

DRIVE

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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”.

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Editorial Board:

Dr. Nikhil Zaveri	Chief Editor
Dr. Nishrin Pathan	Managing Editor
Ms. Richa Gulwani	Executive Editor
Ms. Reshma Pathak	Technical Editor

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From the Chief Editor's desk:

Mobile Apps for Education

Getting almost engrossed in mobile phones, thousands of Apps to spend time on, social media Apps to communicate every minutes updates, gaming and lot more are the most loved and enjoyable activities for students these days compared to those elaborative study sessions, exams, assignments etc. Mobile Apps have got that scope to combine these two to make students more inclined towards study. They become willing to learn. Their involvement gets increased and they become more receptive.

In recent few years, the use of electronic devices like smart phones and tablets has immensely increased and it has influenced them a lot as well. Better education in top class colleges is no more a dream for parents now. Mobile phones are affordable and educational apps – free apps are easily downloadable.

Mobile apps make students more participative, interactive and active with their classmates to whom otherwise they do not talk face-to-face. These apps allow students to be more social, of course with technological support. They are

made to remain constantly in touch with the peers. Moreover, these apps allow them to communicate and work round the clock so time is no more a constraint for studying. As and when they need support from their teacher facilitators or friends, it is easily available.

Many educational apps make things easy to learn for students. They are equipped with images, Sounds, Videos, and offer multiple language choice. It becomes more entertaining for a student to learn new things. Most common mobile apps for education are Dropbox, Evernote, Ted, Edmodo, Twitter, Popplet etc. Many other free apps are available that can be customized as per the structure and need of an institute.

Tools like TENO offers communication among teachers, Parents and students. It provides one way mode of communication that maintains privacy of the participants since their identity is not revealed. The best part is students and parents cannot see other's phone numbers and get the important message. It saves lot of time as on single click all are informed about the same message. However there are certain essentials to be kept in mind while using it. For instance time of posting message is very

important and it has to be in consultation with students otherwise its purpose it not served. Another drawback is internet connectivity for 24x7. If students are online then only they will be able to receive and that is how only it becomes effective. Different tools have different services to offer. Institutes can customize these apps as per the need of their students and institute.

By:

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

IQAC Corner:

Research Article:

Sustainable Development of Higher Educational Institutions through Innovation Management

Abstract:

Internal Quality Enhancement – Role of Stakeholders

Stakeholder is a person who has interest in the identified system of management because of the effect the process causes to the person. Achievement of goals, failure in the process everything effects the stakeholder in one way or the other. This is because the stakeholder has invested in the process of management and is expecting some benefit or the existence of stakeholder has some implications for the quality process of management. In the present days of privatization of higher education the role of stakeholder has gained prominence due to financial reasons. Globalization and internationalization of education put pressure even on public agencies to maintain quality in the process. In this process NAAC is one big step. NAAC has institutionalized the process of quality enhancement of higher education through its process of assessment and accreditation of quality. Continuous improvement is the aim of this accreditation. This is resulting in establishing a quality culture among various aspects of management of higher education institutions. Enhancing awareness about maintenance of internal quality of each aspect of management is the

order to assure quality in the process of management of higher education institutions. It is imperative now for higher education institutions to establish their own internal mechanisms for quality maintenance. It is significant that such internalization of quality would be invaluable in the enhancement of quality within the institution. The efficacy of external quality assessment would therefore be determined by the effectiveness of such institutional internal quality systems and processes. The present paper is focusing on internal quality assurance mechanisms and role of stakeholders in this process.

Introduction:

To monitor standards of the higher educational institutions UGC has established the National Assessment and Accreditation Council (NAAC) as an autonomous body in September 1994. NAAC is given responsibility of performance evaluation, assessment and accreditation of Universities and Colleges in the Country. The philosophy of NAAC is to help enhance quality rather than being punishing or judgmental. This gesture helps all constituencies of institutions of higher learning to empower to maximize their resources, opportunities and capabilities. NAAC's endeavour for quality maintenance is triggering a 'Quality Culture' among the various constituents of the HEI, as well as enhancing the awareness of Institutional Quality Assurance with all stakeholders.

According to UGC Website on guidelines to IQAC, 'All stakeholders have to be fully engaged in the endeavour of quality assurance of the HEIs (Higher Education Institutions). Therefore, it is imperative that HEIs are

motivated to establish their own internal mechanisms for sustenance, assurance and enhancement of the quality culture of education imparted by them. It is significant that such internalization of quality would be invaluable in the enhancement of quality within the institution. The efficacy of external quality assessment would therefore be determined by the effectiveness of such institutional internal quality systems and processes. At the instance of NAAC many HEIs have established the Internal Quality Assurance Cell (IQAC) as a post accreditation quality sustenance activity. The experience of NAAC reveals that the IQAC in these institutions are proactive and functioning in a healthy way. Based on this success story, from 1st April 2007 onwards NAAC is propagating to have such a mechanism created prior to the accreditation in all the HEIs which would help establishing quality culture in them. The UGC has recognized this initiative and it has taken a policy decision to direct all HEIs to establish IQACs for which it has decided to provide seed financial assistance.' Accordingly all HEIs have established their own IQAC cells in university departments to monitor the internal quality assessment aspects.

