

AGARWAL VIDYA VIHAR ENGLISH MEDIUM COLLEGE, SURAT.

Affiliated to Veer Narmad South Gujarat University, Surat

NURTURE

2017-19

Managed By:

Agarwal Samaj Vidya Vihar Trust, Surat

Vesu-Abhwa Road, Surat – 395007

Ph.: 0261-2914400, 2919888, 97126 11100, Fax : (0261) 2914400

email : avvemsurat@gmail.com | Website: www.avvcollege.org

AGARWAL SAMAJ VIDYA VIHAR TRUST 2019-20



SHRI VINOD GOYAL
PRESIDENT



SHRI PRAMOD KUMAR CHAUDHARY
I.P.P.



SHRI GOKULCHAND BAJAJ
VICE-PRESIDENT & CHAIRMAN,
SCHOLARSHIP-FEE WAIVER
COMMITTEE



SHRI SUBHASH MITTAL
VICE-PRESIDENT & CHAIRMAN,
SCHOOL MANAGEMENT COMMITTEE



SHRI RAMESH CHAUDHARY
SECRETARY



SHRI BRIJMOHAN AGARWAL
TREASURER & CHAIRMAN
PRESS, MEDIA & PUBLICITY
COMMITTEE



SHRI PREMKUMAR JAIN
JOINT SECRETARY



SHRI ANAND MEGOTIA
JOINT TREASURER



SHRI MOHAN GUPTA
CHAIRMAN
COLLEGE MANAGEMENT COMMITTEE



SHRI ARJUNDAS AGARWAL
CHAIRMAN
ADMISSION COMMITTEE



SHRI SHARVAN AGARWAL
CHAIRMAN
FINANCIAL, INTERNAL AUDIT
& LEGAL COMMITTEE



SHRI RAMMOHAN AGARWAL
CHAIRMAN
TRANSPORT COMMITTEE



SHRI NARENDRA GARG
CHAIRMAN
PURCHASE, STORE & MAINTENANCE
COMMITTEE



SHRI RAJKISHOR SHAH
CHAIRMAN
SPORTS & GAMES COMMITTEE



SHRI GOVIND SONTHALIA
CHAIRMAN
CULTURAL & EVENT CELEBRATION
COMMITTEE



SHRI MANOJ AGARWAL
CHAIRMAN
SECURITY & VIGILANCE
COMMITTEE



SHRI PRAMOD AGRAWAL
CHAIRMAN
COMMUNITY & SOCIAL
SERVICES (CSS) COMMITTEE



SHRI SANTOSH KUMAR SARAWAGI
MEMBER



SHRI VINODKUMAR AGARWAL
MEMBER



SHRI BAJRANGLAL GARODIA
MEMBER



SHRI PAWANKUMAR GUPTA
MEMBER



SHRI PURANMAL AGARWAL
MEMBER



SHRI NARESHKUMAR AGARWAL
SPECIAL INVITEE & CHAIRMAN,
DEVELOPMENT & FUND RAISING
COMMITTEE



SHRI ANIL KUMAR GUPTA
SPECIAL INVITEE & CHAIRMAN
WELFARE & MORAL EDUCATION
COMMITTEE



SHRI SANJAY KUMAR SARAWAGI
SPECIAL INVITEE



DR. MANUBHAI AGARWAL
SPECIAL INVITEE



SHRI SUBHASH BANSAL
SPECIAL INVITEE



या कुन्देन्दु तुषारहार धवला या शुभ्र वस्त्रावृता
या वीणा वर दण्ड मण्डितकरा या श्वेत पद्मासना
या ब्रह्माच्युत शंकर प्रभृतिभिर्देवैः सदा वन्दिता
सा मां पातु सरस्वती भगवती निःशेष जाड्यापहा



NURTURE

CONTENTS

1	President's Message	01
2	President's Message (2017-18)	02
3	Chairman - College Management Committee's Message	03
4	Chief Advisor's Message	04
5	Principal's Message	05
6	Staff Details	06
7	Students Council Committee: 2018-19	07
8	Library Report	07
9	Staff Articles	08
10	Student Articles	24
11	Vocational Courses	33
12	Faculty & Student Achievements	34
13	Winners List of Youth Festival - 2019	35
14	Inter-College Co-Curricular Activities	36
15	Inter-College Culture & Sports Activities	37
16	Gallery of College Activities	38

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 the environment to 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

President

Shri C.A. Vinod Goyal

Chief Editor

Dr. U. T. Desai

Editorial Committee Members

Dr. Gautam Dua

CA. Pujan Kapadia

Dr. Krishna Patel

Dr. Vikas Singh

Dr. Trupti Vansiya

PRESIDENT'S MESSAGE



Shri CA. Vinod Goyal (President)

Agarwal Samaj Vidya Vihar Trust.

- ◆ I am very pleased to address you all through maiden magazine of college 'NURTURE'. It is a platform through which you can showcase your creativity and achievement.
- ◆ Education is the basic need of any Individual, Society and finally the Nation. School education is one segment of student's life, but the real challenges & new ventures start when a student enters in college or university education. These years are very crucial for the students because these years are finally going to decide their career, future and eventually the life they wish to lead. Therefore, College Education is the most important factor deciding many things in the life of an individual.
- ◆ We wish to give a good, different & unique college to the Surat city. We wish to give a platform to Commerce & Arts Students not just to get a degree but to develop physically & mentally to compete for any National Level Examinations, like UPSC, C.A., ICMA, ICFA, ETC. We believe that if proper academic environment is given to the students they may be projected in desired direction. This College will offer BA (Economics), B.Com & B.B.A. Courses to the Students through English Medium.
- ◆ It is our endeavor to shape well groomed personalities that will contribute positively to the society. It is our aim to provide the right academic environment to young minds to take own decisions & face any situation in a positive manner. The College also plans to organize Various Co-Curricular Activities, Seminars, Social Welfare Activities and Cultural Programs in order to inculcate social & moral values in the students.
- ◆ Our ultimate aim is to equip the students with competencies & skill needed in the changing time & transforming young minds into skilled professional with moral values & spirituality.

PRESIDENT'S MESSAGE (2017-18)



Shri Pramod Chaudhary (President 2017-18)

Agarwal Samaj Vidya Vihar Trust.

- ◆ "Education is for improving the lives of others and for creating a better world and community behind us."
- ◆ I consider it to be a matter of immense pleasure and honour for me to address you all through the magazine of AVVEMC. It is indeed very heartening to witness that the college has carved a name for itself in the academic scenario of the region. Education is the most powerful tool to bring desirable changes in our personality and also to bring positive changes in our society. It is the only medium which enables you to move from darkness to brightness.
- ◆ Dear friends, I firmly believe that, there can be no better way to drive and improve our nation's prosperity and socio-economic well-being than through its education system. I would take this opportunity to wish you all to focus on all round development.
- ◆ You should always have your education tie up with morality and ethics. This task has to be taken over by the academicians to provide value and ethics based education. You should all remember that, "**honesty is the first chapter in the book of wisdom**" and we should inculcate honesty and integrity in all what we do.
- ◆ I earnestly hope and trust that, my esteemed academicians and students will work with sincerity, honesty and dedication and thereby contribute to make this world a better place to live in.

COLLEGE MANAGEMENT COMMITTEE CHAIRMAN'S MESSAGE



Shri Mohan Gupta

Chairman - College Management Committee

Agarwal Samaj Vidya Vihar Trust.

Nurturing creativity and inspiring innovation are two of the key elements of a successful education, and a college magazine is the perfect amalgamation of both. It harnesses the creative energies of the academic community, and distils the essence of their inspired imagination in the most brilliant way possible.

Hence, I am delighted to know that AVVEM College magazine "NURTURE" is ready for Digital Launch. I take this opportunity to congratulate the editorial board for bringing out this magazine. May all our students soar high in uncharted skies and bring glory to the world and their profession with the wings of education!

CHIEF ADVISOR'S MESSAGE



Dr. U.T. Desai

Chief Advisor

- ◆ Agarwal Vidya Vihar English Medium College (AVVEMC) is one of the esteemed English medium Colleges, located in Surat, and has been progressing at an exponential rate since its inception in 2017. Agarwal Vidya Vihar English Medium College has been strategically built on the legacy of success presented by Agarwal Samaj Vidya Vihar Trust, established in the year 1998. Many distinguished feathers of achievements have been gathered in the flock since then. Nurturing creativity and inspiring innovation are two of the key elements of a successful education, and a college magazine is the perfect combination of both. It nurtures the creative energies of the academic community.
- ◆ AVVEM College aims at bringing together thorough academic achievements with a comprehensive, co-curricular programme that includes sports, traditional dances, seminars and leadership training programmes. College believes in the dogma of "Wisdom through Knowledge." We believe that education is an important medium of obtaining essential knowledge and skills. It is more than just learning from books. It is an effort of the older generation to transfer their life wisdom to their offspring. The way our world is constantly changing and developing so it is very important to teach and bring up intelligent people who could understand the problems of modern society and solve them in a proper way.
- ◆ Our campus is set in a beautiful landscape with the attractive playground which gives a spectacular view of a highly living environment that encourages infrastructure of the college. Our distinguished faculties, with extensive ties to leading research community are able to bring best platform to B.COM, B.B.A and B.A. students not just to get degree but to develop physical and cognitive strengths into our programs

PRINCIPAL'S MESSAGE



Dr. Gautam Gopal Dua
I/c Principal

- ◆ Agarwal Vidya Vihar English Medium College (AVVEMC) Surat is aiming to be among the best colleges in India. I believe that the core of AVVEM Collage's success will be certain underlying principles that will ensure its pinnacle position. In the introduction of this maiden magazine 'NURTURE' let me list a couple of pints that formulates the shape of the institute:
- ◆ Leveraging the scholarly and enthusiastic faculty and understudy group at AVVEM College is working fundamentally to produce tomorrow's worldwide pioneers today.
- ◆ Ensuring and enduring sense of duty regarding foster a differing and comprehensive group of students, driven by the meritocracy that denotes our organization.
- ◆ Sustaining an open and straightforward culture that feeds interest every step of the way, energizes coordinated effort and gets the best out of each understudy.
- ◆ Preparing understudies for the mind boggling world that they will confront after they leave the college campus.
- ◆ Building a responsive and intense group of graduated class in the city and India who will be famous names in future.
- ◆ Today, we see stir and distress all around the globe. Against this grieved setting, there is without a doubt new expectation ascending in India. In the current moderate development world, India's economy is an encouraging sign. We are left on a crisp round of progression – one that will take our economy to higher pinnacles.
- ◆ AVVEM College adheres fundamentally to its principles to ride this wave and hold its position remarkably.

