



St. Xavier's University, Kolkata

NETWORTH.



**FACULTY OF COMMERCE
AND MANAGEMENT**

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Dear Readers,

There is something profoundly powerful about capturing moments not just as they happen, but as they are experienced, felt, and remembered. The 7th issue of Networth is a celebration of such moments, woven together through the voices and journeys of our students and faculty.

Each page of this edition tells a story. A story of effort behind achievement, of curiosity behind learning, and of passion behind every creative expression. It reminds us that education is not simply about milestones reached, but about the transformation that occurs along the way.

What stands out most in this issue is the spirit of participation. Our students continue to embrace opportunities with enthusiasm — whether in academics, cultural pursuits, or beyond. Their ability to explore, express, and evolve reflects the true essence of holistic development.

This publication is also a reflection of teamwork and shared commitment. The student editorial team has worked with remarkable dedication to bring together diverse contributions into a cohesive and engaging narrative. Their efforts, supported by faculty guidance, have once again given life to Networth.

As we move ahead, Networth will continue to serve as a space for expression, reflection, and connection. I encourage each of you to be a part of this journey—not just as readers, but as contributors and creators.

Because, in the end, our true networth lies in the ideas we share, experiences we gather, the connections we build, the growth we embrace and the future we shape together.

Dr. Mitra Goswami
Editor-in-Chief
Assistant Professor & Head
Department of Commerce



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EVENTS & ACTIVITIES

COUNSELLING FOR SUCCESS: NURTURING EMOTIONAL WELL-BEING IN ACADEMIC LIFE

The Department of Commerce organised a counselling session for first-semester B.Com. (Morning & Day) students on the 18th and 21st July, 2025, focusing on emotional well-being and the challenges often associated with transitioning into college life. The session was organised under the guidance of Dr. Mitra Goswami, Head of the Department of Commerce, and facilitated by Ms. Atreyee Chandra, Certified Counsellor, Xavier's University, Kolkata.



The session addressed concerns such as academic pressure, stress, time management, and the emotional challenges students may encounter during their initial months of college. Ms. Chandra shared practical strategies to help students navigate these challenges, including breathing exercises, journaling, and the importance of open communication when experiencing feelings of stress or being overwhelmed.

Emphasis was also placed on peer support, self-compassion, and breaking the stigma surrounding mental health care. Students were encouraged to seek support whenever needed, with the session reinforcing the message that reaching out for help is a sign of strength.



The interactive session witnessed active participation from students, who openly shared their thoughts and experiences. The initiative highlighted the importance of creating a supportive academic environment where students' emotional well-being is given equal importance alongside their academic growth.



PATHWAYS TO SUCCESS: CAREER, PLACEMENT & INTERNSHIP OPPORTUNITIES

A special lecture on "Pathways to Success – Career, Placement & Internship Opportunities" was organised for first-semester B.Com. (Morning & Day) students on 22nd and 23rd July 2025. The session was organised under the guidance of Dr. Mitra Goswami, Head of the Department of Commerce, and facilitated by esteemed guest speaker CS Mohit Shaw, Placement Consultant, St. Xavier's University, Kolkata.



The session provided students with valuable insights into career planning, leadership, personal development, and the importance of preparing for professional opportunities from the early stages of their academic journey. CS Mohit Shaw highlighted the long-term advantages of pursuing the four-year B.Com. (Hons.) programme and encouraged students to make the most of their undergraduate years through academic excellence and continuous skill development.

Students were encouraged to complement their academic learning with internships, professional certifications such as CA, CS and CFA, and meaningful networking opportunities. Emphasising the importance of practical exposure, the session highlighted how early internships can help students gain industry experience and develop a clearer understanding of their career aspirations.

