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## Editorial Team:

Chief Editor	:	Dr. Nikhil Zaveri
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# DRIVE

## From the Chief Editor's desk:

### Debate and Elocution: The Intellectual Spark

Man needs to be armed with an assortment of talents and skills that will ensure his survival in this world of never relenting competition, intricacy, tempo and insecurity. Of all talents and skills, the one that ensures and cements success is communication skill, for this skill arms one with the power to negotiate, convince, persuade. This indispensable set of expertise makes one's presence felt and voice heard. The complicated world of business, commerce, trade and economy needs everything in overabundance to be concrete, constructive and innovative in its outcome.

Thus the necessities of the ever evolving modern world pave the way for the realization and acceptance of the importance of debate and elocution which leads them to being conducted across all walks of life to fulfill various requirements. Educational institutions having recognized the need for the young minds to be well acquainted and trained in the art of debate and elocution have made them a part of their curriculum. To acquire and excel in oratory skills, educational institutions often organize debate and elocution both, within and without, to necessitate students into the mainstream of the art of public speaking thereby equipping them to survive the scars of the battlefield of life.

This art of public speaking perfects a myriad of proficiencies like emotional stability and maturity, carving strategies, delivery of speech, mode of presentation, and confidence. In addition it brings along a package of benefits like mastery of subject, a wide expandable horizon of knowledge, a scholarly frame of mind, a broadened outlook, a generous acceptance of differences, a refined

reaction, a smarter and convincing personality and a paradigm shift in perspectives. These are the end results of extensive and inclusive research, avid reading, navigation through arguments and circumventing counter arguments and selection of ideas and facts.

Because debate and elocution happen to take in different settings and backdrop, participants' search culminates in finding the best tools required for success and survival. Debate and elocution teaches participants critical thinking, opening up to new ideas and viewpoints, to think outside the box, to defend oneself without becoming violent either in gestures or words, oratorical skills, eloquent in rhetoric, team work and the ability to convince and persuade without being verbose. It brings out the power of words and verbal language. It also results in the development of a sound, healthy and strong mind that liberates self and others from short sightedness and narrow mindedness.

In the maddening rush of everyday life, it is our ability to connect with others and take the connection to the next level to bring about a sea change in our personality that make our lives worthwhile. This makes our presence felt and voice heard but to accomplish these we need to sharpen our communication skills and the best platform is provided by debate and elocution. Speaking at the larger context of society and nation, debate and elocution are strongly needed to identify the problem, analyze the problem and find solutions from the grass root level. They help people to think differently, critically, creatively, rationally and uniquely. It leads to new, in-depth and self-learning through articulation of ideas and thoughts that is more significant, focused and expressive.

Debate and elocution help participants learn the invaluable need for preparation, for it is the first step to success and disciplined life and make them more flexible and accommodative. This is when they learn to accept the views of others without merely dismissing and disagreeing. They make them good listeners and endow them with discerning power to sift facts from appearances. The resultant understanding is all pervasive allowing scope for further betterment, improvement and growth in all domains.

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Participants learn that attacking is not the ultimate end but it is truth and knowledge seeking that matters. It makes them wise men who will not jump to immature conclusions but rather arrive at the solution after careful judgment, analysis and prudence.

The modern world is known for its information explosion. But not all is needed and useful. Success depends on the careful selection, use and manipulation of information. The proper handling of information yields power and this is what is bestowed by debate and elocution. Debate and elocution ensure that participants do not accept views and ideas at their face value. Rather the hordes of information are scrutinized and synthesized resulting in the proper selection of appropriate information. This in turn is needed for the accomplishment of a goal or an objective. Debate and elocution calls for organizational skill and the participants move from one idea to another with the strength of conviction and the art of persuasion and thus these qualities pave the way for the birth of great leaders. Since it is delivered with clarity of thought and ideas, participants learn to make a presentation of their ideas in a restrained and respectful manner.

