DRIVE

Monthly eNewsletter

Published by:

CHARUTAR VIDYA MANDAL'S

S.G.M. English Medium college of Commerce & Management

SEMCOM

VISION: *To contribute to the societal enrichment through quality education, innovation and value augmentation.*

MISSION: *To build up a competitive edge amongst the students by fostering a stimulating learning environment.*

DREAM: *To establish a unique identity in the emerging global village.*

GOALS:

- *To focus on integral development of students.*
- *To offer courses and programs in tune with changing trends in the society as a whole.*
- *To update the curriculum as per the need of the business and industry.*
- *To create unique identity in the educational world at the national as well as international level.*
- *To institutionalize quality in imparting education.*
- *To incorporate innovations on a continuous basis in the entire process of education at institutional level.*
- *To create platform for the students for exhibiting their talent and for development of their potentials.*
- *To generate stimulating learning environment for students as well as teachers.*
- *To build cutting edge amongst the students to withstand and grow in the competitive environment at the global level.*

The overall mission is reinforced by the Punch Line

"WHAT WE THINK, OTHERS DON'T".

CONTENTS

From the Chief Editor's desk:

Counseling students to help select the right Institute to study

Students after completing their higher secondary education arrive at a crossroad of their career. There seems to be a lot of turmoil within the child for which career to choose. Global and lucrative career opportunities force them to get more disturbed when it comes to select the right institute.

Usually in selecting institute, lot of peer pressure comes in between. Other classmates with different academic, intellectual and social competence, create lot of anxiety in career planning process. Institute, parents and students together can arrive at a consensus for which institute to select for higher education.

There are many factors to decide which institute is right to select. The first one is testimonials of the institute given by its past students and stake holders. There are lot of success stories in the growth and development of an institute for past few years. Parents may listen to those views given by students who have already studied in the college; parents can access to college websites, social media reviews, and personalized class and college groups.

Second factor is the kind of association and affiliation a college has. All the colleges are affiliated to one or other university, but then it is important to value the quality of university curriculum. The associations that an institute has with other institutes, industries, professional bodies, MOUs, online and offline forums where intellectuals gather for intellectual discourse, matter a lot while comparing an institute with others.

Third important factor is well qualified and experienced teachers that have long association with the college. Teachers having long term association with the institute offer their services in a far better way than of those institutes where teacher turnover ratio is very high.

Next best thing an institute can offer is a kind of environment and culture to the students. An institution buzzing with vibrancy attract the students to flock. Number of activities being organized in the college make lot of impact on child's development. A wide spectrum of extra and co-curricular activities that cater the needs of students have a greater influence on them. Students' interest is more in participating in different skill based activities like fine arts, performing arts, literary skills like writing and public speaking, core subject related activities, sports and yoga, etc. Along with study, students, these days look for lot of activities which satiates their hobbies and interest. An institute can always provide such platform to students.

Result analysis is one such factor in deciding which institute to choose. One can always look at the academic performance of the college in past few years. Result analysis is in a way one of the deciding factors to select which college is best in imparting academic excellence to their students.

By:

Dr. Nikhil Zaveri
Director & Principal,
Chairman, IQAC
SEMCOM.

IQAC Corner:

Research Article:

Quality Enhancement and Global Challenges in Higher Education When Corresponding with Students via E-Mail:

Abstract:

There is a definite need to identify the strengths, weaknesses of our higher educational system and the opportunities and challenges facing the system. With the challenges of globalization and info-tech revolution, there is a need to improve the quality of higher education in India and make it accessible to every eligible and interested student. The globalized economy provides tremendous opportunities and challenges for our institutions of higher education.

Students in some course send e-mail to their teacher. Some provide information to their teacher. Some provide excuses, instructions to their teacher. Some students ask questions on their syllabus and/or course requirements. Some have complaints. Some want "special" treatment. Some feel others have received "special" treatment. In most cases, they want "special attention". And, if teacher does not provide this, students will go higher level to seek this attention. They will go to their program coordinator, or department chair, or dean, or vice president, or even the president.

Introduction:

In the present scenario, due to manifold changes in various aspects of civilization such as advancement in science and technology, rapid industrialization, IT revolution and globalization present society has become highly dynamic. There is a definite need to identify the strengths, weaknesses of our higher educational system as well as the opportunities and challenges the education system is facing. With the challenges of globalization and info-tech revolution, there is a need to improve the quality of higher education in India and make it accessible to every eligible and interested student. The destiny of India lies in its classroom. However, all regions of the world are growing towards technological, scientific and information revolutions. Changes occurring, which have implications for teachers and teaching, they include openness to international culture. Now a day's new Information Technologies produce important changes. Their impact on education is two-fold. On the one hand, information technologies constitute an instrument which can help in the learning process and in educational management; while on the other hand, the use of these technologies has become the content of teaching in itself. Really, positive attitude towards computer mediated communication should be enhanced in the field of education.

Methodology:

Research Design

For this research, researcher has followed the Direct Method. Since, researcher wanted to investigate the existing phenomena with specific question in mind so researcher chose to use Observation Method for data collection method. The major aim of this Method is to understand how the respondents derive meaning from their surroundings. A set of self-administrative questionnaire was distributed to the respondents in two ways. First, researcher sent 8 questionnaires via e-mail and, 7 questionnaires were distributed physically among English and Communication Skills faculties.

