

5th edition

Montage

annual college **Magazine**

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Kantipur College Of Management & Information Technology

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The Editors' Column

We are pleased to be honored to bring the 5th edition of Montage. Montage is an intellectual outcome of the human scholarly and the almighty brain. The students and teacher both are able to open the eyes of their readers through the knowledge, acquaintance and the wisdom, they acquire during the developing stages of the life. In reality, they think in broad sense, nurture their thoughts, play with their imaginations and get gratified with their conclusions. As like streams and rivulets amalgamate to become a river system, in the same fashion, montage is the union of diverse ideas and philosophies. These ideas and philosophies do not sojourn here rather they accelerate to spray the cologne and essence of knowledge over the horizon.

The journey of building a nation starts with the journey of the knowledge, acquaintance and the wisdom. This journey starts with the people, family, society and the nation and continues till the creation of a civilized and a prosperous country. The structuring of the firm foundation of the world begins thereafter. If we are not able to recognize ourselves, then it becomes challenging for us to recognize others as well. Therefore, if we are able to recognize ourselves as a Nepali and later on the other half part, then it is assured that we will be able to build a prosperous Nepal. So we must be able to lighten the candles eternally in a hope to make and create a better Nepal.

The decisions about the intensity and standard of articles and research papers collected in this edition of Montage solely goes to our valuable readers, scholars and other enthusiasts. Sincere gratitude to all who have willingly contributed their ideas and opinions to make Montage useful and serving to all the concerned people.



I am happy to see new edition of MONTAGE and would like to express my thanks to students who have been instrumental in the publication. 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 celebrated 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 encourage 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

Another year has whisked away and once again I'm here to pen a few lines in the 5th edition of the 'Montage'. The admission procedure this time was a tedious affair, it was extremely difficult choosing the 'best out of the best'. It was heart-rendering to see the enthusiastic candidates walking away disappointed on not seeing their names in the list of successful candidates. However, the ordeal was over and we ushered a group of eager, young ladies and gentlemen, who had crossed the first hurdle to seek their future in the portals of KCMIT. A solemn responsibility which has been entrusted on us, but the fulfillment has to be a combined effort from both the college authorities and students. So from the scratch let's wake up to realize our destination and walk along the path which leads us to our goal.

While on one hand we had the happiness of welcoming the new members of our family, on the other hand we experienced the pangs of emptiness on bidding farewell to our outgoing batch. I have a firm belief, our students are mature and can meet challenges of all sorts. The four years at KCMIT has fortified them to face the ups and downs of life with dignity. They have grown up in an atmosphere of sharing and caring which I'm sure they will continue to practise wherever they go. In today's world we have plenty of educated people, but what we really need are good human beings of which there is a dearth everywhere. If you spread the spirit of KCMIT of sharing and caring wherever you are definitely you will make your wee bit of contribution in the sea of humanity and make the world a better place to live in.

For ten years we persevered rigorously to reach where we are today. This is not the effort of one single person, but the effort of a team comprising, the Management, the faculty, the staff and students. Today the vision set by our founders has taken concrete shape as the success stories of our young graduates pour in from all corners. These accomplishments overwhelm me with immense pleasure and satisfaction and I bask in the glory of their success.

A few of us were felicitated on the day of the 10th Anniversary celebration, this would not have been possible without everyone's co-operation, support and love. I would like to express my heart felt gratitude for making it happen and look forward to your support in the times to come because managing an institution is not a one man show, but the consistent effort of a team. May God help us to continue in our endeavour to make KCMIT an abode of learning and a home away from home for all of us.

At the end I would like to congratulate the students on their commendable effort to bring out the 5th edition of the Montage.

May God Almighty bless us all.

Principal
Lalita Chand









Cloud Computing



Binaya Regmi
BIM 6th Semester

Cloud computing is continuously evolving, and the terminology shared among multiple tenants in the IT sector. It's not something that suddenly appeared overnight. It's the internet ("cloud") based technology for a verity of services which are dynamically scalable and often virtualized resources are provided as a service over the internet. Cloud computing is becoming one of the industry buzz word that join the ranks of terms including grid computing, utility computing, virtualization, clustering, etc. It also refers to many different types of services and applications being delivered in the internet cloud, and the fact that, in many cases, the devices used to access these services and applications do not require any special application.

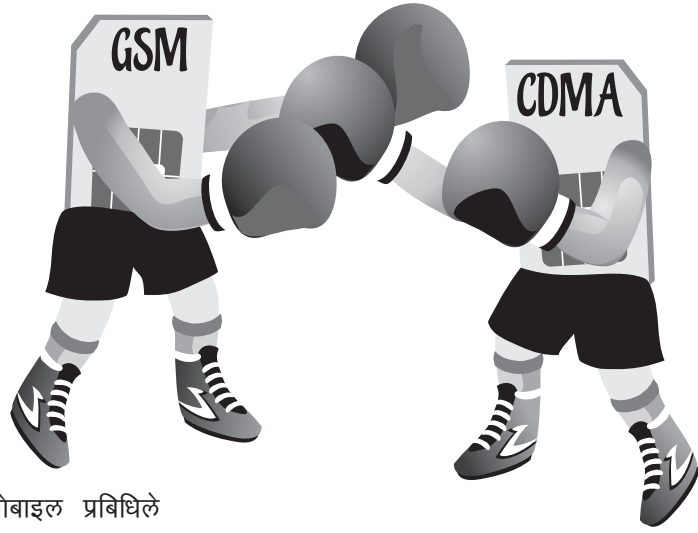
In a cloud computing system, there's a significant workload shift. Local computers no longer have to do all the heavy lifting when it comes to running applications. The network of computers that make up the cloud handles them instead. Hardware and software demands on the user's side decrease. The only thing the user's computer needs to be able to run is the cloud computing system's interface software, which can be as simple as a Web browser, and the cloud's network takes care of the rest. There's a good chance you've already used some form of cloud computing. If you have an e-mail account with a Web-based e-mail service like Hotmail, Yahoo! Mail or Gmail, then you've had some experience with cloud computing. Instead of running an e-mail program on your computer, you log in to a Web e-mail account remotely. The software and storage for your account doesn't exist on your computer -- it's on the service's computer cloud.

cloud computing system, works on two sections, front end and the back end. They connect to each other through a network usually the Internet. The front end is the side the computer user sees. The back end is the cloud section of the system. The front end includes the client's computer and the application required to access the cloud computing system. It is not necessary that all cloud computing systems have the same user interface. On the back end of the system are the various computers, servers and data storage systems that create the cloud of computing services. A simple example of cloud computing is email system such as Gmail. You don't need software or a server to use them. All a consumer would need is just an internet connection and you can start sending emails. The server and email management software is all on the cloud and is totally managed by the cloud service provider Google. The consumer gets to use the software alone and enjoy the benefits. Suppose 'If you only need milk, would you buy a cow?' All the users or consumers need is to get the benefits of using the software or hardware of the computer like sending emails etc. Just to get this benefit (milk) why should a consumer buy a (cow) software /hardware?

Cloud computing is broken down into three segments: applications, platforms, and infrastructure. Each segment serves a different purpose and offers different products for businesses and individuals around the world. In June 2009, a study conducted by Version One found that 41% of senior IT professionals actually don't know what cloud computing is and two-thirds of senior finance professionals are confused by the concept, highlighting the young nature of the technology. In Sept 2009, an Aberdeen Group study found that disciplined companies achieved on average an 18% reduction in their IT budget from cloud computing and a 16% reduction in data center power costs. The applications of cloud computing are practically limitless. With the right middleware, a cloud computing system could execute all the programs a normal computer could run. Everything from generic word processing software to customized computer programs designed for a specific company could work on a cloud computing system.

Why would anyone want to rely on another computer system to run programs and store data? Here are just a few reasons:

- Clients would be able to access their applications and data from anywhere at any time. They could access the cloud computing system using any computer linked to the internet.
- Cloud computing systems would reduce the need for advanced hardware on the client side. You wouldn't need to buy the fastest computer with the most memory because the cloud system would take care of those needs for you. Instead, you could buy an inexpensive computer terminal. The terminal could include a monitor, input devices and just enough processing power to run the middleware necessary to connect to the cloud system.
- You wouldn't need a large hard drive because you'd store all your information on a remote computer.
- Corporations that rely on computers have to make sure they have the right software in place to achieve goals. Cloud computing systems give these organizations company-wide access to computer applications. The companies don't have to buy a set of software or software licenses for every employee. Instead, the company could pay a metered fee to a cloud computing company.
- Cloud computing gives space to store servers and databases to those companies who rent them to store data on someone else's hardware, they do not need the physical space on the front end.
- If the cloud computing system's back end is a grid computing system (combination of computer resources from multiple administrative domains to reach a common goal), then the client could take advantage of the entire network's processing power. The client could send the calculation to the cloud for processing and the cloud system would tap into the processing power of all available computers on the back end, significantly speeding up the calculation.



भण्डे दुई दशक अघि देखि सुरु भएको मोबाइल प्रविधिले यस अवधिमा ठुलो फड्को मारिसकेको छ। सामान्य बुझाइ र र्खने ब्याक्तिहरूको लागि मोबाइल फोनहरू कुन कुन प्रविधिमा संचालित हुन्छन् त्यसतिर खासै चासो देखाएको पाइदैन। विश्वमा विभिन्न समयमा विभिन्न मोबाइल प्रविधिहरू प्रयोगमा आए। ती मध्ये दुई प्रविधिहरू प्रमुख रूपमा सन्चालनमा आइरहेका छन्। ती हुन् जी एस् एम् अर्थात् ग्लोबल सिस्टम फर मोबाइल कम्युनिकेसन र सि डि एम् ए अर्थात कोड डिभिजन मल्टिपल एक्सेस्। जि एस् एम् प्रविधि युरोपियन स्तरियताको प्रविधि हो भने सि डि एम् ए अमेरिकन प्रविधि हो। अब यहाँ प्रश्न उठ्छ, यि दुइ मोबाइल प्रविधि मध्ये कुन उत्कृष्ट हो भनेर। त्यसको लागि यि दुइ प्रविधि बिचको भिन्नता जानौं। सि डि एम् ए अनि जि एस् एम् सुरुवाती कालमा दोस्रो पुस्ताको मोबाइल प्रविधिको रूपमा चिनिन्थे। क्रमै सँग यि दुइ प्रविधिहरूले आफ्नो क्षमतामा बिस्तार गरि तेस्रो पुस्तामा रूपान्तरण भएका छन्।

कोडलाई बिभाजन गरि धेरै प्रयोगकर्ताहरूलाई बितरण गर्ने गरिन्छ सि डि एम् ए प्रविधिमा, यसलाई यसरी बुझौं, एउटा कोठामा केही जोडी मानिसहरू कुरा गर्दै छन्। उनीहरूको भाषा फरक फरक छ। एउटा जोडीले गरेको कुराकानी अर्को जोडीले बुझ्दैनन् या यसलाई यसो भनौं अरु व्यक्तिले त्यो कुराकानीलाई वाधा पुऱ्याउदैनन्। जब सबै जोडिले कुरा गर्छन् उक्त कोठामा होहल्ला बढि हुन्छ। हल्ला भए पनि प्रत्येक जोडीले आफ्नो सम्वादमा अर्कोबाट वाधा खेप्नु पर्दैन। तर जि एस् एम् प्रविधिमा समयलाई विभाजन गरि धेरै प्रयोगकर्तालाई बढ्ने गरिन्छ। यसलाई यसरी भनौं, माथि कै उदाहरणमा धेरै जोडी बसेको एउटा कोठामा निश्चित जोडीलाई निश्चित समय सम्वादको लागि छुट्याइन्छ। आफ्नो समयमा मात्र उक्त जोडीहरूले बोल्न पाउछन्। त्यस कारण उक्त कोठामा होहल्ला हुँदैन।

हुनत आहिले बजारमा जि एस् एम् प्रविधिलाई नया प्रविधिको रूपमा बिक्रि गर्ने गरिएको छ। वास्तवमा जि एस् एम् प्रविधिको पहिलो प्रयोग सन् १९९१ मा भएको थियो भने सि डि एम् ए प्रविधिको पहिलो प्रयोग सन् १९९५ मा भएको थियो । हाल

विश्व बजारको करीब ७३ प्रतिशत प्रयोगकर्ताहरूले जि एस् एम् प्रविधिमा आधारित मोबाइल फोन प्रयोग गर्छन् भने करीब १४ प्रतिशत प्रयोगकर्ताहरूले सि डि एम् ए प्रविधिमा आधारित मोबाइल फोन प्रयोग गर्छन्। यदि तपाईंको स्थानमा सि डि एम् ए प्रविधि र जि एस् एम् प्रविधि दुबै सन्चालनमा आएका छन् भने तपाईंलाई अवश्य दुविधा भएको हुनु पर्छ कुन प्रविधि प्रयोगमा ल्याउने भनेर। यो लेखले तपाईंलाई केहि हदसम्म भए पनि सहयोग पुऱ्याउने छ भन्ने विश्वास लिएको छु। सि डि एम् ए र जि एस् एम् को आधारभूत जानकारी र्खन चाहनेको लागि निम्न कुराहरू पऱ्याप्त हुनेछन्।

फैलावट

तपाईंले प्रयोग गर्नु भएको मोबाइल प्रविधि कति क्षत्रमा संचालनमा ल्याउन सकिन्छ त्यो प्रमुख रूपमा लीइन्छ। यदि तपाईंको क्षत्रमा विकल्प छैन भने त छनौट गर्नु पर्ने बाध्यता रहदैन तर हाम्रो देशमा धेरै ठाउँमा छनौटको अवसर पाउन सक्नुहुन्छ।

डाटा प्रसार गति

यदि कल गर्ने र कल रीसिभ गर्ने मात्र हो भने त डाटा प्रसार गतिको महत्व हुँदैन तर यो प्रविधिको युगमा मोबाइल प्रविधि कल गर्ने र कल रीसिभ गर्नेमा मात्रै सिमित छैन। इन्टरनेट रेडियो, इमेल सुविधा, एम् एम् एस् सुविधा, भिडियो स्ट्रिमिंग अनि यस्तै थुप्रै डाटा प्रसार गर्ने कान्य मोबाइल प्रविधिमा समावेश भैसकेको छ। डाटा प्रसार गर्नको लागि जि एस् एम् प्रविधिमा पहिले जि पि आर् एस् त्येसपछि एड्ज हुदै एच् एस् डि पि ए र अहिले तेस्रो पुस्ताको मोबाइल प्रविधि यु एम् टि एस् मा डब्लू सि डि एम् ए प्रयोगमा ल्याइएको छ। जास्को गति ३८४ किलोविट प्रतिसेकेण्ड सम्म प्राप्त गर्न सकिन्छ भने सि डि एम् ए प्रविधिमा डाटा प्रसार गर्नको लागि तेस्रो पुस्तामा पहिले इ मि डि मि र त्येसपछि इ मि डि ओ प्रविधि प्रयोगमा ल्याइएको छ। जसको गति ३०० देखि ७०० किलोविट प्रतिसेकेण्ड प्राप्त गर्न सकिन्छ। इ मि डि ओ को गति डब्लू सि डि एम् ए को भन्दा बढि देखिए पनि डब्लू सि डि एम् ए को सञ्चार स्थापना स्थिर हुन्छ।

सिमकार्ड

'सिमकार्ड' यानेकी सब्सक्राइबर आइडेन्टिटी मोड्युल जिएसएम प्रबिधिको हाते फोनमा प्रयोग हुने प्रबिधि हो । सिमकार्डको प्रयोगको प्रमुख फाइदा भनेको मोवाइल फोन स्वतन्त्ररूपले सञ्चालन गर्न पाउनु नै हो । किनकी सिमकार्डलाई एक सेलुलर मोवाइलबाट अर्को सेलुलर मोवाइलमा सजिलै स्थानान्तरण गर्न सकिन्छ । सिडिएमए प्रबिधिमा भने सिमको समानान्तर तर स्थानान्तरण गर्न नमिल्ने रूइमकार्डको प्रयोग गरिन्छ । कारण र परिमाणका बिषयमा कुनै उत्पादक कम्पनीले नखुलाएपनि रूइम को प्रयोग एसियाली देशहरूमा मात्रै हुदै आएको छ । नेपालमा दुइवटा दुरसञ्चार प्रदायक कम्पनीले सिडिएमए प्रबिधिमा आधारित मोवाइल फोन बितरणमा ल्याएका छन् । नेपाल टेलिकमको स्काइ फोन र सीडिएमए फोन अनि युनाइटेड टेलिकमको 'हेन्डसेट' र वायारलेस फोन सिडिएमए प्रबिधिमा आधारित मोवाइल फोनहरू हुन् ।

रोमिङ्ग

यदि तपाईं यात्राको क्रममा अन्यत्र जादै हुनुहुन्छ भने यात्रा गर्ने र राष्ट्र वा स्थानमा आफुले प्रयोग गरिरहेकै मोवाइल फोन प्रयोग गर्न पाउने प्रबिधिको सुबिधालाई रोमिङ्ग भनिन्छ । जिएसएम प्रबिधिको मोवाइल फोन प्रयोगकर्ताहरू बिश्वमा ७९ प्रतिशत भएका कारण लगभग बिश्वका सम्पूर्ण राष्ट्रमा रोमिङ्ग सेवा उपलब्ध छ । तर सिडिएमए प्रबिधिमा अर्न्तदेशिय रोमिङ्ग असम्भवप्राय छ । किनकी सिडिएमए प्रबिधिमा सञ्चालन हुने मोवाइल फोनहरू यस्तो सुबिधा निषेध गरेको हुन्छ । यो सुबिधा उपलब्ध नगराउनुमा प्राबिधिक कठिनाई भन्दा पनि बजारिकरणको जोखिमलाई आधार मानिएको हुनसक्छ ।

माथि उल्लेखित ब्याख्यानबाट जिएसएम र सिडिएमएको प्रमुख भिन्नता थाहा भइसकेको छ । अब कुन प्रविधि प्रयोग गर्ने त्यसको अन्तिम फैसला उपभोक्ता कै हो । जिएसएम र सिडिएमएको प्रयोगबाट हुने फाइदा अनि बेफाइदा दुबैलाई मनन गर्ने हो भने प्रयोगकर्ताको आवश्यकता अनुसार अनि रहर र बाध्यताका आधारमा प्रविधि छनौट गर्नु सबैभन्दा बुद्धिमतापूर्ण विकल्प हुनसक्छ । बिश्वबजार नै जिएसएम प्रबिधिको एक छत्र राज र बजारको तीन चौथाइ पकड भइरहेको बेला पछिल्लो दशकमा बिकासशील देशहरूमा सिडिएमए फोनले पनि बलियो उपस्थिति जनाउन थालेको छ । किनकी सिडिएमए प्रबिधि, जिएसएम प्रबिधिभन्दा सापेक्षित रूपमा सस्तो प्रबिधि हो । अनि फेरी कम जनघनत्व हुने ग्रामिण इलाकामा सञ्चार सेवा बिस्तार गर्न सिडिएमए प्रबिधि कम खर्चिलो र बढी प्रभाक्कारी देखिएको छ किनकी सिडिएमए र जिएसएमको समान क्षमताको बेस ट्रान्सीभर स्टेसन टावर राख्ने हो भने पनि सिडिएमए र जिएसएमको 'कभरेज'मा सिडिएमएले जिएसएमलाई उछिन्छ ।

साथै कमजोर नेटवर्कमा समेत सिडिएमए प्रबिधिमा खासै समस्या नहुनु यसको थप गुण हो । तर सिडिएमए प्रबिधिका प्रयोगकर्ता एकदमै कम भएकाले मोवाइल फोन उत्पादक कम्पनीहरूले आफ्ना उत्पादनमा सिडिएमए प्रबिधिलाई खासै प्राथमिकतामा राखेको पाइदैन । आज त दुरसञ्चारको दुनियामा बिश्व यो चरणमा आइपुगेको छ कि बजारको माग र आपूर्तिको सन्तुलन पनि नमिल्ने हो कि भन्ने अडकलबाजीहरू हुन थालेका छन् । जिएसएम प्रबिधिमा मोवाइल प्रबिधि उपलब्ध गराउने कयो कम्पनीहरूले उत्पादनको होडबाजी चलाएको देखेरै प्रबिधि बिशेषज्ञले यस्तो भविष्यवाणी गरेका होलान् । यो होडलाई मध्यनजर गर्दै मोवाइल सेट उत्पादक कम्पनी नोकियाले यो बादबिबाद र होडबाजीलाई प्रबिधिको नभइ बजारको भनेर अथ्याएको छ । विश्वब्यापिकरण र खुला बजार अर्थनीतिमा जिएसएम प्रबिधिको बजार ठुलो भएका कारण जिएसएम प्रबिधिमा निश्चित नै उत्पादन गृहहरूको चासो मुखर हुनु सर्वथा अनौठो कुरा हैन तर ज्यादै अस्वस्थ प्रतिस्पर्धाले कम्पनीहरूलाई धरासायी हुने अवस्थामा नपुऱ्याउला भन्न सकिन्छ । नेपालमा हाल नेपाल टेलिकम र एन्सेल, स्मार्ट टेलिकमले जिएसएम प्रबिधिमा आधारित मोवाइल फोन सञ्चालन गरिरहेका छन् । जिएसएम भर्सेज सिडिएमए बादबिबादलाई जति उछाले पनि र जति लम्बाए पनि कुन उत्कृष्ट भन्ने निचोडको सफो समात्न उति सजिलो छैन । यो बादबिबादलाई बिद्यालयमा हुने गरेका बल भन्दा बुद्धि ठुलो, धन भन्दा बिद्या ठुलो भन्ने तर्कमा आधारित बादबिबादसंग समानान्तर ठान्नु अतिशयोक्ति हुदैन । किनकी तर्कको कसिमा जसको पक्षमा बुलन्द तर्क दिन सक्यो उसैको पक्षमा पल्ला भारी हुने देखिन्छ । यो बेटुङ्गे उत्कृष्टताको टकराब स्वयम् बजारले नियमन गर्छ । यसको अर्थ जुन प्रबिधि प्रति जुन परिमाणमा उपभोक्ताको आर्कषण बढ्दै जान्छ त्यसको लोकप्रियताको मापदण्ड पनि त्यसैलाई मान्नु युक्तिसंगत ठहर्छ ।



One day teacher was teaching about fruits.
Teacher: Sabin, tell me the name of 10 fruits.
Sabin: 5 apples, 2 mangoes, 3 bananas sir.

NO TRUST

Magistrate: You committed this theft alone?
Accused: Yes, your honour. You can't trust anyone these days.

Three science teacher- physics, biology and chemistry teacher met near Phewa Lake. Physics teacher said, "What is the density of this water?" and dived in the lake. Then the biology teacher said, "How many living things including amoeba, euglena, etc are living in this lake?" and dived in the lake. Three days passed but the two did not come back out of the lake. Then the chemistry teacher thought and said, "I think both of them are soluble in water."



Mandeep Kharel
6th Semester

Google

Chrome

Google Chrome is a web browser developed by Google that uses the Web Kit layout engine. It was first released as a beta version for Microsoft Windows on September 2, 2008, and the public stable release was on December 11, 2008. The name is derived from the graphical user interface frame, or "chrome", of web browsers. As of May 2011, Chrome was the third most widely used browser with 12.52% worldwide usage share of web browsers, according to Net Applications

In September 2008, Google released a large portion of Chrome's source code, including its V8 JavaScript engine, as an open source project entitled Chromium. This move enabled third-party developers to study the underlying source code and to help convert the browser to the Mac OS X and Linux operating systems. Google also expressed hope that other browsers would adopt V8 to improve web application performance. The Google-authored portion of Chromium is released under the permissive BSD license, which allows portions to be incorporated into both open source and closed source software programs. Other portions of the source code are subject to a variety of open source licenses. Chromium implements the same feature set as Chrome, but lacks built-in automatic updates and Google branding, and most noticeably has a blue-colored logo in place of the multicolored Google logo.