STAFF DETAILS

LIST OF ACADEMIC STAFF

NO.	FACULTY NAME	DESIGNATION	QUALIFICATION
1	Dr. Gautam Dua	I/c Principal	M.Com, MBA, PGDRM, PhD, NET, PG-Teacher.
2	Dr. Krishna Patel	Assistant Professor	MA, PhD, PG-Teacher.
3	Mr. Jigar Chavda	Assistant Professor	MA, M.P.Ed, GSET (Physical Education).
4	CA. Pujan J. Kapadia	Assistant Professor	M.Com (Finance & Tax.), CA, NET (Com. & Mgt.), PG-Teacher.
5	Mr. Shaurya A. Shah	Assistant Professor	M.Com, SLET, NET, PG-Teacher.
6	Ms. Shivangi K. Sethi	Assistant Professor	M.Com, GSET (Com.), NET (Com.), PG Teacher.
7	Dr. Vikas S. Singh	Assistant Professor	MA, M.Com, GSET, PhD, PG-Teacher.
8	Ms. Jayshree V. Chugh	Teaching Associate	MA (Economics)-Gold Medalist, M.Phil, PhD (Pursuing), GSET, PG-Teacher.
9	Dr. Anil R. Maisuriya	Assistant Professor	M.Com, M.Sc. (Applied Statistics), PhD (Statistics), NET(Population Studies), PG Teacher.
10	Ms. Aarti H. Jariwala	Visiting Faculty	MCA.
11	Ms. Sonal Agarwal	Visiting Faculty	M.Com, NET (COMMERCE).
12	Dr. Vidushi Choksi	Visiting Faculty	MA (History), PhD.
13	Dr. Harshit H. Mehta	Visiting Faculty	MA, PhD, NET, PG Teacher.
14	Ms. D.J.Parekh	Visiting Faculty	M.Sc. (Applied Statistics).
15	Ms. Kunjal Lotwala	Visiting Faculty	MA (English).
16	Ms. Khushboo Jariwala	Visiting Faculty	MBA.

LIST OF ADMINISTRATIVE STAFF

1	Mr. Ketan Patel	Clerk	B.Com
2	Dr. Trupti Vansiya	College Librarian	Ph.D, B.Lib,M.Lib, B.A, M.A
3	Mr. Kalpesh Patel	Clerk	B.Sc
4	Ms. Sakina Bhatia	Clerk	B.Com

LIST OF SUPPORTIVE STAFF

5	Mr. Pankaj Rathod	Peon	-
6	Mr. Nilesh More	Peon	-
7	Mr. Piyush Patel	Peon	-

STUDENTS COUNCIL COMMITTEE : 2018-19

NO.	COMMITTEE NAME	INCHARGE FACULTY	COMMITTEE MEMBERS
1	Finance & Student Welfare Committee	Dr. Krishna Patel	Agarwal Aaditya (SECRETARY) 1. Jain Bhavya 2. Singhania Pallavi
2	Gymkhana Committee	Mr. Jigar Chavda	Mundhra Nandlal (SECRETARY) 1. Ahuja Chirag 2. Jain Pragya
3	Social & Cultural Activity Committee	Dr. Krishna Patel	Modi Aishvi (SECRETARY) 1. Agarwal Nikita 2. Sadhani Megh
4	Debate & Elocution Committee	Mr. Shaurya A. Shah	Shah Khushi (SECRETARY) 1. Upadhyay Divya 2. Poddar Vebhoo
5	Magazine Committee	Dr. Vikas S. Singh	Poddar Vebhoo (SECRETARY) 1. Upadhyay Divya 2. Sarda Sheetal
6	Educational Tour Committee	CA. Pujan J. Kapadia	Ahuja Chirag (SECRETARY) 1. Shah Khushi 2. Mundhra Nandlal
7	Planning Forum	Ms. Shivangi K. Sethi	Jain Isha (SECRETARY) 1. Gupta Vatsala 2. Jain Bhavya

LIBRARY REPORT

NO.	YEAR	TOTAL NUMBER OF BOOKS	VALUE OF BOOKS
1	2017-18	1,169	₹ 2,50,289
2	2018-19	2,140	₹ 3,45,632
TOTAL		3,309	₹ 5,95,921



Dr. U. T. Desai
Chief Advisor

“SCHEME FOR SKILL DEVELOPMENT FOR SHAPING FUTURE”

Educational institutes in India have produced highly professional, competitive & technical personnel by infusing quality & content with appropriate skills suitable for rapidly changing industrial scenario.

However, in present scenario, the fresh graduates are hired by business world & given training at entry (induction) level through various types training programmes organised by few industrial units.

It is the need of the time to prepare unique programmes with the collaboration of educational institutes & industry, wherein the students are made ready for organisations as per the industry needs & demands. Most of the higher educational institutes are starved of quality interactions with the industry in terms of curriculum for their students.

In present time, the need is to provide a system for an ongoing dialogue between industry & the educational institutions.

TALENT TEST:

It's time to develop a methodology to assess student's potential & aptitude & prepare them for industry where they have possibility to be successful. The test is integral to learning methodology & curriculum. The assessment will help students to evaluate their progress at various intervals (stages) & take corrective actions if required. It helps the students to select a career path.

The intelligence assessment process should be one/two hours test which would assess students' skills, SWOT analysis & help them in building successful careers in various areas. In the first stage, students will be provided with developmental feedback for their career paths & possible developmental tools.

Students for talent assessment process would be categorised as follows:

1. **Management & administration**
2. **Arts, commerce, science, etc.**

Students from second/third year may be selected for assessment as they are close to the choices for their careers.

ONLINE TESTS:

Online tests & interactive group exercises- i.e. group discussions, quizzes, extempore dialogues. The online tests will be used to assess various skills like analytical, problem solving, logical reasoning, mathematical ability, etc & the group exercises will be used to assess English speaking ability,

grammar, writing ability, etc. The test will assess the students based on following clusters of skills:

1. Communication skills
2. Computer & IT literacy skills
3. Analytical skills
4. Marketing skills
5. Behaviour skills

Various models can be used:

1. Talent assessment
2. Analysis & report with suggestions
3. Training on career
4. Internship
5. Reassessment
6. Placement assistance

PROCEDURE:

- ◆ To conduct talent test, to identify students for eligibility to undergo this career mapped training.
- ◆ The training programme will be drawn with the convenience of stakeholders. (students & institutions). It can be on weekends/ after their college hours.
- ◆ The result will be in the form of the developmental plan & declared by the institution. Then after discussing individually with students on individualistic career plan; training calendar for each student will be drawn out.
- ◆ The following are the offerings for the students based on the result of test; the student's aptitude shall be mapped to following programs:

For BBA & Management students:

- (1) Business soft skills (30 hours)
- (2) Domain knowledge (30 hours)
- (3) Marketing
- (4) Human resources
- (5) Finance

Internship for any one chosen (Approx. two months).

For BBA & Management students:

- (1) Banking, insurance & finance
- (2) Marketing
- (3) Human resource

Internship for any one chosen (Approx. two months).

Training will be covered for IT business skills also.

The institute shall conduct a reassessment of the participants post completion of the training & internship for improvement of specific skills & also throw light on the effectiveness of the practical training programmes.

PLACEMENT SUPPORT:

After completion of the specified course, the institute ensures to organise the industrial placements for the deserving candidates.

INFRASTRUCTURE FOR PROGRAMME:

For conduct of the courses:

1. Training by the faculty in a classroom
2. E-learning facilities in the classroom
3. Interactive virtual classroom

Training comprises of self-learning, self-assessment, group projects, etc. Industry experts will also deliver lectures to students on web & have interactive sessions through quizzes and Q & A sessions during the lecture.

BENEFITS TO INSTITUTION:

This unique initiative could provide a long term viable solution to the problem of skilled manpower by creating skill sets and ultimately creating employment for educated youths.

The companies participating in the placement programme will be able to get trained employees. The association will also enable the availability of high-quality manpower in industry.

BENEFITS TO STUDENTS:

The initiative will enable students to get quality education at a very nominal cost while completing their bachelors programme. They will get industrial exposure at an early stage of their career. It will also guide students for their first job and further.

1. Students will be equipped with skills
2. Industrial exposure & domain knowledge
3. Candidates will have an edge over other students
4. Increase reputation of the institute in market
5. Use of extensive technology will provide students good know how of latest technology.

