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DRIVE

From Guest Editor...

INVESTMENT OPPORTUNITIES FOR WOMEN



R. M. Kapadia

Alembic Group of Companies

PORTFOLIO MANAGEMENT STRATEGIES

The financial Tsunami hit Wall Street last month and its shock waves were felt across the world. The financial world will never be the same again.

Major headlines which shocked the world in the last two months are as follows:

Lehman Brothers filed for Ch: 11 bankruptcies. The iconic 158 year

old investment bank went bankrupt.

The iconic bull of Merrill Lynch was sold to Bank of America.

America's largest Insurer AIG came on the verge of going bust before the Federal Bank of America bailed it out with \$85 million.

Citi Corp has failed.

China has spent \$586 billion.

Do not put your money idle. Invest it somewhere like WIPRO, SIPLA etc. Also invest in debentures (TATA), fixed debentures 30%, debt fund and 70% in equity shares. Putting yourself at a safer side but still if you are a real investor taking risk is good and you will never lose money since India is going to grow at the fastest rate in near future. One should have PPF Account. Its period is of 5 years but it can be extended for life time and also have De-mat Account.

PSYCHOLOGY OF THE INVESTOR

Investment: Some people feel that investment is a complex procedure but others feel it relatively easy.

Take a little extra effort because it can make a great difference in net result.

You should be well versed with the winning strategies.

Investment does not require high rate of IQ.

"Rakesh Jhunjhunwala" has followed a diligent and methodical approach to build up a giant fortune. His investments are in Titan, Cresil, Bhushan Steel, Apteck, Praj (Ethanol), Geojit (Brokerage), TCL (Logistics), Pantaloon (Big Bazaar)

Apollo Hospital is growing at the rate of 35% to 40%

There are 26 sectors, out of which 7 to 8 companies are growing. You should find out the companies that are the best in their respective sectors, and invest in the same.

GROWTH Vs VALUE

Growth stocks may look expensive to a value buyer but its value is comparatively great since it is based on the future growth of the company.

The characteristics of growth stocks are Strong growth rate; Strong return on equity (ROE); Strong EPS (Earning Per Share); Project stock price with increase in sales and EPS more than 40%

Bajaj auto holding: Controls all Bajaj Group whose share's value is five hundred rupees (Current)

FUNDAMENTAL PRINCIPLES OF INVESTING

1. Value Investing Techniques
2. Do not time the market
3. Buy low, sell high
4. Do not invest in Penny Stock
5. Do not invest in the Company and Sector whose business you do not understand
6. Do your own research
7. Revisiting principles
8. INVESTMENT ALTERNATIVES

Non-Marketable Financial Assets:
A good portion of financial assets is represented by non-marketable financial assets. These can be classified into the following broad categories

Bank Deposits

Post Office Deposits

Company Deposits

Provident Fund Deposits

Equity Shares: Equity shares represent ownership capital. As an ESM you have an ownership stake in the company. ES are classified into the following

1. Blue Chip Shares (Evergreen)
 2. Growth Shares
 3. Income Shares
 4. Cyclical Shares (eg. Sugar/tea)
 5. Speculative Shares
 - Bonds
 - Money Market Instruments
1. Treasury Bills
 2. Commercial Bills
 3. Certificate

-Real estate

MUTUAL FUND

Mutual Fund assets have crossed Rs. 5.37 trillion. The following table shows how the value of gold has moved in the last six years

In April 2005	10 gms	4,500
In April 2006	10 gms	5,500
In April 2007	10 gms	6,200
In April 2008	10 gms	8,800
In April 2009	10 gms	12,000
In November 2009	10 gms	16,800

ASSETS HAVE GROWN IN THE LAST 20 YEARS

1. Equity has grown (AGR by 25% in the last 25 years)
2. Mutual Fund has grown by 20% in the last 20 years
3. Gold has grown by 10% in the last 20 years
4. Real Estate has grown by 20% in the last 25 years
5. PF and PPF have grown by 9% in the last 20 years
6. From 1992 onwards the MF industry was opened to private sector

