



AGARWAL VIDYA VIHAR ENGLISH MEDIUM COLLEGE, SURAT.

Affiliated to Veer Narmad South Gujrat University, Surat.

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PREFACE

"A Dream doesn't die because it has no truth. It dies because you fail to nurture it." - *Susie Clevenger*

The term nurture indicates taking care, securing and providing nourishment to young buds, so that they can grow at their full extent. We as an academician also provide an environment to the students in which they can explore themselves.

We feel proud to present college magazine 'NURTURE'. In the era of digitalization, in order to save paper and environment we have decided to launch 'E-Magazine'. It is a platform through which budding writers and thinkers can express their views.

Editorial Board

Editorial Committee Members

Dr. Gautam Dua

Dr. Vikas Singh

Dr. Krishna Shastri

Dr. Kunjal Mehta

CA. Pujan Kapadia

Ms. Shivangi Sethi

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Agarwal Samaj Vidya Vihar Trust 2022-24



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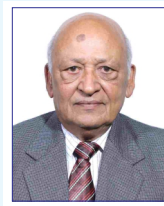
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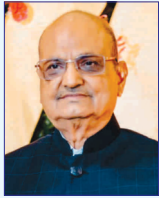
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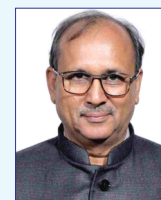
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From the Desk of President



SHRI SUBHASH BANSAL

Agarwal Vidya Vihar English Medium College is one of the most reputed and well-known institutions in South Gujarat. It has been catering to the diversified needs of society primarily at the educational level. We are dedicated and committed to preserving and nurturing moral and ethical values with a holistic approach to the development of a student. In our institute, one will find all the basic amenities and facilities, i.e., a library, a Wi-Fi equipped computer lab, power backup, etc. To encourage and develop leadership skills, N.C.C., N.S.S., and other co-curricular activities are conducted on a regular basis. Infrastructure-wise, we have ample parking space, furnished class rooms, a girl's common room, a water reticulation system, round-the-clock security backup, and above all, a healthy teacher-student support system.

We are confident that the college run by the Agarwal Samaj Vidya Vihar Trust achieves new landmarks in the field of education and touches the lives of students to create responsible citizens for the betterment of this country.

From the Desk of College Committee Chairman



SHRI ANAND AGARWAL

Agarwal Vidya Vihar English Medium College happily brings together sound academic achievement with an extensive, vibrant co-curricular program that includes sports, and leadership training programs. Our mission is to inculcate the love of knowledge in our students and, for this, we aim to develop the skills and demeanour of lifelong 'learning,' essential for making responsible global citizens. This makes them immensely capable of facing the future with resilience and optimism. On the deeper level, the institute tries to instil the values of respect and trust in relationships that are the foundation of real success.

I believe that 'education' is a wholesome, holistic exercise and as such, we strive to give a whole new meaning to the word. Coupling this basic premise with the idea of a sense of belonging to one family - the AVVEMC family - we look at ourselves as 'care-givers.' We care for the mind - ours is a sterling academic institution; we care for the person - the accent is on the all-around development of personality.

The college magazine is a forum which could aptly be used for recording events, fond memories and creative writing. I am sure that this magazine will be informative and resourceful. On this occasion, I convey my good wishes to the I/C. principal, students, faculty and staff of the college in their endeavours.



SHRI MOHAN GUPTA

Education has to be taken to the masses; it needs to be rooted not in rote learning but in a dynamic new pedagogy that fosters innovation and the leadership mantra in each individual within the system.

I am extremely happy to know that the Agarwal Vidya Vihar English Medium College is bringing out its college magazine this year. In addition to the numerous achievements of the institute, this is yet another milestone in their curricular and co-curricular activities. I hope the magazine will bring the creative talents of the students of the institutes.

From the Desk of Chief Advisor



Dr. U. T. DESAI

It is the matter of great pride and satisfaction that we are announcing the third issue of 'Nurture'- the college magazine to showcase the ideas and ideologies of college staff members and students.

I being an academician have strong belief in the expression of thoughts and discussion of point of views because only expression and discussion can lead to creation of knowledge. 'Nurture' is our small attempt to create knowledge in our small way so that we can establish a healthy, strong and free nation that can act continuously.

I wish the college magazine turns out to be an interesting medium for students and others to expand their knowledge. I also wish that we come out with many more such magazines in future with the purpose of catering the quality education.

From the Desk of I/C Principal



Dr. Gautam G. Dua

Dear Readers,

Welcome to the latest edition of our college magazine, Nurture. Within these pages, we embark on a journey that showcases the essence of our institution and the remarkable spirit of our student community.

Nurture is a platform that highlights the exceptional talent, creativity, and intellectual prowess that thrives within our college. It is a testament to the unwavering dedication of our students, faculty, and staff, who collectively create a stimulating and inclusive learning environment.

In this magazine, you will discover a diverse range of articles, stories, and poetry that reflect the varied interests, passions, and perspectives of our student body. From thought-provoking articles on current issues to captivating short stories that transport us to alternate realms, Nurture captures the vibrancy and diversity of our college's intellectual tapestry.

Yet, Nurture is more than just a collection of creative works. It embodies our commitment to fostering a holistic educational experience that extends beyond the classroom. Our college is a place where friendships are formed, memories are made, and dreams are nurtured. It is a community that encourages personal growth, celebrates achievements, and provides unwavering support.

I extend my heartfelt appreciation to the editorial team, writers, and all contributors who have brought this magazine to life. Your dedication has allowed us to showcase the voices and visions of our college community.

To our readers, thank you for your continued support and engagement. Your involvement nourishes our creative endeavours and inspires us to push boundaries. I hope that as you delve into the pages of Nurture, you find inspiration, joy, and a renewed connection to our college community.

STAFF DETAILS

LIST OF ACADEMIC STAFF

SR. NO.	FACULTY NAME	DESIGNATION	QUALIFICATION
1	Dr Gautam G. Dua	I/c Principal	PhD, M.Com MBA, NET, PGDRM, PG Teacher, FDP (IIM)
2	Dr Krishna N. Shastri	Assistant Professor	Ph.D, MA, PG Teacher, PhD. Guide
3	Lt. Jigar J. Chavda	Assistant Professor	B.A, M.A, B.P.Ed, M.P.Ed, GSET (Physical Education)
4	CA Pujan J. Kapadia	Assistant Professor	FCA, DISA, M. Com (Finance & Taxation), PG-Teacher, NET (Commerce), NET (Management)
5	Mr. Shaurya A. Shah	Assistant Professor	MCOM, NET, SLET , PG-Teacher, NET (Commerce), GSET (Commerce)
6	Ms. Shivangi K. Sethi	Assistant Professor	B.Com, M.Com, NET (Commerce), GSET (Commerce), PG Teacher
7	Dr Vikas S. Singh	Assistant Professor	B.A, M.A, M.com, GSET (Economics), Ph.D, PG Teacher
8	Dr.Nandish M. Upadhayay	Assistant Professor	PhD, MBA, GSET, Diploma in I.B.M, PG Teacher
9	Ms. Sonal Agrawal	Assistant Professor	B.Com, M.Com, NET (COMMERCE), PG-Teacher
10	Ms. Juhi Agarwal	Assistant Professor	MBA (Finance), B. Com, NET (Management and Commerce).
11	Dr. Kunjal Mehta	Assistant Professor	PhD, MA, B.Ed, GSET (English), PG-Teacher.
12	Ms. Durbhita V. Vaishnav	Assistant Professor	MA, BA, GSET
13	Ms. Vaishika R. Kadia	Assistant Professor	MA, BA, B.Com, PGDRM, M.Phil, GSET (Economics), PG Teacher
14	Mr. Bhargav R. Pagdhal	Assistant Professor	B. Com, M.Com, GSET, NET (Commerce), NET (Population Studies)
15	Mr. Keval Patel	Ad. Hoc Faculty	B. Com, M.Com

