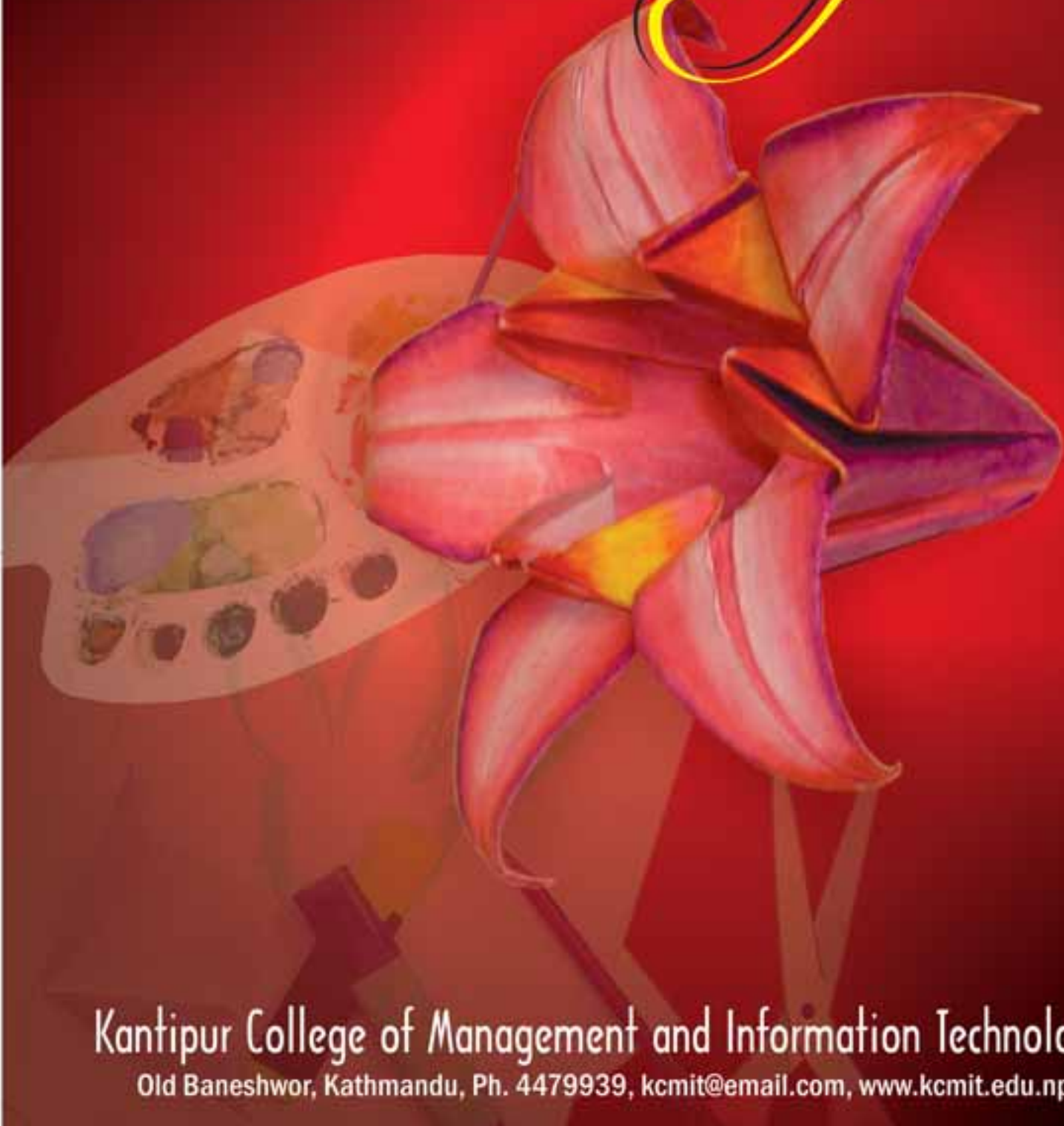


Annual College Magazine

# Montage

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Kantipur College of Management and Information Technology

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# *The Editors' Column*

Another edition of montage 2010 has arrived. Montage 2010 has given the taste of taking responsibility. I believe it has been fruitful to us in terms of personality development. Group has been vital in the making of Montage 2010 so, as a group work, the credit of success of Montage 2010 goes to hardship and teamwork who contributed for Montage. From the side of the editorial board Abishes Shrestha, Bishow Ghimire, Bishowdeep Dhungana, Manish Man Shrestha, Madhav Gautam, Mohit Jung Basnet, Nabin Gautam, Narayan Khatiwada, Prabin Adhikari, Nirmala khadka, Sabin Paudel who have worked a lot for the making of the Montage 2010, I feel proud to write some of words in the appreciation of the Montage 2010.

It was delightful time working on the editorial board of the Montage 2010, and I hope every reader will like the way Montage has been presented.

We know KCMIT has been successful in terms of producing human resource capital needed for the development of nation. I wish KCMIT to be better and better day-by-day in producing human capital. I saw a dream of being citizen of peaceful and prosperous Nepal. So, let's join our hands together and contribute in Nation building.

Every group including editorial, computer layout and design & marketing have showed their full potentiality which was great and 'Thank You' would not be adequate to praise for their work.

In my opinion this years Montage 2010 would cover every events of KCMIT, moral ideas and attitude of KCMIT.

At last I would like to thank to all who have been co-operative to all in making the Montage 2010.



## *Message from Board of Director*

I wish to congratulate all my students who have been instrumental in the publication of this year “MONTAGE”. In addition to some thought provoking articles on management and technology, I am confident that this MONTAGE has also served the purpose of demonstrating various activities of KCMIT. This will be especially useful for new students who will be joining KCMIT this academic year. I also take this opportunity to welcome our new batch of students in BBA and BIM. On behalf of KCMIT family, I would like to assure you that we will provide best academic as well as professional development for you. I believe our main strength is our excellent pool of faculties who have been with us since our early days.

This year is special for us as we are celebrating the Tenth Anniversary of KCMIT. Over the last one decade, we have learnt many lessons as we go along. Based on our lessons, we have been trying to improve our organization. However, I still believe that much remains to be done. We are trying our best to provide excellent academic opportunities to our students and we are determined to continue this commitment in days to come.

Though the performance of the students has been extremely encouraging from the very inception, we still have room for improvement. We all should try our best to further excel in our academic and extra-curricular activities. I think publication of Montage by students themselves is also a testimony of initiative of our students. We will encourage any innovative and creative ideas for the betterment of academic and all-round development of the students.

Finally, I would like to express my sincere thanks to all those who are directly and indirectly involved in the publication of MONTAGE.

**Nabindra Raj Joshi**  
*Board of Director*

## *From the Principal's Desk*



This year is a year of celebration for us, as KCMIT completes a decade this August. For the past ten years we have moved along steadily and left an imperishable imprint in the history of education, not only as the pioneer college of the BIM program, but also in grooming young ladies and gentlemen to face different challenges of the 21st century. Our growth has definitely not been flamboyant, but mature and dignified as year after year, our students have proved themselves in all walks of life- be it higher studies or the job market – KCMITians have carved their way through in this world of cut-throat competition. When success stories of our alumni are heard, a sense of gratifying joy envelopes the reigning atmosphere. These laurels which we cherish today are the outcome of the endless effort of the entire college family – the management, faculty, the administrative staff, the domestic staff and the students themselves. Each one has endeavored to elate the position of KCMIT in the education map; surely this is an accomplishment of the team spirit prevalent amongst the college community. Though we have established ourselves as an abode of learning and an institution which cares for the ethical, professional and social growth of the youth, who have taken shelter under our wings, we still have to go a long way to reach the goal we have set before us. Prior to sending out BIM and BBA graduates into the big, wide, world, we want to send good human beings who will uplift themselves above all petty bickering and spread the message of love and understanding to one and all.

Through the ‘Montage’, I would like to applaud the work of the KCMIT – club, the social service wing of the college. The Blood Donation Program was a spontaneous gesture of the students and the number of donors was extremely encouraging. The students' visit to Dolagiri Secondary School, Changunarayan, to spread social awareness among the youth was another venture which reflected their desire to do something for their fellow beings so that they can lead a better life. Perceiving their enthusiasm, a spark of hope kindles within me. May be the dark clouds of uncertainty will gradually fade away and we will be able to heave a sigh of relief under a clear, blue sky. If this feeling of concern prevails, the future will definitely not be bleak as the present.

I would also like to congratulate the students for their promptness in submitting articles for the ‘Montage’ and meticulously expressing their ideas and views on a wide range of topics. With the successful publication of this issue, I’m confirmed there is nothing which is impossible. “May God bless us all and guide us in all our endeavors.”

**Lalita Chand**  
*Principal*

## TALK PROGRAM ON **LEADERSHIP FOR QUALITY RESULTS**



**Mr. Michael Lowe**  
*Management Consultant*  
Asian Institute of Technology in Thailand

KCMIT has organized a talk program on Leadership for Quality Results on 13 July 2010. Mr Michael Lowe, management consultant of Asian Institute of Technology was the resource person of the talk program. Michael brings along substantial management training and development experience from professional appointments held the UK, Singapore, Japan, USA, and Nepal, as well as wide experience working on short-term assignments in South and South-East Asia including India, Bangladesh, Cambodia, Sri Lanka, the Maldives, Malaysia and Thailand, and for groups from Bhutan, Afghanistan, Iraq, India, Pakistan and the Philippines. A specialist in human resource development, quality management and productivity improvement he has managed a number of multi-million dollar international development projects. He now works part-time as an international development consultant for a wide range of organizations. He is a member of AITE's Advisory Board.

Mr Lowe talk program was divided into two sections. The first section covers leadership issues. In his presentation he dealt with the concept of leadership and its importance for effective organizational performance. He was of the view that situational leadership is one of the most useful leadership theory. Since leader can make or break an organization, he argues for leadership development as one of the critical components for organizational success. The second part of the presentation was focused on quality Results. Mr Lowe was of the view that ensuring quality is the key to organizational survival as well as growth. He discussed four absolute of the quality comprising its proper conceptualization, system in place to ensure the quality, performance standards and measurement of the quality.

The presentation was followed by lively questions answer period. Mr Lowe responded all the questions raised by the students. The program was perceived as highly useful by the students of the KCMIT. Dr Shailendra Sigdel, Academic Advisor of the KCMIT thanked Mr Lowe for his presentation.



*Here are some of the best HR practices that help in the creation of a highly satisfied and motivated work force.*

### **Safe, Healthy and Happy Workplace**

Creating a safe, healthy and happy workplace will ensure that your employees feel homely and stay with your organization for a very long time. A safe and happy workplace makes the employees feel good about being there. Each one is given importance and provided the security that gives them the motivation and incentive to stay. This is usually achieved through internal surveys to find out whether they are satisfied and if not what they think needs to be changed.

### **Open Book Management Style**

Employees don't like the feeling of being kept in the dark about what is happening in the company. They feel motivated and develop enthusiasm only when the management opens up to them and discusses the company policies, sales, clients, contracts, goals and objectives. This encourages participative management. Asking them for ideas on how to improve will get their creative juices flowing. Being open about everything related to the company will help in building trust and motivating the employees. It involves making people an interested party to your strategic decisions, thus aligning them to your business objectives. Be as open as you can. It helps in building trust & motivates employees. This open management policy can be practiced using several tools including employee self service portal, manager on-line etc.

### **Performance Incentives**

Every good performance is appreciated in the form of a pat on the back, bonuses or giving some other compensation for a job well done. Organizations that struggle to keep up with the attrition rate are mostly those that think employees are "just" doing their job. Even if it is the employee's job, completion in an appreciable manner calls

## **BEST HUMAN RESOURCES PRACTICES** *in successful companies*

**Dr. Shailendra Sigdel**

Academic Advisor, KCMIT

*Why are employees in some companies happy to stick with the company while others look for a change? The reason is that some companies know how to take good care of their employees and provide a working environment that helps them retain their identity, while proving themselves and growing along with the company.*



for an incentive, and this goes a long way in boosting the staff morale. These incentives can be implemented at the individual as well as the team level and it has been seen that this works wonders in getting the best out of the employees. But it is important to keep in mind that these bonuses should not be given without a reason, unless it is a commitment for annual bonuses or some such thing. Doing so will only reduce the perceived value of the bonuses.

### **Performance Feedback**

This system, which solicits feedback from seniors (including the boss), peers and subordinates has been increasingly embraced as the best of all available methods for collecting performance feedback. Gone are the days of working hard to impress only one person, now the opinions of all matter, especially if you are in a leadership role (at any level). Every person in the team is responsible for giving relevant, positive and constructive feedback. Such systems also help in identifying leaders for higher level positions in the organization. Senior managers could use this feed back for self development.

### **Fair Evaluation System for Employees**

Develop an evaluation system that clearly links individual performance to corporate business goals and priorities. Each employee should have well defined reporting relationships. Self rating as a part of evaluation process empowers employees. Evaluation becomes fairer if it is based on the

records of periodic counseling & achievements of the employee, tracked over the year. For higher objectivity, besides the immediate boss, each employee should be screened by the next higher level (often called a Reviewer). Cross -functional feedback, if obtained by the immediate boss from another manager (for whom this employee's work is also important), will add to the fairness of the system. Relative ratings of all subordinates reporting to the same manager is another tool for fairness of evaluation. Normalization of evaluation is yet another dimension of improving fairness.

### **Knowledge Sharing**

Knowledge sharing is a wonderful strategy that helps in the betterment of the employees and their work. Store knowledge in databases to provide greater access to information posted either by the company or the employees on the knowledge portals of the company. When an employee returns after attending any competencies or skills development program, sharing essential knowledge with others could be made mandatory. Innovative ideas (implemented at the work place) are good to be posted on these knowledge sharing platforms. However, what to store & how to maintain a Knowledge base requires deep thinking to avoid clutter.

### **Highlight performers**

Every company has some employees who outperform others. Such performances should be



highlighted and displayed where other employees can look at them; such as on the display boards and intranet etc. This will encourage others to give their best. A proper system should be set up to make a list of high performances at specific times in a year.

**Open house discussions and feedback mechanism**

Ideas rule the world. Great organizations recognize, nurture and execute great ideas. Employees are the biggest source of ideas. The only thing that can stop great ideas flooding your organization is the lack of an appropriate mechanism to capture ideas. Open house discussions, employee-management meets, suggestion boxes and ideas capture tools such as Critical Incidents diaries are the building blocks that can help the Managers to identify & develop talent.

**Reward Ceremonies**

Merely recognizing talent does not work, you need to couple it with ceremonies where recognition is broadcast. Looking at the Dollar Check is often less significant than listening to the thunderous applause by colleagues in a public forum

**The Surprise Factor**

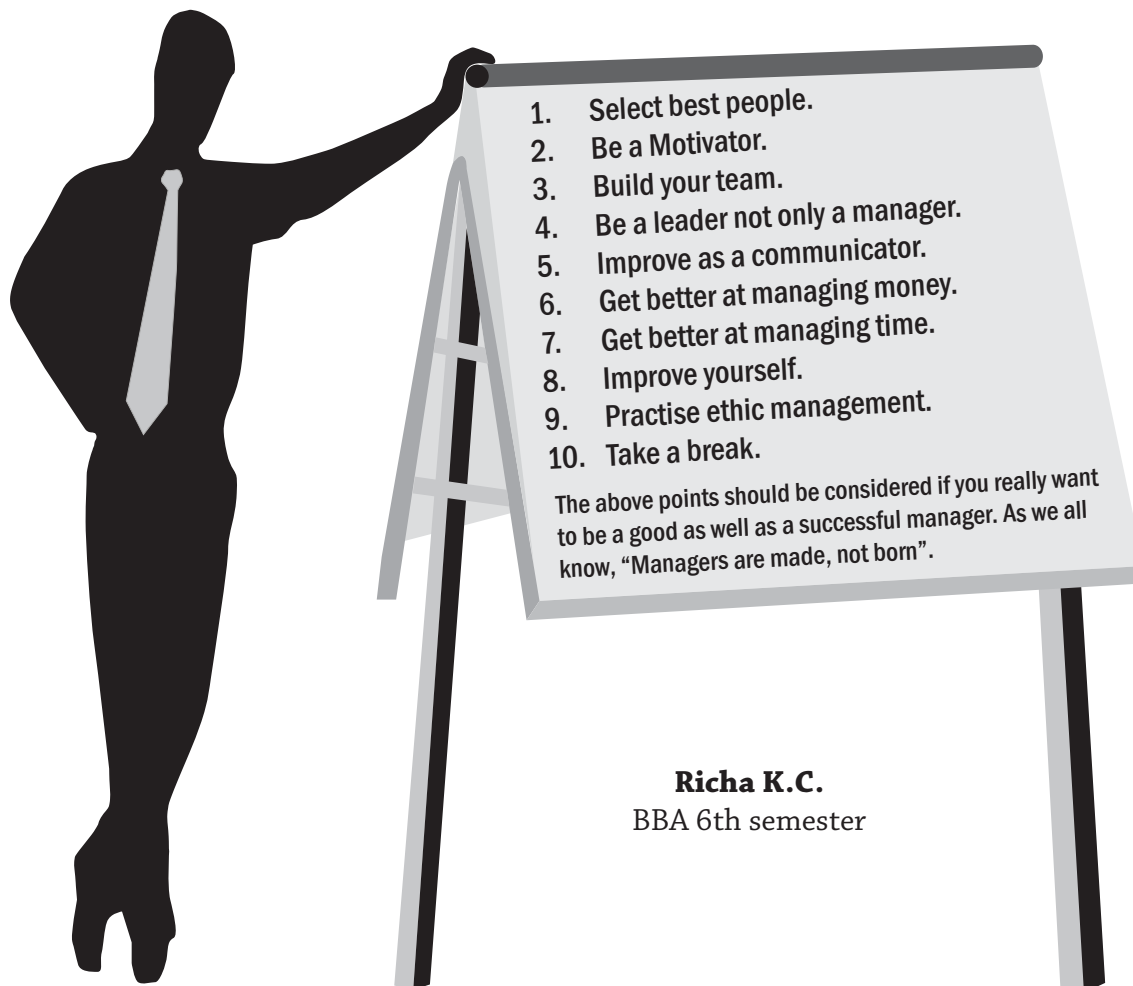
Who doesn't like a surprise? Surprise deserving employees – when they are least expecting it. It could be a gift certificate or a small reward of some sort. This surprise doesn't have to be limited to the best performers, but it can be randomly given to others as a motivating factor too. Anyone can be given this surprise reward. Such healthy HR practices encourage the growth of the organization as employees after all play a major role in the well-being of a company. Making an employee feel like a million dollars pays in the form of the success of an organization.