CONCLUSION:

This programme will definitely add value to the students. This will help students not only to get relevant jobs but will equip with innovative capabilities that they can work on a global scale.

This will enhance the employability and make them competitive in the challenging world and bring great success in educational institute.



Dr. Krishna I. Patel
Assistant Professor

Be professionally skilled to achieve excellence in your work!

In today's growing global world, English is no more just a language to be learnt or a subject to be passed. In fact, being an international language, it plays the key role in the professional success of the learners. Therefore, I consider it the primary aim of teacher to prepare students to acquire English language skills. In a country like India, where access to language resources is highly inconsistent, differing from one region to another conditioned by socio economic variables, the English language teacher has to become a facilitator, an instructor and a guide to help the students in achieving excellence in English at professional front.

The students should also realize the importance of learning English for professional advancement. For that, they should master the language so that they can easily use English for presentations, for email and report writing, for telephonic skills and interviews. Also the language required in meetings and negotiations should be learnt. Not just this, English language should be mastered properly for socializing in business. To help learners master English language for professional purpose, I suggest certain interesting techniques that can contribute positively to the learning experience:

1. MOOC
2. Gamification
3. Computer Assisted Language Learning
4. Mobile Assisted Language Learning
5. TED Education

1. MOOC : According to Oxford Dictionary, MOOC can be defined as:

'a course of study made available over the Internet without charge to a very large number of people: anyone who decides to take a MOOC simply logs on to the website and signs up.'

Currently E- PG Pathshala and SWAYAM are some of the online courses available. The teacher does not require making any additional preparations to using MOOC. The teacher can show the path to login into any MOOC and explain its functions and can solve queries when needed. He can just share a web- link and create a discussion forum. The use of MOOC can help teacher provide an opportunity to the learner to share from subject experts from every corner of the world and get a chance to discuss with them. The students are also made to think critically and innovatively.

2. Gamification:

Gamification means the use of game thinking and game machines in non- game contexts to engage users in solving problems. Gamification not only uses game elements and game design techniques in non-game contexts, but also empowers and engages the learner with motivational skills towards a learning approach and sustaining a relax atmosphere. Co- operative learning and dialogue journals are some of the teaching strategies in Language Learning.

The use of Gamification in L2 learning has brought the use of many tools to enhance the language learning process and motivate the learners. It's very important to remember that in a gamified classroom setting the tool will serve a purpose and it shouldn't substitute the target goal of the unit or module. This is also essential in L2 learning. With many tools to choose from in educational technology, the L2 educator needs to use them accordingly to the target audience and combine it with the appropriate language learning approach or strategy. These Gamification tools are frequently used in L2 learning: Duolingo, Class Dojo, Edmodo, Zondle, Socrative, and Brainscape.

3. CALL: Computer Assisted Language Learning.

CALL is an important manifestation of computer- mediated language learning. It can be used to focus on using various ICT based tools to teach grammar and communication skills explicitly. The teacher can use it to focus on listening and speaking skills with various features like graphics, sounds, animation, video and audio. The various techniques that a teacher can use in the classroom are generic software such as PPT, Word, Paint; crossword puzzles, Web Searching, Online communication and multiple choice questions.

4. MALL: Mobile Assisted Language Learning.

MALL has made learning possible anywhere at any time with the help of mobile devices. The teacher can explain and prepare students to use various approaches related to MALL. He can make a list of mobile applications and ask students to explore it and solve their difficulties. With MALL students can study anytime and anywhere using apps. They can learn through games and quizzes, listen short stories and audio books and master vocabulary. They can also keep good dictionaries in their mobiles to find meaning of any word at any time. Thus, MALL has made informal learning possible.

5. Ted Education

Ted- Ed refers to the youth and education initiative that aims at sparking and celebrating the ideas of teachers and students around the world. It helps students create content- specific You tube channels and share presentations and assignments, project guidelines, mat formulas and historical timelines. Ted- ed is an ever-growing library of original animated videos and provides an international platform for teachers to create lessons. In fact, students can bring Ted to their institutes and gain literary skills also.

It can be established in conclusion that the use of above mentioned strategies in language learning contributes positively to the learning experience. However, using Mobile phones and computers should always be corporated with a lot of precaution. One should never stop learning he wants to keep growing. I wish all the learners the best wishes so that can keep learning!

Happy learning!



C.A. Pujan Kapadia
Assistant Professor

Value Investing through Equity Market

Benjamin Graham in his book *The Intelligent Investor* defines investment activity as, "An investment operation is one which, upon thorough analysis, promises safety of principal and an adequate return. Operations not meeting these requirements are speculative."

Difference between investing and speculating: Generally people think, 'everyone who buys or sells a share has become an investor, regardless of what he buys, or for what purpose, or at what price, or whether for cash or on margin'. There is an unambiguous demarcation between investing and trading. Investing money without going through the rigour of understanding and analysing the investment options, their risk and return features and appropriate value would be like taking a bet or speculating rather than investing. Such activity has a greater chance of losing rather than making money for the investors. Speculation is typically short-term calls made with leveraged funds, unlike investing money which is a long-term disciplined activity for creating wealth.

The objective of analysis is primarily to determine which businesses to buy and at what price, there are two basic approaches to the subject: Fundamental Analysis and Technical Analysis.

Fundamental Analysis: The study of the Fundamental Analysis is primarily to determine which business to buy or sell. The focus in equity valuation is on the future earnings and the estimates of growth in earnings. Fundamental analysts maintain that market may misprice securities in the short run but in the long run, prices would merge with the securities' fair value or intrinsic value. Therefore, profits in investments come from not only identifying a good investment option but also making the investment at the right price. This thought process is in contradiction of Efficient Market Hypothesis (EMH), which propagates that share prices incorporate and reflect all relevant information. It considers both qualitative and quantitative dimensions of a business. While financials will reveal history of the business and the financial readiness to grow in the future, evaluating factors such as the economic conditions favourable to the business, the ability of the management to identify and exploit opportunities, the operating efficiencies that the business possesses and the risks that may affect the plans and its ability to meet these contingencies, will define the attractiveness of the business as an investment proposition. Accordingly, fundamental analysis includes the following:

1. Economic analysis,
2. Industry analysis,
3. Company analysis.

Fundamental analysis may be triggered by changing macro-economic factors, both international and national, such as GDP growth rates, inflation, interest rates, exchange rates, productivity, prices of commodities, regulatory aspects and others. This can lead to an analysis of their impact on different industries and then to search for the best businesses in the industry. This is called top-down approach to fundamental research. However, sometimes analysis is triggered by some news or piece of information on some company, which may move to industry analysis and then economic analysis to see whether broad industry and economic parameters favour the company. This is called bottom-up approach to fundamental research.

Technical Analysis: Technical Analysis can be defined as an art and science of forecasting future prices based on an examination of the past price movements. It is no astrology for predicting prices. Instead, it is based on current demand-supply analysis of commodities, stocks, indices, futures or any tradable instrument. It involves putting stock information like prices, volumes and open interest on a chart and applying various patterns and indicators to it in order to assess the future price movements. The time frame in which technical analysis is applied may range from intraday, daily, weekly, monthly or yearly price data. The study of the technical analysis is primarily to determine at what price to buy or sell a business. The analysis is based on the assumption that all information that can affect the performance of stock, company fundamentals, economic factors and market sentiments, is reflected already in its stock prices. Accordingly, technical analysts do not care to analyse the fundamentals of the business. Instead, the approach is to forecast the direction of prices through the study of patterns in historical market data - price and volume. The analysis converts the price and volume data into charts that represent the stock price movements over a period of time. Some of the charts used include line charts, bar charts, and candlestick chart. The patterns thrown up by the charts are used to identify trends, reversal of trends and triggers for buying or selling a stock.

Conclusion: An investment operation, to promise safety of the principal amount and an adequate return should be based on thorough analysis. Or else the operation shall be speculative. It is advisable to never mix speculative and investment operations. The objective of analysis is primarily to determine which businesses to buy and at what price. There are two basic approaches to the subject - fundamental analysis and technical analysis. Fundamental analysis suggests us in which business or company we should take part in equity market. However, the right price to invest in equity can be suggested by technical analysis only. The adequate return can be earned only when we buy at right time and right price and sell at right time and right price.

My Personal Experience-Based Takeaways

1. Focus on Intrinsic Value/ Actual Worth of the company.
2. Always invest in your Circle of Competency.
3. Analyse Micro over Macro Factors.
4. Have Long Term Approach (Minimum 10 years)
5. Have Patience.
6. Accept Mistakes & Learn from it.
7. Act contrary to popular opinion being telecasted on media.
8. Focus on avoiding permanent losses than minimizing risk of stock volatility.
9. Think like the businessman.
10. Always have Margin of Safety.



SHAURYA .A. SHAH

Assistant Professor

Your Days Define Your Life

Your days are your life in miniature. As you live your hours , so you create your years . As you live your days , so you craft your life. What you do today is actually creating your future. The words you speak , the thoughts you think , the food you eat and the actions you take are defining your destiny – shaping who you are becoming and what your life will stand for. Small choices lead to giant consequences. There's no such thing as an unimportant day.

As You Live Your Days , So You Craft Your Life.

Each one of us has an exquisite power within us and can have significant impact on the world around us – if we so choose. But for this power which resides internally to grow , we need to use it. The more this power gets tapped , the more confident you become. The more you exercise it , the stronger it gets.

The best among us are not more gifted than the rest. They just take little steps each day as they march toward their biggest life. And the days slip into weeks, weeks into months and before they they know it , they arrive at a place called Extraordinary.