Research hypothesis

The research test hypothesis: using Computer Mediated Communication such as E- mail communication should be part of teaching- learning process at UG and PG both levels.

Respondents

A total 15 English and Communication Skills faculties, who are teaching at various colleges from three different areas, were invited. Participation was voluntary.

Sample:

For this research, researcher chose a specific group of people. The sample was chosen based on random selection techniques. All of them were, faculties teaching English and Communication Skills at UG and PG levels. The sample size was 8 faculties. The group of the faculties comprised from three various areas.

Data Collection:

Data was collected via soft copy (E-Mail) and hard copy (Physical copy). As questionnaire consists, 8 questions were developed to investigate Computer Mediated Communication such as E-Mail should be part of teaching learning process at UG and PG levels. A set of questionnaire has been distributed among faculties in November 2013. Then a total 8 questionnaires were collected in the end of month for the final data collection and data analysis. Faculties were required 5-6 minutes to complete the questionnaire.

Communication with Computer Mediated Communication (CMC):

Definition of Computer Mediated Communication (CMC)

Face-to-Face or Person-to-Person interpersonal communication is the most frequent communication method most of us use at work place. Additionally, people communicate via E-Mail, newsletter, SMS, presentation and meeting. Traditionally, the term refers to those communications that occur via computer-supported communication technologies. However, one can say that, the way human beings communicate in professional, social and educational settings varies widely, depending not only on the environment but also the method of communication in which the communication occurs, which in this (CMC) case, is through computers or other Information and Technology (IT). E-Mail, audio and video conversations, blogs all are the popular forms of Computer Mediated Communication (CMC). These settings are changing rapidly with the development of new technologies.

Purpose of Computer Mediated Communication (CMC)

Computer Mediated Communication is widely discussed in language learning because it provides for language learners to practice their language during and apart from teaching hours. Thus, considerable concern has arisen over reading and writing due to the booming of Internet.

Communication via Electronic–Mail (E-Mail):

Communication via E-Mail between faculties and students

E- Mail in not just electronic mail sent via the internet. E-mail creates psychological space in which pairs of people or groups of people interact. Really, it creates a context and boundary in which human relationships can unfold.

All over the world, people find E-mail familiar, safe and reliable because it is similar in many respects to writing letters, minus annoyances of addressing envelopes, licking stamps and trips to the mailbox. Of all the methods for developing relationships on the internet, E-Mail is the most common and perhaps the most powerful. Similarly, students can discuss their questions without any fear. Apart from this, when researchers had asked a question "What are the best qualities that you have noted in

the E-MAIL, communicate with students?" via questionnaire to faculties. They answered, "E- Mail facilitates communication at convenient time. Both a sender and receiver are at ease" (Prof. BrijeshPurohit).

Prof. Shweta Vyas stated that,"E-Mail helps to communicate easily with students. I am assured that the message will surely reach to the students. Moreover, it serves the purpose of confidentiality". However, E-Mail is more private and less chaotic way to talk. Many students prefer it because it is non-visual and non-auditory form of communication.

Corresponding via E-Mail between faculties and students: Its opportunities

Assist to share articles, events and happenings

Faculties and students both can easily share and forward some events, e- books, site- addresses and happenings via E-Mail. Faculties can guide their students round the clock, as an E-Mail blurs boundaries and distance. One can surely say that, the extended ability to reach and maintain contact via E-Mail is very useful.

Comfortable to discuss questions related to study

Students are more open and frank in asking questions related to studies career or personal things rather than in face- to face communication. Especially, the students who are shy in classroom are finding this platform better in communication with teachers. Even though key point is, students ask questions to their faculties much more often about the assignments and project works via E-Mail anytime. Thus, the E-Mail communication keeps the bridge between teacher and students open 24X7. As Dr.DilipBarad mentioned in the questionnaire that,

" The teaching/learning does not happen only in one hour of the classroom or staff room interaction, but it is 24X7".

To enhance relationship with students

Even more, students talk friendly with their faculty members' i.e. –"Have a good day" due to the conventions of a polite correspondence. This simple gesture enhances relationship. This helps to create good rapport between faculties and students. These way students feel comfortable to share their problem via E-Mail, especially sensible issues.

Help to maintain a lasting bond

E-Mail can help to maintain a lasting bond. A faculty who works at/with more than one institute finds it rather as a facilitator one can remain in touch with students studying different place and at different time. One can definitely say that, an E-Mail is a way to keep in touch with students after the course is finished.

An efficient and non- threatening way to communication with students

E-Mail has proven to be an efficient and non-threatening way to communicate with students.

Corresponding via E-mail between faculties and students: Its challenges

Researcher would like to say that, E-mail has many opportunities as well as the challenges to communicate with students.

Web-based Computer Lab

The first and biggest challenge is that many institutes do not have web- based computer lab. Students belong to poor families or rural area cannot afford their own computer with internet facility.

