



**SEMCOM**  
S.G.M. ENGLISH MEDIUM COLLEGE OF  
COMMERCE AND MANAGEMENT

# Drive—E-Newsletter

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**DRIVE is Monthly  
e-Newsletter  
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SEMCOM.**

- ◆ This e-newsletter deals in all aspects of Management, Commerce, Economics, Technology and Humanities.
- ◆ It is open for all students, alumni, teachers and professionals dealing with above stated areas
- ◆ All papers/articles received by us will be published after the approval of our Editorial Team and Plagia-

## Content

**Accounting 3  
Aura**

**My Voice 5**

**Student  
Corner 7**

**Alumni  
Corner 9**

**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.



**Vibrant  
&  
Vivacious  
SEMCOM**



**“What We think, Others Don’t”.**

**Chief Editor :**  
Dr. Waheeda Thomas

**Editor :**  
Mr. Sunil Chaudhary

**Technical Editor :**  
Ms. Palak Patel



## What We Think, Others Don't

### From the Desk of Chief Editor

Dear Readers,

Greetings from SEMCOM!!

You can't change who you are, but you can change what you have in your head, you can refresh what you're thinking about, you can put some fresh air in your brain.

~ ~ Ernesto Bertarelli

As such for teachers, brainstorming and deliberations are continuous process that churns out new ideas and opens new avenues for them as well as students too.

SEMCOM's DRIVE—E-Newsletter strives to bring you monthly updates on students activities and academic as well as research activities.

It's a matter of pleasure, once again to present before you the year ending 12th issue of the 14th Volume. We shall be entering into vivacious 15th year next month onwards.

We expect innovative ideas and vibrant expressions from students and Alumni of SEMCOM. Teachers are also invited to contribute whole heartedly and stay connected with energetic ambience of the college.

This issue in particular presents before you some interesting columns from SEMCOM teachers, students and alumni. The faculty column "Accounting Aura" presents a view-point on Crypto Currency. The faculty column, "My Voice" presents teachers' concerns on what contributes to the holistic development of a student. Our enthusiastic student of first year shares her experience on solo travelling. An alumnus, having experienced, the ways of the worlds, now talks about unique marketing strategy. The emotions, experiences and observations of students and alumni are worth sharing.

We are sure you will like this issue and hope to receive your continuous contribution. Please send your comments, suggestions and contribution to: [drive@semcom.ac.in](mailto:drive@semcom.ac.in)

Thank you.

**Dr. Waheeda Thomas**



## Accounting Aura

### Crypto Currency

**Dr. Khyati Patel**



#### Meaning:

- Crypto currency, also known as crypto is an alphanumeric currency designed to work as a medium of exchange.
- It usages cryptography to safe and confirms dealings, and to control the creation of novel units of a particular digital currency.
- Many crypto currencies are built on block chain know-how, which is a dispersed ledger imposed by a disseminated network of computers.
- Crypto currencies are illustrious from fiat currencies like the United States dollar or the British pound because any central authority does not issue them, making them possibly impermeable to government interference or manipulation.

#### Why are Crypto Currencies so volatile?

- There is a lot of instability in the crypto currency space due to the business's newness.
- Depositors are seeking to research with their money to generate riches quickly and figure out how crypto currency prices differ and whether they can affect them.
- The price will increase if more people use them to buy goods and services rather than just holding them.
- The value of crypto currency is also compelled by shortage.
- This refers to the crypto currency's determinate mechanism.
- The Bitcoin protocol sets the supreme amount of BTC that can be mined at 21 million.
- So, as more people enter the crypto space, Bitcoin's scarcity will certainly increase, causing its price to rise.
- Some coins also use the burning mechanism to upsurge their value by abolishing a portion of the supply.
- Accounts that hold huge amounts of a crypto currency may begin to sell, causing prices to plunge.
- These accounts are known as whales because they have an important position and can impact the market if a group of people agrees to sell crypto assets.



