

Nurturing an Entrepreneurial Culture..... **P2**

VIDYALANKAR POLYTECHNIC Toppers of MSBTE 2019..... **P3**

Divar island – A musing in local meandering..... **P4**

*Not just magnitude but also the direction!*

# VECTOR

DAILY NEWS & ANALYSIS **DNA**  
IN ASSOCIATION WITH

Reader Engagement Initiative

Volume 16

Issue 01

July 2019  
Circulated free to students of Vidyalankar (For private circulation only)

## Annyeong haseyo!

### Vidyalankar Institute of Technology organizes Edutour to South Korea

South Korea is a small picturesque East Asian country, protruding from the Korean peninsula into the seas. Though it has a silent feud with North Korea since the Korean War of 1950s, the country has become one of the most developed nations of the world and has been an attractive tourist destination since the past few decades. South Korea became the 11th largest economy of the world in 2018. It's a highly developed country, with its citizens enjoying the fastest internet connection speed, along with high-quality education, healthcare and infrastructure. I had the opportunity to visit this country of immense beauty and rich culture through VIT's International Educational Tour for the year 2019..

Our IV started with a visit to the Gyeongbok

Palace in Seoul, the capital of South Korea. The palace was built innovatively, with special focus on protecting the Jongno district from the enemies. Next, we headed to the Hyundai Motors. I saw how cars were built in there, and also got to sit in some of them. I was exposed to the whole process of assembling a car.

In the Samsung Innovation Museum, we learnt that in its initial days, Samsung sold groceries, and progressed into textiles, until it began leading the world in Electronics. We saw the first TV apart from other interesting things. I found the museum truly motivational; the walls spoke and breathed innovation with a display of latest technologies embedded in every corner. The University of Seoul was a pleasant place to visit, and what I liked the most was a building devoted com-

pletely to books. So after the first four days of industrial visits and educational tours, as we had some recreation time, we went to a theme park on the last day.

Overall, I liked the culture and people of Seoul, who seemed quite hard-working and disciplined. South Korea is quite clean and feels safe for tourists. I heard the sound of a horn only four times in my entire trip. It shows how disciplined the general public is. Seoul is very well planned.

The entire trip was an unforgettable experience for me. We travelled, learnt and enjoyed a lot. We also had a great time with the professors who made sure we're safe and enjoyed the learning experience thoroughly.

The Edutour to South Korea was an incredible experience as the culture here taught us how a na-



tion can develop by leveraging the benefits of technology and innovation. I'm grateful to the college for arranging such an incredible trip for the students and am looking forward to another foreign trip organized by Vidyalankar!

— Yash Gurav, B.E.-INFT, VIT



### Great opportunity for Post SSC students to pursue Engineering degree from USA!

Vidyalankar Polytechnic is spreading its wings to foreign university education under Vidyalankar Institute for International Education in collaboration with South Carolina University, USA. This is a great opportunity for all those who wish to pursue their engineering education in USA.

Students who pass SSC examination from a Government recognised Board are eligible for this 3+3 Course. For the first three years the student will study Diploma Engineering at Vidyalankar Polytechnic (MS-BTE Post SSC Diploma in Computer Engineering). After the successful completion of this course, along with the required bridge courses which will be conducted at Vidyalankar Poly-

technic, students can join South Carolina University for Three years BS in Computers with specialization in Computational Science, Cyber Security and Advanced Gaming. Altogether the duration of the course is six years (3 years in India- Vidyalankar Polytechnic and 3 years in USA). Students will be provided visa assistance and accommodation assistance.

The course benefits are that the student will get 3 years post study work visa, no need to clear SAT exams and excellent placements after the completion of the course. Eligible students can even avail 50% scholarship. For Program related information or queries, contact vaishali.malkar@vpt.edu.in or visit www.viie.edu.in.