Chrome was assembled from 25 different code libraries from Google and third parties such as Mozilla's Netscape Portable Runtime, Network Security Services, NPAPI, as well as SQLite and a number of other open-source project. The JavaScript virtual machine was considered a sufficiently important project to be split off (as was Adobe/Mozilla's Tamarin) and handled by a separate team in Denmark coordinated by Lars Bhak at Aarhus. According to Google, existing implementations were designed "for small programs, where the performance and interactivity of the system weren't that important", but web application such as Gmail "are using the web browser to the fullest when it comes to DOM manipulations and JavaScript", and therefore would significantly benefit from a JavaScript engine that could work faster.

Chrome uses the WebKit rendering engine to display web pages, on advice from the Android team. Like most browsers, Chrome

was extensively tested internally before release with unit testing, "automated user interface testing of scripted user actions", and fuzz testing, as well as WebKit's layout tests (99% of which Chrome is claimed to have passed). New browser builds are automatically tested against tens of thousands of commonly accessed websites inside the Google index within 20–30 minutes.HTML5.

In December 2010 Google announced that to make deploying Chrome easier in a business environment they would provide an official Chrome MSI Package. The normal downloaded Chrome installer puts the browser in the user's home directory and provides invisible background updates, but the MSI package will allow installation at the system level, providing system administrators control over the update process. It was formerly possible only when Chrome was installed using Google Pack. Google also created Google Policies to fine tune the behavior of Chrome in the business environment, for example setting automatic updates interval, a home page etc. On January 11, 2011 the Chrome Product manager, Mike Jazayeri, announced that Chrome will no longer support H.264 video codec for its HTML 5 player, citing the desire to bring Google Chrome more in line with the currently available open codecs available in the Chromium project, which Chrome is based on.

Google Chrome aims to be secure, fast, simple and stable. There are extensive differences from its peers in Chrome's minimalistic user interface, which is atypical of modern web browsers. For example, Chrome does not render RSS feeds. Chrome's strength is its application performance and JavaScript processing speed, both of which were independently verified by multiple websites to be the swiftest among the major browsers of its time. Many of Chrome's unique features had been previously announced by other browser developers, but Google was the first to implement and publicly release them. For example, its most prominent graphical user interface (GUI) innovation, the merging of the address bar and search bar (the Omnibox), was first announced by Mozilla in May 2008 as a planned feature for Firefox. Such a feature was already implemented in Konqueror in 2004. Chrome periodically retrieves updates of two blacklists (one for phishing and one for malware), and warns users when they attempt to visit a harmful site. This service is also made available for use by others via a free public API called "Google Safe Browsing API". Google notifies the owners of listed sites who may not be aware of the presence of the harmful software.

Chrome will typically allocate each tab to fit into its own process to “prevent malware from installing itself” and prevent what happens in one tab from affecting what happens in another; however, the actual process-allocation model is more complex. Following the principle of least privilege, each process is stripped of its rights and can compute, but cannot write files or read from sensitive areas (e.g. documents, desktop)—this is similar to the “Protected Mode” used by Internet Explorer on Windows Vista and Windows 7. The Sandbox Team is said to have “taken this existing process boundary and made it into a jail”; for example, malicious software running in one tab is supposed to be unable to sniff credit card numbers entered in another tab, interact with mouse inputs, or tell Windows to “run an executable on start-up” and it will be terminated when the tab is closed. This enforces a simple computer security model whereby there are two levels of multilevel security (user and sandbox) and the sandbox can only respond to communication requests initiated by the user. On Linux sandboxing uses the seccomp mode.

Typically, plugins such as Adobe Flash Player are not standardized and as such, cannot be sandboxed as tabs can be. These often must run at, or above, the security level of the browser itself. To reduce exposure to attack, plugins are run in separate processes that communicate with the renderer, itself operating at “very low privileges” in dedicated per-tab processes. Plugins will need to be modified to operate within this software architecture while following the principle of least privilege. Chrome supports the Netscape Plugin Application Programming Interface (NPAPI), but does not support the embedding of ActiveX controls. On March 30, 2010 Google announced that the latest development version of Chrome would include Adobe Flash as part of the browser, eliminating the need to download and install it separately. Flash would be kept up to date as part of Chrome’s own updates. Java applet support is available in Chrome with Java 6 update 12 and above. Support for Java under Mac OS X was provided by a Java Update released on May 18, 2010.

A private browsing feature called Incognito mode is provided that prevents the browser from storing any history information or cookies from the websites visited. Incognito mode is similar to the private browsing feature in Internet Explorer 8, Mozilla Firefox 3.5, Opera 10.5 and Safari.

Amazing Facts Related To Web

- It took the web only 4 years to reach 50 million users while radio took 38 years and TV made it in 13 years.
- Did you know that www.symbolics.com was the first ever domain name registered online?
- A NeXT computer used by Tim Berners-Lee was the world’s first web server.
- Anthony Greco, aged 18, became the first person arrested for spam (unsolicited instant message) on February 21, 2005.
- Worldwide Web was programmed with Objective C.
- The first web site was built at CERN(European Council for Nuclear Research) located at Geneva, Switzerland.
- April 30, 1993 is an important date for the Web because in that day, CERN announced that anyone may use www technology freely.
- The inspiration for the brand name Yahoo! Came from a word made up by Jonathan Swift in his book Gulliver’s Travels. A Yahoo was a person who was ugly and not a human in appearance.
- One million domain names are registered every year.

ManikShrestha
BIM 6th Semester

Full form A-Z

A – Apple
B – Bluetooth
C – Chat
D – Download
E – Email
F – Facebook
G – Google
H – Hewlett Packard
I – I-phone

J – Java
K – Kingston
L – Laptop
M – Messenger
N – Nero
O – Opera
P – Picassa
Q – Quicktime
R – RAM

S – Server
T – Touchscreen
U – USB
V – Vista
W – Wifi
X – XP
Y – Youtube
Z – Zorpia

Thank God A is still Apple.



Aatish Bhattarai
BIM 6th Semester

Biological Data Storage Bacteria



The upliftment of the technology, we could not even think and say how far the technology has come. As now the data can be stored in an organism. An organism can be digitally made prepared to be accessed for digital use. We all know that the living cell is analog, but today in the digital world; people have become able to create the digital environment for the living things so that the data can be stored in any way. The idea of storing data inside bacteria has been around for about a decade. The above term seems quite new thing but Bio-Storage, termed for storing and encrypting information in organism where any text, images, music or even video could be recorded. The technology as we can store million gigabytes of data inside bacteria.

Escherichia coli (E. coli) are members of a large group of bacterial germs that inhabit the intestinal tract of humans and other warm-blooded animals (mammals, birds).

The bio-storage have proved for no loss of data since the bacteria's natural reproduction would create lots of redundant copies of data, which would help preserve the integrity of the information and make retrieval. As talked about the capacity of a cell of E.Coli, single gram of E. coli cells could hold up to 900,000 gigabytes (or 900 terabytes) of data, meaning these bacteria have almost 500 times the storage capacity of a top of the line commercial hard drive.

Even very simple bacteria have long strands of DNA with tons of bases available for data encryption, and bacteria are by their nature far more resilient to damage than more traditional electronic storage. This is also termed as the safest way of storing the data since there is no any hacking tool to hack a biological body.

There are four DNA bases that can be used to make up the DNA strings: Adenine, Cytosine, Guanine, and Thymine.

In a presentation, the Hong Kong researchers showed how to change the word "iGEM" into DNA-ready code. They used the ASCII table to convert each of the individual letters into a numerical value (i=105, G=71, etc.), which can then be changed from base-10 to base-4 (105=1221, 71=0113, etc.). Finally, those numbers can be changed into their DNA base equivalents, with 0, 1, 2, and 3 replaced with A, T, C, and G. And so iGEM becomes ATCTATTGATTTATGT.

Once the raw data is ready, the researchers say a few algorithms can be used to weed out redundant and repetitive information. That doesn't just save a ton of space - lots of repetition in the DNA sequence can actually be biologically harmful to the wellbeing of the DNA and bacteria, so this step rather neatly solves two problems at once.

According to the question: Can data be stored in the brain? Aroused in a forum was answered as following:

A brain cell is essentially a networked microprocessor and stores its information via the connections across the network itself. It doesn't store much of anything by itself, and it's not in a readable format, nor is it compatible with digital information, because it's purely analog. DNA information is digital and stored in a much, much, much smaller form. That's not to say that it's better than the brain, because only the brain can process information in the way that it does. DNA is just a very thrifty way of storing information.

DNA strands aren't long enough to store complicated information like a photograph or a book, so the best available solution is to fragment the data into lots of little pieces and spread it among the different cells. To make that work, the researchers created a system that allows the fragments to identify and ultimately put back in the right order. So they created a three-part structure for all the DNA: header, message and checksum.

The header is an 8-base-long sequence that is divided into four levels of identifying information - zone, region, area and district - which allows each fragment to be put back in the right order. After the message carries the actual usable data, the checksum provides a repetition of the original header, which is useful in controlling for minor mutations to the bacteria.

So, the information has been encrypted and placed in lots of different cells of bacteria. In order to retrieve the data on the other end, the decrypter would take the DNA and run it through what's known as next-generation high-throughput sequencing, or NGS. This particular type of sequencing analyzes and compares multiple copies of the same sequence and then uses majority-voting to figure out which bases are correct if parts of the data have decayed. Then the compression algorithms could be reversed to restore the raw data to its original form.

A Garland of Wisdom and Learning.....

What is the first and most important duty for a man of right understanding?

To cut through the bonds of worldly desires.

What must be avoided?

Deeds which leads to greater ignorance of truth.

Who can be called wise?

He who can discriminate between the real and the unreal and who knows his limitations.

What are thieves?

The object which steal our hearts away from truth.

What is the greatest terror?

The fear of death.

What is meanness?

To beg from someone who has less than you.

What rolls quickly away, like drops of water from a lotus leaf?

Youth, wealth and years of man's life.

Who is asleep?

He who lives in ignorance.

What is hell?

To live in slavery.

What is the most valuable thing?

A gift given at the right time.

What should a man hate?

Greed for wealth of others.

What is man's best ornament?

His good character.

What is most to be deplored?

Miserliness in the wealth.

Who is the master of this world?

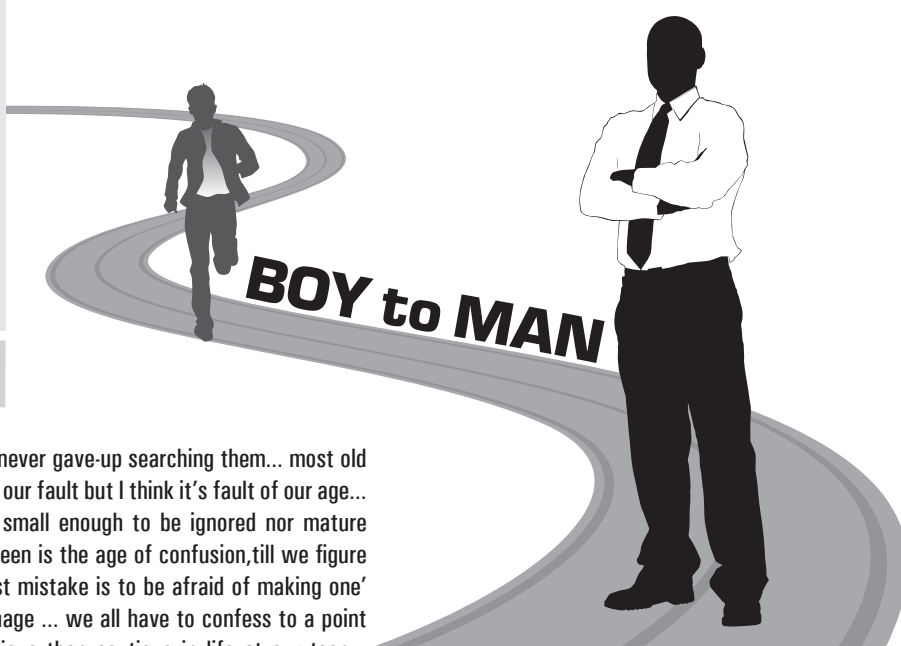
He whose words are sweet and beneficial.

Sugandha Subedi

BBA, 6th Semester 'B'



Prajwol J Rana
BIM 4th Semester



Trouble never left us and we never gave-up searching them... most old guys might complain that's all our fault but I think it's fault of our age... lingering in-between, neither small enough to be ignored nor mature enough to handle problems...teen is the age of confusion,till we figure out the fact that 'the greatest mistake is to be afraid of making one' we are at the end of our teenage ... we all have to confess to a point that we have been more curious than cautious in life at our teen... and it has served us well in a sense that teenage is the most thrilling and adventurous age that we all have enjoyed forgetting others...and but everything has a limit...we can't just break free. Despite all the fun of teenage it's the crucial time in life to shape our future.... we tryour best to develop our self into something important in future.But few of us have idea what really we are trying to be and what we are turning into.... Between the innocence of childhood and the dignity of manhood, we are on bewildered transition phase.

Past days as a boy...life was lot different. I was reason for both laughter and worry to my parents.Despite my uncountable mischief I've been loved. I still remember my parents softly tucking me into bed and kissing me goodnight. With so many episodes being unfolded now, those memorable moments drives me a little nostalgic.Childhood days passed in ignorance, and teenage led to new arguments of life.... somearguments are still incomplete.... And time passed so fast I enter my teen and also passed it.... and by now I have known life is much about living for other than oneself. There won't be a meaning of living without family & friend or to say people for whom we care about.Life wouldn't have been the same without what my family and friends did for me. By Now I've grown up with a little empathy... every time when I look in my parents eyes I see lots of expectation in them... though they don't tell me... I can't ignore it. And now when it's my turn to pay them back I can't ignore my near and dear ones. But I'm confused ... can I do as they expect me to do.....I try to act responsible....Though I depend on my parent's money, food, clothes and shelter I am at least trying to be responsible to myself. Though my parents still think me to be a kid and believe I will be a Man after 3-4 years... but I think I'm already a man and I've the feeling since the last two years. I've a dream to live as a good man and even make my folks feel proud of me.

By now the humans have agreed to the fact that we've unlimited greed. We want more than we need. And until we've got them all we just don't feel free. And I'm a part of this society. Born and brought up with the same culture to want more than is actually needed. Everyone wants to be rich, everyone wants to be on top, everyone wants to be superior to others...and so do I. As the social status is measured by the pile of money onepossesses and the power one has to influence others, my concernsare both earning lots of money and being popular. It's like being in arace, race of life...race that never ends and we need to be on

top to survive... coz it has been discovery and scientifically approved "survival of fittest" where everyone of us is running head long to meet their goal.Some time people run so fast that they forget not only where they have been, but also where they are heading...and it's the age of oozing energy with immature knowledge....I again feel like I'm wrong at the right age... I 'm easily used; I 'm easily manipulated; I 'm easily misguided; I'm highly prone to error; I'm easily unprovoked; recently I discovered that I'm fragile; I lack consistency; next I'm soon going to get frustrated... coz my choice is beyond the options. It's impossible to make a choice between a career, money and love & family. Making the impossible possible is what I wish.

It's obvious for everyone to fall in love at this age. The best part of life and this age ... 'love'. Love in this age is very real and powerful. Perhaps at no other time in our lives are the joys and pains felt as strongly, or experienced more deeply. Who among us, after all, can ever forget our first love? Thus the first love which has happened duringour teenage cannot be totally forgotten. I also fell under someone's gravity. Must say accidentally in love, neither couldI stop thinking about it nor cure it. I can't ignore it if it's real. Sometimes it makes me turn around and face it... but I know nothing about love... just then I understand everybody is after love... well I haven't done anything to hold but it feelsthere's no escape from her gravity either. The feeling came like lightning, I want to hear her whisper, feel a little lighter and jump a little higher. And I know... I'm a better man when I walk beside her.

My mom always says: "don't waste your time running after girls". But I admit, I spend most of my time running after girls either physically or mentally.... And if anyone asks me why... my excuse is as expected...I'll say it's the fault of age... truth is that people always criticized and laughed at us when we express our honest feelings. Buteveryone in fact is busy shaping themselves... with fad diets, implants, cosmetic surgery, workouts, jewelry, tattoos, makeup, hair dye and clothing... to meet the expectations of someone's desire.... Thinking a lot about one's beloved, the most common question lingering in every lover's mind is a fear "what if my love is stolen by someone else?" We may convince ourselves by the fact:"true love is to wish good to someone, nojealousy... there isn'tanything to lose or gain".So, why fear a rival? Even some might conclude that there isn't romance in true love. But I don't believe so... and Romance is a game where you put yourself in

competition with everyone else playing the same game. So this explains the essence of jealousy: and my fear of losing what I desperately want. I hate any person who might come between me and my beloved... I'm even ready to stand against the culture but not as a revolutionary or terrorist but with a humble offering of understanding and compassion, something better than what others see in their blindness.... Love not only makes us feel good sometimes it even hurts.... True healing involves to see clearly what is wrong and to have the compassion to call it to change. This means, first of all, that unconditional acceptance of anything gets you nowhere. If you take no responsibility for the world around you, and if you're unwilling to call error for what it is...that is, if you're always missing the point....then you contribute nothing of any healing value to the world. And that's not love. On the other hand, if you treat error with hatred, condemning it to hell, the bitter poison in your own heart will end up condemning you to hell. And that's not love either.

Fair enough, you might think. Offer love in spite of the abuse. After all, aren't we told since childhood to "Do to others as you would have them do to you"? Isn't that what love is?

We are young and we are not going to be as beautiful as we are today... we run free... enjoy life with friendslots of good time and fun....we stay up late ... some night we don't even sleep... as if we just got only nights... still we fell and also be alright... some nights we aren't even ourselves... and what we have new is pub culture and club culture... weekend party either in a pub with our close circle or a blast at a club with all known and unknown friends...even with limited cash we are good enough to manage a mini-personal bar within our room and just leave all our tension in the shelves and get lost in talks with friends... Soon the place turns out to be the best place and we won't want to be anywhere else and we transform the room to a club. Everyone sings and dances... and we know even the whole world joins us in our celebration of youth... I recall myself throwing hands in the air... jumping high with friends...and being surrounded by pretty girls...and getting a little drunk... raising a toast for the friends and our youth....feel myself as the luckiest person in the world... and looking at all these anyone of any age wishes to be a part of our group....forgetting today's worries until tomorrow...with us...

Back home my mom worries a lot for me... I know she fears if I do something wrong I'll have to regret my whole life... I'm in the age where I'm neither small enough to be ignored nor mature enough to handle life on my own. Every year many guys of our age ruin their lives...just because they cross their limitation...a very thin line even we couldn't feel till we cross it... we need to realize our limitation... if we want more fun then we have to end our whole life in darkness... our fun seems to be a little boosted by some weird weed... liquor... and some drugs...but not in reality. The real fun is within us...feeling between friends...our bond...silly talks and jokes... place and other tangible things don't make any difference in fact... then how could some drugs make a difference.... drugs ruin our life. Drug begins with climax of delight...resulting in uncontrollable craving that we persist even in the face of extreme negative consequences. Ultimately this leads to complex brain disease affecting the functioning of the brain and also behavior turning ourselves into a drug addict....a victim suffering from physical and mental dependency of drugs.... Many of us try drugs out of curiosity, because our family and friends are doing

it...or in an effort to erase another problem. At first, the substance seems to solve the problem or make life better, so we use the drug more and more.... It is completely insane if anyone takes drugs knowing the consequences... pushing oneself into darkness... ruining life and wasting the days of their youth...All this leads to nothing else but irresponsible behavior, underestimating risk, becoming outlaw, causing problems in relationships....How would our friends and family feel looking at us with deteriorated physical appearance and personal grooming habits.... Unusual smell in the breath, body, and clothing... tremors, slurred speech or impaired coordination.... I feel pity for that pathetic life and wish a drugs free life for everyone.If you are on drugs, STOP!!! Don't ruin your life...if you have realized your mistake and want to stop using drugs, you are not alone... many people have tried and succeeded...and welcome back to the wonderful life... if you are already too deep in addiction and think there is no comeback... then you are wrong...because there is always a hope.... Hope is a good thing and good thing never die...

Google, facebook, yahoo, Napsterare some well known name in today's world. But do you know the fact that all these were developed by college students like us before their 25th birthday. This could be quite a good example to convince anyone of the potential of youth because these are not the only examples, but there are countless more. It's Just when... we discover our potential within us...we must keep ourselves busy in exploring ...you never know when life clicks and you get to your right destination. But it's not certain, that everyone will enjoy the glory of success. But it's pretty sure that only those who pursue will be rewarded. Sooner or later it depends on how hard you try and how badly you wish to achieve it. Life teaches us a lot and it's really a wonderful moment knowing life in a better way.

Never be afraid to encounter risks;
it's a chance to learn to be brave.
Those who never risks...never win...
The World is full of willing people,
some willing to work, the rest willing to let them work.
So...decide where you want to position yourself.
Work is the greatest justice you can do to your life.
The greatest pleasure in life is
doing what people say, "You can't do".
Payment is greater than money
Make a better choice...
don't run after money because
everything can't be express in term of money.
Nothing is free. Don't take things for granted.
You can archive more by patience than with talent.
It feels better while giving than getting.

Being a Man precisely is being responsible. Are we responsible for everything we do, we speak...? It might be question that all of us need to answer ourselves....

e-Commerce is well suited to facilitate the current reengineering of the business processes occurring at many firms.



Damodar Rawal
BBA 6th Semester

ELECTRONIC COMMERCE AND ITS FRAMEWORK



Broadly defined, electronic commerce is a modern business methodology that addresses the needs of organizations, merchants, and consumers to cut costs while improving the quality of goods and services and increasing the speed of service delivered. The term also applies to the use of computer networks to search and retrieve information in support of human and corporate decision making. More commonly, e-commerce is associated with the buying and selling of information, products and services via internetworking of the computers that make up the Information superhighway (I-way).

E-Commerce- is understood to mean the Production, distribution, marketing, sale or Delivery of goods or services by electronics Means. "Any kind of commercial transactions, in which the parties concerned trade with each other through electronic channels, and not through physical exchange or contact."

eCommerce (eBusiness) is described as the conversion of all processes of the business chain of added value (procurement, production, sales and marketing, warehousing, distribution, shipping, etc.) to Internet-based applications (software solutions). In the narrower sense, this is usually understood to be the utilization of the Internet as a platform for company profile, sales and marketing, online ordering and delivery. e-Commerce is well suited to facilitate the current reengineering of the business processes occurring at many firms. Goal of implementing BPR (Business Process Re-engineering) is to reduce costs, lower product cycle times, faster consumer response, and improved service quality.

BPR use electronic messaging technologies- a key building block of e-commerce - to streamline business processes by reducing paperwork and increasing automation. For example:- Electronic Data Interchange (EDI) combined with JIT manufacturing methods, enables suppliers to deliver components directly to the factory floor, resulting in saving in inventory, warehousing and handling costs.

A key element of e-Commerce is information processing. All steps of commerce, except for production, distribution and delivery of physical goods, are forms of information gathering, processing, manipulation and distribution. This information processing activities is usually in the form of Business Transaction , and can be broadly categorized as:

- Transaction between a company and consumer over public network for the purpose of home shopping or home banking using encryption for security and electronic cash, credit or debit tokens for payments. (e-payments)- B2C market.
- Transactions with trading partners using EDI - B2B Market.
- Transactions for information gathering such as market research using bar code scanners, information processing for managerial decision making or organizational problem solving and information

manipulation for operations and supply chain management.