IQAC in Education:

The Internal Quality Assurance Cell (IQAC) is the cell that is formulated for monitoring the quality parameters in HEIs. The committee was formulated based on the recommendations given by National Assessment Accreditation Committee with the following purposes -Tasks committee

- Develop a system for conscious, consistent and catalytic improvement in the performance of institutions
- Significant and meaningful contribution in the post-accreditation phase of institutions
- Channelize the efforts and measures of an institution towards academic excellence
- To ensure continuous improvement in the entire operations of the institution, and
- To assure stakeholders connected with higher education – namely, students, parents, teachers, staff, would-be employers, funding agencies and society in general - of the accountability of the institution for its own quality and probity

IQAC is responsible for the quality related initiatives of the respective HEIs. Preparation and submission of Annual Quality Assurance Report (AQAR) to NAAC based on the quality parameters is done every year. Workshops on quality related theme are organized to promote quality circles that lead to quality improvement. The IQAC is an effective and efficient internal coordinating and monitoring mechanism that has been diligently involved in helping the administration and other committees by offering valuable suggestions and measures in order to have consistency in maintaining the quality of education. Various functions of IQAC are -

- Development and application of quality benchmarks/parameters for the various academic and administrative activities of the HEI;
- Facilitating the creation of a learner-centric environment conducive for quality education and faculty maturation to adopt the required knowledge and technology for

participatory teaching and learning process;

- Arrangement for feedback responses from students, parents and other stakeholders on quality-related institutional processes;
- Dissemination of information on the various quality parameters of higher education;
- Organization of inter and intra institutional workshops, seminars on quality related themes and promotion of quality circles;
- Documentation of the various programmes/activities of the HEI, leading to quality improvement;
- Acting as a nodal agency of the HEI for coordinating quality-related activities, including adoption and dissemination of good practices;
- Development and maintenance of Institutional database through MIS for the purpose of maintaining /enhancing the institutional quality;
- Development of Quality Culture in HEI;
- Preparation of the Annual Quality Assurance Report (AQAR) of the HEI based on the quality parameters/assessment criteria developed by the relevant quality assurance body (like NAAC, NBA, AB) in the prescribed format;
- Bi-annual development of Quality Radars (QRs) and Ranking of Integral Units of HEIs based on the AQAR; (Trupti, 2012)

Internal Quality Assurance Cell:

Part A of guidelines of XI Plan of University Grants Commission directs all the Higher Education Institutions (HEIs) to have an Internal Quality Assurance Cell (IQAC). The

motive behind setting up of IQAC is to maintain the momentum of quality consciousness which is crucial in HEIs. IQAC is a mechanism to build and ensure a quality culture at the institutional level, and is meant for planning, guiding and monitoring Quality Assurance (QA) and Quality Enhancement (QE) activities of the HEIs. Complying with the aim of UGC, IQAC has been constituted in the University to review the performance for the entire gamut of academic programmes encompassing the faculty, research scholars and students. IQAC was constituted strictly as per the guidelines of UGC, and Prof. K.V.S. Sharma was given the responsibility to act as the coordinator the cell. IQAC started to function immediately with clarity of vision and plan of action. (Trupti, 2012)

IQAC in Teacher Education:

Internal quality enhancement in teacher education is not different from other professional courses. The rigour and interest with which students need to be prepared to become qualified teachers according to the needs of present society is at par with other professional courses established in the university. Even then the professional status given to the teaching profession in society at large throws some influence on the quality aspects of this profession. As such the professional status of teacher education is not at par with other professions. The prevailing attitude that anybody can teach even without training is affecting the very base of this profession. The level of teacher is not at par with other professionals in social recognition and other aspects.

But recent changes in the area of higher education like globalization, internationalization and privatization has brought new dimensions of thinking in this

area. Teacher's changing role in all areas of higher education to maintain quality in the process has rejuvenated the teacher education area to think about the quality aspects in a different way.

Teacher is now identified as a medium to develop child in holistic manner. The role of teacher is enhanced from simple content teacher to be a guide, philosopher, counselor and mentor. Practical aspects of the programme are more emphasized and inculcation of skills of different kinds is the need. Therefore, teacher has to renovate the professional development dimension in new way than earlier times. Day to day updates about rapid changes coming in the field is to be known to teacher through continuous professional development programmes. Continuous enhancement of these aspects maintains quality in the process of teacher education. Therefore, monitoring these programmes along with other required academic qualifications forms the essence of quality enhancement. Planning for this is the main objective of internal quality assessment cell established in the departments and colleges of teacher education.

Stakeholders in Higher Education:

A stakeholder is a person (or group) that has an interest in the activities of an institution or organisation (INQAAHE Glossary); in the context of higher education quality, stakeholders are those groups that have inter alia an interest in the quality of provision and standard of outcomes. These include government, employers, students, academic and administrative staff, institutional managers, prospective students and their parents, taxpayers (INQAAHE Glossary) society, and government participating in or benefiting

from the provision of education (Campbell and Rozsnyai 2002, p. 133) [...] specific groups of external factors that have a direct or indirect interest in higher education and cannot always be covered by the consumer-provider analogy. New stakeholders have penetrated a traditional monopolistic relationship between the state and public higher education institutions with two main characteristics. Firstly, the role of the external actors has become more important in last few decades. Secondly, the influence of these external actors has also grown with respect to internal affairs of individual higher education institutions (Maassen, 2000). Indian higher education system is also showing the same kind of relation with reference to stakeholders. With privatization and internationalization of the education going on more, society and interest groups came in to occupy more important space in controlling the process, even though public system is making efforts to control the system as a main partner. Parents are more aware and interested in playing a key role in the process than ever before. Industries and other employers related to the system are also trying to influence and play their role. In this situation the internal partners – students, teachers and administrators have to mend their roles according to new pressures and expectations. (R. L. Madhavi, 2008) The nature of stakeholders related to teacher education is more or less same. In the advent of internal quality management what are their roles or changing aspects of their roles is the focus.

Roles and Responsibilities of Stake holders to Maintain Internal Quality in Teacher Education Programmes:

Societal needs and expectations are fast changing regarding the role of teacher is the

crucial factor deciding the roles of stakeholders.

Policy making bodies taking a note of the changing situations has brought some change in the rules and regulations to maintain quality in the process. The qualifications required to become a teacher educator have now been enhanced according to the needs.

Administrators and management of respective HEIs have to recruit staff according to these rules and provide necessary facilities to carry on the process with required performance indicators.