**HRM Good Practice Indicators**

Initiative	Good Practice Indicator
Articulation of Vision, Mission and Values (VMV)	<ul style="list-style-type: none"> <li>• Sense of purpose reflected in the department's VMV</li> <li>• Elements of service culture captured in the department's VMV</li> <li>• Involving staff in discussions and meetings to generate ownership</li> <li>• Management commitment shown in resource allocation in achieving department's VMV</li> <li>• Clear and effective communication program in place to promote VMV</li> <li>• Offering training to develop skills and behaviour in living the VMV</li> <li>• Customer-focused culture reflected in departmental policies, procedures and practices</li> <li>• Measurement system in place to track performance improvement</li> <li>• Demonstration of understanding of VMV and observable behaviour</li> </ul>
Drawing up HRM Plan	<ul style="list-style-type: none"> <li>• The HRM Plan developed under the leadership of the senior management</li> <li>• Department's strategic direction clearly articulated by the top team</li> <li>• Debate and endorsement of strategic and ongoing HR issues by the top team</li> <li>• HR actions to address HR issues debated, approved and prioritized by the top team</li> <li>• Department's VMV revisited as part of the strategic review process</li> <li>• An environment scan conducted to identify strategic HR issues</li> <li>• Staff's input on ongoing HR issues sought through, for example, staff opinion survey, focus group meetings, interviews, etc</li> <li>• Specific objectives and sets of actions clearly spelt out in the HRM Plan and clearly explained as to how each will help address certain HR issues in achieving departmental Vision and Mission,</li> <li>• Responsibilities to implement the HRM Plan clearly assigned</li> <li>• Realistic implementation plan with adequate resource support,</li> <li>• Review system in place</li> <li>• Development of a human resource information system</li> </ul>
Manpower Planning	<ul style="list-style-type: none"> <li>• A systematic information system in place</li> <li>• A clear plan with action programs in place to bridge supply and demand gaps, succession gaps, and competency gaps</li> <li>• Posting policy published and career paths made known to staff</li> <li>• Competency profiles of key job grades developed and made known to staff</li> <li>• Information derived from succession plan fed into training and development plans for individual officers</li> <li>• Career interviews arranged for staff to gauge staff aspiration and offer career guidance offered</li> <li>• Regular review and update of the plan and competency profiles</li> </ul>

<p>Performance Management System</p>	<ul style="list-style-type: none"> <li>• Senior management’s support and commitment in allocating the required resources and according priority to this function</li> <li>• Objective setting starting from the top and systematically cascaded and linked to the departmental objectives</li> <li>• All appraisers have been properly trained on PMS good practices and the required skills</li> <li>• Mechanisms to ensure openness, fairness and objectivity of the appraisal process</li> <li>• The system being competency-based to help identify training and development needs for staff and their potential for taking up higher responsibilities</li> <li>• Information gathered from the performance cycle linked to other human resource functions</li> <li>• Staff recognizing that performance management is a joint responsibility of the appraisee and the supervisor</li> <li>• Staff performance management being an ongoing process, not an annual event</li> <li>• Review of the performance management system</li> </ul>
<p>Training and Development</p>	<ul style="list-style-type: none"> <li>• Individual and departmental Training and Development plans in place and strategically linked to departmental strategic objectives</li> <li>• A diverse set of training and development activities (e.g. overseas attachment, overseas training, secretariat attachment)</li> <li>• Training and Development integrated with PMS and Succession Plan / Manpower Plan</li> <li>• Timely induction training provided to all new staff with management training to be provided systematically afterwards</li> <li>• Regular review of the Training and Development policies</li> <li>• Evidence of improvement in work quality and efficiency,</li> <li>• Managers’ positive feedback on learners’ performance</li> <li>• Training courses rated highly in quality and relevance</li> </ul>
<p>Service Quality Enhancement</p>	<ul style="list-style-type: none"> <li>• Customer focused culture as reflected in programmes, policies, procedures and practices</li> <li>• Productivity and efficiency enhanced</li> <li>• Staff taking more initiative to serve</li> <li>• Measurement in place to track performance improvement</li> <li>• Mode of operation being service oriented</li> <li>• Public image enhanced</li> </ul>

### TEN POINTS THAT SHOULD BE CONSIDERED TO BE A GOOD MANAGER



1. Select best people.
2. Be a Motivator.
3. Build your team.
4. Be a leader not only a manager.
5. Improve as a communicator.
6. Get better at managing money.
7. Get better at managing time.
8. Improve yourself.
9. Practise ethic management.
10. Take a break.

The above points should be considered if you really want to be a good as well as a successful manager. As we all know, “Managers are made, not born”.

**Richa K.C.**  
BBA 6th semester



## ABSTRACT

Dr. Ram Krishna Shrestha

*Environment plays a key role for promotion and development of the business. No business organization can ignore its challenge. They have no option other than adapting to the environment. Environment is not static, it keeps on changing. Today because of globalization of business, changes in business environment emerge every now and then. There has been a fierce competition worldwide because of technological development especially in the IT sector. In today's context, only those business organizations that have the capability to adapt with the changes have been able to survive and develop their business activities at different levels.*

*Nepal has been doing business at international level since a long time back and is moving forward to do business at the multi-national level. Nepal has an abundant supply of natural resources which can be tapped, developed, promoted and marketed at different levels of business. Nepal has not been successful in exploiting, developing and transforming them into a marketable product at a satisfactory level. Most of these resources have been unexploited and undeveloped for a commercial purpose. The reason for this can be attributed to the inefficiency, incompatibility in adapting with the business environment. As a result of it, Nepal has been losing millions of rupees in the form of government revenues. The research has revealed that there has been a decreasing trend in the export. The economic environment has not been favorable. This has created an economic and social crisis. Nepal also has been losing international business partners by not being able to create a conducive business environment.*

### Introduction

It is obviously true that no business can be done in a vacuum. There is the need of a congenial environment for the sustainable development of business. Environment, today, has been a big concern for all stakeholders to promote, develop and enhance the growth of their business. Simply understanding the environment is not enough. It must be properly analyzed and one must come-up with a rational conclusion to address the environmental challenges. If one fails to do so, there would be an adverse impact of it in a business.

### Objectives

This is an attempt to perceive how environmental factors have so far affected the Nepalese businesses. An attempt has also been made to know the major challenges faced by the businessman.

### Status of current environmental challenges

Today, the globe has been turned into a small village. There has been a tremendous development in every sphere of business activities. In

fact, everyone in business knows the current status of the business environment through technological development in the information system. Nepal is no exception, when we regard the impact of environmental challenges. Nepal has experienced many business challenges after it entered into an international level business. In spite of such challenges, some of the industries in craftsmanship, natural herbs, carpet sector have been exceptional. These industries do not have to face fierce international challenges. Nepal, after becoming a full-fledged member of WTO in 2004, got an opportunity to do business not only at global level but also on a competitive basis. This caused companies to enhance their products to meet the challenges. The question may arise here whether Nepalese companies have been competitive enough to meet the global standard and been able to take advantage of being a member of WTO.

There have been bundles of challenges existing in the Nepalese business environment. Some challenges can be addressed by the business companies, while some challenges like power, political instability, and government policies have been beyond their control, and, of course, they have proved to be unfavorable. The country has been experiencing 18 hours load shedding every year for the last couple of years. This has caused a severe impact not only in the industrial sector, but also in other social sectors too. The country also has experienced political turmoil a number of times in the last one and half decades. This has also attributed to political instability and unstable industrial rules and regulations that were really meant for them. Technology has been another threat to them. Innovative technology has been emerging every next day. It would not only be difficult for them to operate with their inefficient employees, but also be impossible for them to afford it. There is a need of partnership to address them properly.

### **Impact of environmental challenges in the national economy**

It has been obvious that the US economy suffered greatly from housing credit crisis which

has led to a credit and liquidity crisis. According to the World Economic Outlook released by the International Monetary Fund on July 17, 2008, the world economy continues to grow at a sluggish rate with high inflationary pressure due to the financial crisis that emerged in developed economies (Monetary policy for fiscal year 2008/09, Nepal Rastriya Bank, pp.1). The impact of sluggish economic performance in developed economics has been reflected, to some extent, in the export of Nepalese commodities.

The power has been essential input to every business undertaking. There has been an increasing trend of load shedding in the country since the last couple of years. The load shedding has adversely affected the performance of the Nepalese economy in the fiscal year 2007/08. Nepal Electricity Authority (NEA) has increased load shedding to the highest duration of 18 hours/day recently. It has had an adverse impact on the cost of production. The Centre Bureau of Statistics, Nepal has showed a decline of manufacturing production by 1.4 percent in 2007/08 owing primarily to the decline in the production of plastic products by 8.6 percent, vegetable ghee by 19.6 percent, readymade garments by 16.3 percent and woollen carpets by 5.2 percent. This reveals that there has been a negative impact not only in the collection of government revenue but also in the growth of production. This has also affected the Nepalese export. Nepalese exports could not improve because of the lack of the competitiveness of Nepalese goods for export. That was attributed primarily to the irregular supply of petroleum products and load shedding.

One of the major contributing sources to government revenues is remittance from Nepalese workers working abroad. It was Rs.142.68 billion in 2007/08. The recent report has indicated that it has been going down because of the economic recession in the globe. The report has been coming in that the rate of Nepalese workers coming back home from jobs abroad has been increasing. If the economic recession continues on for a longer period of

time, it would create an economic havoc in the country.

There has also been a negative impact on the investment in industries. The government has approved 3680 of large and middle industries in 2064/65 B.S. where the total no. of 339587 persons would get employment. As per the provision of WTO, Nepal has opened the door to foreign investors. In 2064/65 B.S., 127 industries were approved to run at the foreign investment whose project cost has been Rs.15, 17, 46, 00,000. Out of this, Rs.7.72 billion has been the investment of the foreigners. But because of insurgency, abduction, insecurity and others have created an unfavorable industrial environment and as a result of this, an adverse result has emerged. The fact reveals that these industries could not run smoothly in the absence of a favorable industrial environment.

**Remedy to overcome environmental challenges**  
It is the two sides of the same coin that there are challenges and opportunities in the environment. These have to go in a balanced way to make business win-win. In fact, an efficient management is sought to take the challenges in an efficient manner. It needs a talented, practical business manager with research and who is environment- oriented to address them properly. A manager with innovative, contingent ideas, and who is versatile and market driven, can analyze and monitor the environment and act accordingly to take proper and timely decisions that can address the fast changing environment. This shows how a company can be more competitive and stand in both the national and international business arena.



## Social Networking

**Bronisha Neupane**

BBA 4th semester Section 'A'

Social Networking is the way the 21st century communicates now.

Social Networking is the grouping of individuals into specific groups like small rural communities or a neighborhood sub-division, if you will; the topics and interest are as varied and rich as our society and history of human beings.

As mentioned above, social networking often involves grouping specific individuals or organizations together, while there are numbers of social networking websites that focus on particular interest.

Once you are well informed and comfortable with your findings, you can begin your search from hundreds of networking communities to join. This can easily be done by performing a standard internet search. Your search will likely return a number of results including myspace, yahoo 360, Orkut, facebook, Hi5, Twitter and so forth.

## OM and its implications

Prof. Mahendra Jib Tuladhar

The mystic syllable OM originates from three letters A—U—M combined together. OM is the only syllable, which is like a binding thread of five religions, namely, Hinduism, Buddhism, Jainism, Vaisnabi, and Sikhism. It is the beginning syllable of every mantra (Magic prayer) in the above religions. The mantra usually ends with H—U—M.



The invocation or utterance of OM is supposed to bring good luck, welfare, truth, positiveness, manifestations of Divine Beings, etc. In fact, these three letters A—U—M has been the Universe. In the Christian Bible, it is said that when the world was a void and there was darkness. Then it is written in the Bible that first there was the light, and then there was the word. This scribe feels that this word must have been A—U—M from which originated everything else in this earth and the universe. In Buddhism, it is written that when all was void or sunya, the tri-letter syllable A—U—M became manifest. Adi Buddha proceeded from A—U—M. He appeared as the letter 'A' from nothingness. Then Pragma Devi or Adi Dharma became manifest from the sky as the letter 'U'. Then the Vija mantra of the Sangha formed the letter 'M' completing the trinity or Tri-Ratna of Buddhism.

In the Hindu religion, OM is synonymous with Brahma, the Creator. OM is also embodied as an auspicious symbol for Shiva, Ganesh, Laxmi, Mahakali, Mahasaraswati, etc. According to the Veda, those who have not acquired the spiritual insight into OM cannot achieve Mokshya (Emancipation or Salvation). The letter OM or A—U—M is the path for eternal peace. From ancient days, hermits and ascetics understood this holy word, and concentrated their minds on it on their journey to find truth.

Scientific Interpretation of OM: People who practice yoga understand the immense power of this word OM. In the early morning, one can benefit the cosmic power of OM by squatting down cross-legged in the Lotus position (Padma-asana), taking a deep breath and uttering AA—UU—MM as long as your breath can go. Do this about three times, and it will remove the impurities in the cells of your body, as well as any sickness or disease in the body. When you say OM fresh oxygen enters your lungs, and carbon dioxide is exhaled. When you say OM, an invisible element rises up from your foot, touches the heart, and goes up through the throat to the skull and goes out. This vibration brings unison between the heart and the brain. No other word can bring such a vibration of sound waves. OM brings good health, happiness, and concentration of the mind so that the memory power is enhanced and one can feel the energy rising through the body. Also when one utters OM, it will dispel the supernatural and ward off the evil spirits, ghosts, Pret-atma, demons, etc.

Vastu –shastra advises people to keep auspicious things in the house, such as, the Swastika symbol, lotus flower, a pair of fishes, filled vessel ( purnakalash), images of Ganesh, Kumar, Umbrella, endless knot, conch shell ( sankha), etc. Among the auspicious things, the tri-letters A-U-M in written form should be kept in the house facing north. This will bring peace and prosperity to the family and the household. Also one is advised to keep an OM sign made up of 8 metals just above the main entrance of the house.

In Hinduism, OM represents truth, Shiva and beauty or Brahma, Vishnu and Shiva. In the Jain religion, it represents Mahavir. Again in the Hindu religion, OM is a symbol of Shiva, Shakti, Ganesh and Vishnu. In Buddhism, OM is used in every mantra used by Mahayana branch of Buddhism, such as, mantras for Manjushree (who is considered as a Bodhisattva), Avalokiteswar (Karunamaya), Pancha Buddha, etc. It is also used in prayers, psalms, for Shakti cults, like Vijeswari, Arya Tara (mantra: OM TARA TURE TUTURE SWAHA), Basundhara, Pratisara-devi, etc. Hindus have claimed the origin of OM to belong solely to Hindus and even claim Buddha as the ninth incarnation (Avatar) of Vishnu. Theravad Buddhists do not have OM in their sutras and basically Buddhists do not believe in the soul (Nairatma or the soulless theory). They believe in Hetubad or Cause and Effect theory of Karma. Even then, Mahayana Buddhists, Tibetan Lamas have dedicated the mantra OM MANI PADME HUM (Hail to the Jewel in the Lotus) to Avalokiteswar. This mantra is inscribed in Newari Ranjana script on every prayer wheel in Swoyambhu, Baudha, Tibet, Darjeeling, Bhutan etc. Similarly, the Kaal Chakra mantra in Tibetan Buddhism also uses OM, such as, OM AH HOM BAJRA GURU PADMA SIDDHI HOM. The syllable OM is given importance by Bajrayana Buddhists in Nepal so that every psalm, prayer, etc. dedicated to the gods begins with OM

Similarly, we should not forget the Gayatri mantra of Hindus. In the same way we have the mantras dedicated to Ganesh, such as, OM GANESHAYA NAMA or OM NAMA GANAPATI JAYA

VIRANIYA SWAHA. Are mantras secret/private, mysterious or esoteric (likely to be understood by only those with a special knowledge? The answer is that anyone who has interest may use a mantra. There is nothing secret or private about it. The Gayatri mantra comes every morning in T.V. In conclusion, it is safe to say that the word OM has brought religious tolerance between Hindus, Buddhists, Jains, Sikhs, Vaisnabi, etc. OM is scientific. OM brings peace and harmony to the world. Perhaps that's why even the 20th century writer and critic, T.S.Eliot has ended his long poem "The Wasteland" with the words, "OM SHANTI! OM SHANTI! OM SHANTI! So let OM rule the world and bring peace and prosperity to everyone on the path to Truth and Emancipation.

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## TRICKY QUESTIONS

A guy is condemned to death. He has to choose a room.

Room #1: A fiery inferno

Room #2: 30 assassins with loaded guns.

Room #3: A room full of hungry lions that didn't eat in 3 months.

Which room is the safest?

How much dirt is in a 21 ft by 67 ft by 99 ft by 23 ft hole?(no calculators)

Some months have 30 days, some contain 31 days. How many months have 28 days?

Eskimos are very good hunters, but they never hunt penguins. Why not?

You have a dime and a dollar, you buy a dog and a collar, the dog is a dollar more than the collar, how much is the collar?

Which is the odd number out 428, 236, 177, 800, 935?

If you had only one match and entered a cold and dark room, where there was an oil lamp, an oil heater and a candle. Which would you light first?

Six glasses are in a row. The first three are full of juice; the second three are empty. By moving only one glass, can you arrange empty and full glasses alternate?

What object has keys that open no locks, space but no room, and you can enter but not go in?

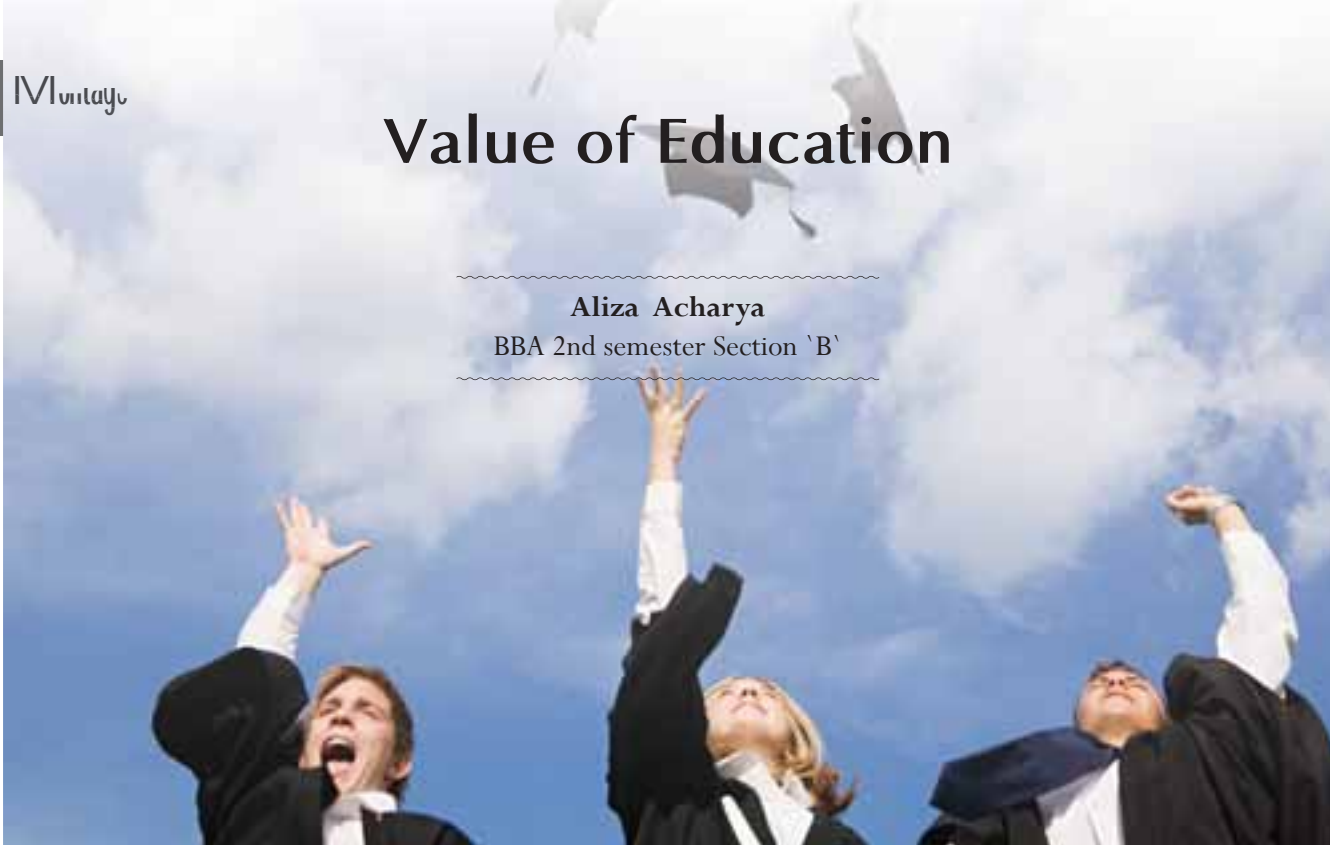
My scale is something that does not weigh in grams, ounces, or pounds. However, I may be heavy or light. What am I?

For answer see somewhere in this magazine.