Poor knowledge of Internet

Today's generation brought up with new insight of technology. Now days some of the students have

started to use smart mobiles, tablets and they use internet too. Still they do not know how to generate an E-mail Id. Researcher has asked students during lecture, How many of you use Facebook? Most of the students raised their hand. Later on, asked second question, How many of you use E- mail frequently?   Answer disappoints researcher, very few of them know how to send, receive, type or to attach file.   It shows that students do not have proper guidelines for E- Mail etiquettes.

Responses of faculties

There are challenges from faculty's side too. E-mail is as inevitable as blood or oxygen.   E-communication is the demand of time.   It is unimaginable to think that the faculty does not have E-mail Id or he/she does not communicate with students through E-mail. Rather than this, as per the researcher's observation, around 25% urban college faculties have suitable knowledge regarding E-communication and around 75% rural college faculties do not have their own E-Mail Id. However, many faculties are not proactive in replying E-mail. Dr. Barad stated that, "Within an hour students' questions should be answered. In rare case the questions should be replied within 6 to 12 hours, never later than that".

Poor writing skill

There are some students who may not be attracted to E-mail because it involves typing. Some students also may not feel comfortable or skilled in expressing themselves through writing.   The typing/ writing barrier filters some students out of the e-mail world.   Some of them are afraid regarding their spellings and grammatical errors. For those who love to write, e-mail is heaven. It is very true that, everyone knows how to talk, not everyone knows how to type.

To maintain professionalism

In today's inter-connected world of social media it can be easy for faculties to discuss outside of the traditional classroom. It is important for faculties to be aware of their tone to their communication with students and maintain a professional tone so that expected boundaries between faculty members and students is maintained while communicating through E- mail.

Observations:

Table: 01: Number of Respondent's

Questionnaire provided via	Sent (No. of respondents)	Replied (No. of respondents)
Soft Copy (Email)	8	4
Hard Copy (Physically)	7	4
Total	15	08

1. The above mentioned numbers indicate, only 50% of the faculties provided their reviews on E-Communication with students.

Table: 02: Number of respondents & Stream:

Stream	Number of respondents
Arts	3
Commerce	5
Total	8

As per the above data, majority of the faculties responded from commerce stream. There is awareness of E-Communication among Arts Stream faculties but they do not provide favourable approach.

Fig. 01: Respondents views on necessity of E-communication

1. Moreover, researcher asked a question in the questionnaire that, Do you think nowadays e-communication through E-MAIL is necessary?

2. At last, researcher has asked, "What should be done to improve communication between the students and faculty as a means to facilitate learning?

A. The following suggestions were given by Dr. DilipBarad and Dr. Pranav Joshipura:
  - The education institute also has to play important role in providing ICT enabled environment to teachers and students.
  - Teacher should encourage questions from students through E-mail.
  - The sessions are more interactive and students must know that they are here for knowledge and information, not ONLY for marks.

B. Dr. RuchaBrahmbhatt suggested
  In the field of humanities, the students should be made more computers savvy and students from rural areas should be given a training course, at least of one week in how to use internet and how to send E-mails.

C. Prof. Vaibhav R. Kothari, Prof. Shweta Vyas and Prof. Jyoti Nehra recommend
  - Students need to be updated regarding e-recourses not only to social networking apps.
  - Assignments should be submitted via E-mail. It helps faculties to maintain easily.

Conclusion:

E-communication is a valuable communication tool and the demand of time. Its widespread use in academic has introduced some challenges and opportunities too. From researcher point of view, teacher should encourage students to ask questions via E-mail. At the beginning of the term, a faculty set aside a separate drive for E-mails for a specific course, or create a separate subdirectory in hard-drive for particular course. When a faculty receive e-mails, save them by last name and number of the students. i.e., (Shah – 1; Shah – 2, etc.) When faculty send e-mails, save them in the same manner. This may seem like extra work and, for some, much ado about nothing.

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Title of the Book: Quality Footprints – Sustainable Development of Higher Education Institutions

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Published by: SEMCOM

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SEMCOM IQAC Updates:

Best Business Idea Workshop:

Two workshops were conducted for Best Business Idea Contest. One was on 19th December 2015 for which CA Roopin Patel was the Guest Speaker and he spoke on Financial Projections and Report Preparation. Another one was on 26th December 2015 for which Mr. Jatin Chaudhary, Founder, eChai, Ahmedabad, was the Guest Speaker. His role was more of a mentor who spoke on presentation and idea generation. The coordinators were Dr. YashasviRajpara and Dr. Subhash Joshi. More than 100 students benefited from the same.

SEMCOM Premier League:

SEMCOM Premier League was launched on 22nd December 2015 for which the coordinators were Dr. Ankur Amin and Mr. Bharat Tarapara. The teams were MEB Bulls, BCA Royals, Alumni Attackers, BCom Indians and ITM Warriors. The final match was on 28th December 2015 between BCA Royals and Alumni Attackers. The champions were BCA Royals. The League was from 24th December 2015 to 28th December 2015.