A hands-on LinkedIn session highlighted the importance of building a strong professional digital presence, while the lecture also focused on communication, public speaking, leadership, and proficiency in MS Excel and MS Word. Students were encouraged to view leadership not merely as holding positions, but as taking initiative, driving meaningful change, and creating a positive impact. Through real-life examples, interactive activities, and an engaging Q&A session, the lecture offered practical guidance and motivated students to start early, develop relevant skills, take initiative, and consistently build their personal and professional brand.



LECTURE SERIES ON BRIDGING THE GAP: INDUSTRY INSIGHTS FOR NEXT-GEN LEADERS

The Department of Commerce, in collaboration with the Training & Placement Department, successfully organized a lecture series titled 'Bridging the Gap: Industry Insights for Next-Gen Leaders' on 29.08.2025. The initiative aimed to equip students with practical knowledge and valuable industry insights beyond the academic curriculum. The inaugural ceremony was graced by Dr. Anupam Mitra, Dean, Faculty of Commerce & Management, Dr. Mitra Goswami, Head, Department of Commerce, Dr. Mohit Shaw, Training & Placement Consultant, along with the invited speakers.



In her inaugural address, Dr. Mitra Goswami highlighted the objective of bridging the gap between academia and industry to prepare students for the corporate world. She also acknowledged the constant mentorship of Rev. Dr. John Felix Raj, S.J., Hon'ble Vice Chancellor, and expressed gratitude to Rev. Fr. Dr. Xavier Jayraj, Registrar, for their continued guidance and support in making such initiatives possible.

The lecture series featured two distinguished corporate professionals. CS Nikhil Israni conducted an insightful session on "GST Website and Registration", offering students practical knowledge of the GST portal and compliance procedures.

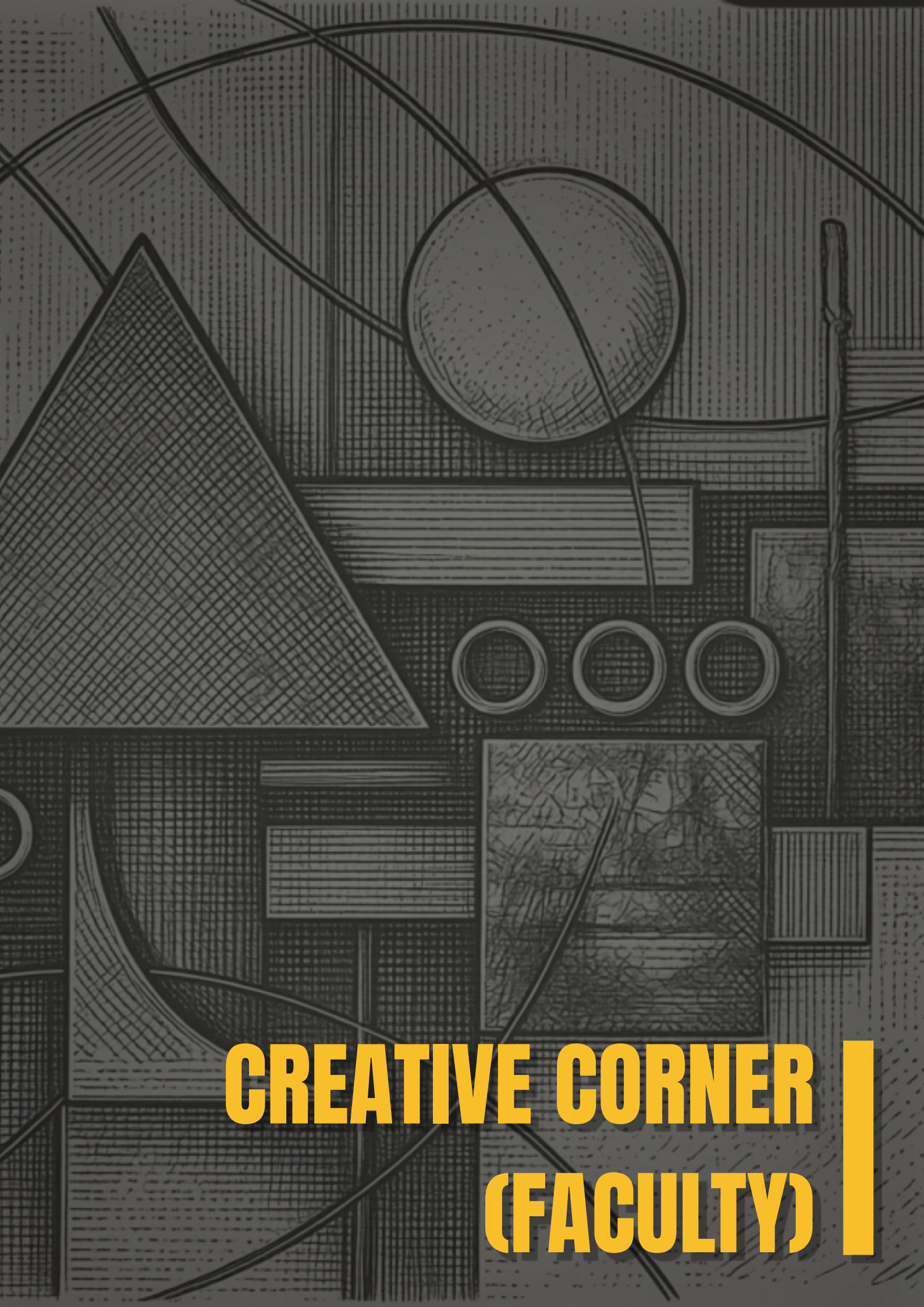
CS Shikha Gupta delivered a session on "Commercial Agreements", focusing on their significance, practical implications, and key aspects of drafting and interpretation in a corporate environment.



