

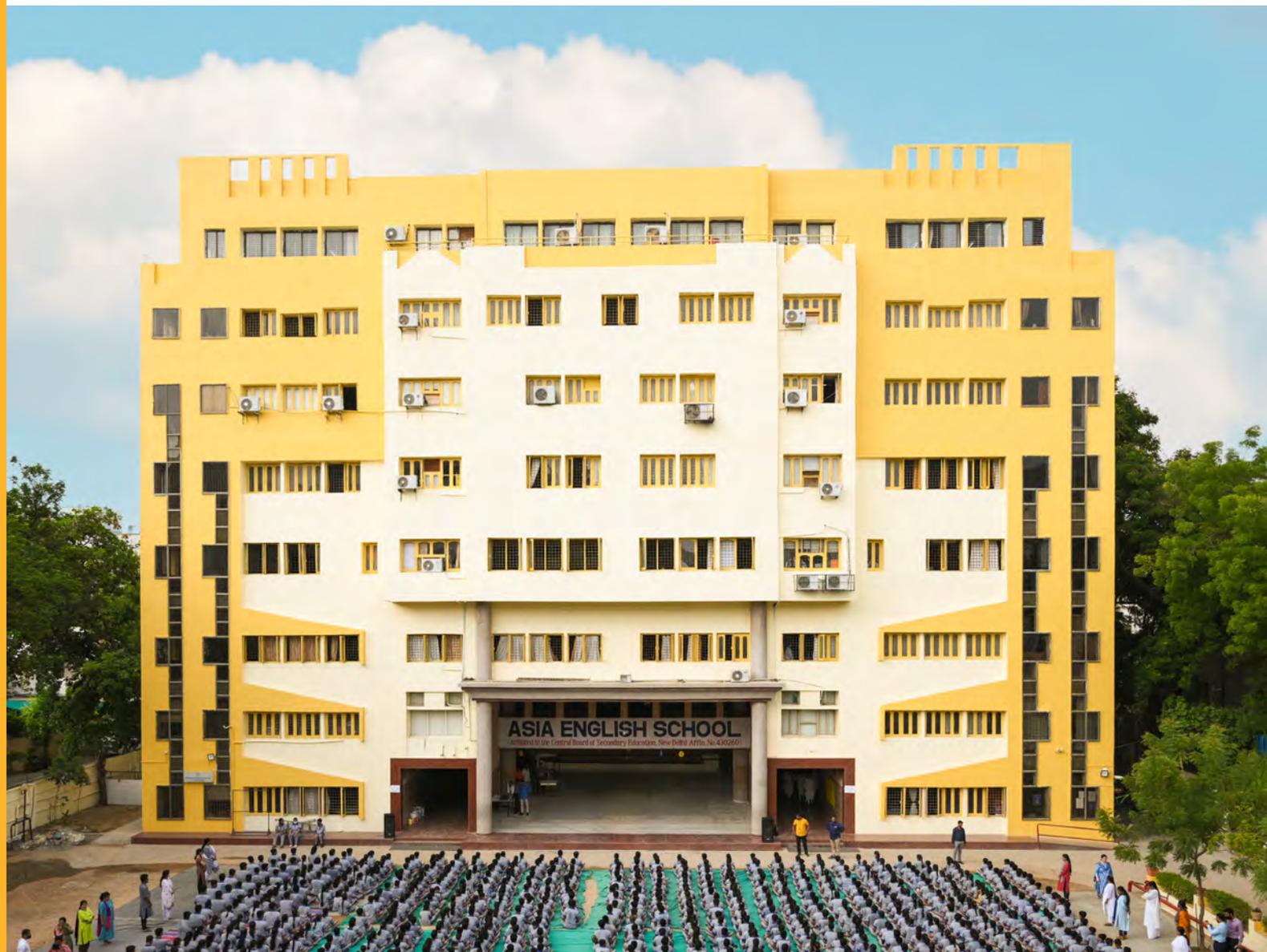
# Reflection

2022



JG COLLEGE  
OF COMMERCE  
3<sup>rd</sup> ISSUE





## *About ASIA*

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**W**ith the aim of imparting high-quality education, ASIA (Ahmedabad South Indian Association) Charitable Trust was established in the year 1965. The trust has set-up some high-quality educational institutes in Ahmedabad from K.G. to P.G. level spread across three state-of-art campuses. JG Group of Colleges, managed by ASIA Charitable Trust (ACT), encompasses 19 colleges offering U.G and P.G. programs in the field of Commerce, Computer-Science, Nursing, Education, Physiotherapy and Performing Arts. All these programs are currently affiliated to the Gujarat University and are recognized by the University Grants Commission of India (UGC). Besides the colleges, the trust manages two of the most reputed schools in the city, J G international and Asia School. In sync with the education policy of the GOI, all the institutes managed by ACT strive towards developing good, well-rounded and creative individuals, with intellectual curiosity, spirit of service and a strong ethical compass. The primary focus of the college-management has been on fostering the abilities of independent, logical & scientific thinking among the students so that they become skilled and employable in real sense.

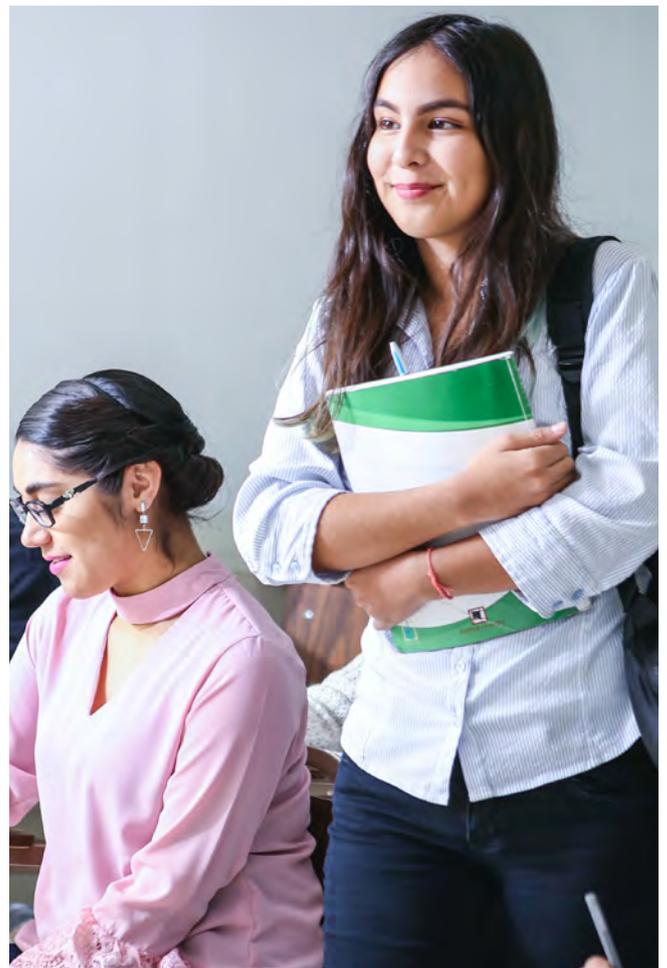
# Institutes

## Managed by *ACT*

- *JG College of Commerce*
- *JG College of Commerce (PG)*
- *JG College of Computer Applications*
- *JG Institute of Business Administration*
- *JG College of Physiotherapy*
- *JG College of Physiotherapy (PG)*
- *JG College of Nursing*
- *JG College of Nursing (PG)*
- *JG College of Nursing (P.B.B.Sc.)*
- *JG School of Nursing (GNM)*
- *JG Institute of Law*
- *JG College of Education*
- *JG College of Education PG (English)*
- *JG College of Education for Women (Gujarati)*
- *JG College of Education for Women PG (Gujarati)*
- *JG College of Performing Arts*
- *JG College of Performing Arts (PG)*
- *JG institute of English and Professional Studies*
- *Baba Saheb Ambedkar Open University Study centre*
- *J G International School*
- *ASIA English School (CBSE)*
- *ASIA English School (GSEB)*

# About JGCC

**J**G College of Commerce was established in the year 1999. Affiliated to Gujarat University, it has been accredited by NAAC with B+ grade. The institute is also ISO 9001:2000 certified. Besides, the college falls under section 2(F) of the UGC regulations. It is one of the most reputed commerce colleges of Ahmedabad and has been ranked among the top five colleges by India-Today survey. The main focus is on imparting conceptual clarity to the students in various subjects offered under the B.Com program. The highly qualified faculty-members are extremely passionate about teaching and always willing to inspire and co-operate with the students. Along with excellence in academics, the college strives for overall personality development of the students through various co-curricular activities. The M.Com section, which was started in 2005, is a preferred and popular choice for students who wish to pursue their Masters in Commerce.



# Messages from the *Pillars of ACT*

## **DR. M.P. CHANDRAN CHAIRMAN, ASIA CHARITABLE TRUST**



**W**ith corona situation in India easing fast and students back on the campus, JG College of Commerce is once again bustling with a plethora of activities. Holistic education being its cornerstone, the college has been successfully conducting a wide range of educational programmes to make the students aware of how corporates actually function or use latest accounting soft-wares or what is being done in India to build strong industry academia collaboration.

I am happy to note that on research front, the college conducted two international conferences this year. The first in Economics and Management, presided over by Dr. Gordon Moyo, Senior Professor, Faculty of Social Sciences and Humanities, Lupane State University, Zimbabwe and the second in Accounting, Finance and Statistics presided over by Dr. Alok Jain, IIMA PGPX founding director. High quality research papers brought unique perspectives to the academicians, researchers, and other

participants.

The faculty members on one hand are working day and night to deliver high-quality subject content to the students and vigorously pursuing research, on the other, to look beyond the known frontiers of knowledge. The ever-increasing number of students securing top ranks in Gujarat University examination speaks volumes of the quality of teaching. I wish to congratulate the principal and all the faculty members for their research projects and publications.

Let me once again congratulate the Reflection team that is presenting before you another vibrant edition of the much-loved and much-awaited college magazine – a medium of expression for students to reflect and showcase their art and creativity. Ardently praying for your growth and success...



**SHRI JOY JOSE  
SECRETARY,  
ASIA CHARITABLE TRUST**

**G**one are the days when the only thing that students could do at college was attending lectures. Now, educational campuses offer plentiful opportunities for students to discover their latent talents and hone professional skills so that they can chart out their career plan even as they are attending college. Reflection, the college magazine, gives a piquant coverage of all the academic and entertainment events and activities. It is sheer pleasure to flip through the glossy informative pages of the magazine. Let me congratulate the students of JG College of Commerce and the mentoring faculty members for putting before us another attractive and impressive edition of Reflection. With corona on the wane, I am sure many more activities will take place abundantly regaling the students and the staff alike.

**R**eflection over the years has become quite popular on the college campus and particularly captured the fancy of the student fraternity of Ahmedabad. The last issue unveiled in 2021 was a rip-roaring success and instantly became the students' favourite read. Students love to gobble up every bit about the flurry of extra-curricular activities, informative and eye-opening academic and industrial visits and mind-boggling personality development lectures, cultural events and much more. The pandemic did cripple face-to-face contact and communication for a while but now that physical classes have resumed, the campus is once again abuzz with lots of activities and the spirit and enthusiasm that students exude. The magazine highlights all this and much more and serves as the students' colourful and vibrant mouth-piece. Here comes another gleaming editing of Reflection. Congratulations to the team!!