### Bachelor Degree in Computer Science (BS) from South Carolina



VIDYALANKAR INSTITUTE FOR INTERNATIONAL EDUCATION

For Std. X Students

## Get Engineering Degree from USA in Computers



3 Years in India (Engg. Diploma)  
3 Years in USA (B.S.)

**Bachelor Degree in Computer Science (B.S.)**

**Specialization**

- Computational Science
- Cyber Security
- Advanced Gaming

**Eligibility :** Std. X passed

**Duration :** 6 years  
(3 years in India - Vidyalankar Polytechnic & 3 years in USA)

**BENEFITS**



3 years Post study work visa



Get upto 50% Scholarship



Excellent Placements



SAT waived off

**FOR PROGRAM INFORMATION CONTACT :**

Call to Ms. Vaishali Malkar 99670 33322

enquiry@viie.in | www.viie.edu.in



“If you’re starting something on your own, you better have a passion for it, because this is hard work.”

— Sallie Krawcheck

JULY 2019

2

## Nurturing an Entrepreneurial Culture

*“An entrepreneur isn’t someone who owns a business; it’s someone who gets things done.”*

The emergence of entrepreneurship in India has been a pivotal development in defining the industrial backbone of our country. Employment has gained massive growth due to entrepreneurship. Entrepreneurship involves the creation process- it creates something new of value, generates opportunities for aspiring talents thereby making the economy enriched and valuable and at par with global market.

Our college encourages students to follow their entrepreneurial pursuits. Some alumni have successfully paved their way in the modern competitive market. Mr. Siddhesh Mahadik, Mr. Akhil Dalvi, Mr. Harsh Shah, Mr. Ali Mehdi Mukkadam, Mr. Siddhesh Ghankutkar, Mr. Rudra Singh were the alumni who enlightened us with their experiences. Mr. Akhil Dalvi was the founder member of E-Cell, VSIT and along with being an ex E-Cell head, Mr. Mahadik is a Channel partner with Motilal Oswal. The founder and CEO of Tech Revolve, Mr. Harsh Shah and the Senior Manager at Trepup Technology, Mr. Ali Mehdi Mukkadam shared their success stories with the crowd. Mr. Siddhesh Ghankutkar is the owner of Mumbai Bistro and



still believes a lot is yet to be done. Experimenting with various fields, Mr. Rudra Singh is now a consultant at JLT. These alumni have set an example for the coming youth to follow.

E-Cell, VSIT successfully came up with an inaugural event which was marked by the presence of these alumni. With all of them flourishing their industries, they largely contributed to the event by shedding light on their path to success. They gave valuable advice to our students and focused on hard facts and figures to give them a glimpse into the entrepreneurial world. The alumni entrepreneurs insisted that success is only possible if one is willing to take risks and at the same time make sound decisions. Entrepreneurship is a dynamic world, constantly in flux, demanding one’s keen and active participation. Quick decision-making and astuteness in judgement can keep one afloat. Even if one meets with failure, it is imperative to under-

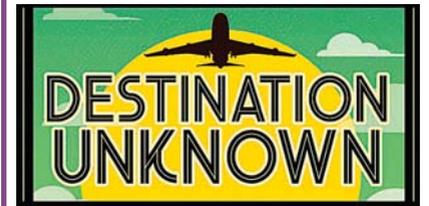


stand that failure isn’t final. In fact, it is best not to term it as a failure but to see it as a misstep that can be remedied with perseverance and persistence.

There are those who work under employers and there are those who run the ship. Entrepreneurship is rewarding. If entrepreneurship is the future and entails scaling new heights, the ladder is strongly rooted in our VSIT culture with its unique and relevant capacities to nurture and engineer aspirations.

**Anurag Patil,**  
SYBScIT E, VSIT

## The Teenage Land



*Mind of thoughts, pocket full of hopes  
I was travelling on an unexpected boat.  
Plan was to be busy, but I became lazy;  
Resolutions failed, as I already sailed.*

*Talking about the future but what to say;  
It was freaking me out, but I continued to stay.  
For studies, I was never in the mood;  
Passing the time really felt good.*

*I thought I was really looking cool;  
But the truth sucks; I was becoming a fool.  
Some unspoken words entered my ears;  
Which in turn shed some tears.*

*Living a dream on a one-sided beam;  
Wanted to snatch them out, but they got dimmed.*

*What was happening became an absolute mystery;  
But my friend it was all based on the history.  
Late to rise, late to bed  
Altering the life really felt best!*

*Mind of thoughts and pocket full of hopes...  
Let’s travel on this unexpected boat,  
And make it berth on its right port!*

**Sahil Nirbhavane,**  
BMS, VSIT

## Vidyalankar’s connect with parents – building a road to a better tomorrow

An Orientation Program is designed to answer questions before they are asked and to provide solutions before problems occur. It involves introducing students to college life by presenting as full a view as possible of all the college has to offer. To acquaint students with the college, VSIT organized an Orientation Program for its newly-admitted first year students on June 29, 2019 for students and their parents. Dr. Rohini Kelkar, Principal VSIT noted the new spirit brought by the new entrants to the institute and appealed the parents to take keen interest towards their child’s growth.