Both sessions were highly interactive and provided students with a deeper understanding of the real-world application of concepts taught in the classroom. The practical perspectives shared by the speakers were well appreciated and enriched the learning experience of the participants.



The event witnessed the enthusiastic participation of 75 students, reflecting the success of the initiative. The lecture series marked another significant step in the University's commitment to integrating academic learning with industry practices and preparing students to confidently meet future professional challenges.



CREATIVE CORNER (FACULTY)

THE CLIMB AND THE PAUSE

There is a craving for the skyline and the silence beneath it,
the corner office,
and the corner that feels like home,
the measured rhythm of purposeful work, and evenings that unfold, unaware of the clock.

There is a longing for the weight of responsibility—
titles earned, rooms where decisions matter, a steady voice at the table of consequence,
a name, simply, in the rooms where the world is shaped.

And yet—
there are small hands reaching outward,
stories read not in haste but in wonder,
meals warm not just with food,
but with presence that does not drift elsewhere.

The heart is indulgent in its dreaming
it does not negotiate,
it gathers desires like scattered light
and calls it a life.

The mind, however, keeps accounts—
it whispers of hours that do not stretch,
of choices that quietly exclude one another, of trade-offs dressed as necessity.

“Choose,” it insists,
as though life were a corridor
with doors that close forever behind you.

And so there is a lingering at the threshold—
an unwillingness to abandon one dream for another, a quiet greed, perhaps,
for a life that holds abundance without apology.

Is it wrong to want it all—
to crave both the climb and the pause,
the applause of the world
and the unspoken belonging of home?

Yet in the pursuit of fullness,
something slips quietly through the cracks— a missed moment,
a shortened conversation,
a memory not held long enough.

This is the paradox we live:
to build, we must give;
to rise, we must release;
to hold everything
is to discover how much cannot be held.

The line is walked—
between ambition and stillness,
between becoming and being,
until a deeper truth emerges:
nothing is ever fully held—
only gathered for a time.

You don't get to keep it all.
You choose what stays.
The rest, you let go.