- Transactions for information distribution with prospective customers, including interactive advertising, sales and marketing.
- Companies conducting e-business can perform some or all of the following supply chain transactions over the Internet.
 - Providing informational across the supply chain.
 - Negotiating prices and contracts with customers and suppliers
 - Allowing customers to place orders
 - Allowing customers to tracks orders
 - Filling and delivering orders to customers
 - Receiving payment from customers

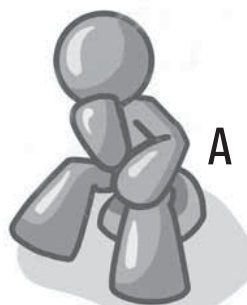
Electronic-Commerce Framework

An e-Commerce applications will be built on the existing technology infrastructure - a myriad of computers, communication networks, and communication software forming the nascent Information Superhighway. The technology infrastructure of the Internet is both an enabler and a driver of change. An infrastructure is defined as "the foundation of a system." In this case, the technological foundation of the Internet, simply put, enables the running of the e-commerce enterprises. The hardware backbone of computers, routers, servers, fiber optics, cables, modems, and other network technologies provides half of the technology equation. The other half includes the soft-ware and communications standards that run on top of the hardware, including the core protocols for the Web. Understanding technology infrastructure—and there-fore understanding what is and is not achievable—is essential to formulating a company's vision and strategy.



Binju Manandar
BBA, 6th Semester "A"

- Earth is the only planet not named after god.
- An earthquake on 16th December, 1811 caused parts of the Mississippi River to flow backward.
- New Year's Day is the oldest Known holiday by mankind around 4000 years ago.
- Human Birth control pills even work on gorillas.
- Most dust particles in your house are made from dead skin.
- 55% of people yawn within 5 minuts of seeing someone else yawn or reasing about yawn.
- A giraffe can clean its ears with its 21-inch long tongue.
- There are more than 10000 varieties of tomatoes.
- The first bicycle made in 1817 didn't have any pedals.
- In the white House, there are 13092 knives,forles and spoons.
- In Thailand, a Buddhist temple was built by using and thrown bottles since 1984.
- Coca-Cola would be green if colouring weren't added in it.
- Money isn't made out of paper, it is made out of cotton.
- Go" is the shortest complete sentence in the English language.
- Every US business use enough paper that ciecles the earth over 20 times.



A THOUGHT.....

Shishr Ghimire
BIM, 6th Semester

The bird you caught by surprise
Beats its wings and off it flies

Love ignores you, you wait and mope
Then there it is- when you give up hope

Love's all around you Quick,Quick
You have no man, or you have your pick

Think you've found love
It turns you down cold

Think you've escaped it?
It has you in it's hold



Teacher and student were talking about there is days holiday. Then the teacher asked Hari about the holidays.

The teacher: "Hari, how did you spend your 15 days holiday?"

Hari: The first day, I went to learn how to ride motorcycle.

Teacher: What about other days?

Hari: The other 14 days I spent in the hospital sir.

A little boy and his friends were watching television. In television some medical programme was on.

Boy: Why do they wear mask when they do operations?

Friend: If they make a mistake then the patient won't know who did it.

Binod Pokharel



FDI & Nepal

FDI stands for Foreign Direct Investment. It is the investment of foreign assets into domestic structures, equipment, and organizations. It does not include foreign investment into the stock markets. It is any form of investment that earns interest in enterprises which functions outside the domestic territory of the investor. It refers to the net inflows of investment to acquire a lasting management interest in an enterprise operating in an economy other than that of the investor. It usually involves participation in management, joint-venture, transfer of technology and expertise. It is the sum of equity capital, reinvestment of earnings, other long-term capital, and short-term capital.

FDI is a package containing not only capital but also management, technology, technical skills and marketing network in international trade and commerce. There are different types of FDI such as natural resource seeking, market seeking, cost reducing, risk avoiding, export oriented and defensive foreign direct investment. Broadly it can be classified as :

- **Vertical Foreign Direct Investment** It occurs when a multinational corporation owns some shares of a foreign enterprise, which supplies input for it or uses the output.
- **Horizontal foreign direct investments** It occurs when a multinational company carries out a similar business operation in different nations.

Foreign Investment in Nepal

The history of the foreign investment is not so long in Nepal. Only after the restoration of the multi-party democracy system in 1990, Nepal has opened the doors to foreign investment. The foreign investment and technology Act 1981 as amended in 1992 lays down the law governing foreign investment and the applicable rules and regulations. It is expected to supplement domestic private investment through foreign

capital flows, transfer of technology, improvement in management skills, productivity and providing access to international markets. In this sense, the government is encouraging foreign investment in Nepal providing attractive incentives and facilities within a liberal and open policy.

Foreign investment is welcome in Nepal in every sector in the economy with the exception of the following:

- a. Defensive industries
- b. Cigarettes and Bidi
- c. Alcohol

Why does Nepal need FDI

We all know that a healthy flow of FDI is essential for Nepal's economic growth. In present circumstances, it is even more important for us for more than a single reason.

- Firstly, our overall saving level is very low, our domestic saving to GDP ratio is less than 10 percent (9.4 percent in Fiscal year 2009/10, Economic Survey)
- Secondly, it is the fact that deposit mobilized by the financial institutions aggregate about 700 billion rupees which is about 10 billion dollars. This amount is not adequate to support large-scale development and infrastructure projects.
- Thirdly, our capital market, both equity as well as debt, has not developed to the extent required to raise enough capital from the public for large investments.

Also, for an under-developed country like Nepal, FDI serves as an important vehicle for transfer of better technology and other resources. Following liberalization of the economy, FDI flow gained momentum in the early 90s, but tapered down a few years later due to the conflict and political disturbances and actually recorded a net reduction during 2004/05- at the height of insurgency. The flow moved back into positive territory 2007 onwards and last 3 years have seen a steady increase in foreign investment in Nepal. The figure for 2008/09 was 25 million dollars. For 2009/10 it was 40 million. Despite the recent improvement, level of FDI inflow is very small given our requirement for foreign funds. The size of our GDP is 15 billion dollars. Money sent home by migrant workers is estimated at 3.5 billion dollars and FDI inflow is less than 500 million dollars where remittance is contributing almost 25%(500million) to our GDP.

FDI in Nepal						
Year	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10
FDI	136	-469.7	362.3	293.9	1829.2	2852

Sources: NRB, in millions of NPR.

In conclusion, Investment climate in Nepal has been suffered over the last decade and a half due to the insurgency. It has been 4 years since the political change has happened but sadly, politics is still the primary agenda around here. Economic stability and growth do not appear to be in the radar of the people but still there is a great potentiality of attracting the large volume of FDI by taking the advantage being the member of WTO, SAFTA and situating in between the growing giant economies China and India.



Example of Good Management Beautiful, Peaceful, and Prosperous Nepal



Saurav Rijal
BBA 6th Semester "B"

At the beginning of second decade of twenty first century our country is able to present itself as the probable winner of first or second place in the race of poverty and only ¼ part of subject has got the secular poverty as blessing. Both of our neighboring country is having the economic growth rate in double digit whereas our growth rate is unable to leave deep relationship and eternal love for first natural number 1, 2 and 3.

The unlimited water resource is used in such a way that I, you and other are living in darkness this is a golden opportunity for us. This is not a big issue because Nepal is very rich in such problems. 83 thousand megawatt as potential hydropower capacity and 42 thousand megawatts as practical capacity is the gift of nature to us which is utilized so properly that, 1216 hours of daily load shedding is gift for us from our government. This is the sign of how good our government is? And how they have applied all of their effort in taking our country in a place from where we can claim we are the poorest country in the world. We must appreciate and feel proud for the achievement of our government and political parties. Use of water resource in the sector of irrigation is also not less appreciable, that is why every year, and the monsoon decides the production of agricultural product. Nepali farmer get chance to rest impatiently waiting for rain when the time for cultivation passes on. This is why we look for the foreign aid for food after using 80% of human resource in agricultural sector.

There is another interesting fact about water, we are second richest country in water resource in world and first in Asia but only ¼ of subject are having pure and safe drinking water. That's why in the districts like Jajarkot, after using all the human resource for several weeks diarrhoea keeps its victorious move killing hundreds people and giving mental and physical torture to thousands of people. And then it departs still waiting and searching the opportunity to come back.

Using modern facilities people of developed country travel thousands of mile easily in a day. We are also not less in transportation; everyday people walk thousands of meters on the hilly slopes carrying goods more than twice their own weight. The more pleasing fact is that in 21st century not only a VDC but whole district do not have proper road. Leave the family aside, if a vacancy is announced for 100 people for a job which is unable to sustain a single person 10 thousand candidate fill up the form still it is not a matter to get surprised in our country. Thanks to gulf and other countries which have helped solve a little the unemployment problem.

Misleading the subject with ordinary education and providing unemployment degree with educational certificate government do not hesitate in publishing the fact that we do not have skilled manpower. What is the importance of quality education for the government who

fears if percentage of pass student decreases, foreign aid will be unavailable for them? But don't worry the upper level officers of our government are fully supporting for increasing quality education by sending their children to foreign country. It has reduced the need of skilled manpower to some extent.

Since all the modern facility having hospital are available in India, Singapore, England and many other countries our honorable politicians do not bother much about the condition of health facility inside the country as they can visit any of the foreign hospital when needed.

Birth place of Gautam Buddha; at one time peace zone declared nation got a chance by luck to experience a 10 years internal war which was much needy. Otherwise what's the meaning of Bahadur? Hasn't it been 100years that Bir Gorkahli didn't get chance to show their bravery? So I insist such opportunity should be brought again if not unemployed Nepalese will die unemployed.

Perhaps, talking about inflation and price hike your, mine and nearly all Nepalese citizens' evergreen wound pains so let's leave this topic alone.

Due to the tiring job done by our politicians in the past we Nepalese has got to a very admiring position, we are the second poorest country in the world. Remember it only few lucky countries get the chance to reach that position. Anything happens in the world but I assure you that the country of world's highest peak Everest will one day reach the peak of poverty and occupy the first place.

See how wonderful it is single leader is proven incapable time and again. Losing the election is first requirement for being minister. Those who want to be in power can do any type of corruption to possess the power. The election of constitutional assembly has brought some hope but that seems to be futile due to the power game of our politicians.

Don't worry there is solution for every problem. There is solution for our poverty too. We can accept the proposal forwarded by Jonathan swift in his book 'A Modest Proposal'. If not let's come together and divide our country according to caste, each caste having at least one state and develop feeling towards one own caste. Now only one thing that our government should do is lift the restriction from weapon for some time. I guarantee you poverty will be reduced dramatically and every living Nepalese citizen will be prosperous. If you doubt in this there is nothing I can say.....



An Interaction with **Mr. Prachanda Man Shrestha**

Could you please give a brief background about yourself and NTB?

I have worked 32 years in the Civil service within that more than 20 years I was involved in the tourism sector then finally in partnership with the government and some private sector. Talking about NTB; NTB is a partnership agency which has been organizing business to business activities, trade fair, press conference, road shows etc in order to support tourism development in the country.

For how long have you been working in NTB? Is your job exciting?

More than exciting my job is rather challenging. Challenging in a sense that there is nothing in isolation. Due to resource constraints we have not been able to meet our objectives still but we have been sensitizing different people in different creative ways within Nepal.

How did the concept of "Tourism year 2011" evolve?

Firstly, influence from "Visit Nepal 1998" Nepal being the youngest republic country in the world, so to make Nepal known to the rest part of the world and bring to their notice its historical change. Secondly to create Nepal as a tourism oriented country.

What are the building blocks of tourism in Nepal?

There are three pillars as the building blocks of tourism In Nepal;

- Natural diversity
- Cultural diversity
- Ethnicity

What plans and policies is NTB going to implement in future?

The basic plans and policies that we are going to bring soon are;

- Broadening the bases of client
- Addressing the security plan in tourism development process in coordination with different ministries
- To mobilize the investor's investment

What programs are currently being formulated for the upliftment of tourism?

Recently we are formulating programs like;

- International promotion
- Technical support for planning
- Human resource development
- Product packaging support like; adventure package, pilgrimage package, gender base package, age base package etc are being recently formulated.

Has political uncertainty affected the tourism sector adversely?

Yes, it has been affecting our advancement. We are losing our credibility, future planning is difficult and there isn't any situation where we could make perspective plan.

What progress has the tourism sector achieved in the past decades? Has it been really beneficial and rewarding?

Yes, of course we have been able to establish Nepal as the niche destination for tourism. Similarly, we could see the realization of importance of tourism by Nepalese people which shows endorsement of tourism by Nepalese themselves.

Could you please tell us something about home stay?

We have introduced this system in order to provide accommodation facility for the tourists where there are no hotels. Beside the home stay system we also help the people from rural part to gain economic benefit.

Lastly, what message would you like to convey to all the citizens?

Help to make your place guest friendly. Try to take pride in being a nepali, appreciate the place and don't project the country negatively.

Compiled by: AasthaDhungana
BronishaNeupane

Get Focused in 5 Easy Steps

Do you feel like you're working all of the time and struggling to get your tasks done? When you're unproductive and disorganized, you'll get further and further behind on your goals and feel even more overwhelmed. Do you feel like you're working all of the time and struggling to get your tasks done? When you're unproductive and disorganized, you'll get further and further behind on your goals and feel even more overwhelmed. It's common feeling but fortunately, there's an easy fix. Being an entrepreneur doesn't mean working 24/7 but it does mean putting systems into place so you can do what you need to do when you need to do it. Use these five tips to increase your productivity and focus so you can get more out of each day.

Tip 1st : Use only one calendar

Your business has a lot of moving pieces. From tackling your to do list, to networking events, to serving your clients needs, there is a lot that you need to keep track of. If you've got all of your marketing activities on one calendar, your client appointments on another and your personal obligations on a third you're going to run into trouble. Using just ONE calendar can help you get a clear picture of your obligations and appointments. Select a calendar system that supports your work style and USE it! This way you won't overbook yourself and important items won't slip through the cracks.

Tip 2nd : Get organized!

You can easily waste hours each day looking for misplaced items and information. Block out time to develop an organization system that works for you. Keep important information in a central, easily accessible location. For example, use email filters so that you can find important messages from clients or from mentors. Use a filing system next to your desk to organize all of your paperwork. Spend time each week updating your system to make sure that you stay organized. If you find that you're struggling to get organized on your own, call in a professional for support! Working with the right professional organizer can have a profound impact on how you grow your business.

Tip 3rd : Learn to say NO

Your schedule can easily get filled if you're not careful about saying "No." If you're over committing yourself, it's time to stop! Learn to say no to opportunities or invitations that don't fit your goals. For example, if there is a local networking meeting coming up, think about your marketing plan before you commit to being there. If your goal is to create partnerships online with other solo service professionals, a local meeting isn't going to help you with reaching that goal. The more you say no to the things that don't fit, the more time you'll have to create the business that you want.

Tip 4th : Stop multitasking

It's a common myth that you can get more done if you do more than one thing at a time. While this can apply to listening to the radio and doing the dishes, it just doesn't work when it comes to your work tasks. You aren't REALLY getting more done when you multitask. In addition, if you aren't giving your work your full attention, then you're doing less than a stellar job. Clear your mind and focus on one thing at a time until you finish it. You'll find that you'll be able to get more done and make steady progress.

Tip 4th : Assign time frames to your to-do list

Don't just list items on your to do list and hope for the best! You need to determine how much time it will take you to complete each item and then schedule a block of time for that item. When you have a clear picture of what you need to do and how long it will take for you to complete it, you'll be able to get more done. You will know exactly how you should be spending your time.

Boosting your productivity is more about working smarter and not harder. Any one of these five tips can help you get on track with your business so you can get more done in the time that you have. Stop spinning your wheels and start moving your business forward!



Ashok Gaihre



Dipika Mishra
BBA 2nd Semester "A"



A tribute to Parents

Our parents brought us into the world. They showed us this wonderful earth and they taught us how to live. They taught us to walk, to speak and to live. They are always a source of encouragement and inspiration for us. They pave the way for our future. They care about us without expecting anything in return. They care about our day to day activities, our happiness and sadness. Ignoring their personal desires, they become ready to fulfill our desires. They put their optimum effort to fulfill the desire of their children so that the children will be happy. Parents enjoy if we children are happy. They don't want to see us being sad. So, they always encourage us to be happy and smile. They consider themselves successful if we children become successful. They keep suggesting ways to clear the hurdles that appear in life. They dedicate the valuable part of their life in building our career. They always remain loyal to us. But let's ask our self – "are we really loyal to our parents"? No, I don't think that we are loyal to our parents. We cannot prove our loyalty by confessing the love and respect we have for them. If we want to be loyal really we must bring changes in our behavior. Till date parents are spending their life in caring for us but what have we done for them? We have done nothing for them. Instead of fulfilling their desires, we are torturing them by our. We have lost our sincerity and loyalty.

We consider ourselves modern boy/girl of the 21st century. We are busy in developing desires for unnecessary things. We are being more money minded. We want to live a high standard fashionable life. Our parents also want to see us living such a life. But parents never want their children to live the so called standard life without any effort. Parents want children to realize the value of life and work and reach the height of success with their own effort. Are we doing this? Are we really determined to do something great in life? If we are not determined, it is the sign that we are not loyal to our parents. In the parents context, the youth especially teenagers are badly distracted by useless external factors. They are so distracted that they want to live and enjoy life like a celebrity whom they watch on television, news paper, internet etc. They want to live a luxurious life. They don't care about the situation of the family. Blindly, they demand for unnecessary things which are beyond the means of parents. I would like to request them please friends, take life seriously. Life is not as easy as we are thinking. The luxurious life is of no value if we do not do anything for our parents. There is nothing valuable than parents in this world. If

we give them happiness, it is sure that we will never fail in our life. We must try our best to be loyal to our parents. No words are sufficient to describe parents; nevertheless I want to dedicate some words for my lovely parents.

Parents you are everything
without your presence life is nothing
I don't want to make many promises to you
the only thing I want to say is
Dear parents,
I love you
I will never do the things
which you don't want me to do
I will never go to the place
where you don't want me to go
Dear parents, never worry
this daughter will never show things to others
which you never want others to know.
I know you always smile hiding your sadness
it will be a great mistake
if I ever compel you to cry ignoring your desires
I can never excuse myself,
if I break your heart and make you cry
without your best wishes,
life is bare, meaningless and dry.
I am very lucky that
you are my parents
I can't find words to describe your importance
I don't know if I am the best daughter or not
but
there is no doubt my parents,
you are the best parents in this world.

Ripley's Believe It or Not!



Udbhas Rai
BIM 6th Semester

Blind Photographer a Finalist in Competition

A legally blind photographer from Winnipeg is a finalist in the CNIB Eye Remember National Photography Competition. Tara Miller, a commercial photographer who works with her husband in 100 Acre Woods Photography, has less than 10 per cent vision, yet her shot made it to the top five. Miller's shot of a lightning storm over a field of sunflowers at sunset, called Fortuitous Twilight, also won best in show and best colour print at the 2011 Red River Exhibition Photography Salon.



Royal Teeth Tattoo

Would you pay £1,000 (\$1,671.05) and spend 6 hours in a dentist chair for a tattoo on your teeth? British plumber Barmy Baz Franks, 29, got a dentist to use ultrafine brushes and stencils to paint images of the smiling royals. The temporary ivory art – known as “gnasher tats” – will last roughly three months, depending on how much Barmy Baz Franks brushes.



Super-Human Strength

On Saturday, June 18, Canadian strongman Rev. Dr. Kevin Fast lifted a platform holding approximately 20 women, using just his back and his legs. The event began at 10 a.m. local time at Victoria Park in Cobourg, Ontario, Fast's hometown. Fast has a custom-built platform that measures 8ft. x 3ft. He started by lifting five people, then 10, then 15 and finished by hoisting 20 women.



The World's Biggest Family

The world's biggest family: The man with 39 wives, 94 children and 33 grandchildren. He is head of the world's biggest family – and says he is 'blessed' to have his 39 wives. Ziona Chana also has 94 children,



14-daughters-in-law and 33 grandchildren. They live in a 100-room, four stored house set amidst the hills of Baktwang village in the Indian state of Mizoram, where the wives sleep in giant communal dormitories. With 100 rooms the Ziona mansion is the biggest concrete structure in the hilly village of Baktawng

Smallest Man vs. Biggest Biceps in London

Khagendra Thapa Magar, the world's second smallest man, of Nepal arrived in London to meet Tiny Iron, the man with the largest biceps in all of the UK! Check out this match up: Tiny Iron kept a close eye on K, but at the end, they were cool.



Head Drill

Kung Fu Master Hu Qiong can insert a fast spinning electric drill into his temple and belly



for a full minute and walk away unharmed. Known as the “The Unbreakable Body,” Master Hu can also catch a running electric saw with his bare hands.

Baby with two heads born in China

A hospital in southwestern China has claimed that conjoined twin girls was born May 5th to a farmer couple. The local Huaxi Metropolis Daily reported the twins weighed 9 pounds (4 kilograms) and measured 20 inches (51 centimeters). They have two spines and two esophaguses and share other organs. Doctors were quoted as saying it would be nearly impossible to separate them.





Mandeep Kharel
BIM 6th



DAYS OF THE BIM CUP

The thought of the BIM Cup arose when we were in the 4th semester. This is the brain child of 5 people, when we were in the canteen. After that we took the BIM Cup as a mission and we stepped forward to organize the tournament. It was not only for the sake of enjoyment, but for creating a good relation between the colleges, students and especially for the promotion of the BIM program. After some days we got the permission from the management to organize the BIM Cup, then we began our program. At the starting phase we faced a lot of complexities because we the organizers hadn't organized any event before. We visited all the BIM Colleges to give the information about the BIM Cup and to request them for their participation. While we visited all the colleges our public relation with other colleges and specially with teachers was extremely good, we had only studied in our text book but we had got real time experience and opportunity of creating good public relation before being a job holder. It was very tough for us to convince colleges to participate in the BIM Cup. Some of the colleges were too happy to hear the news about this event but some of the colleges had their own internal problems. So only few colleges participated. But we were determined to accomplish our mission. Finally, after a few days we got information that five colleges were going to participate in this event. So, after hearing this news we were engaged in managing other tasks which were required for the completion of this event such as the awards, catering, ground, etc. During this event the main task was searching for a sponsor for the event. We had visited around 7 to 8 recognized industries by taking our proposal for the event. However, our effort were washed away as some days later the industries we contacted informed us that they are not interested to be the sponsor of the BIM T-20 Cricket Tournament. Though we were disappointed, we did not give up because we had learned a lot about marketing strategies and policies too. And once our ground was fixed we announced the date of the BIM- Cup 21 June, 2010.

As, the days of the BIM Cup had come nearer and nearer the speed of our work also increased. Finally, the long awaited date of the BIM Cup came. We the organizers reached college at 5:00 A.M and moved towards the venue of the tournament. We had the inauguration program at 7:00 A.M by our chief guest Mr. Nabindra Raj Joshi (Managing Director of KCMIT). Besides our chief guest Mr. Nabindra Raj Joshi (Managing Director of KCMIT), Mr. Shailendra Sigdel (Academic Director of KCMIT) and Mrs. Lalita Chand (Principal of KCMIT) were also present at the inauguration ceremony. In this way our game started on the first day. As we had scheduled two games a day, our first day of the BIM Cup had finished with two games ending with a beautiful smile. On the second day also two games had finished successfully, but on the third day due to some internal problems between the players the first semi-final had

stopped. After some time we had started our second semi-final game and in this way the 3rd day also finished, but the game was delayed for one year to solve the problem between the players.