Teacher is a crucial stakeholder who has the dual role of developing teacher trainee and in that process has to take the role of self-development in all the skills to be imparted to the trainee. Interest and attitude of teachers towards changing professional requirements is very important in maintenance of quality.

Student is the center for this training programme. Following the programme with great interest and discipline is the only expected role, as financial burden is borne by the students to some extent.

Parents form an external part as fees payers. To take care of proper use of their financial investment is their main role. Monitoring their ward and keeping a close contact with the education process is their main role.

Society as a tax payer is also involved. Public interest in the process of teacher training has its own influence. Keep informing about the expectations to institutions is their main role.

Conclusion:

Clarity is gradually coming into the quality enhancement and maintenance of higher education programmes with the introduction of API and other procedures. But there is no

uniformity and specificity according to the needs of different programmes offered by higher education in various levels. Necessary changes need to be brought into the area to strengthen the internal quality assessment of individual departments of higher education institutions.

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

Published by SEMCOM, Vallabh Vidyanagar

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SEMCOM IQAC Updates:

1. INTERNATIONAL YOGA DAY

Students were welcomed in healthy way at SEMCOM by observing 2nd INTERNATIONAL YOGA DAY on 21st June 2016 at Shastri ground, V. V. Nagar. The lovely healthy morning was jointly organized by CVM, NCC group Headquarters and ANAND district Collectorate, where all faculty members and good strength of students started their morning in the healthy way practicing yoga for an hour from 7:00am – 8:00am.

2. ORIENTATION PROGRAMME

First year students of B.com, BBA-General, BBA-ITM, BCA were oriented to their new beginning at SEMCOM in bit different style— they were given detailed introduction about the inception of VALLABH VIDYANAGAR, CHARUTAR VIDHYA MANDAL AND their own College(SEMCOM) at the Auditorium of the college by the class counsellors. The technology which they can be benefited by during their tenure in the college like VOONIZ, IMPARTUS, BLUE BOOK, HEALTH RECORDS, etc. were introduced to them. The place they can

utilize for studies in free time-LIBRARY was shown. The best ritual of SEMCOM was introduced to them which gives platform to showcase their hidden talent- CURRICULAR ACTIVITIES in HRD Lab. The visit to the AMUL DAIRY the proud of Gujarat was also arranged for the students with their class counsellors. Last but not the least in the starting of the journey they all were given opportunity to present their skills of dancing, singing, acting, etc. in front of whole college on the rainy evening of 1st July 2016. The Event was the successful one!

Fintelligence

Mobile Stock Trading

The popularity of smartphones has led to the emergence of mobile stock trading. It enables investors to place orders at anytime and anywhere without any geographic restriction as long as they can access the internet.¹ One can buy and sell shares, view live index and stock prices as well as get margin and net investment positions on their phones. One in 10 of the world's mobiles are sold in India, according to technology research specialists Gartner, and the country adds 15-17 million new mobile subscribers every month. India has an estimated 1 billion mobile phone users, as per data released recently by the country's telecom regulator. A report by IAMAI and KPMG projected that India will reach 236 million mobile internet users by the end of 2016, and 314 million by 2017. But per capita ownership in a country of 1.2 billion people is still low at 57 phones per 100 people, offering massive growth potential in the coming years, particularly as 3G and 4G "smartphones" become more popular across the country. Mobile Trading is essentially an extension of internet based trading similar to a client logging on to the broker's trade portal on his internet enabled PC. Broker will have full control of the risk parameters since orders submitted by client on his mobile will be sent via the Broker's servers to the exchange. After banking and shopping, people are now getting increasingly comfortable with equity trading through mobile-based applications or apps. Mobile trading has become an important

¹http://ieeexplore.ieee.org/xpl/login.jsp?tp=&number=6962449&url=http%3A%2F%2Fieeexplore.ieee.org%2Fxppls%2Fabs_all.jsp%3Farnumber%3D6962449

focus area. On August 27, the Securities and Exchange Board of India (SEBI) gave its nod for the launch of mobile trading. The regulator had specified that brokers who provided an Internet-based trading facility would be eligible to provide mobile trading facility as well.

Bombay Stock Exchange launched mobile phone share trading on September 22, 2010 to cater to the tech-savvy investors through its 33 leading brokers and the National Stock Exchange (NSE) launched it on September 27, 2010.

BUZZING A LITTLE		
Segment	2014* (in ₹ cr)	% of cash market turnover
Mobile trading	221	1.39
Internet-based trading	1,754	11.00
Cash retail market daily average	7,782	48.79
Cash market daily average turnover	15,952	

*Till Dec 23, 2014 Source: NSE

Mobile Turnover

Mobile trading's share
in total retail turnover (%)

20-30 Years	20
30-40 Years	40
40-50 Years	25
Above 50 Years	15

SOURCE: IIFL, Geojit, Kotak

India has become the world's fastest growing market for mobile-based stock trading since its launch in 2010. On the NSE, the turnover of mobile transactions has increased by 130% over the past year, from Rs 50,800 crore in August 2014 to Rs 1,16,186 crore in August 2015.² Mobile trading is favoured by retail investors whose investing ticket size is low. The average daily turnover through mobile trading on the National Stock Exchange (NSE) in the cash segment has jumped to Rs 600 crore in the last two years. That is about 3.2% of the total turnover. In June 2014, it was less than

²<http://timesofindia.indiatimes.com/business/personal-finance/Is-mobile-trading-for-you/articleshow/49221637.cms>

1% or Rs 116 crore. Brokerages attribute the trend to the growing usage of smartphones. “Currently, we get close to 20% of our daily turnover by volume from mobile and we expect this to increase to 40% by 2017 and later grow to 60%” said Vinay Agrawal, CEO, Angel Broking. Increasingly affordable smartphone devices and cheap Internet plans have helped in the growth of mobile based stock trading. All you need is a smartphone and a trading account with a broker. Once you download the broker's trading app, you are ready to use this facility. Stock trading through mobile phone is fast picking up across the country as the increasing popularity of smartphones have made it simpler for investors to execute trades through the device. Turnover through mobile trading as a percentage of turnover clocked by retail investors, who mostly use smartphones to trade, has almost doubled in the last two years, according to ET study. Almost 30% of trading by retail investors in the cash segment is taking place through mobile phones. In futures and options, about 35% of the retail activity is happening through such apps.