Articulation of abstract ideas makes concepts, ideologies and principles more palpable and concrete. They take shapes in the form of pictures, illustrations, anecdotes and stories, thus making a correlation between ideas and concept authentic. It gives self-assurance that equips participants to weather a storm with audacity for they have been able to bounce of attacks and so in the face of adversity they remain unruffled. Nothing heckles them and they learn to take everything in their stride and with poise and composure. This can be greatest learning experience for participants for it is universally accepted that life is not a bed of roses. It is a roller coaster ride with ups and downs and treating them alike puts their equanimity to the severest test.

The best possible advantage that participants have is that they are able to see the ideas from others point of view and this gives them an added advantage for when faced with problems they would be able see it from different angles and solve

problems quite efficiently and effectively with the diverse solutions that different angles give rise to. It makes them better team players for they have learnt quite well that many hands put to the plough make the work easier. They learn the importance of constructive disagreement. Thus participants of debate and elocution realize, appreciate and advance better, stronger and healthier interrelationships.

The participants become precise in striving for excellence in all areas and become self-directed learners whereby they gain a scholarly control over their learning experience that continues throughout their life. They become visionaries possessing missionary zeal and the expertise to sift the significant from the trivial. Tact and diplomacy become an integral part of their personal and business life whereby they are considered a supreme lot cut from a superior material.

**By:**

**Dr. Nikhil Zaveri**

**Director & Principal,**

**SEMCOM.**

## **SEMCOM updates**

### **Ad Making Workshop:**

Ad Making Workshop was organized on 1st August 2013 for the first year students to give exposure to the concepts and principles of advertisements. These students are first time participants of Ad Making Competition. The Guest Speaker was Mr. Pratik Pateliya (former student of SEMCOM), a freelance cinematographer who had earlier worked with Whistling Woods International, Mumbai. Seventy students participated and the coordinators were Ms. Rina Dave and Dr. Ajayraj Vyas.

### **Company Secretary Orientation:**

On 6th August 2013 Company Secretary Orientation was organized for which the coordinator was Dr. Ankur Amin and it was conducted for the first and second year students of BCom degree course. Its objective was to spread awareness of Company Secretary, the eligibility and requirements. CS Raju Debey and CS Mukesh Parekh, representatives from the Institute of Company Secretaries of India (ICSI), were the Guest Speakers.

### **Tree Plantation:**

To increase awareness and education on the importance of tree planting and conservation of natural forest resources among students for sustainable production of wood and non-wood products and environmental protection, 40 students took part in Tree Plantation Day on planting 400 saplings in Vehrakhadi village. Dr. Ankur Amin was the coordinator.

### **Patriotic Song Competition and Tri Colour Competition:**

The competitions were held on 13th August 2013 and Ms. Ami Trivedi and Mr. Vismay Shah were the coordinators. Tri Colour Competition was conducted under two categories viz. Individual Participation and Class Participation. The winners were Vimal Vijaykumar (TYBBA – ITM) and Shikha Patel (SYBBA – ITM) and the classes were FYBCom

A, SYBCOM B and SYBCA. Patriotic Song Competition was held under two categories viz. Solo and Group. Nikita V. Shah (SYBCA), Dhaval H. Shah (SYBBA – General) and Riya D. Patel (FYBBA – ITM) were the winners under the Solo Category and in the Group Category the winners were TYBBA – ITM, SYBCom B and SYBCA.

### **Smart Eye Workshop:**

Smart Eye Workshop was conducted on 16th August 2013 in which 90 students participated and Dr. Vigna Oza and Ms. Palak Patel were the coordinators. It was an informative workshop with Mr. Pratik Pateliya (former student of SEMCOM), a freelance cinematographer who had earlier worked with Whistling Woods International, Mumbai. He shared valuable information on how photographers should prepare for a photography contest. He also discussed key points about planning, editing, and presentation.

### **Janmashtami Matki Phod Celebration:**

On 24th August 2013 Janmashtami Matki Phod that spreads spirituality and unity was celebrated and it was spearheaded by Dr. Ankur Amin, Vice President, Students' Council.

