

CONTENTS

| | |
|--------|--|
| Pg. 1 | Guest Editors' note Principal R.C.DESAI |
| Pg. 4 | From Chief Editor's Desk Dr Nikhil Zaveri Director & Principal, SEMCOM |
| Pg. 6 | SEMCOM Updates Editorial Team, DRIVE SEMCOM |
| Pg. 8 | RESEARCH ARTICLE: BY PALAK PATEL LECTURER,SEMCOM & HARSHIDA PATEL LECTURER,SEMCOM |
| Pg. 19 | Technologies "ANYTIME ANYWHERE" RIMA SHAH LECTURER,SEMCOM |
| Pg.21 | My voice:GOOD GOVERNANCE Mr. SUNIL CHAUDHARY, LECTURER,SEMCOM |
| Pg.22 | Swarnim GUJARAT Editorial Team, SEMCOM |

Editorial Team:

Chief Editor : Dr Nikhil Zaveri
 Managing Editor : Ms Waheeda Thomas
 Executive Editor : Ms Nishrin Pathan
 Technical Editor : Mr Sarvesh Trivedi

DRIVE

FROM THE GUEST EDITOR

EDUCATION - THE KEY TO INCLUSIVE GROWTH



PRIN.R.C.DESAI

There is considerable euphoria in the Nation in the aftermath of US President Obama's address to our Parliamentarians. His statement that India has emerged as a global power warms cockles of our heart. While it may be true we are harboring largest number of poor, our per capita income is very low and we have large percentage of unemployed. No doubt India has crafted an exemplary story of growth in post liberalization era. Even when western countries and Japan are suffering from recession, India has continued to

grow. Moreover we have a demographic dividend, but more about that a little later.

If India has to really grow we must have effective intertwining of policy, budgetary allocations and expenditure management towards education and achieve inclusive growth. The Eleventh Plan Approach Paper spelt out that a key element of the strategy for inclusive growth must be "to provide the mass of our people access to basic facilities such as health, education, clean drinking water etc that they need". Governments at different levels have to ensure the provision of these services and this must be an essential part of our strategy for inclusive growth. We know that expenditure under Social Services, Education, Public Health and Family Welfare, Housing, Water Supply and Sanitation, Welfare of SC, ST and BC, Labour Welfare are crucial indicators of human development.

"There is in our time no well educated literate population that is poor; there is no illiterate population that is other than poor." This simple but forceful message reiterates that education alone can be the salvation for poverty, and up-liftment of the socially discriminated. In a populous country like India where even with education life is difficult, there can be little hope without it.

In recent years sustained and high levels of economic growth provide a unique opportunity and momentum for faster social sector development. Investing in education plays a key role in meeting the development objectives of inclusive growth, social cohesion, and accountability. The budgetary allocations for education are well below desired target of 5%. What recent growth we see in higher and technical education now is due to private sector, which means Self Financing Institutions. These exclude a large percentage of our youth out of the system.

Professor Amartya Sen recently emphasised education as an important parameter for any inclusive growth in an economy. The policies have to focus on inclusive rather than divisive growth strategies. Corporate India moving towards this sector is laudable, but it is clear that deficiency in education cannot be met by mere expansion of private institutions so "Public education is as indispensable as public health care, no matter what supplementary role private schools and private medical care can play"

Use of new technologies and scientific knowledge in the delivery of education services and promotion of scientific and technological interventions in this social

sector is likely to have a significant impact not only on the quality of education services but also on its accessibility to the rural poor, in particular the disadvantaged sections. However there is no significant use seen in this area.

From the Census 2001 the population figures stand at 1029 million with a projected increase to 1400 million by 2026. The well known "demographic dividend" will manifest in the proportion of population in the working age group of 15-64 years increasing steadily from 62.9% in 2006 to 68.4% in 2026. The actual tapping of this demographic dividend will however depend a lot on ensuring proper education. India is one of the least literate societies in the world. Literacy rates in the States of Bihar, Rajasthan, Uttar Pradesh and Andhra Pradesh were below 37 % according to 2001 census. For SC/ST students the figures are even below 24%.

So far as education is concerned in 2009, India will have 205 million 15-24 year olds out of which 47 million are illiterate. From 158 million literate 37 million have only primary education, 109 million secondary and only 13 million are graduate plus. It is frequently found that hardly 15% of graduates are employable. They lack adequate knowledge and skills including

soft skills. Our HRD Minister projects that by 2020 we shall have at least 30% Gross enrolment ratio instead of 12.4% at present in the colleges. That means the number in higher education will be about 45 million. The nation cannot produce the wealth which can be converted into products and services by the Industry or Business Unless these young are educated and endowed with knowledge and skills necessary in this science and technology base world. The private sector cannot provide for all of them nor can a large majority of these young men and women afford high fees charged by the private Institutions. Some relief is possible if at least 10% meritorious students who cannot afford the higher fees are accommodated in self financing institutions by charging additional higher fees from the rest of the students. 'Global Financial Integrity' a programme of the Washington based Centre for International Policy has estimated that in just five years 2004-08 India lost roughly Rs. 4.3 lakh crore through illicit financial flows mostly from High net worth individuals and private companies. We can add to that illicit wealth of our corrupt politicians stashed abroad. This will be a very large sum. If the country gets a Government which has a political will and has right governance policy some of this wealth can be diverted to subsidize education for the poorer

sections of the society. But even this would not be sufficient to serve the purpose. So the state must step in to provide Institutions to absorb this large number of our young to make India a real emerged Global power.

