paper, cloth, and canvas.

**Pooja Mishra**

Faculty



## *“Marina Bay Sands”*

This image captures the breathtaking Marina Bay Sands in Singapore, a world-renowned architectural marvel. The photograph highlights its three soaring towers crowned by the iconic SkyPark, which resembles a majestic ship floating in the sky. Bathed in warm afternoon sunlight, the sleek glass façade reflects the blue of the sky, while the surrounding lush greenery adds a serene contrast to the bold modern structure. In the foreground, a graceful stone sculpture and manicured lawns create a harmonious balance between art, nature, and cutting-edge design.

**Dr. Indrila Deb**

Faculty of Commerce and Management



# **CREATIVE CORNER**

## **STUDENT CONTRIBUTION**

# THE SEASON OF YOUR LIFE

Life does not rest in stillness—  
it moves in quiet streams,  
in torrents and in trickles,  
in forgotten childhood dreams.

Each season bends the water,  
each current carves the stone;  
none return the way they came—  
each journey is its own.

We ache to hold to springtime,  
its blossoms soft and near,  
yet memory hides the shadows,  
the storms we once held dear.

The river whispers forward,  
though hearts may beg to stay;  
to fight against its current  
just steals the song away.

For autumn holds its splendour,  
its winds both sharp and kind,  
and winter's quiet embers  
still warm the restless mind.

The beauty is the contrast—  
the ache, and then the bloom;  
the laughter laced with sorrow,  
the cradle and the tomb.

So, drift into the seasons,  
let wonder be your guide;  
there's mystery in each passage,  
no need for fear to hide.

Spring is sweet, but listen—  
summer's rain still sings;  
autumn breathes of freedom,  
and winter softly clings.

Fall in love with changing,  
with shifting, flowing years;  
for the river moves through beauty,  
through both laughter and our tears.

**Siddhartha Dixit**  
M.Com  
Semester III

# MARVEL-OUS MARKETING:

## What Superhero Franchises Teach Us About Building Universes

Alright, fellow cinephiles and future entrepreneurs, let's talk about something truly epic: the Marvel Cinematic Universe. You know, all these interconnected sagas have basically taken over our lives. I mean, who hasn't debated the best Captain America movie or whether Loki is a hero or a crazy demon?

But here's the thing: Marvel's multibillion-dollar success wasn't only due to luck. It's a master class in world-building, marketing, and, to be honest, understanding your audience better than anyone. Considering, they didn't simply put a number of superheroes on screen and call it a day. Using a blueprint that is; to be honest, brilliant, they constructed a cosmos, brick by brick.

Marvel's marketing magic lies in its ability to create an empire of interconnected stories that keep fans hooked. Whether it's the post-credit teasers or embracing diversity, they've brought the reels to reality. Forget about telling tales, they are crafting entire worlds. That's the real magic.

Let's break it down. First off, character arcs. Remember Tony Stark in "Iron Man"? An arrogant billionaire. Observe him in "Endgame." He is a hero, a father, and a guy willing to sacrifice everything. It's not a coincidence. They invested in making us care, in making these characters feel real. It's similar to your favourite sitcom, except that it's a ten-year story instead of a 22-minute episode. It's a slow burn that yields significant rewards.

One of the coolest things Marvel does is develop interesting character arcs, like Tony Stark's transformation from a self-absorbed billionaire to a selfless hero, which unfolds over time and throughout numerous films. Reflects the process of developing a strong brand identity in the corporate sector. Businesses must adapt to meet changing client expectations, just as Tony changed his image to reflect his growth and the demands of those around him. The journey cannot be rushed. It has developed over several years. MCU gave people a cause to care, conveyed a story, and displayed growth.

Remember when Captain America was frozen in ice? That moment wasn't just a clever plot twist—it was a way to bring a character from a different era into the modern world, a symbol of old-fashioned values in a modern world. Cap's story resonates because it reflects timeless values, just like brands must understand what their audience truly values. It's not just about selling a product—it's about creating authentic, meaningful connections. When we know what matters to people, our message sticks, just like Cap's legacy has lasted for years.

Then there's the whole interconnected storyline. Think about the post-credit scenes, those little teasers that hint at what's to come next. They keep hooked, guessing, and talking about the MCU long after the credits roll. In the corporate world, that's how the buzz and anticipation are built before the hype for a product launch.

# MARVEL-OUS MARKETING:

## What Superhero Franchises Teach Us About Building Universes

Marvel's marketing is on point. They've mastered social media platforms like Twitter and Instagram to connect with fans, post behind-the-scenes content, and create memes that go viral. They understand the importance of consistent branding and making sure that the same visuals are used across all platforms. Let's not overlook the strategic release schedule. They space out their movies and show in such a manner that it allows the audience to digest each story before moving on to the next. It's like a well-planned marketing campaign, where each phase depends on the previous one.