Visit by Rajasthan Students:

126 students and 10 teachers from Rajasthan along with the District Educational Officer came for a two day visit to VallabhVidyanagar. They came to SEMCOM on 28th December 2015 and they were taken a tour of the college getting acquainted with the activities, students and faculty members of SEMCOM

Smarteye Photography Workshop:

The workshop was on 28th December 2015 and Dr. Swati Parab and Ms. Palak Patel were the coordinators. Mr. Pratik Raj was the Guest Speaker and he taught students the technical aspects of photography which was attended by 28 students.

19th Annual Sports Day:

19th Annual Sports Day was organized on 30th December 2015 for which the Guest of Honour was Mr. BimalJadeja, Ahmedabad, FormerRanji Trophy Player. Dr. B. L. Nagar, Principal, S. S. Patel College of Physical Education was also present. There were many events which saw the enthusiastic participation of many students. At the end of the day Harsh C. Patel (TYBBA – ITM) and Damini R. Patel (TYBBA – General) were the best sportspersons. The coordinators were Dr. Ankur Amin and Mr. Binit Patel.

Poster Making Competition:

The Red Ribbon Club of SEMCOM organized Poster Making Competition on 7th January 2016 for which Mr. NimeshRaval and Mr. Sunil Chaudhary were the coordinators.   13 students participated and the themes were Drug Addiction, Blood Donation and AIDS Awareness

Fintelligence

Green Banking:

With the 'go green' mantra permeating all spheres of life, the banking sector too has adopted sustainable practices to reduce its carbon footprint. Collectively termed "green banking", these initiatives range from day-to-day banking operations to investments in companies involved in renewable and clean energy technologies. In a bid to discharge social responsibility while retaining profitability, banks are adopting green banking worldwide. Green Banking is an umbrella term referring to practices and guidelines that make banks sustainable in economic, environment, and social dimensions. It aims to make banking processes and the use of IT and physical infrastructure as efficient and effective as possible, with zero or minimal impact on the environment.

Green Banking refers to the banking business conducted in selected area and manner that helps the overall reduction of external carbon emission and internal carbon footprint. To aid the reduction of external carbon emission, bank should finance green technology and pollution reducing projects. Green Banking helps to create effective and far reaching market-based solutions to address a range of environmental problems, including climate change, deforestation, air quality issues and biodiversity loss, while at the same time identifying and securing opportunities that benefit customers. Green Banking Product Coverage includes: Green mortgages, Green loans, Green credit cards, Green savings accounts, Green checking accounts, Green CDs, Green money market accounts, Mobile Banking, Online banking etc. Green Banking means promoting environmental friendly practices and reducing your carbon footprint from your banking activities. This may include using online banking instead of branch banking, paying bills online,

opening up accounts at online banks, etc. Green banking includes combining operational improvements and technology, and changing client habits. The Government of India has issued guidelines/ instructions to banks on Green Initiatives. In order to implement the green initiatives of the government, all public sector banks and all regional rural banks were asked to:

I. Increase use of Electronic Payment.
II. Increase use of Core Banking Solution (CBS).
III. Increase use of Video Conferencing.
IV. Offer centralized payment system through sub-membership route to all banks to facilitate direct Electronic Benefit Transfer (EBT).

Guidelines issued by Ministry of Finance for implementation of Green Initiative as under:

1. As far as possible all payments made by the branches including payment for any purchases made by them should be made by direct credit to the vendors' account by obtaining the account details, either through Inter-Sol or by RTGS/NEFT mode of payment as the case may be.

2. All disbursal in loan accounts should preferably be made by direct credit to the supplier/manufacturer's account by obtaining the account details, either through RTGS/NEFT mode of payment as the case may be.

3. All reimbursement of expenses/payment of allowances etc. to the staff should be by way of direct credit to their accounts.

4. Customers requesting for issuance of DDs may be advised of the facility of electronic transfers and as far as possible they should be persuaded to use electronic mode rather than the physical mode of remittance of fund.

5. Customers should be educated to avail the alternate delivery channels (e-channels)

6.   In addition to making payments to staff, vendors and clients electronically except for office petty cash requirement, it is to be ensured that all payments should be received electronically except when cheques are drawn on banks which are not NEFT/RTGS enabled.

7.   To ensure that all payments received electronically, the guidelines further provide for putting appropriate stipulation/clause in sanction/agreement that banks enter into with such entities including that the lending /investing institutions can get such entities inspected for compliance of these instructions. The appropriate condition/stipulation with regard to "electronic payment" is required to be incorporated in all new/renewed sanctions/agreements.   The issue relating to treating the non-compliance of the guidelines by borrower clients as "default or Major default" has been taken up by IBA with the Ministry for reconsideration.   However, irrespective of decision on the same, branches shall make all efforts to persuade the borrowers to adopt electronic system of payment.

8. In case of OBC where physical cheques drawn on other banks are sent for collection, in the forwarding schedule branches should invariably mention that proceeds should be remitted by RTGS/ NEFT only.

