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# DRIVE

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CHARUTAR VIDYA MANDAL'S

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

## SEMCOM



CHARUTAR VIDYA MANDAL'S  
**SEMCOM**  
What We Think, Others Don't

**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”.**

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## Editorial Board:

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Mr. Binit Patel	Technical Editor
Ms. Reshma Pathak	Technical Editor

From the Chief Editor's desk:

Prayer:

The universe and all that is in it reiterate the existence of a Superpower, a Superpower that holds everything in place and without which there would be utter pandemonium. Sacred scriptures espouse the fact that God created man in His own image and created him for the purpose of communing with him. When man had limited knowledge of the universe, he walked on tenterhooks seeing God in everything gave him courage, confidence and hope. His thoughts turned towards God even at the slightest provocation and he saw God in different shapes and sizes. God was the all. And he enjoyed close connection with God and as Robert Browning said, "God's in His heaven – All's right with the world!"

Researches and surveys have proved the benefits of prayer. People vulnerable to stress and depression do a big favour to their bodies by praying for it thickens the brain cortex and this greatly reduces the risk. Prayer makes one emotional tougher by providing the quiet time that one really needs to focus and concentrate on oneself. It results in the reduction of mental stress. Chronic diseases like heart diseases, diabetes, hypertension, ulcers and migraines are the resultants of stress and worry. Prayer keeps them at bay by controlling stress.

The heart, mind and soul of man is refreshed, renewed and supple in the morning. A new dawn heralds a new beginning, a new life and a new learning. But the pressures of the modern world takes over one's mind in the morning, the dread of facing the day's challenges and hurdles and of the many strenuous tasks that lie ahead make man go limp in his mind and body. The very thought of these daunting encounters saps man of his energy and the will to continue his work. At this crucial juncture he needs assurance, faith and hope. Assurance to smoothen out the creases of his life,

faith to pull through the tough day and hope to survive unscathed by the brutalities that assault man from every direction.

It is children and young people who succumb to these pressures. They are vulnerable and fallible and hence more prone to victimization. Prayer is the best armour that one can provide for these children. Morning prayer in educational institutions are compulsory and it serves as a boost to their all-round personality development for the psychological benefits are unfathomable. By taking complete control of the thinking process and thoughts, prayer regulates one's perspectives and views thereby giving a cheery disposition, sound opinions and optimistic attitude. Small changes in one man is ultimately reflected in bigger changes in the world. Prayer teaches self-control making one a nicer person. With this come alive humanity and humane behavior. Serenity and piety mark man's actions whereby violence and aggression find no foothold. Prayer is the only answer to all the ills that man suffer from. It pervades everywhere diffusing warmth, love, compassion and empathy – attributes desperately needed to bring back the feverish world from the brink of destruction, annihilation and extinction. Prayer also holds one back from doing illogical and irrational actions.

Since the world rests on the shoulders of young children who, tomorrow, are the citizens, prayer becomes a channel to reach out to young minds. By influencing their whole being, prayer promotes good citizenship and virtuous living which in turn seals the continuity of the world. Prayer resurrects their inner self and values giving new mission and vision to young children, thus making them dynamic to renovate the world. It makes them selfless, putting others first and reaching out to the masses which is very essential in this highly self-centered world and dog eating dog world. It fosters inter dependence and mutual understanding where the ideology of living for others is worshipped and stimulated.

Prayer, thus, brings about all inclusive growth and it makes students lead a productive, successful and constructive life. Visualizing oneself in others nurtures acceptance, tolerance and fraternity. Prayer reinforces the values taught at home and upholds simple living and high thinking resulting in societal benefits.

Physical healing is the greatest outcome of prayer. More than medicines and treatment, it is prayer that really works miracles. Prayer gives faith and it results in positive thinking, the best medicine to cure and heal. The multidimensional effect of prayer gives rise to a whole and sound human being.