# Value of Education

Aliza Acharya

BBA 2nd semester Section 'B'



*Education is defined as acquiring skills. For some people, education means graduating from high school; others believe that an education means receiving a Bachelor's degree or certification from a good trade school. Some people think education is for getting married or the educational certificate is like a gate pass for getting a job. If a student has such ulterior motives, then the value of education will slide away from the back door. True education is for getting knowledge and skill. There are many different ways to be educated and many subjects that can be studied. A school/college is not only a place or setting in which we can learn or get an education.*

In this modern age, life has advanced in various aspects. Those were the days when people used to believe in culture, tradition, caste, creed and so on; no other fields were developed at that time, and even the modern education system started late in our country. At present, many co-educational institutions have been established to promote education irrespective of caste, creed and gender, though there is still disparity between male and female in many things. Man has achieved greater height as never before in various fields of art, science, commerce, etc. Today, we have numerous educated people who have made remarkable progress in their respective fields.

In the context of Nepal, the education system is not practical and technical, but rather students are provided with bookish knowledge. Education does not merely mean accumulation of textbook knowledge, but it means to develop the intellectual capacity of the students.

It is a fact that better education means more money, greater employment option and better job security. This brings the rise of high competition in every field and only the best will get success and be rewarded. The questions may arise why some are rewarded and others are not, although all of them are getting the same level of education? May be, the answer lies in difference between the bookish knowledge and the real education. The reason may be associated with the intellectual capacity and the quality of education that one receives. If at all, one desires to get success at the end, one must be willing to undergo grueling hard work and should have an inking to start from the bottom. We, as students, should be aware of our career and should really toil hard, and struggle through with every effort.

“Everyone has a will to win, but a very few have the will to prepare to win”

# अनुशासन दायित्व र कर्तव्य

अशोक गैरे

बि.बि.ए. चौथो सेमेष्टर

साम्राज्यले घेरै हुन्छन् तर साम्रो काम गर्ने मानिस थोरै भेटिन्छन् । त्यसमा पनि आफ्नो कार्य ठीक नीति नियममा रहेर गर्ने त औंलामा गन्न सकिने नै हुन्छन् । परिवार , समाज र राष्ट्रको अंघाहक युवाशक्ति दिन प्रतिदिन अनुशासन अनि आफ्ना कर्तव्यबाट छिम्कनु हुँदैन छन् । कलेजको नाममा सिकेमा हल, होटल, आर र रेस्टुरेन्ट त छन् नै, त्यसमा पनि लागुपदार्थको साथमा सडकका छेउछाउमा पनि थुप्रै भेटिन्छन्, युवाहरू । राजधानी शहर त यस्ता गतिविधिको केन्द्र नै हो भने स्थानीय अजारहरूमा समेत यस्तो खिगाखिगी खडन थालेको छ । मर्निङ पाक र इभनिङ पाक भन्दै हिँड्ने युवा त यस्ता पहिलो उदाहरण नै हुन् । चुसोट र गाँजासम्बन्धी धुमपान र लागुपदार्थ सेवन गर्यो अनि आटामा हिँड्ने बोझाबोझा मानिसहरूलाई जिस्क्याउने र धम्क्याउने गर्नु त यिनीहरूको नियमित कार्य नै भइसकेको छ ।

राष्ट्रको जिम्मेवारी वहन गर्ने र राष्ट्रविकासमा अग्रणी भूमिका खेल्ने युवाशक्ति नै कुलतमा फलेपछि राष्ट्र त अद्योगतितर्फ लाग्ने नै भयो होइन र ? पुरानो बोच र रूढिपाकी संस्कारमा हुर्केकाहरूको आहुल्य रहेको ठाउँमा नयाँ पुस्ताहरूको खराब प्रवृत्तिले त उनीहरूको पिचारलाई नै सम्मान र साथ दिइरहेको जस्तो लाग्छ । राष्ट्र परिवर्तनको चाहना राख्दै असल युवाको खोजीमा हिँडिरहेको खेला युवाका यस्ता प्रवृत्तिले गर्दा कतै राष्ट्र नै 19 औं शताब्दीतिर फर्कने त होइन ? शंका लाग्छ । खेलेमा होस नपु-याए त्यस्तो हुन सक्छ । युवाका यस्ता प्रवृत्तिहरू त सजिलै केलाउनु सकिन्छ तर किन यस्तो भइरहेको छ त ? भन्ने विषयमा कसैको ध्यान जान सकेको ध्यान जान सकेको छैन । कुराजनीतिको सभामा समेटेकाहरू त यस्ताको मूल कारक नै हुन् । अर्कोतर्फ लगानीको पर्वाह नगरीकन परिवारले शिक्षामा खर्च त गरेका छन् तर त्यो लगानीको प्रतिफल के दिने भन्ने विषयमा न युवाले बोचेका छन्, न त शैक्षिक निकाएले, न कुर्सीमा खस्नेहरूले नै । जति शिक्षामा

खर्च गरिन्छ त्यति नै खोजेगाव जनशक्ति उत्पादन गरिरहेका छन् शैक्षिक कम्पनीहरूले ।

युवाहरूले शिक्षा त लिएका छन्, बि.ए., एम.ए., पि.एच.डी. नै गरिसके तर हातमा कुनै बीप छैन उनीहरूमा । खालि अरुको भर पर्नुपर्छ । त्यसपछि यिनीहरूको काम के त ? आटाको छेउछाउमा खस्ने, धम्क्याउने, लुट्ने त गर्नु नै पर्यो । हातमा मोडइल र किस्तामा ऋणमा डुबेर घरभित्र खानेकुरा नै नभए पनि आफ्नो शान र इज्जतको लागि एउटा मोटरसाइकल त हुनुपर्छ नि । यस्तै बोचाइ अचेलका सचेत युवाका खोपडीमा सजिएका छन्, त्यसैले त भएका छन्, दिनहुँ हजाराँ हत्या, चोरी अनि लुटपाट यहाँ ।

यस्तो सभस्यको जिम्मेवारी कसले लिने ? सभस्यको पहिचान गरी निराकरण गर्नतर्फ नलागे डाँकाको देश अन्न खेर लाग्दैन नेपाल । तसर्थ सभैको ध्यान जाग्रोस, आजका युवातर्फ ।



A woman goes to her doctor who verifies that she is pregnant. This is her first pregnancy. The doctor asks her if she has any questions. She replies, "Well, I'm a little worried about the pain. How much will childbirth hurt?" The doctor answered, "Well, that varies from woman to woman and pregnancy to pregnancy and

besides, it's difficult to describe pain."

"I know, but can't you give me some idea?" she asks.

"Grab your upper lip and pull it out a little..."

"Like this?"

"A little more..."

"Like this?"

"No. A little more..."

"Like this?"

"Yes. Does that hurt?"

"A little bit."

"Now stretch it over your head!"

Prisoner: Look here, doctor! You've already removed my spleen, tonsils, adenoids, and one of my kidneys. I only came to see if you could get me out of this place!

Doctor: I am, bit by bit.



# GLOBAL WARMING

Binita G.C.

BBA 6th semester Section 'B'

A combination of light and heat energy from the sun reaches the earth and warms the land, oceans and air. When the earth's surface warms up, it radiates heat, which rises towards the sky. A few gases in the atmosphere called the greenhouse gases (water vapor, carbon dioxide, methane, ozone, etc.) absorb this heat and prevent it from escaping into space, thus warming the earth. Greenhouse gases keep the earth warm for all living things to survive; without this warmth, the earth would be about 33°C colder than it is today! However, when the levels of greenhouse gases in the atmosphere increase, they trap the excess heat. Over time, this results in global warming i.e. an increase in the temperature of the earth.

Since 1880, large scale burning of fossil fuels and the other human activities led to or increase in the level of greenhouse gases in the atmosphere. As a result, the earth has warmed by 0.8°C.

## Effects of Global Warming

Since 1980, the earth has experienced 19 of its 20 hottest year on record. The sea levels are rising faster, threatening to flood coasts, wetlands and many low-lying islands. On an average, the rainfall and snowfall patterns have changed across the globe. Around the world, glaciers are melting rapidly. Raised temperatures have also triggered the extinction of many animal and plant species.

## Will we exist?

- Warmer temperature also increases air and water pollution; therefore a 2°C rise in temperature or more will result in health problems for us.
- According to the World Health Organization (WHO), conditions directly related to climate change cause 5 million illnesses each year.
- It is projected that Arctic summers might become ice free by 2040. This could prove dangerous for animals like polar bears that rely on ice for hunting. According to a report, "two-thirds of the polar bear population will become extinct by 2050".
- The Himalayan glacier, are the source of some biggest rivers. They provide water to one-third of the world's population. Now these glaciers are receding faster than glaciers anywhere else in the world. According to the Intergovernmental panel on Climate Change (IPCC) the melting of glaciers caused by climate changes "could seriously affect half a billion people in the Himalaya Hindu-Kush region".

## Do you know?

- One 25-year old tree is required to use the CO<sub>2</sub> exhaled by an average man in his life time.
- Driving a distance of 6 km in your car releases 1 kg of CO<sub>2</sub>.
- Some appliances consume as much energy in standby mode as when they are switched on.



# Bholenath on FACEBOOK

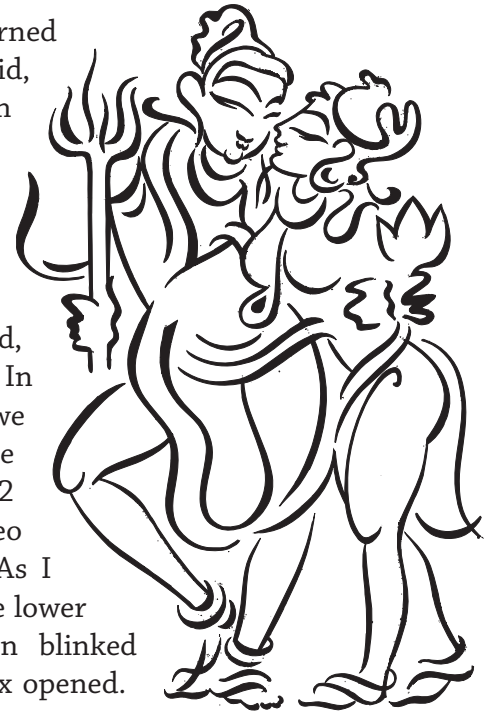
Binod Lama

BIM 4th semester

“Baalak! You need to wake up Baalak!” Somebody began to pull my hands. “Somebody began to pull my hands.” Don’t make me angry. I don’t want to be disturbed when I am sleep...”, before I end my sentence, my mouth stopped moving and remained open. It was Kailash where I was standing and Bholenath was there in front of me. I fell on my knee, “Prabhu! Forgive me for my misbehavior.” Bholenath made me stand and took me to his seat. Then he said “Baalak! I have always been helping you. Now it’s your turn to help me. You are a computer student as well as my Bhakta. I am trying to upload a video on the facebook. Will you help me?”

“Bholenath on facebook!...”? I was surprised. He immediately placed a laptop in front of me, switched on the laptop and logged on to the facebook with his account. And there appeared the homepage on the laptop screen. Vishnu and Brahma liked his photo, where he was drinking some liquor. And there was a message for him. He opened the message and it was from Mahesatur. In the message there was a link given [www.youtube.com/mahesatur/tapasya](http://www.youtube.com/mahesatur/tapasya). Below it was written I want power by which I can burn everyone by putting my hand on their heads. Bholenath clicked on the link and a new browser opened. There was a video where Mahesatur was standing on one leg and praying “OM NAMO SHIVAYA” continuously. After watching the video, Bholenath opened a text document named ‘MANTRA 1’. He copied the mantra, pasted it to the email and replied to Mahesatur. Toward the end of the mantra, he typed ‘Tathastu’. After replying, Bholenath went to the facebook group Devidevta and pasted on the wall, “I have given the power to Mahesatur. Everybody stay alert.”

After that, he turned towards me and said, “Ok Baalak, teach me to upload the video.” I checked his dancing video, which was 5 minutes long. Then I said, “Bholenath! In the facebook we can upload the video only up to 2 minutes. Your video is for 5 minutes. As I was saying that the lower side of the screen blinked and a new chat box opened. It was Ganga’s message, “Wow! Bholenath, your profile picture was so cool.” That message has just arrived. Parvati, who was looking at everything from behind, began to shout, “I knew it. You were chatting with Ganga. You liar ! You cheat! She looked at me, and said, ‘And he must be her brother. Go from here.’ She began to pull me. Bholenath tried to control the situation, “No he is my Bhakta.” He also began to pull me from another side.



In the mean time, I heard a voice. Somebody was calling my name. The voice began to sound louder. The image of Kailash began to be blurring. When the image got clear it was the image of my classroom and the teacher was pointing at me, “You always sleep in the class. Come to the front and solve this problem. Come quickly.” And there started my same old routine again.



## A HISTORY OF

# 3D CINEMA

Bipul Shrestha

BBA 6th semester

(From the 19th century to James Cameron's Avatar - everything you want to know about 3D films)

**1894** – William Friese Greene files a patent application for a 3D viewing process using two screens side by side, united in the viewer's eye by a cumbersome stereoscope headset. As with all his endeavours, he is ahead of his audience by about 30 years.

**1915** – The Great Train Robbery director, film-narrative pioneer and cine-huckster Edwin S Porter, presents red-green anaglyph test shorts in New York, but his process is never developed further.

**1920** – The Power of Love (a movie now lost), using a system developed by cinematographer Robert F Elder, is the first 3D movie screened for a commercial audience, in Los Angeles.

**1922** – Using two projectors synchronised with stereo headsets, Laurens Hammond and William Cassidy present a series of shorts plus one feature, The Man From MARS, but it played only at the sole cinema equipped to project it.

**1923** – Frederick Eugene Ives, patenter of the Parallax Stereogram (1900), and inventor Joseph Leventhal present several 3D/stereoscopic shorts for Pathe Films.

**1936** – MGM's Audioscopes, developed by Joseph Leventhal and John Norling, wins the Best Short Subject (Novelty) Academy Award.

**1952-55** – The first boom period in 3D cinema, led by Bwana Devil, Andre de Toth's House of Wax (the first of four 3D movies to star the determinedly one-dimensional Vincent Price, the Olivier of the form), and Dial M for Murder (filmed 3D, released "flat"). As TV menaces the studios (lately forced by the US Supreme Court to sell their cinemas), they push all kinds of new formats such as Cinerama, CinemaScope, Technicolor and VistaVision.



### HOW 3D GLASSES WORK

Nowadays watching 3D movies has been of great use. People are very fond of watching 3D movies, but there is always curiosity in the minds of people as to how these glasses actually work?

First of all, you must know that two cameras are used for filming 3D scenes. This trick behind this is to shoot the same thing from two slightly different angles, which produce 2-inch distance between human eyes. Naturally, we are born to see stereoscopically, but our brain merges the two slightly different images formed by our two eyes, and allows us to see objects in 3D.

In the case of 3D movies, for example, producers have to film the same scene using two cameras, set slightly apart. These capture the images that are then superimposed on each other. But the light filter is used for each of the cameras, and this is the second most important detail. One of them has to shoot using a reddish filter, while the other needs to use a cyan, green or blue one. Once people arrive in the cinema, they are given a pair of glasses, which have carefully-designed lenses.

Each of the lenses has a certain color, but one is always red. The light filters mean that images that have been shot by the first camera, using a red filter, will only enter the right eye, while footage from the second camera, which has been shot in green, only enters the left one. This color-coding is essential in helping the brain put the pictures back together.

# NIRVANA & KURT COBAIN

Bishnu Panthi  
BBA 4th semester



The father of grunge rock was born on Feb 20, 1967 in Aberdeen Washington. His memories of childhood were exceedingly happy till the age of 8. After the divorce of his parents, the effect of that happening on the young boy was traumatic. Kurt was a gross misfit and like many he too found solace in the world of rock and roll. He gave his learned power chords to form grunge of the 90's.

Cobain's parturition of nirvana was complete when his friend Krist Novoselic and he himself decided to form a band. They went to studio in June 1989 for a 3 days recording session (costing just \$606.17) giving birth to 'bleach'. They changed the figure of rock and roll and proved that grunge and nirvana had arrived.

Nirvana lost their drummer Chad Channing and took 6 months to have Dave Grohl in the band who was from highly accepted and respected band 'The Scream'.

After that the band released the first album Nevermind in 1991 getting high appreciation and craze from music fans. The release of 'Teen Spirit' rose to MTV's number 1 video spot. The talent of Kurt moved forward with the success of Nevermind. Britain was gripped by 'Nirvanamia' as every main stream tabloid and glossy magazine

now wanted a piece of band who were virtually unknown only six months ago. Kurt Cobain got married in February 1992 with Courtney.

Cobain started growing away from music in 1993; his words "I don't feel the same emotionally about our music anymore" distressed his fans and followers. As the calendar of 1993 ended and the following year arrived, it became clear that all was not well. Nobody was ready for the heartbreaking news that broke on April 8, the wasteful and pointless demise of an incredibly talented and gifted Cobain.

Cobain was undoubtedly the master of droll sarcasm and grim metaphor who reveled in shocking lyrics and false trails and then obliterated his tracks in a blaze of distortion oriented power chords.



Two guys were roaring down a country road on a motorcycle when the driver slowed up and pulled over. His leather jacket had a broken zipper, and he told his friend, "I can't drive anymore with the air hitting me in the chest like that."

"Just put the jacket on backwards," his friend advised. They continued down the road but around the next bend, they lost control and wiped out. Banta came upon the accident and ran to call the police. They asked him, "Are they showing any signs of life?"

"Well," Banta explained, "the driver was until I turned his head around the right way!"



# Neural network

Bishow Deep Dhungana

BBA 6th semester

Traditionally, the term neural network had been used to refer to a network or circuit of biological neurons. The modern usage of the term often refers to artificial neural networks, which are composed of artificial neurons or nodes. Thus the term has two distinct usages:

- Biological neural networks are made up of real biological neurons that are connected or functionally related in the peripheral nervous system or the central nervous system. In the field of neuroscience, they are often identified as groups of neurons that perform a specific physiological function in laboratory analysis.
- Artificial neural networks are made up of interconnecting artificial neurons (programming constructs that mimic the properties of biological neurons). Artificial neural networks may either be used to gain an understanding of biological neural networks, or for solving artificial intelligence problems without necessarily creating a model of a real biological system. The real, biological nervous system is highly complex and includes some features that may seem superfluous based on an understanding of artificial networks.

## Artificial neural network

A neural network (NN), in the case of artificial neurons called artificial neural network (ANN) or simulated neural network (SNN), is an interconnected group of natural or artificial neurons that uses a mathematical

or computational model for information processing based on a connectionistic approach to computation. In most cases an ANN is an adaptive system that changes its structure based on external or internal information that flows through the network. In more practical terms neural networks are non-linear statistical data modeling or decision making tools. They can be used to model complex relationships between inputs and outputs or to find patterns in data. However, the paradigm of neural networks - i.e., implicit, and not explicit learning is stressed - seems more to correspond to some kind of natural intelligence than to the traditional Artificial Intelligence, which would stress, instead, rule-based learning.

## Why use neural networks?

Neural networks, with their remarkable ability to derive meaning from complicated or imprecise data, can be used to extract patterns and detect trends that are too complex to be noticed by either humans or other computer techniques. A trained neural network can be thought of as an “expert” in the category of information it has been given to analyse. This expert can then be used to provide projections given new situations of interest and answer “what if” questions. Other advantages include:

## Adaptive learning

An ability to learn how to do tasks based on the data given for training or initial experience.

### Self-Organisation

An ANN can create its own organisation or representation of the information it receives during learning time.

### Real Time Operation

ANN computations may be carried out in parallel, and special hardware devices are being designed and manufactured which take advantage of this capability.

### Fault Tolerance via Redundant Information Coding

Partial destruction of a network leads to the corresponding degradation of performance. However, some network capabilities may be retained even with major network damage.

### The brain, neural networks and computers

Neural networks, as used in artificial intelligence, have traditionally been viewed as simplified models of neural processing in the brain, even though the relation between this model and brain biological architecture is debated. A subject of current research in theoretical neuroscience is the question surrounding the degree of complexity and the properties that individual neural elements should have to reproduce something resembling animal intelligence.

