



SESHADRIPURAM INSTITUTE OF COMMERCE AND MANAGEMENT

COMMERCE CHRONICLE



Department of Commerce and Management

Bi - Annual
NEWSLETTER

About

The Department

In Seshadripuram Institute of Commerce and Management Department of Commerce & Management was established in 2005, offering B. Com & B.B.A. It commenced its journey with a mere strength of 100 students; the institution now caters to 1040 students. The department of Commerce & Management strives hard to imbibe the knowledge through real time live experience, conferences, certificate programmes, faculty development programmes, seminars, guest lectures to enhance the knowledge of students and faculties to keep them updated.

The Department also organises industrial visits, educational tours to bridge the gap between college & industry through practical exposure.

Editorial members

Dr. Vidya Shivannavar
Principal

Dr. G. Punitha
HOD, Dept. of Commerce & Management

Dr. Shilpashree M. C.
Dept. of Commerce & Management

Talent Hunt 2025-2026



Date : 30 July 2025

Organizing Body : Lakshya – commerce and management Forum

Chief Guest : Yeshas GG, Alumni 2020-2023 Batch

Description : Lakshya – commerce and management Forum along with Purvi, cultural committee together organized Talent Hunt 2025-26 on 30.07.2025 for all the 1st year students in Conference Hall, Cellar Auditorium at 10:00 A.M. The students showcased their talents in various arenas like product launch, PPT presentation, dancing, singing, mono acting, fashion walk etc., there was a good response from the students.

Bridge Course B.Com.

Date : 14 July 2025

Organizing Body : Department of Commerce and Management

Description : Department of Commerce has conducted Bridge Course for the students of I Year B.Com, BDA, BBA students from 14 July 2025 to 18 July 2025 to achieve the objective of helping students bridge the gap between their previous knowledge and the requirements of a new academic program on an average of 50 students attended got benefited.

Campus Visit for Regular B.Com Students

Date : 22 July 2025

Organizing Body : Department of Commerce

Description : Commerce & Management Department had organised campus tour for the I year B.Com Students which helps student understand the academic and infrastructural facilities.



Industrial trip

Date : 12 August 2025

Organizing Body : Department of Commerce

Description : Industrial trip was organised on 12/08/2025 & 18/08/2025 for I year B.com Regular & I year B.com (BDA) students for KSIC & MANMUL Dairy by the Department of commerce & management.



The objective of the industrial trip Was to provide students with practical exposure to industrial processes, bridge the gap between theoretical knowledge and real-world applications, and enhance their understanding of organizational functioning.

Escape Room Competition

Date : 19 August 2025

Description : Lakshya : Commerce and Management forum had organized Escape Room Competition for students on 19 th August 2025 in AV room to create a fun yet intellectually stimulating environment for students and to encourage team work, leadership, and decision making under time constraints with active participation of 150 students, 3 in a team. The event consisted of three rounds : 1. Logic lockdown, 2. Recall and reveal, 3. Escape room. out of the initial 50 teams in logic lockdown, only 21 teams advanced to Recall and Reveal, and six teams ultimately qualified for the final round.



Arthaneethi - 2025

Date : 20 August 2025

Organizing Body : Department of Commerce and Management

Description : Department of Commerce and Management is organizing Arthaneethi -2025 in the objective of giving platform to the first year students to explore and create Experience with marketing subject.



Orientation on Research program for B.com and BBA students

Date : 22 August 2025

Organizing Body : Manthana – The Research and Development Forum

Chief Guest : Dr. Rajalakshmi G. S., Asst Prof, PG Department of Commerce KLESNC, Bengaluru

Description : Manthana - the R & D Forum of SICM had organized an event "Orientation on Research" on 22-08-25 at AV Room to create awareness among students about the importance of research in academics and future career prospects. The session highlighted the fundamentals of research, steps involved in writing papers, and the significance of innovation in higher education.



Inter-class IPL MOCK Auction

Date : 18 September 2025

Organizing Body : Lakshya - Commerce and Management Forum

Description : Lakshya – Commerce and Management Forum successfully organized an IPL Mock Auction on 18th and 19th September 2025 in the AV Room. The event was conducted in three rounds, out of which ten teams qualified for the final round. The event went well and concluded successfully with active participation from students.