The newly-admitted students and

their parents were interviewed by the students of mass media.

The parents expressed their deep satisfaction over the infrastructure of the college, cleanliness of the campus and the ambience maintained on campus which they believed to be conducive for quality education. Many students as well as parents who were interviewed revealed the fact that certain senior students of the college recommended VSIT. Parents liked the well-organized and informative orientation program. They were impressed with the organization of different activities, cultural events and sports to complement academic life. The parents were happy to



meet with the teaching staff and students of VSIT. The parents added that they felt that it was indeed going to be a good beginning for the students and their educational journey.

— **Prof. Snehaprabha Katti and Prof. Sidra Usmani,** VSIT



## A NEW DAY

*It feels nice and surreal,  
Given a chance to live another day.  
Easy or tough, good or bad,  
Atleast I have one to live.*

*The sun shines brightly,  
With a ray of hope and happiness.  
With it comes a new day,  
Subtly asking me to just ‘live’!*

*Reminding me of positivity and strength,  
With few worries here and there.  
Telling me, “it will be a better day”.*

*All I need is belief and love.  
Rainbows of hope,  
Some peace and some magic.*

*All the gorgeous things it brings  
I could not be more fortunate.*

*Happy, sad or even worse,  
I can still make it on my own.  
Grateful for it to happen,  
‘Thankyou’ is just an understatement.*

**PUJA VALA,**  
TYBMS VSIT

## FROM THE FINAL YEAR TOPPER OF MSBTE 2019 EXAMS

I always wanted to do something in computers because computer technology fascinates me. I joined Vidyalankar Polytechnic and the sole reason was the atmosphere and infrastructure of the college. It has an optimistic vibe which is a great need for a budding engineer. Vidyalankar Polytechnic has supported me throughout my Diploma and encouraged me to step out in the industrial world as a responsible individual.

With Diploma comes its own perk that it builds a strong base which is beneficial for degree. Diploma projects give you an industry exposure and explain how the industries work in real time. The reason behind my good performance in Diploma is that I never compared myself with anyone else, I had only one competitor and that was myself. I tracked every score I achieved in every test and listed down where I went wrong and how I can improve the process to achieve more marks. I opted for online courses available

on sites such as UdeMy, Solo Learn and YouTube. The videos are a great way to clear doubts. I always kept practicing all the programs explained in the college at home. I explored programming on my own way which helped me to score in MCQS and theory papers of programming languages.

The advice I'd like to give to freshers would be that from Day One start tracking your journey, write down the formulae, practice programming, read reference books. The faculty of Vidyalankar Polytechnic are the best guides out there to support, inspire and motivate you. They will analyse your weaknesses and convert it into your strengths. A daily study of 2 hours worked for me. These 3 years will change the way you think, innovate and discover.

(Mudassir scored 96.88% in his Diploma in Computer Engineering Final Semester.

Other Achievements: Special prize in Smart India Hackathon. Currently this budding entre-



preneur is going to launch his own Digital Marketing Agency “the crazy entrepreneur”.

—Mudassir Mandviwala  
(Department of Computer Engineering, Vidyalankar Polytechnic)

## VIDYALANKAR POLYTECHNIC Toppers of MSBTE 2019 Summer Examination



Computer Engineering  
**Mandviwala Mudassir Anjum**  
96.25% (770/800)



Information Technology  
**Khedkar Shraddha Yashwant**  
93.63% (749/800)



Electronics & Telecommunication  
**Sharma Sweta Kailas**  
91.25% (735/800)

# Systematic Investments Plan in Mutual Funds - Towards a Dream come True

### Introduction:

We have all heard the phrase “Little drops of water, little grains of sand, make the mighty ocean and the beautiful land”. What does this phrase mean with reference to investments and savings? This basically means that Systematic Investments with thoughtful planning and hard work leads to fruitful gain and immense wealth.