**By:**

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

### **SEMCOM IQAC Updates:**

#### **Green Business and Technology Fair and Smart Eye Photography Contest:**

Charutar Vidya Mandal's flagship institute SEMCOM organized Green Business and Technology Fair and Smart Eye Photography Competition on 13th and 14th February 2015. The event started on 13th February 2015 with the theme "adapting green product and green technologies for sustainability towards greener life". The inaugural ceremony was attended with great enthusiasm and expectation. It indeed proved to be a great learning experience. Dr. Nikhil Zaveri, Principal and Director, SEMCOM, welcomed the guests and introduced them to the audience.

The Chief Guest of the inaugural function Shri Sudhendhu Das, Joint Commissioner of Income Tax, Anand was accompanied by Dr. C. L. Patel, Chairman, Charutar Vidya Mandal, visited all the 22 teams representing 50 different companies and technologies.

The inaugural session was followed by sale on both the days on a grand scale where almost 2500 odd visitors participated in the exhibition from diversified backgrounds. There were visitors from schools as far as Ahmedabad, Bharuch, Mumbai and many such places within Gujarat. Even students from different schools in Anand and Vallabh Vidyanagar poured in numbers. Executives from industries and visitors from various colleges took keen interest in the projects.

Under the choice based credit system adopted by Sardar Patel University students of BCOM, BBA, BBA-ITM and Masters of E-Business got an opportunity to study the courses on Environmental Studies, Climate Change, Corporate Sustainability. This exhibition was an effort to combine classroom teaching with that of real business practices.

It also drove home the idea about the need to use green products that are not only environment friendly but also contribute to sustainable development. 22 teams represented organizations

like Bio-Toilet, Aaga, Apollo Noni ,Medicare, Nandanvan, Tofu Ice Cream, Kegan Udhyan, Sardar Patel Patel Farm, Shanti Hastakala, Aakar Innovations and Eco Green, Neo Cab, Herbal Life, Eco- Femme, Modicare, Ashudhinashak, KhadiUdyog (Bhuj), Mitticool, Nidhi Enterprises, Banana Fibre, Apeagus to name a few that have adopted green practices or taken green initiatives by conserving resources, using green technology, selling green products or providing green consultancy and services.

The fair which was also thrown open to the participating teams as a competition with a cash prize of Rs. 25,000 was ably judged by Mr. Vrajesh Patel, Environmentalist Engineer (USA), Mr. Ankit Kapasi Environmentalist Engineer and Mr. Sharad Amin, renowned industrialist of Anand who congratulated the students for the efforts put in by them and appreciated the idea of hosting such an innovative event, the first of its kind they have witnessed so far.

The mission of SEMCOM in future through such activities would be to shape some “Ecopreneurs” who can revolutionize businesses by adopting the Triple Bottom Line in Business “Planet, People and Profit”.

In order to enhance creativity in the field of photography, Director and Principal, Dr. Nikhil Zaveri initiated a novel competition -Smart-Eye Photography Contest in 2011.

The competition was launched on 12th July 2014 which was followed by an enormous response with 99 teams being registered. Students were asked to select ‘Still Life and Social Issues’ as the themes for the contest.

Finally 20 teams were selected for the competition. The exhibition was open for two days on 13th and 14th February 2015. The photographs were evaluated by Mr. Sunil Adesara, a freelancer photographer.

The event was coordinated by Ms. Hiral Patel, Dr. Rina Dave ,Ms. Palak Patel and Mr. SarveshSoni

under the guidance of Dr. Nikhil Zaveri who says “ Environment and business cannot be learnt in the discussion; students must go on the field”.

## Fintelligence

### Book Building

Companies have different ways and options to raise funds. While an unlisted company can come out with an initial public offer (IPO), a listed firm can raise through follow on public offer (FPO) or right issue. IPOs or FPOs can be issued either at a fixed price or a range can be given to investors to choose a price. The methodology of issuing securities by giving a price range is known as book building method. A book building is a price discovery mechanism.

Under this methodology, issuers donot fix up a single price for the securities but provide a price range. Investors put their bid within the price range and depending on the demand supply of the units, the final price is decided. The lowest price of the range is called the floor price and the highest price is called as cap price. Cut off price is the price at which the shares are allotted.