As, all the issues had settled down, we the BIM 6th semester had decided to continue the BIM Cup which had stopped on 26th June, 2010. We called all the colleges and re-informed them about the continuation of the BIM Cup. The teams that had reached the semi-final and final teams were ready to play the game at last. After that we the organizers had made a strategy for the completion of the BIM Cup. While managing this event a lot of obstacles came, sometimes in the form of the ground not being available and sometimes the torrential rains. However in the midst of all the hazards we managed all the activities we had decided to organize from June 15, 2011 to June 16, 2011 on the laboratory ground at Kirtipur. One day before the BIM Cup the news of a bandh spread like fire and we were compelled to postpone our program for the next day, but at 8:00 p.m the notice of the bandh was called off. Once again at 5:00 a.m all the organizers reached the ground to maintain the pitch and at last the game started at 8:00 a.m and finished at 11:00 a.m. The match was between Prime College and NCIT and Prime won the match. In this way the first day of the BIM Cup semi-final finished. We move homewards after covering the pitch with a thick plastic. But that night there was heavy rainfall, and when we reached the ground the next day the pitch was badly damaged. Once, again we mustered up our courage and set out to dry the pitch. Our team spirit worked wonders and we had the pitch back in form. The game started at 12:15 p.m and went on smoothly without any disturbances of any kind. Luck was on our side and the rain poured only after the final match was over. The winner of the BIM T-20 Cricket Tournament was Prime College and the runner up was CAB. Amongst a lot of joy our award distribution program started and the awards were distributed by our chief guest Mrs. Lalita Chand (Principal of KCMIT).

Finally, we the organizers would like to extend our gratitude to the KCMIT management who helped us to complete our venture successfully. So, in this way we completed our BIM T-20 Cricket Tournament by creating a feeling of brotherhood amongst students of other+ colleges.



Life is Once.....

You can get more than what you have got in your life simply because you can become more than what you are.....

Life and death are two side of the same coin. Life can turn into a disease, disability or death at any time. There is no way you can prevent them. Don't forget you wouldn't be here had your father not married your mother or your mother was married to someone else. Since you get only one life, don't wish for another glorious life thinking this life was a total waste. And try to be happy for what God has given you because millions of people can't see, hear or talk. Satisfaction is the most powerful weapon for a happy life so learn to get satisfaction in what you are and what you have.

Some people walk in the rain while other don't like to get wet. Some people have the ability to decide that they are not going to live like this anymore and all they want is to be successful. Some decide it at the age of 17 and some at the age of 21 while most don't. That's why success goes only in the hands of only a few. Success is not what we get but it's what we make. At first improve your image, when your image improves your performance improves. It's never late to start, start now, forget your past because past is history and history can't be changed. To regret your past is another folly and to regret it would be a waste of time. Life is a gift of your parents for you and it depends on you yourself how beautiful you can make it. Some people accept the things as they are while some people can make it.

Give a lecture to a thousand people and one walks out and says, 'I am going to change my life'. Another one walks out and says, 'I have heard all this before'. "Why is that? Why can't both be affected in the same way?". It's a mystery of life... Nothing can stop the man with the right mental attitude from achieving his goal; nothing on earth can help the man with the wrong mental attitude. If you can imagine it, you can achieve it; if you can dream it, you can make it come true. Shoot for the moon, even if you miss it, you can land amongst the stars.

Aashika Dahal
BBA 2nd Semester "A"



SubashKhanal
BIM, 6th Semester

This is a collection of leave letters and applications written by people knowing little English.

- A government employee's leave letter: An employee applied for leave as follows: Since I have to go to my village to sell my land along with my wife. Please sanction me one week leave.
- Another employee applied for a half day leave as follows: Since I have to go to the cremation ground at 11 o'clock and I may not return, please grant me half day leave.
- A leave letter to the headmaster: As I am studying in this school I am suffering from headache, I request you to leave me today.
- An incident of a leave letter: I am suffering from fever, please declare one day holiday.
- From the Administration Department: As my mother-in-law has expired and I am responsible for it, please grant me 15 days leave.
- Actual letter written for application for leave: My wife is suffering from sickness and as I am her only husband at home I may be granted leave.
- Another leave letter from an employee who was performing his daughter's wedding: As I am marrying her daughter, please grant me a week leave.
- A student's leave letter: As I am suffering from my uncle's marriage I cannot attend the class.
- A covering letter: I am enclosed herewith.
- Another leave letter to the headmaster: As my headache is paining, please grant me the leave for today.



Abraham Maslow

Abraham Harold Maslow (April 1, 1908 – June 8, 1970) was an American professor of psychology at Brandeis University, Brooklyn College, New School for Social Research and Columbia University who founded humanistic psychology and created Maslow's hierarchy of needs. He stressed the importance of focusing on the positive qualities in people, as opposed to treating them as a 'bag of symptoms.'



Lokendra Kunwar
BBA 6th Semester "B"

Biography

Born and raised in Brooklyn, New York, Maslow was the oldest of seven children. His parents were first generation Jewish immigrants from Russia who were not intellectually oriented but valued education. Maslow described himself as shy, timid, and awkward during his childhood. It was a tough time for Maslow, as he experienced Anti-Semitism from his

teachers and from other children around the neighborhood. He had various encounters with anti-Semitic gangs who would chase and throw rocks at him. The tension outside of his home was also felt within it; he never got along with his mother, and actually developed a strong revulsion towards her. He is quoted as saying "What I had reacted to and totally hated and rejected was not only her physical appearance, but also her values and world view, her stinginess, her total selfishness, her lack of love for anyone else in the world -- even her own husband and children -- her narcissism, her Negro prejudice, her exploitation of everyone, her assumption that anyone was wrong who disagreed with her, her lack of friends, her sloppiness and dirtiness..." He also grew up with few friends other than his cousin Will, and as a result "... [He] grew up in libraries and among books." It was here that he developed his love for reading and learning. He went to Boys High School, one of the top high schools in Brooklyn. Here, he served as the officer to many academic clubs, and became editor of the Latin Magazine. He also edited Principia, the school's Physics paper, for a year.

After graduating from High School Maslow went to the City College of New York. In 1926 he began taking legal studies classes at night in addition to his undergraduate course load. He hated it and almost immediately dropped out. In 1927 he transferred to Cornell, but due to poor grades and the high cost of the education, he left after just one semester. He re-enrolled at City College and upon graduation went to graduate school at the University of Wisconsin to study psychology. In 1928, he married his first cousin Bertha, whom he had met in Brooklyn years earlier and who was still in High School at the time. Maslow's psychology training at UW was decidedly experimental-behaviorist. At Wisconsin he pursued a line of research which included, investigating primate dominance behavior and sexuality. Maslow, upon the recommendation of Professor Hulsey Cason wrote his master's thesis on 'learning, retention, and reproduction of verbal material.' Maslow regarded the research as embarrassingly trivial, but he completed his thesis the summer of 1931 and was awarded his master's degree in Psychology. Afterward, he was so ashamed of the thesis that he removed it from the psychology library and tore out its catalog listing. Ironically, Professor Carson admired the research enough to urge Maslow to submit it for publication. Much to Maslow's surprise, his thesis was published as two articles in 1934.

He went on to further research at Columbia University, continuing similar studies; there he found another mentor in Alfred Adler, one of Sigmund Freud's early colleagues.

From 1937 to 1951, Maslow was on the faculty of Brooklyn College. In New York he found two more mentors, anthropologist Ruth Benedict and Gestalt psychologist Max Wertheimer, whom he admired both professionally and personally. These two were so accomplished in both realms and such "wonderful human beings" as well, that Maslow began taking notes about them and their behavior. This would be the basis of his lifelong research and thinking about mental health and human potential. He wrote extensively on the subject, borrowing ideas from other psychologists but adding significantly to them, especially the concepts of a hierarchy of needs, metaneeds, metamotivation, self-actualizing persons, and peak experiences. Maslow became the leader of the humanistic school of psychology that emerged in the 1950s and 1960s, which he referred to as the "third force" -- beyond Freudian

theory and behaviorism. In 1967, the American Humanist Association named him Humanist of the Year.

Death

Maslow was a professor at Brandeis University from 1951 to 1969, and then became a resident fellow of the Laughlin Institute in California. He died of a heart attack on June 8, 1970.

Humanistic theories of self-actualization

Many psychologists have made impacts on society's understanding of the world. Abraham Maslow was one of these; he brought a new face to the study of human behavior. He called his new discipline, "Humanistic Psychology."

His family life and his experiences influenced his psychological ideas. After World War II, Maslow began to question the way psychologists had come to their conclusions, and though he didn't completely disagree, he had his own ideas on how to understand the human mind. Humanistic psychologists believe that every person has a strong desire to realize his or her full potential, to reach a level of "self-actualization". To prove that humans are not simply blindly reacting to situations, but trying to accomplish something greater, Maslow studied mentally healthy individuals instead of people with serious psychological issues. This informed his theory that people experience "peak experiences", high points in life when the individual is in harmony with himself and his surroundings. In Maslow's view, self-actualized people can have many peak experiences throughout a day while others have those experiences less frequently.

Hierarchy of needs

An interpretation of Maslow's hierarchy of needs, represented as a pyramid with the more basic needs at the bottom.



Main article: Maslow's hierarchy of needs

A visual aid Maslow created to explain his theory, which he called the Hierarchy of Needs, is a pyramid depicting the levels of human needs, psychological and physical. When a human being ascends the steps of the pyramid he reaches self actualization. At the bottom of the pyramid are the "Basic needs or Physiological needs" of a human being, food and water and sex. The next level is "Safety Needs: Security, Order, and Stability." These two steps are important to the physical survival of the person. Once individuals have basic nutrition, shelter and safety, they attempt to accomplish more. The third level of need is "Love and

Belonging," which are psychological needs; when individuals have taken care of themselves physically, they are ready to share themselves with others. The fourth level is achieved when individuals feel comfortable with what they have accomplished. This is the "Esteem" level, the level of success and status (from self and others). The top of the pyramid, "Need for Self-actualization," occurs when individuals reach a state of harmony and understanding. (The Developing Person through the Life Span, (1983) pg. 44)

Maslow based his study on the writings of other psychologists, Albert Einstein and people he knew who clearly met the standard of self actualization. Maslow used Einstein's writings and accomplishments to exemplify the characteristics of the self actualized person. He realized that all the individuals he studied had similar personality traits. All were "reality centered", able to differentiate what was fraudulent from what was genuine. They were also "problem centered", meaning that they treated life's difficulties as problems that demanded solutions. These individuals also were comfortable being alone and had healthy personal relationships. They had only a few close friends and family rather than a large number of shallow relationships. One historical figure Maslow found to be helpful in his journey to understanding self actualization was Lao Tzu, The Father of Taoism. A tenet of Taoism is that people do not obtain personal meaning or pleasure by seeking material possessions.

When Maslow introduced these ideas some weren't ready to understand them; others dismissed them as unscientific. Sometimes viewed as disagreeing with Freud and psychoanalytic theory, Maslow actually positioned his work as a vital complement to that of Freud. Maslow stated in his book, "It is as if Freud supplied us the sick half of psychology and we must now fill it out with the healthy half." (Toward a psychology of being, 1968) There are two faces of human nature—the sick and the healthy—so there should be two faces of psychology. Consequently, Maslow argued, the way in which essential needs are fulfilled is just as important as the needs themselves. Together, these define the human experience. To the extent a person finds cooperative social fulfillment, he establishes meaningful relationships with other people and the larger world. In other words, he establishes meaningful connections to an external reality—an essential component of self-actualization. In contrast, to the extent that vital needs find selfish and competitive fulfillment, a person acquires hostile emotions and limited external relationships—his awareness remains internal and limited.

Ruth Benedict and Max Wertheimer were Maslow's models of self-actualization. From them he generalized that, among other characteristics, self-actualizing people tend to focus on problems outside themselves; have a clear sense of what is true and what is false; are spontaneous and creative; and are not bound too strictly by social conventions.

Beyond the routine of needs fulfillment, Maslow envisioned moments of extraordinary experience, known as Peak experiences, which are profound moments of love, understanding, happiness, or rapture, during which a person feels more whole, alive, self-sufficient and yet a part of the world, more aware of truth, justice, harmony, goodness, and so on. Self-actualizing people have many such peak experiences.

Maslow used the term *Metamotivation* to describe self-actualized people who are driven by innate forces beyond their basic needs, so that they may explore and reach their full human potential.

B-values

In studying accounts of peak experiences, Maslow identified a manner of thought he called "Being-cognition" (or "B-cognition", which is holistic and accepting, as opposed to the evaluative "Deficiency-cognition" or "D-cognition") and values he called "Being-values". He listed the B-values as:

- **WHOLENESS** (unity; integration; tendency to oneness; interconnectedness; simplicity; organization; structure; dichotomy-transcendence; order);
- **PERFECTION** (necessity; just-right-ness; just-so-ness; inevitability; suitability; justice; completeness; "oughtness");
- **COMPLETION** (ending; finality; justice; "it's finished"; fulfillment; finis and telos; destiny; fate);
- **JUSTICE** (fairness; orderliness; lawfulness; "oughtness");
- **ALIVENESS** (process; non-deadness; spontaneity; self-regulation; full-functioning);
- **RICHNESS** (differentiation, complexity; intricacy);
- **SIMPLICITY** (honesty; nakedness; essentiality; abstract, essential, skeletal structure);
- **BEAUTY** (rightness; form; aliveness; simplicity; richness; wholeness; perfection; completion; uniqueness; honesty);
- **GOODNESS** (rightness; desirability; oughtness; justice; benevolence; honesty);
- **UNIQUENESS** (idiosyncrasy; individuality; non-comparability; novelty);
- **EFFORTLESSNESS** (ease; lack of strain, striving or difficulty; grace; perfect, beautiful functioning);
- **PLAYFULNESS** (fun; joy; amusement; gaiety; humor; exuberance; effortlessness);
- **TRUTH** (honesty; reality; nakedness; simplicity; richness; oughtness; beauty; pure, clean and unadulterated; completeness; essentiality).
- **SELF-SUFFICIENCY** (autonomy; independence; not-needing-other-than-itself-in-order-to-be-itself; self-determining; environment-transcendence; separateness; living by its own laws).

Legacy

Maslow's thinking was original — most psychologists before him had been concerned with the abnormal and the ill. He wanted to know what constituted positive mental health. Humanistic psychology gave rise to several different therapies, all guided by the idea that people possess the inner resources for growth and healing and that the point of therapy is to help remove obstacles to individuals' achieving them. The most famous of these was client-centered therapy developed by Carl Rogers.

Maslow's influence extended beyond psychology - his work on peak experiences is relevant to religious studies, while his work on management is applicable to transpersonal business studies.

In 2006, conservative social critic Christina Hoff Sommers and practicing psychiatrist Sally Satel asserted that due to lack of empirical

support for his theories, Maslow's ideas have fallen out of fashion and are "no longer taken seriously in the world of academic psychology." However, Maslow's work has enjoyed a revival of interest and influence among leaders of the positive psychology movement such as Martin Seligman.

Writings

- *A Theory of Human Motivation* (originally published in *Psychological Review*, 1943, Vol. 50 #4, pp. 370–396).
- *Motivation and Personality* (1st edition: 1954, 2nd edition: 1970, 3rd edition 1987)
- *Religions, Values and Peak-experiences*, Columbus, Ohio: Ohio State University Press, 1964.
- *Eupsychian Management*, 1965; republished as *Maslow on Management*, 1998
- *The Psychology of Science: A Reconnaissance*, New York: Harper & Row, 1966; Chapel Hill: Maurice Bassett, 2002.
- *Toward a Psychology of Being*, (2nd edition, 1968)
- *The Farther Reaches of Human Nature*, 1971



Interview with the CEO of NMB Mr. Upendra Poudel

What are the major sources of income and profit for your bank?

The major source of income is the interest rate. Normally we have a spread rate of less than 3% in average i.e. we have less than 3% a difference in the interest rate we charge and provide to our customers. Besides the interest rate, commission is one of the sources of income.

As many banks have been facing the problem of liquidity, what is the condition of liquid assets in your bank?

Yes, liquidity is a big problem today, and we too are facing this problem, but we are at a comfortable level. In situation like this we have to deal with lots of pressure mainly due to the increase in cash withdrawal by our customers, but we are at a non-panic level.

What policy and practices have you brought up in order to overcome the liquidity crisis?

To overcome liquidity crisis, we strictly monitor our day to day activities, we follow prudent banking and try to follow or stay within the basic fundamentals set by the Nepal Rastriya Bank. Also, while in crisis we do not increase the loan rate aggressively.

What are the risk management policies and practices at your company?

We at NMB give risk and business both equal priority and take credit risk and operation risk both side by side. We adopt internal department outsourcing in order to minimize risks.

What types of activities does your organization pursue which are better than other bank?

I do not want to compare our organization with any other similar organization. I believe it is ethically wrong to compare any two

organizations and show that you are superior to or better than others. We here at NMB only try to give our customers good services; we don't claim to be better than others. Yes we use prudent banking, follow all rules set by Rastriya Bank; we even controlled our real estate investments before the Rastriya Bank brought this rule. So, we present ourself as a conservative bank in the market.

Do you follow any marketing strategy to promote your bank?

To promote our bank we are giving television ads and paper ads that enhance our brand. We are also involved in many corporate Social Responsibility(CSR) activities, we also try to introduce new, innovative products in the market, such as Children's education plan, gold silver imports.

As Employees are the most valuable assets, what do you do in order to motivate your employees?

To motivate our employees, the first thing is we provide them with the best working environment in the country. Then we have quarterly based meetings with employees where we focus more on the bottom up approach, to listen to them. We also reward them according to their performance and we provide them yearly increment.

In today's context, what is the biggest challenge for your bank?

The biggest challenge for us, and probably for all of us today is the country's deteriorating economical and political situation, due to which running the organization in profit has been very difficult.

Today, Public Relation (PR) is the emerging issue, what do you do for that?

To increase our Public Relation we try to involve ourselves in Corporate Social Responsibility (CSR) activities under which we run orphanages at different places, organize blood donation programs, and conduct health sanitation programs. We have also taken the initiative to renovate and maintain the Hanuman Temple in Anamnagar by changing its tiles, roof and also keeping its surrounding clean.

What are your future plans?

We plan to be bigger! With each passing day we also give our best to make NMB a bigger name. we are having talks to merge our bank with one of the development banks and are also trying to launch new IT based products such as mobile banking, internet banking, etc.



Aastha Dhungana | Bronisha Neupane | Rasna Shahi
BBA 6th Semester "A"



Sandeep Gurung
BIM 6th Semester

You've fallen in love with Wi-Fi – being able to connect wirelessly to the Internet in your home, office, and from thousands of hotspots. Well, hold on to your Internet. Soon, a new wireless wind will be blowing over the landscape. WiMAX transmits broadband Internet connectivity for miles/kilometers, reaching into more of the places where we live, work and play.

Wi-MAX is an IP based, wireless broadband access technology that provides performance similar to 802.11/Wi-Fi networks with the coverage and QOS (quality of service) of cellular networks. WiMAX is also an acronym meaning "Worldwide Interoperability for Microwave Access(WiMAX).

WiMAX is a wireless digital communications system, also known as IEEE 802.16 that is intended for wireless "metropolitan area networks". WiMAX can provide broadband wireless access (BWA) up to 30 miles (50 km) for fixed stations, and 3 - 10 miles (5 - 15 km) for mobile stations. In contrast, the WiFi/802.11 wireless local area network standard is limited in most cases to only 100 – 300 feet (30-100m).

With WiMAX, WiFi-like data rates are easily supported, but the issue of interference is lessened. Wi-Max operates on both licensed and non-licensed frequencies, providing a regulated environment and viable economic model for wireless carriers. The Wi-Max technology offers around 72 Mega Bits per second without any need for the cable infrastructure.

At its heart, however, WiMAX is a standards initiative. Its purpose is to ensure that the broadband wireless radios manufactured for

customer use interoperate from vendor to vendor. The primary advantages of the WiMAX standard are to enable the adoption of advanced radio features in a uniform fashion and reduce costs for all of the radios made by companies, who are part of the WiMAX Forum™ - a standards body formed to ensure interoperability via testing. The more recent Long Term Evolution (LTE) standard is a similar term describing a parallel technology to WiMAX that is being developed by vendors and carriers as a counterpoint to WiMAX.



How WiMAX Works

The backhaul of the Wimax (802.16) is based on the typical connection to the public wireless networks by using optical fibre, microwave link, cable or any other high speed connectivity. In few cases such as mesh networks, Point-to-Multi-Point (PMP) connectivity is also used as a backhaul. Ideally, Wimax (802.16) should use Point-to-Point antennas as a backhaul to join subscriber sites to each other and to base stations across long distance.

A wimax base station serves subscriber stations using Non-Line-of-Sight (NLOS) or LOS Point-to-Multi-Point connectivity; and this connection is referred to as the last mile communication. Ideally, Wimax (802.16) should use NLOS Point-to-Multi-Point antennas to connect residential or business subscribers to the Wimax Base Station (BS). A Subscriber Station (Wimax CPE) typically serves a building using wired or wireless LAN.

Very soon, we Nepalese are also going to experience the high speed internet through Wi-Max. Nepal Telecommunication Authority (NTA) has written to the Nepalese Ministry of Communication and Information to allow the operation of Wireless Broadband internet – WiMAX in Nepalese sky. As its basic coverage is very high, so just one microwave tower would be sufficient for the valley if the WiMAX provider is operating at the normal mode of LoS technology. Just a few more towers are sufficient to cover the whole Nepal. Nepal is a hilly and mountainous region, considering this laying down fiber network as backhaul; Wi-Max can be help a lot to develop the IT sectors in whole Nepal.



WHERE ARE WE HEADING?



Subhanu Joshi
BBA 2nd Semester

The most confusing word today is democracy. What actually is democracy? Does it mean having no system, chaotic atmosphere like present Nepal? Anyone can announce a 'Nepal bandh', go on strike for petty reasons. Two people on the road can announce a chakkajam, democracy has given them such power. Is this what we call democracy, ganatantra, loktantra or whatever? These are the bombastic but hollow words of New Nepal.

We are supposed to be the citizens of a democratic country but there is not even a single sign of democracy. We are lacking all the facilities to live a comfortable life. Bandhas, strikes, chakkajams, riots, insecurity, rise in price of each and every product and crisis of goods, petrol, gas, etc. are defining feature of our democracy.

Students are the real victims of this "system less system". In the present context, due to several riots and bandhas, hadtals the session of 12 months is extended to almost 18/19 months and the situation becomes even more miserable when their exams are cancelled due to some silly reason. When the time comes for the results, the admission is already closed as these universities really have a system unlike ours. This is one of the major causes of brain drain.

The political instability in the country defines democracy better. Politicians keep on giving bombastic speeches as if they really are messiahs descended to redeem the country but in reality, they are the vampires sucking the resources of the country and making it poorer day by day. These people in the power are doing nothing but simply uplifting nepotism and fulfilling their vested interest. Skilled and experienced persons get no opportunity because the vacancies already have been occupied by sons, nephews or cousins of ministers and others.

Similarly, when there is small crisis in the country, we seek help from foreign countries. Our ministers are puppets in the hands of foreign countries. Actually the rules and decisions of our country are made by foreigners. We are just like puppets in a puppet show. We dance to the tune of others. We have become parasites. We survive on others. Are we going to be same always? Will we wait and beg other countries always? Is this the development we are dreaming of? Or is this what is announced as New Nepal?

Nepal is richer than Switzerland in natural resources, but due to insufficient labor techniques, fraudulent political parties and lack of good system, we fail to utilize them properly. We are the second richest in water resources but we do not get pure drinking water and load shedding is our defining feature. If only, we could become sincere and our politicians, rather than fulfilling their own vested desires would think of some developmental work and utilize these resources for betterment of the country, we would have become one of the richest countries in the world but who cares?

Politicians promise to make Nepal Singapore but actually they are taking her in the path of Iraq. Is this better Nepal? "Is this the developed Nepal?" So, the question arises, where are we heading? Now the only answer can be towards poverty, unemployment, and dependency, i.e. towards anarchy with no hope to return, so let us think about it before it's too late...



Prof. Mahendra
Jib Tuladhar

What is ZEN?

What is Zen? Most people will tell you that Zen is a Japanese school of Buddhism emphasizing on the value of meditation and intuition. They do not know anything more than that. It is worth knowing more about Zen. Just like you don't have to be a Christian to read the Bible, similarly you don't have to be a Buddhist to read about Zen. Zen is not Jain religion started by Mahavir, (born 17 years later than Buddha). Zen is the art of seeing into the nature of one's own being. Our bodies are like an electric battery with hidden mysterious powers. It is the objective of Zen to bring us out of ignorance and open a 'third eye' as the Buddhists call it. When ignorance goes away, we will be able to see the nature of our own being.