### **Thalassemia Test:**

Thalassemia Test for the final year students (269 students) was conducted on 3rd September 2013 in collaboration with Red Cross Society, Ahmedabad and Mr. Jay Nanavati and Mr. Abhishek Trivedi were the coordinators.

### **Industrial Visit:**

Fifty nine students of TYBBA – General were on 3rd September 2013 taken to IRB Infrastructure Developers Ltd is an Indian highway construction company headquartered in Mumbai. It is a part of the IRB Group. IRB Infrastructure, which executed the country's first build-operate-transfer (BOT) road project, is one of the largest operators of such ventures. Mr. Vishnu, Plant Manager, took the students on a tour around the plant. The coordinators were Dr. Yashasvi Rajpara and Mr. Abhishek Trivedi.

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Ms. Rina Dave and Mr. Vikas Singh took the students of SYBCom B on a visit to Dharmaj on 6th September 2013 as a part of regular curriculum. Dharmaj, the land of White Revolution, is a village with world class facilities, rubbing shoulders with any top city, totally on NRI money. Now, this little village wants the country to adopt the Dharmaj model. It is a village, with a population of 5,000, running a vibrant English medium school for children and a college, ultra-modern medical facilities, water park, recreation zone and state-of-the-art civic infrastructure.

### Celebration of Days:

A number of days were celebrated namely, Thought and Signature Day, Twins and First Aid Day, Go Green Day, Corporate and Watch Day and Fancy Dress Competition from 3rd September 2013 to 7th September 2013.

### Medical Check Up:

Medical Check Up for all the first year students in accordance with the regulation of Sardar Patel University was conducted on 7th September 2013 for which the coordinators were Mr. Chetan Patel and Mr. Bharat Tarapara.

## Book Review:

**NANDAN NILEKANI**, the co-founder of Infosys, one of India's biggest IT firms, is a corporate icon in India. He became one of the youngest entrepreneurs, listed as one of the 100 most influential people in the world and awarded the Padma Bhushan. Nilkeni is the President of National Council of Applied Economic Research, a member of the National Knowledge Commission and the review committee of the Jawaharlal Nehru National Urban Renewal Mission, part of National Advisory Group on e-Governance and was chairman of the Government of India's IT Task Force for Power. The book is divided into four parts. Part I shows how the attitudes have changed over a period of time. Part II discusses popular issues of India like infrastructure, connectivity etc. and their implementation aspects. Part III narrates furious debates around higher education and labour with which we are struggling. The last part presents the points that are not yet on people's minds, but should be like health, energy, environment and the unrecognized possibilities of IT.

The first part "**INDIA RE-IMAGINED**" explains ideas that have arrived and concepts which have deep roots in our society. It tells us who we are and what the strengths and weaknesses are. It talks about the transformed mindset of looking at our population. This part shows that the country that feared a "population bomb" now celebrates its "demographic dividend". It traces the journey of our democracy. It narrates how we looked at and dealt with the rest of the world as we entered globalization. It is interesting to read how we have changed our approach to entrepreneurs and business. We have started viewing our population as a real working asset rather than a liability. Thanks to knowledge economy which flourished on social value that education sustains in many sections of our society for a long time. The discussions in this part connect us to the present day scenario on these ideas. It also examines where we stand and where we lead.

The second part “ALL ABROAD” talks about the ideas in progress. It focuses on topics where we need to emphasize the social change already happening around us and start finding the strategies for better implementation. Here he talks about the shift from rural to urban which is not yet fully claimed and recognized by policymakers. “S is for schools” makes us realize that Indians are very hungry for education, but the response to our policy leadership is far away. This part tries to awaken them to the changing reality of Indian life with his thoughts.