From the Chief Editor's Desk:

Career Planning

Student approaching the final stage of graduation starts thinking about career plan. In fact, broad career plan is decided soon after schooling, but it further narrows down and gets more streamlined after graduation.

Several factors go into deciding what career they want to select. Respect in the society, social and professional security, job satisfaction, interest and of course monetary rewards are few of them.

Many a time students select career which is not a good match for them which ultimately leads to lack of interest and commitment to a job. It happens when career is not matching with their personality, potential or interest. Majority of the students select career by looking to upcoming career opportunities, at the same time peer pressure, parental influence are also some important factors. Lack of knowledge, information or resources may end up with selecting wrong career.

Effective career management requires systematic approach by doing SWOT analysis of one's personality and qualifications matching with the desired profession. It begins with "know yourself" approach. Knowing oneself is to know one's interests, aptitudes matching with the personality and accordingly career is selected.

Exploring career options is possible by looking at the nature of work, different work roles, emerging trends and upcoming opportunities with that work, possible career route or succession or related careers to diversify in future. It is very much possible to find this information with the help of several media like reading magazines, surfing through internet attending career exhibition or by availing career guidance.

Apart from selecting some common careers with engineering, medicine, science, or commerce and management, one can go for offbeat career options like animation, designing, glamour or fitness, matching with the interests and skills.

To gain extra edge with any career, one needs to have something 'extra' too. Academics, being top priority, one should also participate in extra - curricular

activities, develop good communication skills, public speaking skill, interpersonal skills and other life skills are prerequisite for any career.

To be successful in any career it is very important that student makes right decision, honing the key skills required for that career.

DR. NIKHIL ZAVERI
DIRECTOR & PRINCIPAL,
SEMCOM

SEMCOM updates

Industrial Tour:

SEMCOM organizes industrial tours to make students aware with the various aspects of the different companies. Students get to know about the management aspects of big and small firms. This year also SEMCOM has organized three different industrial tours. Students of different streams; SYBBA, SYBCOM, TYBCOM, MEB SEMESTER3, TYBBA, SYITM, TYITM; visited different industries of Delhi, Ludhiana, Nainital and Goa. The students are divided in three different groups for the tour. Students have visited different industries under the leadership of Mr. Sarvesh Trivedi, Mr. Nimesh Joshi, Dr. Yahshvi Rajpara, Ms. Swati Parab, Mr. Sunil Chuadhari, Ms. Komal Mistry, Mr. Yogesh Patel. They started their journey on different dates: Team for Ludhiana – Amritsar left SEMCOM on 18th October, Team for Delhi – Nainital left SEMCOM on 22nd October and Team for Goa left SEMCOM on 24th October, 2010.

Intercollegiate Sardar Patel University Youth Festival

Sardar Patel University organized an intercollegiate University Youth Festival on

4th, 5th and 6th of October, 2010. Total 46 different colleges and Departments participated in the competitions of different events like: Theatre, Fine Arts, Music, Dance and Literary. SEMCOM participated in all 27 events of the festival and with a heavy bunch of prizes, SEMCOM, once again, became the overall champions of the Youth Festival. This was for the fourth time in a row when SEMCOM has achieved the overall championship.

FYBBA & FYBCom University Exam

First Semester University Examination was successfully conducted in SEMCOM. This time all first year BBA and B Com students of the S P University appeared for their exam in SEMCOM. Total 800 students read their first semester end exam.

This time, it being CBCS (Choice Based Credit System) and semester system, it was innovative for students and institutes to administer the exam.

SEMCOM Premier League (SPL)

SEMCOM has been the flag-bearer of innovative ideas, competitions and events along with the excellence in academic. Keeping this tradition alive; SEMCOM

student's council and the sports committee, this year too, came out with an amazing concept giving all new dimensions to cricket with glamour, glitz and entertainment at college level. Under the expert guidance of the Principal and Director of the college- Dr. Nikhil Zaveri, college this year introduced inter –class cricket matches as SPL (SEMCOM Premier League)

SPL 2010 is an intra-college cricket event which consists of 8 teams, pitched against each other to win the trophy, namely ITM, BCA, BCOM, BBA, MEB, Alumni, Faculty and Staff. These teams have been divided into two groups A and B consisting of 4 teams in each group.