The origin of Zen is hard to define and Zen masters trace the origin to the time of Gautam Buddha. Belonging to eastern philosophy, it is difficult to translate Zen into English. Zen is a Japanese word. Zen is derived from the Chinese Chan. Chan is a corruption of the Sanskrit word Dhyana usually translated as "meditation". Actually the translation may be inaccurate because in English, dhyana is a high state of consciousness. It is believed that the inception of Zen came when Buddha attained enlightenment at Bodh Gaya. That spiritual supreme insight was handed down through a line of 28 Patriarchs until a saint called Bodhidharma took it to China in 6th century A.D. Nothing was written down. It was passed from spirit to spirit through direct transmission, and only competent followers could grasp the master's Enlightenment. Zen is a constant attitude of the mind, which may be applied to washing clothes as well as performing religious duties. Therefore Zen was found in Monasteries, where the master and disciple shared the work of cooking, washing, cleaning and supporting the Monastery, as well as growing rice, gardening, chopping wood etc.

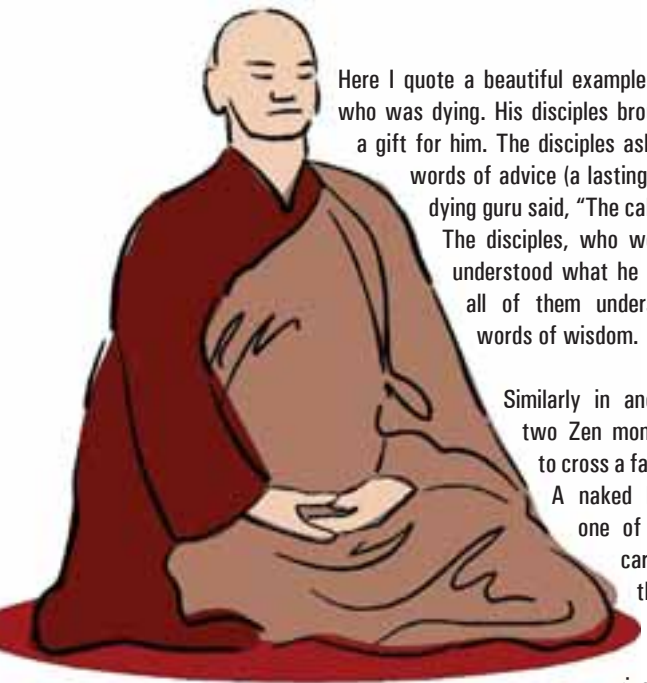
Older disciples did harder work, while new disciples did light and easy work, but everybody worked. From the beginning, the Zen Patriarchs began to gather communities about them. By the 6th century, monastic Buddhism had reached a high stage of development. Zen gave a new life to the teachings of Buddhism. The evolution of the Zen community as it exists today must be dated from the time of the Zen master Pai-Chang who died in 814 A.D. Pai-Chang drew a set of rules and precepts for a distinctive Zen community, and this work has formed the basis of the monastic life of Zen Buddhism. Pai-Chang insisted that every member of the community must undertake some kind of labour. Zen finds nothing degrading in even the most menial types of manual work. Pai-Chang made a regulation that 'a day of no working is a day of no eating'. Therefore every Zen community is attached to a farm where rice and vegetables are grown for the needs of the monks.

The life of the community centered around a large rectangular Meditation hall with the shrine of Buddha at the centre of the hall with some flowers in front of the shrine. The Zen monk has 3 meals a day-breakfast at 4 a.m., lunch at 10 a.m., and medicinal food at 5 p.m. Usually no solid food is taken after midday. Then they practice meditation.

Several years ago, I was attending a Seminar on Buddhism at Patan. One of the speakers touched on the topic of Zen Buddhism. A person sitting next to me asked me, "What is ZEN?" Looking very wise, I told him, Zen comes from the Sanskrit word "Dhyan". From Dhyan in India, in Japan it came to be called Zen. Looking in retrospection, I feel as if I knew nothing about Zen then. I realize how shallow I was. I was only pretending to know something about Zen, but actually I knew nothing.

A few years later I met a highly resourceful and young teacher called Gagan Malla. He used to enlighten me about all kinds of religion including Sufi religion, Buddhism, the Vedas and Zen Buddhism. Also he lent me several books on Zen to increase the horizon of knowledge. I am a voracious reader, and I read books with the zeal of an ascetic. Some things are complex because what I have written here is all theory, and one must practise Zen and experience it personally to know the truth.

The technique of ZEN: The whole technique of Zen was to jolt people out of their morality. The Zen master asked awkward and unanswerable questions. They made fun of logic and metaphysics. A story is told of how Bodhidharma, the founder of Zen, was brought before the Chinese emperor Wu. The Emperor told Bodhidharma that they had built temples, copied Holy Scriptures and ordered monks and nuns to be converted. Then the emperor asked Bodhidharma if there was any merit (Punya) in their conduct. Bodhidharma replied there that there was no merit at all. The upset emperor asked if the holy truth was the first principle. Bodhidharma replied that the principle existed in everything and there was nothing holy about it. Then the emperor said, "Who, then are you to stand before me?" Bodhidharma said, "I know not, your Majesty". Zen masters mocked orthodox philosophy and turned it upside down. One Zen master even said Nirvana and Bodhi (Enlightenment) are dead stumps to tie your donkey to.



Here I quote a beautiful example of a Zen guru who was dying. His disciples brought a cake as a gift for him. The disciples asked for his last words of advice (a lasting message). The dying guru said, "The cake is delicious". The disciples, who were competent, understood what he meant, but not all of them understood his last words of wisdom.

Similarly in another example, two Zen monks were going to cross a fast moving river. A naked lady requested one of the monks to carry her across the river. The monk carried her across the river and put her down when he reached the other side.

He didn't even look at her. The two monks carried on their journey for over an hour. The first monk, who had carried her didn't even give a thought about the lady. Then the other monk said, "You must have enjoyed carrying her". The first monk said, "Oh are you still carrying her? I had left her in the river bank. In this way, Zen Buddhism is very subtle and hard to comprehend.

One day the guru Bodhidharma was asked by a pupil, "I have no peace of mind. Might I ask you, Sir, to pacify my mind?" Bodhidharma said, "Bring out your mind and I will pacify it!" The pupil said, "But it is impossible to bring out my mind." Then Bodhidharma said, "I have pacified it". Apart from its humor, Zen has connections with Taoism. Lao Tzu, the founder of Taoism, was a contemporary of Buddha. No single English word can give the true meaning of Tao. The general idea behind Tao is that of growth and movement. It is the course of nature, which is forever changing, the perpetual movement of life never stands still. In reality, there is nothing in the universe which is completely still or completely perfect. Human misery occurs when people believe in complete perfection.

Almost every cult or religion seems to decline from the spirit of its early followers, but Zen has been able to preserve that spirit for 1400 years up to the present day. The early masters devised a means of passing on their teachings, which can never be explained away by the intellect, but must be done so by spiritual experience. The spiritual experience is called 'Satori' and the measure of Satori is the Ko-an. Ko-an means a public document, but it also means a form of problem based on the actions and sayings of famous gurus. Without the attainment of Satori the mystery of Zen cannot be unravelled. It is the sudden flashing of a new truth which has never been dreamed of. Just as water solidifies and changes into ice at a certain point and doesn't flow anymore, Satori comes when you feel you have exhausted your whole body. Without Satori, there is no Zen. Satori is the most intimate and individual experience and cannot be expressed in words or described in any manner. It is like two persons drinking tea. The first person's drinking has no Zen, while the second person's tea is brimming with Zen. The reason may be that the first is searching for logic, while the second

one may be outside logic. Zen is the most irrational inconceivable thing in the world, which is not subject to logical analysis or to intellectual treatment. It must be personally experienced by each of us in his inner spirit. No matter how much I write, it is difficult to express the method of Zen. So the best thing is experience it yourself.

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Strange facts about Abraham Lincoln and John Kennedy

- 1) Abraham Lincoln was born in 1808
John Kennedy was born in 1908.
- 2) Abraham Lincoln was elected President of USA in 1860.
John Kennedy was elected President of USA in 1860.
- 3) Both Abraham Lincoln and John Kennedy were shot dead in the back of head in front of their wives on Friday.
- 4) Booth who shot Lincoln was born in 1839.
Oswald who shot Kennedy was born in 1939.
- 5) Booth and Oswald were of the same town and both died before they could be brought to the court.
- 6) Booth killed Lincoln in theatre and ran to the car.
Oswald killed Kennedy in the car and ran to the theatre.
- 7) Name of the P.A. of Lincoln was Kennedy.
Name of the P.A. of Kennedy was Lincoln.

Bikash Shrestha
BIM 2nd 'B'



Biology and sociology

Bibek: What is the difference between biology and sociology?

Prashant: Simple sir, if child looks like his father, its biology otherwise if he looks like his neighbour, its sociology.

Fresh

A person went to a cold store and asked the storekeeper. "Have you got anything fresh?" Leaning against a post. Yes said the storekeeper, the paint you are leaning on is fresh.



Binod Ranabhat
BIM 4th Semester



Read The Hackers Mind...Detect The Loop Holes... Join Hands For A Safe And Secure Cyberspace Environment.

A password is an un-disclosable set of keyboard input [secret word] which are used to gain an authorized access to some resource, PC, Email accounts, Bank accounts, Network, etc. It is also an un-spaced sequence of characters used to determine a computer user requesting access to any computer system is really that authorized particular user? Users of a multi user or securely protected single-user system claim a unique name (often called a user ID) that can be generally known. In order to verify that someone entering that user ID is really that person, a second identification, the password, known only to that person and to the system itself, is entered by the user. A password is somewhere between 4 and 16 characters, depending on how the system is set up. When a password is entered, the computer system is careful not to display the characters on the display screen, in case others see it. For Protection the system displays it as asterisk '****' or sometimes a disk '●●●' on the user screen and stores the password in the system using some encryption algorithm or some Hashing algorithm like MD2, MD4, MD5, SHA-1 etc. [Eg. A SHA-1 hash of the word 'password' is '5baa61e4c9b93f3f0682250b6cf8331b7ee68fd8']

The use of passwords is known to be ancient. Sentries would challenge those wishing to enter an area or approaching it to supply a password or watchword. Sentries would only allow a person or group to pass if they knew the password. In modern times, user names and passwords are commonly used by people during a log in process that controls access to protected computer operating systems, mobile phones, cable TV decoders, automated teller machines (ATMs), etc. A computer user may require passwords for many purposes: logging in to computer accounts, retrieving e-mail from servers, accessing programs, databases, networks, web sites, and even reading the morning newspaper online. Different forms of password are password, passkey, serial key, pin number, access code, passphrase, security code. Nowadays even some geometric symbols plotting can also be seen as the passkey in case of touch screen systems and some advance systems may also use biological passwords like finger print, face detection, retina detection, voice passwords etc.

Good criteria when choosing a password or setting up password guidelines includes the following:

- Don't pick a password that someone can easily guess if they know who you are? (eg: not your Mobile Number, hometown, Father's/ Mother's Names, Boyfriends'/ Girlfriends' Names)
- Don't use your pet name. [most of us do it often]
- Don't pick a word that can be found in the dictionary (since there are programs that can rapidly try every word in the dictionary

known as Brute Force Attack or Dictionary attack)

- Don't pick a word that is currently newsworthy.
- Don't pick a password that is similar to your previous password or username.
- Don't use same password over multiple accounts.

- Do pick a mixture of letters and at least one number. [eg: asd123]

- Do pick a word that you can easily remember also add some number and special character [eg: abc&&&123]

- Use lengthy password, at least 6 characters.
- Never use password same as your username.

How Does most of the Password Meters Check [Basically Website]

- Unacceptable - less than 6 characters [most of the systems use 6 characters as minimum length]

o Eg: abcd

- Weak - 6 or more Characters, including 1 or more Numeric, character

o Eg: hello1

- Fair- 6 or more Characters including:

o 1 Numeric, character

o 1 or more Special characters

o 1 or more Uppercase Characters

o Eg: Hello&1

- Strong - 6 or more characters including:

o 2 or more Numeric, characters

o 1 or more Special Characters, or

o 1 or more Uppercase characters

o Eg: Hello&&123, (heLLo)(123)



When you ask the question "what career is right for me?" there are a number of things to take into account:

Personality Is there a good match between your personality and chosen career? This can have a significant impact on whether you find your work fulfilling. There are two main aspects to take into account: whether the career matches your personality (that is, how much you work within your preferences) and to what extent you will need, at times, to stretch outside your preferred style

Motivation This is one of the most important factors for long term career satisfaction. Find a job that motivates you and you've found the right career. Motivation covers a wider range of topics, such as:

- Your interests
- What gives you a "sense of achievement"
- Unconscious motivation factors, illuminated by models such as Maslow, Hertzberg or Firo.

Skills Having the right skill set is the key that opens the door to many careers. The skills you acquire are the result of:

- Your innate ability or aptitudes, developed by:
- The training you receive

Values This might include:

- The lifestyle you want
- Your beliefs, religion or ethical guidelines you follow
- The type of organization or people you want to work for
- The product or service you want to contribute towards

Constraints These might include:

- Financial commitments or limitations
- The geographical location where you can work
- Family responsibilities
- Physical disability or restriction
- Your qualifications/education

Ambitions What are your long term aims? This might include questions such as:

- If and when you want to start a family and "settle down"
- Whether you want a single job for the rest of your life or have the option to change career
- Do you eventually want to set up your own business or climb the ladder inside a large organization
- When do you want to retire?

Opportunities Deciding what you want to do is of no use unless there are opportunities for you to pursue. You can find opportunities through actions such as:

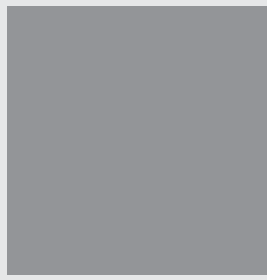
- Responding to advertisements for jobs or vocational training/ sponsorship
- Unsolicited approaches to organizations to see if there are any vacancies
- Networking through people you know to get referrals
- Creating your own business



Rupa Karki
BBA 6th Semester "B"

WHAT CAREER IS RIGHT FOR ME?





Manish Khadka
.....

The political situation of Nepal has become from bad to worse. This leads the country towards backwardness. The constitution was the first duty of political leaders but it has also not been formulated within the given time. The time extended for the formulation of the constitution is a burning example of political instability

in our country. The political leaders have not focused on making the constitution rather they are busy in criticizing each other and running for the race of the chair. Our country was given the name of New Nepal after the people's revolution (2062-2063). But the question is Nepal really new? This is the time for every Nepali citizen to think about it. The readers and political parties have increased but that has not provided any positive benefit to our country rather it has created more conflict among them. Our country has been without a constitution and stable government for a long time.

We Nepalese had chosen all our political leaders. We thought they were capable of performing that task, but were wrong. They are not capable of doing that task. We can say that our votes have become useless. The political parties have misused our votes and have been very selfish. In the name of asserting pressure to formulate the constitution the bandas were organized by many political parties. It was said that they doing it for their rights and people and people's welfare. How can they snatch others right to get their right? The Nepalese citizen was found supporting the political parties in their program. Now the entire Nepalese citizen must understand that they are only being used by the political parties for their personal

benefits. They have no intention of asserting pressure to make the constitution or to develop the country. Such types of programs are hold only to promote their image but the purpose was only to grab chair. In spite of everything citizen stills believe them. How can they believe and support such leaders who cannot even give us the constitution in time? In the name of New Nepal political parties are making Nepal worse day by day.

All the political parties had decided they would not hold any strikes in the tourism year 2011. But they continued such programs. They cannot keep their promises. From this we can clearly see how selfish our political leaders are. They were elected to bring peace in Nepal and give the Nepalese people a new constitution but they have no time to draft the constitution but keep blaming each other and criticizing each other. But Nepalese citizen are supporting them and helping them. The political parties and leaders think that they can fool all the citizens easily and do whatever they like. Now, it's time for every Nepalese citizen to wake up and assert pressure on such inefficient leaders. We can discard them from our society too. Nepalese citizens had helped the leaders to overthrow the king and the same citizens can bring their end too. Now we must wake up and save our country. The leaders cannot do whatever they like for their personal benefits. This country is not our personal property. Nepal is the country of every Nepalese citizen. It's time for every Nepalese citizen to think seriously about solving the political conflict and saving the country from helpless situation. The country can easily develop if all people are active. It is high time we woke up to save our country. If we do not act now, our country may be destroyed by such inefficient leaders. So, I would like to say it's time for every Nepalese to wake up to save the motherland.

WAKE UP NEPALESE !!!





- ✂ Simple yet powerful, the disk cleanup tool helps you free up space on your hard disk to improve performance of your computer. To access the program, go to start > all program > accessories > system tools > disk cleanup.
- ✂ Want to quicken your access to files and programs? Well, you can always use the efficient Disk Fragmented to consolidate fragmented files and folders on your computer's hard disk (start > all program > accessories > system tools > defragmentation)
- ✂ Disabling the useless visual effects also helps you to speed up your computer. (Right click my computer > properties > effects > click adjust for best performance).
- ✂ Every once in awhile run the built-in windows disk cleanup utility. (Right- click my computer > properties > tools > check now).
- ✂ Remove unnecessary startup programs by using Msconfig utility (start > run and type msconfig; select the startup tab and get rid of all the unnecessary programs).
- ✂ Locate the temp folder on your computer and delete everything in c:\documents and settings\username\local settings.
- ✂ Clean your registry by removing broken shortcuts, missing shared DLLs, invalid paths, invalid installer references and more using many free registry cleaners available on trusted download sites over the internet or just Google it.
- ✂ Are you not tired watching the same old XP boot logo each time you boot your computer? It even slows your boot to time, so why not disable it? (Start > Run and type msconfig; click > boot options, and tick: /NOGUIBOOT).
- ✂ If you have many files in a single folder, it can slow down Explorer. It's best to create multiple folders and spread out the files between the folders. You see, it helps being organized!
- ✂ Many of the files that load during the boot up process are fonts. You probably only use a handful of them. It is good to move some fonts that you never use into another folder. (Start > Run and type fonts).

Source : The Kathmandu Post

Deaf Definition



Sunita Shrestha
BBA 6th Semester 'B'

Money at bank *It is like toothpaste in tube, easy to take but hard to put back.*

Telephone bill *Something that proves talking is not cheap.*

Happiness *Interval period.*

Silence *It is the best answer of all the question.*

Neighbor *One who know more about you then you do.*

Alarm clock *Device to wake those people who have no children.*

Bus *A vehicle that runs faster when you are after it than you are in it.*

Boss *A person who reaches the office early when you are late and comes late when u are early.*

Stock broker *The person that makes money for himself from the risk we take.*

Cash flow *The movement of our cash down.*

Budget *A written proof that you can read when you feel bored and want some funny things.*

Profit *Something your client makes if he doesnot pay you the bill and you make if you donot pay the bill to your client*



Shishir Ghimire
BIM 6th Semester

SPAMS

Getting rid of it?



Spam has become ubiquitous(can be found everywhere) - one of the facts of life, like taxes. Until strong anti-spam laws are passed and actually enforced, spam proliferation will continue because it's proven to reach a mass audience. If it didn't work, spammers wouldn't waste their time. Most people, however, see spam as the scourge of e-mail and look for ways to stop it from infecting their e-mail boxes. There are several ways to block spam from your e-mail inbox. They say prevention is the best medicine, so avoid giving out your e-mail address to unfamiliar or unknown recipients. This has become very difficult to do, however. Spammers can use software programs that troll the Internet looking for e-mail addresses, much like throwing a net in the ocean and seeing what gets caught in it. Nowadays it's almost impossible to shop online without providing a valid e-mail address. Offline stores are even asking for e-mail addresses in exchange for discounts or free merchandise. Realize that what they are doing is potentially opening the door for a flood of unsolicited e-mails. These organizations will most likely turn around and sell their list to someone else looking for valid e-mails. In these cases, it might be wise to have more than one e-mail address, one for friends, family and colleagues and another for unfamiliar sources. There are many free e-mail services in cyberspace to choose from.

However, also know that even trustworthy sources may be unwittingly shelling out your e-mail address. Ever receive an e-mail greeting card? The sender has given your e-mail to an organization that may very well be compiling e-mail lists to sell to spammers. A second way to stop spam is to use your e-mail application's filtering features. Most e-mail applications allow you to block specific messages. When an offending e-mail comes in, set the filter to block further incoming mails from that sender. A more aggressive approach to ridding unwanted e-mail is to report the e-mailer to the spammer's ISP. This is not always an

easy task. First you must determine the spam's origins. Many of the bigger and more commercial ISPs forbid spammers from using their services and, once discovered, will actively ban the offending parties from using their services. But there are plenty of smaller ones that do not. To find the spam's origins, instruct your e-mail program to display all of the e-mail's header information. View the "Received" lines, and working from top to bottom you can often pinpoint the origin of spam. Spammers don't typically just send e-mails from their ISP to yours; that'd be too easy and apparent. Instead, they channel the e-mails through one or more ISPs in order to obfuscate(hard to understand) the origin, but each computer that handles the e-mail will attach a "Received" line to the header. There are numerous Internet resources available for help in tracking down the source of spam.

Don't be fooled by phrases such as "to be removed from this list, click here." Spammers use these types of catch phrases to entice(attract) users to respond to the e-mails. The spammers may or may not remove your e-mail from their list. Either way you have told the spammer that your e-mail address is valid and reaches a real person. They know this because you responded and asked them to remove you from the list. This can actually be more valuable to the spammers because they can now sell your address to other spammer with the assurance that the e-mail address is legitimate. So you may have been removed from one list, but there's a good chance that you will end up on another. Yet another way to deal with spam is to just not be bothered by it. Accept it as a fact of life. Delete the e-mails from your inbox without reading them and move on from there.



Rama Mishra
BBA 2nd Semester "A"

My Perspective on future Managers in Nepal



The word management is very familiar to everyone. It simply refers to managing men tactfully. But, in reality, management gives a comprehensive meaning. It includes all sets of activities including planning, organizing, staffing, leading and controlling to achieve a goal in the changing environment. As there is a proverb in English "Morning shows the day", the management also believes that the present environment reflects the future possibilities. A complete manager is that who can accept every challenge as opportunities. In the context of Nepal, management is regarded as the secondary subject and given less priority.

There is perception about managers that they are needed only in the corporate houses and business organizations. But every sector requires efficient managers. Without perfect managers a house, a society, an organization, a country will not be able to reach the pinnacle of success. Management firstly starts from the home because it is the first learning place of every individual. Home is a cellular unit of society and in this process the world is formed. In the case of a home, it is managed by the head of the family and in the case of a country, leaders are the managers. No country is poor by itself it is poorly managed by the managers. Despite being naturally rich, it is the bitter truth that our country is one of the poorest countries in the world. It is all due to the lack of proper utilization of resources and scarcity of good managers to manage. We can take the example of many countries in the world which are developing at a rapid speed due to efficient and effective managers- India, Singapore, Brazil, and so on. According to me, Nepal also requires such future managers who can mobilize the massive resources and make the country prosperous.