The book building process starts with the nomination of the lead manager, an investment banker who helps in taking the issue to the market by the fund raising company. The lead manager and the issuing company decide the price band and the size of the issue. Syndicate members are appointed to receive orders from investors. Generally the issue remains open for five days.

During the subscription period, investors make their bidding within the decided price range. After the closing of book building period, the lead manager and issuing company determine the issue price at which all the securities can be sold. Finally the securities are allotted to investors.

The NSE has set up nation-wide network for trading whereby members can trade remotely from their offices located all over the country. The NSE trading network spans various cities and towns across India. NSE decided to offer this infrastructure for conducting online IPOs through the Book Building process. NSE operates a fully automated screen based bidding system called NEAT IPO that enables trading members to enter bids directly from their offices through a sophisticated telecommunication network. Book Building through the NSE system offers several advantages:

- The NSE system offers a nationwide bidding facility in securities.
- It provides a fair, efficient and transparent method for collecting bids using latest electronic trading systems.
- Costs involved in the issue are far less than those in a normal IPO

The IPO market timings are from 10.00 a.m. to 5.00 p.m. On the last day of the IPO, the session timings can be further extended on specific request by the Book Running Lead Manager.

As Book Building is a process of price discovery, the Red Herring prospectus does not contain a price. Instead, the red herring prospectus contains either the floor price of the securities offered through it or a price band along with the range within which the bids can move. The applicants bid for the shares quoting the price and the quantity that they would like to bid at. Only the retail investors have the option of bidding at 'cut-off'. After the bidding process is complete, the 'cut-off' price is arrived at on the lines of Dutch auction. The basis of Allotment is then finalized and letters allotment/refund is undertaken. The final prospectus with all the details including the final issue price and the issue size is filed with ROC, thus completing the issue process.

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**BY:**

**Dr. Kamini Shah**

**Assistant Professor**

**SEMCOM**

**e-ATTACKS:**

**Brain (1986)**

It was a Boot sector virus which infected DOS systems. The code of the virus was written in Assembly language. The creators were Basit and Amjad Farooq Alvi from Lahore, Pakistan. It infected 360 KB, 5.25 inch floppy disks. When the infected disk was booted, the virus would install itself into the memory and would infect all floppy disks which were accessed while it was still in the memory. It would also rename the disk's volume label with (c)Brain. It was detected at the University of Delaware in 1987. This was the only virus which carried the name, address and phone numbers of the creators. It only infected floppy diskettes but a few variants of it also damaged the Hard Disks.

**Stoned (1988)**

It is a family of Boot sector virus which infected DOS systems. The code of this virus was also written in Assembly language. It originated from New Zealand. When the computer booted from an infected disk, the virus stored itself in the memory and would infect hard drive's MBR if it was clean. It infected 360 KB, 5.25 inch floppy disks and hard drives both but would not re-infect a drive even if it was disinfected. This virus was assumed to be created in 1987 but got detected in 1988. Many variants of this virus appeared later, some of which like Michelangelo and Angelina became very prominent.

**By:**

**Dr.Nehal Daulatjada**

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## ARTICLE:

### Agricultural Marketing vs Domestic Marketing:

The marketing of agricultural commodities is different from the marketing of manufactured commodities because of the special characteristics. The special characteristics which the agricultural sector possesses and which are different from those of the manufactured sector, are:

- 1. Perish ability of the Product –** Most farm products are perishable in nature; but the period of their perishability varies from a few hours to a few months.
- 2. Seasonality of Production –** Farm products are produced in a particular season; they cannot be produced throughout the year. In the harvest season, prices fall. But the supply of manufactured products can be adjusted or made uniform throughout the year. Their prices therefore remain almost the same throughout the year.
- 3. Bulkiness of Products –** The characteristic of bulkiness of most farm products makes their transportation and storage difficult and expensive. This fact also restricts the location of production to somewhere near the place of consumption or processing. The price spread in bulky products is higher because of the higher costs of transportation and storage.
- 4. Variation in Quality of Products –** There is a large variation in the quality of agricultural products, which makes their grading and standardization somewhat difficult. There is no such problem in manufactured goods, for they are products of uniform quality.
- 5. Irregular Supply of Agricultural Products –** The supply of agricultural

products is uncertain and irregular because of the dependence of agricultural production on natural conditions. With the varying supply, the demand remaining almost constant, the prices of agricultural products fluctuate substantially.