Dr. Mitra Goswami
Assistant Professor
Faculty of Commerce Management

BURJ AL ARAB AT SUNSET



This photograph captures the iconic Burj Al Arab at sunset, its sail-shaped silhouette rising elegantly above the tranquil waters of the Arabian Gulf. Framed by the warm evening sky and pristine shoreline, it reflects the perfect harmony of nature and modern engineering. Beyond its reputation for luxury, the Burj Al Arab stands as a symbol of Dubai's remarkable transformation into a global centre of innovation, tourism, and world-class hospitality, embodying the ambition, resilience, and visionary spirit that define the emirate.

Dr. Indrila Deb
Assistant Professor
Faculty of Commerce & Management

SHAKTI: A PORTRAIT OF THE DIVINE



This acrylic-on-canvas artwork is an ode to Shakti—the eternal source of creation, courage, and compassion. The profile of the goddess, enriched with traditional Indian motifs and sacred script, embodies the union of beauty, spirituality, and feminine power. The harmonious blend of vibrant colours and devotional motifs symbolizes beauty, resilience, and the spiritual energy that nurtures and protects the universe.

Pooja Mishra
Assistant Professor

CREATIVE CORNER
(STUDENTS) |

ZINDAGI NA MILEGI DOBARA

Carpe Diem has always been a staple to human life and existence. This essay delves into the intricacies and philosophy behind this simple term, taking a plunge into the deep abyss known as life and human nature, providing thought fodder to all those night owls who are awake thinking about life.

"To live is to love, to love is to laugh, to live is to..... live. These are the basic tenets of what we call 'being human'."

Carpe Diem, like many others, is a subjective term. For some it might mean to simply sit on the roof and adore the Moon, for others, it might mean to be on a long drive on the highway in an open roof convertible, the wind ruffling their hair. Though the situations might be different, the essence of both is to enjoy life, to live life. But what exactly does living life mean? What about the future? Sometimes, it is questions similar to these that hold us back. Sometimes the answer lies right ahead, but the shackles of doubt prohibit us from getting a firm grasp of it.

You have to live in the present first to live in the future."

A scholar's definition of living life would be — "carrying out the daily proceedings in such a manner that it brings excitement", though somewhat correct, emotions are not something that can be expressed by static definitions.

What it truly means is creating an equation of life, an equation which breeds happiness, joy and optimism within those daily proceedings. An equation so powerful that the 'x' variable of regret never comes into question. That is what living life means.

The future, however, I think should be planned with delicacy but not at the cost of the present. It has been very aptly said, "The past was yesterday, the future is tomorrow, but today is now, which is why it is called a present."

Planning ahead is a neat tool that will help an individual at any point in life. Even when constructing a building, a blueprint is prepared before the building itself. But, if the blueprint is made with the roof of the building in mind, it is bound to topple over. That's how it is in the game of life. Planning ahead proves beneficial, but sometimes living in the moment is all our adrenaline-addicted brains need to enjoy what is, and what will be. That is, what I think, the essence of life and human nature is.

As for me, I am sitting in the middle of my house, striving to finish this article. To my conscience, this is the moment, to me, this is Carpe Diem.

KUSHAL MOHTA B.M.S SEM 1 SEC 2

GREENWASHING: WHEN BRANDS PRETEND TO CARE ABOUT THE PLANET

The year 2025 marked a turning point in the era of largely unchecked green marketing. Regulators and courts across Europe delivered a significant blow to corporate sustainability messaging, with Apple's environmental claims coming under particular scrutiny. Legal action over Apple's assertion that the Apple Watch Series 9 is "carbon neutral" exposed the company's heavy reliance on carbon offset projects—such as overseas tree-planting initiatives—rather than demonstrable, long-term emissions reductions.

In August 2025, Apple faced a major judicial setback in Germany. The court ruled that the company's "carbon neutral" claim for the Apple Watch Series 9 could be considered misleading, noting that Apple relied extensively on carbon offsets, including reforestation projects in Paraguay. According to the court, such practices risk overstating the product's actual environmental benefits if they are not accompanied by substantial and verifiable emissions cuts.