However, the flipside of this ease of access is that it may tempt some to trade too often. It could lead to frequent churning, adding to transaction costs. It is up to the user not to over-trade just because he now has the market on his fingertips.³The smaller screen size of the device may also prove inconvenient. While mobile platforms offer charting tools, it may not be possible to open multiple charts on the screen at the same time. But if one is comfortable purchasing goods from Flipkart or Amazon on the mobile platform or via Web browsers, there is no reason one should doubt

³<http://timesofindia.indiatimes.com/business/personal-finance/Is-mobile-trading-for-you/articleshow/49221637.cms>

the safety of transacting in the stock market via a mobile phone.

Thus, with the proliferation of smartphones it does look like mobile trading will gain popularity across India, introducing more and more people to stock market at a fingertip. Mobile trading is going to change the broking industry remarkably.

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The Economic Times, July 19, 2016, Tuesday

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SEMCOM

SEMANTIC WEB:

Types of Ontology

Ontologies are the key to enable semantics-based knowledge processing. It is expected that the next generation of knowledge management systems will rely on conceptual models in the form of ontologies. Unfortunately, the development of real-world Enterprise-wide Ontology-based Knowledge Management Systems is still in its infancy [4]. Ontology can be categorized as Upper ontology (UO) or Domain ontology:

- **Upper ontology.** It is also known as Foundation ontology. It is a model of the common objects that are applicable across a wide range of domain ontologies. For example Dublin Core Element Set (DCMES), Friend-Of-A-Friend (FOAF), etc. The Upper Ontologies can be included into a single domain ontology to provide for wider acceptance, integration and semantic association.
- **Domain ontology.** It is also known as domain-specific ontology. It conceptualizes a specific domain, or a part of the world. It specifies the

meanings/semantics of the terms in that domain. For example Student ontology provides main concepts and properties for describing a Student.

At a more simplistic level, ontology can also describe taxonomies. *Ontology is an agreed vocabulary that provides a set of well-founded constructs to build meaningful higher level knowledge for specifying the semantics of terminology systems in a well-defined and unambiguous manner* [2].

A few other definitions of Ontology include:

- *An Ontology is a formal description of important concepts in a specific domain* [3].
- *An Ontology is a formal explicit representation of concepts in a domain, characteristics of concepts can be described by the properties of concepts. Concept is also known as class, properties are also known as roles* [5].
- *Ontology defines a common vocabulary for sharing of information in a domain. It contains machine-interpretable definitions of basic concepts in the domain and relations among concepts. An ontology offers a means to share a*

common understanding of the structure of information among software agents as well as among people. An ontology is a way of separating operational knowledge from domain knowledge [1].

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Article

Law of Competition in India

On account of liberalization, privatization and globalization policy of the government in 1991, there were possibilities of more competition from within the country and outside. Also, on account of multifarious developments in Indian business, The Monopolies and Restrictive Trade Practices Act, 1969 had become obsolete.

Competition Act has been enacted in 2002. This Act aims at curbing negative aspects of competition through the medium of Competition Commission of India. As per Section 3 (1) (2) of the Act, any agreement which causes an appreciable adverse effect on competition shall be void. Any enterprise or association of enterprises are not allowed to enter into any agreement in respect of production, supply, distribution, storage, acquisition or control of goods or possession of services which cause or is likely to cause an appreciable adverse effect on competition within India.

The following agreements shall be or presumed to have an appreciable adverse effect on competition :

- 1) Any agreement entered into or practice carried on or decision taken between or by any association of enterprises or association of persons, engaged in identical or similar trade of goods or provision of services, which (a) directly or indirectly determines purchase or sale prices (b) limits or controls production, supply, markets, technical development, investment or provision of services (c) shares the market or source of production or provision of services by way of allocation of geographical area of market, or type of goods or services, or number of customers in the market or any other similar way (d) directly or indirectly results in bid rigging or collusive bidding.
- 2) Any agreement amongst enterprises or persons at different stages or levels of the production chain in different markets, in respect of production, supply, distribution, storage, sale or price of or trade in goods or provision of services including : (a) exclusive supply agreement (b) exclusive

distribution agreement (c) refusal to deal (d) resale price maintenance.

The Law also provides the definition of Dominant Position (Sec. 4). As per Competition Act, 2002, dominant position means a position of strength enjoyed by an enterprise, in the relevant market in India, which enables it to: (1) operate independently of competitive forces prevailing in the market, or (2) affect its competitors or consumers or the relevant market in its favour.

It is provided that no enterprise shall abuse its dominant position. In following cases there shall be an abuse of dominant position, if an enterprise (1) directly or indirectly imposes unfair or discriminatory (a) condition in purchase or sale of goods or services, or (b) price in purchase or sale of goods or service, or (2) limits or restricts : (a) production of goods or provision of services or market thereof, or (b) technical or scientific development relating to goods or services to the prejudice of consumers, or (c) indulges in practice resulting in denial of market access, or (d) makes conclusion of contracts subject to acceptance by other parties of supplementary obligations which,

by their nature or according to commercial usage, have no connection with the subject of such contracts, or (e) uses its dominant position in one relevant market to enter into, or protect, other relevant market.

For any anti-competitive agreement and/or abuse of dominant position, the Competition Commission of India may direct (a) any enterprise or association of enterprises or person to discontinue such agreement (b) impose suitable penalty.