Celebrated former Indian cricketer and Coach Mr. Atul Bedade inaugurated the SPL. He encouraged the students by appreciating their initiatives and asked them to maintain the sportsmanship in their life. He also emphasized the importance of sports along with the study.

Mr. Lele, who served as joint secretary of BCCI and Mr. Priyavadan Patel, renowned pitch maker and who also happens to be the maker of IPCL and Motera Stadium were also present for the SPL inauguration.

The sponsors of SPL 2010 were AIRCEL, Lajja communications, Anand Sports, JK Securities, Comfy, Jewel ply, Edge engineers, Kanan internationals, P4 Gym, SBK and Generation M.

Swarnim Gujarat:

Ratri B4 Navratri

Celebration of Swarnim Gujarat would be incomplete without Garba – the emblem of Vibrant Gujarati culture. Its live Ras Ramzat has made it more famous worldwide. SEMCOM organized Ratri before Navratri on 7th October 2010 at ADIT ground, New Vallabh Vidyanagar. The night was mesmerized by the velvet music of Shri Brij joshi group. Mangala Aarti of Maa Ambe was invoked by Chairman of CVM Dr C L Patel, District Collector of Anand Mr Shri D.G. Jhalawadia, DYSP, Anand Mr. Shri Jadeja and the Director & Principal of the college Dr.Nikhil Zavari.

Dressed in Chaniya – Choli, and Kediya and Paghadi, students were in to great ecstasy to play Garba with different styles. There was more thrill amongst them as it was competition too for the attractive prizes.

Vaanche Gujarat:

SEMCOM celebrated Vaanche Gujarat movement, which is initiated by Government of Gujarat, on 30th October, 2010. Students and faculty members, with the director and the principal Dr. Nikhil Zaveri on 30th October, 2010; read the books of their interest for one hour from 9:00am – 10:00am with a promise to Dr. Nikhil Zaveri that they will continue their reading now onwards, everyday for an hour.

Initiatives of Green-IT in e-Governance

INTRODUCTION:

Green IT

- It is also known as Green Computing. It describes the study and the using of computer resources in an efficient way.
- Green computing or green IT, refers to environmentally sustainable computing or IT. [1]
- Definition: In the article Harnessing Green IT: Principles and Practices, San Murugesan defines the field of green computing as "The study and practice of designing, manufacturing, using, and disposing of computers, servers, and associated subsystems—such as monitors, printers, storage devices, and networking and communications systems—efficiently and effectively with minimal or no impact on the environment." [2]
- Green IT concept is actually to produce environment friendly products. It encourages IT departments to consider more friendly options like virtualization, power management and proper recycling habits. Green IT includes designing components that produce more power with less energy consumption, monitoring the level of waste created and energy consumed

by the company, developing shared software systems.

- Examples of Green Technology: (1) BIOS Configurable Management Systems New LCD screens versus old CRT monitors "Telework" programs. (2) Electronic Data Interchange (EDI) XML formatting Energy Management Systems (EMS).

The government has also recently proposed new compliance regulations which would work towards certifying data centers as green. Some criteria include using low-emission building materials, recycling, using alternative energy technologies, and other green technologies.

e-Governance

- E-Governance is the interaction between citizens and government through electronic media.
- The citizens should have a choice of going to the internet centers or the government offices to get their works done with the Government.
- The recent studies show that in last couple of years, E-Governance is getting its influence. Many projects are running in India to enhance efficiency of the government:
 - o The GRAMSAT project
 - o Mission 2007

- o IT for railway Reservation System
- o E-Suvidha
- o National Tax Information Exchange System (TINXSYS) project

Although there are so many examples of very good E-Governance projects in India, still the results are not very good. According to the recent survey 15 percent of the projects are successful, 35 percent are partial failures and 50 percent are failures. To make these projects a real success, stress should be given on the awareness among common public, not only on the use of technology.[3]

During the last few years there have been major initiatives among different Governments towards lead in Information Technology and its tools in the functioning of Government. The emphasis has been on providing better services to citizens and in improving internal productivity. It has been widely accepted that IT implementation in Government is a most difficult process and hence requires careful planning and formulation of strategies for effective implementation. The experience of individual state in this regard needs to be understood and shared to evolve meaningful strategies.

Sources of Information (Survey)

In this research paper, we have used secondary source (online survey references) to examine the initiatives of Green IT in e-Governance of India.