The third part “FIGHTING WORDS” talks about the ideas in battle. This is where we are stuck from taking a decisive direction. It points to what our angry debates are about – reservation or meritocracy, left or right, subsidies or free market, Top-down or Bottom-up. It talks of shift from socialist model to ‘emerging market’ - a model of job creation. Here we realize that we must facilitate our entrepreneurs faster and also to have greater resolution for labour reforms to help create and spread wealth thereby leading to job generation. The fourth part “CLOSER THAN THEY APPEAR” is about ideas to be conceived - like Information Communication Technologies (ICT) for development, health, power, environment, social security and so on. Here we think about our developmental needs to be addressed in near future and also to catch up with the developed world and learn from their mistakes to find the distinct Indian model of development. It talks about the use of Information Technology in governance and social development. It is the detailed thinking on how to integrate IT into Indian politics. When the author says “IT is a less of a tool and more of a strategy for public policy reforms”, he creates a bond between all non-conventional modern day political thinkers and politicians, including himself. The IT industries lead the welcome change in the Indian economy and we realize that this is the time for IT to do the same with our political system.

He also discusses issues that are not yet on people’s minds, but should be. These include the side-effects of development, such as the diseases affecting the affluent (Indians will account for 60%

of the world’s deaths from heart disease by 2010, according to some projections) and environmental degradation. He argues that India can avoid mistakes made by early industrialists, such as an overdependence on fossil fuels and unsustainable pension policies. But he fears that India’s politicians will not act until they have to.

## Conclusion:

Imagining India puts forth the ideas founding our nation’s past, present and future. The explanations around the ideas in all parts are so well framed that the readers get the right brainstorming about them. It facilitates all the next generation reformists by guiding their actions. The highlight of Imagining India is the wide range of ideas and scenarios explaining the pros and cons of the strategy around these ideas. We may start searching for ideas that are missing in a book like Defence, Women Empowerment and Financial Markets. These ideas have become a concern not only for political leaders but also for our common man, so we definitely need to think more about them.

The flow of narration often quotes the author’s discussions with several key personalities who are thinkers and likeminded with Nandan Nilekani. Nilekani’s political thoughts have a very natural foundation in his journey as a modern day knowledge industry leader. He goes ahead taking a closer look at the socio-political realities from the perspective of a reformist and brainstorms towards creating the blueprint for political entrepreneurship for further socio-economic inclusion. Nandan’s views force us to introspect throughout his writings. For example, when he makes statements like “The most important driver for growth lies in expanding access to resource and opportunity” the reader hears the obvious voice of a strong believer in the ‘emerging of markets’ phenomenon. He stands for strengthening the emerged markets. Imagining India has the potential to become a movement and a vehicle for hope and change. Nandan Nilekani has not entered politics but his

**BY:**

**MS. AMI TRIVEDI**

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## **Article:**

### **Introduction**

Our country is endowed with a good degree of ethnic and regional diversity. About three-fourth of the total population resides in the rural areas and majority of them are dependent upon agriculture for their subsistence. Agriculture contributes about 24.7% to the Gross Domestic Product (GDP) of the country. It also contributes about 13.1% to the total Indian exports. This sector provides employment to 58.4% of the country's workforce and livelihood to more than 650 million people. Despite this fact, the condition of these people has not shown any significant improvement.

The development of the nation largely depends upon the development of the rural population. Mahatma Gandhi had once said: "India's way is not Europe's. India is not Calcutta and Bombay. India lives in her several hundreds of villages".

### **Rural Market Potential**

India is an agro-based economy and the growth of most of the other sectors of economy is driven by rural demand. Urban market is reaching towards the saturation point, thus bringing in an urgent need to focus on rural development. Moreover, more than 70% of India's population lives in villages and constitutes a big market for industry because of increasing disposal incomes and awareness level. In comparison to just 5,161 towns in India there are 6,38,365 villages in India. This in itself is an indicator where the real India resides. Companies are realizing slowly but surely that the key to gain true market leadership lies in tapping the rural potential. However, the rural sector in India suffers from different kinds of problems. Some areas are having enough money but, their level of awareness and hence consumerism is very low. But there are many areas where economic empowerment, health and education, etc., are major problems.

### **What is Rural Marketing?**

While there is a large growth in the urban market, the rural or latent market is yet to be tapped, and has an enormous potential for growth. A rural market can be defined as any market that exists in an area where the population is less than 10, 000.