**SHRI K L N SASTRI  
TREASURER,  
ASIA CHARITABLE TRUST**

# Message from the *Principal*



**Dr. Satyajeet Deshpande**  
**Principal, JGCC**

*I congratulate the entire editorial team comprising students and faculty members for bringing up this marvelous edition. Best Wishes!!*

It gives me enormous pleasure to present the third issue of our college magazine- Reflection. The current issue highlights some of the important milestones which the college, its faculty and the students achieved during the previous and current academic year. In addition, our talented students have written some well-researched articles, travelogues and reports. With all the creativity, passion and hard-work put in by them, I hope that the pages of the magazine will make a delightful reading.

I also take this opportunity to welcome the new students of semester-I and hope that they too will be inspired to contribute to the magazine in coming years.

I would like to give all my lovely students some advice for success and overall wellbeing. Avoid procrastination and get started with your studies from the very first day of your college. Participate enthusiastically in all the co-curricular activities of your interest. Have a burning desire to learn and improve each day. Prioritize your tasks properly by finishing the most important ones first leaving the rest for a later date. This way you would be able to manage the stress effectively. Work extremely hard for building and retaining your reputation as reputation is more valuable than marks and grades. Learn lessons from your mistakes as quickly as possible as lessons repeat themselves unless we learn from them. Be a confident person. Remember that there are solutions for all the problems. Also keep in mind that nothing is permanent- joy as well as sorrow. So just keep on fighting and working hard. Most importantly, value your health before everything else. Develop self-confidence and positive thinking. Overcome feelings of inferiority and self-doubt. Have a peaceful and relaxed mind. Wish you all a wonderful year ahead!

**You cannot change your future but you can change your habits, and your newly formed good habits will surely change your future -APJ**

# Team Reflection

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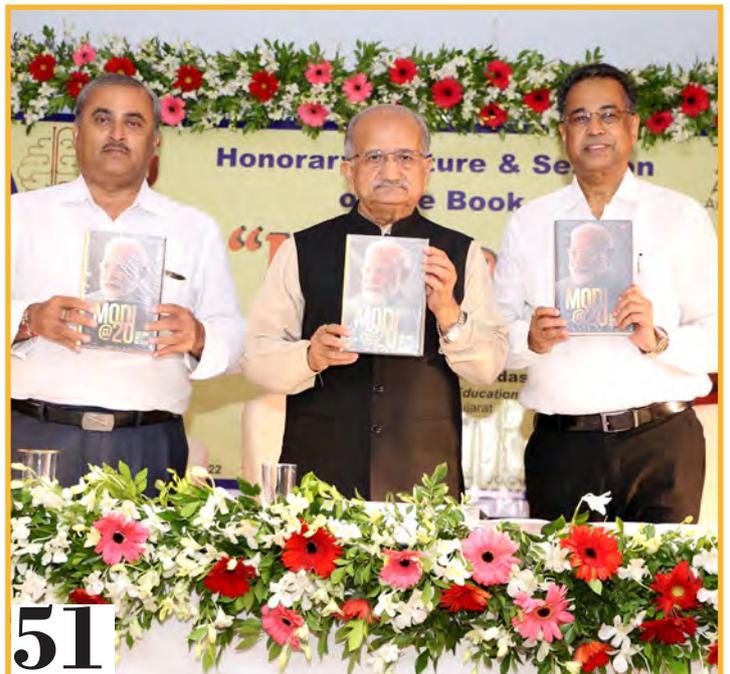
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### **Lessons for other Developing Economies:**

- Economies should be vibrant and diversified; not relying heavily on only a few industries and sectors like tourism.
- Economies should display fiscal prudence at all times. Populist tax-cuts, freebies and incentives should be avoided as they may have political advantages but carry huge economic risks.
- Economies should guard against excessive external debt.
- Each nation should have a strong political opposition to prevent the ruling governments from acting impulsively.

**ECONOMIES SHOULD DISPLAY FISCAL PRUDENCE AT ALL TIMES. POPULIST TAX-CUTS, FREEBIES AND INCENTIVES SHOULD BE AVOIDED AS THEY MAY HAVE POLITICAL ADVANTAGES BUT CARRY HUGE ECONOMIC RISKS.**

**- Ronil Soni**  
BCom Sem 5



## What is Global Hunger Index?

**G**lobal Hunger Index (GHI) is a worldwide hunger monitoring quantitative index that tracks hunger across the globe and ranks the countries based on certain indicative parameters.

The three key parameters of undernourishment are child wasting (the share of children under the age of five who have low weight for their height), child stunting (children under the age of five who have low height for their age, reflecting chronic undernutrition) and child mortality (the mortality rate of children under the age of five). This report is prepared jointly by Irish aid agency Concern Worldwide and German organisation Welt Hunger Hilfe.

India's GHI rank is 107th out of 121 countries surveyed. This means that 106 countries are able to provide better nourishment to their children than India. The government of India has taken numerous measures to improve

food security in the country. However, a lot needs to be done in this direction.



## Why did Indian Rupee depreciate so much in 2022?

**T**he Indian rupee had depreciated significantly by more than 10% against the US Dollar since the beginning of 2022 reaching Rs. 83.11 per dollar on 20 October, 2022. The exchange rate between INR and USD primarily depends on the demand (outflow) and supply (inflow) of USD in India. Any outflow of foreign exchange (USD) from the country is likely to reduce the value of domestic currency (INR) resulting into a currency depreciation. Similarly, an inflow of foreign exchange in the country would increase its value causing currency appreciation.

The finance ministry had pointed towards

global factors such as tightening of global financial conditions and soaring crude oil prices for the weakening of the Indian Rupee against the US dollar. The Ukraine-Russia war

further worsened the situation by disrupting the supply chains. Increase in the interest rate in USA and other developed countries to control inflation resulted in a net outflow of Foreign Portfolio Investment from India. Similarly, increase in crude oil prices increased the import bills causing greater outflows of USD. However, the

noteworthy fact is that besides INR, all other major currencies including British Pound, Euro, Chinese Yuan, Japanese Yen etc have become weaker against USD and have weakened even more than the Indian rupee.





## Why did *Russia invade Ukraine*?

Ukraine was a part of erstwhile USSR (Russia) but became a separate country after the latter disintegrated in 1991. Despite disintegration, Russia had always wanted to control and exert influence on all the newly created countries. However, Ukraine had a strong inclination towards USA led NATO (North Atlantic Treaty Organization) and wanted to join it. USA had created NATO basically to counter Russia's aggression towards other countries. The fact that Ukraine wanted to be closer to USA and Europe rather than its parent country Russia, upset and angered the latter leading to the aggression.

## Global Public Opinion about China-2022- Pew Research Centre Report



China has emerged as a dominating world power. In a period of only a few decades, it has transformed into a global centre of economic activity through increased production and investments. China's economic achievements

are considered a miracle of modern economic development. These advancements are confirmed by China's skyrocketing growth and prosperity. Nevertheless, it is one of the 'least respected countries' in the world due to its aggressive, unethical and expansionist policies. According to the Pew Research Centre, more than 80% people in 19 developed countries from Europe, North America and Asia perceive China as a serious (or somewhat serious) threat to global peace and harmony. Following are a few reasons for China's unpopularity among most countries of the world:

### **Predatory Economic Practices**

China violates its World Trade Organization commitments and international norms and standards through massive subsidies to favour its companies, intellectual property theft, forced tech transfer, and corrupt trade

and investment practices including dumping.

### **Military Aggression in the Indo-Pacific Region**

China seeks to project power by establishing military bases worldwide via Belt and Road Initiative (BRI) and military cooperation deals, both to dominate the Indo-Pacific region and challenge the United States globally. Beijing continues to accelerate its secret nuclear weapons build-up, potentially tripling its arsenal within a decade. From the South China Sea to the Himalayas, Beijing increases the risk of conflict by using its military to bully its neighbours, threatens maritime shipping lanes, and destabilizes borders.

### **Environmental Abuses**

China's environmental record is abysmal. China is the world's largest annual emitter of greenhouse gases and marine debris; the top builder and funder of dirty coal-burning plants worldwide; the worst perpetrator of illegal, unreported, and unregulated (IUU) fishing; and the world's largest consumer of illegal wildlife and timber products, to name just a few examples. Beijing threatens the world's economy and public health by unsustainably exploiting natural resources and exporting its reckless disregard for the environment.

**-Datten Prajapati**  
Alumni Student

# Terms To Know



”  
**LATE PAYMENTS ALSO HURT YOUR FICO SCORE. AND NEVER, EVER TAKE OUT A CASH ADVANCE ON YOUR CREDIT CARD.**  
 - SUZE ORMAN  
 “

## FICO:

FICO is an acronym for Fair Isaac Corp., the US credit rating company that came up with the methodology for calculating a credit score. FICO Score has been launched in India also to provide Indian lenders with the strongest possible consumer credit risk assessment. One's score is based on several factors, including payment

history, the length of credit and total amount owed. FICO scores range from 300 to 850, and the higher the score, the better the terms one may receive on his or her next loan or credit card. People with scores below 620 may have a harder time securing credit at a favourable interest rate.

## Net worth:

One's net worth is simply the difference between his assets (what you own) and liabilities (what you owe). One can calculate his score by adding up all of the money or investments he has, including the current home and car, as well as the balances in

any checking, savings, retirement or other investment accounts. Then he should subtract all of his debt, including his loans or obligations. The resulting net worth number helps an individual take the pulse of his overall financial health.



**Net Worth = Net Assets - Net Liabilities**



## Rebalancing:

Rebalancing involves periodically buying or selling the assets in a portfolio to regain and maintain that original, desired level of asset allocation. Take a portfolio with an original target asset allocation of 50% stocks and 50% bonds. If the stocks' prices rose during a

certain period of time, their higher value could increase their allocation proportion within the portfolio to, say, 70%. The investor may then decide to sell some stocks and buy bonds to realign the percentages back to the original target allocation of 50%-50%.



### **Stock options:**

Stock options can be offered by companies as management incentives. These options give you the right (but not the obligation) to buy your employer's stock at a pre-set price within a specified time period.

For example, if a manager helps boost the value of the company's stock above the price of his or her option, the manager can buy the stock at the lower price and pocket the gain by selling it. But all shareholders benefit from the increased value of the stock.

### **Term insurance and Life Insurance:**

Term insurance provides coverage over a set period, generally anywhere from five to 30 years. If the insured dies within the set term, his beneficiaries receive a pay-out. If he doesn't, the policy expires with no value. The most common difference between

term insurance and traditional life insurance plan is that a term insurance plan only provides a death benefit in case of demise of the insured within the term period, whereas a life insurance policy offers both death and maturity benefit to the insured.