SCHEMES OF Mutual Fund

1. Equity Schemes
2. Balance Schemes
3. Debt Schemes
4. Growth Schemes
5. Index Schemes
6. Sectorial Schemes
7. Income Schemes
8. Open Ended Vs Closed Ended Schemes

The cost of investing in Mutual Fund

1. Pros of Mutual Fund

2. Diversification
3. Professional Management
4. Liquidity
5. Tax Advantage
6. Assured Allotment
7. Regulation
8. Achieve your financial goal

Longer the term, the higher the profitability of returns

Cons of Mutual Fund: You have to bear the expenses of running the Mutual Fund

From the Chief Editor's Desk:

Quality Standards for Higher Education

Any country aspiring to achieve the most dynamic and knowledge based economy in the world, must focus primarily on quality assurance in education, may it be primary or higher education.

Higher education by any means needs to demonstrate quality in its programme implementation which again depends on the type of activities being carried out in the institute.

While maintaining quality standards an institute must address the basic concerns of students, parents, government and society at large. Thus, considering social, institutional and national quality aspirations, the activities should be planned out. It starts with stating the aims and objectives for an institute which are compatible with the contemporary needs of the society. Many quality standards may be difficult to measure in the short term., especially with training and education. Hence, quality standards to meet future challenge should also be gradually evolved. It should always be borne in mind that quality in education is never-ending process of development.

The purpose to maintain quality standards in education is to ensure that the education and training activities can benefit to the best and are carried out according to the most efficient and effective usage of educational, financial and technical resources. Their explicit purpose is to provide quality standards in itself because it helps to ensure:

Relevance to the educational activities.

Transparency in the teaching – learning process

Accountability towards stakeholders – students, parents and society

Fostering good practices at institutional level.

For overall impact on quality standards, institutions can form internal quality assurance cell for monitoring internal as well as external quality standards.

Internal standards may include students performance assessment, monitoring and periodic review of academic activities, rewarding best practices, enhancing students support and facilities, maintaining information system which enhances every procedure being carried out in the institute etc. External standards may include backward –forward linkage with all stakeholders like

students, parents, university, industry, placement agencies and government.

In higher education quality standards can be maintained by continuous improvement in the syllabus which caters the needs of international requirements. Knowledge enhancement of teachers is equally important by promoting faculty development programmes, research activities etc.

Dr Nikhil Zaveri
Director & Principal,
SEMCOM

GURUBODH

Be Happy – Be Divine



**Shubha ashubhubhyaam
maargabhyaam vahanti vaasana
saritih Purushena prayatnena
yojaniya shubha pethee.”**

**“Auspicious and inauspicious are
the two paths in which the river of
life flows. With human effort the
auspicious path is to be chosen
and followed”.**

“Muktikopanishad”

Guruji says, that ‘human being faces at every moment to choose. Choosing, deciding and opting is the human act. But for a person who seeks GOD in true sense is always helped by God in choosing, deciding and opting. Latter on man becomes what he chooses or what he decides. No doubt it is also man's density that takes him or forces him to choose, decide and opt sometimes.

The two options are the paths of shreya and preya (preferable and pleasurable) and shubha and ashubha (good and not good).

The moment one chooses he becomes happy or unhappy. According to Guruji basically any person can be happy or unhappy person or divine person or devilish person.

Divinity, happiness, unhappiness and devility are the four faces of man and four facts of life. You can choose and be that.