The case reflects growing concern over corporate sustainability strategies that prioritize offsets over direct emissions reduction. While Apple has taken notable steps toward environmental responsibility, the ruling highlights how even companies with strong green reputations can engage in greenwashing through the way sustainability claims are framed in marketing.

Importantly, this decision sets a precedent for the future of sustainability communication.

Environmental claims must be transparent, scientifically grounded, verifiable, and focused on long-term impact. For consumers, the ruling serves as a reminder to look beyond green labels and slogans, and to critically assess how companies achieve—and justify—their environmental claims.

The Great Greenwashing Crackdown: Fashion Brands try market products as green, however, face ethical questions regarding misleading marketing tactics. Regulators across the UK and Europe have delivered landmark rulings against five major fashion brands.

The Advertising Standard Authority (ASA) issued bans on Google ads from brands like Nike, Superdry, and Lacoste. Each of these brands was targeted for the use of broad terms laying out "absolute claims" - Nike was penalized for labelling its polo t-shirts as eco-friendly when it couldn't establish its entire supply chain to be green. Similarly, Superdry's "Sustainable Style " campaign and Lacoste's "Sustainable Clothing" line were banned for misleading customers into believing that their full product ranges had no detrimental impact, a standard neither could meet.

In Germany, Adidas faced a legal defeat. A Nuremberg court ordered the brand to cease using the slogan "Climate neutral by 2050". This was considered to be a misleading commercial practice used by the brand to market and sell products today based on a vague 25-year promise without a concrete roadmap to achieve it.

Decathlon faced scrutiny from the Dutch Authority for Consumers and Markets for its internal "Eco-Design" label. Investigations revealed that the labels were applied on products with marginal improvements, such as a minor water saving. Decathlon was forced to remove the label and agreed to a 400,000 euros settlement.

The industry standard has now been set - vague buzzwords are no longer marketing tools but legal liabilities.

Recent investigations have cast a dark shadow over H&M's eco-friendly image, revealing that its "conscious" marketing may be largely performative. Reports indicate that over 50% of the environmental scorecards on H&M's website were misleading. These tags often claimed certain garments were better for the planet, when in reality, they were no more sustainable than standard clothing.

A major point of contention is H&M's "Close the Loop" recycling program. While the company promises to turn old clothes into new ones, a landmark investigation by the newspaper *Aftonbladet* used AirTags to track donated items. Instead of being recycled, the clothes were tracked traveling over 1,000 kilometers to countries like Ghana. There, the garments—locally called "obroni wawu" (dead white man's clothes)—often overwhelm local markets or end up in massive landfills, creating a significant carbon footprint.

Furthermore, regulatory bodies like Norway's consumer protection agency have warned H&M against using the Higg Index, a controversial tool that critics argue provides a skewed view of a product's true impact.

With experts suggesting that H&M would need more than a decade to recycle the volume of clothing it sells in just a few days, the stark disconnect between its "green" promises and environmental reality has never been more apparent.

Zara has long championed its "Join Life" initiative as a beacon of circularity, aiming to minimize waste from raw materials to a product's afterlife. By 2023, the retailer successfully eliminated single-use plastics and implemented store-level reuse programs for hangers and tags. However, beneath this eco-friendly veneer, a more complex reality is emerging.

Despite pledges to halve carbon emissions by 2030, Zara's parent company, Inditex, reported a 10% spike in emissions from 2023 to 2024. While the company attributed this to global conflicts forcing longer, more polluting transportation routes, critics point to a deeper systemic issue. In 2023 alone, the company released 2.4 million tons of CO₂ continuing a troubling upward trend in carbon emissions.

The brand's supply chain transparency is also under fire. A recent NGO investigation tracked nearly a million tons of "tainted" cotton from Brazil's Cerrado region—linked to illegal deforestation and land grabbing—into factories supplying Zara.