### **LIFE INSURANCE**



### **TERM INSURANCE**



### **5/20 Rule:**



The 5/20 rule is a norm of the Indian Civil Aviation Ministry under which national carriers are required to have five years of operational experience and a fleet of minimum 20 aircrafts to fly overseas. This is

applicable to all commercial aviation organisations flying passengers. The 5/20 rule has been strongly opposed by the airlines and it is said to be the reason thwarting the growth of the aviation sector in India. Due to

this rule, the airlines cannot fly on any lucrative international profitable route before they have 5 years of flying experience and 20 aircraft. No other country has this rule except India.

**- Axat Shah**  
BCom Sem 5

# What is *Balloon* Payment?

**B**alloon payment is the lump sum payment attached to a loan, mortgage, or a commercial loan. This payment is usually made towards the end of the loan period. Balloon payment is higher than what you might be paying towards the loan on a monthly basis.

Balloon payment can be a part of both fixed as well flexible interest rate structure. By attaching a balloon payment to a loan, the borrower is able to cut down on the interest payment being made on a monthly basis by the borrower. This is possible because the entire loan is not amortised.

The good part about balloon payment is that they have lower initial payments. They are ideal for companies or borrowers who might be facing cash crunch in the short term, but expect the liquidity to improve in the future.

If a loan has a balloon-payment then the borrower will be able to save on the interest cost of the interest outflow every month. For example, person ABC takes a loan for 10 years. In this type of loan with no balloon payment, his/her entire loan will be amortised in small monthly payments till the time his/her entire loan is paid.

If there is balloon payment involved then, usually, the entire principal payment is paid in lump sum towards the end of the term. The sum total payment paid towards the end of the term is called the balloon payment.

Customers find it convenient to make a balloon payment, especially those who do seasonal jobs and expect strong cash flows before the loan term expires. However, if they are unable to make that payment then they might have to forgo the payment made in the past and return the product or look at refinancing by taking another loan.

**- Khushal Varsani**  
BCom Sem 5

# Famous *Logos* & Their *Hidden Meanings*

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## 1) Toyota



### ***"THE HEART OF HIDDEN SYMBOLS"***

The company's logo has been so designed that all the letters of the name "TOYOTA" are incorporated in the logo as can be seen below:



## 2) Adidas



### ***"CONQUERING THE MOUNTAIN"***

The logo conveys that sports people and athletes have to endure and struggle a lot to win the laurels and to achieve greatness.

## 3) Amazon



### ***"EVERYTHING FROM A TO Z"***

The smile in the logo signifies to the audience that Amazon sells "everything from A to Z." and "a smile now begins under the a and ends with a dimple under the z"

## 4) BMW



### ***"THE ACCIDENTAL PROPELLER"***

BMW was once known for creating powerful aircraft engines. Many people then believed that the white and blue colours in the logo signify a plane's white propeller engine with a blue sky in the background. Actually, BMW wanted to use the colors of the Bavarian Free State flag in their logo, but it was not legal so the company reversed the colors of the flag to carve its unique logo.

## 5) Domino's Pizza



### ***"THE NUMBERS GAME"***

The three dots in the Domino's logo represent the original Domino's Pizza restaurant and the first two franchise locations that were opened later on. The original plan was to keep adding dots every time a new franchise was opened but it was shelved later on.

---

## 6) FedEx



### ***"THE BURIED ARROW"***

If you look at the gap formed between the letters "E" and "X," you'll see a hidden arrow in the negative space. The arrow shows how aggressive and accurate the company is in delivering goods and cargo and that it is always dashing forward.

---

## 7) Google



### ***"A TOUCH OF GREEN"***

The Google logo uses the three basic colors, red, yellow and blue—and then there's that green "L" near the end. The green color was added as a way to show the audience that Google is a little different, a little more unique than other companies.

---

## 8) Mcdonald's



### ***"THE GOLDEN ARCHES"***

Many of us believe that the McDonald's logo - "M" stands for McDonald's. The fact - "M" shows the golden arches of the building design commonly found in various US branches of the restaurant.

---

## 9) Mitsubishi



### ***"THE THREE DIAMONDS"***

The company name Mitsubishi is a combination of two Japanese words, mitsu (which means three), and hishi (which means diamond shape). Mitsubishi essentially means "three diamonds".

---

## 10) Cisco



### ***"KNOW YOUR ROOTS"***

Cisco is extremely proud of their birthplace - San Francisco, the name CISCO has been derived from. The logo represents the famous Golden Gate Bridge of San Francisco.

---

## 11) Nike



### **"SWOOSH"**

The Swoosh shape was designed to convey a sense of motion and exhort people to "just do it". It sort of avers that it is always right "to just do" things.

## 12) Mercedes



Mercedes-Benz

### **"THREE-PRONGED STAR"**

The three-pronged star represents land, sea, and air – environments. The company believed they would one day dominate with Mercedes-Benz engines.

## 13) Pepsi



### **"THE SMILING GLOBE"**

The white and blue colours in the "Pepsi Globe" were used to represent patriotism and solidarity for the troops overseas during the World War 2. Now the logo has been tweaked to "smile" more and "war" less. To note, the Diet Pepsi "smile" is smaller than the original Pepsi "smile", though.

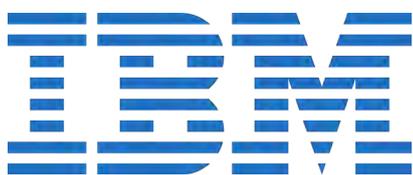
## 14) Starbucks



### **"THE SALTY SIREN"**

Starbucks is from Seattle, a city known for its breath-taking seaports. The logo shows a combination of salty water waves bobbing on the sea and a 16th century Norse woodprint of a woman with two tails which is a part of the local culture.

## 15) IBM



### **"EQUALITY FOR ALL"**

The essence of the IBM logo is equality hidden in the uniformity of the design and the number of lines used in the logo. This small secret message is hidden in the "M", representing the value of equality.

## 16) Tour De France



### **"CYCLIST"**

The first is easy to spot and is the cyclist portrayed by the o and r in the word tour. The second message is the yellow circle which is intended to represent the stages of the race only take place during the daytime.

– **Drashti Soni**  
BCom Sem 3

# Patterns of online payments among youth in Ahmedabad:



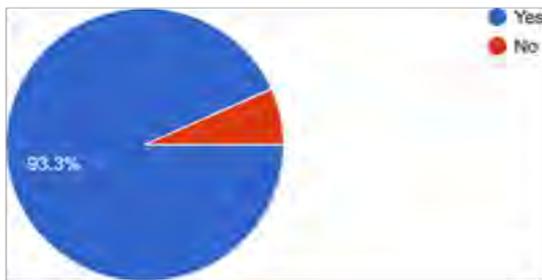
-Prof. Vishwa Gandhi

One of the responsibilities of an under-graduate college is to train its students in conducting basic and primary research. **Prof. Vishwa Gandhi**, a faculty of Finance at JGCC took an initiative in this direction by teaching the students various techniques of preparing apt questionnaires, drawing graphs & pie-charts and drawing correct inferences.

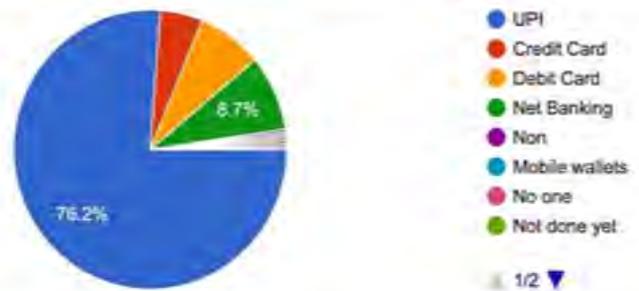
Starting with very rudimentary descriptive research, students will be trained in more complex analytical research in their subsequent semesters.

Sem-1 students attempted to study the patterns of online payments among the youth of Ahmedabad. The sample size was 500. Following are some of the interesting findings.

## 1. Access to Online Payments



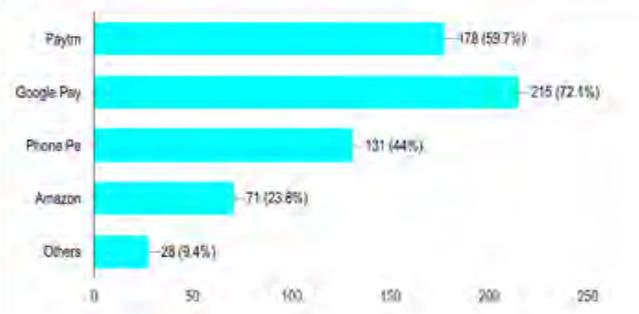
## 2. Most Common Modes of Online Payments



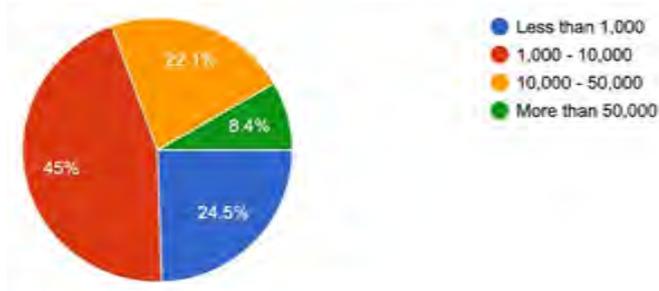
## 3. Most Common Transaction-Purposes of online payment



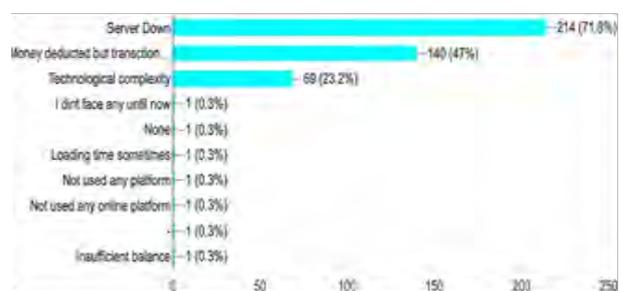
## 4. Commonly used online payment applications



## 5. Amount (Limit) upto which youth is willing to pay via online payment applications



## 6. Major problems faced with online payment applications





# Keep *Flowing!*

I travel a lot. And I love nature. I was walking on a riverbank the other day, humming a song to myself, feeling the soft green grass under my bare feet, the moist air on my face and the peace reflecting in my heart. I saw the river rushing by, gurgling as it went over the small, smooth rocks. It was beautiful. I kept on pausing every few minutes to take this all in. During one such pause, a sharp sting woke me up from my thoughts. A mosquito! Here? As I looked around, I saw a puddle of the same river water, stagnant in a natural little cave that was formed on the river bank. The water did not flow – and thus there were mosquitoes humming around, and I could bet that the water was a shade darker. I looked at the river again. No mosquitoes, no darker water – just serenity, just beauty, the river kept flowing in its usual grace. I have always believed that nature is the best teacher – and it taught me today. That in order to be more serene, more beautiful, more meaningful and much better, we need to keep flowing. We need to keep moving. We need to have a goal, an aim towards which we are continuously growing. Not jumping around, but moving. Growing. Flowing. I paused, looked at my reflection in the puddle, knew the answer in my heart and moved on. From so many things!