As we know the future is uncertain. No one can predict the future. But future managers must have the potential to deal with every situation which comes their way. They should be situational. Present managers are not concentrating on the rising problems of the economy. The new challenges for managers are emerging day by day. Future managers must be capable of handling these challenges. The challenges are: changing environmental perspective, globalization, quality assurance and productivity, maintaining ethics and social responsibility, innovation and change, empowerment, technology, knowledge management, and so on. In future there will be drastic change in the environment. In the past, the environment was stable, inflexible, rule-oriented, and job-focused. Today it is active, flexible, people oriented and skill focused. So future managers must be proficient to bond the past and present a bright future. Nowadays managers are in competition within the limited frontier. But future managers must operate in a boundary less world. They need to understand the process of globalization and the competition it creates for them. Employment of people coming from across the cultural and natural boundaries further complicates the management process. All the above factors present a challenge to the future managers to function effectively in an international context. Future managers' attention must be focused on the assurance of quality to increase productivity. Therefore, they need to work smarter, not harder, and to do more with less. The challenge for future managers is to stimulate creativity for innovation and change. Various methods of empowerment ranging from simple participation to self-managed work teams should be developed. Future manager need to recognize and anticipate technological changes. They must also continue to strive to find new methods of working by acquiring knowledge. Good managers ought to maintain ethics and be socially responsible as society is

expecting more from the managers of the future. Therefore future managers must be alert to adjust to all the possible confrontations, otherwise they will perish. This is in a real sense, a battle for survival. At present some managers are able to achieve success but unable to sustain the level of success. It is the matter of sustaining the success rather than achieving it.

Being a BBA student, I should always be ready to face the upcoming challenges because my future ambition is to be an efficient manager. Firstly, I need to prove myself by being friendly and a good decision maker. The future manager should not make biased decisions. I should have a proper direction and vision. I should also be creative and result oriented and must believe in team work so that I can maximize the level of satisfaction of people. Lastly I should act as a good motivator. In conclusion I would like to mention that future managers should not be fickle minded. They should be bold, confident and rational. They should understand that their decision will be the one to be valid. So they must act wisely.



10th Anniversary and Felicitation programme

Kantipur College Of Management and Information Technology (KCMIT) celebrated its 10th anniversary on 17th May, 2011. The programme was held in the college premises. Mr Rajendra Dahal, advisor to the president of Nepal was the chief guest at the programme. Prof. Dr. Puskar Bajracharya, founder chairman of KCMIT and Prof. Dr. Prem Raj Pant, member of the advisory board of KCMIT addressed the students and told them about the challenges they have to face. Mr. Chet Prasad Bhattra, Chairman of KCMIT, Mr. Nabindra Raj joshi, Director of KCMIT, Dr. Sailendra Sigdel, Academic Director of KCMIT were also present at the programme. The College felicitated eight members of the college who helped the institution to grow and reach the position that's it is in today. Students performed different cultural dance and songs to reflect the rich heritage of Nepal. the coordinator Mr. Jayram Gautam gave the vote of thanks and the programme ended with HI-Tea for everyone present.

1. Prof Dr. Prem Raj Pant(Advisor KCMIT)
2. Mrs. Lalita Chand(Principal)
3. Dr. Ram Krishna Shrestha
(Senior Faculty Member)
4. Prof. Mahendra Jeeb Tuladhar
(Senior Faculty Member)
5. Mr. Gyan Man Bajracharya
(Senior Faculty Member)
6. Mr. Dinesh Bajracharya
(Founder Faculty Member)
7. Mr. Padam Tamang(Security Guard)
8. Mr. Shankar Karki (Messenger) were felicitated on the occasion for their commendable effort to promote KCMIT from all aspects.



Positioning & Branding your Organization

Opens by exploring the changing relationship between customer value and how it has been traditionally interpreted within the organisation. Business leaders today acknowledge that the traditional 4Ps approach to brand marketing needs to be transformed in order to realise a broader vision of customer value across the organisation. Argues that it is the business leader who should be leading this transformation, as manager of the organisation's brand and its values, as well as challenging the marketing department to redefine its role as brand custodians. Outlines a framework which enables senior management to develop superior customer value through branding and positioning their organisation and to deliver this value through its business processes. Uses practical examples to illustrate the use of this framework and concludes by considering whether or not the traditional marketing department is acting as a barrier when it comes to positioning and branding their organisation.



Sanjeev Pradhan

As customers become ever more demanding in a business environment where competition is fiercer (Day, 1999) and innovation faster (Datar et al., 1997), the key challenge facing chief executives today is how to further increase the value of the products and services they sell. The more enlightened ones know that they will not achieve this through the traditional 4Ps approach to product marketing. By marketing

the organization at a broader level, customers become involved in many of the organisation's business systems and processes, so no one department can effect that nor guarantee consistency in dealing with the company across departments. The job of the chief executive, as manager of the organisation brand (King, 1991), is to transform the organisation's marketing strategy, and then to manage the organisation as a brand to ensure that customer value can be delivered consistently. This paper explores the changing relationship between customer value and how it has been traditionally interpreted within the organisation. It also provides a practical framework that enables senior management to develop and market the customer value proposition at a broader level across the organisation. This is referred to here as the organisation brand and its positioning within the supply chain. The

role of the business leader in leading this transformation is discussed and the efficacy of the traditional marketing department to respond is brought into question.

Brand marketing in transition

Oscar Wilde wrote that a cynic is someone who knows the price of everything but the value of nothing. He may well have been talking about the attitude many chief executives have towards their brands and, indeed, the ways in which the organisation itself is managed as a brand. It is only relatively recently that senior managers have started talking about brands as assets and brand equity as a major component of their organisation's market place value (Davidson, 1998; Ward and Perrier, 1998). If anyone is in any doubt about the value of brands, they need do only two things: look at what CEOs are prepared to pay for top brands and observe the extent to which the market capitalisation of brand-led organizations exceeds the value of their tangible assets. During the past decade there has been a spate of acquisitions by European consumer goods companies to increase their product portfolio and accelerate their geographic expansion strategies.

In many instances, large premiums were paid for the companies they acquired. For instance, Nestle' paid £2.6 billion for Rowntree though the company's balance sheet value was only £0.4 billion. While this premium reflects the potential value of Rowntree's distribution, its customer relationships and branding know-how, without doubt the largest share of the premium was for its confectionery brands which the company's management had carefully nurtured for decades: Kit-Kat, After Eight and Polo mints. Each of these brands now carries the Nestle' brand name, and their distribution in Europe has increased dramatically, as one would expect from this powerful multinational (Kotler et al., 1996; Shamoan, 1999). Coca-Cola calculates that only about 4 per cent of its value can be attributed to its plants, machinery and locations. The real value of the soft drinks giant lies in its intangible assets, and first amongst these is its brand Likewise, the microprocessor company Intel, which makes more profit than the world's ten biggest PC makers combined, believes that 85 per cent of its worth lies in its brand equity and intellectual capital: the brand name, patents, know-how, its people and processes (Hope and Hope, 1997).

During the late 1980s and early 1990s, brand management practices spread to services and business-to-business organisations. In some business-to-business markets, brand preferences can be quite marked. Dell Computer Corporation and Accenture are both very good examples. In 1998, world-wide sales of Dell's PCs overtook IBM to become the number two brand and is now the market leader on a global basis with over 13 per cent market share (Abrahams, 2001); Michael Dell started the corporation in the back of his garage as an 18 year-old entrepreneur in 1983. Accenture, formerly Andersen Consulting, had increased its turnover from \$800 million to \$2.5 billion within five years of repositioning itself in the IT-led change management market place. The firm ran the largest ever business services advertising campaign on TV, a first for a management consultancy selling multi-million-dollar services. In simple terms, a brand is an entity that offers customers (and other relevant parties) added value based on factors over and above its functional performance. These added values, or brand values, differentiate the offer and provide the basis for customer preference and loyalty. Traditionally, marketers use the marketing mix, the 4Ps of

product, price, place and promotion, to position the brand and to create brand values around a coherent set of policies for each of these Ps (Jain, 1993; Lancaster and Reynolds, 1995; Kotler, 1997). Over time, the marketing community's knowledge of the effect of these various stimuli on customer perceptions increased and brand managers became brand engineers, manipulating well-trying stimuli to achieve predictable levels of customer value and generate superior profits.

Brand values and customer value

The key issue facing CEOs these days is how to build more value into the products and services they sell in the face of product commoditisation, faster innovation, growing competition and more demanding customers (Court et al., 1999). At the heart of the matter is the fundamental shift in what customers perceive as value, and this is challenging the way that business activities create customer value. Since the second world war, customers have relied on a familiar and trusted brand name as the antidote to the perceived risk of the product or service failing to provide its basic functional benefits (de Chernatony and McDonald, 1998). And, at a psychological level, a trusted brand minimises the risk that the image created for customers using the product or service falls short of that desired. In essence, brand values provide a promise of sameness and predictability (Keller, 2003). But new ways of coping with risk have changed all that. Business buyers are now much more inclined to develop partnerships with suppliers, involving closer relationships and more sophisticated purchasing processes. In consumer markets, 25 years of consumerism, higher disposable incomes and continuous improvements in product performance and reliability have led to more confident, less risk averse customers (Knox et al., 2000). The promise of sameness and predictability is no longer a strong enough brand proposition to meet customer expectations, as Heinz conceded when it announced its intention to supply supermarkets with own-label baked beans. In the search for superior customer value, managers are realising that their organisation has to touch customers in a myriad of ways, which go far beyond marketing communications about products and services (Mitchell, 1999). For example, customer contacts made through the company Web site and in the tailoring of products and services sold over the Internet; from call centres and helplines for product advice and complaints, marketing thinking, traditional brand building activities are unlikely to create value.

The value gap

In the late 1990s, there was a growing gap between brand values and customer value with the latter stemming increasingly from processes outside the remit of marketing, such as supply chain leadership and customer relationship management (Christopher, 1996). When the value offered to customers does not meet their expectations, a company faces a stark choice, change or fail. Mercedes Benz in the US is a case in point. The car marque has long been one of the world's most powerful brands in terms of engineering quality, luxury and exclusivity. But by the early 1990s, the range no longer met customers' perceptions of good value and they were not willing to pay Mercedes Benz prices. Mercedes lost its following in the US to a competitor whose brand appeared to lack credibility in the relevant market segments. But Toyota's Lexus was quickly recognised as offering better perceived value against the costs of ownership. This superior value was primarily a result of Toyota's breakthrough developments in its manufacturing processes and resultant cost management capabilities, in conjunction with excellent design and customer care. In an unprecedentedly frank

interview, the then-CEO of Mercedes Benz acknowledged that his cars were over-engineered, and he began to address the problem (Lorenz, 1993). His stated intent was to change the company from being a producer of luxury cars only to an exclusive, full-line manufacturer offering high quality vehicles in all segments. Mercedes was forced to look beyond the traditional 4Ps of brand management as its definition of "premium" positioning was no longer working.

Customer value and the organisation

Today's customers are highly sophisticated and confident in their own ability to decide between products and suppliers' offers (Mitchell et al., 2003); these days they need much less brand reassurance to validate their choices. In most markets, the customer can choose between a large number of high-quality products made by renowned companies. In the modern economy, value is no longer exclusively created by marketers branding what their organisation wishes to produce.

From the customer's point of view, value is created when the benefits (perceived quality) they receive exceed the costs of owning it (perceived sacrifice). These components of customer value can be disaggregated further into the benefits derived from the core product and customized service against the purchase price and the consumer's transaction costs. In many consumer goods markets, brands can no longer command premium prices or even shelf space by virtue of advertising-generated awareness and affinity since the price of a brand is no longer what customers pay for it. The real price includes everything the customer has to do to realise its value: time and money spent searching for the right product and sales outlet, travel and purchasing costs, consumption and disposal costs (Mitchell, 1998). Taking this broader view of value, and customising it, is transforming the marketing agenda. This is how the former chief executive of First Direct transformed the perceptions of customer value in the banking world.

Customer value at First Direct

Kevin Newman, the former CEO of the world's first telephone bank, had a very clear vision of how customer value could be constructed in his bank: I believe that in going forward [at First Direct], three things need to be developed. We have to be utterly low cost. We must be able to individualise the manufacturing process and recognise that all our customers are individuals. Thirdly, we must build a strong brand as people need to identify with institutions they can trust[1].

Since opening for business in October 1989, First Direct representatives have signed up over 850,000 customers for their telephone banking services. Without a branch network to support, First Direct's staff costs are about half those of a typical retail bank and an efficient information system has been instrumental in keeping these costs down. Information technology is critical for accessing the bank's on-line customer database, the hub of its operations. Using an automatic call distribution system, customers' calls are routed to unoccupied operators across its four call centres. Each banking representative has instant access to each customer's accounts and business history. Day-to-day transactions, such as balance enquiries, electronic payment of bills, or a transfer of funds between accounts, can all be completed by the same representative without having to transfer the customer. For more specialised information, such as loans and mortgages, customers are transferred to trained advisors. In most instances, the full range of traditional banking services is offered in a friendly and

efficient manner, 24 hours a day, 365 days a year, for the price of a local telephone call. These components of customer value delivered by First Direct's banking representatives can be summarised in the customer value monitor (Figure 1) and shows the bank's commitment to increasing service and product benefits through customisation of its CRM software, and decreasing transaction costs through quick, efficient responses and 24/7 access. Overall, the customer value monitor depicts First Direct's customer-driven focus (current position --) based on relationship marketing, customer retention and lifetime value, rather than the traditional banking approach of selling products and servicing customers on a transaction basis.

What sets First Direct apart from high street banks are the perceptions its customers have of a convenient, well-informed service which provides access to a broad range of financial, travel and information products in a speedy and business-like fashion. Because the bank is able to provide superior customer value, it enjoys a level of customer retention and loyalty that is second to none. A total of 97 per cent of First Direct customers remain with the bank year-on-year and about one-third of its new customers are referred by these loyal customers.

Customer value and business integration

As products become more sophisticated and customer demands for service and performance grow, few companies, if any, find they can offer a total solution to what customers require. The traditional brand marketing response to these demands is to add more and more levels of service to augment the product offer. But this tends to create complexity and cost rather than value (George et al., 1994). IBM is a good case in point.

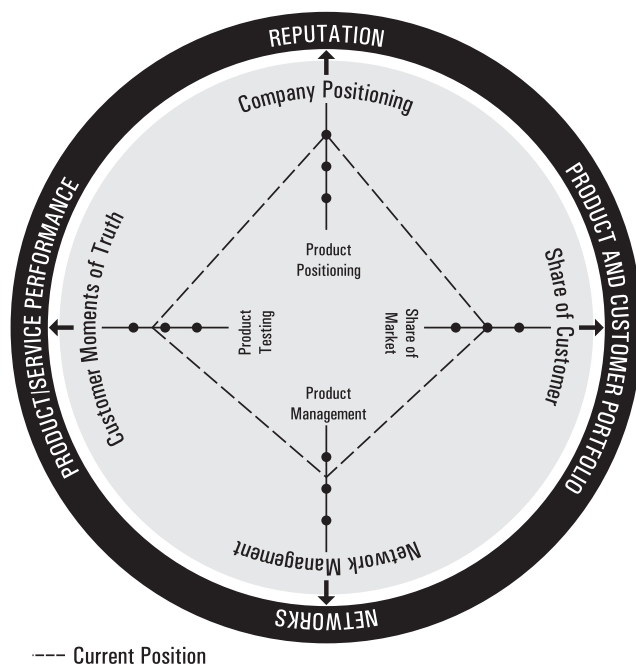


Figure 1 First Direct customer value monitor

The company was the leading exponent of "solution selling" during the 1960s and 1970s and its methods were widely copied by companies such as Xerox. It created a company brand based on its product line, augmented with layers of added value services and systems support.

The positioning of the IBM brand was about being the IT manager's supporter, and the selling proposition was about certainty and predictability. But the infrastructure needed to deliver that promise proved unequal to the challenge of client server architecture: leaner competitors, such as Novell, unbundled IBM's offer and created real or de facto alliances that delivered more powerful solutions at lower prices and with better service. Marketing today creates value by integrating the company's suppliers and manufacturing processes to create value-adding business systems. The structure of alliances and processes needed within the supply chain to create the total customer experience are beyond the ability of product management (Prahalad and Ranaswamy, 2000).

The realities of competition and brand positioning today

Chief executives are increasingly acknowledging that competition is based on supply chains rather than the efforts of their individual organisations, its product portfolios battling head-to-head with those of adversaries (Christopher, 1998). This understanding has profound implications for how the company is organised to create and deliver customer value. At the heart of this transformation is the strategic requirement to shift marketing from a narrow departmental approach, positioning and selling product lines, to a broader activity that includes positioning and branding the organization in the supply chain (Knox and Maklan, 1998a). CEOs must accept the need for new business models to differentiate their organisation's offer or they will find themselves increasingly irrelevant both to their customers and their peers.

Marketing the organisation

Marketing the organisation or a strategic business unit requires a very different approach from the conventions of 4Ps product marketing (de Chernatony, 1999). There are a number of very good reasons for this. First, the organisation's good name and reputation is at stake rather than the name associated with a product or service in a particular market (London, 2003). As the portfolio increases or the company diversifies into different market segments, the risk of a service or product failing becomes magnified with increasing scale and operational complexity (Doyle, 1989). Second, the reputation of the organisation or business unit is much more challenging to manage than the single product, since it is constructed by customers from multiple reference points which extend well beyond the products and their projected images (Keller and Aaker, 1998). The key elements of a company's reputation derive from its commitments, values, policies and risk management (Maitland, 2003). Although the risk associated with developing this broader approach to marketing is greater than traditional product marketing, the rewards can be dramatic. Neither individual marketing managers nor the product portfolios they manage have the necessary scope or authority to commit the entire organisation in these areas or to manage the full range of stakeholder relationships necessary to create reputation. In marketing an organisation, business leaders need to consider four components to develop its brand positioning in the supply chain:

- (1) Its overall reputation.
- (2) Product/service performance.
- (3) Product and customer portfolio.
- (4) Networks (Knox and Maklan, 1998b).

Again, the First Direct brand can be used to illustrate how to interpret customer value across the entire organisation.

Positioning the First Direct brand

The First Direct brand tries to communicate and deliver a no-frills, hassle-free approach to banking more in tune with customers' lifestyles than the traditional high street bank. Customer feedback through surveys suggests that First Direct is achieving these brand objectives: customer satisfaction levels are running at 90 per cent[2], compared less than 60 per cent in a typical retail bank. Commercially, the telephone bank is very successful, enjoying a return on equity of over 25 per cent and an equally attractive return on investment. How has First Direct managed to create these brand values and position itself as bank of choice in the minds of its customers? By analysis the four components of the First Direct brand (Figure 2), the organisation's value proposition becomes clear. In contrast to product branding based on the 4Ps, product positioning and market share metrics, the First Direct Brand is positioned (current position --) as an organisation that has a select customer base, strong customer relationships and a growing network of value-adding partners.

Reputation

The First Direct brand is not seen as depending on any one product, its reputation is built upon the compete portfolio of the company's activities and values. It engenders trust and commitment by being flexible, responsive and accessible, as well as highly competitive. All aspects of the company's operations contribute to this positioning, it is not a by-product of the marketing efforts behind individual brands.

Product/service performance

This component is to do with the way customers perceive the bank's products and service delivery. It is about the "moments of truth" customers experience in their day-to-day dealings with the bank and its representatives. The relationship customers have is with the bank rather than individual representatives, but the representatives' thorough training and knowledge of the customer's usual needs which is instantly accessible through information technology, means that the company culture is very customer-orientated and keen to serve. The relationship is based upon "listening and serving" rather than "selling financial services".

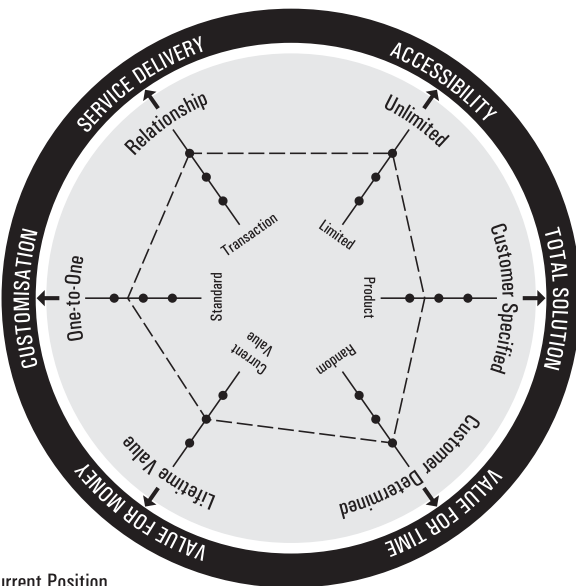


Figure 2 The First Direct brand monitor



मोबाइल फोनका खतरनाक पक्ष

- मोबाइलबाट निस्कने रेडियो तरंगले मानव शरीरको तन्तु अनावश्यक रूपमा तात्निन्छ ।
- मोबाइल फोनद्वारा निर्मित चुम्बकीय क्षेत्रले मानव शरीरका कोषहरू नराम्रोसँग प्रभावित हुन्छन् ।
- बढी समयसम्म मोबाइलमा कुराकानी गर्ने व्यक्तिमा मोटोपन तथा टाउको दुख्ने समस्या देखा पर्न थाल्छ ।
- मोबाइल फाने प्रयोगकर्ता टाउको र कान छेउछाउको भागमा क्यान्सरको खतरा सामान्य मानिसभन्दा २५% ले बढी हुन्छ ।
- मोबाइलको विकिरणले क्यान्सर निम्ताउँछ भने यसले मानिसको जिनमाथि पनि नकारात्मक असर पार्छ ।
- कमिजको बायाँ गोजीमा मोबाइल राख्नाले हृदयमा तरंगको दुष्प्रभाव पर्न सक्छ ।
- विभिन्न अध्ययनलाई मान्ने हो भने मानिसको पाइन्टको गो जीमा मोबाइल फोन राख्नाले मानिसको प्रजनन क्षमतामा असर पुग्छ ।

मोबाइल फोन प्रयोग गर्दा ध्यान दिनु पर्ने कुरा

- व्यापकता पाइसकेको मोबाइल फोन नै प्रयोग नगर्ने भन्ने हो इन । यसको प्रयोग आवश्यक परेको बेलामा होसियारीपूर्वक गर्नुपर्छ । यसको खतरनाकपक्षबाट बच्न आफ्नो जीवनशैलीमै परिवर्तन गर्नु उपयुक्त देखिन्छ ।
- मोबाइल फोनको प्रयोग त्यतिबेला मात्र गरौं, जब यसको आवश्यकता पर्छ । अनावश्यक समयमा मोबाइल फोन चलाइरहने बानी त्यागी त्यसलाई आफ्नो शरीरभन्दा टाढा राख्नु उपयुक्त हुन्छ ।
- बढी विकिरण हुने एस.ए.आर मोबाइलको प्रयोगबाट बच्न बढी समय खप्ने ब्याट्री भएको मोबाइल फोन खरिद गर्नुपर्छ ।
- गुणस्तरका बारेमा जानकारी भएका सञ्चारसम्बन्धी साधनहरूको खरीद विक्रि एवं प्रयोग नगर्ने काम नगरौं ।
- नेटवर्कका लागि प्रयोग हुने टावहरूबाट विकिरण वा हानिकारक तरंगहरू आउने हुनाले त्यसलाई कुनै वस्तुले छोप्नुपर्छ ।

सम्पद न्यौपाने

बि.आई.एम. सेकेन्ड सेमेस्टर "ए"



Ayush Wildchild Giri
BIM 2nd Semester

WORLD'S TOP FIVE FEARED MONSTERS

VAMPIRES

A century after Bram Stoker modeled his Dracula character after Romanian national hero Vlad Tapes, interest in vampires has never been stronger. From Dracula to "Blade" movies, from Anne Rice novels to "Buffy the vampire slayer" no single monster has captured the public's imagination the way vampires have. Having huge canines hunting in the dark night for human blood, they are often called "Blood Suckers" or "Night clawers".



WAREWOLVES

The fearsome warewolf is a fascinating blend of man and beast. Some believe that a warewolf terrorized the French countryside in 1769, when a strange wolf like creature killed dozens of villagers. The ancient belief that certain people have the ability to change into animals, either at will, on certain dates or on full moon. I wish I had such abilities. Fierce warewolves are featured in many Hollywood movies like Twilight, Underworld, Van Helsing.



LOCHNESS MONSTER

No list of monsters would be complete without the beast said to inhabit Scotland's Loch Ness. While Nessie is the world's most famous lake monster, it is far from the only one.