Expert Talk on Corporate Accounting for Second year students -2025-2026

Date : 20 September 2025

Organizing Body : Department of Commerce

Speaker : Dr Supriya M ,Associate Professor, Department of Commerce and Management, SFGC



Description : Department of Commerce had organized The objective of an Expert Talk is to provide participants with valuable insights and practical knowledge from experienced professionals on 20-09-2025.

Session on Internship for Final Yr B.Com and BBA Students

Date : 04 October 2025

Organizing Body : Department of Commerce and Management

Speaker : Mr. Shashank. C.S, Accounts Executive Cushman & Wakefield Co.

Description : Department of Commerce and Management of SICM had organized a session on Internship the resource person for the program was Almuini Mr. Shashank. C.S, Accounts Executive Cushman & Wakefield Co.with the objective to bridge the gap between academic knowledge and practical Experience, empowering students to confidently pursue their career goals.



A session on LinkedIn Profile Building



Date : 11 October 2025

Organizing Body : AIKYA-Placement cell

Description : AIKYA- The Placement Cell of SICM has organised a session on LinkedIn Profile building on 11-10-2025

Industrial Visit to BDA Semester III and BBA Semester I Students

Date : 14 October 2025

Organizing Body : Department of Commerce and Management

Description : Department of Commerce and Management organized INDUSTRIAL VISIT TO BDA SEMESTER III AND BBA SEMESTER I on 14-10-2025. An industrial visit was organized for a total of **81 students**, comprising **26 students from III Semester B.Com (Business Data Analytics)** and **55 students from I Semester BBA**. As part of the visit, the students toured **NSL Sugars Ltd., Koppa, Chikkonahalli, Karnataka – 571419**, and **MANMUL Dairy, Benamanahalli, Handanahally, Karnataka – 571421**. The visit provided students with valuable exposure to the functioning of the sugar and dairy industries, enabling them to gain practical insights into manufacturing processes, quality control measures, operational management, and industry best practices. This experience helped bridge the gap between theoretical concepts learned in the classroom and their real-world industrial applications.



PARICHY 2025-26



Seshadripuram Institute of Commerce and Management received its new batch of Bachelor of Business Administration (BBA) students with an inspiring Induction Program – PARICHY 2025-26, held from 21st to 26th July 2025.

The week-long program offered a blend of activities to help students adapt to campus environment while encouraging holistic growth. Highlights included a Campus Visit, Fitness Run & Meditation, Wellness Talk on Nutrition, Motivational and Human Values Session along with Best out of Waste, Reels & Video Making activities. The program is completed with a Local Area Visit.

Through this well-structured orientation, students not only got to know their campus but also embraced values of wellness, creativity, and innovation—marking a vibrant beginning to their academic journey at SICM.



KSET Cleared

Bhoomika D



Assistant Professor, Department of Commerce & Management has successfully qualified the Karnataka State Eligibility Test (K-SET) for Assistant Professor in the subject of Commerce, conducted by the Karnataka Examinations Authority (KEA). The examination was held on 2nd November 2025, and the result was declared on 21st November 2025. This prestigious certification recognizes her eligibility to serve as an Assistant Professor in colleges and universities across Karnataka. The K-SET certificate, issued by KEA, is valid for a lifetime and reflects her academic competence and dedication to pursuing a career in higher education.

ARTICLE CORNER

The “KING OF GOOD TIMES” returns?

Vijay Mallya, the creator and the title holder of “King of Good Times”, has once again being highlighted in the headlines, not for his ventures, but for a debatable speculation. After many years of mere silence followed by his fled from India between the allegations of his financial fraud. Mallya has re-entered the platform which has given rise to many voices striking it as a comeback or a PR stunt.

The most important of the recent events was Mallya's podcast; a four hour podcast of Vijay Mallya with a YouTube content creator named Raj Shamani. In this very podcast, Mallya has briefly explained the dots of events in his life that connected eventually to being called 'chor' by the people of India; The rise and downfall of The Kingfisher Airlines, the narrative of the 9000 crore loan, his political career and many more have been merely discussed by the man himself in this very candid conversation, available on the 'Raj Shamani' YouTube channel.

While Mallya's recent public engagements have been undoubtedly generating a lot of heat in the media and public, it has also ignited sparks to many debates. Some of the medias portray it as a critical attempt to manipulate the people without clarifying his financial fraud, and other side of the media are left with nothing but curiosity.