9. No post-dated cheques should be accepted in case of sanction / review of loan.

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ISSN: 2249-7307https://www.edgeverve.com/finacle/resources/thought-papers/Documents/Green-Banking.pdf

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SEMCOM

SEMANTIC WEB:

Unstructured, Semi-Structured, and Structured Data on the Web:

The data on the Web can be categorized into three:

1. **Unstructured:** It consists of documents or objects or varied sizes and types. This data is found in our day-to-day file formats: text, video, audio, pictures, presentations, etc. where the content is free-form. It does not follow a specific format or structure. An example of this would be the randomly created and published HTML web pages on the internet which do not follow any standard format for layout and display of information. This data cannot be stored in structured formats like database except as a BLOB. Querying on such data is practically impossible except for string manipulations and pattern-matching operations.

2. **Semi-structured:** There is some sort of structuring between sections of the data, but as a whole it remains as an unstructured file. The small unstructured sections are arranged in a specific sequence, thereby making it semi-structured. It may be a collection of entities grouped together, which may or not have same properties and sizes. Such data can be found in the various application forms, Bio-data, application letters, etc. Querying on such data is limitedly possible only for the structured aspects where the content may differ from one file to another in terms of attributes and/or sizes of the attributes.

3. **Structured:** They have a rigid structure which is followed by all the data within that file. Files in this category consist of databases and tables. The entire data will have the same attributes and each attribute will have the same size. The descriptions for all the entities in a schema will have the same format, length and order.

Examples:

1. Unstructured data:
   The faculty name is Nehal Daulatjada. Her mother tongue is Gujarati.
2. Semi-structured data:
   <student>

   <name>Nehal Daulatjada</name>

   <mother_tongue>Gujarati</mother_tongue>

   </student>
3. Structured data:

ID	Name	Mother_Tongue
1	Nehal Daulatjada	Gujarati

By:

Dr. Nehal Daulatjada

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SEMCOM

Article:

Startup India, Standup India:

In true Modi style, yet another slogan has been stamped into the Indian mind. At the event, he added a tagline too - 'We Unobstacle' a fairly inventive one, the government stated its intention: to give the new entrepreneur as smooth a ride as possible by removing regulatory hurdles.

But here are some highlights of Startup policy:
- Startups are tax exempt for the first three years
- A fast track mechanism to acquire patents
- A startup fest to showcase innovation
- Incubators to be set up across the country
- Startup spirit to penetrate to school and college students
- A mobile app to register your business in a day
- A huge corpus set aside to fund startups

New entrepreneurs get so ripped apart that you begin to wonder if they have any promise at all. And that is when the government has to redeem itself by focusing on speedy implementation and illustrating their true intent.

All said and done, Startup India has indeed set the mood for entrepreneurs, who have struggled with various issues so far. The Prime Minister's support, while not majorly altering anyone's business plans, has given entrepreneurs the much-needed impetus to go all out and pursue their dreams. In the words of the secretary of DIPP, Amitabh Kant, it may just be 'the catalyst for creating a completely new India'.

Ever since it was announced on August 15, 2015, at Red Fort, the Startup India initiative has been eagerly awaited by the startup community. It was already their era. All they needed was a high-level endorsement and some benefits.Entrepreneurs have never had it easy in this country, even though entrepreneurship has defined the Indian economy.

What was once perceived as jugaad is now finally recognised as entrepreneurship. As Nirmala Sitharaman, MoS for Commerce and Industry, clearly stated: 'Entrepreneurship is no longer being condemned as jugaad'.

Additionally, Startup India promises to transform India from, as Tata Steel Managing Director TV Narendran says, a nation of 'job seekers' to a nation of 'job creators'.

Another positive is that Startup India not only acknowledges the need for entrepreneurs but also gives them a platform. Entrepreneurs can finally talk directly to the government about the various speed breakers they face, which the government encourages.

Because as you innovate, create jobs, and steer the nation into a new era, it is time for you be heard too. It is time for you to join hands with the government and other entrepreneurs to find long-term actionable solutions for the next generation of entrepreneurs.

Startup India, Standup India can fade away into oblivion like many governmental policies. It is up to you to make it a success. It is up to you to create a new way of working and doing business in India.

Entrepreneurship need not always be about the consumer. It can be about the entrepreneur too. Here is your chance to shape your business environment to your specifications. All you need to do is speak up!

By:

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SEMCOM

COMMUNICARE

Language, Technology and Skill Development:

What is Skill? According to an Oxford Dictionary, skill is practiced ability, expertness or technique. It also connotes ability, proficiency, mastery, professionalism, expertise or cleverness. A business dictionary refers to it as ability and capacity acquired through deliberate, systematic, and sustained effort to smoothly and adaptively carryout complex activities or job functions involving many areas. To define skill further, in any activity where if ideas are involved, the skill is called cognitive skill, if things are involved the skill is known as technical skill and if people are involved, the skill is called as interpersonal skills.

Internet, now being an integral part of our personal and professional activities, there is an increasing need for developing certain skills which are related to language. Since linguistics are also studying the influence of internet on language, language teaching institutions can update their course content as more skill based.