Historically, computers evolved from the von Neumann architecture, which is based on sequential processing and execution of explicit instructions. On the other hand, the origins of neural networks are based on efforts to model information processing in biological systems, which may rely largely on parallel processing as well as implicit instructions based on recognition of patterns of 'sensory' input from external sources. In other words, at its very heart a neural network is a complex statistical processor (as opposed to being tasked to sequentially process and execute).

Neural coding is concerned with how sensory and other information is represented in the brain by neurons. The main goal of studying neural coding

is to characterize the relationship between the stimulus and the individual or ensemble neuronal responses and the relationship among electrical activity of the neurons in the ensemble. It is thought that neurons can encode both digital and analog information.

### Neural networks and neuroscience

Theoretical and computational neuroscience is the field concerned with the theoretical analysis and computational modeling of biological neural systems. Since neural systems are intimately related to cognitive processes and behaviour, the field is closely related to cognitive and behavioural modeling. The aim of the field is to create models of biological neural systems in order to understand how biological systems work. To gain this understanding, neuroscientists strive to make a link between observed biological processes (data), biologically plausible mechanisms for neural processing and learning (biological neural network models) and theory (statistical learning theory and information theory).

### आज फेरि..

आज फेरि म रोएँ

आशा एउटा लक्ष्यको टुट्दै जान्दा-म रोएँ,

भ्रमको तिमीलाई हारको फिर्दा

आफैलाई कोस्दै म रोएँ

आज त्यसै-त्यसै म रोएँ

खुशी मात्र हिसाब गर्नेहरू माँफ

भावनाको चित्तकार सुन्दा-सुन्दै म रोएँ,

महल पनि हुन्छ खरानी, लोभमा फसेमा

काडाँसँग फूल सुन्दर हेर्दाहेर्दै . . . म रोएँ

आज त्यसै-त्यसै म रोएँ

जति पानी थापे पनि हत्केलामा नबस्ने

नाङ्गो जल्दो रहेछ लास, देख्दा-देख्दै म रोएँ,

आफ्नो भन्ने के हो खै रित्तै आउने-जाने हो

भाग्य लेख्ने दुँगा भन्दा हाँस्दा हाँस्दै म रोएँ . . .

आज फेरि म रोएँ . . . त्यसै त्यसै म रोएँ . . .

स्रोत : श्रवण कुमार लामा

# VOIP

Chandra Gopal Ranjitkar

BBA 6th semester



a packet-switched network. For the smooth flow of data from one point to another, samples are compressed with a CODEC and sliced into smaller samples. These samples are then pulsed across the network and reassembled, decompressed and played backed at the other end.

It is so fast that the user will not notice the process taking place. If the process becomes slow, then the voice or video becomes choppy. So for that reason, a high speed Ethernet network has to be used.

VOIP (voice-over-internet-protocol) is also called the Internet Telephony, IP telephony, voice over broadband, broadband telephony, broadband phone or internet phones that uses your computer’s broadband connection-not traditional phonelines –to make long distance, inter-state or local calls. It is the idea of using a data network to transfer a voice between two points. Although VOIP has become a buzz word in recent years, its origin is as far as the early 1970’s. The pioneering work of Danny Cohen at the University of Southern California first tested the Network Voice Protocol (NPV) in December (1973).

VOIP works by taking a voice and sampling it. It takes a voice, and makes a sample and it is further converted into binary data. The difference is that data isn’t stored locally, but samples are transferred in the form of “data packets” through the network to the recipient at the other end. Then these packets are converted back to ordinary signals at the other end.

Although VOIP seems to imply that it can only carry a voice, but in reality, it can be used to communicate voice travels in a packet switched network, if there is the proper hardware and software. Generally, in VOIP, the voice travels in

For all VOIP, a broadband connection is essential. For this purpose, we need a minimum of 128 kbps of broadband because most phones will take up around 64 kbps for sending a voice and 64 kbps for receiving the other voice. Currently, Nepal Telecom is providing ADSL broadband Internet service by the use of ADSL 2+ technology with a minimum of 128 kbps broadband connectivity, which is well-suited for this purpose.

## DIFFERENT STRUCTURE OF NEPAL

### In Past

N=Never  
E=Ending  
P=Peace  
A=And  
L=Love

### In Future

N=Nothing  
E=Except  
P=Poverty  
A=And  
L=landmark

### In Present

N=Never  
E=Ending  
P=Political  
A=Arguments  
L=Locate

### Option

N = No  
E = Electricity  
P = Petrol  
A = And  
L = LPG gas

Madhav Gautam  
BBA 6th semester  
Section `A`



## KCMIT CLUB

KCMIT CLUB, A Social Service Wing of KCMIT was established in the year 2007 to boost the performance and innovation of the students of KCMIT. The concept of the club was initiated to widen the managerial and IT skills of the BBA and BIM students by involving them in different events which can benefit the society. For this the students of KCMIT are dynamically involved in various social activities within the valley and sometimes in the environs of the valley too. Similarly the club also conducts programs like quiz and poetry competitions within the college premises to upgrade the knowledge and skills of the students. These extracurricular activities for the society and within the college have resulted in widening the

mental perspective of the students of KCMIT which will serve as an asset in the long-run.

### Objectives of the KCMIT CLUB

The club logo itself reveals the objectives of the club that can be summarized as:

- The point brush indicates the creative and imaginative power of the students.
- The arrow indicates the high aim and specific destination of the students.
- The leaf denotes the nearness to nature and love towards the environment.
- The atom represents science and technology.
- The cosmic sign denotes the flow of energy and power to lead.
- The school going boy and girl represent education and gender equality.

*The other objectives of the club can be elaborated as:*

- To enhance the personality and adjustability of the students in the society.
- To widen the radiance of education in the society.
- To bring a sense of responsibility in the society.
- To exterminate unscientific social practices like witchcraft, superstition and so on.
- To update knowledge about science and information technology, and its allied areas.
- To ease drug mostly among youngsters and teenagers.

### Contributions and work done by the KCMIT CLUB

- Students visited Shree Tamakoshi Janajagreeti Higher Secondary School at Khimti Beshi, Ramechhap District where they provided basic computer education to the students of the school.
- Students visited Lakuribhanjyang where they focused on social awareness like health education, sex education, drug addiction and abuse; they also established a small library in the school.
- Last year members of the KCMIT CLUB visited Dolagiri Secondary School, Changuarayan, Bhaktapur, where they imparted knowledge about;
- Natural resources, conservation and national parks.
- Health education about AIDS and Swine flu.
- Drugs and impact of drugs on the society.
- Conducted a quiz competition and cultural dance show.
- The club also conducted a blood donation program on 4th December 2009.
- Similarly, quiz competition and a poetry competition were also organized in the college by the club.

In this way, the KCMIT CLUB is performing its mission with full dedication and responsibility. The contribution of the club for the betterment of the society will continue in the future too.



In addition to shrinkage/contraction, we, at present are furthermore sinking. By the word 'we', I am not trying to point at any individual, but I am referring to all the Nepalese. I used to feel proud about myself for being born in Nepal and I still want to be. You may be wondering how we are sinking. At present, every nation is evaluated by its economic strength in the international arena. Hence, the economy of Nepal is sinking; others may say every cloud has a silver lining, but if you see through my eyes, you wouldn't see any lining around the black clouds at present.

All economic indicators have shown negative data except one. Guess it and you may be correct. It is a significant increase in the tax and revenue collection, which is primarily fuelled by a significant increase in imports where the petroleum product has a major portion. At present, there is a huge deficit in trade. The trade deficit has been widening since the adaptation of the free market economy without any good strategy to reap from it. Remittance which has been the backbone of the Nepalese economy is crawling at the speed of a turtle and the deficit is increasing at the speed of the rabbit. And this is not the story where the rabbit sleeps on the way and the turtle wins the race. This is a never ending race where a character is born, grows up and dies, but the drama continues.

According to the Nepal Rastriya Bank (NRB) report, the deficit has reached an all time record (unreachable) of Rs. 160 billion in the first half of the current fiscal year where the export has contracted by 12% due to the decrease in the export of major items like garments and carpets. The dollar reserve has hugely decreased. NRB has been selling billions of rupees worth of dollars to buy IRs. It indicates a significant increase in the import from our so-called elder brother of which the major portion is covered by petroleum products.

Nepal is termed as a highly lucrative zone for investment with lots of prospects. Recently, I heard a news report that some of world's richest persons were attracted to come to Nepal to observe opportunities, but due to the current political scenario, they have currently postponed their program.

Despite the huge untapped natural resources, in reality the Nepalese economy is gloomy. Political leaders, who are mainly responsible for development of the nation, are paranoid of each other. Nepalese are confused about who is right and who is wrong. It is easy to fall, but it is hard to climb. And I pray to God for that climb to come soon. We can put our little effort in order to reduce the widening trade deficit by emphasizing on the purchase of Nepalese products instead of imported products if possible.

JAY NEPAL!

# MANAGEMENT INFORMATION SYSTEM (MIS) IN BANK

Rama Poudel

BBA 6th semester



A Bank is a financial intermediary that accepts deposits and channels those deposits into lending activities. Banks are fundamental component of the financial system and also active players in financial markets. The essential role of a Bank is to connect those who own capital such as Investors or Depositors.

Banking is generally a highly regulated industry and the government restriction activities over banks have varied over time and location.

The term is not new to the banking sector since the early 80's. The Bank has been using this terminology to refer to the process of generating various reports and analysis at corporate head office for their decision making for own use as well as for conveyance to authorities in charge of the regulation.

MIS, in the present context of high availability of volume data on electric media at diverse

locations and on diverse platforms, has become more pertinent to banks decision making process – thanks to the availability of new tools of technology such as data warehousing, data mining etc. So MIS would thus better end the products of both the processes data warehousing and data mining.

Banking being an information intensive industry, building a management information system within a Bank or an Industry is a gigantic task. It is more so for the public sector banks, which have a wide network of bank branches spread all over the country.

At present, banks generate MIS reports largely from periodic paper reports/statements submitted by the branch and regional offices, except for a few banks which have been using technology in a big way; MIS reports are available with a substantial time lag. Reports so generated also have a high margin due to the data entry being done at various levels and the likelihood of varying interpretation at different levels.

Though computerization of bank branches has been going on at a good pace, MIS requirements have not been fully addressed. IT is an account of the fact that most of the Total Branch Computerization (TBC) software packages are transaction processing oriented. They have been designed primarily for day to day operations at the branch level and day-end balancing of books.

# ENVIRONMENT



Rasbin Rijal

BIM 2nd semester Section 'B'

Peace and the survival of life on earth as we know it are threatened by human activities, which is a lack of commitment to humanitarian values. Destruction of nature and natural resources result from ignorance, greed, and lack of respect for the earth's living things. This lack of respect extends even to the earth's human descendants, the future generations, who will inherit a vastly degraded planet. This will happen if the world peace does not become a reality, and if the destruction of the natural environment continues at the present rate. Our ancestors viewed the earth as rich and bountiful, which it is. Many people in the past also saw nature as inexhaustibly sustainable, which we now know is the case only if we care for it.

It is not difficult to forgive the destruction in the past, which resulted from ignorance. Today, however, we have access to more information, and it is essential that we re-examine ethically what we have inherited, what we are responsible for, and what we will pass on to the coming generations. Clearly this is a pivotal generation. Global communication is possible, yet confrontations take place more often than meaningful dialogues for peace. Our marvels of science and technology are matched if not outweighed by many current tragedies, including starvation in some parts of the world, and extinction of other life forms. Exploration of outer space takes places at the same time, as the earth's own oceans, seas, and freshwater areas become increasingly polluted, and their life forms are largely unknown or misunderstood.

Many of the earth's habits, animals, plants, and insects, even micro-organisms that we know as rare or endangered may not be known at all by future generations. We have the capacity and the responsibility. We must act before it is too late.



A young guy from Long Island moves to Florida and goes to a big "everything under one roof" department store looking for a job. The Manager says, "Do you have any sales experience?"

The kid says, "Yes sir, I was a salesman back in Long Island."

Well, the boss liked the kid and gave him the job. "You start tomorrow."

"I'll come down after we close and see how you did."

His first day on the job was rough but the kid got through it. After the store was locked up the boss came down. "How many customers bought something from you today?"

The kid says, "One". The boss says, "Just one? Our sales people average 20 to 30 customers a day. How much was the sale for?"

The kid says, "\$101,237.65".

The boss says "\$101,237.65?" What the heck did you sell him?"

The kid says, "First I sold him a small fish hook."

"Then I sold him a medium fish hook."

"Then I sold him a larger fish hook."

"Then I sold him a new fishing rod."

"Then I asked him where he was going fishing and he said down the coast, so I told him he was going to need a boat so we went down to the boat department, and I sold him a twin engine Chris Craft."

"Then he said he didn't think his Honda Civic would pull it, so I took him down to the automotive department and sold him a new 4 x 4 Expedition."

The boss said, "A guy came in here to buy a fish hook and you ended up selling him a BOAT and a TRUCK?"

The kid said, "No sir!! The guy came in here to buy tampons for his wife and I said, "Dude, your weekend's shot - you should go fishing."

After being a chat friend for a long time, they met.

The meeting was at a local coffee shop. They ordered coffee and started to talk. The boy was very nervous. When the coffee arrived, he asked for some salt. She asked why he needed salt in the coffee. He answered that he was born and grew up in a city near the sea, and every time he drank coffee with salt in it, he remembered his birthplace and missed it very much. She was impressed with his love for his birthplace and fell in love with him. They got married and lived happily. And everyday she put some salt in his coffee because he liked to have coffee with salt.

When the time came for the boy to die, he gave her a letter and told her to read it after his death. After his death, she read the letter. It said "Dear honey, all my life I had been hiding one thing from you. Actually on the first day that I met you, I wanted to ask for sugar, but I was so nervous that I accidentally asked for salt. I wanted to tell you the truth but I couldn't. I'm sorry. And coffee with salt tastes ridiculous."



## STRIKES : NEVER BE BACK AGAIN

Rasna Shahi

BBA 4th semester Section 'A'

Everybody must be very well aware about the 'chase for the chair' in our country; hate it or love it, but you have to accept this reality no matter how hard politicians try to hide it, it is indeed a bitter truth; headlines in our country are always about 'satta ko khel'. The Chair is the symbol of power in Nepal. Living in a country where there are numerous bandhs and strikes every week, we, Nepalese have already, knowingly or unknowingly adopted to this band culture, but the recent general strike was too much too handle. The strike has become the integral part of the Nepalese politics. Nepal has one of the highest strike rates in the world. When the tourism year is just around the corner, this type of scenario is setting a negative impression of Nepal in the world.

Business, education, health sectors, you name it, every single sector has been affected by the strike. According to the Federation of Nepalese Chamber of Commerce and Industry (FNCCI), around two billion Rupees of transactions are held on each day of the nationwide strike. On a strike day, in Nepalgunj industries had a loss 3-3.5 million per day; Biratnagar custom suffered 25 million losses daily during a strike. Seeing this kind of situation, I can hardly believe any politicians' commitments of creating a 'New Nepal', which seems to be a tempting dream, which is almost impossible to accomplish in this way.

The chaos of strike in the country has bothered all the people: may they be rich or poor. Rich people are suffering in the path of becoming richer. But what about those who have to run their houses by struggling each day? It is hard to imagine a day when we are compelled to sleep with an empty stomach, have we ever thought of the poor people who are forced to do so? Strikes are called in the name of poor people. But is their any significance of calling for strikes, which forces the poor people to sleep with hunger? Daily wage earning labourers are the major victims of the strike. Hospitals are found having a shortage of drugs; the prices of vegetables are skyrocketing in one place, whereas in farms they are dumped in the roadside. Children are using the roads as their temporary playground, the country's economy is going down and even lower with further strikes, but the leaders are just playing the blame game.

I really don't understand politics, and my perception may not be totally correct, but at least as a citizen of this country which used to be a symbol of peace, and on behalf of every single person living in and loving our nation, I think it is time to bring peace back to this country; it is time to start thinking about our country and the people living in it. I hope we can make our country a better place to live in and turn our dream of a New Nepal and prosperous Nepal into a reality.

## कमल प्रसाद ज्ञवाली संग अन्तरवार्ता



रमा पौडेल  
अस्मिता आचार्य  
विकास रेग्मी  
बि.बि.ए. छैठौं सेमेष्टर

करिव एक वर्ष अगाडि बैकिङ्ग एण्ड फाइनेन्स कम्पनीका रूपमा 'ग' वर्गमा रहेर वित्तीय कारोवार गरिरहेको किष्टले नेपाल राष्ट्र बैकबाट 'क' वर्गको वाणिज्य बैकमा स्तरोन्नति भए लगत्तै थोरै अवधिमा नै द्रुत गतिमा आफ्नो क्षमता तथा सेवालाई विस्तार गरेको छ । मुलुकले आर्थिक क्षेत्रमा थुप्रै उतारचढाव भोगिरहेको बेला संघर्षकै मोर्चाबाट अगाडि बढ्दै उदाहरणीय सफलता हासिल गर्न सफल किष्टको छुट्टै पहिचान महत्वकांक्षी योजना र लक्ष्यहरू रहेका छन् । संक्रमणकालिन अवस्थामा विभिन्न आरोह अवरोह पार गर्दै नेपालको उत्कृष्ट उपलब्धि हासिल गरेको संस्था भेट्न निकै कठिन छ । चुनौतीलाई सामना गर्दै किष्टलाई ५ नम्बर गियरमा कुदाएर गरिव जनताको जिवनस्तर उकार्ने लक्ष्य पुरा गर्नुभएको र किष्टलाई स्थापना कालदेखि अहिलेसम्मको अवस्थामा ल्याई पुर्‍याउन यस बैकका प्रबन्ध संचालक तथा प्रमुख कार्यकारी अधिकृत कमल प्रसाद ज्ञवालीको निकै मेहनत परेको छ । बैकको सफलता ५ प्रतिशत र आफ्ना कर्मचारीहरूको ९५ प्रतिशत योग्यता रहेको बताउने ज्ञवाली हालसालै वोस म्यागेजिनले हरेक वर्ष उत्कृष्ट प्रमुख कार्यकारी अधिकृतलाई प्रदान गर्ने "द वोस विजनेस एक्सिलेन्ट" अवार्डबाट सम्मानित हुनुभएको छ । प्रश्रुत छ कमल प्रसाद ज्ञवालीसंग हामी के.सी.एम.आइ.टीका विद्यार्थीहरूले गरेको कुराकानीको अंशहरू:

**प्रमुख कार्यकारी अधिकृत अलवा आफुलाई वर्णन गर्दा कसरी गर्नुहुन्छ ?**

प्रश्न कठिन छ .....जुन कुराले मलाई अप्त्यारो पाछ वा जसले मलाई जे भन्छ त्यो कुरा मलाई भन्यो भने मन पर्छ या पर्दैन, त्यसपछि अर्को कुरा आफुभन्दा ठुलो अथवा सानो मान्छेहरू जस्तै मेरो छोरा-छोरीले गर्ने कामले म खुसी हुन्छु कि हुदैन, अथवा मैले गरेको कामबाट म जस्तै बुवा आमा भएको भए उहाँहरू खुसी हुनुहुन्थ्यो कि हुनुहुदैनथ्यो । मैले जुनसुकै काम गर्दा पनि आफुलाई केन्द्र विन्दुमा राखेर हेर्नुपर्दछ भन्ने धारणा राख्छु ।

**यो स्थानसम्म पुग्नको लागि हजुरले कतिको संघर्ष गर्नुभयो ?**

जुनसुकै काम गर्नलाई संघर्ष गर्नुपर्दछ, कसैलाई थोरै कसैलाई धेरै । म गाउँको मान्छे जसले एस.एल.सी. पढ्दा गाडी र क्याम्पस पढ्दा टेलिभिजन देख्यो, त्यो मान्छे आज नेपालको धेरै-थोरै मान्छेसंग प्रतिस्पर्धा गर्छ भने त्यसले पक्कै पनि धेरै ठुलो संघर्ष गरेको छ । तर त्यो संघर्ष के गरे आज बयान गर्न गाह्रो छ ।