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Article

Do Planets really play a role in one’s Life?:

A Case Study of Sahir Ludhianvi: People’s Poet

Figure 1: Sahir’s Janma Lagna:

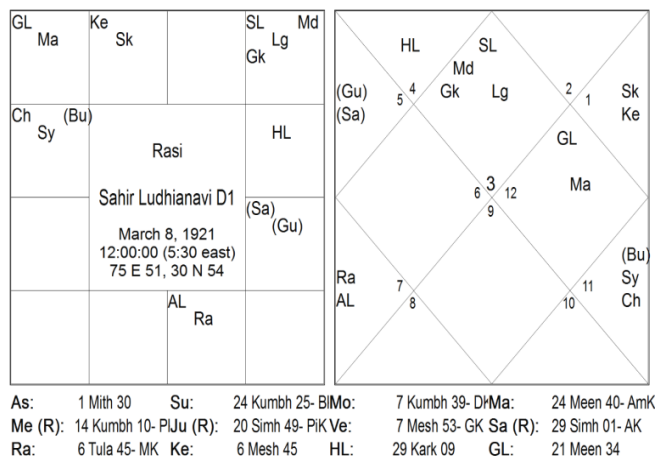
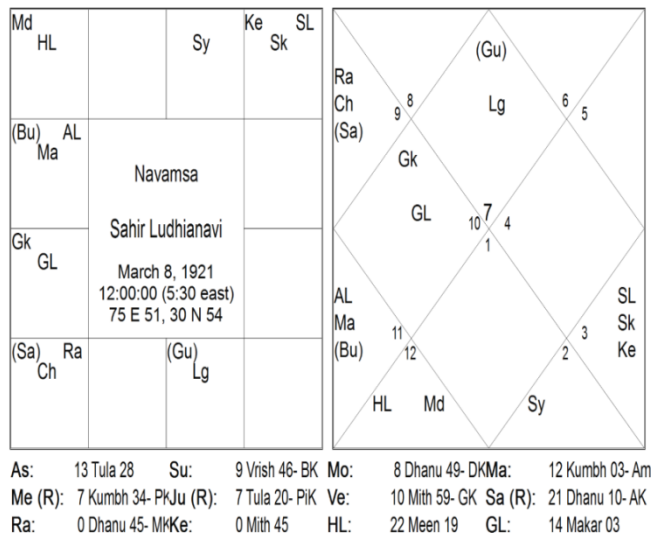


Figure 2: Sahir’s Navmansha:



Sahir was born on Tuesday, 8th March 1921 under the Hora of Saturn at Ludhiana, Punjab. The moon was in the constellation of Rahu during his birth time so his Vimshottari Dasha started with “Rahu”. The Rahu’s dasha extended till 16 years of age. So, Sahir must have suffered a lot during his childhood, especially between the age 6 and 16. The Rahu also creates a situation of imprisonment.

Let’s examine his life by placement of planets in different houses.

Sun (Surya):

Sun being the lord of 3rd house (Leo as No 5 in Fig 1), situated in 9th house (House of Shani – Kumbh as No 11 in Fig 1). On the other side, Saturn being the lord of 9th house, situated in 3rd house (House of Sun). This situation has created havoc in Sahir’s life, especially this situation did not allow him to get married. Reason behind this is, though; Sun and Saturn are Father and Son they are each other’s bitter enemies. Since both are situated in opposite house, they are combusted (almost in dead position) and such planet always gives worst results in life. Sun being as a karaka of Father, Sahir must have bad relations with his father. Rahu is also aspecting this house from 5th drishti.

Moon (Chandra):

Moon being the lord of 2nd house (Cancer as No 4 in Fig 1), also situated in 9th house. As the 9th house is called a house of “Dharma”, the placement of moon in this house must have made him the follower of “Dharma – Ethics”. If

we look at Hindu Panchang, there was a Krishna Chaturdashi on the day of his birth. (A day before Amavasya). This means that Moon did not have much strength and that must have lead him to a heart disease. If we look at Navmansha (Fig 2), Rahu conjoins moon. Rahu is also aspecting 9th house from 5th drishti.

Mars (Mangal):

Mars is situated in 10th house (House of Karma) being the lord of 6th house and 11th house. Mars gets very much strength whenever situated in 10th house and Krishna Paksha. He is easily given to anger, is fickle of mind and has blood shot eyes. The Mars is also related to Patriotism and it is aspecting 5th house (the house of Venus) from his 8th drishti and this must have made Sahir strong in writing. But the same Mars should also have made him unhappy as it is aspecting 4th house (the house of Mercury – Sukh Bhava) from his 7th drishti.

Mercury (Budh):

Budha means the intelligent, clever or a wise man in Sanskrit. He is also indicator of learning by listening and writing as well as education. Mercury is the lord of 1st house and 4th house. If we look at Fig 1 and Fig 2, Mercury is situated in the house of Shani (his friend's house – no 11) and hence became Vargottama. In Fig 1, Mercury is situated in 9th house, the most auspicious house. Rest is history.

Jupiter (Guru) and Saturn (Shani):

Jupiter kills the house occupied by him and his aspect is very good, whereas, Shani protects

the house occupied by him where as his aspect is frightening and harmful. In Sahir's kundli (Fig 1), Guru and Shani both are situated in 3rd house (the house of Sun). There are some strong reasons why Jupiter and Saturn are weak. One reason is that all planets lose their strength in the house of Sun. Another reason is Guru kills the house occupied by him. Saturn though could have protected the house but being into Sun's house, he already has combusted and lost his strength.

Now if we look at the position of Jupiter and Saturn from the Moon, they fall into 7th position. This is the very strong reason which kept Sahir unmarried.

Venus (Shukra):

Venus is the only benefic planet in Gemini Lagna. One of the name of Venus is Kavya or Kavi (Poet) and thus rules over poetry. Venus is indicative of luxurious life, knowledge and various art forms. Venus being as a lord of trine (5th house), situated in labha sthana (11th house) and from the 11th house aspecting his own house. This situation of Venus has given Name and Fame to Sahir.