The Big idea on time is that once it's lost , it can never be Regained.



SHIVANGI SETHI

Assistant Professor

“SHOULD IT MATTER?”

A beggar lying on the footpath crying on his fate, A small child yelling at his parents for his small demands, teenagers blaming themselves for petty reasons just under peer pressure, an adult working day and night just to secure his future which may even not turn up or an old unable to withhold his health and counting days to go back to the world he came from; agree or not we all have witnessed one of these experiences.

Undergoing any such rainy day, we keep on counting the circumstances either on one's own self or end up by blaming our fate. In this competitive era, race of going ahead keeps our minds busy constantly thinking about some or the other thing to show dissatisfaction about present situation. At times, these situations bother us so much that we end up feeling low, irritated & ultimately health is affected.

From childhood we have been learning to follow some norms made by the same species we belong to. There are some bars one should not cross and some benchmarks one must achieve by hook or crook failing which bothers a lot to us. Sometimes such bars and benchmarks are associated with age as well.

We may have considered ourselves less fortunate at least once in our lifetime but there are number of such who can't dream of something we missed just by chance. One needs to understand that these situations bothering us so much today are very repetitive; appears and disappears at a matter of time but the life getting wasted behind such botheration is very temporary- A harsh truth.

Thus, it is a matter of question to one and all as to which situations are really to be bothered about & which not; also, for how long. Bother for issues we create & capable of being changed but not for the ones which had no effort of ours in its creation.

Live your life to the fullest, learn from the odds faced for once the story will end, chapters will fold, characters may disappear but what remains will be a mere flashback only to be remembered but not to be lived again.



Dr. VIKAS S. SINGH
Assistant Professor

SECRET FOR STUDENTS TO succeed in STUDY

काकचेष्टा बकोध्यानं श्वाननिद्रा तथैव च | (Kaaka-cheshTaa bakodhyaanam shvaana-nidraa tathaiva cha)

अल्पाहारी ब्रह्मचारी विद्यार्थी पञ्चलक्षणम् || (Alpaahaari brahmachaari vidyaarthee pancha-lakshaNam)

In order to succeed in studies a student must have essential qualities in him. These qualities are described in our ancient literatures. The above shloka is from Sanskrit literature. It highlights five essential qualities that must be present in every learner (student). The explanation of qualities mentioned in above shloka is as under:

- ◆ **Kaak Cheshta (Perseverance of a crow):** Crow is considered as one of the most intelligent bird. He is very curious to learn and know things. "Yes, crows have better eyesight than humans. This bird is well known for his intelligence. Crow's brain is of the size of a human thumb, quite huge as compared to its body, keeping their intelligence at par with primates and making them capable to solve complex problems," Hence our ancestors said that a student must look at things rather than just seeing it. Open your eyes; you can see opportunities to learn from each and everything."
- ◆ **Bako-Dhyaanam (Concentration like Heron):** Heron stands in water on one foot, he focuses so deeply on the fish below; that it seems as if he is lost in his own world and unaware about other things, just like a meditating yogi." His attention towards his object (fish) is one pointed. For that he is patient and determined. The lesson for a student from this is that he should be focused only towards his goal ignoring all other distractions.
- ◆ **Alpaahaari (Light Eater):** It means eat only a little food, as much as required to keep the body and mind together. When a person eats more, he sleeps more. If the stomach is light, one can easily get up in the early hours of morning and concentrate on studies.
- ◆ **Brahmachaari** Stay away from sweet home i.e. away from comfort zone or homely comfort. It teaches a student to detach from enamoring comforts available at one's parental residence. Comfort kills productivity because, without the sense of nervousness that comes from having deadlines and expectations, we tend to do the minimum required to get by. This was the reason that students were sent to Gurukul in their childhood.



Dr. Anilkumar R. Maisuriya

Assistant Professor

I express my gratitude to trustees, In charge Principal and Dr. U. T. Desai sir for giving me the opportunity to present my thoughts here. I am proud of being taught at a prestigious college of Veer Narmad South Gujarat University, Surat.

The thought of statistics had been developed around 1749 although, over time, there have been changes to the interpretation of the word statistics. The meaning of statistics is "collection of the facts and figures, formulation, analysis and interpretation of the results and its use for the future enhancement". Most of statistics is associated with the probability that is main aspect of it. "Thomas bayes, George E. P. Box, PafnutyChebyshev, David R. Cox, Gertrude Cox,Harald Cramer, Francis YsidroEdgeworth, Bradley Efron, Bruno de Finetti, Ronald A. Fisher, Francis Galton, Carl Friedrich Gauss, William SealeyGosset (Student), Andrey Kolmogorov, Laplace, Lehman, Aleksandr, P.C. Mahalonobis, Abrham De Moivre, Jerzy Neyman, Florence, Pascal, Karl Pearson, Charles Peorce, C.R. Rao, W. A. Shewhart, Spearman, Charles Stein, Thorvald Thiele, John Tukey. Abraham Wald and so many" are the founder of Statistics.

At every stage of life, the least amount of statistics has been used. It is used in commerce as a "Business Statistics", in Arts as a "Quantitative methods" and in Science as a "Statistics". Not only this, but probability is used in gambling. For example if we want to select 2 cards from the pack of 52 cards then we have 1326 different ways to select 2 cards. So it is easy to find solution of the real life problem using statistics. Whatever research has been done in the world, most of the researches are grateful to Statistics. Today, human thought is happening due to statistics because it depends on the logic and experiments. Statistics is also used in formulating a country's policy like Budget. Pharmaceutical company gets idea about the particular medicine from the data regarding reason behind death like Aids, Cancer, Tuberculosis, diabetes etc. so that they can invent new medicine for the human beings. Insurance company also use the statistics to calculate the amount of premium and risk of the person. In short at every stage, statistics is used. Hence it is included in most of the syllabus for the study purpose. Students can build their career in Pharmaceutical Company as a Bio-Statistician, Economics and Statistics Department in Government sector as a Research Officer or research Assistant or Statistical Assistant, Research Company as a researcher, Academic sector as a lecturer and many more. Looking this wide application of statistics, one should study the subject.

I hope students understand it better and use it further. All the very best to all my dearest students for your bright career.



Ms. Khushboo Jariwala

Visiting Faculty

The Epoch - Making Skill -Attitude

“The greatest discovery of generation is that human beings can alter their lives by altering their attitudes of mind.”

– William James of Harvard University.

Every sphere of life, professional or personal, one can achieve success in all endeavors, if one possesses good and positive attitude.

Have a look at this story...

There was a man whose business was to sell balloons. He loitered through streets walking up and down to make his living out of selling balloons. Whenever he felt that his balloons were not sold, he released the helium-filled balloons into the air. When the children saw the balloons go up, they wanted to own one. Like this he made his selling go up. One fine evening he thought of having the business in the beach which would be very much crowded. He waited for some time in the beach and then started doing his selling tactic of releasing the balloons of different colors-red,green,blue & yellow into the air. After seeing the balloons high up in the air. many children came to buy it. When he was busy with the work, a child came and stood in front of him and posed this- “If you release the black color balloon, would that also fly?” Moved by his question, the man replied, “It is not the color of the balloon, it is what is inside that makes it go up”

That is the way of our lives. What's inside us make us to achieve success is ATTITUDE. Our attitude resolves how we look at an impede. It all depends on one's perception. For an optimist it is a stepping stone to success. For a pessimist it is a stumbling block. One should be able to identify one's attitude and stream it in such a way as a stepping stone to success. We have all resources, talents and positive attitudes, but we all will be waiting for the opportunity to be dropped on our hand. The fact is, opportunities never come in hand. We should grab it when it knocks the door. Even grabbing it, ATTITUDE matters a lot. To a negative attitude person who cannot recognize the opportunities, will complain of noise when it knocks.

One cannot be called a complete human being if one has arms & legs, eyes & ears, a heart and a brain. Those who can take right decision at the right time with a positive attitude can be called so. That is why it is so crucial for many of us to take right decision. A right decision at the wrong time becomes the wrong decision any way.

What frames our attitude?

3 E's – Environment, Experience and Education. These 3 E's may vary from person to person but the positive approach towards these three will surely fetch the 3 E's – Employability, Efficacy & Estimation.

People with positive attitudes have certain personality traits that are easy to recognize. They are caring, confident, patient and humble. They have high expectations of themselves and others. They anticipate positive outcomes. A person with a positive attitude is like a fruit of all seasons. He is always welcome. Hence friends, identify your attitude, make it positive and step ahead to achieve success in all accomplishments



Dr. Harshit Mehta

Visiting Faculty

Constitution of India that exclusively safeguards and strengthens the rights of minorities.

- ◆ Article 14: Equality before law- The State shall not deny to any person equality before the law or the equal protection of the laws within the territory of India.
- ◆ Article 15: provides that the State shall not discriminate against any citizen on grounds only of religion, race, caste, sex or place of birth.
- ◆ Article 16: provides for equality of opportunity for all citizens in matters of employment or appointment to any office under the State. No citizen can be discriminated against or be ineligible for any employment or office under the State on grounds of only religion, race, caste, sex, descent, place of birth or residence.
- ◆ Article 21: declares that no person shall be deprived of his life or personal liberty except according to procedure established by law. This right is available to both citizens and non-citizens.
- ◆ Article 25: says that all persons are equally entitled to freedom of conscience and the right to freely profess, practice and propagate religion.
- ◆ Article 26: Right to establish and maintain institutions for religious and charitable purposes; Right to manage its own affairs in matters of religion; Right to own and acquire movable and immovable property; and Right to administer such property in accordance with law.
- ◆ Article 27: lays down that no person shall be compelled to pay any taxes for the promotion or maintenance of any particular religion or religious denomination.
- ◆ Article 28: no religious instruction shall be provided in any educational institution wholly maintained out of State funds.