### Don't we all want to be rich?

Shouldn't we give thought to our investment planning? Don't we all know the story of the farmer who gained a kingdom by placing grains of rice on a chessboard; here the King in jest asked the farmer what do you want which I cannot give? The farmer asked for one grain of rice on the first square of the chessboard, two grains on the second square, four on the third square and consequently doubling of grains on each square. The chessboard has sixty four squares. The king sent his servant to do the needful. But as the servant started piling on the grains the King found that all the grains in his

kingdom were not sufficient to pay off the farmer and he had to forfeit his kingdom. Never underestimate the power of compounding!

### What is an SIP?

An SIP or a Systematic Investment Plan allows an investor to invest a fixed amount regularly in a mutual fund scheme.

### Why should you make an SIP?

SIP imparts financial discipline to your life. It helps you to invest regularly without wrestling with market mood, index level, etc. For example, if you are supposed to put a fixed amount every month in a mutual fund scheme, you need to find time to do it. When you have the time, you might be worried about market conditions and think of postponing your investments. Or you might be thinking of investing more if the mood is optimistic.

### What are the other benefits of SIPs?

SIPs help you to average your purchase cost and maximize re-

turns. When you invest regularly over a period, you would get more units when the market is low and less units when the market is high. This averages out the purchase cost of your mutual fund units.

Another benefit is the power of compounding. When you invest over a long period and earn returns earned by your investment, your money would start compounding. This helps you to build a large amount that helps you to achieve your long-term financial goals with regular small investments.

### How much money do you need to start an SIP?

You can start investing in a mutual fund scheme via SIP with a minimum of Rs 500.

### Can you customize your SIP?

Yes, you can. Though the most popular SIP is investing a fixed amount every month, investors can customize the way they put money via SIPs. Many fund houses allow investors to invest monthly, bi-monthly and fortnightly, according to their convenience.

### How can you plan for your SIP?

- List down your dreams and goals and work out a plan to achieve them through SIP.
- Ascertain the monthly/quarterly SIP required to achieve your goals.
- Identify the scheme(s) in which you would like to invest and complete the formalities for SIP investment including forms and cheques/ investing online.
- Invest for a long term as the twin benefits of power of compounding and rupee-cost averaging work through different market cycles

### What Mistakes to avoid when investing in SIPs:

- Choose an ideal amount when investing in SIPs, so that you don't have to stop half-way.
- Choose the right fund based on risk tolerance. Invest in equity if you are an aggressive investor. Invest in debt funds if you are a moderate investor.
- Stay invested in SIPs for the long term.

- Increase the amounts invested in SIPs to meet financial goals. Use SIPs to create an emergency fund.

The popularity of SIPs or Systematic Investment Plans has gone up in the last few years. Thanks to demonetization, many individuals discovered the importance and benefits of SIP investments.

### Be Wise, Get Rich.

The article has been written for education purpose only. Reference to the website and literature on financial planning has been made.

Mutual Fund Investments are subject to Market Risks, Please refer to the offer document and literature before making any investments.

For more details, investments and financial planning please contact,

—Dhananjay Phatak

Wealth Trackers, 90, Parijat,

Dr. M.B.Raut Marg,

Shivaji Park, Dadar,

Mumbai - 400 028

Contact - 98197 88007

Email : dvphatak@gmail.com

# Divar island – A musing in local meandering

If slow solo travel and minimalism is your thing, then you should visit Divar Island, 10 km upriver from Panjim, Goa. As a slow traveler, I have remained fascinated by the idea of not squeezing in too many sites at one go and actually soaking in experiences and feelings that local sightseeing offers at a relaxed pace. The idea is also to not do famous touristy places, but, going to remote untraversed pockets to learn, unlearn from local cultures.

Imagine living for a week in a little Portuguese style Goan cottage, buying fresh local produce from the farmers’ market every morning, sipping café au lait on a laterite porch and taking leisurely day trips to neighboring villages and chateaus. Sounds appealing? I did all this on my trip to the Divar island. Also, sleeping under a huge mango tree in an open lush green paddy field every afternoon was in my routine.