I. Manthan Award South Asia 2010 in e-Governance of India[4]

| Name of the Project/Product Nominated | Name of Organization |
|--|--|
| Akshaya Common Service Centres | Akshaya |
| Fishnet- REALCRAFT | NATIONAL IFNROMATICS CENTRE,KERALA STATE CENTRE |
| AutoDCR – Automatic Building Plan Scrutiny System | SOFTECH ENGINEERS PVT. LTD. |
| Janmitira Samadhan Kendra , Gwalior | Collector , Gwalior |
| m-Governance-An Efficient Way to Meet Citizen's Expectations | Rajkot Municipal Corporation |
| ssCitizen Services Portal | APOnline Ltd. |
| JEEVAN | DIT, Govt. of India |

Power Management Tops Green IT Initiatives as Cost Saver, Yet Enterprises Slow To Address [5]

Power management is an important topic for many corporate IT departments that are seeking ways to save money, while reducing their impact to the environment. The research, consisting of an online survey of more than 500 worldwide participants representing a wide range of IT functions, was conducted by market research firm Dimensional Research. The goal of the survey was to gather current opinions around desktop power management strategies. The research showed two-thirds of companies surveyed have established "green" initiatives and almost all of IT executives surveyed felt that desktop power management is beneficial to a company's bottom-line, yet only 44 percent are actively practicing power management.

"The research shows that the majority of businesses see the importance of powering down computers to save money, but most are still hesitant to do so because of their need to ensure important patches and system updates are being applied," said Diane Hagglund, senior research analyst for Dimensional Research and the survey's author. "The desire is there for businesses to reduce costs and their overall carbon footprint, but actual adoption of desktop

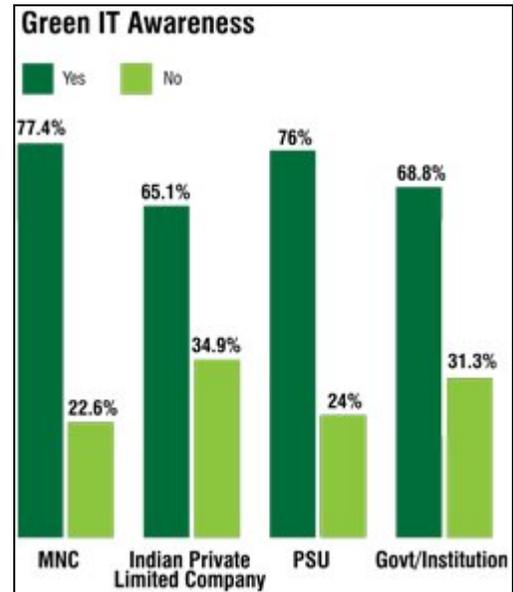
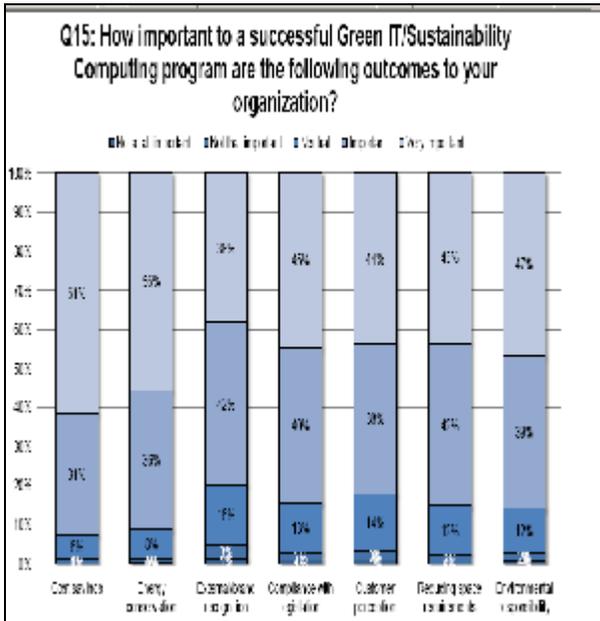
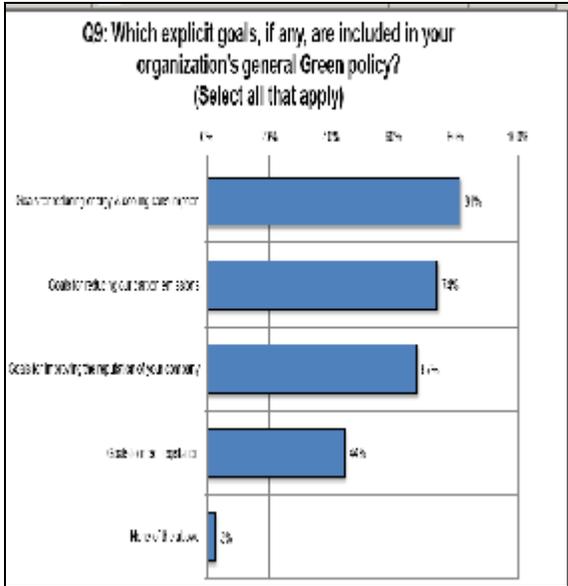
power management is still early in practice."