STAFF DETAILS

LIST OF ACADEMIC STAFF

SR. NO.	FACULTY NAME	DESIGNATION	QUALIFICATION
16	Ms. Megha Agarwal	Ad. Hoc Faculty	M.B.A, NET (Management)
17	Mr. Anantha Krishnan	Ad. Hoc Faculty	M.A, GSET (Economics)
18	Mr. Bhargav .K. Sodha	Ad. Hoc Faculty	B.com, M.com
19	Mr. Rajkumar Prasad	Ad. Hoc Faculty	M.Sc.
20	Ms. Rutvi Zaveri	Ad. Hoc Faculty	M.A
21	Dr Harshit H. Mehta	Visiting Faculty	M.A, PhD
22	Ms. Sneha Nandwani	Visiting Faculty	M.B.A, NET (Management)
23	Ms. Sweksha Singh	Visiting Faculty	M.B.A
24	Ms. Tanvi Narang	Visiting Faculty	M.B.A
25	Ms. Priyanka Desai	Visiting Faculty	M.C.A
26	Ms. Shaileja Soni	Visiting Faculty	M.A
27	Ms. Nehal Chorawala	Visiting Faculty	B.Com, M.B.A, L.L.B
28	Mr. Roshani Chauhan	Visiting Faculty	M.B.A
29	Ms. Krina Vankawala	Visiting Faculty	M.com, NET
30	Dr. Sanjay Ahir	Visiting Faculty	M.Sc, PhD

STAFF DETAILS

LIST OF ADMINISTRATIVE STAFF

SR. NO.	STAFF NAME	DESIGNATION	QUALIFICATION
1	Dr. Trupti Vansiya	College Librarian	Ph.D, B.Lib,M.Lib, B.A, M.A
2	Mr. Kalpesh Patel	Sr. Clerk	B.Sc
3	Mr. Dhaval Patel	Jr. Clerk	B.E (Electrical), PGDCA
4	Mr. Vishal Patel	Jr. Clerk	B.com, M.com
5	Ms. Harsha Joshi	Jr. Clerk	B.com
6	Ms. Nidhi Desai	Jr. Clerk	MHRD
7	Ms. Nancy Naik	Jr. Clerk	M.com, B.Ed

LIST OF SUPPORTIVE STAFF

SR. NO.	STAFF NAME	DESIGNATION
1	Mr. Kevin Patel	Peon
2	Mr. Dharmesh Rathod	Peon
3	Mr. Vijay Parmar	Peon
4	Mr. Nehal Patel	Peon

How far is competition necessary for learning?

My grandfather once told me that there were two kinds of people: those who do work and those who take credit. He told me to try to be in the first group; there was much less competition.

And while the law of competition may be hard for the individual, it is best for the race because it is the survival of the fittest in every department. Yes, I believe competition is necessary in the learning process because it naturally occurs in most aspects of life. Competition is healthy, natural, and can be a valuable learning tool.

If you miss a question in a learning game like math, you will not forget that question the next time you see it.

Everyone wants to win. No matter how small the victory is? We engage in competition every day with our co-workers, with some of our family members, and even with ourselves at times. For all improvements in the learning process, we should achieve more. How much more competition is there? When we achieve higher grades than someone else, it is an improvement, but it is also a competition.

If we have competition, only then will there be interest in learning. Competition is a way of life. Life is a competition. We, as individuals, try to excel; we compete against ourselves to make ourselves better. If we are at the top of our game, we have to challenge ourselves to remain at the top of our game.

We as individuals can either accept that or push it off to the side and be complacent, but the ones who keep this in the back of their minds are normally the ones who keep on pushing forward and being successful. Completion improves everything, no matter what is involved.

For everything you do, you must compete. It is not necessary in the learning process but it is LEARNING ITSELF. Competition is very good motivational factor. It comes from within: If someone else tries to light that fire under you, chances are there, that it will burn out briefly.

Life is nothing but a competition to be a winner rather than a victim. Competition creates better motivation and therefore higher measures of success which includes learning. We must push ourselves to do our best and reach for the excellence. This is not only good for our learning but it is also good for us when we reach the real world, as real life is also nothing but competition.

As it is rightly quoted “Winners learn from mistakes and losers own on them.” You have competition every day because you set such high standards for yourself that you have to go out every day and live up to that by competing. Without competition there is NO LEARNING, NO GAINING, NO SUCCESS.

Competition belongs to natural learning and it is effective in all the way through the very history. Healthy competition not only pushes people to work together, but it also creates a sense of motivation. If it comes to motivation, sociology theorists state that “we are naturally motivated with healthy competition.”

It was once said by Frank Shoter “A good athlete always mentally replays a competition over and over, even in victory to see what might be done to improve performance the next time.”

Life is nothing but a competition, live daringly, boldly, fearlessly! Taste the relish to be found in competition for having put forth the best within you!

Prof. Shaurya A. Shah

LOAN MORATORIUM - 2020

MEANING

A moratorium basically means suspending any activity on a temporary basis. This suspension may be called off when the issue due to which it was imposed is resolved or analysis of the circumstances demand lifting up of such suspension. Loan moratorium with respect to term loans is deferment of the payments of equated monthly instalments for a specified period of time. After the end of that specified period, the borrower will be required to pay accrued interest on the outstanding balance or he may opt for choosing the option to pay increased EMI amounts or to increase the balance loan tenure retaining the same amount of EMI in accordance with the available arrangements with the respective lender.

As the response to the countrywide lockdown that was declared on March 23, 2020; the Reserve Bank of India came up with COVID-19 – Regulatory Package and as a part of it RBI announced a loan moratorium on all the term loans for a 3 month period from March 1, 2020 to May 31, 2020 vide its notification dated March 27, 2020. Considering the impact of pandemic then, RBI further extended loan moratorium period by 3 months i.e. from June 1, 2020 to August 31, 2020 vide its notification dated May 23, 2020 resulting into a total loan moratorium period of 6 months.