**Benefits and Drawbacks of Crypto Currency:**

- A crypto currency transaction is usually a quick and open process.
- Bitcoin, for instance, can be swapped between digital wallets using only a smartphone or PC.
- Public and private keys and various incentive schemes such as proof-of-work and proof-of-stake are used to safeguard these transmissions.
- Payments in crypto currencies are rising more popular among enormous companies and in businesses such as fashion and medications.
- Every crypto currency transaction is documented in a public ledger known as the block chain, which is the technology that makes it possible for it to exist.
- This permits those to follow the past of crypto currencies like Bitcoin to end them from spending coins they don't possess, copying dealings, or defeat them.
- Because block chain means to remove intermediaries such as banks and internet marketplaces, there are no transaction costs.
- However, you'll likely drop your virtual wallet or lose your coins.
- There have also been robberies from the websites that happen to store crypto currency on the internet.
- Because the value of crypto currencies like Bitcoin can vary affectedly, some people are uncertain to change real money into Bitcoin.
- Furthermore, there are no standards to safeguard your business because the ruling classes like the Financial Conduct Authority (FCA) do not standardize the crypto currency marketplace.
- It could lose value and become unusable if companies or customers switch to a diverse crypto currency or stop utilizing digital currencies altogether.
- Crypto coins communications are at risk to cyber-attacks that might result in your security being lost forever — scams are always a chance with crypto currency.

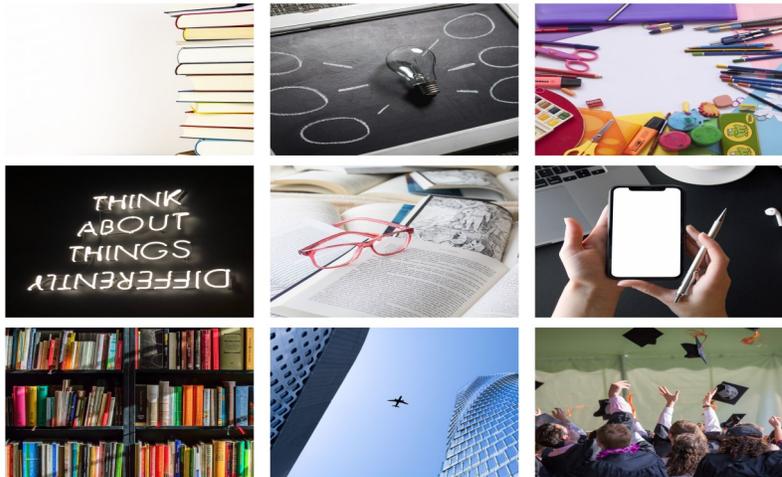


## My Voice

**Sunil V. Chaudhary**

### Holistic Education

Education is more than learning concepts, theories and principles of certain discipline. Education is nurturing the mindset, inculcation of values, morals and ethics and development of personality. Education is limitless and learning is also limitless. Students and learners learn the discipline by attending academic sessions related to discipline, through reading text books and reference books, they also learn through online lectures available on multimedia and learning is also facilitated through watching and analyzing educational movies. Experiential learning takes place when the students and learners work on a live project or real business situation. Learning takes place on individual basis and group basis, group tasks facilitates development of interpersonal skills, leadership skills, managerial skills, organizing skills to mention a few.



Each teaching and learning methodology has its unique merits and enhances the learner's interest level in the topic being learned. Blended teaching a combination of classroom teaching with online teaching, experiential learning through project work, case studies, role playing, reviewing and analyzing educational movies to mention a few results in effective teaching and learning with the high levels of learner's enthusiasm and interest.

Education and teaching is about nurturing and developing the creative skills, analytical skills, decision making skills, leadership skills, values and ethics to mention a few among the learners. Education and educators play a pivotal role in terms of skill development among the students, learners and participants and inculcation, nurturing of values and ethics resulting into the development of personality with strong base and focus on values, morals and ethics.



## My Voice

**Sunil V. Chaudhary**

Holistic Education is about the development of intelligence quotient, emotional quotient and spiritual quotient among the learners. Education and learning is limitless and happens throughout life, as professionals need to learn to work on new technology or the new or novel way of doing business. Learning aptitude matters, as lack of learning aptitude can result into the challenge of skill obsolescence. In a fast changing global economy with new inventions, innovations, discoveries, employer's will increasing look for people or human resources with higher level of learning aptitude.

Creativity cannot be taught but can be nurtured through encouraging out of the box thinking, experimentation, moderate risk taking and encouraging the learners to pursue their passion be it dramatics, theater, drawing, entrepreneurship to mention a few. Students learn through group assignments, group projects, socialization and team work is an integral part of teaching and learning process.

Campus life has its own charm and students do relish and remember their participation in various curricular and extra-curricular activities be it industrial visits, sports activities, participation in youth festival, participation in cultural activities and social service activities. Participation in curricular and extra-curricular activities including organizing and participating in national and international level seminars and conferences helps in developing the organizing, managing and leadership skills among the students and participants.

Research is an integral part of teaching and learning process and students are facilitated to develop research aptitude through participation in various seminars and conferences, workshops conducted for writing case studies, internships, industrial project report preparation to mention a few.