As the gap between marketing and environmental data widens, Zara faces growing accusations that its sustainability efforts may be more about "greenwashing" than genuine systemic change.

ARCHISMAAN PAUL B.M.S SEM 1 SEC 2

AYUSH BHATTACHARYA B.COM (M) SEM 1 SEC 2

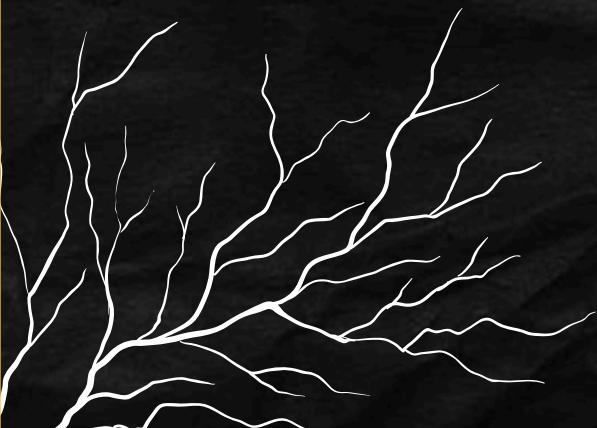
EDWIN THOMAS ANISH B.COM (M) SEM 1 SEC 2

WITHERED ROOTS

The Fool was a Gardener,
Nurturing Flowers daily.
There came a Neighbour,
The Efforts shifted, From own to Alien.
His garden dried,
The Neighbour's Flourished.
Both were overjoyed.
Until The Neighbour shifted Leaving the Fool,
A Garden with Shattered Hopes.
A Dull, Dried Land Of Wishful Flowers.
All dried,
Wishing to Live.



YASIR ALAM BCOM (M) SEM III SEC 3



CREATIVE CONTRIBUTION



JAGRIT GUPTA (B.COM SEM 1 SEC 3)



SUHINA SIL (B.COM SEM 1 SEC 1)



KUSHAL MOHTA (B.M.S. SEM 1 SEC 2)



JAGRIT GUPTA (B.COM SEM 1 SEC 3)



STUDENT ACHIEVEMENTS

NAME	PROG.	SEM	TITLE OF EVENT	RANK
Ansul Agarwal	B.Com (Morning)	V	- Podium '25 (Shree Shikshayatan College) - Econverge '25 (Scottish Church College) - Umang '25 (BESC) - Umang '25 (BESC)	1 st 1 st 2 nd 3 rd
Siddhant Joshi	B.Com (Morning)	V	- Umang '25 (BESC) - Umang '25 (BESC)	2 nd 3 rd
Lucky Parasramka	B.Com (Morning)	III	- Kaleidoscope '25 Tuna Tank - Umang '25 - Podium '25 Navigate the Tension	2 nd Best College Representative (male) 2 nd
Udit kumar rungta	B.Com (Morning)	III	- Marathon Run utsav - Aftercollege youthathon - Sxuk sports day 800m - Sxuk sports day 1500m - Sxuk sports day 3000m - Sxul sports day 400m	1 st 2 nd 1 st 1 st 1 st 2 nd
Jagrit Gupta	B.Com (Morning)	I	X-Plore 2025	2 nd
Falguni Heda	B.Com (Morning)	III	UMANG'25, Battle of Brands	3 rd
Pravisha Arya	B.com (Day)	I	- People Elements 2025 (XBS) - X-VISION (XCMS)	3 rd 2 nd
Shrestha Kar	BMS	V	- Kaleidoscope '25 - Xavrang '26 - Fetsu Sanskriti '26 - Xavkala '26	1 st 1 st 3 rd Event head
Shreyash Chakraborty	BMS	I	- Ripples(THK Jain) - Xavcomm(Sxuk)	3 rd Winner



**NIHIL ULTRA
NOTHING BEYOND**