- **Devashree Bhagat**

BCom Sem 3

# Gems from *Buddhism*

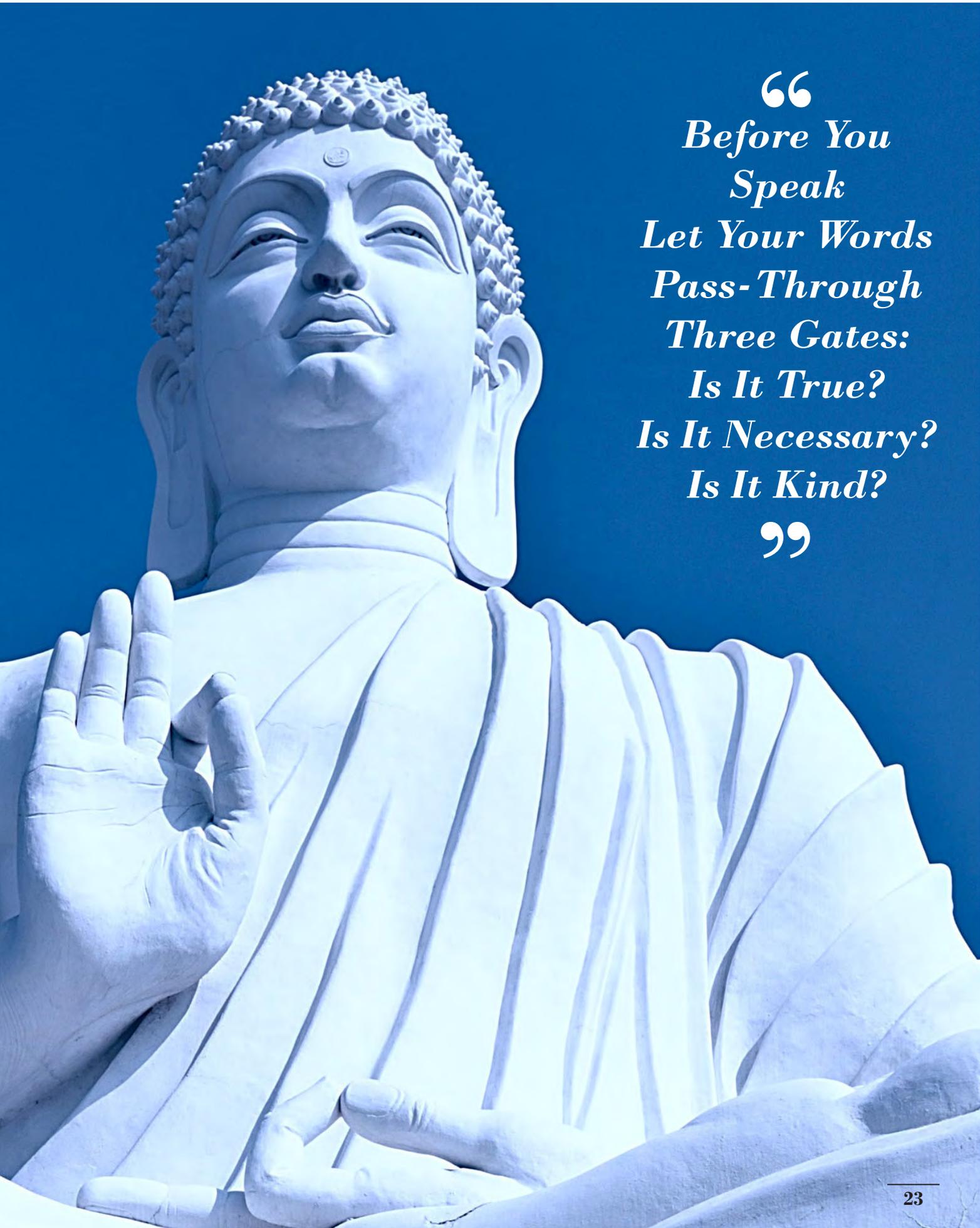
**A**ccording to Buddhism, for a man to be perfect, there are two qualities that he should develop equally: compassion (karuna) on one side, and wisdom (panna) on the other. Here compassion represents love, charity, kindness, tolerance, and such noble qualities on the emotional side, or qualities of the heart, while wisdom would stand for the intellectual side or the qualities of the mind. If one develops only the emotional, neglecting the intellectual, one may become a good-hearted fool; while to develop only the intellectual side [and] neglecting the emotional may turn one into a hard-hearted intellect without feeling for others. Therefore, to be perfect, one has to develop both equally.

The Buddha taught the eightfold path in virtually all his discourses. Right understanding (Samma ditthi), Right thought (Samma sankappa), Right speech (Samma vaca), Right action (Samma kammanta), Right livelihood (Samma ajiva), Right effort (Samma vayama), Right mindfulness (Samma sati). This piece sheds light on one of them; the 'right speech'.

Right speech means abstention (1) from telling lies, (2) from backbiting, slander and words that may bring about hatred, enmity, disunity, and disharmony among individuals or groups of people, (3) from harsh, rude, impolite, malicious, and abusive language, and (4) from idle, useless, and foolish babble and gossip. When one abstains from these forms of wrong and harmful speech, one naturally has to speak the truth, has to use words that are friendly and benevolent, pleasant and gentle, meaningful, and useful. One should not speak carelessly: speech should be at the right time and place. If one cannot say something useful, one should keep "noble silence."

**- Drashti Kathrotiya**  
BCom Sem 5





“  
*Before You  
Speak  
Let Your Words  
Pass-Through  
Three Gates:  
Is It True?  
Is It Necessary?  
Is It Kind?*  
”

# Unplanned Trip



On a Saturday evening, lurching on the couch, I was thinking of going somewhere that can light me up with fun, enjoyment and learning. Porbandar struck my mind and off I went booking my bus trip to the beautiful city, the birthplace of Mahatma Gandhi.

Porbandar is a place where one can find peace at the beach and visit temples like Kirti Mandir, Tara Mandir, Bharat Mandir and many other sites.

Having reached Porbandar by late afternoon, I relaxed by the beach. Warm and humid weather was compensated by the cool breeze, the perfect soothing antidote to the scorching heat waves of Ahmedabad. The sound of waves was no lesser than melodious music to the soul. The touch of the waves to my feet aroused the heavenly feelings taking me to the sublime state of mind.



**Junagadh** – The City of Forts was my next destination. For the travelling of a little more than 100 kms from Porbandar, I had the options of both roadways and railways. I boarded the train and it was my first train experience that turned out to be a thrilling one. With a lot of memories of beautiful scenery, kind-hearted fellow travellers and typical whistles of the train, I reached Junagadh.

In Junagadh, I visited Mahabat Maqbara and Bahauddin Maqbara. They are known for their Indo-Islamic architecture. They are very beautiful and are about 10-15 minutes from my place where one can go by rickshaw/car/two wheeler.

After the Maqbara, next place to visit was Uperkot. Unfortunately, when I visited in April 2022, it was closed for renovation. Heartbroken but determined, I did not want to leave without peeking inside Uperkot. After several requests, the generous security guard allowed me to enter the Uperkot. Many parts were restricted to visit on account of renovation, but I still could manage to see the Adi Kadi Vav (Adi-Kadi Stepwell) and Navghan Kuvo (Navghan well). Of course, I took many photographs of this historical place. I enjoyed the architectural and scenic beauty of the place for 2-3 hours.

I came to know that Khapra Kodiya Caves were just 5-6 kms from my stay. They are part of the Junagadh Buddhist Cave group – one of the oldest caves in the region. On the basis of scribbles and short cursive letters on the wall, the caves date back to 3rd-4th century BC during the reign of Emperor Ashoka. These caves are also known as Khangar Mahal. I loved the cave structure carved out of single rock and I roamed there for around 1-2 hours.

Girnar's Ambaji Temple was the next destination. Known for its religious importance, it is the place of thousands of devotees' religious faith. The temple was at the top of Girnar Mountain and has Asia's longest ropeway. The experience in the ropeway was thrilling and one can reach the top in about 6-7 minutes. Cool breeze and calmness in the weather soothed my inner self beyond description.

**-Priyanka Bambhaniya**  
BCom Sem 5

# I called it *Generation Gap,* but...



"They never understand me..." I thought about my parents as they rejected one more of my proposals and sent me back to my room to 'study'. I had just asked for a two-wheeler. I had been asking for a year now! I was in class 12th, I had to manage so much! I went to school by school bus. And I had to walk to the tuition classes. And if we had to go to the movies or if we decided to go out for burger after school or tuitions, I had to look at all my friends and be at their mercy for taking me with them as

I did not have a vehicle of my own. All of my friends had two-wheelers. Why wouldn't my parents get me one? I sobbed as I lay down on my bed, thinking of all the times they had failed to understand me.

The one time I had scored less marks, as I was going through a break-up. What do they know about love anyway, I thought! Break-up hurts, I was unable to concentrate!

That one time I had lost my wallet in the school bus. Luckily I did not have a lot of money in

“  
**The depth of the love of parents  
 for their children cannot be  
 measured. It is like no other  
 relationship, it exceeds concern  
 for life itself.**  
 ”

it, but they shouted at me as if I had lost a treasure! It was just a wallet, man. And I had kept my bag in the bus as I was chilling with my friends just near the bus, after school.

And the way they never allowed me to go for night-outs or scolded me for having accounts on social media – yes, now I know what Generation Gap is! And I know that is the highest between me and my parents.

...As I stand here today, receiving my graduation certificate, all these memories flood by!

And then I reflect on all these memories, more memories take over. I remember the days during my graduation.

I remember all those days when traffic police had stopped so many of my friends for not having a valid licence and I was with them, witnessing their fear, looking at them beg for mercy and finally having to give a huge chunk of their pocket money to the traffic controller.

As I thought about all those memories, I casually touch my wallet in the back pocket and I remember how my parents had scolded me for losing it. And since then, I have never lost anything. I was more careful, more aware. I look at the crowd in front of me, cheering me for receiving me the gold medal. And I can see those friends who always went out and partied often and went for movies and night-outs before and during exams – and I know

they have scored less. I see a few classmates who were addicted to scrolling – they are even scrolling right now! And there were a few who got into trouble for getting in touch with strangers through social media.

And as I step down from the stage, I see my parents waiting for me with open arms – teary eyed – proud of me. As I hugged both of them together tightly, I knew the ‘gap’ had melted down – because I realised – what I called ‘Generation Gap’ – was nothing but just their concern for me. It was not ‘generation gap’ – it was a gap in communication. A gap that I could have initiated to fill up. A gap that was not just because of them. A gap that was between my heart and my brain – because I wanted to be trendy. And they were just, well, parents!

- **Ushmi Vora**  
 BCom Sem 5

# A Lurking Danger at Beautiful Places: *Selficide*

A death caused in an effort to take the 'perfect' selfie in a dangerous situation is termed as 'Selficide' – taking selfies is an addiction that is taking a toll. People visit bodies of water, mountain peaks, tall buildings and many other dangerous places, reach dangerous levels to take a selfie and lose their lives. "Selfies are the new addiction and it's an epidemic," says New York psychotherapist Gilda Carle. "It's a dopamine addiction and people think it's so easy to do – because it doesn't 'cost' anything... except your life."