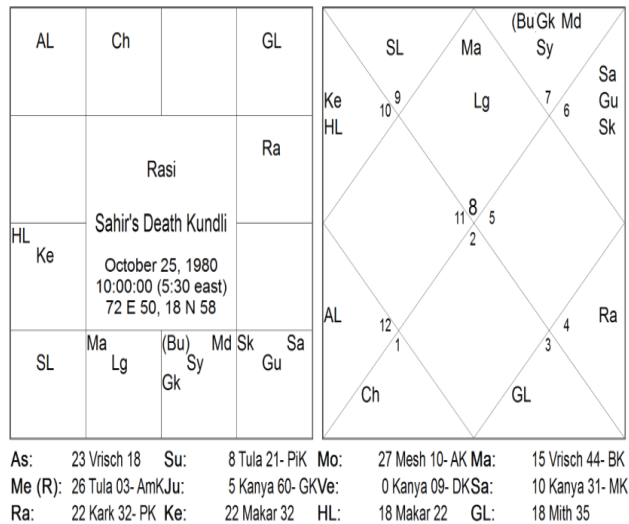
Rahu and Ketu:

Rahu is placed in 5th house. On one side, this rahu has made Sahir, excellent in writing but on the other side has given bad results also. Tension, Anxious, Fear of imprisonment etc. are some of examples.

Ketu is placed in 11th house. This situation of Ketu, always force the native to stay away from

his birth place. Sahir lived in Delhi and then in Mumbai.

Death: Sahir died on Saturday, 25th October 1980 in Mumbai due to severe heart attack.



There are 27 constellations out of which 9 constellations are not good (depends on one's birth constellation) in everyone's life. Out of these 9 constellations, 3 constellations fall under "Vadh" – Mrityu cluster under tarabalam.

On the death day of Sahir, one of the constellation out of those 3 was Krutika constellation occupied by Chandra who was placed in 6th house. And the dasha which was ruling;

Budh – Chandra – Budh – Ketu – Rahu – Chandra

Budh being as a lord of 8th house (house of Mritu), situated in 12th house along with Sun

(situated in the constellation of Rahu), Gulika (Gk) and Mandi (Md).

Budh and Chandra are great enemies. Chandra and Rahu as well as ketu are bitter enemies.

I have mentioned only few aspects of Sahir's Life. There are so many other things which can be revealed through kundli.

Do Planets really play a role in one's Life?

By:
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COMMUNICARE

Communicate to Conflict Resolution

Conflicts at workplace are inevitable. They are bound to happen irrespective of the size of the organization. When people of different areas of subject work together, their perception also differs. People use different skills, opinions, beliefs, abilities and methodology to work. When all such differences come together conflicts are bound to occur. Professionally matured approach can help to resolve such conflicts.

The nature of conflicts differ from one individual to other and one organization to other. It depends on the organizational communication climate and personality of the person working therein. Proper handling of conflict is favorable for person and organization as well. Managers should also be able to identify prevalent conflict in the organization and act on to resolve it.

There are certain communication techniques and skills to be developed that avoids conflicts or at least can be handled effectively using those techniques. The understanding to grasp non-verbal cues also help to sense conflicts which are dubious. Techniques to conflict

resolution involves communication skills and behavior awareness. First thing a person can do is to be calm and not reactive to any conflict. While responding someone staying cool defeats the other part at once. Listening carefully to people who have grievances can help understand the issue in a better way. People have different perception to look at things. Sometimes things are not wrong they are just different. Being positive to whatever people have to say can also help. Let people state their case, be clear about people's expectations. This will help handle the case tactfully. One should always be aware that conflict is an issue and not the person, so while dealing it problem or issue to be addresses and not the person. Blaming people and situations can also be avoided and rather act fast on resolving the matter. One should forget the past and look at the better future work environment. Clinging to part grudges and spoiling the future relations is not the mature way to handle conflicts. One should take opportunity to see people reacting to different situations and act accordingly rather than drawing conclusions about them. This helps to identify personal differences. It helps maintain respect of every individual we meet and so we

start avoiding trivial matters and be more focused. Conflict resolution is also a kind self-communication that you do with your inner-self to elevate yourself compared to others, you respect yourself and others and you accept that differences are inevitable and you spread your kindness and love for others. Smile is also a good way to resolve conflicts. This leads to lesser workplace conflict and better work experience.

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MY VOICE:

The Entrepreneurship and the Social Entrepreneurship

The word entrepreneur and entrepreneurship is variously defined by research scholars and experts. The term entrepreneur denotes an individual, or group of individuals who combines the various factors of production like land, labor and capital to produce and distribute various goods and services or distribute various goods and services so as to meet the needs, wants and demand of consumers and earning profit as the reward for satisfying the needs, wants and demands of the consumers. Entrepreneurship is the process of setting up and managing the business venture to satisfy the needs, wants and demands of the consumers with various goods and services at profit. Entrepreneur in the process of setting up and managing the business venture has to face the risk of loss due to changes in the consumer tastes and preferences, changes in technology, increasing domestic and global competition, and various other uncontrollable factors like changes in the economic environment, changes in the demographic environment and the changes in

the regulatory and political environment to mention a few.

Entrepreneur need to have traits of initiator, looking for business opportunities, persistence, information seeker, quality conscious, commitment to work, efficient, business planning, self-confidence, assertiveness, techno savvy, persuasive, efficient monitoring and concern for the employees to mention a few. The types of entrepreneur are an innovative entrepreneur who launches new products, develops new method of production, identifies new markets and reorganizes the business enterprise. The initiative entrepreneurs are characterized by willingness to adopt successful innovations launched by successful innovating entrepreneurs. Imitative entrepreneurs who imitate the products and technology of innovative entrepreneurs do play a significant role in the economic growth and economic development of developing economies and underdeveloped economies. According to Joseph Schumpeter, an entrepreneur is an innovator who brings economic development through new combinations of factors of production. According to Cole “entrepreneurship is the purposeful activity of an individual or a group

of associated individuals undertaken to initiate, maintain and aggrandize profit by production or distribution of economic goods and services”. The functions of entrepreneur include innovation like introduction of new product or new technology, identifying a new market, risk-taking and organization building performing planning, coordination and control functions. The entrepreneurs contribute to economic development through capital formation, increase in per capita income, creation of employment opportunities, balanced regional development of industries and improvement in the standard of living of the masses through manufacturing and distribution of various essential commodities and services of good quality at reasonable prices.