DRAGONS

Perhaps the oldest monster of folklore, there are many variations on dragons and giant serpents. The Bible's Book of Isaiah describes Lavianthan, a monstrous sea serpent dragon. Some of the most developed dragons come from Chinese culture. While dragons are ancient, they are more popular now than at any other time in history, appearing in role-playing games such as Dungeons and Dragons and also popular in films such as "Lord of the Rings".



BIG FOOT

Big foot is named after its bigfoot prints, and of course the world's marquee monster, having had pizzas and monster trucks named after it. Bigfoot high profile is largely due to a short film taken in 1967, in Bluff Creek, Calif. This is the classic footage of Bigfoot, showing a furry, man-sized creature walking. Though this has never been proven authentic, many suspect a hoax. I hope to see a movie about Bigfoot.

The education sector is being adversely affected by strikes and protests resulting in the closure of educational institutions. These have disrupted studies in schools and colleges. Despite repeated appeals not to close the schools and colleges, no effect seems to have taken place on the organizers of strikes and protests. As a result, students are being deprived of their basic right to study. Taking this into consideration, the concerned authorities have now made the the declaration and forcefully closing the punishment. Meanwhile, the authorities have buses to have similar color. Apparently, this provide security to the vehicles ferrying Due to the plethora of bandhs taking place of studies. The strikes and protests organizers to the students who are the future pillars of



education sector a 'peace zone'. Those defying educational institutions are liable to receive also mooted having all the school and college would facilitate the security personnel to students during times of protests and strikes. these days; students have lost countless days should realize the great harm they are doing the country.

Kamal Prasad Paneru
BIM 8th Semester



Saroj Karki

My first job

This is the story of my first job and how it changed my outlook and the way of life. It was really the key that made me start to grow up. From the past one year, I have expanded my responsibility extensively. Several changes take place when you get your first job. Everyone has had a job one time or the other and the first is always the hardest to cope with. There are so many things that you don't realize that are implied by a having a job. This article is all about the sacrifices, responsibilities, and the life lessons learned from working at my first job in a department store, while attending my college. It started in September 2010 because of my parents jokingly said, "you have grown up, time has come, to your pocket money by yourself". I went job hunting but couldn't find any. The jobs available were limited because I had no previous experience. I quickly found out nobody wanted to hired teenagers because they are of the opinion that they are not capable of handling a job and college at the same time. I finally joined uncle's department store. He offered me to work in one of the counters. I took the job instantly, because I needed the job and the money it would bring. I was extremely surprised by how I dealt with so many new people because I didn't really like to talk to new people. I found that the fear of talking to others was not a big deal. When I started it was Saturday and the store was packed with customers. On my first day itself, I was able to help ease the stress at my work place. This gave me immense confidence that I could excel at this store. I was able to cover the entire shift by myself very quickly and was accepted by almost all my colleagues and my uncle.

I have learned many lessons while working here. First of all I have realized the purest form of love of my parents for me, their sacrifices, and their hard work. I have known the value of money. Responsibility is one of the most important lessons that I have learnt in my work place. I have learnt that by being a responsible person you earn trust, respect and loyalty, if you are a responsible employee. You'll succeed in anything you do. I have learnt that self-discipline plays a very important role in being a good employee. When you have self-discipline you'll be a good employee and everyone can depend on you, without these

characteristics you'll not go very far in the work industry. When you are disciplined, your time management skills improve. If you are not in time, it shows that you do not take your job very seriously. It looks like your job is not a priority to you. You always want to show your employer that you take your job very seriously. When you care a lot about the work you do, your job will care about you.

As time passed by I started hating my job a little. The reason behind this may have been my restless nature, or my uncle who failed to understand my psychology and motivate me, as I have become capable of handling so many things in the store. I have started talking so many responsibilities but my salary is constant. My job is really making it hard for me to manage time for my studies. I come home after long hours at college and I have to mentally prepare myself to go to work. I dreaded this job so much that I actually didn't want college to end on certain days because that meant I had to be at work. While most people looked forward to their weekends, I silently dreaded mine, because rather than being out with my friends, I had to stick in the department store.

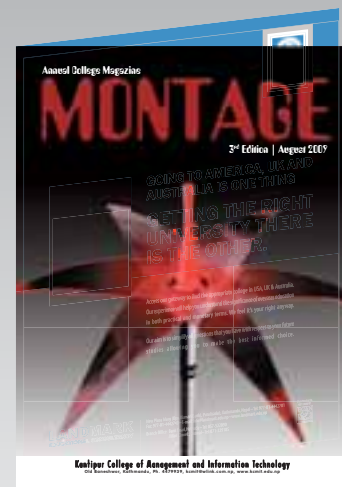
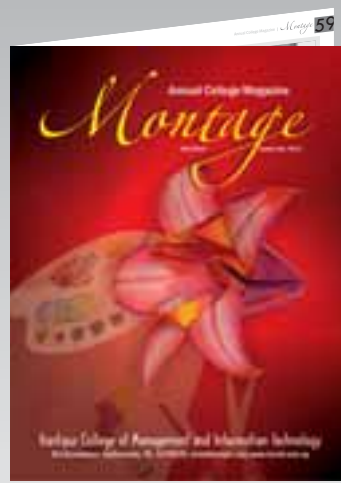
So, from what I have experienced, we all have stereotype thinking about doing a job, but in reality it isn't as easy as we think. It needs a lot of effort and dedication from both the employee and the employer. At last, I want to suggest to all of you that perusing a job while in college can be fruitful only if you are mentally prepared for hard work. My experience has taught me that taking up a job builds up a sense of responsibility and inculcates discipline in us.

Sarojkarki
BBA 6thsem
Sec 'A'





Rasna Shahi
BBA 6th Semester "A"



MONTAGE

Like many of you I heard this word for the first time when I started my Bachelors here at KCMIT. I was told that the word had originated from French, and it was the name of our college magazine. The word had some kind of class in it and a lot of weight, I may add. It sounded very sophisticated to me and I simply loved this word, but unfortunately till date I never tried to look up its meaning. I loved it only because it sounds nice and today almost three years after I first heard and loved this word "MONTAGE", I know its meaning and love it even more.

Years after year student come to this college, they hear about Montage, but for many of them, like me, it remains just as the name of our college magazine. They write poems, essays on management, technology and many more, but how many of them have wanted to know, what is Montage? Why Montage? Only after being on of the members in publishing the 5th edition of Montage this year, have I come to think about this word and its significance as the name of our college magazine. So, today I am taking this opportunity to write about the word "MONTAGE"

Montage, as I mentioned before is a French word, whose literal meaning is, A picture or a piece of writing or music made from separate parts combined together. The meaning sort of reminds me of a collage we used to make for our school projects, but if you think deeply you can see how well it fits the theme, the essence of our magazine. The whole reason behind Montage is to bring together those beautiful articles created by different students to showcase their talent, their thinking and their potential. Montage is a picture which can only be created with the efforts of all of us, with our co operation, our teamwork and our support. Montage is not just a magazine, it is our voice, our identity as one, as KCMITians. The word not only describes our efforts in our college magazine but it describes our whole campus and how all of us, even though from different regions, different castes, cultures and background stay together creating that special bond and supporting each other.

I have been here for three years and I have seen and experienced so many new things here with new people. I have been loved, supported,

cheered and maybe even hated. I have made some great friends, had wonderful memories, I got chance to discover new aspects of friendship, the happy moments when friends seemed everything and the times when I have been hurt and betrayed, but it is all part of my college experience. I know this is my chance to explore, what the outer world can be like. How strangers can react, what may happen in the future when I am left alone amongst new people. That time my experiences of these days will help me be stronger and will help me to control my negativity and surely guide my way towards better things. It won't reduce the hardships I need to face but it can prepare me to face then in a better, stronger way.

All these different people with different ideals, thinking and attitudes may not treat me perfectly but these small bumps today can help me cope with bigger problems tomorrow and if you see in a way, life is not a puzzle, it never was, and all the pieces do not go neatly and perfectly together. Life is a montage where different and separate parts are combined together, where two totally different pieces try to fit together, now its up to you how you arrange them. You just need to remember, nobody is perfect, every single one of us has flaws, we just need to help each other to overcome our flaws like the pieces of a collage and try to show the best in us, to create that imperfectly perfect MONTAGE.



Melody King



Bishnu Panthi
BBA 6th Semester "A"

He died on natural death but his music had a natural like might engulfing all who came in contact, thrives inside them a stern musical obsession. Born and raised in Kailagal, Kathmandu Narayan Gopal was born as the second child to Ashagopal Guruwacharya and Rawmaya Guruwacharya. He showed a deep passion in music from an early age. He was an unmatched musical deity of his time with his voice, spelling magic all around, touches the inner souls of the human heart where music has its place secured. A shy teen, a passionate lover, a chain smoker, a heavy drinker, a muscle man—all was him the lost icon, the king of voices. Music got so much into his nerves that he would even leave his school hours to join the bhajan mandals and it was all okay with his family. During his young age, around 2010 B.S. Narayan used to be more with his close friends Ratnaman, Premdhaj, Manikratna, Narendra Bataju & Yogesh Baidhya. During these small meetings, Narayan used to drum the beat and put his voice in between the noise. Doing this, he would lay his talent before his friends who consistently asked him to attend a test in Radio Nepal, but he wished to sit in the test only after he finished his SLC. And he did it in 2016 B.S. He added another feather to his cap by passing the test singing a Nepali number, "Pankshi ko Pankhama Dharti ko yaad Diyo". It was during his college days that he met Ratna Sumsher Thapa and they together pulled out various hit numbers like 'Aankhako vakale...', 'Madhumas yo dilko...', 'Swarga ki rani...', 'Bho Bho malai Nasodha...', etc. Narayan's father disliked his musical transition into modern form and sent him to Baroda, Narayan released a smashed hit 'Aye khancha Thataima...' which made him popular among his female friends. At the height of his popularity, Narayan got addicted to cigarette and alcohol. He used to drink daily, take up fights so was nicknamed "Ason ko Sandhe" by his close mates. Wedded to Pamela Narayan remained childless. He was able to give up drinking but smoking became his habit which later put his life in peril. Things got from the bad to worse and Narayan breathed his last on Magh 19, 2047 B.S. His funeral saw a huge number of people turning up to pay their last tributes and respect to the legend of Nepali music. Narayan Gopal recorded 500 songs to his entire life but had only two albums released, 'Blue Note' from Ratna Recording and 'Geeti Yatra Vol:-1' from Music Nepal. He was a gem, a great singer, a pathfinder, a good friend and above all a good soul. Even after decades when things have changed so much, his musical legacy still runs deeper into the Nepali music. He was the national voice, a self-taught genius, a person who loved bhajans and an ardent follower of the real music. His absence also shows his presence in our heart and mind through his voice. All Nepalese heartily wish to salute this musical icon time and again.

Meditation for students

Mahesh Dahal
BIM 2nd Semester 'B'

According to J. Krishnamurti "meditation is the flowering of understanding". Meditation can be done by everyone and it is beneficial for all. Especially meditation is fantastic for young people mainly for students. As we know the students of today are suffering from so many mental problems, such as lack of concentration and low memory power, lack of patience, very low analytical power and so on and so forth.

However, we students are victims of many more mental disasters which can be solved through regular practice of meditation. Meditation brings sustainable awareness in our minds. The daily meditation results in

- Optimal brain functioning
- Higher emotional stability
- Decrease in anxiety
- Builds confidence
- Increases patience and toleration
- Reveals the inner talent

We might have been wondering for the solution of the questions like why am I losing my confidence, why can't I tolerate things, why am I not able to remember small things, why am I frightened of the exams etc. These are the common questions which resolve in the student's mind and the only solution to combat these problems is to mediate. Hence meditation classes are required in all schools and colleges.



MY FRIEND INSPIRATION

Met you for the first time in Grade six. Thought you would never talk to me, but the first time, you talked to me, I was so confused. Studying together for five years with you, I found a real friend in you.

Your polite speech, helpful nature, personality and your hardwork made me a fan of yours. Every day I saw you in the class, I was full of optimistic energy, and was encouraged to do new things. It was you who encouraged me when I got pessimistic. When you were satirical to me when I failed in the exam saying, bunking classes do not help you pass exams, I knew hardwork is needed for better results. The proverb "Hope for the best and be prepared for the worst" which you repeatedly voiced strikes my mind whenever I prepare for the exams and wait for the results.

Really you have been an inspiration to me to make my life easier and happier. Without a friend like you, life would have been hell to live in. Every time, I get into any trouble, I think of you and I always find a way out.

Thank you God for sending a good friend for me. Hope you always be an inspiration to me. Thanks a lot to you, my friend.

SagarShrestha
BBA 2nd





KCMIT Bridges Microsoft through MSP Program



KCMIT has recently tried to bridge up with Microsoft by Microsoft Student Partner Program. MSP Program is one of the most challenging and expensive program that Microsoft is running in most of the counties. Microsoft selects the most IT Passionate students from STEM-D [Science, Technology, Engineering, Mathematics and Design] colleges as their student partner who will act as the brand ambassador of Microsoft in that college.

On May 11, 2011, Microsoft Student Partner-2011 Binod Ranabhat organized a first Campus Event where a presentation on Microsoft Innovation Center(MIC) Nepal was done by Allen Bailochan Tuladhar, Country Manager, Microsoft MDP Nepal, to talk about the propose of MIC Nepal, the various program that MIC Nepal has and how the students can benefit from it. The event was entitled "Tech-Talks with Tech-Minds @ KCMIT".

The event was attended by 50 students and some faculties, Pradeep Kandel, Community Lead of Microsoft MDP Nepal also spoke on how to get genuine and legal software's of Microsoft by the student through the MSDN-AA Program. Binod Ranabhat talked about the procedures and steps to be followed by student to download the genuine serial keys from ELMS server.

The Students were also briefed about how the students could get certified by getting free exam vouchers from MIC Nepal.

Again, On June 30, 2011, MSP organized full day training on Microsoft's New Technology "WEB MATRIX" at college premise's. In this training session 39 students along with 3 faculties were trained by the Team of MSP's. Training was divided into three sections each of two hours where students were trained about how to develop an advance full featured Websites. This training included the students of BIM.



Rochak Bhagat
BBA 6th Semester "B"

The Shadow Banking System

The shadow banking system or the shadow financial system consists of non-depository banks and other financial entities (e.g., investment banks, hedge funds, money market funds and insurers) that grew in size dramatically after the year 2000 and play an increasingly critical role in lending businesses the money necessary to operate. By June 2008, the U.S. shadow banking system was approximately the same size as the U.S. traditional depository banking system. The equivalent of a bank run occurred within the shadow banking system during 2007-2008, when investors stopped providing funds to (or through) many entities in the system. Disruption in the shadow banking system is a key component of the ongoing subprime mortgage crisis.

The term "shadow banking system" is attributed to Paul McCulley of PIMCO, who coined it at the 2007 Jackson Hole conference, where he defined it as "the whole alphabet soup of levered up non-bank investment conduits, vehicles, and structures." McCulley identifies the birth of the shadow banking system with the development of money market funds in the 1970s – money market accounts function largely as bank deposits, but money market funds are not regulated as banks. The concept of credit growth by unregulated institutions, though

not the term "shadow banking system", date at least to Prices and Production, by Friedrich Hayek, 1935, in which he states:

There can be no doubt that besides the regular types of the circulating medium, such as coin, notes and bank deposits, which are generally recognized to be money or currency, and the quantity of which is regulated by some central authority or can at least be imagined to be so regulated, there exist still other forms of media of exchange which occasionally or permanently do the service of money....

The characteristic peculiarity of these forms of credit is that they spring up without being subject to any central control, but once they have come into existence their convertibility into other forms of money must be possible if a collapse of credit is to be avoided.

The shadow banking system or the shadow financial system consists of non-depository banks and other financial entities (e.g., investment banks, hedge funds, money market funds and insurers) that grew in size dramatically after the year 2000 and play an increasingly critical role in lending businesses the money necessary to operate. By June 2008, the U.S. shadow banking system was approximately the same size as the U.S. traditional depository banking system. The equivalent of a bank run occurred within the shadow banking system during 2007-2008, when investors stopped providing funds to (or through) many entities in the system. Disruption in the shadow banking system is a key component of the ongoing subprime mortgage crisis.

Contribution to the 2007–2010 financial crisis

The shadow banking system has been implicated as significantly contributing to the financial crisis of 2007–2010. In a June 2008 speech, U.S. Treasury Secretary Timothy Geithner, then President and CEO of the NY Federal Reserve Bank, placed significant blame for the freezing of credit markets on a "run" on the entities in the shadow banking system by their counterparties. The rapid increase of the dependency of bank and non-bank financial institutions on the use of these off-balance sheet entities to fund investment strategies had made them critical to the credit markets underpinning the financial system as a whole, despite their existence in the shadows, outside of the regulatory controls governing commercial banking activity. Furthermore, these entities were vulnerable because they borrowed short-term in liquid markets to purchase long-term, illiquid and risky assets. This meant that disruptions in credit markets would make them subject to rapid deleveraging, selling their long-term assets at depressed prices.

Economist Paul Krugman described the run on the shadow banking system as the "core of what happened" to cause the crisis. "As the shadow banking system expanded to rival or even surpass conventional banking in importance, politicians and government officials should have realized that they were re-creating the kind of financial vulnerability that made the Great Depression possible—and they should have responded by extending regulations and the financial safety net to cover these new institutions. Influential figures should have proclaimed a simple rule: anything that does what a bank does, anything that has to be rescued in crises the way banks are, should be regulated like a bank." He referred to this lack of controls as "malign neglect."

Entities that make up the system

By definition, shadow institutions do not accept deposits like a depository bank and therefore are not subject to the same regulations. Familiar examples of shadow institutions included Bear Stearns and Lehman Brothers. Other complex legal entities comprising the system include hedge funds, SIVs, conduits, money funds, monoclones, investment banks, and other non-bank financial institutions.

Shadow banking institutions are typically intermediaries between investors and borrowers. For example, an institutional investor like a pension fund may be willing to lend money, while a corporation may be searching for funds to borrow. The shadow banking institution will channel funds from the investor(s) to the corporation, profiting either from fees or from the difference in interest rates between what it pays the investor(s) and what it receives from the borrower.

Importance

Many "shadow bank" like institutions and vehicles have emerged in American and European markets, between the years 2000 and 2008, and have come to play an important role in providing credit across the global financial system.

In a June 2008 speech, U.S. Treasury Secretary Timothy Geithner, then President and CEO of the NY Federal Reserve Bank, described the growing importance of the shadow banking system: "In early 2007, asset-backed commercial paper conduits, in structured investment vehicles, in auction-rate preferred securities, tender option bonds and variable rate demand notes, had a combined asset size of roughly \$2.2 trillion. Assets financed overnight in triparty repo grew to \$2.5 trillion. Assets held in hedge funds grew to roughly \$1.8 trillion. The combined balance sheets of the then five major investment banks totaled \$4 trillion. In comparison, the total assets of the top five bank holding companies in the United States at that point were just over \$6 trillion, and total assets of the entire banking system were about \$10 trillion." In other words, lending through the shadow banking system slightly exceeded lending via the traditional banking system based on outstanding balances.

Risks or vulnerability

Shadow institutions are not subject to the same safety and soundness regulations as depository banks, meaning they do not have to keep as much money in the proverbial vault relative to what they borrow and lend. In other words, they can have a very high level of financial leverage, with a high ratio of debt relative to the liquid assets available to pay immediate claims. High leverage magnifies profits during boom periods and losses during downturns.

Shadow institutions like investment banks borrowed from investors in short-term, liquid markets (such as the money market and commercial paper markets), meaning that they would have to frequently repay and borrow again from these investors. On the other hand, they used the funds to lend to corporations or to invest in longer-term, less liquid (i.e., harder to sell) assets. In many cases, the long-term assets purchased were the mortgage-backed securities sometimes called "toxic assets" or "legacy assets" in the press. These assets declined significantly in value as housing prices declined and foreclosures increased during 2007-2009.

In the case of investment banks, this reliance on short-term financing required them to return frequently to investors in the capital markets to refinance their operations. When the housing market began to deteriorate and the ability to obtain funds from investors through investments such as mortgage-backed securities declined, these investment banks were unable to fund themselves. Investor refusal or inability to provide funds via the short-term markets was a primary cause of the failure of Bear Stearns and Lehman Brothers during 2008.

In technical terms, these institutions are subject to market risk, credit risk and especially liquidity risk, since their liabilities are short-term while their assets are more long term and illiquid. This creates a potential problem in that they are not depository institutions and do not have direct or indirect access to the support of their central bank in its role as lender of last resort. Therefore, during periods of market illiquidity, they could go bankrupt if unable to refinance their short-term liabilities. They were also highly leveraged. This meant that disruptions in credit markets would make them subject to rapid deleveraging, meaning they would have to pay off their debts by selling their long-term assets.

The securitization markets frequently tapped by the shadow banking system started to close down in the spring of 2007 and nearly shut-down in the fall of 2008. More than a third of the private credit markets thus became unavailable as a source of funds. In February 2009, Ben Bernanke stated that securitization markets remained effectively shut, with the exception of conforming mortgages, which could be sold to Fannie Mae and Freddie Mac.

U.S. Treasury Secretary Timothy Geithner stated that the "combined effect of these factors was a financial system vulnerable to self-reinforcing asset price and credit cycles."

A Visit to Shree Textile – An Experience

Nepal is among the poorest in per-capita GDP and least developed countries internationally, with almost one-third of its people live under the poverty line. Nepal's one of the major export includes garments and textile. From the study it has been found that exports declined by 48% in 2007, 45% in 2008. In 2009 the export of textile has been more worsely decreased by 56%. According to the recent data, 250 of the 400 factories has been ceased operation leaving, 400,000 workers unemployed. But it has been predicted that the export of textiles and clothing might decline up to 37% in 2009/2010. Besides this, in 2009 US Senator has tabled a bill that promises duty free market access for 14 least developed countries including Nepal.

Methodology And Findings

The students of BIM 6th Semester of KCMIT had a visit to the Shree Textile Pvt. Ltd, Lagankhel. It was established in 1978 A.D. Mr. Sudhir Lal Pradhan officer of Shree Textile Industry, helped us to provide useful about Shree Textile Industry. We got true experience how the clothes we are wearing nowadays get manufactured. Shree Textile is top ranked textile producing industry of Nepal. As four families are running this organization, it can be listed as joint stock Company with the present capital of 35.5 million. It occupies 8 ropanies of land and total of 52 employees working. The main markets identified are Kathmandu, Nepalgunj, Birgung, Mahendranagar and

Dadheldhura.

Shree got its raw material (thread) from India although thread is produced in Nepal. The fact behind it is the question of availability and cost. The cost of production is higher and the thread is not available at the time of need. Shree Textile claims that they are the top textile producing industry in Nepal and there is no any competitors in Nepal but Indians and Chinese textile companies have been their main competitors.

As far the question regarding the marketing strategy of Shree Textile is concerned, Mr. Sudhir Lal Pradhan replied that at the starting phase, there was high demand of cotton clothes and they went through it. During this phase, the production of Shree had covered the market but slowly demand for polyester and telicotton started to increase then Shree started to produce polyester (70%) and cotton (30%). It mainly focused on curtain clothes, hotel's clothes, table cloth, etc. With the production of less cotton clothes, other companies took the market of cotton clothes and it is really having hard days but slowly Shree again came to its own product. i.e cotton clothes. They also add the services like dyeing and finishing machines. They never adopted any productive tools. Nowadays they realize it may be the reason to be behind some other industries.

As regards to the distribution management, Mr. Sailendra Lal Pradhan, Director of Shree Textile told us that Shree Textile Industry has been using wholesalers and dealers. Currently Shree Textile produces 5000 meters of cloth per day and sells it into the market with loss. It is because of the competition with Indian and Chinese product. They cannot close down the industry



because the machine (capital) will have no value for sale. Furthermore they have to meet lease expenditure to the government. According to the labor law, they even can't leave the labourers without jobs. It is also learnt from him that security problems, lack of environmental environment, government plans and policies have been considered as the dark sides for industries to close down.