MERITS OF LOAN MORATORIUM

Loan Moratorium has been a boon to borrowers. It has eased the financial pressure on the borrowers. Few of its advantages are as under:

- **Additional Time-Lag:** Borrowers can avail and utilize the time-period offered under moratorium to plan their finances well by managing their inflows and outflows and properly structuring their debts.
- **Clean Credit History:** The credit score of the borrowers who avail the loan moratorium facility is going to stay unaffected. As a result of this, they can enjoy this facility without impacting their future borrowing capacities from the former viewpoint.
- **Balancing Liquidity:** During the lockdown period, the inflows of many borrowers were adversely affected resulting into financial crunch. However, loan moratorium turned out to be a boon for them since deferment of cash outflows aided them to fill their liquidity crunch.

DEMERITS OF LOAN MORATORIUM

Despite of the above merits, borrowers will have to deal with following constraints if they opted for loan moratorium:

- **Increased Loan Tenor/ EMI Amounts:** The borrowers who have enjoyed the deferment of payment during the loan moratorium period will have to face increased overall loan tenure or increased EMI amount in order to offset the overall loan obligation.
- **Additional Burden on Borrowers:** Once the loan moratorium period comes to an end, the borrowers will have to face higher obligations as compared to pre-moratorium period because of accrued interest and/or increased EMI amounts. So, this is likely to hamper the financial balance of the borrowers in case they have not planned for the same well in advance.
- **Deferment v. Waiver:** Loan moratorium offered is just a deferment of the payments and not the waiver. As a result of this, the borrower will have to face the same or increased obligations once the moratorium period comes to an end. Hence, it is the temporary benefit which is passed on to borrower and not the permanent relief.
- **Hardships in Additional Borrowings:** It has been observed that many banks and other lending institutions were hesitant to lend additional finances to the borrowers who have availed loan moratorium facility. So, even though moratorium did not affect the credit score of the borrower still it imposed difficulty in raising additional finances resulting into imbalance in the borrowers' financial planning.

SUMMARY

Reserve Bank of India had introduced Loan Moratorium as the measure to mitigate the burden of debt servicing brought about by disruptions on account of Covid-19 pandemic. However it can be summarized that loan moratorium is like a double-edged sword. On one hand it eases the financial crunch of the borrower and helps him to plan his finances well. But on other hand it imposes the burden of paying increased EMIs or paying the same EMIs for elongated loan tenor.

Prof. CA. Pujan J. Kapadia

“Proverbs Improvised”

Too many cooks spoil the broth,

However, each adds their own uniqueness from east, west, north & south;

Actions speak louder than words,

However, it's the silence that speaks the unspoken echoing towards;

First impression is the last impression,

However, since birth till ever we are a part of a gradual evolution;

All that glitters is not gold,

However, it's the same glitter that makes the stars twinkle &
firefly to shine in the dark intense & bold;

Blood is thicker than water,

Physical scars release the former while emotional releases latter
However, it's always the water which helps heal any wound & blood
shatter;

Proverbs we see, hear, read & probably believe proves to be a matter of truth to tell, However, make sure that this proven truth stays true to what you feel from within as well.

Prof. Shivangi Sethi

Rule of Law-Holistic Approach

Introduction

John Locke wrote that liberty in society means being subject only to laws completed by a legislature that apply to everyone, with a person being otherwise free from both governmental and private limitations upon liberty.

Although the "rule of law" in modern times is usually credited to A. V. Dicey, the development of the legal concept can be traced through history to many ancient civilizations, including ancient Greece, Mesopotamia, India, and Rome. The first known use of this English phrase occurred around 1500. Another early example of the phrase "rule of law" is found in a petition to James I of England in 1610.

History of Rule of Law

Massey in his book on 'Administrative Law', Rule of Law is an energetic concept organizes the rules which are based on the principles of Liberty, equality, non-discrimination, fraternity, accountability and non-arbitrariness and is certain, regular and expectable."

The Rule of Law was first introduced by Sir Edward Coke, the Chief Justice in England at the time of King James-I. Coke was the first person to criticize the adages of Divine Notion. He strongly supposed that the King should also be under the Rule of Law.

The Rule of Law principle was later developed by A.V. Dicey in his book, "Introduction to the Law of Constitution (1885)."

United Kingdom

In the United Kingdom, the rule of law is a long-standing principle of the way the country is governed, dating from Magna Carta in 1215 and the Bill of Rights in 1689.

In the 19th century, A. V. Dicey, a constitutional scholar and lawyer, wrote of the two pillars of the British constitution in his classic work "Introduction to the Study of the Law of the Constitution" (1885); these two pillars are the "rule of law" and "parliamentary sovereignty."

Dicey & Rule of Law

The British people strongly believed in the Divine Theory of State. The king was given the power to govern the people by the Divine Authority (God). This theory propagates that "the king can do no wrong, and the king is above the law" Parliamentary democracy is based on the principle of equality, which is entrenched in Britain. All persons are governed by the same law and the same set of rules and regulations, which is called the Rule of Law.

Dicey's rule of law:

- 1. Equality before the law :** Dicey says it highlights the fairness of law. It means that there shall be no distinction between the rich and the poor, officials and non-officials, majority and minority, no one can be tainted and no one can be upgraded. Law gives equal justice to altogether.
- 2. Rule of Law alone :** The Rule of Law discards all kinds of arbitrary and discretionary powers of the government or public officials. It shows that a man may be punished for a breach of law but he can't be punished for anything else. A suspected offence is required to be -evidenced before the regular courts in accord with the legal method.
- 3. Constitutional Law stems from ordinary law :** It is generally presumed that the written constitution is the source of legal liberties of citizens. However, it is not true as Britain has an "unwritten Constitution." Legal spirit is the real source of law in England. The legal spirit is seen in its customs, conventions and judicial decisions. Dicey orates that the individual rights and liberties are more securely protected in Britain than France.

Merits of the Rule of Law :

It contraries the tyranny or anarchy, It puts legal fences to governmental arbitrariness, It provides safe guards for the defense of individuals, It repeats the Magna Carta's saying, "No free man shall be taken or imprisoned or diseased or outlawed or exiled nor will we go or send for him, except by the lawful judgment of his peers or by the law of the land, Rules of law are entrenched in conventions and customs of the country, It gives freedom to the judiciary to control the executive who surpasses their jurisdiction, Public welfare should be the dominant consideration.

Criticisms :

Dicey explained the concept of "rule of law" in 1885. Many changes have taken place since then. So, it is in different forms due to the following conditions: Certain civil liberties are granted to the officials in the UK through approval of the Public Authorities Protection Act, and with the development of the welfare state notion, the role of the state had extended. It gave power of judgment to the administrative agencies, which sometimes adopt cases in which, in an emergency, fundamental rights are postponed by the executive.