Marvel's leaks are like Loki's mischief—sneaky, yet hilarious! Often, it's Tom Holland 'accidentally' spilling secrets in interviews, and boom, the internet explodes. Fans become detectives, piecing together every hint as if they were the Infinity Stones. It's not just a leak; it's a game, and we fall for it every time. The lessons from the MCU aren't just about movies—they're universally applicable. Whether we run a coffee shop, develop software, or offer financial services, the end goal is to build a brand that connects with its audience and tells a story they care about. For example, a local coffee shop can create its own unique "world" by designing an atmosphere, sharing stories as to where their beans come from, and interacting with their customers on social media. Engaging with their customers helps to build a community, and not just a place to grab a cup of coffee. It becomes an experience—one that people want to be a part of.

I believe MCU's greatest strength is its ability to evolve. They are not hesitant to try new genres or styles. Surely not every movie is a masterpiece, but they all contribute to an even greater and more ambitious vision. And honestly, who does not enjoy a good superhero story? Yes, it's escapism. But it's also a reflection of our own hopes and fears and our desire to create a universe that makes a difference.

So, next time you're watching an MCU movie, take a moment to appreciate the marketing magic that will help us build our own universe, one character arc at a time. After all, with great marketing power comes great audience responsibility.

**Rithika Y. Agarwal**

B.Com (Morning)

Semester III

# THE GENZ PARADOX

## **Fast minds, fragile hearts, and the silent war within.**

With each passing day, we move further into the future — a world shaped by the next generation. Along with this change, many long-held customs, practices, jobs, and even degrees seem to be losing their value. Or maybe not?

People in the age group of 15 to 30 — popularly known as Gen Z — are the ones who have given rise to this new-age system. It's rather ironic that Gen Z is both the most confused and the fastest-thinking generation. They are the most open-minded, yet at the same time, as stubborn as a bull.

Most parents, belonging to the millennial generation, still believe that degrees are the only path to success. Yet every day, a new Gen Z or Gen Alpha individual proves them wrong.

Almost every non-conventional career path to earn money is becoming saturated. Still, one can't help but wonder — why are there so many unemployed people? Why aren't members of Gen Z happy, even after landing high-paying jobs? Why has mental health deteriorated so much that therapy is now becoming a part of everyday life?

Why are some people getting richer every day through social media, while others are dismissed as having "brainrot"? Why are teachers today expected not just to teach, but to constantly motivate and emotionally support their students? Why has discipline, once so natural and easy to follow, become so difficult to maintain?

Life today feels like it's moving at the speed of light. We somehow have time for all the unnecessary and illogical things, but not for what truly matters. A day still has 24 hours — just like it did 50 years ago. So why did people back then seem to have so much more time than we do now?

There's an overwhelming flood of information and knowledge everywhere. Yet, people are losing their capacity to process or retain it. Half of this information is useless — and to separate the useful from the useless requires a kind of wisdom that seems to be fading.

So again, why is therapy becoming so common? The major issue lies in the lack of empathy. People today rarely try to know one another deeply. Relationships often last only as long as interests align.

The importance of soft skills and emotional intelligence has grown exponentially, yet it often feels superficial and hollow. Be it interpersonal maturity or relationship building, many of us wear a mask of hypocrisy — pretending to care, making false promises, and maintaining a façade instead of genuine connection.

But is this really necessary? How can humans, who are fundamentally similar at the soul, become so different on the surface? The vastness of human emotion — its depth and variation — is both unfathomable and fascinating.

This brings us to the two central themes of this reflection — career and connection, or perhaps more accurately, progress and emptiness.

# THE GENZ PARADOX

Even though career opportunities have multiplied, people are still left jobless. Even though information is freely available, many remain unaware of their true potential. Even though Artificial Intelligence is advancing rapidly, our education system still clings to outdated syllabus and methods. And even though media is open and limitless — where nothing seems private and everyone knows everything — people still can't express their true feelings. Even after being in relationships for years, communication remains missing.

Let's be honest — how many of us, with over a thousand friends on social media, can truly say we have even one person we can blindly trust?

**Naman Patwari**  
B.Com (Morning)  
Semester V

# BETRAYAL

Something that happens to everyone,  
Ones, or many times — no one is ever saved.  
Holding on to it brings destruction,  
Remembering it brings pain.  
Yet the lesson it gives stays deep at the core;  
Learning, moving on — that is the only peace.  
And so, I say:  
“The moment my actions  
Brought repercussions to my present,  
I was thrown out by the world, alone,  
With a betrayal I never saw coming.  
It struck like a devastating storm,  
An engulfing fire —  
And in the end, I was left only with ashes,  
Ashes that were once my art, my work.”

**Ridhi Chhajer**  
B.Com (Morning)  
Semester III

# PERFECTLY IMPERFECT

A little less serious,  
A bit more curious,  
What can you do if you failed?  
As if you knew you will,  
Why blame yourself?

Watch the crossroads not the falls,  
Judge the noise not the calls,  
Love the silence not the peace,  
Nobody is holding you on a leash!

The turtle won because of its luck,  
The rabbit lost because of its pride,  
Always don't think in the same way,  
All have its opposite meaning if you say.  
Paint your canvas with love, not pain,  
Lose nothing in search, there's always a gain.  
If you can't find it, don't look outside—  
It blooms within, where true hearts reside.