Conclusively, whether Mallya's recent plays were genuine to set it straight or was it all just a perfectly executed PR stunt; It remains as a matter of perspective and opinion. The one thing that we can brief is that the 'King of Good Times' continues to be the highlighted note seeking attention even after being very far apart, speculating his return to India. The coming days will reveal more about this renewed presence in the intent of the public.

Vijay N Varshith
II B.Com 'C' SEC.

More Than Just a Degree

When we join Seshadripuram Institute of Commerce and Management, most of us come with a simple goal, to get a degree and move ahead with life. But somewhere along the way, college quietly becomes much more than that.

It becomes a place where we figure ourselves out. We learn how to speak up, how to work with people who think differently from us, and how to handle pressure when things don't go according to our plan. Some lessons come from classrooms, but many come from late submissions, group event's, small wins, and even failures.

College also teaches us responsibility, being part of activities, events, or teams make us realise that our actions affect others. You learn to show up on time, take responsibility, and support each other's, skills that no textbook or class can really teach.

What stays with us in the end are the small moment's, those permission letter's, those silly excuses, random conversations, shared stress before semester exam's, laughter after long days, and the feeling of belonging somewhere. These experiences shape who we become, not just as students, but as individuals.

College doesn't just prepare us for a career, it prepares us for life.

Kandarp
Student Council Member

Global Prices Soar to Record Highs Across India Amidst Global Certainly

Gold, a bright yellow metal, holds immense importance in Indian culture. Whether you want to gift someone or invest in your future, this metal is an ideal choice. If you are planning to invest in gold, you need to understand the impact of recessions, shifts in demand and supply, etc. on the price of this metal.



Significance of Gold in Indian Culture: Gold, referred to as "Swarna" in ancient India, has been an integral part of our culture and heritage. It is considered a symbol of auspiciousness and good luck during religious occasions or marriages. Here are some of the crucial reasons why this yellow metal is significant in Indian culture

Religious Connection: Devotees donate a huge amount of gold jewellery to temple funds as a connotation to religious sentiments. Besides, people purchase gold ornaments on occasion as a symbol of auspiciousness.

Family heirloom: In India, every family passes gold ornaments from one generation to the others as a legacy. Often elderly persons of a family pass on their jewellery to the brides of next generations. This helps keep their legacy alive and save money from buying jewellery at higher prices.

Gift Purpose: Despite the fluctuations and ever-rising price of gold, Indians prefer gifting golden ornaments or coins during ceremonies like weddings, birthdays, etc. It is a generous gift idea as the recipient can use it in future. Besides, gold as a gift is a symbol of good luck.

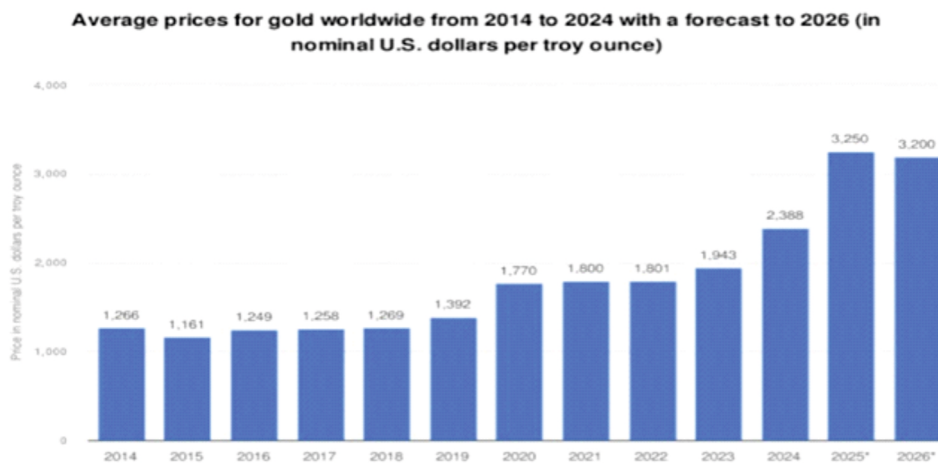
Gold Rate History in India (table format)

Check out this table below to know the history of gold rate in India from 1964 to 2024:

Gold price History

Years	Price (24 Karat per 10 grams)		
2025 (As of 28th April, 2025)	Rs.94,630.00		
2024: Rs.64,070.00	2023: Rs.65,330.00	2022: Rs.52,670.00	
2021: Rs.48,720.00	2020: Rs.48,651.00	2019: Rs.35,220.00	
2018: Rs.31,438.00	2017: Rs.29,667.50	2016: Rs.28,623.50	
2015: Rs.26,343.00	2014:Rs.28,006.50		

Gold Rate Before Independence in India (Before 1947): The pre-independence period had witnessed a higher price. Though gold was predominantly used as reserve money and currency at that time, there were minor fluctuations in its price.