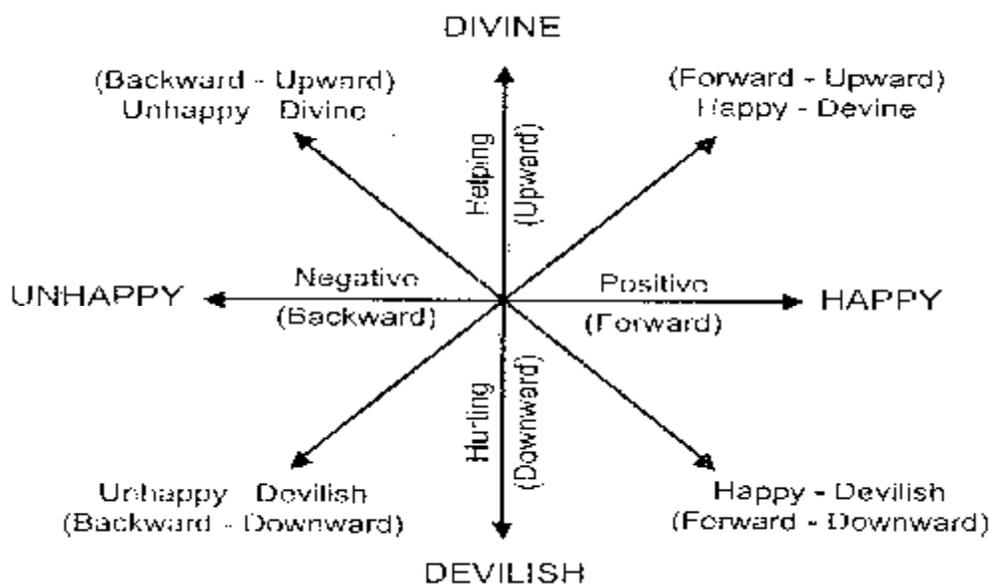
Four Keys:

Positiveness is happiness

Negativeness is unhappiness

Helping others is divinity

Hurting others is devility



1	2	3	4
NEGATIVE	POSITIVE	HURTING	HELPING
Criticizing	Appreciating	Obstructing	Co-operation
Finding faults	Finding strengths	Restricting	Accommodation
Doubting	Trusting	Rigidity	Adjusting
Jealousy	Accepting	Spoiling team work	Teamwork
Neglecting	Attending	Creating disorder	Co-ordinating
Non responding	Responding	Discouraging	Training
Anger	Love	Taking without sharing	Sharing
Blaming	Recognizing	Inconvenience	Facilitating
Insincerity	Sincerity	Opposing	Supporting
Dishonesty	Carefulness	Snatching	Giving
Carelessness	Alertness	Misguiding	Guiding
Laziness	Truth	Demotivating	Motivating
Falsity	Pleasantness	Imposing	Inspiring
Roughness	Respecting	Dictating	Assisting
Insulting			Participating

Journey of self fulfillment and self realization in simple words is nothing but moving from negativeness to positiveness and from hurting to helping.

By Shri G. Narayana

Compiled by Joe Marry George

SEMCOM Updates

Novellus- The Ad-Making Contest

In order to foster creativity and innovation among students, SEMCOM for the last three years had been organizing AD-Making Contest.

For the final competition, students undergo rigorous training covering various aspects such as preparing an advertisement plan, writing a storyboard, shooting an ad film, technical specification of an advertisement, editing etc.

This year to train the students for the same one day workshop had been organized on 14th December, 2009. Renowned theatre personality Prof. Kamal Joshi, along with his team members trained students for the preparation of an advertisement based on the theme of "Swarnim Gujarat". Approximately 120 students participated in the entire workshop.

The workshop was coordinated by Ms. Swaty Parab, Ms. Preethi Menon, Dr. Vigna Oza and Dr. Ajayraj Vyas.

Workshops on Best Business Idea Contest

Two workshops for Elecon Best Business Idea Contest were organized on 4th and 15th Dec. 2009. The participants were explained at length about revenue model of the project report by two eminent resource persons Shri R M Kapadia – Rtd Director Finance of Alembic Group of Companies and CA Roopin Patel – a practicing chartered accountant. Total 112 participants of BBIC attended and have been benefited from the workshops. The workshops were coordinated by Dr Kamini Shah, Dr Subhash Joshi, Mr Renil Thomal and Mr Nilay Vaidya.

13th ANNUAL SPORTS DAY

SEMCOM celebrated 13th Annual Sports day with a high spirit and enthusiasm. It was organized on 11th December 2009 in Sashtri Maidan. On the day the entire college participated with a true sportsman spirit.

Mr. Dikulbhai Patel honoured the occasion by attending March past and rally by the students. He gave away the trophies and awards to the students for their outstanding achievements in sport through out the year. The students were awarded for their participation in inter -college,

state and national level sports activities.