Believe in yourself, let your spirit smile,  
Love who you are, walk your mile.  
Embrace your strengths, let them show,  
Be practical, cautious, and still let it flow.  
A perfect imperfection, unique by design—  
A rare little spark, forever divine

**SHRISTI CHOURASIA**  
B.Com (Morning)  
Semester V

# CREATIVE CONTRIBUTION



## *“Where the Ocean Breathes”*

Beneath a wide blue sky, the ocean glimmers in shades of turquoise and deep sapphire. Waves crash gently against the rugged cliffs, carving stories into the stone. A natural arch rises proudly, framing the restless sea below. The sunlight dances on the water, painting it with gold and emerald hues. It is a place where strength meets serenity, a reminder of nature's timeless artistry.

**Shivangi Banerjee**

B.M.S. Sem.-3

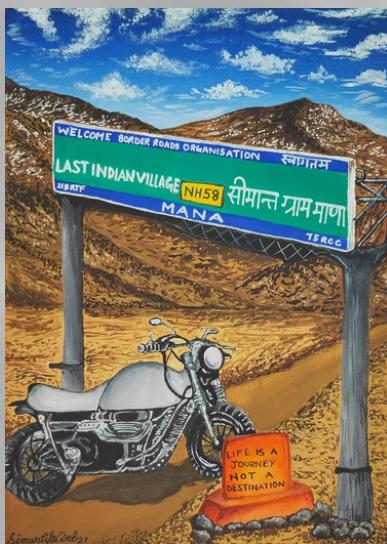


## *“La Ville Lumière”*

A masterpiece of French Renaissance architecture rises against the Parisian sky, adorned with statues and intricate carvings. The golden figure at the corner glows in contrast to the stone façade, adding elegance to its grandeur. Tall arched windows and ornate details capture the timeless artistry of Paris, where history and beauty stand hand in hand.

**Trinabh Paul**

B.Com (Morning) Sem.-5



## *“The Last Village, The Infinite Journey”*

At Mana, the 'Last Indian Village' near the border, every mile carries a story and the mountains whisper adventures untold. Life here reminds us that the journey is to be savoured, not just the finish line to be crossed.

**Simantika Deb**

M.Com. Sem.-III



# STUDENT ACHIEVEMENTS



NAME	PROG.	SEM	TITLE OF EVENT	RANK
Ansul Agarwal	B.Com. (Morning)	4	Xaviesta'25 (Brands Mashup) X-Celsior'25 Xavcomm'25 (Marketing) Infermo'25 (Business Pitch) Consultopia'25 (Consultant Dilemma) Consultopia'25 (Crucible) Ranneti'25 (Pitch Arena) XMC'25 (Best Manager) X-Lore'25	1st 3rd 3rd 1st 1st 1st 1st 2nd 1st
Siddhant Joshi	B.Com. (Morning)	4	Inferno'25 (Business Pitch) Insignia'25 (Best Manager) Ranneti'25 (Pitch Arena) Xpectacular'25 (Best Manager) XMC'25 (PR Marketing)	1st 1st 1st 2nd 3rd
Lucky Parasramka	B.Com. (Morning)	2	XMC'25 (Strategic Management) Xaviesta-25 (Brands Mashup) Xavcoom'25 (Filmystan) Bonfire'25 (En-Vision & Re-Vision) Paradox'25 (Startup Standoff) Paradox'25 (Best Manager)	1st 1st 2nd 2nd 2nd 3rd
Debayan Gope	B.Com. (Morning)	2	Xaviesta-25 (Titan Pull)	2nd
Rajdeep Das	B.Com. (Morning)	4	Srijan 2025 (Quizotopia)	3rd
Udit Kumar Rungta	B.Com. (Morning)	2	Annual Sports SXUK-25 1500m Annual Sports SXUK-25 800m Annual Sports SXUK-25 4x*100(Relay) Annual Sports SXUK-25 400m Annual Sports SXUK-25 3000m	1st 2nd 3rd 3rd 1st
Rajdeep Chanda	B.Com. (Morning)	4	XAVCOMM'25 KOLKATA AFTERHOURS XAVCOMM'25 FILMYSTAN XAVRANG 25 STREETPLAY XAVOTSAV 25 STREETPLAY XLORE CULTURAL CLASH ECSTACIA KONTOSHOR ANAHITA BOI THOK INVICTUS SHARK TANK	1st 3rd 1st 3rd 2nd 2nd BEST 1

NAME	PROG.	SEM	TITLE OF EVENT	RANK
Koushani Das Barua	BMS	2	Xavrang-25 (Mehfil-e-Jhankar) X-Lore'25 (What's in a Profile?) UNCSW UEM Conclave of Nations-25	1st 1st Honorable Mention
June Hazra	BMS	4	XENITH UEM ENPHORIA	1st 2nd
Shrestha Kar	BMS	4	Xavrang-25 (Mehfil-e-Jhankar) Xenith (Taal-e-Groove)	1st 1st
Nayanika Guha	M.Com	2	XAVCOMM'25 (RISING RYTHMS)	1st



**NIHIL ULTRA**  
**Nothing Beyond**