The rural market in India is scattered and spread over a wide geographical area. Indian market is divided into urban and rural markets.

- Urban market is flooded with low demand.
- Rural market witnesses a high demand

It's the rural segment of market that contributes more profit than its urban counterpart. Rural marketing broadly involves reaching customers, understanding their wants, supply of goods and services, and ultimately satisfying consumers, leading to more sales. The general impression is that only agricultural inputs like seeds, fertilizers, pesticides, cattle feed and agricultural machinery has a potential for growth in the rural market. However, there is a growing market for consumer goods now. It has been estimated the rural market is growing at the rate of five times its urban counterpart.

### **Challenges in Rural Marketing**

Though rural markets are a huge attraction to marketers, it is not easy to enter the market and take a sizeable share of the market, in the short time due to the following reasons.

#### **Low Literacy**

There are not enough opportunities for education in rural areas. The literacy level is as low (36%) when compared to all-India average of 52%.

#### **Seasonal Demand**

Demand for goods in rural markets depends upon agricultural situation, as agriculture is the main source of income. Agriculture to a large extent depends upon monsoon and, therefore, the demand or buying capacity is not stable or regular.

#### **Transportation**

Many rural areas are not connected by rail transport. Kacha roads become unserviceable during the monsoon and interior villages get isolated.

#### **Distribution**

An effective distribution system requires village-level shopkeeper, Mandal/Taluka-level wholesaler or preferred dealer, distributor or stockiest at district level and company-owned depot or consignment distribution at state level. The

presence of too many tiers in the distribution system increases the cost of distribution.

#### **Communication Problems**

Facilities such as telephone, fax and internet are rather poor in rural areas.

#### **Traditional Life**

Life in rural areas is still governed by customs and traditions and people do not easily adapt new practices. For example, even rich and educated class of farmers does not wear jeans or branded shoes.

#### **Buying Decisions**

Rural consumers are cautious in buying and decisions are slow and delayed. They like to give a trial and only after being personally satisfied, do they buy the product.

#### **Media for Promotions**

Television has made a great impact and large audience has been exposed to this medium. Radio reaches large population in rural areas at a relatively low cost. However, reach of formal media is low in rural households; therefore, the market has to undertake specific sales promotion activities in rural areas like participating in melas or fairs.

#### **Career in Rural Market**

While rural marketing offers a challenging career, a rural sales person should require certain qualifications and specialized talent.

#### **Cultural Factors**

Culture is a system of shared values, beliefs and perceptions that influence the behavior of consumers. There are different groups based on religion, caste, occupation, income, age, education and politics and each group exerts influence on the behavior of people in villages.

There is a belief among rural people that experience is more important than formal education and they respect salespersons who can offer practical solutions to their problems. Therefore, it is desirable that sales persons, especially those who have been brought up in cities are given a thorough training consisting of both

theory and practical aspects of village life. The training will help these sales persons to align themselves with the market realities and settle down smoothly in their jobs.

Rural market has a tremendous potential that is yet to be tapped. A small increase in rural income, results in an exponential increase in buying power.

### Future Trends

Markets which are not able to face the stiff competition posed by MNCs, can restore their profits in the rural sector. The market share of urban market when compared to the rural market is low; hence if Indian industries concentrate on rural markets their sales will increase. If rural markets are brought into the limelight of development, they pave way to prosperity. Prosperity of India lies in the prosperity of every Indian; hence no rural segment should be left untapped.

BY:

**Dr. ANKUR AMIN**  
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## Fintelligence

### Magic of Compounding



Captain James T. Kirk once said: "Nothing is unknown, just temporarily not understood".

Compound interest is one of the most basic and powerful concepts that can enhance the outcome of your investments. All of us learnt about compound interest in school. In simple words, compounding is the process of earning interest on interest. While simple interest is always calculated on your principal amount "the money originally invested", compound interest is calculated on the principal plus the interest that you earn on that. To illustrate compound interest, we will use the following examples:

Consider an example where you invest Rs. 100 in a term deposit that pays you 10% at the end of the year. At the end of the year you will receive your Rs. 10, plus the invested Rs. 100 back, leaving you a total of Rs. 110.

