

DRIVE

Monthly eNewsletter

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CHARUTAR VIDYA MANDAL'S

S.G.M. English Medium college of Commerce &
Management

SEMCOM



VISION: *To contribute to the societal enrichment through quality education, innovation and value augmentation.*

MISSION: *To build up a competitive edge amongst the students by fostering a stimulating learning environment.*

DREAM: *To establish a unique identity in the emerging global village.*

GOALS:

- *To focus on integral development of students.*
- *To offer courses and programs in tune with changing trends in the society as a whole.*
- *To update the curriculum as per the need of the business and industry.*
- *To create unique identity in the educational world at the national as well as international level.*
- *To institutionalize quality in imparting education.*
- *To incorporate innovations on a continuous basis in the entire process of education at institutional level.*
- *To create platform for the students for exhibiting their talent and for development of their potentials.*
- *To generate stimulating learning environment for students as well as teachers.*
- *To build cutting edge amongst the students to withstand and grow in the competitive environment at the global level.*

The overall mission is reinforced by the Punch Line

“WHAT WE THINK, OTHERS DON’T”.

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From the Chief Editor's desk: 3 Cs for Students' Success: Confidence, Communication and Connection:

Ensuring students' success is not a small challenge, but at the same time, they must realize that success is not the destination but a continuous journey. Students must learn how to keep learning forever and enjoy the journey called life. Whatever may be the field of career, success is counting those small bits of achievements that help student gain confidence. At any stage, for any new venture, inertia is bound to be there, apprehensions are going to delay the act of initiation. But one must accept the truth that whatever may be the challenge, small or big, the delight is at the other end. When series of achievements gets beaded, person gets the confidence. Confidence is also the other side well preparation. When you know deep in your mind that you are cent percent prepared for the task, confidence is bound to come. Sometimes students may learn from others also. It is good to learn and practice by observing others. But at the same time one must be aware about adapting as per the situation. There is a very thin line between confidence and overconfidence. Easy accesses to resources do give confidence, but until it is practiced, confidence may turn out be a different experience.

Second important skill for a student to be successful is to have effective communication skill. This skill includes not only oral expression with a flare, but it also means listening and understanding people, well presentation, writing with purpose and reading most of the media around to be apprised of the world around. Most of the students have excellent oral communication skill but many a times they fail in reading and writing. Communication with conviction comes when they

process every bit of information they get. Today's youth has, but most of the time, biased opinion for every issue. They learn to arrive at a conclusion based on situation around, wellbeing of the society and country at large and at the same time close to facts. This requires lot of intellectual deliberation with self or with colleagues. Today, means of communication have no limit, but to decide what, when and where to communicate is the skill to be acquired.

Third skill which is very crucial in today's time is keeping connection. Networking is very important for students to climb the ladder of the success. It is grabbing the opportunity to meet people around and maintaining relations with them. Students, while attending seminars, conferences meet lot of experts and resourceful people. To organize certain events at the college, they require to meet lot of people for fund raising, marketing and managing the event. These are the people, who later on become their employer or they may offer students internships in their companies at later stage. Students must meet such people, interact with them and let them know the skills and subject knowledge you possess. Even a slightest familiarity with someone gets a big reward in career. These days, networking is very easy due to lot of available media. In fact searching and contacting them is also very easy through social media like LinkedIn, Facebook etc. Towards the end of their graduation, students may use their networking skill and communicating skill to get better placement. After all nothing gives more confidence than achievements gained through self-efforts.

By:

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

IQAC Corner:

Research Article:

Education for Sustainable Development (ESD) through Higher Education Institutions (HEIs) in India

Innovation in Play School: A Dream Concept

Abstract:

A few decades ago, the concept of play schools in India was unheard of, and few children, if any, attended playschool. Still, everyone grew up into mature, sensible, well read and well-spoken adults. Now however it seems as if every parent sends their pre-nursery child off to a playschool. When people hear the word “playschool,” they often envision a popular brand of children’s toys that has lived through quite a few decades. While they are right in their thoughts, playschool also refers to a nursery school that children attend for just a few hours per day. As warranted by the age group, the educational component is not very rigid. Really, deciding whether and when to send your kid to playschool is more contingent upon other factors, and here’s what you need to know. From many years I was thinking about my childhood, I started my school from 5+. But now children are stating their schooling from 2+. So the Question arises in my mind that are we become selfish that we are taking children’s childhood. And I thought about Play School. How can quality play-based learning take place effectively? Early childhood educators should know the children and families in their centre; they assess, document children’s learning and know their interests. Then, together with families, they plan carefully how to use play-based activities as one tool to promote the learning that will achieve the Early Years Learning Framework

outcomes. Planning the environment to assist children to achieve outcomes is important in providing quality play experiences. Here I will try to explain how the play school works.

Introduction:

Do you have a lot of time that you can devote to your child? If both you and your spouse are working and you don’t have a lot of spare time, you may not be around to teach your child much - with the result that when your child starts school he may lag behind his classmates who have attended playschool. However, if one spouse is a stay-at-home parent and has the time to attend to the children and teach them, you could consider not sending your child to a playschool. Remember that very young children have an incredible ability to learn. Their brains are remarkably sharp, and it makes sense to put them in an environment conducive to learning at this young age.

Nowadays mostly couple are working and they are living as nuclear family because of job their parents are not with them and when they starting their family the main problem come in front them how they manage their child who will look after them. Any how they managed first two years of child and because of job when they are not able to give time so they find a Pre-Nursery school we known as play school.

Actually we send to our child to there to mix up with other, to spread their social area but today’s well known play school giving them only academic knowledge. They are not improving their overall development as Gandiji said. As I talk to many parents what their expatiation with the play school they answered that their children should become social and healthy by their mind, body.