According to a report published in the Journal of Primary Medicine and Family Care in India, from 2011 to 2017 some 259 people died in pursuit of the perfect selfie—with the highest number of incidents reported in India.

Though the Government should definitely think about establishing 'No Selfie Zones', we believe that it is equally important for the citizens to know that nothing is more important than your life – not even that Instagram post or the snapchat filter!

- **Saim Lalwani** BCom Sem 5



## Wizard's Wisdom

**W**isdom is the amalgamation of knowledge, experience, understanding, common sense and insight. Wisdom is associated with several things like compassion, unbiased sense of justice and virtues such as ethics and benevolence. Wisdom has been defined in many different ways. Some believe that "capacity of judging rightly is wisdom", whereas some define it as "the right use of knowledge".

In social and psychological sciences, several distinct approaches to wisdom exist. Wisdom is the capacity to have foreknowledge of something, to know the consequences (both positive and negative) of the entire available course of actions, and to yield or take the options with the most profitable implications, either for present or future.

Our ancestors considered wisdom as an important virtue and its importance is mentioned in every religious book.

In every mythology episode, stories of wisdom are given, which mention about the sacrifices of characters in order to achieve knowledge and wisdom.

Psychologist's initial analysis indicates that although "there is an overlap of the

implicit theory of wisdom with intelligence, perceptiveness, spirituality and shrewdness, it is evident that wisdom is an expertise in dealing with difficult questions of life and adaptation to the complex requirements."

- **Dhruvish Patel**  
BCom Sem 5

# Guru Shishya Relation

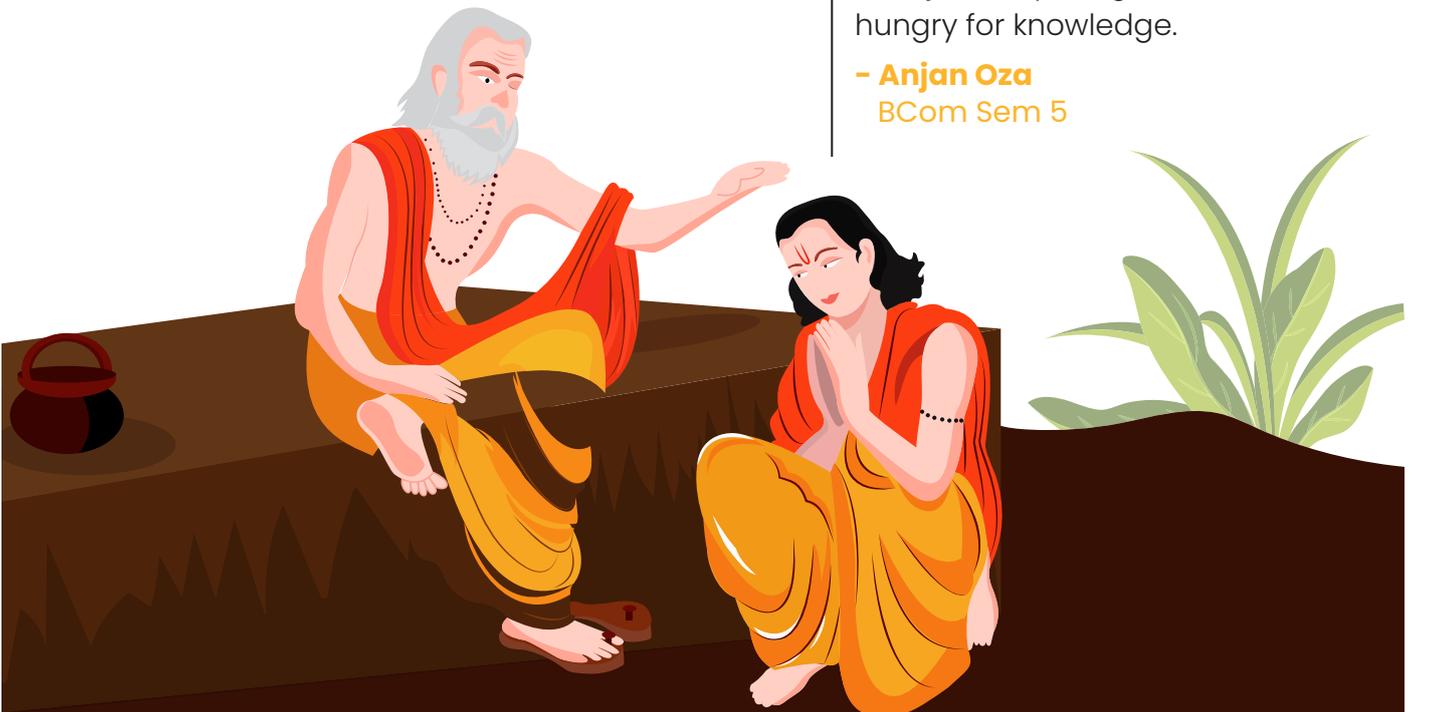
“

ગુરુ જિન જ્ઞાન ના ઉપજે  
ગુરુ જિન મિટે ના ભેદ,  
ગુરુ જિન સંસાર ના ચલે  
ભલે વાંચો ચારેય વેદ.

”

Humans have grown up amidst many relations and each relation is unique. However, the relation that makes us extra-ordinary is the relation of Guru-Shishya – the teacher and the disciple. Gurus are the only people after our parents who never get jealous and are always proud and happy of our success. Guru always tries to remove toxic and negative elements from our life by providing knowledge and positive energy. In India, we believe that the person is nothing without the Guru. Even Lord Vishnu needed a Guru during his incarnations on Earth. In ancient India, all the great warriors and people were known by their guru's name after the name of parents. Drona shishya Arjun, Vasishtha shishya Ram, Parashuram shishya Bhishma are few of the best examples. Guru not only gives knowledge but also teaches us how to live, be humble, kind and down to earth and makes us the best version of ourselves. The relation of guru-shishya is based on truth and trust, just that the shishyas have to make their mind and heart empty of ego, lust, jealousy, anger and has to be hungry for knowledge.

- Anjan Oza  
BCom Sem 5



# Significance of *Self-Discipline*



“  
**Self-discipline**  
 is the No.1  
 delineating factor  
 between the rich,  
 the middle class,  
 and the poor.  
 -*Robert Kiyosaki*”

In the modern world, we often see people complaining about not having enough time to accomplish all their routine tasks. Yet they waste their time in unproductive activities - especially today's youth, that aspires to achieve something extra-ordinary & yet keep spoiling time doing nothing. The only way to come out from this is self-realizing and to be more determined towards our aspiration. Both these things can be achieved by self-discipline.

Self-discipline is about creating new habits of thought, action and speech toward improving oneself and reaching the goals. True discipline is grounded out of your comfort zone by sacrificing pleasures and setting focus towards your goals. It is about controlling desires and to keep yourself focused on what needs to get done to successfully achieve that goal. It's about taking small consistent steps to build strong disciplined habits.

The key component of self-discipline is the trait of persistence or perseverance. Self-discipline may be an answer to procrastination. People spend time regretting things they haven't done compared to things they have done. Self-discipline is thus a panacea to all our problems.

- **Diya Mehta**  
 BCom Sem 5

# 7 Life Lessons



1. Exercise can lift your mood up! If you are feeling down, lift up those dumbbells or jog a few meters!
2. If you are lost and need to think more clearly – meditate. It won't only calm you down, it will clear your head.
3. If you want to understand the world better – read. And read all you can – not just newspapers and novels – read plays, poetry, articles, essays – basically anything you can lay your hands on.
4. And if you want to understand yourself better, write. You might not excel at writing or expressing yourself, but write – however you can. However much you can. It will connect you with your own self.
5. If you want to learn anything faster, make it fun to learn. Associate it with things around you. Give it funny names. Relate with examples and experiences. And that really helps!
6. If you want to grow faster, be consistent. Stay focused. Do not give up. However difficult it might seem. Hold on to your dreams.
7. God helps those who help themselves – so even if you want to help others, help yourself first. Be your own priority!

- **Raj Acharya**  
BCom Sem 5

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*Straight from the Horse's Mouth:*

# **Experiences From *Our Overseas Friends***

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## **ABDOULIE DARBOE**

---

My first introduction to Ahmedabad was a gastronomical delight of having sumptuous lunch with my classmates and an enlightening visit to Gandhi Ashram. Then I attended the interesting and eye-opening lectures by the erudite faculty members of the college. I have deep respect for my college and the professors. I watch all video lectures on the college Educational App and find them really useful.

## **RONNIE CHINOMUNGU**

---

JG college has become my second home as I enjoy attending the lectures and love participating in extra-curricular activities like quiz, educational visits, guest lectures etc. I am proud of being a student of JGCC and being able to spend some valuable years in India. I thank the college for putting all the resources at our disposal through a special YouTube channel.

## **MOMODOU LAMIN SARR**

---

I take immense pride in being a student of JGCC. I love the college magazine "Reflection" something I never saw back home. I enthusiastically participate in the college activities in the wonderful college auditorium. My stay in Gujarat has been most pleasant. I have visited beautiful places in Ahmedabad like – river front; Kankaria Lake etc. and I just love the sparkling festival of Diwali & colourfull Navratri.

## **IBRAHIM KARAMOKO OWDRAOGO**

---

After my long flight from Africa to Ahmedabad, I was pleasantly surprised by the impressive infrastructure that the city has to offer. Gujarati people are so warm and nice. The college has taken a great care of us in terms of our academic requirements or admission related queries or hostel facilities etc. The professors are highly knowledgeable and very helping.

## **OUSMAN CEESAY**

---

I am from Gambia, Africa and I am here to pursue B.Com at JG College of Commerce. I adore the cultural diversity of India and love to relish one Indian dish – biryani and tremendously enjoy all the Indian festivals. The professors have helped me a lot in catching up with accounting and statistics subjects.

## **ARPITA SARKAR**

---

As an international student from Bangladesh, I have been given great support by the college administration in getting used to a new learning environment and a new country altogether. I find the reading material provided by the college extremely useful for exams and I sincerely attend the lectures to avoid having to work extra hard at home. If by chance I have to skip a lecture, the same is available on the mobile app which I can access anytime.

## **DORRINE FATUMA KAINGU**

---

The first thing I noticed here is that people are very helping and deeply rooted in their traditions but also respect foreigners well. It took me only a short-while to adapt to the local ways of life and my new classmates took me in whole-heartedly. The lectures at the college are highly informative and really helpful for the college as well university exams. I thank professors of the college for recording high quality video lectures covering entire syllabus which really come handy at the time of exams.





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### About Us

JG University (JGUni) is a private university sponsored by the ASIA Charitable Trust (ACT). ACT was established in 1965 with the aim of promoting, establishing & conducting developmental activities in the field of education.

JGUni is established under the Gujarat Private University Act, 2009 and received approval in 2019. It is included in the schedule of the universities Grant Commission (UGC) as a State Private University.

JGUni is a Technology-Driven University with a strong industry tie-up enabling us to design courses that evolve as per the future industry demands and thus enabling students to migrate seamlessly into employment or self-employment.



### Vision

Enabling students to explore infinite possibilities to become global change leaders with appropriate skills and values.