If you do not compound your interest in year two, you will invest your Rs. 100 and get another Rs. 10 back. So after two years you have Rs. 120.

If you compound your interest, you will re-invest the Rs. 110. After two years you will now have Rs. 121. That is 5% higher return than if you did not

compound the interest (i.e. Rs. 20 return versus Rs. 21 return).

There are two main considerations when you think about compound interest:

Time - The longer you compound, the greater the effect on your investment.

The more regular your interest repayments are, the greater the effect of compound interest (i.e. annual, semi-annually, quarterly, monthly and continuously). It is to your benefit to select an investment that compounds more regularly. Many of the online savings accounts are compounded daily<sup>1</sup>.

Let us take one more example. Imagine that back in 1930 your grandparents saved and placed Rs. 100 in a trust fund where the money would accumulate for their grandchild (you).

And imagine that the Rs. 100 remained in this fund for some 70 years, until the year 2000, earning the average rate of 12%. How much money would you think you would have today from that initial Rs. 100 investment?

The answer, incredible as it may sound, is... Rs. 278,780!

Remember, we are only talking about a single Rs. 100 investment, not Rs. 100 added per month or per year! Of course it might have been hard to get 12% year-after-year, some years would have been a lot less. But then again, remember the early 1980's, when it was not uncommon to get 15-18% interest on your money. Just imagine if your grandparents and your parents had also added just

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<sup>1</sup> <http://www.stockwatch.com.au/articles/compound-interest.aspx>

small amounts of money every year to your fund, how much money you would now have<sup>2</sup>!

The compound interest also earns interest on dividends (which have been reinvested) and also capital gains. Interest is always calculated on the total amount of money that you have, including accruals of all kinds. A good example of the power of compounding can be found in the case of Public Provident Fund (PPF), where the interest is calculated on the accumulated amount (principle + interest) every year. For example, if you invest a lump sum of Rs. 10,000 in a PPF that earns 8% and the account compounds once a year, your investment grows to Rs. 14,693 in five years. This Rs. 4,693 in total interest income over the five years is an average of Rs. 939 per year. So it pays to have re-invested the interest you receive rather than take it out. This is annual compounding that is interest is calculated only once a year. There are schemes where interest is calculated more than once a year. As an example, let us assume that the interest is compounded quarterly, that is four times a year. Then this Rs. 10,000 grows to Rs. 14,859 in five years. If it is compounded monthly, it grows to Rs. 14,898 in five years. This might seem like peanuts for now, but think about what you will get if you are starting out with a larger sum of money, say Rs. 50,000. The more the frequency of compounding the faster will be the growth of money. Nobody really likes to invest and start saving money during the initial years of their career. The general feeling is, "There's a long time to go". But by the time you realize it, you are in your mid-thirties, with a family and children and that dream house is yet to be bought and you are also hankering for a car. There is no need to deprive yourself in the early stages. Invest in small amounts and re-discover the power of compounding and what it can do to your money. The true benefit of compounding can be enjoyed best when you start as early as possible<sup>3</sup>.

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<sup>2</sup> <http://www.howtoadvice.com/CompoundInterest>

<sup>3</sup> [http://www.business-standard.com/article/beyond-business/the-magic-of-compounding-104092101102\\_1.html](http://www.business-standard.com/article/beyond-business/the-magic-of-compounding-104092101102_1.html)

Below is given difference in results between savings accounts that use simple and compound interest, when you invest \$100,000 at 8% for 25 years.