As Montessori told “Children should enjoy their childhood with the same age group children in the

school far from their parents and become ready for Primary education. But we take another meaning of her view and teaching them from the 2+.and tell them to learn whatever educationist describe. And they revised whole life like a parrot not getting practical knowledge.

We should change our mind and give them time to enjoy the life.

The School Requirements:

The school likely has a certain age requirement for the playschool program, whether it be 18 months or two years. Generally, schools are pretty strict with their requirements, so your child will need to make the cut-off date. Let's say only children who will be two years old by December 31, 2012, are permitted to join, and your child was born on December 29th. When birthdays fall that late in the year, you usually have the option to wait an additional year. Whether or not to do so depends on the maturity of your child.

Maturity Level:

Speaking of maturity, this component is a major one. Of course, no toddler is going to be super mature, but some can be mature for their age. If your child still desperately needs to be around you at all moments, it might be better to find a Mommy & Me or gentle separation program first. However, on the other hand, children who have a strong sense of independence often thrive from such programs.

Educational and Recreational Needs:

You should also consider where your child is in terms of educational and recreational development. For example, if he or she has never

socialized with children of the same age, then such a program is an excellent idea. What about a child who is speech delayed though? Instead of a program that is focused on play, this child would likely be better in a more formal setting and perhaps even with an early intervention specialist, if such a plan has been permitted.

The General Age:

We have provided you with some guidelines for figuring out if your little one is the appropriate age for playschool. What is the general age of a child in such a program though? Well, most of these individuals are going to be toddlers, so they could be anywhere from 18 months to three years old. At the age of three, they might stay in the program or go to a regular nursery school. By four years old, they will likely be entering into a standard pre-kindergarten class, so it's unlikely that children of this age will be present.

When you are considering sending your child to playschool, the first step is to find out if he or she even qualifies based on his or her age. If you're still uncertain about this decision, call the school to see if they offer trial sessions or a program where you can stay with your toddler for the first few days

Defining 'play':

While there is no one definition of play, there are a number of agreed characteristics that describe play. Play can be described as:

- Pleasurable-play is an enjoyable and pleasurable activity. Play sometimes includes frustrations, challenges and fears; however enjoyment is a key feature
- Symbolic-play is often pretend, it has a 'what if?' quality. The play has meaning to

the player that is often not evident to the educator active-play requires action, either physical, verbal or mental engagement with materials, people, ideas or the environment

- Voluntary-play is freely chosen. However, players can also be invited or prompted to play process oriented-play is a means unto itself and players may not have an end or goal in sight
- Self-motivating play is considered its own reward to the player (Shipley, 2008).

Once you have decided what play means to you, you should next ask yourself, why play-based learning? What is it about play that makes it so important? Play has a long and detailed research history that dates back to the work of Locke and Rousseau.

Research and evidence all point to the role of play in children's development and learning across cultures (Shipley, 2008). Many believe that it is impossible to disentangle children's play, learning and development.

Brain development:

While research on brain development is in its infancy, it is believed that play shapes the structural design of the brain. We know that secure attachments and stimulation are significant aspects of brain development; play provides active exploration that assists in building and strengthening brain pathways. Play creates a brain that has increased 'flexibility and improved potential for learning later in life' (Lester & Russell, 2008, p. 9).

Young children's play allows them to explore, identify, negotiate, take risks and create meaning. The intellectual and cognitive benefits of playing have been well documented. Children who engage in quality play experiences are more likely to have well-developed memory skills, language development, and are able to regulate their behaviour, leading to enhanced school adjustment and academic learning (Bodrova& Leong, 2005).

Fostering play-based programs:

Physically active play allows children to test and develop all types of motor skills. It promotes significant health and wellbeing benefits. Centres that were found to have a high-quality, play-based learning program incorporated:

- a daily schedule that included active indoor and outdoor physical play
- integration of music, movement and creative expression
- adult-child interactions that modelled moderate to high levels of physical activity (meaning that educators were at times as physically engaged in active play as the children) (Steglin, 2005).

Play does not happen in a vacuum; it is usually undertaken within a physical and social space (Lester & Russell, 2008). One of the greatest benefits of playing is to assist with the development of social competence. Children can build relationships, learn to resolve conflicts, negotiate and regulate their behaviour. In play, children usually have increased feelings of success and optimism as they act as their own agents and make their own choices. Playing is a known stress release; it is often linked to child wellbeing.

The dispositions for learning, such as curiosity, openness, optimism, resilience, concentration, and creativity (SACSA, 2009), are developed in play. Playing is linked to the development of resilience and the beginnings of empathy as children begin to understand other points of view. However, not all play is kind or inclusive, so educators have to act accordingly to ensure that play is not harmful.

What educators can do?

The environment can be intentionally planned in four main ways:

- The physical environment-the physical layout of space, furniture and resources. Consider how you will construct and present activities and materials so they are arranged in provoking and inviting ways to encourage exploration, learning and inquiry
- The social and emotional environment-children need secure, warm and trusting relationships so they are confidently supported in their explorations and risk taking. Assist children to make connections with others, develop friendships and regulate their behaviour. Together, children and adults set the emotional and social tone of the environment
- The intellectual environment-there are times to leave children to play freely and times for intentional conversation, a well-placed question or query that will extend children's learning. Shared sustained conversations (Siraj-Blatchford, 2008) are the hallmark of effective early childhood educators
- The temporal environment-the way that educators decide to use the time available

in the program. Children need large blocks of time to develop play themes and ideas.

Early childhood educators need to be articulate, to be able to justify clearly, provide evidence for and proclaim the benefits of play-based learning. The EYLF (2009) is based on sound, proven early childhood pedagogy and practice principles. However, for the EYLF to be implemented properly, all early childhood educators need to know what play is, why it is important, how to implement and assess a play-based program and their role in it.

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

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Guest Article:

Pay By Selfie

A selfie is a photograph that a person has taken of himself. It has been taken either with smartphone or webcam and has been shared with public through social media platform. In recent past, the fond of selfie has made many people mad.