Social entrepreneurship involves the application of knowledge, skills and creativity of entrepreneurship to solve the social problems or social challenges like poverty, unemployment, illiteracy, malnutrition etc. The objective of entrepreneurship is to earn profit through customer satisfaction, whereas the objective of social entrepreneurship is the welfare of the under privileged class or poor class as well as the welfare of the society. In

the developing countries with limitation of resources like capital, technology, and problems of poverty, unemployment and illiteracy the concept of social entrepreneurs and social entrepreneurship carries more significance with the need for innovative solutions to social challenges and the provision of micro finance to fund various small business ventures, with requisite business skill development through entrepreneurship development program(s). According to Hamza El Fasiki (2011), At Grameen Bank, Muhammad Yunus, the world's leading social entrepreneur, founder of the revolutionary Grameen Bank, pioneer of micro finance, and the winner of the 2006 Noble Peace Prize has tried to reveal that "credit for the poor can create self-employment and generate income for the poor." (p.52-53). Hence for the developing economies there is a need and significance of both entrepreneurship and social entrepreneurship to achieve inclusive economic growth and economic development and better human development index.

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Accounting Aura:

Global Coordination of Accounting Education

Educational programs do not operate in a vacuum. In fact, accounting education programs and educators operate in a very complex environment that is at once deeply rooted in local concerns and also affected by outside influences and international movements. Professional accounting education programs are particularly sensitive to the educational requirements graduates of accounting programs must meet to become qualified accountants. The factors influencing these qualifications are regulation through the requirements for membership set by law or by professional bodies, by the criteria set by academic organizations such as accreditation bodies to judge the quality of accounting programs, and by hiring standards set by professional alliances such as international accounting firms and associations of accounting firms.

The global coordination of accounting education takes place at the national, regional, and international levels. At the national level most countries have a national

association of academics who meet regularly to present and discuss research and curricular issues. Examples are the British Accounting Association (BAA), the Southern African Accounting Association (SAAA), the Japanese Accounting Association (JAA) among many others. In recent years, regional groups have become more important both at the academic and professional levels including, for example, the European Accounting Association (EAA) and the European Federation of Accountants (FEE). At the global level, the academic body International Association for Accounting Education and Research (IAAER) and the professional body the International Federation of Accountants (IFAC), especially through the IAESB, is having an increasingly positive impact globally.

In spite of the complex environment described and perhaps because of it, accounting education can be quite resistant to change. However, there are powerful global forces for changes in accounting education. Karreman (2002) has identified these as:

- Unrelenting Competitive Pressure

- Impact of Information and Communication Technologies
- Globalization of Business
- Focus on Fair Value Accounting
- Demand for New Knowledge and Skills
- Demand for improvements in corporate governance and ethics.

Karreman (2002) goes on to postulate a set of assumptions that can underlie the development and improvement of accounting education globally:

- A Profession's Only Real Capital is its Human Capital
- Nationally-Based Education Systems Must Reflect the Global Dimension
- The Modern Professional Needs Both Broad Knowledge and Specialized Skills •Professionals Must Continually Acquire New Knowledge and Skills
- Future Accountants Need Training in Ethics and Objectivity.

If one accepts these assumptions, then the case for a global movement to improve and bring more conformity in accounting generally to international accounting education standards cannot be denied.

An academic roundtable held in Istanbul in 2006 explored the benchmarking techniques, a promising technique for improving and coordinating accounting education globally, which is being applied across several countries in Southeastern Europe.

Karreman, who directed the project, summarized goals of benchmarking as follows:

- To support professional development by making available a benchmarking methodology
- To identify strengths and weaknesses in the professional qualification of accountants and auditors
- To measure progress over time towards sustainable institutional capacity.

Benchmarking methodology may be summarized as follows:

- Country experts with up-to-date knowledge of the present situation conduct the self- assessment
- External and independent assessors validate the results of the self- assessment to achieve internal relevance and external credibility and
- Multiple indicators mark the priorities for development.

The areas being benchmarked mirrored the IFAC IES of professional characteristics; education and training; accounting, finance and related knowledge; organizational and business knowledge; and skills, values, ethics and attitudes. The actual situation in each country was most critically benchmarked against international standards on accountancy education and examples of best practice elsewhere. Overall values were calculated for each area as well as a detailed analysis of the underlying elements.

In the benchmarking study, four major areas for future development have been identified:

- Development of internationally acceptable qualifications for the South East European Partnership on Accountancy Development (SEEPAD) member bodies leading to mutual recognition together with strengthening the examination infrastructure
- Development of programs and expertise for both initial professional education and continuing professional development
- Strengthening both core accounting and core business education and training
- Development of skills during practical experience in a suitable professional environment.

Starting from a difficult position, the countries have made significant progress towards the development of an internationally compatible accountancy profession. Benchmarking is a step toward regional harmonization and stability and progress towards EU integration.

Recent years have brought several important initiatives aimed at coordinating and improving

accounting education globally. Among the most significant are the standard-setting efforts of the IAESB, the global involvement of accounting academics and professionals in the IAAER, and other regional initiatives.

The most important development in global accounting education has been the increased role that the IAESB is playing in developing high quality standards and other guidance to strengthen accountancy education worldwide. The IAESB focuses on prequalification accounting education, practical experience and training, assessment, and the continuing professional education needed by accountants. The IAESB provides a global perspective on education with due process and public interest oversight.