**बैकको वर्तमान अवस्थाका बारेमा बताइदिनुहोस् न ?**

किष्टमा साढे चौध अर्वको निक्षेप र १२ अर्व लगानी रहेको छ । गएको चैतसम्म बैकको खराब कर्जा ०.३१ प्रतिशत रहेको छ । हामीसंग करिव २ लाख ग्राहक छन् । किष्टको शाखा संख्या ५१ पुगेको छ । अब शाखा विस्तार हाम्रो प्राथमिकता हैन । हाम्रा ५४ वटा ए.टी.एम. मा मासिक डेढ देखि दुई करोडको कारोवार हुने गरेको छ भने १ लाख भन्दा बढीले ए.टी.एम. को प्रयोग गर्ने गरे

का छन् । रियल स्टेट एन्वयिक्तबतभ० मा हाम्रो लगानी ३९ प्रतिशत छ ।

**मुलुक संक्रमणबाट गुज्रिरहेका बेला च्याउ जस्तै उम्रिरहेका बैंकहरू बीच अवस्था प्रतिस्पर्धा बढ्दै गएको छ भनिन्छ, यस्तो अवस्थामा किष्ट बैंकले आफ्नो प्रतिस्पर्धात्मक क्षमतालाई कसरी अगाडि बढाएको छ र किष्टले कस्तो चुनौती सामना गर्नु पर्ला ?**

बैंकहरू प्रवेश हुनुको कारण नाफा कमाउन र अरुभन्दा धेरै सेवा प्रदान गर्नु हो । प्रतिस्पर्धाको कुरा गर्दा प्रतिस्पर्धा आफूभन्दा साना संग हुँदा, प्रतिस्पर्धा भनेको समान तहसंग हुन्छ र हामी समान तहमा थोरै मध्ये एक हुन चाहन्छौ । त्यसैले हामीहरूले बैंक र बैंकमा कार्यरत व्यक्तिहरूलाई प्रतिस्पर्धी मान्दैनौ । बाहिरी वातावरण राम्रो हुनु पर्यो र चुनौती केही पनि छैन । साहसी व्यक्ति वा संस्थाले कमजोर अवस्था वा खराब अवस्थाकै बेलामा प्रगति गर्न सक्छन् । राम्रो अवस्थामा त सबैले राम्रो गर्छन् तर म राम्रो गर्छु भनेर खुबी देखाउने बेला नै अहिले हो । केही गरेर देखाउन चाहने क्षमतावान र साहसी हरूका लागि मुलुकको अवस्था अहिले नै उपयुक्त छ । यसकारण हामी डराएका छैनौ नयाँ प्रविधिकरण र बजार प्रबर्द्धनमा डटेर अगाडि बढ्ने छौ, अरुपनि लाग्नु पर्छ । आर्थिक मन्दी अप्ठ्यारो परिस्थिती सबै सहजै पार हुनेछन् ।

**अहिले नेपालमा धेरै विदेशी बैंकहरूको आगमन हुने क्रम बढ्दो छ, यस्तो अवस्थामा स्वदेशी बैंकहरूलाई कस्तो प्रभाव परेको छ ? यहाँको टिप्पणी दिनुहोस् ।**

जब विदेशी बैंकहरूको आगमन हुन्छ तब त्यसले स्वदेशी बैंकहरूको कमजोरी देखाउँछ र त्यो बैंकहरूलाई आधुनिक प्रविधि अपनाउन जोड गर्दछ ता कि तिनीहरूको स्तर बढोस् धेरै नेपाली (स्वदेशी) बैंकहरूको यस्तो प्रतिस्पर्धी वातावरणलाई सामना गर्न सक्दैनन् । त्यसकारण तिनीहरू खारेज हुन सक्छन् । त्यसैले सरकारले केही समयको लागि स्वदेशी बैंकहरूलाई बचाउने र स्तर बढाउने सहयोग गर्नुपर्दछ ।

**किष्ट बैंकले आफ्नो लगानी कुन क्षेत्रमा बढी लगाएको छ ?**

बैंक भनेका नाफामुखी संस्था हो, त्यसमा कुनै दुईमत छैन । बैंकहरूको आफ्नै निति हुन्छ नाफा कमाउनुपर्छ र डिविडेन्ट (Dividend) तिर्नुपर्छ । यदि राजनितिक समस्या समाधान हुने हो भने लगानीको क्षेत्र स्तः श्रृजना हुँदै

जानेछन् । अहिले किष्टले जहाँ ब्यापार चलिरहेछ र जसको तिर्न सक्ने क्षमता छ त्यही लगानी गर्छ । अहिले भइरहेको Trading Business हो , सानो सानो उद्योग र Real State पनि थियो । तर अहिले बन्द भएको छ । Margin Lending को क्षेत्र पनि थियो तर अहिले करीब-करीब बन्द भएको छ । त्यसले गर्दा लगानीको खास क्षेत्रहरू छैन तर प्रचुर संभावना भएको जलविद्युत र पूर्वाधार क्षेत्रहरू हुन् तर त्यसमा लगानी गर्ने सरकारको क्षमता छैन । राष्ट्र बैंकबाट अहिले आम्बलअप्लन को सुविधा आइरहेको छ तर त्यो त्यति सजिलो छैन ।

**किष्ट बैंकले किन आफ्नो सेवा शहर तर्फ भन्दा बढी गाउँतर्फ केन्द्रित गर्ने योजना ल्यायो र यसमा तर्पाइहरू कुनै खास वर्गप्रति बढी लक्षित हुनुहुन्छ कि ?**

सबैभन्दा देशमा बैंक गाउँगाउँलाई चाहिएको हो । बैंक शहरको लागि जतिपनि पुगीसकेको छ । त्यसको लागि हामी चाहि :यदर्थि द्यबलपल्लन र जबत द्यबशबबच द्यबलपल्लन योजना आज भन्दा चार वर्ष अगाडि ल्याएको हो । गाउँमा लाग्ने बजार भनेको हप्ता हप्तामा लाग्ने बजार हो । सबै वर्गका मान्छेहरू भेला हुन्छन्, आफ्नो कारोवार गर्छन् , सबैको सुरक्षा हुन्छ, साँभ हुन्छ सबै फर्कन्छन् , यसरी नै हामीले पनि गाउँमा गएर जबत द्यबशबबच द्यबलपल्लन सम्बन्धि अभियान चलाउँछौ । सबै सेवाहरू प्रदान गर्छौ, कारोवार सजिलो पार्दछौ यतिमात्र नभएर हामीले विद्यालय र कलेजहरूलाई लक्षित गरि शैक्षिक संस्थामा कार्यरत शिक्षकहरूको तलब किष्ट बैंक मार्फत भुक्तानी गर्नका लागि किष्ट सेलरी भुक्तानी योजना अगि ल्याएको छ , यो यो जना गाउँमा छिट्टै ल्याउने योजनामा छौ । हाम्रो लक्षित वर्ग गरीवीको रेखामुनिका नेपाली जनता हुन् । बेरोजगार लाई रोजगार दिने, पैसा भएर लगानी गर्न नसकेका लाई अधिकतम ब्याज दिने, व्यावसाय मार्फत मुनाफा आर्जन गर्न चाहने विद्यार्थी लगायत बैंकिङ क्षेत्रको पहुँच पुग्न नसकेको सबै वर्ग हाम्रो लक्ष्य भित्र पर्नेछन् । सबैभन्दा धनि देखि सबै भन्दा गरीब सम्मको पहुँच हुने बैंकको रूपमा हामी स्थापित हुने कोशिस गर्छौ ।

**संस्थागत निक्षेपकर्ता धेरै ब्याज खोज्छन् जसले गर्दा बैंकलाई अप्ठ्यारो हुन्छ । यस्तो अवस्थामा उनीहरूलाई आकर्षण गर्न कस्तो योजना ल्याउनुभएको छ ?**

जनताको सानो सानो जम्मा भएको पैसा धेरै लामो समयसम्म संस्थालाई दिगो हुन्छ , अगाडि बढ्न सहयोग पुर्याएको छ

र आवश्यक पनि हुन्छ । संस्था भनेका उनीहरू पनि आफ्नो अर्थमा नाफा कमाउन भनेका खोलेका हुन् । उनीहरूले पनि अवसर पाए भने लगानी बढाउने र ब्याज अनुसार चल्ने गर्दछन् । संस्थालाई बढी पैसाको आवश्यकता भयो भने उनीहरू ब्याज बढाउछन् । यहि पैसा कम भयो भने कम ब्याज मै काम गर्छन् । तर जसले संस्थागत जिम्मा लिएका छन् त्यो संस्थाहरू अहिले ढिलासुस्ती हुने क्रम बढिरहेको छ । तर संस्थागत जिम्मा लिनेलाई गाह्रो छ ।

**अहिलेचाही जनमानसमा किष्ट बैंक डुब्न लागेको हल्ला चलिराखेको छ । के यो साँचो हो ? मानिसमा यस्तो भ्रम कसरी पैदा भयो पक्कै पनि हावा नचली पात हल्लिदैन होला ?**

अहिलेको प्रतिस्पर्धात्मक समयमा यस्तो कुरा आउनु स्वभाविक हो । तर जसले किष्ट बैंक डुब्छ भनेको छ त्यसको मानसिकता नै डुबेको छ जस्तो मलाई लाग्छ किनभने किष्ट बैंक धेरै अगाडि छ भन्ने कुरा हाम्रो कारोवारले प्रमाणित गरेको छ , यस्तो हल्लाको पछाडि नलाग्नु नै उपयुक्त होला ।

**किष्ट बैंकले नेपालको आर्थिक र सामाजिक विकासमा कसरी सहयोग गरेको छ ?**

किष्ट बैंक आएको कारणले नै सरकारले कर पाएको छ । कर दुई प्रकारका हुन्छन् । एउटा म्चभअत त्वह जुन कर्मचारीको आफ्नो तलब बाट काटिन्छ र अर्को क्षलमष्वभअत त्वह जुन जम्मा भएको पैसाबाट ब्याज तिर्छौं त्यसमा पनि कर काटेर सरकारलाई तिरेको हुन्छौं । बैंकले उद्योग धन्दामा पनि लगानी गरेको हुन्छ त्यसको कारणले गर्दा उद्योग धन्दाले पनि कर तिरेको हुन्छन् । यसको अप्रत्यक्ष धेरै ठुलो भुमिका हुन्छ । यसले बेरोजगारी पनि केही मात्रामा हटाएको छ । अर्कोतर्फ किष्ट बैंकले जुन तरिकाले बजारमा अस्तित्व देखाईरहेको छ ता कि अरु बैंकहरूलाई पनि अहिलेको नयाँ प्रविधिमा जाउ, ःबकक द्यबलपल्लन मा जाउँ भन्ने सुभाब दिएको छ । यस हिसाबमा हामीले चाँही द्यचबलअज ल्भतधयचपल्लन विस्तृत रूपमा ल्याएका छौं , जसले गर्दा नेपालको आर्थिक विकासमा धेरै सहयोग पुर्याएको छ ।

**राष्ट्र बैंकले अपनाएका बैकिङ्ग नितिहरू अहिलेको परिप्रेक्ष्यमा बैंकलाई ठीक छ कि छैन ? यहाँको टिप्पणी दिनुहोस् ।**

राष्ट्र बैंकले अहिले बैकिङ्ग नितिहरूमा परिमार्जन गरेको छ । पहिले जस्तै आफ्नो प्रकारको निति बनाउन राष्ट्र बैंकले अहिले रोकेको छ । यदि हामीबाट गलत निति आयो भने त्यसलाई सुधार गर्छ । तर जति बैंकहरू आए

त्यति प्रविधिको विकास हुदै गयो । त्यसको आधारमा राष्ट्र बैंकले आफ्नो सुपरिवेक्षण गर्ने ९:बलएयधभच० जनशक्ति र नियमको लागि राम्रो नियम बनाउने जनशक्ति खोज्छ । किनभने राष्ट्र बैंकले गलत नियम अपनायो भने त्यसको छवि राष्ट्रमा जान्छ । अर्थात एउटा बैंक विग्रियो भने देशमा छवि विग्रन्छ । समग्रमा राष्ट्र बैंकले अपनाएको बैकिङ्ग नितिहरू वर्तमान अवस्थाको लागि राम्रै हुन् ।

**किष्ट बैंकको दिर्घकालिन योजना के के हुन् ?**

हाम्रो दिर्घकालिन योजना उत्कृष्ट बैंक बन्नेछ । अन्तराष्ट्रिय क्षेत्रमा पनि यसको विस्तार गरिनेछ । हामीले द्यचबलअज ल्भतधयचपल्लन खोल्ने थियौं तर यो काम बन्द भयो । हाम्रो ५१ शाखाहरू छन्, अब शाखाहरू खोल्ने काममा ध्यान दिदैनौं । अबको आउदो वर्ष हामीले आफ्नो क्षमता बढाउने काम गर्छौं, संस्थामा कसरी अगाडि बढ्ने प्रविधिको विकास कसरी गर्ने, कसरी कर्मचारीलाई तालिम बढी मात्रामा दिने, बजारलाई हेरेर कसरी व्यापार बढाउने, हामी दुईवटा बै कहरू भित्र पर्छौं जसले विदेशमा गएर पनि आफ्नो कारो वार गर्न सक्षम छ र गर्न पाउँछ भनेर राष्ट्र बैंकले तोकेको छ । राष्ट्र बैंकले यदि गलत बैंक भएको भए विदेशमा गएर आफ्नो कारोवार भन्छ होला र ? यहाँबाट फेरि प्रश्न आउँछ के किष्ट बैंकले विदेशमा गएर शाखा खोल्न सक्षम छ कि छैन राष्ट्र बैंकलाई प्रश्न जनताले गर्छन् भने हामी सैद्धान्तिक सहमति दिन सक्छौं । त्यसकारण गाडीको गियर पाँच नम्बर मा छ । ड्राइभर सक्षम राख्छौं र पाँच नम्बरको गियरमा नै चलाउछौं । डर लाग्छ भने हाम्रो गाडीमा चढ्न नआउनुहोस् किनकी गाडी छिटो चलाउछौं । लक्ष्यमा पुग्नका लागि ।

**अन्त्यमा हजुरले चुनौतीलाई सामना गर्दै किष्टलाई पाँच नम्बर गियरमा चलाउछु भन्नु भयो यसका केही आधार पनि छन् हो ला ?**

हरेक कुरामा हामीले चुनौति दिदै आएका छौं र जनताका मन जित्न सफल पनि भएका छौं । आज हामी किष्ट मचे 'न्ट बैंक लिमिटेड भन्न पाएका छौं । यसका आधार ड्राइभिड तगडा छ । युवा कर्मचारीहरूले बैंक हाकीरहेका छौं । हामी गलत काम गर्दैनौं । व्यापारका हिसावले कहिलेकाही फ्लप हुन पनि सक्छौं । तर गलत नियतका कारण यदि यस्तो भयो भने मलाई पनि सजाय दिए हुन्छ ।

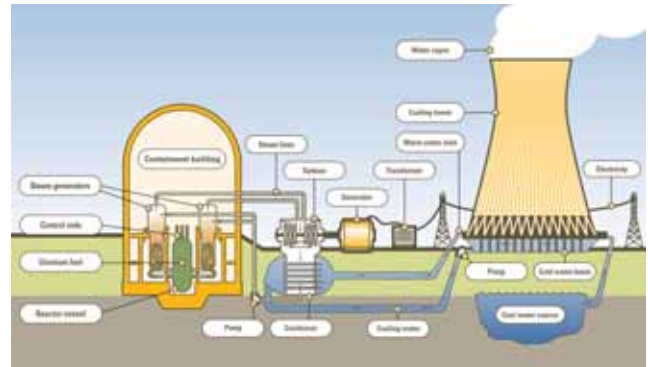
# NUCLEAR ENERGY IS IT ISSUE OR DEBATE?

Prabin Luitel  
BIM 4th semester

Nuclear power is any nuclear technology designed to extract usable energy from atomic nuclei via controlled nuclear reactions. The most common method today is through nuclear fission, though other methods include nuclear fusion and radioactive decay. All current methods involve heating a working fluid such as water, which is then converted into mechanical work for the purpose of generating electricity or propulsion. Today, more than 15% of the world's electricity comes from nuclear power, over 150 nuclear-powered naval vessels have been built, and a few radioisotope rockets have been produced.

Some countries in the world currently use nuclear power. However, high construction costs have hindered the development of nuclear power in many countries. Yet, rising concerns regarding global warming and energy prices, however, nuclear energy has seen renewed attention as alternative form of energy. The world energy demand is projected to grow by 50% by 2030. To meet the short-term demand, the use of coal and other fossil fuels will increase.

The main question and debate is whether nuclear energy should be included as a major component of 21st century plans to combat global warming and to help us meet the growing energy demand? Many questions frame this debate: Is nuclear power helpful in reducing greenhouse gas emissions? Can nuclear power scale to become a serious energy replacement to coal electric power (the main source of electricity globally)? Does the construction of nuclear plants contribute to global warming in any significant ways? What about the mining of Uranium, and what general environmental risks might this pose? What concerns surround nuclear waste? Can these



concerns be addressed? How long can we expect supplies of Uranium and nuclear energy to last? Centuries? Even if it will run out in the future and is not "renewable", is it still worth pursuing now (particularly in the face of global warming)? Do nuclear plants pose a risk of "melting down", or have modern nuclear plants eliminated the risk of another Chernobyl or Three Mile Island disaster? Are there any radiation risks to local communities and to workers at nuclear plants? What about the threat of terrorist attacks on nuclear plants? What weapons proliferation risks surround nuclear energy? Should this prevent the further development of nuclear energy, particularly if it is believed that nuclear energy is part of the solution to the global warming crisis?

## TRICKY QUESTIONS ANSWER.....

Room #3: A room full of hungry lions that didn't eat in 3 months.  
Because lions that didn't eat in 3 months were dead already.

Only air.

All months have 28 days.

Eskimos live at the north pole, penguins at the south pole.

A nickel, the dog cost \$ 1.05.

935. With all the other numbers the 3rd digit equals the product of the first two.

The match, if you didn't light it first you would not be able to light anything else.

Pour the juice from the 2nd glass into the 5th glass.

A Keyboard.

Music scales.

Hypnotherapy is based on the fact that body is inextricably linked with the mind, which means that accessing the subconscious can affect change in the body. Employed by a professional hypnotherapist, the art of hypnosis can enhance health benefits. Contrary to popular belief, hypnosis is not a state of deep sleep. It does mean a trance-like condition, but when we in it, the subject is actually in an enhance state of awareness, concentrating entirely on the hypnotist's voice. In this state, the conscious mind is suppressed and the subconscious mind is revealed. When we are sleep we unconscious –the movements or actions that we perform while asleep are caused by subconscious mind. Dreams also are stirred up by subconscious activity. But during natural sleep the subconscious mind as well as the conscious is inaccessible. Mind is rendered inactive and the subconscious awakened. In the hypnotic sleep the subconscious mind controls the entire organism, not the voluntary system alone, but also the involuntary nervous system. It is for this reason that mental and nervous ills can be cured through hypnosis.

In the waking state, the mind is fulfilled with thousands of thoughts. In a scattered state, the mind cannot absorb any suggestion. In the hypnotized condition, the mind is concentrated on one thought and desired suggestions implanted by the hypnotist can be absorbed more effectively. Hypnosis employs the immense powers of the subconscious mind to boring about the desired changes in our lives. The subconscious mind does just what it is told to do, and in the process shapes our character and influences our behaviors.

#### **Can one be hypnotized against one's will?**

There can be no hypnosis unless a person is willing to take part in the process. An individual always enters hypnosis in a natural way, of his own accord, simply by following the suggestions of the hypnotherapist.

Hypnotherapy is a two way process between the therapist and the subject, a professional partnership. People who benefit most from hypnotherapy are those who understand that hypnosis is not a surrender of control; it is only an advanced form of relaxation.