A novel trend to use selfie is to pay bills online. Recently, Amazon has filed a patent for paying through selfie. Amazon is not a leading company to be experimenting with this technology. In 2015, Master Card has also begun testing its facial recognition capabilities.

Aim behind this method of payment is to make payment transactions safer than earlier. For many people it may be hard to remember lengthy password and many a times are unsafe when stolen or hacked. Hence, selfie pay is designed to simplify the process of verifying transactions as now-a-day consumers make more purchases either online or via mobile. It is also thought to be safer than entering password or PIN.

Selfie payment process prompts users to perform an action by simply looking in front of camera or sensor. The process identifies the user and verifies that the user requesting the operation is actually a living human being. A device, by using one or more human-verification processes verifies that the image is of living human being. Here, a buyer is required to send two photos - one selfie and another photo in which buyer blinks, smiles or slants his/her head to confirm that buyer is real and not a picture.

Last month, Master Card confirmed that it would start consenting fingerprints and selfies as an alternative to password and PIN. Last year, U.S.

military has also initiated use of selfies as logins. Alibaba, a Chinese e-commerce giant is also working on a facial recognition facility that would let customers pay for purchases just by looking at a screen.

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SEMCOM IQAC Updates:

Management Conclave:

One of the mega events of SEMCOM, Management Conclave (National Level Summit and Seminar) was organized from 3rd to 5th February 2016. On 3th February 2016 Technofest, under which various competitions like Best Programmer, Best Website Designer, Best Image Creator and Best Blind Coder was organized. The coordinators were Ms. Palak Patel and Dr. Kamlesh Vaishnav. The judges were Dr. P. V. Virparia, Professor and Director, Department of Computer Science, Sardar Patel University, Dr. Priti Sajja, Professor, Department of Computer Science, Sardar Patel University and Mr. Krishna Padia, Assistant Professor, Charutar Vidya Mandal's Fine Arts College. On the evening of the same day Novellus – The Ad Making contest was organized for which Dr. Swati Parab and Dr. Rina Dave were the coordinators. There were nineteen advertisements on commercial products and services and social issues. The Chief Guest was Mr. Jai Tharur, Chairman, Zebra Idealab Pvt. Ltd., Ahmedabad and Mr. Atiq Khan, Programme Director, Radio City, was the Guest of Honour and the panel of jury included Mr. Jai Tharur, Mr. Atiq Khan and Mr. Pranav Jani, Freelancer. E-Business Summit – Startup India: ... Inspiring Stories for Aspiring Youth ... was organized on 4th February 2016. Dr. J. D. Patel, Honorary Secretary-in-Charge, Charutar Vidya Mandal, presided over the function. Mr. Malav Mehta, Founder and CEO, Infibeam, was the Chief Guest. Ms. Hina Shah, Director, International Centre for Entrepreneurship and Career Development, Ahmedabad, was the Guest of Honour. Distinguished Guest who delivered talk on entrepreneurship was Mr. Anand Madia, Chairman, A Magical Concern. Inspiring startup stories were shared by young entrepreneurs like Mr. Malav Mehta, Infibeam.com, Mr. Sanket

Thakkar, Founder, Iconflux.com, Mr. Kavan Antani, CEO, Bananabandy.com, Mr. Jaydip Parikh, CEO, TejsolPro, Mr. Ashish Vyas and Ms. Vidhya Rana, Founders, Loveforsalad.com, Mr. Devendra Khuman, Founder, Chaiwai.com, Ms. Trisha Jhaver, Founder, Shorsharaba.net, Mr. Manan Thakkar, Cyberlaw Advocate, Cyberra Legal Services and Mr. Prakash Chatterjee, Founder, Shopon.in. On 5th February 2016 was the much awaited competition and one of the most prestigious event, Elecon Best Business Idea Contest. Prin. S. M. Patel, Honorary Secretary, Charutar Vidya Mandal, was the President; Mr. Bhushan Saluja, Managing Director, CASSA Group, was the Chief Guest, Guest of Honour was Mr. Jatin Chaudhary, Co-Founder and Salesman, eChai.com and the jury members were Mr. Roopin Patel, Chartered Accountant, Patel and Mehta CA, Mr. Sheel Dholakia, Director, Alpha Paints, Mr. Ashwin Parikh, Freelancer, International Business, Mr. Manan Thakkar, Cyberlaw Advocate, Cyberra Legal Services, Mr. Rajendra Upadhyay, Freelancer, Dr. Rashid Saiyad, CEO, Aashray Techno, Mr. Sharad Amin, Founder, Warmstream, and Mr. Jatin Chaudhary. There were 12 business ideas and the coordinators were Dr. Yashasvi Rajpara, Dr. Subhash Joshi and Ms Komal Mistry. The ideas ranged from .com to social enterprises. The business ideas were InstaCash, Albi Oil, SANO – No Calorie Stevia, Acethyline Bikes, New Leaf Dynamics Technologies, DiGi-Belt, Thermoacoustic Refrigerator, Automatic Car Cover, Cosmacc.com, Heavybag, Safety Chip for Car and Logistics cum Industrial Park. The four winning business ideas are Acethyline Bikes by Aastha Pandey and Group, Thermoacoustic Refrigerator by Nikhil Patel and Group, Cosmacc.com by Kunal Vaishnav and Group and SANO – No Calorie Stevia by Riya Bhatt and Group.