**Student Corner****(FYBBA-ITM–Semester I)****Ms. Kamyia Jain****Is solo travelling a worthwhile experience?**

Travelling is a journey which changes you and your outlook on this life and the world. Though going to different places and exploring new neighbourhood is a major part of it... it also determines your inner belief and outlook on the world. It is very well said that “Not all classroom has four walls” and it indeed is true.



Nowadays, solo travelling is very much in trend. People are taking vacations from their hectic life or are blending their work and leisure and enjoying bleisure. Solo travelling is one of the most life changing experiences one can ever have. You learn to trust your instincts, how to save money, how to survive and most importantly how to live. You get to experience the wanderlust. You embrace other cultures, other people, and share stories of your last travel to them. You learn to enjoy your own company and accept solitude. You dance on the music only the real travellers hear in their hearts. But it is not an easy journey. You get into troubles, you might get lost, your money gets stolen. , but you grow. You throw yourself towards the vaguely known or unknown roads and go beyond the horizon. You have nothing to worry about but your backpack, money and yourself. You make new friends, dine and explore with them for a day or two and then go towards the another path with the rising or the setting sun. You get in touch with your real self. You love and trust the unknown and enjoy every moment of it. You touch so many lives that before the journey ends, you have changed as a person and become quite a philosopher. No traveller ever came back home without having learnt life long lessons. So take trips, make the best out of what you have and as One Republic says “Make sure when you jump, you don’t fear the fall”.



**Student Corner****(FYBBA-ITM—Semester I)****Ms. Kamyia Jain****Is solo travelling a worthwhile experience?**

There is no teacher greater than the experiences of life. We feel that travelling is something we should do after we have retired. But are we guaranteed that we will live till we are seventy to drive on the road we wanted for a long time? We are not even guaranteed the very next moment. So once a year go somewhere you have never been to and fulfil your dreams. One of the most famous writer Paulo Coelho has said “Going after a dream has a price. It may mean abandoning our habits, it may make us go through hardships, or it may lead us to disappointment. But however costly it may be, it is never as high as the price paid by people who didn’t live.” So Travel and get to know that the desert is not only heaps of sand dunes but a glance towards life and its magic of living in the moment.

I hope you enjoy floating with my experience.



**Alumni Corner****(BCA\_2014-2017)****Mr. Suraj Desai****HOW TO SELL A PEN**

After seeing the title of this article your interest must have increased and I am sure you would be eager to read this article. At present, we see that people just do not want to use their precious mind and they do not think to even change it. But let me tell you, it's never too late to start new journey with your smart work & sharp mind.

My journey started after taking admission in SEMCOM in 2014. Let me introduce myself, I am just like you guys only, coming from middle - class family in a small town. I came with some bags and some Nasta (Puri, Namkeen, chevda) and started living in Bhaikaka Hostel, Vallabh Vidyanagar, as many of you do.

I didn't know even what to do after completion of my graduation. I had my degree with less marks I confronted new place and new people with higher intelligence. I did not have any Job. So I started to do some routine work like selling books, notebooks, pen etc. and got some amount of money for my survival. I don't regret this phase of my life but rather accept those days as a part of my early struggle.

In that salesman job I found varieties of minds which I had to understand quickly to cope with them. In this fast moving world we have to run like rabbit so I started to observe people and started analyzing them. I focused on man's race for MAN – i. e. Money, Authority, Need.



**Alumni Corner****(BCA\_2014-2017)****Mr. Suraj Desai****HOW TO SELL A PEN**

I am sure; you are good enough to think about this word 'MAN'. If I don't get these three things in my prospective, I definitely choose to leave that place, and move on. I have followed this principle for last 4 years and I got almost successful in it. And now I have known it as the unique marketing strategy that I found. When you deal with clients, this is the most important thing to consider.

Money is the first and very much important factor to consider if he/she wants to buy anything. The Second one is Authority which is also valuable thing. Without any power the person is insignificant. He/she must hold some decision making power to buy. And the third and the most important thing is Need. Without any need no one has any interest in buying any product or things.

So now I think you are familiar with some tips and tricks about sales. Let's go on to the topic HOW TO SELL A PEN. If these three things are taken care of, people would buy your products, whatever it may be. I would also like to pass on another important tip on selling that if you want to sell, you can sell anything, likewise if anyone is not willing to buy something, you can't sell it to him.

These are some of my experiences on real world of marketing that I am happy to share with you. Let me know how you feel about this.