(Source: Book - GAE 2007 Trends in Global Accounting Education by Royal NIVRA Publications)

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Article:

Productivity Tips and Tricks: MS Excel Conditional Formatting – IV

Using a formula to determine which cells to format

More complex conditional formatting can be done using a logical formula to specify the formatting criteria. For example, you may want to compare values to a result returned by a function or evaluate data in cells outside the selected range.

Basic Steps

- Select a range of cells
- On the **Home** tab, in the **Style** group, click the arrow next to **Conditional Formatting**, and then click **New Rule or Manage Rule**. From Manage Rule also New Rule can be selected, or old rule can be edited
- Under **Select a Rule Type**, click **Use a formula to determine which cells to format**.
- Under **Edit the Rule Description**, in the **Format values where this formula is true** list box, enter a formula.
- You must start the formula with an equal sign (=) and the formula must return a logical value of TRUE (1) or FALSE (0).
- To specify a format, click **Format**, apply desired formatting, and then click **OK**

Note: You can enter cell references in a formula by selecting cells directly on a worksheet. By default, it inserts absolute cell references, but it can be changed to relative cell references. Following are the examples of conditional formatting based on formula.

Example-1: Shade every other row using different format

Enter the formula “=MOD(ROW(),2)=1” in formula cell, and apply the format you want to shade alternate rows.

This formula shades every other row using given format. The MOD function returns a remainder after a number (the first argument) is divided by divisor (the second argument). The ROW function returns the current row number. When you divide the current row number by 2, you always get either a 0 remainder for an even number or a 1 remainder for an odd number. Because 0 is FALSE and 1 is TRUE, every odd numbered row is formatted.

Alternatively, the formula “=Even(ROW())=ROW()” or “=Odd(ROW())=ROW()” can be used to highlight every alternative row to improve readability.

Example-2: Highlight all cells having more than 8 Hours in Time column

To highlight all cells having more than 8 Hours in Time column, you can use following formula

that uses >.34 to represent time values greater than eight hours.

Example-3: Highlight an entire row for selected value of some column

Note that you can highlight a row by applying the conditional format to the entire data range instead of a single column. Select the entire data range (not the column headings) to format the entire record (row).

For example, if the formula entered is =G2="Anand", it will compare the values of G2, G3, G4, etc. with value "Anand" and will highlight entire row whenever a match is found. By referring Cell Address in place of constant value "Anand", we can highlight the rows dynamically. The referred cell may be dropdown list created using data validation.

Example-4: Compare the corresponding values of two columns

The formula can be written to compare the corresponding values of two columns, for example, item's quantity on hand can be compared with reorder level or Student's obtained marks can be compared with passing marks to highlight desired rows.

Select the values you want to format. You could highlight the entire row or one of the row values.

In formula, enter “=\$D2<=\$F2”. The corresponding values of column D and column

F, say, Obtained Marks and Passing Marks, are compared to apply conditional formatting.

Example-5: Compare two columns to find differences

To highlight values in column A when they differ from the values in column B. Select the values in column A and then enter the formula as “=CountIF(B1:B10, A1)=0”. It is assumed that both columns contains 10 values.

Example-6: Highlight duplicate values in a column

To highlight duplicate values in a column A, enter formula “=COUNTIF(A:A,A2)>1”.

Reference

- On-line help document of spreadsheet software MS-Excel.
- <http://www.techrepublic.com/blog/10-things/10-cool-ways-to-use-excels-conditional-formatting-feature/>, last accessed on 26,

By:

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Article:

Python



Python was originally conceived and developed by a Dutchman named Guido van Rossum in until May of 2000 when they officially made the transition to BeOpen.com and made the software much more readily available to the world.

It was no more than a year later, in 2001, when the PSF (Python Software Foundation) was created.

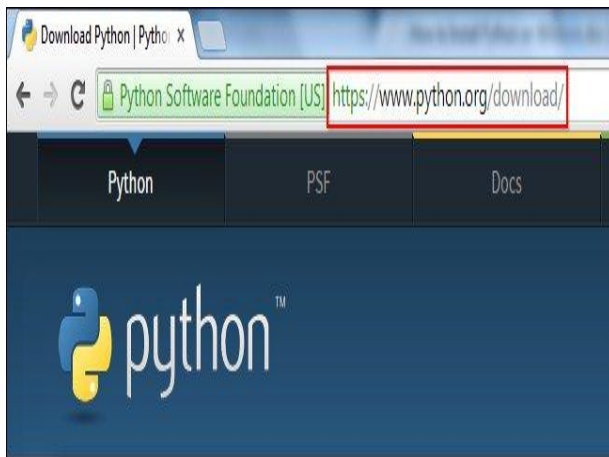
“Promote, protect, and advance the Python programming language, and to support and facilitate the growth of a diverse and international community of Python programmers.”

Python is a great alternative for programmers because it is an open source program developed under an OSI license. There is absolutely no charge to download, install, or run the program on any computer. The software is available in many different builds and supports 21 different operating systems and operating environment which gives it its

universal appeal and cross system functionality.

Downloading Python

If you don't already have a copy of Python installed on your computer, you will need to open up your Internet browser and go to the [Python download page](https://www.python.org/download/).



- **Python is Interpreted:**

⇒ Python is processed at runtime by the interpreter. You do not need to compile your program before executing it. This is similar to PERL and PHP.

- **Python is Interactive:**

⇒ You can actually sit at a Python prompt and interact with the interpreter directly to write your programs.

- **Python is Object-Oriented:**

⇒ Python supports Object-Oriented style or technique of programming that encapsulates code within objects.

- **Python is a Beginner's Language:**

⇒ Python is a great language for the beginner-level programmers and supports the development of a wide range of applications from simple text processing to WWW browsers to games.

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