Parents' Workshop:

Because of the incessant presence of challenges in diverse forms SEMCOM optimally provides exposure to students and parents alike. There is no escape from the ever present challenges and the only key to success is to find the solution. In spite of the college providing the necessary exposure and platform that present uncountable options and opportunities, there is always a missing link and this gap can be filled only by parents who know and understand their children better. With this objective SEMCOM organized a workshop for the parents of final year students on 7th February 2016 for which the coordinators were Dr. Yashasvi Rajpara and Dr. Subhash Joshi. Mr. Hiren Vakil, Management Consultant and Corporate Trainer, Mumbai, was the Guest Speaker. The workshop was titled Lets Connect – Workshop for Knowing Our Adolescents Better. Mr. Hiren Vakil in his talk about parenting opined that parents need to consider the endless game and the continuous process of learning which takes place everywhere. The resultant feature is that the current generation is challenging and parents' expertise and experience cannot outdo children's smartness. But parents' wisdom, discretion, experience and values can create an instant connection with their children to know and understand them better. It brought to mind what Albert Einstein said about parenting: "I don't teach my children. I create conditions for them to learn". With the sense of commitment and responsibility parents can build a solid and healthy relationship with their adolescent children. Parents should combine tact and authority to bring about positive results. The real teachers are the parents.



Green Business and Technology Fair and Smart Eye Photography Contest:

In line with the theme of corporate sustainability and to create awareness about ecofriendly products and sustainable energy solutions Charutar Vidya Mandal's SEMCOM is organizing "Green Business and Technology Fair" with Smart Eye Photography 2016 on 12th and 13th February at college campus. The theme of the Green Business Exhibition is "Redefining business through Green products and technology". The event will open up new opportunities for sustainable green solutions and technologies for helping company's efforts in sustainable development, climate change, green technology and green investments, said by Dr.Nikhil Zaveri, Principal of SEMCOM. 20 groups comprising more than 100 students from B Com, BBA, BBA-ITM, BCA and Masters of E-Business participated. Organizations and brands like Ancient

Living, Hand Made Hope, Asal, Greenngood, Crystal Craft, Austin, Chatur Chidiya, Flymax Exim, Noble Living, GreenSole, Shreeji Ayurvedic, Kutch Kutir, Mitticool, Sanjeevani Organics, Supernova Technologies, Tribhuvandas Foundation, Osher, Uber, Nisarg Organics and many more showcased and sold their products at this fair. The sales profit will be used by the students for social cause.

In line to this, "Smart Eye Photography Exhibition" showcased the theme "Nature" wherein students exhibited their skills of photography.

The event was successfully coordinated by Dr. Preethi Luhana, Ms. Hiral Patel, and Dr.Swaty Parab and Ms. Palak Patel under the guidance of Director Dr.Nikhil Zaveri.



Domestic Industrial Tour:

Domestic industrial tours form an integral part of education imparted at SEMCOM. From 16th to 27th February 2016 students visited many places and industries. One team comprising 104 students and five faculty members visited Haridwar, Dehradun and Mussoorie where they visited Patanjali Food and Herbal Park and ONGC, Dehradun. Another team comprising 49 students and two faculty members visited Ludhiana-Amritsar-Chandigarh- Shimla where they visited Hero Cycles Limited, Ludhiana and Anuradha Textiles & Processors Pvt. Ltd. Ludhiana. The faculty members were Dr. Yashasvi Rajpara, Dr. Subhash Joshi, Dr. Ankur Amin, Ms. Ami Trivedi, Ms. Harshida Patel, Mr. Chetan Patel and Dr. Jaimin Trivedi.



Fintelligence

Mobile Wallet

With advancement in technology, things are changing drastically. Technology caters to man's comfort and convenience. With the help of your smartphone, you can do everything. Be it ordering food or groceries, booking a cab or movie tickets, etc. With the introduction of Mobile Wallet, it has become extremely convenient for a person to make cashless transactions. Let us understand this new digital payment product.

Mobile wallet is a mobile-based virtual wallet, where you preload a certain amount in your account created with the mobile wallet service provider and spend it at online and offline merchants listed with the mobile wallet service provider. For example, if you go to a coffee shop A, which is listed with XYZ mobile wallet, you can pay for your coffee through the phone. Depending on the service provider, you can also pay through app, text message, social media account or website. Thus, Mobile wallet is the digital equivalent to the physical wallet in which we carry money. It is an online platform which allows user to keep money in it, just like a bank account. A user needs to make an account with a mobile wallet provider. After which money is added to the 'mobile wallet' account using a debit, credit, online transaction from bank account or via cash (a recharge kiosk). The main difference between a mobile wallet and online transactions via bank account is that, unlike banks mobile wallet does not charge any amount of money on every transaction and saves the customer from the hassle of entering card details and pin number for each and every transaction. It is

easy and convenient as the user just needs to sign in the account and make the payment.

You can perform most of your daily transactions right from utility payments to e-tailing and offline payments. There are four types of mobile wallets in India - open, semi-open, semi-closed and closed. Open wallets are the ones that allow you to buy goods and services, withdraw cash at ATMs or banks and transfer funds. These services can only be jointly launched with a bank. M-Pesa by Vodafone and ICICI is one such example. Apart from the usual merchant payments, it also allows you to send money to any mobile number bank account. Airtel Money is a semi-open wallet, which allows you to transact with merchants that have a contract with Airtel. You can't withdraw cash or get it back. You'll have to spend what you load. Then, there are closed accounts, which are quite popular with e-commerce companies, where a certain amount of money is locked with the merchant in case of a cancellation or return of the order or gift cards. Lastly, there are semi-closed wallets like PayTM, which do not permit cash withdrawal or redemption, but allow you to buy goods and services at listed merchants and perform financial services at listed locations.