Exclusive Rights of Minorities

- ◆ Through Article 29 and Article 30, accord special rights to the people who form religious or linguistic minority in India.
- ◆ Article 29: provides that any section of the citizens residing in any part of India having a distinct language, script or culture of its own, shall have the right to conserve the same and grants protection to both religious minorities as well as linguistic minorities.
- ◆ Article 30: All minorities shall have the right to establish and administer educational institutions of their choice. Protection under Article 30 is confined only to minorities

(religious or linguistic) and does not extend to any section of citizens (as under Article 29). However, the term 'minority' has not been defined anywhere in the Constitution

Constitution of India provide protection of interest of the linguistic minorities. These are:

- ◆ Article 345: "Subject to the provisions of Articles 346 and 347, the Legislature of a State may by law adopt anyone or more of the languages in use in the State or Hindi as the language or languages to be used for all or any of the official purposes of that State".
- ◆ Article 347: "On a demand made in that behalf, the President may, if he is satisfied that a substantial proportion of the population of the State desire the use of any language spoken by them to be recognised by that State, direct that such language shall also be officially recognised throughout that State or any part thereof for such purposes as he may specify".
- ◆ Special provisions have also been made under Articles 350A and 350B to provide smaller communities educational opportunities in their mother tongue and to appoint a special officer for linguistic minorities.
- ◆ Article 350: Language to be used in representations for redress of grievances. Every person shall be entitled to submit a representation for the redressal of any grievance to any officer or authority of the Union or a State in any of the languages used in the Union or in the State, as the case may be.
- ◆ Article 350A: Facilities for instruction in mother-tongue at primary stage. It shall be the endeavour of every State and of every local authority within the State to provide adequate facilities for instruction in the mother-tongue at the primary stage of education to children belonging to linguistic minority groups; and the President may issue such directions to any State as he considers necessary or proper for securing the provision of such facilities.
- ◆ Article 350 B: Special Officer for Linguistic Minorities. There shall be a special officer for the linguistic minorities to be appointed by the president. It shall be the duty of the Special Officer to investigate all matters relating to the safeguards provided for linguistic minorities under this Constitution and report to the President upon those matters at such intervals as the President may direct, and the President shall cause all such report to be laid before each House of the Parliament, and sent to the Governments of the State concerned.

Legal Rights:

The following legislations contain several rights and safeguards for the minorities:

National Commission for Minority Educational Institutions Act (2004) provides additional safeguards to the minority educational institutions. It contains provisions for the following:

Establishment of a National Commission & minority educational institution

Waqf Act, 1995 (erstwhile Waqf Act, 1954) was enacted to safeguard the existence of a large Number of Waqf properties in the country. A Waqf is a permanent dedication of movable or immovable properties for purposes recognised by the Muslim Law as religious, pious or charitable. Apart from these religious aspects, the Waqfs are also instruments of social and economic upliftment.

The National Commission for Minorities Act (1992) accorded statutory status to the Minorities Commission set up in 1978. The Commission monitors the working of the safeguards provided to the minorities in the constitution and laws. It also looks into specific complaints regarding deprivation of rights and safeguards of the minorities.

Dandi March, 1930 : A Historical Movement

Start of Dandi March to create public consciousness through salt satyagrah-Eight Nine years completed of the March from Sabarmati Ashram, Ahmedabad to Dandi of Navasari Near Surat.

A resolution with aim of obtaining complete salt rule was passed in the congress session presided over Pandit Jawaharlal Nehru, held on 31st December, 1929, at the bank of river Ravi near Lahore. This session declared 26th January, 1930 as the "Independence Day" and also passed a resolution to give permission for starting a movement of 'Civil Disobedience' for obtaining independence.

On the 4th March Gandhiji wrote a historical letter to the Viceroy through Mr. Reginald Reynolds informing him about this resolution, in which he also informed him that on 12th March the Dandi March will start from Sabarmati Ashram and people will break the 'Salt Law'.

Importance of Dandi March : The distance between Ahmedabad and Dandi is 300 kms. This March was scheduled to pass through Asalali, Nadiad, Anand, Ras, Jambusar, Bharuch, Surat Navsari etc.

Shri Kalayanjibhai Maheta of Surat informed Shri Mahadevbhai Desai about the importance of 'Dandi March'. So he and Sardar Vallabhbhai Patel requested Gandhi to march longer. Earlier, the salt satyagraha was to start from Sabarmati Ashram to Lasundra near Nadiad and it was planned to break the 'Salt law' by boiling seawater there. But due to important roles played by Shri Kalayanjibhai Mehta and Shri Mahadevbhai Desai, this March was then extended upto Dandi, near Navsari.

At 6.30 a.m. in the early morning of Wednesday, the 12th March, 1930, Gandhiji started this historical March, with 78 of his colleagues. This March reached Matar on the 14th March where Satish-son of Kakasaheb kalelkar and a student of DAV college, Dehradun, Khadag Bhahadur Giri joined the March and so the total number of persons joining the march was 81. Gandhiji had decided to break the "Salt Law" because it was affecting both the poor and rich people equally. At every stage where Mahatma Gandhi halted on the way the people flocked in thousands to hear him and asked for his blessings. He addressed numerous meeting and urged the people to remain non-violent.

Gandhiji reached Dandi on 5 April and broke the salt laws on 6 April by picking up the salt lying on the beach. HE called upon the people to celebrate the week from 6 April to 13 April as the national week and defy the salt laws and picket liquor shops, opium dens and foreign-dealers shops. He also appealed to the people to leave the Government schools, colleges and services. There was a favorable response from the people. Public meeting were held all over the country. Hundreds of Government servants left their jobs. Many legislators resigned their seats and hundreds of people violated the salt laws. Liquor shops were boycotted. Peasants refused to pay taxes and debts. The country appeared to be in open revolt.

In the early morning of 6th April, Gandhiji after taking bath in the sea, the Satyagrahis took a first fall of salt and thus broke the law, thereby giving a green signal to the entire nation to participate in Satyagraha. People of India started breaking the "Salt law" and thereby started the movement.

Thus, this movement gave stimulus to the constructive programme of Gandhiji.

A FIVE - STEP GUIDE TO YOUNG EARNERS TO PLAN RETIREMENT

For BBA & Management students:

Here are the five points to put in place a retirement plan

1. Set your long term goals which are practical to achieve.
2. Create an emergency Fund.
3. Be judicious about taking loans.
4. Check your budget and start investing regularly through a good equity mutual fund.
5. Open a PPF Account.

When should one start planning for his own retirement?

This is one of the questions that financial planners and advisors often face. The answer to this according to experienced financial planners and advisor, is that soon as one start earning. The main logic behind this approach is that more time you have the likelihood of having a large corpus is more.

Consider These Two Examples:

- ◆ Two friends each aged 25 years, start working The first person A starts a monthly SIP Of Rs 10,000 in a mutual fund with an expected annual return of 15%. The second person B starts investing for his retirement when he turns 30. He also starts a monthly SIP of the same amount and with the same expected of return.
- ◆ We assume that both retire at 60. At retirement person A has a corpus of nearly Rs 15 Crore while person B has Rs 7 crore . So just five years of delay cost person B about Rs 8 crore. In such cases there's huge hidden cost because with more time, compounding works much better.

Khushboo Tulsani
F.Y.B.Com (Banking)

MOBILE PHONES ARE A BOON AND A CURSE.

Finding answer of this question would be easier if you ask this question to every mom or for that matter any parent of this earth. Well coming to the point, of course there are many points relating to both sides of this coin. So, back then in April 1973, when Dr. Martin Cooper invented a mobile phone he might had no idea how these mobile phones would gain so much importance to people now a days.

Now, talking about importance, let's talk about how mobiles phones have been boon to us. Do you remember the days' talking to your loved ones on gaping's which took the hell lot of your patience checked. Sending letters and waiting for the replies suggestions, happy news, devastating, disappointing, etc. and then mobile phones facilitated talking from a long distance. Then SMS, obviously more easy and then these internet and the companies with special schemes for phone calls and internet services and things till now which we are using present days, 4G internet service providers like Jio, Vodafone, Idea, Airtel, etc.

Applications like find friends, compass, notes reminders, social networking apps and like practo, duolingo, unacademy, swiggy, zomato, prime minister app, school apps and what not. Not just calling but each and every thing of our daily routine is connected to your mobile phone. Yes, this has been useful because even an illiterate person can manage to use the applications and serve himself. Even the small town people can help themselves to get their talent a recognition. People laugh by meme's popular for teens, fastest news reporter; someone can say it totally seems like a boon if we only see the advantages of it.

But what about the other side of this coin? Do we exactly need to spend this much amount of hours to spend as we are spending these days? Can't we live without mobile phones even for a minute? Due to these increasing trends of social networking app posting every minute of your life to the world or for that matter every movement of yours are being posted today. Due to the news on phone everyone had left reading the newspaper with the cup of tea sitting with parents. Due to the games like PUBG, COC, outdoor games have been replaced even the indoor games are replaced due to the games like ludo on mobile. We can say that our every daily routine life which we used to enjoy with friends and family have been replaced by mobile and internet these days. And, the sad part is the disease of mobile phone and internet was found in America and it had affected India very badly. India comes on second position to use most mobiles and internet.