The following research questions were put to the authority of Shree Textile Industries for collecting information:

Questions

Is Shree textile using new technology for the effective production?

There is no any market for the consumption of mass production. We can produce 5000 meters of cloth per day which is more than the demand of today's market. We don't think new technologies are needed. Maintenance of old machines can also satisfy the demand.

Can you justify why Nepalese textile companies cannot compete with Indian and Chinese textile companies?

We use Chinese machine so the mechanism and the Quality of Chinese goods is same as Nepali goods but only the reason we lack is they produce goods in mass quantity and they enter into the Nepali market illegally(without paying VAT). Nepalese textile companies can't compete with them. This is the true reason behind the close down of Annapurna Textile and Himgiri Textile Industries.

How do you feel Nepal got the membership of WTO?

It is the greatest blunder the country has made to the industrial sectors. With the entry of WTO, Nepal loses its identity. No any goods remain which identify Nepal in the global market. Carpet was there which identify Nepal. The latest data shows that only 5 out of 500 garment industries are operating now. If Nepal really wants to gain its identity back, Anti-dumping act must be implemented side-by. During the production of textile, companies always produce 5-10% of extra textile to be secure for any damage piece produced. These extra textiles are brought into market by the production house itself. Some countries like China, India, Korea, Japan, etc. brought these textiles directly into Nepalese footpath market which ultimately affects the Nepalese garment industries. Furthermore, Nepal lacks the technology to measure the quality of clothes during the entrance from other countries. This also pains the textile market. Educational level of Nepalese people to get the VAT Bill still doesn't exist in the market. Neighboring countries always use illegal path and they import clothes to Nepal so that they can sell the goods at the negligible rate.

Conclusion

The future days of textile industries seems dark. They feel survival in the market at the present context is boom for them, we believe techno-change with the globalization is essential. As Nepal being a member of WTO, it must formulate certain marketing strategy to compete with the global market. Present market data shows that demand for textile

product is 250 million meters where only 25 million meters of textile is being produced by Nepalese Textile companies per year. Remaining demand is being fulfilled by Indian, Chinese, Japanese, and Thailand Textiles. There is a big textile market so far in Nepal.

Advertisement is only the means to cover the market. But very few advertisements are seen used by our textile companies. So, a big emphasis should be given to the advertisement in order to increase the market share and compete with abroad textile companies. Nepal is a poor country but still textile companies can produce goods with different qualities. Providing incentives to the wholesalers and retailers can be a good strategy to increase the sale of the textile products.

One of the reasons for the ceased-off of Nepalese textile companies is government. Government must be responsible to maintain industrial environment, security to industries, infrastructure of the country and subsidy to the industries if needed. There should encouragement to the industries by decreasing by the tax in the borrowing of new technology based equipment. There should be strict in border-side for the illegal import of foreign textiles. Equipment should be used for the quality test of the textiles imported in every border.

KCMIT is the pioneer college for BIM education in Nepal. It has been arranging various academic activities that enable students to be well familiar with current issues and development taking place in the country and abroad. Field trip to industrial undertakings is one of them. Under in, we had an opportunity to visit to Shree Textile Industry, Patan Industrial Estate, on June 27, 2011 under the coordination of Dr. Ram Krishna Shrestha, faculty of KCMIT and Associate Professor of Tribhuvan University. We students of BIM 6th Semester, 2011 take an opportunity to express our gratitude and thank for his efforts to this endeavor.

We also appreciate Mrs. Lalita Chand, Principal of KCMIT College for her kind cooperation in facilitating the tour a grand success.

BIM 6th Semester



Interview with the HR Head of KFC, Mr. Krishna Sharma



Rasna Shahi
BBA 6th Semester "A"

Could you give a short description about the KFC here?

KFC, Kentucky Fried Chicken is a multinational Company, with the brand name YUM! And is operating under Pepsi. It has 48000 outlets around the world. US being its main office, it was franchised in Nepal and started its operation here from 25th 2009.

KFC is a world renowned food chain, how difficult has it been to maintain that image?

Yes it is difficult to maintain that image; we are trying our best to satisfy our customers but the political fluctuation in our country is making it difficult.

What are the things that you have done to set KFC apart from other restaurants?

We at KFC believe that customer's satisfaction is what can make us apart from others, so we give our extra effort on making our customers happy by providing the best quality, hygienic food, a neat and clean dining experience with the best environment. Even our staff makes each and every customer feel that they are special and important. Also we give the fastest service within 14 mins of the order and is always fresh.

Do you think management in a restaurant is difficult than in other organization?

No, Management in any field or industry is the same. The work employees do may differ but the way to manage them is more or less similar. This is because our ultimate goal is to make our work ers more efficient, and in any organization this can be done by open management and hearing all your employees saying team work, is it!

As a HR manager what do you look in an employe before hiring him/her?

The first quality I looked in an employee is his/her enthusiasm and attitude towards work. Then their personality, honesty is equally important. Academically, to work in our organization an employee's minimum qualification should be the completion of the intermediate level. Overall, they should be positive and enthusiastic about their work.

According to you what are the major things that make an organization successful?

I would say satisfaction is the main thing that makes any organization successful. First I focus on my employee's and satisfaction towards the organization because only if my employees are satisfied, so satisfaction of employee and satisfaction of employees and satisfaction of consumers make an organization successful.

How do you maintain the quality of you food?

As I told you before KFC is franchised in Nepal, so they have provided us with certain standard for making all the items, we cannot use our own ingredients or try to increase or decrease the quantity of any ingredient. So, we maintain all the standards provided to us by the main office, also we have a very neat and clean kitchen and oil once used to cook is not used again, this way we try to maintain the quantity.

What policies do you use to retain your customers?

As per now, the only policy we are using is providing our customers with quality food and quality services. We believe that the only way to retain your customer is to keep them happy and satisfied. We do our best to make our customer's visit here special and enjoyableso that they come again and again.

What kind of promotional tools have you used?

We have rarely used any promotional tools for our promotion. Even you may have noticed, we occasionally give advertisements. Its only when people request us to give an ad. It is because KFC itself is a well-known brand and where we are situated we are only restaurant. So we don't really have any competition here.

How do you overcome threats in the Nepalese market such as bandhs?

Bandhs and strikes are our external environment. You may have studied about external environment and how it is beyond our control. So, bandhs and strikes do affect us but since it is beyond our control, for the safety of our employees and customers we have no option but to close during such crisis.

Now that KFC has been established here, what are your future plans?

Recently we are working on opening our new branch at Thapathali, and talks are going on for opening it at NLIC City Centre and Pokhara too.

Human Resource Management Practice in Hetauda Cement factory



Dr. Ram Krishna Shrestha

An Overview

Human resource is a key element of an organization. The proper management of human resource helps organization to increase productivity through their full commitment and capability. It helps to the business organization to compete in local and global markets. The modernization of the country has demanded huge amount of cement. Before the establishment of cement industries in Nepal, India has been one of the main countries to meet the demands of the country. After Himal cement industry, Hetauda Cement Industry, being a country's second largest cement industry, started its production in 2042 B.S. Despite its production capacity has been 2, 60,000 metric tones per annum, it has been able to produce the highest of 1, 55,530.90 metric tonnes per annum in the fiscal year 2048/049 B. An attempt has been made in this article to elucidate the challenges and opportunities faced by the Hetauda Cement Industry. In spite of huge large markets both in Nepal and abroad, Hetauda Cement Industry could not make over to exploit its resources and even could not meet few percentage of national demand. Had there been proper human resource management in the industry, it would have not only contributed to meet domestic demand but also have made a big contribution to earn foreign currency, too. The absence of proper human resource management has created a big challenge to Hetauda Cement Industry for not only having being unable to utilize its full capacity but also wasting its valuable human resources.

Introduction

Hetauda Cement Industry was established in 2033 B.S. with the objective of producing 2,60,000 metric tones cement per annum. It has been producing cement with non-uninformative rate of production every year. It has its optimum level of production capacity only in the year 2048 B.S. It produced 1,55,530.90 metric tonnes of cement, i.e. 60 percent of its capacity utilization in that particular year. In spite of having favorable environment for the industry, it has not been able to exploit the opportunities. The study has revealed that the major responsible factor for such situation has been attributed to poor human resource management prevailing in the industry. The total number of permanent employees has been so far 603 till 2067 B.S. They are 438 technical and 165 administrative staff.

Objectives of the Study

The main objective of the study is:

- To analyze the human resource management practice in Hetauda Cement Industry.
- To provide suggestions for necessary improvement

Significance of the Study

As stated earlier, Nepal has entered into modernization with fast pace. Cement has been considered as one of the key components that come in the process of modernization. The resources required for the production is abundantly available within the country. The cement industries established in the country have not been able to meet the demand of the nation. The study has tried to cover the contribution of employees of Hetauda Cement Industry whether they have been proved to be effective for smooth operation of the industry. The outcomes of the study might be useful for the company to take corrective measures and worth while for the policy maker to review policies for the improvement.

Study Approach, Methodology and Analysis

The study has used both primary and secondary data. For the collection of primary data, a set of questionnaire was prepared and forwarded to the various levels of employees of the industry for their response; while for the collection of secondary data, various related journals, reports and papers and other related documents have been used. Direct interview with 20 employees of different levels of employees also have taken to know their opinions on the subject matter. Out of total 603 employees, about 10 percent of employees i.e. 65 employees were considered as a sample for the study. They were distributed a set of questionnaire to provide their opinion on the subject.

Data analysis, Findings and Recommendations:

It is obvious that human element is key to the success of organization. The size of employees has to be optimal so that there will be no excess of manpower that not only create financial burden but it might create social problems within the organization.

Table1: Current Number of Permanent Employees

S. No.	Position	Level	Technical	Non Technical	Total
1	General Manager	12	-	-	1
2	Deputy General Manager	11	1	-	1
3	Manager	10	3	2	5
4	Deputy Manager	9	4	7	11
5	Asst. Manager	8	11	15	26
6	Senior officer	7	39	20	59
7	Officer	6	44	41	85
8	Senior Assistant/overseer	5	55	11	66
9	Assistant /sub overseer	4	178	8	186
10	Sub-Assistant / Junior Mech.	3	100	59	159
11	Head peon/Helper	2	3	1	4
12	Peon/Junior Helper	1	0	0	0
Total no. of employed			438	165	603

Source: Hetauda Cement Industry

The table 1 reveals that here has been excess manpower to run factory. It shows that the factory put lots of resources for it. The highest numbers of employees have been found at level 4 and 3 respectively. They are 186 employees at level 4 and 159 employees at level 3 respectively. Altogether 603 employees have been working at Hetauda Cement Industry which seemed to be excess no. of employees than normal standard for it.

The study also has tried to know from the employees of Hetauda Cement Industry that whether the present no. of employees is optimal to run industry. Altogether 65 respondents from various levels of positions have given their opinions about it.

Table 2: Employees' opinion about size of employees working for Hetauda Cement Industry

S.No.	Factors	No. of respondents	Percentage
1	Number of employees is more than requirement	40	61
2	Number of employees is less than requirement	1	2
3	Number of employees is almost optimal	24	37
Total		65	100

Source: Field Survey

The table 2 reveals that 61% of the respondents have expressed their opinions than the current number of working employees is more than requirement. 2 percent of respondents have indicated that total number of employees working at present is less than requirement while 37% of the respondents have shown their opinions that the existing working employee at present is almost optimal. The study showed that almost two third of the respondents expressed their views that the industry should review current number of employees working for the industry. The study tried to know the academic qualifications of employees. Academic qualification is considered to be basic tool to understand the concept and core ideas of the basic jobs. To this regard, researcher has tried to get some information about educational qualifications with employees of various positions to see whether it matches with their jobs.

Table 3: Distribution of Educational Qualification

Educational Qualification	Position										Total
	GM	DGM	M	DM	AM	SO	O	SA	A	1-3	
Ph.D. Degree	-	-	-	-	-	-	-	-	-	-	0
Master Degree	1	-	-	3	6	2	3	-	-	-	15
Bachelor Degree	-	1	5	8	13	17	8	3	-	-	55
Intermediate	-	-	-	-	7	37	29	3	2	-	78
SLC	-	-	-	-	-	3	25	13	22	5	68
Test Pass/ Under SLC	-	-	-	-	-	-	6	8	16	5	35
Sub-Total	1	1	5	1	26	59	71	27	40	10	251
Literate							14	39	146	153	352
Total	1	1	5	11	26	59	85	66	186	163	603

Source: Hetauda Cement Industry

The table 3 reveals that there is none of the employee is Ph.D. Degree holder in the industry. The Study has found that only 2.48% of the

employee have master degree followed by 9.12% who have bachelor level education. Only 12.93% of the employees have intermediate level education to discharge their jobs whereas the highest of 58.37 percent employees are just literate. It explicitly shows that higher percentile of employees have just literal knowledge. It is suggested that the industry needs to upgrate education level for Junior Level employees.

Recruitment is first step of human resource management. One has to be cautious while recruiting employees for Jobs. It would always be right to think that right man always be given right Job. The study has tried to know the basis of recruitment in Hetauda Cement Industry.

Table 4: Basis of Recruitment

S.N	Class	Level	Internal Promotion on the basis of Performance Evaluation Percent	Internal Promotion on the basis of competitive examination percent	External Competitive Examination Percent
1	Officer	11	100	-	-
2	Officer	10	50	50	-
3	Officer	9	50	25	25
4	Officer	8	50	25	25
5	Officer	7	50	25	25
6	Officer	6	25	-	75
7	Assistant	5	50	-	50
8	Assistant	4	50	-	50
9	Assistant	3	50	-	50
10	Assistant	2	-	50	50
11	Assistant	1	-	-	100

Source: Hetauda Cement Industry

The table 4 has shown that the criteria developed for the recruitment of staff ranging from the level of 11 to level of 1. The study shows that 11 level officer position has been manned through internal promotion on the basis of performance evaluation. Level 10 officer is being filled in by giving 50 percent weightage to internal promotion on the basis of performance evaluation and 50 percent weightage being given to internal promotion on the basis of competitive examination. While 7,8,9 level officers have been filled in by giving 50 percent weightage to internal promotion on the basis of performance evaluation, 25 percent weightage to internal promotion on the basis of competitive examination and 25 percent weightage to external competitive examination. In case of 6 level officer, 25 percent weightage given to internal promotion based on performance evaluation and 75 percent weightage given to external competitive examination. As regards to Assistant level from 3 to 5 level, the weightage of 50 percent to internal promotion and 50 percent weightage given to external competitive examination. Whereas for level 2 assistant position, 50 percent weightage to internal promotion on the basis of competitive examination and 50 percent weightage given to external competitive examination. And level 1 assistant positions are fulfilled through 100 percent external competitive examination.

The training and development to the employees is necessary and should be given over time and again to make them equipped to adapt the environment. Hetauda Cement Industry also has the provision for training activities for its employees. The researcher did try to know

the views of employees as regards to the raining needs and training program. The following table provides some meaningful views of employees on it.

Table 5: Employees' Views about Training Program

S.No.	Factor	No. of Respondents	Percentage
1	Do employees get training periodically?	4	6
2	Do you think employees get training once in life time?	1	2
3	Is there any training plan for employees? Yes/No	60 (No)	92
Total		65	100

Source: Field Survey

The table 5 reveals that 6% of the respondents opine that employees get training periodically and also have expressed their dissatisfaction on it. Only 2 percent of the respondents have given their views that employees get, however, training once in their life time. There have been 92 percent of respondents who view that there is no training plan as such with the industry. They also have expressed their views informally that it has been unfortunate for them not for being able to get training as an when necessary to address the problems that emerge in their way while discharging their jobs.

Every employee in the organization should know his/her role in the organization. One has to have job description so that one can follow it while discharging jobs. It also can be considered as a standard or guideline for employees and can be taken it as an criteria for assessing performance in the future. The study has tried to know whether job description has been prepared for employees of Hetauda Cement Industry.

Table 6: Preparation of Job Description for employees

S.No.	Factor	No. of Respondents	Percentage
1	Job Description for higher level	7	11
2	Job Description for higher and middle level	31	48
3	Job Description for all level	20	30
4	No Job description to any level	7	11
Total		65	100

Source: Field Survey

The table 6 reveals that 48% of the respondents have expressed their views that the job description have been made available for higher and middle level. 30% of the respondents have indicated that all levels of employees have been provided job description. And 11% of respondents reveal that job description have been made available to higher level only. However 11% of the respondents have given their opinions that the job description have not been provided to any level of employees. The study shows that the industry has not given due consideration to job description. As a result of it, employees seemed to be confused as what they are supposed to do for the industry and they are just made irresponsible towards their jobs.

Performance Evaluation is one of the important steps to find out efficiencies of the employees. The outcomes of performance evaluation

dictate the need of training and development. It also helps industry for taking proper steps for reward and punishment to employees. The study also has attempted to know whether the industry has practiced it.

Table 7: Practice of Performance Appraisal

S.No	Practice of Performance Appraisal	No. of Respondents	Percentage
1	In every month	-	-
2	In every six month	-	-
3	Annually	3	5
4	At the time of promotion	62	95
Total		65	100

Source: Field Survey

The table 7 has revealed that 95 percent of the respondents have expressed their verdicts that the industry evaluates the performance of employees only at the time of promotion. And 5 percent of the respondents gave their opinions that industry holds performance appraisal annually. The study shows that the Hetauda cement industry has not given importance to it. It would have been easier for the industry to take the necessary steps to upgrade capability of employees and minimize waste of resources.

Motivation plays a key role to persuade employees for making them discharge their jobs efficiently and effectively. Most of the business organizations do follow principles of motivation and get their desired results achieved. To this regard, the study has tried to know the opinion of employees about motivation level prevailing in Hetauda cement Industry. The following opinions from them have been achieved.

Table 8: Motivation Level Of Employees

S.No.	Motivation level	No. of respondents	percentage
1.	High motivation	-	-
2.	Satisfactory motivation	19	29
3.	Low motivation	46	71
Total		65	100

Source: Field Survey

The study has shown that 71 percent of the respondents have expressed their opinions that there is low motivation level in the industry and rest of the 29 percent of the respondents viewed that the motivation level of employees is just satisfactory. No respondents viewed that there is high motivation level in the industry. Looking at the result, it can be said that Hetauda Cement Industry has not given due importance to motivation aspect.

No organization if not competitive can run business profitably in today's competitive business world. The business organizations in the world have been threatened by many issues. To address issues, business organizations should go with modern management practice. The study has made an attempt to know employees' participation in the management of Hetauda Cement Industry

Table 9: Employees' Participation in CO's Decision Making Process

SNO.	Employees' participation in decision making process of the industry	No. of respondents	Percentage
1	No advice to high level employees by juniors	3	5
2	High level employees do not listen to advice of junior level of employees	35	54
3	Autocratic decisions by management	16	24
4	Management discuss with employees in decision making of junior jobs	11	17
Total		65	100

Source: Field Survey

The table 9 shows that lower level employees do not interact with higher level about their jobs. 5 percent of the junior employees do not consult with seniors as regards to their jobs. 17 percent of the respondents have expressed their opinions that industry's management do discuss with the employees as far as decision-making on the job is concerned. The study showed that 2 percent of the respondents have opined that management use autocratic decisions on the junior employees' job related problems. 54 percent of the respondents have expressed their views that high level employees do not listen to the advice of Junior Level employees about their jobs. This shows that industry do not consider the ideas, comments, suggestions and advices of the junior employees. In fact, their comments, suggestions and advices are very important to make a logical decision. This really will have negative reflections on the motivation of Junior Employees. After the in depth study, the following findings, recommendations and conclusions have been drawn by the researcher.

Findings

1. Hetauda Cement Industry lacks the proper planning of human resource. Within next five years, 163 employees are expected to be retired due to completion of age bar of 58 years. The company doesn't seemed to be prepared for the fulfillment of those positions going to be vacant in the future.
2. There have been frequent changes in the key positions like Chairman, Board Member and General Manager. The result of this causes instability in the leadership and negative reflection in its plans and programs.
3. The industry lacks highly qualified experienced manpower
4. Performance Appraisal System is conventional. Employees' Capabilities are not properly utilized. The capabilities are underutilized.
5. Performance Evaluation is done only at the time of promotion period. It is not done periodically.
6. Level of motivation has been found not encouraging. No reward and punishment system is prevailing.
7. Quality of working life is not up to the standard.
8. The rate of brain-drain is very high.

The study also has come up with the outcomes of SWOT Analysis of Hetauda Cement Industry.

Strength

1. Sizable physical property that includes land and building, mines and factory itself
2. Experienced employees in particular jobs
3. Goodwill of its product in the domestic market.

Weakness

1. Poor staffing standard
2. Poor mobilization of employees
3. Overstaffing in some departments
4. Poor recruitment in some technical positions specially at lower level employees
5. Poor career planning
6. Management development is not institutionalized.

Opportunities

1. Employees are supportive for logical change in the organization.
2. Support from government
3. Production technology is appropriate
4. High production potentialities

Threats (challenges)

1. Poor quality of working life
2. Volatile changing environment
3. Poor industrial relations
4. Excessive political interface in HRM

Recommendations

In spite of having many favorable factors with Hetauda Cement Industry, it has not been effective to run industry smoothly. It needs proper and appropriate management style to run industry and achieve desired results. The study has come-up with following recommendations to ensure effective human resource management in Hetauda Cement Industry.

1. The industry should develop a succession plan so that immediate fulfillment of the vacancies can be made.
2. Proper training and development activities should be arranged as and when necessary. It enables employees to keep themselves updated with the prevailing environment.
3. Performance Appraisal Program should be institutionalized to keep employees not only in the right direction but also to stimulate them.
4. The industry should improve its quality of working life not only to motivate employees but also to make them comfortable in discharging their jobs. This, too, fosters to increase their efficiencies.
5. Disciplinary management be activated to minimize absenteeism, turnover and other unwanted labor activities.
6. Computer knowledge be imparted to all levels of employees specially in administration to make them more efficient and effective.
7. Motivational activities should be opted by the industry to drive employees into the right direction for higher productivity.

Conclusions

Competitive market, quality products, excessive political interferences, volatile changing environment and poor human resource management are major challenges to Hetauda Cement Industry. If these challenges are properly and timely addressed, the industry can be protected from further deterioration and can mobilize its resources efficiently for not only development of the industry but also for strengthening the national economy.

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The Twinkling Stars of BBA Second Semester Section 'A'



11:30 am is our college arriving time
Let's start the poem of the twinkling stars with a rhyme.

Pragya and Manju have silky black hair
Prasansha and Puja are really very fair.
Aaashika and Subhanu are perfect dancers two
Pratikshya is the beauty of the class,
leaving no place for the question who?

Yogendra and Dipendra are really kind at heart
Simij and Suruchi are very good in art.
Sagar and Dinesh are a lot of fun
Navodita has got a face like the rising sun.

Deepika and Giriraj are very good in literature
While Sashwant & Manish are the all-rounder and remarkable players.
Two sisters Rama and Radhika are always together
Archana's smile clicks the class forever.

Amrit and Sagal are the Jolly souls
Who take the class on frolic goals
Krishna and Lucky are frequently noticed by the teachers
The silent members of the class Alisha and
Roshan are who prefer to listen to their peer preachers.

Binay and Binod both have a commanding voice
Remember all, this is a section of every teacher's choice.
Saugat, your presence our class will always miss
We just pray to God that your soul rests in peace.

Rama Mishra & Radhika Mishra





BBA 2nd Semester "A"



BBA 2nd Semester "B"



BBA 4th Semester "A"



BBA 4th Semester "B"



BBA 6th Semester "A"



BBA 6th Semester "B"



BBA 8th Semester



BIM 2nd Semester "A"



BIM 2nd Semester "B"



BIM 4th Semester "A"



BIM 4th Semester "B"



BIM 6th Semester



BIM 8th Semester