Mobile wallet users enjoy greater flexibility in making secure payments. Convenience and speed of doing the transaction are the key benefits. The convenience of making payments on the go and easy accessibility of this new mode of payment makes it more attractive. Additionally, those who don't have a credit card or a debit card can go to their nearest wallet recharge kiosk and get their wallets loaded against cash. Your wallet can be snatched, misplaced or pickpocketed, your mobile wallet cannot be. But remember, your mobile can still be stolen. Secondly, if the bill is of Rs. 353.53 or

Rs. 462.65, you will not have to run around asking for change, and no one will ever give you a candy instead of a rupee. Also, mobile wallets allow you to pay in one-tap unlike net banking that calls for opening several browsers and are time consuming. The biggest advantage of mobile wallets is the massive rewards in the form of discounts and cash backs. Only mobile-savvy people (with dependable and speedy internet connection) can use such services. Also, there are only a limited number of merchants currently listed, so you will still need net banking or cash or card. Plus, there is a limit to the amount you can deposit in mobile wallets and daily spend, which means mobile wallets are useless for high value payments. Also, considering the dismal battery back-up of smartphones, you can never be sure whether the phone will be alive even for that one-tap payment. Some of the mobile wallet providers are Airtel Money, ikaaz, mRupee, Vodafone m-Pesa, Oxigen Wallet, Paytm, Mobikwik and Idea Money. In a very short time the size of mobile wallet market in India grew significantly. According to a study by research firm RNCOS, the current Indian market size for mobile wallet (m-wallet) stands at about Rs. 350 crore and is estimated to rise to Rs 1,210 crore by 2019.

Data in favour of M-Wallets

- 29% of all online transactions globally are done on mobile
- 80% of the world's adult population will have smartphones by 2020
- Rs 1,200 crore plus will be the value of the Indian mobile wallet market by 2019. The figure stood at Rs 350 crore till last year 30% is the annual projected growth in the Indian mobile wallet market from 2015 till 2019.

Mobile wallet will play a significant role in day to day life as an increase in use of smartphone can be

seen and people are relying on digital lifestyle to make things convenient and fast. Mobile wallets are slowly yet steadily gaining a foothold in India. In the year 2015, not only mobile wallets became main stream but they also become popular among Indian youth. They started using it for making most of their transactions to get the added benefits such as cash back, discounts and more. One of the companies that emerged out strongly in the Indian mobile wallet category was PayTM, which is hoping tenfold addition in the year 2016.

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SEMANTIC WEB:

Levels of Semantics

Semantics is the science of study of the meaning of languages and signs, such as terms or words. The different levels of semantic understanding can be obtained based on the model or method used to add meaning to the terms.

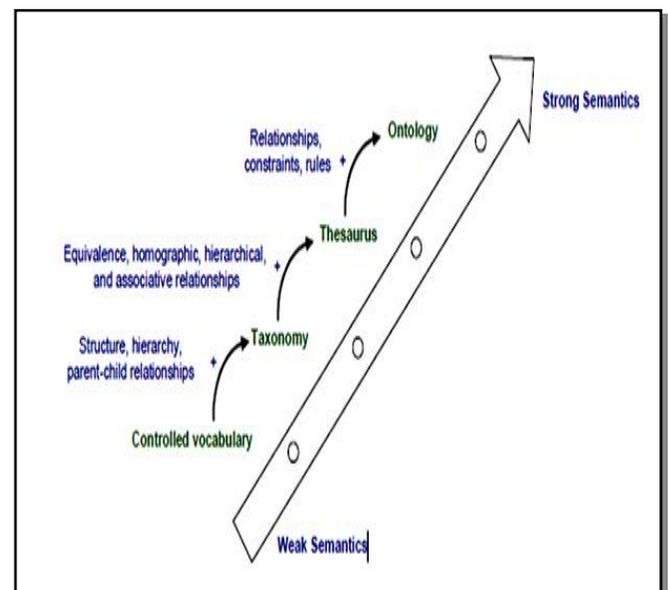


Figure 1: Levels of Semantics

As shown in Figure 1[01], the four levels of semantics are explained below:

- Controlled vocabularies have weaker semantic expression. A controlled vocabulary is a list of terms (e.g. words, phrases, or notations) that have been enumerated explicitly. They do not have any hierarchy or parent-child relationships between terms.
- Taxonomy is a subject-based classification that arranges the terms in a controlled vocabulary into a hierarchy without any

natural associations depicted. e.g. Biology taxonomy.

- A Thesaurus is a networked collection of controlled vocabulary terms with conceptual relationships between terms arranged hierarchically.
- Ontologies use richer semantic relationships among terms and attributes. It incorporates strict rules about how to specify terms and relationships which can help in logical inferencing.

Jasper and Uschold[02] have identified three major uses of ontologies:

- To help and provide for human-human communication
- To allow software systems to be interoperable
- To enhance the design and quality of software systems

The current WWW mainly consists of documents with information written in HTML intended for visual presentation on a Web browser. Most of this information is designed only for human to read and understand. Their inherent meaning is not shown in a way that allows their interpretation by computers. [03]

This information must be represented in such a way that systems and applications can interoperate and integrate it. This enabling of machine-to-machine exchange and automated processing is precisely the objective of the semantic Web.

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Article:

Top Two Worries for Make in India

No.1 worry is 'Made in China':

Findings based on a survey carried out by the Social Development Foundation of Associated Chambers of Commerce and Industry (ASSOCHAM) revealed that Indian manufacturers of Holi colours, water guns, balloons, and other products are facing huge losses as 'Made in China' products beat them on the two most important counts: product quality and price. According to the survey, 'Made in China' products were more 'innovative' and cheaper by about 55%.

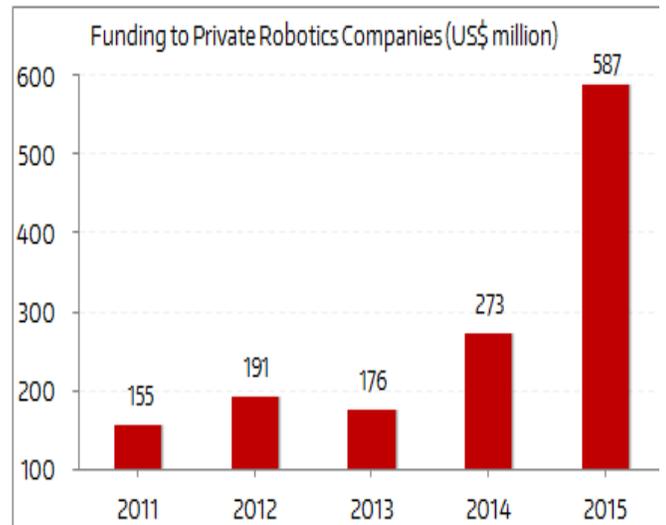
But it's not just the Holi festival, Chinese products dominate many major festivals in India. We must have heard about 'Made in China' idols of gods and goddesses.