According to the report of August 2018, India with the population of 1,131,005,994 the mobile phones used here are 1166,895,904. This shows the viral fever Indians are suffering at large. When an accident occurs, building on fire or a fight they don't find important to call on emergency numbers instead posting it to world is more important for them because news reporters are disappeared, all have mastered in mass communication. And the daily reports need not to be discussed about internet scams, stupid relations and rapes or accidents due to mobiles, etc.

So, this disease can't be cured overnight but if we try to minimize at least on ourselves and then helping to your siblings then parents and friends might help them in their life. So after discussing both sides this doesn't proves that the invention was wrong but the misuse and overuse of anything is harmful and this is what happened today. At last, mobile phones are for you, but the life of yours is not just for you it means a lot to your parents and loved ones.

Muskan Baid

F.Y.BBA

माता-पिताभाई-बहनसे दूर रह कर देखो,
घरसे जुदा उनछोटीसी छावनियों में रहकर देखो,
ऐ मोहब्बतमें मरनेवालों कभी देशकेलिए मरके देखो।

इश्कके रंगमें तो हर कोई भीगता है,
भीगना है तो रक्तमें भीगके देखो,
ऐ प्यारमें खुदकी जानलेने वालों,
कभी देशके दुश्मनोंको मारके देखो,
ऐ मोहब्बतमें मरने वालों कभी देशके लिए मरके देखो।

सजदा ही करना है अगर किसीके सामने तो,
मेरे प्यारे तिरंगेका करके देखो,
ऐ अपने दिलबरको इज्जत देने वालों,
कभी राष्ट्रगानको सम्मान दे के देखो,
ऐ मोहब्बतमें मरने वालों कभी देशके लिए मर के देखो।

लैला-मजनूतो बहुत बने है,
बनना है तो बोस या भगत बनके देखो,
अगर प्यार करना ही है किसीसे तो,
एकबार मेरे वतनसे कर के देखो,
ऐ मोहब्बतमें मरने वालों कभी देशके लिए मरके देखो।

Neetu Anyav
F.Y.B.COM (Banking)

नारी जगत की सृजनहार, माँ मुझे तू मत मार।
भले न करना बेटे जितना प्यार, पर जीने का तो मुझे तू दे अधिकार।
अभी तो तेरी कोख में बिताये नहीं महीने चार, इतनी जल्दी हो गयी तुम हत्या को तैयार।
न लाना मन में तू ऐसा पाप भरा विचार, माँ मुझे तू मत मार।
बनूँगी एक दिन माँ मैं तेरा गलहार, बिना अधिक सोचे मुझे कर स्वीकार।
जनम – जनम तक रहूँगी में तेरी कर्जदार, एक बार दिखा दे मुझे यह संसार।
मेरे लिए होगा तेरा यह सबसे बड़ा उपकार, माँ मुझे तू मत मार।
दहेज, महंगाई, उत्पीड़न जैसे कारण हो हज़ार, पर क्या ? इसके लिए करेगी बेटा का संहार।
करना है तो कर बुराइयों का अंतिम संस्कार, भारत की जननी न होना कलांकदार।
क्या पता ? कल यही बेटा खोले तेरे भाग्य के द्वार, माँ मुझे तू मत मार।

Mali Kritika
F.Y.B.COM (Banking)

नन्हीं सी आंखे और मुड़ी हुई उंगलियां थी ,
ये तब की बात है जब दुनिया मेरे लिए सोई हुई थी ।

नंगे से शरीर पे नए कपड़े पहनते थे ,
दीवाली की समझ नहीं थी पर मेरे साथ मनाते थे ।
घर में खाने की दिक्कतें थी पर F.D में पैसे जोड़ रहे थे,
उनके खुद के सपने अधूरे थे पर मेरे लिए सपने बुन रहे थे ।

वक्रत गुज़रा , साल बीते,
पर तब भी सब से अंजान था, मैं फिर भी उनकी जान था ।
बिस्तर को गीला करना हो या फिर रात को रोना ,
एक पापा ही थे छीना मैंने जिनका सोना ।

सुबह फजर तक गोदो में खिलाते , झूले में झूलते ,
फिर दिन में कमाते , शाम को चले आते ,
कभी खुद से परेशान कभी दुनिया ने सताया,
एक पापा ही थे जिनहोने मुझे रोते हुए भी हँसाया ।

मेरी एक मुस्कान के लिए कभी हाथी, कभी घोड़ा बनते थे,
सो सकूँ रात भर सुकून से , इसलिए पूरी रात एक करवट में गुजारते थे ।
अब मैं जवानी में कदम रखने लगा था ,
उनकी कुर्बानी को उनका फ़र्ज़ समझने लगा था ।

चाहे वो फिर खुद नीचे सोना या मुझे बिस्तर पर सूलाना,
या फिर दीवाली पर खुद पुराने कपड़े पहनना और मुझे नए कपड़े पहनना ।
वो! मेरे बीमार होने पर उनका परेशान होना ,
या फिर मेरी हर ज़िद्द के आगे झुक जाना ।
बेलौस मोहब्बत की मूरत होते हैं पिता ,
जो लफ्जों में ना बुना जाए और कलमों से ना लिखा जाए वो होते हैं पिता ।

Jainil Chahwala
S.Y.B.COM

“THE BEST DOWRY THAT PARENTS CAN EVER GIVE TO THEIR DAUGHTER IS “EDUCATION”

“Education is the key that unlocks an infinite number of doors. It is the uplifting force that empowers us to set our sights higher.”

The dowry system is so deeply rooted in Indian culture, that sometimes one feels that there's going to be no way out at least for another century.

When demands for dowry are not met, the bride is subjected to torture and often even killed. Even modern, well-educated families start saving up money for their daughter's dowry, as soon as she is born. So, what can anybody expect from the uneducated masses, whose only form of education is “Tradition”.

When a girl is married, she brings joy and prosperity to her home, but in spite of this, she is tortured by the members of her family. In this what we call a male dominant society, girls are given no respect but only torture and struggle for her whole life.

In spite of repenting, parents should give better education to their girl child, so that a girl can stand on her own feet and can face the challenges of her life.

Educating a girl can change not only her life, but can benefit others as well. Educated girls improve the lives of their families, their communities and even their countries.

It has been rightly said, “The hand that rocks, the cradle rules the world.” The meaning of this is that the mother exercises a very great influence over the lives of her children and is able to mould their thoughts and character. But it will only be possible when she is educated. Education teaches a mother what she should be. It also teaches a girl, how she could be a good daughter, a good wife and a good mother. Education will enable women to make their parents, husbands and children truly happy. If she is educated, she will make a positive impression, on the mind of her child, which enable him or her in his life to grow into a good and great man in his life.

Parents should understand that if their daughter will be educated, then she would be able to fight for her justice. Parents should give her chance to be self-reliant. Providing their daughter with solid-education and encouraging her to pursue a career of her own choice is the best dowry any parent can ever give to their daughter.

So, whenever she is tortured, mistreated or harassed by any one, she can proudly walk out and make both ends meet.

Aditya Agarwal
S.Y.B.Com

Can A Word Be Its Own Opposite?

Yes! They are called ***Contronyms*** -words that are their own antonyms, depending on usage.

Here are a few examples:

◆ **Dust** : Can mean 'to add fine particles' AND 'to remove fine particles'.

◆ **Left** : Can mean both 'remaining' AND 'departed'.

◆ **Off** : Can mean both 'activated' AND 'deactivated'.

Example:- "Set off" – Activated " Switch off - Deactivated

◆ **Oversight** : Means both 'watchful care' AND 'an inadvertent error'.

◆ **Screen** : Can mean both 'to show' AND 'to hide'

◆ **Sanction** : Can mean both 'a penalty for disobeying a law' AND 'official permission or approval for an action.'

◆ **Finished** : Can mean both 'completed' AND 'Destroyed'

Lovely Singhania
S.Y.B.Com

One of the Best Message

As soon as you die, your Identity becomes a "BODY".

People use phrases like: "Bring the Body", "Lower the Body in the Grave",

"Take the Body to the Graveyard", etc.

People don't even call you by your Name whom

You tried to impress whole life....

Live a Life to Impress the Creator not the

Creation.

Take chances....Spend Money on the things you Love....

Laugh till your Stomach hurts...Dance even if you are too bad at it...

Pose Stupidly for Photos....Be Child like....

Moral : Death is not the Greatest Loss in Life. Loss is when Life dies inside you while you are Alive.
Celebrate this event called LIFE.

Pallavi Singhania
F.Y.B.Com (Banking)

CHANDRAYAAN - 2 INDIA'S MOON MISSION TO LUNAR SOUTH POLE.

Chandrayaan - 2 is an lunar mission that will boldly go where no country has ever gone before the moon's South Polar Region ISRO (Indian Space Research organization) most powerful launch vehicle to date 15 July, is now on it's way to the moon and is expected to reach moon by August 20.

What makes Chandrayaan - 2 special?

Chandrayaan - 2 is an Indian lunar mission that will boldly go where no country has ever gone before the Moon's South Polar Region.

Through this effort, the aim is to improve our understanding of the Moon - discoveries that will benefit India and humanity as a whole.

These insights and experiences aimed at a paradigm shift in how lunar expeditions are approached for years to come propelling further voyages into the farthest frontiers.