### Mission

To impart World Class Education to Enable, Empower and Enrich the youth to be ethically & socially responsible practitioners of tomorrow.



## Salient Features

- Faculty with industry expertise and academic experience
- Hands-on experience using emerging technology
- Collaboration with foreign universities for curriculum, delivery, and student exchange
- Course embedded Capstone projects
- 24\*7 Accessibility of facilities to participants and faculty
- Multiple industry Use-Cases for practical experience
- Cross-cultural and cross-sectoral internship

## Undergraduate Programmes

### BCA (Hons)

Bachelor of Computer Applications

### iMCA

Integrated BCA+MCA

### iMSc (IT)

Integrated Master of Science - Information Technology

### BBA (Hons)

Bachelor of Business Administration

### iMBA

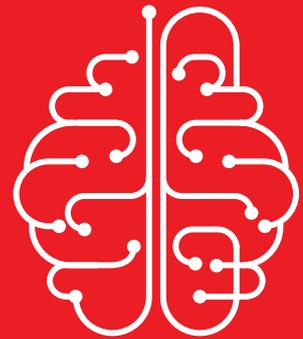
Integrated BBA+MBA

### B.Com (Hons)

Bachelor of Commerce

### B.Design (Hons)

Bachelor of Design - Interior & Fashion



## Postgraduate Programmes

### MBA

Master of Business Administration

### MCA

Masters in Computer Application

### MSc (IT)

Master of Science - Information Technology

### M.Com (Hons)

US Taxation & Accounting





# Why Us?

At JG University, experiential and immersive learning is valued. Programmes offered by us aim to prepare students to technically and creatively solve real-world business problems using business acumen & technology.

Our pedagogy is co-designed with industry stalwarts; curriculum focused on employability, enhancing the soft & hard skills and exposure to real life projects across industries. The objective is to ensure students are ready for tomorrow's workplace by creating Whole Brain Change Makers - technologically sound professionals, creative thinkers, and socially conscious citizens who will strive to create changes in the industry and society.

## Advantages



Tech-Enabled  
Campus



Futuristic  
Programmes



Collaborative  
Learning



Outstanding  
Faculty



Industry  
Adoption



Research  
Facilitation



International  
Exposure



Incubation  
Support



JGiet Status



### 📍 CITY Campus

Vishwanath Northview, University Road, Navrangpura,  
Ahmedabad – 380009, Gujarat, India.

### 📍 Main Campus

ASIA Campus, Dr. John Geevargese Marg, Drive In Rd, Thaltej,  
Ahmedabad – 380054, Gujarat, India.

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# Campus Placement Drive

(8th March, 2022)



**“If one advances confidently in the direction of his dreams, and endeavours to live the life which he has imagined, he will meet with success unexpected”  
-Henry David Thoreau.**

In order to help its students realize their dreams and support in their endeavours, a five-day long campus placement drive was organized at JG College of Commerce beginning from 8th March, 2022 in which 11 companies offered jobs to the students in various fields like marketing, finance, public relations and communications, KPOs, etc. with packages ranging from 1.80 lacs to 3 lacs p.a.

More than 100 students took part in the selection process comprising of written test, group discussion and personal interview. The three-tier evaluation process for the selection also helped the students analyse their own strengths and weaknesses. It was no less than a job-fair at the college where the interested candidates clad in formals got the opportunity to interact, faced interviews and negotiated the terms. Around 40 students got their first jobs, that too with decent packages.



# Business Fiesta

(12th February, 2022)

**“When you find an idea that you just can’t stop thinking about, that’s probably a good one to pursue.”**

It seems, certain philosophies are understood much better by Gen-Z than their more experienced but orthodox seniors.

It was during a casual conversation between a faculty member and the students during a regular class that the teacher realised that many students in the classroom were already into making and selling some kind of product or the other; like cakes, chocolates, handmade jewellery, and dreamt of converting this passion into a full-fledged business.

Very soon, a college-wide survey was conducted to locate and identify other such enterprising students. 25 such budding entrepreneurs were identified and groomed. To encourage and help them sell their

creations and products, the college decided to conduct a unique Business Fiesta. 25 stalls were set up at ASIA campus on 12th February, 2022. Students and faculty members from JGCC as well as faculty from other institutes of ASIA group visited these stalls and bought various items of handicrafts, paintings, nameplates and a range of snacks & edibles to inspire the students in their endeavours. More than 700 visitors thronged the kiosks leading to a whopping combined sale of Rs. 52,000/- in a matter of 6 hours. The sparkle in the eyes and the smiles on the faces of these young entrepreneurs were unparalleled. The spectacular success of the maiden edition of the fiesta meant that the event would become a permanent fixture in the already illustrious list of activities at JGCC.

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## Days Celebrations

College life is incomplete without days celebration. They bring the life to campus with colours and joys. Students participated in various events, to showcase their talent, take pictures, make memories and enjoy the week-long celebration of life in college campus. The college life gets over, but what remains is the signed t-shirt, a blurred picture, a group photo in weird poses and the memories associated with them. JG College of Commerce had organised Signature Day, Executive Day, Bollywood Day, Retro Day, Charity Day and Group Day from 27th to 31st December 2021. Along with fun and frolic, the students also donated food, stationery and clothes to the needy and fulfilled the social responsibilities. With abundant joy and cheerful laughter, the students of JGCC welcomed the new year with days celebration.

# Bird Photography Expedition

(09th February, 2022)

Photography, like all other arts, requires unfathomable passion and rich exposure in terms of practice. JGCC's passionate shutterbugs went on a bird photography expedition to Thol on February 09, 2022 as the part of Wildlife Photography Competition organized by JGCC. Thol is a bird sanctuary situated in Kadi near Ahmedabad and is known for welcoming a number of regular as well as rare species of migratory birds. The trip commenced before the dawn in a traveller bus from the college campus with 15 photography enthusiast students, alumni and faculty members with their DSLRs, tripods and lenses. The participants explored their photography skills by clicking the natural activities of the birds in the thick foliage around the lake of Thol for almost 3 hours and came up with more than 500 clicks altogether. The students made sure to maintain their space and not disturb the birds in their natural habitat. On the scrutiny of the 60 finally submitted photographs, 15 were selected as the best of the best photographs. Nishant Babu stood first in the competition while alumni Monica Jain came second and Shubham Chindalia and Tarun Pithadia shared the third place in the competition. Tirth Patel was given the 'Best Moment of the Expedition' award for his click of a kingfisher catching a frog in its beak. These photographs were featured in JGCC's annual calendar.







# Mock Parliament

**(12th January, 2022)**

It is the youth of the nation who have the future in their hands. The more they explore various aspects as well as themselves during their graduation time, the more they learn. To promote awareness regarding the procedure at the Indian parliament budget allocation and to get the first hand feel of it, JGCC student council – The Scaffold Joint organized a Mock Parliament session on 12th January, 2022 in JG auditorium. 16 final participants were selected after scrutinizing 50 registered students through a qualifying round of quiz and group discussion based on history, general knowledge, and Indian Parliament. The final participants were divided into two teams to play the role of ruling party and opposition party one by one. Creating a mock parliamentary session, each team presented its budget and answered the questions of the opposition party in the presence of honourable speaker of the house in stipulated time. Team B was declared the winner as they presented their views and defended the questions from the opposition better keeping in mind the presentation, appearance, arguments, logic and respect to the sanctity and other aspects of the house. Students imbibed communication skills, etiquettes, management skills, logical reasoning and presentation skills through this event.

# Yaadein

## – The Farewell Function

**(8th March, 2022)**

Farewell after the graduation is a lifetime memory for the students. JGCC's Student Council and SY B.Com. students did not miss the chance to bid the graduating batch a memorable farewell. The evening of 9th April, 2022 at ASIA campus was made a memorable one for Final Year students with Yaadein – The Farewell Function. Dynamic dance performances, melodious music performances, heartfelt words of warmth, love and gratitude, games, DJ party, photo booth to capture memories and delicious snacks at the end, with a specially customized pen as a memoir of love – a complete farewell experience! The college campus brimmed with fun, enjoyment, dance, party lights, food, selfies-photographs and a little bit of parting-emotions.





# International Yoga Day

*(21st June, 2022)*

**Y**oga For Humanity - adhering to the theme of 2022, JG College of Commerce celebrated International Yoga Day on 21st June, 2022 at ASIA campus. More than 100 students along with faculty members performed Yoga under the instructions of specially invited Yoga instructor, Ankita Yogen Pandya. She not only explained the importance of Yoga but also mentioned the common mistakes that generally happen while performing Yoga and the ways to evade them. Students learned various Asanas besides solving their doubts about Yoga through a Q&A session at the end. The celebration of the day ended with a pledge by the students to include Yoga in their daily routine.



# Orientation Session for First Year BCom

*(13th, 14th and 15th December, 2021)*

**T**he excitement and fun of attending the first event of the college lasts longer in the memories. To make the day special for the new comers and to apprise them about various activities, clubs, opportunities and the code of conduct, an orientation programme was arranged for the freshers on 13th, 14th and 15th December 2021 in JG auditorium. The orientation session began with a graceful dance performance by the existing students followed by a soulful music performance. The special Garba performance was greeted gleefully with an uproarious response from the audience. The students were then introduced to all the faculty members followed by the code of conduct and policies of the college. The students were mesmerized by the performances by their seniors and left the auditorium doubtless about their upcoming three years at JGCC.



# NSS Camp

(29th to 31st October, 2021)

The NSS volunteers from JGCC have been working in rural areas to serve the society by providing diverse services, conducting surveys, and participating in education & health awareness programmes over the years. This year, 30 of our students accompanied by the faculty members visited Khavad village in Mehsana district from 29th to 31st October, 2021. The mission of the visit was to add value to the rural school-going kids and make a meaningful contribution in their lives. Yoga sessions were also conducted for the children on all the three days and many interesting games and sports activities were also organized for the kids. Under the leadership of JGCC NSS volunteers, the students of the village conducted three rallies wherein the locals were appealed to follow Covid guidelines and on themes for awareness like save water, nurture and educate girl child and maintain cleanliness. The nights were reserved for activities like Garbas and Bhajans. A very entertaining cultural program for the school children, parents and other villagers was conducted on the last night by the students of JG college of Performing Arts. The NSS volunteers from JGCC also learnt many things about rural culture and rural economy. They also visited a milk cooperative and witnessed the practice of organic farming and drip irrigation. This was a visit that helped the villagers as well as our students.



# International Conference on *Economics and Management*

*(1st and 2nd September, 2021)*

**J**G College of Commerce had organized a Two Days Virtual International Conference on Economics and Management – Post Covid Impacts, Strategies & Policies on 1st and 2nd September 2021.

With more than 200 participants from all over the world, presenting more than 120 research papers on different aspects of Economics and Management, this event was the first of its kind at JGCC. With Dr. Gordon Moyo, Ex-



Minister of State Enterprises and Parastatals in the Government of the Republic of Zimbabwe as the Keynote Speaker for the event, the conference was well received by the participants worldwide. With 12 technical sessions headed by academic stalwarts in Economics and Management from all over India, the participants and their research papers were critically examined and appreciated. Selected research papers were also published in peer reviewed journals.