A summary of the key findings from the survey include:

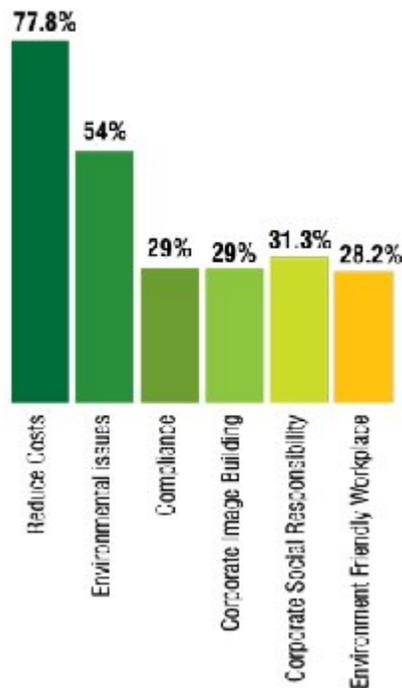
- 93 percent of survey respondents believe desktop power management will reduce costs,
- 56 percent do not manage desktop power usage in any way,
- 58 percent of front-line IT professionals surveyed lack visibility into cost savings from desktop power management,
- Only 10 percent indicate use of a commercially developed solution to manage desktop power;
- Most respondents indicated the number one feature needed in a commercial solution for desktop power management is easy scheduling of policies with upgrading and patching for windows;
- 81 percent of respondents want a desktop power management solution that is integrated with their systems management solution;
- 95 percent of IT executives believe desktop power management will reduce costs compared to 89 percent of "frontline" IT professionals.

-

III. Green IT Survey 2009: Results: Global [6]

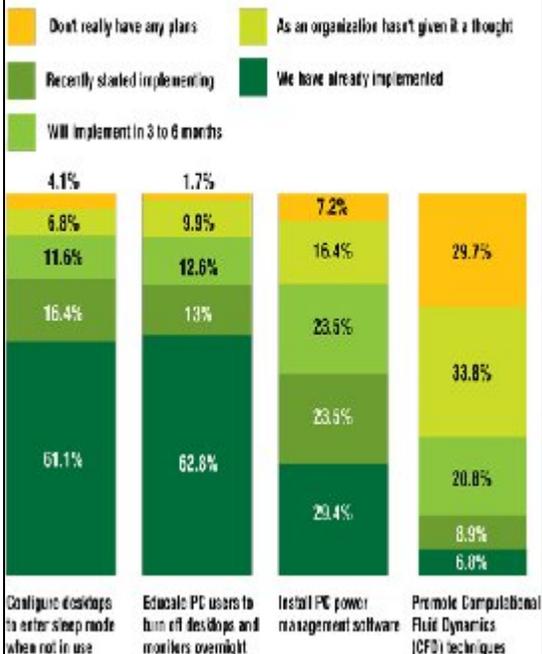


Motivation for Green IT initiative

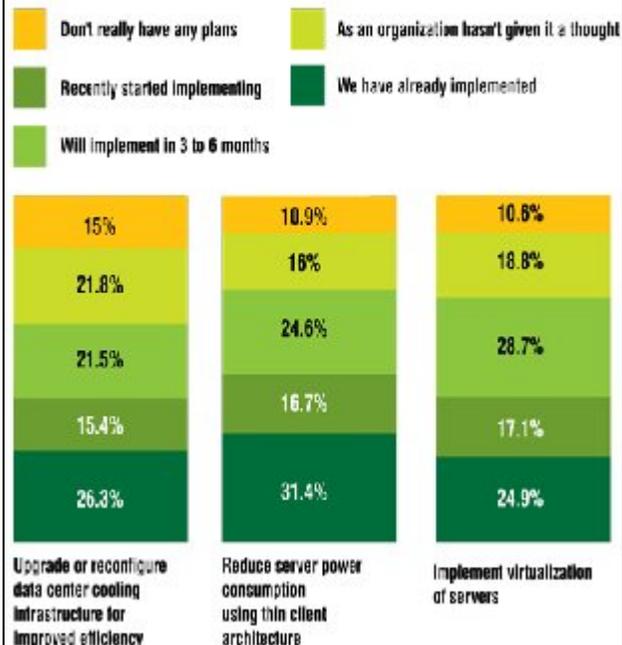


IV. Green IT Survey: The DQ Green Survey, for the first time maps the level of awareness levels of Indian enterprises on Green IT, their perceptions, the challenges faced and the stage of implantation. This survey gives a complete snapshot of how green India Inc. is or is turning into.[7]