And it's not just festivals and idols, probably the most embarrassing of these products was the Indian tricolour flag with a 'Made in China' tag. But we have seen an invasion off 'Made in China' products in every aspect of our lives.

No. 2 worry is 'Made by Robots':

We have been talking about the megatrend in robotics and automation for quite some time. As per The Times of India, funding to private robotics companies more than doubled in 2015 to US\$587 million. Since 2011, the companies have globally raised more than US\$1.4 billion in cumulative funding. Last year witnessed a record 83 venture capital deals. That's compared to 45 in 2014, 25 in 2013 and 12 in 2012, and 13 in 2011.

Investments in robotics double in 2015



www.equitymaster.com

Source: The Times of India,

'Made in China' and 'Made by Robots' are worries because about 13 million young Indians enter the work force every year. If they are not productively employed, we have a big crisis ahead of us. That's why 'Make in India' must not fail...

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ARTICLE

Customer Relationship Management

Customer relationship management (CRM) refers to building one-to-one relationships with customers that can drive value for the firm. The continuing evolution of CM is made possible by understanding the interactive relationships that develop between firms and customers and among customers themselves. CRM is becoming increasingly important. The reasons are:

- Customer spending tend to increase over period of time.
- Customer acquisition costs spread over a large turnover
- Positive word of mouth is powerful tool of promotion as satisfied customer becomes referrals.
- Operating cost fall as customers know the firm's product, services and policies.
- Loyal customers are less price sensitive, allows the firm to maintain if not improve its margin.

CRM concentrates on creating customer value. Value creation is a process and key to success.

The very first step is defining customer actions it includes to understand customer psychology i.e buying behavior, characteristics and other customer related aspects.

The second step is to know properly expectations of customers with reference to product. This is about knowing needs and wants of customers with reference to service delivery level and product quality.

The third stage is about designing customer value model which is about performance measurement.

The last step is implantation of the customer delivery model with full accuracy and perfections. Making available all requirements like infrastructures both physical and IT.

In this competitive era one cannot deny importance of CRM. It is making customers realized that they are being taken care by the marketers.

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COMMUNICARE

Communication among Team Members

Working in a team is a common practice in most of the modern organizations. Companies now appoint several people with different skills on a common project. Since flawless administration and impeccable outcome ask for fine blend of several skills, team is an indispensable component of the modern management. Working in a team requires certain skills in team members. They must exhibit these skills while working together for a common goal. Every member in the team must realize his role in the team. Role efficacy is very important for every member in a team as it helps members know their responsibilities towards the completion of the task. Not to trespass in others' role is also an awareness to be developed. Effective and one to one communication with every member in a unique way helps attain synergy among team members. Any team appears externally as a strong one only when the members have cohesion and harmony among them. This is possible through effective verbal and non-verbal communication. One member must sense the need of the other and should act compatibly so as to balance the gap. Sometimes, problems are to be sensed through non-verbal cues and act soon so that a problem may be avoided. At the same time members must seek for the support of each other rather than taking responsibility on self. Asking support from team members generate a sense of belongingness and acknowledging one's support requires lot of courage and open heartedness. Trust among team members is one more crucial factor. It helps fight external threat and overcome challenges posed by external forces. Trust that team members will support, trust, that a team will achieve works as strongest drive for members to face the challenge. Internal conflicts or rather dissatisfaction must be

sort out through effective communication. Sometimes, not communicating verbally and assuming certain things as all right may lead to misinterpretation of the real problem which later may turn out to be a crisis for an entire team. Team members may misunderstand the motives of their teammates and sometimes they misunderstand the personality of the member as misfit. That's why any doubt about any small issue should be clarified at the beginning only. They must share their feedback among themselves and at the same time others' opinions should also to be evaluated as per the task on hand. Effective communication helps team achieve its goal comparatively faster. Ensuring communication among all members is the team leader's responsibility. He must see that people cohesively discuss their issues and work compatibly towards attainment of the goal. Team effectiveness also helps professional development of the members which in turn contribute to more effectiveness of the team.

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MY VOICE:

The World of Wisdom and the Journey to an Exciting World

The increasing use of information and communication technology, the advent of world wide web, the increasing number of internet connections, the development in the mass media of communication, particularly television with plethora of channels ranging from news to sports, movies to drama and fashion and lifestyle to spirituality, the way in which people generally receive information has changed from book or newspaper or magazine reading to viewing television and obtaining the information online through reading e-news, e-magazines and other online sources (including websites and blogs).

When parents, grandparents impart life values to children by telling stories from books, it has the positive impact of imbibing the right kind of ethics and values in children, right from their childhood and plays a crucial role in their personality development in growing years and later years of their life. It is rightly said that the book(s) are our best friends. Reading a book is like a journey to a different world with the advantage of getting acquainted with different cultures, food, cuisine, art, life style and promotes in developing the better understanding of the world including different cultures and lifestyle. Books are the oceans of wisdom and enables the people to look at the situation from a different perspective in a holistic manner with a positive attitude. Lord Krishna rightly said in Bhagwat Gita, knowledge is most pious and pure and advised prince Arjun to obtain knowledge as a way to grace and salvation.

Knowledgeable people are respected everywhere. Book reading and understanding enhances knowledge about different disciplines and makes for a versatile personality.