Any application of knowledge to create a system of some kind is known as 'technology'. By this definition, writing is also a kind of technology as it a systematic representation using symbols. Those earlier writing materials – from papyrus to slate and from quills to ball pens – we have reached to high-tech and cutting edge computer interfaces and touch screens. The historic timeline of the usage of language – from babbling to question intonation, from high level deixis to non-linguistic acquisition and from pidgins to creoles and from full-fledged language to emoticons, this newly appeared language seem to be creating lot of anxiety and apprehensions along with excitement and awe. However, anxious response to the new linguistic form has its evidence back to the time of Plato as well. The reason behind this anxiety towards new communication technology is that people have to learn new ways of expressing themselves, and handling themselves socially, moreover they have to learn new operational skills to manage the technology and handle the gadgets. Although instructional manuals come with new gadgets, the extremely fast-moving communication technology give different experiences to people depending on their age and their cognitive ability to adapt with what comes as 'new' in their lifetime. People face numerous variety of experience as they use different communication technology. These new experiences ranges from sending email to someone for the first time, to 'Tweeting', to writing a post on Facebook wall, to making a video call or attending a webinar or a video conference. All these apprehensions can be done away with by simply getting an exposure or providing training to the young ones. Today's adult world is populated with many new 'gadgets' which are tools for communication.

By:

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SEMCOM

MY VOICE:

Entrepreneurship and Intrapreneurship: The Way to Economic Growth and Economic Development

The emerging, developing and developed economies have achieved economic growth and economic development through encouraging entrepreneurship. In all economies government plays four important roles, the regulatory role, the promotional role, the entrepreneurial role and the planning role. The regulation pertaining to environmental protection, product and service standards, and misleading advertisements is basically intended to protect consumer, societal and national interest. The promotional role is about providing the infrastructure needed for economic growth and economic development like power, transportation, communication, education, healthcare etc. The development of infrastructure is a necessary must and basic to boost entrepreneurship and achieve economic growth, economic development and better human development index. In the entrepreneurial role, the government assumes the responsibility to set up enterprises in key sectors of economy like basic industries, when private sector investment is not forthcoming. In the planning role, the government plays the role of economic planner, allocating scarce national resources to achieve the socio-economic objectives of the country like encouraging agriculture, small scale, cottage and tiny industries, creating gainful employment opportunities, boosting entrepreneurship and creating favorable economic environment to develop industries, boosting exports and improving the standard of living of masses by focusing on education, healthcare, hygiene, sanitation, gainful employment generation and development of both rural, rurban, suburban and urban parts of the country.

The concept of smart village and smart city is to equip both with quality infrastructure and develop them. A smart city uses information and communication technologies (ICT) to enhance quality, performance and interactivity of urban services, to reduce costs and resource consumption and to improve contact between citizens and government. Concept of Smart villages is a global modern approach for off-grid communities. Vision behind this concept is to assist the policy makers, donors and socio-economic planner for rural electrification worldwide, with special focus on Asian and African countries. Smart village's concept is engaged in efforts to combat the real barriers to energy access in villages, particularly in developing countries with technological, financial and educational methodology.

Entrepreneur is the person or group of persons who combines the factors of production like land, labour and capital, uses them to produce various products and services so as to earn profit, and pays wages to workers, salary to employees, rent to land lord, interest or dividend on capital and what remains as profit is the reward for the function of entrepreneurship, a part of profit is reinvested for the expansion, diversification and development of business also called as ploughing back of profit. Entrepreneur needs Intrapreneurs to make their business a success.Intrapreneurs are the executives and managers working in the corporation with the entrepreneurial zeal, enthusiasm, creativity, innovation, dedication, commitment and hard work.Intrapreneurs are willing to take initiatives, like launching new products, new services, making efforts to create better value for the customers by improving the quality of market offering and reducing the price.Intrapreneurs keep the business dynamic, ever changing to meet the demands of rapidly changing business environment. Successful Intrapreneurs also go on to become successful entrepreneurs.Intrapreneurs emerge from within the confines of an existing enterprise. In big organizations, the top executives are encouraged to catch hold of new ideas and then convert these into products through research and development activities within the framework of organization. The concept of intrapreneurship has become very popular in developed countries like America.

Intrapreneurship is different from entrepreneurship as an entrepreneur is an independent businessman whereas an intrapreneur is semi-dependent on the owners of the corporation. An entrepreneur bears full risks of his business whereas an intrapreneur does not fully bear the risk of the business he develops and operates.

Entrepreneurship plays a vital role in economic development. According to Joseph Schumpeter, the rate of economic progress of a nation depends upon its rate of innovation, which in turn depends upon the distribution of entrepreneurial talent in the population. One of the vital functions of entrepreneurs is managing risk and uncertainty and ensuring the success of business venture through proper planning, organizing, directing and controlling of the activities of the business organization. Entrepreneurs need to display leadership skills in order to ensure success of the business venture. The leadership qualities of motivating the team, guiding and leading the team, ensuring team work, proper allocation of work depending on the expertise, talent and aptitude of the human resources, being resourceful, developing favorable relations with customers through customer relationship management programs and suppliers and marketing intermediaries, physical distribution firms like warehousing and transportation through supply chain management, goes a long way in making the right product available to the right customer at the right time with the least cost, and creates better value for the customers. The concept of customer relationship management and supply chain management are customer centric with the objective of maximizing customer satisfaction, customer patronage and profit.