- 6. Small Size of Holdings and Scattered Production –** Farm products are produced throughout the length and breadth of the country and most of the producers are of small size. This makes the estimation of supply difficult and creates problems in marketing.
- 7. Processing –** Most of the farm products have to be processed before their consumption by the ultimate consumers. This processing function increases the price spread of agricultural commodities.

By:

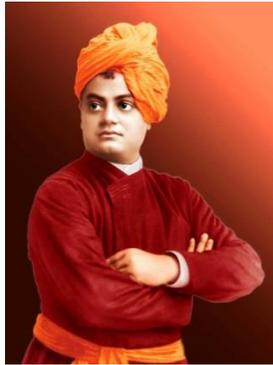
**Dr. Ankur Amin**

**Assistant Professor**

**SEMCOM.**

## MY VOICE:

### Awaken the Hero Inside You Through Soulful Work or Performances



The valour and bravery of ParamVir Chakra awardees and many soldiers who sacrificed their life for the duty towards nation will always be fondly remembered and inspire generations for patriotism. The work performance is the outcome of the ability to do work, happiness and motivation while doing work, grace of almighty god, favorable work environment and most importantly teamwork and camaraderie with team members and the pride one takes in his or her work. As in cricket, work life is all about getting set, playing right through the innings and building partnership(s) with team member(s). Trust and good interpersonal relations are necessary for good teamwork.

Good time management, relaxation, enjoying each and every moment of life with positive attitude can surely help in achieving soulful work performance. Family love, inspiration and support do play a role in molding individual for great work. The process of doing work is like a journey and if one enjoys the journey, then the outcome will most likely be extraordinary work performance(s) or a master piece. The point is if you enjoy the process of work, there is a release of positive mental energy, imagination, creativity and outcome is superb work performance in form of tremendous scientific

inventions, master piece of sculpture, art, painting, superb acting performance, poems worth remembering and brilliant movies just to mention a few. Lord Krishna's message to Prince Arjun in Bhagwad Gita, "O Arjuna, you fulfill your duties and dedicate all your karmas to me and I will salvage you. Even God appreciates and admires selfless and dutiful work or Karmas".

Swami Vivekananda rightly said: "Each and every human soul is divine". The work performance must be the manifestation of divinity within the individual. Swami Vivekananda's message that "The moment I have realized God sitting in the temple of every human body, the moment I stand in reverence before every human being and see God in him - that moment I am free from bondage, everything that binds vanishes, and I am free"- it holds a lot of truth and was the mission, work and service of Mother Teresa to humanity.

Swami Vivekananda said, "You have to grow from the inside out. None can teach you, none can make you spiritual. There is no other teacher but your own soul". Swami Vivekananda's message is loud and clear; he asked us to give utmost importance to our work, our thoughts, service to humanity, and rightly said that there is no other teacher but your own soul. Truly soulful performance can come only when the individual completely dedicates his or her efforts to a task or idea and works for its achievement. Swami Vivekananda dream of self-reliant and economically developed and prosperous India can only be achieved, if people start accepting their responsibilities and dedicate themselves to their nation through soulful honest work performance.

We are celebrating the 150th anniversary of Swami Vivekananda, let us take an oath on this occasion, that we will not just put the image of Swami

Vivekananda in our heart, but more importantly imbibe his philosophy in our soul and our work and work for the progress of nation and achieve the dreams which Swami Vivekananda had about seeing self-reliant, economically developed and spiritually and physically strong India. Reading the holy text of Bhagwad Gita inculcates and nurtures spirituality and divinity, while playing football helps in maintaining physical fitness. One has to be both physically and spiritually strong, as Swami Vivekananda rightly said that Strength is life and Weakness is death. The lives of Guru Ram Krishna Paramhans and Swami Vivekananda also teaches us the role of guru in the development of disciple. Let every teacher make an effort to be like Guru Ram Krishna Paramhansa for his disciples, and every disciple put his efforts to be like Swami Vivekananda for his guru. VandeMatram...Jai Hind.