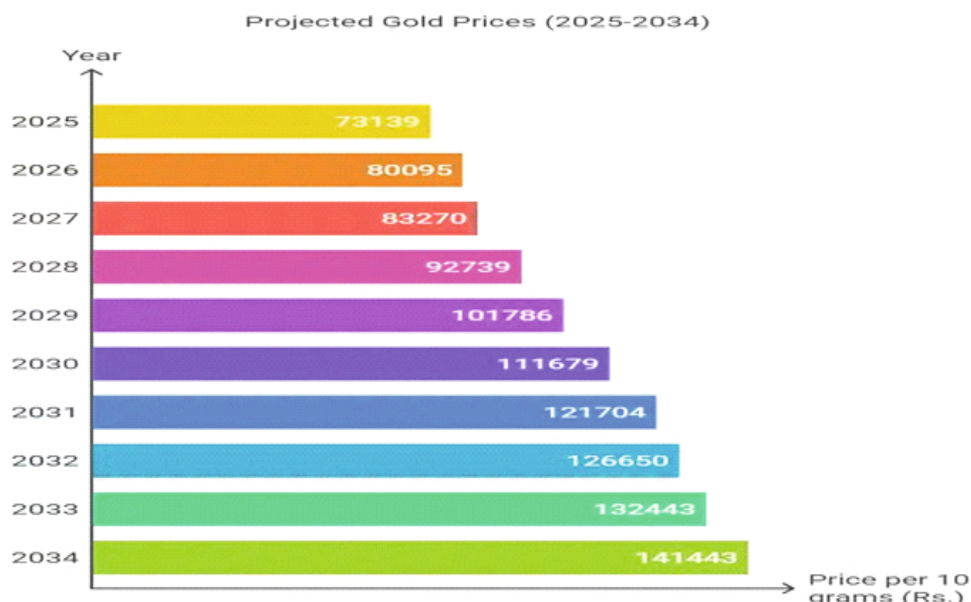
Gold Rate After Independence in India (After 1947): The post-independent period witnessed a higher fluctuation in the gold rates in India. The price of gold started rising due to the financial crisis of 1971 and the Indo-Chinese War of 1962.

Why Is Gold Getting More Expensive?

Here are some of the factors that influence the gold prices in India:

Exchange Rate : The US Dollar and Indian Rupee exchange rates have a great impact on the gold price in India. If the Rupee is stronger, it is likely to lower the price and vice versa.

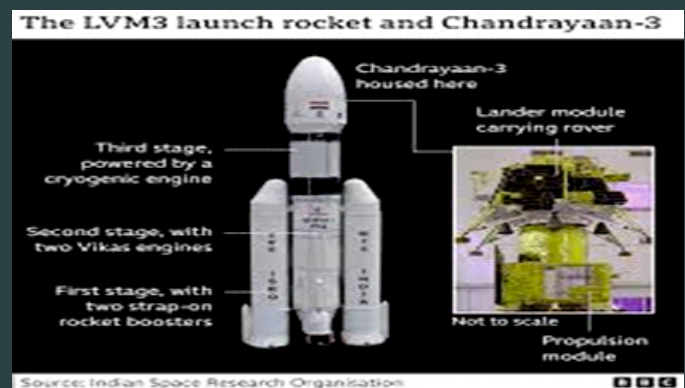
International Gold Rates: The fluctuation of international gold prices affects the gold rates in India. India's business relationship with foreign countries plays a major role in this regard. Market sentiments, trade, investment flows, etc. factors influence the Indian market.