In today's highly globalized competitive environment, thinking out of the box, innovation and offering better value for the money to the customers or creating value for the customers by improving the quality of market offering and reducing the price of market offering, is imperative to succeed in the business. The ethical conduct of the business, adhering to social responsibility of business and supporting a noble cause like education, healthcare, medical facilities, water management, waste management, tree plantation to mention a few, creates a closer bonding between the business and the society. Entrepreneurship is a challenging work requiring lot of hard work, discipline, planning, executing the plans, human resource management, event management, resource management, change management, research and development, technological up-gradation, eco-friendly products and business practices, business leadership but the rewards are great in terms of earning goodwill, reputation, clientele, satisfied loyal customers base and wealth.

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Accounting Aura:

Written Communication in Accounting and Finance:

Companies value effective business writing, a fact evidenced by employer screenings and formal examinations that evaluate candidates' writing skills. Understanding how to apply general accounting principles and laws, and finance theories and tools is critical but not sufficient. Employers recognize that "the major differences among competitors may often be found in the degree their employees have mastered writing, speaking, and other non-technical skills". Accounting and finance professionals spend significant time writing to document the results of analysis, research, and procedures performed. A well-executed analysis loses its value when not effectively summarized and communicated in a document.

Characteristics of Successful Writing in Accounting and Finance

- Audience awareness – the writing targets and is tailored for the appropriate audience
- Clear purpose – the writing serves a clear purpose (e.g., to inform, to argue, to recommend)
- Accurate content – the writing includes only accurate and timely information
- Conciseness and clarity – the writing presents information concisely and clearly
- Effective organization – the writing organizes information for readability
- Appropriate format – the writing follows the specific guidelines for the type of document required
- Polish – the writing is polished and error free

Analysis and Evaluation Grounded in Evidence

- Writing tasks in accounting and finance professions often require you to move beyond summary of information to analyze and evaluate a scenario or data. Your analysis and evaluation

should lead you to draw conclusions or make recommendations grounded in documented and carefully collected evidence. For each claim you make, ask yourself, "How do I know this?" This is especially important in widely-reviewed auditing documents that present evidence supporting your firm's audit opinion.

For example:

- When making a recommendation regarding a company's plans to move into a new market, you must ground your recommendation in proper analysis of the financial data.
- When writing a memo informing a small business client of a serious internal control weakness, you must evaluate the situation in terms of the potential audit and asset protection consequences.

Take care to distinguish between your opinion and evidence that is grounded in what a text actually says or in what the data actually tell you. Be rigorous in making this distinction. Clearly express an evidence-based conclusion when analyzing data for compliance or reasonableness.

Conciseness

Effective writers in accounting and finance professions make their points using as few words as possible. Make careful decisions about which ideas to include and omit, avoid wordiness, and choose words that precisely represent your ideas. Do not waste your reader's time.

Common Writing Tasks

While each of the following types of writing requires a specific format, all should adhere to the characteristics of successful writing listed above.

Memos and Emails

Memos (memorandums) generally are a means for internal communication, e.g., between accountants and clients or between departments. Memos are

often used to summarize a professional conclusion that aligns with required standards and procedures. Be sure to cite relevant authoritative sources as support for your conclusion. Because e-mail often serves as the preferred mode of communication, the guidelines for effective memo communication apply to e-mail as well. Keep memos and emails concise, presenting the most important information near the beginning of the document. Emails should include a descriptive, strong subject line. Beware: memos and emails become official documents that may be referenced at a later date and by readers other than your original audience.

Letters

Letters allow professionals to build relationships, respond to requests, make recommendations, to initiate actions. Accountants and finance professionals write letters to multiple recipients such as clients, colleagues, and government agencies. Like memos and emails, a letter becomes an official document that may be referenced at a later date and by readers other than your original audience. Professional standards or firm practices may dictate the format and content of some letters.

Tailor each letter to the specific needs of the primary recipient:

- Strike the tone that will make the reader feel the way you intend.
- Provide enough detailed information to help the reader understand your message.
- Organize your information into digestible paragraphs that make each key idea clear.

Reports

Accountants and finance professionals produce reports for clients and internal audiences. Usually, reports apply finance or accounting principles to a specific problem or question. Reports often require that the writer engage in research and always require that information be logically organized and sometimes separated into discrete sections. Longer reports should include an executive summary.

For example: An accountant working for an internal audit function might produce a report suggesting improvements to a process or internal controls. A finance professional might produce a report for a client who is considering selling her business and who would like information on the various methods of establishing a market value for a private company.

Professional Certification Exams

You will write under timed pressure not only in your accounting and finance courses but also in the context of professional certification exams. This mimics the time pressure experienced in many accounting and finance jobs. For example, ICAI and ICWA exams may ask you to consider a case study (a "simulation") and produce a document (a letter, memo, or brief report) in response.

For most of these timed writing situations, you will be evaluated based on the following criteria:

- Responsiveness – address completely the question asked or scenario presented
- Development – provide and discuss appropriate evidence in support of your thesis/answer
- Organization – introduce your thesis/answer, present your ideas in separate paragraphs marked by clear topic sentences, and create smooth transitions between ideas
- Polish – carefully proofread your essay for correct grammar, punctuation, and mechanics

Some of these exam questions are graded primarily on the execution of writing rather than the content of the response. The quality of your ideas is still important; however, ideas presented in a document marred by disorganization, typos, and

grammatical mistakes will result in a lower grade on the question.