PC / Laptop Power Management

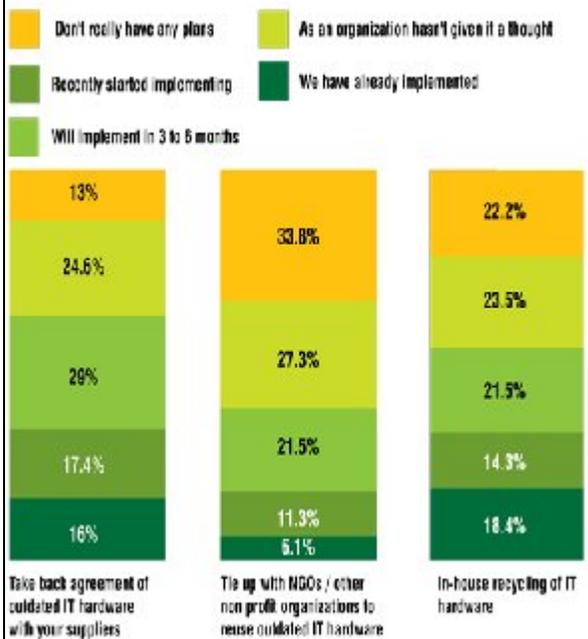


Data Center and Server Management

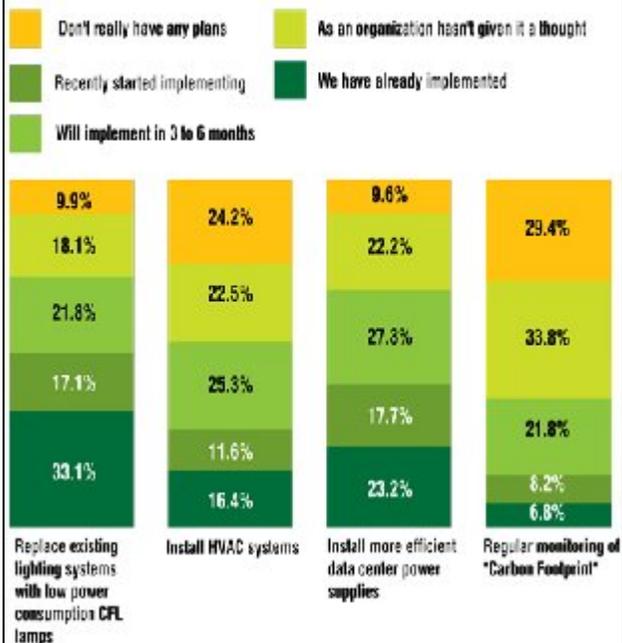


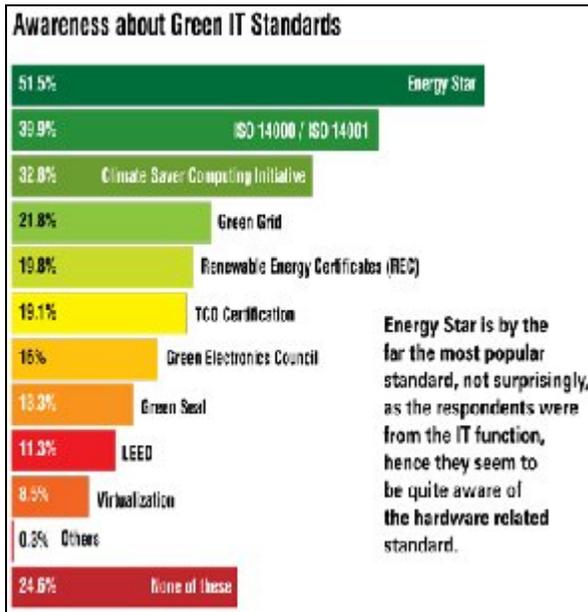
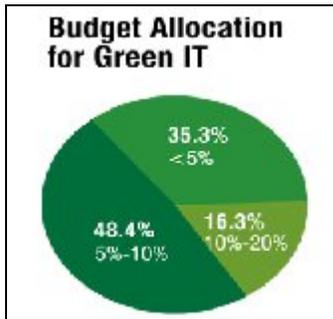
Managing E-waste

E-waste Recycling



Green Building Initiatives





- Benefits:

- Reduced carbon and other GHG emissions
- Increased cooling efficiency in the data center
- Reduced energy costs
- Reduce Costs
- Increase Productivity
- Improve Performance
- Minimize the Negative Environmental Effects of IT
- Positive Effect On Environment
- Impact On Bottom Line
- Increased Customer Demand

- The Cost of Energy is the top reason most companies make the move toward Green IT. The energy consumed by data centers had more than doubled over five year period. Over 40% of the costs associated with data centers are attributed to powering and cooling computer systems.

- Limitations

- Difficulties in enforcing ICT standards
- Inadequate capacity for ICT management
- Complex software change logistics

- Challenges

- Cost of IT software licenses
- High Cost of Internet
- Heterogeneous Data
- Limited Infrastructure
- Various group of People
- Safety and Security Issues
- Expensive Maintenance

According to Prof P.W. Epasinghe, Chairman, Information and Communication, Technology Agency (ICTA) of Sri Lanka [10]:

- Lack of high level (cabinet) sponsorship for e-Governance programmes.
- Lack of interest and understanding of the senior management of the

government in overall e-Governance principals.