# International Conference on *Accounting, Finance & Statistics*

**J**G College of Commerce had organised a Virtual Online International Conference on Contemporary Issues in Accounting, Finance and Statistics on 9th July 2022. Dr. M.P. Chandran, Chairman, ASIA Charitable Trust, Dr. Satyajee Deshpande, Principal, JG College of Commerce and Dr. Sangeeta Jauhari, Provost, Rabindranath Tagore University, Bhopal and President, Grand Academic Portal were present as the patrons of the event. More than 100 national and international students, research scholars and faculty members participated in the conference, with 80



participants who presented their research papers. Dr. Alok Jain, Germinator & Founding Director, PGPX Course, IIM Ahmedabad and Head, Jain Group of Institutions, Bangalore was one of the Keynote Speakers. Dr. Favourate Sebel Mpfu, Department of Accounting, National University of Science and Technology, Bulawayo, South Africa was the second Keynote Speaker. The valedictory speech was given by Dr. Sagar Dave, Principal, Government Arts and Commerce College, Meghraj and Member of Task Force, New Education Policy - 2020. The best research papers were also awarded.

# 1 Nation, Tax, Market

## એક રાષ્ટ્ર, એક કર, એક બજાર: સેન્ટ્રલ GSTનો આઝાદી કા અમૃત મહોત્સવ



❖ GST અમદાવાદ દ્વારા  
યુથ કોન્કલેવનું આયોજન

નવગુજરાત સમય > અમદાવાદ

❖ સેન્ટ્રલ GST અમદાવાદ CBIC (સેન્ટ્રલ બોર્ડ ઓફ ઇન્ડિયન ટેક્સ એન્ડ કસ્ટમ્સ) દ્વારા આઝાદી કા અમૃત મહોત્સવ ઉજવણીના ભાગ રૂપે 'GST યુથ કોન્કલેવનું આયોજન કર્યું હતું, જેમાં દેશ માટે GST કેવી રીતે એકીકૃત તરીકે કામ કરે છે તે અંગે જાગૃતિ લાવવાનો હતો. "એક



રાષ્ટ્ર, એક કર, એક બજાર" અને કેવી રીતે GST એ આજના યુવાનો માટે જે આવતીકાલના કરદાતાઓ પણ છે, તેમને સક્રિય રીતે આગળ વધવાની તક લાવી રાષ્ટ્ર નિર્માણમાં યોગદાન આપે તેવો પ્રયાસ કરાયો હતો.

7મી માર્ચે જેજી કેમ્પસ ઓફ એક્સલન્સ, સોલા ખાતે આ કાર્યક્રમ યોજાયો હતો. GST યુથ કોન્કલેવનું ઉદઘાટન ગૃહ રાજ્યમંત્રી હર્ષ સંઘવીની ખાસ ઉપસ્થિતિમાં તથા અન્ય મહાનુભાવોની હાજરીમાં કરવામાં આવ્યું હતું. હર્ષ સંઘવીએ

જણાવ્યું હતું કે કેવી રીતે વાઈબ્રન્ટ ટેક્સ કલેક્શન રાષ્ટ્રને આજના યુવાનોની આકાંક્ષાઓને આવતીકાલની વાસ્તવિકતામાં લાવવામાં મદદ કરે છે. ખાસ કરીને ઉદ્યોગસહસિકતાનો સ્વાભાવિક સ્વભાવ ધરાવતા રાજ્યના યુવાનોમાં સ્ટાર્ટઅપ્સ અને ઇન્ક્યુબેટીંગ માટે એવેન્ચ્યુર બનાવવા માટે છે. ચીફ કમિશનર સુશ્રી સીમા અરોરાએ વિદ્યાર્થીઓને ટેક્સ અનુરૂપ ભારત બનાવવા માટે તેમના ઉત્સાહ અને ક્ષમતાનો ઉપયોગ કરવા પ્રોત્સાહિત કર્યાં. ડૉ. અચ્યુત દાણી, એમ.પી. ચંદ્રન, મુકેશ રાહોડ, રવીન્દ્રકુમાર તિવારી કાર્યક્રમમાં ઉપસ્થિત રહ્યાં હતા. 300 વિદ્યાર્થીઓ કે જેઓ વાણિજ્ય પ્રવાહનો અભ્યાસ કરી રહ્યાં છે, તેમણે વિવિધ કાર્યક્રમોમાં ભાગ લીધો હતો.

"One Nation, One Tax, One Market" – Central GST Ahmedabad CBIC (Central Board of Indirect Taxes and Customs) had organized GST Youth Conclave for the students as a part of Azadi Ka Amrut Mahotsav on 7th March 2022. The session was organized to inform the students about how GST works in a unified way for the country. The students of today, who are the taxpayers of tomorrow, definitely need to be aware of the concept and details of GST so that they can be an integral part of the development of the nation.

The session was organized at JG Campus of Excellence. The GST Youth Enclave was

inaugurated by Shri Harsh Sanghvi, Hon'ble MoS Youth, Sports & Cultural Activities (I/C), Home, Government of Gujarat. Chief Commissioner Seema Arora, who is now the Deputy Director General at Confederation of Indian Industry, encouraged the students to implement their energy to the fullest capacity to make India tax-corresponding. 300 students of JGCC became a part of this enlightening session which made them aware about this necessary aspect of our country. It was an out of the books – out of the classroom session.



75  
Azadi Ka  
Amrit Mahotsav

**GST YOUTH CONCLAVE**  
(Series of GST Awareness Seminar)

Chief Guest  
**Shri Harsh Sanghvi**  
Hon'ble MoS Youth, Sports &  
Cultural Activities (I/C), Home,  
Govt. of Gujarat

JG  
UNIVERSITY  
EXCELLENCE IN SKILLS

# Visit to Doordarshan- Avsar Lokshahi no - Conversation with the young voters

The youth of today - the voters of today - the future of tomorrow - were taken to Doordarshan Studio to talk about the upcoming elections. The first time voters are always excited, anxious and possibly unaware about many things. And to make the youth aware about the elections, voting system as well as the details related to it, an interactive session was organized in the Doordarshan Studio. Shri P.Bharti, IAS, Main Election Officer and Shri R K Patel, IAS, Additional Main Election Officer - talked with the students and solved their doubts and addressed their questions. The session was live on TV - DD Girnar.



# ‘Swachh Sagar Surakshit Sagar’

Students of NSS unit of JG College of Commerce went to Khambhat on September 17, 2022, under the National Campaign of ‘Swachh Sagar, Surakshit Sagar’. Under the Forest and Environment Department, Government of India and the Gujarat Ecology Commission, Government of Gujarat, a cleanliness drive was carried out on the beach of Khambhat. The students collected plastic and other solid waste on the beach as a part of the cleanliness drive. This cleanliness drive was carried out in collaboration with Sagar Bharti Gujarat Prant (Seema Jagran Manch).



An advertisement for Student VISA. The top part features a yellow background with illustrations of world landmarks: the Statue of Liberty, Big Ben, the London Eye, Christ the Redeemer, the Leaning Tower of Pisa, and the Eiffel Tower. To the right, the text reads 'Student VISA Selection From 500+ Collges &amp; University'. On the right side, there is a photograph of a young woman with long brown hair, wearing a blue shirt and a blue backpack, holding a yellow folder.

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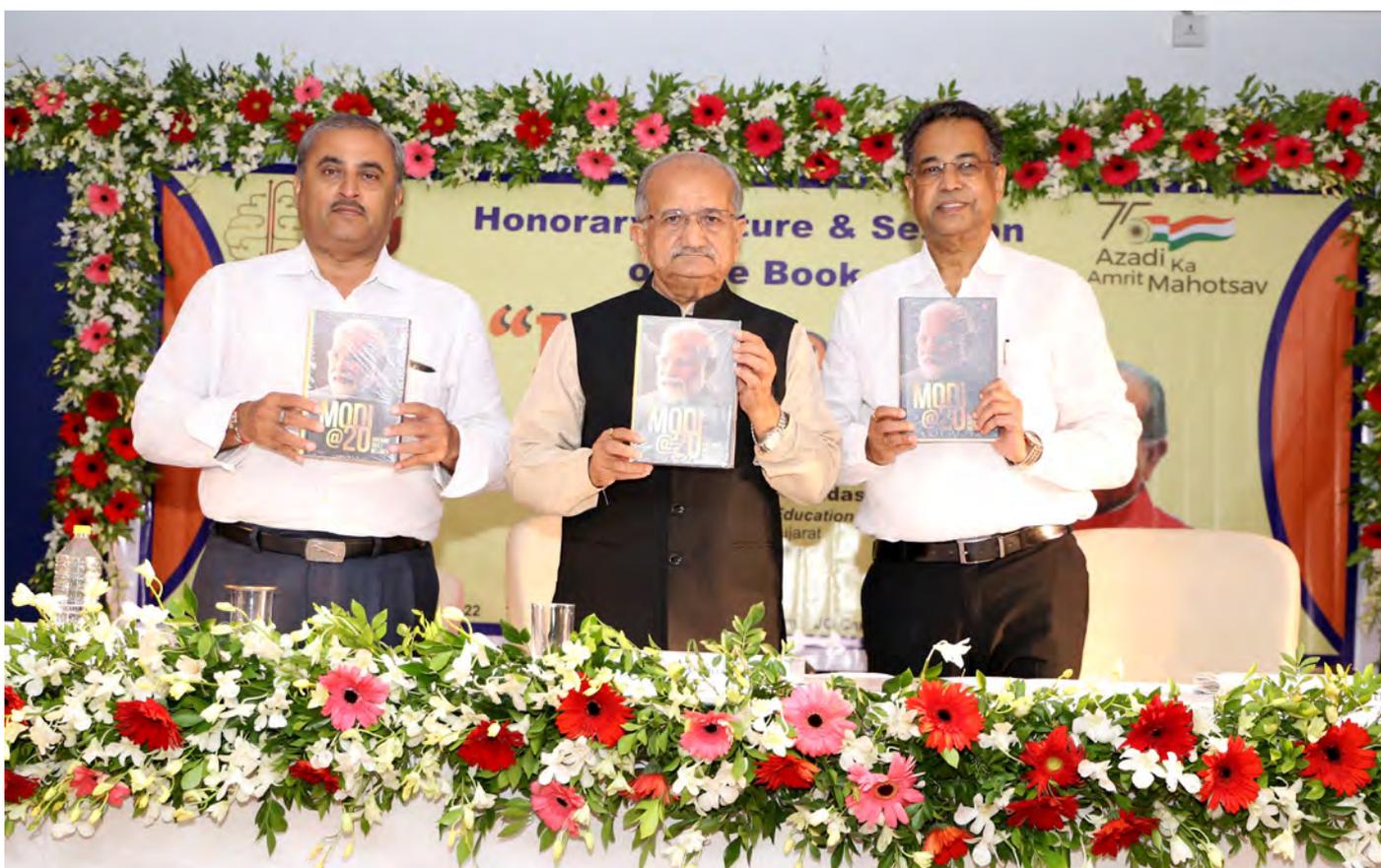


Ratnaakar Nine Square, B-803, Opp. Kesavbaug Party Plot, Vastrapur, Ahmedabad- 380015.