Chandrayaan - 3 : India's Proud Moment on the Moon

Introduction

India made history on **23 August 2023** when the **Chandrayaan-3** mission successfully landed near the Moon's **south pole**. With this, India became the **first country** to reach this unexplored area of the Moon and the fourth country in the world to make a soft landing, after the USA, Russia, and China. The mission, carried out by the **Indian Space Research Organisation (ISRO)**, proved India's scientific skill and determination. It was a proud moment for every Indian.



Why Was Chandrayaan-3 Launched?

Chandrayaan-3 was launched to continue India's dream of exploring the Moon, which started with **Chandrayaan-1** in 2008. Although **Chandrayaan-2** (2019) was mostly successful, its lander failed to make a soft landing. Learning from those mistakes, ISRO worked hard to improve the lander and made sure Chandrayaan-3 would succeed.

The main goal of this mission was simple – to **land safely on the Moon's** surface and explore it with a rover. Unlike Chandrayaan-2, Chandrayaan-3 had no orbiter, as the orbiter from Chandrayaan-2 is still working and sending information.

Launch and Landing

Chandrayaan-3 was launched on **14 July 2023** from **Sriharikota** using the **LVM-3 rocket**. After traveling for nearly 40 days, the spacecraft entered the Moon's orbit and prepared for landing. The most exciting moment came on **23 August 2023**, when the lander, named **Vikram**, touched down gently on the Moon's south pole. People across India watched the live telecast with excitement. The Prime Minister congratulated the ISRO scientists and called the day a **"historic moment for India."**

What's Special About the Moon's South Pole?

Most missions to the Moon have landed near the equator, but the **south pole** is different and harder to reach. It has **craters that never get sunlight**, and scientists believe that there is **water ice** in those areas. Water on the Moon can be very useful for future space missions as it can provide drinking water, oxygen, and even rocket fuel. By landing there, India became the first country to explore this important region.

Why Chandrayaan-3 is Important

Chandrayaan-3 is important for many reasons:

- It showed that India can carry out complex space missions at a **low cost**. The mission cost about **₹615 crore**, which is far less compared to other countries' moon missions.

- It proved India's technical ability to make **soft landings** on other planets and satellites.
- It has inspired millions of students and young scientists to take an interest in space research.
- The data from the rover will help future missions and maybe even help humans build a base on the Moon one day.

Global Appreciation

The success of Chandrayaan-3 was praised all over the world. NASA, the European Space Agency, and other countries congratulated India. It showed that India is now a **global leader in space exploration**, especially after becoming the first to land near the south pole.

Conclusion

Chandrayaan-3 is a symbol of India's hard work, talent, and ambition in space technology. It is not just a success for ISRO but for the whole country. This mission has proved that with determination and smart planning, even challenging goals can be achieved. The success of Chandrayaan-3 will always be remembered as a proud chapter in India's space history and will inspire many future space missions.

Can money buy Happiness ?

Money a piece of paper which got more power than any other materialistic things. In today's world money is something that everybody tend to attain from the beginning of a life which means from the cost of hospital to death ,money plays a vital role. If a man earns enough to survive then he may gradually face his up's and downs regarding money, on the other hand if he earns plenty to survive and lead a luxury life then he gets a life wherein he has comfort , opportunity to explore. He can live a very lavish lifestyle.

Then again don't we know the life of people who doesn't have money. They live on street, struggle for a meal in a day, suffer from disease that they can't afford to get treatment for, poverty is the result for not having enough money. From the other point of view we often notice that people who have or earn more money have pressure on them ,they majorly suffer from anxiety, there's no piece of mind for them, have one or the other problem or health issues, these people are emotionally unavailable in some cases people die for having lot of money .

Though money can buy all the comforts, luxury and lavishness but it cant buy time, peace, love and essential for us to be humans. From the analysis we can say that, the answer to the question-can money buy happiness? Is there's no answer in yes or no it depends on the circumstances, expect you wanna buy and on your personal choice.

E-commerce: True Indian Picture

E-commerce in India paints a complex and evolving picture that reflects the country's diverse economy, technological adoption, and unique consumer behavior. Despite rapid growth fueled by increasing internet penetration and mobile commerce, the Indian e-commerce sector faces significant challenges that shape its true landscape.