#### **Can people with strong will power by hypnotized?**

There is a myth that those will strong will power cannot hypnotized. Contrary to popular myth, intelligent people can be hypnotized faster. Left- brain people go into hypnosis faster than right-brain ones. Writers, artist and others involves in creative seem to be unusually skilled at achieving. A deep trance state quickly. "The only ones who cannot be hypnotized are those incapable of cooperating or those who choose not to cooperate," says Grant Boddington. According to the world health organization (WHO), 90 percent of

## DO YOU NEED HYPONOTHERAPY

Narayan Khatiwada

BBA 6<sup>th</sup> Semester



the general population can be hypnotized. We enter the hypnotic or trance state many times a day, when we read an interesting book, or watch an absorbing movie we enter the trance state.

#### **Who are not to be hypnotized?**

Hypnotherapy is not recommended for everyone. People who actively abuse drugs or alcohol are not good candidates for hypnosis. Similarly, people experience delusional or hallucinatory state should not be hypnotized. Hypnotherapy is rarely used to treat those who have psychosis or borderline psychosis. Only well-trained, vary experienced hypnotherapists treat such patients.

### How can one be hypnotized?

There are literally hundreds of techniques for including a trance and it's a very personal and individual skill that some can master naturally and some need years of training and experience to achieve the same degree of expertise. The most common methods of induction rely on capturing and holding the attention of a person. Suggestion alone, or a combination of suggestion and an eye-fixation device (often a light source or spinning spiral) can do this. Some hypnotists use a 'confusion induction' method to override the conscious. Usually, an acceptance of the induction procedure of device is required before hypnosis can occur.

### Does the hypnotist control the subject?

People think the hypnotist can control their mind. Most people think that under the hypnotic state one would reveal all the secrets and the hypnotist would take advantage of it later. This is not true because in the hypnotic state our mind is more alert and will not reveal any information which we do not wish to reveal.

Under hypnosis, suggestibility is increased only so long as the suggestions are harmonious with

subject conscious mind. A hypnotized person accepts most of the suggestions of the operator, except only those that might offend his sense of decency, character and deep-rooted moral and religious values.

### HYPNOTISM AND AUTOSUGGESTION CAN BE USED TO:

- Overcome fears and probais.
- Give up bad habits and addictions.
- Increase stamina and vitality.
- Eliminated emotional problems and depressions.
- Cure psychosomatic illnesses.
- Surmount inferiority complex and other behavioural problems.
- Conquer pain.
- Lose weight and stay trim.
- Enjoy marital and sex life.
- Fight allergies and other common ailments.
- Develop positive attitude in life.
- Create wealth and property.
- Boost self-confidence.
- Tackle stress.
- Cure stammering and stuttering.

## सबैका लागि जीवन बिमा



## नेपाल लाईफ इन्शुरेन्स कं. लि.

रजिष्टर्ड कार्यालय  
मेनरोड, वीरगंज, पर्सा

प्रधान कार्यालय

हेरिटेज प्लाजा-१, दोस्रो तल्ला, कमलादी | पो.ब.नं. ११०३०, काठमाडौं

फोन : ४२२३४४०, ४२४१२१२, ४२२३१८९ | फ्याक्स : ९७७-१-४२४०१४३ | E-mail : nlic@mos.com.np

## My Broken Heart in the Digital Logic

My dear digital signal,

I love you as much as a binary number loves a decimal number and counter loves flip flop. I love you like the digital circuit loves the logic gates. Please don't take my love as the And-Gate with one false input. My love towards you knows no boundaries. My love is pellucid. Even if you have heard negative things about my love, just use an inverter. If you simplify my love using a karnaugh-Map you will get the result!. No matter what the other things and talks about our loves, there exists a don't care condition which helps to solve the conflict. A half added is not just sufficient add my love towards you because it has carry input from the previous birth. My heart has encoded you the essential request using the encoder but you could not use the decoder to understand my love. If the input of my love from my heart is taken to the BCD to 7 segment display, all the 7 display elements glow, but you could not understand my love. You always used Gray Code and parity code to detect the fault in my pellucid love.

When I state at you, a clock pulse generate in my heart. The clock pulse from my heart enables the Flip-Flop on the brain to store to store a bit of memory about the time that spent together in the BIM 1st semester. But exam paper has just used the T-Flip-Flop to break my heart. I tried to persuade you with a high input and the clock pulse but paper was difficult that finally use the T-Flip-Flop giving the output low. Since then I'm broken.

Only the cascaded counter could count the effort I made to make you mine. Now I'm designing a digital clock to calculate the time that I spent with you. All my effort went useless. Now the designed digital clock is hanging on the wall of mind waiting for the time to give re-exam. Here I have used analog to digital conversion to print my emotion, feeling, happiness, sorrow and experience in a small corner of the "Montage".

Yours loving  
Shishir poudel  
BIM 2nd semester 'A'

## A GLANCE OF THE INDUSTRIAL TOUR 2010

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**Rochak Bhagat & Rajendra Satyal**  
BBA 4th semester Section 'B'  
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We, the students of BBA 4th semester, had an opportunity to visit the two industrial areas, Pokhara Industrial Area and Butuwal Industrial Area respectively in 2010. When we started our journey from Kathmandu, we were full of enthusiasm and dreamt all day about our maiden tour.

Being a student of Business Administration, we must have a sound knowledge about the business environment of Nepal. The environment is the primary key factor that creates both a threat and an opportunity to the existing business scenario and has a long term effect upon business. The main aim of our industrial tour was "GO GREEN", i.e., the main focus was on the biological environment rather than a particular business environment. But even then, we were able to get various types of knowledge on both the aspects.

On the first day of our tour, we visited Himshree Food Production Ltd., Pokhara, located in the heart of Pokhara Industrial Area. Here, we came to know about its history of being the first noodles company of Nepal. Similarly we learnt about the company's semi-automatic production process and various steps of producing noodles (Rara & Aaha). Likewise, we learnt about the methods this industry had applied to dilute the smoke in the environment.

Our next visit was Siddha Baba Distillery and Lumbini Cable Pvt. Ltd. of Butuwal within the Butuwal Industrial Area. There, we got a brief knowledge about the industries and the production process. In both the industries, semi-automatic machines were used for the production and the raw materials for the production of finished goods and services were imported exclusively from India.

We had a chance to visit Ganga Devi Chaudhary Udhyog Gram: Chaudhary Group (CG) located in Nawalparasi. It is one of the biggest industrial groups of Nepal. The Chaudhary Group produces varieties of products, viz, noodles (Wai-Wai), snacks, television (LG & CG), beer (Gorkha), etc. we were able to visit the noodles and snacks industries only. We could not see other industries because of security problems. Chaudhary Udhyog Gram is located at the foot of the Chure hills and maintains a green environment within its premises and also around its surrounding areas. There, we were able to get a broad knowledge of the business scenario of Nepal, the various production processes and the future products along with some of their future planning.

The tour was one of the most enjoyable and enthusiastic moments of our lives, a complete blend of fun and knowledge. We were able to get a diverse knowledge about the subject matter. We especially thanked our college for organizing the tour that provided us a good platform to stand upon.

# Is Social Work a Profession?

**Rochak Bhagat**

BBA 4th semester Section 'B'



It is perhaps not surprising that the term social work, combining the rich ambiguity of 'social' with the misleading and somewhat deterrent simplicity of 'work', has undergone considerable change in usage since it first appeared in England towards the end of the nineteenth century. It was then used to describe a perspective applicable from a number of different occupations rather than to announce the arrival of a particular new occupation.

A rough description of the contemporary social worker is of a person who as a representative of some statutory or non-statutory agency delivers a wide range of services, from income maintenance and welfare commodities, to directive and non-directive counseling. The definition or general description take us some way towards grasping social work, but a more productive approach is to examine certain key questions concerning the form and the purposes of social work that have arisen at different times in the present century.

Controversy within social work is somewhat rare, but important questioning concerning the purpose of social work can be appreciated through three major debates (Timms 1983). The first, between leaders of the influential Charity Organization Society and the Socialists at the turn of the century concerned the emphasis to be given to the individual and to his social circumstances and to preventive as opposed to curative work. The second, between two American schools of social work, the Functionalists and the Diagnosticians in the middle of the century, raised questions concerning the independence of social work as a helping process contrasted with a process of psychological treatment. The third, most immediate, controversy revolved around the possibility of a social work that is politically radical or, specifically, Marxist.

In relation to form, two questions predominate: is social work to be treated as a profession (and if so, what kind of profession); is social work to be practiced as an applied science, as an art, or as some kind of ministrations? In 1915, at the National Conference of Charities and Corrections, Dr. Abraham Flexner spoke on the topic "Is Social Work a Profession?" Flexner concluded that social work met some of the criteria for professional status, but that social workers were mediators rather than full professional agents, that they pursued no distinctive ends, and that they were required to possess certain personal qualities rather than expertise in scientifically-derived technical skills. This led to the professionalization of social work, concentrating on casework and the scientific method.

Stress is a word derived from the Latin word 'stringer' which means to draw tight. It is an unpleasant state of emotional and psychological arousal that people feel and experience in situations that they perceive as dangerous or threatening to their well being. Some people define stress as events or situations that cause them tension, pressure or negative emotions such as anxiety of danger. Other views it as the response to these situations such as increased heart rate and muscle tension. It has both positive and negative effects. It signals danger and prepares us to take defensive action, such as, 'fear' can motivate us to manage or avoid situation that pose threats and it also provides us with creativity and motivates us to achieve.

Stress management starts with identifying the sources of stress in our life. There are various sources of stress. The factors that are responsible for stress are called Stressors. The important stressors are:

**a) Emotional:** In this, a person becomes too moody, too happy and too sad in situations and he/she cries at normal difficulties and laughs at a simple success.

**b) Thoughts regarded:** In this, a person loses memory. He/she has no sustainable thoughts and always becomes pessimistic.

**c) Physical:** In this type, a person suffers from chronic headache, body pain and discomfort. He/she also suffers from under-sleeping or oversleeping.

**d) Behavioral:** In this, a person finds it difficult to deal with others. Tone problem arises and the person feels difficulty while speaking.

In this 21st century, stress is the major problem seen in every corner of the world. Today, every one is going through stress and it has created many problems and hurdles for them. So it is essential to manage stress in time and open the door to success.

Stress can be reduced and coped up with by using the following techniques:

- Doing body exercises and applying relaxation techniques.
- Being unselfish, lovely and always positive.
- Keeping in touch with near and dear ones and sharing your grievances.
- Realizing his/her limitation of inability and act accordingly.
- Applying behavioral and cognitive theory.
- Drinking sufficient amount of water.
- Practising Yoga regularly.
- Creating a supportive atmosphere.
- Making a certain goal in life and utilizing time wisely.



## Stress Management

Samjhana Sigdel  
BBA 6th semester

*We can deal with stressful situations with the help of four A's:*

### **Change the situation**

Avoid the stressor  
Alter the stressor

### **Change the reaction**

Adapt to the stressor  
Accept the stressor

*By applying these techniques, we can reduce stress and able to do our work comfortably and happily.*

# मानिस (कथित सर्वश्रेष्ठ)

सन्दिप न्यौपाने

बि.बि.ए. चौथो सेमेष्टर सेक्सन बी

“मानिस सर्वश्रेष्ठ प्राणी हो ।” यो वाक्य हाम्रो जीवनमा निरन्तर प्रयोग भइरहेको वाक्य हो तर के मानिस साँच्चै सर्वश्रेष्ठ छ त? यदि छ भने को भन्दा सर्वश्रेष्ठ?

एउटा जनावरले आफूलाई गाँस, बास दिने मानिसको जिन्दगीभर गुलामी गर्न तयार हुन्छ तर मानिस आफ्नो गाँस, बास र कपास नपाउजेल गुलामी गर्छ र जुन दिन यो सबै पाउँछ, ऊ आफ्नो मालिकको ढाडमा छुरा हान्न तयार हुन्छ । के मानिसलाई अब जनावर भन्दा श्रेष्ठ भन्ने छ? यदि भन्ने पर्छ भने म “विश्वासघाती सर्वश्रेष्ठ” भन्न उचित सम्भव छु ।

मानिस आफ्नो जीवनभर पैसा... पैसा... भनेर तयसको लागि जुनसुकै हदसम्म पनि जान तयार हुन्छ । ऊ पैसाको लागि काठमार, लुच्याई, फटाई, चाप्लुसी जेसुकै गर्न तयार हुन्छ ।

अज्ञाने त कृतम पाप  
तज्ञाने विनाशयती  
ज्ञाता ज्ञाता कृत पाप  
मजुलेपो भमिष्यति

उक्त श्लोकमा भने अनुसार अज्ञानमा गरेका पाप ज्ञान पाएपछि नाश हुन्छ तर जानी जानी गरिएको पाप कहिल्यै नाश हुँदैन । यति हुँदा हुँदै पनि मासि पैसाको पट्टी बाँधेर इज्जत, घर, परिवार, मित्र बिर्सिएर पैसाको लागि तत्स्थ पाप गरिरहेको हुन्छ । किन नजरोस्, उसलाई अर्थ नामक रोग जुन लागिसकेको छ । त्यसैले म मानिसलाई “अर्थरोगी सर्वश्रेष्ठ” उपनामले सम्बोधन गर्न चाहन्छु ।

मानिसले यो संसारमा जे पनि गर्छ, आफ्नो लागि गर्छ । म, मेरो र मलाई कथित सर्वश्रेष्ठको सबैभन्दा प्यारो शब्दहरू हुन् । कवि लेखनाथ पौड्यालले कवितामा लेखेका थिए,

मै खाऊँ, मै लाऊँ, सुख सयल मोज मै गरुँ  
मै हासुँ, मै नासुँ, अरु सब मरुन दुर्वलहरू ।

उक्त हरफमा उनले मानिसको कटुसत्य लेखेका छन् । मानिस आफ्नो बाहेक अरु कसैको बारेमा सोच्न तयार नै छन् । काठमाडौँको उदाहरण लिँदा मानिस यतिसम्म स्वार्थी छन् कि आफ्नो घर अगाडिको फोहोर हटाउन उनीहरू फोहोर फालेको ठाउँमा भगवानको मूर्तिलाई र स्नानसम्म तयार हुन्छन् । बेलामा धर्म कर्म गर्नुपर्छ भन्दा,

“शरीर आध्यम, खलु वर्त साधनम्”

पहिले आफ्नो शरीर र धन अनि मात्र धर्मकर्म भन्ने मान्छे, आफूलाई पीर परेको बेलामा मन्दिर, मस्जिद, चैत्य घाउन पछि पर्दैनन् । यस्तो स्वार्थीलाई सर्वश्रेष्ठ भन्नुपर्छ भने “स्वार्थी सर्वश्रेष्ठ” भने कसो होला?

सन्तोष मानिसको किताबमा विट मारेको यस्तो शब्द हो जुन ऊ आफ्नो बोलीमा त “सन्तोषम् परम् सुखं” भनेर प्रयोग गरिरहन्छ तर आफ्नो व्यवहारमा कहिल्यै उताउँदैन । उसलाई जति दिए पनि भो भन्दैन । जब एउटा मानिस गरिव हुन्छ तब गाँस, बास र कपासको पछि हुन्छ, अनि जब उसका यी सबै चाहना पूरा हुन्छन्, अनि ऊ राम्रो छाना, सुन्दर नाना र मीठो खाना खोज्छ र यसरी नै उसका इच्छाहरू बढ्दै जान्छन् । यस्ता मानिसलाई सर्वश्रेष्ठ भन्नुपर्दा म “असन्तोषी सर्वश्रेष्ठ” भन्नु चाहन्छु ।

यसरी नै डर, त्रासले पनि मासिको साथ कहिल्यै छोड्दैन । केही गुमाउने डर मानिसको मनमा हरपल हुन्छ तर जीवनभर रहने डर मृत्यु मात्र हो ।

अथो टप्प टिप्यो लज्यो  
मिति पुज्यो टारेर टर्दैन त्यो

मृत्यु जीवनको कटुसत्य हो । उसलाई हामीले एक म एक दिन अपनाउने पर्छ तर मान्छे (बच्चादेखि बुढासम्म) यो देखि त्रसित हुन्छ । त्यसैले म भन्छु मानिस एउटा “त्रसित सर्वश्रेष्ठ” हो । आजभोलि त मानिस पठनपाठनको कुरामा पनि आफूलाई सर्वश्रेष्ठ ठानेर हेला गर्न थालेका छन् । ती सर्वश्रेष्ठ मध्य पनि केही मूर्खहरूले पढाइको पनि निन्दा गर्न थालेका छन् । यो क्रममा मलाई एउटा श्लोक याद आयो,

पठीतयं त मर्तव्यं, नपठीतयं त मर्तव्यं  
तब किमं रटा रट कर्तव्यं

सुन्दा पनि अचम्म लाग्छ । यही सोचेर हामी आखिरमा मर्ने नै हो भने किन पढ्ने? पढेर के हुन्छ र? पढेर को ठूलो भा छ र? भनेर यस्तो मूर्खताको कुरा गर्नेलाई पनि सर्वश्रेष्ठ नै भन्नु पर्छ । अब तपाईं नै भन्नुस, के यस्ता मानिसलाई मात्र सर्वश्रेष्ठ भन्न मिल्छ त? मिल्छ तर तब मात्र जब ऊ आफ्नो जीवनबाट अर्थरोग, विश्वासघात, स्वार्थ असन्तोष, त्रास र मूर्खतालाई निर्मूल पारेर हटाउन सक्छ ।

# SOOTHING NEPAL, “Information Technology”

As the world has entered the 21st century, the influence of IT has become even wider. There is IT revolution in all the countries of the world. Due to the help of IT, people are knowing, generating, new techniques to improve their skills and talents. Nowadays, in all operations the involvement of information technology is vital. Information technology helps in building the strength of the nation.

Our country as a developing country, the prevalence of IT is becoming vital and is implementing IT in various sectors. It has been influencing the IT sectors to build up the nation's strength and economic development. As the influence of IT can be seen in the hydroelectric projects, Tele-communication, Internet, Industrial sectors, Educational sectors, Medical sectors, etc., Nepal has somewhat achieved success till now. It has been struggling in the way to the development of industrial sectors, transportation, technologies and communication sectors.

The development of IT enhances the development of modern technology and equipments. In the context of Nepal, IT is the backbone of networking, research centers, communication, programming techniques, messaging networks, etc. IT helps in utilizing the manpower of the country for the development of new technologies, modified computers and many other applications which is useful for human needs. Nepal has been applying the applications of IT in the medical sectors, banks, industries like Database Management System, network security, etc. The research for lie detectors, metabolic analyzer is making up progress. In the near future, these applications will be able to enhance government security.

In Nepal, especially in the public sector, technologies have come as a package of development projects from various donor agencies. These projects primarily focus on the activities of the development of rural areas through IT development. In Nepal, the central region is the most IT influenced region. Here, the developments of IT applications are also the maximum. Though most part of the countries has got internet facilities, technologies, the implementation of IT has not been practiced much due to the lack of fund, advancement and information. The government is trying to make the information technology accessible in all parts of the country with the equal implementation in all sectors. As we know, communication, transportation facilities are gradually developing in Nepal, the development of IT will not be difficult.

Nowadays, mostly in all schools and colleges, the practice of IT has started. Most of the colleges are sound IT colleges and are recognized world-wide. With the help of Information Technology the Government is making progress as in the industrial sector also. If IT is dealt effectively and efficiently, the proper utilization of resources and manpower can be done which in turn will lead to a smooth development of the infrastructure.

As BIM and BBA students, we should make an effort to build a capacity to recognize the importance of implementing IT according to the development needs and requirements. We must not forget that IT is the most vital component in the 21st century to build up the nation, facilitating infrastructures, generating Information, ideas, and getting through the advancement of life in the earth.