Modern Concept of Rule of Law :

The Rule of Law is an energetic concept. It cannot be taken to mean that it is a fixed principle of law from which there cannot be any departure. The concept Rule of Law has been discussed by the International Commission of Jurists met in 1959 at New Delhi.

The major findings are :

Rule of Law – Passable safe guards against misuse of power by the executives, There should be an independent judiciary with security of tenure free from legislative and executive interference, The rule of law requires an independent legal profession, to protection and advance the political and civil rights of the individual in a free society, to establish social, economic, educational and cultural conditions under which the individual may recognize his legitimate ambitions and dignity, It should not interfere with the religious belief and should not limit freedom of speech or freedom of person, No discrimination on minority groups.

Rule of Law in India :

The doctrine of rule of law was not known to ancient and medieval India. The king was the fountain head of justice and the protector of all laws. He was considered to be above the law.

During the British rule, the principle of the Rule of Law was unrestricted though this principle was followed in Britain. The East India Company was interested in the expansion of its trade, revenue and territorial expansion. It gave slighter importance to rule of law and fair justice.

Even in 1694, the East India Company sacked the Chief Judge of the Admiralty Court of Madras, John Dollen, for the judgement against the company on the pretext of taking a bribe. It always preferred using civil servants of the company as judges. Chief Justice Parker and Chief Justice Braddy II were also sacked for their refusal to subordinate their judgements to the wishes of the executive.

With the formation of the Mayor's Courts under the Charter of 1726, judges continued to work with the spirit of judicial independence and the rule of law, and this resulted in a fight between the judges and the governors-in-council. By the charter of 1753, the judiciary was made compliant with the executive.

When the Supreme Court of Calcutta was started under the Charter of 1774, Chief Justice Impey acted as per the rule of law. So he was called back to England as he disagreed with the Governor General. During the Crown's rule, the Indian High Courts Act was passed in 1861, and High Courts were given diverse jurisdiction. The Law Commissions were appointed for the purpose of improving the law. Judicial position improved much associated to the rule of the East India Company.

Dr. Harshit Mehta

STOCK MARKET

“Stock market doesn't only teaches to make money but it also teaches lot about life, patience, persistence and wisdom.”

- Raj Mishra

Mark Twain once divided the world into two kinds of people: those who have seen the famous Indian monument, the Taj Mahal, and those who haven't. The same could be said about investors. There are two kinds of investors: those who know about the investment opportunities in India and those who don't. Although India's exchanges equate to less than 3% of the total global market capitalization as of 2020, upon closer inspection, you will find the same things you would expect from any promising market.

- **The Exchanges**

Most of the trading in the Indian stock market takes place on its two stock exchanges: the Bombay Stock Exchange (BSE) and the National Stock Exchange (NSE). The BSE has been in existence since 1875. The NSE, on the other hand, was founded in 1992 and started trading in 1994. However, both exchanges follow the same trading mechanism, trading hours, and settlement process.

As of November 2021, the BSE had 5,565 listed firms, whereas the rival NSE had 1,920 as of March 31, 2021. Almost all the significant firms in India are listed on both exchanges. The BSE is the older stock market, but the NSE is the largest stock market in terms of volume. Both exchanges compete for the order flow that leads to reduced costs, market efficiency, and innovation. The presence of arbitrageurs keeps the prices on the two stock exchanges within a very tight range.

- **Trading Mechanism**

Trading at both exchanges takes place through an open electronic limit order book in which order matching is done by the trading computer. There are no market makers, and the entire process is order-driven, which means that market orders placed by investors are automatically matched with the best limit order. As a result, buyers and sellers remain anonymous.

The advantage of an order-driven market is that it brings more transparency by displaying all buy and sell orders in the trading system. However, in the absence of market makers, there is no guarantee that orders will be executed.

All orders in the trading system need to be placed through brokers, many of whom provide an online trading facility to retail customers. Institutional investors can also take advantage of the direct market access (DMA) option, in which they use trading terminals provided by brokers to place orders directly into the stock market trading system.

- **Market regulator**

The overall responsibility for development, regulation, and supervision of the stock market rests with the Securities and Exchange Board of India (SEBI), which was formed in 1992 as an independent authority. Since then, SEBI has consistently tried to lay down market rules in line with the best market practices. It enjoys vast powers of imposing penalties on market participants in case of a breach.

- **Foreign investors in India.**

India started permitting outside investments only in the 1990s. Foreign investments are classified into two categories: foreign direct investment (FDI) and foreign portfolio investment (FPI). All investments in which an investor takes part in the day-to-day management and operations of the company are treated as FDI, whereas investments in shares without any control over management and operations are treated as FPI.

For making portfolio investments in India, one should be registered either as a foreign institutional investor (FII) or as one of the sub-accounts of one of the registered FIIs. Both registrations are granted by the market regulator, SEBI.

Foreign institutional investors mainly consist of mutual funds, pension funds, endowments, sovereign wealth funds, insurance companies, banks, and asset management companies. At present, India does not allow foreign individuals to invest directly in its stock market. However, high-net-worth individuals (those with a net worth of at least \$50 million) can be registered as sub-accounts of an FII.

Foreign institutional investors and their sub-accounts can invest directly in any of the stocks listed on any of the stock exchanges. Most portfolio investments consist of investments in securities in the primary and secondary markets, including shares, debentures, and warrants of companies listed or to be listed on a recognised stock exchange in India.

FII's can also invest in unlisted securities outside stock exchanges, subject to the approval of the price by the Reserve Bank of India. Finally, they can invest in units of mutual funds and derivatives traded on any stock exchange.

An FII registered as a debt-only FII can invest 100% of its investment into debt instruments. Other FII's must invest a minimum of 70% of their investments in equity. The balance of 30% can be invested in debt. FII's must use special non-resident rupee bank accounts in order to move money in and out of India. The balances held in such an account can be fully repatriated.

- **The future of the Indian market**

Emerging markets like India are fast becoming engines for future growth. Currently, only a very low percentage of the household savings of Indians are invested in the domestic stock market, but with the gross domestic product (GDP) growing at 7% to 8% annually for the last few years, though in the 6% range for 2018 and 2019, and a stable financial market, we might see more money join the race. Maybe it's the right time for outside investors to seriously think about joining the India bandwagon.

Abhishek Mishra (F.Y.B.A)

"MUSIC AS MEDICINE" - Music Therapy

The earliest known reference to music therapy appeared in 1789 in an unsigned article in a Columbian magazine titled "Music Physically Considered".

Music is one of the most beautiful and natural ways to promote wellness and healing. Science has proven the effect music has on our mind, body, and soul. It is now being applied extensively in medical science as an adjunct to alternate therapy in leading healthcare centres in India and abroad.

Especially Indian classical music is designed in such a way that the musical notes, ragas, and mantras, if heard or sung in a prescribed manner under the supervision of a trained music therapist, can be effective in preventing and curing many lifestyle-related problems.

Harishree J. Bhatt (F.Y.B.B.A.)