E-commerce Growth & Consumer Behavior :

India's e-commerce market has grown significantly, driven by urban consumers primarily from metros, but increasingly by buyers from tier 2 and tier 3 cities with rising digital adoption. The travel sector accounts for a large share of online transactions, with a growing presence of direct-to-consumer (D2C) brands establishing their own online stores alongside marketplaces like Amazon and Flipkart. However, Indian consumers are highly value-driven, exhibiting low brand loyalty and impulsive buying patterns influenced by social media, app notifications, and flash sales.

Key challenges faced by Indian e commerce startups in 2025:

Indian e-commerce startups in 2025 face a unique set of challenges that span financial, technological, operational, and consumer-related domains. Addressing these hurdles is vital for sustainable growth and competitive differentiation.

Major Challenges in 2025 :

- **Rising Customer Acquisition Costs:** The cost of acquiring new online buyers, especially in high-growth categories like fashion and groceries, has surged by 25-30% over the past two years due to intense competition among platforms and the expense of digital advertising. This pressures startups to invest more in personalized marketing and loyalty programs to boost customer lifetime value and retention.
- **Supply Chain & Logistics Issues:** Ensuring timely delivery and efficient reverse logistics remains complicated due to India's diverse geography. Startups experience high rates of delayed deliveries, particularly during peak seasons, and managing operational costs for last-mile delivery can be daunting.
- **Regulatory and Compliance Hurdles:** E-commerce startups must keep pace with evolving data privacy and consumer protection laws. The requirement to comply with new regulations—like the Digital Personal Data Protection Bill—demands investment in legal expertise and regular policy updates, pushing operational complexity higher.
- **Market Competition and Differentiation:** With established brands like Amazon, Flipkart, and Reliance JioMart occupying major market positions, startups struggle to differentiate their offerings. Focusing on niche markets or hyperlocal services has become increasingly important to attract and retain customers.
- **Consumer Retention & Loyalty:** Indian shoppers exhibit low brand loyalty and frequently switch platforms for better deals or service. Building repeat business is tough, requiring robust CRM strategies, creative loyalty programs, and premium post-purchase experiences.

- **High Return Rates and Payment Issues:** Product return rates remain high (up to 25-30% in some categories), impacting profitability due to the costs of reverse logistics. Additionally, payment failures and preference for cash-on-delivery over digital modes present further operational hurdles.
- **Tech and User Experience Demands:** Modern consumers expect rapid, reliable service and a seamless digital interface, including personalization through AI chatbots and responsive omni channel shopping. Startups need to invest in technology and constant innovation to remain competitive.

Table: Key Challenges for Indian E-commerce Startups:

Challenge	Impact on startups
Customer Acquisition Costs	Reduced profitability, need for CLV focus
Supply Chain & Logistics	Delays, higher costs, customer dissatisfaction
Regulatory Compliance	Resource strain, risk of fines, frequent updates
Competition	Market share struggle, need to differentiate
Low Customer Loyalty	High churn, increased marketing pressure
High Return Rates	Margins squeezed by reverse logistics
Payment Failures & COD	Loss of sales, cash flow risks
User Experience & Tech Upgrades	Critical for retention, costly to maintain

Indian e-commerce startups must continually innovate, build consumer trust, and adapt to regulatory and market shifts to survive and thrive in 2025.

Opportunities

Despite these challenges, India's e-commerce sector presents vast opportunities, especially in smaller cities where digital adoption and smartphone usage are surging. Personalized marketing, AI-driven customer engagement, hyperlocal delivery, and niche market focus are strategies companies employ to gain an edge.

The True Indian Picture:

The "True Indian Picture" of e-commerce is one of dynamic growth interspersed with operational and structural challenges. While technology proliferation and youthful demographics drive optimism, infrastructural and regulatory bottlenecks continue to limit the sector's full potential. A majority of e-commerce in India is deeply intertwined with traditional sectors like travel and retail, reflecting a hybrid economy transitioning between old and new commerce modes.

Conclusion:

In sum, India's e-commerce narrative is a story of remarkable opportunity tempered by distinct challenges of competition, logistics, compliance, and consumer behavior unique to the Indian context. The sector's future success hinges on how effectively businesses adapt to these realities while leveraging digital innovation to serve a diverse and rapidly evolving consumer base.

Cryptocurrency To Credit Scores How 'gen Z' Is Rewriting “ Financial Rules”

Gen Z Born Between 1997-2012, Is Breaking Traditions, embracing technology and uprooting the way money works. From perusing side hustles as NFT artists to dodging credit cards for DeFi apps. Today's college population don't just play the game, they reinvent the rules!