# Modi@20 Book Launch

**M**odi@20 - Dreams to Destiny - is a book written by many stalwarts from India and abroad. The book talks about the lesser known facts and stories about our honourable Prime Minister Shri Narendra Modi. **Dr. Jagdish Bhavsar**, Pro-Vice Chancellor, Gujarat University, addressed the young audience and introduced the book. The chief guest, **Shri Bhupendra Chudasama**, Former Minister of Education, Government of Gujarat, talked about the book in detail and also mentioned various excerpts from the book. Several students from JG College of Commerce were present along with other students of JG Group of Colleges.

**Dr. MP Chandran**, Chairman ACT, mentioned that the book indeed is a wonderful pen portrait of one of the finest visionaries of India. He encouraged the students to read the book to know more about the prime minister and understand the stories highlighting his planning, processing and patience.



# Graduation Ceremony

As is the tradition of JG Group of Colleges, an annual Graduation Ceremony is held for the graduating students of JG Group of Colleges. However, for the two years, due to pandemic, this gala event was not organized. So on 18th September 2022, a splendid Graduation Ceremony was held for the students who passed out in 2020, 2021 and 2022. The grand function was held at Gujarat University Convention Centre – GMDC Ground, where more than 4000 students received their Graduation Certificate and the toppers of the three years were awarded medals.



# Inter-House Competitions & Activities



‘Our future growth relies on competitiveness and innovation, skills and productivity.’, says Former Australian Prime Minister Julia Gillard. To inculcate and polish healthy competitiveness, sportsmanship, leadership, teamwork-skills, inter-personal – intra-personal skills and to develop the students multi-dimensionally, JGCC arranges various Inter-House activities and competitions every Saturday. The students are divided into 4 houses namely Maharana Pratap House, Rani Lakshmbai House, Chhatrapati Shivaji House and Pruthviraj Chauhan House.

As the first event, an exciting Inter-House Tennis-ball Cricket Tournament for boys and girls was organized by JGCC on 2nd July, 2022. For grabbing the newly launched rotating trophy, 1 team of boys and 1 team of girls from each house plunged onto the cricket pitch for the five-over contests of cricket. With the loud cheers from the spectators supporting

the team of their respective houses, music, live commentary and enthusiasm for the game from the players resulted in an excellent event.

Continuing the sports fervour, a Box Cricket Tournament was organized on 16th July, 2022. Clad in t-shirts of their respective houses, eight teams of boys and girls played against each other for the trophy. After nail-biting encounters, boys’ team of Maharana Pratap House and girls’ team of Chhatrapati Shivaji House stood victorious in the game. The campus was filled with cheers of joy. Inter-House saturday-activities have now become a regular feature of college life at JGCC.

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**(0) 079-22810154**

**Ashok Singh M.: 9898136372**



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# Faculty Achievements

## Department of Accountancy, Taxation and Law



**Dr. Jigar Aggarwal**

Published a research paper in peer-reviewed international journal and his fourth student has been awarded PhD this year.



**Dr. Kandarp Chavda**

Published two research papers this year in peer-reviewed international journals and was invited at many top universities to deliver lectures as subject-expert.



**Dr. Urvi Gajjar**

Completed four online courses this year from reputed International Universities.



**Dr. Vishwa Deuskar**

Attended two national and international seminars.

## Department of Statistics



**Dr. Arati Shah**

Published three research papers in peer-reviewed international journals.



**Dr. Delnaz Jokhi**

Published two research papers in peer-reviewed international journals and received "Best Research Paper Award" twice this year.

## Department of Economics



### ***Dr. Megha Bhatt***

Attended two international conferences, published two research papers in peer-reviewed international journals, was invited as subject-expert in different universities.



### ***Prof. Dinesh Patel***

Published two research papers in peer-reviewed international journals.

## Department of Management



### ***Prof. Mrunal Mehta***

Received "Best Research Paper Award" and was invited as subject-expert in various institutes.



### ***Prof. Vishwa Gandhi***

Published a research paper in peer-reviewed international journal, conducted a workshop on stock markets and attended a Faculty Development Program.

## Department of English and Communication



### ***Dr. Minnie Mattheew***

Published a research paper in peer-reviewed international journal and was invited as subject-expert in various institutes and universities.



### ***Dr. Dhaval Kataria***

Published one book and three research papers in peer-reviewed international journals, completed five online courses, invited as subject-expert in various institutes & universities and received "Best Research Paper Award".



**Prof. Jigar Joshi**

Participated in eight international and national level seminars and FDPs on various topics.

**Department of Sports**



**Prof. Rajesh Sanariya**

Appointed as a manager and coach in three sports events by Gujarat University and represented Gujarat University at three cities in India.

**Librarian**



**Dr. Varsha Jodhani**

Attended six national and international conferences and seminars.

**Admin and Accounts**

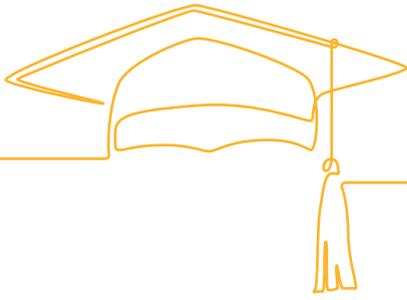


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Ms. Minu Thomas  
Mr. Tarak Shah  
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Mr. Bhikhabhai Vaghela  
Mr. Hasmukh Patel  
Mr. Sendha Desai  
Mr. Bharat Salunke



## Students' Academic Achievements



**HET AGRAWAL**  
26th Rank in GU  
(B.Com Sem-2)



**JUGAL VARYANI**  
10th Rank in GU  
(B.Com Sem-4)



**JUGAL MOTIANI**  
16th Rank in GU  
(B.Com Sem-4)



**JAINY SHAH**  
28th Rank in GU  
(B.Com Sem-4)



**SAKSHI KANABAR**  
32nd Rank in GU  
(B.Com Sem-4)



**KHUSHBOO CHAVLA**  
35th Rank in GU  
(B.Com Sem-5)



**LIZA GOPLANI**  
10th Rank in GU  
(B.Com Sem-6)



**SAHIL DALWANI**  
17th Rank in GU  
(B.Com Sem-6)



**DIVYOM LAWALE**  
47th Rank in GU  
(B.Com Sem-6)



**S. HARDEEPSINGH**  
5th Rank in GU  
(M.Com Sem-1)



**HAARD SHUKLA**  
6th Rank in GU  
(M.Com Sem-1)



**JAYRAJ PATEL**  
10th Rank in GU  
(M.Com Sem-2)



**KARTIK PATEL**  
13th Rank in GU  
(M.Com Sem-2)



**BHAVNA MULANI**  
10th Rank in GU  
(M.Com Sem-4)



**TANVI PATEL**  
18th Rank in GU  
(M.Com Sem-4)



**Jeswani Kalpana**  
25th Rank in GU  
(B.Com Sem-3)



## *Sports Achievements*



### **Darshan Thakor**

SY. B.COM

#### **Badminton**

1st Place in Gujarat University Inter College Competition and selected for AIU (National) at Bhopal, Madhya Pradesh.



### **Shubh Patel**

FY. M.COM

#### **Soft Ball**

Selected for AIU (National) at Acharya Nagarjuna University, Guntur, Vijayawada, Andhara Pradesh



### **Vishal Rajput**

TY. B.COM

#### **Soft Ball**

Selected for AIU (National) at Acharya Nagarjuna University, Guntur, Vijayawada, Andhara Pradesh.



### **Nitin Patil**

TY. B.COM

#### **Judo**

Gujarat University  
Bronze Medalist



### **Foram Vania**

FY. B.COM

#### **Pistol**

Individual  
Gold medal in  
58th Gujarat State  
Shooting  
Championship-2022  
in Jr.women comp.



### **Sanjay Chauhan**

TY. B.COM

#### **Wrestling**

Gujarat University  
Silver Medalist



### **Viren Khichi**

SY.M.COM

#### **Cricket**

Selected for AIU (National) at SJJTU, Jhunjhunu, Rajasthan



### **Mayur Patni**

FY. B.COM

#### **Soft Ball**

Selected for AIU (National) at Acharya Nagarjuna University, Guntur, Vijayawada, Andhara Pradesh



### **Yash Rajsinh Sodha**

FY. M.COM

#### **Foot Ball**

Selected for AIU (National) at Jaipur, Rajasthan

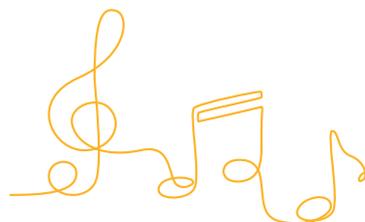


### **Om Solanki**

FY. B.COM

#### **Boxing**

Gujarat University  
Gold Medalist  
and selected for  
AIU (National) at  
Jalandhar, Punjab



## Cultural Achievements



### **Nandish Baldha**

FY. B.COM

#### **Soft Ball**

Selected for AIU (National) at Acharya Nagarjuna University, Guntur, Vijayawada, Andhara Pradesh)



**Folk Dance – First Prize** in Inter Zonal Gujarat University Youth Festival – *Navya Soodarshan, Dhvani Panchal, Isha soni, Purva Joshi, Vani Doshi, Parshwa Jain, Dev Soni, Nirbhav Chauhan, Rohit panchal, Raj Vachheta*



### **Akshit Savla**

FY. M.COM

#### **Table Tennis**

3rd Rank in State, Bronze medalist in table tennis tournament at Gandhidham, National level Table Tennis player and currently has 5th Rank in Gujarat, Participated in National Table Tennis Tournament at Shillong



**Street Play – Third Prize** in Inter Zonal Gujarat University Youth Festival – *Kush Khurana, Gohil Ajay, Janki Parmar, Priyanka Champavat, Hetavi Shah, Swapnali Kadam, Pankhudi Patel, Seema Solanki, Priyanshi Soni, Dhruvi Davra, Devanshi Nai, Dhruvi Barot, Ushmi Vora, Dolly Korani, Umang Purohit*



### **Nishant Soni** **Spot Photography**

– **Second Prize** in Inter Zonal Gujarat University Youth Festival



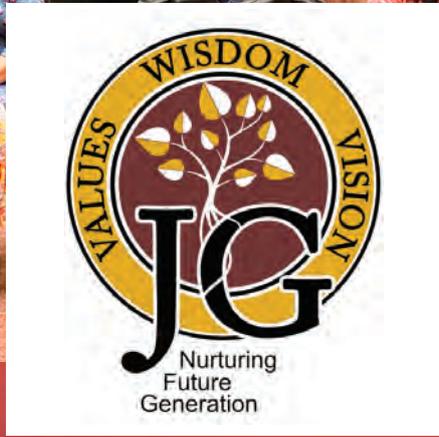
### **Shruti Patel** **Rangoli**

– **Third Prize** in Inter Zonal Gujarat University Youth Festival



### **Saniya Lakdawala** **Clay Modelling –**

in Inter Zonal Gujarat University Youth Festival



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