	B	C	D	E	F	G
2	Present Value =	\$100,000		Year	Simple	Compound
3	Interest Rate =	8%		1	\$108,000	\$108,000
4				2	\$116,000	\$116,640
5				3	\$124,000	\$125,971
6				4	\$132,000	\$136,049
7				5	\$140,000	\$146,933
8				6	\$148,000	\$158,687
9				7	\$156,000	\$171,382
10				8	\$164,000	\$185,093
11				9	\$172,000	\$199,900
12				10	\$180,000	\$215,892
13				11	\$188,000	\$233,164
14				12	\$196,000	\$251,817
15				13	\$204,000	\$271,962
16				14	\$212,000	\$293,719
17				15	\$220,000	\$317,217
18				16	\$228,000	\$342,594
19				17	\$236,000	\$370,002
20				18	\$244,000	\$399,602
21				19	\$252,000	\$431,570
22				20	\$260,000	\$466,096
23				21	\$268,000	\$503,383
24				22	\$276,000	\$543,654
25				23	\$284,000	\$587,146
26				24	\$292,000	\$634,118
27				25	\$300,000	\$684,848

## Systematic Investment Planning (SIP) and Magic of Compounding<sup>4</sup>:

We all have various financial obligations. Some of them like daily needs, school fees, etc. involve the major outgo of your cash. Others like trip for your family or buying a fancy gizmo entails a one-time payments for which money can be relatively easily collected. But for long term goals like retirement or purchasing a home require you to save and invest for many years. Yet irrespective of the amount involved and the time horizon, planning and investing money systematically and regularly enables you to sail through these obligations. An SIP could prove to be a simple and effective solution toward achieving these goals.

An SIP is a method of investing in mutual funds, by investing a fixed sum at a regular frequency, to buy units of a mutual fund schemes. It is quite similar to a recurring deposit of a bank or post office. For the convenience, an investor could start an SIP with as low as Rs. 500; however this amount may differ from one fund house to other.

Mutual funds are managed by professionals and they will take care of your money with proper investments and considering the market time. You are entirely free from any tensions that are occurring due to buying, selling and considering the timing for both or any kind of required contact to the same. Not only making you a disciplined investor, SIP also giving you an opportunity to invest in market by not considering the bullish and bearish phases. A big advantage of this approach is you are no more required to contact any person to buy stocks. This will be handled by the experts in proper time. You are free from tensions. SIP is the

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<sup>4</sup> <http://www.tflguide.com/2011/02/systematic-investment-plan-mutual-fund-sip-best.html>

best method to enjoy the power of compounding as well as long term capital gain tax<sup>5</sup>.

“Investors who cannot master their emotions are ill-suited to profit from the investment process”. - Benjamin Graham

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<sup>5</sup> <http://www.investinternals.com/2008/06/magic-of-systematic-investment-plan-sip.html>

### My Voice:

#### Landmark milestone Bollywood movies and their depiction of Indian society, with their movie reviews

**Mother India** is a 1957 Hindi epic melodrama film, directed by Mehboob Khan and starring Nargis, Sunil Dutt, Rajendra Kumar, and Raaj Kumar very well depicted the plight of poor farmers and their blatant exploitation at the hands of money lenders. The movie also showed how illiteracy can be the main cause of exploitation. The movie also highlighted the high level of ethics of poor peasants, where a mother does not hesitate to punish her son to save the values of society and maintain honor of women.

The film was the most expensive Hindi cinema (Bollywood) production and earned the highest revenue for any Hindi film at that time. Adjusted for inflation, Mother India still ranks among the all-time Indian box office hits. The film won the Filmfare Best Film Award for 1957, and Nargis and Mehboob Khan won the Best Actress and Best Director awards respectively.

The next movie with a loud social message is **Deewaar**. Deewaar, or Deewar (English: The Wall), is a 1975 Indian crime-drama film directed by Yash Chopra, written by Salim-Javed, and starring Amitabh Bachchan and Shashi Kapoor. Reflective of "the tumultuous politics of the early 70s" in India, Deewar tells the story of two impoverished brothers who, after their family is betrayed by the misplaced idealism of their father, struggle to survive on the streets of Mumbai. The story of honest mill worker and his poor family, their hardships and still the value of honesty and high ethics maintained by father and mother, and

the dedication, commitment and devotion to employment duty, even ignoring family relations gave the message that even in the case of adversity people should maintain high ethics.