RAISE OF DeFi & THE CRYPTO CRAZE-

Remember the piggy banks? GEN Z prefers bitcoin wallets.

- Armed with learning from YouTube & reddit , students are trading crypto currencies like pro
- Joining decentralized autonomous organizations
- Exploring play-to-learn games that reward with real crypto!

“INVESTING ISNT FOR THE RICH ITS FOR ANYONE WITH WIFI!”

BNPL-BUY NOW PANIC LATER??

Offers like “buy now pay later” are favorite GEN Z tools for shopping spree. But are instant purchases risk free?



Pros :

1. No cumbersome credit checks
2. Instant gratification

Cons :

1. Hidden interest can lead to debt spiral
2. Affecting credit scores

SPENDING HABITS?

Experience is the new ownership!

FOR GEN Z, it's less about ownership and more about experiencing.

Renting gadgets, cars, outfits etc.? it's the new norm

Spending on travel, music concerts & upskilling courses are the go-to investment of them

With gen z brands that champion sustainability and authenticity raise to the top

NEW JOBS: - NFT ARTISTS, MEME MANAGERS & DIGITAL BANKERS!

“DOCTORS & ENGINEERS?” Nah! gen z is making a living by

- Selling digital art as NFT's
- Growing YouTube and insta page into six-figure “side hustles”
- Beta-testing fintech products for startups

“The gig economy and digital platforms are the new campus placement cells”

HOW TRADITIONAL BANKS ARE CATCHING UP WITH THEM?

Banks are not snoozing through the revolution.
'THEY ARE FIGHTING BACK!'

- Launching student friendly apps & digital wallets
- Partnering with edtech for personalized financial advice
- Offering "NO FRILLS "accounts, higher interest savings and instant loan approval



As this cohort rewriters. financial norms, one thing is clean – tech - savvy. Whether its through crypto, influencers, or gig work GEN Z is making money move – on their terms.

Chinmayee M.

III B.Com 'C' SEC.

A Sweetening Misery

The eyes,
that speak more than the mouth could.
The sense of Expression
with a divine soul of you
shall be thrived with thy beautiful eyes.
The eyes, your eyes,
the only wonderful beauty of god's creation.
Sole part of you, that depicts mine
is your eyes, my love.

The greatest craving of a human
is to be loved with those eyes.
The eyes that make the moon loosen its shine,
the eyes that makes me wonder the innocence of beauty,
the only eyes that the world could ever revolve around.

My heart, an anvil beaten by possessive love,
cannot bear that other eyes should drink freely
from beauty intended only for my gaze.
The evident shine of beauty lies only in thy eyes.

Your eyes my love-
your eyes, the only thing that makes my miserable life a
sweetening one.

Vijay N. Varshith

II B.Com 'C' SEC.

Ph.D. Awarded



Vidya Shivannavar

Principal, Seshadripuram Institute of Commerce and Management, Seshadripuram has been awarded Ph.D from University of Mysore for her thesis "Performance Appraisal Methods in Selected IT Companies in Bengaluru: An Empirical Study" under the guidance of Dr Gurudath A S, University of Mysore.



Amar H A

Department of Commerce, Seshadripuram Institute of Commerce and Management, Seshadripuram has been awarded Ph.D from University of Mysore for his thesis "A Study on consumer Buying Behaviour Towards Organic Food Products Among the Youth in Kolar district." under the guidance of Dr S Gopikrishna, University of Mysore.



Shilpashree M C

Department of Commerce, Seshadripuram Institute of Commerce and Management, Seshadripuram has been awarded Ph.D from University of Mysore for her thesis "Role of Digital Banking in Financial Inclusion – with Special Reference to Bengaluru Rural District." under the guidance of Dr.Hemanth Kumar S, University of Mysore.



Seshadripuram Educational Trust

Seshadripuram Institute of Commerce And Management

(Permanently Affiliated to Dr. Manmohan Singh Bengaluru City University)

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#39 & 40, Girls' School Street, Seshadripuram,
Bengaluru - 560 020

Ph. No.: 080-2295 5382 | Fax: 080-2345 2472
info@sicm.edu.in | www.sicm.edu.in

for feedback: sicmnewsletter@gmail.com