SOMETIMES

Sometimes it is not just gathering with people,
Sometimes it's not just taking pictures and posting them in your Instagram story,
Sometimes it is not only to show off to the people that you have friends,

Sometimes it is the time you spend with each other,
Sometimes it is the memories you make with each other,
Sometimes it is the bond you make with each other that makes it stronger.
Sometimes it is the real love you show each other,

The pictures might fade away, but the memories will be as clear as crystal water.
And this makes you feel real in this fake society.

Tanvi Bansal (S.Y.B.A)

“WE LIVE IN DEEDS NOT IN YEARS”

"We live in deeds, not years; in thoughts, not figures on a dial. We should count time by heartthrobs. He most lives who thinks most, feels the noblest, and acts the best," said Philip James Bailey. This is because life spent in action is life well spent. Good deeds add value to life, not the number of years one lives. The noble deeds done during a person's lifetime give meaning to life and make the person immortal. This applies to people as well as things in the universe.

The short-lived lily flower offers beauty for only a day, but it captivates the heart of the beholder. On the other hand, an oak tree lives for hundreds of years, but its ugly shape, size, and long life are not a substitute for the beauty offered by the lily. Similar is the case of beauty of the rainbow, dew-drops, sunrise or sunset, last for a very short duration. Yet they leave an indelible impression on the mind of the beholder because "a thing of beauty is a joy forever."

The beauty of life is in doing something that future generations will cherish, not merely existing. Thus, a person may not live long, but if he has contributed to society or the country, he will be remembered for a long time.

The famous poets Keats and Shelley died young, but their invaluable contribution in the field of literature made them immortal. The great social reformer and leader Swami Vivekananda died in his thirties. His teaching and life have been the source of inspiration for many and will continue to motivate others for a long time to come.

Similar is the case of martyrs like Sardar Bhagat Singh, Sukhdev, and thousands of others who laid down their lives for liberating the country from British colonialism.

The country remembers and pays homage to these great souls. One is also indebted to the brave young soldiers who died defending the nation. Their lives may be short, but their contributions are honourable and noteworthy.

One's mission in life should therefore not be to eat, drink, and be merry, but to do something for the betterment of society or the country so that people remember you even when you are gone. This is possible only if you have a noble aim in life and work for it. A selfish person may live long, but people forget him after his death.

One does not have to live long to make an impression. Similarly, life is measured by deeds. "In short, life may be perfected not by years, for no man is immortal, but noble deeds make him immortal."

Hasti Dani (S.Y.B.A)

GOOD LEADERS DON'T GIVE ADVICE : They Coach

All managers want to see their employees thrive, but it can be tricky to maintain a balance between guiding and hand-holding.

While some managers might think the best way to lead is to constantly offer their employees advice, recent research suggests that coaching employees, or helping employees maximize their own performance potential, is a more effective leadership style. Unfortunately, the percentage of managers who use coaching as a leadership strategy is slim.

In fact, a recent study published in the Harvard Business Review shows that the majority of managers act as consultants rather than coaches. In other words, they lead their teams by micro managing and prescribing advice, not by helping them learn to come up with their own solutions.

Although managers who constantly give advice might mean well, the best managers are those who help their employees set actionable goals, give constructive feedback, and practice compassionate directness. Here are three simple micro steps (small, science-backed, too-small-to-fail behaviour changes) to help you avoid management pitfalls and become a better, more effective leader.

Start each of your meetings by telling everyone what the goal is.

There's nothing worse than ending a meeting with the feeling that you didn't accomplish what you set out to do. An easy remedy for this is to begin each meeting by setting an actionable goal for your team and allowing your employees to work towards that goal as a unit.

By immediately and clearly stating the meeting's purpose, managers are able to foster a sense of team unity around achieving the shared goal.

Before your next one-on-one, pause to reflect before giving feedback.

Considering your employee's point of view is a crucial step in the feedback process, but reflecting on your current state of mind is also equally important.

If you're feeling stressed, rushed, or burned out, you're more likely to deliver feedback without compassion or empathy—even if that's unintentional.

In your next meeting, before you offer any feedback, try pausing and taking stock of your emotional well-being before offering any constructive feedback. As a leader, this is your opportunity to point your employees in the right direction while allowing them to find their own paths towards success.

Each time you have constructive feedback, share it with compassion.

Above all, remembering to always practice compassionate directness is key to being an effective leader and strengthening employee-manager relationships.

Compassionate directness, or empowering employees to speak up, give feedback, disagree, and surface problems in real time rather than waiting for structured employee reviews, allows teams to foster a healthier, more trusting company culture. Even when delivering criticism, always remember to be straightforward, kind, and understanding. This lets employees know that you're not trying to put them down but rather give them the feedback they need to grow as individuals. Giving compassionately direct feedback is how we course-correct and come up with many of our best ideas.

Sanidhya Mishra

A LIST OF YOUR TALENTS YOU FORGET TO TAKE FROM ME

Talent is a quality that makes you different and unique from others. This is your specialty and legacy, which you are going to leave behind as a gift to our dear earth and its inhabitants. Many of you know what your talents are, and many of you are still on the journey to discover them. That's the fun part of the story, but still, we doubt ourselves about it: am I talented or not? Then now that it's time to get rid of all your doubts because there are so many talents already within you, let's get started.

- 1) **YOUR SMILE** : When you smile and are happy from the inside, it doesn't just make you happy; it even cheers up the whole surrounding area. It's not only humans, but also the environment and animals, and most importantly, it makes you feel good. That's an amazing talent in you.
- 2) **YOUR HELPING NATURE** : No matter what, you are still helping any known or unknown person, animal, animal or part of nature without any reason, from an ant to switching off an unwanted light, no matter what your house or your society may be, or even praising a good situation happening in front of you, and the paramount is that you even help yourself without any hesitation; that's a very gorgeous talent in you.
- 3) **FORGIVING NATURE** : It's a salute-giving talent in you. No matter whatever happened any big issue or even a very little issue but still you forgive other's and importantly of your own self. It is very important to forgive yourself, feel free and relieved, and recover from that situation.
- 4) **YOUR GRATITUDE** : You are thankful whenever you receive anything from mummy, papa, nature, friends, humans, animals, the solar system, the universe, etc. or from you yourself, even being satisfied with what you have, being healthy, happy, choosing home food over junk food, having enough and good sleep, not using too much phone, not overthinking, dancing while feeling stressed out, etc., and sharing while being sad. You are even thankful to your brain and heart, and even very little and tiny things. It's a talent that makes you a better person every day.
- 5) **CARING** : You care for others and for yourself as well. Sometimes you do show kindness, sometimes you don't, maybe others notice you or not, but you never lose your kindness because there is always a possibility that you are an inspiration for someone who you don't even know.