Book reading enables us to know what is happening around the globe, new discoveries in science and medicine, marvels of engineering and technology, global environmental issues and opportunities and challenges before the world economy, to mention a few. Then there are books on positive thinking and positive attitude which emphasizes the significance of positive thinking for the success in various noble human endeavors, be it sports, business or art, the list is endless. There are books of fiction, economic philosophy, biographies of world famous industrialists depicting their opportunities and challenges and their way to fame and glory through sheer hard work, imagination, creativity, noble goals to serve the society with affordable products and services and resultant success. Then there is a collection of plays and poems by well-known poets, which provides glimpses of human greatness, challenges etc. William Shakespeare rightly said that the world is a stage and we are the actors, playing our roles in the stage of life. Reading the plays, poetries, books on positive thinking and positive attitude, autobiographies and biographies of well-known leaders, books on spirituality to mention a few, exposes the individual to a totally new world with lots of learning pertaining to desirable good values and ethics.

Book review as part of educational curriculum can definitely promote the habit of book reading. Book review clubs where members review books can also ignite and create interest in book reading and thereby contribute to personality development,

learning interpersonal skills, managerial and leadership skills to mention a few. E-book reading in the age of information and communication technology has the advantage of providing the reader(s) with array of books on varying disciplines.

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Accounting Aura:

The Changing Face of Accounting Industry

An increase in the complexities associated with corporate transactions as well as the growth of businesses has brightened the prospects for individual seeking a career in the field of accounting. Moreover, health care and taxes remain the fastest growing areas. The changes in the socio-economic environment and the developments taking place in the business world have led to the emergence of certain trends across the accounting industry.

The computerization of accounting methods has led to a drastic change in the accounting trends. Therefore, the accountants are required to understand and apply new computer programs. Moreover, organizations need the accounting professionals who are capable of understanding the information technology as well as financial aspects of various business expansion initiatives. Besides this, the contemporary organizations are looking for employees who are capable of analyzing as well as processing data. In addition, a skill set comprising of diverse qualities is an added advantage besides financial expertise. Consequently, the organizations focus on employing the best among the available candidates.

Apart from these, the companies are seeking financial experts and accountants who possess a varied experience in different environments. The expectation of employers now ranges from an international experience to IT savvy professionals. Moreover, good communication skills are preferred since accountants need to communicate the financial information to their non-financial co-workers.

With the changing scenario of industry, accountants are also seeking a change in their image. Therefore, majority of accountants are attempting to improve their networking and relationship building skills. This is extremely helpful for the professional reputation and advancement of accountants. Besides this, there is a growing demand for individuals with specialized accounting skills such as Chartered Accountant or a Certified Public Accountant.

The accounting trends have also given a new meaning to accounting as a profession. The scope of accountants is expanding with the globalization of businesses. For instance, individuals who do not want to spend the whole life in office can choose to work as contract accountants.

The financial and accounting professionals who intend to adapt to the changes taking place in accounting industry, are willing to take up new responsibilities as well as commit themselves to a new learning experience are headed towards success in their careers. Moreover, adjusting to the dynamics of industry is the best way of keeping oneself abreast with the accounting trends.

It may not be possible for organizations to keep up with the latest trends in accounting, but utilizing the services if an efficient accounting firm is an effective way of improving the profitability of business.

Reference:
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Article:

Data Synchronization

Introduction

Data synchronization is the process of establishing consistency among data from a source to a target data storage and vice versa and the continuous harmonization of the data over time. It is fundamental requirement for many applications. File Synchronization is one of the most commonly required data synchronization activity.

File synchronization (or syncing) is the process of ensuring that digital files in two or more devices (locations) are updated via certain rules. It is commonly used for taking backup of data on external hard drives.

In one-way file synchronization (mirroring) updated files are copied from a source location to one or more target locations, but no files are copied back from target to the source location. In two-way file synchronization, updated files are copied in both directions, usually with the purpose of keeping the two locations identical to each other.

Software Tools

There are many tools that allows file synchronization such as in-built facility of Operating System (called briefcase), Google Drive, and Dropbox.

Briefcase

You can use Briefcase to keep files in sync between two different computers on the same network. If the computers aren't on the same network, you can copy files from one computer to another by using removable media, work on those files using the other computer, and then use Briefcase to sync the changes back to the original computer. To create a briefcase you may right click in any folder or desktop and select New -> Briefcase option from

the popup menu. Now simply copy files to this briefcase folder and bring this briefcase with you, i.e., copy this briefcase folder to your removable media. You may work on this removable media at other location. Do not copy the Briefcase from the removable media onto the second computer. At the end of the day you can insert removable media to home device. Right click on briefcase folder, and select Update All option to sync your data with home device. The disadvantage of briefcase is that it provides very limited functionality.

Google Drive

Google Drive is a file storage and synchronization service created by Google. It allows users to store files in the cloud, share files, and edit documents, spreadsheets, and presentations with collaborators. For Google Drive to synchronize files between the user's computer/tablet/mobile and Google Drive storage, the Google Drive 'client' software must be running on the user's computer. Some of the features of Google Drive are:

- Google Drive gives every user 15 GB of free online storage space. You can also purchase a larger cloud storage plan as you need it.
- One can store any type of file.
- Your files in Drive can be reached from any smartphone, tablet or computer.
- You can Share files and folders by inviting others to view, download and collaborate on all the files you want, no email attachment needed.
- One can save any attachment to Drive to organize and share them in a single, safe place.
- The Drive for Android can store a photo of documents as PDFs, and make files available offline. Drive can recognize objects in your images and text in scanned

documents. So you can search a word like "Eiffel Tower" and get text documents with that word, as well as images of the actual Eiffel Tower.

- You can look back for old version of file as far as 30 days on most file types, making it easy to see who has made changes and go back to previous versions.
- Google Drive for Work (paid service) includes unlimited storage for files, folders, backups and everything important. It allows you to Sync all your business files, including Microsoft Office files, across your computer, phone, and tablet to access your work whenever you need it.