**Reference:**

<http://www.brainyquote.com/quotes/quotes/s/swamivivek213406.html#QccK6zWesypbZCmt.99>

**By:**

**Mr.Sunil V. Chaudhary**

**Assistant Professor**

**SEMCOM**

**ACCOUNTING AURA**

I will continue to discuss the topic of environmental accounting (green accounting) in this article.

Many countries have their own policies for the implementation of EA/ER: One method for holding businesses responsible for their behavior is to require them to report on their actions. The level and breadth of business reporting on environmental matters have increased dramatically over the past 20 years or so as a result of governmental regulations, accounting standard setting and voluntary reporting. Today, external reporting on environmental performance occurs primarily through Pollution Release and Transfer Registers (PRTR), as components of traditional financial reports or in stand-alone, corporate environmental reports. The need for corporate reporting of its environmental as well as financial performance has some practical potential in providing a greater degree of visibility to its environmental activities and consequences and casting light on what is often invisible to both governmental as well as concerned social groups. It is also important to recognize that visibility is not the only possible consequence of corporate reporting in this area, but rather its future prospects for sustainability and development. Indeed, it is possible that such reporting can either spare or even reduce what is known as negative effects and liability consequences about a company and its environmental activities. Also, companies are interested in the possibilities for environmental reporting to increase their legitimacy and spread in the wider world.

Currently, there is not any country that has official regulations in place requiring companies to issue a company-wide, stand-alone report on their environmental performance that can affect zonal, regional and global communities. In legislation introduced in 1989 in Sweden, all operations sites that require special permits due to the presence of environmental hazards must submit an annual environmental report to the authorities. Since 1996, companies in Denmark with significant

environmental impact have been required to publish a “greenaccount”, detailing significant consumption of energy, water, and raw materials. The Netherlands, in 1999, began requiring that companies with substantial environmental impacts produce environmental reports for both the government and public on identified operating sites. The contents of the government report, which are verified by governmental authorities, are specified to include information on emissions, soil pollution, soil clean up and the company’s environmental policy.

Information included in traditional annual financial reports is mandated by many national governments, accounting standard-setting bodies and stock exchange regulatory agencies. In the realm of environmental disclosure, intervention by governmental or profession regulators is necessary since, critical scholars (e.g., Gray and Milne, 2004) argue that voluntary ER will just not work. Second, the most pressing “accounting issue” related to EA was the disclosure of potential liabilities associated with environmental cleanup. Currently, a company that is subject to the Annual Accounts Act (AAA) is required to include in its directors’ report, disclosures on the environmental impact of the company’s operations as well as the use and disposal of its products. Additionally, firms are to report those measures in place to prevent or reduce their negative environmental impact, as well as their energy and raw materials usage. In May 2001, the EC published a recommendation encouraging member states to promote increased levels of issues of recognition and measurement of environmental liabilities, assets, expenses and contingent liabilities to form an integral part of a company’s policies and its environmental protection improvements, resource consumption, and emissions. Further, beginning in 2004, companies had to disclose certain non-financial information including information related to environmental matters so that annual report users may gain an understanding of the company’s development, performance, or position in its industry (e.g.: Hibbit and Collison, 2004; PwC,

2004). The statement applies to all companies whose financial position and results are impacted by environmental issues (PwC, 2004). In May 2005, the UK Accounting Standards Board (ASB) issued Reporting Standard 1: Operating and Financial Review (OFR). The standard requires the preparation by company management of an OFR as part of its annual report and accounts beginning with fiscal years ending on or after April 1, 2005. The standard requires the inclusion of information about environmental matters where appropriate. The implementation guide accompanying the standard acknowledges that the appropriate level of disclosure on environmental matters is industry-specific, but suggests that, minimally, all companies face issues associated with water and energy use, waste and climate change (ASB UK, 2005). The Modernization Directive 2003/51/EC mandate that by 2005 all EU member states require listed companies to prepare their financial reports in accordance with international accounting standards. Australia also has recently passed legislation related to mandatory environmental reporting within annual reports. In summary, the level of mandatory environmental disclosures in traditional annual reports has increased dramatically in the past ten years.