- Long delays in implementing e-Governance projects due to technical issues or lack of government agency support.
- Lack of access to Internet, especially for rural population to reap the benefits of e-Governance.
- Lack of ICT HR development and sustainable plan in government

According to K Bala Chandran, Managing Director, ADC KRONE [10]:

- Usage and wide promotion of computer literacy in India
- Reliable connectivity is also a major challenge. If we are talking about citizens depending on fast, speedy information download from the government services then reliability of the connectivity and network is a big challenge which needs to be addressed today.
- Lack of programme management skills have to be overcome by choosing qualified administrators to manage the entire e-Governance network efficiently.
- Lack of integration of services offered by the State and Central Government. The information residing with one department is

usually not transmitted to the other departments.

According to the Prakash Rane, Managing Director, ABM, Knowledgeware Limited[10]:

- Inability of IT industry to quickly scale up to the challenge of need of "domain expertise coupled with IT skills" which is imperative for project success

According to Vijay Yadav, Managing Director, UTStarcom[10] :

- Issue of availability and affordability of broadband connection. Though the government has and is taking steps to increase the broadband penetration, we still have miles to go before we realize the full potential of e-Governance. This is critical as the success of many of India's e-Governance projects hinges on the availability of Internet.
- Localization of content. ICT solutions and video content are mostly developed with an English language interface. However, in India a vast majority (95%) of the citizens does not know English and use the local language. The fact is that India has 22 official languages. For the success of e-Governance, this reality needs to be reflected in the implementation strategy.

- Overcoming from Problems:
 - o Allot some budget for e-Governance Projects.
 - o Workshop(s) should be conducted, so interest and involvement of the management can be achieved.
 - o Periodical Meeting(s) should be organized; so on deadline project can be completed.
 - o IT Training to employees
 - o Citizens Development program should be organize for Green IT awareness.
 - o Reliable and Effective Communication should be developed.
 - o Recruit domain experts for each project
 - o Reduce / Minimize Internet Usage Cost
 - o Develop video clips and ICT solutions in multiple languages.
 - o Green IT awareness through Advertisement
- Green IT initiatives in e-Governance of INDIA

According to above survey: Ill the Initiatives of Green IT are [6]:

- o Replacing old equipment
- o Monitoring Power Consumption
- o Server Virtualization / Consolidation
- o Reducing electricity consumptions
- o Reducing cooling costs

According to Ashok Kumar C Manoli, Principal Secretary, Department of IT, BT and Science & Technology, Government of Karnataka [8]:

- o Focusing on SMEs
- o Focus on reducing carbon emission
- o Bringing transparency
- o Advice to other State IT Secretaries

Various IT related measures have been taken for making Indian Railways one of the most efficient railway networks in the world. Some of them are listed below [9]:

- o Passenger Railway Reservation System
- o PRS Migration of Database from Flat Files to RDBMS
- o TTE (Travelling Ticket Examiners)'s Hand Held Terminals Project (HHT Project)
- o Unreserved Ticket System (UTS)
- o ATVMs (Automatic Ticket Vending Machines)
- o Commercial Portal
- o Integrated Coach Management System
- o e-Payment of Freight
- o Control Office Application
- o ERP for HRM System
- o IT Projects for IRCTC

- Scope of Green IT in e-Governance[11]

- o Access to Public Documents
- o Online Payments
- o Filling of Statutory Reports

- Complaints, Grievances and Solutions
- Online Delivery services
- Education
- Rural Services
- Government Initiatives
- Conclusion

Perhaps it is early to comment on the long term prospects of 'Initiatives of Green IT in e-Governance of India'. With many limitations e-Governance has started using Green IT concepts to reduce cost, time, Minimize the Negative Environmental Effects of IT and wastage of environmental resources. This is to increase customer satisfaction and demand. Many surveys have been taken place and each of them generally says that the usage of Green IT is environment friendly but many people do not aware about it. Actually people do not know the concepts of recycling, managing resources, handling e-waste, and power management. E-Governance is the bridge between citizens and government for interaction through electronic media. During the last few years e-Governance leads in Information Technology and its tools in the functioning of Government. It has been widely accepted that IT implementation in Government is a most difficult process and hence requires careful planning and formulation of strategies for

effective implementation. The experience of individual state in this regard needs to be understood and shared to evolve meaningful strategies. It is highly require making aware and motivating people for gaining advantages of Green IT.

GO GREEN using Green IT !!!

BY:

PALAK PATEL

&

HARSHIDA PATEL

FACULTY IN IT,

SEMCOM

Technologies for 'Anytime, Anywhere'

Banking in India

There are three means for anytime, anywhere banking.

1. ATM banking.

(Software: Today the vast majority of ATMs worldwide use a Microsoft OS, primarily Windows XP Professional or Windows XP Embedded.