- 6) RESPECTING THE TIME OF :** You respect the time of yours as well as of other's like you put your phone aside while being having fun with whole family at dinner time , friend's and etc. hearing them , always reacting is not important but listening them is.
- 7) ENJOYING YOUR LIFE :** Many times I have seen others not enjoying their lives, those moments, but you enjoy your life like there is no tomorrow, and if you take the conclusion of your previous year, you will find that all those moments, many of which were irritating and many of which were sad, are not able to be recalled, but you, because they don't matter, remember those beautiful moments, those small, special moments with your special ones, and they are permanently stored in your bank of memories.
- 8) YOU LEARN :** It's not important to just learn from books; yes that is important, but you learn from everything, everyone, and every time. You are an awesome lifelong student; keep up the good work.

And there are many more talents within you; this was just a little but important slice of it. These are some of the points about all of us; we know them, but still, in the hubbub of this world, we forget them and just need to hear them say how beautiful and special they are. This journey of finding our own selves is a lifelong and mesmerising process, so keep up the good work. You are awesome. All the best, and my best wishes are with you.

Yashika Sharma (S.Y.B.Com)

AVV Vocational Academy and Certificate Courses

In today's rapidly changing working dynamics, the objective of Colleges and Universities is not only to preserve the traditional and existing knowledge but also to generate liberal education and new knowledge in various fields to cultivate young minds. The major role of the educational institutes in society seems to provide vocational and technical education to the students which will make them competent and employable. To bridge the gap between academics and industry and to provide additional professional training our college is successfully running different Certificate and Vocational Courses. These courses are designed to empower the students to validate their knowledge, enhance their professional skills and to pursue new career goals. These courses will also help the students to develop a totally different dimension of thinking in executing daily tasks/projects.

VNSGU Approved Certificate Courses Offered :

1. Basics of Investment and Financial Market
2. Fundamental research & Portfolio Management
3. Technical analysis of stock market
4. Derivatives market and Option strategies
5. Photoshop software
6. Wix Website development
7. Communication skills
8. Yog Garba
9. Basics of Yoga
10. Salesmanship
11. Basic of English Language skills:-LSRW
12. GST for beginners
13. Discovering Warli art: A beginner's guide
14. Advanced course in Warli Art

Vocational Courses offered :

1. Vocational course in GST
2. Vocational course on Campus to Corporate

WINNERS OF CO-CURRICULAR ACTIVITIES

Inter Class Competition 2022-23

Sr. No.	Competition	Rank	Winners	Class	
1	MEHENDI	1	PATEL AYUSHI	S.Y.B.COM	
		1	AAYESHA PATEL	S.Y.B.COM	
		2	TAILOR JYOTI	S.Y.B.COM	
		3	PRAJAPATI PAYAL	T.Y.B.COM	
		3	DIPTI JAIN	T.Y.B.COM	
2	POETRY RECITATION	1	MANSOORI MAHIN	T. Y. B. A	
		2	RAJ DILSHAD	T. Y. B. A	
		2	ANISH ARORA	S.Y.B.B.A	
		3	ANANYA DESHANI	S.Y. B. A	
		3	NEVIL CHOKSI	T. Y. B. A	
3	SOLO DANCE	Girls			
		1	KALGUDE KASHISH	S.Y.B.COM	
		1	SOMAYA DUBEY	T.Y. B. A	
		1	PRIYANSHI BAJAJ	S.Y.B.B.A	
		Boys			
		1	PALATA PINTU	F.Y. B. A	
2	ISHAN RANGOONWALA	F.Y.B.COM			
3	JAIN PRATIK	F.Y.B.B.A			
4	DEBATE	Individual			
		1	HASTI DANI	S.Y. B. A	
		2	RISHABH RAJPUT	T. Y. B. A	
		3	NIHAL NAIR	T.Y.B.B.A	
3	HEER PATEL	F.Y.B.B.A(B)			

Inter Class Competition 2022-23

Sr. No.	Name of Competition	Rank	Winners	Class
	DEBATE	1	Group Winners GOYAL KUNAL JANGID KRISHI KANKALE EROSHAN	S.Y.B.B.A (A)
		2	ABHINAV AGARWAL JAI KISHAN SURYANSH	T.Y.B.COM
5	RAKHI & FRIENDSHIP BELT MAKING	1	Girls TIWARI SAWTI	F.Y. B. A
		2	PANDEY ASTUTI	S.Y. B. A
		3	PRACHI SHARMA	S.Y.B.COM
		1	Boys DAVANSH SOLANKI	F.Y.B.B.A (B)
6	PATRIOTIC SONG	1	Individual SHARMA NEHA	S.Y.B.COM
		2	PRANJALI SINGH	T.Y.B.B.A
		3	RIYA SINGH	T.Y.B.B.A
		1	Group DEVAM KUKADIA	S.Y.B.A
		1	NIRAJ HERPLANI	
7	POSTER MAKING	1	RIYA SINGH	T.Y.B.B.A
		2	MISHRA PRAGYA	F.Y.B.COM
		3	DEVANSHU DEVDA	F.Y.B.B.A
8	PPT PRESENTATION	1	DHANANJAY YADAV	T.Y.B.B.A
		2	YASHIKA SHARMA	S.Y.B.COM
		3	NIHAL NAIR	T.Y.B.B.A

Inter Class Competition 2022-23

Sr. No.	Name of Competition	Rank	Winners	Class
9	BOOK REVIEW	1	YADAV SARITA	F.Y.B.COM
		2	ROSHANI NAYAK	S.Y.B.A
		2	DAS SHRUTI	S.Y.B.COM
		3	TIWARI ANUJ	F.Y.B.COM
		3	KRISHA BHATT	S.Y.B.A
10	HAIR DRESSING	1	KHUSHBU CHAPATWALA	S.Y.B.B.A
		2	JYOTI YADAV	S.Y.B.COM
		3	SAKSHI JAIN	S.Y.B.COM

ACADEMIC TOPPERS AT VNSGU EXAM

LIST OF ACADEMIC TOPPERS 2021-22

Class	Name of Student	Rank	YGPA
M.A. PART 1	SINGH SHAILI YOGESH	1	8.23
	SINGH ANJALI SURESH	2	8.14
	BANKA UDIT KUMAR	3	8
T.Y.B.A	RINWA EKTA YOGENDAR	1	8.7
	RAKECHA DIVYANSHI RAJENDRAKUMAR	2	8
	AGARWAL NISHTHA RAJESH	3	7.71
T.Y.B.COM ACCOUNTS SPECIALIZATION	SETHIA KOSHAL JATENLAL	1	6.86
	FALODIA KOMAL SURENDRA	2	6.79
	JAIN KRRISH MADAN	2	6.79
	AGARWAL SAHIL JAIPRAKASH	2	6.79
	AGARWAL PRACHI RAKESH	3	6.71
	PANDEY MOHIT SARVESHKUMAR	3	6.71
T.Y.B.COM BANKING SPECIALIZATION	RATHOD ARATIBEN DEVENDRASINGH	1	7.07
	PANJABI KARAN RAJUBHAI	2	6.93
	SHARMA RADHIKA KUMARI VINODKUMAR	3	6.86
T.Y.B.B.A MARKETING SPECIALIZATION	PACHAR POOJA DHARAMVEER	1	8.17
	RATHI DEEPIKA HARIKISHAN	2	7.75
	AGARWAL AYUSH KRISHAN	2	7.75
	BISANI RADHIKA RAJESH	3	7.67