# Sustainable Happiness

Jaya Ram Gautam

In the last few years, psychologists and researchers have been digging up hard data on a question previously left to philosophers: What makes us happy? Researchers like the father-son team Ed Diener and Robert Biswas-Diener, Stanford psychologist Sonja Lyubomirsky, and ethicist Stephen Post have studied people all over the world to find out how things like money, attitude, culture, memory, health, altruism, and our day-to-day habits affect our well-being. The emerging field of positive psychology is bursting with new findings that suggest your actions can have a significant effect on your happiness and satisfaction with life. Here are 10 scientifically proven strategies for gaining happiness.

## Savor Everyday Moments

Pause now and then to smell a rose or watch children at play. Study participants who took time to “savor” ordinary events that they normally hurried through, or think back on pleasant moments there, “showed significant increase in happiness and reduction in depression,” says psychologist Sonja Lyubomirsky.

## Avoid Comparisons

Keeping up with the Joneses is part of the American culture, comparing ourselves with others can be damaging to happiness and self-esteem. Instead of comparing ourselves to others, focusing on our own personal achievement leads to greater satisfaction, according to Lyubomirsky.

## Put Money Low on the List

People who put money high on their priority list are more at risk for depression, anxiety, and low self-esteem, according to researchers Tim Kasser and Richard Ryan. Their findings hold true across nations and cultures. “The more we seek satisfaction in material goods, the less we find them there,” Ryan says. “The satisfaction has a short half-life—it’s very fleeting.” Money-seekers also score lower on tests of vitality and self-actualization.

## Have Meaningful Goals

“People who strive for something significant, whether it’s learning a new craft or raising moral children, are far happier than those who don’t have strong dreams or aspirations,” say Ed Diener and Robert Biswas-Diener. “As humans, we actually require a sense of meaning to thrive.” Harvard’s resident happiness professor, Tal Ben-Shahar, agrees, “Happiness lies at the intersection between pleasure and meaning. Whether at work or at home, the goal is to engage in activities that are both personally significant and enjoyable.”

## Take Initiative at Work

How happy you are at work depends in part on how much initiative you take. Researcher Amy Wrzesniewski says that when we express creativity, help others, suggest improvements, or do additional tasks on the job, we make our work more rewarding and feel more in control.

### Make Friends, Treasure Family

Happier people tend to have good families, friends, and supportive relationships, say Diener and Biswas-Diener. But it's not enough to be the life of the party if you're surrounded by shallow acquaintances. "We don't just need relationships, we need close ones" that involve understanding and caring.

### Smile Even When You Don't Feel Like It

It sounds simple, but it works. "Happy people...see possibilities, opportunities, and success. When they think of the future, they are optimistic, and when they review the past, they tend to savor the high points," say Diener and Biswas-Diener. Even if you weren't born looking at the glass as half-full, with practice, a positive outlook can become a habit.

### Say Thank You Like You Mean It

People who keep gratitude journals on a weekly basis are healthier, more optimistic, and more likely to make progress towards achieving personal goals, according to author Robert Emmons. Research by Martin Seligman, founder of positive psychology, revealed that people who write "gratitude letters" to someone who made a difference in their lives score higher on happiness, and lower on depression—and the effect lasts for weeks.

### Get Out and Exercise

A Duke University study shows that exercise may be just as effective as drugs in treating depression, without all the side effects and expense. Other research shows that in addition to health benefits, regular exercise offers a sense of accomplishment and opportunity for social interaction, releases feel-good endorphins, and boosts self-esteem.

### Give It Away, Give It Away Now!

Make altruism and giving part of your life, and be purposeful about it. Researcher Stephen Post says helping a neighbor, volunteering, or donating goods and services results in a "helper's high," and you get more health benefits than you would from exercise or quitting smoking. Listening to a

friend, passing on your skills, celebrating others' successes, and forgiveness also contribute to happiness, he says. Researcher Elizabeth Dunn found that those who spend money on others reported much greater happiness than those who spend it on themselves.

## FULL FORM OF



- A** Avoid negative habits.
- B** Believe in yourself
- C** Consider things from every angle.
- D** Do not give up.
- E** Enjoy life today.
- F** Family and friends are hidden treasures.
- G** Give more than your plan to give.
- H** Hang on to your dreams.
- I** Ignore those who discourage you.
- J** Just do it.
- K** Keep on trying no matter how hard it seem.
- L** Love yourself first.
- M** Make things happen.
- N** Never lie.
- O** Open your eyes and identify things.
- P** Practise makes you perfect.
- Q** Quitter never wins and winner never quits.
- R** Read, study and learn which are important in your life.
- S** Stop postponing.
- T** Take control of your destiny.
- U** Understand yourself to understand others.
- V** Visual positive result.
- W** Want it more than anything.
- X** Xerox good behaviors.
- Y** You are the best.
- Z** Zeal helps you to achieve success.

**Rasbin Rijal**  
BIM 2nd Semester

*Do you consider yourself as a lucky person?*

There is a saying “do not wait for the best idea, implement the better idea, still the better idea and the best will follow you”. Yes, individual effort and team work may not always favor, luck should also favor us. However to be lucky you definitely need to work hard.

*Besides a CEO how do you describe a “Human Being”?*

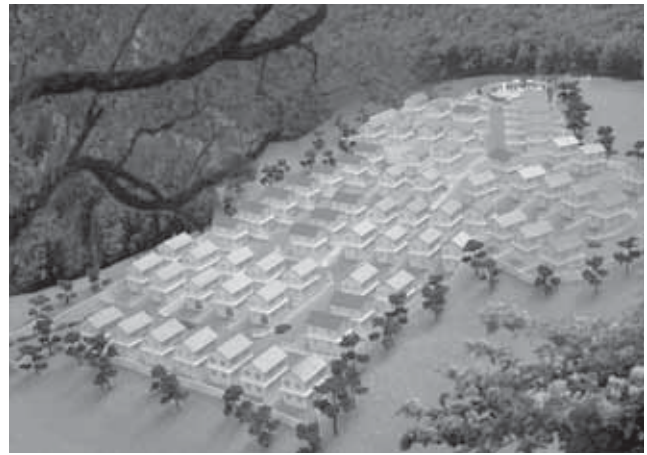
I’m not a perfect man but my effort is to become a good human being. My preference is not to be a CEO, if anybody asks me bluntly how do you present Comfort Housing Limited, I deserve to say the best way to make your dreams come true is to awake and this is the result of teamwork.

Moreover each person has its own social responsibility and credibility. I’m also doing a social entrepreneurship role. I’m the member of;

- a) Hospis Nepal (founding secretary general and administration director)
- b) Rotary International kashthamandav
- c) Nepal Ambulance service (member plus fund raising coordinator)
- d) Ganeshman Singh Academy (executive member)
- e) Patan Academy of health and science (advisor)

I am also involved in community policy work and last year, on police day, I got an award. So, man becomes a good human being from his good deeds and good effort towards society.

## LUCKY PERSON OM RAJBHANDARI



*How has the financial crisis affected the realistic market?*

Yes, obviously financial crisis affects the realistic market but as an individual I feel it is a good opportunity to tackle life with new challenges because with new challenges many more new things can be learned. So financial crisis give threats as well as opportunities and strengths to our life, but in realistic market it creates problems, the young generation are flying abroad for new opportunities, the cash of our country is flowing out and the money of the bank has not been properly flowed in the market. Political instability is another main reason for freezing of money in the banks because the organizations cannot invest their money for development process due to political instability

*Could you please confess the most memorable moment of your life?*

I am one person that I’ve so many good moments. Everyday I feel there is a good challenge and a good opportunity. So, particularly it is hard to say. In fact, I enjoy my life. Because everyday people may look at the mirror and assume that he has grown into an adult or he has grown old. If I have to remember about any particular day, most memorable day I remember is my Date of Birth (DOB) on phulpati in which from the last 4 years, we visit the ‘Hospis’ Nepal where there are last stage cancer patients. So, I think, that day is very important for me and also an every anniversary of mine, I used to organize educational programs last year I organized hospis’s interaction parity

care conference and I provided real marketing course certificate.

*How has the political instability affected the real estate?*

It is political thinking, nobody is isolated by politics, so it does affect but what I personally think where there is a crisis, there is an opportunity. So, the major concern is how to tap the opportunity. Talking about real estate sector, in Nepal 40,300 units of houses or apartments or housing are needed in the present but developers are able to produce 10,000-11,000 units. And in political instability also man has to live. We find restaurants, hospitals, shopping centers, and the like, are all products of real estate. So, it is below the ground and above the sky.

*You have got the award for the top CEO in BOSS the magazine? How do you feel?*

At that moment of time, I feel that this award is just because of team work, I was just a representative of this award. I'm not a perfect CEO but my effort is to become a good CEO. With this award it will definitely re-energize me to become a good CEO. At this junction of time, real estate is in a crisis. We have two crisis i.e. liquidity and recession. So, being a developer, I feel more responsible toward this industry. So with this award, I will put some extra effort to gain the confidence level of the people and my effort is to back-up this industry so that the whole economy may change in a positive direction. Another important thing is that success can be easily measured; "it is the distance between its origin and final achievement" a quotation by Michael Fordlan.

*Can you tell us something about your personal life and others?*

I believe in working for the creation of history not only to become a successful person but to be remembered for a long time. I work for the Hospis Nepal and also provide community living concept which explains the work done for community living and betterment so that the work could be remembered for a long time.

Healthy mind exists in a healthy body. So, to be physically and mentally fit and have positive thinking, I have deep faith in my forefathers I always pray to God Banglamukhi to increase the influential power of my speech. I wake up every morning praying to God for only one thing that the words like "I can't" "I don't" never come from my mouth. In this highly competitive world, when you think about others, it will benefit you also. I've the passion for self knowledge. I believe in transformation of knowledge. Make me blank so that I can refill other things.

*What message would you like to convey to the young generation?*

In our generation, our parents liked to make us what they wanted, but at present the new generation does what they like to do. So, choose a job you love and you will never have to work a day in your life. So, develop this passion and no work should be compared. Success is the result of hard work with some intelligence. So to get success in future;

- a. You should have the passion for self knowledge.
- b. Organize yourself well to have more time to do thing you love to do.
- c. Nothing dies faster than a new idea in a closed mind. The human mind is like a parachute, it only works when it is open.
- d. You should be a good human being and responsible towards society also.

Do not forget your right wherever you go, or whatever you do your identity or status is that you are a Nepalese citizen. When I compare this BOSS award and the American award, I feel more happy with the BOSS award, as I got more recognition and has more importance for me. Another thing in business is how to talk. And time management is also another important factor. So, manage your time as you manage your money.

# Secret of Universe

Reena Bhattarai  
BBA 6<sup>th</sup> Semester

We chase for someone to walk beside us; we don't get that. We pursue someone to make things work; that does not help. We wander from one place to another seeking another one to become our object of love but nothing works. This is how this transitory world is, ... I am sorry, so... designed.

However, when we chase none everyone comes beside us. When we stop pursuing... things start working and help arrives us from everywhere and everyone. When we act seeking none but concentrating with the SELF seated within... the miracle unfolds and everything is done. This is how the Secret of Universe works.

## Insight from inside

Your smile is a hope to a few  
who long for a world built anew  
as to a rose that bathe with the drops of morning dew.

Your presence is a time filled with joy,  
as to a traveler who met with his love  
in the sunny desert towards a hope, the oasis.

Your compliment is a beginning  
to explore a new destiny  
as to the God's aspiration  
Who conspired to bring you beside me.

Be sure,  
On your questions I compose my answers;  
Your eyes are my insight  
as mantra to the scriptures,  
Be sure, you are soul to my life.

Each time I meet with you  
luck comes to my side  
Each time you smile  
vision and horizon meet up  
Each time you open your lips  
The mystery disappears  
The doubt is over.



Be sure always,  
 Your smile is a hope to a few  
 who long for a world built anew  
 as to a rose that bathe with the drops of morning dew.  
 You said it...dependency,  
 I say it... devotion;  
 You said it... a fallacy,  
 I say it...a creation.

You said it... going needy,  
 I say it... having trust;  
 We are two thoughts pulling opposite,  
 So different, so diverse;  
 That's how we can trace a way forward together.  
 That's why we are made for each other.

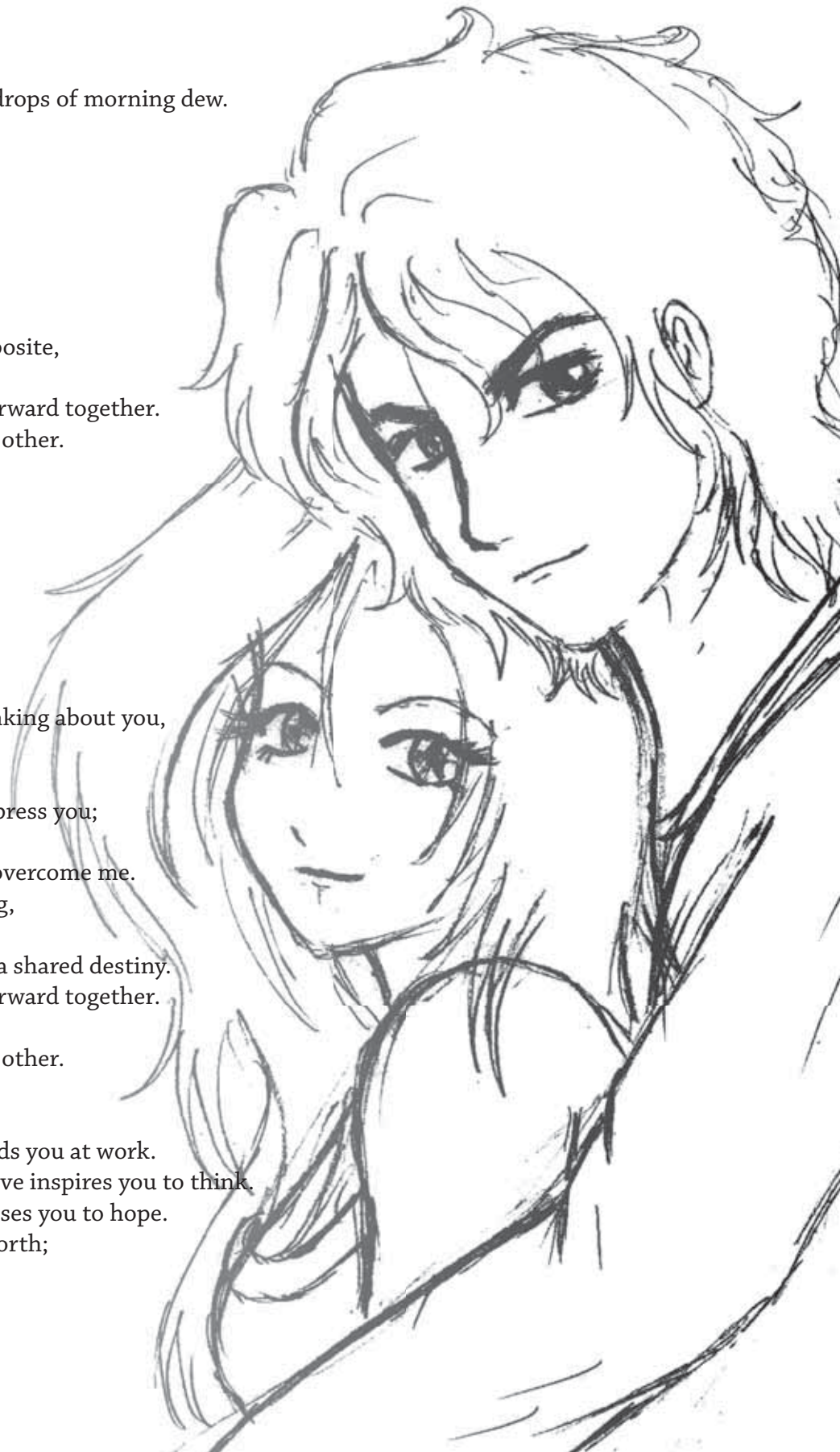
### **Shared destiny**

You are so unkind,  
 Stubborn and lonely;  
 You are my opposition,  
 You are my rival,  
 That's why I like you  
 to succeed the rivalry.  
 That's what puts me to keep thinking about you,  
 That's what attracts me to you,  
 My Dear Opposition;  
 That's why I keep working to impress you;  
 Please you keep innovating,  
 Each time a new instrument to overcome me.  
 That's why I can keep discovering,  
 The beauty of diversity,  
 Despite our mutual differences, a shared destiny.  
 That's how we can trace a way forward together.  
 O...My Dear Opposition,  
 That's why we are made for each other.

### **The art of living**

When you go distracted love holds you at work.  
 When you loose your patience love inspires you to think.  
 When you are depressed love kisses you to hope.  
 When you think you are of no worth;  
 Love gives you a new purpose.

When you get sick,  
 Chant the name of your love,  
 It heals.  
 When you get overburdened...



Sit for a while, be quiet and remember your love...  
 It's amazing; it gifts you with new energies.  
 The works are done super fast,  
 When you remember your love,  
 Mountains of burden disappear.  
 It's not something abstract, I have found this.  
 I pray, therefore, whatever you do, do for your love  
 You see the result...It's the most perfect work.

### You please

You please don't do that my friend,  
 that everybody has been doing for.  
 Because you have to rescue me from the praise,  
 Because you have to lead me forward into a new phase.

In success, be there to hold my hands,  
 In failure, be there to bold my hopes,  
 In happiness, be there to carry me on,  
 In sufferings, be there to forget the gone.

You please don't be after that,  
 that everyone has been looking for,  
 Because you have to bring me  
 the insight to making the future,  
 Because you have to lend me  
 your smile to unearth the treasure.

## WHAT IF I DIE??????

Manish Man Shrestha

BBA 6<sup>th</sup> Semester

What if I die?

It won't matter to the sky

Same will be the earth, the land of my birth

I'll be helpless and the birds so brave

that they would come and chirp on my grave

People will say he had brains

Some will say, but in vain

The sun will rise, the sun will set

There will be no change in the world I bet

There would be a few hearts only

Who after me will feel lonely

While living I kept committing sins

If recorded, it would fill several bins

If I could do something good and noble

People would remember me as pious, honest and

humble

But I have done nothing right till date

So I always curse my fate

And that's why if I die

It won't matter to the sky

Same will be the earth

the land of my birth!!!



**CIGERATE:** A pinch of tobacco rolled in a piece of paper with fire at one end and a fool at the other....

**MARRIAGE:** It is an agreement where a man loses his bachelor's degree and a woman gains her master....

**DIVORCE:** Future tense of marriage....

**LECTURE:** An art of transmitting information from the note of the lecturer to the note of the student without passing through the minds of either....

**conference:** The confusion of one man multiplied by the number present....

**TEARS:** The hydraulic force by which masculine will power is defeated by the feminine water-power!....

**DICTIONARY:** The place where divorce comes before marriage....

**CONFERENCE ROOM:** The place where everybody talks, nobody listens and everyone disagrees later....

**ECSTASY:** A feeling when you feel you are going to feel a feeling you have never felt before.....

**CLASSIC:** A book which people praise but never read.....

**SMILE:** A curve that can set a lot of things straight....

**OFFICE:** A place where you can relax after your strenuous home life.....

**YAWN:** The only time when some married men ever get to open their mouth....

**ETC:** A sign to make others believe that you know more than you actually do....

**COMMITTEE:** Individuals who can do nothing individually and sit to decide that nothing can be done together.....

**EXPERIENCE:** The name men give to their mistakes.....

**ATOM BOMB:** An invention to bring an end to all invention....

**DIPLOMAT:** A person who tells you to go to hell in such a way that you actually look forward to the trip....

**OPPORTUNIST:** A person who starts to take a bath if he accidentally falls into the river.....

**OPTIMIST:** A person, who while falling from the EIFFEL TOWER, says in midway "SEE I AM NOT INJURED YET".....

**PESSIMIST:** A person who says "O" is the last letter in the word ZERO instead of saying "O" is the first letter in the word OPPORTUNITY.....