Apart from these things, Chandrayaan - 2 is:

- ◆ **First space mission** to conduct a soft landing on the Moon's South Polar Region
- ◆ **First Indian expedition** to attempt a soft landing on the lunar surface with home-grown technology
- ◆ **First Indian mission** to explore the lunar terrain with home-grown technology

Moreover, India will become the fourth country in the world to soft-land on the lunar surface, a feat previously accomplished by only three other countries - the US, Russia, and China

Interesting Facts About Chandrayaan - 2

1. Chandrayaan-2 consists of three components: the Orbiter, the Lander (Vikram) and the Rover (Pragyaan). The Lander of Chandrayaan 2 is named Vikram after Dr Vikram A Sarabhai, the Father of the Indian Space Programme.
2. Chandrayaan 2's algorithm is wholly developed by India's scientific community.
3. Unlike Chandrayaan - 1, Chandrayaan - 2 will attempt to soft-land its Vikram module on the lunar surface and deploy a six-wheeled Rover, Pragyaan on the Moon to carry out several scientific experiments.
4. The mission life of Chandrayaan-2's Orbiter will be one year whereas the mission life of lander (Vikram) and rover (Pragyan) will be one Lunar day which is equal to fourteen earth days.
5. Apart from studying the Moon's surface, Chandrayaan-2 will also examine the satellite's outer atmosphere.
6. The Orbiter payloads will conduct remote-sensing observations from a 100 km orbit while the Lander and Rover payloads will perform in-situ measurements near the landing site.
7. Chandrayaan-2 will attempt to soft-land the lander -Vikram and rover- Pragyan in a high plain between two craters, Manzinus C and Simpelius N, at latitude of about 70° south.
8. Chandrayaan-2 will study water molecule distribution using infrared spectroscopy, synthetic aperture radiometry & polarimetry as well as mass spectroscopy techniques.
9. The Chandrayaan-2 mission is a precursor to the ambitious Gaganyaan project, which aims to place three Indians in space by 2022.

Pallavi Singh
S.Y.B.Com

Euthanasia

The word 'Euthanasia' is derived from the Greek word "Eu Thanatos" meaning good death. It refers to the practice of intentionally ending a life in order to relieve pain and suffering. Sometimes death ends suffering but not life.

Euthanasia is classified into three types, these are voluntary, non - voluntary and involuntary.

Voluntary Euthanasia is the practice of ending a life in a painful manner.

Voluntary Euthanasia and physician assisted suicide have been the focus of great controversy in recent years.

Non - voluntary Euthanasia is the Euthanasia which is conducted with the explicit consent of the individual concerned is unavailable, when the person is in a persistent vegetative state.

For example in the case of young children. In short, it is performed against the will of the patient.

Involuntary euthanasia is contrasted with voluntary and non- voluntary euthanasia.

It is widely opposed and is regarded as a crime in all legal jurisdictions.

Forms of Euthanasia:

1. **Active euthanasia** - something is done to end the patient's life.

2. **Passive euthanasia** - something is not done that would have presented the patient's life.

Euthanasia in India: Since March 2018, passive euthanasia is legal in India under strict guidelines where in patients must consent through a living will, and must be either terminally ill or in a vegetative state.

A question arises:

Mercy killing is it justified or not?

As not only a person suffers but his/her family members, neighbours and other relative members also suffer. Also it's a very painful treatment and affects the physical, mental, financial and social aspects.

Thereby it depends upon the person and thus justification also depends upon him/her.

Eligibility to be under euthanasia:

Patient must be aged over 18; patient must make 2 oral and 1 written request for euthanasia. There must be at least 15 days between the first and last request. Patient must be terminally ill and with the life expectancy of less than 6 months.

Why euthanasia is wrong?

According to Layman, Healthcare costs will lead to doctors killing patients to save money.

Euthanasia is banned and is considered illegal in U. S. but assisted suicide is legal in Washington DC, California, Colorado, Oregon, Vermont and Washington.

According to the statistics of Mar 2, 2017:

Euthanasia and assisted suicide rates around the world. According to a peer-reviewed paper published last year in the respected journal JAMA: Between 0.3% to 4.6% of all deaths are reported as euthanasia or physician-assisted suicide in jurisdictions where they are legal.

Pragya Jain
F.Y.B.Com (Banking)

Your next purchase, ELECTRIC CAR OR PETROL CAR?

So I am going to give you as much information about the electric and petrol powered vehicles as possible.

Their future, their pros and cons and their scope all around.

The words 'TESLA' and 'HYUNDAI KONA' are in the limelight, I think that it's a good time to discuss the dawn of electric vehicles in India and the world. Well let me tell you that electric vehicles are not so new as it seems. It's been here since the era of petrol powered cars alike.

In the 1920's and 1930's the electric cars were having equal dominance in the market alongside the fossil fueled cars. It just so happened that the cars back then were not so efficient. Longer charging times and less battery ranges along with poor battery installations were some of the reasons which lead to the downfall of sales of the electric cars whereas their petrol powered counterparts were getting more efficient, powerful, and cheaper to use than them. Though due to increasing popularity in the petrol cars, certain manufacturers were having performance models to offer E.g. the JAGUAR E- TYPE in 1960.

But the 1970's oil crisis were the time when people were really concerned about the life span of petrol cars industry, certain companies were trying to launch and compete with the petrol car market like VOLTZ, etc.

But it wasn't until the launch of the first TESLA ROADSTER CONVERTIBLE which drawn of the masses to the potential car market, though it was a commercial flop, but a design and chassis by LOTUS ELISE and a sportster appeal made it reach every teenager's bedroom along with FERRARI TESTAROSSA and LAMBORGHINI COUNTACH.

It wasn't until the launch of the TESLA MODEL S and P100D that people really saw the potential in electric cars as a desirable car and the launch of TESLA MODEL X and MODEL 3 made it reach a wider audience, which ignited new competitors like FARADAY FUTURE, LUCID MOTORS, ETC. and existing players like MERCEDES-BENZ, BMW, AUDI, ETC. With the launch of PINNINFARINA BATTISTA having 1900 HP and 2900 NM of torque, it blew the minds away of all the enthusiasts.

But the tables have turned recently with stricter emission norms like BS 6, EURO 6, ETC. and awareness regarding the scarcity of petroleum and the environmental chaos which oil drilling creates. BUT there were certain reasons the petrol vehicles reign for so long like simplicity in operation and mainly refueling and just continuing the journey. Which is the reason for 'RANGE ANXIETY'.

Where the petrol cars lag behind are in the areas of cost these cars cost comparatively less but have higher operating costs. Whereas the electric cars are very inexpensive in running ideal for transport business have a low center of gravity, less complicated in manufacturing, highly dynamic and much safer than petrol cars in-fact the TESLA MODEL S P100D negatively damaged the crash test wall where all the other cars were damaged in place of it.

To conclude, it can be said that the future is definitely electric. Initially it is going to be difficult due to higher prices of electric cars and poor charging structure but with the passage of time electric cars are going to be the norms and something we should definitely look forward to.

Arjav Shah
S.Y.B.Com



Agarwal Samaj Vidya Vihar Trust has started following Vocational Courses under the banner of "Agarwal Vidya Vihar Vocational Academy".

Course Name	Financial & Capital Market
Course Objective	To foster Knowledge and development in the field of Capital Market and Economics.
Course Duration	30 Sessions of 2 hours each
Number of Participants	23 Students have successfully completed the course

Course Name	Digital Marketing
Course Objective	To impart Digital Marketing Training to college students and to enhance their Digital Marketing Skills.
Course Duration	160 Sessions of 2 hours each
Number of Participants	23 Students have successfully completed the course

STAFF ACHIEVEMENT

SR. NO.	NAME OF STAFF	ACHIEVEMENT
1	Dr. Trupti Vansiya	Completed Her Doctoral Degree in Library Science
2	Dr. Harshit Mehta	Completed His Doctoral Degree in Political Science
3	C.A. Pujan Kapadia	Qualified UGC NET in Management
4	Sonal Agarwal	Qualified UGC NET in Commerce
5	Jayshree Chugh	Qualified GSET in Economics

STUDENT ACHIEVEMENT

FIRST POSITION IN COLLEGE AT VNSGU EXAMINATION

CLASS	NAME OF STUDENT
F.Y.B.COM	Agarwal Aditya
F.Y.B.A	Banka Udit
F.Y.B.B.A	Jain Isha

SECOND POSITION IN COLLEGE AT VNSGU EXAMINATION

CLASS	NAME OF STUDENT
F.Y.B.COM	Agarwal Kirti
F.Y.B.A	Upadhya Divya

THIRD POSITION IN COLLEGE AT VNSGU EXAMINATION

CLASS	NAME OF STUDENT
F.Y.B.COM	Chaudhary Pawan
F.Y.B.A	Rajpurohit Jaypal
F.Y.B.B.A	Agarwal Kartik

First Prize Winner of Classical Dance Competition at V.N.S.G.U Youth Festival 2019

NO.	NAME OF STUDENT	CLASS
1	Vatsala Gupta	F.Y.B.COM

Second Prize Winners of Garba Competition at V.N.S.G.U Youth Festival 2019

1	Mansi Chaudhari	S.Y.B.COM
2	Vibhuti Vaghasia	F.Y.B.COM
3	Dhruva Patel	S.Y.B.A.
4	Bhavya Jain	F.Y.B.COM
5	Vatsala Gupta	F.Y.B.A
6	Khushi Lunia	F.Y.B.A
7	Sanjana Bari	S.Y.B.COM
8	Surbhi Singhal	F.Y.B.B.A.
9	Tithi Patel	F.Y.B.COM
10	Sheetal Singh	F.Y.B.A.
11	Omi Patel	S.Y.B.COM
12	Vidhi Mehta	F.Y.B.COM
13	Krishna Patel	F.Y.B.COM
14	Kritika Mali	F.Y.B.COM
15	Anjali Gupta	S.Y.B.COM
16	Ishika Shah	F.Y.B.COM

Consolation Prize Winners of Folk Dance Competition at V.N.S.G.U Youth Festival 2019

1	Vibhuti Vaghasia	F.Y.B.COM
2	Dhruva Patel	S.Y.B.COM
3	Ishika Shah	F.Y.B.COM
4	Bhavya Jain	F.Y.B.COM
5	Vatsala Gupta	F.Y.B.A
6	Khushi Lunia	F.Y.B.A
7	Sanjana Bari	S.Y.B.COM
8	Surbhi Singhal	F.Y.B.B.A

INTER-COLLEGE CO-CURRICULAR

First Prize Winner of Business Quiz Competition at DRB College, Surat

NO.	NAME OF STUDENT	CLASS
1	Chahwala Jainil	S.Y.B.COM
2	Banka Udit	T.Y.B.A.