Other Common Moves

Understand the conventions for the type of document required– In your courses and in the professional world, the writing situation will dictate the type of document you must produce. When writing memos, letters, reports, and other types of documents, refer to example documents to become familiar with accepted conventions and specific formatting guidelines.

Tailor your document to your purpose and audience – Know your purpose and audience. Are you writing to inform, persuade, recommend, or request? To whom are you writing? Your answers to these questions will help you make decisions regarding:

- The type and extent of information to include.
- The most effective way to organize the content.
- The type of language and tone most appropriate for the writing situation.

Use graphic information purposefully – Tables and figures (graphs and flowcharts) can be a useful way to summarize key information. However, take care to make purposeful decisions about which information needs to be presented visually, then present precisely and in a simplified form. Be clear. Be brief. Describe these visuals in the text, explaining the main point and significance of the information presented.

Document sources accurately and ethically– Make clear where your ideas end and another's begin. Whether you are quoting, summarizing, or paraphrasing in your own words, you must cite your sources. Even if you do not intend to plagiarize, if you do not properly cite your sources, you have plagiarized.

Due to the unique regulatory environment in these professions, regulators frequently review documents accounting and finance professionals generate. Inaccuracies or confusing documentation can have negative consequences for your employer.

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Article:

Impact Factor – A measurement for the Importance of a Journal

Introduction The impact factor (IF) of an academic journal is a measure reflecting the average number of citations to recent articles published in that journal. It is used to indicate the relative importance of a journal. The journals with higher impact factors are considered more important than those with lower ones. The impact factor was devised by Eugene Garfield and is calculated yearly starting from 1975 for those journals that are indexed in the Journal Citation Reports published by Thomson Reuters.

Calculation In any given year, the impact factor of a journal is the average number of citations received per paper published in that journal during the two preceding years. For example, The Impact Factor for a Journal for year 2015 can be calculated and published at the beginning of the year 2016 in the following manner.

Let 10 articles are published in the Journal in the year 2013 (say, m1, m2, …, m10) and 20 articles are published in the Journal in the year 2014 (say, n1, n2, …, n20). Let 2 articles published in 2013 (say, m2 and m8) received 10 and 20 citations respectively. Let 3 articles published in 2014 (say, n1, n8, and n10) received 20, 5 and 5 citations respectively.

Hence, the total number of the citations received by the end of the year 2015 is 10+20+20+5+5=60.

The 2015 Impact Factor of Journal = Total No. of Citations / Total No. of Articles = 60/30 = 2

It shows that on average each article of the Journal received 2 citations.

Critical Analysis

It assumed that Journal whose article receives more citations will have more stringent criteria for the publication selection and hence may be maintaining high quality standards. So, Journal with more Impact Factor is considered better than the one having less Impact Factor.

The Impact Factor of Journal depends on the fields. The field in which large number of researchers are working tend to get higher Impact Factor compare to some niche area of research. Further, it is affected by policy of publication. For example, the Journal that allows Review Article will get higher number of citations compare to the Journal that allows only research papers. There is also a practice, called Coercive citation, in which an editor forces an author to add fictitious citations to an article before the journal will agree to publish it in order to inflate the journal's impact factor.

The recursive impact factor that gives citations from journals with high impact factor greater weight than citations from low-impact factor journals is also proposed.

The Impact Factor, if at all, shows the importance of the Journal (due to some articles) and not that of any individual publication. That is, An Impact Factor cannot be used to compare two individual authors. There are Author Level Metrics such as H-Index that can be used for this purpose.

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ARTICLE:

Cloud computing

Cloud computing, also known as on-demand computing, is a kind of Internet-based computing, where shared resources, data and information are provided to computers and other devices on-demand. It is always safe to store your data online as it can be accessed anywhere. Generally we have lots of data stored in hard drive. Now a days HDD are very cheap so you may think that why to store data online. But if anything happens to hard drive, you will lose your whole useful data, it can get lost or can crash anytime.

Better solution to avoid any issues, is to have your important data stored online. Apart from data storage there are many other benefits of storing data online such as encryption while fast data transfer etc. In this article I will share free online data storage sites, where you can save hell lot of data.

List of product for online data storage

- Box
- Bitcasa
- Dropbox
- Evernote
- Google Drive
- Icloud
- Mega
- Skydrive

One of the best products is Google Drive

Google Drive

Google Drive is a file storage and synchronization service created by Google. It allows users to store files in the cloud, share files, and edit documents, spreadsheets, and presentations with collaborators. Google Drive encompasses Google Docs, Sheets, and Slides, an office suite that permits collaborative editing of documents, spreadsheets, presentations, drawings, forms, and more.

Charge for online data storage

Storage	Price
15 GB	Free
100 GB	$1.99 per month
1 TB	$9.99 per month
10 TB	$99.99 per month
20 TB	$199.99 per month
30 TB	$299.99 per month

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