Deewaar is noted for having "swept the 1976 Filmfare Awards except for the Lead Actor, for which Amitabh Bachchan was nominated." Deewaar was a ground-breaking work. It was one of a few films which established Bachchan as the "angry young man" of Bollywood cinema. Movie had strong ethical message, where a poor school teacher considers theft of Roti (Bread) by his hungry son as theft and has no remorse for the consequences suffered by his son. Poor teacher praises honest police officer for honestly performing his employment duty.

The movie which highlighted the plight of coal miners and gave utmost importance to performing employment duty honestly so as to have clear conscience is **Kaala Pathhar. Kaala Patthar (English: Black Stone)** is a 1979 Indian Bollywood action/drama film. It was produced and directed by Yash Chopra. The story was written by Salim-Javed. This film is the fourth collaboration between Amitabh Bachchan, Shashi Kapoor and director Yash Chopra after the hugely successful Deewaar (1975), Kabhie Kabhie (1976) and Trishul (1978). However, this film did average business at the box office.

The movie had a strong message about how coalminers were exploited for maximum profit motive by coal mine owners. The value of human life, human dignity and honestly performing the employment duty by human resources was the message. The movie also advocated sound human resource management to ensure dignity, self respect and adequate safety measures in working conditions so as to protect the lives of coalminers, who are working in extremely unsafe working conditions. The movie also portrayed how a single mistake or negligence in performing employment duty can hound the person for number of years, to the extent that the person put his life at stake to

gain past glory, prestige, acceptance of family members and society.

In all these movie's women characters have played a strong ethically positive role either in capacity of mother or beloved to show and guide about ethically and morally correct path to be followed by male characters. Women characters have acted as guide, counselor to motivate and inspire male characters either as son or beloved to do what is ethically and morally correct. These movies Mother India, Deewar and Kaala Patthar are the movies which have loud and clear social message, are entertaining and are must watch movies. Movies are high on ethics and gave the message to work for the betterment of society and the reward is name, fame and glory for the job well done.

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## **CommuniCare:**

### **Tools for Message Transmission for Modern Businesses**

Transmitting means sending message. The medium which we choose to transmit a message communicates to the receiver the importance we attach to the message. Usually a written message gets more attention than an oral message and a special delivery or urgent message gets more attention than an ordinary message. Even the method of delivery chosen conveys a message. The client who electronically sends document is perceived differently from the client who sends it on paper.

Technologies for sending a variety of oral and visual messages are widely used in business and management. One such booming technology for oral communication is the Mobile Phone. A considerable and a quantum leap have been observed in the Mobile phone technology recently. With a phone that fits into palm of the hand, business people can now be reached for important calls and conduct business from otherwise inaccessible places. It also enables businesspeople to make more productive use of their time. However, the courteous user will be discreet about the time and place.

Another widely used oral communication technology is the Voice Messaging System. Not only these systems answers phones, direct calls, and take messages, but also act as voice storage systems. Using this system one can retrieve the message from a particular person on a particular date. One can also take message, annotate it with his own voice message and pass it to another person's voice mailbox at a specified time. By eliminating telephone tag and interruptions, this technology too improves the productivity of those who use it.

One technology that combines oral and video communication effectively is Video Conferencing. Advancements in optical fibers, bandwidth, software and chip technology has pushed video conferencing into more favour. It saves travel time and expenses and help eliminating many scheduling problems. Phone systems are being

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used to send video emails as well as to conduct real time video messaging.

Technology gives us option of adding audio and video to our written messages. The sounds can be words dictated and attached to a document or they can be sounds from other sources such as clip libraries. Sounds can be used to add interests, emphasis and clarity to a document. Video can also be added to an email. With Digital Convergence we see a tremendous growth in the use of compound document.

Written Communication, on the other hand, can be transmitted effectively with proven technologies such as facsimile, email, text messaging and instant messaging. Facsimile transmission uses telephone line and internet connections to send a message. Email transmissions work with a variety of sending devices. This is the most common and widely used transmission tool today. Written communication can also be transmitted through Instant Messaging. It is mostly used for informal and social communication rather than business communication. However sectors like BPO use this tool for live and instant messaging.

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