**MISER:** A person who lives poor so that he can die rich.....

**FATHER:** A banker provided by the nature.....

**CRIMINAL:** A person who is no different from others unless he gets caught.....

**BOSS:** Someone who is early when you are late and late when you are early....

**POLITICIAN:** Someone who shakes your hand before election and your confidence later.....

**DOCTOR:** A person who kills your ills by pills and kills you by his bills.....

Manish Man Shrestha

BBA 6<sup>th</sup> semester



## Scanning Brain

Prajwol J. Rana

BIM Second Semester, Section 'B'

What if, in future, we humans could read any other creatures' mind? Anyone's imagination can predict the things going on in one's head. How would the world be; if we could understand each other better? What if we could know every feeling and sense every creature around us? How would the life on earth be, as human become more superior and highly sensible? Today's world is on the verge of digital, virtual and cosmic mix era, series of changes is a part of our life. Human have succeeded to materialize the world with innovative tool making the impossible no longer impossible.

With the advancement in our studies, in the field of medical and physical science, we have already succeeded in building machines that could feel or sense and respond to our will without any physical effort. Some of the good examples are the intelligent microprocessor embedded arm and legs with an impulse receptor made for lame and physically disable persons. These arms and legs move as normal human arms and legs according to the will of person or a signal from the human brain. The impulse receptor is either embedded in the human body or connected to the human nervous system. We have also developed some machines that could extract lots of information about the person's thought and imagination. Study of psychology as the microscopic study of human behavior has revealed the fact that most of the human behaviors are predictable. Even by a systematic study of our own thoughts and

feelings we could understand others' feelings, thoughts and imagination in a better way. So the day is not far when we have some tools to read other creatures' minds. Let's hope we have those tools with in our span of life. The development of the tools is the first phase in the mission of making ourselves capable of reading others' minds. The next phase will be the linking of the machine that is controlled by the will of the human brain and the easy mechanisms to retrieve information by the brain from the machine. The integration of the wholesome system could be a new revolution in the future of human lives.

The trend of life will change a lot. Even most of the definition of the things in our life will change. Moreover, I guess the vast difference will be in the relationship between the people. Life will be much better and joyful without misunderstanding. There might be less stress in life.

I wish I could be here when we could understand each other better and live a life with a smarter family and friends. This world would be a better place where, if we smiled the whole world smiled back at us. I wish, I could be there to experience those beautiful moments.

I wonder how will our parents, sibling, colleagues, and those dearest and special people in our life be, with a superior power to read others' minds. What kind of feeling and emotion will we have

for these people, when they are far from us? How will we fall in love? How will the feeling like love, hate, worries, sorrows, thrills, jealousies, ego, malice, pride, etc be? Will there be feeling of astonishment or surprise? Will there be the ego and will we not talk with some of our friends and family because of our ego problem? Will we not have conversations because we don't need to understand each other? How will our father scold us, will our mom always be so caring, will our sister be the same, never tired of teasing, will our brother cease to be irritating, will our friends stop calling us with some stupid name? How will the first date with our first crush be? And will friends know what our problem is before we tell them? I just keep on wondering ....

In fact, if we try to feel the presence of others in this world, and be virtuous enough to respect them for what they are, this world obviously will be a lovely place to live in. We don't need any superior power just to make our life beautiful. We just need to stop taking things for granted and cling truth and love for all in this universe as they are part of our life, without them, life is meaningless. Keeping in mind that the quickest way to loss truth and love is to be selfish; the best way to keep truth and love is to give it wings. Reminds me famous lines by the Great Nepali Poet Laxmi Prashad Devkota

*Sab khojchan sukha tyo kaha cha  
Aafu mitae arulai dinu jaha cha..*



**Glad to be drunk**  
A completely inebriated man was stumbling down the street with one foot on the curb and one foot in the gutter. A cop pulled up and said, "I've got to take you in, pal. You're obviously drunk."

Our wasted friend asked, "Officer, are ya absolutely sure I'm drunk?"

"Yeah, buddy, I'm sure," said the copper. "Let's go."

Breathing a sigh of relief, the wino said, "Thank goodness, I thought I was crippled."

## MURPHY'S LAW

Sriram Dhakal  
BBA 6th Semester

If anything can possibly go wrong, it will go wrong. Deceptive in its simplicity, this profound insight marked a turning point in our understanding of why things happen the way they do. Indelibly etching itself into the human psyche, this revelation ensured that never again would we look at the world in quite the same way.

- If you are given an open-book exam, you'll forget your book.
- If you are given a take-home exam, you'll forget where you live.
- An unbreakable toy is useful for breaking other toys.
- 80% of the final exams will be based on the one lecture you missed about the one book you didn't read.
- The longer you wait in line, the greater the likelihood that you are standing in the wrong line.
- If it looks easy, it's tough. If it looks tough, it's impossible/
- The hardness of the butter is in direct proportion to the softness of the bread.
- The bag that breaks is the one with the eggs.
- Life can be only understood backwards, but it must be lived forwards.
- Never underestimate the power of human stupidity.
- If an experiment works, something has gone wrong.
- Help a man when he is in trouble and he'll remember you when he is in trouble again.
- A woman never forgets the men she could have had; a man, the women he couldn't.
- Before you find your handsome prince, you've got to kiss a lot of frogs.
- The man who can smile when things go wrong has thought of someone he can blame it on.
- The early bird gets the worm. The early worm gets eaten.
- The colder the X-ray table, the more of your body is required in it.
- Teamwork is essential. It allows you to blame someone else.
- Love your neighbor but don't get caught.
- When all else fails, read the instructions.

## THIRD GENERATION OR 3G NETWORKS

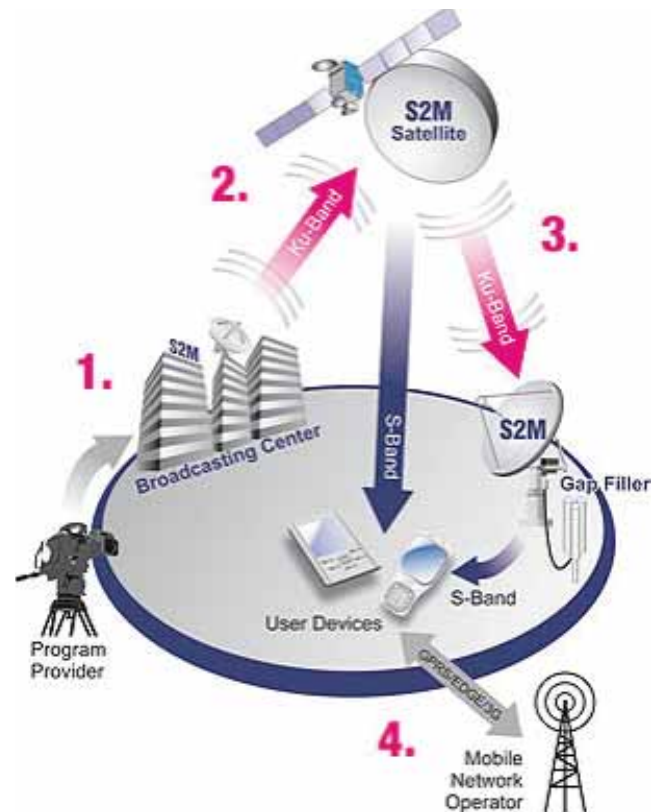
Suman Pandey

Third generation or 3G networks represent an international standard for wide-area cellular networks that are replacing 2G networks. The main advantage of 3G networks is use of a wider radio spectrum resulting in faster data transmission for advanced multimedia services and a larger network capacity. Carriers can deliver these advantages at a reduced cost compared to 2G network technologies, though physical implementation of a 3G network can be expensive in some cases.

3G networks represent the natural evolution from previous standards. Increasingly cellular phones and handheld mobile devices have incorporated additional services to telephony. Today's mobile devices offer high-speed World Wide Web access, emailing, messaging, video phone and multimedia services. People want to be able to watch streaming movies on their cellular phones, download and play music, store data and share files with other cellular users. 3G networks offer faster, sleeker ways to do this.

3G networks have been in operation globally since December 2005 and are continuing to spread. Some telecommunication companies in the U.S., Canada, Asia and Europe use a flavor of 3G called W-CDMA (Wideband Code Division Multiple Access). Others use CDMA2000, a non-compatible, competing 3G standard that includes a small family of protocols. These are known as CDMA2000 1xRTT (1 times Radio Transmission Technology), CDA2000 EV-DO (Evolution Data Only), and CDMA EV-DV (Evolution Data/Voice). Two popular mobile carries that use CDMA technology are Sprint and Verizon.

If your mobile phone utilizes a subscriber identity module or SIM card, your carrier is using a GSM (Global System for Mobile communications) network. GSM networks make the switch to 3G networks by first incorporating



a General Packet Radio Service (GPRS). From here the network can be converted to a Universal Mobile Telecommunications System (UMTS), a 3G standard sometimes referred to as 3GSM. Alternately the network can incorporate an Enhanced Data rates for GSM Evolution (EDGE) system. Some people consider EDGE a 2.75G system to be slightly slower than other 3G networks.

In practical terms, if you are looking for a GSM mobile phone carrier and that carrier offers UMTS or EDGE, you know you are getting a 3G network. Alternately, if considering CDMA carriers, look for one of the CDMA2000 flavors mentioned earlier. Be alert for newer technologies as well. As you might have expected, there is already talk of 4G networks, and protocols will continue to evolve with time to define newer and better standards.



## डाइनोसोर किन लोप भयो त?

सिर्जना न्यौपाने

बि.बि.ए. छैटौ सेमेष्टर

प्राणी जगतको कुरा गर्नु पर्दा प्राणीहरूलाई सरिसृप, उभयचर, स्तनधारी आदि विभिन्न वर्गमा विभाजन गरिएको छ । सरिसृप वर्गमा पर्ने प्राणीमध्ये भीमकाय प्राणी मानिने डाइनोसोरहरू पृथ्वीमा आजभन्दा करिब १८ करोड वर्ष अघि देखापरेका थिए । १२ करोड वर्ष भन्दा बढी समयसम्म डाइनोसोरहरू पृथ्वीमा बाँच्न सफल भए । डाइनोसोर कुन रङको प्राणी थियो भनेर किटान गर्न नसकिए पनि सम्भवतः वरिपरिको वातावरणसँग मिल्ने किसिमको थियो । केही डाइनोसोरहरू चाहिँ अरुलाई तर्साउने या आकर्षित गर्ने खालका उज्याला पाटाहरू भएको हुनुपर्छ भन्ने अनुमान पनि गरिन्छ । सामान्यतया डाइनोसोरलाई शाकाहारी प्राणीको रूपमा लिइन्छ । तर केही डाइनोसोरहरू चाहिँ मासु र घाँसपात दुवै खान्छ । खाना सजिलैसँग पचाउनकालागि केही डाइनोसोरहरू ढुंगापनि निल्ने गर्थे । पृथ्वीमा आज देखिने सरिसृप वर्गका प्राणीहरू चिसो रगतका हुन्छन् । मांसाहारी डाइनोसोरहरू धेरै लामो समयसम्म सक्रिय भएर बाँचे । यसबाट के अनुमान गर्न सकिन्छ भने त्यस्ता खालका डाइनोसोरहरू तातो रगतको हुनुपर्छ भन्ने अनुमान पनि गरिन्छ । मांसाहारी मध्ये सबभन्दा सानो ओनियोलेस्ट नामको डाइनोसोर चाहिँ द्रुत गतिमा हिड्न सक्थे । तिनीहरू आफ्नो शिकारलाई खलेटेर समाउन सक्थे । अर्को कोलेसोसोर र डाइनोनिचस जातिका डाइनोसोरहरूको सुँघ्ने र हेर्ने शक्ति निकै तिक्ष्ण भएको हुनुपर्छ भन्ने वैज्ञानिकहरूको विश्वास छ । यतिमात्र होइन डाइनोनिचस नामका डाइनोसोरहरू रातको समयमा पनि शिकार गर्न सक्थे भन्ने उनीहरूको विश्वास छ तर यसकालागि त उनीहरूको रगत तातो हुनैपर्छ । सबै डाइनोसोर एउटै तौल र साइजका थिएनन् । अधिकांश २५ देखि ३० फिट लामो र ५ देखि १० टनसम्म तौलका थिए । केही डाइनोसोरहरू अतिसानो (गैंडाको साइजमा) थिए र शुरुका केही डाइनोसोरहरू चाहिँ कुखुराका चल्ला जत्रा पनि थिए । टाइरानोसोर नामका डाइनोसोर चाहिँ २० फिट अग्ला र ८ टनसम्मको तौलका थिए । तिनीहरू मांसाहारी थिए । अर्को ब्रोन्टोसोरस जातका डाइनोसोर चाहिँ ६५ फिट लामो र ३५ टनको तौल भएका हुन्थे । डिप्लोडोकस जातका डाइनोसोर ८५ फिट लामो र २५ टन भन्दा कम तौलका थिए । डाइनोसोरको परिवारमा ब्राचियोसौरस जातका डाइनोसोरहरू सबभन्दा ठूला थिए । तिनीहरू लामो घाँटी भएका र ५० टन सम्मको तौलका थिए । उचाइको हकमा तीन तले भवन जतिकै अग्ला थिए । माथि उल्लेखित कुनै जातिका डाइनोसोरहरू आवाज निकाल्न सक्दैनथे । प्यारासौरोलोफस जातिका डाइनोसोरहरूको टाउको माथि लामो खोक्रो हाड थियो, जसको सहायताले उनीहरू आवाज निकाल्न सक्थे । माइयासौरा जातिका डाइनोसोरहरू बच्चाको हेरचाह पनि गर्थे । पृथ्वीमा १२ करोड वर्षसम्म अस्तित्वमा रहेका डाइनोसोरहरू आज एउटा पनि दे

खन सकिन्न किनभने तिनीहरू सबै आजभन्दा ६ करोड वर्ष अघि नै लोप भैसके । यस्तो शक्तिशाली प्राणी पनि किन अकस्मात रूपमा पूर्णरूपले लोप भयो त भन्ने प्रश्नले बैज्ञानिकहरूको टाउको दुखाएको छ । चित्त बुझ्दो जवाफ चाहिँ के हुनसकछ भने डाइनोसर बाँच्नको लागि आवश्यक पर्ने हावापानीमा आएको परिवर्तन नै हो । त्यतिबेला पृथ्वी पनि धेरै न्यानो थियो । समुद्रमा पनि उनीहरूले खाने घाँसपात (वनस्पति) प्रशस्तै थिए । शाकाहारी डाइनोसरहरू समुद्रबाट भार टिपेर खान्थे भने मांसाहारी चाहिँ शाकाहारी डाइनोसर नै मारेर खान्थे । समयक्रममा पृथ्वी चिसियो र सुख्खा पनि भयो । पृथ्वीमा नयाँ किसिमका वनस्पतिहरू देखा पर्न थाले । सम्भवतः डाइनोसरहरूले नयाँ वनस्पति खाएर बदलिएको हावापानीमा आफुलाई अनुकूल बनाउन सकेनन् । शाकाहारी डाइनोसरहरू भोजनको अभावमा मर्न थाले र मांसाहारी पनि शाकाहारीको अभावमा मर्न थाले । अर्को अनुमान के पनि छ भने ६ करोड वर्ष अघि एउटा विशाल उल्कापिण्ड पृथ्वीमा खस्यो । त्यस उल्कापिण्डले हावामा धूलकणहरू फैलायो जसले गर्दा सूर्यमा धब्बा लाग्यो । ठण्डीका कारण डाइनोसरहरू मेर । डाइनोसरहरू मरे पनि अन्य चारचुरुङ्गीहरू, स्तनधारी प्राणीहरू, कीराहरू, छेपाराहरू, माछा, माकुरा, उभयचर, शंकेकीरा, गोहीहरू भने बाँच्न सफल भए ।

## ६०१ र . . .

जाग हे ! नेपाली अब त अति भो,  
यी अपराधीहरूले हाम्रो संविधान हामीलाई नदिने भो . . .  
यी नै त हुन आतंकवादी  
जसको कारण देशमा बढ्दैछ वरवादी  
फेरि भोकमरी . . . त्यही महामारी  
६०१, सरकार र दल सबै उस्तै-अत्याचारी . . .  
यी सबै विश्वासघाती देशद्रोहीहरू हुन्  
कर्तव्यहिनतामा मस्त छन्, देशको पिएर खुन,  
मेटाइनु पर्छ यस्तो अमानवीय तत्व, जसले गन्यो बैगुन  
के-को लागि माग्छौ मौका फेरि पद र अधिकारको सदुपयोग गरेन जुन . . .  
हामी जनता लुटेरा भएको छ-त्यो २५ दल  
पदमुखि सारा स्वार्थी छैन समस्याको हल,  
पक्ष-विपक्ष सबै मतलवी व्यस्त छन् देखाउनुमा बल  
मन्यो कि मरेको जस्तै नाटक-नेपाली गर्दैछ अचेल . . .  
त्यसैले,  
जाग हे ! नेपाली अब त अति भो,  
यी अपराधीहरूले हाम्रो संविधान हामीलाई नदिने भो . . .

विश्व दिप ढुंगाना  
बि.बि.ए. ६ सेमिष्टर  
स्रोत : श्रवण कुमार लामा

## Some amazing facts

- 1) A mother hen turns her egg about 50 times in a day.
- 2)  $111,111,111 \times 111,111,111 = 12,345,678,987,654,321$ .
- 3) Spiders usually have eight eyes.
- 4) A woman's heart beats faster than a man's.
- 5) Sparrows never walk, they can only hop.
- 6) Bees cannot recognize yellow color.
- 7) Tortoises do not have teeth.
- 8) The eye of a sea horse focuses in two different directions.
- 9) An octopus has three hearts and blue colored blood.
- 10) A cockroach has white colored blood.

## Experience, comments about KCMIT (BBA 2006-2010 Batch)

**Sabita Koirala**

Fin. Group



The entire four years at KCMIT had been very memorable. I shall cherish every single moment spent here. All the members of the college had been so helpful and wonderful. Very helpful teachers and the co-operative environment of the college provided us with a good learning atmosphere. I feel proud to be a part of KCMIT.

**Neha Thapa**

IM Group



The years in KCMIT are one of the treasured mementoes in my life. KCMIT has the potential to make difference in any student's life, be it academic, social or psychological. It is an institution that provides the students with resources to contemplate on their future and pave their way towards it.

**Lok Raj Neupane**

Fin. Group

After the completion of eight outstanding semesters, I feel KCMIT has become undoubtedly a unique centre of learning where everyone's need is duly responded. The visionary involvement of academicians, managers and qualified faculty members has proved to be an asset to the institution. I feel very proud being a part of KCMIT.

**Ambik Khatiwada**

IM Group



Well I have to say KCMIT simply rocks. The days spent at KCMIT are one of the precious memories that are stored in the long term memory of my brain. I recall all those fun stuffs; boys hang outs, tour, sports week, BBA Cup and many more. As a whole four years at KCMIT are very memorable for me. I really am very grateful to KCMIT family for helping me and being there for me all those years.

**Babita Yadav**

IM Group



KCMIT brought a whole new chapter into my life. I did experience a lot of fun, joys and happiness to cherish the memoirs at KCMIT. KCMIT played a crucial role to spread the rays of optimism in my life. I feel fortunate that I am a part of KCMIT. Everyone, faculty, teachers and personnel of KCMIT are very cordial, most importantly very cooperative. They are there for us when we need them. The celebrations, parties and adventures experienced at KCMIT are very memorable to me. In total, I would like to say KCMIT is a college of "DISTINCTION".



**BIM 2<sup>nd</sup> Semester Section 'A'**



**BIM 2<sup>nd</sup> Semester Section 'B'**



**BBA 2<sup>nd</sup> Semester Section 'A'**



**BBA 2<sup>nd</sup> Semester Section 'B'**



**BBA 4<sup>th</sup> Semester Section 'A'**



**BBA 4<sup>th</sup> Semester Section 'B'**



**BIM 4<sup>th</sup> Semester**



**BBA 6<sup>th</sup> Semester**



**BIM 6<sup>th</sup> Semester**



**BBA 8<sup>th</sup> Semester**



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