First Prize Winner of Management Skills Competition at J.Z.Shah & H.P.Desai College, Surat

1	Vatsala Gupta	S.Y.B.COM
---	---------------	-----------

Second Prize Winner of Inter College Quiz Competition at S.V. Patel College, Surat

1	Shah Arjav	S.Y.B.COM
2	Gajiwala Prashil	S.Y.B.COM

Second Prize Winner of Inter College Business Quiz Competition at S.D.Jain International College, Surat

1	Maloo Harsh	F.Y.B.COM
2	Gupta Govind	F.Y.B.COM

Third Prize Winner of Quiz Competition at Jeevan Bharti School, Surat

1	Chaudhary Pawan	S.Y.B.COM
2	Rana Ashutosh	S.Y.B.COM

Third Prize Winner of Photography Competition at Jeevan Bharti School, Surat

1	Chaudhary Mansi	S.Y.B.COM
---	-----------------	-----------

Third Prize Winner of Portfolio Management Competition at Bhagwan Mahavir College, Surat

1	Banka Udit	S.Y.B.A.
2	Maurya Ketan	S.Y.B.A.

Third Prize Winner of Management Masters Competition at DRB College, Surat

1	Chopra Mayank	S.Y.B.B.A
2	Mehta Rydham	S.Y.B.B.A
3	Mittal Subham	S.Y.B.B.A
4	Jain Kritika	S.Y.B.B.A
5	Jain Ruchi	S.Y.B.B.A

INTER-COLLEGE CULTURAL

First Prize Winner of Inter College Dance Competition at ROFEL College VAPI

NO.	NAME OF STUDENT	CLASS
1	Arya Ranjit	T.Y.B.A.
2	Patel Bhakti	S.Y.B.COM

First Prize Winner of Mono Acting Competition at Jeevan Bharti School, Surat

1	Mali Kritika	F.Y.B.COM
---	--------------	-----------

INTER-COLLEGE SPORTS

Bronze Medal Winner for International Taekwondo Tournament

NO.	NAME OF STUDENT	CLASS
1	CHAUBEY ANIKET	F.Y.B.A.

Silver Medal Winner for VNSGU Inter College Weight Lifting Competition

1	PATEL HARIOM	F.Y.B.COM
---	--------------	-----------

West Zone Inter University Cricket Player

1	GOTAWALA MAHIMA	F.Y.B.COM
---	-----------------	-----------

West Zone Inter University Football Player

1	MISHRA MASOOM	F.Y.B.A.
---	---------------	----------

Selected in Inter University Chess Team

1	KHANDELWAL NANDGOPAL	F.Y.B.COM
---	----------------------	-----------

Sports Person of College

1	GOTAWALA MAHIMA	F.Y.B.COM
---	-----------------	-----------



Arrival of Chief Guest (Honorable Education Minister Shri Bhupendrasinh Chudasama)



Candle Lighting by Honorable Guests



Inauguration of Building by (Honorable Education Minister Shri Bhupendrasinh Chudasama)



Donation by Agarwal Samaj Vidya Vihar Trust in Chief Minister Relief Fund



Felicitation of Chief Advisor of College Dr. U.T.Desai by ShriGanpatsinhVestabhaiVasava cabinet minister of Forest and Environment, Tribal Welfare

Glimpse of Inaugural Function



Celebration of Independence Day



Medical Camp at College



Blood Donation Camp at College



Career Awareness Program by ICSI





Guest Lecture on Breast Feeding



Self-Empowerment



Guest Lecture on Sustainable Development

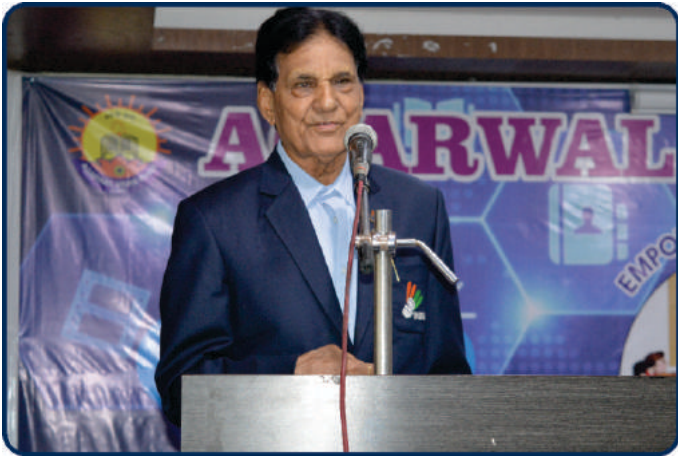


Swami Vivekananda Birthday (National Youth Day)



AIESEC Guest Lecture by student's from Turkey & Spain

Guest Lecture on Career in the field of Sports by Prof. S.A.Raval



Navratri Celebration



Janmashtami Celebration



Matki Decoration Competition



Rakhi Making Competition



Suit and Saree Day Celebration



Teacher's Day Celebration



SPORTS DAY



SPORTS DAY



Inter College Football Competition





Inter College Chess Competition



Inter College Volley Ball Competition



Inter College Athletic Meet



Inter College Cricket Team



Inter College Basketball Team



Inter College Taekwondo Match

Annual Function



Trust President Shri Vinod Goyal welcoming chief guest C.A Jay Chhaira





Chief Advisor Dr. U.T. Desai welcoming Trust President Shri Vinod Goyal



**Felicitation of V.N.S.G.U Youth Festival
Classical Dance Competition
First Prize Winner Ms.Vatsala Gupta**



**Felicitation of V.N.S.G.U Youth Festival
Garba Competition Second Prize Winner Team**



**Felicitation of Mr. Aniket Chaubey
Winner of International Taekwondo Competition**



**Felicitation of Ms. Mahima Gotawala
Sports Person of College
(Inter University West Zone Cricket Player)**



Felicitaton of Mr. Masoom Mishra
(Inter University West Zone Football Player)



Felicitaton of Mr. Nandgopal Khandelwal
(Selected in VNSGU Chess Team)



Felicitaton of Mr. Hariom Patel
(Silver Medal Winner Inter College
Weight Lifting Competition)



Felicitaton of Mr. Aditya Agarwal
(For Scoring Highest Marks in F.Y.B.Com 2017-18)



Felicitaton of Ms. Kirti Agarwal
(For Scoring Second Highest Marks
in F.Y.B.Com 2017-18)



Felicitaton of Mr. Pawan Chaudhary
(For Scoring Third Highest Marks
in F.Y.B.Com 2017-18)



Felicitation of Ms. Isha Jain
(For Scoring First Highest Marks
in F.Y.B.B.A 2017-18)



Felicitation of Mr. Udit Banka
(For Scoring First Highest Marks
in F.Y.B.A 2017-18)



Felicitation of Ms. Divya Upadhyay
(For Scoring Second Highest Marks
in F.Y.B.A 2017-18)



Felicitation of Mr. Jaypal Rajpurohit
(For Scoring First Highest Marks
in F.Y.B.A 2017-18)



Felicitation of Mr. Ranjeet Arya
(Winner of Inter College Dance Competition)



Felicitation of Ms. Bhakti Patel
(Winner of Inter College Dance Competition)



Felicitation of Mr. Arjav Shah
(Winner of Inter College Quiz Competition)



Felicitation of Ms. Kritika Mali
(Winner of Inter College Mono Acting Competition)



Felicitation of Mr. Ashutosh Rana
(Winner of Inter College Quiz Competition)



Felicitation of Mr. Harsh Maloo
(Winner of Inter College Quiz Competition)



Felicitation of Mr. Govind Gupta
(Winner of Inter College Quiz Competition)



Felicitation of Mr. Jainil Chahwala
(Winner of Inter College Stock Market Competition)



Felicitation of Winner Team of Inter College Management Masters Competition



Felicitation of Winner Team of Inter College Quiz Competition



Felicitation of Dr. Trupti Mahida for completing her Ph.D



Felicitation of Dr. Harshit Mehta for completing his Ph.D



Felicitation of C.A. Pujan Kapadia for Qualifying NET Examination



Felicitation of Ms. Sonal Agarwal for Qualifying NET Examination

EDUCATION TOUR



Atul Bakery, Surat



IIM, Ahmedabad



RBI, Mumbai



Bombay Stock Exchange, Mumbai







INFRASTRUCTURE & FACILITIES



Auditorium



Table Tennis



Badminton



Library



Volleyball



Computer Lab



Kho - Kho Ground