There was a high spirit in students for various events like 100mts, 200mts, 400mts, 800mts, shot-put, discuss throw, javelin throw and high jump, etc. Fun event like tug of war was also organized. More than 100 students were awarded for their achievements in various sports on the same day.

Swarnim Gujarat:

Outreaching Socially: Blood Donation Camp:

Under the banner of "Swarnim Gujarat Celebration" Social Outreach Cell of SEMCOM organized a Blood Donation Camp in association with Indian Red Cross Society. The Camp was held in the college premise on 19th Dec. The college conjointly collected about 150 bottles of blood.

The young students must realize their responsibilities towards the society. Their blood can save the one who is in dire need of life. It only takes about an hour out of our busy schedule and it may save a life. Donating blood may not only benefit the person who receives the blood but may also improve the health of the donor.

Students and faculty members very enthusiastically and dutifully donated their blood for this noble cause.

The entire event was coordinated by the members of SEMCOM Social Outreach Cell.

An Essay: RESPONSIBLE MEDIA IS THE NEED OF THE HOUR

- Matangi H. Pandit (SYBBA)

Breaking news! A three year old boy kidnapped from his home, parents helpless,; police not responding!

A group of stalkers molest a girl near her college in New Delhi!

A girl ran away with a boy in her neighbourhood, parents feel the shame!

This is the present picture of media today, which happens to be the most modern and latest mode of communication. Exposing the personal lives of the citizens, hurting their sentiments and emotions is the latest trend that media follows. Media shows films and documentaries which are mostly based on Bollywood affairs or 'dirty politics'. It is not making the correct and appropriate use of the technology which the world of communication is blessed with today.

We all are aware of the increasing rate of crime that is hindering the peace prevailing in our nation and the neighbouring countries. Media, hence, becomes the most important and quick mode of communicating the message of the increasing

crime rate rather than interfering in an individual's life, more than required and making his/her wounds even deeper.

Media should not feature programs related to communalism too. This can provoke the public's urge to get up and fight against their hundred odd brothers and sisters. But by making a fruitful use of this boon – media should make people aware of the growing corruption, quick spreading diseases and ways to fight against them.

It should showcase the beauty, lying in different cultures of different countries. It should telecast programs which encourage the people to do good deeds, motivate little children to go to school regularly, talking about the importance of education in this competitive world. Media should become the medium to convey messages like saving the animals which are on the verge of becoming extinct.

And many such roles and duties media has to perform but it rather engages itself in harming the feelings of the people. Every person on this earth has a desire to live his/her life peacefully without any disturbances and everybody knows this is not completely possible and I will say

media plays a major role in provoking these disturbances.

Just like an injured bird or animal needs care, pampering and love, similarly a person having faced any worse phase in his/her life, needs support, concern and courage and instead media believes in exposing their injuries in public and also takes away one last hope of getting out of such pain and trauma.

Yes! Responsible media is the need of the hour. Their activeness and humane behaviour is required the most. As they say, 'Hear the wounds of they fellow being and God will himself hear your wounds'.

Media should become the one, healing wounds of the people and not making them worse and deeper, which can never be healed.

My Voice: You are a Super Hero

Sunil V. Chaudhary

As a teenager I saw one television programme on cricket called bodyline. The story was about ashes series and tactics employed by one of the team to win the series. Bodyline meant that bowler should target batsman rather than the stumps. The objective was to terrify the batsman with bouncers and bodyline bowling. But one batsman stood his ground and played marvelous innings and became my and may be your super hero. Cricket has strange similarity with life. In your life you may come across people who are like such bodyline bowlers and they may try to instigate and annoy you. But what we must learn and remember is not to get intimidated and play with cool temper and positive attitude. Each of us is unique and blessed with different skills and abilities. I think more than your intelligence quotient it is your emotional quotient which determines your fate in your personal and work life. Super heroes are not the one who do not face adversity but are the one who overcome adversity. So what you need to succeed in life is hard work, self confidence, positive attitude and cool temper. If you possess these qualities then you are a super hero.

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.

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