Dropbox

Dropbox allows users to create a special folder on their computers, which Dropbox then synchronizes so that it appears to be the same folder (with the same contents) regardless of which device is used to view it. The Dropbox client enables users to drop any file such as photo, document, or video into a designated folder. The file is then automatically uploaded to Dropbox's cloud-based service and made available to other devices of users on which Dropbox client is installed. When you move any file to your Dropbox folder, it starts syncing. The blue icon of Dropbox in notification area of Windows Taskbar means your file is syncing with Dropbox. The green icon means that your file has finished syncing and is now available from your other computers and the website. Now that Dropbox is watching your file, any changes you make will sync instantly. Some of the features of Dropbox are:

- Users may also upload files manually through the Dropbox web application.
- Files placed in Dropbox are also accessible via the Dropbox website and mobile apps.

- It allows you to send large files to anyone, even if they don't have a Dropbox account, via a URL, or internet link.
- One can share a folder by inviting your friends to access a folder in your Dropbox. That folder and its contents will appear in their Dropbox folders as well as yours.
- View Previous Versions allows you to view your file's change history and revert your file to an older version.
- It offers a free account with a set storage size and paid one with more capacity.

Advantages

The automatic process prevents copying already identical files, and hence is faster compare to a manual copy operation performed by user.

It less error prone as user does not have to remember which files are required to copy from device-1 to device-2 or vice versa.

Transferring data between computers usually requires uploading via web forms, connecting to network drives, carrying around thumb drives, or sending emails with attachments to yourself and others. Data Synchronization software such as Dropbox makes all of these methods obsolete.

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Article:**Pro-farmer Budget 2016-17 an Economic Analysis**

We should appreciate the government concern to go beyond food security and ensure income security to farmers. In the present budget 2016-2017 government forecasts that the income of farming families will increase many fold in 5 years. But for our surprise the ambiguity exists that there has been no equation announced to achieve this. If we think that our budget should be pro- agrarian sector, should not it proper to call for a statutory, permanent Farmer's Income Commission and Farmer's Income Guarantee Act to assure the minimum living income to farming households?

RS.35, 984 crore have been allocated for agriculture and farmers welfare. It is worth reeling the reflection on this generous allocation. This seems "Business as usual" to our representatives. The total outlay of Rs. 35,984 crores to Agriculture is being projected as a huge increase but in reality it is a peanut. In 2014-15, the outlay was Rs. 31,000 crores, which was drastically reduced to Rs. 24,910 crores in 2015-16, and now increased to Rs.35, 984 crores. Is not it surprising? Around 0.013% of total budget has been allocated for farmers, which is only Rs. 700 for each farmer if we look at the population of farmers.

We should welcome the target of bringing additional 28.5 lakh hectares under irrigation in next five years but this target amounts to less than 2% of the net cultivated area of 141 million hectares. The allocated fund for this has reduced from Rs. 13492 in 2014-15 to Rs. 12000 crores in 2015-16 under the Prime Minister Krishi Sinchai Yojana (PMKSY). However in 2014-15, out of Rs. 13,492 crores was allotted for PMKSY but only Rs. 5630 crores were spent. After the project appraisal

and success of the projects it was noticed that the project scheme lost its primary objective. Instead of catering the demand for water for agriculture it diverted its objective and catered the water need of the industrial sector. It has been seen in the famous Sardar Sarovar Dam Project, where after 30years, 6 lakh hectares is decommissioned from irrigation to industries when less than 20% of the target of irrigation is realized at ground. It is also important to think that will it be realized with centralized irrigation system which enforce displacement of a large population to realize the targets? Or the government will think about decentralized irrigation system which proved to be pro-people as it also ensures that the benefits will not transfer to the industries after it starts for the agricultural need.

When 40% of Indian farmers face drought due to climatic changes there should have been a much higher allocation to MGNREGA. The actual allocation is only RS.38, 500 crores which seems to be big only because of the drastic cuts in the past two years. The allocation should have been more, taking into consideration the 7th pay commission, inflation pressure and OROP etc. Thus budget reflects that there has been less attention given to the hike of wages under MGNREGA and other social welfare schemes. In India the informal sector employs about 93% of labor force but there has been no attention given to this sector. The Govt. has denied the long standing demand of pension and other socio-economic securities of the larger workforce working in unorganized and informal sector.

The flagship crop insurance programme, Prime Minister Fasal Bima Yojana (PMFBY) is being projected as a panacea to farmers, and this scheme commits that more than 50% of the farmers will be brought under insurance cover from the present

level of less than 20%. The allocation for insurance has been increased from Rs. 2600 crores to Rs. 5500 crores but there is less accountability that this would cover any additional farmers, because this would only go to the insurance companies towards higher premium subsidy for the existing insured farmers and to the IT companies for surveying and monitor the crop failure and other natural calamities to claim the insurance money, hence the PMFBY also has many shortcomings to its credit.

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ARTICLE:

Better Password Security

All the website breaches and endless warnings about the use of weak passwords finally soaked in and resulted in a change to the most commonly-used and worst password on the Internet, which was "password".

A strong password is your first line of defense against intruders and imposters.

Strong passwords are easy to remember but hard to guess.

How to Make Strong Password?

- **Make the password at least 8 characters long.**
- **Password contain at least 1 number, 1 Upper Case Letter, 1 Lower Case Letter and 1 Special Symbol.**
- **Don't use dictionary words.**
- **Don't just use one password for all account.**
- **Don't post it in plain sight.**
- **Never give out your password to anyone.**
- **Don't tell anyone your password**
- **Use a "password" or fingerprints for your phone too.**

- Don't use your Birth Date, Mobile number etc. as Password.

Like

Password:

- Batter@security@Hack456

<https://howsecureismypassword.net/>

Visit the above website to check your password strength.

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