ACADEMIC TOPPERS AT VNSGU EXAM

LIST OF ACADEMIC TOPPERS 2021-22

Class	Name of Student	Rank	YGPA
T.Y.B.B.A FINANCE SPECIALIZATION	KUKREJA HARSH BHAGWANDAS	1	7.92
	RAJPUT NEHA TULSISINGH	1	7.92
	KARTHIKA A	2	7.75
	MISHRA KHUSHI ARUNBHAI	3	7.67
S.Y.B.A	BENGANI PURNIMA DHARMENDRA	1	8.21
	JIKKAR KHUSHBOO RAKESHKUMAR	2	8.14
	RAJPUT RISHABH RAMESHBHAI	3	7.93
S.Y.B.COM ACCOUNTS SPECIALIZATION	AGARWAL RONAK RITESH	1	8.57
	ARORA ARYAN UMESH	2	8.43
	JAIN KUNAL KAPIL	3	8.29
S.Y.B.COM BANKING SPECIALIZATION	THAKUR ANIKET RAKESH	1	8.21
	CHAUDHARY HARSH SURESH	2	7.86
	GANGWANI KHUSHI KAMAL	2	7.86
	JAIN GAURAV RAKESH	2	7.86
	MANANI UNNATI VIJAY	3	7.71
	PARIHAR URVI JAGDISHKUMAR	3	7.71
S.Y.B.B.A	BARDOLIA YATI KALPESH	1	8.83
	MISHRA NEHA NATHMAL	1	8.83
	NAIR NIHAL BABU	2	8.67
	PATEL NILKANTH NARENDRABHAI	2	8.67

ACADEMIC TOPPERS AT VNSGU EXAM

LIST OF ACADEMIC TOPPERS 2021-22

Class	Name of Student	Rank	YGPA
	RANKA VANSH GAUTAMKUMAR	2	8.67
	NANDWANI REET YOGESH	3	8.58
F.Y.B.A	DESHANI ANANYA PRAMODKUMAR	1	9.07
	SHARMA ABHISHEK KUMAR PARMESHWAR	2	8.5
	DANI HASTI BHAVESHKUMAR	3	8.21
F.Y.B.COM	SHARMA YASHIKA	1	8.57
	CHAUDHARY NITU RAMSURESH	2	8.36
	PATEL AYUSHI SHANTILAL	3	8.14
	SAPRA SOFIA JAGMOHAN	3	8.14
	OJHA HARDIK OMPRAKASH	3	8.14
F.Y.B.B.A	GOYAL KUNAL AJAY	1	9.08
	PUROHIT JAYSHREE SHYAMSUNDER	1	9.08
	JAIN SAANIA VISHAL	2	9
	JAIN NIKITA BHURCHAND	3	8.92

ACHIEVEMENTS IN SPORTS

SPORTS ACTIVITY DETAILS 2022-23

Sr.N.	Game/Sports	Section	No. of Par.	Tournaments	Venue	Date
1	Table Tennis	Women	01	Selection trail of VNSGU team for West Zone Inter University Tournament	VNSGU, Surat	27/11/2022
Remark : Bhavya Jaiswal selected in VNSGU Team for west zone inter university tournament						
2	Hockey	Men	01	Selection trail of VNSGU team for West Zone Inter University Tournament	VNSGU, Surat	31/12/2022
3	Karate	Men	01	VNSGU Inter College Competition	SDJ International College	02/01/2023
4	Badminton	Men	05	Selection trail of VNSGU team for West Zone Inter University Tournament	VanitaVishram Women's College of Commerce, Surat	11/12/2022
5	Athletics	Men	03	Selection trail of VNSGU team for All India Inter University Tournament	VNSGU, Surat	11/12/2022
6	Athletics	Women	02	Selection trail of VNSGU team for All India Inter University Tournament	VNSGU, Surat	10/12/2022
7	Kabaddi	Men	01	Selection trail of VNSGU team for West Zone Inter University Tournament	Shree Thakorbbhai Patel Arts & Commerce College, Ankleshwer	13/11/2022
8	Table Tennis	Men	03	Selection trail of VNSGU team for West Zone Inter University Tournament	VNSGU, Surat	11/12/2022
9	Football	Men	07	Selection trail of VNSGU team for West Zone Inter University Tournament	VNSGU, Surat	04/12/2022
10	Handball	Men	02	Selection trail of VNSGU team for West Zone Inter University Tournament	K.B.S College, Vapi	05/12/2022
Remark : Gandhi Pranshu and Shukla Som selected in VNSGU Handball team for west zone inter university tournament						
11	Basketball	Men	06	Selection trail of VNSGU team for All India Inter University Tournament	VNSGU, Surat	27/11/2022
12	Wrestling	Men	06	VNSGU Inter College Competition	SKP Commerce College, Surat	04/01/2022
Remark : (1) Jena Chintan has won Silver Medal (2) Rajput Risabh, Singh Sahil, Sehgal Suryansh and Patel Nitesh has won Bronze Medal						
13	Tennis	Men	01	Selection trail of VNSGU team for All India Inter University Tournament	Dolat Usha Institute of Science, Valsad	13/11/2022
Remark : Bhojawala Dipansh Selected in VNSGU tennis team for west zone inter university tournament						

ACHIEVEMENTS IN SPORTS

SPORTS ACTIVITY DETAILS 2022-23

Sr N.	Game/Sports	Section	No. of Par.	Tournaments	Venue	Date
14	Yoga	Men	02	VNSGU Inter College Competition	SDJ International College	18/08/2022
Remark : Ghanchi Ankit and Prajapati Chetan Selected in VNSGU Yoga team for all India inter university competition						
15	Men Physique	Men	03	VNSGU Inter College Competition	Ambaba Commerce College, Sabargam	08/09/2022
Remark : 1. Rajput Rishabh has won Silver medal. 2. Jena Chintan has won Bronze medal 3. Dhuni Amwas has won Bronze medal						
16	Weight lifting	Men	02	VNSGU Inter College Competition	Ambaba Commerce College, Sabargam	07/09/2022
17	Power lifting	Men	04	VNSGU Inter College Competition	Pro. V. B. Shah Int. of Management, Amroli	12/09/2022
Remark : Jena Chintan has won Bronze Medal						
18	Boxing	Men	04	VNSGU Inter College Competition	VNSGU, Surat	03/09/2022
Remark : 1. Sharma Joginder has won Silver Medal. 2. Ravani Dipak has won Bronze medal 3. Verma Rajiv has won Silver medal						
19	Boxing	Women	03	VNSGU Inter College Competition	VNSGU, Surat	05/09/2022
Remark : Purohit Vasundhara has won gold medal and selected in VNSGU team for all India inter university boxing competition						
20	Basket Ball	Women	02	Selection trail of VNSGU team for All India Inter University Tournament	VNSGU, Surat	
Remark : Mehta Mahek Selected in VNSGU team for west zone inter university Basketball tournament						
21	Chess	Men	05	VNSGU Inter College Competition	Pro. V. B. Shah Int. of Management, Amroli	22 to 26 / 09/2022
22	Athletics	Men	10	Annual Athletics Meet 2022-23	VNSGU, Surat	1/01/2023 to 4/01/2023
23	Athletics	Women	05	Annual Athletics Meet 2022-23	VNSGU, Surat	1/01/2023 to 4/01/2023