Taken from Journal of Sustainability and Green Business

**BY:**

**Mr. Pratik Shah**

**Assistant Professor**

**SEMCOM**

## STUDENT'S CORNER:

### **Man is the architect of his own fate:**

**RIYA P. PATEL(SYBBA ITM – Roll No. 42: Won the second prize for Essay Writing Competition held on 22nd July 2014)**

Destiny, fate, future luck – are all considered unachievable, untouchable, something supernatural and something miraculous. But logic dictates it is not so. So is it logically wrong or the traditional concepts misleading? If we put some thought to it, it is our own attitude that is to be blamed.

Webster defines fate as “a power thought to control all events and impossible to resist”, “a person’s destiny”. This would imply that fate has overwhelming power over mind. This thing called fate is able to control a person and that the person has no ability to change it. But, it has been proven time and again that human mind can overcome any obstacle. An asset to the mind is a person’s will. The combination of a person’s mind and his will to achieve decides one’s destiny which proves that this thing called fate can be overcome.

Fate, like every other concepts in the world, has two different kinds of facets. Some people say that a person’s fate is pre-destined and that nothing they do in life is by accident and everything that they do is decided by a higher power. If that were so then why would this Being of higher intelligence waste His time on something that is already planned out. He already knows how it will turn out and so why blow centuries of time watching this boring play. The essence of life is totally lost without the ‘risk factor’. If someone tells you the climax of a movie, would you still waste your time watching the whole movie? Why waste your precious time waiting for what you already know is going to happen? This class of men thinks that everything is predetermined in life and how much to may try, you cannot get out of that groove. These are men who just resign to whatever comes

saying ‘it was so destined; it was so fated’. This is a defeatist’s attitude.

There is another school of opinion that is more reasonable in this age of science, which is, a man has powers and parts to build his own fate. A person’s will is stronger than that of any barrier put in his way. This thing called fate is only an obstacle that can be overcome just by the application of a person’s mind. This breed of people believes that nothing but the mind can control all events and resist all temptations if properly trained.

Man has the inherent tendency of being manipulated by his own mind. So why not divert it into something useful. Manipulating one’s own self to stay positive and be determined to be hopeful and dream to be brave and selective. God has given us the ability to desire and to long for, not in vain. If we lose, it is not due to fate, it is just that we overlooked something small and significant; we forgot to do some important chore; or we did not stand perfectly if some bricks are not in the right place. All the intellectual and successful people in the world are the same as us; it is only what they choose to become that had made them different.

Besides, I have a different theory. That yes, there is a higher power that puts fate into play. He sits there and watches how his cine will play out. Unlike others, I ask myself a question; would not a Being of higher power want a little drama, a little break from the norm. I believe that he gave us a thing called free will. The ability to put into play our own set of events. If I were a director and did not have to worry about time or money, I would like to see how my movie turned out if I wrote the beginning and let the actors decide the ending, keeping in mind that I have the reserved power to change anything that went on in my movie. I do not question that fate exists but it is possible for us to decide our own fate.

True that there are turns of fortune and they determine our life but efforts and attitude can change the direction of the mind. Will can move mountains. Man should keep on with his efforts;

he should not succumb or surrender but should keep fighting on. One's capacities and capabilities can turn the tide.

Misfortunes, if they come, should be treated as testing times; they test your endurance, your forbearance, your fortitude and the dusk always turns into dawn. These are tests and trials God presents us with but He also rewards us with the results which are won by one's own efforts. Man makes his fate, not fate the man.

Man is superior because only he can create his own destiny. He is the architect of his own future like any other being, this being the greatest blessing for him. No one can think for you, no one can work for you, no one can dream for you and no one can turn those dreams into reality for you. Only you can feel for yourself and only you can do!

The famous English musician, John Lennon, once said: "There's nowhere you can be that isn't where you want to be".

### Members of the Editorial Board:

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Your contribution in the form of research papers, articles, review papers, case studies are invited for publication. All papers received by us will be published after the approval of our Editorial Team.

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