Hardware: hardware architecture of a personal computer, such as, USB connections for peripherals, Ethernet and IP communications, and use personal computer operating systems.)

2. Mobile Banking. (Communication technology)

3. Internet Banking. (Web-based technology)

Today I am discussing about ATM banking. Automated Teller Machines (ATMs) have gained prominence as a delivery channel for banking transactions in India. Banks have been deploying ATMs to increase their reach. While ATMs facilitate a variety of banking transactions for customers, their main utility has been for cash withdrawal and

balance enquiry. Today ATM providing facilities apart from cash withdrawal and balance inquiry are:

1. Fund transfer up to Rs. 5000 according to RBI guideline.
2. Utility bill payment.
3. Request for cheque book.

And right now in India we can use any bank ATM from anywhere and up to five transactions from other bank ATM are free after five transaction they are charging Rs.20 per transaction according to RBI guideline. Any number of transaction from our bank is free. Use of ATM in India has increased but still in rural area of India people are not using ATM for many reasons like:

1. Illiteracy
2. lack of knowledge
3. not availability of ATM
4. Security problem.

Today the banks are establishing their ATM in city area where many people are using ATM. But to increase the use of ATM in rural area we can develop ATM with different technology.

Illiteracy is one of the problems in rural area and biometric authentication is one of the solutions for banking. In biometric

authentication identity is established through unique physiological or behavioral characteristics. Finger scanning is still the most popular application of biometrics in automated teller machines. At ATM a portable scanning device can be plugging into the back of the ATM and this machine in turn connects to the bank's server, which authenticates the visitors by comparing with stored records. It's a unique way of establishing the identity of the person. Biometrics can also be used to restrict access to sensitive areas in banks such as locker rooms and data centers. Some other options for biometric authentications are matching hand geometry, retina scans to iris scans and so on.

ATM enhancements with biometric support envisaged by vendors eliminate the need for PIN entry, and authenticate customer transactions by thumb-impresions. A simplified menu on ATMs coupled with possible audio guidance in local language enable easy use for rural masses. So far bank ATMs are dependent on PIN verification. The fingerprint authentication method is non-PIN based, and this requires enhancements to the standard Switch environment.

Benefits of Biometric supported ATMs

- Provides a unique identification and authentication
- Can be used instead of a PIN
- Subsequent operational costs of ATMs like card personalization, delivery, re-issuance, PIN generation, help-desk, can be avoided
- Ideal for Indian rural masses
- It is accurate
- Flexible account access allows clients to access their accounts at their convenience
- Low operational cost of the ATMs will ultimately reduce TCO

Today many banks like ICICI, Canara bank in India are implementing use biometric ATM for rural area especially in micro-finance. This assists to increase the use of banking services and gain more customers for the bank in rural areas as well as make access and use of banking services convenient for the rural population.

By:

RIMA SHAH

IT FACULTY,

SEMCOM

MY VOICE: GOOD GOVERNANCE

We are living in a democratic country with right to elect government, freedom of expression, right to own property, and the right to follow our tradition and culture. We as citizen have certain duties and responsibilities and are accountable for our performance either in the capacity of employers, employees, distributors, and as law abiding citizens. The dilemma is when citizens are accountable to country then why not the governance of states and country is held accountable for their work of good governance. The sad part of the story is that our governance is accountable to us only after five years and not on continuous basis.

The next thing which comes to mind is what good governance is and how we can achieve it. Good governance is the continuous performance and accountability of the government to take care of its subjects by providing:

- Favorable environment for business which is free from bureaucracy and corruption and at the same time takes care of the interest of consumers, producers, society and the government.
- Maintenance of law and order is the prime responsibility of any

governance and should be discharged properly.

- The provision of basic infrastructure like power, transportation, communication, education, healthcare, water supply, sanitation is must to achieve better standard of living and higher rates of economic growth.
- The best part of our democracy is we do have independent judiciary and free press, but then judiciary is slow in its working and reminds the saying that justice delayed is justice denied.
- We need to curb the evil of corruption at the earliest, there is need to inculcate the values of honesty, transparency, hard work and accountability.
- Absolute power should result into absolute accountability and not absolute corruption.
- Finally it is we who make this country and if we fight loop holes and negative elements prevailing in our environment then surely we can achieve a favorable environment free of various evils.

Mr. Sunil V. Chaudhary

Faculty

SEMCOM

Contributors:

“DRIVE” is regular monthly e-news letter published by **SEMCOM**. This e-news letter 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.

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.

You are requested to send your article to kpatel@SEMCOM.ac.in

OR

mail at:

SGM English Medium College of
Commerce & Management (**SEMCOM**)

Opp. Shastri Ground
Vallabh Vidyanagar - 388 120
GUJARAT
INDIA

Tel. No. : +91 2692 235624, 231811
Fax. No. : +91 2692 235624