ACHIEVEMENTS IN SPORTS

SPORTS ACTIVITY DETAILS 2022-23

Sr N.	Game/Sports	Section	No. of Par.	Tournaments	Venue	Date
24	Cricket	Men	15	VNSGU Inter College Competition	S. V. Patel College of C. S. B. M, Surat	31/01/2023
Remark : Mohit Rana Selected in VNSGU team for west zone inter university Cricket tournament						
25	Basket Ball	Men	12	VNSGU Inter College Competition	VNSGU, Surat	11/02/2023
26	Badminton	Men	04	VNSGU Inter College Competition	Narmada College, Zadeshwar	13/02/2023
27	Kabaddi	Men	12	VNSGU Inter College Competition	Shree Thakorbbhai Patel Arts and Commerce College, Ankleshwar	18/02/2023
28	Roll Ball	Men	02	Selection trail of VNSGU team for All India Inter University Tournament	SDJ International College	22/02/2023
Remark : Mehta Venish Selected in VNSGU team for all India inter university Rollball tournament						
29	Volleyball	Men	12	VNSGU Inter College Competition	P.T Science College, Surat	11/03/2023 to 12/03/2023

Abizer Dodia (Swimming)

Represented Gujarat at National Para Swimming Championship 2022
Won 3 Gold Medals



Bhavya Jayswal (Table Tennis)

Represented VNSGU Team in West Zone Inter University
Tournament in 2022-23



Dipansh Bhojawala (Lawn Tennis)

Represented VNSGU Team in West Zone Inter University
Tournament in 2022-23



Pranshu Gandhi (Handball)

Represented VNSGU Team in West Zone Inter University
Tournament in 2022-23



Som Shukla (Handball)

Represented VNSGU Team in West Zone Inter University
Tournament in 2022-23



Mohit Rana (Cricket)

Represented VNSGU Team in West Zone Inter University
Tournament in 2022-23



Ankit Ghanchi (Yoga)

Represented VNSGU Team in All India Inter University
Tournament in 2022-23



Chetan Prajapati (Yoga)

Represented VNSGU Team in All India Inter University
Tournament in 2022-23



Venish Mehta (Roll Ball)

Represented VNSGU Team in all India Inter University
Tournament in 2022-23



Chintan Jena (Power Lifting)

Represented VNSGU Team in all India Inter University
Tournament in 2022-23



Vasundhara Purohit (Boxing)

Participated in Youth Game International Golden Cup
in 2022



Isha Verma (Ice Stock)

Represented Gujarat at 9th ICE Stock Sports
Winter National Championship 2022



GLIMPSE OF VOCATIONAL & CERTIFICATE COURSES

Basics of Investment and Financial Market



Campus to Corporate



Yog- Garba



Course GST



GLIMPSE OF EVENTS

Yoga Day



Independence Day Celebration



Book Review Competition



Carrom Tournament



Chess Tournament



Debate Competition



Elocution Competition



Teacher's Day Celebration



Group Dance Competition



Har Ghar Tiranga



Hindi Diwas Celebration



Janmashtami Celebration



Hair Dressing Competition



Mehandi Competition



Poetry Recitation Competition



Navratri Celebration



Patriotic Song Competition



Presentation Competition



Poster Making Competition



Rakhi & Friendship Band Making Competition



Suit & Saree Day Celebration



Box Cricket Tournament



Republic Day Celebration



Industrial Visit



Environment Awareness Program

CHIEF GUEST
Shri Ashwin Desai
Founding Promoter, Managing Director
Aether Industries Ltd.

GUESTS OF HONOUR
Dr. Jignasa Oza
Regional Officer, Gujarat Pollution
Control Board, Surat

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**INTERACTIVE SESSION WITH
FOREST MAN OF INDIA
DR. JADAV PAYENG
(PADMA SHRI)**

Monday, 12th September 2022 / Time: 5:00 PM
Venue: Platinum Hall, SIECC, Sarsana, Surat



Youth Festival



Tours & Trips

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Tours & Trips

Visit to National Stock Exchange (NSE)



Fusion



Farewell



AGARWAL VIDYA VIHAR ENGLISH MEDIUM COLLEGE



First Row (Left to Right) Dr. Vikas S. Singh, Mr. Shaurya A. Shah, Lt. Jigar J. Chawda, Dr. Gautam G. Dua, Dr. U.T. Desai, Dr. Krishna N. Shastri, Ms. Shivangi K. Sethi, Dr. Nandish M. Upadhyay

(I/C Principal) (Advisor)

Second Row (Left to Right) Ms. Nancy A. Naik, Ms. Nidhi K.Desai, Ms. Harsha U. Joshi, Dr. Trupti Y. Vansiya, Ms. Sonal P. Agrawal, Dr. Kunjal M. Mehta, Ms. Durbhita V. Vaishnav, Ms. Vaishika R. Kadia, Ms. Rutvi Zaveri, Ms. Nehal S. Chorwala, Ms.Roshani A. Chauhan

Third Row (Left to Right) Mr. Bhargav R. Paghadal, Mr. Keval Patel, Mr. Vishalkumar B. Patel, Mr. Dhaval V. Patel

Fourth Row (Left to Right) Mr. Vijaysingh R. Parmar, Mr. Dharmesh B. Rathod, Mr. Nehal S. Patel, Mr. Kevin H. Patel

OUR CURRENT ENTITIES

POST-GRADUATE PROGRAM

M.A. (ECONOMICS)

UNDER-GRADUATE PROGRAM

B.A. (ECONOMICS)

- #### B.COM
- (Advanced A/c & Auditing)
 - Banking

- #### B.B.A.
- Marketing
 - Finance
 - Human Resource Management

5 GUJ. BN. NCC



BAOU (CORE/VOCATIONAL & PROFESSIONAL)

UNDER GRADUATE
COURSES

POST GRADUATE
COURSES

DIPLOMA
COURSES

AVV VOCATIONAL ACADEMY

DIGITAL MARKETING

FINANCIAL MKT. & INVESTMENT MANAGEMENT

TALLY ACCOUNTING

PERSONALITY DEVELOPMENT & SOFT SKILLS