So, if you are planning to visit Goa and want to see more than just beaches and shacks, then, Divar Island is precisely the place for your start. It’s also the place where ‘Finding Fanny’ was shot. One of three free ferry services that I will list later can get you there and the best part about your slow travel is that you can ferry your hired vehicle too from the jetty. This gives you the freedom of roaming around on the island without much hassle. A long clean approach road flanked with verdant paddy fields leads you to the insides of Divar settlements. Beautiful and colorful Portuguese style houses with verandahs and decorative gates, dotted by trees all around, pretty little chapels and smiling faces waving at you, is what you



see when you just take a toll around the nearest corner.

On the highest point of the island stands a lone church overlooking the entire place. No sight could be more serene than this. You could also visit the Kadamba ruins in the Piedade village of Divar, once a pilgrimage site for the Hindus, destroyed by the Portuguese later. Amazingly though, I

found a dilapidated old Vitthal temple also. The relic structure brought enough solace to my being and became the true essence of my slow travel to Divar.

Goa’s countryside is abundant with foliage and sprouts with a veritable assortment of foods unique to its seasons. Tender bamboo shoots (kom or kil’l) are endemic to rocky



and hilly areas around places like Aguada, Baga, Bicholim, Sattari and Canacona and are a much relished delicacy. If you’re an epicurean like me, you’ll also enjoy crabs (kul’leo) and prawns (potik) that breed in the ‘khazan’ or the watered down salty lands of the island.

Picking up local dialect can be difficult if you’re non-Goan like me, but, if linguaphilia takes over, you could enable yourself by writing down words in the Devanagari script and practicing it. Because that’s what I did too. This will make it easier for you to get around. There’s a lot to do around the island, but, I’ll keep to the limits of a short write-up.

## Ferries to get to Divar:

1. Viceroy’s Arch jetty to the South of Divar
2. Naroa, Bicholim jetty to the East of Divar
3. Ribandar jetty to the Southwest of Divar

House yourself in the ample homestays and villas available of your choice. If you want to chuck luxury and be minimalist, hop on to any of the hostels like Zostel of Jungle Hostel in Goa.

Slow travel is more enriching and so, before you decide to ‘go miles and miles’, stop where you are, take a deep breath, soak in to the moment and do just one mile at a time.

—Shruti Karnik Gupte, qVirK

## What makes me, me?

We always have a choice about the sort of person we want to be. Definitions, of course, are too many words with too many variations, so I leave it at that. I sit on the sidewalk, by the sea and look at tiny running colours on the road. Different people, different moods and different personalities... What kind of a person am I? What makes me, me? I’m the kind of person who



asks other people what their name is just so that I can tell them mine. I would say it twice, with twice the emphasis so that it registers in the cranialies of their brain. I don’t know why I do it. On most days, I forget names. I’m the kind of person who cribs about cribbing all the time. My handshakes are firm. They would be hard covers if they were books. Sturdy and Smooth. To think of it, my inner monologue is mostly in typewriter

form and me talking to myself. I’m the type of person who’d sit in random cafés and railway station corners. “People-watching” is a luxury I’ve adapted over the years.

I prefer having dinner at 8 pm and waking up early to study than staying up late. On most nights, I force myself to sleep. Not because I want to, but because needs hold greater importance than wants. I get emotional when a person hands me my favourite - anything I adore, or does something just because it

reminded them of me. Imagine watery smiles balanced on a dis-balanced smile with my crooked teeth visible. I’m the kind of person who grooves animatedly to awkward ringtones in the middle of a lecture.

If I could, I’d walk to my destinations because walking is amazing and I’m actually not lazy anymore. I magically have a lot of energy. I hate stepping out of the comfort of my home on the weekends. I contradict myself. I like maths but I’m slow at it. I hate hypocrisy but

sometimes my biases overshadow wisdom. I’m the kind of person who goes out of her way to do others’ work. That’s not to say that I don’t give time to myself. I just like to make them feel a certain way. I think heartbreaks are punctures. I don’t know how to repair a puncture. I’m the kind of person who doesn’t know herself that well, or at all, even after this blabber. What makes me, me?

—Anne Khan, FYBMS VSIT